



2025

# EVERY GARDENER A MISSIONARY

**WELCOME HOME!**

We are glad that you are here today to worship the Lord as one family in Christ. May the God of hope fill you with all joy and peace!

**SERVING THIS WEEK**

- Eld Lin Hongsui  
Ruth Ong  
Caleb Ong  
Hannah Ong  
Erica Yap  
Tan Chong Hoe  
Jonathan Chua  
Lindsay Yap  
Lee Lin Ping  
Nicolette Yu  
Merissa Ng  
Shalynn Koh  
Ng Jian Hao  
Crystal Lim
- Cassia Ong  
Eld Oswald Goh  
Dn Amos Chia  
Angela Tan  
Dns Clarissa Leong  
Dns Yim-Kow Meng  
Choo  
Chow Lye Kuan  
Goh Boon Cher

**NEXT WEEK**

**Who is Jesus to you?**  
Mark 3:7-19  
Ps Wendell Chua

- Lead Ps Wendell Chua**  
9027 7465
- Ps Lawrence Ong**  
9146 8277
- Asst Ps Joseph Tee**  
9088 0077
- Pastoral Intern Kok Ting Han**  
9646 3462
- Ps Yap Kim Sin (Advisory)**  
9862 4390

**Read**  
(pg 8) **FY 2024 INCOME & EXPENDITURE AND FY 2025 BUDGET**  
(pg 13) **TRACT OF THE MONTH**

**ORDER OF SERVICE**

Worship Theme *Jesus' Authority and the Kingdom's Arrival*

**Prepare for Worship**

Prelude

**Exalt His Name**

- Call to Worship  
Invocation  
Gloria Patri  
Opening Hymn  
Responsive Scripture Reading

**Micah 6:1-8**

Worship in Song

**Listen to His Word**  
**Embracing Jesus' Ways, Not Legalism**  
Mark 2:18 - 3:6

Ps Lawrence Ong

Response Song

**Give to His Work**

- Offering  
Offertory Response

**Pray to Him**

- Corporate Prayer  
Pastoral Prayer

- Closing Hymn  
Benediction  
Announcements  
Postlude



# SERMON NOTES

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## Embracing Jesus' Ways, Not Legalism Mark 2:18 - 3:6



### 1. Purpose of New Wine

### 2. Principle of the Sabbath

### 3. Power of Life Restoration

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#### Reflections...

*Are you embracing Jesus' refreshing ways, the New Covenant, or, are you still living in the old traditions, old frameworks of the law and rituals?  
Do you experience a transformative relationship with God?*

# WEEKLY PRAYER GUIDE

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## Praying for Fellow Bible-Presbyterian Church in Singapore (BPCIS) Churches: Herald B-P Church

- » Our fellow BPCIS church, Herald B-P Church, will be having their 21st ACM on 30 March. Pray for the successful compilation of the Annual Report and the audit of the accounts.
- » Pray especially for their Youth and Young Adult Fellowship, that they may grow spiritually and in numbers as they gather together.

## Covenant Bible School (27 Mar - 24 Apr 2025)

- » Thank God that Dr. Aaron Goldstein is teaching the latest course on “The Sermon on the Mount”
- » Pray for more students from Singapore and overseas to be able to join us and be blessed and encouraged from this course.
- » Pray for teachable hearts as we see the connection between the Sermon on the Mount and being a disciple of Jesus.

## Tavistock Ready Prayer (TSR): The Word

- » Do we treasure God's Word? Pray that our love for His Word, as sweet honey to our mouth, will lead us to Jesus! (Psalm 119:103)

## Prayer for Lent 2025

*God of love.*

*Who hast given a new commandment through Thine only begotten Son, that we should love one another, even as Thou didst love us, the unworthy and the wandering, and gavest Thy beloved Son for our life and salvation; we pray Thee, Lord, give to us, Thy servants, in all time of our life on the earth, a mind forgetful of past ill-will, a pure conscience and sincere thoughts, and a heart to love our brethren, for the sake of Jesus Christ, Thy Son, our Lord and only Saviour.*

*Amen.*

# CHURCH NEWS AND ACTIVITIES

## BIBLE READING PLAN 2025

Date	Chapters	Further Reading
9-Mar	Deuteronomy 31	Deuteronomy 30-31
10-Mar	Deuteronomy 33	Deuteronomy 32-34
11-Mar	Joshua 1	Joshua 1-4
12-Mar	Joshua 6	Joshua 5-8
13-Mar	Joshua 10	Joshua 9-11
14-Mar	Joshua 12	Joshua 12-15
15-Mar	Joshua 16	Joshua 16-18

## CALL FOR VOLUNTEERS: WHEELING MINISTRY

*"...do justice, and to love kindness, and to walk humbly with your God"*  
- Micah 6:8

We are looking for 4 willing hearts to wheel residents from Ling Kwang Home and Cheshire Home. This is a meaningful way to connect with the residents and get to know them personally, and is suitable for both introverts and extroverts.

If you are interested and have a burden for this, do contact **Dn Si Han (9620 3481)** to find out more or sign up here at this link (<https://tinyurl.com/zion-wheeling>)

## Prayer Fellowship

*\*PF takes place every Wednesday except on public holidays or as announced!*

**12, 19, 26 March**  
**Wednesday @ 8.00pm**

Join in prayer together for our church:

<http://tiny.cc/ZSPF>

Meeting ID: **881 8621 6365**

For queries, please contact  
**Ps Lawrence Ong @ 9146 8277**

## 68th ANNUAL CONGREGATIONAL MEETING (ACM)

**20 April (Sun), 11.15am @**  
**Sanctuary 2**

Attendance is a constitutional requirement for all Communicant Members.

For those who prefer a soft copy of the ACM papers or are overseas on the day of ACM, **please inform the Church Office by 23 March.** (Whatsapp/SMS 84632186)

Please note that there will be **Combined Easter Service @ 8.45am.** Brunch provided.

# CHURCH NEWS AND ACTIVITIES



## Hari Raya Walk (Organised by Sports Ministry)

31 March (Mon), 9am  
Start: Zion Serangoon  
End: Springleaf Nature Park

Come walk with us through the parks of the North this Hari Raya Break! This family-friendly route will pass through Bishan-Ang Mo Kio Park, Thomson Nature Park and ends at Springleaf Nature Park.

Head down to <https://tinyurl.com/HariRayaWalk> to sign up! For more info, please contact **Jianmin (9168 3971)**.



## Covenant Bible School presents... Sermon on the Mount

27 March - 24 April,  
Thurs 7.30pm Online

What does it mean to be Jesus' disciple? How does a true disciple live out Jesus' teachings?

Join us for five sessions as Dr. Aaron Goldstein (Covenant Theological Seminary) walks us through the Sermon on the Mount.

May these lessons renew our minds, hearts, and hands as we dig deeper into this significant sermon by our Lord Jesus!

For more information, please contact **Asst Ps Joseph Tee**.

# A Disciple's Calling

## ZS CHURCH CAMP 2025

15 - 19 JUNE 2025

Trove Hotel Johor Bahru  
Speaker: Rev Daniel Chua

Register at Camp Booth or Online [bit.ly/churchcamp2025](https://bit.ly/churchcamp2025)

CAMP FEES (PER PAX)		
ADULT*	CHILDREN (5 - 12 Y/O)	
Single	\$550	Child with Bed \$220
Double / Twin Sharing	\$350	Child without Bed \$100

\*\$30 OFF for Seniors & Students (Up to Tertiary)

## ZS CHURCH CAMP 2025

15 - 19 June 2025 (Sun - Thu)

Trove Hotel, Johor Bahru

Speaker: Rev Daniel Chua

Registration is now OPEN!

Come to our camp booth after worship services to register in-person.

For more info, head to the online registration link:

[bit.ly/churchcamp2025](https://bit.ly/churchcamp2025).

For queries, please contact

**Jianmin (9168 3971) or**

**Ting Han (9646 3462)**

**Rev Eric Tay**  
9666 5917

# ATTENDANCE LAST SUNDAY

Services	Worshippers & Volunteers
ZMS	200
2MS	113
ZES	50
Total	363
Sunday School	-

# FELLOWSHIP TEA CONTRIBUTIONS

9 Mar	Chua Gek Noi	Thanksgiving
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# WEEKLY OFFERING

## General and Missions Fund

(Received 24 Feb - 2 Mar)

\$64,764.72



### PayNow

UEN: S86SS0063K555

### Bank Transfer

DBS Bank Ltd

003-938549-8

# FY 2024 INCOME & EXPENDITURE AND FY 2025 BUDGET

I started off the year sharing about the substantial projected needs of the church finances with the Additions and Alterations (A&A) works expected to be in full swing through 2024. It is so timely that our centralised bible study series in our DGs is currently covering the Book of **Ezra**, where *we are reminded that God will resource the work He has called us to*; just as the remnant tribes endeavoured to rebuild the temple in Jerusalem. **I thank God for all Gardeners who have contributed joyfully to our efforts to become Tavistock-Ready, both in giving of their finances and time in service to each other and the Lord. I thank our elected leaders, church staff and volunteers for stewarding the budgeted funds with great faithfulness within their ministries.**

	Unaudited 2024	Audited 2023	2024 vs 2023	%	Budget 2024	2024 vs Budget	%
Total Offerings	1,828,768	1,516,607	312,161	21%			
Other Income	9,314	24,227	(14,913)	-62%			
<b>TOTAL INCOME</b>	<b>1,838,082</b>	<b>1,540,834</b>	<b>297,248</b>	<b>19%</b>			
Less							
Stewardship	1,271,680.00	1,208,842.49	62,838	5%	1,686,310	(414,630)	-25%
Worship	37,644.00	28,595.70	9,048	32%	89,257	(51,613)	-58%
Discipleship	80,316.00	54,244.82	26,071	48%	157,824	(77,508)	-49%
Mission	219,423.00	274,190.83	(54,768)	-20%	282,090	(62,667)	-22%
<b>TOTAL EXPENDITURE</b>	<b>1,609,063</b>	<b>1,565,874</b>	<b>43,189</b>	<b>3%</b>	<b>2,215,481</b>	<b>(606,418)</b>	<b>-27%</b>
<b>NET SURPLUS/(DEFICIT) BEFORE DEPRECIATION</b>	<b>229,019</b>	<b>(25,040)</b>	<b>254,059</b>	<b>-1015%</b>			
Depreciation	205,438	209,134	(3,696)	-2%			
<b>NET SURPLUS/(DEFICIT)</b>	<b>23,581</b>	<b>(234,174)</b>	<b>257,755</b>	<b>-110%</b>			

In FY 2024 our total Offering and Miscellaneous Income collected amounted to **\$1,828,768**, a **substantial increase of 21%** from FY 2023 as *many of you heeded the call to respond to the increasing needs of the A&A works and beyond. I thank all of you for your committed support toward the kingdom work at Zion Serangoon.* While income grew substantially, expenses in FY2024 rose minimally by about **3%**. This has led to a **small net surplus of \$23,581**. While our operational needs have been met, we had to dig into past reserves in order to fund our substantial capital expenditure in FY2024 involving the A&A as well AV overhaul projects in 2024.



Total without cost sharing with FBPC				
	Contract Sum + VO	Paid	Amount left to pay	
A&A	\$ 1,944,326.35	\$ 1,455,715.20	\$	488,611.15
Zion Office	\$ 256,400.00	\$ 241,290.00	\$	15,110.00
AV Overhaul	\$ 348,576.55	\$ 337,592.90	\$	10,983.65
		<b>Total</b>	\$	<b>514,704.80</b>

To be received from FBPC				
	Amount after cost sharing	Paid	Amount left to receive	
Faith BP Payments				
A&A	\$ 583,297.91	350,591.08	\$	232,706.83
AV Overhaul	\$ 104,572.97	68,093.17	\$	36,479.80
		<b>Total</b>	\$	<b>269,186.62</b>

Progress Payment	A&A Amount		
1	\$ 55,436.30	Paid	
2	\$ 85,616.08	Paid	
3	\$ 75,252.44	Paid	
4	\$ 78,725.60	Paid	
5	\$ 55,560.66	Paid	
6	\$ 32,266.30	Pending payment	
7	\$ 30,073.19	Yet to bill	
Progress Payment	AV		
1	\$ 25,534.94	Paid	
2	\$ 42,558.23	Paid	
VO	\$ 19,456.50	Pending payment	
3	\$ 12,767.47	Yet to bill	

Some of the challenges faced this year is in managing the cashflow vis-a-vis the ongoing projected payment plan for our major CAPEX items (A&A including ZS office and AV overhaul). As Zion Serangoon, pays the contractors and vendors for the above projects before claiming Faith BPC's share from them subsequently, we are mindful of ensuring sufficient cash float for the remaining payments as above (as of 1 March 2025). As our current cash in bank as of 1 March 2025 is at \$484,290, we need to be extra cautious with managing the cash flow situation.

#### BUDGET FY2025 (OPEX + CAPEX)

For 2025, the Combined Session and Board of Deacons have approved a total operating expense budget of **\$2,328,335** as ***ministries have made plans to steward resources toward our aspiring to gear people and ministries to be Tavistock-Ready***. As mentioned earlier, some budgeted items in 2024 will be carried over to 2025, so it may be more meaningful to compare some Budget 2025 expenses against Budget 2024. **Total Budget 2025 operating expense is \$112,854 or 5% higher than Budget 2024.**

The significant variances against Budget 2025 expenses are as follows:

	Budget 2025	Unaudited 2024	r(\$)	r(%)	Budget 2024	r(\$)	r(%)
Stewardship	1,793,840	1,271,680	522,160	41%	1,686,310	107,530	6%
Worship	83,776	37,644	46,132	123%	89,257	(5,481)	-6%
Discipleship	161,593	80,316	81,277	101%	157,824	3,769	2%
Mission	289,126	219,423	69,703	32%	282,090	7,036	2%
TOTAL EXPENDITURE	2,328,335	1,609,063	719,272	45%	2,215,481	112,854	5%

**The Stewardship Cluster** comprising staff expenses, maintenance expenses and other operating expenses sees some increase (6%) due to the projected hiring of a Chaplaincy staff for our Blk 123 outreach, increase in staff theological education training fees expected with ongoing training for pastoral intern and annual increments in wages.

**The Worship Cluster** comprising expenditure in Worship Services, Music Ministry and Audio-Visual sees a small drop of \$5,481. This is due to the one-off celebration during our ordination service of Ps Joseph in 2024 and drop in expected need to replace AV equipment, accompanying the AV overhaul in 2024. We continue to endeavour in 2025 for an increased regularity of fellowship meals post-service so that the respective Worship Service Committees have the opportunity to connect with and engage visitors and worshippers for member/pastoral care especially if they do not belong to any DG.

**The Discipleship Cluster** comprising Family Ministry, Discipleship Groups (DGs), Covenant Bible School, Youth Fellowship, Senior Adults Fellowship, International Fellowship, Sunday School, AWANA, Prayer Fellowship and WORD Ministry also sees very little movement in budget. This includes continuing with the scale of the annual Reformation Conference format as in 2024 and the Children’s camp. The YF have also planned for increased major outreach events and follow-up as well as more combined YF sessions with youth from other churches (eg. Faith BPC & Judson Baptist).

**The Mission Cluster** comprising Home (Welfare, Blk 123, outreach events) and Foreign Mission expenditure sees minimal increase in Budget 2025 of about \$7,036. Home Mission budget increases by 21.6% as we have budgeted for large-scale outreach event (community carnival) in 2025. As for Foreign Mission, the overall budget sees some decrease of 17.1% due to relocation of missionary support to HOME budget as our missionaries are based back locally but this is also offset slightly by an increase in expected Mission Trip expenditure as we aim to bring more youth on our planned Mission Trips. Other foreign missions support sees no change in budget.

<b>CAPEX BUDGET 2025</b>			
	<b>ZS's share 70%</b>	<b>Faith BP 30%</b>	<b>Total</b>
TSR Redevelopment	500,000	150,000	650,000
AV overhaul	85,120	36,480	121,600
Wayfinding Signage	35,000	15,000	50,000
Rooftop Rejuvenation	70,000	30,000	100,000
IEM System	6,000		6,000
Carpet Replacement (S1 & S2)	24,500	10,500	35,000
Control Access	35,000	15,000	50,000
	770,620		

Apart from the operating expenses budgeted above, we have also budgeted \$770,620 of CAPEX in 2025 under the Stewardship Cluster - the bulk of which is residual payments from the A&A and AV overhaul carried over from 2024. On top of that, we also planned for the much needed waterproofing and rejuvenation of the rooftop space. This brings our total projected expenditure for the coming FY 2025 to about \$3,098,955.

While our weekly giving has increased to cover our operational expense, the ongoing CAPEX would continue to erode our reserves should giving remain at 2024 levels. **We continue to trust the Lord to provide for the work that is ahead and exhort the church to unite in being diligent givers for the unfinished task that is ahead.**

A fuller commentary of FY 2024 Income and Expenditure Statement will be included in ACM 2025 report pending the completion of the financial audit. We hope to communicate more than just the status or funds and movement of money in our books but rather share about the ministries behind the money and the stewardship of financial resources for Kingdom work. You are encouraged to pray alongside us and give cheerfully as the Lord enables you to.

Report submitted by: -  
Elder Reuben Ang (Honorary Treasurer)

# SYNOPSIS OF GOSPEL TRACTS

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## TRACT OF THE MONTH - How Can I Get to Heaven (Rev Charles Seet)

This tract, although reaching out to individuals seeking to know about heaven is also a wonderful reminder to the Christians of the glory at the finish line of their own journey in Christ Jesus.

May we share this tract. We pray that readers will seek the only way to heaven - Jesus Christ the Way, The Truth and the Life.

The last Book of the Bible describes a glimpse of heaven for our foretaste.

- It's a magnificent city, a place of absolute beauty, and fellowship with God.
- The city will have no death, disease, or distress. All who dwell in this place will be blessed with endless praise and worship of God their creator and redeemer.

### Criteria for Entry

- Only those whose names are written in the Lamb's Book of Life can enter the New Jerusalem.
- God's standard for entry is absolute sinlessness; any sin disqualifies a person from heaven.
- Many believe good deeds can earn entry, but God requires 100% purity.

### Salvation Through Jesus

- No one can attain the standard of perfection on their own; all have sinned (Romans 3:23).
- Jesus Christ is the only one who can save and make individuals good enough for heaven.
- It is vitally important that one seriously consider his or her own salvation. Salvation through Jesus Christ alone. Apart from Jesus Christ all other ways lead to eternal separation from God.
- In Christ is the hope of eternal life. Without Him or rejecting Him is an eternity without hope.
- The choice is yours to make – A simple prayer of sincerity to seek this new journey in Jesus Christ.

