



ANNUAL  
REPORT  
2021

THE  
**Power**  
*of* CHRIST

Central Christian Church  
SINGAPORE

# Our Mission Statement

We Gather Here to Know God  
and Make God Known

## WHO We Are

We are a community of believers  
striving to love God and love people  
We believe the Bible is the Word of God,  
the basis of our beliefs and practices.

## WE GATHER HERE

God created us to be in a family. For almost every one of us, our earliest memory is that of belonging to a group of people – father, mother, or siblings. God's design in creating us within a family environment is for our protection, and for us to learn what love is about, since our happiest memories are usually about being together with our families or a closely-knit group of friends. God designed the church to be the household in which we can protect our hearts and feel free to love again. The Bible is clear that God's household is not just a place where people mingle once a week, but rather a group of people who gather together frequently, be it for Sunday worship, midweeks, Bible Talk and small groups or discipling times.

## TO KNOW GOD

As a church that is committed to knowing God, we purposefully seek to be closer to Him. Our worship of God needs to be conducted in a way that pleases Him. When we worship, God looks past our words and our singing to see the attitude in our hearts. When we gather together for the breaking of bread and drinking of wine, let us do so with hearts that desire to understand His intense love and sacrifice for us on a deeper level. When we come together for deeper bible teaching, let us be grateful for the way God reveals Himself to us in His Word.

## AND MAKE GOD KNOWN

Making God known is about being the salt of the earth and the light to the world. It is nothing to be afraid of, nothing to be ashamed of, and it should not be a matter of religion. Making God known is a pure alignment of our hearts to His. Using another metaphor, it is like us becoming His eyes, roaming back and forth on the earth, seeking the prodigal sons and daughters who are ready to come home. Making God known is about seeing the Father jumping for joy as He sees those who were once dead raised back to life again. Making God known is the heart of Him who created us.

Making God known is also about clothing ourselves in God's love, kindness and compassion; and being God's chosen instruments to meet the needs of the poor and needy. Through serving and providing for the poor and needy in our communities, those who are helped will be able to "see (our) good deeds and glorify (our) Father in heaven".

# The Power of CHRIST

As a church, we wanted to focus on what it meant to experience the Power of Christ in our lives, instead of being led by our own human wisdom and strength. Experiencing the power of Christ meant embracing our weaknesses, and allowing God to work through us as a church in different areas. Through the year, we also held multiple workshops on Spiritual Disciplines and Spiritual Transformation, helping us to better understand what the Power of Christ means and how it should reflect in our daily lives as Christians.

## **2 Corinthians 12:9**

But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly of my weakness, so that the power of Christ may rest upon me.

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## chairman's message



2021 continued to be a year of change and transitions. As a church, we navigated through challenges and opportunities, both within and without. In addition to the pandemic impact on lives and livelihood; the church also underwent a transition in leadership. During the year, we kept up with the ever-changing Covid-19 regulations and restrictions; improved our capabilities to meet congregational needs through social media, technology and online tools; we saw a regeneration of leadership as younger staff joined the full-time ministry; and we had also embarked on a tedious but essential journey to review our church governance. Truly, the need for us to call on the name of the Lord and to be utterly reliant on The POWER of CHRIST could not be overstated.

The pandemic affected many of our brothers and sisters, both locally and abroad. With God's providence, and thanks to the generous hearts of our members, we were able to continue giving benevolence fund to members in need. We also responded and provided crisis relief to our sister churches in India, Indonesia and Myanmar.

We continued to comply with the stipulated safe management measures which was essential to curb transmission risk. As such, many webinars were rolled out to meet the diverse needs of our ministries: youth wellbeing, emotional wellness, parenting, spiritual formation, and so on. The reach of our social media has also increased.

In 2021, five senior staff left our full-time employment, including founding members Dr John Louis, Mrs Karen Louis, and Mr Lee Teck Ming; Lead Administrator, Ms Patricia Sim; and the Principal of Kids' Kingdom CDLC, Mdm Thong Yoke Ling, who passed the baton over to her successors, Mdm Amelia Ang (Principal) and Ms Koh Chew Ling (Vice-Principal). Nonetheless, we were encouraged to see Mr Samuel Tay, Mr Jadason Wang and Mr Fan Long join the full-time ministry.

During the year, members were more engaged and actively participated in various committees and working groups for the betterment of the Church. The Teaching ministry was formed and looked into writing the Governance paper; advice were sought from various ICOC elders and evangelists; an Interim Leadership Committee (ILC) was also formed to provide counsel in the first half of the year; a Nomination Committee (NC) was formed and a robust nomination process took place that resulted in the appointment of Mr Andy Yung and Mdm Joyce Ng as Management Committee (MC) members in the 2021 Annual General Meeting (AGM). We were grateful for the many nominated brothers and sisters who had expressed their willingness to serve. Meanwhile, the Sub-Committees continued to work hard at strengthening the administration and governance of the Church, specifically, the Legal and Compliance Sub-committee (LCSC), the Human Resource Sub-committee (HRSC), and the Finance Sub-Committee (FSC). A new Sub-committee, Church 2.0 Committee (C2C) was also formed to provide data and recommendations on whether we should renew land lease upon expiry. We also continued with the revision of the Constitution, which was last updated in 2011. These are just some of the highlights and are by no means exhaustive of all the works done, and continue to be done.

Throughout the year, and very frequently, we have had to confront our weaknesses and shortcomings, whether individually or as a Church. We were constantly reminded and called to depend on the POWER of CHRIST to help us in our humility, our submission, our love and devotion to one another, and our obedience to God's command to be unified as one body. It is written in Psalms 32:8,

*"I will instruct you and teach you in the way you should go; I will counsel you with my loving eye on you."*

We remain in His debt, and is thankful to God for His forbearance, mercy and grace, as we continue to lean on the POWER of CHRIST to forge a better future as a Church.

**Mr Ow Khai Hoong**  
Chairman



Chairman since 2018

**Mr Ow Khai Hoong**

- Bachelor of Accounting (Nanyang Technological University, Singapore)
- Khai Hoong was baptised in 1992. He has been married for 25 years with 3 sons.

**CORPORATE EXPERIENCE**

- Johnson & Johnson
- Compliance Officer – One J&J Singapore, Pharmaceutical Asia Pac Regional Office
- Healthcare Compliance Officer & Cluster Lead, Southeast Asia (Director)
- Director, Medical Education and Quality Management (Research & Development, China)
- Compliance Officer, Xian-Janssen China (Director)



Secretary since 2021 and Member since 2019

**Mr Taskie Sadikin**

- Senior Manager, Backend Automation, Micron Semiconductor Asia
- Holds a First Class Honours in Mechanical Engineering from Nanyang Technological University
- Taskie was baptised in 1999. He has been married for 17 years with 2 sons.

**PROFESSIONAL CREDENTIALS / CERTIFICATIONS**

- Co-Chair, Ethics & Business Integrity Committee, Singapore Association of Pharmaceutical Industries
- Member, Audit & Risk Committee, Samaritans of Singapore
- Certified Compliance & Ethics Professional (Compliance Certification Board, SCCE, USA) 2017
- Global Standards of Leadership Award – Customer Focus and Talent Development (Johnson & Johnson) 2012

# management committee



Treasurer and Member since 2021

**Ms Joyce Ng**

- Clinical Pastoral Care Counsellor - Mount Alvernia Hospital
- Graduated with a Bachelor with First Class Honours in Actuarial Science.
- Joyce served as a ministry staff for 2 decades in various ministries - parents, singles, teens, and campus.
- Joyce was baptised in 1987. She has been married for 24 years with 2 sons both currently in the Campus Ministry.



Member since 2019

**Mr Chan Chee Chuen**

- Director of HealthCity Novena Development Office, Tan Tock Seng Hospital
- Holds a Bachelor of Architecture and a Master of Science (Project Management) from The National University of Singapore
- Chee Chuen was baptised in 1991. He has been married for 27 years with 3 children.



Member since 2020

**Mr Tan Aik Kee Ken Steven**

- Director of Music of the SAF Central Band and the Manpower Officer of the SAF Band. He adjudicates at the Singapore Youth Festival Arts Presentation and is also the Resident Conductor of the Ngee Ann Polytechnic Concert Band
- Graduated with a Bachelor of Arts in Music, 1st Class Honours, from the Kingston University, London.
- Aik Kee was baptised in 1991. He has been married for 25 years with 2 boys both in the Campus Ministry.



Member since 2018

**Mr Danny Lee Huan Ching**

- Senior Deputy Director of Synergy Financial Advisers, leading a team and he is also the Head of Investment Advisory Committee.
- Graduated with Bachelor of Business, Nanyang Technological University, majoring in Financial Analysis.
- Danny was baptised in 1997 and is married with 3 children. He is serving as a Campus Shepherd together with his wife.



Member since 2021

**Mr Andy Yung**

- Executive Director, Head of Compliance at the Mizuho Securities Singapore. His key roles and responsibilities include managing the company's compliance with Singapore laws and regulations, and prevention in financial crimes.
- Graduated with a Bachelor of Accountancy from the Nanyang Technological University (NTU)
- Andy was baptised in 1990. He has been married for 23 years with 3 daughters. Andy is also serving in the Teaching Ministry.



Member since 2019

**Ms Sim Hoon Wah (Patricia)**

- Lead Administrator of Central Christian Church
- Holds a Bachelor of Arts degree with majors in English Language and Economics from The National University of Singapore
- Pat has had 13 years of working experience in various organisations, including a non-profit organisation, small and medium enterprises, and a multinational corporation, before joining the church Administration team in 2005.
- Pat was baptised in 1988, and has a daughter. She currently serves as a teen mentor in the Youth Ministry.

• We wish to express our appreciation to the retired management committee members in 2021:

Mr Lee Teck Ming and Ms Kuah Soo Lan

# administrative staff



**Patricia Sim**  
Lead Administrator



**Thong Yoke Ling**  
Childcare Manager



**Janice Lim**  
Accounts & HR Manager



**Teo Yig Zern**  
IT Manager



**Esther Tay**  
Administrative Executive



**Evelyn Teo**  
Accounts cum Admin Executive



**Justin Ho**  
Digital & Media Executive



**Arthur Liew**  
Communications Executive



**Kong Suet Yuet**  
Building Manager



**Ponnusamy Kala**  
Building caretaker



**Muthusamy Thennarasu**  
Operations Executive



**Baskar Viswanathan**  
Operations Executive

# staff movement 2021

## New Hires:

- Jadason Wang  
- January 2021
- Samuel Tay  
August 2021
- Fan Long  
- October 2021



**Jadason Wang**



**Samuel Tay**



**Fan Long**

## Resigned / Retired:

- John Louis  
- January 2021
- Thong Yoke Ling  
- March 2021
- Lee Teck Ming  
- August 2021
- Karen Louis  
- December 2021
- Patricia Sim  
- December 2021



**John Louis & Karen Louis**



**Thong Yoke Ling**



**Lee Teck Ming**



**Patricia Sim**

# ministry staff



**Phua Hee**  
Lead Evangelist  
& **Angelia Phua**  
Lead Women's Ministry Leader

Phua Hee, a Singaporean, started working for the church in 2001 after he completed his National Service (NS). Prior to his stint in the army, however, he had never lived in Singapore before, as he was born and raised in Manila, Philippines. Phua Hee's varsity education took place in the United States where he graduated with a double major in biology and psychology from Carnegie Mellon University. It was while he was in Pittsburgh that Phua Hee began to believe in God and decided to make Jesus Lord. Since returning to Singapore for his National Service, Phua Hee has embraced Singapore as his home and hopes that by serving full-time in the church, he can have a positive impact on the community. His love for music is expressed in singing for the church worship team and choir. He married fellow Singaporean Angelia Low in 2003 and they have three delightful daughters — one a lower Secondary School student and the other two in Primary School.

Angelia, baptised at the young age of 18, always had a dream to serve God. In her college days, she pursued her interest in industrial design and stage productions, garnering merit in a 1997 Young Designer's competition. She received a scholarship to study design and earned her degree in design at the University of Canberra, Australia. After finishing her degree, she returned to Singapore and fulfilled her life-long dream of serving full-time in the ministry for the church. Phua Hee and Angelia have been leading the Singapore church since the beginning of 2019. They have led the EDGE ministry of the Singapore church since it began in 2005, and recently began overseeing the Polite (Polytechnic & ITE) ministry in the Campus.



**Maureen Low**  
EDGE Ministry



**Fiona Lim**  
EDGE Ministry



**Samuel See**  
(Self-Support) EDGE Ministry



**Samuel Tay**  
EDGE Ministry



**David & Wai Yee Lang**  
Parents Ministry



**Kelvin & Pat Yeo**  
(Self-Support) Parents Ministry



**Richard & Serina Cheong**  
Parents Ministry



**Steven & Agnes Tan**  
Parents Ministry



**Chern Yang & Yvette Leow**  
Teens Ministry



**Choon Lim & Peishi Koh**  
Preteens Ministry



**Anthony & Wei Ching Chan**  
Campus Ministry



**Jadason Wang**  
Campus Ministry



**Alvin & Julie Fan**  
Chinese & Golden Ministry



**Charlotte Ng**  
Chinese & Golden Ministry



**Fan Long**  
Chinese & Golden Ministry

# 2021 event highlights

## January

- "Power Of Christ" Church Workshop
- 1st Avenue Service - "Is God Really A God Of Goodness?"

## February

- Chinese and Golden Ministry: CNY Reunion Event

## March

- Todd Asaad, our invited guest speaker, preached from the book of Luke for one of our Sunday services

## April

- Easter Weekend - "Spiritual Formation" Deep Teaching series by Steve Kinnard
- 2nd Avenue Service - "The God Who Sees"

## May

- Young Professionals (Singapore) X GEM Ministry (Indonesia) Midweek

## June

- Youth Ministry Holiday Programme
- Annual General Meeting

## July

- "Secure In Heart" Sisters Event by Robin Weidner
- "Repentance" Churchwide Workshop by Ed Anton
- "Personal Revival" Churchwide Teaching

## August

- "Household Revival" Churchwide Teaching
- "Small Group Revival" Churchwide Teaching
- Youth Ministry Workshop - You Matter!(let's talk about youth's well-being) by Alexis Lion and Vida Ortiz
- Asian Seasoned Singles Conference
- 3rd Avenue Service - "Rediscovering God"
- Parents Ministry Zone Leaders' Purely-God Retreat

## September

- "Congregational Revival" Churchwide Teaching
- "Community Revival" Churchwide Teaching
- Senior Health Education Zoom Workshop by Golden Ministry, Young Teens Ministry and HOPE Worldwide Singapore

## October

- Children's Day Online Celebration and Games by our Sunday Kids Kingdom

## November

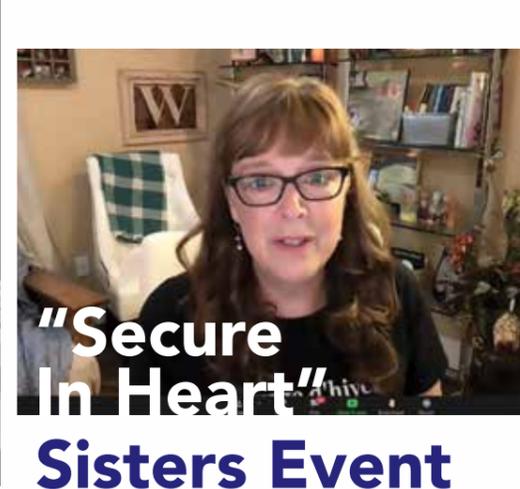
- Parents' Ministry "A Cord Of Three Strands" Marriage Retreat
- 4th Avenue Service - "Joyful Suffering"

## December

- Campus Ministry Holiday Programme
- Campus Leaders' Purely-God Session
- Campus Retreat
- Churchwide Christmas Celebration
- Chinese & Golden Ministry: Christmas Party
- Year-End Worship Service



**3rd Avenue Services**



**"Secure In Heart" Sisters Event**



**Chinese & Golden Ministry: Christmas Party**



**Chinese & Golden Ministry: CNY Reunion Event**



**Churchwide Marriage Retreat**



# edge ministry staff



• Phua Hee & Angelia Phua

Phua Hee and Angelia have been leading the Singapore church since the beginning of 2019. They have led the EDGE ministry of the Singapore church since it began in 2005, and recently began overseeing the Polite (Polytechnic & ITE) ministry in the Campus.



• Maureen Kok

Maureen became a disciple in 1989, a year after the Central Christian Church was founded in Singapore. She married Desmond Kok in 1994 and they have two children, Megan and Lukas, who both became disciples in the past 10 years. She started her training in leading small groups and helping others to know God at the age of 23. Maureen has a diploma in computer programming and has worked part-time as an administrator in the church's Kids' Kingdom Child Development & Learning Centre for eight years before joining the full-ministry in 2015. She and her husband Desmond have been serving in the leadership of the church since 1989. They have served in various ministries including the Youth, Singles, Marrieds and Parents, and they now lead a group of more than 100 members in the Edge Ministry. They serve as deacons under Phua Hee and Angelia as well.



• Fiona Lim

Fiona came along to church in her teens and became a disciple in 2012. She obtained her degree in Communication Design from RMIT University and joined the full-time ministry of the church in October 2019. Currently serving in the Young Professionals (Yo-Pros) Ministry, Fiona also helps with digital ministry support and enjoys using her varied talents to serve in whatever way she can.



• Samuel See

Samuel has been a member of the CCC since the time of his National Service back in 1995. He attended St Andrew's Junior College and obtained his Bachelors in Civil & Structural Engineering (Hons) from Nanyang Technological University. Since becoming a member of the church, Samuel has served in the Campus, Singles and Youth ministries. Samuel is a natural speaker and became a self-supporting staff in March 2019. He was married in 2004 and is currently serving in the Young Professionals (Yo-Pros) Ministry. He reaches out to young professionals, studies the Bible with them, counselling them and mentoring them.



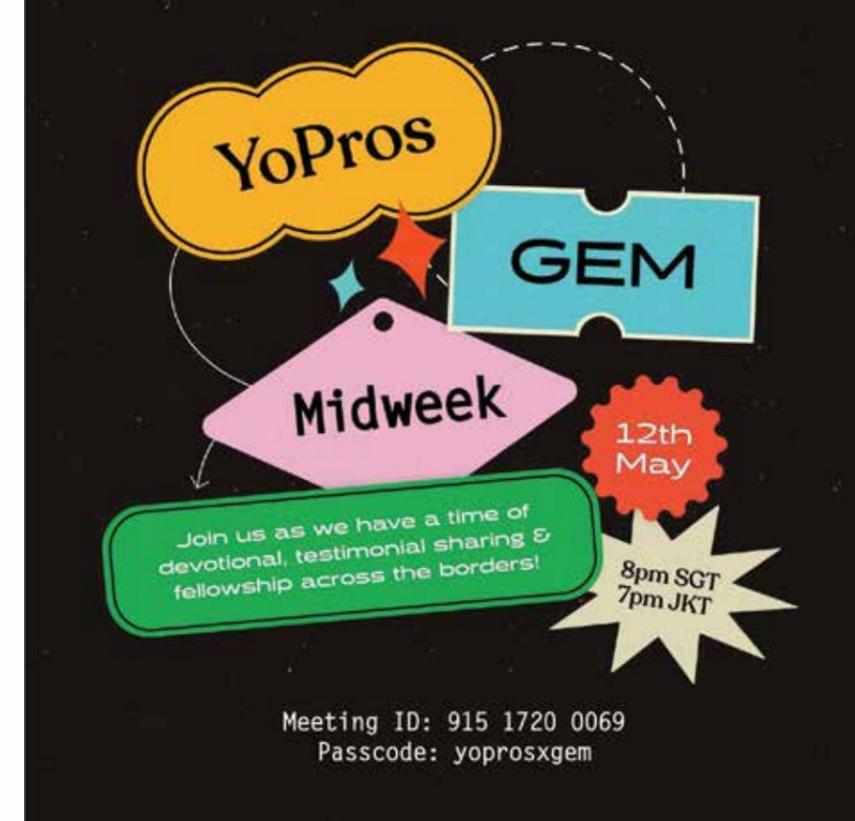
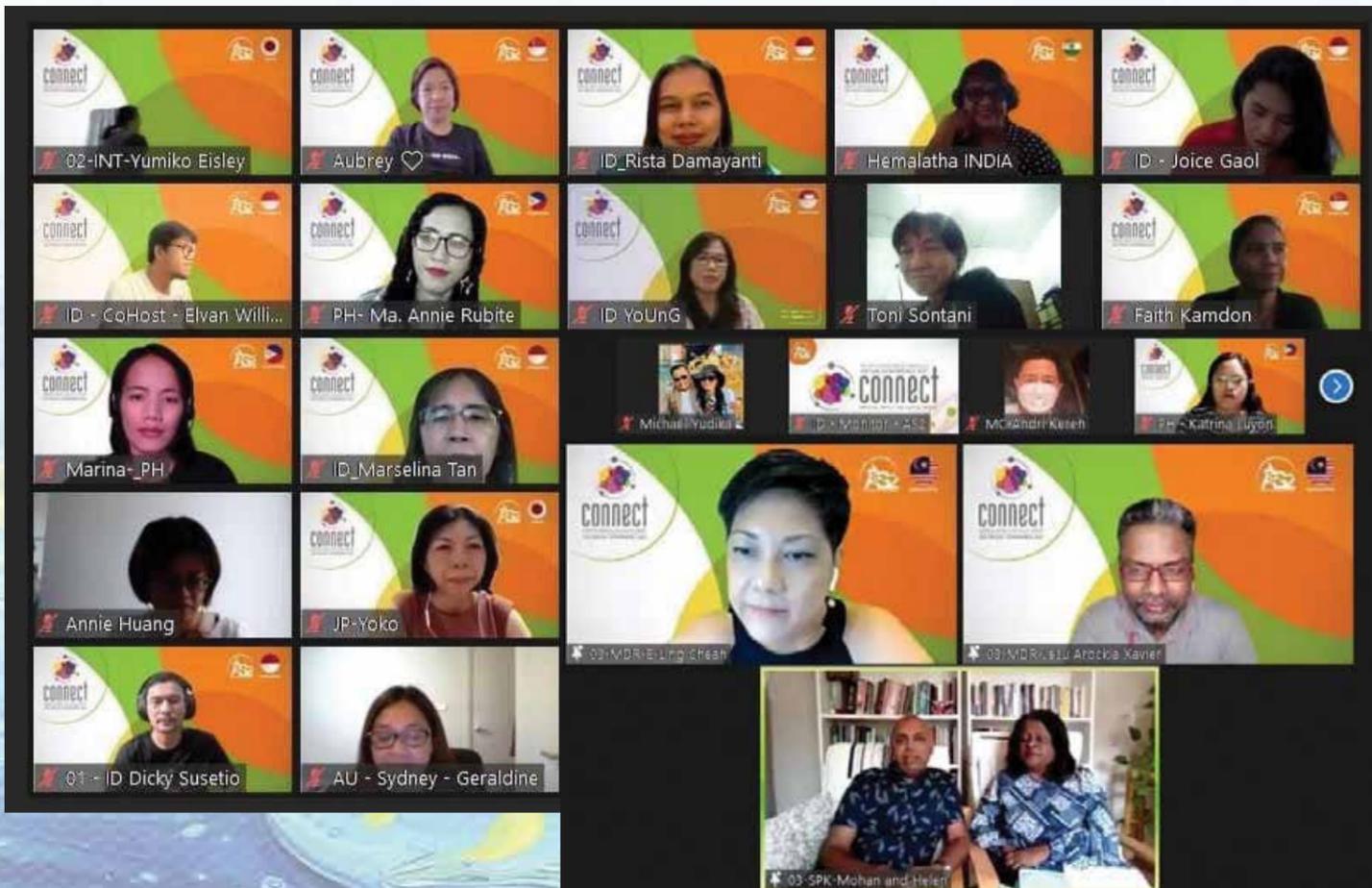
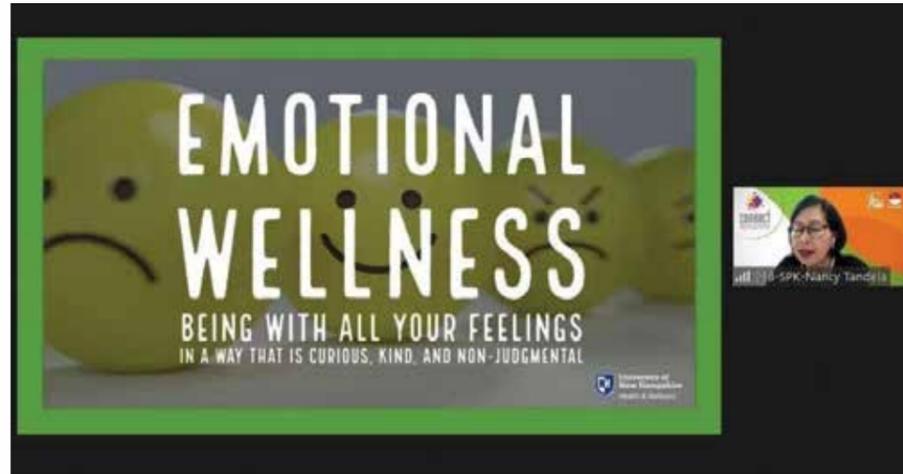
• Samuel Tay

Samuel came to church early in his youth but left when he entered secondary school. After a series of trials and tribulations, he came back to church and was restored in his faith when he was in his first year of polytechnic studies.

Samuel graduated with a degree in Sports studies and Marketing from the University of Stirling. Having worked in the corporate world for three years, which included his latest job at Benjamin Barker as a marketing and e-commerce executive, he eventually answered the call to serve in the full-time ministry in August of 2021. Samuel currently is serving in the Young Professionals Ministry.

# edge happenins'

The very first "Asian Seasoned Singles Virtual Conference" held in 2021! Over 800 disciples attended and connected online. An amazing time of learning and bonding indeed!

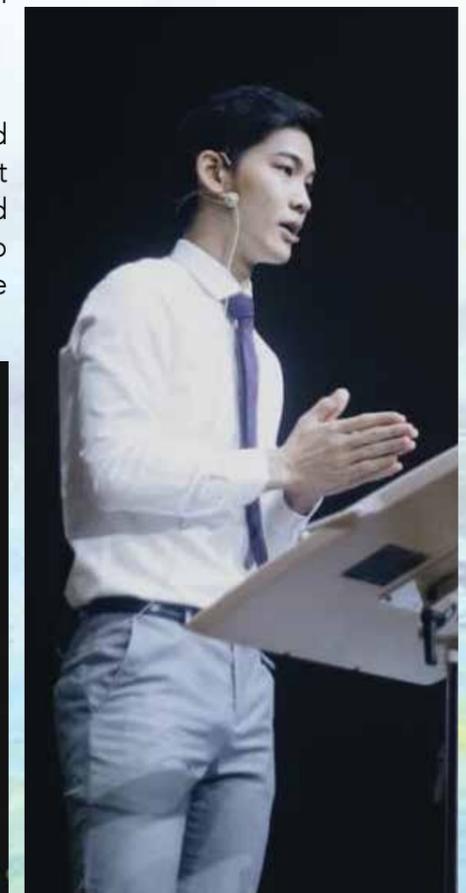


## YoPros x GEM Midweek

In May, we had a combined zoom midweek with the GEM Ministry in Indonesia. The young professionals had a blast learning from each other, hearing different testimonies shared by the marrieds and singles in the Young Professionals. It was truly an uplifting time during the peak of Covid where we can still connect through Zoom.

## Avenue services

We've had 4 Avenue services that were planned and preached by the young professionals & campus students. We had a great experience through the different forms of worship which helped the young generation connect to God and His word. It was also great to see many people stepping up to share and preach the word of God.



# parents ministry staff



• Richard & Serina Cheong

Richard and Serina Cheong have both been members of the Central Christian Church (CCC) Singapore since 1988. They served in the full-time ministry for 12 years, leading different ministries, including Mandarin, Teens and Parents ministries. They left the full-time ministry for 15 years to continue their studies and professional careers. During those years they started a counselling and consultancy company working with parents and youth.

The Cheongs are both certified trained Family Life Educators and Counsellors. Richard has a degree in Counselling Psychology and Serina has an Associate of Science in Communication and Graduate Diploma in Counselling Psychology as well. Both are also passionate in working with incarcerated inmates and have been actively involved in rehabilitation work. Richard and Serina are so driven to help both parents and youths that they self-supported for two years before coming back into full-time ministry again in 2018. They have been working with Preteens, Young Teens and the Young Parents ministry. Richard and Serina are happily married and have three children who are active members in the church as well.



• David & Wai Yee

David and Wai Yee have been Christians since they were teenagers and have grown up in the Central Christian Church since its early days in 1988. They were married in 1999, and have three children, the older two having made Jesus Lord in the past few years. The Langs have been actively involved in

various roles in the church these past few decades, including leading groups in the Youth, Campus, Singles, Marrieds and Parents Ministries. They are now part of the Parents Ministry leadership team, providing biblical counselling and pastoral care for the families in their region. They also oversee the Sunday Kid's Kingdom Ministry for the church.

Appointed as deacons in 2003, David and Wai Yee then became full-time ministry staff in 2008. David holds a diploma in mechanical engineering and worked for 15 years with the Singapore Air Force. Wai Yee was editor and content manager for an international business publishing firm and holds a Masters of Counselling degree.

Passionate about biblical family life education, they are accredited facilitators and trainers for the I Choose Us marriage programme, as well as the Good Enough Parenting programme. They have addressed audiences in the church, local schools and communities, and conducted workshops in other Asian countries including Malaysia, Vietnam and Cambodia.

Agnes became a Christian in London in 1985, while she was studying at University College London. After practicing medicine in London, Agnes joined the mission team to Singapore and worked at the National University Hospital. Steven became a Christian in Singapore during the first year of the fledgling church while working as an engineer.

The Tans have served the church in many capacities over the years all over Southeast Asia: Singapore, Jakarta, Penang and Kuala Lumpur, overseeing various ministries including marrieds and parents, singles, campus and Kids' Kingdom. Agnes also helped for a time with the Bombay, India church. Steven and Agnes both hold a Master's degree in Counselling, and are Clinical Members and Registered Counsellors with Singapore Association for Counselling. They are Family Life Educators and conduct training for programmes including Good Enough Parenting, the I Choose Us marriage programme and the Positive Parenting Programme (Triple P).

The Tans' passion is to help people build strong and godly families. They are blessed with a daughter, a son, and a daughter-in-law, all thriving in their relationships with God and love for helping others.



• Steven & Agnes Tan



• Kelvin & Pat Yeo  
(Self-support)

Kelvin Yeo made Jesus the Lord of his life in March 1991 as a JC student. Throughout the years he has helped various ministries by being a Bible Talk leader and acting as a zone leader while he was in National Service and studying at NTU (1995 – 1999). From 1999 until 2010 he was a zone leader for the Singles, Marrieds and Parents ministries. He has a Bachelor Degree in Engineering and a Master in Technology. He is an Executive Director in a Financial Advisory Firm. Pat was baptised into Christ while she was a Polytechnic student. She had several leadership roles over the years as well, including the Campus, Singles, Teens, Marrieds and Parents. Pat has a Diploma in Business Admin (Marketing) and is

a Certified Financial Planner. Kelvin and Pat Yeo joined the Parents ministry leadership team in October of 2010 as self-supporting staff. They work with parents from all walks of life, who live in various parts of Singapore. The Yeos have a common desire to strengthen people's marriages and family and their relationships with God. Kelvin and Pat were married in October of 2001. They have two teenage children who are thriving in the Campus Ministry.

# parents happenins'

Our Parents Ministry Marriage retreat was themed, "A Cord of Three Strands". We had the honour of our guest speakers, Dan and Elexa Liu - elders from the Hong Kong Church teach us in a main session before we split into several breakout sessions that aimed to address different areas of marriage for strengthening. Couples were thereafter encouraged to go for a staycation or a dinner date after the workshop to put into practice what has been learnt!

The parent zone leaders went out for a day of Purely-God Retreat! Our theme was "Emmaus Walk", adapted from Luke 24:13-35. The zone leaders were divided into groups of 5, where they had a great time of reflection, sharing and prayer at a nature park with Jesus, the leaders took time to remember and be grateful for the things that Jesus has done in their lives.

**Marriage Retreat**  
a Cord of Three Strands  
20-21 NOV 2021

**Programme Highlights**

**20/11, Saturday**

- (Morning) Settle childcare arrangement
- 12nn Cook a meal together OR lunch in a nice setting
- 2pm Check-in for couples on staycation OR Walk down memory lane by reminiscing over old photos
- 3.30pm Marriage Webinar — Opening lesson "A cord of three strands is not quickly broken" (by Dan & Elexa Liu)
- 4.30pm Breakout classes\*
- 5.30pm Break
- 6.00pm Dinner with spouse
- 8.00pm Movie night (suggested movie list provided)

**21/11, Sunday**

- 7.30am QT & breakfast together
- 9.00am Online couple yoga
- 9.30am Break
- 10.00am Marrieds Service & Communion Webinar "A cord of three strands yields more than a good return" (by Steven & Fyon Chin)
- 11.30am End of Marrieds' Retreat

WHICH LOVE LANGUAGE?	HOW TO COMMUNICATE	ACTIONS TO TAKE	THINGS TO AVOID
<b>WORDS OF AFFIRMATION</b>	Encourage, affirm, appreciate and listen actively.	Send an unexpected note, text, or card.	Not recognize or appreciate effort.
<b>PHYSICAL TOUCH</b>	Non-verbal use of body language and touch to show love.	Hugs, kisses, cuddling.	Physical neglect or abuse.
<b>RECEIVING GIFTS</b>	Thoughtfulness, make your spouse a priority.	Give thoughtful gifts and gestures. Express gratitude when receiving gifts.	Unenthusiastic gift receipt, forgetting occasions.
<b>QUALITY TIME</b>	Uninterrupted and focused conversations. One on one time is important.	Create special moments, take walks and do small things with your partner.	Distraction, spending time together, time without an-one-on-one time.
<b>ACTS OF SERVICE</b>	Let them know you are wanting to help, to lighten their load.	Make them breakfast or dinner. Go out of your way to help with chores.	Lacking help through an and large.

**Practice, Practice, Practice!**  
练习, 练习, 再练习!

What language do you need to speak to your spouse?  
要用什么语言与您的配偶交谈?

At what level is your communication at? 你的沟通处于哪个层次?

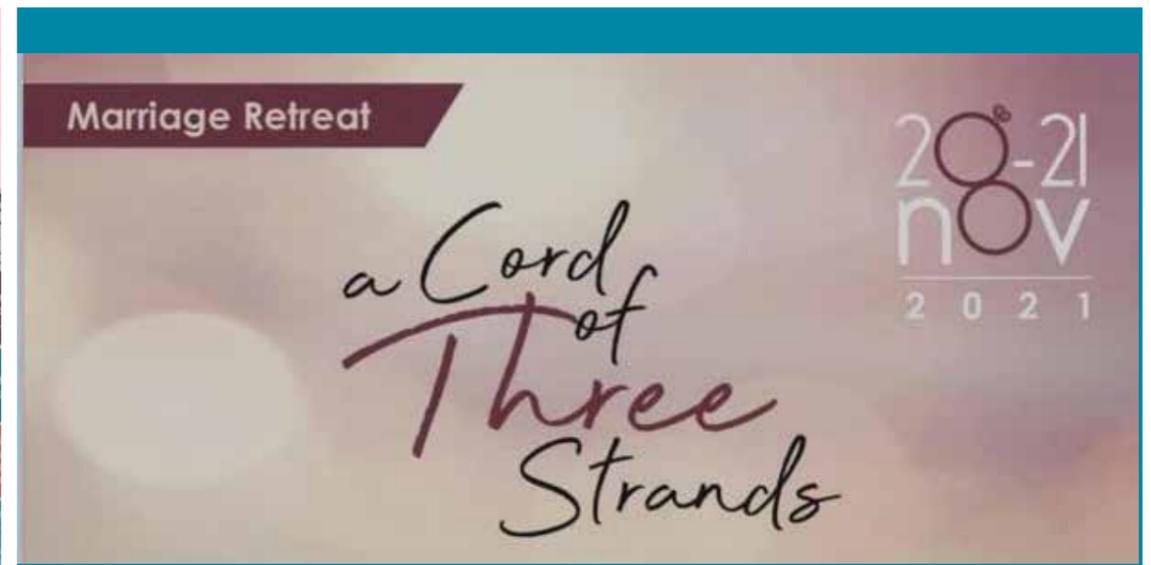
Who are your friends? 谁是你们的朋友?

What is the Holy Spirit calling you as a couple to do?  
天圣灵正在呼召你们夫妻俩做什么呢?

**Three Ways We Cope Emotionally**

- Emotionally Independent
- Emotionally Unhealthy Reliance
- Emotionally Interdependent

**PIC•COLLAGE**



# campus ministry staff



• Anthony & Wei Ching Chan

Anthony became a disciple of Christ while serving his National Service in 2006. He graduated from the Singapore Management University (SMU) with a degree in Business Management and subsequently pursued a career with international investment banks. His desire to serve God "without borders" eventually drove him into full-time ministry in 2014.

Weiching was invited to study the Bible and subsequently became a disciple of Christ during her second year of undergraduate studies in Life Sciences at the National University of Singapore (NUS). Upon her graduation, she worked as a research assistant at NUS. Like Anthony, her love and passion for God's kingdom brought her to the full-time ministry.

Anthony and Weiching have been happily married since 2014, and have two beautiful young children. They have served in all aspects of the Campus Ministry, including helping young men in the National Service and raising up leaders in the Polite ministry (Poly, ITE) They currently work closely with varsity students.

Jadason was brought to church while he was schooling in polytechnic. He came to know God at the age of 17 and found purpose in serving God and the church.

Studying Psychology as a degree and taking on the role of a HR Executive stems from a desire to understand the needs of those around him and to provide aid to them.

In 2021, God made it clear that he can glorify God whilst fulfilling his passion in helping others in the full-time Ministry. He currently serves in the Campus Ministry, helping younger men and women see the need for God in their lives.



• Jadason Wang

# campus happenings'



## Jan - July

Various campus disciples opened their homes to host other disciples for Sunday services.

## Feb and Sept

The campus brothers planned different outdoor hangouts and devotions together!

## June and Dec

We planned quiet times and prayer groups on zoom to spiritually refresh one another!

## Dec

In December, we planned a Holiday Programme, sisters' outdoor devotion time, a retreat and a Purely-God Session for the Campus leaders!



# youth ministry staff

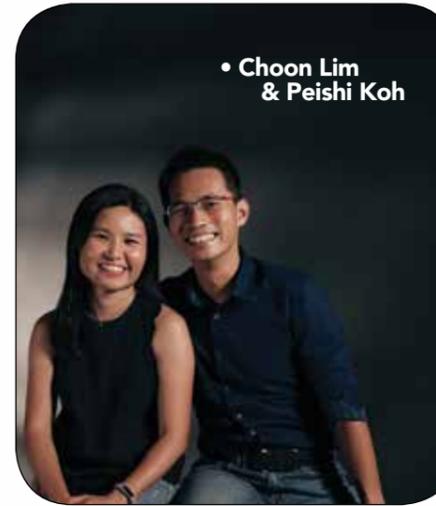
• Chern Yang & Yvette Leow



Chern Yang was baptised in 1998, a few months before enlisting in Singapore's compulsory National Service (NS). Although faced with the tough schedule and demands of NS, he grew in his faith and stepped into university as a faithful Christian. After graduating with a Bachelor in Engineering (Civil Engineering) from the National University of Singapore, Chern Yang went on to work as a civil engineer in a Japanese firm. Having a constant desire to impact the people around him, he decided to join the full-time ministry in 2009. An ardent board game enthusiastic, he puts his many talents and people skills to good use.

Yvette became a Christian in 1999 during her junior college years in Nanyang Junior College. She then moved on to finish her Bachelor in Business Administration (Marketing) with distinction at the Royal Melbourne Institute of Technology. After a short career in the sales and marketing field, Yvette moved into Early Childhood Development. Studying for a further two years, she graduated with a specialist diploma in Early Childhood Education and worked with children for several years. She eventually followed her dream to work with her husband in the full-time ministry. Blessed with two wonderful school-going children, Ashlee and Nathan, Chern Yang and Yvette strive to be "good enough parents" and raise their precious ones with Godly values. Chern Yang and Yvette are currently involved with the Youth Ministry. Comprising students from various secondary schools in Singapore, they use their experiences to help students lead fruitful and victorious lives. Their dream is to see students reach their full potential and develop a deep love for God.

• Choon Lim & Peishi Koh



Choon Lim and Peishi came to the Lord in 2005 when Choon Lim was pursuing his Bachelor in Mechanical Engineering (Hons) in Nanyang Technological University (NTU), while Peishi was working as a Social Worker in a school for children with special needs. Peishi has a Bachelor degree in Arts and Social Sciences from the National University of Singapore, majoring in Social Work.

After graduating with an Honours degree from NTU, Choon Lim went on to work in an US manufacturing firm as an equipment engineer for six years and subsequently worked as a lecturer in Nanyang Polytechnic for another six years, where he obtained his specialist diploma in Teaching and Learning.

Feeling grateful that they could experience God's amazing grace and love, Choon Lim and Peishi served Him in the church in various ways that included leadership roles and Sunday Kids Kingdom. Choon Lim and Peishi were married in 2008 and have a teenage son and a pair of twin girls. Having a desire to help others experience God's transformational love, they joined the full-time ministry in 2019 and are currently serving in the Youth Ministry where they work with the younger teens and their parents, together with a group of disciples serving as mentors to the teens.

# youth happenings'



Despite the pandemic regulations, we were able to invite counselling professionals to host several online well-being workshops for our youths to discuss mental health.

We also planned holiday programmes to touch on relevant topics such as friendships, social media and social injustice - big topics today, through the bible.

As much as possible under the measures, we still met up face to face for fun and fellowship!

**YOU MATTER!**  
LET'S TALK ABOUT YOUR WELL-BEING! (For youths 13-19yrs old)

Does God treasure our mental health?  
How can we manage and cope with stress?  
How can we talk to our parents about what we are going through?

[HTTPS://TINY.ONE/UMATTER](https://tiny.one/umatter)  
SCAN THE QR CODE OR GO TO THE WEBSITE TO JOIN US!

**ABOUT THE SPEAKER**

Alexis is a professional counsellor and a member of the Singapore Association of Counselling. She received her Master of Counselling from Monash University and Bachelor in Communication from Murdoch University. She is also a certified Level 2 Schema Therapy practitioner and has a particular interest in supporting adolescents and young adults with family and relationship issues. Alexis currently works in a pre-tertiary institution as a guidance counsellor.

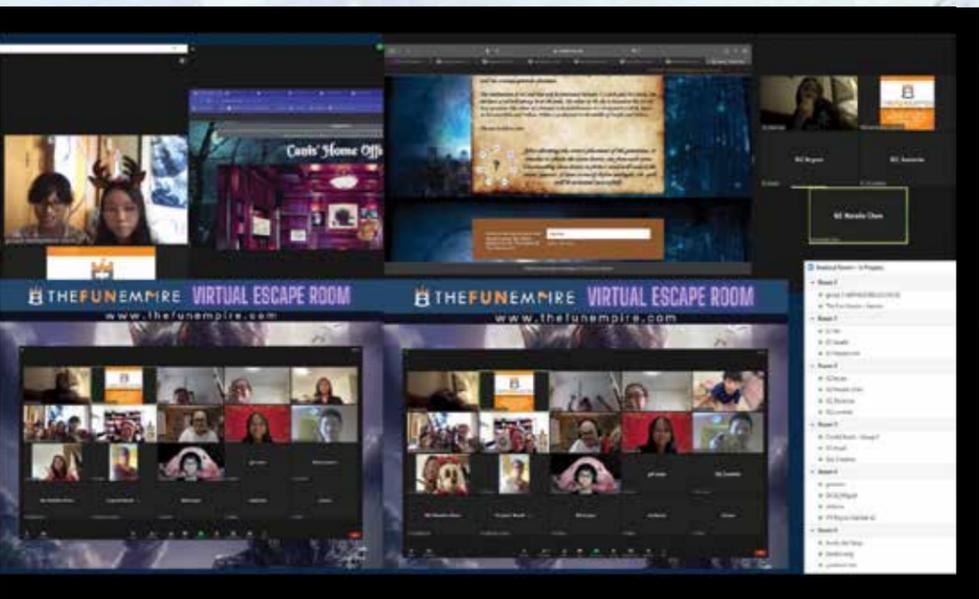
Alexis became a disciple at 17 and is currently part of the Young Professionals ministry. In her free time, she is always down for nature walks, pilates and good conversations over coffee.



**THE BIBLE &...**  
Youth Holiday Programme

HOW DOES THE BIBLE RELATES TO VARIOUS TOPICS IN OUR LIVES SUCH AS FRIENDSHIPS, SOCIAL MEDIA AND SOCIAL INJUSTICES? JOIN US TO FIND OUT MORE!

14th, 16th & 18th June.  
1030am-12noon  
Meeting ID: 922-6338-9027  
Password: Godluvyou  
Contact: Chern Yang - 97667695  
Yvette- 92292489



**You Matter!**  
Let's talk about Youth's well-being

How to build youth's spiritual & mental health  
What signs & symptoms to look out for  
How to engage our youths in conversations

AUGUST 14, 2021 - 2PM

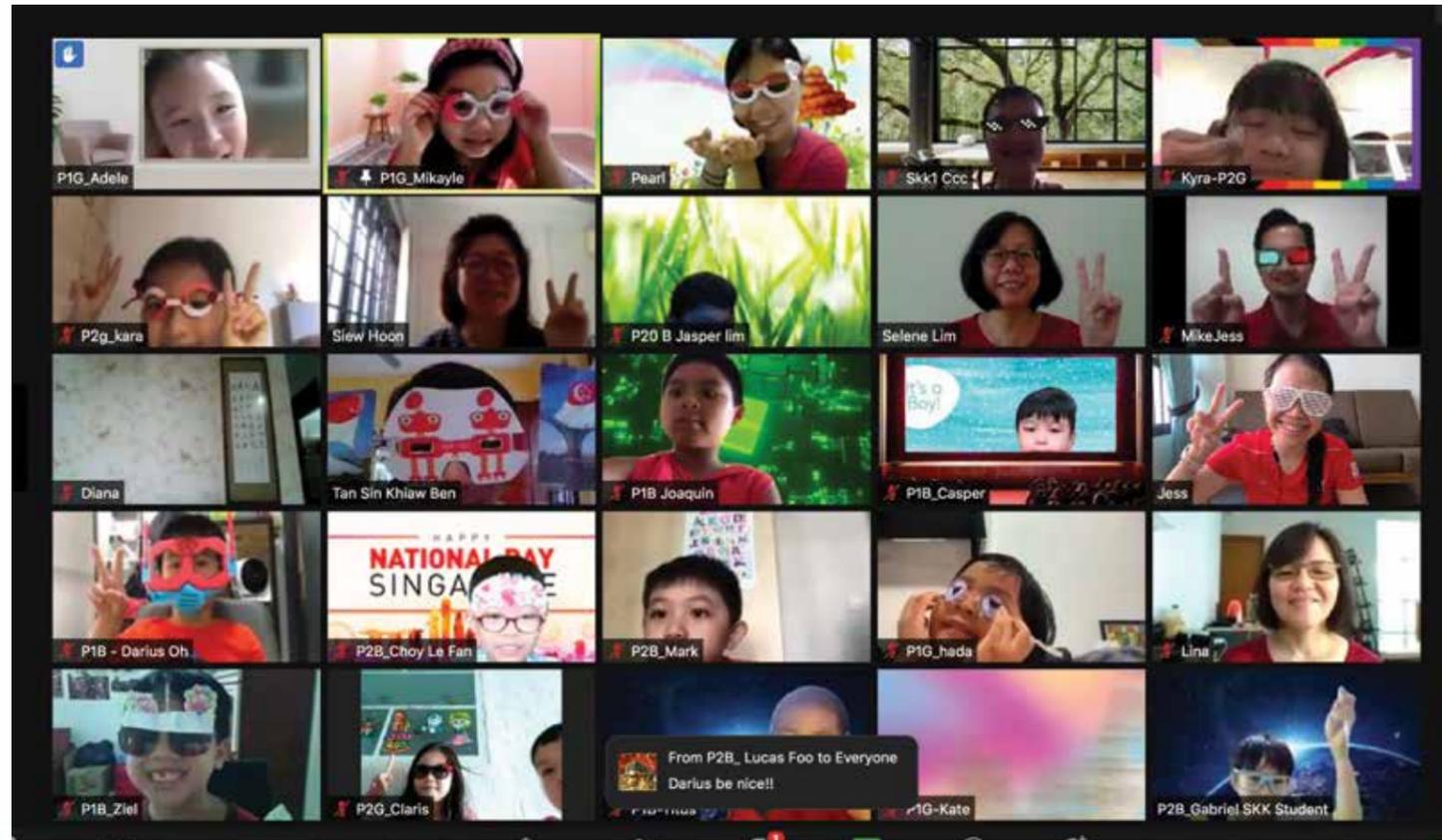
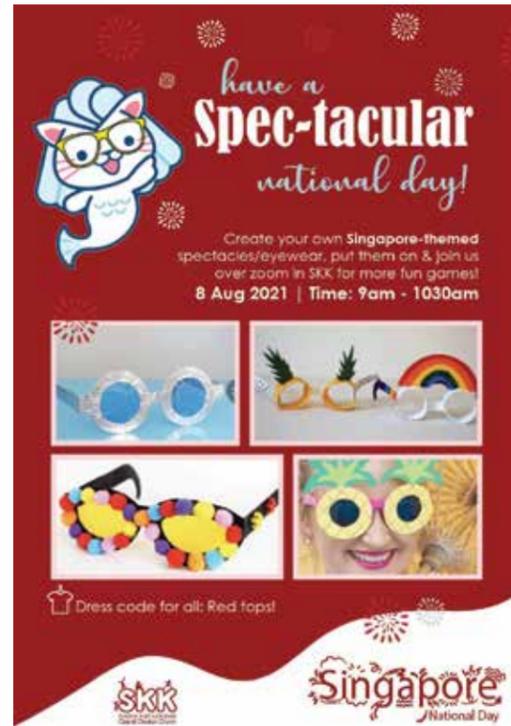
[HTTPS://TINY.ONE/UMATTER](https://tiny.one/umatter)  
SCAN THE QR CODE OR GO TO THE WEBSITE TO JOIN US!

**ABOUT THE SPEAKER**

Vida Ortiz holds a Master of Counselling from Swinburne University of Technology. She currently serves as Counsellor in a local charity, while spearheading family life and wellness programmes.

Vida became a Christian in 1998. She lends support in our church community by serving a group of working professionals in the area of emotional and spiritual growth.

# sunday kids kingdom happenins'



## Easter Hat Contestants



The year 2021 was another year that the children continued to learn about God and His values through online classes. Our ever passionate co-ordinators, together with the volunteer teachers across the different ministries gave their hearts to engage the children in a fun, creative and interactive way to make lessons from the bible come alive.

As we all had to learn to migrate to the online platform in conducting much of our everyday activities at work and in school, our young children have shown much adaptability and resilience in embracing this mode of learning, with the help of parents and teachers. The children have learned to enjoy Worship, Bible lessons, as well as Art and Craft activities, patiently guided by the teachers through the virtual space.

Special occasions such as Easter Day, National Day, Children's Day and Christmas also brought lots of laughter and memories for the children as they participated in games, exhibited their home-made costumes and even won some prizes!

# chinese & golden ministry staff

• Alvin & Julie Fan



Alvin Fan graduated from Ngee Ann Polytechnic with a diploma in Shipbuilding & Offshore Engineering in 1985. During his stint in the National Service, he attained Gold awards in both Management presentation and Exhibition in the Army's WIT project. Subsequently, he worked as an engineer in IHI Marine and Conan Wu & Associates, who were consultants in ship design. Baptised into Christ in 1990, Alvin was one of the pioneers in the Chinese Ministry. He was called to serve in the full-time ministry in 1994 and appointed as an Evangelist in August 1999.

Julie was baptised in 1989. After running her own business for many years, she sold her business and began working full-time for the church in 1994. Julie was appointed a Woman's Ministry Leader in August 1999 and has helped many women to become lay leaders. Married in 1993, Alvin & Julie have two beautiful daughters and an energetic young grandson.

After growing the Chinese-speaking ministry dynamically for many years, Alvin and Julie were asked to begin leading the English speaking Golden (Senior adults) ministry of the Singapore church, as well as continue leading the Chinese-speaking Golden ministry. Both Alvin and Julie are Family Life Educators. They received their certification from Swinburne University in Australia and Family Resource Training Centre, Singapore. Alvin has proven to be an especially invaluable asset to the church as a brilliant Mandarin speaker, writer and translator.

• Ng Meow Siang



Meow Siang became a disciple in 1996 when she was a young adult working in the auditing profession. She was married to Meng Kong in 2004 and they have 2 beautiful teenage children, Maegan and Marcus - 14 and 13 respectively. Meow Siang has been awarded with a distinction grade in Book-keeping & Accounting credited by the London Chamber of Commerce and Industry. She graduated from Ngee Ann Polytechnic with a Diploma in Accountancy and thereafter obtained her professional certificate qualification with the Association of Chartered Accountants, Singapore. She was in the field of accounting

and finance and was working with the National Institute of Early Childhood Development and its predecessor company, SEED Institute the last ten years. Meow Siang started leading small groups shortly after she was baptised and has kept serving ever since then. She has served in the youth, singles, marrieds and parents ministries. Now she is serving as a full-time ministry staff with the Chinese and Golden Ministry starting February 2020, and continues mentoring the youths and youth workers, campus students and the single women in the CNG Ministry.

# chinese & golden happenings'

Fan Long studied the bible and became a Christian in 2000 when he was pursuing his Bachelor in Biochemistry in Sun Yat-sen University, China. Fan Long and his wife both served in the full-time church ministry in China for a period of 11 years till 2013. He obtained the Master in Christian Studies of Theology in New York Theological Education Centre in 2012. After working as a R&D director in a Singapore technology company for 8 years, Fan Long returned to full-time ministry in 2021 to serve the Singapore church. Currently he is working the Chinese Singles, Youth and Parents ministry. He serves in the teaching ministry as well.



• Fan Long



Throughout the pandemic regulations, we still strived to meet up wherever possible. While online classes continued for our youths, they also managed to have an exciting face to face treasure hunt fun time in January in teams of 5, while our Singles Ministry also hosted regular outdoor bible discussions in groups of 5, coming together to be refreshed spiritually with fun and fellowship!

# kids' kingdom

child development & learning centre



We had another fruitful year in 2021 despite the pandemic! We were able to continue with our gym classes with safe management measures in place. It was so rewarding to see our children enjoying the class and learning all sorts of gym movements!

Besides that, our creative and artistic Kindergarten 1 and 2 children had a chance to hold their very own ART exhibition! Showcasing a compilation of their artwork of various mediums such as drawings, paintings, crafts and models for the whole year, their parents were able to enjoy their creativity.

Another highlight the children were excited about was the completion of the new playground! Complete with new flooring and play equipment, the children were thrilled to explore it with their friends.

To make the graduation of our Kindergarten 2 children special and memorable, the teachers made effort to record the performances of the children and a special ceremony was conducted via zoom. We look forward to creating more special memories for our children!

# central christian church community outreach 2021

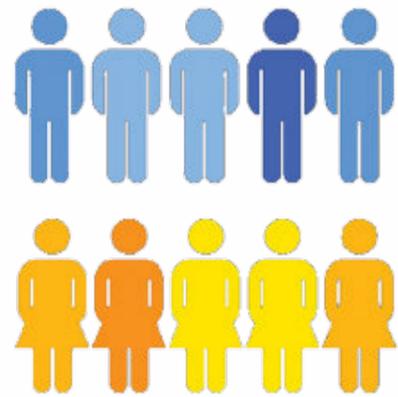


Last year, a constantly evolving global pandemic continued to disrupt many lives around the world. Members of the Central Christian Church (CCC), together with HOPE worldwide Singapore (HOPEwwS), however, continued to reach out to the community and the needy in 2021.

Parents Ministry members supported HOPEwwS' community outreach efforts through monthly doorstep deliveries of household essential items, face masks, and grocery vouchers to needy seniors living alone and to families with young children living in rental flats within the Punggol area. Some 37 EDGE singles ministry members also cleaned and decluttered rented flats of 24 isolated seniors. During Nov & Dec, 111 members also conducted a needs survey for over 340 households at 3 rental blocks in Punggol Shore and Punggol Coast to have a better understanding of their needs.

Through a Season of HOPE and Giving campaign, CCC collaborated together with HOPEwwS and Punggol Shore Constituency Office to spread the message of hope to families, youths and seniors during the November - December festive period. Many volunteers found it meaningful to participate in family bonding activities, youth empowerment initiatives, senior engagement, appreciation and encouragement to the elderly and healthcare workers, as well as expansion of our outreach for low-income communities in Punggol.

Over 270 volunteers spread uplifting messages of hope and love via 24 appreciation videos and more than 1,700 e-cards, together with Christmas trees and refreshments to 1,300 elderly residents and their healthcare staff of eight Nursing Homes. It was heart-warming to witness families and friends using this activity as a bonding moment to make the cards and videos together. In addition, 17 youths and youth mentors created two "Trees of Love", at St. Andrew's Autism Centre (Elliot Road) and at St. Andrew's Adult Home (Buangkok) respectively, with the message "Thank You For Your Love!" paying tribute to all the staff for their love and care!

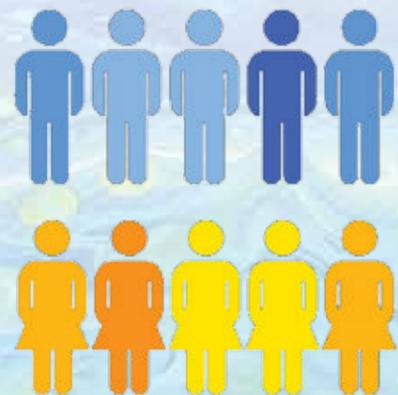


Begin membership (end 2020)

1275

Baptism  
31

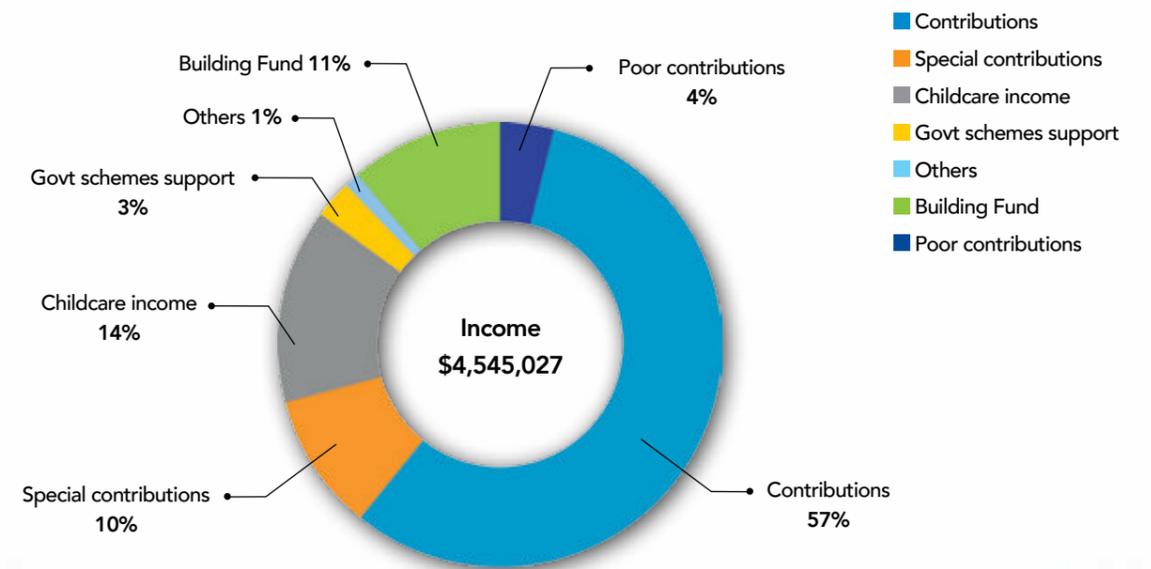
Restoration  
6



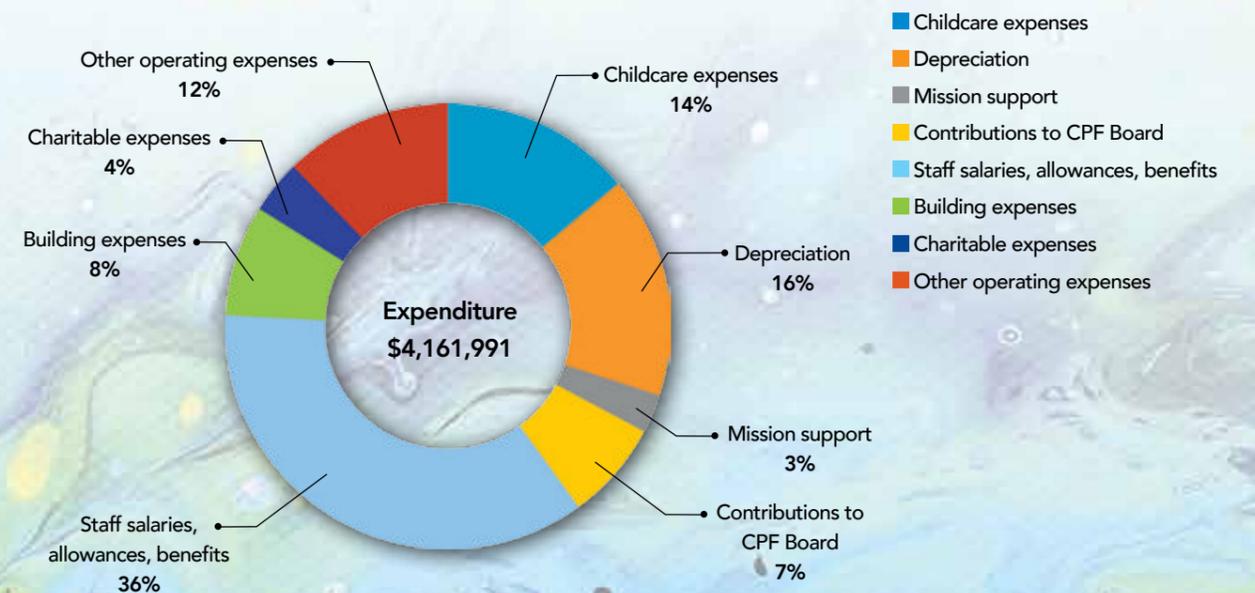
End membership (end 2021)

1274

2021 INCOME



2021 EXPENDITURE



# g o v e r n a n c e

## Practical Role of the MC

- Ensure the Code of Governance is complied with.
- Help develop and approve major staff and church policies and ensure the policies and procedures are complied with.
- Provide approval of major financial decisions of the Church.
- Provide management and financial wisdom, guidance, and advice.
- Review and approve Church annual budget and finances to ensure Church is in good health and properly managed.
- Provide oversight and accountability on Church integrity and transparency.
- Convene a few times a year.

## Disclosure of attendance in 2021

Name	Role	No. of meetings in 2021 attended held while in office	
		Board meeting	AGM
Ow Khai Hoong	Chairman	19/19	1
Lee Huan Ching, Danny <sup>3</sup>	Secretary/ Member as of 27 June 2021	17/19	1
Lee Teck Ming <sup>2</sup>	Treasurer	11/12	1
Chan Chee Chuen	Member	12/19	1
Kuah Soo Lan <sup>2</sup>	Member	12/12	1
Sim Hoon Wah	Member	18/19	1
Taskie Sadikin <sup>3</sup>	Member/ Secretary as of 27 June 2021	18/19	1
Tan Aik Kee Ken Steven	Member	19/19	1
Joyce Cheah Lean Eng <sup>1</sup>	Treasurer as of 27 June 2021 (new)	7/7	1
Yung Weng Kin, Andy <sup>1</sup>	Member as of 27 June 2021 (new)	7/7	1

<sup>1</sup>Newly appointed on 27 June 2021    <sup>2</sup>Retired on 27 June 2021    <sup>3</sup>New appointed role on 27 June 2021

Permitted by Constiution as follows:

Tenure of office for each Committee Member shall be for a period of four consecutive years.

Re-election is allowed for all positions except the position of the Treasurer.

Re-election of the position of the Treasurer is allowed after a lapse of one year.

Staff of the Church should not comprise more than one-third of the Committee and should not chair the Committee.

The Committee does not receive any remuneration for performing its service as Committee.

Not more than one-third of paid staff are in the Management Committee and they are not chairing the Management Committee.

## HR Management

The staff remuneration is set and approved by the Committee.

Our remuneration consists of fixed remunerations and performance-linked bonus.

Performance appraisals are done yearly to ensure that employees receive performance feedback and to set objectives for the new work year.

## Reserves Policy

The Church has a Reserves policy for long-term stability of the operations and it ensures that there are sufficient resources to support the charity Church in the event of unforeseen circumstances. The Reserves level is reviewed yearly by the Board to ensure that the Reserves are adequate to fulfil the Church's continuing obligations.

## Conflict of Interest Policy

All Board members and staff are required to comply with the Church's conflict of interest policy.

The Board has put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests on a regular and need-to basis.

Board members also abstain and do not participate in decision-making on matters where they have a conflict of interest.

## Loans Policy

The Church does not have a Loans policy as it does not make loans.

## Donations to External Parties & Mission Support

Donations to other charities are conducted out of a spirit to help orphans, widows and other less fortunate persons.

Permitted by the Consitution, donation to other charitable organizations may be decided by the Committee.

The Church provides financial mission support to her overseas sister churches under the SEA Region umbrella.

These are conducted out of a spirit to propagate the Christian religion.

The Committee approved the donations to charities and mission support to churches.

The Church is aware and is supportive including making trips to visit the charitable organizatons and overseas sister churches.

## Fundraising Activities

The Church did not hold any fundraise activity from the public in 2021.

# terms of reference of board committees

<p>1. Membership Services Committee</p>	<p><b>Purpose</b> To augment the MC in areas of keeping and maintaining all records, including minutes, general meetings, membership list (except financial) and ensuring its accuracy and proper distribution for the board.</p>	<p><b>Scope</b></p> <ul style="list-style-type: none"> <li>Keep all records, including minutes, general meetings, membership list (except financial), and other important documents for the MC.</li> <li>Ensure the accuracy and proper distribution of the records.</li> <li>Prepare and organize Annual General Meetings, Extra-Ordinary General Meetings and Board Meetings.</li> <li>Collect votes or polls from members for General Meetings, or other purposes directed by the MC. Ensure that polls and votes collected have sufficient control by working with internal audit team.</li> <li>Ensure compliance with relevant laws and regulations on general meetings and PDPA.</li> </ul>	<p><b>Members</b></p> <ol style="list-style-type: none"> <li>Taskie Sadikin (MC) – Chair of Committee</li> <li>Danny Lee (MC)</li> <li>Pat Sim (MC)</li> <li>Janice Teo</li> <li>Teo Yig Zern</li> </ol>	<p>3. Human Resources Committee</p>	<p><b>Purpose</b> To augment the MC in providing recommendations on the human resources management of the Central Christian Church (CCC).</p>	<p><b>Scope</b></p> <ul style="list-style-type: none"> <li>Advise and recommend the Board on HR matters arising from time to time.</li> <li>Upon MC's request to review and make recommendations on:             <ol style="list-style-type: none"> <li>HR Strategy and Practices</li> <li>documented HR Policies and Processes for staff that cover areas such as : recruitment, remuneration, benefits, training and development, performance appraisal, resignation and termination, staff claims and disciplinary actions.</li> <li>documented Code of Conduct for Board Members, Staff and Volunteers (where applicable).</li> </ol> </li> </ul>	<p><b>Members</b></p> <ol style="list-style-type: none"> <li>Ow Khai Hoong (MC)</li> <li>Chang Chai Fung – Chair of Committee</li> <li>Priscilla Toh</li> <li>Koh Cheng Cheng</li> </ol>
<p>2. Stewards of God's Sanctuary Committee</p>	<p>To augment the MC in overseeing areas of maintenance, operations and aesthetics of the church building</p>	<ul style="list-style-type: none"> <li>To provide leadership on the conceptualising of the overall placemaking strategy to enhance the connection between members of the church and the church building, through aesthetic creations and implementations, seeking to inspire the shared values and identity of the members.</li> <li>To rationalise the usefulness of the spaces and overseeing the cleanliness and hygiene of the building.</li> <li>To provide guidance on the operations of the church to better fulfill its function and needs, through compliance of the regulations set by the Building and Construction Authority, and other relevant authorities.</li> <li>To give advice on the maintenance strategy to all Mechanical &amp; Electrical, AV &amp; Security system, and assets of the church.</li> <li>To steer the church towards having a safe, secured, quality, inclusive and sustainable shared facility, transforming the church into a place that the members can call their own.</li> </ul>	<ul style="list-style-type: none"> <li>Tan Aik Kee Ken Steven (MC) – Chair of Committee</li> </ul> <p><b>Preteens Ministry:</b></p> <ul style="list-style-type: none"> <li>Danny Teo</li> <li>Ng Boon Hwee</li> </ul> <p><b>Young Teens Ministry:</b></p> <ul style="list-style-type: none"> <li>Marc Liew</li> <li>Hansen Tinggang</li> </ul> <p><b>Teens Ministry:</b></p> <ul style="list-style-type: none"> <li>Paul Chiam</li> <li>Hazel Ng</li> </ul> <p><b>Campus Ministry:</b></p> <ul style="list-style-type: none"> <li>Theophilia Koay</li> <li>Christopher Anthralsal</li> </ul> <p><b>Parents Ministry:</b></p> <ul style="list-style-type: none"> <li>Roger Low</li> <li>Julius Tan</li> </ul> <p><b>Chinese Ministry:</b></p> <ul style="list-style-type: none"> <li>Sam Lim</li> <li>Janice Kuan</li> </ul> <p><b>EDGE Ministry:</b></p> <ul style="list-style-type: none"> <li>Chong Mei Ling</li> </ul> <p><b>YOPROS Ministry:</b></p> <ul style="list-style-type: none"> <li>Violet Ng</li> </ul>	<p>4. Finance Committee</p>	<p>To assist, the Management Committee ("MC") in fulfilling its responsibilities in areas of finance and finance-related matters of the Central Christian Church ("CCC").</p>	<ul style="list-style-type: none"> <li>To review the periodic financial statements, reports and budgets prepared by CCC administration staff ("CCC Admin"), prior to its presentation to the MC</li> <li>To advise CCC Admin on developing appropriate procedures for budget preparations, where necessary</li> <li>To ensure consistency between the budget and the CCC's plans and review material deviations</li> <li>To ensure periodic monitoring and accountability for funds</li> <li>To establish and review expenditure approval limits, financial guidelines and procedures</li> <li>To advise the MC on matters pertaining to drawing down of reserves and availing credit facilities, where necessary</li> <li>To work with CCC Admin to design financial reports and ensure that reports are timely</li> <li>To oversee short and long-term investments, unless there is a separate investments committee</li> <li>To review the audit plans and reports of the external auditors and consider the effectiveness of the actions taken by management/CCC Admin on the auditors' recommendations</li> <li>To liaise with auditors on any significant matters arising from statutory audit</li> <li>To advise on such other matters that the MC may determine from time to time</li> </ul>	<p><b>Members</b></p> <ol style="list-style-type: none"> <li>Joyce Cheah (MC) – Chair of Committee</li> <li>Deepa Cherian</li> <li>Semed Tony</li> <li>Collin Lee Sze Bee</li> </ol>

# terms of reference of board committees

<p>5. Childcare Services (Kids' Kingdom CDLC) Committee</p>	<p><b>Purpose</b> To ensure operation of the childcare centre is smooth and profitable, hence achieving the Management Committee's (MC) financial goals.</p>	<p><b>Scope</b></p> <ul style="list-style-type: none"> <li>• Provide leadership and guidance to the Centre Principal to ensure smooth operation</li> <li>• Review the periodic financial statements, reports and budgets prepared by the Principal prior to submitting to the Finance Committee for their perusal</li> <li>• Vet, review or draft documents / contracts from time to time</li> <li>• Approve procurement above S\$500 per item which have not been included in approved budget</li> <li>• Developing policies/guidelines/ procedures for KK CDLC to ensure compliance with relevant laws and regulations</li> <li>• Advise, review and monitor risks pertaining to the childcare centre</li> </ul>	<p><b>Members</b></p> <ol style="list-style-type: none"> <li>1. Danny Lee (MC) - Chair of Committee</li> <li>2. Yvette Say (Chief Consultant)</li> <li>3. Amelia Ang (Principal)</li> <li>4. Koh Chew Ling (Vice-Principal)</li> <li>5. Pat Sim (MC) - Advisory</li> </ol>	<p>7. Church 2.0 Committee</p>	<p><b>Purpose</b> To derive various modes of church's broad operation after current church's land lease expires in 2033 for congregational decision.</p>	<p><b>Scope</b></p> <ul style="list-style-type: none"> <li>• To envision, research, debate, ideate, evaluate and propose different options of church operations to meet church's objectives and Christians' needs within affordable means that are agreeable by the majority of membership.</li> <li>• To derive few options that best address church's current challenges and make proposals on how best church can meet to achieve growth in a financially viable way.</li> <li>• To facilitate the decision on the final option to be voted by church members in 2022.</li> </ul>	<p><b>Members</b></p> <ul style="list-style-type: none"> <li>• Chan Chee Chuen (MC) &amp; Lim Ai Hwa - Chair of Committee</li> <li>• Jon Keat (Financial Advisor)</li> <li>• Celine Chong (Legal Advisor)</li> <li>• Koh Choon Lim (Staff Advisor)</li> <li>• Wong Kin Ching (IT Advisor)</li> <li>• Joseph Siat (Property Advisor)</li> </ul> <p><b>Ministry Representatives:</b></p> <ul style="list-style-type: none"> <li>• Yan Boey (Chinese &amp; Golden)</li> <li>• Adeline Kwok (Seasoned Singles)</li> <li>• Pek Phin (Seasoned Singles)</li> <li>• Fiona Lim (YoPros)</li> <li>• Martin Philix (YoPros)</li> <li>• Nathan Cheong (Campus)</li> <li>• Chelsia Goh (Campus)</li> <li>• Joseph Siat (Teens)</li> <li>• Martin Foo (Teens)</li> <li>• Wong Kin Ching (Young Teens)</li> <li>• Chua Teng Hao (Young Teens)</li> <li>• Koh Choon Lim (Pre-Teens)</li> <li>• Bing Magon (Pre-Teens)</li> <li>• Andrew Oh (Parents)</li> <li>• Joke Jong (Parents)</li> <li>• Shin Yeh (Parents)</li> </ul>
<p>6. Legal &amp; Compliance Committee</p>	<p>To augment the MC in areas of Law and Compliance</p>	<ul style="list-style-type: none"> <li>• Advise the MC on legal issues arising from time to time</li> <li>• To vet, review or draft documents / contracts from time to time</li> <li>• In its advisory role, to engage independent legal advisors, if and when it deems necessary (subject to formal approval by the MC)</li> <li>• Ensure compliance with relevant laws and regulations</li> <li>• Developing policies/ guidelines / procedures for the MC or in conjunction with other board committees, if necessary, to ensure compliance with relevant laws and regulations</li> <li>• To highlight practices / issues which do not accord with sound legal policy or best practices, whether or not specifically highlighted to the committee by the MC</li> <li>• Advising on risk mitigation issues</li> </ul>	<p><b>Members</b></p> <ol style="list-style-type: none"> <li>1. Andy Yung (MC) - Chair of Committee</li> <li>2. Renganathan Shankar</li> <li>3. Shelley Lim</li> <li>4. Kuah Soo Lan</li> </ol>				

# financials

Audited financial report 2021 of Central Christian Church

**Central Christian Church**

(Unique Entity Number: S88SS0027F)  
(Registered under the Societies Act 1966 and the Charities Act 1994)

**AUDITED FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021**

 **Tan, Chan  
& Partners**  
CHARTERED ACCOUNTANTS SINGAPORE  
26 Eng Hoon Street Singapore 169776  
Tel: 6533 7393 Fax: 6533 6831  
[www.tanchan-cpa.com](http://www.tanchan-cpa.com)

**Central Christian Church**

**AUDITED FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021**

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**Central Christian Church  
STATEMENT BY THE MANAGEMENT COMMITTEE  
For the Financial Year Ended 31 December 2021**

In the opinion of the Management Committee,

- (a) the financial statements of Central Christian Church (the "Church") together with the notes thereto are properly drawn up in accordance with the provisions of the Societies Act 1966 (the "Societies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Singapore Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Church as at 31 December 2021, and the results, changes in funds, and cash flows of the Church for the year then ended;
- (a) at the date of this statement, there are reasonable grounds to believe that the Church will be able to pay its debts as and when they fall due; and
- (b) There was no fund-raising appeal held by the Church during the financial year.

The Management Committee authorised the issue of these financial statements.

**MANAGEMENT COMMITTEE**

The Management Committee at the date of this report are as follows:

Mr. Ow Khai Hoong	Chairman
Mr. Taskie Sadikin	Secretary
Ms. Joyce Cheah Lean Eng	Treasurer
Mr. Chan Chee Chuen	Member
Mr. Lee Huan Ching, Danny	Member
Ms. Sim Hoon Wah	Member
Mr. Tan Aik Kee Ken Steven	Member
Mr. Yung Weng Kin, Andy	Member

On behalf of the Management Committee

Digitally signed by  
Khai Hoong OW  
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Ow Khai Hoong  
Chairman

  
.....  
Joyce Cheah Lean Eng  
Treasurer

Singapore

Date: 1 June 2022



**INDEPENDENT AUDITOR'S REPORT**

**To the Members of  
Central Christian Church  
For the Financial Year Ended 31 December 2021**

**Report on the Audit of the Financial Statements**

*Opinion*

We have audited the financial statements of Central Christian Church (the "Church"), which comprise the balance sheet of the Church as at 31 December 2021, the statement of financial activities, and statement of cash flows of the Church for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act 1966 (the "Societies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Singapore Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Church as at 31 December 2021, and the results and cash flows of the Church for the financial year ended on that date.

*Basis for Opinion*

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Church in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

*Other Information*

Management is responsible for the other information. The other information comprise the Statement by the Management Committee.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.



## INDEPENDENT AUDITOR'S REPORT

To the Members of  
Central Christian Church  
For the Financial Year Ended 31 December 2021

### Report on the Audit of the Financial Statements (Cont'd)

#### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and CAS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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## INDEPENDENT AUDITOR'S REPORT

To the Members of  
Central Christian Church  
For the Financial Year Ended 31 December 2021

### Report on the Audit of the Financial Statements (Cont'd)

#### Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also: (cont'd)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required by the Church have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act and the Charities Act and Regulations.

There was no fund-raising appeal held by the Church during the financial year.

Tan, Chan & Partners  
Public Accountants and  
Chartered Accountants  
Singapore

Date: 1 June 2022

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Central Christian Church  
STATEMENT OF CASH FLOWS  
For the Financial Year Ended 31 December 2021

	Note	2021 \$	2020 \$
<b>Operating activities</b>			
Surplus for the financial year		383,036	1,748,006
<b>Adjustments for:</b>			
Amortisation of deferred income		(7,560)	(7,560)
Interest income	4	(18,115)	(32,180)
Depreciation of property, plant and equipment	7	644,295	641,374
Interest expense		643	1,891
Operating cash flows before working capital changes		1,002,299	2,351,531
<b>Changes in working capital:</b>			
Prepayments		7,962	10,962
Other receivables		17,433	24,250
Other payables		(27,344)	(25,910)
Cash flows from operations		1,000,350	2,360,833
Interest received		18,115	32,180
Net cash flows generated from operating activities		1,018,465	2,393,013
<b>Investing activity</b>			
Acquisition of property, plant and equipment	7	(61,713)	(33,658)
Net cash flows used in investing activity		(61,713)	(33,658)
<b>Financing activities</b>			
Interest paid		(643)	(1,891)
Repayment of loans and borrowings		(247,234)	(13,155)
Net cash flow used in financing activities		(247,877)	(15,046)
<b>Net changes in cash and cash equivalents</b>		708,875	2,344,309
<b>Cash and cash equivalents at beginning of financial year</b>		6,762,529	4,418,220
<b>Cash and cash equivalents at end of financial year</b>	9	7,471,404	6,762,529

The accompanying notes form an integral part of the financial statements.

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Central Christian Church  
NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

## 1. GENERAL INFORMATION

Central Christian Church (the "Church") is registered under the Societies Act 1966 and the Charities Act 1994 and domiciled in the Republic of Singapore. The registered address of the Church is located at 1 Edgefield Walk, Singapore 828850.

The principal activities of the Church are to function as a church in the propagation of the Christian faith and to operate a childcare centre.

The financial statements of the Church for the financial year ended 31 December 2021 were authorised for issue by the Management Committee on the date of the statement by the Management Committee.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### 2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar ("S\$"), which is the functional currency of the Church have been prepared in accordance with the provisions of the Societies Act 1966 (the "Societies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations"), and Singapore Charities Accounting Standard ("CAS"). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management's best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

#### *Use of estimates and judgements*

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no significant judgements made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

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Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.1 Basis of preparation (cont'd)

*Adoption of new standards*

On 1 January 2021, the Church has elected to adopt the CAS. Changes to the Church's accounting policies have been made as required, in accordance with the transitional provisions in the CAS.

The adoption of these CAS did not result in substantial changes to the Church's accounting policies and had no material effect on the amounts reported for the current or prior financial years.

2.2 Revenue Recognition

Income is recognised in the statement of financial activities to the extent that the Company becomes entitled to the income, when it is probable that the income will be received; and when the amount of income can be measured with sufficient reliability.

Contribution and other income

Contribution and other income are recognised upon receipts.

Childcare fee income

Childcare fee income is recognised over the period of instruction and services provided. Childcare fee income for qualifying children are partially subsidised by the Early Childhood Development Agency ("ECDA"). Childcare fee income and the subsidy claims received are separately disclosed.

ECDA subsidy claims

ECDA subsidy claims is recognised when there is reasonable assurance that the subsidy will be received, and all attaching conditions will be complied with.

Interest income

Interest income is recognised using the effective interest method.

Other income – grants

Grants are recognised on upon receipt. However, grants received that are subject to donor-imposed pre-conditions are deferred as liabilities until the Company is able to meet the terms of the grants.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.3 Recognition of expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been received unless the expenditure qualifies for capitalisation as assets such as inventory and plant and equipment. Expenditure on performance-related grants is recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under charitable activities or governance and administrative costs.

Charitable activities

Expenditure on charitable activities comprises all costs incurred in undertaking work to meet the charitable objects of the Company. Such costs include the direct costs of the charitable activities of the Company together with those support costs incurred that enable these activities to be undertaken. All resources applied in undertaking activities to meet the Company's charitable objectives are classified under cost of charitable activities.

Governance costs

Governance costs include the costs of governance arrangement, which relate to the general running of the Company as opposed to the direct management functions inherent in generating funds, service delivery and programme or project work. Governance costs will normally include both direct costs such as internal and external audit, legal advice for the Company and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Allocation of costs

Where appropriate, expenditures that are specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, the following apportionment bases are applied:

- Usage;
- Head count i.e. on the number of people employed within an activity;
- Floor area occupied by an activity;
- On time basis; and
- Expenditure total.

2.4 Employee benefits

Defined contribution plan

The Company makes contributions to the Central Provident Fund in Singapore. Contributions to the defined contribution plan are recognised as an expense in the period in which the related service is performed.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.4 Employee benefits (cont'd)

Short-term benefits

All short-term benefits are recognised in statement of financial activities in the period in which the employees rendered their services to the Company.

2.5 Property, plant and equipment

Property, plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

	<u>Estimated useful lives</u>
Leasehold land	29 years
Church building	Remaining lease period
Computer	2 to 5 years
Sound system	5 years
Office equipment	5 years
Furniture and fittings	5 years
Motor vehicle	5 years
LCD projector	5 years
Renovation	5 years

The residual values, estimated useful lives and depreciation method of plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities

Fully depreciated assets are retained in the financial statements until they are no longer in use.

2.6 Other receivables

Other receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs are recognised as expenditure in the statement of financial activities. Prepayments are initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

After initial recognition, receivables, excluding prepayments, are measured at cost less any accumulated impairment losses. Prepayments are measured at the amount paid less the economic resources received or consumed during the financial period.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.6 Other receivables (cont'd)

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Company expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2.7 Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred. Accruals shall be recognised at the best estimate of the amount payable.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at bank and fixed deposits that are subject to an insignificant risk of changes in value. The carrying amounts of these assets approximate their fair value.

2.9 Unrestricted funds

Unrestricted funds are classified into two categories:

*Unrestricted non-designated funds*

These represent funds received by the Church that are expendable for any activity within the Church at the discretion of the Management Committee in furtherance of the Church's charitable objectives.

*Unrestricted designated funds*

These represent funds that have been received by the Church specifically for one of its many programmes, or have been ear-marked for a specific programme or a specific purpose within a programme by the Management Committee. If part of the unrestricted designated fund of a programme is set aside for a particular purpose by the Management Committee, it may be designated as a separate fund within the programme but the designation has an administrative purpose only, and does not restrict the Management Committee from transferring or re-designating the fund for another purpose within the same programme. Funds that have been transferred from unrestricted non-designated funds by the Management Committee and designated for a specific purpose or programme, may at its discretion be transferred back to the non-designated unrestricted funds.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.10 Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donors or with their authority such as in the literature of a public appeal or created through legal process, but still within the wider objects of the Church.

2.11 Taxation

The Church which is registered as charity is exempted from income tax as stated under Section 13 (1)(zm) of the Singapore Income Tax Act

3. CHILDCARE INCOME

	2021 \$	2020 \$
Concerts	1,625	2,324
Enrichment class	-	6,800
Field trips	1,716	208
Fee income	369,914	392,761
Government grant	7,560	8,560
Jobs Support Scheme	14,493	111,577
Foreign Worker Levy rebate	-	3,000
Other income	1,124	125
Registration fee	600	1,400
Subsidies income	226,052	278,284
Uniforms	1,150	770
	<u>624,234</u>	<u>805,809</u>

4. OTHER INCOME

	2021 \$	2020 \$
Foreign exchange gain	923	-
Foreign worker levy support	-	3,000
Interest income	18,115	32,180
Jobs Support Scheme	100,803	441,021
Special employment credit	3,148	4,228
Vending machine commissions	553	448
Wages credit scheme	45,428	48,130
	<u>168,970</u>	<u>529,007</u>

The Jobs Support Scheme ("JSS") is to provide wage support to employers to retain their local employees during the Covid-19 pandemic due to economic uncertainty under Covid-19 resilience package.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

5. CHILDCARE EXPENSES

	2021 \$	2020 \$
Advertisement and recruitment	360	1,235
Auditor's remuneration	700	700
Bank charges	186	378
Enrichment	16,162	17,596
First aid expenses	592	902
General expenses	110	140
Groceries and kitchen expenses	18,769	18,097
License fee	120	314
Office supplies	6,263	6,249
Repair and maintenance	11,558	11,298
Resource materials	44	452
Salaries and other related costs	536,921	571,556
Special event	5,352	247
Staff training	412	390
Telephone charges	1,256	2,344
Transport charges	208	225
Uniforms	-	744
	<u>599,013</u>	<u>632,867</u>

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

6. Governance and administrative expenses

	Unrestricted Fund		Restricted Funds		Total Funds	
	2021	2020	2021	2020	2021	2020
	\$	\$	\$	\$	\$	\$
Auditor's remuneration	5,359	5,420	-	-	5,359	5,420
Bank charges	3,980	6,165	-	-	3,980	6,165
Benevolence	-	-	639	885	639	885
Book and subscription	12,054	19,751	16,129	20,864	28,183	40,615
Church conference and communion	4,597	6,829	-	-	4,597	6,829
Depreciation of plant, property and equipment	54,360	51,439	589,935	589,935	644,295	641,374
Donation	-	-	164,311	189,693	164,311	189,693
Entertainment	636	2,136	-	-	636	2,136
Foreign exchange loss	-	4,460	-	-	4,460	4,460
Games, food and refreshment	856	3,842	-	-	856	3,842
General expenses	3,482	4,126	-	300	3,482	4,426
Insurance	48,597	51,823	6,602	6,155	55,199	57,978
Medical fees	20,582	32,320	430	693	21,012	33,013
Mission support	107,221	126,475	-	-	107,221	126,475
Office supplies	6,672	10,792	-	-	6,672	10,792
Postage, printing and stationery	4,844	10,200	-	-	4,844	10,200
Professional fee	18,351	34,730	-	-	18,351	34,730
Recruitment/moving	-	-	1,540	1,000	1,540	1,000
Repair and maintenance	38,471	54,605	242	100	38,713	54,705
Special events expenses	53,280	77,029	133,903	83,873	187,183	160,902
Staff salaries, benefits and allowances	1,721,317	1,806,896	137,934	136,459	1,859,251	1,943,355
Staff CPF	270,303	276,606	15,761	15,656	286,064	292,262
Staff training	10,322	58,557	805	100	11,127	58,657
Telecommunication	56,852	59,597	2,496	1,624	59,348	61,221
Transport	2,729	2,795	10	-	2,739	2,795
Traveling expenses	-	3,401	-	-	3,401	3,401
Utilities	-	-	46,733	39,032	46,733	39,032
	2,444,865	2,709,994	937,030	1,086,369	3,562,335	3,796,363

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

7. PROPERTY, PLANT AND EQUIPMENT

	Leasehold land	Church building	Computer	Sound system	Office equipment	Furniture & fitting	LCD projector	Renovation	Total
<b>Cost</b>	\$	\$	\$	\$	\$	\$	\$	\$	\$
As at 1 January 2020	6,436,025	8,453,747	91,453	351,763	153,125	298,824	114,138	489,262	16,388,337
Additions	-	-	25,690	2,401	5,567	-	-	-	33,658
Write-off/disposal	-	-	9,377	-	-	-	-	-	9,377
As at 31 December 2020	6,436,025	8,453,747	106,766	354,164	158,692	298,824	114,138	489,262	16,431,372
Additions	-	-	(20,437)	(1,450)	(53,403)	-	(90,758)	-	(166,048)
Write-off/disposal	-	-	106,083	352,714	114,336	298,824	48,869	516,439	1,637,037
<b>As at 31 December 2021</b>	<b>6,436,025</b>	<b>8,453,747</b>	<b>106,083</b>	<b>352,714</b>	<b>114,336</b>	<b>298,824</b>	<b>48,869</b>	<b>516,439</b>	<b>16,327,037</b>
<b>Accumulated depreciation</b>									
As at 1 January 2020	3,328,986	3,490,055	84,540	334,678	126,649	282,710	114,138	451,176	8,212,932
Depreciation	221,932	368,004	13,558	6,172	13,429	7,911	-	10,368	641,374
Write-off/disposal	-	-	9,377	-	-	-	-	-	9,377
As at 31 December 2020	3,550,918	3,858,059	107,475	340,850	140,078	290,621	114,138	461,544	8,863,683
Depreciation	221,932	368,004	14,178	6,405	11,651	6,149	4,248	11,728	644,295
Write-off/disposal	-	-	(20,437)	(1,450)	(53,403)	-	(90,758)	-	(166,048)
<b>As at 31 December 2021</b>	<b>3,772,850</b>	<b>4,226,063</b>	<b>101,216</b>	<b>345,805</b>	<b>98,326</b>	<b>296,770</b>	<b>27,628</b>	<b>473,272</b>	<b>9,341,930</b>
<b>Net carrying amounts</b>									
As at 31 December 2020	2,885,107	4,595,688	19,045	13,314	18,614	8,203	-	27,718	7,567,689
<b>As at 31 December 2021</b>	<b>2,663,175</b>	<b>4,227,684</b>	<b>4,867</b>	<b>6,909</b>	<b>16,010</b>	<b>2,054</b>	<b>21,241</b>	<b>43,167</b>	<b>6,985,107</b>

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

7. PROPERTY, PLANT AND EQUIPMENT (Cont'd)

The property, plant and equipment depreciation expenses are distributed as follows:

	2021 \$	2020 \$
Unrestricted - General Fund	54,360	51,439
Restricted – Building Fund	589,935	589,935
	<u>644,295</u>	<u>641,374</u>

Leasehold land and building pledged as security

The Church's leasehold land and building with a carrying amount of \$2,663,175 (2020: \$2,885,107) and \$4,227,684 (2020: \$4,595,688) respectively were mortgaged to a financial institution to secure the Church's term loans (Note 10). The loan was fully discharged in 2021.

Asset held in trust

Leasehold land and Church building with a carrying amount of \$2,663,175 (2020: \$2,885,107) and \$4,227,684 (2020: \$4,595,688) respectively are jointly held in trust by three trustees.

8. OTHER RECEIVABLES

	2021 \$	2020 \$
Deposits	7,220	7,720
Sundry debtor	44,216	61,149
	<u>51,436</u>	<u>68,869</u>

9. CASH AND BANK BALANCES

	2021 \$	2020 \$
Cash on hand	3,290	3,054
Cash at banks	4,840,496	5,141,564
Fixed deposits	2,627,618	1,617,911
	<u>7,471,404</u>	<u>6,762,529</u>

Cash at banks earns interest at prevailing bank interest rate.

Fixed deposits are placed at a tenure of 12 months (2020: 12 months) and bear interest ranging from 0.55% to 0.60% (2020: 0.60% to 2.00%) per annum.

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

10. LOANS AND BORROWINGS

	2021 \$	2020 \$
<u>Current</u>		
Term loan	-	47,234
Interest free loan	-	200,000
	<u>-</u>	<u>247,234</u>
Total loans and borrowings	<u>-</u>	<u>247,234</u>

Term loan is used to finance the purchase of leasehold land and construction costs of the building (Note 4). Term loan is repayable by 240 monthly installments commencing from March 2006 and bears interest at 3.65% (2020: 3.65%) per annum. The entire loan was repaid during the financial year.

The Term loan is secured by:

- (i) Legal mortgage over the Church's leasehold land and building (Note 7); and
- (ii) Deed of joint and several guarantee by a trustee, Mr. Lee Kok Keong and an ex-senior evangelist, Mr. John Louis.

In 2020, interest free loan balance of \$200,000 was obtained from a church member under a friendly agreement and is repayable at variable quantum from \$5,000 to \$50,000 annually from 2011 to 2027 and final payment of \$60,000. The entire loan was repaid during the financial year.

11. OTHER PAYABLES

	2021 \$	2020 \$
Accrued operating expenses	22,743	53,927
Refundable deposit	41,873	50,940
Deferred grant	15,120	22,680
Sundry creditor	37,135	24,228
	<u>116,871</u>	<u>151,775</u>

12. GENERAL FUND

General Fund is unrestricted fund for the Church to run its operation.

Movement during the financial year:

	2021 \$	2020 \$
At the beginning of the financial year	12,747,782	10,810,367
Income received during the financial year	3,848,897	5,280,276
Expenses incurred during the financial year	(3,043,878)	(3,342,861)
At the end of the financial year	<u>13,552,801</u>	<u>12,747,782</u>

Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

13. BUILDING FUND

The Building Fund is to be used for building related expenses including but not limited to, acquiring of church land and church building, church land and building depreciation, mortgage loan interest, utilities, cost of caretakers and cleaners, building addition and alternation works, renovation, repair and maintenance, building related professional fees and bank services fees.

Movement during the financial year:

	2021	2020
	\$	\$
At the beginning of the financial year	1,103,013	1,251,737
Income received during the financial year	501,084	728,979
Expenses incurred during the financial year	(937,673)	(877,703)
At the end of the financial year	<u>666,424</u>	<u>1,103,013</u>

14. CHARITABLE FUND

The Charitable Fund was set-up for the purpose to help the poor and the needy.

Movement during the financial year:

	2021	2020
	\$	\$
At the beginning of the financial year	191,577	232,262
Income received during the financial year	195,046	169,872
Expenses incurred during the financial year	(180,440)	(210,557)
At the end of the financial year	<u>206,183</u>	<u>191,577</u>

15. TAXATION

The Church is registered as an exempt charity under the Charities Act 1994. By virtue of section 13(1)(zm) of the Income Tax Act 1947, the Church is exempted from income tax.

16. RELATED PARTY TRANSACTIONS

A related party includes members of the Management Committee and key management of the Church. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these parties. It also includes members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual. Key management personnel include paid staff sitting in the management committee, senior evangelist, lead evangelist and their spouses. The management committee other than the paid staff does not receive remunerations from the Church.

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Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

16. RELATED PARTY TRANSACTIONS (Cont'd)

In addition to the related party information disclosed elsewhere in the financial statements, the Church carried out the following transactions with the related party on terms agreed between the parties during the financial year as follows:

	2021	2020
	\$	\$
<u>Transactions with members of the Church</u>		
Building fund income received from committee members	15,205	32,016
Contribution income received from committee members	136,669	124,490
Special contribution income received from committee members	16,000	53,000
Training for related parties	<u>869</u>	<u>1,625</u>
<u>Compensation of key management personnel</u>		
Salaries and related costs	<u>255,009</u>	<u>676,009</u>
Number of key management in remuneration bands:		
-Below \$100,000	3	5
-\$100,000 to \$200,000	-	2
	<u>3</u>	<u>7</u>

The remuneration of key management personnel is determined by the Management Committee.

- (1) Key management personnel consists of the paid staff sitting in the management committee, senior evangelist, lead evangelist and their spouses.
- (2) The management committee other than the paid staff does not receive remunerations from the Church

	2021	2020
	\$	\$
<u>Transactions with a company owned by a senior evangelist</u>		
Licence fee	-	<u>1,126</u>

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Central Christian Church

NOTES TO THE FINANCIAL STATEMENTS  
For the Financial Year Ended 31 December 2021

17. OVERSEAS TRANSACTIONS

In addition to information disclosed elsewhere in the financial statements, the following expenditure remitted to, spent in, or benefit locations outside Singapore are as follows:

Country	Nature of expenses	2021 \$	2020 \$
Indonesia	Donations	85,200	97,100
USA	Donations	-	6,659
India	Disaster relief expenses	40,876	-
Indonesia	Disaster relief expenses	36,885	-
Myanmar	Disaster relief expenses	1,349	-
Philippines	Disaster relief expenses	-	-
Lebanon	Disaster relief expenses	-	23,282
Indonesia	Mission expenses	8,545	16,747
Malaysia	Mission expenses	98,676	109,727
	Travel/accommodation/allowances	-	30,455
	Retreats/seminars/courses/conferences	-	183
		<u>271,531</u>	<u>284,153</u>

18. FINANCIAL INSTRUMENTS

At the reporting date, the aggregate carrying amounts of financial assets and financial liability at amortised cost were as follows:

	Note	2021 \$	2020 \$
<b>Financial assets</b>			
Other receivables	8	51,436	68,869
Cash and bank balances	9	7,471,404	6,762,529
<b>Financial assets carried at amortised cost</b>		<u>7,522,840</u>	<u>6,831,398</u>
<b>Financial liabilities</b>			
Loans and borrowings	10	-	247,234
Other payables	11	116,871	151,775
<b>Financial liabilities carried at amortised cost</b>		<u>116,871</u>	<u>399,009</u>

Central Christian Church ("CCC") was registered as a society in 22 Jan 1988.

Central Christian Church ("CCC") is an exempt charity.

CCC was registered as a charity under the Charities Act (Chapter 37) since 08 Nov 1989

CCC has Constitution as its governing instrument.

**Unique Registration Number (UEN):**  
S88SS0027F

**Registered Address:**  
1 Edgefield Walk Singapore 828850

**Auditor:**  
Tan, Chan & Partners

**Bankers :**  
DBS Bank Ltd, RHB Bank Berhad, Bank of China

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**A very big thank you to all the contributors  
of the Annual Report!**

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