



**EBENEZER**  
BIBLE FELLOWSHIP CHURCH

## Board of Elders Meeting October 19, 2020

### Opening & Prayer

- Tim Gibson opened the meeting in prayer.
- **Roll Call:**
  - The following elders were **present**: Tim Gibson, Dick Bickings, Dennis Flanagan, Tom Galloway, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Scott Holwick, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely
  - There were no elders **absent**:
- **Devotional:** Acts 3:17
  - Israel lead astray by their leaders
  - Ignorance (Num 15:27): unintentional sins, still hope, sacrifice available
  - Willful sin (High hand - Num 15:30): much like the sin of blasphemy (unpardonable 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 September 21, 2020; it was seconded and passed.

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

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

- Income: September below budget by \$7K; \$30K-\$40K under for year
- Expenses below budget
- Doing well overall

### Discussion Items:

- 1) Nominations – the Nominating Committee recommended the following candidates:
  - Re-election Elders: Tom Galloway, Scott Holwick, Chris Jones
  - Re-election Deacons: Blake Kuntz, Mark Hardy, Rob Christensen
  - New Elders: Marcus Brunstetter
  - New Deacons: Jacob Grim, Dave Laudenslager, Dan D’Imperio
    - May stagger their terms; Tim will recommend
  - The motion was made to recommend these candidates to the congregation, it was seconded and passed.

- 2) Pastor of Congregational Care Transition – PRC update/discussion on Pastoral roles in the absence of Dick Bickings after he retires Nov 15, 2020
  - Restructure responsibilities or replace as is
  - Seeking feedback from ministry leaders
  - PRC recommended evaluating the responsibilities and duties of the Pastors and will provide a report to the elders at the December 7 meeting.
  
- 3) Family in Our Congregation – update
  - Everything worked out with the landlord, and the family moved into their new apartment without issue
  - Relationship between the owner and the church is good
  - Estranged husband is non-responsive to Tom Galloway’s several inquiries.
  
- 4) Reword the “About us” on our webpage
  - Needs to point to our doctrinal statement via the BFC F&O
  - Tim & Byron to work on this
  
- 5) Reopening of the Ministry - Covid-19 impact - Plans for November
  - Revisit in November’s joint elder/deacon meeting
  
- 6) Next Meeting – Next joint elder/deacon meeting
  - November 9
  
- 7) New Member Vote
  - Victoria Weber (***Motion, Seconded, and unanimously approved***)

**Phil Norris** 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

September 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	78,016.07	83,703.00	-5,686.93	93.21 %
1400 Interest	34.27	285.00	-250.73	12.02 %
1700 Memorials	150.00	34.00	116.00	441.18 %
1900 Bethlehem Christian School		1,210.00	-1,210.00	
1901 Other Building Use		25.00	-25.00	
<b>Total Revenue</b>	<b>\$78,200.34</b>	<b>\$85,257.00</b>	<b>\$ -7,056.66</b>	<b>91.72 %</b>
<b>GROSS PROFIT</b>	<b>\$78,200.34</b>	<b>\$85,257.00</b>	<b>\$ -7,056.66</b>	<b>91.72 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	931.97	1,359.50	-427.53	68.55 %
11000 Compensation	49,937.57	53,788.42	-3,850.85	92.84 %
2000 General Church Finance	1,829.83	2,072.83	-243.00	88.28 %
3000 Discipleship Ministries	1,081.25	2,825.61	-1,744.36	38.27 %
5000 Evangelism Ministries		4,882.00	-4,882.00	
6000 Missions	23,650.00	23,237.00	413.00	101.78 %
7000 Deacon Ministries	13,702.08	15,007.00	-1,304.92	91.30 %
8000 Worship	104.12	315.00	-210.88	33.05 %
9000 Office Expenses	1,348.27	2,066.33	-718.06	65.25 %
<b>Total Expenditures</b>	<b>\$92,585.09</b>	<b>\$105,553.69</b>	<b>\$ -12,968.60</b>	<b>87.71 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$ -14,384.75</b>	<b>\$ -20,296.69</b>	<b>\$5,911.94</b>	<b>70.87 %</b>
<b>NET REVENUE</b>	<b>\$ -14,384.75</b>	<b>\$ -20,296.69</b>	<b>\$5,911.94</b>	<b>70.87 %</b>

# Ebenezer Bible Fellowship Church

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

January - September, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	779,711.69	816,105.00	-36,393.31	95.54 %
1400 Interest	2,954.88	4,212.56	-1,257.68	70.14 %
1700 Memorials	1,004.00	298.00	706.00	336.91 %
1900 Bethlehem Christian School	9,925.00	10,890.00	-965.00	91.14 %
1901 Other Building Use	100.00	225.00	-125.00	44.44 %
<b>Total Revenue</b>	<b>\$793,695.57</b>	<b>\$831,730.56</b>	<b>\$ -38,034.99</b>	<b>95.43 %</b>
<b>GROSS PROFIT</b>	<b>\$793,695.57</b>	<b>\$831,730.56</b>	<b>\$ -38,034.99</b>	<b>95.43 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	12,864.67	12,235.50	629.17	105.14 %
11000 Compensation	530,304.03	489,186.78	41,117.25	108.41 %
2000 General Church Finance	48,636.56	45,484.51	3,152.05	106.93 %
3000 Discipleship Ministries	18,605.89	27,270.27	-8,664.38	68.23 %
5000 Evangelism Ministries	5,432.16	14,188.00	-8,755.84	38.29 %
6000 Missions	139,949.56	145,963.00	-6,013.44	95.88 %
7000 Deacon Ministries	96,690.09	89,867.00	6,823.09	107.59 %
8000 Worship	13,895.24	4,985.00	8,910.24	278.74 %
9000 Office Expenses	10,956.51	15,028.01	-4,071.50	72.91 %
<b>Total Expenditures</b>	<b>\$877,334.71</b>	<b>\$844,208.07</b>	<b>\$33,126.64</b>	<b>103.92 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$ -83,639.14</b>	<b>\$ -12,477.51</b>	<b>\$ -71,161.63</b>	<b>670.32 %</b>
<b>NET REVENUE</b>	<b>\$ -83,639.14</b>	<b>\$ -12,477.51</b>	<b>\$ -71,161.63</b>	<b>670.32 %</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET CURRENT VS. PRIOR MONTH

As of September 30, 2020

	TOTAL			
	AS OF SEP 30, 2020	AS OF AUG 31, 2020 (PP)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	212,514.12	243,666.03	-31,151.91	-12.78 %
18002 BB&T Certificates of Deposit	0.00	0.00	0.00	
18100 Fulton Money Market Account	245,197.20	245,175.76	21.44	0.01 %
18200 Embassy Bank Money Market	80,008.40	80,005.73	2.67	0.00 %
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	30,361.67	30,363.67	-2.00	-0.01 %
19002 M&T Money Market	202,312.15	202,303.83	8.32	0.00 %
<b>Total Bank Accounts</b>	<b>\$770,393.54</b>	<b>\$801,515.02</b>	<b>\$ -31,121.48</b>	<b>-3.88 %</b>
<b>Total Current Assets</b>	<b>\$770,393.54</b>	<b>\$801,515.02</b>	<b>\$ -31,121.48</b>	<b>-3.88 %</b>
<b>TOTAL ASSETS</b>	<b>\$770,393.54</b>	<b>\$801,515.02</b>	<b>\$ -31,121.48</b>	<b>-3.88 %</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	23,286.93	23,006.93	280.00	1.22 %
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	3,993.44	0.00	0.00 %
905 Faith Promise	8,270.84	7,506.84	764.00	10.18 %
907 Benevolence Fund	5,249.62	18,445.62	-13,196.00	-71.54 %
908 Music Fund	5,268.01	5,193.01	75.00	1.44 %
909 Heyer Trust Fund	35,816.55	40,611.60	-4,795.05	-11.81 %
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	6,057.93	5,922.61	135.32	2.28 %
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>\$102,336.48</b>	<b>\$119,073.21</b>	<b>\$ -16,736.73</b>	<b>-14.06 %</b>
<b>Total Current Liabilities</b>	<b>\$102,336.48</b>	<b>\$119,073.21</b>	<b>\$ -16,736.73</b>	<b>-14.06 %</b>
<b>Total Liabilities</b>	<b>\$102,336.48</b>	<b>\$119,073.21</b>	<b>\$ -16,736.73</b>	<b>-14.06 %</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	-83,639.14	-69,254.39	-14,384.75	-20.77 %
<b>Total Equity</b>	<b>\$668,057.06</b>	<b>\$682,441.81</b>	<b>\$ -14,384.75</b>	<b>-2.11 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$770,393.54</b>	<b>\$801,515.02</b>	<b>\$ -31,121.48</b>	<b>-3.88 %</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET VS. PRIOR YEAR

As of September 30, 2020

	TOTAL			
	AS OF SEP 30, 2020	AS OF SEP 30, 2019 (PY)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	212,514.12	483,236.09	-270,721.97	-56.02 %
18002 BB&T Certificates of Deposit	0.00	200,872.75	-200,872.75	-100.00 %
18100 Fulton Money Market Account	245,197.20		245,197.20	
18200 Embassy Bank Money Market	80,008.40		80,008.40	
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	30,361.67	30,375.67	-14.00	-0.05 %
19002 M&T Money Market	202,312.15	200,604.88	1,707.27	0.85 %
<b>Total Bank Accounts</b>	<b>\$770,393.54</b>	<b>\$915,089.39</b>	<b>\$ -144,695.85</b>	<b>-15.81 %</b>
<b>Total Current Assets</b>	<b>\$770,393.54</b>	<b>\$915,089.39</b>	<b>\$ -144,695.85</b>	<b>-15.81 %</b>
<b>TOTAL ASSETS</b>	<b>\$770,393.54</b>	<b>\$915,089.39</b>	<b>\$ -144,695.85</b>	<b>-15.81 %</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	23,286.93	33,151.90	-9,864.97	-29.76 %
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	3,958.44	35.00	0.88 %
905 Faith Promise	8,270.84	19,041.78	-10,770.94	-56.56 %
907 Benevolence Fund	5,249.62	17,831.92	-12,582.30	-70.56 %
908 Music Fund	5,268.01	5,223.31	44.70	0.86 %
909 Heyer Trust Fund	35,816.55	34,319.90	1,496.65	4.36 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	0.00	14.26	-14.26	-100.00 %
914 Health Care Accounts	6,057.93	4,608.99	1,448.94	31.44 %
915 Short Term Missions	5,000.00	2,393.84	2,606.16	108.87 %
Direct Deposit Payable	0.00	0.00	0.00	
<b>Total Other Current Liabilities</b>	<b>\$102,336.48</b>	<b>\$117,500.79</b>	<b>\$ -15,164.31</b>	<b>-12.91 %</b>
<b>Total Current Liabilities</b>	<b>\$102,336.48</b>	<b>\$117,500.79</b>	<b>\$ -15,164.31</b>	<b>-12.91 %</b>
<b>Total Liabilities</b>	<b>\$102,336.48</b>	<b>\$117,500.79</b>	<b>\$ -15,164.31</b>	<b>-12.91 %</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	-83,639.14	264,290.48	-347,929.62	-131.65 %
<b>Total Equity</b>	<b>\$668,057.06</b>	<b>\$797,588.60</b>	<b>\$ -129,531.54</b>	<b>-16.24 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$770,393.54</b>	<b>\$915,089.39</b>	<b>\$ -144,695.85</b>	<b>-15.81 %</b>