

**SINGAPORE MALAY TEACHERS COOPERATIVE LTD
BUDGET FOR THE YEAR 2023/2024
INCOME & EXPENDITURE**

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A. INCOME	Expected Income 2022(S\$)	Actual 2022(S\$)	Surplus/(Deficits) 2022(S\$)	Expected Income 2023(S\$)	Additional Budget 2021(S\$)	Expected Income 2024(S\$)
Income from Ordinary Loan	295,000	240,200	(54,800)	295,000	95,000	390,000
Income from Administration on loans	11,000	5,504	(5,496)	11,000	-	11,000
Fixed Deposits (Islamic)	7,000	4,458	(2,542)	7,000	-	7,000
Investment /Dividend	3,000	3,000	-	3,000	-	3,000
Income from other Sources /Rentals	-	24,791	24,791	-	54,000	54,000
Other Government Grants	50,000	100,032	50,032	50,000	50,000	100,000
Impairment ***	-	-	-	0	0	0
Jumlah Pendapatan	366,500	377,985	11,485	366,500	199,000	565,500

B. EXPENDITURE (GENERAL & ADMINSTRATIONS)	Expected Expenditure 2022(S\$)	Actual 2022(S\$)	Surplus/(Deficits) 2022(S\$)	Expected Expenditure 2023(S\$)	Additional Budget 2021(S\$)	Expected Expenditure 2024(S\$)
Property Tax	7,600	7,910	310	7,950	0	7,950
BOD Meeting Incentives	15,000	22,060	7,060	15,000	10000	25,000
Water & Electricity	12,000	15,499	3,499	12,000	4,000	16,000
Staff Salary & CPF	250,000	275,487	25,487	250,000	35,000	285,000
Insurance Premium	13,500	15,542	2,042	13,500	0	13,500
CPO Commission	1,850	1,197	(653)	1,850	0	1,850
Licenses & Permits	700	550	(150)	700	0	700
Leasing Expenses (Photocopy)	2,400	2,568	168	2,400	0	2,400
Telephone Charges	7,000	6,557	(443)	6,000	0	6,000
Audit Fees	19,000	18,000	(1,000)	19,000	0	19,000
Other Fees/CCF	700	293	(407)	700	0	700
TOTAL Fixed Cost	329,750	365,663	35,913	329,100	49,000	378,100
VARIABLES COST						
Printing & Stationery	15,000	8,394	(6,606)	18,000	-2000	16,000
Training & Development	3,000	2,308	(692)	3,000	0	3,000
Co-operative activities/AGM	20,000	25,221	5,221	25,000	0	25,000
Property valuation Fees	2,500	500	(2,000)	2500	0	2500
Meeting Refreshments	3,600	1,691	(1,909)	3,600	-	3,600
Promotion & Marketing expenses	5,000	10,120	5,120	5,000	5000	10,000
Computer Maintenance and Other repairs & Upkeep	17,000	17,979	979	17,000	1,000	18,000
Teachers Day Celebration Expenses	4,500		(4,500)	4,500	0	4,500
Bank Charges	5,000	1,603	(3,397)	5,000	0	5,000
Medical Expenses	2,500	1,416	(1,084)	2,500	0	2,500
Postages	4,000	2,604	(1,396)	3,000	0	3,000
Newspapers & Periodicals	800		(800)	800	-600	200
Transportation Expenses	15,000	7,712	(7,288)	15,000	0	15,000
Legal Fees	7,000		(7,000)	7,000	0	7,000
Professional Fees	10,000	13778	3,778	10,000	0	10,000
Miscellaneous Expenses	5,700	2,674	(3,026)	5,700	0	5,700
	-					
Total Variables Cost	120,600	95,999	(24,601)	127,600	3,400	131,000
TOTAL EXPENDITURE	450,350	461,662	11,312	456,700		509,100

% of Expenses over Income	123	122				90
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**SINGAPORE MALAY TEACHERS COOPERATIVE LTD
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C.PERBELANJAAN PERUNTUKAN		Anggaran 2022(S\$)	Perbelanjaan 2022(S\$)	Tambahan/ (Kurangan) 2022(S\$)	Anggaran Perbelanjaan 2023(S\$)	Peruntukan Tambahan 2021(S\$)	Anggaran Perbelanjaan 2024(S\$)
C3	Bad Debts	15,000		(15,000)	15,000	0	15,000
C4	Bad Debts Written off	-		0		0	
C5	Investment written off	1,500		(1,500)	1,500	0	1,500
C6	SGM Subsidiaries Written off	4,500		(4,500)	4,500	0	4,500
C7	Depreciation of Fixed Assets	30,000	40,350	10,350	35,000	6,000	41,000
		-		-		0	
C8	BOD Honoarium	40,000			40,000		40,000
C9A	Impairment loss in investment	9,000		-9000	9,000	-	9,000
C9B	Impairment loss in Property and Building	-		0		-	
C10	Total	100,000	40,350	(19,650)	105,000	6,000	111,000

D.CAPITAL EXPENDITURE		Anggaran Perbelanjaan 2022(S\$)	Perbelanjaan 2022(S\$)	Tambahan/ (Kurangan) 2022(S\$)	Anggaran Perbelanjaan 2023(S\$)	Peruntukan Tambahan 2021(S\$)	Anggaran Perbelanjaan 2024(S\$)
D1	Upkeep of Office premises	5,000		(5,000)	5,000	0	5,000
D2	Computers and Internets	30,000		(30,000)	30,000	0	30,000
D3	Building repairs and upgrading	25,000		(25,000)	25,000	24000	49,000
D4	Website Expenses	10,000		-10000	10,000	0	10,000
D5	Jumlah perbelanjaan permodalan	70,000	0	-70000	70,000	24000	94,000

Prepared by: _____

Verified by: _____

Name: _____

Name: _____

SGM LITTLEKIDZ @ RIVERVALE BUDJET FOR THE YEAR 2023/2024

INCOME	2022	2022	SURPLUS/(DEFICITS)	2023	2023	2024
	ESTIMATE	ACTUAL		ESTIMATE	ADDITIONA	ESTIMATE
School Fees Received	285,000	266,503	(18,497)	280,000	50,000	330,000
Govtment Subsidy	350,000	530,131	180,131	600,000	-	600,000
Other Income	20,000	6,951	(13,049)	20,000	10,000	30,000
Govtment Grants	30,000	55,762	25,762	30,000		30,000
JUMLAH PENDAPATAN	685,000	859,347	174,347	930,000	60,000	990,000

EXPENDITURE	2022	2022	TAMBAHAN/	2023	2023	2024
	ESTIMATE	ACTUAL		ESTIMATE	ADDITIONA	ESTIMATE
Accounting and Support expenses	6,000	6000	-	6,000	3600	9600
External & ECDA Audit Fee	6,500	5700	(800)	6,000	0	6,000
Bank Charges	3,500	2,891	(609)	3,500	0	3,500
Books & Reading Materials	15,000	1,218	(13,782)	10,000	0	10,000
Uniforms/Vitagen and Bed Sheet expenses	3,000	2650	(350)	3,000	0	3,000
Conservancy Charges	14,100	14,184	84	14,200	-	14,200
Copier Leasing charges	2,000	2,340	340	2,550	0	2,550
	-		-	-	0	
Course fee	5,000	3207	(1,793)	5,000	0	5,000
Depreciation of fixed assets	30,000	28,591	(1,409)	30,000	-	30,000
Childcare activities & Concerts	11,000	9,329	(1,671)	35,000	(15,000)	20,000
General Expenses/Recruitment & Agent fees	7,200	8,081	881	14,000	0	14,000
Insurance premium	8,100	6,912	(1,188)	8,100	-	8,100
Inovation/Enrichment programmes & Workshop	13,500	37,265	23,765	13,500	-	13,500
Program Pembelajaran	7,000		(7,000)	7,000	-	7,000
Kitchen utensils	7,000	512	(6,488)	7,000	-	7,000
Licence & Permits	800	270	(530)	1,200	-	1,200
Marketing & Groceries Expenses	23,000	21,988	(1,012)	23,000	0	23,000
Medical Expenses	10,000	4,256	(5,744)	10,000	-	10,000
Printing, Stationery and postages	8,000	4,087	(3,913)	8,000	0	8,000
Professional Fees	2,500		(2,500)	2,500	0	2,500
Meeting Expenses	700	77	(623)	700	0	700
HDB Rental	12,000	10,332	(1,668)	12,000	0	12,000
Repairs & Maintenance of premises /Software Maintenance	18,000	30,226	12,226	20,000	-	20,000
Salary & CPF & FWL	650,000	656,592	6,592	650,000	50,000	700,000
Casual Staff expenses	5,000		(5,000)	6,000	-	6,000
Telecommunication charges	6,900	7,016	116	6,900	-	6,900
Teaching Materials & Aecessories	5,000	2,960	(2,040)	5,000	-	5,000
Transportation Expenses	2,200	668	(1,532)	2,200	0	2,200
Utilities Charges	18,000	16,349	(1,651)	18,000	-	18,000
TOTAL EXPENDITURE	901,000	883,701	(17,299)	930,350	38,600	968,950
					0	
SGM M @ Rivervale Sengkang	50,000	0	(50,000)	50,000	0	50,000
Website Expenses	5000		(5,000)	5000	0	5000
	55,000	-	(55,000)	55,000	0	55,000

Prepared by: _____

Verified by: _____

Name: _____

Name: _____

Check by: _____

SGM MURNI CHILD DEVELOPMENT CENTRE

SGM MURNI BUDJET FOR THE YEAR 2023/2024

INCOME	2022	2022	SURPLUS/(DEFICITS)	2023	2022	2024
	ESTIMATE	ACTUAL		ESTIMATE	ADDITIONA	ESTIMATE
School Fees Received	227,000	302,194	75,194	227,000	73,000	300,000
Govertment Subsidy	557,000	638,179	81,179	680,000	0	680,000
Other Income /Govertment Grants	30,000	81,413	51,413	30,000	20000	50,000
Fixed Deposit Interest	700	75		700	-200	500
TOTAL INCOME	814,700	1,021,861	207,785	937,700	92,800	1,030,500

PERBELANJAAN	2022	2022	TAMBAHAN/ 0	2023	2022	2024
	ANGGARAN	PERBELANJAAN		ANGGARAN	TAMBAHAN	ANGGARAN
Accounting and Support expenses	6,000	6000	0	6,000	3600	9,600
External & ECDA Audit Fee	6,500	5,700	-800	6,500	0	6,500
Bank Charges	3,800	2,907	(893)	3,800	0	3,800
Books & Reading Materials	2,100	463	(1,637)	2,100	-	2,100
Uniforms/Vitagen and Bed Sheet expenses	6,100	205	(5,895)	6,100	-	6,100
Conservancy Charges	700	801	101	700	-	700
Copier Leasing charges	2,500	3,163	663	2,500	-	2,500
Course fee	18,000	2,898	(15,102)	18,000	-	18,000
Depreciation of fixed assets	20,000	12,546	(7,454)	20,000	-	20,000
Childcare activities & Concerts Note 1	12,000	9,281	(2,719)	12,000	-	12,000
Inovation programmes & Workshop	25,000	10,847.23	(14,153)	15,000	-	15,000
General Expenses/Recruitment & Agent fees	7,000	29,108	22,108	11,000	0	11,000
Insurance premium	5,200	8,041	2,841	5,200	-	5,200
Kitchen utensils	1,200	797	(403)	1,200	-	1,200
Licence & Permits	800	400	-400	800	0	800
Marketing & Groceries Expenses	25,500	20,481	(5,019)	25,500	-	25,500
Medical Expenses	5,500	3,595	(1,905)	5,500	-	5,500
Printing, Stationery and postages	12,500	4,324	(8,176)	12,500	-	12,500
Professional Fees	5,000		(5,000)	5,000	0	5,000
Meeting Expenses	2,900	757	(2,143)	2,900	-	2,900
HDB Rental	13,300	10,230	(3,070)	13,300	0	13,300
Repairs & Maintenance of premises /Software Maintenance Nota1	27,000	56,173	29,173	50,500	-	50,500
Salary & CPF & FWL	510,000	644,428	134,428	620,000	60,000	680,000
Casual Staff expenses	25,000	4,926	(20,074)	25,000	(15,000)	10,000
Teaching Materials	12,000	4,561	(7,439)	12,000	0	12,000
Telecommunication charges	3,000	2,159	(841)	3,000	-	3,000
Transportation Expenses	2,500	1,059	(1,441)	2,500	0	2,500
Utilities Charges	15,000	19,275	4,275	15,000	6,000	21,000
TOTAL EXPENDITURE	776,100	865,124	89,024	903,600	54,600	958,200
SGM Murni Upgrading	50,000	0	(50,000)	50,000	0	50,000
Website Expenses	5000		(5,000)	5000	0	5000
	55,000	-	(55,000)	55,000	0	55,000