



**EBENEZER**  
BIBLE FELLOWSHIP CHURCH

## Combined Elder/Deacon Budget Meeting November 12, 2018

### Opening & Prayer

Tim Gibson opened the meeting in prayer.

### Devotional: 1 Samuel 16 - *What type of Man does the Lord call?*

- Man looks on the outward appearance but the Lord looks on the heart (v. 7)
- 1 Samuel 13:14 - The Lord seeks a man after his own heart.
- Do we have a heart after God?

### Roll Call

- The following elders/deacons were **present**:
  - **Elders:** Tim Gibson, Tom Galloway, Dick Bickings, Phil Norris, Swannie Griffin, Byron Roth, Pat Barry, Dennis Flanagan, Mike Notary, Jeremy Harkins, Kevin Hardy, Chris Jones, Shawn Sommons
  - **Deacons:** Andy Meeks, Kevin Kritzberger, Blake Kuntz, Rob Christiansen, Kamba Kalubi
- The following elder/deacons were **absent**:
  - **Elders:** Scott Holwick
  - **Deacons:** George Hardy, Mark Hardy, Mark Florentine

### Discussion Items

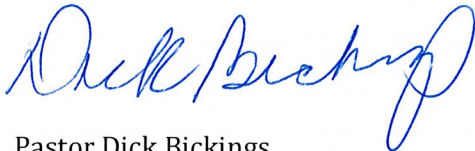
- 1) 2019 Budget – elders and deacons reviewed the new budget (attachment #1)
  - Criteria for developing the budget (from Byron's email)
    - In developing the budget for 2019 and based upon the giving year-to-date, it was the recommendation of the finance committee that the budget remain flat for 2019.
    - The summary that we are providing has a growth in spending associated to various things.
      - Compensation has increased due to a 24% increase in the cost of medical insurance (+\$21,131)
      - Support staff mix is different which increases the budget (+\$7,227)
      - Other Insurances have an increase (+\$758)
      - Conference Administration Expense (+\$1,922)
      - Parsonage Taxes (-\$1,342)
      - Discipleship is higher mainly related to MOPS (+\$800)
      - Total increase over last year is \$30,496. Last year budget was \$1,040,291, so we have a projected increase of 2.9% over last year.
    - We also have taken the contribution from BCS and made it zero which is a reduction in the projected income for the year of approx. \$14,674.
    - This makes the overall differential to be \$45,170 or a change from last year of 4.3%.
    - The above summary does not include 2 additional requests that were made but not built into the budget.
      - Missions committee has asked for an additional \$8,000.

- The PRC asked for a 2% increase in compensation which would be an additional \$9,600.
- If we do both of these we have an overall differential of \$62,770 or 6%. This equates to \$2,400 extra per week.
- Discussions regarding increases
  - Missions: \$8,000 - **Motion made to increase the mission budget by \$8,000, seconded, carried unanimously.**
  - Staff compensation:
    - Staff Increases: **The elders and deacons voted unanimously** (staff excluded) **for an increase of 2.25% for the staff, with new hires being prorated based on the duration they have been on staff.**
    - Health Coverage for Mike Notary: Mike will evaluate his increase in medical costs and if the increase is significant enough, he will bring that back to the PRC.
  - MOPS: \$800 - **motion made to increase the MOPS budget by \$800, seconded, carried unanimously.**
- Approval – Elders & Deacons voted unanimously to approve the budget of \$1,079,041.32 (inclusive of the above items), to the congregation for approval on the December 9, 2018 budget meeting.

2) Phase 1 Access Controls: Complete and working well.

**Adjourned meeting in prayer**: Phil Norris

Respectfully submitted, ✓



Pastor Dick Bickings  
Secretary to the Board of Elders



**EBENEZER BIBLE FELLOWSHIP CHURCH**  
**Budget Overview: FY 2019 Budget 181110 - FY19 P&L**  
 January - December 2019

	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Total
11490 Cell Phone	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	960.00
11495 Conference Expenses	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	900.00
<b>Total 11400 Youth Pastor</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>6,289.97</b>	<b>75,471.64</b>
11600 Women's Ministry Coordinator	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	1,557.70	18,692.40
<b>Total 11600 Women's Ministry Coordinator</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>1,557.70</b>	<b>18,692.40</b>
12300 Bookkeeper1	298.90	298.90	298.90	298.90	298.90	298.90	298.90	298.90	298.90	298.90	298.90	298.90	3,586.80
<b>Total 12300 Bookkeeper1</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>298.90</b>	<b>3,586.80</b>
12400 Office Administrator	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	4,281.28	51,375.36
12410 Office Admin Salary	709.58	709.58	709.58	709.58	709.58	709.58	709.58	709.58	709.58	709.58	709.58	709.58	8,514.96
12460 Medical Insurance	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	4,990.86	59,890.32
<b>Total 12400 Office Administrator</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>4,146.87</b>	<b>49,762.44</b>
12500 Facilities Manager	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	1,799.87	21,598.44
12510 Facilities Manager Salary	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	960.00
12560 Medical Insurance - FM	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	6,026.74	72,320.88
<b>Total 12500 Facilities Manager</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>10,815.96</b>
12600 Office Assistant	901.33	901.33	901.33	901.33	901.33	901.33	901.33	901.33	901.33	901.33	901.33	901.33	10,815.96
<b>Total 12600 Office Assistant</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>901.33</b>	<b>10,815.96</b>
12700 Kid's Crossing Coordinator	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	16,640.04
12710 Kid's Crossing - Salary	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	1,386.67	16,640.04
<b>Total 12700 Kid's Crossing Coordinator</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>1,386.67</b>	<b>16,640.04</b>
12800 Youth Ministry Assistant	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	1,357.01	16,284.12
12810 Youth Ministry Asst - Salary	638.86	638.86	638.86	638.86	638.86	638.86	638.86	638.86	638.86	638.86	638.86	638.86	7,666.32
12860 Medical Insurance	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	1,995.87	23,950.44
<b>Total 12800 Youth Ministry Assistant</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>13,324.08</b>
12900 Worship Coord Assistant	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	1,110.34	13,324.08
<b>Total 12900 Worship Coord Assistant</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>1,110.34</b>	<b>13,324.08</b>
13000 Worship Pastor	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	2,918.33	35,018.96
13010 Salary	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	1,888.33	22,659.96
13020 Housing Allowance	184.00	184.00	184.00	184.00	184.00	184.00	183.00	183.00	183.00	183.00	183.00	183.00	2,200.00
13030 Reimbursed Expenses	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	1,701.46	20,417.52
13040 Medical Insurance	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	960.00
13060 Cell Phone	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	900.00
13070 Conference Expenses	6,847.12	6,847.12	6,847.12	6,847.12	6,847.12	6,846.12	6,846.12	6,846.12	6,846.12	6,846.12	6,846.12	6,846.12	82,157.44
<b>Total 13000 Worship Pastor</b>	<b>58,409.43</b>	<b>52,914.43</b>	<b>52,914.43</b>	<b>53,009.43</b>	<b>52,910.43</b>	<b>53,005.43</b>	<b>52,910.43</b>	<b>52,910.43</b>	<b>52,910.43</b>	<b>53,005.43</b>	<b>52,910.43</b>	<b>52,910.43</b>	<b>640,721.08</b>
2000 General Church Finance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2100 General Church Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2110 Property & Casualty Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2112 Workman's Compensation	1,136.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,136.00
2113 Youth Group Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total 2100 Property &amp; Casualty Insurance</b>	<b>1,136.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16,029.00</b>
2130 Conference Administration Exp.	0.00	5,680.50	0.00	0.00	5,680.50	0.00	0.00	0.00	5,680.50	0.00	0.00	0.00	22,722.00







**EBENEZER BIBLE FELLOWSHIP CHURCH**  
**Budget Overview: FY 2019 Budget 181110 - FY19 P&L**  
 January - December 2019

	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Total
7800 Activities	0.00	200.00	0.00	100.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	500.00
Total 7000 Deacon Ministries	\$ 17,694.00	\$ 8,192.00	\$ 7,853.00	\$ 7,356.00	\$ 6,495.00	\$ 26,059.00	\$ 20,516.07	\$ 6,113.00	\$ 5,825.00	\$ 5,737.00	\$ 5,733.00	\$ 7,181.00	\$ 124,704.07
8000 Worship	0.00	0.00	0.00	0.00	0.00	3,400.00	0.00	0.00	2,600.00	0.00	0.00	0.00	6,000.00
8200 Guest Ministries	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00
8210 Guest Speakers	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00
Total 8200 Guest Ministries	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 163.00	\$ 2,000.00
8300 Equipment	403.00	310.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	687.00	1,400.00
8600 Worship Administration	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8900 Music Ministries	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
8920 Adult Choir	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Total 8900 Music Ministries	\$ 570.00	\$ 477.00	\$ 517.00	\$ 167.00	\$ 167.00	\$ 3,567.00	\$ 167.00	\$ 167.00	\$ 2,767.00	\$ 167.00	\$ 167.00	\$ 850.00	\$ 9,750.00
Total 8000 Worship	\$ 570.00	\$ 477.00	\$ 517.00	\$ 167.00	\$ 167.00	\$ 3,567.00	\$ 167.00	\$ 167.00	\$ 2,767.00	\$ 167.00	\$ 167.00	\$ 850.00	\$ 9,750.00
9000 Office Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9100 Office Supplies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9110 Copier	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9113 Copier Paper	84.00	84.00	84.00	84.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	1,000.00
9115 Copier Fee & Maint.	584.00	584.00	584.00	584.00	583.00	583.00	583.00	583.00	583.00	583.00	583.00	583.00	7,000.00
Total 9110 Copier	\$ 668.00	\$ 668.00	\$ 668.00	\$ 668.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 666.00	\$ 8,000.00
9120 Supplies	109.00	109.00	109.00	109.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	1,300.00
9130 Stamps	65.00	65.00	65.00	65.00	65.00	65.00	65.00	64.00	64.00	64.00	64.00	64.00	775.00
9140 Bulletins	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9160 BFC Denomination NL	95.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9170 Toner	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	13.00	200.00
Total 9100 Office Supplies	\$ 954.00	\$ 859.00	\$ 1,434.00	\$ 859.00	\$ 856.00	\$ 1,431.00	\$ 856.00	\$ 885.00	\$ 1,430.00	\$ 855.00	\$ 855.00	\$ 1,426.00	\$ 12,700.00
9125 Pastoral Sermon Support Materials	209.00	209.00	209.00	209.00	209.00	209.00	209.00	209.00	209.00	209.00	209.00	201.00	2,500.00
9300 Advertising	200.00	200.00	200.00	200.00	400.00	200.00	200.00	200.00	200.00	200.00	200.00	700.00	3,100.00
9400 Office Equipment	50.00	1,100.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	1,700.00
Total 9000 Office Expenses	\$ 1,413.00	\$ 2,368.00	\$ 1,898.00	\$ 1,323.00	\$ 1,520.00	\$ 1,895.00	\$ 1,320.00	\$ 1,349.00	\$ 1,894.00	\$ 1,319.00	\$ 1,319.00	\$ 2,382.00	\$ 20,000.00
Total Expenditures	\$ 85,929.43	\$ 95,748.93	\$ 101,741.18	\$ 65,845.43	\$ 92,135.43	\$ 117,424.18	\$ 80,151.50	\$ 87,953.93	\$ 94,639.18	\$ 65,268.43	\$ 89,341.93	\$ 94,008.10	\$ 1,070,187.65
Net Operating Revenue	-\$ 7,035.18	-\$ 16,821.93	-\$ 22,846.93	\$ 32,744.82	-\$ 13,241.18	-\$ 38,497.18	\$ 18,438.75	-\$ 9,059.68	\$ 3,952.07	\$ 13,626.82	-\$ 10,413.93	\$ 4,583.15	-\$ 44,570.40
Net Revenue	-\$ 7,035.18	-\$ 16,821.93	-\$ 22,846.93	\$ 32,744.82	-\$ 13,241.18	-\$ 38,497.18	\$ 18,438.75	-\$ 9,059.68	\$ 3,952.07	\$ 13,626.82	-\$ 10,413.93	\$ 4,583.15	-\$ 44,570.40



# EBENEZER BIBLE FELLOWSHIP CHURCH

*Attachment #2*

## BUDGET VS. ACTUALS: FY 2018 FINAL BUDGET - FY18 P&L

October 2018

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	80,163.98	78,784.00	1,379.98	101.75 %
1400 Interest	12.00	30.00	-18.00	40.00 %
1700 Memorials		59.00	-59.00	
1900 Bethlehem Christian School		1,220.79	-1,220.79	
1901 Other Building Use		25.00	-25.00	
<b>Total Revenue</b>	<b>\$80,175.98</b>	<b>\$80,118.79</b>	<b>\$57.19</b>	<b>100.07 %</b>
<b>GROSS PROFIT</b>	<b>\$80,175.98</b>	<b>\$80,118.79</b>	<b>\$57.19</b>	<b>100.07 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	-27.86	232.00	-259.86	-12.01 %
11000 Compensation	41,377.22	50,665.12	-9,287.90	81.67 %
2000 General Church Finance	908.84	1,384.00	-475.16	65.67 %
3000 Discipleship Ministries	2,740.54	2,276.00	464.54	120.41 %
5000 Evangelism Ministries		825.00	-825.00	
6000 Missions		363.00	-363.00	
7000 Deacon Ministries	10,789.59	5,735.00	5,054.59	188.14 %
8000 Worship	753.97	167.00	586.97	451.48 %
9000 Office Expenses	1,139.67	1,319.00	-179.33	86.40 %
<b>Total Expenditures</b>	<b>\$57,681.97</b>	<b>\$62,966.12</b>	<b>\$ -5,284.15</b>	<b>91.61 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$22,494.01</b>	<b>\$17,152.67</b>	<b>\$5,341.34</b>	<b>131.14 %</b>
Other Expenditures	\$0.00	\$0.00	\$0.00	0.00%
<b>NET OTHER REVENUE</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>NET REVENUE</b>	<b>\$22,494.01</b>	<b>\$17,152.67</b>	<b>\$5,341.34</b>	<b>131.14 %</b>

# Ebenezer Bible Fellowship Church

## BUDGET VS. ACTUALS: FY 2018 BUDGET - FINAL - FY18 P&L

January - October, 2018

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Revenue</b>				
1100 Offerings / Gifts	837,917.84	846,928.00	-9,010.16	98.94 %
1400 Interest	300.42	360.00	-59.58	83.45 %
1700 Memorials	640.00	582.00	58.00	109.97 %
1900 Bethlehem Christian School	7,324.74	12,207.90	-4,883.16	60.00 %
1901 Other Building Use		250.00	-250.00	
<b>Total Revenue</b>	<b>\$846,183.00</b>	<b>\$860,327.90</b>	<b>\$ -14,144.90</b>	<b>98.36 %</b>
<b>GROSS PROFIT</b>	<b>\$846,183.00</b>	<b>\$860,327.90</b>	<b>\$ -14,144.90</b>	<b>98.36 %</b>
<b>Expenditures</b>				
10000 Congregational Care Ministries	2,324.83	2,326.00	-1.17	99.95 %
11000 Compensation	509,166.16	511,222.61	-2,056.45	99.60 %
2000 General Church Finance	50,823.03	40,995.14	9,827.89	123.97 %
3000 Discipleship Ministries	22,886.36	26,538.50	-3,652.14	86.24 %
5000 Evangelism Ministries	4,611.75	7,785.00	-3,173.25	59.24 %
6000 Missions	131,193.30	133,237.50	-2,044.20	98.47 %
7000 Deacon Ministries	83,292.66	112,444.07	-29,151.41	74.07 %
8000 Worship	13,377.98	8,733.00	4,644.98	153.19 %
9000 Office Expenses	12,208.64	16,299.00	-4,090.36	74.90 %
<b>Total Expenditures</b>	<b>\$829,884.71</b>	<b>\$859,580.82</b>	<b>\$ -29,696.11</b>	<b>96.55 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$16,298.29</b>	<b>\$747.08</b>	<b>\$15,551.21</b>	<b>2,181.60 %</b>
Other Expenditures	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>NET OTHER REVENUE</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>NET REVENUE</b>	<b>\$16,298.29</b>	<b>\$747.08</b>	<b>\$15,551.21</b>	<b>2,181.60 %</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET CURRENT VS. PRIOR MONTH

As of October 31, 2018

	TOTAL			
	AS OF OCT 31, 2018	AS OF SEP 30, 2018 (PP)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	535,494.67	512,330.72	23,163.95	4.52 %
18002 BB&T Certificates of Deposit	67,855.85	67,855.85	0.00	0.00 %
19000 M&T Bank Savings	93,123.07	93,115.16	7.91	0.01 %
19001 M&T Bank Checking	5,375.67	5,375.67	0.00	0.00 %
<b>Total Bank Accounts</b>	<b>\$701,849.26</b>	<b>\$678,677.40</b>	<b>\$23,171.86</b>	<b>3.41 %</b>
<b>Total Current Assets</b>	<b>\$701,849.26</b>	<b>\$678,677.40</b>	<b>\$23,171.86</b>	<b>3.41 %</b>
<b>TOTAL ASSETS</b>	<b>\$701,849.26</b>	<b>\$678,677.40</b>	<b>\$23,171.86</b>	<b>3.41 %</b>
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	-17,646.96	-15,939.93	-1,707.03	-10.71 %
2111 Direct Deposit Liabilities	123.02	123.02	0.00	0.00 %
901 Building Fund	75,986.70	75,371.70	615.00	0.82 %
902 Capital Improvement Fund	-16,389.00	-16,389.00	0.00	0.00 %
903 Transportation Fund	488.00	488.00	0.00	0.00 %
904 Scholarships	4,464.44	4,384.44	80.00	1.82 %
905 Faith Promise	16,229.00	14,509.00	1,720.00	11.85 %
907 Benevolence Fund	17,495.24	16,104.81	1,390.43	8.63 %
908 Music Fund	380.10	380.10	0.00	0.00 %
909 Heyer Trust Fund	6,614.08	9,033.99	-2,419.91	-26.79 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	1,268.92	269.56	999.36	370.74 %
914 Health Care Accounts	4,011.62	4,011.62	0.00	0.00 %
915 Youth Summer Missions	3,899.57	3,899.57	0.00	0.00 %
Direct Deposit Payable	0.00	0.00	0.00	
<b>Total Other Current Liabilities</b>	<b>\$105,404.89</b>	<b>\$104,727.04</b>	<b>\$677.85</b>	<b>0.65 %</b>
<b>Total Current Liabilities</b>	<b>\$105,404.89</b>	<b>\$104,727.04</b>	<b>\$677.85</b>	<b>0.65 %</b>
<b>Total Liabilities</b>	<b>\$105,404.89</b>	<b>\$104,727.04</b>	<b>\$677.85</b>	<b>0.65 %</b>
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	988,024.88	988,024.88	0.00	0.00 %
Net Revenue	16,298.29	-6,195.72	22,494.01	363.06 %
<b>Total Equity</b>	<b>\$596,444.37</b>	<b>\$573,950.36</b>	<b>\$22,494.01</b>	<b>3.92 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$701,849.26</b>	<b>\$678,677.40</b>	<b>\$23,171.86</b>	<b>3.41 %</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH

## BALANCE SHEET VS. PRIOR YEAR

As of October 31, 2018

	TOTAL			
	AS OF OCT 31, 2018	AS OF OCT 31, 2017 (PY)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	535,494.67	463,824.18	71,670.49	15.45 %
18002 BB&T Certificates of Deposit	67,855.85	67,770.97	84.88	0.13 %
19000 M&T Bank Savings	93,123.07	93,014.45	108.62	0.12 %
19001 M&T Bank Checking	5,375.67	5,375.67	0.00	0.00 %
<b>Total Bank Accounts</b>	<b>\$701,849.26</b>	<b>\$629,985.27</b>	<b>\$71,863.99</b>	<b>11.41 %</b>
<b>Total Current Assets</b>	<b>\$701,849.26</b>	<b>\$629,985.27</b>	<b>\$71,863.99</b>	<b>11.41 %</b>
<b>TOTAL ASSETS</b>	<b>\$701,849.26</b>	<b>\$629,985.27</b>	<b>\$71,863.99</b>	<b>11.41 %</b>
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	-17,646.96	6,865.42	-24,512.38	-357.04 %
2111 Direct Deposit Liabilities	123.02	123.02	0.00	0.00 %
901 Building Fund	75,986.70	68,550.70	7,436.00	10.85 %
902 Capital Improvement Fund	-16,389.00	-72,060.47	55,671.47	77.26 %
903 Transportation Fund	488.00	268.00	220.00	82.09 %
904 Scholarships	4,464.44	3,662.44	802.00	21.90 %
905 Faith Promise	16,229.00	9,128.75	7,100.25	77.78 %
907 Benevolence Fund	17,495.24	15,578.12	1,917.12	12.31 %
908 Music Fund	380.10	374.20	5.90	1.58 %
909 Heyer Trust Fund	6,614.08		6,614.08	
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	1,268.92	2,303.60	-1,034.68	-44.92 %
914 Health Care Accounts	4,011.62	822.54	3,189.08	387.71 %
915 Youth Summer Missions	3,899.57	-20.01	3,919.58	19,588.11 %
Direct Deposit Payable	0.00	0.00	0.00	
<b>Total Other Current Liabilities</b>	<b>\$105,404.89</b>	<b>\$44,076.47</b>	<b>\$61,328.42</b>	<b>139.14 %</b>
<b>Total Current Liabilities</b>	<b>\$105,404.89</b>	<b>\$44,076.47</b>	<b>\$61,328.42</b>	<b>139.14 %</b>
<b>Total Liabilities</b>	<b>\$105,404.89</b>	<b>\$44,076.47</b>	<b>\$61,328.42</b>	<b>139.14 %</b>
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	988,024.88	941,468.45	46,556.43	4.95 %
Net Revenue	16,298.29	52,319.15	-36,020.86	-68.85 %
<b>Total Equity</b>	<b>\$596,444.37</b>	<b>\$585,908.80</b>	<b>\$10,535.57</b>	<b>1.80 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$701,849.26</b>	<b>\$629,985.27</b>	<b>\$71,863.99</b>	<b>11.41 %</b>