



EBENEZER
BIBLE FELLOWSHIP CHURCH

Joint Elders & Deacons Meeting November 9, 2020

Opening & Prayer

Tim Gibson opened the meeting in prayer.

Devotional: Acts 5

- Elder/Deacon jobs are thankless
- Ananias and Sapphira wanted the praise of men
- The Lord knows our work, even if no one else knows, therefore, guard our hearts

Roll Call:

- The following elders/deacons were **present**:
Elders: Dick Bickings, Tom Galloway, Tim Gibson, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely
Deacons: George Hardy, Kamba Kalubi, Kevin Kritzberger, Blake Kuntz, Dan Lichtenwalner, Gary Walleisa
- The following elders/deacons were **absent**:
Elders: Dennis Flanagan, Scott Holwick
Deacons: Rob Christiansen, Mark Florentine, Mark Hardy

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

The financial reports from October 2020 were distributed.

Discussion Item:

2021 Budget - elders and deacons reviewed the budget proposal

- Criteria for developing the budget was taken from Byron's statistical reports comparing giving from 2019 to 2020. *(Attachment #2)*
 - \$40K behind in giving to date, therefore, budget to be flat.
- Discussions regarding increases in the following ministries:
 - Welcome Ministry
 - Determine Crossover between Office budget and Welcome budget
 - Welcome Ministry may need increase due to Covid-19 food requirements for Newcomer Lunches
 - Medical Coverage for Paid Staff
 - Individual plans have been set up for each employee instead of the group plan
 - All medical insurance costs will come out of HRA
 - Projected savings is \$30K/year

- Compensation
 - No increases
 - Discipleship Pastor budget left in until new Pastor is hired.
- Bank Fees – are much higher due to increased online giving. Will be working on sending a letter to make the congregation aware of these fees and present their bank's bill-pay as an option without fees.
- Technology – all church technology will now go into the technology budget, and removed from individual budgets.
- Men's Ministry – increased due to 6 breakfasts instead of 4.
- Deacon's Maintenance Services – increased because of Covid Cleaning; BCS paying half.
- Elders & Deacons voted unanimously to approve the budget of \$1,108,207 (inclusive of the above items). It will be presented to the congregation for approval at the December 13, 2020 budget meeting.

Adjourned meeting in prayer: Kevin Kritzberger

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Dick Bickings". The signature is written in a cursive, flowing style.

Pastor Dick Bickings
Secretary to the Board of Elders

Elders Meeting
November 9, 2020
(held after the Joint Elder/Deacon Meeting)

Roll Call:

The following elders were **present**: Dick Bickings, Tom Galloway, Tim Gibson, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely

The following elders were **absent**: Dennis Flanagan, Scott Holwick

Discussion Item:

Reopening Plan - Elders spent considerable time discussing what should be done.

- Maintain the current Covid-19 safety measures through the end of January 2021
- Review again at the January 2021 Elders Meeting
- Vote 10 yea, 1 abstain.

Adjourned meeting in prayer: Byron Roth

Respectfully submitted,



Pastor Dick Bickings
Secretary to the Board of Elders

Ebenezer Bible Fellowship Church

Attachment #1

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

October 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
1100 Offerings / Gifts	77,222.01	83,703.00	-6,480.99	92.26 %
1400 Interest	31.81	285.00	-253.19	11.16 %
1700 Memorials		34.00	-34.00	
1900 Bethlehem Christian School		1,210.00	-1,210.00	
1901 Other Building Use		25.00	-25.00	
Total Revenue	\$77,253.82	\$85,257.00	\$ -8,003.18	90.61 %
GROSS PROFIT	\$77,253.82	\$85,257.00	\$ -8,003.18	90.61 %
Expenditures				
10000 Congregational Care Ministries	805.98	1,359.50	-553.52	59.29 %
11000 Compensation	59,062.23	53,883.42	5,178.81	109.61 %
2000 General Church Finance	1,415.71	13,583.83	-12,168.12	10.42 %
3000 Discipleship Ministries	4,326.15	3,996.61	329.54	108.25 %
5000 Evangelism Ministries		1,357.00	-1,357.00	
6000 Missions	2,000.00	2,430.00	-430.00	82.30 %
7000 Deacon Ministries	17,449.38	5,132.00	12,317.38	340.01 %
8000 Worship	221.50	315.00	-93.50	70.32 %
9000 Office Expenses	1,316.97	1,465.33	-148.36	89.88 %
Total Expenditures	\$86,597.92	\$83,522.69	\$3,075.23	103.68 %
NET OPERATING REVENUE	\$ -9,344.10	\$1,734.31	\$ -11,078.41	-538.78 %
NET REVENUE	\$ -9,344.10	\$1,734.31	\$ -11,078.41	-538.78 %

Ebenezer Bible Fellowship Church

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

January - October, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
1100 Offerings / Gifts	856,933.70	899,808.00	-42,874.30	95.24 %
1400 Interest	2,986.69	4,497.56	-1,510.87	66.41 %
1700 Memorials	1,004.00	332.00	672.00	302.41 %
1900 Bethlehem Christian School	9,925.00	12,100.00	-2,175.00	82.02 %
1901 Other Building Use	100.00	250.00	-150.00	40.00 %
Total Revenue	\$870,949.39	\$916,987.56	\$ -46,038.17	94.98 %
GROSS PROFIT	\$870,949.39	\$916,987.56	\$ -46,038.17	94.98 %
Expenditures				
10000 Congregational Care Ministries	13,670.65	13,595.00	75.65	100.56 %
11000 Compensation	589,366.26	543,070.20	46,296.06	108.52 %
2000 General Church Finance	50,052.27	59,068.34	-9,016.07	84.74 %
3000 Discipleship Ministries	22,932.04	31,266.88	-8,334.84	73.34 %
5000 Evangelism Ministries	5,432.16	15,545.00	-10,112.84	34.94 %
6000 Missions	141,949.56	148,393.00	-6,443.44	95.66 %
7000 Deacon Ministries	114,139.47	94,999.00	19,140.47	120.15 %
8000 Worship	14,116.74	5,300.00	8,816.74	266.35 %
9000 Office Expenses	12,273.48	16,493.34	-4,219.86	74.41 %
Total Expenditures	\$963,932.63	\$927,730.76	\$36,201.87	103.90 %
NET OPERATING REVENUE	\$ -92,983.24	\$ -10,743.20	\$ -82,240.04	865.51 %
NET REVENUE	\$ -92,983.24	\$ -10,743.20	\$ -82,240.04	865.51 %

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET CURRENT VS. PRIOR MONTH

As of October 31, 2020

	TOTAL			
	AS OF OCT 31, 2020	AS OF SEP 30, 2020 (PP)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	207,747.45	212,514.12	-4,766.67	-2.24 %
18002 BB&T Certificates of Deposit	0.00	0.00	0.00	
18100 Fulton Money Market Account	245,216.63	245,197.20	19.43	0.01 %
18200 Embassy Bank Money Market	80,009.76	80,008.40	1.36	0.00 %
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	0.00	30,361.67	-30,361.67	-100.00 %
19002 M&T Money Market	232,680.87	202,312.15	30,368.72	15.01 %
Total Bank Accounts	\$765,654.71	\$770,393.54	\$ -4,738.83	-0.62 %
Total Current Assets	\$765,654.71	\$770,393.54	\$ -4,738.83	-0.62 %
TOTAL ASSETS	\$765,654.71	\$770,393.54	\$ -4,738.83	-0.62 %
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	23,371.93	23,286.93	85.00	0.37 %
902 Capital Improvement Fund	0.00	0.00	0.00	
903 Transportation Fund	913.00	913.00	0.00	0.00 %
904 Scholarships	4,353.44	3,993.44	360.00	9.01 %
905 Faith Promise	10,630.84	8,270.84	2,360.00	28.53 %
907 Benevolence Fund	9,086.35	5,249.62	3,836.73	73.09 %
908 Music Fund	5,018.01	5,268.01	-250.00	-4.75 %
909 Heyer Trust Fund	35,816.55	35,816.55	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	4,271.47	6,057.93	-1,786.46	-29.49 %
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	\$106,941.75	\$102,336.48	\$4,605.27	4.50 %
Total Current Liabilities	\$106,941.75	\$102,336.48	\$4,605.27	4.50 %
Total Liabilities	\$106,941.75	\$102,336.48	\$4,605.27	4.50 %
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	-92,983.24	-83,639.14	-9,344.10	-11.17 %
Total Equity	\$658,712.96	\$668,057.06	\$ -9,344.10	-1.40 %
TOTAL LIABILITIES AND EQUITY	\$765,654.71	\$770,393.54	\$ -4,738.83	-0.62 %

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET VS. PRIOR YEAR

As of October 31, 2020

	TOTAL			
	AS OF OCT 31, 2020	AS OF OCT 31, 2019 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	207,747.45	430,929.11	-223,181.66	-51.79 %
18002 BB&T Certificates of Deposit	0.00	200,872.75	-200,872.75	-100.00 %
18100 Fulton Money Market Account	245,216.63		245,216.63	
18200 Embassy Bank Money Market	80,009.76		80,009.76	
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	0.00	30,375.67	-30,375.67	-100.00 %
19002 M&T Money Market	232,680.87	200,942.50	31,738.37	15.79 %
Total Bank Accounts	\$765,654.71	\$863,120.03	\$ -97,465.32	-11.29 %
Total Current Assets	\$765,654.71	\$863,120.03	\$ -97,465.32	-11.29 %
TOTAL ASSETS	\$765,654.71	\$863,120.03	\$ -97,465.32	-11.29 %
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	0.00	-2,892.33	2,892.33	100.00 %
2111 Direct Deposit Liabilities	0.00	0.00	0.00	
901 Building Fund	23,371.93	33,331.90	-9,959.97	-29.88 %
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	4,353.44	4,298.44	55.00	1.28 %
905 Faith Promise	10,630.84	14,647.87	-4,017.03	-27.42 %
907 Benevolence Fund	9,086.35	18,898.63	-9,812.28	-51.92 %
908 Music Fund	5,018.01	5,223.31	-205.30	-3.93 %
909 Heyer Trust Fund	35,816.55	32,819.90	2,996.65	9.13 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	0.00	1,973.98	-1,973.98	-100.00 %
914 Health Care Accounts	4,271.47	4,456.99	-185.52	-4.16 %
915 Short Term Missions	5,000.00	7,393.84	-2,393.84	-32.38 %
Direct Deposit Payable	0.00	0.00	0.00	
Total Other Current Liabilities	\$106,941.75	\$120,073.79	\$ -13,132.04	-10.94 %
Total Current Liabilities	\$106,941.75	\$120,073.79	\$ -13,132.04	-10.94 %
Total Liabilities	\$106,941.75	\$120,073.79	\$ -13,132.04	-10.94 %
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	-92,983.24	209,748.12	-302,731.36	-144.33 %
Total Equity	\$658,712.96	\$743,046.24	\$ -84,333.28	-11.35 %
TOTAL LIABILITIES AND EQUITY	\$765,654.71	\$863,120.03	\$ -97,465.32	-11.29 %

Comparison of Giving Through Nov 7th

	2019	2020
Total Gifts to Ebenezer	1,074,046	952,722

Member Analysis

Total # of Member Units	219	216
# of Member Units Giving	188	179
% of Member Units Giving	86%	83%
Average Gift/ Giving Member Units	3,633	3,184
Average Gift/Member Units	3,115	2,648
Member Gifts	682,168	571,982
% Of Total	63.5%	60.0%

Regular Attender Analysis

# of Regular Attenders Giving	124	122
Average Gift/Reg Attender	1,996	2,425
Regular Attender Gifts	247,512	295,849
% of Total	23.0%	31.1%

Other Gifts

Other Gifts	144,366	84,891
% of Total	13.4%	8.9%

Giving Trend	Amount Behind	# Weeks	Amount/wk
Thru March 12th	22789	10	2,279
Thru June 21st	9459	15	631
Thru Nov 1st	15923	19	838