



SUPPORT-US NEWSLETTER

Issue No. 5 - 10th Year Special Edition



500 YEARS OF THE REFORMATION & CERC TODAY

500 years ago a Christian professor of a somewhat insignificant university raised a question about a commonly accepted church practice because his conscience had been taught by the Scriptures to see the danger that his church's beliefs and practices posed to the health of his flock.

Thus began the Protestant Reformation which gave us the beginnings of today's Protestantism. The official date for when this began was 1517, the year Dr. Martin Luther attempted to debate an ungodly practice by posting up his argument, so it has been more than 500 years since the fight for the authority of Scripture; the centrality of God's sovereign glory, and the necessity of God's grace in saving sinful man by faith.

Yet today, across the landscape of Klang Valley Christianity, this hugely important fight is not always understood. Those critical of the state of American Christianity could say the same for us here. One Presbyterian minister remarked to us how rare it was for those in his own churches to know of the Reformation, let alone to be celebrating it.

Given the importance of the things the Reformers taught to faithful

Apostolic Christianity, it is easy to see how much work there is to be done here.

Malaysia is a real mission field, where Christianity itself needs to be built up, made strong, and able to preach the Gospel without fear or favour. It was CERC's privilege to shine as bright a light as we could on this historic stance for the Gospel, and to be openly thankful for God's grace to His church.

In CERC, for the whole of 2017 and 2018, we preached through two vital books that taught the Protestant churches why the Gospel was worth dying for, as well as on the books of Galatians and Hebrews, a series on the Reformation, the 10 Commandments, and the theology and spirituality of the Reformation itself. Pray for us as we seek to maintain the growth of God-glorifying Christianity here.



Check out the sermons at cerc.com.my/sermons/



“ I thought I deserved His grace and could rely on myself for salvation. But the Reformers taught that “God is graciously sovereign over my salvation”. Now that I understand grace, I have full assurance for my salvation. ”

– Zack Tan, Accounting student at Sunway College



“ Faith is a living and unshakable confidence, a belief in the grace of God so assured that a man would die a thousand deaths for its sake. ”

– Dr. Martin Luther



CERC CELEBRATED 10 YEARS OF DOING GOD'S MINISTRY AT THE LARGEST EVER CERC CAMP

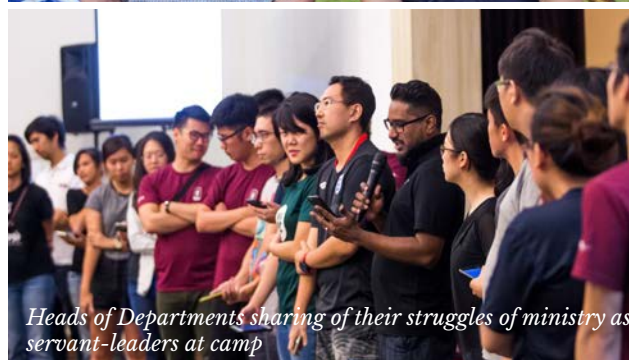
To commemorate this important milestone we invited Rev. Phillip Jensen, our Founding Elder's pastor and trainer, to teach from Ephesians on Relationships. On the night celebrating our 10 years, we watched Robin explain the debt we owed to Phillip for making us the church that we are today as a result of his teaching, training and example.

▶ Watch the video interview of Pr. Robin on his mentor, Rev. Phillip Jensen - <https://tinyurl.com/yy5sj2vj>

Camp has always been the highlight of the year for many of us. This camp is especially meaningful as the Heads of Departments reflected and shared their struggles in the years of ministry with the church, something they have not done before as a group. This brought the church even closer together as they serve alongside each other with greater understanding and love, united as one body.



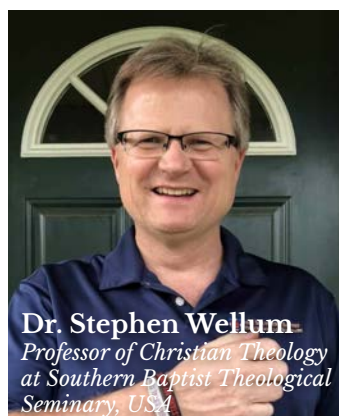
Rev. Phillip Jensen catching-up with his mentee, Pr. Robin Gan at camp; sharing the joys and struggles of ministry.



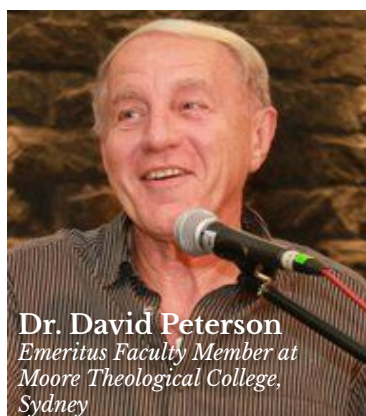
Heads of Departments sharing of their struggles of ministry as servant-leaders at camp

There were also many well-wishers for our ministry who took the time to record messages to us.

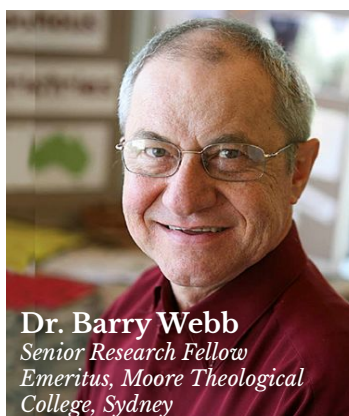
▶ Click here <https://www.cerc.com.my/support-us/> to watch the video messages.



Dr. Stephen Wellum
Professor of Christian Theology
at Southern Baptist Theological
Seminary, USA



Dr. David Peterson
Emeritus Faculty Member at
Moore Theological College,
Sydney



Dr. Barry Webb
Senior Research Fellow
Emeritus, Moore Theological
College, Sydney



Anja Lijcklama
Student at Oak Hill
Theological College,
London

CERC CAMP WAS ALSO A GREAT PLACE TO LOOK BACK AT THE PRIVILEGE OF BEARING FRUIT IN DOING GOD'S WORK



Putting the Word first

After nearly 3 years of trying to grow the Gospel in the Klang Valley from within a major denomination and being hampered repeatedly, Robin had worked out that the best way to achieve those goals would be with a new church. His last day in that ministry was 31st of August, 2008, and subsequently became the Foundation Day for CERC.

From September to the year's end, a small group of Christians converted or disciplined through Robin's ministry began to meet in the home of Joy's parents to study the book of Joshua. In the meantime, No. 26 had been given by God's grace and renovation works had commenced - this hall would soon be the new church's first gathering place.



No 26, CERC met here for 1 year



1st gathering in CERC



CERC's very first sermon was on Colossians. The first sermon was titled appropriately, 'To the holy and faithful of the Gospel'. It was a real 'do what we can with what we have' church plant. 20 people met in the hall of Robin's home.

A place for preaching God's sovereign grace without fear or favour

Growth was challenging for a small church. It was really all hands on deck; from getting place ready for gathering, welcoming guests, preparing dinners to cleaning up. After the visitors had left, there was only a small group of 12 remaining. But the goals were clear. A membership course was started.

We couldn't sit still. Little People was launched for evangelism to parents and children. We're committed to reaching out to the families in the neighbourhood, once a month despite our size. We also started CERC Camp in that very first year on the topic of Work. The church went to Melaka for 3 days 2 nights; spent time engaging Scripture and deepening our relationship with each other.

Eventually CERC on Sunday was large enough that another place would be needed.



Little People



1st CERC Camp

Getting more space

Being in PJS 7 was all part of the mission to reach out to the Klang Valley, and as God would have it, there were shoplots nearby for rent. Although the young church had hardly any money, we needed the preaching space, so we took the plunge. To make ends meet, most of the work was done ourselves.

Included in the fixtures was a creche where the mothers could keep viewing the sermon with the rest. The pantry was separated from the hall by a simple curtain. We were (and are) still bootstrapping. But library is a must!

Soon enough, even this hall began to fill. Our evangelistic events were filled with friends and families of our members. It was time to find a bigger place to keep the church growing.



From bare to furnished, all done by members



Hall was packed on Sundays, it's time to move again!



Evangelistic nights were especially full. CERC members were active in inviting friends & families to hear the truth.



Apprenticeship program was started



In 2010 began for the first time in Malaysia, a ministry apprenticeship like the one in Ministry Training Strategy (MTS) Australia. Robin had trained under

Rev. Phillip Jensen in St. Matthias and Campus Bible Study, UNSW, and was now ready to attempt raising a new generation of Church Ministers, beginning with Jerome Leng. Starting with the same name, MTS, it would eventually be renamed Church Ministers' Apprenticeship (CMA).



1st apprentice



Current apprentices



More waiting to join CMA

Moving out to move up

In 2011, it was clear we needed to shift, again. At first nothing seemed available. A last minute phone call revealed an opportunity with the corner lot nearby. We made the move. Again, we did a lot of work ourselves. Finances as always, were tight. But the larger space and the two floors soon proved their worth easily.

The brand new hall could take 180 seats every gathering, 80 more than the previous premise. Crèche was adjacent to the hall, equipped with live audio which enabled up to 4 mothers and their bubs to be fed with weekly preaching. Student numbers had been growing steadily and ministry needs as well —the multiple rooms in the second level today are used for administration, meetings, bible studies, a youth room, a studio, a kitchen and a staff office.

We even built rooms to accommodate our growing number of apprentices. The building came with a baptism pool, so many of us were actually baptized in a pool right next to the church kitchen!

We could also especially serve the Gospel by helping to house the equipment of a holiday camp that had been started for evangelizing youths - WWSC. And the hall space was great for dinner evangelism and skits!



From bare to furnished, all done by members yet again



Bigger hall for more growth



Baptism pool in Level 2

Introducing...

Geddit?

www.geddit.my

In 2012, we introduced 'Introducing God' which brought a "2 Ways To Live style" dinner evangelism to Malaysia. Subsequently, we created a new platform called Geddit for speaking to our friends about the Gospel over a meal and with accompanying thought-provoking content. It would reach more than 1000 unique newcomers in 4 years. Again, we did all the work in-house, and saved hundreds of thousands of ringgit in the process. We also performed some interesting and humorous skits to get people thinking!



Evangelistic talk over dinner



Thought-provoking skits



Saved on catering cost by cooking it ourselves

The move up to Northwest

In 2013, the time was ripe for us to venture into a new location, and to offer a morning meeting. It would accommodate the growth in numbers, as well as provide a possible place for ministry to students in the Northwest area of the Klang Valley.

This campus congregation eventually grew to nearly fill the hall, and we renovated again to accommodate this growth. But the Sunday School children still needed more space by the end of 2017.



Filled hall in Northwest



15 kids every Sunday; it was getting cramped

Robust seminary training for apprentices

Our first apprentice was now ready for theological training, and with the recommendation of Dr. Stephen Wellum, we committed to the costly undertaking for our apprentice's undergraduate and M.Div qualifications. It was a first step in this direction that our little church was taking but one of many in our pursuit of faithful and qualified generation of pastors who could handle Word ministry here in Malaysia.

Jerome Leng along with his wife Robyn would spend 4 years in Southern Baptist Theological Seminary in the States. They're expected to be back in action in Malaysia starting 2020.

Read about Jerome's growth in his blog: www.cerc.com.my/blogs/jerome-leng/

More people desirous to commit to ministry



In 2015, we had the first full-time volunteer who would serve the church for a period in a scheme known as Basic Ministry

Training. It was to give Christians an opportunity to taste the work of full-time ministry, a gentler version of CMA.



Jerome, his son, Emmett and his wife, Robyn getting ready to return

Year	2009	2010	2013	2019
Age	19	20	23	29



Came to CERC as a 1st year medical student. Transformed through bible study with Robin on the book of Colossians. Became a member of CERC in 2010.



Was an apprentice from 2010-2013; served in various ministries in church, universities, parachurch, disciplined many in Christ.



THE SOUTHERN BAPTIST THEOLOGICAL SEMINARY

Did a year of Seminary online (to save cost & further reading prep) before flying over to the States. Got married in 2014. Chosen as the recipient of prestigious Clyde T. Francisco Preaching award in 2018. Welcomed their son, Emmett the same year.

Returning to CERC to join the pastoral team

Commitment of the church to raise and train young men & women for the works of the Gospel: Jerome's journey to be a pastor

'Wait-what?' was what Christians needed

Our goal of growing theological understanding in the Klang Valley was being pursued as a church in regular preaching and Bible studies. Our partners in the Gospel Growth Fellowship were also actively offering conferences and the like for this task. But there were also many opportunities in the Scriptures for challenging Christian thought and practice, so we started 'Wait-What?'.

Wait...what?

DID JESUS REALLY SAY THAT?

▶ Wait...what? (2016) sermons

- ❑ *Same-sex sex is sin*
- ❑ *You can't really be a Christian if you don't care about church*
- ❑ *We don't all go to the same church and that's OK*
- ❑ *Jesus is Man and Jesus is God*
- ❑ *Every book of the Bible is written by TWO authors*
- ❑ *God is in control of good and evil*
- ❑ *There is suffering in this life and that is part of God's plan*

Other Wait...what? sermons

▶ Wait...what? (2017) sermons

▶ Wait...what? (2018) ft Hebrews sermons

▶ Wait...what? (2019) ft Matthew sermons

Visit our website www.cerc.com.my/resources for more resources that will help answer tough questions about God and His Son.

More growth, more space needed

CERC Sundays were still growing and we rented another premise right across the road from our main building. No. 32 is used for Sunday School, residence for the married apprentices, and for baptism. Now we didn't have to squeeze into the kitchen to celebrate baptisms. We knocked down the creche in the main hall to accommodate more growth.

We also managed to find new office space for the growing staff. The drama team also finally had a place to store costumes, and the video team a place to edit.



An explicitly Reformed Church in the Klang Valley

Nearly 10 years after we started, and nearly 500 years from the date Luther began the Protestant Reformation, we celebrated it with our partners, the Gospel Growth Fellowship.

In 2017, we got started for ministry in Chinese with Chinese SOCM. We also made the decision to move all of CERC Sundays back to the Central location to accommodate the growth. In addition, we managed to rent No 20, named 'Anna House' to accommodate the growing in number of ladies doing ministry in both CMA and BMT.



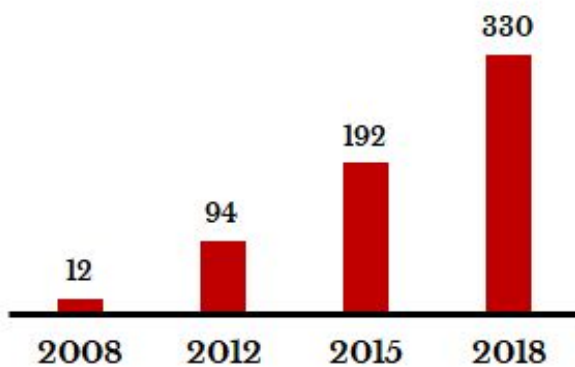
At the end of 10 years

We celebrate the ministry God has given us, to pursue the growth of faithful churches in the Klang Valley. With 20 Growth Groups, 116 members, 83 candidates for membership, 3 in seminary, 10 having done CMA and 6 for BMT and 45 leaders in Word and Works ministries, we look forward to another 10 years of being able to stand for the Gospel in Malaysia.

It certainly wasn't easy, but we've come a long way.



Leaders in Word and Works ministries



Congregation size over the years

Growth Groups across major suburbs in the Klang Valley



- CERC has grown **15% year-on-year** to a congregation size of **330**
- **student-to-adult** ratio at **60:40**
- More than **1000** hours of preaching over **25 sermon series**
- Installation of **Council of Elders**
- Wrote **own** Sunday School syllabus
- Wrote **3 original songs**



CERC members

More good things happened for the Gospel

Besides celebrating the Reformation, we also did more evangelism and training with the same books that were building us up.

Geddit was still growing despite the problems we faced and this is also why we needed the 4th Growth Accommodation Project (see pg 14).

The skit team did 8 skits which tickled and provoked thought in the audience before Robin got them to face God's word.

You can view many of these skits in our website:-

▶ cerc.com.my/tv/



Dr Bradley Green spoke at GGF's CTC conference



*Jay Lyn desires to test out her suitability for FTPM**

Kek Jay Lyn is our 10th CMA-er. Jay Lyn graduated from the University of South Australia in Adelaide, had worked in a PR agency for 2 years and joined the programme in February 2018. Jay Lyn currently assists the PR department in CERC, besides also being a staffworker to students at church who study at Monash University and National University of Malaysia. She writes more about herself here:-

🌐 cerc.com.my/blogs/jay-lyn-kek/

*FTPM: Full-time Paid Ministry

Our contribution to gospel growth in the Klang Valley through Gospel Growth Fellowship

We were also the proud hosts of the Gospel Growth Fellowship's CTC conference sermons as well as the first Christian Careers Day. A huge number of participants came and heard Robin speak on viewing work through God's eyes with the Gospel as the center, and as many as 47 of the workshop leaders were CERC members/regulars.

We praise God for the work he has done in converting the thinking of engineers, doctors, teachers and so many others so they can lead others to a devotion to Christ and his ministry.



CERC hosted GGF's 1st Christian career workshop



Adults and students committing to the church in membership

There was continuous growth in the church's numbers as the classes for membership reached a record number of 83.

More good things happened for the Gospel

In 2018 too, our growth had caused us to plant another Growth Group (GG) that catered to mothers who would meet on Tuesday mornings (instead of the usual Friday nights), as some of them were not able to leave home at night. Joy Gan (seated, in maroon tees), who has been leading the Mums GG on Friday nights, also leads this Tuesday morning group.



Ladies growing and maturing in Christ together in Mums GG

First female seminarian

Year	2009	2014	2018	2021
Age	19	24	28	31



Came to CERC as a 1st year psychology student. Pioneered 5555, a bible study in campus. Worked for 2 years in a local telco company. Became a member of CERC in 2012.



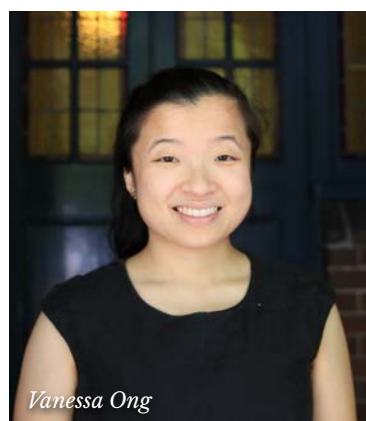
Was an apprentice from 2014-2017; Took charge of Children's Ministry; writing syllabus. Frequent invitation to speak at CF camps and school CFs.



Worked as student minister in children's ministry in MBM, Sydney under Sandy Galea.

Returning to CERC to join the pastoral team

Another major highlight for 2018 was regarding two of our ex-CMA - Daniel Lu (interview on pg.13) completing seminary and returning to Malaysia, and Vanessa Ong, our first female apprentice, heading to seminary.



Vanessa Ong

Van, also writes about her own life, challenges and experiences here:- cerc.com.my/blogs/vanessa-ong/

Commitment of the church to raise and train young men & women for the works of the Gospel: Vanessa's journey to be a pastor

We are thankful to God for giving us workers who want to pursue Full Time Paid Ministry. We have set-up a Theological Education Fund to make sure our men and women are taught and trained well. Do consider how your support can continue to train and build up these young men and women for Gospel ministry in Malaysia. The details on how you can support and partner with us are on our Support Us page: cerc.com.my/support-us/

Sunday School flourishes

God has been gracious to us in sending new little ones too. In 2018, three couples were blessed with an addition to their families, and thus an addition to our church. With the birth of these new ones, we have also seen more children attending Sunday School on Sunday mornings. From having two classes, we now split the children into three groups - Toddlers, Juniors and Seniors. All of them would learn the same lesson, but presented in different forms to the specific age groups.

Although it takes more effort, we also decided to get a group of Sunday School teachers together to write our own Sunday School materials – we do that by going away over a weekend and devoting our efforts to do so. By aligning ourselves with what the adults are learning at Growth Groups & on Sundays, we've found that the quality of Sunday School has also improved. We have heard feedback of children and parents having conversations on the sermon and lessons at home, in the car, etc.



Mind Glue: concept illustrated on poster to help kids remember



Games conducted outdoors that reinforces lesson weekly

2018 was also significant for the church in its updating of the Constitution by the members in a unanimous vote. With that our Founding Elder could proceed to appoint two members of the church to join him in the forming of an Elder's Council. Both were installed for a term of one year on the 16th of September.



Members of the Council of Elders: Mark, Sam and Robin

Getting to know our Elders



Dr Sam Ye Han has been a member of CERC since 2010. He led Bangsar Growth Group and is also the Head of Events Management and Sunday Gatherings. Sam is a trained dentist, graduating from the University of Otago, in New Zealand. He married Joni Tee at the beginning of 2018.

What is your role as an elder in the Council of Elders?

Mark and I both assist Pr. Robin in the pastoring of the church. We strive to help the church grow in the direction that God has called us to in accordance with Scripture, out of love for Jesus and His Church. This means shepherding the flock, making sure the church runs smoothly, and seeking ways to support and pray for brothers and sisters from other churches.

What do you hope for CERC and yourself in the years to come?

I hope that CERC will continue to remain faithful to God's Word for many more years to come, and to persevere in loving Him and His people. I pray that we will not forget the commission our Lord Jesus gave us, and I pray that I myself will grow in godliness as I have been given this privilege to love and serve God's people as an elder alongside fulfilling my responsibility as husband to my wife, Joni.



Mark Leong, was gripped by the Gospel during his time as a student at the University of Birmingham in the UK. He returned to Malaysia in 2011 after completing his degree in Computer Science and Business Management. In the past 8 years since his return, he spent one year as a staff worker in the Malaysian Fellowship of Evangelical Students (FES) and three years in CERC's Church Ministers' Apprenticeship programme. He is married to Dr Leong Hui Chuin and they are expecting their first child in September.

He currently leads the Klang and Kota Kemuning Growth Group, and is the head of the IT department in church. Currently, he works as an IT Manager in a local fintech company and hopes to further equip himself with theological training in the near future.

INTERVIEW WITH PASTOR DANIEL LU

Pastor Daniel is originally from Miri, Sarawak. During his early days at a university in Selangor, he was captivated and challenged by the Gospel of Jesus Christ through faithful campus ministry. Moved by the urgency and need for more pastor-teachers in Malaysia, he decided to give up his medical degree to pursue a lifetime of service to God and His church through full-time paid ministry. At the start of 2019, CERC hired Pastor Daniel when he returned home to Malaysia, having completed his seminary studies in Perth, Australia.

Firstly, congratulations on completing your seminary degree in Trinity Theological College.

Ps. Daniel: Thank you. I've been really grateful for that opportunity.

Let's start off with something simple. Some people have asked, why did you go to seminary? And is that even necessary if one wants to be a pastor?

Ps. Daniel: That's actually an important question. I went to seminary because I wanted a chance to get further equipped in my understanding of the original languages the Bible was written in, and also in my ability to read, think and write clearly. A good seminary affords the chance for students to be exposed to different theological positions, challenged in their presuppositions, and given the proper theological tools to (re)construct a proper approach to understanding God. I'd say *it is* necessary to go through seminary if you want to be equipped to deal with the intellectual challenges our modern world continually presents to the Bible.

How was seminary for you? And how do you think seminary has prepared you for your upcoming role as a pastor in CERC and possibly in the Klang Valley?

Ps. Daniel: Seminary was a great time of learning and also being humbled by God's Word for me. There's a lot to learn from God through His Word and also through studying the history of His church.

In fact, I've learnt that there's really nothing new under the sun and every mistake that the church has made or ever will make is a repeat of the mistakes made in the past. We would do well to learn from them and also from Scripture on how to deal with such issues and stay faithful to God.



As for how seminary has helped prepared me... It has given me the necessary tools (original languages, exegesis, biblical theology, systematic theology, church history) to help me think through the problems churches face today and how to deal with them faithfully.

“Seminary was a great time of learning and being humbled by God's Word for me.”

– Ps. Daniel Lu

What are your main roles & responsibilities as a pastor-in-training in CERC?

Ps. Daniel: For now, I'll be involved in lots of university ministry and pastoral care in church. I'll also be working on the chinese ministry plans we have in church.

What are potential challenges that you think you will face in ministry?

Ps. Daniel: I still have a lot to learn in teaching and preaching. Whilst seminary has given me the tools, I still need lots of practice to be good at it.

Another challenge I'll face is the pressure of conforming to the world versus staying faithful to God's Word. I know that it won't be easy, but I pray that God will keep me faithful and bold to continually preach His truth.

We know you have only just assumed this role, but what has encouraged you thus far?

Ps. Daniel: The love and support I've received from CERC. It's been great that the elder and the leadership team is in full support of what I'm doing and they will be there to help train me to be a better servant of God.

We'd like to uphold you in prayer - is there anything we can pray about for you?

Ps. Daniel: Please pray that I will continue to be faithful to God, be humble to learn and be bold to lead. Please pray that I will continue to grow in my understanding of the Scriptures and pray that I will be able to help others do the same as well. Pray that I will be a wise and faithful pastor who loves others like Jesus does. Pray that I will be able to live continually with a servant-hearted mindset, knowing that my whole life is purchased and redeemed for the glory of God.

THE 4TH GROWTH ACCOMMODATION PLAN (GAP) WAS ALSO LAUNCHED IN 2018

As the name says it, it's to accommodate the growth of the church. We are currently occupying two floors of a three-storey building. CERC attendance has seen a consistent growth and by the end of 2018, we were reaching 330 regulars weekly. We needed more space to not only accommodate the growth in number, but also the growth of our ministries. In God's providence and timing, the Ground Floor became vacant and we decided it was time to expand to the ground floor.

The GAP will enable us to use the Ground Floor for various ministries, due to the versatility of the space (and the whole building too). This space is being renovated to provide:

- A dedicated comfortable space for up to 9 mothers with babies.
- A working pantry and a hall space for 160 MORE people to meet on Sundays. This hall can function as an overflow-hall, when there's not enough space in our main hall, especially during major events.
- A more accessible place for children and their parents at *Little People*.
- Enable more people to hear the Gospel preached at *Geddit?*
- Have more men & women from all walks of life to be able to devote themselves to reading Scriptures in Growth Groups weekly.



NEWSFLASH

As at the date of the publication of this newsletter, the work is finished. Our member Samuel Yim shares his views on the project as project leader and manager.

How do you hope the GAP will benefit CERC in the next 10 years?

Samuel: The growth of CERC's ministries and initiatives to advance the Gospel has shaped the GAP design. I hope that this new space will allow our growth groups to learn God's Word comfortably in an environment conducive for their learning. Our growth group members mature and love one another because they can think carefully about our Lord's Gospel and the Scriptures. It was also designed so that different people would regularly hear the Gospel preached faithfully. Young families and senior citizens will feel more welcomed because the building is more accessible to them. It would be great if people of diverse backgrounds can hear and commit to the gospel because of the building's new accessibility. GAP will also allow us to run events that encourage various age groups and lifestyles in the Gospel.

OUR 2019 SERMON SERIES – MATTHEW: BOSS SUDAH DATANG!

If there was a sermon series to launch the next 10 years of CERC, what better way to do so than to go back to the Gospels - the very truth which the whole of God's revelation hinges upon. This year, we sit at the feet of Matthew as he proclaims God's promised King. This is reflected in the title of our sermon series - Matthew: Boss Sudah Datang! (Translation from Malay: "Matthew: The Boss Has Arrived!"). Moving from the encouragement of the Hebrews series to persevere as a church, we are eager to learn from the Gospel of Matthew that boldly preaches the kingdom of heaven that is already here.



Connect With Us and Support Us Financially!

www.cerc.com.my

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Fund	Account Name	Account No.	Bank
General Fund	CERC Trust	2-14062-0010148-8	RHB Bank Berhad (Malaysia)
Theological Education Fund	CERC Theological Training Trust	2-14062-0010147-0	
Building Fund	CERC Properties Trust	2-14062-0010145-3	
Overseas Contribution	c/o: Vivian Ming Wing Yang & Anna Hu	473245403	St George Bank (Australia)
	c/o: Foo Yuk Yee & Calvin Ow Yong	401-58913-9	POSB Savings (Singapore)