London Chinese Lutheran Church

(A Company Limited by Guarantee)

Annual Report and Financial Statements

For the year ended 31st December 2025

Charity Number: 1150597

Company Number: 07034589

London Chinese Lutheran Church

Trustees' Annual Report and Financial Statements for the year ended 31st December 2025

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London Chinese Lutheran Church
Trustees' Annual Report for the year ended 31st December 2025

The Directors of the Company, who are also the Trustees of the Charity for the purposes of Charity Law, present their Annual Report and Accounts for the year ended 31st December 2025.

1. Reference and Administrative Details

Name of Charity:	**London Chinese Lutheran Church**
Charity Registration Number:	1150597
Company Registration Number:	07034589
Registered & Operational Office:	79a Tottenham Court Road London W1T 4TD
Bankers:	Metro Bank 1 Southampton Row, London WC1B 5HA
Reporting Accountants:	Samuel & Associates 36 Charcroft Gardens Enfield Middlesex EN3 7HA

The directors and trustees who served during the period to the date of this report are:

		Date appointed	Date Resigned
Mr Edgar Kar Chan	Chair	11/04/2016	
Ms Mee Kee Kong		01/06/2019	
Ms Zhong Li		15/05/2022	
Mr Jimmy Langgang Wang		09/10/2022	

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2. Structure, Governance and Management

Governing Document

London Chinese Lutheran Church (LCLC) is a registered charity and a company limited by guarantee and incorporated on 30th September 2009 as amended by a certificate of incorporation on change of name dated 26th July 2012. The maximum liability of each member is limited to £1. LCLC is governed by its Memorandum and Articles of Association.

Appointment and induction of Trustees

The Trustees of the Charity, who are also Directors of the Company, are elected at the AGM or co-opted by the Directors.

Newly elected or appointed Trustees are provided with a comprehensive induction pack containing LCLC's Memorandum and Articles of Association, the last annual accounts, roles and responsibilities of charity trustees, and mentoring by established trustees.

Organisational Structure

LCLC is governed by its Executive Committee which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of LCLC and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet monthly. A register of members is maintained at the registered office and is available to the public.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end LCLC is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

3. Objectives and Activities

Mission statement

London Chinese Lutheran Church (LCLC) is a spiritual home away from home for the Chinese community in London. It has a weekly Sunday Christian Lutheran worship service conducted in Cantonese & optional Mandarin. Its members come from Hong Kong, China, Malaysia, Singapore, Taiwan and the United Kingdom and their first language is Cantonese. LCLC is a member of the Lutheran Church in Great Britain which is a member of the Lutheran World Federation.

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Trustees' Annual Report for the year ended 31st December 2025

Objects

The objects of the London Chinese Lutheran Church (LCLC) is to provide a platform for Lutheran Christians to congregate and share their faith and spirituality in the Chinese language and to promote the advancement of religion Lutheranism among members of the community in London through teaching and worshipping together with the young and the aged regardless of the country of origin. LCLC aims to provide a spiritual home for those away from their home country. ie, student, temporary working in London. Through our LCLC spiritual home and within our financial strength, we are providing appropriate support to relieve suffering, and hardship and to preserve spiritual and physical health and wellbeing.

4. Achievements and Performance

Our average number of people is around xxxxx (2024-40) attending worship each Sunday.

Activities

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus underpinned by the Lutheran value.
- Holy Communion takes place every first Sunday of the month.
- Provision of pastoral care when visiting church members.
- renew the spiritual life of believers and enlighten themselves and themselves through worship, Bible reading, Sunday school
- "Pianist Class" so that pianists can communicate with worship leader and enhance their worship skills
- Different fellowships after Sunday service according to needs, currently there are Living Water fellowships, elderly groups, evangelical Bible study, and male and female groups. 15 to 20 attendance is the average number of every group.
- Bible reading plan to encourage members to read the same scripture together, set up scripture-sharing sessions during Lent and Christmas or other festivals. This has been conducted via the WhatsApp group.
- Once a year outdoor worship at our Pastor's Garden in the summer and a barbecue after the service with average attendance of 37
- We have also been maintaining our Chinese cultural needs by celebrating all Chinese festivals.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism, we thank God for the gift of life. We have celebrated 7 baptisms and 2 confirmations this year.

Our church worker who is now our Pastor attends the Synod organised by the Lutheran Council in Great Britain (LCiGB). This provides our church with an important link between the Lutheran Council and the wider structures of the Church. Our church centre is a rented premises for 4 hours on Sunday afternoon. All communication outside this hour can still be maintained with our Pastor and the council member via WhatsApp group chat at any time. There is also an official telephone number should other elderly church members not technologically competent.

Volunteers

All volunteer has been working hard to make our church lively and vibrant. They have been running the children's worship and outreach work alongside the Pastor. They are all subjected to DBS check.

5. Financial Review

Financial Position

Incoming Resources in the year amounted to £46,980 (2024- £31,341).

A surplus of £13,924 was made in the year (2024-£2,473 deficit). At 31st December 2025, total funds amounted to £44,745 (2024- £30,821) of which £1,522 was restricted (2024- £1,522).

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total unrestricted reserves less net fixed assets. This is equivalent to £29,299 in the year. The amount of the current expenditure of £33,056 is above the required level of reserves and the trustees feel this is not adequate and would endeavour to work towards building the reserves.

By order of the Board this 24th day of May 2026:



……
Mr Edgar Kar Chan Chair

London Chinese Lutheran Church

Independent Examiner's Report to the Trustees of London Chinese Lutheran Church

I report on the accounts of the company for the year ended 31st December 2025 which are set out on pages 6 to 12.

Respective responsibilities of Trustees and Examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

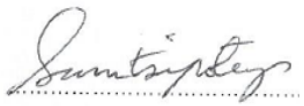
Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



24th May 2026

Samuel K Tsipotey, FCCA
Samuel Associates
36 Charcroft Gardens
Enfield, Middlesex
EN3 7HA

London Chinese Lutheran Church

Statement of Financial Activities for the year ended 31st December 2025
(Incorporating an Income and Expenditure Account)

	Notes	Unrestricted	Restricted	Total 2025	Total 2024
Incoming resources		**£**	**£**	**£**	**£**
Voluntary income					
Congregational donations	**2**	33,826	-	33,826	28,841
Other incoming resources	**2**	6,074	7,080	13,154	2,500
Total incoming resources		39,900	7,080	46,980	31,341
Charitable expenditure					
Charitable donations	**3**	120	-	120	120
Ministry and pastoral costs	**4**	22,305	7,080	29,385	29,115
Contributions to Head Office	**4**	2,845	-	2,845	3,624
Support costs	**5**	705	-	705	954
Total charitable expenditure		**25,976**	**7,080**	**33,056**	**33,814**
Net incoming/(outgoing) resources		13,924	-	13,924	(2,473)
Total funds brought forward	**8**	29,299	1,522	30,821	33,294
Total funds carried forward		**43,223**	**1,522**	**44,745**	**30,821**

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Balance Sheet as at 31st December 2025

		Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
Current assets					
Cash at bank and in hand	**6**	43,401	1,522	44,923	30,921
Current liabilities					
Sundry creditors	**7**	178	-	178	100
Net assets		**43,223**	**1,522**	**44,745**	**30,821**

Funds of the Church		Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
Funds carried forward	**8**	**43,223**	**1,522**	**44,745**	**30,821**

The financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The Trustees are of the opinion that the company is entitled to the exemptions from audit conferred by Section 477 of the Companies Act 2006.

The Trustees confirm that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at 31 December 2020 and of its results for the year then ended in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements were approved by the Trustees on **9th May 2025** and signed on their behalf by:

Director:

Edgar Kar Chan Signature: Edgar Chan

Date: 24/5/2025 Company registration number **7034589**

London Chinese Lutheran Church
Notes to the Financial Statements for the year ended 31 December 2025

Note 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Expenditure is recognised on an accruals basis as a liability is incurred.

Note 2: Voluntary income

	Unrestricted	Restricted	Total 2025	Total 2024
Congregational donations comprise:	**£**	**£**	**£**	**£**
Loose offerings	8,635	-	8,635	8,789
Tithes	10,478	-	10,478	-
Charity - monthly donations	6,535	-	6,535	7,797
Thanksgiving	8,028	-	8,028	11,668
Festival offering	150	-	150	200
Prior year adjustment	-	-	-	387
Total	**33,826**	**-**	**33,826**	**28,841**
Other incoming resources	**£**	**£**	**£**	**£**
Contributions Head Office/Stipend	-	-	-	2,500
Gift Aid received	6,074	-	6,074	-
Pastor salary subsidy	7,080	-	7,080	-
Total other incoming expenses	**13,154**	**-**	**13,154**	**2,500**

Note 3: Charitable donations	Unrestricted	Restricted	Total 2025	Total 2024
	£	**£**	**£**	**£**
Gifts and Christmas	**120**	**-**	**120**	**120**

Note 4: Ministry and pastoral costs		Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
Pastor's salary, NI & pension	4 (b)	16,064	7,080	23,144	22,892
Church rent		3,600	-	3,600	3,600
Other missionary costs		738	-	738	24
Speaker's fees and expenses		1,440	-	1,440	2,080
Travel and retreats		105	-	105	156
Service expenses		358	-	358	363
Total ministry and pastoral costs		22,305	7,080	29,385	29,115
Contributions to Head Office		2,845	-	2,845	3,624
Total charitable expenses		**25,150**	**7,080**	**32,230**	**32,739**

4 (b) Pastor's salary, NI & pension	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Gross pay	15,390	7,080	22,470	22,225
Social security costs	2,426	-	2,426	1,812
Employment allowance claimed	(2,426)	-	(2,426)	(1,812)
Pension	674	-	674	667
Total	**16,064**	**7,080**	**23,144**	**22,892**

Note 5: Support costs	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Office expenses	-	-	-	78
Professional fees	644	-	644	572
Filing fees	34	-	34	47
Sundry expenses	27	-	27	257
Total	**705**	**-**	**705**	**954**

Note 6 : Cash at bank and in hand	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Bank current account	43,037	1,522	44,559	30,486
Petty cash	364	-	364	435
Total	**43,401**	**1,522**	**44,923**	**30,921**

Note 7: Sundry creditors	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Accrued expenses	178	-	178	100
Total	**178**	**-**	**178**	**100**

Note 8: Funds of the charity

Unrestricted	**Balance at 01/01/2025**	**Incoming**	**Outgoing**	**Balance at 31/31/2026**
	£	**£**	**£**	**£**
General fund	**29,299**	**39,900**	**(25,976)**	**43,223**
Restricted funds				
Missionary Fund	830	-	-	830
Charity Fund	692	-	-	692
Total restricted	**1,522**	**-**	**-**	**1,522**
Total funds	**30,821**	**39,900**	**(25,976)**	**44,745**