

Annual Report 2021
Mount Carmel BP Church Limited (“Mount Carmel”)

I. GENERAL

1.0 Session

- Mount Carmel is a public company limited by guarantee domiciled and incorporated in the Republic of Singapore. The company is limited by its members’ guarantee to the assets of the company up to \$1 each member in the event of it being wound up. Its Singapore Unique Entity Number is 198202752E.
- Its registered office is at 152 West Coast Road, Singapore 127370.
- Its auditor is Lo Hock Ling & Co. Its bankers are OCBC Bank Limited, Maybank Singapore Limited, and Sing Investments and Finance Limited.

Church Session (Governing Board Members) as of 30 November 2020

Name of Director	Occupation	Date of Appointment	Session Meetings Attended in 2021 (5 Meetings Held)
Chia Ming Kiong, Jabez	Pastor	29 May 2016	5 of 5
Chua David	Civil Servant	1 January 2014	5 of 5
Foo Kim Peng	Director	25 May 2008	3 of 5 (Note 3)
Hwang Hsing Liang, Brian	University Lecturer	26 July 2020	4 of 5 (Note 3)
Kan Fook Lum	Retiree	1 January 2019	5 of 5
Koh Zhen-Xi, Benjamin	Lawyer	22 February 2018	3 of 5 (Note 3)
Lai Pak Wah	Lecturer	1 January 2016	4 of 5 (Note 3)
Timothy Sean Liu Chuan Tian	CEO	1 January 2016	3 of 5 (Note 3)
Lockhart Bruce Mcfarland	University Lecturer	1 January 2010	5 of 5
Loh Pin Chuan	Business Analysis Manager	1 January 2014	5 of 5
Low Kit Ping	Teacher	1 January 2013	5 of 5
Lum Yan Thong, Jonathan	Human Resources Manager	1 January 2004	5 of 5
Ng Chee Ping, Albinus	Lecturer	1 January 2019	5 of 5
Ng Kia Boon, Jerry	Senior IT Management	31 March 2017	3 of 5 (Note 3)
Oh Boon Leong	Pastor	2 January 2005	4 of 5 (Note 1)
Terry Siow Meng Meng	Assistant Chief Executive	1 January 2019	3 of 5 (Note 3)
Tan Yew Tee Andrew	Project Manager	1 January 2019	5 of 5
Peter Teo Yoke Teck	Pastor	29 May 2005	3 of 5 (Note 2)
Teo Yoong Huat, Kelvin	Consultant	1 January 2009	5 of 5
Tsang Sow May, Samantha	Finance Director	1 January 2015	5 of 5
Wong Wei Ern, Adrian	Lawyer	1 January 2014	5 of 5
Yeo Siew Yam	Programme Director	1 January 2006	5 of 5

Notes :

1. Ps Oh Boon Leong did not attend July 2021 Session meeting as he was on sabbatical.
2. Ps Peter Teo Yoke Teck did not attend September and November 2021 Session meeting as he was on Sabbatical.
3. Could not attend the meetings due to work, travel or prior commitments or medical leave on the day of the meetings.

Our Senior Pastor is Rev (Dr) Oh Boon Leong and the date of his appointment as Senior Pastor is 1 January 2016.

Our Company Secretary is Lee Soh Boon. She was appointed on 28 February 2019.

The total annual remuneration for each of its top 3 salary earners, 2 are in the band of \$100,000 to \$150,000 and there's 1 in the band of \$50,000 to \$100,000.:

Annual remuneration band	No. of staff
\$50,000 to \$100,000	1
\$100,001 - \$150,000	2

The above staff are also on the Session.

Other Relevant Information

- Loh Pin Chuan and Kan Fook Lum, prior to their respective appointment as Directors on 1 January 2014 and 1 January 2019 respectively, were previously Directors of Mount Carmel and resigned after the expiry of the term of their respective appointments then. Apart from the aforesaid, none of the current holders of any of the relevant offices has, prior to his or her current term, held any of the relevant offices in Mount Carmel.
- Mount Carmel's related entity is Clementi Woods Kindergarten LLP ("CWK") which was established as a limited liability partnership on 26 July 2012. The other partner in CWK is The Bible Church, Singapore. None of the Directors of Mount Carmel is also a person having general control and management of the administration of CWK.
- The principal funding sources of Mount Carmel is through offerings and pledges from its members. There is no fund of Mount Carmel which is in deficit.

2.0 Membership

As of 30 November 2021, there are 1042 members (including 131 living overseas).

3.0 Church Staff Movement

- 3.1 Rina Lai started as a Community Services Executive trainee on 1 January and became a full-time staff as Community Service Manager on 1 October.
- 3.2 Haikun joined the church office on 5 January as Media Executive.
- 3.3 Valerie Chua joined the church office as a part-time staff member for Children's Ministry on 1 February.
- 3.4 Grace Sim left the Carmel office on 1 March.
- 3.5 Lam We Yen joined church office as Administrative Executive on 15 April.
- 3.6 Ps Oh Boon Leong took a Sabbatical in June and July.
- 3.7 Ps Peter Teo went on Sabbatical from September to November.
- 3.8 Dawn Puah left Carmel office on 7 October.
- 3.9 Ps Daniel Chua left Carmel office on 31 October.

4.0 CHURCH IN A PANDEMIC/POST-PANDEMIC WORLD

2021 has not been an easy year for our nation, as our leaders seek to curb the spread of COVID-19 and to reopen the economy. They have implemented several social distancing measures, which have affected our worship services and ministries. Despite the challenges, we thank God for His protection and provision.

The world is moving into the “new normal,” and the church is no different. What does the post-pandemic world look like? No one can forecast with precision. But we know we need to adapt as the “new normal” would operate quite differently. The leadership prayed and discerned where the Lord might be leading us as we face the “new normal”. There are 4 areas of renewal:

1. Carmel Renewal (CR)

For more than a year now, in-person worship and ministries have remained largely restricted. There is a growing concern that believers may begin to disconnect with church. Some even estimated 25% of members may not return when church re-opens, as they become too comfortable with staying away and/or tuning in online. While we cannot ignore such spiritual challenge, the time may be ripe for spiritual renewal. People are reflecting on what this pandemic might mean for the world and for their way of living. This could raise questions about the essential things of life and to re-examine deepest values. Such quest calls for the renewal of faith and discipleship. This means a fresh commitment to the spiritual discipline of learning, listening and growing in the Lord. The leaders have embarked on a journey of personal renewal since the beginning of 2021. From 2022, we will roll out CR to the church and invite you to be part of the discipleship journey.

2. Community Service (CS)

The pandemic has exacerbated the financial hardship and emotional and mental stresses. Our Community Service outreach works in partnership with the social services in West Coast area, to bring God’s peace and blessing to those in need. This is also to fulfil our calling as a church to love God and to love our neighbours. Your gift, time and resources will reflect the love of Christ to those in need. The needs are many and varied. The CS team is discerning the Lord’s leading to be good and wise stewards of His resources. Let us be a church which shines with the light of Christ so that others might see our good deeds and so would glorify our Father in heaven (Matt 5:16).

3. Hybrid Church (HC)

Whether a church is high-tech, low-tech or no-tech, it’s hard to ignore that in a post-pandemic world, digital technology is shaping our culture and the way we connect with each other. Physical building and facilities may not be so critical for ministry to take place. The HC taskforce is set up to explore ways of reaching both the physical and digital audience, to minister God’s Word, to connect and to engage them. This is not just content consumption but meaningful connection, so that people are engaged in the body life and the mission of the church.

4. Leadership Restructuring (LR)

Some churches are strong and known for their “niche” programs, such as music, children, youth, evangelism or Bible teaching. All such ministries are good and a blessing to the church and to their community. Acts 2:42-46, however, gives us the four functions of the church: Worship, Instruction, Fellowship and Evangelism (W.I.F.E). Every healthy church will be devoted to WIFE. Thus, in 2022, Carmel ministries will be grouped broadly under these 4 domains, with a Pastor and an Elder/Deacon overseeing them. We hope that when WIFE works as a team, we will address *silo* mentality and foster greater teamwork. In order for the pastoral team to focus on building people, through teaching, equipping and shepherding, we will also put in place an admin/ops team so that it can support their ministry.

I take this opportunity to thank Dns Serene Lim and Dn Jonathan Lum for their many years of faithful and fruitful service in the Lord in Session (in Youth & EFU ministries respectively). At the same time, we like to welcome Kenneth Lim into Session.

In 2022 and beyond, let us seek personal renewal before the Lord in our lives, commit ourselves to the work of the Lord, to strengthen faith and connectivity with one another, and to be a blessing to our neighbors in the West Coast area.

II. WORSHIP SERVICES

Worship Services

Attendances

Average attendance of the worship services was as follows:

Services	Livestreams	In-Person Service
English	1086	133
Chinese	119	68
Saturday Night Youth Service		32
Rhoda (Zoom)	19	
SEMS (wechat)	70	

Worship Ministry

Pursuing Holiness - Serving With Excellence - Love In All Things

“Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.” Philippians 4:8

More than a year on and the world is still battling the effects of the COVID-19 pandemic.

At the beginning of the year, with the steady relaxation of the Safe Management Measures, the worship ministry made plans to move towards live worship leading and singing. All were looking forward to praising God again together in spirit and song as one body in Christ.

God however had other plans.

As the effects of the Delta variant started to affect the community, we were compelled to hold back implementation of live worship to align with the government’s tightening of the SMMs. The focus was quickly shifted to ramping up our livestreaming capability. We invested in new equipment (lighting, video recording and computers) to increase the quality and resilience of our livestream worship

Hardware is meaningless without the soft “human-ware” to operate and utilize such equipment. We thank the Lord for providing **Haiks** and a team of volunteers (**Livestream:** Chung, Rebecca, Shiro, Candace and **AV team:** Yu Ta Wen, Lee Sin Yee, Chong Lam Yuen, Christie Phua, Peh Chee Siong, Peter Go, Chai Chin Loon, Michael Teo, Low Ek Yong, Tan Chay Hoon, Chiew Jun Hao, Fiona Chee, Liow Wei Li, Alan Tan) who have been tirelessly serving behind the scenes to ensure a smooth and quality livestream production. Praise God for raising these brothers and sisters in Christ!

We continue to thank God for the stability of the music and worship leading resources that have been serving every week. We pray that their service and music will continue to lead our congregation (tuning in from Singapore or abroad) into a God-honouring and meaningful time of worship.

Musicians: **Matthew, Candace, Shawn, Kelly, Glen, Karen, Shirley, Angela, Shi Ying, Vanessa, Chris, Adrian Lim, Sam, Jerroll, Mervin, Sherman, Shiro, Esther, Joshua**

We welcome **Dawn** and **Lydia** back this year to serve with us!

Worship leaders: **Leong Ho, Ben, Tim, Hoong Chuin, Albinus, Andrew, Jerry, Hung Hiang, Aaron**

We have many plans for 2022. We are praying for more resources (including musicians, livestream team and worship leaders) to join us. We are hopeful that we can resume live worship and singing soon.

“In his heart a man plans his course, but the Lord determines his steps.” (Proverbs 16:9)

Accordingly, let us await with eager anticipation for what God will do in our ministry. For now, we commit the year in thanksgiving to the Lord and ask that he will continue to bless the ministry in 2022!

To God be the glory!

Choir

Pre-Covid, the choir had been ministering to the congregation through songs and hymns during worship services on Sundays - typically on the first Sundays of each month during However, due to the prolonged Covid-19 pandemic, the government continued to imposed strict limitations on gatherings for religious organisations and group singing, impeding regular in-persons choir practices and live presentations.

Despite the “Great Disruption”, by God’s grace, we have taken the choral presentation to a different level, via virtual means. Even though tradition choral rehearsals are not possible, the choir is not silenced and continues to minister to the congregation on special occasions. Presentations has to be limited as editing and compilation of recordings are costly.

As our choir master, Sampol Christian Jr., Abiador, a student of School of Church Music (Singapore Bible College) took a gap year from April 2020 to return to Manila, we have sought the service of Pastor Jared Mongal, (our previous Choir Master) to help in the choir’s repertoires from January to July of 2021.

Sampol Christian Jr., Abiador, returns to his study in August (remotely for now) with SBC and resumes the choir master role. Hence, the choir will continue with the monthly honorarium to Sampol Christian, as this has been Mt. Carmel’s partnership with SBC by seeking students from the latter to serve our church choir as part of their Field Education.

Month	Virtual Presentation Songs	Occasion	Remarks
Jan	The Lord is my salvation		
Mar	Were you There	Maundy Thursday	
Apr	Resurrection Alleluias	Easter Sunday	
May	Mt Carmel Victory Song	Mt Carmel Anniversary	Inter-gen Choir
Aug	Go Ye	Mission Sunday	Postponed (*1)
Oct	Christ my Hope, my Glory	Reformation Sunday	Postponed (*2)

Like many other choir ministries, our challenge is to keep the music going as well as to keep side-lined choir members engaged. We have already seen our participation rate declining over the months as quite a few elderly members are avoiding social gathering and/or due to unfamiliarity with virtual presentations and IT gadgets. We pray for the choir’s continuity and are encouraging ad-hoc participation from non-choir members, so that in the mid-term we are able to garner a desired critical mass of between 20 to 25 members.

- Make a joyful noise unto the Lord, all ye lands. Serve the Lord with gladness: come before his presence with singing. (Ps 100:1-2)

Mandarin Worship Service (MWS)

The persistence of the COVID-19 Pandemic has continually impacted the churches, however, we thank God that the MWS is able to manage these challenges. Since the pandemic began last year, adjustments and methods have been made to ministry training through insights and discernment. From this year, pastor, committee members and ministry leaders have been engaged to provide insights and discernment.

A. Worship Ministry

Strategies to pursue under the pandemic situation:

1. To reassemble and arrange for worship team members like the worship leader and pianist, to teach them on how to use zoom and to record and lead worship songs.
2. To teach the speaker to record the sermon through zoom. For those who are unable to do so, to arrange for them to come to church for the assisted recording.
3. On July we train those in charge of live-streaming on how to use and execute live-streaming.

B. Church Choir

Due to the pandemic, the church choir has already suspended practice and performing for a year. The pastor and church leaders have assisted them to resolve the issues caused by the pandemic, so that they can continue operating and set and achieve their goals:

1. Most choir members do not know how to use zoom hence we trained them to use zoom for choir practice and to record videos for practice.
2. Assist them to find a choir conductor, arrange for a zoom session to discuss on how to use zoom for teaching choir members, choir practice and to record videos, including the details on performing during actual church worship service.

C. Adult Sunday School

1. Discern with the teachers and listened to their feedback from the students' comments, from there we discussed with the teachers to come out with the courses to teach by using zoom.
2. To train and teach both the teachers and students to know how to use zoom.

D. Children Sunday School

1. Among them is an IT teacher to assist and train them, as well as train and provide them materials to use zoom through the Children Sunday School organization.
2. To train parents and students on how to use zoom for online learning.

Pulpit Theme: The pulpit theme for this year is "The relationship of the life-transformed disciples and the Lord".

Plans for the year 2022:

1. To continue the "The relationship of the life-transformed disciples and the Lord" as the theme of the year.
2. To set up a care group that is still under the observation and analysis stage. The key point is to care for our brothers and sisters, those interested in Christianity and new friends in the pandemic.

There are 2 baptized and 1 membership transferred on the Christmas Sunday 19th December.

Prayer Ministry

The Prayer Ministry's continuing aspiration is to nurture each member's personal prayer life and to encourage the whole church to pray together at the weekly church prayer meeting, held virtually in 2021. Members were urged to make prayer a key focus as the church presses on with church renewal – especially since church renewal needs to be firmly grounded in prayer, especially corporate prayer. With renewal, there are shifts for hoped-for clarity and strength. Prayers on this will be channelled to the Carmel Family from 2021 onwards through our Church Prayer Meeting.

In 2021, to ensure good coverage and to sharpen our prayer focus, a few ministries were rostered to be highlighted each week. Nevertheless, any other prayer concerns were gladly received for prayer. At the Tuesday Pastoral Team meetings, the staff might raise any ministry or worshipper's request for prayer. With permission, some requests are shared church-wide at Wednesday Prayer meetings through the P.R.A.Y. guides which are

disseminated to the Prayer Action Groups (PAGs). Urgent prayer requests were transmitted on the Wednesday Prayer Meeting WhatsApp group which Pastoral Associate Cynthia Wee and sister Lai Fong efficiently coordinated.

We thank God for a core group of 12 - 13 regular prayer warriors, supplemented by regular to occasional attendees, making up an average of 20 - 30 attendees meeting at two "locations" - the main one hosted by church and a satellite one hosted by sister Lioba. At these virtual prayer meetings, our overseas Missions partners and overseas members joined us at the Missions Festival, and other times too, to share and pray. That was truly meaningful!

Every Thursday morning at 7am, a small group of Meet & Greet God Gals gather with Cynthia to specifically bring the Pastoral Team to God. Since June 2019, prior to Carmel embarking on Church Renewal and pre-Covid, this group had gathered faithfully each Sunday to bring our Senior Pastor, Pastoral Team, BOE, Session, Preacher and the congregation to truly hear what God desired for Carmel in the way ahead.

III. DISCIPLESHIP AND TRAINING

Education for Christian Formation (ECF) Ministry

ECF Ministry oversees Adult Education and the Library in Carmel. Our goal is to equip Carmelites with the theological knowledge necessary to live out their faith in their daily lives, through providing a wide range of education initiatives. This year, given the pandemic, we continued to conduct Webinars over Zoom. This has increased our reach to more participants.

Educational Initiatives

In 2021, ECF Ministry organized the following education programs:

- a) Webinar on the ministry of SAT7 (30 pax), Jan 2021
- b) Webinar Panel Discussion on Christian Perspectives on Art (30 pax), May 2021
- c) Connecting Deeper Zoom Workshop (55 pax), Jul 2021.
- d) Loving Your Neighbour (2 sessions, 20 Pax), Nov 2021.

Looking ahead for 2022

Due to the reorganization of the Church, ECF will come under Ps Boon Leong and his Teaching/ Instruction Ministry. The focus next year would be Church Renewal training.

Youth Ministry

The ministry went through a fairly difficult season with pastoral leadership change, COVID restrictions and navigating various perspectives on what effective ministry should look like.

Due to limitation with manpower which was further exacerbated by COVID restrictions necessitating Livestreaming and smaller discipleship groups, the Youth Ministry is facing some yearly challenges which are accentuated by the toil that COVID has piled on.

This year saw the Young Adults coming on board to guide the Younger Carmelites through the Book of Philippians. It was also heartening to see the Youth Committee rise to the occasion to lead their own ministry through events, ideas, sermon ideas, initiatives like mentoring, re-structuring, organising of fellowship events and older Carmelites pitching in for sermons on a more regular basis and serving in ways that helped anchor and stabilise the ministry ranging from safe measures to accounting. Sometimes, perhaps a mini crisis can be stimulating, unifying, toilsome and also a great kickstarter. I saw gems unearthed, the live streaming team pitching in week after week, the quiet youths serving behind the scenes, hanging out at the AV station, people dancing within the COVID restrictions to fellowship with one another.

The ministry remains challenging. It is important to remember "the people who know their God will display strength and take action" (Daniel 11:32). Daniel was a young man who lived

through exile to serve God faithfully through his years. As a church, let's allow ourselves to believe that God can use our Young People mightily and not just see this as spiritual creche.

In the year ahead, there will be changes as we pivot away slightly from didactic teaching towards helping our youth discern between differing perspectives and also encounter God through the spiritual disciplines.

We are also praying for a better integration between Youth Ministry and the wider church. Do pray for suitable adult volunteers to step forward to nurture the Youths.

Young Adult Ministry (YAM)

The transition into adulthood is the time in one's life where one develops life-long convictions. But it is also the time when one discovers how busy life can get, with many priorities competing for one's time, from play, to study to work. The danger here is that, as one navigates through this transition period, it is easy to get distracted and to neglect the one thing that matters above all.

In Luke 10:38, we read that Jesus was at the home of Mary and Martha, and that Mary sat at Jesus' feet and listened to his teaching while Martha was distracted with work that had to be done around the house. Annoyed, Martha complained to Jesus that Mary was not helping her out. Jesus' answer surprised Martha. He said: "Martha Martha, you are anxious and troubled about many things, but one thing is necessary. Mary has chosen the good portion, and it will not be taken away from her."

In this passage, we are told of the one thing that matters above all – taking time to listen to God's word, and having our lives transformed by its life-giving message.

This is what the "Young Adults Ministry" seeks to do. We seek to model a community which desires to meet regularly with the specific intention of: (a) gathering around Jesus and his word (the Bible), (b) encouraging, loving and serving each other in response to his word and (c) equipping ourselves to read his word so that we can do what Jesus says and so that we clearly and faithfully tell others about Jesus.

The young adults were invited to work through the various genres in the Bible. In particular, this year the Young Adults worked through Philippians and Psalms. In so doing, exegetical skills were imparted which strengthened their ability to understand God's Word for themselves. This emphasis on feeding on the Word on their own was honed through a graduated process from enjoying peer teaching initially to peer-led Bible Study. The questions were also crafted by the Young adults themselves. Working through the different genres also allow the Young Adults to garner different perspectives on who God is, how He chooses to reveal Himself, His Purpose, His Ways and His Timing.

Each session starts with an icebreaker question, a reminder of why we are meeting (we meet to gather around King Jesus and his Word, and as we do that, we are serving one another and equipping ourselves to live it out and read it with others). Next, we go into a time of worship with a few songs (before we do that, we remind ourselves why we sing!). We have transitioned to meet over ZOOM as a result of COVID.

In the year ahead, we will be looking at the Book of Genesis. We will be pursuing a more integrated learning methodology with this series as we dovetail contemporary issues while working through the text. This approach would allow the Young Adults to see the relationship between Scripture and Life better. Special events will depend on how the COVID situation evolves.

We would like the church to pray specifically that loving Gospel partners and bearers who are filled with the Spirit, skilled in His Word, assured in His Love, certain in Christ will arise from this ministry.

Care Group Ministry

If there are only two touchpoints expected of a worshipper, it is (1) being with the congregation at the weekend worship service and (2) being with a small group or a ministry team group.

Care Groups (CG) Life

In Care Groups, we are dependent on small group leaders to shepherd their CG members and also dependent on members to support and assist their CG leader. In order for small groups to be adaptable to changing Safe Management Measures, an ideal group size is 8 – 10 persons per small group. This is something for us to consider prayerfully.

In our present health climate, a few CGs found Zoom platform helpful. One CG leader who had to travel for work overseas found the virtual connectivity with her CG beneficial. Young families with young children could tune in without too much concern or distraction over childcare or babysitting.

During some months early this year, a few CGs reported 100% attendance or increase in attendance at CG Zoom meeting because of travel restrictions imposed by the authorities.

In one of our Zoom touchpoints with CG leaders, a CG leader indicated that his CG growth is static. This is a good sign because it arises from a desire to draw more people in through evangelism or friendship building.

Active Members in CGs

In June, we began a labourious exercise to compile a master list of active CG members list. The effort took a few months. We are aware that a few CGs have a bloated members' list but only some are active members.

In total, we have 415 active members in 33 Care Groups and 10 young adult Care Groups.

CG Committee Upgrade: From administrative communication to care of CG Leaders

On 2 October, we had a CG Committee meeting. Among other things, we persuaded the team to consider being a Housegroup leader or an assistant Housegroup leader. The intention was to move into a role of caring and influencing two or three CG leaders. In this regard, pray along with us that all CG leaders will receive adequate support and encouragement.

Zoom Farewell for Pastor Daniel Chua

On 16 October 2021, about 22 people gathered online via Zoom to bid farewell to Pastor Daniel. Prior to Zoom, a number of CG leaders have already met up with him in private. It was a warm and affirmative session of his service as a pastor and contribution as a Housegroup leader and CG leader.

What Lies Ahead: CG Ministry Discernment

In a season of discerning God's will for CG Ministry in the month of July, there was resonance to

- 1) Re-ignite first love, get back on track. Starts with our walk with God: Is He my first love? Take responsibilities for our own faith.

- 2) Rediscover the purpose and the new purpose of CG¹ – need to awaken everyone on it. Keep the CG (branch) connected to the vine. It is essential to communicate the Overarching Truth about the Body.

Holistic discipleship in CGs:

- A) Spiritually Accountable - Different vehicles but same destination.
 - B) Outward-Looking: Step out of the church into the community to be exposed to different people with different challenges. Being Gospel-carriers.
 - C) Acquire caring/listening skills to make CG a safe space to share life. Developing spiritual and emotional maturity (awareness of self and other people). Learn how to listen and to support someone. (Cultivating a Vulnerability culture)
- 3) Rethink our forms of engagement.
- A) Encourage modality of house church.
 - B) Breakout Groups within CGs for sharing and prayers

We stay tuned to the direction God is going to show us in 2021.

Children's Ministry

The Children's Ministry has had another eventful year because of the Covid-19 situation. We managed to start the year with a return to in-person lessons in church, but after 5 once-a-month sessions, we were forced by the Heightened Alert to return to lessons on Zoom. Despite the challenges, we have managed to survive, and even, by God's grace, somewhat thrive online. Weekly lessons have run smoothly and we have achieved stable attendance, with about 10% growth in number since Jan 2021.

Since last March, weekly lessons on PowerPoint have been prepared by a small team – Chai Chor Tiang, Valerie Chua, Yap Shi Ning and Alicia Heng (from the church office). This has given our teachers time to meditate on the lesson to be taught and focus on the delivery of the lesson itself. Many teachers find that preparing for the lessons has been a tremendous blessing in itself. God ministers to us even as we minister to the children.

In June, we conducted our first ever VBS entirely on zoom. This was not originally planned; in May we had to scramble to change our plans for an in-person camp to one that would be held online. The three-day camp was thankfully a success, with many parents giving positive feedback that their kids were fully engaged throughout. We also realized doing it online gave us the added bonus of reaching out to family members and helpers present in the home.

September saw another first for Carmel Kids. 25 children led an online Teachers' Day programme – leading in worship, prayer and games, reading scripture, and

¹ Looking Unto Jesus, extracted from a chapter on the culture of Mount Carmel from beginning to 1993, written by Ps David Wong

“Another factor for people staying on In Mount Carmel appears to be the Care Groups. Tell us how it all began” Carmel was a pioneer in small groups, know once as cell groups Not many Carmelites know that we were among the first churches in Singapore to adopt cell groups and coordinated them at church level. David Adeney, a missionary in China, after being expelled by the communists, came to Singapore to teach at the Discipleship Training Centre. He had been impressed by the cell groups used by Mao Zedong to advance the communist cause, and thought we could adapt it for Christ and His cause. Carmel was experimental grounds in the 1960's. We introduced the idea to Galilee B-P and Sembawang B-P Church. The name was changed because it came to the attention of the authorities in the Ministry of Home Affairs and they made inquiries to verify these were not communist cells. Originally known as Action Groups, such small groups have been with us for over 50 years!

presenting the bible lesson for the day. The running of the event also gave an opportunity for some parents to serve alongside their kids.

Since April, Carmel Kids has also produced four music videos featuring our children, and several youth, teachers and parents. The launch of these videos has given kids who love singing a platform to serve. Since the launch of the videos, more kids have come forward to volunteer in this area.

In Dec 2020 last year, we embarked on a new initiative by sending parents a Christmas package to nurture their own children at home. All Carmel Kids homes received an advent calendar, a book of family devotions and a Sunday School lesson on PowerPoint for each weekend in Dec. It was not an easy or comfortable task for all parents, but we knew that it was good to encourage parents to read the Bible with their children, and talk about their faith and their own spiritual walk. Some parents who were initially uncomfortable with the idea slowly adapted. This is a practice we will continue, with the hope that it will become a well-loved family tradition. We pray too that this will help us put Jesus at the centre of each home during the year-end holiday and festive season.

Moving forward, we hope to return to weekly in-person lessons next year. We are grateful that our current model allows us to transit to a hybrid model (of being on zoom and in person) quite seamlessly, and we hope that it will help us navigate the fluid situation presented by Covid-19 in Singapore.

Ladies' Ministry

Our vision: To bring ladies of different seasons in life together to love God and others.

Ladies Fellowship

Four talks were held this year:

Jan 30 : Spaces in My Heart – A guided self-reflection & personal renewal time facilitated by Ang Lee Luang, conducted in-person.

Apr 17 : A Gardener's Heart – Sharing by Rina Lai on her spiritual journey and thoughts as a gardener plus a simple hands-on gardening activity. This is also an in-person event.

Sep 25 : The Beautiful Woman – Talk by Lim Shi on Zoom on what beauty truly means and how we are created as beautiful by God.

Nov 14 : Reversing Burnout, Restoring Joy – A practical session by Joyce Ng on managing anxiety, stress and burnout effectively, via zoom.

Our annual Ladies Retreat did not materialise due to the uncertainty of relaxation of restrictions during the pandemic. This is the second time we did not have our annual retreat. Lord willing, we hope to conduct one next year in Singapore.

We continued with our study on "Taste & See" by Margert Feinberg in January to May with a break in June. We were able to meet in-person till Mar. Subsequently we conducted all our studies on zoom. In June the ladies were invited to join the Carmel Renewal ABIDE Learning Groups which will begin in July. 18 ladies signed up fully aware of the commitment, time (meeting weekly instead of bi-weekly) and spiritual exercises involved. The ABIDE Learning Groups are facilitated by Cynthia and Lee Luang, with Lioba Ho standing in October for Cynthia. We thank God for this group of eager humble learners. It is such a delight to see the joy on their faces when they share their discovery in hearing and experiencing God doing the spiritual exercises.

Heart2Heart Ministry (H2H)

The number of visits to hospitals, homes and wakes/funerals has been severely curtailed by Covid-19 restrictions again. As of 15 Nov, a total of 34 visits were made to 26 Carmelites, their spouses or parents. Since the Heighten alert, hospital visits have been

reduced to 2 visitors for family members. We were unable to visit those in nursing homes as well. With all these restrictions in place, most of the time we could only pray for Carmelites who were tested COVID-19 positive, undergoing surgery, cancer treatment, etc.

Mom2Mom

Mom2Mom objectives: building faith and empowering our mommies with young children

- in living their lives as Christ examples at home as instructed in Deu 6:6-9.
- in serving young mommies as mentor in their journey through this VUCA [volatile, uncertain, complex, ambiguous] dynamic new norm COVID-19 pandemic.
- in setting healthy boundaries
- in providing a safe haven for mommies to have time and committing all to prayer, and
- most importantly, in pointing them to Jesus as commended in Titus 2:3-5

The following are avenues we created to connect with the mothers:

- I. Morning Book Study (Gospel Parenting)
- II. Night ZOOM Connection
- III. Seasonal Get-Together (Advent, Chinese New Year, Countdown to Easter)
- IV. CarmelMom2Mom Haven
- V. Titus Spiritual Shepherding (Jan to May; Aug to Nov)
- VI. Lunch Get-Together
- VII. CarmelMom2Mom Nature Walk
- VIII. PrayerWatch (praying for PSLE children)
- IX. Night Session (Gospel Parenting)
- X. Curated Webinar from a network of churches and organizations.

Besides the study and meet up time, a couple initiatives were started. In July, PrayerWatch was initiated to pray for PSLE students for 24 hours, 7 days a week from 15 Jul. In Aug 2021 Mom2Mom partnered with SS to give care packages to PSLE children this year. We thank God for Koh LiJia who steps up to facilitate the Gospel Parenting Day sessions, while Sharon Chung and Abby Tey facilitate the night sessions. Thank God for Abby, Christabel, Sawako, Valerie, and Sharon who help connect and spend time with the young mothers.

Hospitality Ministry

With the ongoing pandemic, we constantly have to work around the ever changing safe management measures. Tea reception is still not permitted after worship service. We could only identify visitors and bring them over West Coast Plaza food court to host our reception there when groups of eight were allowed to gather. As the numbers of worshippers lessen, there were also fewer visitors. Hence we decided to host lunches for these visitors who have been coming for a month or longer.

Praise the Lord for Joyce and Malcolm Ho who moved to Clementi West St 1 in January, and graciously made their place available for us to host the Newcomer's Lunch. We hosted 3 Newcomer's Lunch for groups of 8s (4-5 visitors and 2-3 from the Hospitality team) each time till the authorities limited the number back to 2 visitors to a household. All in 11 newcomers attended the 3 lunches in the first quarter of 2021. Subsequently we were unable to host anymore Newcomers lunches due to this limitation of 2 visitors per household per day.

With smaller numbers attending the worship services, visitors were easily spotted by the pastoral team. All in, at least sixteen visited our church from January to mid-November of which eight have been attending regularly. Thank God for bringing in these visitors to Mount Carmel despite the pandemic.

Come 2022, Carmel will have all three worship services opening up including Sunday School on Saturday and Sunday (only 9 am). More is expected back at church. Pray for the

team as we process how to go about meeting and interacting with visitors/newcomers. Thanks!

Rhoda Fellowship

2021 has been another challenging year for Rhoda though not as challenging as last year. We had to make several changes like venue and timing, due to the restriction in the total number allowed for each church on the premise and also due to a shortage of big rooms. We occupied the Joy Chapel from Jan to Jul as MWS kept to online worship. When MWS resumed in-person worship services in Aug, we moved to Room 03-01 and also changed our meeting time to 9.30 am since Children's Sunday School is still online. When Heighten Alert kicked in, we resumed Worship on zoom till end Oct. In Nov, we resumed in-person worship and bible study in Room #03-01 at 11 am.

Another challenge is doing a hybrid worship service --- in-person & on zoom, and having to deal with equipment, technology and manpower. We still fumble and each week new problems crop up. We do what we can to ensure our friends are still able to participate in worship or bible study as not all are able to come in-person especially during the Heighten Alert.

Rhoda celebrated our 10th Anniversary with Ps Charles Chow as our speaker at the Worship Service. He spoke on the theme "Follow Jesus, Live Differently." As we look at Jesus' life, words and works through the Gospel of Matthew, we pray we will grow in knowing and following Him fully, and living out as His children. This will be the theme for the next 2 years as we continue the sermon series on the Gospel of Matthew. The Anniversary was held in March this year instead of January as we were hopeful for restrictions to be lifted and food can be consumed in church premise. Thank God however, though we were unable to have our usual buffet celebration, we were allowed eight in a group for dining in restaurants or coffee shops. We celebrated with a zhichar lunch in groups of eight at the coffee shop at Block 603 Clementi West Street 1.

We managed to have one outing this year – in August to Jurong West Park, in groups of fives. We thank God for the 8-10 new friends who have visited, and 4 of them are regular, at least once a month. Four of the ladies are attending New Life in Christ this year. Pray for our Rhoda sisters to grow in faith, love and grace.

Men's Ministry

We thank God for sustaining Carmel Men for Christ (CMfC) in 2021 as we adopted a hybrid format with both physical and online/zoom meetings. CMfC aims to provide a safe place for brothers in Carmel, to pray and encourage one another in our walk with God, and to become the men God intended us to be. We had more discussion-styled sessions in our talks to enable our brothers to share more and to be authentic in the sharing. Coupled with social activities that included cycling and hiking, we had the fellowship of close to 200 participants over the seven talks and activities organized in 2021.

Of the five talks organized, three were physical meetings held in the Chapel, and two were via Zoom. We had the privilege of our own Carmelites to speak to us, including Ps Ng Liang Wei, and brothers Thian Boon Poh, Clive Lim, and Soong Tuck Wah. The topics were Strengthening Men's Inner World (2 parts), Money Matters and Genes and Genetic Determinism. We also had a Learn-Together session on National Library Board (NLB) Mobile App conducted via Zoom. For the Zoom talks, we included ladies and friends to join in the online sessions too.

For the social activities, we had cycling from the 20 km West Coast-Bukit Batok Park Connector Networks and a 10 km hike along the Green Corridor. Our activities would typically include small groups meal fellowship at the end, adhering to safe-distancing measures and regulations. We thank God for protecting us and granting us good outings

and fellowship. Many continued to cycle and hike on their own, with brother Andrew Pek even setting up a Christian Hiking Group to continue with more hikes in our nature parks.

Due to the pandemic situation and changes in safe management measures over the year, we adjusted some of our activities' format and timing. Lord willing, we can have a Futsal tournament/games-day to bring men of different age groups together for interaction and fellowship and a retreat/camp to build brotherhood in 2022. The year ended with the Core Team having a small-scale retreat on the theme "Be Loved" by Anthony Siow for a time of spiritual refreshing. All Glory to God!

Family Ministry

Just like last year, we have no events like Marriage Getaway, Parent-Child camp this year.

At our pre-marital course (BYSID) in September and October, we thank God for twelve couples who were in attendance. The team of teachers this year included: Ps Thomas, Ps Daniel, Vincent and Karen Ho, Dorothy Low, Ps Liang Wei and Ps Jabez.

Personal and private sessions are offered to each couple after they have completed the online Prepare-Enrich assessment tool.

It is a challenging time for pre-marital couples to consider marriage because they have to comply with numerous ongoing updates on Safe Measures Management for wedding days. Please pray for God's guidance in their relationship with each other. More importantly, pray for their personal walk with Christ Jesus our Lord.

In organizing talks on marriage and family life this year, we encountered a few changes of dates and venues because of the changing landscape of Safe Measures Management and restrictions posed to religious organisations (R.O.). Eventually the dates were settled on 12, 19 & 25 September. These changes and uncertainties eventually affected the turnout for the in-person talks.

Our panel of speakers included Joo Tien, Yoke Kean, John and Molly, Vincent and Karen, Pastor Jabez and Sarah. We prepared and covered topics on: "Covenant Relationship & Expectations", "Sexual and Spiritual Intimacy", "Money Matters", "Fireproof Marriage" and "Parenting Teenagers".

We are offering these topics to interested Care Groups who wish to engage us to share.

As an encouragement to the heads of each household, we are giving out a book entitled "The Modern-Day Dad" to fathers whose children are aged 12 and under. In the book, author Parcsen painted personal stories and encounters with regard to a dad's roles, wounds, engaging your child, disciplining, nurturing etc. The writer is a local with relevant insights and practical steps that will benefit you and bring you good.

May God's mercy and love lead the way in our marriage and family life!

IV HOME MISSIONS

Evangelism And Follow-Up (EFU) Ministry

The mission of the Evangelism and Follow-Up (EFU) Ministry is to reach out to the unsaved and unchurched with the Gospel of Jesus Christ, and to provide basic follow-up for newcomers, seekers, friends and new believers of the Christian faith.

The EFU Ministry is divided into the following areas of services:

- Welcome Corner
- Tracts and Bibles Distribution
- Video Ministry
- New Life In Christ (NLIC) Course
- Evangelistic Project

New Life In Christ (NLIC) Course

There was one run of the 8-lesson New Life In Christ (NLIC) Course organised in 2021. The NLIC Class commenced on 26 September and ended on 14 November 2021. There were 6 participants who had successfully completed the New Life In Christ Course.

Started in 1987, the NLIC Course offers a platform for newcomers, seekers, friends and new believers to study the Word of God through a series of topics on the fundamentals of Christian faith. Over a period of 34 years, more than 250 Carmelites and friends have attended this programme and many have received Jesus Christ in their lives through the NLIC Classes.

Christmas Social Outreach

The Community Service Ministry and EFU Ministry jointly organised a Christmas Social Outreach to the needy families referred by the Rotary Family Service Centre. Care Packs containing essential home care items and Christian materials were distributed to each of these needy families that were visited by Carmelites.

Care, Counselling and Community Ministry

This year our church had intentionally set aside a budget of \$86K for the ministry to reach out to befriend and help the families in the community who needed help in these difficult times of the COVID pandemic. And it is indeed heartening that many of our members have stepped forward in faith and love to reach out to these families.

Our journey to “Bring God’s Shalom to the Community” began in April 2020 with the start of the COVID lockdown. Today, one and a half years on, we have experienced so much of God’s guidance and grace in this work. This year, we continued with the grocery voucher distribution to 89 families from Jan to Jun’21 and this was prayerfully streamlined to 54 families from Jul to Dec’21. The reduction in numbers is mainly to better focus on these families’ needs and build better relationships with them.

Working in pairs, our volunteers visited these families and distributed grocery vouchers. But more than that, they listened to, conversed with and shared life with the families. They brought Christ’s love into their midst. Some volunteers were bringing milk powder, delivering bed, oven, fridge, TV etc. Some others have been delivering food to those living alone. The volunteers also fixed broken lights, read to the children and even shared meals together with these families. We even have a brother who volunteered to refurbish donated laptops for children who need them for home-based learning (HBL). These are not just stories but are testimonies of God’s love for these families through the willing hearts and hands of the volunteers. As we reflect on these testimonies, we witness the fingerprints of God in these families and also in the community.

We are thankful to God for everyone who has contributed to this work of reaching out to the community. To date we have 120 volunteers who have joined us since last year, with 109 on our active list. We also thank the 14 prayer partners who have been praying in the background. We are also very appreciative of the social agencies who are our partners: Rotary Family Social Services (West Coast & Clementi), Care Corner FSC (Queenstown & Commonwealth), Breadline (with the medical social worker) and Saturday Movement (Lengkok Bahru). We are also thankful for the collaboration with SSO (MSF) to aid some 16 cases for this year. However, we were unable to proceed with the collaboration with West Coast CC for outreach to the elderly as it was not advisable to visit them due the COVID heightened alert.

Furthermore, to equip our volunteers for community engagement, we had two training sessions this year. The first was conducted by Pastor Liang Wei on “How to engage Muslim families” and the second by BGST on “Who is my Neighbour”.

In July this year, we started the “Homework Help Programme” to help children from some of the community families with their school work in English and Mathematics. We have a

total 8 children who signed up and these were helped one-on-one by a total of 12 volunteers. We are particularly encouraged by the number of Young Adults who have signed up to help in this area.

We will be ending our Grocery Distribution this December, but our journey with these families will continue in 2022, with the emphasis on helping them with a more targeted and intentional focus. Our ultimate goal is to move towards a sustainable effort for the community to be empowered to take ownership of their situation, through collaboration and collective action with various agencies.

For 2022, we will be assessing these families together with the various agencies. Focus will be on two segments - families with young children and also single mothers with the following plans:

- 1) Reading programmes for children (Pre-schoolers to Primary 2)
- 2) Homework Help programme for English and Mathematics (Primary 3 to Secondary 4)
- 3) Community help for Single Moms

Also from beginning 2022, with the restructuring of the ministries in line with the Carmel Renewal, the Community Services will become a distinct entity from the present Care, Counselling and Community. It will be renamed as Community Services and be headed by Rina Lai.

The Care Ministry will continue to provide pastoral care and support for our Carmel family. In light of the continuing government restrictions on in-person worship and the reduced opportunities for face-to-face interaction, the pastoral team will continue to stay in touch with our members and regular worshipers through phone calls and text messages, especially non-CG members, to find out how they have been coping with the situation. We have also set up the structure for Carmel Relief Fund for members and the Barnabas Fund for regular worshipers and visitors to help anyone who may require financial assistance during these difficult times. We will also be starting home visits first to members staying nearest to the church in the West Coast / Clementi area, followed by other areas in the future. This would help us know and understand the church community in a better and deeper way. We will be continuing with the "Healing Room" which has opened the hearts of members to receive emotional and spiritual healing from the Lord. We will also be following up with helping individuals and families handling different issues ranging from couple relationships to parent-child relationships with counselling support. So for next year, we would like to invite members who have the love and heart to care for people to be equipped and trained as Peer Carers and Counselors. This would help strengthen our reach to those who need care and counseling.

What I celebrate in all of these is to see and experience how God has invited people to come to Him, to be built up and to serve with the joy of the Lord. All praise, glory and honor be to our Almighty God!

Social Outreach

We provided financial assistance from the Carmel Relief Fund to three persons this year.

Clementi West Elder Care (CWEC)

St Luke's Eldercare Clementi Branch Church Advisory Committee (CAC) Members

Representing Mt Carmel BP Church - Dr Lim Siew Eng (Chair), Mr Chia Hong Kuan.

Representing Bible Church - Dr Tor Yam Khoo (Vice-Chairman), Pastor Frederick Ang, Mr Samuel Foong Chee Wah

Representing St Lukes Eldercare - Prof Kenny Tan (CEO), Dr Lester Leong (COO), Mr Samuel Chan (Cluster Manager) Mr Gregory Lee, Mr Howard Wong, Mr Simon Lim (Manager, Clementi Center)

Addendum: Beng Toh is the current center manager replacing Mr Simon Lim

Pastor Poh (The Bible church) will be replacing Mr Samuel

St Luke's Eldercare Ministry is a community outreach program supported by Mt Carmel BP Church and The Bible Church. St Luke's Eldercare aims to be a Christian Eldercare Organization of excellence showing God's love and compassion. It aims to bring Christ's hope, touch and love to the senior citizens in the neighbourhood community who attend St Luke's Eldercare at the Clementi Branch.

COVID 19 - 2021

St Lukes Eldercare center was closed and pastoral services disrupted during circuit breaker April 2021 to June 2021.

During circuit breaker, the staff of St Lukes kept in contact with the elderly clients virtually and by phone, and hoping to provide some comfort and care. Some families reported caregiver stress.

St Lukes Eldercare at Clementi has since reopened and services were reinitiated in September 2021, but with limited activities.

Currently as of November 2021, no on-site volunteer services are allowed.

Due to Covid-19 measures, the center is running at 50% capacity.

Despite possible exposures and quarantines, the staffs have remained safe and well.

2021 Pastoral care from both sponsoring churches

Eldercare is the only eldercare center that holds a Christian faith and worship service every Friday.

Friday weekly worship services at center: pastoral care from Mt Carmel BP Church and The Bible Church

Due to heightened alert and no volunteer on site allowed, the weekly worship services are held virtually with recorded worship songs. The bible church had recorded 70 songs with lyrics which is shared during worship service.

Ministry, volunteers and prayer items Weekly Friday services and ministry are conducted by Pastoral staff from both partner churches, with fellowship, friendship and visitations if the client has expressed interest. Eldercare had also reached out to church attendees (using posters) for job recruitment drive to work in eldercare centers.

Activities of the Church Advisory Committee and Clementi Eldercare

- The committee met once virtually this year (June 2021).
- Volunteers: The center is grateful for volunteers from the churches and financial support. There is one volunteer (Catherine Tan) from MCBPC. Catherine with a group of women help cook lunch once a week which is much appreciated by the Clementi eldercare clients. There is a core group of volunteers from Bible Church and also from other churches.
Hong Bao Donation Drive held at Mt Carmel BP Church in February 2021 raised \$5650.
- (\$2544 for 2020, \$12,636 for 2019, \$16,595 for 2018, \$7659 for 2017, \$12,665 for 2016).
- The annual partner funding support from Mt Carmel for year 2021 is \$5000

Year 2021

Appreciative for all the pastoral care ministered by Mt Carmel BP Church.

Thankful for all the sacrifices by the SLEC staff during pandemic 2021.

Prayers are needed for the center for continued dedicated staff, good governance and volunteers.

To pray for staff – for health, safety, adequacy, fatigue and also for its pastoral care of employees (Alpha course etc)

Clementi Woods Kindergarten (CWK)

Clementi Woods Kindergarten is a ministry jointly set up by both Mt Carmel BP Church and The Bible Church since 1985. We are thankful to God's faithfulness and His blessings on this kindergarten ministry for the past 36 years.

As we enter the second year of this world-wide pandemic, we are thankful that the kindergarten was able to pivot quickly to online teaching and learning when attending onsite school was not possible.

Although faced with new changes and challenges, we are thankful to the Lord for His protection over the kindergarten and His blessing over the wellbeing of our students and the staff team.

Even though the school enrolment has been affected due to the COVID-19 pandemic and its uncertainty, we are thankful that our newly introduced 6 hours extended school programme was very well received by the parents.

Next year, the kindergarten will pilot 3 classes of the 6 hours programme and operate another 12 classes of 3 hours programme across 5 levels (PG, N1, N2, K1, & K2).

While the immediate outlook still bears much uncertainty, do continue to keep the kindergarten ministry in prayer as we face the challenges that lie ahead. May God continue to use this ministry to bless the lives of many more children and their families in our neighbourhood.

Christian Education

The disruptive effects of COVID-19 have impacted all sectors of society including education. This year has particularly been very challenging on how Christian education is being carried out in CWK.

With the Phase 2 Heightened Alert in July, bible lessons were reverted to virtual mode. Individual counselling sessions were discontinued due to restriction measure that prohibited interaction among different levels and sessions.

While technologies have made online learning possible, the lack of physical interaction is deeply felt. There is a constant challenge in making online bible lessons interesting and engaging. Sometimes zoom lessons can be hindered by technological difficulties. Nevertheless, it was very encouraging and heartening when children came forward to share that they had enjoyed the lessons.

Moving forward, we will continue to seek every opportunity to touch every child's life as He has called us. Thanks Be To God!

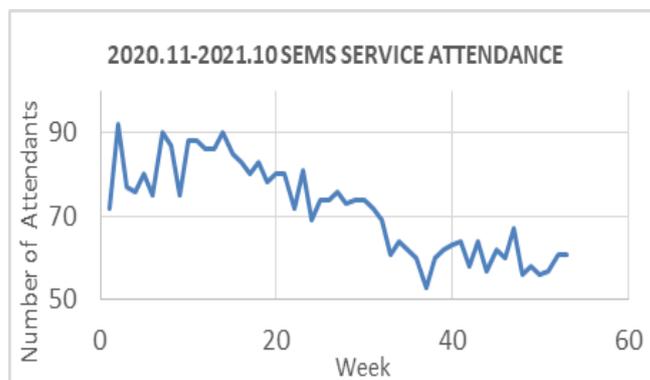
"If we don't teach our children to follow Jesus, the world will teach them not to"

Sunday Evening Mandarin Service (SEMS)

SEMS has remained online via WeChat since March 2020. Since June 2021, our focus has been on developing group leaders and co-workers. This is carried out through the small group structure. The objective is to cultivate close fellowship within groups.

WeChat online Worship:

The attendance at weekly WeChat online worship service has been quite stable. As shown in the figure, from Nov 2020 to May 2021, the average weekly attendance was about 72 (including worship-only participants). From June to Oct 2021, the average weekly attendance was about 61 (counting only those attending both worship + small group discussion). In other words, there are about 10 worshipers who are still not part of a small group. Our goal is to bring every worshiper into a small group for discipleship.



Discipleship & Pastoral Care:

There were three new developments. A monthly discipleship training program was kicked off in July 2021. There were close to twenty group leaders and co-workers participated. The purpose of the program is to ground group leaders in doctrinal fundamentals and equip them to help group members to grow spiritually. Each group was encouraged to form weekly prayer partner subgroups (2 to 4 members). The purpose is to cultivate trust within group so as to improve group learning and sharing. To ensure the availability of audio devotionals, we started to produce our own daily audio Bible studies (the Gospel of Luke). There are 12 co-workers involved in producing daily audio Bible studies. It has not only provided our own Bible study material, but also serves as a training ground for developing group leaders.

Delivery of Festive Care Packages

This became a very important part of SEMS ministry during the pandemic. A care package was delivered to about 80 brothers/sisters in each of the four festivals, i.e., Chinese New Year, Rice Dumping, Mid-Autumn, and Christmas. SMES members were reminded of God's grace, mercy, and love despite of the pandemic and restricted dull dormitory life.

The Plan for 2022:

SEMS will continue the online service until the restrictions in migrant workers' dormitories are lifted. Then, we will start small scale face-to-face church service with live streaming. Until then, we will rely on the existing group structure to disciple and care for SEMS members. Without a full-time pastoral staff or invited guest speakers on a regular basis, we still need to have two SBC interns to support the ministry. With one of them graduating next May, we are talking to potential SBC candidates. A new SBC intern will be invited to support SEMS.

Seniors Ministry: Oasis

The Oasis Ministry seeks to encourage our older adults to grow in godliness and be a blessing in their lives even as they age in their senior years. The exaltation comes from the verse in **Ps 92:14** – **'They will still bear fruit in old age, they will stay fresh and green'**. The Ministry seeks to provide opportunities for our older adults to share their lives, to inspire one another and to serve God.

Oasis Programmes for 2020

The theme "Engaging our seniors to love God and love people" was set for 2021. Due to the Covid-19 and the government's restriction measures, the ministry continued to use the Zoom platform to provide virtual fellowship for our members on every 2nd and 4th Thursday evening of each month. Our attendance ranges from 50 to 110 participants at these fellowship.

Besides listening to talks and sermons, participants were given time for Q&A, chit-chatting, sharing and request for prayer. Some example of talks and sermons in 2021 were:- The Wells Series, The Sermons on the Seven Churches series, Heaven - Our Final Destination, Love One Another, The Nameless Women series, A Prayer The Lord Will Answer, Major in Major Things, The Joy of Grand-Parenting, Finding Our Ways into Our Senior Years etc. We also had one handicraft Workshop on Decoupage Making.

All Interest Groups (IGs), such as Stretch Band Exercise, the Gold Zumba Dance, Ukulele, Picker-ball were also put on hold due to the Covid-19.

Oasis Programmes for 2021

For 2022, Oasis will continue with the theme of 'Engaging our seniors to love God and love people'. The committee has lined-up the programmes for the first six months of 2022. These will continue to be virtual fellowship sessions. We covet your prayers that God will continue to use these activities to fulfil His purpose. May Oasis be a channel of blessings to our seniors and may the name of our Lord be glorified.

Last but not least, we want to thank Ps Daniel Chua for his guidance and resourcefulness as our Advisory Pastor over the last 5 years. May God continue to lead him as he serves at the Ambassadors For Christ – Singapore.

The Oasis Committee members:- Elder Wong Kar Fatt (Chairman), Tan Sok Chuan (Secretary, Operations), Albert Poon (Treasurer, Travel), Magdeline Wong (F&B, Health & Fitness Prog), Jackie Kiew (Registration, Souvenirs & Gifts), Sam Cheng Wang (Announcement & Publicity), Ng Kai Seng (Thursday Men's Group, Fundraising), Mabel Wong (Crafts for Charity, Workshop), Priscilla Lau (Food & Craft Fair/Fundraising), Ps Daniel Chua (Advisory Pastor). Sub-Committee members:- Sam Kong Choy (AVA), Jeffrey Hong (Musicians), Francis Wong (Travel), Dorothy Low (Ukulele), Jackie Kiew (Zumba Dance), Pickle-ball (Frankie Kiew).

V OVERSEAS MISSIONS

Objective

The objective of Overseas Missions Ministry is to fulfill the Great Commission of Matthew 28:16-20 and Acts 1:8.

Missions Board

Rev Peter Teo (Chairman), Rev Oh Boon Leong, Elder Bruce Lockhart, Elder Kelvin Teo, Dn Foo Kim Peng, Dn Kan Fook Lum and Dn Loh Pin Chuan.

Missions Committee

Dn Foo Kim Peng (Chairman), Rev Peter Teo, Goh Hoi Lai, Agus Djunaedi, Ho Khee Chang, Titus Lau, Sim Tiong Beng, Ian Mcloughlin, Lau Hoong Chuin, Lorraine Salazar, Rachel Lim, Jason Leong, Kang Jie (commenced as observer in June 2021).

Our Missionaries / Missions Partners

Our missionaries Ps Yee Xian and Ibu Salmah of Mt Carmel Pontianak have indicated they are planning to return home to Johor Bahru for good so that they can take care of his ageing mother. Although no timeline is set in stone, the one indicator that would signal their departure would be when their successors are found. They have proposed one possible candidate and a subcommittee of OMM has been tasked to look into interviewing a possible candidate and his wife. At this time of writing, no decision has been made regarding the appointment of successors to succeed Ps Yee Xian and Ibu Salmah.

The church premise at Mt Carmel Singkawang is prone to flooding whenever there is a heavy downpour. After looking at various options to solve this problem, we arrived at the conclusion to ask the owner to raise the height of the floor. In addition, we also requested the owner to renovate the premise in order to enhance the building to be more conducive for church ministry. The garage space was converted to two rooms that are used as office and bedroom. With this renovation, we hope the ministry at Mt Carmel Singkawang will proceed without any more disruption from flooding.

Our partners Ps Yew On and Chern Chern have been serving faithfully in Cambodia since 1996. They are also our partners for the ministry at Mt Carmel Andaut. Ps Yew On has been helping Ps Peter in translating the online course Biblical Principles for Church Growth for Mt Carmel Andaut as well as for Fellowship Churches of Cambodia (FCC). Ps Yew On and Chern Chern are taking their Home Assignment in Malaysia starting on 1st October 21 for 10.5 months (till mid-August 2022).

OMM had made the decision to allocate the balance of 2020 collections and new collections from 2021 Missions Festival to help the communities of our missionaries and missions partners in 8 countries as the livelihood of their communities had been affected by COVID-19. These funds were sent in November 2021 to our missionaries and missions partners. These funds were/will be used to provide food and basic necessities as well as seed sustainable projects and aid with the access to online education as many have been impacted by the COVID-19 situation in their countries especially due to the downturn in the economies and schools going online.

Theological Grant Students

We like to congratulate two of our Theological Assistance Grant (TAG) students Ivan Zheng and LiKang. Both of them graduated with Master of Divinity (Chinese Department) Degree at Singapore Bible College (SBC) on 7th May 2021. LiKang returned to his country on 17th May 21 and Ivan and family returned on 1st June 21. At their exit interview with OMM and MB, they expressed great gratitude to Mt Camel for providing them with financial and prayer support throughout their three years of study. Upon their return, they had great reunion with their loved ones and home churches. They would wait upon the LORD for His guidance to their next steps for their ministries. Janelle Ong-Yeo is studying third year for her Master of Divinity at SBC. As she is expecting her first child at the end of 2021, she would only graduate in 2022.

Adopting New Missions Partners

According to our Missions Policies, when our Theological Assistance Grant (TAG) students graduated and returned home, we will have the option to follow them to their country and adopt them as our missions partners should the LORD OF THE HARVEST open the door for collaboration. Upon graduation, both IZ and LK waited upon the LORD and explored what the LORD is leading them to do. After a period of exploration, IZ sensed the LORD is leading him and his family to do church planting. In addition to this, he will also concurrently start a counselling ministry that will reach out to those who are hurt or traumatised. Last but not least, together with a few of his SBC classmates, they intend to start an online seminary so that they can train up more workers for the LORD in his country. Such broad-based ministries need more workers and the LORD has led LK to team up with IZ to pioneer these ministries. They have submitted their proposals to Mt Carmel and we have deliberated and approval of their plans. Mt Carmel will commence our support for IZ in January 2022.

In Myanmar, Mt Carmel have decided to support Ps Kyaw and his church, Hesed Community Church, beginning in January 2022. We had been working with Ps Kyaw Min Tun for the last few years when he was first introduced by Laval Yau in the B4T program in Myanmar. Ps Kyaw had proven to be faithful and reliable. The dynamic situation in Myanmar coupled with the COVID 19 had affected many people, the support for Ps Kyaw and Hesed Community Church will help the community.

Missions Trips

In view of the pandemic caused by COVID-19, there are no missions trips in 2021. However, this does not mean we are not doing anything to engage our missionaries and missions partners. On the contrary, the pandemic has forced us to think outside the box and do things differently. Starting from 2020 when the pandemic prevented us from taking missions trips overseas, we have been using technology and digital platforms to enable us to connect with them. In fact, we discovered there are also benefits from using these tools. They allow us to teach them online on a regular basis instead of just once a year when we visit them physically. In the past, we could only hold discussion with them on various issues when we visit and meet them in persons. But now we are able to meet them regularly online to discuss issues and make decisions about their ministries. In this way we have been able to track their progress and encourage them in their growth.

Missions Festival

This year's Missions Festival is a continuation from last year's in terms of the theme and emphasis of "Technology in Missions." As the pandemic is still upon us, we recognize the use of technology and digital platforms have empowered Mt Carmel to connect to our missionaries and partners. These tools have proved invaluable to assist us in providing training and holding strategic planning for their ministries. To encourage Carmelites to get excited to use technology and digital platforms, we invited a Carmelite, Dr Ian Mcloughlin, to speak on "Knowing You" (Psalm 139) on 15th August 21. We also invited Mr Simon Seow of CRU Singapore to speak on "Every Tongue, Tribe, and Touchscreen" (Revelation 7:9-12) on 22nd August 21. After each Online Worship on Sunday, we have "Meeting The Missionaries" Session with those in Philippines, Cambodia, Nepal, Indonesia and Thailand on 15th August 21 and those in India, Vietnam, China and Singapore on 22nd August 21. We also organized "Praying for The Nations" for Philippines, Cambodia, Nepal, Indonesia and Thailand on Friday 15th August 21 and for India, Vietnam, Myanmar, China and Singapore on Friday 20th August 21. Since last year, we have stopped printing hard copy of our Missions Booklet and shifted to soft copy version called, "eMissions Booklet." You can access it at <https://www.carmel.sg/overseas-missions/>. Since 2020, we were not able to host the Annual Missions Food Fest. However, Carmelites still gave out of their generosity an amount of \$70,361 to Missions Fund Food Fair. This Fund will be used to provide relief for those affected by the pandemic in our overseas ministries.

Looking Forward

The pandemic has been with us now for two years but thankfully, Mt Carmel has seized the opportunity to make changes during the crisis. We have not allowed it to stop our mandate from making disciples and spreading the Word of God in order for nations to glorify His Name. With the population in the nations we are working in becoming more vaccinated, there is a possibility that we may resume our missions trips again by the second half of 2022. Meanwhile we will continue to educate our missions partners to use technology and digital platforms in their ministries. We are also mindful to remind them that once the pandemic is over, they will encourage the congregations to assemble together in person for **Worship, Instruction, Fellowship and Evangelism (WIFE)**.

VI. CHURCH BUILDING MANAGEMENT

The CBC MC is a 6-member team with 3 representatives each from Mount Carmel and Bible Church. Currently, the three Carmel representatives are Jimmy Lam, Poon Joo Wee and Baet Yeok Lin. The appointment of chairman and treasurer is swop between the two churches every two years. This year is 2nd year that Bible Church would be holding the chairman post. Jimmy Lam from Mt Carmel Church is appointed the treasurer post.

The MC conducts regular quarterly meeting together with Bible Church representatives. The activities included the following – evaluation of and renewal of service and maintenance contracts, insurance, evaluate proposals for purchase of capital expenditure, implementation of procedures for facilities management. The MC also provides directions to the Facility Manager. Below are the Purchases, Repair and Maintenance works carried in 2021:

June

SCDF mandates on religious premises to appoint a Fire Safety Manager (FSM) to manage the overall fire safety of the premise. An Emergency Response Plan includes organizing a trained Company Emergency Response Team (CERT) to be put in place as first responder to attend to an emergency. MC has implemented the following:

- Awarded and appointed Fire Safety Manager (FSM)
- Both churches and kindergarten staffs attended (CERT) training to better handle in fire and emergency situations
- Purchase of CERT equipment required under the Fire Safety regulation

November

- Repair of water leakage at Hope Sanctuary ceiling
- Repair of uneven paver at carparking lots and re-painting of driveway marking
- Upgrading of sound system and stage lighting for two sanctuaries

December

- Upgrading of CCTV system to additional camera coverage to ground floor classrooms and common areas.
- Replacement of ceiling downlights and dimmer system for Hope sanctuary and downlight replacement at Peace sanctuary
- Replacement of existing toilet ventilation fans