



Annual Congregational Meeting January 25, 2015

**Prior to the Annual Business Meeting the congregation shared in a time of praise and prayer.*

Prayer & Roll Call

Senior Pastor & Elder Board Chairman Tim Gibson called the meeting to order and opened the meeting in prayer. Mark Culton then conducted the roll call.

- Deacons Present: Rob Christiansen, Mark Hardy, Kevin Kritzberger, Joe Meier
- Deacons Excused: George Hardy, Kamba Kalubi, Andy Meeks, John Romero
- Elders Present: Pat Barry, Dick Bickings, Andy Brimer, Mark Culton, Dennis Flanagan, Tim Gibson, Kevin Hardy, Scott Holwick, Chris Jones, Shawn Sommons
- Elders Excused: Wayne Batten, Swannie Griffin, Byron Roth

Approval of Minutes

Motion was made to approve the minutes from the Annual Congregational Budget Meeting held on December 7, 2014, **seconded** and **passed**. (Attached)

Motion was made to approve the minutes from the special meeting for congregational approval of Jeremy Harkins held on January 4, 2015, **seconded** and **passed**. (Attached)

Election of Delegates to BFC Annual Conference

The following elders were **nominated** and **approved** to be delegates by vote of secret ballot:

- Wayne Batten, Delegate
- Scott Holwick, Delegate
- Andy Brimer, Alternate Delegate

Financial Report

Treasurer and Elder Andy Brimer reviewed the 2014 financial report. (Attachment #1) He began by giving praise for how all of our needs were met this past year. In addition to reviewing the information in the report through the use of slides, Andy also shared other comments:

- Thanked the Finance Team for serving this year.
- Thanked Rachael Kuntz and Dale and Gale Tshudy who helped with our audit. One of the recommendations is that we go to an external agency with nonprofit expertise for the 2015 audit. The current audit committee is willing to assist. We will be exploring this in the next couple months.
- Shared a financial summary for 2014. We hope to improve ministry spending according to the budget more closely during 2015.
- Encouraged continued giving to the general fund with tithes and offerings.
- Highlighted designated giving areas and thanked those who give to those funds.
- The approved budget for 2015 is \$966,810
- The roof project will be outside budget - approximately \$43,000. This is a carry-over item from 2014.
- Clarification for the pastoral 2015 compensation packages was reviewed. There was an opportunity while bringing on a new staff member to evaluate and make adjustments - specifically for Mark Culton's compensation. The adjustments were made such that the approved 2015 budgeted amount was maintained.

Mike Capaldi noted the high balance in the Benevolence fund, and Joe Meier shared about how God has graciously brought in funds over the last couple years. When there is a surplus, money has been given to other churches (Cape May and Long Neck) and to missions.

Introduction of New Elders & their respective roles

The new elders shared about their respective roles and how they have been praying through the beginning stages of guiding these ministries.

- Pat Barry - Evangelism
- Chris Jones - Welcome Ministry
- Kevin Hardy - Ministry Assimilation
- Swannie Griffin - Missions
- Dennis Flanagan - Mercy Ministry

Deacons Report

- The deacons came forward and Kevin Kritzberger shared about the goals for 2015. They hope to intentionally create a culture that shapes the community here at Ebenezer - that ministry would be something people just start to do naturally. They hope to lead by example in this.
- Kevin also shared that we can continually give to the building fund because there is still a need for sanctuary upgrades that will be happening in the future.
- We are grateful to have Andy Meeks as a new Deacon this year.

Approval of the Annual Report

The 2014 Annual Report was highlighted and discussed briefly. **Motion** was made to approve the 2014 annual report, **seconded** and **passed**.

Pastoral Reports

In the following order, each Pastor provided a brief review of their 2014 reports, along with vision for 2015 in accordance with the church's vision and purpose statement. They also acknowledged individuals, teams and/or staff members for their service in building God's kingdom.

1) Dr. Tim Gibson, Senior Pastor, highlighted the following:

- The **purpose** of our church -
 - Worship God with our whole heart
 - Build believers with the Word of God
 - Reach the lost with the good news
- Our **vision** -
 - to be a church where people are transformed by the truth of God's Word
 - to be a community of believers unified in worship, prayer, and service
 - to be a fellowship of people who exercise the love of Christ for one another by our caring, sharing, and encouraging.
 - to be reaching arms for the gospel through individual evangelism; as well as collectively through our efforts in counseling, church planting and missions.
- Pastor Tim mentioned the adult electives and how every member should be availing themselves of that teaching opportunity. This is one way that people are being transformed by God's Word.

We are excited about leadership development and the new elders who have come on board. The goal for 2015 is to teach the leaders - particularly at elders meetings. The elders have divided the congregation into care groups so that we can best shepherd the congregation. Tim encouraged members to sign the attendance list on Sundays so that we can best care for them. The elders will also be shouldering the congregational care load together, especially with Pastor Jason gone for over a year now and that need remaining. We will have another LEAD class this year.

2) Pastor Dick Bickings, Pastor of Discipleship, highlighted the following:

- It is such a great joy to shepherd at Ebenezer. People have really showed appreciation for their pastors.
- Discipleship ministry fits into the vision in the following ways:
 - People are transformed by the Word of God - adult electives, Bethel, women's Bible studies, men's Bible studies, children's Sunday school, etc...
 - A community of believers unified in worship, prayer and service - men's quarterly breakfasts, women's banquets, Prime Timers, YACS events,
 - A fellowship of people who exercise the love of Christ for one another by caring, sharing and encouraging - kinship groups. Kinship groups are a microcosm of our church - God has called Bob and Lori Gill to step up in this area and take the reigns.
 - Reaching arms for the gospel through individual evangelism, as well as collectively through our efforts in counseling, church planting and missions - 2014 was the step out of the box year, going outside the doors with evangelism in the Lynfield community in South Bethlehem - starting with a VBS in the summer, a Candy Carnival, and Bethlehem and Beyond - all with the goal of ongoing ministry in that community. Shelly Carlstrom is working through the possibility of holding Bible clubs in the Lynfield community for ongoing discipleship - moving past events and getting into more relationship building and the discipleship of children and their parents.
- We are very excited about what God is doing in changing the culture of evangelism with it becoming a way of life for our people.

3) Pastor Mark Culton, Youth Pastor, highlighted the following:

- **Some things God accomplished through the student ministry this past year:**
 - A growing awareness of a need to partner with parents and minister to them.
 - Local missions trips to Allentown (Light in the Park) and South Bethlehem (Light in the City). Our partnership with Cedar Crest and El Faro has been such an incredible blessing. It was so neat to see God lead us to Lynfield and how He is spreading the gospel through us locally. We are taking a break this year from LITP so we can focus on LITC and our international trip to Mexico.
 - Had a great Sno Glo for MS and HS where the focus of the weekend was John 6.
 - Had a great Dare 2 Share trip where we learned how to better share our faith.
 - Had a great "Kickback" where we focused on "facing opposition while sharing your faith"
 - We continued our monthly "Illuminite", refining the focus to include 2 things - reaching unchurched students and fostering godly, healthy friendships.
 - I believe our youth staff continues to become closer through joint staff meetings, a staff training day, and a staff training weekend (YS Palooza).
 - Our Invert group (student leadership) has grown through an RWR retreat and our regular meetings.
 - In our high school ministry we studied through the books of James and Proverbs. We also did a series on Mentoring called "Mentoring Culture"
 - In our middle school ministry, we continue through our cycle of the Core Truth curriculum, focusing this past year on "God's Story, Our Story" and "Human Nature".
 - Continued to use the SS curriculum called "The Gospel Project" with MS and HS.
 - Quarterly "Family Nights" at youth group.
 - Students who have come through our student ministry and are now in college have joined us at various points in ministry to some extent or another - some with teaching, and others with mentoring/small groups. This is always an incredible blessing!
 - I had the opportunity to be on a couple school campuses this past year - Easton, BCS, LVCHS, and Lehigh University
 - Launched a bi-weekly parent email newsletter.

- **Some of the goals that we have for the coming year are:**
 - Have a successful local mission trip to S. Bethlehem, PA as we do Light in the City and a beneficial trip to Mexico to partner with the Reyes.
 - Continue to follow the Lord's leading about follow-up ministry in the Lynfield community of S. Bethlehem.
 - Further develop our volunteer MS and HS staff – they are the life-blood of our student ministry! We will be attending a YS Training again and plan to take a staff retreat this year.
 - Further develop our student leadership – this will involve another RWR where we will serve all weekend.
 - Build synergy by seeing our youth parents and youth staff become more connected.
 - Continue to develop and fine-tune our Illuminite ministry so that it really becomes a place where we see unchurched teens - particularly HS students as it has been more attractive for MS students.

Questions/Concerns

- Mike Capaldi thanked the congregation for the support for the Forks Township church plant. They are planning to have their first official church service on Easter Sunday. He mentioned that the Forks ministry would not be in the place it is without the support and prayer of Ebenezer.
- Steve McDaniel thanked the congregation for the support of BCS. There are about 150 children who are here every day. The school is very appreciative for the use of the building.

Prayer and Adjournment

Motion was made to adjourn the meeting, seconded and passed. Pastor Tim Gibson closed the meeting in prayer.

Respectfully Submitted,

Mark Culton
Secretary to the Board of Elders

Ebenezer Bible Fellowship Church

EBFC

Congregational Meeting

2015 Budget

2015 Budget Proposal – 12/07/14

Ebenezer Bible Fellowship Church

EBFC

Points for Discussion

- Overview of 2014
- Process for 2015 Budget
- 2014 Highlights
- Questions

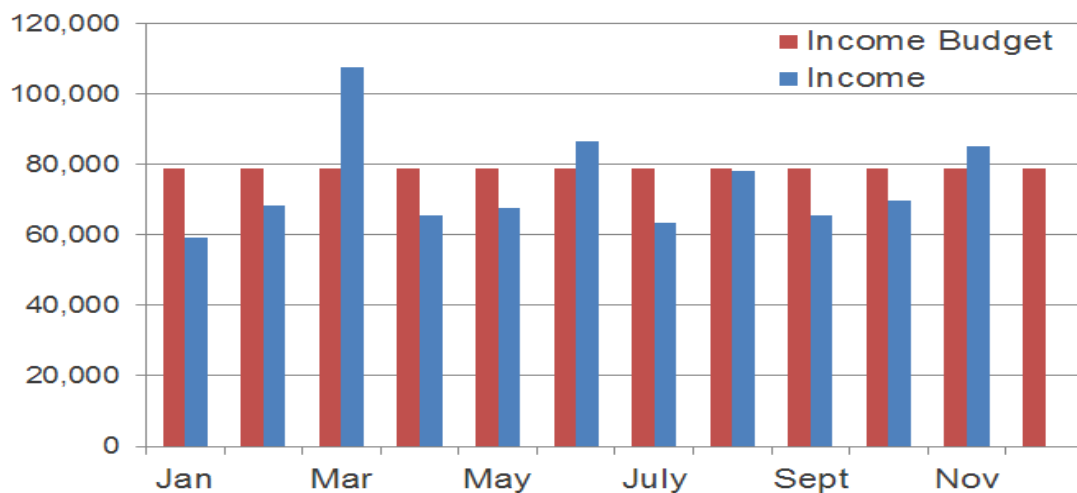
2015 Budget Proposal – 12/07/14

Overview

- Praise God!
- End of Year Giving
 - General Fund
 - Miracle Month
- Offering Envelopes
- Online Giving

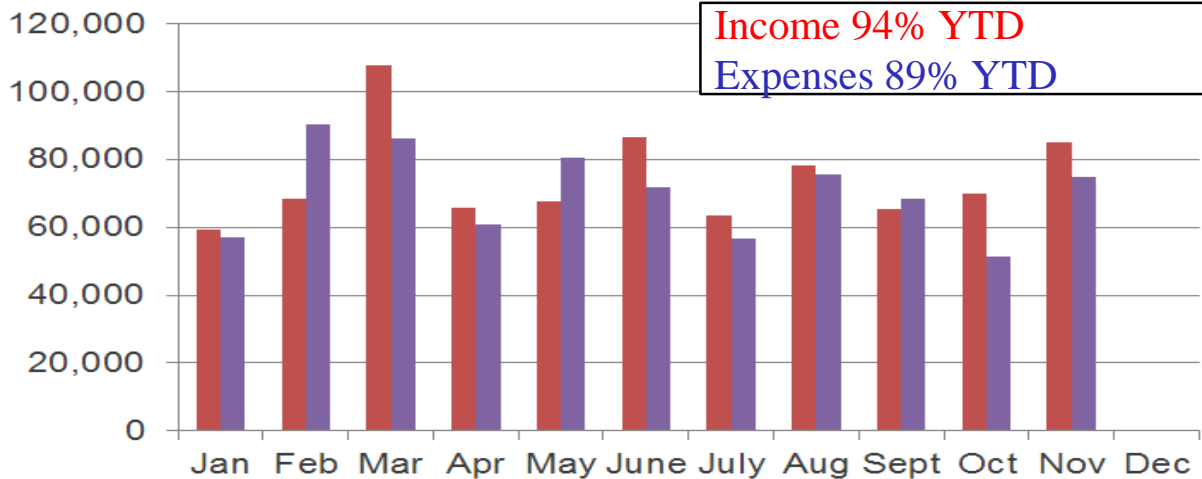
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2014 Income vs. Budget



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2014 Income vs. Expenses



2015 Budget Proposal – 12/07/14

ASSETS

30-Nov-14

Assets - Checking/Savings

18000 · Checking (KNBT)	499,380.12
18002 · CDs (KNBT)	67,503.05
19000 · Savings (M&T Bank)	90,762.84
19001 · Checking (M&T Bank)	5,375.67
Total Checking/Savings	663,021.68

TOTAL ASSETS

663,021.68

* as of 11/30/14

2015 Budget Proposal – 12/07/14

LIABILITIES***Current Liabilities***

901 · Building Fund	93,262.19
902 · Capital Improvement Fund	-43,030.32
903 · Transportation Fund	118.00
904 · Scholarship Fund	2,351.50
905 · Faith Promise	15,508.69
907 · Benevolence Fund	17,197.42
908 · Music Fund	144.20
911 · Year End Accruals	8,480.16
912 · Run For The Children	2,035.29
914 · HRA	1,035.26
915 · Youth Summer Missions	-320.53
100 · Payroll Liabilities	5,976.04
<i>Total Other Current Liabilities</i>	102,757.90

* as of 11/30/14

2015 Budget Proposal – 12/07/14

Proposed 2014 Capital Expenses

Replace the metal roof over the sanctuary	14,000
Equipment for service simulcasting	10,000
Replace HVAC for serving room/kitchen	7,500
Replace the garage doors in the parsonage	3,000
Total	34,500

2015 Budget Proposal – 12/07/14

Completed/Pending 2014 Capital Expenses

	Budgeted	Actuals
Sanctuary Roof (replace)	14,000	43,000*
Simulcast Ministry	10,000	17,454
HVAC Units Replaced (5, 9, 15, 17, 19, Kitchen)	7,500	17,276
Parsonage Garage Doors (replace)	3,000	3,719
Youth Room Furniture	-	4,367
Structural Planning (miscellaneous)	-	215
Total	34,500	86,031

Overages against these lines approved by Elders

* Upper, Lower South and West roof; gutter repairs; work to be scheduled Dec. 2014/early 2015

2015 Budget Proposal – 12/07/14

Budget Process for 2015

- Vision Driven Approach
 - What does God want us to be doing?
 - Prioritize items for 2015
- Project “Income” for 2015
 - Giving Trends for 2014
- Present a Balanced Budget for Approval



2015 Budget Proposal – 12/07/14

Purpose of EBFC



Our Purpose is to . . .

Worship God with our whole heart

Build Believers with the Word of God

Reach the Lost with the Good News

Vision of EBFC

To be a church where people are transformed by the truth of God's Word.

To be a community of believers unified in worship, prayer, and service.

To be a fellowship of people who exercise the love of Christ for one another by our caring, sharing, and encouraging.

To be reaching arms for the Gospel through individual evangelism; as well as, collectively through our efforts in counseling, Church planting, and missions.

General Fund Income

	<u>2014 Budget</u>	<u>Proposed 2015 Budget</u>
Income		
1100 · Offerings / Gifts	934,278	952,819
1400 · Interest	875	875
1700 · Memorials	-	-
1900 · Bethlehem Christian School	13,010	13,116
Total Income	<u>948,163</u>	<u>966,810</u>

	<u>2014*</u>	<u>2015</u>
Offerings / Gifts	-6%	2%
Total Income	-6%	2%

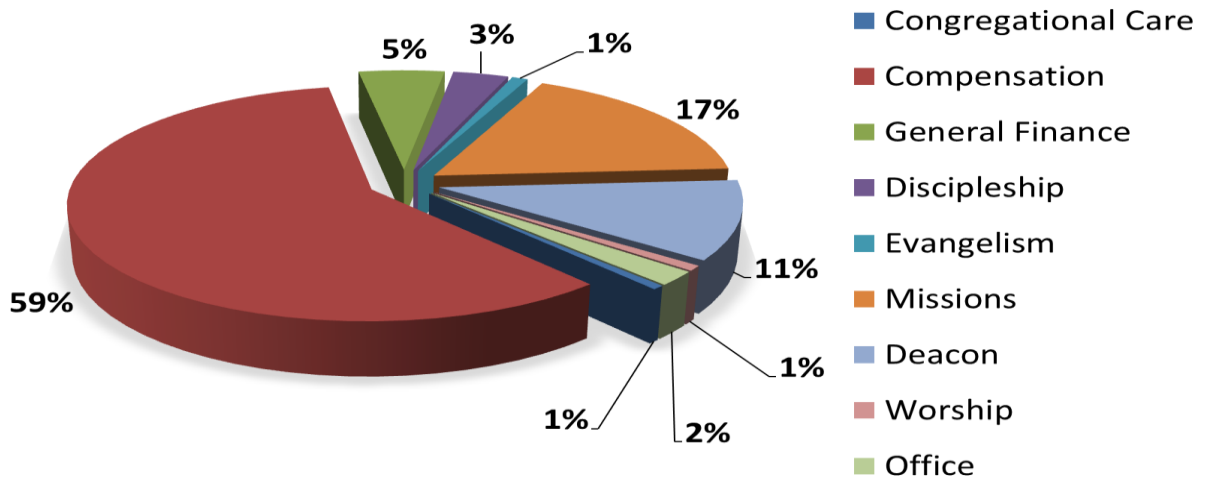
*Budgeted vs Actuals through November 30, 2014

2015 Budget Proposal – 12/07/14

2015 Budget Proposal

Income	
Offerings / Gifts	952,819
Interest	875
BCS/ Other Building Use	13,116
Total Income	\$966,810
Expense	
General Church Finance	50,411
Discipleship Ministries	32,644
Evangelism Ministries	9,350
Missions	166,100
Deacon Ministries	106,700
Worship	7,150
Office Expenses	19,475
Congregational Care	5,580
Compensation	569,400
Total Expense	\$966,810

2015 Budget Proposal – 12/07/14



2015 Budget Proposal – 12/07/14

General Church Finance

	2014 Budget	Proposed 2015 Budget
2000 · General Church Finance		
2100 · General Church Accounts		
Total 2110 · Property & Casualty Insurance	13,350	16,600
2130 · Conference Administration Exp.	18,872	18,561
Total 2140 · Taxes	5,000	5,250
2150 · Bank Fees	100	700
Total 2100 · General Church Accounts	37,322	41,111
2200 · Miscellaneous		
2300 · Supplies		
2310 · Legal Materials / Manuals	200	200
2320 · Other supplies	800	800
Total 2300 · Supplies	1,000	1,000
2700 · Information Technology		
2710 · Internet Connections	800	1,100
2720 · Software	500	200
2730 · Web Services	500	2,500
2740 · Computer and Related Equipment		
2741 · PCs & Hardware	2,000	3,500
Total 2740 · Computer and Related Equipme	2,000	3,500
Total 2700 · Information Technology	3,800	7,300
2850 · Background Checks	1,000	1,000
Total 2000 · General Church Finance	43,122	50,411

2015 Budget Proposal – 12/07/14

Discipleship Ministries

	2014 Budget	Proposed 2015 Budget
3000 · Discipleship Ministries		
Total 3100 · Kids Crossing	12,025	12,275
Total 3200 · Student Ministries	7,600	7,700
3300 · Adult Ministries		
Total 3310 · Family Life	3,700	5,300
Total 3320 · Men's Ministries	1,400	1,400
Total 3330 · Women's Ministries	3,300	3,550
3340 · College Ministry	100	100
Total 3350 · YACS	175	519
3300 · Adult Ministries - Other		
Total 3300 · Adult Ministries	8,675	10,869
Total 3400 · Discipleship Support	2,100	1,800
Total 3000 · Discipleship Ministries	30,400	32,644

2015 Budget Proposal – 12/07/14

Evangelism Ministries

	2014 Budget	Proposed 2015 Budget
5000 · Evangelism Ministries		
5100 · Supplies	1,000	4,000
5150 · Evangelistic Events		500
5400 · Training Programs, Videos, etc	300	500
5600 · Community Outreach		
5630 · Candy Carnival	1,000	1,000
5650 · Community Events	1,500	2,500
5600 · Community Outreach - Other		850
Total 5600 · Community Outreach	2,500	4,350
Total 5000 · Evangelism Ministries	3,800	9,350

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Missions

	2014 Budget	Proposed 2015 Budget
6000 · Missions		
6110 · Bible Fellowship Homes	3,500	3,600
6111 · Pinebrook Conference Center	3,500	3,600
6112 · Victory Valley	3,500	3,600
6113 · Ebenezer Special Missions	40,050	43,250
6116 · Missionary Speakers & Confer.	8,000	3,600
6117 · Church Extension	29,500	33,000
6200 · Bible Fellowship Brd of Mission	72,300	74,700
6000 · Missions - Other	600	750
Total 6000 · Missions	160,950	166,100

2015 Budget Proposal – 12/07/14

Deacon Ministries

	2014 Budget	Proposed 2015 Budget
7000 · Deacon Ministries		
Total 7100 · Utilities	41,730	43,950
Total 7300 · Maintenance	25,280	25,000
Total 7400 · Supplies	7,650	8,000
Total 7500 · Transportation	2,250	2,250
7600 · Capital Improvements	0	25,000
7700 · New Equipment	500	500
7800 · Activities		
7810 · Prime Timers		
7811 · Prime Timers - Special Events	150	150
7813 · Prime Timers - Luncheons	1,100	1,100
Total 7810 · Prime Timers	1,250	1,250
7850 · Community Concerns	650	0
7800 · Activities - Other	750	750
Total 7800 · Activities	2,650	2,000
Total 7000 · Deacon Ministries	80,060	106,700

2015 Budget Proposal – 12/07/14

Proposed 2015 Capital Expenses

Replace metal roof (north and west offices)	14,000
Replace the library HVAC unit	4,000
Replace some sidewalk sections	2,000
Fellowship Hall roof panel testing	1,000
Furniture for Nursery	400
Sanctuary Upgrades	3,600
Total	25,000

Worship

	2014 Budget	Proposed 2015 Budget
8000 · Worship		
Total 8200 · Guest Ministries	300	2,500
Total 8300 · Equipment	1,600	1,700
8500 · Music Materials	100	0
8600 · Worship Administration	1,350	1,350
8700 · Music Seminars	1,200	1,200
Total 8900 · Music Ministries	1,300	400
Total 8000 · Worship	5,850	7,150

Office Expenses

	2014 Budget	Proposed 2015 Budget
9000 · Office Expenses		
Total 9100 · Office Supplies	16,485	15,375
9200 · Training and Conferences	500	0
9300 · Advertising	1,700	3,500
9400 · Office Equipment	600	600
Total 9000 · Office Expenses	19,285	19,475

Congregational Care

	2014 Budget	Proposed 2015 Budget
10000 · Congregational Care Ministries		
10200 · Mercy Teams		
10204 · Support Groups	500	500
1020X · Funeral Luncheons	500	1,000
Total 10200 · Mercy Teams	500	1,500
10300 · Counseling Assistance		
10301 · Counseling Supplies	250	250
10300 · Counseling Assistance - Other	2,500	2,500
Total 10300 · Counseling Assistance	2,750	2,750
Total 10XXX · Assimilation	0	1,330
Total 10000 · Congregational Care Ministries	3,250	5,580

Compensation

	2014 Budget	Proposed 2015 Budget
11000 · Compensation		
11010 · Payroll Expenses	19,001	19,501
110XX · Health Accounts	0	5,000
Total 11100 · Senior Pastor	116,930	121,607
Total 11200 · Congregational Care Pastor	81,916	0
Total 11300 · Discipleship Pastor	83,726	90,965
Total 11400 · Youth Pastor	64,431	65,851
Total 11XXX · Worship Pastor	0	65,146
Total 11600 · Women's Ministry Coordinator	17,680	18,148
Total 11700 · Worship Coordinator	34,981	0
Total 11800 · Other Compensation	2,700	2,700
Total 12300 · Bookkeeper	3,346	3,416
Total 12400 · Office Administrator	54,346	55,826
Total 12500 · Facilities Manager	64,348	62,414
Total 12600 · Office Assistant	11,836	12,200
Total 12700 · Kid's Crossing Coordinator	12,759	13,110
Total 12800 · Youth Ministry Assistant	20,931	20,579
Total 12900 · Worship Coord Assistant	12,515	12,936
Total 11000 · Compensation	601,446	569,400

2015 Budget Proposal – 12/07/14

Questions?



2015 Budget Proposal – 12/07/14

2015 Budget Proposal

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Congregational Care	5,580
Compensation	569,400
Total Expense	\$966,810

2015 Budget Proposal – 12/07/14

Thank You!

2015 Budget Proposal – 12/07/14