牛津華人基督教會
Oxford Chinese Christian Church

2025–26 annual report 週年報告

半世紀福音薪火相傳，五十四載牛津足跡

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使命及異象
Our Mission & Vision

通過祈禱，敬拜和親切款待去鞏固家庭及學生事工，
培訓萬邦的信徒成為主耶穌基督忠心的門徒。
To disciple all nations and ages through prayer, worship and hospitality, with emphasis on family and student ministries.

讓我們齊心以熱誠的敬拜、有效的訓練、
忠心的見証及關愛的家庭來榮神益人。
We seek to glorify God through passionate worship, effective training, faithful witness and being a caring family.

牛津華人基督教會架構
OXFORD CHINESE CHRISTIAN CHURCH

2025-26 年度執事會
Church Council

顧問牧師：盧龍光牧師, 前香港中文大學崇基學院神學院院長
Advisor : Reverend Professor Lung Kwong Lo, retired Director of Divinity School of Chung Chi College, Chinese University of Hong Kong

長老：盧張秀嫻姊妹
Elder : Ruth Lomas

牧師：趙鳳萍牧師
Pastor: Laura Chiu

同工：林小敏傳道
Church Worker : Toby Lam

主席：馬日恆弟兄	**Chairman :** Mr Sunny Ma
財政：何俊懿姊妹	**Treasurer :** Ms Chun Ei Ho
文書：勞子滔醫生	**Secretary :** Dr Toby Lo
執事：巫冠雄弟兄	**Deacon :** Mr Henry Mo
執事：敖達成弟兄	**Deacon :** Mr Benny Ngo
執事：王靈峯博士	**Deacon :** Dr David Wong
執事：胡耀昌弟兄	**Deacon :** Mr Tony Wu
執事：周洪博士	**Deacon :** Dr Hong Zhou

牧者的話

趙鳳萍牧師

踏入2026年，將是教會迎來55週年！回顧早期來牛津建立教會的元老信徒，奠定了穩固的根基；到近年過百香港信徒的加入，成為發展教會的推動力。

今日教會聚會都是租用兩間本地教會的地方，他們都分別在設施上升級，減輕了工作人員的預備功夫，亦讓我們能享受更流暢的崇拜。事實上，我們與兩間本地教會的關係都非常密切，每年一月都舉行三堂聯合崇拜。今年輪到我們教會負責講道，我被委派負責講道，竟是我一生人最短的崇拜講道，連翻譯只有十五分鐘，講的時候要腦急口快，真是熱血沸騰呢！會後有幾位本地肢體表示講道很深刻，無論是真心的感動領受，或只是英式的禮貌客套，但願神的話在每一個人心中動工！

家庭小組建立這幾年，有分殖新組的，亦有解散重組的，實在感到牧養的不足，關顧的缺乏。感恩教會仍有不少同行的肢體，分擔牧養的工作。小組查經形式亦有改變，由週五網上固定時間，改為各組自行安排；牧者分發查經資料予組長，有需要亦會落組協助。有些較成熟的小組，從組長、副組長到組員，都願意學習帶領查經，在預備的過程都有不少的體會和領受。喜見肢體對屬靈的渴慕追求，成為牧者最大的鼓勵！

雖然還未有全職的新牧者加入，但神知道信徒屬靈的需要，為我們預備了葉漢浩教授和蔡錦圖博士來協助開辦聖經課程，讓信徒在查經以外，亦有更多學習真理的機會。還有感謝葉錫安老師的團隊，為我們開辦了一系列的敬拜工作坊，領會及司琴訓練，提昇各事奉者的屬靈素質和方法技巧。我們仍努力不懈的禱告尋求神的心意，願主差派合適的工人。除了渴望能聘得粵語牧者，更求神差派國語牧者及英語牧者，讓我們可推動國語事工，以及發展青少年的崇拜。

職青團契的成員亦有變化，一些大學生的加入，為團契增添不少活力。每月藉著查經、活動和專題，讓團友在不同層面學習真理。還有一年兩次退修營，亦幫助團友建立與神與人更親密的關係。還有國語堂肢體的人數雖然不多，但他們讀經計劃仍年復年的進行，每月兩次的會後祈禱會，除了給予大家彼此守望的機會，亦會分享聽道領受，甚至聖經難題討論，屬靈氣氛也相當濃厚。

可是令人難過的，就是親愛的姊妹安息主懷，還有連續聽到有未信者家人不幸離世的消息，一下子陷入憂傷的深淵中，久久不能平復。然而神的愛環抱著我們，哭過以後，還得堅持下去，服事那些在哀傷中的人，讓更多人感受到主的愛，就是最好的安慰和醫治！看見教會肢體對新朋友的無私付出，足以證明神就在我們中間！

願主的愛厚厚的澆灌我們，藉著我們向世人傾倒愛，並擁抱有需要的人！

A Word from the Pastor

Laura Chiu

As we step into 2026, our church joyfully celebrates its 55th anniversary. Looking back, we give thanks for the faithful pioneers who came to Oxford in the early days to establish this church and lay a firm foundation. In more recent years, the arrival of over a hundred believers from Hong Kong has become a powerful driving force in the continued development of our church.

At present, our worship services are held in rented premises at two local churches. Both venues have undergone facility upgrades, which have eased the preparation burden on our serving teams and enabled us to enjoy smoother and more meaningful worship experiences. In fact, we share very close relationships with both local churches. Every January, we hold three joint worship services together. This year, it was our church's turn to provide the sermon, and I was entrusted with this responsibility. It turned out to be the shortest sermon I have ever preached — only fifteen minutes including interpretation! I had to think quickly and speak concisely, and it was truly an exhilarating experience. After the service, several local brothers and sisters shared that they found the message impactful. Whether this was heartfelt spiritual response or British politeness, we pray that God's Word continues to work deeply in every heart.

Over the past few years, our family cell groups have experienced both multiplication and reorganisation. At times, this has revealed our limitations in pastoral care and personal support. Yet we give thanks that many brothers and sisters have walked alongside us, sharing in the shepherding responsibilities. The format of bible study groups has also evolved — instead of a fixed online session on Friday evenings, each group now arranges its own meeting schedule. Pastors provide study materials to group leaders and join groups when needed to offer support. In some more mature groups, leaders, assistant leaders, and even members are all willing to learn how to lead bible studies. Through preparation and sharing, they have gained deep insights and spiritual growth. To witness such hunger and pursuit for God's Word among our members is the greatest encouragement to us as pastors.

Although we have not yet been able to appoint a new full-time pastor, God understands the spiritual needs of His people. He has graciously provided Professor Ip Hon-ho and Dr. Choi Kam To to help us offer structured Bible courses, allowing believers to grow deeper in truth beyond regular group studies. We are also deeply thankful for Teacher Ip Sik On and his team, who have led a series of worship workshops, service-leading training, and piano accompaniment instruction. These have enriched both the spiritual depth and practical skills of our worship teams. We continue to pray earnestly and seek God's will, asking Him to send the right workers into the field. We long not only for a Cantonese-speaking pastor, but also for Mandarin- and English-speaking pastors, so that we may develop Mandarin ministry and expand worship opportunities for young people.

The young professionals fellowship has also seen changes in its membership. The addition of university students has brought fresh energy and vitality to the group. Through monthly Bible studies, activities, and themed sessions, members are nurtured in different dimensions of faith. In addition, two annual retreats help deepen their relationship with God and with one another.

Although the Mandarin congregation remains small in number, their annual Bible-reading plan continues faithfully year after year. Their twice-monthly post-service prayer meetings provide a space for mutual encouragement, sharing reflections from sermons, and even discussing challenging biblical questions. The spiritual atmosphere within the fellowship is truly rich and vibrant.

At the same time, our hearts have been heavy. We have mourned the passing of dear sisters and brothers who have gone home to be with the Lord, and we have repeatedly received news of unbelieving family members passing away. Such losses plunge us into deep grief that takes time to heal. Yet God's love surrounds and upholds us. Even after tears are shed, we must continue to walk forward, serving those who mourn, so that more people may experience the Lord's love — the truest comfort and healing of all. The selfless care shown by our brothers and sisters towards newcomers powerfully testifies that God is truly among us.

May the Lord pour out His love abundantly upon us, and may He use us to pour that love into the world, embracing all who are in need.

牧者的話

林小敏傳道

教會踏入55歲，實在是一件很值得慶賀及感恩的事！隨著醫療科技的進步，現時55歲的人一點都不老。55歲可說是人生閱歷最豐富、工作最有成就的黃金年代。雖然身體可能會出現一些小毛病，但一切還好，仍有心有力奮鬥下去。不過，在心態上亦開始思想人生下半場，開始為退休生活籌謀。

作為一間55歲的教會，簡直是「教會界後生仔」，仍然十分青春，充滿活力的。我們教會都一樣，雖然現時所有事工都彷彿上了軌道；誰知道神會如何帶領我們前行？教會能穩健成長是好事，但切忌只有「我們在這裡真好」的心態；而不敢為主發夢、開拓新事工。弟兄姊妹，你現時的靈命是否達到最高峰、與主最親近的狀態？當祂的呼召臨到時，你是否願意為這個家踏出來、承擔事奉？我們希望能聘請至少三位新牧者，一位男同工、一位國語同工及一位英語同工。這是一個大膽的決定，但願神繼續帶領教會，在這裡為祂做大事。

對粵語堂而言，這兩年是BNO家庭的關鍵時期。不知不覺間，大家的子女亦由小學生，變成高中生、大學生了。到底兩年後仍有多少人留在牛津？會回流還是搬家？說真的，我們不曉得。對國語堂而言，過去兩年來了不少短期逗留的學者及年輕的新面孔；這些都是開心事。可惜，兩邊崇拜仍有很多人遲到，甚 至無到。如果是你，請在神面前認真反思及改善。

在此要特別感謝一群忠心事奉者，是你們一直支撐著教會事工；能夠一起事奉是很蒙恩的事。在這裡，雖有肢體已完成使命，早一步回歸天父懷中；亦有肢體因不同原因，離開了轉返其他教會。讓我們能珍惜彼此，神此時此刻將大家放在一起，有幸成為一家人；我們就「一起走·不放手」地行下去。

A Word from the Pastor

Toby Lam

As the church enters its 55th year, this is truly something worth celebrating and giving thanks for! With advances in medical technology, people who are 55 years old today are by no means old. In fact, 55 can be said to be the golden age of life—when experience is richest and work achievements are at their peak. Although there may be occasional minor health issues, overall one is still in good shape, with both the heart and strength to keep striving. At the same time, many begin to reflect on the second half of life and start preparing for retirement.

As a 55-year-old church, we are practically a "youngster" among churches—still youthful and full of vitality. Our church is no different. Although all our ministries may seem to be well on track at present, who knows how God will lead us forward? Stable growth is certainly a good thing, but we must beware of adopting a mindset of "it is good for us to be here," and thereby becoming afraid to dream for the Lord or to pioneer new ministries. Brothers and sisters, has your spiritual life reached its peak? Are you at your closest relationship with the Lord right now? When His call comes, are you willing to step forward and take up service for this household of faith?

We hope to employ at least three new pastors: one male pastor, one Mandarin-speaking pastor, and one English-speaking pastor. This is a bold decision, but we pray that God will continue to lead the church to do great things for Him here.

For the Cantonese congregation, these past two years have been a critical period for BNO families. Before we knew it, children who were once in primary school have now become secondary school or university students. In two years' time, how many will still be in Oxford? Will they return, or will they move elsewhere? Honestly, we do not know. As for the Mandarin congregation, over the past two years we have welcomed many visiting scholars and new faces on short-term stays; these are joyful developments. Unfortunately, in both congregations, there are still many who arrive late for worship—or do not attend at all. If this applies to you, please reflect before God.

Here, I would like to give special thanks to a group of faithful servants. It is you who have continually supported the ministries of the church. To be able to serve together is truly a great blessing. Among us, some members have completed their earthly mission and returned early to the Father's embrace; others, for various reasons, have left to attend other churches. Let us cherish one another. At this very moment, God has placed us together, granting us the privilege of being one family. Let us therefore continue to "walk together - don't let go."

主席的話

馬日恆弟兄

當我們教會正式踏入第五十五週年之際，我心中滿懷對上帝的感恩，也深深感謝你們每一位。年份不僅僅是一個數字，而是見證了上帝在歷代信徒中所彰顯的信實、慈愛與堅定不移的供應；正是這些順服祂呼召、忠心奉獻的信徒，為我們今天奠下了穩固的根基。

我感謝上帝我們兩位牧者，她們持續以異象和犧牲的心志牧養會眾。我也衷心感謝每一位忠心服事的弟兄姊妹。無論是在敬拜、小組、教導、接待、行政、青少年事工，或是幕後的支援崗位，你們的委身支撐着教會每日的運作。即使在資源有限與環境轉變之中，仍願意彼此同行，這正展現了合一與彼此相愛的美好生命見證。

我們為上帝多方面的供應獻上感恩：包括聚會的場地、與本地教會更深的連結、富意義的聯合崇拜，以及透過更新的小組架構、聖經課程和敬拜訓練而帶來的成長機會。即使我們仍為粵語、國語及英語事工迫切禱告，懇求主賜下新的牧者，我們清楚看見，上帝早已知道我們的需要，並一直一步一步看顧祂的教會。

同時，我們也經歷過憂傷——失去至親以及送別弟兄姊妹前往新的地方。然而，在這一切經歷中，上帝始終將我們緊緊連結成為一家人，教導我們彼此分擔重擔，也更深地學習彼此相愛。

願全能的主在未來的年日中，豐豐富富地引導並賜福我們的各項事工。

Chairman's report

Sunny Ma

As we step into this significant year of our church life, especially as we approach our 55th anniversary, my heart is full of gratitude to God and deep appreciation for every one of you. Fifty-five years is not merely a number; it is a testimony of God's faithfulness, loving care, and steadfast provision through generations of believers who have obeyed His call and laid a firm foundation for us today.

I thank God for our pastors and ministry leaders who continue to shepherd the congregation with vision and sacrifice. I also wish to express my sincere thanks to every brothers and sisters who faithfully serves week after week. Whether in worship, small groups, teaching, hospitality, administration, youth ministry, or behind-the-scenes support, your commitment has sustained the daily life of the church. Your willingness to walk together, even amid limitations and changes, reflects a beautiful spirit of unity and love.

We thank God for His provision in many ways: for places to worship, for deepening relationships with local churches, for meaningful joint services, and for opportunities to grow through renewed small-group structures, Bible courses, and worship training. Even as we continue to pray earnestly for new pastors to serve our Cantonese, Mandarin, and English ministries, we clearly see that God already knows our needs and has been caring for our church every step of the way.

At the same time, we have walked through sorrow — losing loved ones and sending members on to new places. Yet in all these moments, God has held us together as one family, teaching us to bear one another's burdens and to love more deeply.

May our almighty Lord guide and bless our ministries abundantly in the years to come!

教會大事年表
Major Events

2025

4月 April	27	**週年會友大會** Annual General Meeting
5月 May	11	**浸禮主日 - 共11位新葡受浸加入教會** Baptismal Sunday - 11 new believers were baptized
	31	**端午節同樂日** Dragon boat festival fun day
6月 June	14	**事奉人員退修同樂日** Ministry team fellowship and fun day
7月 July	21	**燒烤郊遊同樂日 (全教會)** BBQ picnic & fellowship day (whole church)
9月 Sept	19	**新一年度學生團契開始** Launch of the student fellowship ministry for the new term
10月 Oct	4	**中秋同樂日** Mid-autumn fun day
	5	**親子崇拜** Family worship
	6	**秋季粵語聖經課程開始 - 約伯記 之 解構苦難** Autumn cantonese bible course - The Book of Job
	12	**音樂事奉培靈會 - 《 我所唱的，我相信嗎？》** Music ministry worship workshop - "Do I believe in what I sing?"
	17, 19	**領會工作坊 - 葉錫安老師主領** Worship leaders workshop
	24, 25	**主辦「媽媽學校」** Hosting "Mothers' School"
11月 Nov		**宣教十一月** Mission month
	23	**教會 54 週年堂慶紀念** Celebrating our 54th Anniversary

11月 Nov	26	**慕道及初信栽培班開始** Nurturing class for seekers and new christians begins
	30	**青少年運動日** Youth sports day
12月 Dec	7	**為大埔宏福苑災民籌款** Special offering to support residents affected by the Tai Po fire
	13	**青少年倫敦文化遊** Youth outing - London cultural tour
	14	**孩童奉獻禮** Children dedication service
	25	**聖誕崇拜及聯歡會** Christmas Service and celebration

2026

1月 Jan	18	**與 All Saints 及 Lime Walk 本地英語教會聯合崇拜** Joint Service with All Saints and Lime Walk Church
	10	**司琴培訓課程開始** Worship pianist training course begins
	21	**落地八課 - 家庭篇 開始上課** Practical living class begins - 8 lessons on the family
2月 Feb	22	**新春主日崇拜及聯歡會** Lunar New Year Service and celebration
3月 March	4	**受浸預備班開始** Baptism preparation class begins
4月 April	3	**受苦節默想晚會：「心繫十架」** Good Friday Meditation
	5	**復活節聯合崇拜** Easter Joint Service
	10	**蔡錦圖博士聖經課程開始：「假如小先知活在今天」** Bible study course begins: "The minor prophets in the modern world"

經常聚會
Regular Meetings

主日崇拜 Sunday Service

星期日 下午二時 Sunday 2pm

粵語堂
All Saints Highfield
Lime Walk, Headington. OX3 7AL

國語堂
Lime Walk Methodist Church
47 Lime Walk, Headington. OX3 7AB

家庭小組 Family Groups

基立、恩典、信實、歡欣、伊甸園、溫柔、同行、的確家

屬粵語事工的香港人家庭小組
各組聚會時間不同

Cantonese cell groups for families from Hong Kong

聖經教導 Teaching

粵語成人主日學
Cantonese Bible Course
季度舉行
Every Quarter

粵語查經
Cantonese Bible Study
小組形式舉行
In family cell groups

國語查經班
Mandarin Bible Study
星期四 晚上八時半
Thursday 8:30pm

兒童/青少年 Youth

兒童主日學
Sunday School
星期日 下午二時 Sunday 2pm
Lime Walk Methodist Church

青少年崇拜
Youth Service
星期日 下午二時 Sunday 2pm
All Saints Church House

生活事工 Life Ministry

香里大排檔晚會
單月最後一個星期二 Bi-monthly
Woodstock Road Baptist Church

職青 Working Adults

職青團契 Working Adults
星期六 晚上六時半 Saturday 6:30pm
Lime Walk Methodist Church

學生事工 Student Ministry

學生團契 Student Fellowship
星期六 晚上六時半 Saturday 6:30pm
Lime Walk Methodist Church

收支賬目報告
Summary of Accounts
for the year ended 31st December 2025

財政報告

1. 本賬目報告撮要自獨立核數師的報告，該完整報告可供會員索閱。
2. 財務活動報表 (財政報告的第5頁) 中的「指定經費」為建堂基金。
3. 建堂基金 ： 詳情請參閱 附註14 (財政報告的第11頁)。本年度之總收入為£3,213，當中包括利息及會友每月定期認捐。本年度總支出為£4,500。
4. 共£12,510的差傳奉獻分別捐給包括英國華人關懷癌症協會，英國號角，世界福音動員會(支持官志達牧師)，Frontiers Overseas 與香港救世軍 (支援香港大埔火災災民)。
5. 我們真的要再次感謝主在2025年豐富的供應。同時，由衷感謝會眾每月的定期認獻，以及透過網路銀行和主日崇拜奉獻的每一位弟兄姊妹。儘管2025年的總收入較2024年減少了£4,924，且總支出增加了£10,820，但在神的恩典下，帳目仍有盈餘。在我們持續事奉這位信實的神時，我們滿懷喜樂地獻上感謝，謝謝大家慷慨、無私且充滿愛心的奉獻。我們深信主將為我們不斷增長的教會事工豐厚的祝福我們。

TREASURER'S REPORT

1. These Accounts are taken from the Independent Examiner's full Report and is available on request.
2. On the "Statement of Financial Activities" (page 5 of the Accounts), the column headed "Designated Fund" is the Building Fund.
3. Building Fund: The summary of this is shown separately in Note 14 (page 11 of the Accounts). Total Income was £3,213 for the year and this included Interests. Total Expenditure was £4,500. There are members who pledge monthly to the Building Fund.
4. Gifts to Missions of £12,510 were given to some Missions, including Chinese Association for Cancer Care, CCHC-UK, OM (for the support of Pastor Koon). Frontiers Overseas and Salvation Army HK (for victims of Hong Kong Tai Po fire).
5. We really want to thank the Lord again for His rich provision for the year 2025. We are thankful to those members who give monthly by Standing Order and to those who give by Direct Debit through Online Banking and Sunday offerings. Even though total Income was £4,924 less than 2024 and total Expenditure was £10,820 more than 2024, there was still a surplus. As we continue to serve our faithful God we pray with joy and thanks over these expressions of your love and through your generous and sacrificial giving, we truly believe that the Lord will bless us greatly for the increased ministries of the Church.

財務活動報表
Statement of Financial Activities

牛津華人基督教會
OXFORD CHINESE CHRISTIAN CHURCH 5.

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2025
2025年12月31日年結收支帳目

	Note	常費 Unrestricted Funds	指定經費 Designated Funds	總共 Total Funds 2025	總共 Total Funds 2024
		£	£	£	£
Income from: 收入					
Donations and legacies 奉獻與遺贈	3	153,911	2,760	156,671	167,455
Other income 其他收入	4	15,736	-	15,736	12,690
Investment income 利息		8,080	453	8,533	5,719
Total incoming resources 總收入		177,727	3,213	180,940	185,864
Expenditure on: 支出					
Charitable activities 教會開支	5	145,476	4,500	149,976	139,156
Total expenditure 總支出		145,476	4,500	149,976	139,156
Net income/(expenditure) and net movement in funds for the year 本年度淨收入/(支出) 及 資全淨變動		32,251	(1,287)	30,964	46,708
Transfer between funds		-	-	-	-
Net movement in funds		32,251	(1,287)	30,964	46,708
Reconciliation of funds					
Total funds brought forward		994,940	34,356	1,029,296	982,588
Total funds carried forward		£1,027,191	£33,069	£1,060,260	£1,029,296

The statement of financial activities includes all gains and losses recognised in the year.
財務活動報表已包含年度內確認的所有利得與損失。

All income and expenditure derives from continuing activities.
所有收入與支出均源於持續經營之活動。

There are no recognized gains or losses other than those included in the Statement of Financial Activities.
除財務活動報表已列入者外，並無其他已確認之利得或損失。

The notes on pages 7 to 11 form part of these financial statements
第7至11頁之附註屬於財政報告一部份

牛津華人基督教會
OXFORD CHINESE CHRISTIAN CHURCH

BALANCE SHEET
for the year ended 31st December 2025
2025年12月31日年結收支帳目

	Note	2025 £	2024 £
Fixed assets 固定資產			
Tangible assets 有形固定資產	11	743,863	744,097
Total fixed assets		743,863	744,097
Current assets 流動資產			
Bank accounts 銀行帳戶		3,176	10,079
Deposit accounts 儲蓄存款		281,250	241,814
Building fund accounts (designated) 建堂基金		33,069	34,356
Total current assets		317,495	286,249
Liabilities			
Creditors falling due within one year 債權人一年內累積負債	12	1,098	1,050
Net current assets		316,397	285,199
Total assets less current liabilities		316,397	285,199
Creditors: falling due after more than 1 year		-	-
Provisions for liabilities			
Total net assets 淨資產	13	£1,060,260	£1,029,296
The funds of the Charity 包括			
Designated income funds 指定經費	14	33,069	34,356
Unrestricted income funds 非限定用途經費	14	1,027,191	994,940
Revaluation reserve		-	-
Total unrestricted funds		1,060,260	1,029,296
Total charity funds		£1,060,260	£1,029,296

信託人於二零二六年……認可及簽署
Approved by the Trustees on …… 2026 and signed on their behalf.

…….
C E Ho – Trustee

The notes on pages 7 to 11 form part of these financial statements
第7至11頁之附註屬於財政報告一部份

牛津華人基督教會

OXFORD CHINESE CHRISTIAN CHURCH 9.

NOTES TO THE ACCOUNTS

for the year ended 31st December 2025 (continued)

2025年12月31日年結收支帳目

5. **Analysis of expenditure on charitable activities**

	2025 Total £	2024 Total £
Church expenditure 教會開支		
Church worker 傳道人	64,604	61,548
Children's and Youth ministry 兒童與少年事工	1,688	1,020
Evangelism and outreach 佈道與外展工作	780	1,155
Literature and training 屬靈書籍及訓練	4,628	-
Gifts to speakers 講員禮物	6,580	8,110
Other gifts and donations 其他禮物及捐獻	17,510	8,000
Love gifts 愛心奉獻	760	670
Hall hire 禮堂租金	22,140	25,304
Property expenses 物業支出	8,641	11,756
Church events 教會活動	3,411	7,219
Depreciation – equipment 折舊 - 設備	1,881	2,160
	132,623	126,942
Administrative expenditure 行政		
Hospitality 款待	3,311	2,852
Motor and travel 汽車及交通費	1,401	1,704
Telephone 電話費	1,631	1,460
Printing, post and stationery 印刷, 郵費及文具	1,173	719
Repairs and renewals 維修及翻新	5,597	1,649
Other expenditure 其他支出	3,142	2,780
Accountancy 會計	1,098	1,050
	17,353	12,214
Total 總計	£149,976	£139,156

牛津華人基督教會
OXFORD CHINESE CHRISTIAN CHURCH 11.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)
2025年12月31日年結收支帳目

12. **Creditors: amounts falling due within one year**
債權人一年內累積負債

	2025	2024
	£	£
Accruals	1,098	1,050
	£1,098	£1,050

13. **Analysis of net assets between funds**

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets 有形固定資產	743,863	-	-	743,863
Cash at bank and in hand 銀行帳戶	284,426	33,069	-	317,495
Other net current assets/(liabilities) 其他淨流動資產（負債）	(1,098)	-	-	(1,098)
Total	£1,027,191	£33,069	£-	£1,060,260

14. **Analysis of charitable funds**

Analysis of movements in designated funds 指定經費

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
Building fund 建堂基金	34,356	3,213	(4,500)	-	33,069
Total	£34,356	£3,213	£(4,500)	£-	£33,069

Analysis of movements in unrestricted funds 非指定經費

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
General fund 常費	994,940	177,727	(145,476)	-	1,027,191
Total	£994,940	£177,727	£(145,476)	£-	£1,027,191

2026 常費預算案 Budget

2026 常費預算案

THE BUDGET OF GENERAL FUND FOR 2026

	Note	2025 實際收支 Actual							2026 預算 Budget
		General	Adminstration	Worship	Outreach	Pastorial	Designated	Total	Total
		常費 General	會務 Admin	崇拜 Worship	傳道 Outreach	牧養 Pastoral	指定費用 Designated	總數 Total	總數 Total
來源收入 INCOMING RESOURCES									
主日奉獻 Sunday Offering		24 945 00	0 00	0 00	0 00	0 00	0 00	**24 945**	**24 000**
信心認獻 Pledges and CAF		19 503 80	0 00	0 00	0 00	0 00	0 00	**19 504**	**19 000**
培訓 Training		1 400 00	0 00	0 00	0 00	0 00	0 00	**1 400**	**1 000**
可豁免稅奉獻 Gift Aid	1	75 133 00	0 00	0 00	0 00	0 00	0 00	**75 133**	**76 000**
愛心奉獻 Love Gift	2	760 00	0 00	0 00	0 00	0 00	0 00	**760**	**1 000**
回繳稅款 Tax Refund		20 904 52	0 00	0 00	0 00	0 00	0	**20 905**	**19 500**
差傳基金 Mission Fund		0	0 00	0 00	0 00	0 00	12 665 00	**12 665**	**8 000**
教會中心租金 OCCC House Rent		12 960 00	0 00	0 00	0 00	0 00	0 00	**12 960**	**12 960**
教會活動 Church Events		840 00	0 00	0 00	0 00	0 00	0 00	**840**	**5 000**
銀行利息 Bank Interest		8 080 50	0 00	0 00	0 00	0 00	0 00	**8 081**	**7 000**
其他收入 Other Income		536 14	0 00	0 00	0 00	0 00	0 00	**536**	**300**
總收入 TOTAL INCOMING RESOURCES		**165 063**	**-**	**-**	**-**	**-**	**12 665**	**177 728**	**173 760**
支出 RESOURCES EXPENDED									
傳道人 Church Worker	3	64 603 96	0 00	0 00	0 00	0 00	0 00	**64 604**	**110 000**
兒童,少年,學生事工 Children,Youth,Student Ministry		0 00	0 00	0 00	0 00	1 688 34	0 00	**1 688**	**2 500**
佈道事工 Evangelism and Outreach		0 00	0 00	0 00	779 61	0 00	0 00	**780**	**1 000**
培訓費 Training Fees		4 628 00	0 00	0 00	0 00	0 00	0 00	**4 628**	**2 000**
神學培訓基金 Theological Training Fund	4	0 00	0 00	0 00	0 00	0 00	0 00	**-**	**1 000**
講員禮物 Gifts to Speakers		6 580 00	0 00	0 00	0 00	0 00	0 00	**6 580**	**7 500**
差傳奉獻 Gifts to Missions		0 00	0 00	0 00	0 00	0 00	12 509 82	**12 510**	**10 000**
愛心奉獻 Love Gift		760 00	0 00	0 00	0 00	0 00	0 00	**760**	**2 000**
教會中心 OCCC House		8 641 17	0 00	0 00	0 00	0 00	0 00	**8 641**	**9 500**
禮堂租金 Hall Hire	5	0 00	0 00	22 134 25	0 00	0 00	0 00	**22 134**	**25 000**
教會活動 Church Events		3 556 36	0 00	0 00	0 00	0 00	0 00	**3 556**	**9 000**
食物及雜物費 Food and Sundries		0 00	3 310 98	0 00	0 00	0 00	0 00	**3 311**	**4 000**
交通及汽油費 Travel and Petrol		1401 31	0 00	0 00	0 00	0 00	0 00	**1 401**	**1 800**
器材 Equipment		7 744 32	0 00	0 00	0 00	0 00	0 00	**7 744**	**5 000**
辦事處行政費 Office / Administration	6	0 00	5 946 19	0 00	0 00	0 00	0 00	**5 946**	**7 000**
專業服務費 Professional Fees	7	1 050 00	0 00	0 00	0 00	0 00	0 00	**1 050**	**2 000**
總支出 TOTAL EXPENDITURE		**98 965**	**9 257**	**22 134**	**780**	**1 688**	**12 510**	**145 334**	**199 300**
盈餘SURPLUS / (赤字DEFICIT)								**32 394**	**- 25 540**

2026常費預算備註

財政預算包括分配給各部門的預算

1. **可豁免稅項奉獻 (Gift Aid) :** 我們鼓勵更多在英國繳稅的會友透過此計劃作奉獻。你每捐贈£1，教會可從稅務局取得25p退稅。
2. **愛心奉獻 :** 聯合聖餐崇拜之主日奉獻，其中百分之二十將撥作「愛心奉獻/慈惠基金」。弟兄姊妹亦可直接向此基金捐款，以援助有需要的群體。
3. **傳道人 :** 此項預算用於聘用兩名全職牧師（為期一年），以及一名全職牧師與一名青少年幹事（為期六個月）。預算已包含僱主須繳付之國民保險、退休金供款及住房津貼。
4. **神學基金 :** 旨在資助修讀神學課程的弟兄姊妹。
5. **禮堂租用 :** 包括租用 All Saints Church、Lime Walk Methodist Church、All Saints Church House 及 Woodstock Road Baptist Church。由於燃料成本上升以及教會事工的不斷擴大，這數額有顯著增加。
6. **辦事處行政費 :** 包括公眾保險、信托人保險、辦事處電話、文具、影印費、Lime Walk Methodist Church 的無線網絡及 ChurchSuite 登記系統。
7. **專業服務費 :** 包括教會戶口獨立賬目核數員的費用及法律顧問費。

NOTES TO THE BUDGET

of General Fund 2026

1. **Gift Aid :** we encourage more members who are UK taxpayers to give via the Gift Aid scheme. The Church can reclaim 25p tax on every £1 you offer, at no extra cost to you.
2. **Love Gifts :** 20% of the Sunday offering during the Joint Communion Service will be given out as Love Gift / Hardship Fund. Donations can be made to this Fund to help those in need.
3. **Church Worker :** the budget is for the employment of two Full time Pastors for 1 year, and one Full time Pastor and one Youth Worker for 6 months. This includes Employer's contribution to the National Insurance, Pension scheme and Housing Allowance.
4. **Theological Fund :** This is to support those undertaking theological training.
5. **Hall Hire :** this includes donations for the use of All Saints Church, Lime Walk Methodist Church, All Saints Church House and Woodstock Road Baptist Church. This has increased greatly due to rising fuel costs and expanding ministries.
6. **Office and Administration :** includes Public Liability Insurance, Trustees Indemnity Insurance, Church house telephone/broadband, stationery, printing, BT Broadband in Lime Walk Methodist Church and ChurchSuite system.
7. **Professional Fees :** includes Independent Examiner's fee for the Church Accounts and Legal Fees.

OXFORD CHINESE CHRISTIAN CHURCH

Registered Charity No: 291514

Accounts - 31st December 2025

INDEX

1-3. Report of the Trustees and General Information

4. Independent Examiner's Report to the Trustees

5. Statement of Financial Activities

6. Balance Sheet

7-11. Notes to the Accounts

REPORT OF THE TRUSTEES
for the year ended 31st December 2025

The Trustees are pleased to present their annual report and financial statements of the charity for the year ended 31st December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and complies with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

Reference and Administration Details

The charity's name is Oxford Chinese Christian Church.

Charity Registration Number: 291514

Registered Office and Principal Address: 117 Lime Walk, Headington, Oxford OX3 7AD

Trustees

The Trustees who served during the year and since the year end were as follows:

Chairman	-	Mr Y H Ma
Secretary	-	Dr T Lo
Treasurer	-	Ms C E Ho
Deacon	-	Mr H K H Mo
Elder	-	Mrs R Lomas
Deacon	-	Dr H Zhou
Deacon	-	Mr Y C Wu
Deacon	-	Mr L F Wong
Deacon	-	Mr T S Ngo

Objectives and Activities

The main objects of the charity are the advancement of the Christian faith and education in the Chinese language and culture.

In planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements and Performance

1. **What did you set out to do in 2025**

OCCC aims to spread the Gospel to people in Oxfordshire through passionate worship, appropriate teaching, active pastoral care, dedicated fellowship groups and good hospitality.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (continued)

Achievements and Performance (continued)

1. **What did we set out to do in 2025** (continued)

We set the following structure in 2025 to support our objectives:

Worship : We have a diverse team of gospel singers and musicians to organise music worship in three languages, namely English (for Sunday School), Cantonese and Mandarin. We firmly believe that passionate worship will promote great sense of engagement to new comers who may have conservative views about Christian churches as well as to established church goers who are seeking a powerful worship place to enrich their spiritual life.

Pastoral : Pastoral care is the major area to ensure healthy spiritual growth. It also supports individuals who need spiritual guidance or practical advice on difficulties encountered in their daily life. It also supports the Campus, Young Professional, Sunday School, Cantonese and Mandarin ministerial departments.

Evangelism : This department aims to organise evangelical event – hosted by OCCC or external partners. It also organises outreaches to reach out to people who do not normally hear about our church's activities.

Campus and Young Professional Ministry : This is to promote our ministry to students and young professionals in Oxford and to support the pastoral care of those who participate in our activities organised for this target audience.

Sunday School : This is to promote our church's activities to English speakers (mainly for children and youth) in Oxford and to support the pastoral care of the English speakers participating in our activities.

Cantonese Ministry : This is to promote our church's activities to Cantonese speakers in Oxford and to support the pastoral care of the Cantonese speakers participating in our activities.

Mandarin Ministry : This is to promote our church's activities to Mandarin speakers in Oxford and to support the pastoral care of the Mandarin speakers participating in our activities.

2. **How well did we do it**

Worship : Our worship team provides physical services at the church. Its key responsibilities outside the usual on-premises service are to produce materials and to support online operations in other ministries.

Pastoral : Pastoral care is provided by online meetings, phone conversations, chat groups and visitations. The regular pastoral meetings are a platform to share pastoral needs among our members who are cared for via various channels. Another objective of this department is to plan for the sermon themes in the Sunday services in order to systematically enhance churchgoers spiritual life. It also oversees various Sunday school groups to allow biblical knowledge being learnt in a relax environment among children and teenagers. We are very pleased to have hired two pastors to support the pastoral care of the church.

Evangelism : The main way to promote the Christian faith and our church is via social media. Facebook, Signal and WhatsApp groups are created to promote the church's Sunday service and other events. After the reopening of church service, it has organised a few bigger evangelical events such as a Chinese New Year and Christmas services to get to know new arrivals to Oxford.

Campus and Young Professionals Ministry : We have regular weekly fellowship targeting students and young professionals in Oxford. The participants enjoy the biblical sharing as well as having dinner together.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (continued)

Achievements and Performance (continued)

2. **How well did we do it** (continued)

Sunday School : We are teaching up to 60 children and youth at Sunday School. We split it into the various groups. Each group will have the same main message of the day and then split into smaller groups for discussion and other activities.

Cantonese Ministry : We have regular weekly online and on-premises fellowship among the Cantonese speaking participants. Its size has grown significantly due to the influx of immigrants from Hong Kong.

Mandarin Ministry : We have regular weekly online and on-premises fellowship among the Mandarin speaking participants.

3. **What do we expect to do over the next 12 months**

We will carry on the good work indicated above in the next 12 months. We will also aim to invest into 3 full-time ministers to strengthen the youth, Mandarin and Cantonese ministries.

Financial Review
The total income for the year was £180,940 and total expenditure on charitable activities amounted to £149,976.

Reserves Policy
The trustees have examined the charity's requirements for reserves taking account of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of expenditure. The trustees consider that this should be between £12,000 and £24,000 in general funds. The reserves are needed to meet the working capital requirement of the charity and the trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding The current reserves are in excess of this level but the directors have earmarked significant reserves for the eventual employment of a pastor after which reserve levels will fall to more normal levels.

Structure, Governance and Management

Governing Document
Oxford Chinese Christian Church is a registered charity and was formed under a constitution originally dated May 1984. A new constitution was approved on 17th March 2024.

Appointment of Trustees

The trustees keep the composition of the board under review and will seek to appoint additional members with appropriate skills and expertise should the need arise. Interested parties are given details of the background of the charitable company in order to make them aware of current activities.

Approved by the trustees on 1st March 2026 and signed on its behalf by:

Y H Ma
……..
Trustee

Oxford

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of Oxford Chinese Christian Church (the charity) for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

A P Williams BSc FCCA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
OX28 6RB

3rd March 2026

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2025

	Note	Unrestricted Funds	Designated Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income from:					
Donations and legacies	3	153,911	2,760	156,671	167,455
Other income	4	15,736	-	15,736	12,690
Investment income		8,080	453	8,533	5,719
Total incoming resources		177,727	3,213	180,940	185,864
Expenditure on:					
Charitable activities	5	145,476	4,500	149,976	139,156
Total expenditure		145,476	4,500	149,976	139,156
Net income/(expenditure) and net movement in funds for the year		32,251	(1,287)	30,964	46,708
Transfer between funds		-	-	-	-
Net movement in funds		32,251	(1,287)	30,964	46,708
Reconciliation of funds					
Total funds brought forward		994,940	34,356	1,029,296	982,588
Total funds carried forward		£1,027,191	£33,069	£1,060,260	£1,029,296

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

There are no recognized gains or losses other than those included in the Statement of Financial Activities.

BALANCE SHEET
for the year ended 31st December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	743,863	744,097
Total fixed assets		743,863	744,097
Current assets			
Bank accounts		3,176	10,079
Deposit accounts		281,250	241,814
Building fund accounts (designated)		33,069	34,356
Total current assets		317,495	286,249
Liabilities			
Creditors falling due within one year	12	1,098	1,050
Net current assets		316,397	285,199
Total assets less current liabilities		316,397	285,199
Creditors: falling due after more than 1 year		-	-
Provisions for liabilities			
Total net assets	13	£1,060,260	£1,029,296
The funds of the Charity			
Designated income funds	14	33,069	34,356
Unrestricted income funds	14	1,027,191	994,940
Revaluation reserve		-	-
Total unrestricted funds		1,060,260	1,029,296
Total charity funds		£1,060,260	£1,029,296

Approved by the Trustees on 1st March 2026 and signed on their behalf.

C E Ho

…….

Trustee

The notes on pages 7 to 11 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of Preparation**
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) **Income Recognition Policies**
Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

c) **Interest Receivable**
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

d) **Fund Accounting**
Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for the particular areas of the Charity's work or for specific projects being undertaken by the Charity.

e) **Expenditure and Irrecoverable VAT**
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

f) **Tangible Fixed Assets**
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis.

g) **Debtors**
Debtors and prepayments are recognised at the settlement amounts due.

h) **Cash at Bank and in Hand**
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

i) **Creditors and Provisions**
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

2. **Legal Status of the Charity**

Oxford Christian Chinese Church is a registered charity and was formed under a constitution originally dated May 1984. A new constitution was approved on 17th March 2024.

3. **Income from donations**

	2025	2024
	£	£
Gifts and donations	155,911	166,785
Love gifts	760	670
	£156,671	£167,455

Of the £156,671 of income received in 2025 (2024: £167,455) £2,760 was designated funds (2024: £2,790) and £153,911 (2024: £164,665) unrestricted funds.

4. **Other income**

	2025	2024
	£	£
Rental income	12,960	12,690
Other income	2,776	-
	£15,736	£12,690

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

5. **Analysis of expenditure on charitable activities**

	2025 Total £	2024 Total £
Church expenditure		
Church worker	64,604	61,548
Children's and Youth ministry	1,688	1,020
Evangelism and outreach	780	1,155
Literature and training	4,628	-
Gifts to speakers	6,580	8,110
Other gifts and donations	17,510	8,000
Love gifts	760	670
Hall hire	22,140	25,304
Property expenses	8,641	11,756
Church events	3,411	7,219
Depreciation - equipment	1,881	2,160
	132,623	126,942
Administrative expenditure		
Hospitality	3,311	2,852
Motor and travel	1,401	1,704
Telephone	1,631	1,460
Printing, post and stationery	1,173	719
Repairs and renewals	5,597	1,649
Other expenditure	3,142	2,780
Accountancy	1,098	1,050
	17,353	12,214
Total	£149,976	£139,156

Of the £149,976 expenditure in 2025 (2024: £139,156), £145,476 was charged to unrestricted funds (2024: £137,156) and £4,500 to designated funds (2024: £2,000).

6. **Net income/(expenditure) for the year**

	2025 £	2024 £
This is stated after charging:		
Independent examiner's fee	1,098	1,050

7. Staff costs

	2025 £	2024 £
Salaries and Wages	64,604	61,548
	£64,604	£61,548

No employees had emoluments in excess of £60,000 (2024: £Nil).

8. Staff numbers

The average monthly number of employees during the year was as follows:

	2025 Number	2024 Number
	2	2

9. Related party transactions

One of the employed pastors of the charity, Toby Siu Man Lam, also rents the property that the charity owns. This property is also used by the charity to house visiting pastors and hold charity meetings.

There were no other transactions with the trustees or related parties during the year which require separate disclosure within the financial statements.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Fixtures & Equipment £	Total £
Cost:			
As at 1 January 2025	741,685	17,997	759,682
Additions	-	1,647	1,647
As at 31 December 2025	741,685	19,644	761,329
Depreciation:			
As at 1 January 2025	-	15,585	15,585
Charge for year	-	1,881	1,881
As at 31 December 2025	-	17,466	17,466
Net book value:			
As at 31 December 2025	£741,685	£2,178	£743,863
As at 31 December 2024	£741,685	£2,412	£744,097

12. **Creditors: amounts falling due within one year**

	2025	2024
	£	£
Accruals	1,098	1,050
	£1,098	£1,050

13. **Analysis of net assets between funds**

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	743,863	-	-	743,863
Cash at bank and in hand	284,426	33,069	-	317,495
Other net current assets/(liabilities)	(1,098)	-	-	(1,098)
Total	£1,027,191	£33,069	£-	£1,060,260

14. **Analysis of charitable funds**

Analysis of movements in designated funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
Building fund	34,356	3,213	(4,500)	-	33,069
Total	£34,356	£3,213	£(4,500)	£-	£33,069

Analysis of movements in unrestricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
General fund	994,940	177,727	(145,476)	-	1,027,191
Total	£994,940	£177,727	£(145,476)	£-	£1,027,191

OXFORD CHINESE CHRISTIAN CHURCH

Accounts - 31st December 2025

OXFORD CHINESE CHRISTIAN CHURCH

Registered Charity No: 291514

Accounts - 31st December 2025

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4. Independent Examiner's Report to the Trustees

5. Statement of Financial Activities

6. Balance Sheet

7-11. Notes to the Accounts

REPORT OF THE TRUSTEES
for the year ended 31st December 2025

The Trustees are pleased to present their annual report and financial statements of the charity for the year ended 31st December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and complies with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

Reference and Administration Details

The charity's name is Oxford Chinese Christian Church.

Charity Registration Number: 291514

Registered Office and Principal Address: 117 Lime Walk, Headington, Oxford OX3 7AD

Trustees

The Trustees who served during the year and since the year end were as follows:

Chairman	-	Mr Y H Ma
Secretary	-	Dr T Lo
Treasurer	-	Ms C E Ho
Deacon	-	Mr H K H Mo
Elder	-	Mrs R Lomas
Deacon	-	Dr H Zhou
Deacon	-	Mr Y C Wu
Deacon	-	Mr L F Wong
Deacon	-	Mr T S Ngo

Objectives and Activities

The main objects of the charity are the advancement of the Christian faith and education in the Chinese language and culture.

In planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements and Performance

1. **What did you set out to do in 2025**

OCCC aims to spread the Gospel to people in Oxfordshire through passionate worship, appropriate teaching, active pastoral care, dedicated fellowship groups and good hospitality.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (continued)

Achievements and Performance (continued)

1. **What did we set out to do in 2025** (continued)

We set the following structure in 2025 to support our objectives:

Worship : We have a diverse team of gospel singers and musicians to organise music worship in three languages, namely English (for Sunday School), Cantonese and Mandarin. We firmly believe that passionate worship will promote great sense of engagement to new comers who may have conservative views about Christian churches as well as to established church goers who are seeking a powerful worship place to enrich their spiritual life.

Pastoral : Pastoral care is the major area to ensure healthy spiritual growth. It also supports individuals who need spiritual guidance or practical advice on difficulties encountered in their daily life. It also supports the Campus, Young Professional, Sunday School, Cantonese and Mandarin ministerial departments.

Evangelism : This department aims to organise evangelical event – hosted by OCCC or external partners. It also organises outreaches to reach out to people who do not normally hear about our church's activities.

Campus and Young Professional Ministry : This is to promote our ministry to students and young professionals in Oxford and to support the pastoral care of those who participate in our activities organised for this target audience.

Sunday School : This is to promote our church's activities to English speakers (mainly for children and youth) in Oxford and to support the pastoral care of the English speakers participating in our activities.

Cantonese Ministry : This is to promote our church's activities to Cantonese speakers in Oxford and to support the pastoral care of the Cantonese speakers participating in our activities.

Mandarin Ministry : This is to promote our church's activities to Mandarin speakers in Oxford and to support the pastoral care of the Mandarin speakers participating in our activities.

2. **How well did we do it**

Worship : Our worship team provides physical services at the church. Its key responsibilities outside the usual on-premises service are to produce materials and to support online operations in other ministries.

Pastoral : Pastoral care is provided by online meetings, phone conversations, chat groups and visitations. The regular pastoral meetings are a platform to share pastoral needs among our members who are cared for via various channels. Another objective of this department is to plan for the sermon themes in the Sunday services in order to systematically enhance churchgoers spiritual life. It also oversees various Sunday school groups to allow biblical knowledge being learnt in a relax environment among children and teenagers. We are very pleased to have hired two pastors to support the pastoral care of the church.

Evangelism : The main way to promote the Christian faith and our church is via social media. Facebook, Signal and WhatsApp groups are created to promote the church's Sunday service and other events. After the reopening of church service, it has organised a few bigger evangelical events such as a Chinese New Year and Christmas services to get to know new arrivals to Oxford.

Campus and Young Professionals Ministry : We have regular weekly fellowship targeting students and young professionals in Oxford. The participants enjoy the biblical sharing as well as having dinner together.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (continued)

Achievements and Performance (continued)

2. **How well did we do it** (continued)

Sunday School : We are teaching up to 60 children and youth at Sunday School. We split it into the various groups. Each group will have the same main message of the day and then split into smaller groups for discussion and other activities.

Cantonese Ministry : We have regular weekly online and on-premises fellowship among the Cantonese speaking participants. Its size has grown significantly due to the influx of immigrants from Hong Kong.

Mandarin Ministry : We have regular weekly online and on-premises fellowship among the Mandarin speaking participants.

3. **What do we expect to do over the next 12 months**

We will carry on the good work indicated above in the next 12 months. We will also aim to invest into 3 full-time ministers to strengthen the youth, Mandarin and Cantonese ministries.

Financial Review
The total income for the year was £180,940 and total expenditure on charitable activities amounted to £149,976.

Reserves Policy
The trustees have examined the charity's requirements for reserves taking account of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of expenditure. The trustees consider that this should be between £12,000 and £24,000 in general funds. The reserves are needed to meet the working capital requirement of the charity and the trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding The current reserves are in excess of this level but the directors have earmarked significant reserves for the eventual employment of a pastor after which reserve levels will fall to more normal levels.

Structure, Governance and Management

Governing Document
Oxford Chinese Christian Church is a registered charity and was formed under a constitution originally dated May 1984. A new constitution was approved on 17th March 2024.

Appointment of Trustees

The trustees keep the composition of the board under review and will seek to appoint additional members with appropriate skills and expertise should the need arise. Interested parties are given details of the background of the charitable company in order to make them aware of current activities.

Approved by the trustees on 1st March 2026 and signed on its behalf by:

Y H Ma
……..
Trustee

Oxford

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of Oxford Chinese Christian Church (the charity) for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

A P Williams BSc FCCA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
OX28 6RB

3rd March 2026

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2025

	Note	Unrestricted Funds	Designated Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income from:					
Donations and legacies	3	153,911	2,760	156,671	167,455
Other income	4	15,736	-	15,736	12,690
Investment income		8,080	453	8,533	5,719
Total incoming resources		177,727	3,213	180,940	185,864
Expenditure on:					
Charitable activities	5	145,476	4,500	149,976	139,156
Total expenditure		145,476	4,500	149,976	139,156
Net income/(expenditure) and net movement in funds for the year		32,251	(1,287)	30,964	46,708
Transfer between funds		-	-	-	-
Net movement in funds		32,251	(1,287)	30,964	46,708
Reconciliation of funds					
Total funds brought forward		994,940	34,356	1,029,296	982,588
Total funds carried forward		£1,027,191	£33,069	£1,060,260	£1,029,296

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

There are no recognized gains or losses other than those included in the Statement of Financial Activities.

BALANCE SHEET
for the year ended 31st December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	743,863	744,097
Total fixed assets		743,863	744,097
Current assets			
Bank accounts		3,176	10,079
Deposit accounts		281,250	241,814
Building fund accounts (designated)		33,069	34,356
Total current assets		317,495	286,249
Liabilities			
Creditors falling due within one year	12	1,098	1,050
Net current assets		316,397	285,199
Total assets less current liabilities		316,397	285,199
Creditors: falling due after more than 1 year		-	-
Provisions for liabilities			
Total net assets	13	£1,060,260	£1,029,296
The funds of the Charity			
Designated income funds	14	33,069	34,356
Unrestricted income funds	14	1,027,191	994,940
Revaluation reserve		-	-
Total unrestricted funds		1,060,260	1,029,296
Total charity funds		£1,060,260	£1,029,296

Approved by the Trustees on 1st March 2026 and signed on their behalf.

C E Ho

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Trustee

The notes on pages 7 to 11 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

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Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

c) **Interest Receivable**
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

d) **Fund Accounting**
Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for the particular areas of the Charity's work or for specific projects being undertaken by the Charity.

e) **Expenditure and Irrecoverable VAT**
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

f) **Tangible Fixed Assets**
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis.

g) **Debtors**
Debtors and prepayments are recognised at the settlement amounts due.

h) **Cash at Bank and in Hand**
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

i) **Creditors and Provisions**
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

2. **Legal Status of the Charity**

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3. **Income from donations**

	2025	2024
	£	£
Gifts and donations	155,911	166,785
Love gifts	760	670
	£156,671	£167,455

Of the £156,671 of income received in 2025 (2024: £167,455) £2,760 was designated funds (2024: £2,790) and £153,911 (2024: £164,665) unrestricted funds.

4. **Other income**

	2025	2024
	£	£
Rental income	12,960	12,690
Other income	2,776	-
	£15,736	£12,690

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

5. **Analysis of expenditure on charitable activities**

	2025 Total £	2024 Total £
Church expenditure		
Church worker	64,604	61,548
Children's and Youth ministry	1,688	1,020
Evangelism and outreach	780	1,155
Literature and training	4,628	-
Gifts to speakers	6,580	8,110
Other gifts and donations	17,510	8,000
Love gifts	760	670
Hall hire	22,140	25,304
Property expenses	8,641	11,756
Church events	3,411	7,219
Depreciation - equipment	1,881	2,160
	132,623	126,942
Administrative expenditure		
Hospitality	3,311	2,852
Motor and travel	1,401	1,704
Telephone	1,631	1,460
Printing, post and stationery	1,173	719
Repairs and renewals	5,597	1,649
Other expenditure	3,142	2,780
Accountancy	1,098	1,050
	17,353	12,214
Total	£149,976	£139,156

Of the £149,976 expenditure in 2025 (2024: £139,156), £145,476 was charged to unrestricted funds (2024: £137,156) and £4,500 to designated funds (2024: £2,000).

6. **Net income/(expenditure) for the year**

	2025 £	2024 £
This is stated after charging:		
Independent examiner's fee	1,098	1,050

7. Staff costs

	2025 £	2024 £
Salaries and Wages	64,604	61,548
	£64,604	£61,548

No employees had emoluments in excess of £60,000 (2024: £Nil).

8. Staff numbers

The average monthly number of employees during the year was as follows:

	2025 Number	2024 Number
	2	2

9. Related party transactions

One of the employed pastors of the charity, Toby Siu Man Lam, also rents the property that the charity owns. This property is also used by the charity to house visiting pastors and hold charity meetings.

There were no other transactions with the trustees or related parties during the year which require separate disclosure within the financial statements.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Fixtures & Equipment £	Total £
Cost:			
As at 1 January 2025	741,685	17,997	759,682
Additions	-	1,647	1,647
As at 31 December 2025	741,685	19,644	761,329
Depreciation:			
As at 1 January 2025	-	15,585	15,585
Charge for year	-	1,881	1,881
As at 31 December 2025	-	17,466	17,466
Net book value:			
As at 31 December 2025	£741,685	£2,178	£743,863
As at 31 December 2024	£741,685	£2,412	£744,097

12. **Creditors: amounts falling due within one year**

	2025	2024
	£	£
Accruals	1,098	1,050
	£1,098	£1,050

13. **Analysis of net assets between funds**

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	743,863	-	-	743,863
Cash at bank and in hand	284,426	33,069	-	317,495
Other net current assets/(liabilities)	(1,098)	-	-	(1,098)
Total	£1,027,191	£33,069	£-	£1,060,260

14. **Analysis of charitable funds**

Analysis of movements in designated funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
Building fund	34,356	3,213	(4,500)	-	33,069
Total	£34,356	£3,213	£(4,500)	£-	£33,069

Analysis of movements in unrestricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£	£	£
General fund	994,940	177,727	(145,476)	-	1,027,191
Total	£994,940	£177,727	£(145,476)	£-	£1,027,191

OXFORD CHINESE CHRISTIAN CHURCH

Accounts - 31st December 2025