

# ACBSG 2023 Annual Financial Report

奥本中文查经班2023年度财务报告

January 1 to December 31, 2023

# 建堂基金 Building Fund

- ▶ **2023总奉献Total Offering: \$64,663.86** (River Bank: \$57,417.21 TRUIST: \$7,246.65) (2023 budget预算 \$50,000) (not including a special donation)
- ▶ **2022年底总余额balance: \$22,753.07** (River Bank: \$20,839.45, TRUIST: \$1,913.62)
- ▶ Spending建堂基金花费
- ▶ 还款Loan payment: \$109,400 (\$2600 × 11; \$5,000; \$4,800; \$1,000; \$10,000 × 2, \$50,000)
- ▶ Payment of ACBSG family loan: \$6,237.0 (\$3118.5 × 2)
- ▶ **目前总余额Current balance (两个帐号): \$21,779.93** (River Bank: \$21,419.66, TRUIST: \$360.27)

# River Bank Spending 2023普通基金花费

- ▶ (1) 讲道费 Preaching fee \$6,125 ( \$250 × 15; \$350 × 3, \$525, \$800)
  - ▶ (2) Payment of pest control and property insurance: \$435+ \$3096
  - ▶ (3) 电费,水费,煤气 Electricity/City utility/Gas: **\$5176.57 (GHC paid) (\$91.44 unpaid)**
  - ▶ (4) 福音事工食物 Outreach (food): \$668.45
  - ▶ (5) 其他支出 Other expenditures: \$1,819.61
  - ▶ (6) 家具/设备 Furniture/Equipment: \$7421.71 (+\$1,951.81 unpaid)
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- ▶ 总支出/花费 Total spending: \$24,743.35
  - ▶ 2023 Income deposit: \$36,749.54 (2022 Balance \$10,656.97)
  - ▶ 当前余额 Current Balance: **\$22,663.16**

# TRUIST Spending 2023普通基金花费

- ▶ (1) 讲道费 Preaching fee \$4,350 ( $\$250 \times 11$ ,  $\$350 \times 2$ ,  $\$900$ )
- ▶ (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: \$649.35
- ▶ (5) 福音/会员支持 Outreach/Member support: \$500+\$94.18
  
- ▶ 总支出/花费 Total spending: \$9,819.82
- ▶ 2023 Income deposit: \$5,100.00 (2022 Balance \$10,015.25)
- ▶ 当前余额 Current Balance: **\$5,295.43**

# 普通基金 General Fund (Operating)

- ▶ 2023总奉献Total Offering : **\$38,731.04** (River Bank: **\$33,631.04** [GHC payment: **\$5,176.57**], TRUIST: **\$5,100**)  
(2023 budget普通基金预算 **\$30,000**) (current credit card balance is \$1,951.81)
- ▶ 2022年底总余额(两个帐号): **\$20,672.22**
- ▶ 目前总花费Total spending: **\$31,444.67** (*excluding \$3,118.50*)
- ▶ 当前余额(两个帐号): **\$27,958.59**
- ▶ River Bank当前余额Current balance: **\$22,663.16**
- ▶ TRUIST当前余额Current balance: **\$5,295.43**

# 房贷还款 Loan & Payment & Balance

- ▶ (1) 2022 贷款余额 loan balance: \$200,072.53 (年利息4.75%, 原总贷款\$230,000)
- ▶ (2) 2023 还款金额 Loan payment:  $\$2,600 \times 11 + \$1,000 + \$5,000 + \$4,800 + \$10,000 \times 2 + \$50,000 = \$109,400$
- ▶ (3) 当前贷款余额 Current loan balance: \$98,568.28 (pay off in May 2027 if paying \$2600/month)
- ▶ (4) 2023 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

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- ▶ (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 \$51,473.97, 3.5% rate)
- ▶ **(2) New saving account: Balance \$1242.65 (start with \$500)**

# 普通基金预算调整 General Fund Budget

- ▶ 2023 November Budget Adjustment 11月预算调整
- ▶ (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 to use the above three budget items for purchasing furniture and equipment.**
- ▶ **Actual Spending \$9,281** (see spreadsheet)