



2022

## LOVING BEYOND | BOUNDARIES

### BLESSED SUNDAY!

We are glad to worship God together with you! May we continue to be a light and blessing to one another and others beyond boundaries!

### SERVING THIS WEEK

Eld Chua Hung Choo  
Bay Wan Jee  
Lau Wen Hooi  
Dn Lee Lin Ping  
Joella Lopes-Lam  
Emmanuel Ong  
Ng Jianzhi

### NEXT WEEK

**Standing on the  
Promises of God**  
1 Kings 15:25-32  
Ps Int Joseph Tee

**Sr Ps Yap Kim Sin**  
9862 4390  
**Ps Lawrence Ong**  
9146 8277  
**Ps Wendell Chua**  
9027 7465  
**Ps Int Joseph Tee**  
9088 0077

### ORDER OF SERVICE

Worship Theme *Trusting a Faithful God*

### Prepare for Worship

Prelude

### Exalt His Name

Call to Worship  
Invocation  
Doxology  
Opening Song  
Responsive Scripture Reading  
*Matthew 6:19-24*

Worship in Song

### Listen to His Word

**God's Faithfulness &  
Our Faithlessness**  
1 King 15:1-24

Ps Yap Kim Sin

Response Song

### Give to His Work

Offering  
Offertory Response

### Pray to Him

Corporate Prayer  
Pastoral Prayer

Closing Song  
Benediction  
Announcements  
Postlude



# SERMON NOTES

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## God's Faithfulness & Our Faithlessness

1 King 15:1-24

*Ps Yap Kim Sin*



### 1. Abijam - the almost forgotten king (vv 1-8)

- a. His sins and half-hearted attitude (v 3)
- b. God's faithfulness (vv 4-5)

### 2. Asa - the backslidden king (vv 9-24)

- a. His pure devotion (vv 9-15)
- b. His faithlessness (vv 16-24)

Conclusion

**2 Chronicles 16:7-9**

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**For the eyes of the Lord run to and fro throughout the whole earth, to give strong support to those whose heart is blameless toward him.**

2 Chronicles 16:9a

# WEEKLY PRAYER GUIDE

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## Session Meeting

- » Please **pray for our elders** as they meet to discuss the matters of our church.
- » Pray for **strength, clarify, wisdom and compassion** for our leaders as they take time to meet while still balancing the other commitments in their lives.



## Covenant Bible School

- » Thank God for the **overwhelming sign ups** from students located overseas and their desire to learn. May God bless them and their ministries through the classes.
- » Pray for **Dr. David Chapman** as he leads the lectures. Pray that he will have the **sensitivity and clarity** as he surveys the New Testament for an international class.
- » Pray for **Ps Int Joseph Tee** as he leads the tutorials that will support the lecture content while being engaging.

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# WEEKLY PRAYER GUIDE

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## BLK123

- » Pray for our first visit of the year on **13 February**. May God bless our volunteers as they spend time with the residents, that they may have **meaningful conversations** together as they share a meal together.
- » Thank God for all **our volunteers and for hearts** that are committed to showing love and compassion to this community.
- » Pray that we will develop **deeper and more meaningful connections** this year with the residents and, God willing, have opportunities to share with them about Christ.

# CHURCH NEWS AND ACTIVITIES



## In-person Worship Services

*Register for February!*

**8.45am** (VDWS, 240 cap): <http://tiny.cc/zsmorning>

**11.15am** (VDWS, 140 cap): <http://tiny.cc/zs2morning>

**5.00pm** (VDWS, 140 cap): <http://tiny.cc/zsevening>

\* Please register **before 12.00pm on Fridays**.

*The 8.45am livestream will continue to run weekly.*

NEW

## VPWS to become VDWS

*For ALL worship services (MS, 2MS, ES) from 6 Feb onwards*

In line with government directives, **only Vaccinated-Differentiated Worship Services (VDWS)** will be conducted from 6 Feb onwards.

This means we **will not** be able to accommodate unvaccinated or Pre-Event Tested (PET) persons.

*Do reach out to the church office if you have any needs or concerns regarding this transition. Thank you!*

## Youth Discipleship Group (YDG)

Every Sunday, 10 am - 11 am

Join our youths for weekly interactive Bible studies on the **Book of Judges!** For ages 13 - 16 years old.

For queries,

Contact **Ivan Feng @ 9667 7275** or

[ivan\\_feng@mymail.sutd.edu.sg](mailto:ivan_feng@mymail.sutd.edu.sg)

# CHURCH NEWS AND ACTIVITIES

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## NEW IN FROM CHILDREN'S MINISTRY!

Please help yourselves to the **Gospel tracts** (available in English/Mandarin) for children!

Pick up some of our new **Awana Clubs and Sunday School Flyers** and pass them to your families and friends this CNY!

*You may find these outside both Sanctuary 1 and 2!*

*New Course!*

## Covenant Bible School

Beginning 10 February

(9 Thursdays)

7.30pm - 9.30pm, On Zoom

## NEW TESTAMENT SURVEY

by Dr. David W. Chapman

Sign up now at:

<https://www.covenantbibleschool.org/register>



The poster features a large, stylized black letter 'N' on a light orange background. In the top left corner of the 'N' is the Covenant Bible School logo. In the top right corner is a circular portrait of Dr. David W. Chapman, with his name and title below it. The text 'NEW TESTAMENT SURVEY' is written in white capital letters across the middle of the 'N'. Below the 'N', the text '9 Thursdays starting 10 February' and '7.30pm - 9.30pm (Singapore Time)' is displayed.

Dr. David W. Chapman  
New Testament and Archaeology  
Covenant Theological Seminary

NEW TESTAMENT  
SURVEY

9 Thursdays  
starting 10 February

7.30pm - 9.30pm  
(Singapore Time)

## CNY Spring Clean

12 February, Saturday

9.30am - 12.30pm



Join us as we spring clean different parts of the church together for CNY!

Sign up here: <http://tiny.cc/ZSspringclean>

Contact **Dness April Ding** or **Ng Peiyi** for more queries.

# CHURCH NEWS AND ACTIVITIES

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## **Senior Adult Fellowship (SAF) Bible Study**

Thursday 10 February, 10.30am

In-person and on Zoom

### **The Covenantal God of New Beginnings**

Gen 8:20-9:17

By Ps Int Joseph Tee

*“We can trust the LORD in the changes of our lives because He is in control.”*

### **Zoom link:**

<https://us02web.zoom.us/j/87553778601?pwd=SUx0SG50cGNU-ajJweHNUUEJxQnh0dz09>

**Meeting ID:** 875 5377 8601

**Passcode:** 381541

## **Prayer Fellowship**

9, 16, 23 February, Wednesday @ 8.00pm

If you would like to join in to pray for our church, please log in @ <http://tiny.cc/zsprayer>

**Meeting ID:** 746 999 515

**Passcode:** 012422

*Please note:*

There is **no** Prayer Fellowship on 1st & 5th Wednesday of the month

For queries, please contact

**Ps Lawrence Ong @ 9146 8277**

# ATTENDANCE LAST SUNDAY

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Services	Worshippers & Volunteers
MS	123
2MS	96
ES	31
Sunday School <i>(in-person)</i>	39

# WEEKLY OFFERING

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**General and Missions Fund**  
(Received 24 - 31 Jan)

\$24,612.90

**PayNow**  
UEN: S86SS0063K555



**Bank Transfer**  
DBS Bank Ltd  
003-938549-8



# **FY 2021 INCOME & EXPENDITURE (UNAUDITED) AND FY 2022 BUDGET**

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**Elder Reuben Ang**

*Honorary Treasurer*

**Praise God for His provision in 2021.** In FY 2021 our total Offering and Miscellaneous Income collected amounted to **\$1,503,905**, of which \$72,686, or 4.8% was from the government's job support scheme relief pay out, without which we would have resulted in a slight deficit after depreciation. While offerings have remained consistent in the past year, operational cost from utilities, maintenance and cleaning/sanitation have been creeping up. Likewise, we expect to see a **corresponding increase in the operational budget for FY 2022** and with activities/events expected to resume with the gradual resumption of plans to "live with Covid", we will continue to look to the Lord to supply the needs of the ministry.

As part of our on-going transformation, Zion Serangoon's ministries and functions have been grouped into **7 ministry clusters**. Budgeting, expenditure and financial controls have also been structured along those lines. As 2021 continued to be an exceptional year due to covid restrictions, majority of the expenses budgeted for were not utilised. Of the full budget, only **73% was spent**, consistent with the trend from FY 2020. For 2022, the Combined Session and Board of Deacons have approved a total expense budget of \$1,939,639 as ministries have made plans to **steward resources toward our 2022 theme of "Loving Beyond Boundaries"**, aspiring to be a loving church that reaches out. As expenses in 2021 were not representative of a normal year due to COVID-19, it may be more meaningful to compare some of Budget 2022 expenses against Budget 2021. Total Budget 2022 expense is **\$209,642 or 12% higher** than Budget 2021.

***Statement of Income and Expenditure for FY 2021 (unaudited) and  
Expense Budget for 2022***

*(cont.)*

## FY 2021 INCOME & EXPENDITURE (UNAUDITED) AND FY 2022 BUDGET

<i>In S\$</i>	Budget 2021	FY 2021 (Unaudited)	Budget 2022	Variance over Budget 2021
<b><u>INCOME - OFFERINGS:</u></b>				
Offerings		1,427,107		
Miscellaneous Income		76,799		
<b>TOTAL INCOME</b>		1,503,905		
Church Office	1,257,811	949,783	1,532,126	274,315
Worship Services	37,284	4,663	50,951	13,667
Children's Ministry	26,220	9,300	28,910	2,690
Discipleship	26,222	5,500	25,512	(710)
Fellowship	26,860	9,435	28,080	1,220
Mission	355,600	281,615	274,060	(81,540)
<b>TOTAL EXPENSES</b>	1,729,997	1,260,295	1,939,639	209,642
<b>Net Surplus / (Deficit) Before Depn</b>		243,610		
Depreciation		188,825		
<b>NET SURPLUS (DEFICIT) AFTER DEPN</b>		54,785		
<b>Capital Expenditure</b>	289,500	63,792	371,167	81,667
<b>Net Cash In Bank on 31 Dec 2020</b>	1,626,484			

**The Church office cluster** comprising staff expenses, maintenance expenses and other operating expenses sees the largest increase mainly due to increasing general expenses due to covid-19 such as cleaning, sanitization, ART kits (increase of \$30k) for mandatory testing of volunteers and operating expenses such as the projected increase in utilities cost of \$45k. The single largest expenditure is projected to be expenditure on general repairs with an increase of \$160k (waterproofing, rooftop repairs, lighting change).

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## **FY 2021 INCOME & EXPENDITURE (UNAUDITED) AND FY 2022 BUDGET**

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**The Worship cluster** comprising expenditure in worship services, music ministry and Audio Visual sees a marginal increase of \$13, 667. We thank God for how this ministry continues to expand and develop in the past year and thus minor acquisition of AV & music equipment will be needed. The unutilised budget in 2021 is mainly due to the restrictions on fellowship tea.

**The Children's ministry** comprising Sunday School and AWANA sees little change in budget. However, budget reduction from the cessation of ZES children's ministry has been reallocated to additional outreach activities such as the AWANA Easter event and AWANA family day carnival in line with our church theme for 2022.

**The Discipleship cluster** comprising Marriage Preparation ministry, Discipleship groups (DGs) and WORD comm also sees minimal movement in budget. Budget has been reallocated within the ministry to organize word-based teaching conferences in 2022 and also a DG seed fund to encourage the formation of new DGs by fostering friendships over fellowship meals and activities.

**The Fellowship cluster** comprising SAF, YF, International Fellowship and Prayer fellowship also sees little movement in budget projection. Unutilised budget in 2021 mainly came from event refreshments, anniversary & fellowship meals being replaced by online activities due to covid. However, in the coming year we see some reallocation of budget to upcoming plans by the International fellowship to enhance devotional and bible study materials and increased meet ups with invited speakers. In line with our 2022 theme, the YF has also made plans for enhanced outreach to migrant workers over meals and they have also doubled outreach events to their friends with an additional carnival.

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## **FY 2021 INCOME & EXPENDITURE (UNAUDITED) AND FY 2022 BUDGET**

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**The Mission cluster** comprising Home (S3P, Blk 123, outreach events) and Foreign Mission expenditure sees a big dip in Budget 2022 of about \$100k. This is mainly due to our missionary, Wan Jee, taking a year of leave-of-absence, fewer mission trips due to covid and the re-organisation of support to some mission partners in Bangladesh. Home Mission budget in fact doubles in 2022 from \$11,400.00 to \$24,400.00 with increased planned visitation to Blk 123 with distribution of rations as blessing and training for volunteers. A new Mission training program (Momentum Yes) is also planned to equip members for their involvement in Mission programs and activities.

We have also budgeted \$371,167 of Capital Expenditure (Capex) under the **Stewardship cluster** mainly increased due to planned toilet renovation and upgrading of mechanical ventilation. A fuller presentation of FY 2021 Income and Expenditure Statement and Budget 2022 will be made at ACM 2022. Cash in Bank stands at \$1,626,484 as Zion Bishan has not drawn down on the \$500k interest-free loan.