

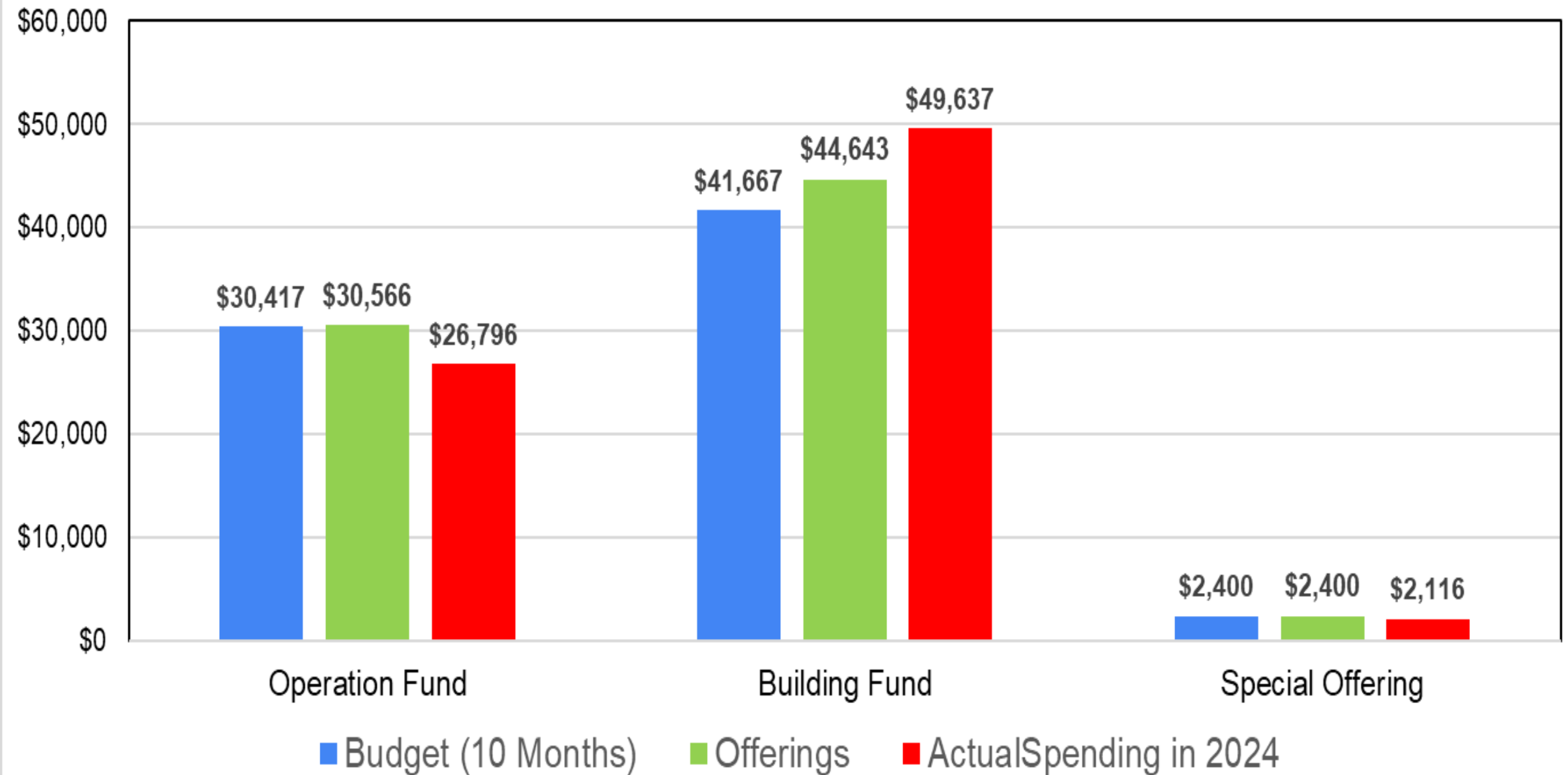
AUGCCC 2024 Financial Report

奥本恩典华人基督教会

2024 October 财务报告

January 1 - October 15, 2024

AUGCCC Ten-Month Financial Summary



普通基金 Operation Fund

- ▶ 十个月预算 Ten-month Budget: \$30,417 ($\$36,500 \times 10/12$)
- ▶ 十个月总奉献 Total Offering: **\$30,566.00 (plus \$1,600 special offering, \$800 in-kind donation)**
- ▶ 十个月普通基金花费 Spending: \$26,796 (plus \$1316 special projects, \$800 Piano, **\$1951.81 of 2023 paid and -228.88 of 2024 unpaid** credit card charges)
- ▶ 2023年底总余额 balance: River Bank: \$22,663.16, TRUIST: \$5,295.43
- ▶ 目前总余额 Current balance : River Bank: **\$24,993.95**, TRUIST: \$5,295.43

建堂基金 Building Fund

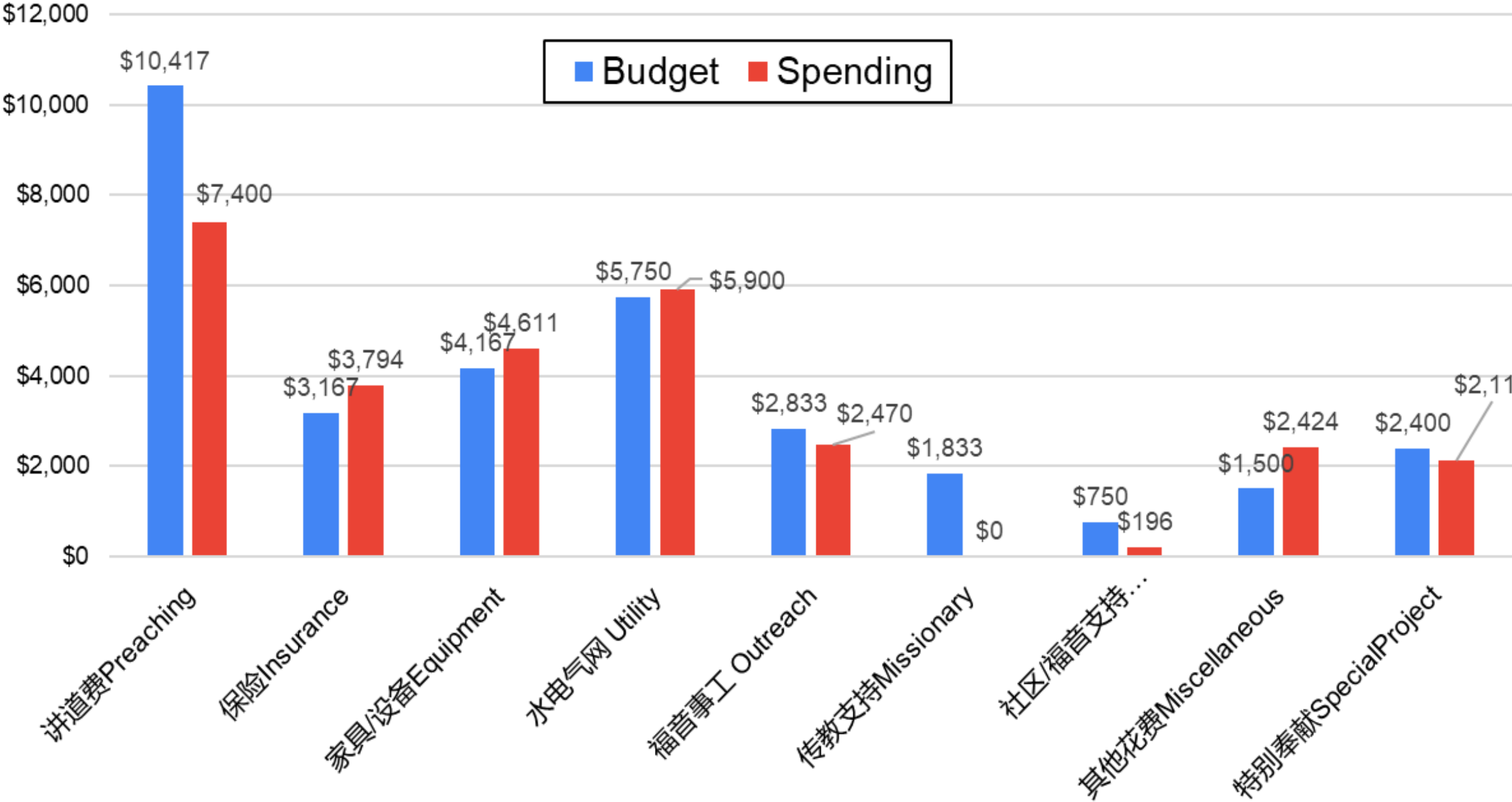
- ▶ 十个月预算 Ten-month Budget: **\$41,667** ($\$50,000 \times 10/12$)
- ▶ 十个月总奉献 Total Offering: **\$44,642.61**
- ▶ 十个月建堂基金花费 Spending: **\$49,637.00**

- ▶ 还款 River Bank Loan Payment: **\$43,400** ($\2600×9; $\$5,000 \times 2$, $\$10,000$)
- ▶ Payment of ACBSG family loan: $\$3118.50 \times 2 =$ **\$6,237**

- ▶ 2023年底总余额 balance: River Bank: **\$21,419.66**, TRUIST: **\$360.27**

- ▶ 目前总余额 Current balance : River Bank: **\$16,425.27**, TRUIST: **\$360.27**

AUGCCC Ten-Month Operation Summary



Operation Spending 普通基金花费

- ▶ (1) 讲道费 Preaching fee \$7,400 (**十个月预算** \$10,417)
- ▶ (2) 保险 Insurance: \$3,794 (预算 \$3,167)
- ▶ (3) 家具/设备 Equipment: \$4,611 (预算 \$4,167)
- ▶ (4) 电费, 水费, 煤气 **等** Electricity/City utility/Gas : \$5,900 (预算 \$5,750)
- ▶ (5) 福音事工 Outreach: \$2,470 + **\$500 S.O.** (预算 \$2,833)
- ▶ (6) 传教支持 Missionary \$0.00 (预算 \$1,833)
- ▶ (7) 社区/福音支持 Community \$196 (预算 \$750)
- ▶ (8) 其他支出 Miscellaneous: \$2,424 (预算 \$1500)
- ▶ 总支出/花费 Total spending: \$26,796 + **\$2116 S.P.** (预算 \$30,417)

房贷还款Loan & Payment & Balance

- ▶ (1) 2023 贷款余额 2023 loan balance: \$98,568.28 (年利息4.75%, 原总贷款\$230,000)
- ▶ (2) 还款金额 Loan payment: $\$2,600 \times 9 + \$5,000 \times 2 + \$10,000 = \$43,400$ (January to October)
- ▶ (3) 当前贷款余额 Current loan balance: **\$58,369.25 (pay off in September 2026)** (12/31/2024余额\$51,140.71)
- ▶ (4) 偿还家庭借款 Repayment to family borrow: \$6236.90, 总家庭借款: \$55,000 (利息2.5%); 当前家庭借款余额: **\$44,973.42** (After 1/15/2026 余额\$37,208.31, pay off in 2026-2027)

Special Offering & Other Info 特殊奉献

- ▶ 2024 Special Offering 特殊奉献: \$2,400 (包括实物\$800)
- ▶ CD Current balance: \$53,165.52 (4.65% APY)
- ▶ Saving Account Balance: \$1,243.27

普通基金预算 General Fund Budget

- ▶ Miscellaneous
- ▶ Budget: \$1,800/yr (\$1,500 for ten months)
- ▶ Spending for ten months: \$2,424 (\$1,741)
- ▶ Not budgeted spending: name change/IRS reclassification \$683
- ▶ **Major spending:** 盘子,汤碗,叉子,勺子,餐巾纸,杯子(3-4种), 咖啡,咖啡奶精等,厨房用品
- ▶ 卫生纸,擦手纸,垃圾袋(3-4种),洗手液,各种清洁用品
- ▶ **The financial management committee requests to continue spending on Miscellaneous (other expenditures) as we have done in the last ten months (based on needs).**

▶ 给奥本恩典华人基督教会的奉献可以通过三种方式:

- ▶ (1) 周五查经学习和周日主日敬拜时, 将奉献支票或现金投入奥本恩典华人基督教会的奉献箱(一般放在教堂的进门口附近). 写支票pay to “Auburn Grace Chinese Christian Church” 或者简写成 “AUGCCC”.

▶ 邮寄支票

- ▶ (2) 写支票pay to “Auburn Grace Chinese Christian Church” 或者简写成 “AUGCCC”, 寄到以下地址: Auburn Grace Chinese Christian Church, 1345 Annalue Dr., Auburn AL 36830. 请在支票备注栏(For) 写上 “建堂基金 (building fund)” 或者 “普通基金 (general fund)”. 所有没有备注的支票奉献会存入普通基金.

▶ 网上用Venmo奉献

- ▶ (3) 奥本恩典华人基督教会在**Venmo**有两个帐号, 一个是**acbsgeneral**, 和银行普通基金帐号(general or operating fund) 相联的. 另外一个**acbsbuild**, 和银行建堂基金帐号(building fund)相联的.
- ▶ (3.1) 给奥本恩典华人基督教会**普通基金 General Fund** 的奉献, 请用Venmo 帐号 **acbsgeneral**
- ▶ (3.2) 给奥本恩典华人基督教会**建堂基金 Buidling Fund** 的奉献, 请用Venmo 帐号 **acbsbuild**