

ACBSG 2023 Financial Report

奥本中文查经班2023-October 财务报告
Up to October 31, 2023

建堂基金 Building Fund

- ▶ 目前总收入Total income: **\$50,357.32** (River Bank: \$42,870.77 TRUIST: \$7,486.65) (2023 budget预算 \$50,000) (not including a special donation)
- ▶ 2022年底总余额balance: **\$22,513.07** (River Bank: \$20,839.45, TRUIST: \$1,673.62)
- ▶ Spending建堂基金花费
- ▶ 还款Loan payment: \$94,200 (\$2600 × 9; \$5,000; \$4,800; \$1,000; \$10,000; \$50,000)
- ▶ Payment of ACBSG family loan: \$6,236.9 (\$3118.45 × 2)
- ▶ 目前总余额Current balance (两个帐号): **\$25,434.49** (River Bank: \$22,073.22, TRUIST: \$360.27)

River Bank Spending 普通基金花费

- ▶ (1) 讲道费 Preaching fee \$4,225 (\$250 × 12; \$350 × 2, \$525)
- ▶ (2) Payment of pest control and property insurance: \$326.25, \$3096
- ▶ (3) 电费, 水费, 煤气 Electricity/City utility/Gas : **\$4685.18**
(GHC paid)
- ▶ (4) 福音事工食物 Outreach (food): \$518.45
- ▶ (5) 其他支出 Other expenditures: \$809.28

- ▶ 总支出/花费 Total spending: **\$13,660.16**

TRUIST Spending 普通基金花费

- ▶ (1) 讲道费 Preaching fee \$4,350 ($\250×11, $\$350 \times 2$, \$900)
- ▶ (2) Payment of ACBSG family loan: \$3118.50 (Transfer to River Bank General Fund as income)
- ▶ (3) 福音事工食物 Outreach (food): \$1107.79
- ▶ (4) 其他支出 Other expenditures: \$645.35
- ▶ (5) 福音/会员支持 Outreach/Member support:
\$500+\$94.18

- ▶ 总支出/花费 Total spending: \$9,815.82

普通基金 General Fund (Operating)

- ▶ 目前收入Total Income: **\$25,829.17** (River Bank: **\$20,729.17** [GHC payment: **\$4685.18**], TRUIST: **\$5,100**)
(2023 budget普通基金预算 **\$30,000**)
- ▶ 2022年底总余额(两个帐号): **\$20,672.22**
- ▶ 目前总花费Total spending: **\$23,475.98**
- ▶ 当前余额(两个帐号): **\$23,025.41**
- ▶ River Bank当前余额Current balance: **\$17,725.98**
- ▶ TRUIST当前余额Current balance: **\$5,299.43**

房贷还款 Loan & Payment & Balance

- ▶ (1) 2022 贷款余额 2022 loan balance: \$200,072.53 (年利息 4.75%, 原总贷款 \$230,000)
- ▶ (2) 还款金额 Loan payment: $\$2,600 \times 9 + \$1,000 + \$5,000 + \$4,800 + \$10,000 + \$50,000 = \$94,200$ (January to October)
- ▶ (3) 当前贷款余额 Current loan balance: \$112,935.89 (pay off in December 2027 if paying \$2600/month)
- ▶ (4) 偿还家庭借款 Repayment to family borrow: $2 \times \$3118.45 = \6236.90 , paid in 2023 (twice), 总家庭借款: \$55,000 (利息 2.5%); 当前家庭余额: \$49,991.70

Special Offering and Saving Account 特殊奉献

- ▶ (1) 2023 Special Offering 特殊奉献: \$100,000.00
- ▶ (1.1) Seven-month CD: \$50,000.00 (2.5% rate, Current balance \$0; \$50,713.86) , \$50,000 loan payment, \$713.86 to saving account
- ▶ (1.2) Thirteen-month CD: \$50,000.00 (Current balance \$51,173.77, 3.5% rate)
- ▶ **(2) New saving account: Balance \$1242.34 (start with \$500)**

普通基金预算调整 General Fund Budget

- ▶ (3) 教会运作储备(家具/设备) Church operating reserve (furniture/equipment) \$5,000
- ▶ (6) 门徒训练和传教士支持 Disciple training & missionary support \$3,400 (\$1000 + \$2400)
- ▶ (7) 社区/福音支持 Community outreach/support \$2,100 (\$900 + \$1200)
- ▶ Total of \$10,500
- ▶ **Propose Spending \$9,545** (see spreadsheet)
- ▶ **Propose to use the above three budget items for purchasing furniture and equipment.**