Charity registration number 1151112 (England and Wales)

NORTHAMPTON CHINESE CHRISTIAN CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

NORTHAMPTON CHINESE CHRISTIAN CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms TM Lam Ms YL Chan Ms MK Chow Mrs WS G Kam Mr CL Yu	 (Appointed 1 September 2025)
Charity registration	England and Wales	1151112
Principal address	Kingsthorpe Baptist Church High Street Kingsthorpe Northampton NN2 6QF	
Independent examiner	Jervis & Partners 30 Harborough Road Kingsthorpe Northampton NN2 7AZ	

NORTHAMPTON CHINESE CHRISTIAN CHURCH

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NORTHAMPTON CHINESE CHRISTIAN CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

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 Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The main objective of the Northampton Chinese Christian Church (NCCC) is to accomplish the mission of Christ by preaching the gospel of Jesus Christ, promoting the doctrine of Christian faith, and equipping Christians. Our aim is to provide the venue of gathering and worship for the local Chinese families. We always try our best to receive the new immigrants from H.K., and help them to adapt the living of U.K. We always take care of their spiritual lives. Meanwhile, we also provide Sunday School for all age children, and cell groups for all age congregations as well. Our aim is to provide them the thorough pastoral care.

Since registered as a Charitable Incorporated Organisation (CIO) in 2013, NCCC has followed the Charity Commission’s guidance on public benefits, particularly, the specific guidance on Charities for the advancement of religion when planning our activities. Our Objective, specifically, is to enable ordinary people to live out their faith as part of our community through:

- Worships, prayers, and bible study groups to develop their religion knowledge and increase their faith in Christ.
- Provision of pastoral care for the people living in the parish; and
- Support missionaries and outreach workers.

Achievements and performance

Preaching, Worship and Prayer

According to our church routine, Sunday Service keeps taking place in our churches every week. For providing a quiet, intimate, and reflective environment for communication with our Lord, we have monthly prayer meetings after the 2nd Sunday’s services. This prayer meeting also provides the opportunities for intercession of the needful, not just for our own congregation but also for those people who are suffered from the wars, pandemics, natural disasters and starves in the world.

In addition to our principal pastor, we invited a lot of guest preachers to deliver sermons in Cantonese and or, Mandarin instant interpretation according to the actual needs of our Northampton church.

Baptism and the Other Sacraments

There were two young men of our M.K. Church who baptised in our Northampton Church on 29th June, 2025; besides that, we have led one terminally ill patient converted to Jesus Christ and baptized him instantly in front of his closest relatives in April.

A few weeks later, we also held a funeral service for him as well. In order to let their relatives, friends and families express their grief and give thanks for the life. Simutaneously, we could share the testimony of his faith conversion. As our faith and the bible says that the death is just the beginning of the eternal life.

Furthermore, during the year 2025, there were six congregants of our Northampton church who converted to Jesus Christ in September as well.

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Church Ministries
NCCC also runs Sunday Schools in both the Northampton and Milton Keynes churches with the aim of providing our children with love and care, and the opportunities to know the faith of Christianity through the bible study at their early age. All teachers have gone through DBS check and are subject to the Child Protection Policy in place to ensure that our children are studying in the safe environment. Our M.K. church even have 3 Classes for different age student.

Furthermore, there was a Faith, Hope, Love fellowship that took place in our Northampton church on Wednesday, twice a month, which provide the opportunities to the sisters to stydy, share and intercede through the bible study in the fellowship. Besdies, there is a Loving Couple Fellowship started in Northampton in September 2025, at the moment, the meeting just once a month. Our M.K. church congregations are taken care through the cell groups; each cell group is led by the couples of cell group leaders, included Emmanuel Fellowship for the seniors. They are sharing the pastoral care to all families. For instance: visiting patients, intercessions, caring and fellowship etc.

On 12th of July, we held a retreat Saturday for the congregants of two churches and invited two guest preachers for the special lectures and for both adults and youngsters.

On 5th of October, our churches held a Mid-Autumn Festival celebration Sunday Services and dinner party.

On 21st of December, our two churches had a joint worship and dinner party at our Northampton church to celebrate Christmas where there were aout 110 people attending.

On 25th of December, our M.K. church held a Christmas Carols and games day, there were over 120 attendances.

Mission and Evangelism
NCCC always provide financial support to the missionaries and evangelical organisations as usually. For the year 2025, we have donated the restricted fund £949.90 for the overseas missionaries Pastor Philip Cheung (London) and Rev. Koon (Macau) £849.90; support Equiptoserve Christian Network Canada £849.90 and remitted £400 to support Chinese Bible Museum (H.K.) in February, 2025. Besides, we donated £300 to the Christian Classics Translation Fellowship (U.S.A.) in August, 2025 but it is the one off donation only.

Furthermore, we also have some donations to support Christian organisations once a year, such as Herald (CCHC-UK) £200.

Financial review
Total receipts on unrestricted funds in 2025 were £51,530 and restricted amounted to £3,944. Reconciliation of restricted funds balance on 1st January 2025 were £14,304. So, at the end of 2025, the balance of restricted funds stood at £18,248. Of the total expenses of £53,191, over 60% was spent on overheads which included salaries, pension contributions, NI and tax for our church minister and church assistant, honorarium for guest speakers, church rental, church insurance and licence fees (i.e. hymn copy rights, our church websites and software etc.)

On the year 2025, we claimed £6,945.98 from HMRC for the government's Gift Aid, although there were a total of 25 brothers and sisters who registered with the Gift Aid Scheme for the benefits of the church and themselves.

The cash fund balance at the year end of 2025 was £53,654 which includes restricted funds and unrestricted funds as at year end of 2025. Moreover, the cash fund was the only asset held by our church. All equipment was either brought forward at nil book value or expensed off in the year of purchase.

NCCC does not have a policy to maintain a certain balance on unrestricted funds. Based on the 2025 figures, the unrestricted cash fund of £35,406 is sufficient to cover 1 year of overheads.

NORTHAMPTON CHINESE CHRISTIAN CHURCH

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management

The Northampton Chinese Christian Church provides services of Christian worship and praise in two churches; one at Kingsthorpe Baptist Church, High Street, Kingsthorpe, Northampton NN2 6QF, and the other at Whaddon Way Church, Beaverbrook Court, West Bletchley, Milton Keynes MK3 7JS. The principal office is situated at 28 Bickleigh Crescent, Furzton, Milton Keynes MK4 1HW.
NCCC is a Charitable Incorporated Organisation registered with the Charity Commission, Registered Charity No. 1151112.

NCCC members who served as Charity Trustees during 2025 were:

Ms. Yuk Lan Chan (Annie)	Chairperson
Ms. Tze Mei Lam (Amanda)	Secretary
Mrs. Wai Sze Grace Kam	Treasurer
Ms. Mei King Chow (Teresa)	
Mr. Chak Lam Yu (William)	

The method of admission of NCCC members is set out in section 9(1) of the church Constitution (as amended). Charity Trustees are nominated by the Church minister and the retiring body of Charity Trustees and then voted upon in a general meeting by the church members. The general meeting is convened according to the legal requirements applicable to physical meetings, with the primary aim of passing through all necessary resolutions by voting on a slip.

NCCC members are responsible for making decisions on all matters of general concern and importance to the church. There were 48 members in NCCC as at 31st December 2025.

Acknowledgement
We would like to give our heartfelt thanks to all the brothers and sisters who have worked so hard to keep our churches going well on last year. In particular, we want to express our gratitude to those supporters of overseas missions who have supported our mission generously over the years, both financially and spiritually.

Approved by the NCCC Charity Trustees on 9th September 2026 and signed by Ms. Yuk Lan Chan (the current NCCC Chairperson):

Ms YL Chan
Chairperson

9 September 2026

NORTHAMPTON CHINESE CHRISTIAN CHURCH

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

NORTHAMPTON CHINESE CHRISTIAN CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF NORTHAMPTON CHINESE CHRISTIAN CHURCH

I report to the Trustees on my examination of the financial statements of Northampton Chinese Christian Church (the Charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

1 accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Jervis & Partners
30 Harborough Road
Kingsthorpe
Northampton
NN2 7AZ
9 September 2026

NORTHAMPTON CHINESE CHRISTIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Charitable activities	**3**	-	3,944	3,944	-	5,398	5,398
Other trading activities	**4**	51,037	-	51,037	46,668	-	46,668
Investments	**5**	493	-	493	185	-	185
Total income		51,530	3,944	55,474	46,853	5,398	52,251
Expenditure on:							
Raising funds	**6**	53,191	-	53,191	48,631	-	48,631
Total expenditure		53,191	-	53,191	48,631	-	48,631
Net income/(expenditure) and movement in funds		(1,661)	3,944	2,283	(1,778)	5,398	3,620
Reconciliation of funds:							
Fund balances at 1 January 2025		37,067	14,304	51,371	38,845	8,906	47,751
Fund balances at 31 December 2025		35,406	18,248	53,654	37,067	14,304	51,371

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

NORTHAMPTON CHINESE CHRISTIAN CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	**11**	-		1	
Cash at bank and in hand		53,654		51,370	
		53,654		51,371	
Net current assets			53,654		51,371
Income funds					
Restricted funds	**12**		18,248		14,304
Unrestricted funds			35,406		37,067
			53,654		51,371

The financial statements were approved by the Trustees on 9 September 2026

Ms TM Lam
Trustee

Ms YL Chan
Trustee

1 Accounting policies

Charity information

Northampton Chinese Christian Church is a Registered Charity in England and Wales.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The Charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2 Critical accounting estimates and judgements

In the application of the Charity’s accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Charitable activities

	Charitable Income Restricted 2025 £	Charitable Income Restricted 2024 £
Offertory	2,574	1,952
Offertory-Gift Aid	1,370	3,446
	3,944	5,398

4 Other Charitable Activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Offertory	21,955	19,425
Offertory Gift Aid	22,136	24,127
Other	6,946	3,116
Other trading activities	51,037	46,668

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	493	185

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Support costs	53,191	48,631

7 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	31,296	30,667
General administration	4,036	4,972
Gifts	483	355
Honorarium to guest speakers	5,475	4,440
Meals and refreshments	580	895
Offeratory	3,350	800
Rent	7,570	6,138
Sunday school	401	364
	53,191	48,631
Analysed between:		
Fundraising	53,191	48,631

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

9 Employees

The average monthly number of employees during the year was:2

	2025	2024
	Number	Number
	2	2

Employment costs	2025	2024
	£	£
Wages and salaries	29,906	29,187
Social security costs	1,390	1,480
	31,296	30,667

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	-	1

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025 £	Incoming resources £	At 31 December 2025 £
	14,304	3,944	18,248

Previous year:	At 1 January 2024 £	Incoming resources £	At 31 December 2024 £
	8,906	5,398	14,304

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025 £	Incoming resources £	Resources expended £	At 31 December 2025 £
General funds	37,067	51,530	(53,191)	35,406

Previous year:	At 1 January 2024 £	Incoming resources £	Resources expended £	At 31 December 2024 £
General funds	38,845	46,853	(48,631)	37,067

14 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Current assets/(liabilities)	35,406	18,248	53,654
	35,406	18,248	53,654

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Current assets/(liabilities)	37,067	14,304	51,371
	37,067	14,304	51,371

15 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).