

THE WESTMINSTER TRADITION – LOCAL ADMINISTRATIVE AND OPERATIONAL FUND

Treasurers' Report on the Cash Flow Statement for 2015 AD

Thank Jehovah Jireh Who never fails us so that we suffer no lack. In 2015 AD despite the global economic downturn, the people of God still received good bonuses from their various employments. Our tithes and offerings saw an 11.25% increase. We continued to channel 60% of tithes to the Global Mission Fund for the Gospel work.

Apart from the weekly and monthly collection, we had 3 special collections of love offering on the following occasions:-

- (1) The wedlock of Elihu Zhao and Delaiah Zhang in China
- (2) The funeral and interment of little Asaiah Fong (Azareel and Moriah Fong's baby) in Kuala Lumpur.
- (3) The wedlock of Issachar Bista and Jerusha Yap in Johor Bahru

The majority of tithes are collected in SGD, whereas most of our expenses are paid in Malaysian Ringgit (RM). Due to the political upheaval in Malaysia as well as the sharp decline in oil prices, the Malaysian Ringgit has depreciated against the Singapore Dollar (SGD). Hence, overall this year there was a decrease in expenditure for all categories except Vehicle Maintenance & Servicing.

One significant change that also contributed to this decrease in our spending is the shifting of the printing of our Bible Reading Calendars' (English, Chinese, Tamil and Bahasa Melayu) from Singapore to Malaysia where the cost is lower. This has impacted the cost of Printing & Correspondence.

Unlike in 2014 AD, there was no need of any major renovation for the place of public meeting in John Bunyan House in Johor Bahru this year. Thus, the decrease in the cost of Chapel Maintenance.

Again this year, we want to thank God for the big heartedness of the house owners in Johor Bahru to accommodate God's people on their premises for worship and meetings. These included Jeshiah and Eunice Lim's Pison House, Jeremiah and Claudia Ng's Lamentations House and Jotham Chai and Phinehas David Yeoh's Gaius House. This year, thank God the brethren have been able to procure another 2 properties not too far from John Bunyan House and opened them to the people of God: Jecoliah Mok, Abigail Loh and Julia Low's Hierapolis House and Jeremiah and Claudia Ng's new house. Likewise, vehicles for the ferrying of God's people to and from meeting places, running errands for the work of God and the like were provided through the generosity of owners.

The church ended the year 2015 AD, with a healthy surplus of SGD 53,724.68, an increase of 65% from last year. We thank God for His providential care upon His church that enabled us to save up more resources for the advancement of the Gospel work.

Reported by Rebekah Swee and Phoebe Job

(Sub edited by Deborah Thomas, Damaris Koh and Philologus Eio and edited by Elijah Thomas Chacko)

John Bunyan House, Johor, Malaysia,

1st April 2016 AD

The Westminster Tradition - Local Administrative And Operational Fund
Cash Flow Statement for AD 2015

| | | 2015 | % | 2014 | % |
|---|-----|-------------------|---------------|-------------------|---------------|
| Cash Inflow | | | | | |
| Tithes from | | | | | |
| Singapore/Johor Bahru | SGD | 219,281.54 | 87.94 | 197,305.25 | 69.00 |
| Subtotal : | SGD | 219,281.54 | 87.94 | 197,305.25 | 75.05 |
| Offerings from | | | | | |
| Singapore/Johor Bahru | SGD | 30,060.22 | 12.06 | 23,997.22 | 23.78 |
| Subtotal : | SGD | 30,060.22 | 12.06 | 23,997.22 | 24.95 |
| Total: | SGD | 249,341.76 | 100.00 | 221,302.47 | 100.00 |
| Cash Outflow | | | | | |
| Contribution to Gospel Mission Fund (60% of SGD Tithes) | SGD | 131,568.92 | 67.26 | 110,155.86 | 59.25 |
| Chapel Maintenance | SGD | 20,024.72 | 10.24 | 33,972.13 | 8.10 |
| Accommodation/Residence | SGD | 0.00 | 0.00 | 4,613.71 | 15.02 |
| Transportation | SGD | 11,527.59 | 5.89 | 13,459.72 | 6.64 |
| Printing & Correspondence | SGD | 15,059.30 | 7.70 | 22,040.17 | 4.91 |
| Vehicle Maintenance & Servicing | SGD | 9,398.85 | 4.80 | 7,260.61 | 2.74 |
| Library Books & Reading Materials | SGD | 1,230.88 | 0.63 | 2,627.33 | 1.56 |
| Stipends & Charities | SGD | 4,982.02 | 2.55 | 5,526.69 | 0.62 |
| Telecommunication | SGD | 1,127.27 | 0.58 | 2,191.78 | 0.59 |
| Miscellaneous | SGD | 697.53 | 0.36 | 992.74 | 0.57 |
| Total Cash Outflow | SGD | 195,617.08 | 100.00 | 202,840.73 | 100.00 |
| Surplus for the year | SGD | 53,724.68 | | 18,461.74 | |