



**EBENEZER**  
BIBLE FELLOWSHIP CHURCH

## Board of Elders Meeting

Meeting held via Zoom due to Covid-19 Restrictions

April 13, 2020

### **Opening & Prayer**

*Tim Gibson* opened the meeting in prayer.

### **Roll Call**

- The following elders were **present (via Zoom)**: Tim Gibson, Dick Bickings, Dennis Flanagan, Tom Galloway, Bob Gill, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Scott Holwick, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely
- Other attendees from Benevolence (via Zoom): Gary Walleisa, Steve McDaniel, Kevin Kritzberger
- There were no elders **absent**.

### **Devotional:** *Mortification of Sin* by John Owen – Chapter 9 - Six Dangers

- 1) Having no victory over sin after a long season of time
  - 2) Heart seems good but sin continues to abide (looking for good things, overlooking the bad) - heart entangled with a heart of sin.
  - 3) Sin frequently succeeds in obtaining the consent of the will - surrender the will
  - 4) Man fights against a sin only because of the sin's consequences
  - 5) Probable that trouble over a sin or lust is punishment from God
  - 6) When your lusts have withstood God's discipline against it
- Tom Galloway prayed for the elders to help in our battle against sin.
  - **Elders discussed some Congregational Care Issues**

**Prayer Time:** The Elders prayed together and focused on the current needs of the congregation.

### **Approval of Minutes**

A motion was made to approve the minutes from the Elders meeting held March 16, 2020; it was seconded and passed.

**Financial Report - March 2020** (*Attachment 1*) - The motion was made to approve this financial report, it was seconded and passed unanimously. Byron Roth highlighted the following:

- Giving down \$50,000
  - Before COVID19: Avg - \$12,600/Week/Members
  - After COVID19: Avg - \$10,500/Week/Members
- Expenses: on track
- Concern about whether we will recover

### **Business Items of Concern:**

- 1) Finances of Ebenezer – possible letter to go out to members & regular attendees
  - Letter to remind people regarding giving with a self-addressed stamped envelope for giving.
  - Let them know where we are financially and encourage them to give.
  - Elders positive with the idea, with properly crafted letter, all voted unanimously to proceed
- 2) Books from P&R going out today: *Anxiety, Knowing God's Peace* (31 day devotional)
  - Book and letter to the congregation sent out 4/13/2020
  - Purpose is to encourage our congregation

### **Discussion Items:**

- 1) Proceeding with the Coronavirus Concerns
  - What should we do when the President lifts the ban?
  - Should we contact the local government to ask about us meeting?
  - Elders to be prayerful and unified as we move forward to make the right decision
- 2) Issue with family in our church (Byron)
  - Bills given by the wife to elders regarding overdue utilities, car insurance, etc.
  - Elders recommend the formation of the following subcommittee to work on their marriage before any financial help is given
    - Steve McDaniel
    - Mike Notary
    - Dick Bickings
    - Tom Galloway (Chairman) (added after email re-vote by the elders on 4/21/2020)
    - Gary Walleisa
  - The following women were approved by the elders to support the wife during the meetings where both the husband & wife are present
    - Jennifer Notary
    - Karen Coldren
  - Purpose:
    - Encourage/foster the sanctity of marriage
    - Set parameters for money distribution
  - Elders voted unanimously to go ahead with the committee and purpose
- 3) Shepherds Lists
  - Encouragement was given to continue in contacting those on our lists
  - Please call the people on your Shepherd's List
- 4) Mission Prayer (Swannie)
  - We will continue having our Missionary Prayer Times during Sunday Morning Worship, even while it is by Livestream Only.
  - We will resume this coming Sunday (4/19/2020)

**Byron Roth** adjourned the meeting with prayer.

Respectfully submitted,



Pastor Dick Bickings  
Secretary to the Board of Elders

## Ebenezer Bible Fellowship Church

## BUDGET VS. ACTUALS: FY 2020 BUDGET - FINAL - FY20 P&amp;L

March 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	79,550.60	104,629.00	-25,078.40	76.03 %
1400 Interest	19.59	285.00	-265.41	6.87 %
1700 Memorials	100.00	34.00	66.00	294.12 %
1900 Bethlehem Christian School	1,210.00	1,210.00	0.00	100.00 %
1901 Other Building Use		25.00	-25.00	
<b>Total Revenue</b>	<b>\$80,880.19</b>	<b>\$106,183.00</b>	<b>\$ -25,302.81</b>	<b>76.17 %</b>
<b>GROSS PROFIT</b>	<b>\$80,880.19</b>	<b>\$106,183.00</b>	<b>\$ -25,302.81</b>	<b>76.17 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	2,309.89	1,359.50	950.39	169.91 %
11000 Compensation	54,091.98	53,788.42	303.56	100.56 %
2000 General Church Finance	6,995.56	3,911.83	3,083.73	178.83 %
3000 Discipleship Ministries	6,704.19	3,300.61	3,403.58	203.12 %
5000 Evangelism Ministries		632.00	-632.00	
6000 Missions	25,574.56	27,088.00	-1,513.44	94.41 %
7000 Deacon Ministries	16,589.52	18,858.00	-2,268.48	87.97 %
8000 Worship	192.90	215.00	-22.10	89.72 %
9000 Office Expenses	2,526.20	2,063.33	462.87	122.43 %
<b>Total Expenditures</b>	<b>\$114,984.80</b>	<b>\$111,216.69</b>	<b>\$3,768.11</b>	<b>103.39 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$ -34,104.61</b>	<b>\$ -5,033.69</b>	<b>\$ -29,070.92</b>	<b>677.53 %</b>
<b>NET REVENUE</b>	<b>\$ -34,104.61</b>	<b>\$ -5,033.69</b>	<b>\$ -29,070.92</b>	<b>677.53 %</b>

# Ebenezer Bible Fellowship Church

## BUDGET VS. ACTUALS: FY 2020 BUDGET - FINAL - FY20 P&L

January - March, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	229,872.16	272,035.00	-42,162.84	84.50 %
1400 Interest	2,646.28	2,405.00	241.28	110.03 %
1700 Memorials	500.00	94.00	406.00	531.91 %
1900 Bethlehem Christian School	3,630.00	3,630.00	0.00	100.00 %
1901 Other Building Use	100.00	75.00	25.00	133.33 %
<b>Total Revenue</b>	<b>\$236,748.44</b>	<b>\$278,239.00</b>	<b>\$ -41,490.56</b>	<b>85.09 %</b>
<b>GROSS PROFIT</b>	<b>\$236,748.44</b>	<b>\$278,239.00</b>	<b>\$ -41,490.56</b>	<b>85.09 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	4,702.70	4,078.50	624.20	115.30 %
11000 Compensation	208,980.96	166,266.26	42,714.70	125.69 %
2000 General Church Finance	33,572.63	34,122.53	-549.90	98.39 %
3000 Discipleship Ministries	6,138.89	9,324.61	-3,185.72	65.84 %
5000 Evangelism Ministries	107.59	1,896.00	-1,788.41	5.67 %
6000 Missions	48,859.56	51,728.00	-2,868.44	94.45 %
7000 Deacon Ministries	34,636.38	37,127.00	-2,490.62	93.29 %
8000 Worship	3,756.34	3,845.00	-88.66	97.69 %
9000 Office Expenses	4,886.24	4,990.03	-103.79	97.92 %
<b>Total Expenditures</b>	<b>\$345,641.29</b>	<b>\$313,377.93</b>	<b>\$32,263.36</b>	<b>110.30 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$ -108,892.85</b>	<b>\$ -35,138.93</b>	<b>\$ -73,753.92</b>	<b>309.89 %</b>
<b>NET REVENUE</b>	<b>\$ -108,892.85</b>	<b>\$ -35,138.93</b>	<b>\$ -73,753.92</b>	<b>309.89 %</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET CURRENT VS. PRIOR MONTH

As of March 31, 2020

	TOTAL			
	AS OF MAR 31, 2020	AS OF FEB 29, 2020 (PP)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	211,556.48	372,427.98	-160,871.50	-43.20 %
18002 BB&T Certificates of Deposit	0.00	202,898.21	-202,898.21	-100.00 %
18100 Fulton Money Market Account	245,000.00		245,000.00	
18200 Embassy Bank Money Market	80,000.00		80,000.00	
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	30,375.67	30,375.67	0.00	0.00 %
19002 M&T Money Market	202,220.44	202,203.26	17.18	0.01 %
<b>Total Bank Accounts</b>	<b>\$769,152.59</b>	<b>\$807,905.12</b>	<b>\$ -38,752.53</b>	<b>-4.80 %</b>
<b>Total Current Assets</b>	<b>\$769,152.59</b>	<b>\$807,905.12</b>	<b>\$ -38,752.53</b>	<b>-4.80 %</b>
<b>TOTAL ASSETS</b>	<b>\$769,152.59</b>	<b>\$807,905.12</b>	<b>\$ -38,752.53</b>	<b>-4.80 %</b>
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	0.00	0.00	0.00	
2111 Direct Deposit Liabilities	0.00	0.00	0.00	
901 Building Fund	29,836.57	30,073.11	-236.54	-0.79 %
902 Capital Improvement Fund	0.00	0.00	0.00	
903 Transportation Fund	913.00	913.00	0.00	0.00 %
904 Scholarships	4,668.44	4,728.44	-60.00	-1.27 %
905 Faith Promise	8,483.88	10,664.87	-2,180.99	-20.45 %
907 Benevolence Fund	8,506.68	10,605.29	-2,098.61	-19.79 %
908 Music Fund	5,178.01	5,178.01	0.00	0.00 %
909 Heyer Trust Fund	48,503.40	48,503.40	0.00	0.00 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	0.00	0.00	0.00	
914 Health Care Accounts	6,779.10	6,850.88	-71.78	-1.05 %
915 Short Term Missions	5,000.00	5,000.00	0.00	0.00 %
Direct Deposit Payable	0.00	0.00	0.00	
<b>Total Other Current Liabilities</b>	<b>\$126,349.24</b>	<b>\$130,997.16</b>	<b>\$ -4,647.92</b>	<b>-3.55 %</b>
<b>Total Current Liabilities</b>	<b>\$126,349.24</b>	<b>\$130,997.16</b>	<b>\$ -4,647.92</b>	<b>-3.55 %</b>
<b>Total Liabilities</b>	<b>\$126,349.24</b>	<b>\$130,997.16</b>	<b>\$ -4,647.92</b>	<b>-3.55 %</b>
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	1,159,575.00	1,159,575.00	0.00	0.00 %
Net Revenue	-108,892.85	-74,788.24	-34,104.61	-45.60 %
<b>Total Equity</b>	<b>\$642,803.35</b>	<b>\$676,907.96</b>	<b>\$ -34,104.61</b>	<b>-5.04 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$769,152.59</b>	<b>\$807,905.12</b>	<b>\$ -38,752.53</b>	<b>-4.80 %</b>



# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET VS. PRIOR YEAR

As of March 31, 2020

	TOTAL			
AS OF MAR 31, 2020	AS OF MAR 31, 2019 (PY)	CHANGE	% CHANGE	
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	211,556.48	552,028.59	-340,472.11	-61.68 %
18002 BB&T Certificates of Deposit	0.00	67,864.38	-67,864.38	-100.00 %
18100 Fulton Money Market Account	245,000.00		245,000.00	
18200 Embassy Bank Money Market	80,000.00		80,000.00	
19000 M&T Bank Savings	0.00	93,161.60	-93,161.60	-100.00 %
19001 M&T Bank Checking	30,375.67	5,375.67	25,000.00	465.06 %
19002 M&T Money Market	202,220.44		202,220.44	
<b>Total Bank Accounts</b>	<b>\$769,152.59</b>	<b>\$718,430.24</b>	<b>\$50,722.35</b>	<b>7.06 %</b>
<b>Total Current Assets</b>	<b>\$769,152.59</b>	<b>\$718,430.24</b>	<b>\$50,722.35</b>	<b>7.06 %</b>
<b>TOTAL ASSETS</b>	<b>\$769,152.59</b>	<b>\$718,430.24</b>	<b>\$50,722.35</b>	<b>7.06 %</b>
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	0.00	-2,964.81	2,964.81	100.00 %
2111 Direct Deposit Liabilities	0.00	0.00	0.00	
901 Building Fund	29,836.57	59,335.64	-29,499.07	-49.72 %
902 Capital Improvement Fund	0.00	0.00	0.00	
903 Transportation Fund	913.00	488.00	425.00	87.09 %
904 Scholarships	4,668.44	2,843.44	1,825.00	64.18 %
905 Faith Promise	8,483.88	21,002.29	-12,518.41	-59.60 %
907 Benevolence Fund	8,506.68	21,097.21	-12,590.53	-59.68 %
908 Music Fund	5,178.01	198.31	4,979.70	2,511.07 %
909 Heyer Trust Fund	48,503.40	43,513.10	4,990.30	11.47 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	0.00	0.00	0.00	
914 Health Care Accounts	6,779.10	5,006.11	1,772.99	35.42 %
915 Short Term Missions	5,000.00	7,698.00	-2,698.00	-35.05 %
Direct Deposit Payable	0.00	0.00	0.00	
<b>Total Other Current Liabilities</b>	<b>\$126,349.24</b>	<b>\$166,697.45</b>	<b>\$ -40,348.21</b>	<b>-24.20 %</b>
<b>Total Current Liabilities</b>	<b>\$126,349.24</b>	<b>\$166,697.45</b>	<b>\$ -40,348.21</b>	<b>-24.20 %</b>
<b>Total Liabilities</b>	<b>\$126,349.24</b>	<b>\$166,697.45</b>	<b>\$ -40,348.21</b>	<b>-24.20 %</b>
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	1,159,575.00	941,176.92	218,398.08	23.20 %
Net Revenue	-108,892.85	18,434.67	-127,327.52	-690.70 %
<b>Total Equity</b>	<b>\$642,803.35</b>	<b>\$551,732.79</b>	<b>\$91,070.56</b>	<b>16.51 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$769,152.59</b>	<b>\$718,430.24</b>	<b>\$50,722.35</b>	<b>7.06 %</b>

