

GALILEE BIBLE-PRESBYTERIAN CHURCH
加利利笃信圣经长老会

Comparative Expenditure Budget For The Year 2025-2026
比较2025年度开支及2026年度财政预算案

do not change here, but change in column AW of CashFlow sheet

Year:		年度	2024	2025			2026
Expenses (in S\$)		费用	Actual 2024 (Audited) Year-to-Date December	Actual 2025 (Audited) Year-to-Date	After Cost Cutting Measures - Working Budget 2025 预算	ACM Approved Budget 2025 预算	Budget 2026 预算
1	Audit (Governance Cost)	审计费用	3,057	3,407	3,200	3,200	3,200
2	Automobile/Local Travel Expenses	汽车费用	7,395	4,053	10,000	10,000	10,000
3	Bank Charges (Governance Cost)	银行收费	178	169	200	200	200
4	Benevolence Expenses	慈善	6,100	6,000	7,000	7,000	7,000
6	Children Ministry (previously CF/JF)	儿童部	13,086	iii8,509	6,000	6,000	6,000
7	Christmas Disbursements	圣诞捐款	5,700	2,400	2,400	3,900	5,400
8	Church Camp Expenses	教会营	42,366	ii38,193	8,000	8,000	8,000
9A	Church Publicity	教会事工宣传	1,569	0	2,500	2,500	2,500
10	Clergy Expenses	圣工人员开支	1,959	553	3,450	3,450	3,450
11	Depreciation	折旧费	106,291	92,045	107,810	107,810	101,635
12	Employee Benefits (Salaries, etc.)	薪金, 公积金及相关费用	303,287	289,096	333,988	377,874	a337,485
13	Christmas Disbursements for staff	圣诞捐款 (职员)	10,600	10,104	10,104	10,104	9,703
13A	Employee Benefit Insurance	员工保险	7,069	7,474	10,500	10,500	12,000
14	Insurance	保险	8,017	6,613	7,500	7,500	7,250
15	Medical & Welfare	医疗福利	5,095	3,183	12,000	12,000	12,000
16	Evangelism materials	福音部材料	0	40	1,000	1,000	1,000
17	Evangelism and Outreach Functions	福音部	863	258	1,500	1,500	1,500
18	Gifts - Honoraria/Condolences/etc.	酬金/吊唁/等	3,228	2,400	5,000	5,000	5,000
20	Galilee Church Anniversary	周年纪念活动	0	2,980	0	0	0
21	Lease Rental	租金	359,110	350,873	367,476	367,476	b320,364
23	Christian Education/Sunday School/Library	基督教教育/主日学/图书馆	884	1,350	5,000	5,000	5,000
24	Sunday School Camp/Vacation Bible School	主日学营	3,375	iv3,367	4,000	4,000	4,000
25	Mandarin Worship Service	华语崇拜	4,142	3,946	5,500	5,500	5,000
26	Media & Publication	媒体与出版	659	0	5,000	5,000	5,000
27	Missions	差传部	50,695	36,146	39,200	62,000	50,000
28	Music Ministry	音乐部	1,277	1,527	6,000	9,000	4,000
29	Other Functions (Church Functions)	教会活动	20,215	i19,240	22,000	40,000	20,750
30	Agape Fellowship Lunch	爱宴	21,912	6,570	12,000	30,000	12,000
31	Overseas Pastoral Ministry	海外教牧事工	10,768	0	0	10,000	0
32	Postage	邮费	0	0	100	100	100
33	Printing & Stationery (Office Expenses)	办公费用	1,403	947	2,500	2,500	2,500
34	Photocopier Leasing charges	复印机租金	2,197	3,616	2,500	2,500	2,500
35	Property Tax	物业税	0	0	0	0	0
36	Repairs & Maintenance	修理与维护	50,730	71,119	77,000	77,000	c85,000
38	Skills Development Levy	技能发展基金	653	621	780	780	728
39	Stamp Duties	印花税	0	0	0	0	0
40	Bible College Student Support	神学生津贴	2,950	1,200	3,600	3,600	3,600
42	Telecommunications	电讯	3,586	2,514	5,000	5,000	5,000
43	Subsidies to Theological Studies	神学教育补助	0	0	3,000	3,000	3,000
44	Utilities	公用事业 (水, 电) 费	41,105	23,897	45,000	45,000	40,000
45	Visitation	探访	0	0	500	500	500
46	Teens & Youths' Fellowship	青少年团契	366	340	1,000	2,500	1,000
47	Youth Worship Service	青少年崇拜	850	750	2,000	2,000	4,000
48	General Expense	其他费用	0	0	0	0	0
49	Theological upgrading for Pastoral Staff	牧师传道神学进修	0	0	1,500	1,500	1,500
50	Young Married Couple Ministry	年轻夫妇事工	0	1,775	2,000	2,000	2,000
51	Galilee Evergreen Ministry	长青事工	570	0	2,000	5,000	2,000
52	Galilee Adult Fellowship	成人团契	740	0	1,000	3,000	1,000
53	Ladies Ministry	妇女事工	2,212	0	500	2,000	1,000
54	Young Adult Fellowship	青壮团契	138	0	1,000	1,500	500
54A	Love Our Neighbour	爱我的邻舍	3,433	961	6,000	6,000	6,000
54B	SSG Ministry	小组活动	195	0	4,600	4,600	4,500
54C	SYAF	高级青壮团契	0	0	500	1,500	500
54D	MARE fellowship	菲律宾姐妹团契	0	0	0	400	0
55	Total Expenses per Audited Report	审计报告总支出	1,110,026	1,008,235	1,160,408	1,287,494	1,126,365
56	Less: Depreciation	减: 折旧费	-106,291	-92,045	-107,810	-107,810	-101,635
57	Fixed Assets Purchases	加: 固定资产购置	11,052	v5,437	34,500	44,500	d42,500
58	Total Cash Budget without Depreciation	总现金预算 (减: 折旧费)	1,014,788	921,627	1,087,098	1,224,184	1,067,230
	Required Offering per week		19,515		20,906	23,542	20,524
	Required Offering per month		84,566		90,592	102,015	88,936
	Cost Reduction %				11.20%		

			2024	2025	account number	account subtotal
Income (in S\$)		收入	Actual YTD 实际	Actual YTD 实际		
59	Offerings English Worship Service	英语崇拜奉献	855,690	773,045	4-1000	
60	Offerings Mandarin Worship Service	华语崇拜奉献	59,085	53,933	4-2000	
61	Offerings Youth Worship Service	青年崇拜奉献	4,386	2,156	4-2100	
65	Anniversary Mid Autumn & Christmas	周年, 聖旦, 中秋 聚餐收	see below	see below	4-3600	
74						
75	Subtotal Voluntary Income - Offerings	收入	919,161	829,134		
	Other Income					
76	Employment Credit from Government	政府薪金补助	6,727	6,609	4-5000	8,975.07
78	Net Wage/Employment Credit	政府薪金补助 (淨)	6,727	6,609		
79	Bank Interest	利息	47	45	4-2200	
81B	IRAS CPF Transition Offset payment	公積金增加補貼	448	126	4-5000	
85B	Utilities of Pasonage	牧师宿舍水电费	3,360	2,240	4-5000	8,975.07
87	Sub-Total Others	其他收入	3,855	2,410		
88	Subtotal Other Income	其他收入	10,582	9,020		
	Income from charitable Activities					
88A	Agape Fellowship Lunch	爱宴	6,470	80	4-5010	
88B	Gift for Christmas program	聖誕聚餐捐款	0	2,450	4-4900	16,110.21
88C	CNY activities balance and collection	农历新年活动余款	0	0	4-4900	
88D	Various Program offerings	其他聚会捐款	400	2,150	4-4900	
88E	Collection from Sunday School offerings	主日学奉献	1,529	1,522	4-4900	
88F	Collection for Community Day	社区日活动收入	8,806	0	4-4900	
89B	Collection from Church Camp offerings	营会奉献收入	4,236	4,856	4-3100	
89	Collection from Church Camp/Seminar parti	营会报名收入	38,370	35,636	4-3000	
	Collection from Ladies Retreat	妇女退修会收入	1,600	0	4-3550	
90	Collection from Sunday School camp	主日学营会报名收入	2,175	2,200	4-3500	
90A	Collection from Sunday School camp offerin	主日学营会奉献收入	2,370	2,355	4-3510	
91	Sub-total Camp collection		48,751	45,047		
91A	Use of Church for weddings/funerals/camps	借堂奉献	6,750	3,100	4-4900	
91B	Copying, charges	复印收入	128	120	4-4900	
91D	From GAF	成人团契	50	0	4-4900	
91E	From CF JF HIT	兒童部捐款转入	5,656	1,409	4-4900	
91F	From LON HIT	爱我的鄰舍捐款转入	0	0	4-4900	
91G	From Sunday School HIT	主日学部捐款转入	0	0	4-4900	
91H	From GEM HIT	長青事工捐款转入	0	0	4-4900	
91I	From YAF HIT	青壯团契捐款转入	124	0	4-4900	
91J	From other church	其他教会捐款	0	0	4-4900	
91K	Balance from Father's day	父亲节礼物余款	0	0	4-4900	
91L	From TF/YF HIT		0	340	4-4900	
91M	From Special Project HIT			5,000	4-4900	
91N	Sale of unused equipment	售出剩余器材	0	0	4-4900	
82	Warburg vending machine	飲品贩卖机	302	19	4-4900	16,110.21
91Y	Sub-total Love gift and Sundry Income		13,010	9,989		
91Z	Sub-total Income from Charitable Activities		78,966	61,238		
92	Total Income as per Audited Report	审计报告总收入	1,008,709	899,391		
	Average per week		19,398	17,296		
93	Surplus / (Deficit) = line 92 - line 55	盈余/(不敷) (92 - 55)	-101,317.55	-108,844.01		

Note:

- For 2025 Budget

a

Include Pastor's housing allowance & new staff

b

items budgetted (total \$ 44,500)

reduced budget (\$ 34500)

Air Con 12,000

media 20,000

Computer 2,500

Lightings 10,000

Air Con 12,000

media 10,000

Computer 2,500

Lightings 10,000

c

additional for fence and leakage repair

For 2025 Actual

iii

Children ministry expense 8,509 was partially covered by CF/JF HIT 1,409, Church beared 7,100 net.

iv

Church Camp expense 38,193 was completely covered by gift 4,856 and camp fee 35,636 (total 40,492) without using the budget

iv

SS Camp expense 3,367 was completely covered by Camp fee 2,200 and gift 2,355 (total 4,555) without using the budget

i

Workplace seminar 5,735 was covered partially by donation of 5,000;

Dinner for Christmas musical 9,513 partially covered by donations received 2,450

v

Asset purchased (total \$ 5,437.10)

Media equipment 5,223.35

Rice cooker fororSS Camp 213.75

For 2026 Budget

a

Moderate increment with one additional staff

b

Reduction of rental from October 2025

c

Renovation of vacated parsonage 10,000

d

Asset to purchase (total \$42500)

Furniture / AED

5000

Aircon

15000

Media

20000

Office Computer

2500