

CUK LIVERPOOL CHURCH

England & Wales · Charity number 1203293

Details

Other names CHRISTIAN UK CHURCH, CUK

Status Registered

Legal form CIO

Registered 2023-05-26

Register [View on the Charity Commission register](#)

Contact

Address 21 Marlborough Road
Crosby
Liverpool
L23 3DD

Phone 07595151833

Email admin@cuk.me.uk

Website <https://www.cukliverpoolchurch.org/>

Activities

Objects: THE OBJECT OF THE CIO IS, FOR THE PUBLIC BENEFIT, TO ADVANCE THE CHRISTIAN FAITH IN PARTICULAR (BUT WITHOUT LIMITATION) BY PROVIDING WORSHIP, PRAYER AND CHRISTIAN TEACHING.

Activities: Providing spiritual guidance and support through regular workship services, prayer groups, and pastoral care to any people in the community. We aim to embody the principles of compassion, love and service exemplified in the teachings of Jesus Christ.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Liverpool City

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-06-30 | £104,743 | £59,686 | - | - |
| 2024-06-30 | £72,749 | £34,592 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------|------|------------|
| Chi Kwok Chui | | 2023-05-26 |
| Hin Kei Lam | | 2026-03-29 |
| Tak Kin Wong | | 2026-03-29 |
| Wing Hong Keith Hung | | 2026-03-29 |
| Wing Kee Lau | | 2023-05-26 |

CUK LIVERPOOL CHURCH

England & Wales - Charity number 1203293

Accounts

Company registration number: CE032436
Charity registration number: 1203293

**CUK LIVERPOOL CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025**



OSCAR IP & CO
Chartered Accountants

Ip's Associates Limited
23 Argyle Street
Liverpool
L1 5BL

CUK Liverpool Church Contents

| | Page |
|---|-------------|
| Trustees' Report | 1—5 |
| Independent Examiner's Report | 6 |
| Statement of Financial Activities (including Income and Expenditure Account) | 7 |
| Balance Sheet | 8—9 |
| Notes to the Financial Statements | 10—16 |
| The following pages do not form part of the statutory accounts: | |
| Detailed Statement of Financial Activities (including Income and Expenditure Account) | 17 |

CUK Liverpool Church
Company No. CE032436
Trustees' Report For The Year Ended 31 May 2025

The trustees present their report and the financial statements for the year ended 31 May 2025.

Objectives and Activities

Aims and Objectives

We are a group of Christians from Hong Kong who believe in one true God, the Trinity of the Father, and the Son and the Holy Spirit. CUK Liverpool Church is established in October 2021 and officially started worship service in November 2021 in church. Our responsibility is to advance the Christian faith in particular (but without limitation) by providing worship, prayer and Christian teaching.

Since November 2021, St Philemon's C of E Church has become our worship venue. We hold worship every Saturday morning and we welcome everyone from different backgrounds or ethnicity but specially serving the influx of new immigrants from Hong Kong and their families. Our mission is to spread the gospel to the non-Christians and bring them to Jesus, bible teaching from infants to elderly, and caring for their spiritual and daily life needs. Our fundamental aim is to create a group of people watches over each other and to become a blessing to the local community.

Our founder of CUK is Senior Pastor Matthew Hung Lung Kwok, a graduate of Lutheran Theological Seminary (HK), who started full time ministry since 2009 and has pastored the Lutheran Church and the Missionary Church of Hong Kong for more than ten years.

The normal pattern of Saturday worship is:

- The weekly service starts at 11 am in church which provides a quiet, intimate, and reflective environment for worship. Kids and youths' activities are provided during the church service.
- Young adults' activities are held at the fourth week of each month after the worship.
- Baptism takes place annually during the Pentecost period.
- Couples fellowship is held in the second week of each month after the worship
- Disciples fellowship is held bi-weekly, one is on Zoom and the other is in the third week of each month after the church service.
- Various small bible study groups are held throughout the week via Zoom or Google Meet.
- Various bible study courses are held throughout the year by different pastors via Zoom.

All are welcome to attend our regular services. The average attendance in 2025 has been approximately 125 adults and 40 children. We have celebrated a baptism service with 7 adults and 2 children being baptised. In 2025, we have 102 church members on the electoral roll at CUK Liverpool Church during the year.

Achievements and Performance

Main Achievements

CUK Liverpool Church is officially registered as a charity in May 2023. The main purpose of CUK being a charity is to give back to the local community in the spirit of Jesus Christ and spreading God's love to those who are seeking His presence. Let God's love transform our communities and change lives.

It was our second year running as a charity. We started in steady pace and exploring variety of activities to further the charity's purpose for the public benefit. We provide services through our weekly worship in church as well as individual care and visitation for followers as well as non-followers in order to propagating God's love regardless of who you are. We benefit primarily but not exclusively of Hong Kong residents within the area of Merseyside and the Northwest Region.

For the year ending May 2025, CUK had organised a seminar in order to provide knowledge and support to Hong Kong residents and to receive better care through participation. The seminar was opened for everyone regardless they are Christians or non-Christians:

...CONTINUED

**CUK Liverpool Church
Trustees' Report (continued)
For The Year Ended 31 May 2025**

Main Achievements - continued

-Understanding dementia seminar. In April 2025, CUK held an interactive seminar of giving guidance to the participants to take care of their physical and mental health. This seminar was particularly targeted for those who are middle aged participants in order to gain more knowledge and understanding of this mental cause.

The seminar ran successfully on the day, and the feedback received were widely positive. The main reason is most of the Hong Kong residents are still at the settling in stage and majority are not proficient in English speaking. Therefore with this talk held in their native language, the participants' understanding was so much deeper and were more willing to be involved.

Besides of the seminar, we have been providing interpreting and translation services for Hong Kong residents, who speak little or no English at all and are not necessarily Christians, assisting and accompany them in seeing a doctor, applying for various applications, finding schools, finding accommodations etc. This service is particularly beneficial for the Hong Kong newcomers, making them easier to integrate into the community.

Our Senior Pastor has also provided free services to conduct Christian funeral ceremonies for Hong Kong residents in the local area. As the service was conducted in Cantonese, which was beneficial for the participants who attended the service.

In January 2025, we have also appointed a youth pastor to serve our church in order to strengthen the core of faith and support the mental wellbeing of our kids, youth and young adults in church ministry. Moreover, he has become a vital, valuable support to our senior pastor to widen the pastoral care to the church as well as to the communities.

For the past year, we have explored the possibility of outreach activities such as contacting local organisations and charities hoping to visit elderly people living alone in the local community. Unfortunately we were unable to find any organisation to collaborate at this stage, but we are still full of hope as we know we are at an early stage of exploration of the outreach. We have gained some positive and valuable insight by communicating with different people for the past year. With our dedication, we will continue to explore in coming year in order to establish our outreach goals.

All the services were organised by our regular Christian volunteers of CUK during the year. We believe the love, the knowledge and the time they were willing to give to the community was far greater than simply donations.

Plans for the future

- Continue to provide free related seminars to benefit for the Hong Kong community in the local area.
- Continue to provide care, knowledge and time for the Hong Kong residents especially the newcomers to settling in UK.
- Continue to establish and strengthen our Outreach Ministry. We will start from small scale outreach activities such as providing necessity supplies and home visits to those who are in need in church, then expanding to care to wider communities. Other options to explore are collaboration with local organisations of providing care and free food to communities.

Safeguarding Report

Pastor Matthew Kwok, as safeguarding officer, has reported that the church is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. Our church has complied with the duty under "Promoting a Safer Church" (child protection and vulnerable adults policy).

Apart from a safeguarding officer, we also have a senior leader as well as two safeguarding recruiters. Those who work with vulnerable groups in church are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the church, have undertaken the appropriate safeguarding training within the last 3 years and completed DBS checks.

...CONTINUED

**CUK Liverpool Church
Trustees' Report (continued)
For The Year Ended 31 May 2025**

Safeguarding Report - continued

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in our CUK Liverpool Church safeguarding policy.

Safeguarding information is displayed in our church's reception every Saturday when we hold our service.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the church.

There have been no issues of safeguarding concern reported during 2024 - 2025.

Financial Review

Financial Position

This is our second year of preparing the annual financial report under charitable status. From June 2024 until May 2025, it showed that CUK Liverpool Church had sustained a healthy growth of the financial position.

Structure, Governance and Management

Safeguarding Report

The method of appointment of members is set out in our CUK Liverpool Church Constitution.

At CUK, the membership consists of the Senior Pastor (the founder of the church), Board of Deacons, elected by those in the congregation who are the Members of the Church. Each deacon is responsible to different ministry such as Worship Ministry, Treasurer, Care Ministry, Kids, youth and young adults Ministry, Secretary and General Operations Ministry. There are Ministry Leaders who are elected by the approval of at least one of the Deacons and the Senior Pastor.

The Board of Deacons held monthly meetings via Zoom and are responsible for making decisions on all matters of general concern and importance to the church, including deciding on how the funds of the church are to be spent. Any major risks have been reviewed and systems and procedures established to manage those risks. All discussions are recorded in minutes reports and safely filed for future reference.

Apart from our senior pastor and our youth pastor are on the charity's payroll, all act on a voluntary basis and no remuneration paid to any member of the church, management or Trustees.

CUK Liverpool Church is a registered charity. All trustees are elected from the Board of Deacons and must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The Articles of Association stipulate that there are to be at least 3, and no more than 15 trustees. The Board of Trustees currently has three members. All three trustees are also deacons of the church. The Trustees in office on the date the report was approved by:

Pastor Matthew Hung Lung Kwok, Mr Nelson Chi Kwok Chui and Ms Stephanie Wing Kee Lau

The trustees who served as a trustee in the reporting period were as shown above, and there were no changes during the year, or in the period between the year end and the approval of the accounts.

**CUK Liverpool Church
Trustees' Report (continued)
For The Year Ended 31 May 2025**

Reference and Administrative Details

Trustees

Mr Chi Kwok Chui - 31/05/2023
Mr Hung Lung Kwok - 31/05/2023
Ms Wing Kee Lau - 31/05/2023

Other Personnel

Pastor Hung Lung Kwok - Senior Pastor
Pastor Samuel Hin Kei Lam - Youth Pastor
Nelson Chi Kwok Chui - Elected Members Vice Chair
Stephanie Wing Kee Lau - Treasurer
Pastor Hung Lung Kwok - Board of Deacons
Pastor Samuel Hin Kei Lam - Board of Deacons
Nelson Chi Kwok Chui - Board of Deacons
Stephanie Wing Kee Lau - Board of Deacons
Raymond Tak Kin Wong - Board of Deacons
Keith Hung - Board of Deacons - Appointed April 2025
Esther Yiu - Board of Deacons - Appointed April 2025
Christy Lee - Board of Deacons - Appointed April 2025
Judy Chin Yin Cheung - Safeguarding Leader - Appointed June 2024, Ceased April 2025
Pastor Samuel Hin Kei Lamb - Safeguarding Leader - Appointed May 2025

Charity Number

1203293

Company Number

CE032436

Principal Address

St Philemon's Church
78 Admiral Street
Toxteth, Liverpool
L8 8BR

Registered Office

Apartment 313
15 Mann Island
Liverpool
L3 1EN

Independent Examiner

Oscar Ip
Ip's Associates Limited
23 Argyle Street
Liverpool
L1 5BL

**CUK Liverpool Church
Trustees' Report (continued)
For The Year Ended 31 May 2025**

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Chi Kwok Chui

Trustee

3 March 2026

Mr Hung Lung Kwok

Trustee

Ms Wing Kee Lau

Trustee

CUK Liverpool Church
Independent Examiner's Report to the Trustees of CUK Liverpool Church
For The Year Ended 31 May 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 May 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Oscar Ip
3 March 2026
Ip's Associates Limited
23 Argyle Street
Liverpool
L1 5BL

CUK Liverpool Church
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 May 2025

| | | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Unrestricted funds |
|------------------------------------|--------------|-------------------------------|-----------------------------|---------------------------------|--|
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | | |
| Donations and legacies | 4 | 101,801 | 2,295 | 104,096 | 72,749 |
| Investments | 5 | 646 | - | 646 | - |
| | | <u>102,447</u> | <u>2,295</u> | <u>104,742</u> | <u>72,749</u> |
| EXPENDITURE ON: | | | | | |
| Raising funds | 7 | (59,685) | - | (59,685) | (34,592) |
| NET INCOME | | <u>42,762</u> | <u>2,295</u> | <u>45,057</u> | <u>38,157</u> |
| NET MOVEMENT IN FUNDS | | <u>42,762</u> | <u>2,295</u> | <u>45,057</u> | <u>38,157</u> |
| RECONCILIATION OF FUNDS: | | | | | |
| Total funds brought forward | | 38,157 | - | 38,157 | - |
| TOTAL FUNDS CARRIED FORWARD | 15 | <u><u>80,919</u></u> | <u><u>2,295</u></u> | <u><u>83,214</u></u> | <u><u>38,157</u></u> |

The notes on pages 10 to 15 form part of these financial statements.

**CUK Liverpool Church
Balance Sheet
As At 31 May 2025**

| | | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|---|-------|-----------------------|---------------------|------------------------|------------------------|
| | Notes | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible Assets | 11 | 582 | - | 582 | - |
| | | 582 | - | 582 | - |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 235 | - | 235 | - |
| Cash at bank and in hand | | 81,520 | 2,295 | 83,815 | 38,835 |
| | | 81,755 | 2,295 | 84,050 | 38,835 |
| Creditors: Amounts Falling Due Within One Year | 13 | (1,418) | - | (1,418) | (678) |
| NET CURRENT ASSETS (LIABILITIES) | | 80,337 | 2,295 | 82,632 | 38,157 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 80,919 | 2,295 | 83,214 | 38,157 |
| NET ASSETS | | 80,919 | 2,295 | 83,214 | 38,157 |
| FUNDS OF THE CHARITY | | | | | |
| Restricted Funds | | | | 2,295 | - |
| Unrestricted Funds | | | | 80,919 | 38,157 |
| TOTAL FUNDS | 15 | | | 83,214 | 38,157 |

**CUK Liverpool Church
Balance Sheet (continued)
As At 31 May 2025**

For the year ending 31 May 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Mr Chi Kwok Chui

Mr Hung Lung Kwok

Ms Wing Kee Lau

Trustee

Trustee

Trustee

3 March 2026

The notes on pages 10 to 15 form part of these financial statements.

CUK Liverpool Church
Notes to the Financial Statements
For The Year Ended 31 May 2025

1. General Information

CUK Liverpool Church is a company limited by guarantee, incorporated in England & Wales, registered number CE032436 and registered charity number 1203293. The registered office is Apartment 313, 15 Mann Island, Liverpool, L3 1EN.

2. Statement of Compliance

The charity's trustees are responsible for the preparation of the account in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

In particular, the Charity Law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to:

- To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity. The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention.

The charitable company is a Public Benefit Entity as defined by FRS 102.

3.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CUK Liverpool Church
Notes to the Financial Statements (continued)
For The Year Ended 31 May 2025

| | Unrestricted funds | Restricted funds | 2024 Total funds |
|--|-------------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ |
| Donations and gifts | 72,749 | - | 72,749 |
| Gift aid | - | - | - |
| Donated goods, facilities and services | - | - | - |
| | 72,749 | - | 72,749 |

5. Investment Income

| | 2025 Unrestricted funds | 2024 Unrestricted funds |
|--------------------------|--|--|
| | £ | £ |
| Bank interest receivable | 646 | - |
| | 646 | - |

6. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

| | 2025 | 2024 |
|---|-------------|-------------|
| | £ | £ |
| Depreciation of tangible fixed assets - owned | 287 | - |
| | 287 | - |

7. Analysis of Expenditure

| | 2025 Support costs (see note 8) |
|---------------|--|
| | £ |
| Raising funds | 59,685 |
| | 59,685 |
| | 2024 |
| | Support costs (see note 8) |
| | £ |
| Raising funds | 34,592 |
| | 34,592 |

CUK Liverpool Church
Notes to the Financial Statements (continued)
For The Year Ended 31 May 2025

8. Support Costs

| | 2025 |
|------------------------|----------------------|
| | Raising funds |
| | £ |
| Employee costs | 12,146 |
| Premises expenses | 14,859 |
| General administration | 4,060 |
| Depreciation | 287 |
| Governance costs | 28,333 |
| | 59,685 |
| | 59,685 |
| | 2024 |
| | Raising funds |
| | £ |
| Employee costs | 14,408 |
| Premises expenses | 13,985 |
| General administration | 6,199 |
| | 34,592 |
| | 34,592 |

9. Staff Costs

Staff costs were as follows:

| | 2025 | 2024 |
|---------------------|-------------|-------------|
| | £ | £ |
| Wages and salaries | 38,598 | 12,267 |
| Other pension costs | 893 | 1,088 |
| | 39,491 | 13,355 |
| | 39,491 | 13,355 |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was: 4 (2024: 3)

CUK Liverpool Church
Notes to the Financial Statements (continued)
For The Year Ended 31 May 2025

11. Tangible Assets

| | Computer Equipment £ |
|----------------------------|-------------------------------------|
| Cost | |
| As at 1 June 2024 | - |
| Additions | 869 |
| As at 31 May 2025 | 869 |
| Depreciation | |
| As at 1 June 2024 | - |
| Provided during the period | 287 |
| As at 31 May 2025 | 287 |
| Net Book Value | |
| As at 31 May 2025 | 582 |
| As at 1 June 2024 | - |

12. Debtors

| | 2025 £ | 2024 £ |
|----------------------------|-------------------|-------------------|
| Due within one year | | |
| Other debtors | 235 | - |
| | 235 | - |

13. Creditors: Amounts Falling Due Within One Year

| | 2025 £ | 2024 £ |
|------------------------------|-------------------|-------------------|
| Taxation and social security | 1,418 | 678 |
| | 1,418 | 678 |

14. Pension Commitments

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £893 (2024: £1,088).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

CUK Liverpool Church
Notes to the Financial Statements (continued)
For The Year Ended 31 May 2025

15. Movement in Funds

| | As at 1 June 2024 | Income | Expenditure | As at 31 May 2025 |
|---------------------------|------------------------------|----------------|--------------------|------------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 38,157 | 102,447 | (59,685) | 80,919 |
| Restricted funds | | | | |
| Building fund | - | 2,295 | - | 2,295 |
| Total funds | <u>38,157</u> | <u>104,742</u> | <u>(59,685)</u> | <u>83,214</u> |
| | As at 26 May 2023 | Income | Expenditure | As at 31 May 2024 |
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | - | 72,749 | (34,592) | 38,157 |
| Total funds | <u>-</u> | <u>72,749</u> | <u>(34,592)</u> | <u>38,157</u> |

16. Transactions with Trustees

The following trustees have been paid remuneration or have received other benefits from the charity or related entity:

| Name of trustee | Legal authority | Remuneration | 2025 Total |
|------------------------|------------------------|---------------------|-----------------------|
| | | £ | £ |
| Mr Hung Lung Kwok | Other legal authority | 28,333 | 28,333 |

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the previous year.

No trustee expenses have been incurred.

17. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

18. Conclusion

CUK Liverpool Church
Notes to the Financial Statements (continued)
For The Year Ended 31 May 2025

In spite of the increase for venue hiring fee in 2025 and appointed an additional pastor, our church finances are still in a good position. This has been achieved by our Christian brothers and sisters who continued giving in all forms by all connected with CUK Liverpool Church, together with control of both expenditure and cash flow.

There are sufficient funds and reserves to support all aspects of CUK Liverpool Church's work in the community.

CUK Liverpool Church
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 May 2025

| | 2025 | 2024 |
|---|--------------------|--------------------|
| | Total funds | Total funds |
| | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | |
| Donations and legacies | | |
| Donations from individuals | 90,041 | 72,749 |
| Gift aid | 11,760 | - |
| Building fund | 2,295 | - |
| | 104,096 | 72,749 |
| Investments | | |
| Bank interest receivable | 646 | - |
| | 646 | - |
| | 104,742 | 72,749 |
| EXPENDITURE ON: | | |
| Raising funds | | |
| Wages and salaries | (10,265) | (12,267) |
| Employers pensions - defined contributions scheme | (893) | (1,088) |
| Travel and subsistence expenses | (988) | (1,053) |
| Rent | (14,859) | (13,945) |
| Rates | - | (40) |
| Insurance | (291) | (274) |
| Printing, postage and stationery | (301) | (542) |
| Legal fees | (1,422) | (2,886) |
| Subscriptions | (242) | (523) |
| Sundry expenses | (1,804) | (1,974) |
| Depreciation | (287) | - |
| Trustees' salaries | (28,333) | - |
| | (59,685) | (34,592) |
| | (59,685) | (34,592) |
| NET INCOME | 45,057 | 38,157 |

CUK LIVERPOOL CHURCH

England & Wales - Charity number 1203293

Accounts

Charity registration number 1203293

CUK Liverpool Church, Liverpool
Trustees' Annual Report and Financial Statements
for the Period Ended 31 May 2024

CUK Liverpool Church, Liverpool

Legal and Administrative Information

Members

Senior Pastor

Pastor Hung Lung Kwok

Elected Members Vice Chair

Nelson Chi Kwok Chui

Treasurer

Stephanie Wing Kee Lau

Board of Deacons

Pastor Hung Lung Kwok

Nelson Chi Kwok Chui

Stephanie Wing Kee Lau

Fiona Po Yu Lam

Raymond Wong

Safeguarding Leader

Chin Yin Cheung

Trustee Members

Pastor Hung Lung Kwok

Nelson Chi Kwok Chui

Stephanie Wing Kee Lau

Charity number

1203293

Operating Address

St Philemon's Church

78 Admiral Street

Toxteth, Liverpool

L8 8BR

Email address

admin@cuk.me.uk

Website

www.cukliverpoolchurch.org

Independent examiner

Oscar Ip & Co. Chartered Accountants

23 Argyle Street, Liverpool, L1 5BL

CUK Liverpool Church, Liverpool

Contents

| | Page |
|-------------------------------|-------------|
| Trustees' Annual Report | 1 - 7 |
| Independent examiner's report | 8 |
| Receipts and payment accounts | 9 - 10 |

CUK Liverpool Church, Liverpool

Trustees' Annual Report

For The Period Ended 31 May 2024

Trustee members present their annual and financial statements for the year ended 31 May 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Objectives and activities

We are a group of Christians from Hong Kong who believe in one true God, the Trinity of the Father, and the Son and the Holy Spirit. CUK Liverpool Church is established in October 2021 and officially started worship service in November 2021 in church. Our responsibility is to advance the Christian faith in particular (but without limitation) by providing worship, prayer and Christian teaching.

Since November 2021, St Philemon's C of E Church has become our worship venue. We hold worship every Saturday morning and we welcome everyone from different backgrounds or ethnicity but specially serving the influx of new immigrants from Hong Kong and their families. Our mission is to spread the gospel to the non-Christians and bring them to Jesus, bible teaching from infants to elderly, and caring for their spiritual and daily life needs. Our fundamental aim is to create a group of people watches over each other and to become a blessing to the local community.

Our founder of CUK is Senior Pastor Matthew Hung Lung Kwok, a graduate of Lutheran Theological Seminary (HK), who started full time ministry since 2009 and has pastored the Lutheran Church and the Missionary Church of Hong Kong for more than ten years.

The normal pattern of Saturday worship is:

- The weekly service starts at 11 am in church which provides a quiet, intimate, and reflective environment for worship. Kids and youths' activities are provided during the church service.
- Young adults' activities are held at the fourth week of each month after the worship.
- Baptism takes place annually during the Easter period.
- Christianity explained course is held weekly at 10am in church.
- Couples fellowship is held in the second week of each month after the worship and Disciples fellowship is held in the third week of each month after the church service.
- Various small groups are held throughout the week via Zoom or Google Meet.
- Various bible study courses are held throughout the year by different pastors via Zoom.

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

All are welcome to attend our regular services. The average attendance in 2024 has been approximately 160 adults and 50 children. We have celebrated a baptism service with 7 people being baptised. In 2024 we have 66 church members on the electoral roll at CUK Liverpool Church during the year.

The achievements and performance of the charity during the year

CUK Liverpool Church is officially registered as a charity in May 2023. The main purpose of CUK being a charity is to give back to the local community in the spirit of Jesus Christ and spreading God's love to those who are seeking His presence. Let God's love transform our communities and change lives.

It was only our first year running as a charity, we started in steady pace and exploring variety of activities to further the charity's purpose for the public benefit. We provide services through our weekly worship in church as well as individual care and visitation for followers as well as non-followers in order to propagating God's love regardless of who you are. We benefit primarily but not exclusively of Hong Kong residents within the area of Merseyside and the Northwest Region.

For the year ending 31 May 2024, CUK had organised multiple seminars in order to provide knowledge, care and support to Hong Kong residents for settling in and to have better understanding of the UK culture. The seminars were opened for everyone regardless they are Christians or non-Christians:

- UK Tax seminar. In September 2023, we had invited an UK chartered accountant to our church and held a seminar on UK tax regulations and other tax matters relating to their lives. Through participation and interactive Q&As, the Hong Kong residents should have better knowledge of becoming law abiding citizens in UK.
- Midlife crisis seminar. In June 2024, CUK held another interactive seminar of giving guidance to the participants to take care of their physical and mental health. This seminar was particularly targeted for those who were struggling to settling in UK due to the language and the cultural difference.

Both seminars ran successfully on the day and the feedback received were widely positive. The main reason is most of the Hong Kong residents are still at the settling in stage and majority are not proficient in English speaking. Therefore with these talks held in their native language, the participants' understanding was so much deeper and were more willing to be involved.

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

Besides of the seminars, we have been providing interpreting and translation services for Hong Kong residents, who speak little or no English at all and are not necessarily Christians, assisting and accompany them in seeing a doctor, applying for various applications, finding schools, finding accommodations etc. This service is particularly beneficial for the Hong Kong newcomers, making them easier to integrate into the community.

Our Senior Pastor has also provided free services to conduct Christian funeral ceremonies for Hong Kong residents in the local area. As the service was conducted in Cantonese, which was beneficial for the participants who attended the service.

All the services were organised by our regular Christian volunteers of CUK during the year. We believe the love, the knowledge and the time they were willing to give to the community was far greater than simply donations.

Plans for the future

- Continue to provide free related seminars to benefit for the Hong Kong community in the local area. A seminar has already organised for April 2025, collaborating with another Chinese charity, Chinese Wellbeing on the prevention of dementia and guidance on physical and mental health.
- Continue to provide care, knowledge and time for the Hong Kong residents especially the newcomers to settling in UK.
- Set up Outreach Ministry to support the local community by liaising/ collaborating with other charitable organisations, including other churches. Initial plans are providing free food, home visits in order to benefit for those who are in need.
- Explore options to collaborate with local care homes/ organisations in the hope of providing care and visit the elderly living alone in the community.
- Invest in training for the church's ministry leaders and recruitment, possibility of recruiting additional pastor to provide sufficient pastoral care to our kids and youth ministries as well as providing support to our future generations in the wider community.

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

Safeguarding Report

Pastor Matthew Kwok, as safeguarding officer, has reported that the church is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. Our church has complied with the duty under "Promoting a Safer Church" (child protection and vulnerable adults policy).

Apart from a safeguarding officer, we also have a senior leader as well as two safeguarding recruiters. Those who work with vulnerable groups in church are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the church, have undertaken the appropriate safeguarding training within the last 3 years and completed DBS checks.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in our CUK Liverpool Church safeguarding policy.

Safeguarding information is displayed in our church's reception every Saturday when we hold our service.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the church.

There have been no issues of safeguarding concern reported during 2023 - 2024.

Financial review

This is our first year of preparing the annual financial report under charitable status. From May 2023 until May 31 2024, it showed that CUK Liverpool Church had sustained a healthy growth of the financial position.

Income

Giving by various methods (cash and internet banking transfer) and donations remained stable and gradually increasing. Here are some of the figures:

Total giving £72,749

Donations £72,749

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

Expenditure

Our main expenditures included monthly salary to Pastor Matthew Hung Lung Kwok as well as the venue hiring fee to St Philemon's Church. Here are some of the figures:

Wages £12,267

Venue hiring fee £13,945

Church supplies £2,515

Investments

The church holds various endowment funds, one as a daily income and expenditure account and the other accrues interest in the fund for building pledge.

Conclusion

In spite of sudden increase for venue hiring fee due to energy prices increase in 2024, the church finances are in a good position. This has been achieved by continued giving in all forms by all connected with CUK Liverpool Church, together with control of both expenditure and cash flow.

There are sufficient funds and reserves to support all aspects of CUK Liverpool Church's work in the community.

Structure, governance and management

The method of appointment of members is set out in our CUK Liverpool Church Constitution.

At CUK, the membership consists of the Senior Pastor (the founder of the church), Board of Deacons, elected by those in the congregation who are the Members of the Church. Each deacon is responsible to different ministry such as Worship Ministry, Treasurer, Care Ministry, Secretary and General Operations Ministry. There are Ministry Leaders who are elected by the approval of at least one of the Deacons and the Senior Pastor.

The Board of Deacons held monthly meetings via Zoom and are responsible for making decisions on all matters of general concern and importance to the church, including deciding on how the funds of the church are to be spent. Any major risks have been reviewed and systems and procedures established to manage those risks. All discussions are recorded in minutes reports and safely filed for future reference.

Apart from our senior pastor is on the charity's payroll, all act on a voluntary basis and no remuneration paid to any member of the church, management or Trustees.

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

CUK Liverpool Church is a registered charity. All trustees are elected from the Board of Deacons and must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The Articles of Association stipulate that there are to be at least 3, and no more than 15 trustees. The Board of Trustees currently has three members. All three trustees are also deacons of the church. The Trustees in office on the date the report was approved by:

Pastor Matthew Hung Lung Kwok, Mr Nelson Chi Kwok Chui and Ms Stephanie Wing Kee Lau

The trustees who served as a trustee in the reporting period were as shown above, and there were no changes during the year, or in the period between the year end and the approval of the accounts.

.....

Matthew Hung Lung Kwok

Chair of the Trustees

24 March 2025

CUK Liverpool Church, Liverpool

Trustees' Annual Report (continued)

For The Period Ended 31 May 2024

Financial Statement of the Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the account in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

In particular, the Charity Law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to:

- To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity. The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

CUK Liverpool Church, Liverpool

Report of the Independent Examiner to the Trustees of the charitable company on the accounts for the period ended 31 May 2024

I report to the trustees on my examination of the accounts of the above charity (“the Trust”) for the period ended 31 May 2024

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

Independent Examiner's Statement and scope of work undertaken

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Oscar Ip FCA

Oscar Ip & Co. Chartered Accountants
23 Argyle Street
Liverpool
L1 5BL

24 March 2025

| | | | | | |
|---|---------------------------|-------------------------|------------------------|--------------------|------------------|
| | Charity Name | | No (if any) | | |
| | CUK Liverpool Church | | | | |
| Receipts and payments accounts | | | | | |
| | For the period from | Period start date | To | Period end date | |
| | | 26/05/2023 | | 31/05/2024 | |
| Section A Receipts and payments | | | | | |
| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Last year |
| | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| A1 Receipts | | | | | |
| Donations | 72,749 | - | - | 72,749 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 72,749 | - | - | 72,749 | - |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 72,749 | - | - | 72,749 | - |
| A3 Payments | | | | | |
| DBS Fee | 306 | - | - | 306 | - |
| Hiring Fee | 13,945 | - | - | 13,945 | - |
| Insurance | 274 | - | - | 274 | - |
| Other legal and prof | 2,580 | - | - | 2,580 | - |
| Pensions | 1,088 | - | - | 1,088 | - |
| Postage | 4 | - | - | 4 | - |
| Rates | 40 | - | - | 40 | - |
| Stationery and printing | 539 | - | - | 539 | - |
| Subscriptions | 523 | - | - | 523 | - |
| Sundry | 1,973 | - | - | 1,973 | - |
| Travel and subsistence | 1,053 | - | - | 1,053 | - |
| Wages and salaries | 12,267 | - | - | 12,267 | - |
| | - | - | - | - | - |
| Sub total | 34,592 | - | - | 34,592 | - |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 34,592 | - | - | 34,592 | - |
| Net of receipts/(payments) | 38,157 | - | - | 38,157 | - |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | - | - | - | - | - |
| Cash funds this year end | 38,157 | - | - | 38,157 | - |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---------------------------------|--|--|---|
| B1 Cash funds | Bank account | 38,835 | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | 38,835 | - | - |
| | | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | Details | - | - | - |
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| B5 Liabilities | Other taxes and social security | 678 | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | | Date of approval |
| | | | | |
| | | | | |