



BEDOK LUTHERAN CHURCH



43rd

AGM

15 May 2022

Bedok Lutheran Church
43rd Annual General Meeting
15 May 2022

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Bedok Lutheran Church

43rd Annual General Meeting
15 May 2022

APPOINTMENT OF COMMITTEES

1. CHAIRPERSONS:

Combined	Amy Tso Shuk Yan
Mandarin Section	Lim Leng Wah
English Section	Amy Tso Shuk Yan

2. TRANSLATORS:

Mandarin Section	Tan Shi Song
English Section	Tan Zhiling

3. TELLERS:

Mandarin Section	Lee Lai Pheng
English Section	Liz Koh

4. REGISTRARS:

Mandarin Section	Becky Lee, Esther Lee Wai Ki
English Section	Helen Ang, Susan Tseng

5. TIME-KEEPERS:

Mandarin Section	Wong Mei Heung
English Section	Rebecca Samala Rajakanthan

6. PARLIAMENTARIANS:

Mandarin Section	Timothy Cheng Tin Wai
English Section	Goh Zi Luo

7. RECORDING SECRETARIES:

Mandarin Section	Simon Tso, Samuel Wong
English Section	Phyllis Chin, Ng Ai Cheng

Bedok Lutheran Church
43rd Annual General Meeting
Date: 15 May 2022 / Time: 13:00 hours
Venue: Via Zoom

AGENDA

1. Opening Prayer by Rev. Jimmy Khoo
2. Roll Call
3. Appointment of Committees
4. Adoption of Agenda
5. Adoption of 2021 AGM Report (includes 42nd AGM Minutes, Joint Ministry Reports and Ministry Reports)
6. Financial Report
7. Acceptance of 2022 Central, Chinese & English Budget
8. Appointment of Auditor
9. Election of Council Members
10. Closing Prayer by Rev. Low Kim Cheng

Minutes of Bedok Lutheran Church

42nd Annual General Meeting

Held on 23 May 2021 at 13:00 hours via Zoom

1. OPENING PRAYER

Rev How Chin Yong opened the AGM with a prayer.

2. ROLL CALL

Mandarin Section

100 proxy forms of 110 voting members received (91%).

English Section

145 proxy forms of 220 voting members received (66%).

Total:

245 proxy forms of 330 voting members received (74%)

Chairman Mr Lim Leng Wah declared that the quorum of the 42nd on-line AGM has been met.

3. APPOINTMENT OF COMMITTEES (Annex 1, Proxy form Resolution #1)

Lee Wai Ki was replaced with Katherine Goay due to being in quarantine.

Results:

For - 243, Against - 0, Abstain - 2.

Chairman Mr Lim Leng Wah declared **Resolution #1 accepted.**

3.1 Chairpersons

3.1a Combined - Lim Leng Wah

3.1b Mandarin Section - Lim Leng Wah

3.1c English Section - Foo Jang Kae

3.2 Translators

3.2a Mandarin Section - Soh Jwee Hua

3.2b English Section - Tan Zhiling

3.3 Tellers

3.3a Mandarin Section - Khoo Yee Seng, Jennie Ng

3.3b English Section - Benjamin Chan, Phyllis Chin

3.4 Registrars

3.4a Mandarin Section - Lim Jie, Wong Mei Heung

3.4b English Section - Helen Ang, Susan Tseng

3.5 Time-Keepers

3.5a Mandarin Section - Katherine Goay replaced Lee Wai Ki

3.5b English Section - Rebecca Samala Rajakanthan

- 3.6 Parliamentarians
 3.6a Mandarin Section - Timothy Cheng
 3.6b English Section - Paramjit Singh
- 3.7 Recording Secretaries
 3.7a Mandarin Section - Simon Tso, Samuel Wong
 3.7b English Section - Ng Ai Cheng

4. **ADOPTION OF AGENDA (Annex 2, Proxy Form Resolution #2)**

Results:

For - 244, Against - 0, Abstain - 1.

Chairman Mr Lim Leng Wah declared **Resolution #2 accepted.**

5. **ADOPTION OF 2020 AGM REPORT including 41st AGM minutes, joint ministry reports and ministry reports (Annex 3, Proxy Form Resolution #3)**

Results:

For - 241, Against - 0, Abstain - 4.

Chairman Mr Lim Leng Wah declared **Resolution #3 accepted.**

6. **FINANCIAL REPORTS**

2020 Audited Financial Statements and Auditor's Report for Financial Year ended on 31st December 2020 (Annex 4, Proxy Form Resolution #4)

Elizabeth Yam presented the BLC financial statements ended 31st December 2020.

With reference to the Financial Statements, the following were reported:

Page 02 - Opinion of the auditors

Page 21 - A replacement page of what was previously distributed. The change is the last statement of note 7 on Property, plant and equipment. It should read "The land on which the leasehold land is situated is held in trust by Lutheran Church in Malaysia and Singapore." Instead of "... in trust by Lutheran Church in Singapore". She informed that the transfer from "Lutheran Church in Malaysia and Singapore" to "Lutheran Church in Singapore" was in progress.

2020 Consolidated Account

In the last tab of "Income & Expenditure Statement for the Year Ended 31 December 2020", Elizabeth highlighted changes to the 2019 reported figures of Expenditure - "Worship & Congregation Activities" from \$98,342.96 to \$117,251.60, which was distributed prior to the AGM. As a consequence, the following reported figures were affected:

- sub-total of expenditure changed from \$1,319,325.10 to \$1,338,233.74
- surplus(deficit) for the year changed from (\$20,630.46) to (\$39,539.10)
- Accum Reserves, 31 Dec 2020 changed from \$2,914,791.80 to \$2,895,883.16.

"General Reserves" comprised the following funds - Central, English, Mandarin, Reserves & Transfers. Other funds were "Other Funds" held by different ministries, Building Improvement Fund and Contingency Fund. Details can be referenced from Annex 4 of the 2020 Audited Financial Report.

With reference to the Income & Expenditure Statement for the Year ended 31 December 2020, Total reported Income was \$1.236 million, Total Expenditure \$1.107 million giving a surplus of \$128 thousand. In comparison with 2019 figures: \$1.298 million for income, - \$1.338 million for expenditure resulting in a loss of \$39 thousands, 2020 figures was better.

Elizabeth explained that the good performance was primarily due to lower expenditure in 2020 due to Covid-19 lockdown and restrictions. Total decrease in expenditure was \$230 thousands compared to the decrease in income of \$62 thousands.

Main contributors to the decrease in expenditure were

- Worship & Congregation Activities (\$68 thousands),
- Employee Benefits (\$116 thousands – resulting from the retirement of Rev John Tan & Ps Amy Ho)
- Other Operating Expenses (decrease in utilities & other expenses because of the lock down)

Main drivers of the decrease in Income were

- Offering (\$151 thousands)
- Other Funds Receipts (\$83 thousands)
- Other Receipts (\$23 thousands)

This decrease in Income was offset by the Job Support Scheme provided by the Government \$110 thousands).

Overall result was an increase of \$168 thousands in surplus.

Net reserve as at 31 Dec 2020 was \$128 thousands increase, after taking in the accumulated reserves of 2019.

On Other Funds Receipts where there was a decrease of \$83,764, the details are in the report of the various ministries. Elizabeth Yam highlighted that in 2020, Mission fund was closed and transferred to English Fund, Mandarin Reserves created a new fund - Gratuity Fund with \$8,000.

2020 Balance Sheet

The balance sheet reflected the accumulated funds of \$3.024 million in 2020 as against - \$2.896 million in 2019, an increase of \$128 thousands.

Fixed Assets increased by \$79 thousands of which \$36 thousands was for the replacement of 2 projectors which were 7 years old in the sanctuary and some additional video streaming equipment. Another \$25 thousands was approved to replace the audio mixer which was 8½ years old and beyond economic repair. In addition, \$11 thousands was spent to upgrade the video system part of which was for live-streaming.

Noted was the Loan to JCC which had been repaid in full.

On Current Assets, total Cash & cash equivalents was \$1.5644 million compared to \$1.267 million in 2019. Net Current Assets was \$1.419 million as against \$1.221 million in 2019.

Results:

For - 242, Against - 0, Abstain - 3.

Chairman Mr Lim Leng Wah declared **Resolution #4 accepted**.

7. Acceptance of 2021 Central Budget (Annex 5, Proxy Form Resolution #5a)

Elizabeth Yam provided a comparison of 2021 Proposed Budget against 2020 Budget & Actual, as well as showing increases/decreases in percentages. Details can be found in Annex 5.

Reporting on the 2020 Budget vs Actual.

Elizabeth reported revenue of \$194,680 against \$196,400 budget, an achievement of 99%.

In terms of expenditure, expenditure was \$175,892 vs \$244,300 budget. This was 72% of the budget itself, before taking into account depreciation. Expenses such as Worship & Congregation Activities, Repairs, Renovations & Maintenance and Utilities decrease because of Covid-19. The only main item of increase was Salary & CPF contributions which was 4% higher than budgeted. This was because of the engagement of a general worker in November 2020 for gardening, cleaning and other general work.

For income, there was a 99% achievement of budget because most of the items contributing to it were fixed income. Offerings achieved only 46% budgeted, but in 2020, there were new sources of income – love gift of \$2,100 from Hiding Place which started using the Chapel in October 2020, Government Grant of \$20,648 which was 206% of the budget itself.

For Capitalized Items, \$2,050 or 9% of budget was used for the construction of cabinets.

A surplus of \$9,353 was achieved after taking into account depreciation for 2020. This was 115% of the budgeted net deficit for 2020.

2021 Proposed Budget.

Projected Income: \$208,600

Projected Expenditure: \$282,600

Net deficit before depreciation: \$74,000

Projected Income

Compared to 2020 Budget, a projected budget increase of 6% (\$12,200) over 2020 budget was proposed. Increase from the following were noted:

- 2% increase in contribution from English and Mandarin sections,
- Love gifts from Hiding Place - \$8,400
- Charis Montessori - \$36,000

Comparing 2021 Proposed budget to 2020 Actual, Elizabeth highlighted a 7% increase because of the uncertainty of government grant for 2021 as the church has yet to receive Payout #4 and #5.

Projected Expenditure

Budgeted expenditure was \$282,600. This was 16% higher than the 2020 Budget and 61% higher than 2020 Actual.

Elizabeth explained that the budget was prepared assuming a loosening of restrictions in Phase 3. Despite an expected loosening of restrictions, budget was still required to cater to increase spending on items such as rental of mobile toilets and disinfection.

Budgeted expenditure for Worship & Congregation Activities saw an increase of 84% over 2020 Budget.

For Salary & CPF contributions, there was an increase of 56% over 2020 Budget which took into account annual increment of existing staff as well as full year provision for the general staff engaged in November 2020. Included in the increase was the provision to engage an outreach worker with effect from June/July 2021.

Repairs, Renovations and Maintenance saw a decrease of \$20,400 (29% reduction) over 2020 Budget as cleaning and gardening had now been converted to a full time staff.

The 61% increase compared to 2020 Actual was mainly attributed to Worship & Congregation Activities which reflects Phase 3 under Covid-19. Other expenditures like Administration, Utilities and Repairs, Renovations & Maintenance also see increase over 2020 Actual. No change to proposed budget for Fittings, Equipment, Furniture.

Overall, 2021 Proposed Budget taking depreciation into consideration would result in a net deficit of \$85,800.

Building Improvement Fund

In 2020, budget for Building Improvement Fund was \$54,200 and \$41,656 was expensed.

Expenses included Sanctuary Video System, replacement of 8 Lamp posts and storage cabinets built. 2 improvements – replacement of flooring for rooms #3, 5, 6 & 9 and changing of fluorescent lights to LED were not done in 2020. These were carried over to 2021 budget.

Also included in 2021 budget is the replacement of 6 solid timber doors and installation & rewiring of dimming system.

Results:

For - 242, Against - 0, Abstain - 3.

Chairman Mr Lim Leng Wah declared **Resolution #5a accepted**.

Acceptance of 2021 Mandarin Budget (Annex 5, Proxy Form Resolution #5b)

Katherine Goay provided an update of the 2020 Income & Expenditure Statement followed by 2021 Budget. Details can be found in Annex 5.

2020 Income & Expenditure

In 2020, because of Covid, total loose offering collected was \$16,366.90 which was less than 2020 budget of \$42,300. However, monthly pledge collected was \$187,780.50 which exceeds the 2020 budget of \$154,000. This would bring the sub-total income to \$266,867.90 compared to the budget of \$235,300. Other income was \$41,301.14. Government grant was \$33,949.38 of which \$29,002 came from Job Support Scheme. Total Income was \$308,169.04.

Total expenditure in 2020 was \$244,166.96. Hence, total surplus for year ending 31 December 2020 was \$64,002.08.

Mission surplus is \$12,465. Overall surplus was \$76,467.08.

2021 Budget

Budgeted Income for 2021 saw a decrease from 2020 Actual as government subsidy was not expected in 2021.

Budgeted Expenditure for 2021 included an increase (\$190) in monthly contribution to the Central fund. This brought the monthly contribution to \$4,420 from \$4,230. Total Budgeted Expenditure for 2021 is \$252,725, with a surplus of \$18,675.

Budget for Mission Income and Expenses were the same, at \$58,000. Hence, overall surplus for 2021 Budget was \$18,675.

Katherine Goay thanked sister Becky Lee Lai Oi and brother En Zhe for running the accounts in the past years.

Results:

For - 180, Against - 1, Abstain - 64.

Chairman Mr Lim Leng Wah declared **Resolution #5b accepted.**

Acceptance of 2021 English Budget (Annex 5, Proxy Form Resolution #5c)

Gwenda Loke provided an update of the 2020 Actual Income Statement followed by the 2021 Budget. Details can be found in Annex 5.

2020 Actual Income

2020 Actual income was \$747,094 compared to the budget of \$772,961. The decrease was attributed to Covid-19 situation but was helped by government grant of \$64 thousand received in 2020.

2020 Expenditure was reduced due to reduced ministry activities and fewer physical services conducted, with other expenses remaining as fixed cost.

2020 concluded with a surplus of \$124,464.

2021 Budget

Budgeted income was based on prolonged view of the impact of Covid-19. Planned expenses were matched to expected income to practise good stewardship, not incur a deficit, and not overstraining the congregation.

Expenses were quite close to 2020 Actuals with some events planned prior to Phase 2 heightened alert. As such, Gwenda Loke warned that some planned events might not be able to take place or would be pushed to later part of 2021.

Compared to 2020 Actual, Gwenda highlighted areas of large increases in expected expenditure. They were

- Stewardship – plans for CG leaders training, BLC retreat/family day in quarter 4
- Evangelism – plan for Alpha run in 2021 which did not take place in 2020
- Worship – increase mainly for maintenance and replacement of instruments, thanksgiving and appreciation gathering
- Christian Education – plan for CE scholarship fund, resources and equipment to setup a library e-database for easier access to library resources.

English section budgeted a slight surplus for 2021.

Results:

For - 221, Against - 0, Abstain - 24.

Chairman Mr Lim Leng Wah declared **Resolution #5c accepted.**

8. APPOINTMENT OF AUDITOR (Proxy Form Resolution #6)

Reappointment of Tan Ai Ming & Co. as Auditor.

Results:

For - 243, Against - 0, Abstain - 2.

Chairman Mr Lim Leng Wah declared **Resolution #6 accepted.**

9. ELECTION OF COUNCIL MEMBERS (Proxy Form Resolution #7a, #8a)

(#7a) To elect Lee Lai Oi as Mandarin Council member.

Results:

For - 171, Against - 0, Abstain - 74.

Chairman Mr Lim Leng Wah declared **Resolution #7a accepted.**

(#8a) To elect Ivan Neo Seok Kok as English Council member.

Results:

For - 213, Against - 1, Abstain - 31.

Chairman Mr Lim Leng Wah declared **Resolution #8a accepted.**

10. **ELECTION OF MANDARIN SECTION DEACONS (Proxy Form Resolution #9a, #9b, #9c)**

To elect the following Mandarin Section Deacons:

(#9a) Wang Mei Hsiung

Results:

For - 164, Against - 0, Abstain - 81.

Chairman Mr Lim Leng Wah declared **Resolution #9a accepted.**

(#9b) Tso Cheuk Kuen

Results:

For - 164, Against - 0, Abstain - 81.

Chairman Mr Lim Leng Wah declared **Resolution #9b accepted.**

(#9c) Wong Ka Heung

Results:

For - 164, Against - 0, Abstain - 81.

Chairman Mr Lim Leng Wah declared **Resolution #9c accepted.**

Chairman Mr Lim Leng Wah informed the annual general assembly that no questions were raised in the last 48 hours prior to the AGM. He declared the 42nd AGM close at 1350 hours.

11. **CLOSING PRAYER**

Rev Jimmy Khoo closed the AGM with a prayer.

Minutes recorded by: Ng Ai Cheng

JOINT MINISTRY REPORT

Property & Development Committee

1. Committee Members

Lim Leng Wah, Foo Jang Kae and Philo Lee

2. Report

<u>Maintenance activities</u>	
2.1 Sanctuary Lighting (Rewiring)	8/2/2021
2.2 Sanctuary Dimming System (Rewiring)	31/3/2021
2.3 Replaced 6 Solid Timber Door panel leaves	9/4/2021
2.4 Install Switch Room with FIRE Proof-Rated Door	6/8/2021
2.5 Dismantle, Dispose, repair and Box up Partition at Room 11	29/1/2021
2.6 Replaced existing downlight and install new weatherproof isolator for lift	26/2/2021
2.7 Replaced light fittings - 10 pcs (high level, sanctuary exterior)	31/3/2021
2.8 Annual lift maintenance and inspection	22/3/2021
2.9 Uprooting 2 trees, tree pruning and planting 2 new trees	23/4/2021
2.10 Annual Fire Alarm testing and supply 32 fire extinguishers	23/7/2021
2.11 Shampoo deep extraction cleaning & sanitizing of carpet @ Sanctuary for wedding	30/7/2021
2.12 Covid 19 Disinfectant Cleaning Sanctuary (members infected)	8/10/2021
2.13 Supply labour to install Awning (gift from Hiding Place) + pole & cable support	15/11/2021
2.14 Paint canopy, install and cement partition to seal the area at Parish Hall	18/11/2021
2.15 Replaced 2 faulty Aircon compressor including ancillary work	11/2021
2.16 Aircon Maintenance, inspection including chemical cleaning	2021

2.17 Replaced 1 faulty aircon compressor and faulty PCB board	7/03/2022
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3. Ministry reflection

BLC has about 57 years remaining in its lease and the church building is getting on with age with increased repair works expected going forward. Redevelopment work is an option which the Joint Council is studying in view of the remaining lease and it would require careful consideration.

Despite restrictions in place last year due to Covid-19, many of the maintenance and repair works were able to proceed smoothly. Going forward we expect costs to increase due to manpower crunch and supply chain disruption.

We thank God for His provision and sustenance and the opportunity to serve His church.

All Glory to Almighty God.

P&D team

JOINT MINISTRY REPORT

Community Outreach Work

Each year, COW's regular outreach works are planned according to festive seasons, for eg:

- Chinese New Year: distribution of mandarin oranges
- Easter Day: distribution of fresh eggs
- Mid-Autumn & Christmas: organize & invite neighborhood to events specially planned for them.

After eleven years of providing free breakfasts to the needy in the community around Bedok Lutheran Church, Breakfast Club (which was originally under COW) had to stop its ministry in 2020 because of Covid 19.

Subsequently, through the leading and provision of GOD, a few members from Breakfast Club started to distribute cooked meals supplied by Willing Hearts. Over time, some residents from the community came to work alongside our members. Now, there are two teams serving between 150 to 200 residents every day of the week, at Blk 12A and Blk 37 of Bedok South.

This year COW distributed mandarin oranges & goodie bags together with 3pcs of face masks to those who receive food from Willing Hearts at Blk 12A and Blk 37 on 07 February. About 300 bags were given out in spite of the Covid-19 pandemic.

In December, COW again distributed goodie bags to those who take Willing Hearts cooked meals at Blks 12A & 37. The goodie bags carried the Ichthus and Willing Hearts logos (see footnote). A total of 250 goodie bags were packed on 22nd & 23rd of Dec, and given out on 24th Dec.

Though we could not proceed with the regular or planned activities, God has opened new opportunities for us to share His love with the people around us during such a difficult period. Since this new work began, a few residents have been referred to BLC for follow-up.

God showed us that there was a need to reach out. Praise God for the meaningful task in such a time. Praise God, for the faithful love of the Lord never ends! His mercies never cease; Great is His faithfulness; his mercies begin afresh each morning. (Lamentations 3:22-23)

All glory to our Almighty GOD.

Note : The goodie bags carried the Ichthus and Willing Hearts logos



Submitted by:
Tan Kok Meng and COW committee

ENGLISH SECTION

Proposed 2022 Budget

	2021 ACTUAL Full Year S\$	2022 BUDGET Full Year S\$	v 2022 Budget VARIANCE S\$	v 2022 Budget VARIANCE %
INCOME				
TOTAL INCOME	710,262	700,000	(10,262)	-1%
EXPENDITURE				
(A) Worship - Total	8,483	27,895	19,412	229%
(B) Welfare - Total	11,251	10,300	(951)	-8%
(C) Events - Total	250	6,750	6,500	2600%
(D) Congregation Others - Total	1,650	2,220	570	35%
(E) Manpower & Benefits - Total	335,713	376,114	40,400	12%
(F) Administration - Total	9,488	9,630	142	1%
(G) Others & Contributions - Total	184,037	168,200	(15,837)	-9%
(H) Missions - Total	88,910	112,700	23,790	27%
(I) Christian Education - Total	4,540	5,200	660	15%
(J) Stewardship - Total	8,752	31,050	22,298	255%
(K) Evangelism - Total	-	9,200	9,200	100%
TOTAL EXPENDITURE	653,075	759,259	106,184	16%
Budgeted Surplus/(Deficit)	57,187	(59,259)	(116,446)	-204%

ENGLISH SECTION

Senior Pastor's Annual Report

Theme

Vision: Leading people into a living relationship with God

Mission: Becoming a generational disciple making church and living out the Gospel

Membership

The following brothers and sisters were welcomed into the church through baptism and transfer:

	<u>Child</u>	<u>Youth</u>	<u>Adult</u>
Baptism	4	0	5
Transfer (In)	0	0	2
Transfer (Out)	1	0	0

6 members went home to be with the Lord.

Congregational Life**A. Discipleship**

LCS started courses on Lutheran distinctives for the members of the Lutheran churches here. The objective is to learn about the Lutheran faith from a scriptural and confessional perspective. These courses covered thus far were Lutheranism 101: Part 1 and Part 2, All about Jesus and Holy Baptism. Other topics will be covered in the years to come. A few of our members participated in the courses. More can be encouraged to attend.

6 children of different families completed the First Communion class and went on to partake their 1st Communion.

B. Outreach

A few of our members continue to faithfully partner Willing Hearts in the distribution of food to the needy residents in our neighbourhood. During the special season of Chinese New Year and Christmas we gave out additional gifts like disposable masks, specially purchased goodies in addition to what was provided by Willing Hearts.

C. Worship

During the course of the year, divine services were both onsite and online with the songs/hymns still being pre-recorded and onsite singing not permissible.

Capacity for worship onsite varies, at times with capacity for 50 people, or 100 or even up to 150 people depending on the conflagration of the sanctuary and advisory from the authority.

Once or twice we have worshippers who tested Covid positive and we had to take the divine service for the coming Sunday online.

D. Pastoral Care

i) Small group training

Continuing on our focus to build connection and community especially during the pandemic where the community life of the church is much affected, we engaged Rev Dr Philip Huan to equip our small group and fellowship group leaders from August 2021 to Jan 2022.

The focus was on the spiritual health of the leaders and spiritual health of the small groups as some groups were disrupted and not able to meet over a period of time.

The training has helped to give the small group leaders and pastoral staffs the platform to continue to engage our leaders to strengthen and journey with them in their lives and small groups.

The training was planned to be in hybrid mode with some sessions to be onsite and some to be online. Due to the constraint of the situation, it was conducted entirely online, and thankfully turned out well and was meaningful done.

ii) Small group meeting

Depending on the advisory given by the government, from time to time, some small groups were able to meet face to face with their members spread over two locations (the men meet in one location/home and the women met in another location/house).

iii) Other meetings

Helping to further connect with the different segments of the church family (some via zoom), these meetings/connections were facilitated:

Mission - connect with our missionaries—update from our missionaries in Thailand and praying for them

Prayer - connect with parents and children (as part of Children Day program)

Teacher's Day celebration

Leader's meeting—to encourage and connect with our leaders

To cap our year end connection with the church family, a calendar for with pictures painted by members of the church was given to each family unit of the church.

Thanksgiving

We thank God for His mercy and grace that enable us to be the people of God and do these and other ministries under the challenging interruption of yet another year of the pandemic.

I thank all who served sacrificially, passionately and joyfully for the Lord and His people.

Many thanks to Preacher Mark, Ben, Elizabeth and Rebecca Rajakanthan, the church council, ministry leaders, care group and fellowship group leaders, members of the diaconate office and members of the church for their tireless service, many of whom give of themselves faithfully.

Through their service, prayer, encouragement and giving, God's name is magnified and lives are touched.

To Him be the glory!

Respectfully submitted by :

Rev Jimmy Khoo

ENGLISH SECTION

Care and Needy Fund Committee

Part 1:	Short Introduction about the ministry																									
	<p>The Church knows that the poor and needy are important to the Lord and that He is aware that they will be with us for a long time. Hence it is our responsibility to care for these, our members and be a good witness to the love of Christ. We are guided by two principles from Scripture i.e. Love and Discernment.</p>																									
Part 2:	Who are involved in the ministry - Stakeholders																									
	<p>A committee administers the fund on behalf of the Church and Church Council.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Name of Member</th> <th style="text-align: center;">Role</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Wee Gim Eng</td> <td>Chairwoman</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Pastor Jimmy Khoo</td> <td>Member</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Goh Cheng Gee</td> <td>Member (stepped down in June)</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>Ng Suan Eng</td> <td>Member</td> </tr> <tr> <td style="text-align: center;">5.</td> <td>Helen Koh</td> <td>Member</td> </tr> <tr> <td style="text-align: center;">6.</td> <td>Ng Ya Hui</td> <td>Member</td> </tr> <tr> <td style="text-align: center;">7.</td> <td>Ng Ai Cheng</td> <td>Member</td> </tr> </tbody> </table> <p>The Committee is alerted to members who may need financial assistance, then meet to discuss their requirements and propose a monthly help for a period of 6 months, renewable after review.</p> <p>In June 2021, after serving for more than a decade, Brother Goh Cheng Gee stepped down from the committee. We thank him for his untiring service to our Lord and wish him well in his 'retirement'. Sister Ai Cheng came on board and we are blessed by her rich insights into financial matters.</p>		Name of Member	Role	1.	Wee Gim Eng	Chairwoman	2.	Pastor Jimmy Khoo	Member	3.	Goh Cheng Gee	Member (stepped down in June)	4.	Ng Suan Eng	Member	5.	Helen Koh	Member	6.	Ng Ya Hui	Member	7.	Ng Ai Cheng	Member	
	Name of Member	Role																								
1.	Wee Gim Eng	Chairwoman																								
2.	Pastor Jimmy Khoo	Member																								
3.	Goh Cheng Gee	Member (stepped down in June)																								
4.	Ng Suan Eng	Member																								
5.	Helen Koh	Member																								
6.	Ng Ya Hui	Member																								
7.	Ng Ai Cheng	Member																								
Part 3:	Milestones and Thanksgiving																									
	<p>By the love of God and the generous hearts of our members, \$8800 was received in 2021. Our total expenses of \$4766 were distributed to 3 of our members, one of whose support ended in June. Another started in August for a period of one year after which the case will be reviewed. Twice we gave aid to two of the three to help pay for medical bills. In December we gave a Christmas love offering. Our balance at year end stands at \$50821.74.</p>																									

Part 4:	Challenges and Prayer Requests	
	NA	
Part 5:	Plan for the new year	
	NA	
Part 6:	Conclusion	
	<p>In conclusion, see what the Lord Himself says what we should do: "The Spirit of the Lord is on me, because He has anointed me to proclaim good news to the poor" Luke 4:18 "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress...." James 1:27</p>	

Submitted by:

Wee Gim Eng

ENGLISH SECTION

Evangelism & Outreach

Part 1:	Short Introduction about the ministry												
	<p>In the song by Casting Crowns, the lyrics of “Nobody” aptly goes: “Cause I’m just a nobody Trying to tell everybody All about Somebody who saved my soul”</p> <p>Evangelism is simply about that – us, a nobody in the grand scheme of things, trying to tell everybody about Jesus.</p> <p>And that is every Christian’s call, to be part of God’s great story, telling everyone of the saving Grace of Jesus.</p> <p>The ministry does not only create opportunities for the BLC family to share, but also seeks to equip our members to share about who Jesus is in their lives.</p> <p>This starts from the attitude of “Being Neighbourly” – “being interesting in people in all spheres of life, we open doors to share the gospel with them.”</p> <p>As Jesus asked in the Parable of the Good Samaritan, who is your neighbour. We ask the same question, who is the neighbour whom we can share Jesus to.</p> <p>Our core activity that we have chosen to focus on would be Alpha.</p>												
Part 2:	Who are involved in the ministry - Stakeholders												
	<p>This year, we formed a new team after a long hiatus due to Covid-19 and the change of leadership. We are glad to have sat down together to brainstorm our vision for the ministry and the focus for the year</p> <table border="1" data-bbox="357 1608 1137 1832"> <thead> <tr> <th></th> <th>Name of Member</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Pr Mark Lai</td> </tr> <tr> <td>2.</td> <td>Ivan Neo</td> </tr> <tr> <td>3.</td> <td>Pamela Pang</td> </tr> <tr> <td>4.</td> <td>June Oh</td> </tr> <tr> <td>5.</td> <td>Paramjit Singh</td> </tr> </tbody> </table> <p>We started meeting again in August and met monthly to tighten our vision and team in preparation for the coming year as it was a short runway to run any programs, and with the fluid situation of Covid-19 in Singapore.</p>		Name of Member	1.	Pr Mark Lai	2.	Ivan Neo	3.	Pamela Pang	4.	June Oh	5.	Paramjit Singh
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Part 3:	Milestones and Thanksgiving and Plans for 2022	
	<p>The Lord has been good to us to have sent these 5 committed individuals to us, meeting monthly, and uniting us with His vision and in His mission.</p> <p>In a couple meetings, we rallied behind how we can be good neighbours, be it our physical neighbours, or the neighbourhood in which BLC is situated in, Charis Montessori or the Lions home.</p> <p>We had also planned to join in the LCS Evangelistic Training by Willis Sultan on “Evangelism made simple” but was sadly cancelled due to the Covid situation.</p> <p>We would also plan to continually touch base with Charis Montessori, and Preacher Mark shared an exhortation with them at their Graduation, via a recorded message. We hope to be able to, for the Pastoral team, to give devotion to the teachers at Charis Montessori.</p> <p>Additionally, QLC had invited us to join their LCS Alpha program, hosted by QLC, with a hybrid online and physical model, which would alleviate the fears of struggling with technology for our team. This run of Alpha is planned to be in Apr 2022, and would hopefully coincide with good Friday and Easter, where we plan to make a video.</p> <p>As a follow up from Alpha, after the run is over, in May/June, we plan to lead those whom have responded through the Gospel of Mark, and welcoming the rest of the church to participate as well.</p> <p>June has also been keeping us up to date with the activities and plans of LCS evangelism board and we thank God for the collaborative efforts, knowing that we are not alone, but have resources available to us to tap on.</p> <p>Reforming the evangelism committee has proven to be an exciting and rewarding time, and we look forward to see how the plans come to reality in the coming year ahead.</p>	

Part 4:	Challenges and Prayer Requests	
	<p>The year ahead would be a challenging one with many activities, Alpha, and the follow-up Gospel of Mark Study.</p> <p>We would also be needing facilitators and volunteers for those events, befrienders and also our CGs to be ready to receive new people into their CGs.</p>	

	<p>We would also need more members in the team for planning and execution and we invite anyone and everyone to join in.</p> <p>We also call everyone to invite their friends and commit to 10 sessions of Alpha as befrienders and facilitators to form friendships with pre-believers.</p> <p>Pray alongside us as we move from planning to execution, and join us in the different activities that are planned for the year.</p>	
Part 5:	Conclusion	
	<p>The harvest is always plentiful, and the labourers as compared to the harvest are few, but as we sow in weeping, and in sweat and blood, we will surely reap in joy.</p> <p>Let us, therefore, join the Lord of the harvest, and His call for us to tell everybody, about Somebody, who can save anybody.</p>	

Submitted by:

Preacher Mark Lai

ENGLISH SECTION

International Fellowship

Part 1:	Short Introduction about the ministry																																											
	<ol style="list-style-type: none"> 1. To reach out to our migrant members. 2. To let our migrant members learn God's word. 3. To worship and praise our Lord Jesus in songs and dance. 4. To let our migrant members know that BLC cares for them and they belong to the family of God through BLC. 																																											
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Part 3:	Milestones and Thanksgiving																																											
	<p data-bbox="316 1756 772 1792">“We are thankful for the following:</p> <ul style="list-style-type: none"> • 12 Dec 2021 – Christmas cum Thanksgiving Lunch at Tenderbest Makcik Market at Bedok Point. • 25 Dec 2021 – Thank you Bedok Lutheran Church for giving us the opportunity to worship our Lord Jesus through a song and dance presentation. We were not able to present onsite due to the work 																																											

	<p>commitment of our International Fellowship. We also would like to thank our members for their time to rehearse on 12 Dec 2021.</p> <ul style="list-style-type: none"> • Jacqueline Chow for hosting the International Fellowship members at her home for Bible Study. • Jacqueline Chow for opening her house for the International Fellowship members to meet up and fellowship. 	
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Part 4:	Challenges and Prayer Requests	
	<p>Due to COVID-19, we did not have much activities for year 2021 and not able to meet as often as we would like to. There were high numbers of Omicron cases.</p> <p>We hope with the loosening of the COVID-19 restrictions, the church is able to allocate a room for our members to meet at least one Sunday a month.</p>	
Part 5:	Plan for the new year	
	<p>We are thankful that our Government has loosened its COVID-19 restriction. We hope to be able to revive:</p> <ol style="list-style-type: none"> 1) Our annual field trip normally in the month of August. 2) We want to thank Bedok Lutheran Church for another opportunity to present a dance item for this year on Reformation Sunday 2022. We pray for a room in the church to practice our dance. 3) Once a month bible study in church. 	
Part 6:	Conclusion	
	<p>Our members are awaiting for their opportunities to take home-leave to reunite with their family in their homeland, Philippines. Pray for their journey mercies and to stay safe. Rosie will be terminating her contract and returning to Philippines.</p> <p>International Fellowship Ministry is thankful for Bedok Lutheran Church Committee for their support. We also want to thank Pastor Rita for her care and love for our girls.</p> <p>I would like to quote "Do everything in love – 1st Corinthians 16:14". It is LOVE that sustains our International Fellowship Ministry. We love and care for our each other because God told us so.</p>	

Submitted by:

Mrs. Maggie Goh (Co-ordinator)



ENGLISH SECTION

Sunday School (Junior Primary and Youth)

Junior Sunday School

Despite another year of pandemic in 2021, it seemed like time has really flown by so quickly again. We are now onto another different journey battling a different and rather unknown enemy. Sunday School continued to work as a team to put together interesting lessons to engage the kids. It was also the year in which we embarked on a holiday enrichment activity such as Art.

This is the strength of the Sunday School ministry. We had an average of 47 pupils and teacher strength of 12 with 2 teachers taking a break for family care plus myself as Superintendent. Benjamin Chan was the church assistant to our Sunday School. He helped organize the Teacher's Day celebration with games and surprise gifts.

Class Level	Quantity	Teachers
Nursery	12	4 [Angelina, Lina, Grace; Huiling]
Kindergarten	12	2 [Jennifer, Jenny] [Maggie and Vanessa – family care break]
Primary 1-2	5	2 [Zhiling, Bee Ting]
Primary 3-4	7	2 [Lay Peng, Shufen]
Primary 5-6	11	2 [Albert, Choon Kiat]

We had the chance to have full F2F for a brief 1-2 months from April to May 2021 in which we were thankful to have celebrated Mother's Day.

However, we made a painful decision to move back to virtual again due to the Delta virus outbreak. We were thankful that many of our children still kept up their enthusiasm and continued online lessons with several of their parents helping them out in activity worksheets, art as well as in storytelling. The teachers made use of interesting and fun online quizzes at the end of each semester as well.

Some pictures of what was conducted for our children in 2021:

(A) Lessons

(1) Lessons onsite from April 18 to May. Some face to face lessons includes Mother's Day celebration. From the very young to the oldest, everyone gets to arrange something special for their mothers.



(2) Virtual Lessons. Then we were back to virtual due to spread of Delta.

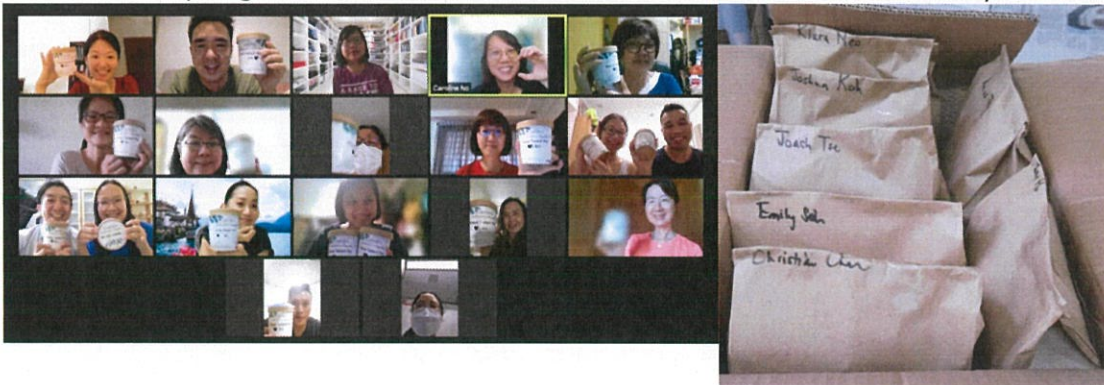
Welcome to
Sunday School
Bible Quiz

Long after Noah, there was a man called Abram, who
pray to God and he had plenty of goats and sheep.

- He has a wife called Sarai
- But both were sad for only one thing they had no children.
- But still Abraham believed in God and prayed to him.

(B) Celebrations continues online for Children’s Day and Teacher’s Day.

Despite not being able to meet, we still managed to reach out to the kids and teachers through home delivery of gifts and cakes. Gifts delivered to children and teachers by Grab deliverers.

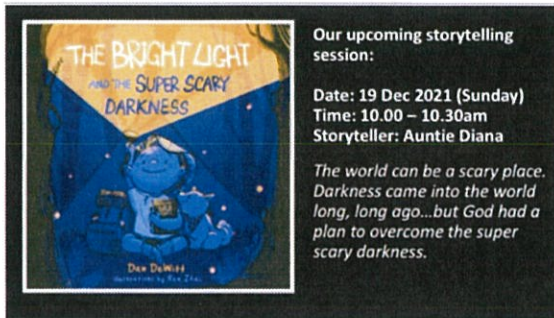


(C) Enrichment Lessons were organised to give the kids some meaningful activities to engage in during the holidays.

(1) Art online lessons with Gift Fong. A self-taught student artist who has a heart for children and a talent in art volunteered her time with us over 2 sessions.



(2) Story-telling continued online for another 4 sessions.



Our upcoming storytelling session:

Date: 19 Dec 2021 (Sunday)
Time: 10.00 – 10.30am
Storyteller: Auntie Diana

The world can be a scary place. Darkness came into the world long, long ago...but God had a plan to overcome the super scary darkness.



We are thankful for the year 2021 and we look forward to 2022 and we hope to be able to have new faces to assist the veteran teachers. We also hope to come back onsite from Easter Sunday onwards and celebrate this day together as one family again.

Yours sincerely,

Caroline Ho

Date submitted: 18th March 2022

Youth Sunday School

What has happened (2021):

The Sunday School for the Youth had seen its 2nd run its in current iteration, having the youths in the different levels split into different stages. In 2021, there were only students in stage 1, 2 and 4, seeing 13 students in total. Classes were done in either on-site or online depending on the restrictions we had during that period of time.

Class Level	Quantity	Teachers
Stage 1	5	3 (Chessa, Ziluo, Davidson)
Stage 2	3	2 (Ruth, Caroline), with Rev Dr Samuel, Rev Jimmy, Pr Mark, Ben Chan for certain topics)
Stage 3	-	NA
Stage 4	5	2 (Rev Dr Samuel, Pr Mark)

Toward the end of the 2020, we started connecting with parents and the upcoming secondary 1 students to join in for stage one, which would start their journey toward a 4 year confirmation syllabus. This yielded very good responses, and we managed to regularly have 4 of the students for stage one. In the same way, we have also connected with the parents of this year's secondary 1 youths in December, and look forward to having another 6-7 youths joining us for Youth Sunday School.

With the guidance and help from Caroline and Rev Dr Samuel with the materials and topics (syllabus) for the 4 stages, the Youth Sunday School is filled with deep and interesting topics, which we hope would engage and educate, for the 4 years of Youth Sunday School.

The modules/topics include:

Stage 1:	How to read the Bible The 10 Commandments (confirmation)
Stage 2:	The Creed (confirmation) The Lord's Prayer (confirmation)
Stage 3:	Creationism and Evolutionism Theology of the Body
Stage 4:	Loving those who are different The Sacraments (confirmation)
Stage 4:	Apologetics Church in action (confirmation)

We have thus seen our first batch in of youths who have graduated from Youth Sunday School in stage 4, and we look forward to seeing them continue to learn and be curious about God in BLC.

Changes:

With the guidance and help from Caroline and Rev Dr Samuel, we have decided to streamline Youth Sunday School.

All confirmation materials would therefore be covered in the first year (Stage 1), having three regular teachers who are familiar with the materials. Additionally, with the current streamlining, teachers would be able to take a term or two of a break before teaching another module, for Stage 2, 3, and 4.

We would also only see Stage 3 running in 2022 as there would be consolidation of the Secondary 1 and 2 students to finish up with the confirmation materials.

This would also give us time to give **rest, recruit and train** our teachers for 2023.

What you can do:

1. **Pray for us:** strengthen to: prepare, read, teach, facilitate, answer questions.
2. Come **join us** in teaching:
 - a. We want YOU! Come join us and enrich young minds!
 - b. You do not have to be an expert in the topic, we can always learn together.
 - c. We want to train more teachers.
 - d. If you have any interest in the topics above, and want to find out more, come talk to Preacher Mark
 - e. If you are an expert in any of the topics or in educational pedagogy, **please help!**
3. **Encourage your Youths** to join the Sunday School
 - a. Also, even if they are not secondary school students, if they are interested in the topics. They also can join!

Thanksgiving:

I want to thank Caroline and Rev Dr Samuel for their initiation of this particular model of Sunday School that is systematic and at the same time modular. They have put in a lot of heart and thought into educating our youths and I really appreciate their heart and hard work for this ministry. I also want to thank the teachers who tirelessly come week after week, preparing for the lessons on top of all they do, and their commitment has been such an inspiration. Lastly, we thank God for sustaining us. He has given us strength to run another year. He has also given our Youth curious minds, and questions that come through faith and to help us build faith.

To end off, as St Augustine aptly reminds us why we are always on a learning journey: **“faith seeking understanding”**. We can never fully comprehend the incomprehensible God, and therefore, we are always seeking to understand.

Submitted by:

Preacher Mark

ENGLISH SECTION

Mission Board

Part 1:	Short Introduction about the ministry																			
	<p>This ministry started during the 'era' of Rev John Nelson who was the Senior Pastor of the Church then. This is obedience to Jesus' command "Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit." (Matthew 28:19). And again from Revelation 7:9 "After these things I looked, and behold a great multitude which no one could count, from every nation and all tribes and peoples and tongues, standing before the throne and before the Lamb..."</p>																			
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Part 3:	Milestones and Thanksgiving																			
	<p>Many of the planned events could not be achieved due to the restriction of movement of people and preventive measures imposed by the authorities including both in Singapore and Thailand. But the church still has:</p> <ul style="list-style-type: none"> - Mission Month in October when both Romans and Rosanna preached and updated the church on their works in Thailand - Keeping Romans and Rosanna and their works in prayers - Praying and supporting the outreach ministry in Mukdahan - Support of LCS's mission 																			

Part 4:	Challenges and Prayer Requests	
	<ol style="list-style-type: none"> 1. Restrictions to travel due to worldwide pandemic 2. Unable to support the outreach work onsite 3. 'Face to face' meeting <p>Prayer Request:</p> <ol style="list-style-type: none"> 1. Cross border travel will be relaxed in 2022 	

	<ol style="list-style-type: none"> 2. For health and protection for Romans and Ivy and Tang, and Rosanna. Pray also for peace and joy as they serve 3. Additional helper, locally or in Singapore, for Mukdahan 	
Part 5:	Plan for the new year	
	<ol style="list-style-type: none"> 1. Field visit in July 2022 (discuss future plan for Mukdahan, prayer walk and others) 2. Mission Trip in October/November 2022 3. 2 (two) more members for Mission Board 4. 1 (one) new worker (local or Singapore) for MLC (exploring) 5. 1 (one) field worker from Singapore (short/long term) for Project Blessing 	
Part 6:	Conclusion	
	<p>God is faithful and covenant keeping. He sustains the ministry and keeps it under His care and direction. May we be found faithful and obedient. All glory to our Father, Son and Holy Spirit. Amen.</p>	

Submitted by:
Bernard Chan

ENGLISH SECTION

Stewardship

Part 1:	Short Introduction about the ministry																																																							
	<p>The Stewardship standing committee oversees the Fellowship Groups, Visitation and Care Groups.</p> <p>Goals of Stewardship Ministry 2021</p> <ol style="list-style-type: none"> 1. 2 x CG Leaders Prayer & Support Meetings 2. Alignment of CG materials used in CG Meetings 3. Leaders Meeting – 1st May 2021 – Setting the Direction for Us to Move Together <ul style="list-style-type: none"> ➔ May 2021 to 3rd Quarter 2021 – Setting the pace for CGs 4. CG Leaders Training – 3rd Quarter 2021 – Equipping our CG Leaders to Lead <ul style="list-style-type: none"> ➔ 3rd Quarter 2021 to End of 2021 – Stabilizing CGs (Leaders' Meetings – Apr, Jun, Sep, Dec) 5. BLC Connect Day (Family Day) – 3rd Quarter 2021 – Reconnect and Bond ALL our BLC members together. 6. CG Carnival 2.0 – End of 2021 – Celebration, Evaluation, Invitation <ul style="list-style-type: none"> ➔ Multiplying CGs / New CGs? Challenging of new Leaders / Core Members? 7. CG Leaders Thanksgiving 																																																							
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	-	
Part 3:	Milestones and Thanksgiving	
	<p>Even as the Covid-19 situation fluctuated throughout 2021, the Lord's faithfulness was never failing to BLC and its ministries.</p> <p>BLC Seniors Fellowship Core Team Meeting On the 23rd of March 2021, Pastor Jimmy and Ben met with a newly formed Seniors Fellowship Core Team. At the meeting, Sunny handed-over his role as Chairperson to Daniel Tseng, effective 2nd of May 2021. We thank Sunny for his leadership and labour of love for the past 2-3 years.</p> <p>At the meeting, we looked at how we needed and should change the way we ran the Seniors Fellowship to keep the ministry updated with the times especially during this Covid-19 pandemic where the seniors are the most vulnerable group and ministry to them is greatly affected.</p> <p>BLC Leaders' Meeting/Retreat On the 1st of May 2021, we gathered ALL the BLC leaders (Pastors, Staff, Council Members, Ministry Leaders, Fellowship Leaders and Care Group Leaders) for a Leaders' Meeting/Retreat with the objective of "Bonding together as BLC Leaders as we support each other in the running of various ministries according to our new theme and focus, encouraging and praying for each other.</p> <p>At the BLC Leaders' Meeting/Retreat, we had a great time of bonding over games, hearing from our shepherds (Pastor Jimmy & Preacher Mark) on our theme for 2021 & 2022, hearing the plans & projections for 2021 and a time of sharing and praying for each other.</p> <p>CG/FG Leaders Training The focus for the stewardship committee in 2021 was to equip our CG Leaders in their leadership to their Care Group / Fellowship Group. Following our meetings with Dr. Philip Huan at the end of 2020, it was decided that the equipping of our leaders will focus around 2 coaching cycles:</p> <ol style="list-style-type: none"> 1. Preparing for Growth – Leaders' Health (August 2021 to September 2021) <ul style="list-style-type: none"> • We looked at the inner life of our leaders, the stresses they face and how the Lord can work on them to grow in managing these areas of their inner lives as leaders. 2. Preparing for Growth – Group Health (October 2021 to January 2022) <ul style="list-style-type: none"> • We looked at each of our groups strength & needs and what steps we could take to help our groups grow healthier in the Lord. 	

Part 4:	Challenges and Prayer Requests	
	<p>Our challenges shifted from coming out with creative ways to keep ministries meeting together in 2020, to the supporting of ministries in adapting to various ways of keeping their groups going in 2021.</p> <p>But as always, we trust in God’s faithfulness and sovereignty.</p> <p>Our prayer moving forward is that all our BLC leaders will spurred on in unity as we work together in BLC’s “Growing in Community through Word and Prayer”.</p>	
Part 5:	Plans for the new year	
	<p>As the BLC’s Theme and Focus of “Growing in Community through Word and Prayer continues in 2022, the Stewardship Standing Committee Plans for 2022 are as such:</p> <ol style="list-style-type: none"> 1. 2 x CG Cluster Leaders Meeting 2. 2 x CG Day 2022 3. 2 x BLC Leaders Meeting 4. CG Cluster Leaders Training 5. BLC Family Day 6. BLC CG Christmas Thanksgiving Celebration 	
Part 6:	Conclusion	
	<p>We thank God for His continued faithfulness to BLC as a whole and personally to each and every of its members.</p> <p>May we too, as a whole church of BLC and personally in our own individual walk with the Lord, continue to be faithful leaning on the strength, hope and joy found in our Lord Jesus Christ.</p> <p>Let us “Grow in Community through Word and Prayer”!</p>	

Submitted by:
Benjamin Chan

ENGLISH SECTION

Seniors' Fellowship

Part 1:	Short Introduction about the ministry										
	<p>Seniors Fellowship SF mission is to organise activities for members to bond and fellowship over regular meetings to study bible, share present and past testimonies to encourage members and invitees about living and strengthening faith and prayer in the Lord. An important expected outcome is for SF members to grow in faith, build stronger and deeper intimacy with God as we study bible and reflect on individual life journey in our remaining years leading up to meeting our Maker.</p> <p>Members are seniors who have basically retired. Programs are essentially conducted on weekdays in church or off-site activities, taking advantage of price discounts and smaller crowds at off-peak periods. Members are encouraged to invite guests, including non-Christian and friends in our neighbourhood as a form of out-reach.</p> <p>No activity was conducted during the year for the following reasons:</p> <ol style="list-style-type: none"> 1. Due to Covid, seniors who are the more vulnerable lot were encouraged not to make unnecessary travel or attend activities in group sizes exceeding five persons. 2. Venues for fellowship and meeting including at church premises were not available. 3. Several senior members had to provide infant and child care to their grand kids. Work from home – Work from office arrangements of families required grandparents to help out frequently either in their homes or the homes of their children. 4. Although meetings could be conducted over Zoom, some members are not conversant with the use of technology. In addition, WFH required the use of home wifi network. Non-essential activities like Zoom meetings by seniors cannot be supported. 										
Part 2:	Who are involved in the ministry - Stakeholders										
	<p>SF is run on a self-help basis. Facilitating the meetings on bible study is on a rotational basis. Topics of interest for study are decided upon consensually by the group. Occasionally, spiritual leaders of the church sit in, by invitation or otherwise, such study meetings and give guidance.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>1.</td> <td>Daniel Tseng</td> <td>Lead Facilitator</td> </tr> <tr> <td>2.</td> <td>Michael Wong</td> <td>Sub group facilitator</td> </tr> <tr> <td>3.</td> <td>Sunny Ng</td> <td>Sub group facilitator</td> </tr> </table>	1.	Daniel Tseng	Lead Facilitator	2.	Michael Wong	Sub group facilitator	3.	Sunny Ng	Sub group facilitator	
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	4.	Paramjit Singh	Sub group facilitator			
	5.	Khai Hong	Sub group facilitator			
	6.	Paul Ang	Member			
	7.	Ee Hiang	Member			
	8.	Magdalene Gan	Member			
	9.	Josephine Ang	Member			
	10.	Richard Ho	Member			
	11.	Goh Cheng Gee	Member			
	12.	Richard Fung	Member			
	13.	Lee Seng Juay	Member			
	14.	Jonathan Ng	Member			
Part 3:	Milestones and Thanksgiving					
	<p>We thank God for the use of WhatsApp to communicate with each other. Although far from ideal, the group managed to text/send messages to encourage one another along. Attendance at church service did improve over the course of the year but the request to disperse after church service and the seating restrictions at eating places including hawker centers made it difficult to gather for bonding and fellowship.</p>					

Part 4:	Challenges and Prayer Requests					
	<p>We are mindful of the challenges posed by the pandemic. While we wait for the new normal to begin, new policy restrictions about living in the endemic status will be clear. And we will plan accordingly how best to re-start SF activities.</p> <p>We pray for understanding, protection and guidance from our good Lord for our seniors. Given the stress and strains of the pandemic, we pray that God will shine the light and lead us on our way forward in the new normal.</p>					
Part 5:	Plan for the new year					
	<p>As was agreed, the leadership role is reconstructed to a 'facilitator' on rotation basis.</p> <p>Prior to the new format, leadership was also by rotation with each serving a term of one year. Many if not all felt a 'leader' was too daunting a task given that seniors who are retirees mainly have family responsibilities that take up much of their time. In addition to the challenges of time and energy, smaller family size means the onset of other challenges including financial.</p>					

Submitted by:
Daniel Tseng

ENGLISH SECTION

Tamil/Indian Fellowship

Part 1:	Short Introduction about the ministry																																																
	<p>The Tamil/Indian fellowship began in the second half of 2013 as a means to congregate with our fellow Indian members to support each other in our respective spiritual growth and to reach out to the Indians living in our neighbourhood with an objective to support them in overcoming their problems with Our Lords' word, Prayer and a fellowship dinner once in a month.</p> <p>The fellowship meets on the 3rd Saturday of every month with over 20+ people both from neighbourhood and our congregation members. Rev. Milton Lazarus of Peace Community Church shares the Word both in Tamil and English. Mrs. Thainmolly Milton along with few members leads us with Praise and Tamil Songs. Each meeting concludes with individual prayers for needy, a closing prayer and Benediction</p> <p>English congregation is supporting the ministry with a budget for Rev. Milton Lazarus' honorarium. The meal for all attendees and other expenses are prepared and shared respectively by the fellowship members</p>																																																
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Part 3:	Milestones and Thanksgiving	
	<p>First of all, we thank Our Lord Jesus Christ for helping us to sustain the ministry for almost 8 years. However in 2021, due to the Covid restrictions, the Fellowship monthly schedule was constrained to Family meetings with restricted numbers.</p> <p>The ministry grew with more members from the neighbourhood. Two families who have recently moved back to Singapore is eagerly awaiting to join the fellowship once restrictions are eased out. Thanking Our LORD for making this ministry as one of the ways of disciple making. The ministry renders it's heartfelt thanks to our beloved Pastors Rev. Jimmy for his support and follow-up. And our thanks to Rev. Rita Wong for her continuous participation & encouragement.</p>	

Part 4:	Challenges and Prayer Requests	
	<p>The Tamil/Indian Fellowship ministry requires more Indian People from the neighbourhood which shall be a challenge in 2022 to identify, convince and bring them to attend the fellowship.</p>	
Part 5:	Plan for the new year	
	<p>Since the Covid restrictions are easing our gradually, the Tamil/Indian Fellowship ministry will start as Family meeting in any one of our fellow members starting from April'22 or May'22.</p> <p>Moving forward, once the fellowship dinner arrangements are possible inside the Church premises, we may expect some more Indian residents from our neighbourhood which shall be challenge in 2022 to identify, convince and bring them to attend the fellowship.</p> <p>Martin Robert who supported the ministry as Joint Leader left to UK with his family for a better job. Ministry need to identify another probable Joint leader in 2022.</p>	
Part 6:	Conclusion	
	<p>Thanks to be Our LORD for his support especially during the past Covid times.</p> <p>Thanks to Pastors and BLC Office for their continuous guidance.</p> <p>Thanking the below who facilitate in preparing and serving the meal for the fellowship - Mrs. Jaya Peter, Shaila Rajan, Priya Easter, Caroline Peter, and Anu Richard.</p>	

Submitted by:
Easter Ravindranath

ENGLISH SECTION

Salt and Pepper Youth Ministry

Part 1:	Short Introduction about the ministry																															
	<p>As Salt & Pepper Youth Ministry, our mission is to faithfully build ourselves up as disciples of Christ that make a difference in the world, while growing up together and transforming our lives by the power of God's love. Our goal for the ministry in 2021 was to align the SNP Youth Ministry to the theme and focus of BLC as a whole which is – "Growing in Community, Through Word and Prayer".</p> <p>As such, the ministry's theme for 2021 was "Discipleship in Love" according to the verse John 13:34-35.</p> <p>We were also in the process multiplying our SNP Youth Ministry so that we may better cater to the needs of all our youth at their own different life stages. We did so in a progressive and preparatory manner such that each and every member of the ministry will be ready when the multiplying finally takes place.</p> <p>Timeline: May 2021 to December 2021:</p> <ul style="list-style-type: none"> - CG Discussion Groups by Age - 50% of CG Meetings done separately by Age - Only Outings done together <p>January 2022: New CG from SNP Youth Ministry</p>																															
Part 2:	Who are involved in the ministry - Stakeholders																															
	<p>The ministry is run by youth leaders. They are involved in mentoring our youth members, teaching lessons during CG, and planning for the short-term and long-term functions of the ministry. We meet for CG, events, and outings every Saturday from 4:30pm to 7pm.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Name of Member</th> <th>Role</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Benjamin Chan</td> <td>Parish Worker</td> </tr> <tr> <td>2.</td> <td>Rebecca R</td> <td>Youth Leader</td> </tr> <tr> <td>3.</td> <td>Davidson Goh</td> <td>Youth Leader</td> </tr> <tr> <td>4.</td> <td>Ernest Paul</td> <td>Youth Leader</td> </tr> <tr> <td>5.</td> <td>Goh Zixuan</td> <td>Youth Leader</td> </tr> <tr> <td>6.</td> <td>Thaddeus Pang</td> <td>Youth Leader</td> </tr> <tr> <td>7.</td> <td>John Khoo</td> <td>Youth Leader</td> </tr> <tr> <td>8.</td> <td>Janice Khoo</td> <td>Youth Leader</td> </tr> <tr> <td>9.</td> <td>Evelyn Lim</td> <td>Youth Leader</td> </tr> </tbody> </table> <p>Excluding the leaders, the ministry had 20 members.</p>		Name of Member	Role	1.	Benjamin Chan	Parish Worker	2.	Rebecca R	Youth Leader	3.	Davidson Goh	Youth Leader	4.	Ernest Paul	Youth Leader	5.	Goh Zixuan	Youth Leader	6.	Thaddeus Pang	Youth Leader	7.	John Khoo	Youth Leader	8.	Janice Khoo	Youth Leader	9.	Evelyn Lim	Youth Leader	
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Part 3:	Milestones and Thanksgiving	
	<p>Highlights</p> <p>We thank God for the following highlights of the year:</p> <ul style="list-style-type: none"> • Finished The Gospel Project (a bible study curriculum that points to the gospel of Christ in every part of scripture) • Started and finished a new Bible Study on the book “Counterfeit gods” • Started “Devotional CG” where the leaders took turns to lead a personal devotion they have done in their own time with the Lord. • Re-introduced “Sermon Consolidation CG” where we consolidated the recently passed Sermon as a CG to align the youth to the theme and focus of BLC as a whole. • LCS Leaders Training on Caring for the Mental Wellbeing of our Youths • The Refresh Retreat – Reflecting on 2021 and Looking Ahead to the New Youth Ministry of 2022 <p>Multiplying of Salt and Pepper Youth Ministry</p> <p>We thank the Lord for seeing us through the whole progressive process of the multiplying of our Salt and Pepper Youth Ministry so that we may better cater to the needs of all our youth at their own different life stages.</p> <p>During The Refresh Retreat (mentioned above), we officially multiplied Salt and Pepper Youth Ministry to:</p> <ol style="list-style-type: none"> 1) Salt & Pepper Youth Ministry <ul style="list-style-type: none"> • Focus: Youths in Secondary School (13 to 16/17 years old) 2) LightHouse Care Group <ul style="list-style-type: none"> • Focus: Older Youths / Young Adults (16/17 years old and above) <p>We especially thank the Lord for 3 new youths who have expressed their desire to join Salt & Pepper Youth Ministry and 5 new youths to join LightHouse Care Group in 2022, attending “The Refresh Retreat” following being invited.</p>	
Part 4:	Challenges and Prayer Requests	
	<p>In 2021, the biggest challenge we faced was through the midst of carrying out CG and events online (via zoom) due to Covid-19, and to carry on mentoring and ministering through creative ways, we had the uphill task of progressively multiplying Salt and Pepper Youth Ministry.</p>	

	<p>But we thank the Lord for faithfully seeing us through it and even brought to us new faces for both the new groups emerging.</p> <p>Our ministry has anticipated that in 2022 our biggest challenge would be settling both the individuals groups down into their new “environments” but have faith in our Lord’s own work in what has to be done.</p> <p>We pray for unity amongst the leaders to work well together to meet the needs to both the groups as they settle down and for each individual group to find their unity as a group built upon each individual’s relationship with the Lord.</p>	
Part 5:	<p>Plan for the new year</p> <p>As BLC continues on its theme and focus of “Growing in Community Through Word and Prayer, we hope to continue to align the Salt & Pepper Youth Ministry and LightHouse Care Group to that.</p> <p>Salt & Pepper Youth Ministry’s Theme for 2022 is to <i>“Identify with Christ, with the Church and with Each Other”</i>. We will be embarking on the study of the Book of Mark where we will be exploring Jesus’ Identity, Jesus’ Mission and Jesus’ Call.</p> <p>LightHouse Care Group’s Theme for 2022 is <i>“To Rediscover the Lord”</i>. We will be embarking on the study of the Book of James together with other young adult Care Groups who have already started the study led by Preacher Mark, where we will explore what it means to live wisely as followers of Christ.</p>	
Part 6:	<p>Conclusion</p> <p>We thank God for His continued faithfulness to SNP. His Word has kept us going through tough times, and continues to motivate us. We also thank our parents, the pastors, and BLC members for praying for us and supporting us in numerous ways.</p>	

Submitted by:
Benjamin Chan