

Blessing Almighty God And The Father Of Our Lord Yeshua Christ For The Giving And Contributions Of God's People In Singapore And The Maintenance Of The Worldwide Gospel Work From Hereat For The Calendar Year 2008 In The Year Of Our Lord

Notwithstanding the vicious economic crisis globally prevalent that issued in eminent banks crippled, legendary financial institutions reeling and powerful stock markets plummeting, we are happy to report that our income rose by a whopping 39%. This is due to the mercies and goodness of our great God, Jehovah Jireh! His powerful hand is very evident in this bounty and prosperity of God's blessings. Jehovah God's propitiousness and kindness is towards His people and the Gospel work! His delight is for the welfare, peace and prosperity of Zion! "Pray for the peace of Jerusalem: they shall prosper that love thee. Peace be within thy walls, and prosperity within thy palaces." (Psalm 122: 6,7)

To further magnify His goodness and grace towards us, our expenses were reduced by 10% despite the fact that our mission activities were substantially intensified and geographically stretched. We reaped much benefit from not leasing premises from outsiders, especially when we surrendered the lease of Jalan Malu Malu (we saved S\$44,400.00). Though transportation costs spiralled, partly due to the rise of evangelistic activities in Johor Baru, Malaysia, for the benefit of the Nepali brethren and partly due to the drastic worldwide hike of petrol costs, yet it did not affect dramatically our aggregate spending. The Lord God omnipotent introduced budget airlines at budget fares to counter considerably the expenses in flying abroad. For though we covered broad swathes of land, especially in India, Nepal, the Philippines, Eastern Australia and the United States of America and stepped up the frequencies of our itineraries, yet the overall costs were restrained miraculously.

The single most conspicuous reason why our income jumped is the surprising contribution of a staggering sum of S\$80,000.00 by Enoch and Priscilla Chia and their family. Their success and liberality proved to be of significant boon to the church at a very critical period. Also maintaining somewhat their previous giving of a high aggregate sum were Zechariah and Elisabeth Tan and their children, Elijah and Deborah Thomas and their children, Jeremiah and Claudia Ng and their children. Coming into prominence into the higher echelon of generosity, owing to the startling ascension in incomes, are Nehemiah and Lydia Teo and their children; this is a reflection of the increased wellbeing and blessedness God has furnished them; to a lesser extent, divine fortune also was conferred significantly to Joel and Charity Chia and their two pre-teen sons, giving us a glimpse of God's blessings upon the medical clinic run by Charity at Woodlands. Obadiah and Zipporah Lee, Zephaniah and Rhoda Soh, Pauline Soh, Rebekah Swee, Job and Phoebe, Joy Tan all managed to slightly increase their giving within the higher tier of contribution. Phinehas and Faith Yeoh and their daughters (Esther and Kezia), Baca Chua and her daughters (Naomi and Leah) and Jeshaiiah and Eunice Lim also were able to increase their contribution fractionally. We rejoice to see the Nepali brethren learning and practising the doctrine of giving tithes and offerings. Their faithfulness was heart lifting to all! It was also a cause to give thanks to God for Joe Aston Flores and Jonifer Flores, the young brethren from the Philippines, that they were able to commence their work in Singapore, thanks to the kindness and resourcefulness of Enoch Chia, whereas back in the Philippines they were jobless for protracted spans. Thank God for allowing them to practise tithes giving. Tears well up when we think of the likes of Patience and Ecclesiastes Lee and Hodiah Samyrajoo Saroja (the ageing and stricken mother of our elder, Job S) attempting to stay faithful in rendering their tithes from their remnant clutch of pensions and savings.

It is poignant to note some of our most stalwart fiduciary supporters were not able to maintain their generous contributions as in the yesteryears because of the change from their working status to that of the role of students. Hence their contribution became nominal towards the tail end of the year. I am

particularly speaking about Damaris Koh, Joy Tan and Zipporah Lee. These mighty hearts were virtually paralyzed in being generous as in the previous years by the fact they took the risk of pioneering into the USA. Our hope and prayer is that all of them may be able to resuscitate their magnanimity in giving soon.

On the expenditure side, under “the Stipends, Aids and Charities” category we witness a sizeable upsurge owing to interest free loans we extended to those that needed acute help in sustaining their education and livelihood abroad. “A good man sheweth favour, and lendeth.” (Psalm 112:5a) We pray that God will be gracious to allow them to repay.

It is faith augmenting to acknowledge our brethren overseas particularly from Australia and Great Britain are sending their contributions to uphold the Gospel missions and other spiritual errands here in Singapore, the Antioch of our times. We are also compelled to point out that there were sundry sacrificial contributions which are non quantifiable and intangible. Prominent in this matter is the fact that all our missionary pastors do not receive any stipends or allowance at all. They forego this prerogative so that the work of the Gospel may prosper without additional burden. The owners of John Bunyan and Skudai houses do not at all impose any kind of rental for the use of their premises. Working brethren, who engaged themselves in mission work, paid their own transport and logistical costs. We also thank God and rejoice that our Malaysian brethren in Kuala Lumpur were awakening to their solemn responsibilities in participating more fully and in tandem with the brethren in Singapore in supporting the work for the welfare and wellbeing of the tabernacles of the most High in the city of God. We hope to see other churches in other nations being able to emulate this worthy and inspiring example.

When I look at the income and expenditures account, my heart rejoices as I behold the love of God in Christ Yeshua for His people. Of all the engagements in the world, there is nothing more precious to God than those beautiful feet that bring glad tidings of His eternal Son, Christ Yeshua, to others in remote and almost inaccessible regions. God’s desire is towards the welfare and wellbeing of His house. “Jehovah loveth the gates of Zion more than all the dwellings of Jacob.” (Psalm 87:2) The Highest Himself shall establish her. Yet I also see that divine love also shed in the hearts of men when they exercise themselves in the graces of giving, enlarging their bowels, compassionate works, Christian charity and maintain their sense of vision and mission. Those whose anxiety is to repair the breaches of the walls and the razed gates of Zion and those who mourn because of the desolation and destitution of the cities of Judah shall never be in want of bread and anything personal and of necessity. For God shall provide for them! The promise of God to those whose desire and performance is to advance His kingdom is “from this day will I bless you.” (Haggai 2:19b) Again we do not forget the great axiom propounded by our Lord Himself, “But seek ye first the Kingdom of God, and His righteousness; and all these things shall be added unto you.” (Matthew 6:33) Truly as we consider the blessedness and bounty that we enjoy in this goodly and beautiful heritage amidst the searing darkness that have descended upon the whole world, I cannot but exclaim the words of that great worshipper of the living God, “Who am I, O Jehovah God, and what is mine house, that Thou has brought me hitherto?” (I Chronicles 17:16b)

Yours in the bowels of Christ Yeshua,

Elijah Thomas Chacko (Psalm 1:1-3)

Your servant and pastor

Singapore

25 July 2009

Westminster Reformed Church (Singapore)
Financial Report For The Year 2008 A.D. in the year of our Lord

Thank God for His faithful provision that our tithes and offerings remain the chief source of our income. Indeed He is Jehovah Jireh. It is through pastor's faithful preaching that God's people are ministered with the love of Christ and made willing in the day of Christ's power to give liberally and sacrificially. Some of our overseas brethren also contributed their tithes and offerings despite being absent from our midst. We are glad to behold the grace of giving in our Nepali brethren too.

Under the leadership of pastor, our Church fund is wisely and carefully used with priority given to the spread of the Gospel work. It is mainly allocated to the following areas:

1. Overseas missionary work (33.35%)

This comprises the bulk of our expenses. Inclusive in this expenditure is the purchase of a piece of land, annexed to our chapel premises at Bankers, the Philippines for the extension of the school of prophets.

2. Chapel maintenance (6.48%)

Chapel maintenance refers to the upkeep and furnishing of John Bunyan and Skudai houses which have become regular meeting places for the work of God and gathering of the saints. There is no more chapel rental as we have given up our chapel premises in Jalan Malu Malu in mid November 2007. This savings of 10% (approximately S\$ 50,000) has been channelled to overseas missionary work, correspondence/printing and transportation.

3. Correspondence and Printing (8.70%)

Increased by 4.61%. This is due to the fruitful time our pastor had in America that enabled him to produce many tracts.

- Printing of tracts : Free And Final Offer*; Mystery Comes Alive; Saving Grace In Genesis*; If I Perish, I Perish; The Lord gave the Word (2nd printing); The Everlasting Gospel And The Preaching Thereof; The Maverick Propensity*; The Vanity Of Life (Chinese); The Heresy Of Dispensationalism Part 1* (2nd printing)
(Note: * paid by Singapore Church, the rest by KL Church)
- Bible Reading Calendars
- Postage for dispatch of tracts/BRC to various parts of the world

4. Transportation (15.28%)

The high transportation cost is mainly due to first, a hike in petrol cost by 40%; secondly, the high frequency of evangelism outreaches. Many trips have been made to the Nepali in various parts of JB, Malacca and Negri Sembilan. Frequent trips were also made to KL to assist our KL brethren in their outreaches to the Nepali in Klang, Taiping and KL. There is also constant visit to Jecoliah in Batu Pahat. Thank God for all these open doors.

5. Vehicle maintenance and servicing (10.38%)

Vehicles continue to be heavily used for evangelistic outreaches.

6. Stipends, Aids and Charities (19.95%)

Increased by 14.28% . Charities for this year include:

- Love offering to brethren overseas
- Love offering to other Christian causes
- Periodical supplies to support and facilitate our overseas brethren who are involved in the work of God
- Complimentary distribution of spiritual books, Bibles, commentaries and tracts to those who need them (particularly those overseas)

With the departure of Zipporah Lee to USA, the land of our Pilgrim Fathers, Claudia Ng is recruited into the treasury team.

Reported by treasurers: Rebekah Swee, Phoebe Job, Claudia Ng and Zipporah Lee
31 December 2008 AD

Westminster Reformed Church (Singapore)
Summary of Income and Expenses from 2007 to 2008

	2008		2007	
	S\$	%	S\$	%
Collections				
Tithes (SGD)	240,183.84	77.58	166,335.50	74.84
Tithes (RM 32,810 @ 2.3)	14,265.22	4.61	11,332.61	5.10
Tithes (AUD 4,294 @1.3)	5,583.00	1.80	0.00	-
Tithes (USD1,390 @ 1.5)	2,085.00	0.67	145.00	0.07
Subtotal :	262,117.06	84.66	177,813.11	80.01
Offerings (SGD)	24,381.27	7.87	28,885.65	13.00
Offerings (RM 21,796.6@ 2.3)	9,476.78	3.06	6,892.26	3.10
Offerings (AUD 500 @1.3)	650.00	0.21	5,766.25	2.59
Offerings (PESO 1,430 @ 31)	46.13	0.01	16.00	0.01
Offerings (RUPEES 100 @ 30)	3.33	0.00	7.00	-
Offerings (USD 2,183 @ 1.5)	3,274.50	1.06	551.87	0.25
Subtotal	37,832.01	12.22	42,119.03	18.95
Other income	9,665.74	3.12	2,336.50	1.05
Subtotal	9,665.74	3.12	2,336.50	1.05
Total Income :	309,614.81	100.00	222,268.64	100.00
Expenditures				
Transportation	23,689.64	15.28	30,701.67	17.82
Chapel Rental & Maintenance	10,037.15	6.48	30,884.58	17.93
Vehicle Maintenance & Servicing	16,086.19	10.38	24,691.05	14.33
Telecommunication	3,159.14	2.04	4,164.01	2.42
Correspondence & Printing	13,488.95	8.70	7,047.86	4.09
Overseas Missionary Work	51,696.52	33.35	60,166.74	34.93
Stipends, Aids & Charities	30,932.58	19.95	9,770.68	5.67
Library books & reading materials	3,129.41	2.02	1,690.66	0.98
Miscellaneous	2,792.90	1.80	3,133.03	1.82
Total Expenses :	155,012.48	100.00	172,250.28	100.00
Surplus	154,602.33		50,018.36	
Add balance from previous year	50,018.36		67,716.36	
Surplus	204,620.69		117,734.72	