

Westminster Reformed Church (Singapore)

Financial Report For The Year AD 2007

Thank God for His faithful provision that our tithes and offerings did not suffer any decrease but 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. 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 (34.93%)

(This is not a reflection of the actual expenses because our church mainly sponsored for the transport costs of our Singapore full time missionaries. Whereas the KL church absorbed the transport costs of the Malaysia full time missionaries).

This comprises the bulk of our expenses and it has increased by 5.85% compared to last year due to

- Increase in number of missionary trips made
-i.e India (6)/Nepal (3)/Philippines (7)/Australia (2) & UK (1)
(The figures above do not include 4 USA trips, 2 Philippines trips and 2 India trips as the expenses were fully borne by the brethren themselves. Pastor's expenses in USA are partly provided by himself and the rest of them are sponsored by some brethren in our midst).
- Furnishing of our premises in Bombay and the leasehold premises in Bangalore
- Except for very needy cases, all working members have to provide for their own expenses including return fare.

2. Chapel Rental And Maintenance (17.93%)

There is a sharp decrease of 18.09 % as compared to last year as we have given up our chapel premises in mid November. Out of the kindness of the landlord, we were given a month of free rental. A deposit of S\$11,100 was refunded to the church.

3. Correspondence And Printing (4.09%)

(This is not the actual expenses as the brethren who are involved in the correspondence and printing ministry absorb the expenses, like printing paper, ink cartridges/toner, internet charges and maintenance of computer. Printing of *The Jerusalem Times* and *Mission Updates* are paid by the individual brethren).

Expenses are about the same as last year. They are mainly spent on:

- Printing of tracts: Come Out Of Her, My People/ Chapel Memories/ The Lord gave the Word.../ Bible Reading Calendars etc.
(Note: Remembering the Reformation Revival is paid by KL church)
- Postage for dispatch of tracts to various parts of the world

4. Transportation (17.82%)

There is an increase of 7.05% compared to last year due to an increase of evangelism outreaches. Besides the Indian ministry in Singapore, our brethren also made many trips to minister to the Nepali, Vietnamese and Burmese in various parts of Johor and Malacca. Frequent trips were also made to KL to assist our KL brethren in their outreaches to the Nepali in Klang, Taiping and KL. Thank God for all these open doors. In addition, there is an increase of Toll and petrol prices.

5. Vehicle Maintenance And Servicing (14.33%)

There is an increase of 7.14% compared to last year. Vehicles have been heavily used for evangelistic outreaches.

6. Telecommunication (2.42%)

Expenses are about the same as last year.

7. Stipends, Aids And Charities (5.67%)

Increase by 1.36% compared to last year. 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)

The surplus as at 31 December AD 2007 is S\$117,734.72

Reported by treasurers: Rebekah Swee, Phoebe Job and Zipporah Lee

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Summary of Income and Expenses from 2005 to 2007

	2007		2006		2005	
	S\$	%	S\$	%	S\$	%
Collections						
Tithes (SGD)	166,335.50	74.84	171,112.36	44.04	159,321.55	74.12
Tithes (RM 26,065 @ 2.3)	11,332.61	5.10	-	-	-	-
Tithes (USD100 @ 1.446)	145.00	0.07	-	-	-	-
Subtotal :	177,813.11	80.00	171,112.36	44.04	159,321.55	74.12
Offerings (SGD)	28,885.65	13.00	36,826.28	9.48	44,551.00	20.73
Offerings (RM 15,852.2 @ 2.3)	6,892.26	3.10	-	-	-	-
Offerings (AUD 4,613 @1.25)	5,766.25	2.59	-	-	-	-
Offerings (PESO 500 @ 31)	16.00	0.01	-	-	-	-
Offerings (RUPEES 200 @ 26)	7.00	0.00	-	-	-	-
Offerings (USD 798 @ 1.446)	551.87	0.25	-	-	-	-
Subtotal	42,119.03	18.95	36,826.28	9.48	44,551.00	20.73
Sales of Tracts - "Fear of Death" (Tamil)	244.00	0.11	-	-	7,240.00	3.37
Sales of "2007 Bible-Reading Calendar"	3.00	0.00	-	-	-	-
Sales of Tracts (2 Reformations' Tracts)	68.50	0.03	-	-	-	-
Sales of Items from Chapel	18.50	0.01	-	-	-	-
Sales of Chairs in Chapel	1,480.00	0.67	-	-	-	-
Sales of "2008 Bible-Reading Calendar"	75.50	0.03	-	-	-	-
Sales of Chapel Memories	439.00	0.20	-	-	-	-
Sales of Song Files (RM 18)	8.00	0.00	-	-	-	-
Other income			180,627.94	46.49	3,840.00	1.79
Subtotal	2,336.50	1.05	180,627.94	46.49	11,080.00	5.15
Total Income :	222,268.64	100.00	388,566.58	100.00	214,952.55	100.00
Expenditures						
Property	-	-	210,169.84	56.57		
Transportation	30,701.67	17.82	17,388.90	4.68	20,679.00	10.24
Chapel Rental and Maintenance	30,884.58	17.93	58,127.42	15.64	75,139.00	37.20
Vehicle Maintenance & Servicing	24,691.05	14.33	11,611.84	3.13	20,622.00	10.21
Telecommunication	4,164.01	2.42	4,687.11	1.26	5,976.00	2.96
Correspondence / Printing	7,047.86	4.09	6,790.32	1.83	8,321.00	4.12
Overseas Missionary Work	60,166.74	34.93	46,929.61	12.63	55,068.00	27.26
Stipends, Aids & Charities	9,770.68	5.67	6,960.48	1.87	9,623.00	4.76
Library books & reading materials	1,690.66	0.98	-	-	3,487.00	1.73
Miscellaneous	3,133.03	1.82	8,883.25	2.39	3,080.00	1.52
Total Expenses :	172,250.28	100.00	371,548.77	100.00	201,995.00	100.00
Surplus	50,018.36		17,017.81		12,957.55	
Add balance from previous year	67,716.36		50,698.55		37,741.00	
Surplus	117,734.72		67,716.36		50,698.55	

A Letter Of Appreciation And Challenge

God's people in Singapore furnished to the work of God over against their earning capacities and relative incomes. While the supply of many cannot be tangibly quantified as some of them dedicated their own selves to the altar of God's sacrifice, yet those who supported God's work from the support lines back in Singapore's Brook Besor did so magnificently and generously.

There is a constellation of shining examples. In this wise, Jeremiah Ng and his wife Claudia not only topped the register but they engaged themselves into the thick of spiritual activities. They also virtually lent their house in Skudai for the use of God's people and as a base for the network of evangelistic outreaches in that particular locality. Their vehicles both in Singapore and Johor Baru were often employed for the Gospel. A surprising second this year in this directory is the couple Zechariah and Elisabeth Tan. Both of them also make themselves readily available when the call of duty summons; this they do so despite a hectic work schedule as school teachers in a demanding Singapore education system and parents of four buzzing toddlers. Third on the roll is my family, wherein we are grateful to God that despite the straits incurred by the children's educational costs, the Lord enabled us to afford to the church in pecuniary terms. Obadiah and Zipporah were next, another couple who avail themselves generously to the Lord's work, followed by Joy Tan who also carry a heavy burden as an elder sister counselling many sisters and engaging herself in publishing and correspondence work for the Gospel; Enoch and Priscilla come next as they continued to give though they had to face teething problems in establishing themselves in a new country.

One salient attribute among the galaxy in the next tier is that the giving is mainly due to single working person. Among them are the likes of Julia Low, Damaris Koh, Zephaniah and Rhoda Soh, Pauline Soh, Rebekah Swee, Job and Phoebe (if Phoebe is considered not working), Jael Chia and Jeshaiiah and Eunice Lim. Many of these also help pastor in special circumstances, howbeit without due acknowledgement. One outstanding contributor to the work of God who deserves special mention is Baca Chua. The sister, with two schooling girls, has a heart that yearns for the expansion of Gospel missions. She gave beyond herself in an exceptional manner.

We also like to mention that when Hananiah Chew came to work in Kempas his tithes were given to the Singapore church. Hence KL's loss was Singapore's gain. Notwithstanding it still went eventually to the Gospel work. We like to acknowledge not only our brother's monetary contribution but also his hearty involvement in evangelistic outreaches particularly to the Nepali work. The brother who is heavily required in his hospital work is a source of constant help and cheer to all the brethren that come by his way.

There are certain others, who owing to their respective economic situations, may not have the opportunity to give as much in cash or legal tender but their consolation and encouragement can be derived from our Lord's commendation of the poor widow's contribution of her mites. Our omniscient God gauges by His own scales of measurement.

Sad to say, there is still a handful who do not or cannot give regularly to the work of God. I hope none will ever rob God of His due lest his own life would betray his bankruptcy in more ways than we can imagine. It is a great privilege and pleasure to provide for the Gospel work. It could well be the work of grace (2 Corinthians 8:1). Indeed what was said in the second Corinthian epistle is very true pastoral reflection of our own church. "How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the richness of their liberality. For to their power, I bear record, yea, and beyond their power they were willing of themselves; praying us with much intreaty that we would receive the gift and take upon us the fellowship of the ministering to the saints. And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God." (2 Corinthians 8:2-5).

I say again, the grace of giving is a great privilege. Indeed the Bible teaches us that "it is more blessed to give than to receive" (Acts 20:35b). "No good thing will God withhold from them that walk uprightly" (Psalm 84:11b). The promises of God provoke us to the challenge of giving bountifully. "But my God shall supply all your need according to His richness in glory by Christ Yeshua" (Philippians 4:19) See how greatly God, the Fountain of life and all blessings, challenges us, "Bring ye all the tithes into the storehouse that there may be meat in my house, and prove me now herewith, said the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Malachi 3:10).

This is a challenge that is too alluring to resist. Faith is provoking us to lay up our treasures in heaven above (Matthew 6:20). Words avail little if in our lives they are not matched by our giving. Our God did not spare His most precious and beloved so that we may inherit eternal life. Wherefore, dear brethren, to be Christlike is to excel in the grace of giving.

Yours in the bowels of Christ,

Elijah Thomas Chacko (Psalm 1:1-3)

Ohio, USA

3 February AD 2008, Sabbath