



**EBENEZER**  
BIBLE FELLOWSHIP CHURCH

## Board of Elders Meeting September 21, 2020

### **Opening & Prayer:**

- **Tim Gibson** opened the meeting in prayer.
- **Roll Call:**
  - The following elders were **present**: Tim Gibson, Dick Bickings, Dennis Flanagan, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Scott Holwick, Chris Jones, Mike Notary, Byron Roth, Travis Schanely
  - The following elders were **absent**: Phil Norris, Tom Galloway
- **Devotional**: Acts 2:42-47, What were the activities of the first church? (Pastor Tim)
  - Apostles teaching
  - Fellowship
  - Breaking Bread
  - Prayer
- **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 August 10, 2020, and the Special Elders Meeting held September 14, 2020; it was seconded and passed.

### **Financial Report - August 2020** *(Attachment 1)*

The motion was made to approve this financial report, it was seconded and passed unanimously. Byron Roth highlighted the following:

- Income below budget (~\$20K, 3%)
- Expenses on budget
- 2021 Budget to be kept flat

### **Discussion Items:**

- 1) **BFC Annual Conference** (10/6/2020)
  - Physical delegate to conference: Phil Norris (Due to Covid-19, one person from each church can attend in-person; the rest must attend via Zoom.)
  - Byron Roth to replace Bob Gill as EBFC's Delegate: *(Motion, Seconded, and unanimously approved)*
- 2) **Bickings going away party**: November 7 (6:00-7:30)

- 3) Counseling Budget
  - Overage ~\$2300
  - Great feedback from counselees and counselors.
  
- 4) Nominating Committee
  - Elders (renew)
    - Tom Galloway
    - Scott Holwick
    - Chris Jones
  - Deacons (renew)
    - Blake Kuntz
    - Mark Hardy
    - Kevin Kritzberger
    - Rob Christiansen
  - Several new potential Elder/Deacon candidates are being interviewed
  
- 5) Fork's Township Church
  - Balance of duties
  - Mike still preaching
  - Nanny for kids while Tori is recovering from Chemo?
  
- 6) Reopening of Church (*Motion*)
  - As a result of increased attendance in our Sunday services, the elders voted to continue to operate as we have been (keeping the same Covid safety measures in place), while looking at ways to more efficiently seat our people, while maintaining appropriate distancing, in both the sanctuary, gym, and potentially the youth room.
  - This policy will remain in place through November 2020. (***Seconded, and unanimously approved***)
  - Effective October 4, 2020.
  
- 7) New Member
  - Dennis Weiend (*Motion, Seconded, and unanimously approved*)

**Dick Bickings** 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

August 2020

|                                      | TOTAL              |                     |                      |                |
|--------------------------------------|--------------------|---------------------|----------------------|----------------|
|                                      | ACTUAL             | BUDGET              | OVER BUDGET          | % OF BUDGET    |
| <b>Revenue</b>                       |                    |                     |                      |                |
| 1100 Offerings / Gifts               | 87,870.77          | 104,629.00          | -16,758.23           | 83.98 %        |
| 1400 Interest                        | 43.24              | 382.56              | -339.32              | 11.30 %        |
| 1700 Memorials                       |                    | 34.00               | -34.00               |                |
| 1900 Bethlehem Christian School      | 3,875.00           | 1,210.00            | 2,665.00             | 320.25 %       |
| 1901 Other Building Use              |                    | 25.00               | -25.00               |                |
| <b>Total Revenue</b>                 | <b>\$91,789.01</b> | <b>\$106,280.56</b> | <b>\$ -14,491.55</b> | <b>86.36 %</b> |
| <b>GROSS PROFIT</b>                  | <b>\$91,789.01</b> | <b>\$106,280.56</b> | <b>\$ -14,491.55</b> | <b>86.36 %</b> |
| <b>Expenditures</b>                  |                    |                     |                      |                |
| 10000 Congregational Care Ministries | 1,225.00           | 1,359.50            | -134.50              | 90.11 %        |
| 11000 Compensation                   | 55,002.54          | 53,788.42           | 1,214.12             | 102.26 %       |
| 2000 General Church Finance          | 955.29             | 1,775.83            | -820.54              | 53.79 %        |
| 3000 Discipleship Ministries         | 1,150.62           | 1,059.61            | 91.01                | 108.59 %       |
| 5000 Evangelism Ministries           |                    | 4,882.00            | -4,882.00            |                |
| 6000 Missions                        | 21,895.00          | 21,640.00           | 255.00               | 101.18 %       |
| 7000 Deacon Ministries               | 10,739.30          | 5,527.00            | 5,212.30             | 194.31 %       |
| 8000 Worship                         | 9.27               | 165.00              | -155.73              | 5.62 %         |
| 9000 Office Expenses                 | 516.58             | 1,515.33            | -998.75              | 34.09 %        |
| <b>Total Expenditures</b>            | <b>\$91,493.60</b> | <b>\$91,712.69</b>  | <b>\$ -219.09</b>    | <b>99.76 %</b> |
| <b>NET OPERATING REVENUE</b>         | <b>\$295.41</b>    | <b>\$14,567.87</b>  | <b>\$ -14,272.46</b> | <b>2.03 %</b>  |
| <b>NET REVENUE</b>                   | <b>\$295.41</b>    | <b>\$14,567.87</b>  | <b>\$ -14,272.46</b> | <b>2.03 %</b>  |

# Ebenezer Bible Fellowship Church

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

January - August, 2020

|                                      | TOTAL                |                     |                      |                  |
|--------------------------------------|----------------------|---------------------|----------------------|------------------|
|                                      | ACTUAL               | BUDGET              | OVER BUDGET          | % OF BUDGET      |
| <b>Revenue</b>                       |                      |                     |                      |                  |
| 1100 Offerings / Gifts               | 701,695.62           | 732,402.00          | -30,706.38           | 95.81 %          |
| 1400 Interest                        | 2,920.61             | 3,927.56            | -1,006.95            | 74.36 %          |
| 1700 Memorials                       | 854.00               | 264.00              | 590.00               | 323.48 %         |
| 1900 Bethlehem Christian School      | 9,925.00             | 9,680.00            | 245.00               | 102.53 %         |
| 1901 Other Building Use              | 100.00               | 200.00              | -100.00              | 50.00 %          |
| <b>Total Revenue</b>                 | <b>\$715,495.23</b>  | <b>\$746,473.56</b> | <b>\$ -30,978.33</b> | <b>95.85 %</b>   |
| <b>GROSS PROFIT</b>                  | <b>\$715,495.23</b>  | <b>\$746,473.56</b> | <b>\$ -30,978.33</b> | <b>95.85 %</b>   |
| <b>Expenditures</b>                  |                      |                     |                      |                  |
| 10000 Congregational Care Ministries | 11,932.70            | 10,876.00           | 1,056.70             | 109.72 %         |
| 11000 Compensation                   | 480,366.46           | 435,398.36          | 44,968.10            | 110.33 %         |
| 2000 General Church Finance          | 46,806.73            | 43,411.68           | 3,395.05             | 107.82 %         |
| 3000 Discipleship Ministries         | 17,524.64            | 24,444.66           | -6,920.02            | 71.69 %          |
| 5000 Evangelism Ministries           | 5,432.16             | 9,306.00            | -3,873.84            | 58.37 %          |
| 6000 Missions                        | 116,299.56           | 122,726.00          | -6,426.44            | 94.76 %          |
| 7000 Deacon Ministries               | 82,988.01            | 74,860.00           | 8,128.01             | 110.86 %         |
| 8000 Worship                         | 13,791.12            | 4,670.00            | 9,121.12             | 295.31 %         |
| 9000 Office Expenses                 | 9,608.24             | 12,961.68           | -3,353.44            | 74.13 %          |
| <b>Total Expenditures</b>            | <b>\$784,749.62</b>  | <b>\$738,654.38</b> | <b>\$46,095.24</b>   | <b>106.24 %</b>  |
| <b>NET OPERATING REVENUE</b>         | <b>\$ -69,254.39</b> | <b>\$7,819.18</b>   | <b>\$ -77,073.57</b> | <b>-885.70 %</b> |
| <b>NET REVENUE</b>                   | <b>\$ -69,254.39</b> | <b>\$7,819.18</b>   | <b>\$ -77,073.57</b> | <b>-885.70 %</b> |

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET CURRENT VS. PRIOR MONTH

As of August 31, 2020

|  | TOTAL               |                         |                     |                |
|--|---------------------|-------------------------|---------------------|----------------|
|  | AS OF AUG 31, 2020  | AS OF JUL 31, 2020 (PP) | CHANGE              | % CHANGE       |
| <b>ASSETS</b>                          |                     |                         |                     |                |
| Current Assets                         |                     |                         |                     |                |
| Bank Accounts                          |                     |                         |                     |                |
| 18000 Branch Banking & Trust           | 243,666.03          | 248,083.73              | -4,417.70           | -1.78 %        |
| 18002 BB&T Certificates of Deposit     | 0.00                | 0.00                    | 0.00                |                |
| 18100 Fulton Money Market Account      | 245,175.76          | 245,150.31              | 25.45               | 0.01 %         |
| 18200 Embassy Bank Money Market        | 80,005.73           | 80,005.73               | 0.00                | 0.00 %         |
| 19000 M&T Bank Savings                 | 0.00                | 0.00                    | 0.00                |                |
| 19001 M&T Bank Checking                | 30,363.67           | 30,367.67               | -4.00               | -0.01 %        |
| 19002 M&T Money Market                 | 202,303.83          | 202,288.04              | 15.79               | 0.01 %         |
| <b>Total Bank Accounts</b>             | <b>\$801,515.02</b> | <b>\$805,895.48</b>     | <b>\$ -4,380.46</b> | <b>-0.54 %</b> |
| <b>Total Current Assets</b>            | <b>\$801,515.02</b> | <b>\$805,895.48</b>     | <b>\$ -4,380.46</b> | <b>-0.54 %</b> |
| <b>TOTAL ASSETS</b>                    | <b>\$801,515.02</b> | <b>\$805,895.48</b>     | <b>\$ -4,380.46</b> | <b>-0.54 %</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                      | 23,006.93           | 27,756.58               | -4,749.65           | -17.11 %       |
| 902 Capital Improvement Fund           | 0.00                | 0.00                    | 0.00                |                |
| 903 Transportation Fund                | 913.00              | 913.00                  | 0.00                | 0.00 %         |
| 904 Scholarships                       | 3,993.44            | 4,168.44                | -175.00             | -4.20 %        |
| 905 Faith Promise                      | 7,506.84            | 8,106.82                | -599.98             | -7.40 %        |
| 907 Benevolence Fund                   | 18,445.62           | 17,280.62               | 1,165.00            | 6.74 %         |
| 908 Music Fund                         | 5,193.01            | 5,178.01                | 15.00               | 0.29 %         |
| 909 Heyer Trust Fund                   | 40,611.60           | 40,611.60               | 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               | 5,922.61            | 6,253.85                | -331.24             | -5.30 %        |
| 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>\$119,073.21</b> | <b>\$123,749.08</b>     | <b>\$ -4,675.87</b> | <b>-3.78 %</b> |
| <b>Total Current Liabilities</b>       | <b>\$119,073.21</b> | <b>\$123,749.08</b>     | <b>\$ -4,675.87</b> | <b>-3.78 %</b> |
| <b>Total Liabilities</b>               | <b>\$119,073.21</b> | <b>\$123,749.08</b>     | <b>\$ -4,675.87</b> | <b>-3.78 %</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                            | -69,254.39          | -69,549.80              | 295.41              | 0.42 %         |
| <b>Total Equity</b>                    | <b>\$682,441.81</b> | <b>\$682,146.40</b>     | <b>\$295.41</b>     | <b>0.04 %</b>  |
| <b>TOTAL LIABILITIES AND EQUITY</b>    | <b>\$801,515.02</b> | <b>\$805,895.48</b>     | <b>\$ -4,380.46</b> | <b>-0.54 %</b> |

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET VS. PRIOR YEAR

As of August 31, 2020

|  | TOTAL               |                         |                       |                 |
|--|---------------------|-------------------------|-----------------------|-----------------|
|  | AS OF AUG 31, 2020  | AS OF AUG 31, 2019 (PY) | CHANGE                | % CHANGE        |
| <b>ASSETS</b>                          |                     |                         |                       |                 |
| Current Assets                         |                     |                         |                       |                 |
| Bank Accounts                          |                     |                         |                       |                 |
| 18000 Branch Banking & Trust           | 243,666.03          | 482,851.26              | -239,185.23           | -49.54 %        |
| 18002 BB&T Certificates of Deposit     | 0.00                | 200,864.38              | -200,864.38           | -100.00 %       |
| 18100 Fulton Money Market Account      | 245,175.76          |                         | 245,175.76            |                 |
| 18200 Embassy Bank Money Market        | 80,005.73           |                         | 80,005.73             |                 |
| 19000 M&T Bank Savings                 | 0.00                | 0.00                    | 0.00                  |                 |
| 19001 M&T Bank Checking                | 30,363.67           | 30,375.67               | -12.00                | -0.04 %         |
| 19002 M&T Money Market                 | 202,303.83          | 200,198.36              | 2,105.47              | 1.05 %          |
| <b>Total Bank Accounts</b>             | <b>\$801,515.02</b> | <b>\$914,289.67</b>     | <b>\$ -112,774.65</b> | <b>-12.33 %</b> |
| <b>Total Current Assets</b>            | <b>\$801,515.02</b> | <b>\$914,289.67</b>     | <b>\$ -112,774.65</b> | <b>-12.33 %</b> |
| <b>TOTAL ASSETS</b>                    | <b>\$801,515.02</b> | <b>\$914,289.67</b>     | <b>\$ -112,774.65</b> | <b>-12.33 %</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                      | 23,006.93           | 32,681.32               | -9,674.39             | -29.60 %        |
| 902 Capital Improvement Fund           | 0.00                | -9,471.90               | 9,471.90              | 100.00 %        |
| 903 Transportation Fund                | 913.00              | 913.00                  | 0.00                  | 0.00 %          |
| 904 Scholarships                       | 3,993.44            | 3,618.44                | 375.00                | 10.36 %         |
| 905 Faith Promise                      | 7,506.84            | 17,790.98               | -10,284.14            | -57.81 %        |
| 907 Benevolence Fund                   | 18,445.62           | 20,596.62               | -2,151.00             | -10.44 %        |
| 908 Music Fund                         | 5,193.01            | 223.31                  | 4,969.70              | 2,225.47 %      |
| 909 Heyer Trust Fund                   | 40,611.60           | 34,901.36               | 5,710.24              | 16.36 %         |
| 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               | 5,922.61            | 4,608.99                | 1,313.62              | 28.50 %         |
| 915 Short Term Missions                | 5,000.00            | 2,383.84                | 2,616.16              | 109.75 %        |
| Direct Deposit Payable                 | 0.00                | 0.00                    | 0.00                  |                 |
| <b>Total Other Current Liabilities</b> | <b>\$119,073.21</b> | <b>\$113,761.31</b>     | <b>\$5,311.90</b>     | <b>4.67 %</b>   |
| <b>Total Current Liabilities</b>       | <b>\$119,073.21</b> | <b>\$113,761.31</b>     | <b>\$5,311.90</b>     | <b>4.67 %</b>   |
| <b>Total Liabilities</b>               | <b>\$119,073.21</b> | <b>\$113,761.31</b>     | <b>\$5,311.90</b>     | <b>4.67 %</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                            | -69,254.39          | 267,230.24              | -336,484.63           | -125.92 %       |
| <b>Total Equity</b>                    | <b>\$682,441.81</b> | <b>\$800,528.36</b>     | <b>\$ -118,086.55</b> | <b>-14.75 %</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>    | <b>\$801,515.02</b> | <b>\$914,289.67</b>     | <b>\$ -112,774.65</b> | <b>-12.33 %</b> |