

AUGCCC 2025 October Financial Report

奥本恩典华人基督教会
2025 October 财务报告
January 1 - September 30, 2025

AUGCCC 2025 September Financial Update

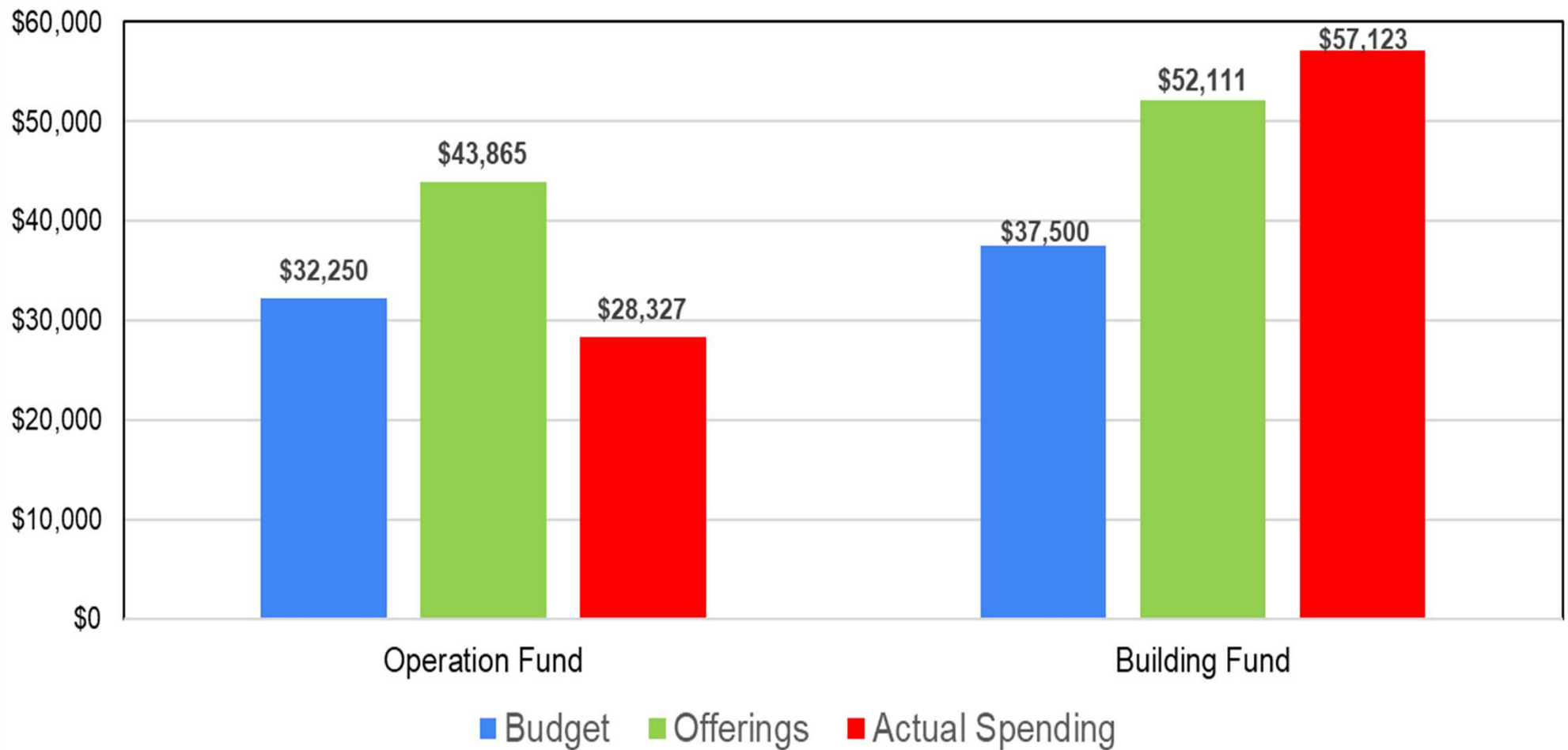
奧本恩典華人基督教会九月份财务更新

		普通基金 Operation Fund	建堂基金 Building Fund
Monthly 每月	每月预算 Monthly Budget	\$3,583	\$4,167
	九月份奉献 September Offering	\$3,840	\$7,894
	九月份花费 September Spending	\$5,649^a	\$6,432^b
Cumulative 累计			
	到九月底的预算 Budget up to September 30	\$32,250	\$37,500
	到九月底的总奉献 Offering up to September 30	\$43,865	\$52,111
	到九月底的总花费 Spending up to September 30	\$28,327	\$57,123 ^c

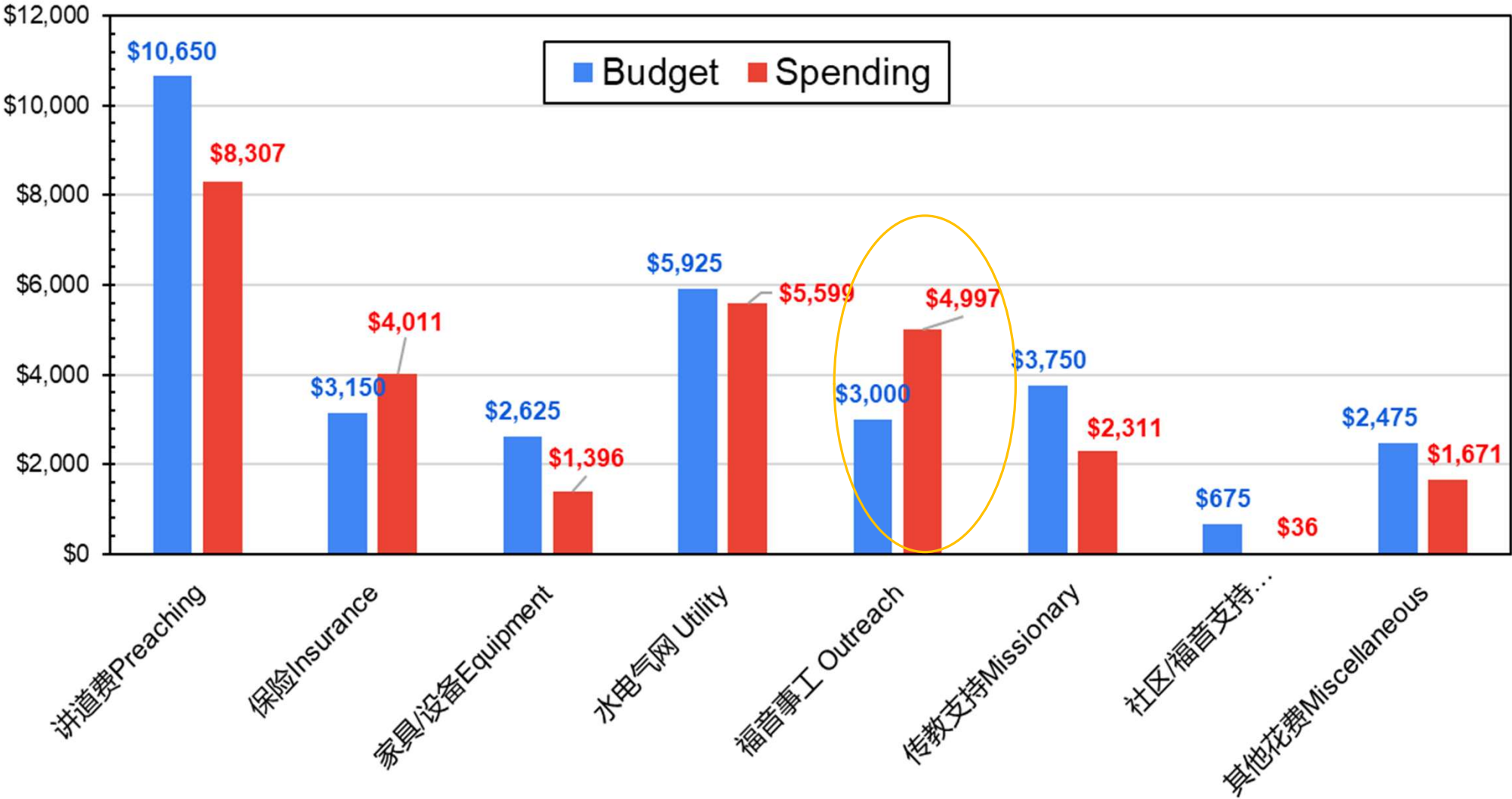
^a = \$3685 insurance, ^b = \$2,600 + \$3,832.23

^c - current balance \$22,103.34

AUGCCC 2025 Nine-Month Financial Summary



AUGCCC 2025 Nine-Month Operation Summary by Category



Food Spending



普通基金花费 General Fund Spending

- ▶ 福音事工 Outreach (Food)
- ▶ 2025 Budget: \$4,000/yr (\$3,000 for nine months)
- ▶ Spending for 2025 September (9 months): \$4,997.12 (Average \$555.24 $\pm$ \$275.17)
- ▶ Spending for **four** months **with** special events (February, April, June, and August): \$3,384.65 (Average \$846.16 $\pm$ \$102.73)
- ▶ Spending for **five** months **without** special events (January, March, May, July, and September): \$1,612.47 (Average \$322.49 $\pm$ \$77.27)
- ▶ **The financial management committee requests to continue spending on Outreach (Food) as we have done in the last nine months (based on needs).**

房贷还款Loan & Payment & Balance

- ▶ (1) River Bank 2025一月贷款余额 2025 January loan balance: **\$46,153.28** (年利息4.75%, 原总贷款\$230,000)
- ▶ (2) River Bank 还款金额Loan payment: $\$2,600 \times 9 + \$10,000 + \$5,000 \times 2 + \$3,832.23 = \$47,232.23$ (January to September)
- ▶ (3) River Bank 贷款余额 Current loan balance: **\$0.00** (pay off in September 2025)
- ▶ (4) 偿还家庭借款 Repayment to family borrow: **\$9,857.78**, 总家庭借款: **\$55,000** (利息2.5%); 当前家庭借款余额: **\$36,207.81** (Project to pay off in 2026, pay every month to three families)

Other Account Information

- ▶ CD Current balance: \$55,440.06 (4.25% APY, 7 months) - Renew in February 2026 (from \$55,049.71, July 2025)
- ▶ Truist Bank: General Fund 普通基金 \$5,295.42, Building Fund 建堂基金 \$360.27 - All were moved into River Bank Accounts.
- ▶ River Bank Accounts:
 - ▶ Saving Account Balance: \$1,245.66 + \$5,295.42 = \$6,541.08
 - ▶ Operating Fund Balance: \$43,217.96 *
 - ▶ Building Fund Balance : \$21,743.07 + \$360.27 = \$22,103.34

► 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**