

## The Westminster Tradition – Global Gospel Mission Fund

### Treasurers' report on the Cash Flow Statement for the year 2016 AD

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It is amazing to see how God has led in the establishment of churches globally particularly in Australia, China, Philippines, India, the Himalayan region, UK and USA and in the foray into new places like Thailand, Cambodia, Burma and East Malaysia. Looking into the accounts of a global company, you would expect the cash outflow figures to run into millions with labour and building or rental cost as the bulk of the expenditure. However, you will be surprised to see the humble accounts of GGMF as a large bulk of expenditure was not recorded in pecuniary terms! The Gospel work is the work of the Holy Spirit moving the hearts of men to undertake full or part time mission work without remuneration or to offer their houses or cars for use or to fork out money from their own pockets for travelling and other costs. It is needful to mention the sacrifice and love of our presiding pastor and his band of full time missionaries consisting of Zephaniah Soh, Joel Chia, Phinehas David Yeoh, Jeshaiiah Lim, Zechariah Tan, Antioch Buminaang, Habakkuk Singh, Eliezer Pandey and Esther Ng. There were others who did mission work while living as tent-makers: Daniel Harper (United Kingdom), Micah Basnet (Nepal), Haziel Qi (China), Jeshu Ma (China), Kadmiel Wang (China), Elihu Zhao (China), Abiel Patacsil (Philippines), Exodus Patacsil (Philippines), Japheth Debbarma (Himalaya), David Debbarma (India), Joey Joy (India), Dorcas Loh (Himalaya), Amaziah Debbarma (India) and Zebadaiah Debbarma (India). Some work or study full time but did mission work, helped pastor in administrative work and distributed BRC during the school holidays. We give thanks that the churches in the 127 provinces having matured financially, borne the printing costs of BRC in their own countries. In new frontiers like Burma and Thailand, the printing of BRC was sponsored by some brethren.

In 2016, Tithes and Offerings fell by 28% over 2015 to SGD193k. In 2015, there was a significant collection for our brethren affected by the earthquake in Nepal and for the family of our late Filipino pastor (Asa Inhumang) but no such offering was raised in 2016. On top of this, contributions from Singapore fell due to adverse effects of the global economy on the business activities of some brethren as well as the relocation of a major contributor to another country. Many of our China brethren who contributed last year were not able to do so this year as they had given beyond themselves in that they had to pay for their airfares to attend the China and June conferences in Cameron Highlands and the conference in Naigaon. Besides, they borne a large part of the costs as the hosting church of the two conferences in Hothot (China). In USA, the laws thereat prevent our brethren from being engaged currently. Nevertheless, the cost of printing BRC to comb the vast continent of North America, setting up of website and maintaining of the house in Andes are already financially exerting for the US brethren. Our UK brethren were also restricted from contributing liberally due to several relocation adjustments.

The Total Cash Outflow for the year was SGD318k, an increase of 146% as compared to 2015. 75% of the expenditure was for Accommodation / Residence. The bulk of this expenditure is to help build communities in Ashford (UK), Kathmandu (Nepal) and Dolakha (Nepal) where not only the brethren can live together but wayfaring sinners find refuge to their souls. Such also serve as Gospel launching pads into the neighboring regions. The investment in UK is made with the objective of launching into continental Europe and perhaps the Africa continent. In order to assist our missionaries to sustain themselves, presiding pastor has initiated the plan to procure a taxi jointly owned by Micah Basnet and Kadesh Sakri (Kathmandu), thereby creating employment opportunities for other local brethren. This strategy aims to sustain the local outreaches and welfare of the local church and may be rolled out to other regions. It is for the same purpose that the house in Dolakha was purchased, even to facilitate the gathering of our Nepali brethren who are scattered across the different provinces of Nepal. Airfare has gone up as our pastor and his retinue made two trips to UK this year, the second for urgent pastoral matters. Moreover, we sponsored some missionary pastors for the Naigaon and Cameron Highlands conferences. Stipends & Charities have dropped significantly by 31% though we have continued to pay a monthly token to support overseas missionaries: Eliezer Pandey (India),

Antioch Buminaang (Philippines), Habakkuk Singh (Himalaya) and Clement Khadka (India) who also helped to look after the properties in Naigaon, India. Stipends to Clement Khadka were withdrawn from September 2016 and those for Antioch Buminaang will be withdrawn from January 2017 onwards as both obtained the means to sustain themselves.

The whole year ended with a deficit of SGD125k against a surplus of SGD138k last year. We thank God that we had a healthy surplus accumulated in the past years to cover the deficit. The balance accumulated surplus carried over to next year is a puny sum if we are to consider expansion into Central and South America as well as Africa. However, our presiding pastor is always never constrained by money as he believes "The silver is Mine, and the gold is Mine, saith the LORD of hosts' (Haggai 2:8).

It is also noteworthy how political events in 2016 have worked in favour towards us. The Brexit has caused the British pound to depreciate by 11% against the Singapore dollar. The Philippines presidential election has resulted in the Filipino peso to fall by 7%. The 1MDB scandal has led to the ringgit fall by 3%. These had caused substantial savings as a good bulk of our spending was transacted in the foreign currencies. However, the US presidential election has caused the US dollar to appreciate 6% but thankfully we do not need to spend in US dollar this year.

We like to end off with a word of thanks to presiding pastor and the elder sisters (Deborah, Rhoda and Damaris) and the missionary pastors, particularly Zephaniah Soh and Joel Chia, for their invaluable counsel in the use of funds and at times in vetting our financial correspondence.

Reported by Pauline Soh and Hephzibah Chai,  
Johor Bahru, Malaysia

**THE WESTMINSTER TRADITION - GLOBAL GOSPEL MISSION FUND**  
**Cash Flow Statement for 2016 AD**

	2016		2015		% change
	SGD	%	SGD	%	
<b>CASH INFLOW</b>					
<i>Tithes &amp; Offerings from churches:</i>					
Malaysia (Johore Bahru)	117,244	61	144,612	54	(19)
Australia (Adelaide, Bunbury, Canberra & Melbourne)	37,926	20	35,432	13	7
United Kingdom	12,113	6	59,251	22	(80)
India (Bombay, Delhi, Gujarat & Himalayan region)	11,003	6	8,232	3	34
China (include Inner Mongolia)	5,783	3	11,431	5	(41)
Nepal	2,083	1	171	-	1116
The Philippines	1,160	1	2,635	1	(56)
Malaysia (Kuala Lumpur)	-	-	3,644	2	(100)
Other Country	-	-	556	-	(100)
Conference Funds	5,151	2	1,300	-	296
<b>TOTAL CASH INFLOW</b>	<b>193,463</b>	<b>100</b>	<b>267,264</b>	<b>100</b>	<b>(28)</b>
<b>CASH OUTFLOW</b>					
Accommodation / Residence	237,654	75	41,895	32	467
Airfares	36,381	11	25,860	20	41
Chapel Premises & Renovation	17,492	6	27,144	21	(36)
Inland Transportation	12,651	4	13,703	11	(8)
Stipends & Charities	12,106	4	17,455	14	(31)
Printing & Correspondence	1,058	-	1,384	1	(24)
Miscellaneous	678	-	1,632	1	(58)
<b>TOTAL CASH OUTFLOW</b>	<b>318,020</b>	<b>100</b>	<b>129,073</b>	<b>100</b>	<b>146</b>
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>	<b>(124,557)</b>		<b>138,191</b>		<b>(190)</b>

## **THE WESTMINSTER TRADITION – LOCAL ADMINISTRATIVE AND OPERATIONAL FUND (JOHOR BARU)**

### ***Treasurers' Report on the Cash Flow Statement for 2016 AD***

Despite the uncertainty in the global job market, thank God that all our brethren are still gainfully employed and generously contributing to the tithes and offering collection of the church. Indeed, God is faithful to supply all our needs and by His mercies there is no lack in anything. Hallelujah!

This year, we have seen new givers in tithes, the likes of Philologus Eio, Hannah Grace Thomas, Melchiah Chia and Shivaraj Hagare. Overall, we see a reduction of 10% (approximately SGD20,000) as compared to last year. This is because a few brethren, who have contributed substantially in the last few years have ceased in giving for reasons below :-

- Jael Chia has left for USA to pursue a teaching course in Aug 16
- Mercy Grace Lee has stopped working since Sep 16

Apart from that, both our Nepali brethren, Seraiah Nepali and Ananiah (Kunta) Oli have finished their work contract in Malaysia and returned to Nepal for good.

As our main focus is for the advancement of the Gospel work, we continue to channel 60% of our tithes collection, amounting to SGD117,043.80, to the Global Gospel Mission Fund (GGMF).

For the outflow of cash, there was a significant decrease in the Printing & Correspondence costs amounting to SGD10,000. The reasons were :

- The KL church has borne the cost of the printing of the Bible Reading Calendar 2017 for distribution in most of the states in Malaysia.
- The BRC used for distribution in Singapore and Johor was done by a printer in JB who offered good quality printing at a cheaper rate.

In the outflow of cash, Chapel Maintenance costs continually reported the highest. This is because of the repair and upkeep of JB house where almost all our public meetings were held.

This year, the cost of Transportation has been reduced by SGD4,000 mainly due to decline in oil prices. Besides, many of the vehicle owners continue to waive their rightful claim for petrol cost when they lent their vehicles for the use of ferrying God's people across the causeway, in local outreaches and to and from the airports.

There is little change in Vehicle Maintenance & Service costs as the 2 church vehicles, JEV van and the Green van, which have served us for more than 10 years, continued to require constant servicing.

We thank God for the big heartedness of the owners of the residential properties, namely John Bunyan, Gaius, Lamentations, Pison, Hierapolis and Bethsaida. Owing to their willingness to open up their houses to host God's people, they have provided virtually free lodging to our overseas brethren, especially our KL brethren, in their frequent trips down to JB.

The church closed the financial year with a surplus of SGD67,338.97. This again bespeaks of God's faithfulness to bless His people abundantly under the godly leadership of our presiding pastor.

**Reported by Phoebe Job and Rebekah Swee**

*(Edited by Deborah Thomas)*

John Bunyan House, Johor, Malaysia

30<sup>th</sup> December 2016 AD

**The Westminster Tradition - Local Administrative And Operational Fund  
Cash Flow Statement for AD 2016**

		2016	%	2015	%
<b>Cash Inflow</b>					
Tithes from Johor Bahru	SGD	206,218.00	90.44	219,281.54	87.94
Offerings from Johor Bahru	SGD	21,805.27	9.56	30,060.22	12.06
<b>Total:</b>	<b>SGD</b>	<b>228,023.27</b>	<b>100.00</b>	<b>249,341.76</b>	<b>100.00</b>
<b>Cash Outflow</b>					
Contribution to Gospel Mission Fund (60% of SGD Tithes)	SGD	117,043.80	72.84	131,568.92	67.25
Maintenance	SGD	14,994.66	9.33	20,024.72	10.24
Accommodation/Residence	SGD	0.00	0.00	0.00	0.
Transportation	SGD	7,282.19	4.53	11,527.59	5.89
Printing & Correspondence	SGD	5,009.14	3.12	15,059.30	7.70
Vehicle Maintenance & Servicing	SGD	9,109.20	5.67	9,398.85	4.80
Library Books & Reading Materials	SGD	943.91	0.59	1,230.88	0.63
Stipends & Charities	SGD	4,893.28	3.05	4,982.02	2.55
Telecommunication	SGD	460.00	0.29	1,127.27	0.58
Miscellaneous	SGD	948.12	0.59	697.53	0.36
<b>Total Cash Outflow</b>	<b>SGD</b>	<b>160,684.30</b>	<b>100.00</b>	<b>195,617.08</b>	<b>100.00</b>
<b>Surplus for the year</b>	<b>SGD</b>	<b>67,338.97</b>		<b>53,724.68</b>	