

Q&A on the Punggol Church Building Project

1. How is GLCC structured to handle the Punggol Building Project?

There are several committees and teams established in October 2013 and after, as follows:

- a. Punggol Church Building Committee (PCBC). This committee, chaired by Elder Leong Lick Tien, comprises all members of GLCC's Board of Elders. Its role is to look at funding for the project and to decide on critical issues as and when these arise.
- b. Design Committee (DC). This committee, chaired by Elder Leong Lick Tien, has the overall responsibility to collaborate with the appointed Project Manager and consultants, and lead the project through its various stages of planning, design and construction. The present members include P Victor Yeo, Sim Mui Hiang, Seow Hong Chiow, Daniel Cheong and Tracy Chen. Mun Hau Chan was the project coordinator up to July 2014. The Committee doubles up as the Certification Team to decide when payment is due to consultants and contractors. This Committee meets directly with the Project Manager and consultants.
- c. Requirements Committee (RC). Led by P Jason Lim and comprising members of the Senior Pastor's Office, the committee determines what rooms and facilities are required to meet the church's needs. This Committee also meets directly with the Project Manager and consultants. The Design and the Requirements Committees work hand in hand.
- d. Finance and Accounts Team. Led by P Victor Yeo, the team comprises Josephine Chua (GLCC's Treasurer), Josephine Ying (Accountant) and Lani de Jesus (Accountant).
- e. Legal Team. P Victor Yeo coordinates with Sandra Foong and Tracy Chen on legal matters.
- f. Administration Support Team. GLCC's Administration Team led by Benita Wong provides its support.

We still require volunteers to help us in various areas. At present we do not have a Mechanical and Electrical engineer.

2. What have taken place in the 6 months since February 2014?

Since February 2014, we (Design Committee) have formally appointed our consultants after a competitive tendering exercise taking into consideration capability, experience, and fees. Our consultants are:

- a. Project Manager and Architect: Laud Architects Pte Ltd;
- b. Civil and Structural Engineers: LSW Consulting Engineers;
- c. Mechanical and Electrical Engineers: PTP Engineers Pte Ltd; and
- d. Quantity Surveyor: Davis Langdon KPK Pte Ltd
- e. Insurance Advisor: Marsh (Singapore) Pte Ltd

Topographic survey, services detection and soil investigation were completed.

The building plans have been crystallized after much discussion. Provisional Permission has been obtained from the URA after planning clearance of the HDB, and other authorities such as the LTA, BCA and SCDF. With these, the stage is set for piling.

3. What challenges did the Design Committee face in coming up with the Punggol Building design?

In November 2013, we stated the following objective:

Objective of Punggol Church Building Project:

To build in 3 years from 3 Feb 2014 a modest building ... maximizing the usable floor area of 4800 sqm, together with a mandated minimum of 140 car parks, that will support an expected Sunday congregation of 4000 persons in various services and activities, having also full functional facilities to meet the needs of our families and of the community, including childcare.

It follows that in designing the building, we have to be cost conscious while optimising the land use to cater to 4,000 persons.

Additionally, we have to meet the conditions set by the authorities. The main ones are:

- a. The Plot Ratio is 1.6. This means having a Gross Floor Area (GFA) of not more than 4,800 sqm on the 3000 sqm land;
- b. For usage of the 4,800sqm, 50% or more must be for worship (sanctuaries and prayer rooms), 40% or less is ancillary space for worship (foyers, toilets, staircases, lifts, escalator, and corridors etc), and not more than 10% is for other uses (office and kindergarten).
- c. There must be at least 140 car parking lots.
- d. Building should not exceed 30m above ground and be not more than 5 storeys.
- e. The entrance/exit is to be just adjacent to the common boundary with our neighbour, and along Punggol Field Walk.

4. What factors determined the design of the building?

Besides having to meet our building's objective and the authorities' conditions, the main factors are:

- a. to optimise land use and build to the maximum 4,800 sqm Gross Floor Area (GFA) allowed;
- b. to save cost by using the maximum allowed building height of 30m and 5 storeys. The above ground portion of a building is cheaper to build than the below ground portion;
- c. to have car parking space above ground as far as possible. This space can be secondary transiting and holding areas when people have to vacate the worship halls/prayer rooms quickly. It can also be used for other purposes if not used for car parking (eg for games and social activities on weekdays). Car parking space is not counted in the GFA;
- d. to have the car parking space spill into 2 basements so as to meet the minimum 140 parking lots requirement. These basements are fully for car parking;
- e. to minimise energy consumption. Therefore, foyers and movement areas will not be air conditioned, but will be well ventilated;

- f. to ease movement, especially between floors by having adequate staircases, supplemented by an escalator and 2 lifts;
- g. to have sufficient toilets, with female toilets being larger than the males’;
- h. to be handicap-friendly.

Overall, the building will have a pleasant look, externally and internally. It should be easy to manage and will be modest and not extravagant. It is more like a community club to cater to activities every day of the week. And it can serve 4,000 worshippers on Sundays, with 2 or more service slots.

5. What are the facilities provided in the building?

The building will have 8 levels comprising 2 basements, 5 floors above ground and an attic.

The main facilities are:

- a. 3 worship halls with foyers. The main worship hall on the 4th level sits about 1,200 and will be used for the main English service on Sundays. A second worship hall, on the 3rd level sits about 400 and will be used for the Chinese service. The 3rd worship hall on the 2nd level which also sits 400 and can be partitioned into 2 areas, is for the children’s worship service.
- b. 4 worship/prayer rooms which can sit 50 to 110 persons on the 2nd, 3rd and Attic levels. These can be used for the dialect, Bahasa worship.
- c. 8 prayer rooms on the 5th level which can sit 12 to 30 persons.
- d. An office for 20 persons on the attic with a small extension on the 1st level.
- e. A kindergarten on the attic.
- f. A kitchen on the 1st level
- g. Car parking with 95 parking lots in the 2 basements and the rest of the 141 lots on the 1st, 2nd and 3rd levels.
- h. 2 lifts.
- i. 1 escalator set.

- j. 5 staircases (not all staircases to all floors).

There will be the required electrical substation, fire control center etc.

6. What is the next stage of the project and when is the project expected to finish?

Having obtained the Provisional Permission from the URA, the consultants are preparing to call tender for piling. Concurrently, it is finalising details to seek URA’s Written Permission. Then tender for the main contract will be called. Prayerfully, the building can be completed in mid-2016. Equipping and furnishing follow later.

7. The initial estimated project cost was \$40m (excluding cost of interior furnishing). Has the amount changed?

The Quantity Surveyor has provided estimates as and when the building design progresses. The \$ amount estimated is confidential as knowing the figures would give potential contractors an advantage in their contract bids. Furthermore the estimate may still vary. Of importance are the actual amounts contracted with the selected contractors and these will be announced when the contractors have been appointed. To give a sense of payments that will be made from now onwards, this is the projected payment schedule in percentage terms:

Year	Q1	Q2	Q3	Q4	TOTAL
2014	0%	0.7%	0.2%	3.8%	4.7%
2015	4.9%	8.0%	14.0%	23.3%	50.2%
2016	22.4%	16.0%	4.2%	0.2%	42.8%
2017	0%	0%	2.3%	0%	2.3%
TOTAL					100.0%

8. How is our funding position at present?

As at 17 August, we have collected \$19,200,024.92 in offerings, interest free loans and pledges. We have paid out \$14,892,364.19 for the land, consultancy fees, preliminary work and other costs, leaving a balance of \$4,307,660.73. Although we have not been actively raising funds in the past 6 months, some brethren have continued to give. As can be seen from the projection earlier, there is now a need to have more cash inflows to meet the outflows in the coming months.

9. How can I give to the Punggol church building fund?

On Sundays, you can give via the Red offering bag in cash or by cheque. For cheque giving, please make it payable to "Gospel Light Christian Church" with "GLCC Punggol Building Fund" written on the back of the cheque.

You can also give anytime throughout the week via Internet Banking using the account information below:

Name of Bank	DBS Bank Ltd Singapore
Bank Code	7171
Branch Code	015
Account Number	015-902803-8
Account Type	Auto Save
Account Name	Gospel Light Christian Church
SWIFT BIC Code (for TT and MEPS)	DBSSSGSG

For further enquiries, please refer to the Admin office at 9117 6000 (Mon-Fri, 8am-5pm); or email Benita at admin1@glcc.com.sg

10. Can I give an interest-free loan instead?

Yes you can. Please see the FAQ on interest-free loan and follow the instructions there in.

GLCC PUNGGOL BUILDING FUND

FAQ on Interest-Free Loans

1. Question: How much additional money do you need in the form of interest-free loans?

Answer: In addition to what has been pledged, we are now looking to raise around \$6 million within 6 months to meet the peak construction period next year when the main contractor is appointed.

2. Question: What is the status of these interest-free loans?

Answer: In terms of priority for repayment, the interest-free loans are unsecured and rank after loans by secured creditors, and other financial obligations of Church which are accorded ranking under the law.

3. Question: Is there a minimum amount for an interest-free loan?

Answer: No, any amount will do.

4. Question: What is the duration of the interest-free loan?

Answer: For administrative reasons, the repayment will commence after 5, 8 or 10 years, in one lump sum or in tranches depending on GLCC's cash resources at that time. However, you can recall the interest-free loan at any time by giving GLCC 6 months' prior notice. This is to ensure that if personal circumstances change in the future and you need the funds urgently, you can do so.

5. Question: What if I cannot wait for 6 months to recall my interest-free loan?

Answer: In such circumstances, subject to availability of funds, we will use our best endeavours to accommodate your request for a shorter notice period.

6. Question: Is there a fixed repayment schedule?

Answer: The sources of repayment for this Loan are from offerings received at worship services, pledges, and gifts or donations to the Church from Christians of like-minded faith. As such there is no possibility of a fixed repayment schedule for this Loan. Notwithstanding this, the Church shall endeavor to repay the Loan in full in either one or more instalments within a reasonable period of the repayment commencement date.

7. Question: What if GLCC is unable to repay the interest-free loans?

Answer: In such an event, GLCC and the interest-free providers will enter into good faith discussion to agree on a new repayment date.

8. Question: Is there a possibility of GLCC making early repayment?

Answer: If after servicing the secured loans and after meeting the expenses of GLCC and setting aside such amounts as is prudent or needful, there should be a healthy surplus in GLCC's cash flow, then GLCC shall use its best endeavors to repay the interest-free loans before the repayment commencement date.

9. Question: Can I convert my interest-free loan into a gift for GLCC?

Answer: Sure you can. Just inform GLCC in writing.

10. Question: What about confidentiality?

Answer: GLCC will maintain confidentiality of all providers of interest-free loans. However bear in mind that the auditors have access to the register of interest-free loan providers.

11. Question: What law will the interest-free loans be governed by?

Answer: In granting GLCC an interest-free loan, you explicitly agree with GLCC that in accordance with the holy word of God, disputes between Christians of like-minded faith should not

be brought before a civil court and you will accordingly not seek such a course of action to settle any dispute, unless a criminal offense is involved.

12.Question: How then can disputes be amicably settled?

Answer: GLCC has set up a Dispute Resolution Committee comprising 3 persons who are mature Christians and are in good standing in church and in society. These are not members of the Board of Elders or members of the Church Committee or members of the Punggol Church Building Committee or its subcommittees. All disputes arising from the interest-free loans shall be finally settled by the Dispute Resolution Committee whose members shall act as arbitrators in such disputes on the basis of the principles stated in the Holy Bible. Where the Holy Bible is silent on any aspect of the disputes, the arbitrators shall be guided by the prayerful counsel of other faithful men of God.

13.Question: Who are the members of this Dispute Resolution Committee?

Answer: The current members are Evangelist Pastor Mike Redick, Pastor Robert Wong and Dr Quek Jin Jong.

14.Question: Will there be any formal evidence of indebtedness?

Answer: Yes. GLCC will issue formal documents evidencing the receipt of the interest-free loans and these will be counter-signed by the interest-free loan providers. A specimen of this document is attached.

15.Question: How do I provide an interest-free loan to GLCC?

Answer: Fill in the attached form and hand it back to Pastor Victor Yeo or Elder Leong Lick Tien together with your cheque. If paying via internet banking, you need to fill in the same form and hand it back as well.

SPECIMEN DOCUMENT

INTEREST FREE LOAN

Ref: IFL-XXX-X

[Date]

GOSPEL LIGHT CHRISTIAN CHURCH ("the Church") hereby acknowledges the receipt of the sum of Singapore Dollars [X] Thousand Only (S\$X,000) being an interest-free loan on an unsecured basis ("the Loan"), granted to the Church by [*name of lender*] ("the Lender"), who is a believer in the Christian faith, and is desirous of providing the Church with funds and the financing required by the Church for its church building project at Punggol Field Walk and all matters incidental and ancillary to it.

It is hereby agreed that the Loan will be repaid in full, in one or more instalments with effect from the [*fifth/eight/tenth**] anniversary of the loan (*delete as appropriate), it being understood by the parties that the Church shall repay the Loan from gifts, donations and offerings received by the Church from Christians of like-minded faith. However, the Lender can recall the Loan or any part thereof, at any time, by giving the Church not less than six (6) months' notice in writing of the Lender's intention to recall the Loan or any part thereof.

The Lender agrees that the Loan is given for the purpose of promoting the Christian faith and that any dispute that may arise, relating directly or indirectly to the Loan, shall be resolved by the principles of Christian conduct as revealed in the Holy Bible. Therefore, all disputes shall be resolved within the Church (1Cor 6:1-7). If the Lender so wishes, he may request the Dispute Resolution Committee of GLCC (the "Committee"), to adjudicate and resolve any dispute between the Lender and the Church, and the Lender irrevocably submits to the jurisdiction of the Committee, and agrees that decision of the Committee shall be conclusive and binding on both parties.

Thank you for your labour of love in the building of the house of God.

In His Service,

For and on behalf of
Gospel Light Christian Church

Void - Specimen Document
[Authorised Signatories]

Acknowledgement:

I hereby acknowledge receipt and acceptance of the terms of this agreement.

Void - Specimen Document

Signature

Name: [*Lender's name*]_____.

NRIC/PASSPORT No: SXXXXXXXX-X

Provision of interest-free loan

To: Gospel Light Christian Church (“GLCC”)

Attn: Pastor Victor Yeo/Elder Leong Lick Tien

I wish to provide an interest-free loan on an unsecured basis to GLCC in support of the Punggol church building project.

Attached is my cheque drawn in favour of Gospel Light Christian Church, details as follows:

Bank: _____
Account Name: _____
Cheque No: _____
Amount: _____
Date: _____

Repayment of this interest-free loan shall start on the fifth/eighth/tenth* (*delete as necessary) anniversary of the date of this cheque, in one lump sum or in tranches as GLCC shall decide based on cash flow consideration.

I understand that should I require all or part of this money back urgently, I can give GLCC a reasonable notice period of 6 months or such shorter period as may be mutually agreed for the repayment of this loan.

Please let me have the official acknowledgement of indebtedness soon.

Signature: _____
Name: _____
Date: _____

Personal particulars of interest-free loan provider

Name (<i>as in bank record</i>)	
Ref No (<i>for office use</i>)	
Address	
NRIC/Passport No	
Contact Tel - Home - Office - Mobile	
Email	

Please return completed signed form to Pastor Victor Yeo/Elder Leong Lick Tien together with your cheque.

Thank you.