



EBENEZER
BIBLE FELLOWSHIP CHURCH

Board of Elders Meeting June 15, 2020

Opening & Prayer

Tom Galloway opened the meeting in prayer.

Roll Call

- **Present (in person):** Tim Gibson, Dick Bickings, Tom Galloway, Swannie Griffin, Kevin Hardy, Scott Holwick, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely
- **Present (via Zoom):** Bob Gill, Jeremy Harkins
- **Absent:** Dennis Flanagan

Devotional: *Mortification of Sin*, by John Owen – Chapter 11, “A Tender Conscience and a Watchful Heart”

- **Preparatory Direction 3:** Charge your conscience with the guilt of indwelling sin
 - Let us consider indwelling sin in relation to the law of God.
 - Let us consider sin in relation to the gospel.
 - Consider the infinite patience and forbearance of God towards us.
 - How many times have you been at the door of being hardened by sin, and then the infinite and rich grace of God has recovered
 - It is important now to consider all God’s gracious dealings with you.
- **Preparatory Direction 4:** Seek a constant longing and thirsting to be delivered from the power of sin.
- **Preparatory Direction 5:** Consider whether the trouble that you are perplexed with is related to your particular make-up and nature.
- **Preparatory Direction 6:** Consider what occasions in the past your sin has exerted itself, and watch carefully at such times moving forward.
- **Preparatory Direction 7:** Rise mightily against the first sign of sin. Do not allow it to gain the smallest ground.

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 May 11, 2020, and the Special Elders Meeting held May 26, 2020; it was seconded and passed.

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

- Giving: \$32,000 behind
- Expenses: on target
- Byron highlighted giving trends through June 12 (*see Email, Attachment #2*)

Discussion Items:

- 1) Reopening After Covid-19 – Update/concerns/discussion about reopening of EBFC ministry
 - There were a small amount of concerned people but most are okay.
 - There was a concern on sending the line down the school hallway
 - For June 28, congregants will be in-person in the sanctuary or view Livestream in the gym if overflow is needed.
- 2) Property Committee Update
 - Property Committee approved the following individuals to comprise the Aesthetics Team: Lisa Pyles, Jeff & Tricia Ruth, Emily Gore, Mike Notary, Ellen Kolb, Kevin Kritzberger
 - Parking lot work (\$1600)
 - Sealant for Fellowship Hall (\$6000)
 - Building Surge protection
 - HVAC Units, just replaced BCS Hallway unit (\$13,000)
 - HVAC Unit that serves rooms 12,13,14 needs to be replaced (\$13,000) and was approved by the property committee
 - Sign Project - **Elders voted and approved unanimously the following Property Committee's recommendation with a budget of \$92,000**
 - \$40,000 for sign on Easton Ave (w/video board)
 - \$20,000 for Landscaping (including retaining wall)
 - \$20,000 for static sign at Hecktown Rd entrance
- 3) Subcommittee Discipling Couple in Our Church (Tom Galloway)
 - Because of changes in information regarding the husband's illegal activity, the committee will be changing its strategy.
 - Tom Galloway related to the elders the issues with the husband
 - Elders want to have Tom meet with the husband as the first step in church discipline.
 - Elders voted on and unanimously approved \$540 for the wife's ID renewal for 10 years. These monies will be taken from the Benevolence Fund. (Someone will communicate with the benevolence committee regarding this)
- 4) Shepherds' Lists –
 - Elders were challenged to keep on contacting the people on their Shepherd's List.
 - Some discussion was made regarding certain members who have left, trying to understand the reasons why.

Travis Schanely 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&L

May 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
1100 Offerings / Gifts	92,093.91	104,629.00	-12,535.09	88.02 %
1400 Interest	43.37	285.00	-241.63	15.22 %
1700 Memorials		34.00	-34.00	
1900 Bethlehem Christian School	2,420.00	1,210.00	1,210.00	200.00 %
1901 Other Building Use		25.00	-25.00	
Total Revenue	\$94,557.28	\$106,183.00	\$ -11,625.72	89.05 %
GROSS PROFIT	\$94,557.28	\$106,183.00	\$ -11,625.72	89.05 %
Expenditures				
10000 Congregational Care Ministries	1,330.00	1,359.50	-29.50	97.83 %
11000 Compensation	54,342.32	53,788.42	553.90	101.03 %
2000 General Church Finance	1,483.59	1,775.83	-292.24	83.54 %
3000 Discipleship Ministries	3,082.34	4,126.61	-1,044.27	74.69 %
5000 Evangelism Ministries		632.00	-632.00	
6000 Missions	21,895.00	21,790.00	105.00	100.48 %
7000 Deacon Ministries	5,927.92	4,775.00	1,152.92	124.14 %
8000 Worship	317.00	165.00	152.00	192.12 %
9000 Office Expenses	1,220.93	1,464.33	-243.40	83.38 %
Total Expenditures	\$89,599.10	\$89,876.69	\$ -277.59	99.69 %
NET OPERATING REVENUE	\$4,958.18	\$16,306.31	\$ -11,348.13	30.41 %
NET REVENUE	\$4,958.18	\$16,306.31	\$ -11,348.13	30.41 %

Ebenezer Bible Fellowship Church

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

January - May, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
1100 Offerings / Gifts	423,050.54	460,367.00	-37,316.46	91.89 %
1400 Interest	2,749.89	2,975.00	-225.11	92.43 %
1700 Memorials	700.00	162.00	538.00	432.10 %
1900 Bethlehem Christian School	6,050.00	6,050.00	0.00	100.00 %
1901 Other Building Use	100.00	125.00	-25.00	80.00 %
Total Revenue	\$432,650.43	\$469,679.00	\$ -37,028.57	92.12 %
GROSS PROFIT	\$432,650.43	\$469,679.00	\$ -37,028.57	92.12 %
Expenditures				
10000 Congregational Care Ministries	7,682.70	6,797.50	885.20	113.02 %
11000 Compensation	319,937.57	273,938.10	45,999.47	116.79 %
2000 General Church Finance	39,318.88	37,879.19	1,439.69	103.80 %
3000 Discipleship Ministries	11,432.95	17,002.83	-5,569.88	67.24 %
5000 Evangelism Ministries	5,017.16	3,160.00	1,857.16	158.77 %
6000 Missions	70,754.56	75,418.00	-4,663.44	93.82 %
7000 Deacon Ministries	46,655.61	49,391.00	-2,735.39	94.46 %
8000 Worship	13,010.34	4,175.00	8,835.34	311.62 %
9000 Office Expenses	8,168.26	7,917.69	250.57	103.16 %
Total Expenditures	\$521,978.03	\$475,679.31	\$46,298.72	109.73 %
NET OPERATING REVENUE	\$ -89,327.60	\$ -6,000.31	\$ -83,327.29	1,488.72 %
NET REVENUE	\$ -89,327.60	\$ -6,000.31	\$ -83,327.29	1,488.72 %

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET CURRENT VS. PRIOR MONTH

As of May 31, 2020

	TOTAL			
	AS OF MAY 31, 2020	AS OF APR 30, 2020 (PP)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	243,211.41	235,189.35	8,022.06	3.41 %
18002 BB&T Certificates of Deposit	0.00	0.00	0.00	
18100 Fulton Money Market Account	245,081.67	245,041.50	40.17	0.02 %
18200 Embassy Bank Money Market	80,001.70	80,000.39	1.31	0.00 %
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	30,371.67	30,371.67	0.00	0.00 %
19002 M&T Money Market	202,237.06	202,237.06	0.00	0.00 %
Total Bank Accounts	\$800,903.51	\$792,839.97	\$8,063.54	1.02 %
Total Current Assets	\$800,903.51	\$792,839.97	\$8,063.54	1.02 %
TOTAL ASSETS	\$800,903.51	\$792,839.97	\$8,063.54	1.02 %
LIABILITIES AND EQUITY				
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	30,026.58	29,946.57	80.01	0.27 %
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	4,668.44	0.00	0.00 %
905 Faith Promise	12,368.90	11,028.89	1,340.01	12.15 %
907 Benevolence Fund	16,617.32	14,931.98	1,685.34	11.29 %
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	6,779.10	0.00	0.00 %
915 Short Term Missions	5,000.00	5,000.00	0.00	0.00 %
Direct Deposit Payable	0.00	0.00	0.00	
Total Other Current Liabilities	\$138,534.91	\$135,429.55	\$3,105.36	2.29 %
Total Current Liabilities	\$138,534.91	\$135,429.55	\$3,105.36	2.29 %
Total Liabilities	\$138,534.91	\$135,429.55	\$3,105.36	2.29 %
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	-89,327.60	-94,285.78	4,958.18	5.26 %
Total Equity	\$662,368.60	\$657,410.42	\$4,958.18	0.75 %
TOTAL LIABILITIES AND EQUITY	\$800,903.51	\$792,839.97	\$8,063.54	1.02 %

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET VS. PRIOR YEAR

As of May 31, 2020

	TOTAL			
	AS OF MAY 31, 2020	AS OF MAY 31, 2019 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	243,211.41	788,957.74	-545,746.33	-69.17 %
18002 BB&T Certificates of Deposit	0.00	67,864.38	-67,864.38	-100.00 %
18100 Fulton Money Market Account	245,081.67		245,081.67	
18200 Embassy Bank Money Market	80,001.70		80,001.70	
19000 M&T Bank Savings	0.00	93,169.26	-93,169.26	-100.00 %
19001 M&T Bank Checking	30,371.67	5,375.67	24,996.00	464.98 %
19002 M&T Money Market	202,237.06		202,237.06	
Total Bank Accounts	\$800,903.51	\$955,367.05	\$ -154,463.54	-16.17 %
Total Current Assets	\$800,903.51	\$955,367.05	\$ -154,463.54	-16.17 %
TOTAL ASSETS	\$800,903.51	\$955,367.05	\$ -154,463.54	-16.17 %
LIABILITIES AND EQUITY				
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	30,026.58	56,715.64	-26,689.06	-47.06 %
902 Capital Improvement Fund	0.00	0.00	0.00	
903 Transportation Fund	913.00	513.00	400.00	77.97 %
904 Scholarships	4,668.44	3,023.44	1,645.00	54.41 %
905 Faith Promise	12,368.90	18,977.38	-6,608.48	-34.82 %
907 Benevolence Fund	16,617.32	20,752.73	-4,135.41	-19.93 %
908 Music Fund	5,178.01	223.31	4,954.70	2,218.75 %
909 Heyer Trust Fund	48,503.40	43,238.43	5,264.97	12.18 %
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	4,792.55	1,986.55	41.45 %
915 Short Term Missions	5,000.00	-8,824.59	13,824.59	156.66 %
Direct Deposit Payable	0.00	0.00	0.00	
Total Other Current Liabilities	\$138,534.91	\$144,927.24	\$ -6,392.33	-4.41 %
Total Current Liabilities	\$138,534.91	\$144,927.24	\$ -6,392.33	-4.41 %
Total Liabilities	\$138,534.91	\$144,927.24	\$ -6,392.33	-4.41 %
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	-89,327.60	277,141.69	-366,469.29	-132.23 %
Total Equity	\$662,368.60	\$810,439.81	\$ -148,071.21	-18.27 %
TOTAL LIABILITIES AND EQUITY	\$800,903.51	\$955,367.05	\$ -154,463.54	-16.17 %

Robbin Hunsberger

Subject: FW: Giving Trends Through June 12th
Attachments: Giving Trend Thru June 12th.xlsx; Untitled attachment 00754.htm; Scan2020-06-15_095257_000.jpg; Untitled attachment 00757.htm; Scan2020-06-15_095257_001.jpg; Untitled attachment 00760.htm

From: <bdroth1969@gmail.com>
Subject: Giving Trends Through June 12th
Date: June 15, 2020 at 9:54:07 AM EDT
To: "Elders " <elders@aplaceforyou.org>

Gentlemen,

For the meeting tonight I wanted to give you some additional information concerning giving through June 12th. Below are comments regarding giving.

1. Through last week, the offerings as reported by Robbin are behind our budget by \$32k. Our giving trend continues to vary depending upon the week. We will continue to monitor the trend of giving on a monthly basis and determine if having services again in person changes the trend. As a Finance Committee we will be monitoring the giving and will be providing a recommendation in the fall concerning the budget for 2021.

Totals:

\$449,124 = actual: total offering for 2020 (23 weeks)

\$481,298 = budget: offering budget YTD

\$ 32,174 = deficit YTD (offering actual vs. budget)

2. Here are some comments on the attached document. The first document is a trend of giving through June 12th for 2020 vs 2019. The second is an update of the table that I provided last Elder Meeting that shows the giving trend this year at various stages (pre-covid, covid, post letter, recent giving). To help you in reviewing the documents I off the following comments.
 - a. The first is a trend of giving through mid-year looking at 2019 vs 2020. This chart was developed by looking at the giving that came in under all categories from January 1st through June 12th by giving unit. I am able to sort by Members, Regular Attenders and others. For both years there was a total of 23 Sunday's through June 12th.
 - i. **Total Giving:** From January 1st through June 12, 2020 the total giving is \$78,702 lower than for the same time period in 2019 (Jan 1st thru June 12th).
 - ii. **Member Units:** In note #1 of the spreadsheet I identify the 4 primary categories of Member Unit giving changes. Member Units have given \$62,718 less in 2020 than in 2019 through the period Jan 1st thru June 12th. The number of member units giving during this time frame dropped from 184 in 2019 to 174 in 2019.
 1. There are 19 Member units who gave in 2019 but have not contributed in 2020. The total that was given by these member units in 2019 was \$16,636, for 2020 they have given \$0.
 2. There are 9 member units who did not give in 2019 but have contributed in 2020. The total that was given by these member units in 2019 was \$0, for 2020 they have given \$4,745.
 3. There was a special gift in 2019 that did not happen in 2020 in the amount of \$26,082

4. For the rest of the congregation, some are higher and some are lower. The total difference in giving in 2020 for the remaining member giving units is \$24,745 lower in 2020 than in 2019.
 - iii. **Regular Attender Units:** Regular attenders of Ebenezer have given \$10,750 more during the period from January 1st-June 12th of 2020 than during the same time period in 2019. The number of regular attender giving units increased from 103 in 2019 to 112 in 2020 during this time period.
 - iv. **Giving from Other Sources:** Giving from all other sources is lower by \$26,735 during the time period of Jan 1st through June 12th for 2020 vs the same time period in 2019.
- b. The second is a comparison of the giving through 2020 by time period. I have year to date and then I have year to date for other milestones this year and a comparison of trends between the periods.
 - i. The table to the left is giving through various times of the year. Through March 12th is the time frame before Covid-19, April 15th was just before the letter went to the congregation, May 6th was a few weeks after the giving letter was sent out, June 12th is the latest time period.
 - ii. The average giving per week per member unit for the period of May 7th – June 12th is the lowest of the year at \$69. The time frame after the letter (3 week period) was 125. Part of the difference in trends could be timing and one time gifts to catch up. When you look at the year to date trend, the giving per member per week is \$77 through June 12th which is in line with the amount that was through April 15th but lower than the trend pre-covid of \$83.
 - iii. The average giving per week per regular attender unit that gave has been consistent on a year to date basis post the start of Covid. We did see an increased trend post letter, but the general trend is consistent when we did not have services at approx. \$55 vs the in person attendance of \$66.
3. I believe that it would also be prudent to monitor other giving factors for the year such as
 - a. Membership trend – New member class participation, new members, members who have resigned or no longer attend.
 - b. Saved to Serve participation
 - c. Attendance in Services and Live-Stream views
 - d. Other things?

Byron

Analysis of Giving Jan 1 - June 12

	2019	2020	Delta	2019 Normalized
Total	575,625	496,923	(78,702)	549,543
Members	372,335	309,617	(62,718)	346,253
	65%	62%		63%
Regular Attenders	131,164	141,914	10,750	131,164
	23%	29%		23%
Other	72,127	45,392	(26,735)	72,127
	13%	9%		13%
# Members Giving	184	174	(10)	184
Average Per Member	2,024	1,779	(244)	1,882
Ave Per Member Per Week	88	77		82
# Regular Attend. Giving	103	112	9	103
Average per Reg Attend	1,273	1,267	(6)	1,273
Ave per Reg Att per week	55	55		55

Notes: 1) Reduction of giving by Member of 51,688 is from 3 items.

- A large special gift of \$26,082 in 2019.

- 19 Member Units who gave during this period in 2019 have not given in 2020 of an amount = 16,636

- 9 Member Units who have given in 2020 who did not give during same period in 2019 = 4,745

- Balance of difference (62718-26082-16636+4745=24,745)

2) 2019 Normalized has the one time gift of 26,082 removed.

3) Gift per member per week is 88% of 2019 amount and 94% of 2020

Member Status	Total Offering Through June 12th	Total Offering Through May 6th	Total Offering Through April 15th	Total Offering Through March 12th
Total Offering	496,923	393,406	302,776	209,347
Active Member	Number of Member Giving Units	174	168	159
	Total of Gifts from Members	309,617	249,606	186,610
	% of Total Offering	62%	63%	62%
	Average Gift per member per week	77	83	78
	# of Weeks of the Year	23	18	15
	Average Total Member Amount per week	13,462	13,867	12,441
				12,566
Regular Attendee	Number Regular Attender Giving Units	112	106	98
	Total Gifts from Regular Attenders	141,914	108,262	84,024
	% of Total Offering	29%	28%	28%
	Average Gift per Reg Att per week	55	57	57
	# of Weeks of the Year	23	18	15
	Average Total Regular Attender Amount per week	6,170	6,015	5,602
				5,964
Other	Total Gifts from Other sources	45,392	35,538	32,143
	# of Weeks of the Year	23	18	15
	Average Total from Other Sources per Week	1,974	1,974	2,143
				2,405

Weekly Ave May 7th - June 12th	Weekly Ave April 15th - May 6th	Weekly Ave March 12th - April 15th	Weekly Ave Thru March 12th
--------------------------------	---------------------------------	------------------------------------	----------------------------

174	168	159	151
60,011	62,997	60,950	125,660
69	125	77	83
5	3	5	10
12,002	20,999	12,190	12,566

112	106	98	91
33,652	24,238	24,382	59,641
60	76	50	66
5	3	5	10
6,730	8,079	4,876	5,964