

Birmingham Chinese Evangelical Church — Telford Congregation

Property Purchase Proposal

Revision 4a for AGM Review (BCEC 100% Ownership • Telford Congregation Ten-Year fixed Donation Commitment Plan)

Core Arrangement	Amount / Details
BCEC building fund total in September 2026	£625,384
BCEC building fund allocation by attendance	£78,173 (approximately 1/8 of total attendance; 20.2% of acquisition cost)
Telford Congregation accumulated general-fund surpluses	£74,475 (see Appendix 1)
One-off donation after AGM approval	£50,000 (5 people have confirmed £8,000 in total so far)
Ten-year fixed donation commitment	£184,672 (120 months; 2 people have confirmed £150 per month in total so far)
Total Telford Congregation funding	£309,147 (79.8% of acquisition cost)
Registered ownership	BCEC 100% ownership

Proposed by: Brother Lawrence Lu and Brother Steve Ling
Original proposal date: 27 July 2026
Basis of Revision 4a: Proposal dated 28 September 2026

Summary of Revision 4a

Revision 4a is based on the proposal dated 28 September 2026 and Proposal Presentation 4a. From BCEC's September 2026 building fund of £625,384, £78,173 is allocated according to Telford Congregation's attendance, approximately one eighth of BCEC's total attendance. Telford Congregation will provide the remaining funding through accumulated general-fund surpluses of £74,475, a one-off donation of £50,000, and fixed donations of £184,672 over ten years.

- The total acquisition cost remains £387,320, comprising the property price of £375,000, Stamp Duty Land Tax of £8,750, and legal fees of £3,570.
- BCEC will allocate £78,173 from its building fund according to attendance, representing 20.2% of the total acquisition cost. Telford Congregation's accumulated general-fund surpluses of £74,475, one-off donation of £50,000, and ten-year fixed donations of £184,672 total £309,147, representing 79.8%.
- Following approval by the AGM, the £50,000 one-off donation will be made as directed by the solicitor; five brothers and sisters have already confirmed donations totalling £8,000. The ten-year fixed donation commitment of £184,672 will be paid into the designated Telford Congregation Property Purchase Fund account. Together with accumulated general-fund surpluses of £74,475, Telford Congregation will provide £309,147, equal to 79.8% of the total acquisition cost of £387,320.
- This proposal provides that BCEC will be registered at HM Land Registry and hold 100% ownership. Telford Congregation will have no separate registered ownership or authority to decide on a sale.
- Following approval by the AGM, BCEC will pay the full £387,320 and instruct the solicitor to complete the purchase.
- BCEC will establish a designated Telford Congregation Property Purchase Fund bank account. Fixed donations will be reconciled monthly over ten years: £1,538 per month for the first 119 months and £1,650 in month 120. Two brothers and sisters have already confirmed combined monthly donations of £150 after Co-worker meeting. Any shortfall will be reported immediately to Brother Lawrence Lu and made good under the written personal guarantee arrangement. When the ten-year donation obligation has been fulfilled, BCEC will cancel the original written personal guarantee arrangement, and the account may be redesignated as the Telford Congregation Property Fund for major building repairs and additional equipment.
- After the purchase, each annual surplus from Telford Congregation's general operating account will be transferred to the designated Property Purchase Fund account. During the ten-year donation period it will be applied first to the approved property-purchase funding obligation; once that obligation is fulfilled, it will be used for major building repairs and additional equipment, and separately disclosed in the annual accounts.
- Telford Congregation's Sunday offerings and Property Purchase Fund receipts will be paid directly to BCEC. Telford Congregation will appoint a local management company to operate the premises. The management fee will be 10% of the agreed calculation base, which includes Sunday offerings and Property Purchase Fund receipts.

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1. History of Telford Congregation

Formation and Early Development (1996–2004)

Telford Fellowship was formally established in 1996. During membership interviews in 2000, Rev. Frank Cheung proposed that it should develop towards becoming a church plant. From February 2001, the fellowship held Sunday services at Meeting Point House in Telford Town Centre and shared the gospel with Chinese international students and the local Chinese community.

Establishing Foundations and Deeper Training (2005–2006)

From April 2005, weekly Sunday worship services were held in Telford, while close coordination with the mother church continued in Communion, annual themes, speaker arrangements and finance.

Growth and Fellowship (2007–2017)

The congregation continued to grow through music and hymns, life-renewal Bible studies, a prayer network, pastoral care and mutual fellowship, establishing a stable foundation for ministry.

Congregational Transition and Bilingual Ministry (2018–2022)

In 2018, the congregation was formally renamed Birmingham Chinese Evangelical Church — Telford Congregation. Sunday services moved online during the 2020 pandemic and resumed in person in August 2021. Since July 2022, Sunday sermons have provided live two-way interpretation between Mandarin and Cantonese.

Continued Growth and Cantonese Fellowship (2023–2024)

In 2023, adult attendance reached 70, and Sunday School expanded to more than 30 students across three age groups. In March 2024, an in-person Cantonese fellowship was formally established.

Relocation and Future Vision (2025–2026)

From 5 January 2025, Telford Congregation moved its Sunday service to Holy Trinity Academy. Venue limitations require frequent changes of Sunday School classrooms and constrain children’s and youth ministry. A permanent dedicated venue is therefore important for future evangelism and pastoral ministry.

Telford Congregation Attendance (as at 9 October 2026)

Category	Number	Percentage
Sunday School Students	25	20.2%
Co-workers	30	24.2%
Other Congregants	69	55.6%
Total	124	100%

2. Future Location and Strategic Vision

Funding will comprise £78,173 (20.2%) allocated by BCEC from its building fund according to attendance, together with Telford Congregation’s accumulated general-fund surpluses of £74,475, one-off donation of £50,000 and ten-year fixed donations of £184,672, totalling £309,147 (79.8%). After completion, the property will be registered at HM Land Registry with BCEC holding 100% ownership.

Item	Details
Property	The Kingdom Hall
Address	24 Bank Road, Dawley Bank, Telford TF4 2AZ
Internal area	Approximately 3,600 sq ft
Site area	Approximately 0.31 acres
Use class	Use Class F1 — public worship

Item	Details
Registered proprietor	THE KINGDOM HALL TRUST

The property can serve as BCEC's long-term base for expanding gospel ministry in Telford, Shrewsbury, Wolverhampton, Stafford and Stoke-on-Trent.

3. Property Purchase Plan and Funding Arrangements

Proposed Ownership Structure

This proposal provides that BCEC will be registered at HM Land Registry and hold 100% ownership. Telford Congregation will have no separate registered ownership or authority to decide on a sale.

Requirements Before Purchase

- Review by the BCEC Trustees Committee
- Completion of written Fund Pledge Forms
- Approval by an EGM or AGM convened under the BCEC Constitution
- Obtain written commitments for the one-off donation, ten-year fixed donations and Brother Lawrence Lu's personal guarantee
- Complete legal, financial and property due diligence. BCEC will pay the full £387,320 and instruct the solicitor to complete the purchase.

Acquisition Budget

Item	Amount
Purchase price	£375,000
Stamp Duty Land Tax	£8,750
Legal fees	£3,570
Total budget	£387,320

Funding Arrangements

Funding source	Amount	Timing / Treatment
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Funding source	Amount	Timing / Treatment
BCEC building fund allocation by attendance	£78,173	Based on BCEC's building fund of £625,384 and Telford Congregation attendance of approximately 1/8 (20.2%)
Telford Congregation accumulated general-fund surpluses	£74,475	Included in Telford Congregation funding total
Members' one-off donation	£50,000	Written commitments; donated as requested by the solicitor after AGM approval; five people have confirmed £8,000 so far
Ten-year fixed donations	£184,672	Written commitments; paid into the designated Property Purchase Fund over 120 months; 2 people have confirmed £150 per month so far
Total Telford Congregation funding	£309,147	£74,475 + £50,000 + £184,672 (79.8%)

Implementation Following AGM Approval

9. BCEC will pay the total acquisition cost of £387,320 and instruct the solicitor to purchase Kingdom Hall and complete the transaction.
10. BCEC will arrange £337,320 and Telford Congregation will simultaneously provide the £50,000 one-off donation as requested by the solicitor, making £387,320 in total. BCEC will allocate £78,173 from its building fund based on Telford Congregation representing approximately one eighth of attendance. Telford Congregation's accumulated general-fund surpluses of £74,475 and subsequent ten-year fixed donations of £184,672 will complete its total funding commitment of £309,147 (79.8%).
11. This proposal provides that BCEC will be registered at HM Land Registry and hold 100% ownership. Telford Congregation will have no separate registered ownership or authority to decide on a sale.
12. BCEC will establish a designated Telford Congregation Property Purchase Fund account with its bank and maintain clear, separate accounting records. Once the ten-year donation obligation has been fulfilled, the account may be redesignated as the Telford Congregation Property Fund, solely for major building repairs and additional equipment.
13. Members of Telford Congregation will pay the one-off donation and monthly fixed donations over ten years into the fund in accordance with their written commitments. Five brothers and sisters have already confirmed one-off donations totalling £8,000 following Telford Co-worker meeting approval, and so far 2 brothers and sisters have confirmed combined monthly donations of £150 after the purchase.
14. BCEC will reconcile donations received against pledged amounts each month. Any shortfall will be reported immediately to Brother Lawrence Lu and made good under his written personal guarantee. The guarantee includes meeting any shortfall from his residential property assets if necessary, subject to independent legal advice and written confirmation of the specific terms.
15. After each annual settlement of Telford Congregation's general operating account, the annual surplus will be transferred to the designated Property Purchase Fund account. During the ten-year donation period it will be applied first to the approved property-purchase funding obligation; after that obligation is fulfilled, it will be used solely for major building repairs and additional equipment.
16. After the ten-year donation obligation has been fulfilled, BCEC will cancel the original written personal guarantee arrangement.
17. The Trustees will receive regular income and expenditure reports for the Telford Congregation Property Purchase Fund, ensuring that during the ten-year donation period funds are used only for the approved property-purchase funding obligation and, after fulfilment, only for major building repairs and additional equipment.

4. Operations, Governance and Risk Protection

Operations and Governance

1. After completion, Telford Congregation will establish management procedures for the new premises and appoint a local management company to operate them. Operating income and expenditure must be recorded separately. The management company must provide BCEC each month with rental income, expense payments and complete accounts, which BCEC will oversee under its existing governance procedures.
2. The management company's fee will be 10% of monthly gross income, calculated on a basis confirmed in writing by both parties. The calculation base includes monthly Sunday offerings and Property Purchase Fund receipts. These receipts must be paid directly to BCEC and not collected by the management company; the Property Purchase Fund must be accounted for separately and used only for its designated purposes.
3. Other BCEC congregations may use the premises free of charge for meetings, retreats and other gospel-related activities. Private events such as weddings, funerals and celebrations will be charged at 80% of BCEC's approved standard rate. All bookings will be made online; where times conflict, Telford Congregation's meetings will have priority.
4. Provided that Telford Congregation's priority use is not affected and BCEC policies, insurance, legal requirements and permitted use are observed, the management company may hire the premises to other churches or for retreats, school-holiday children's camps, Chinese schools, cultural-centre activities and similar uses.
5. BCEC will hold 100% ownership of the property. Any sale, mortgage or other disposal will be handled by BCEC in accordance with its Constitution, charity trustee duties and applicable law. Neither Telford Congregation nor Brother Lawrence Lu will have separate property rights, authority to decide on a sale, or any entitlement to sale proceeds.

Financial Principles

- The ten-year fixed donations to the Telford Congregation Property Purchase Fund are written commitments.
- BCEC will reconcile pledged, received and shortfall amounts monthly; every shortfall payment must also be recorded.
- After completion, Telford Congregation's general operating income and expenditure will be settled annually. After approved expenses have been paid and the required operating reserve retained, the surplus will be transferred to the designated Property Purchase Fund account. During the ten-year donation period it will be applied first to the approved property-purchase funding obligation; after fulfilment it will be used solely for major building repairs and additional equipment, and separately disclosed in the annual accounts and fund reports.
- Operating budgets may continue to use planning assumptions of 6.1% annual income growth, operating costs of 5%, and essential ministry expenses such as speakers of 2%, but forecasts must not be treated as guarantees.
- In principle, Telford Congregation will be responsible for all day-to-day operating and subsequent property costs after completion, including security and sound equipment, and must maintain a cash reserve equal to at least six months of basic operating costs.
- After the ten-year donation obligation has been fulfilled, BCEC will cancel the original written personal guarantee arrangement.
- Any conflict of interest or related-party arrangement must be declared and handled under the BCEC Constitution and governance procedures.

Proposed Additional Safeguards for the AGM

18. The Trustees confirm that after completion the property will be registered at HM Land Registry with BCEC holding 100% ownership. Neither Telford Congregation nor Brother Lawrence Lu will be registered as a joint owner or have separate property rights, authority to decide on a sale, or any entitlement to sale proceeds.
19. The £50,000 one-off donation and £184,672 ten-year fixed donations must be supported by individual written commitments and retained in full by BCEC.
20. A designated Telford Congregation Property Purchase Fund account will be established. BCEC will transfer £74,475 into the account, and Telford Congregation's £50,000 one-off donation will also be deposited before completion. BCEC will provide monthly reports of pledged, received, shortfall and shortfall-payment amounts.
21. If the Telford Congregation Property Purchase Fund has a shortfall at month end, BCEC will notify Brother Lawrence Lu immediately, require payment under his written personal guarantee, and record the actual amount and date. The scope and enforcement procedure of the guarantee must be confirmed through independent legal advice.
22. After completion, Telford Congregation's annual general-account surplus will be transferred to its designated fund account. During the ten-year donation period it will be applied first to the property-purchase funding obligation; after fulfilment it will be used solely for major building repairs and additional equipment, and recorded separately from day-to-day operating accounts.
23. Maintain a cash reserve equal to at least six months of basic operating costs; account separately for the Property Purchase Fund and the operating reserve.

Key Risks and Controls

Risk	Control
Ten-year pledged donations not received on time	Reconcile monthly, notify immediately, and make good under Brother Lawrence Lu's written personal guarantee
Designated funds combined with operating funds	Establish a designated fund and separate accounting records
Operating, management or rental income below expectations	Monthly management-company accounts, annual review and a six-month reserve
Scope and enforcement risk of personal guarantee	Independent legal review and written definition of the guarantee, residential property assets and enforcement procedure
Conflict of interest	Declare and abstain from related decisions

Appendix 1: Historical Telford Congregation's general-fund surpluses

Year	Income	Expenditure	Balance
2004-2005	£4,077	£2,180	£1,897
2005-2006	£8,876	£4,903	£3,973

Year	Income	Expenditure	Balance
2006-2007	£7,530	£3,211	£4,319
2007-2008	£8,292	£4,137	£4,155
2008-2009	£7,483	£4,699	£2,784
2009-2010	£6,860	£5,094	£1,766
2010-2011	£7,207	£5,681	£1,526
2011-2012	£7,087	£5,324	£1,763
2012-2013	£9,287	£6,500	£2,787
2013-2014	£9,342	£5,892	£3,450
2014-2015	£12,763	£5,820	£6,943*
2015-2016	£9,897	£4,977	£4,920*
2016-2017	£11,485	£6,263	£5,222*
2017-2018	£11,312	£7,103	£4,209*
2018-2019	£11,042	£6,273	£4,769*
2019-2020	£11,211	£7,013	£4,198*
2020-2021	£6,190	£1,850	£4,340*
2021-2022	£14,585	£5,048	£9,537*
2022- 2023	£15,694	£12,447	£3,247*
2023-2024	£17,452	£18,823	-£1,371*
2024-2025	£21,889	£21,848	£41*
2025-2026	£23,100	£16,660	£6,440

Total balance: £74,475 (* tax refunds not included)

Appendix 2: Ten-Year Fixed Donation Schedule

The ten-year fixed donation total is £184,672 and will be paid into the designated Telford Congregation Property Purchase Fund account. The first 119 monthly payments will be £1,538 and month 120 will be £1,650. Two brothers and sisters have confirmed combined monthly donations of £150 after completion. Each member’s actual donation amount and payment date will be governed by their written commitment.

Period	Monthly total	Period total	Cumulative total
Months 1–119	£1,538.00	£183,022.00	£183,022.00
Month 120	£1,650.00	£1,650.00	£184,672.00

Appendix 3: Expected Monthly Income for Kingdom Hall

Item	Use	Monthly income	Notes
1	Telford Congregation Sunday Worship / Sunday School	£2,018	2025 average offerings
2	Other church Sunday worship (Sunday afternoon)	£360	Rent
3	Other church Sunday School (Sunday afternoon)	£300	Rent
4	Community centre (Monday to Friday)	£200	Rent
5	Music classroom (Monday to Friday)	£100	Rent
6	Youth club (Monday to Friday)	£100	Rent
	Total	£3,078	Original proposal estimate

BCEC Trustees Committee Review Summary

Telford Congregation Property Purchase Plan: BCEC 100% Ownership and Ten-Year Donation Commitment

24. This proposal provides that BCEC will be registered at HM Land Registry and hold 100% ownership. Brother Lawrence Lu will not be registered as a joint owner, and Telford Congregation will have no separate registered ownership or authority to decide on a sale.

25. Telford Congregation will appoint a local management company to operate the premises. The management fee will be 10% and the calculation will include Sunday offerings and Telford Congregation Property Purchase Fund. Sunday offerings and Property Purchase Fund receipts will be paid directly to BCEC. The management company will submit monthly rental, expense and complete income-and-expenditure accounts to BCEC.
26. Other BCEC congregations may use the premises free of charge for gospel ministry activities. Private weddings, funerals and celebrations will be charged at 80% of the standard rate. Booking will be online, with priority for Telford Congregation meetings. Telford Congregation will be responsible for security and sound equipment.
27. BCEC funding: £78,173 allocated from the building fund according to attendance, representing 20.2% of the total acquisition cost.
28. Total funding provided by Telford Congregation: accumulated general-fund surpluses of £74,475, a one-off donation of £50,000 and ten-year fixed donations of £184,672, totalling £309,147 or 79.8% of the total acquisition cost.
29. After completion, Telford Congregation's annual general-account surplus will be transferred to its designated Property Purchase Fund account. During the ten-year donation period it will be applied first to the property-purchase funding obligation; after fulfilment it will provide a continuing source of funds for major repairs and additional equipment.
30. Following AGM approval, BCEC will pay the full £387,320 and commence the legal process.
31. Risks will be controlled through BCEC's 100% ownership, a designated fund, ten-year written commitments, monthly reconciliation, Brother Lawrence Lu's personal guarantee and regular reporting.

Item	BCEC	Telford Congregation
HM Land Registry ownership	100% ownership	No separate registered ownership
Funding source	£78,173 building fund allocation (20.2%)	£74,475 accumulated surpluses + £50,000 one-off donation + £184,672 ten-year donations (79.8%)
Transaction payment	Arrange £337,320 at completion	Provide the £50,000 one-off donation at completion as requested by the solicitor
Ten-year commitment	Monthly reconciliation, reporting and oversight	£1,538 per month for months 1–119; £1,650 in month 120
Risk protection	Maintain fund and guarantee records	Brother Lawrence Lu provides a written personal guarantee, using residential property assets if necessary

Proposed Trustees Resolutions

32. This proposal provides that BCEC will be registered at HM Land Registry and hold 100% ownership. Brother Lawrence Lu will not be registered as a joint owner, and Telford Congregation will have no separate registered ownership or authority to decide on a sale.
33. Funding will comprise £78,173 (20.2%) allocated by BCEC from its building fund according to attendance, together with Telford Congregation's accumulated general-fund surpluses of £74,475, one-off donation of £50,000 and ten-year fixed donations of £184,672, totalling £309,147 (79.8%). After completion, the property will be registered at HM Land Registry with BCEC holding 100% ownership.
34. Following AGM approval, BCEC will arrange payment of the full £387,320 and instruct the solicitor to proceed with the purchase.
35. BCEC will establish a designated Telford Congregation Property Purchase Fund account, maintain clear accounting records and report at each month end.

36. After the ten-year donation obligation has been fulfilled, BCEC will cancel the original written personal guarantee arrangement, and the Telford Congregation Property Purchase Fund account may be redesignated as the Telford Congregation Property Fund. Subsequent annual general-account surpluses will be transferred to that account solely for major building repairs and additional equipment.
37. Approve the arrangements described above for use of the premises, online booking, the management company's 10% fee, lettings, monthly accounts, BCEC's 100% ownership, ten-year fixed donations, Brother Lawrence Lu's personal guarantee, and Telford Congregation's responsibility for security and sound equipment. All arrangements must comply with the BCEC Constitution and legal advice.
38. After completion, Telford Congregation's annual general-account surplus will be transferred to the designated Property Purchase Fund account. During the ten-year donation period it will be applied first to the property-purchase funding obligation; after fulfilment it will be used solely for major building repairs and additional equipment.
39. If there is a shortfall against pledged donations at month end, BCEC will notify Brother Lawrence Lu immediately, require payment under his written personal guarantee, and record the actual amount and date.

Proposed vote: the Trustees approve the resolutions above. If the Trustees agree to this proposal, Telford Congregation will explain it to all brothers and sisters. Trustees will conduct an online vote at the AGM, report the result and then complete the required approval procedures under the BCEC Constitution.

Trustees meeting date	For / Against / Abstain	Resolution	Chair's signature
		Passed / Not passed	

Note: These resolutions are a draft for governance and financial review. Before formal adoption, they must be checked against the current BCEC Constitution, charity trustee duties and the property-purchase legal documents. If legal counsel requires different thresholds or wording, those requirements will prevail.