



EBENEZER
BIBLE FELLOWSHIP CHURCH

Annual Congregational BUDGET Meeting

Sunday, December 10, 2017

6:00-7:00 pm

Meeting called to order & Opening Prayer - Pastor Tim Gibson
Opening Hymn (Pastor Dick Bickings) - "Come All Ye Faithful"

Roll Call (Pastor Dick)

- **Elders:**
 - **Present:** Pat Barry, Wayne Batten, Dick Bickings, Dennis Flanagan, Tim Gibson, Swannie Griffin, Scott Holwick, Chris Jones, Mike Notary, Byron Roth
 - **Absent:** Kevin Hardy (excused), Jeremy Harkins (excused), Phil Norris (excused), Shawn Sommons (excused)
- **Deacons:**
 - **Present:** Rob Christiansen, Mark Dammeyer, George Hardy, Kamba Kalubi, Kevin Kritzberger, Andy Meeks, Bob Penchick
 - **Absent:** Mark Florentine (excused), Mark Hardy (excused)

Elder/Deacon Candidate Vote (Pastor Tim Gibson) (Attachment #1)

- Elders
 - Tom Galloway - Y
 - Scott Holwick - Y
 - Christopher Jones - Y
- Deacons
 - Rob Christianson - Y
 - Mark Hardy - Y
 - Kevin Kritzberger - Y
 - Blake Kuntz - Y

2017 Budget Update (Byron Roth)

- 10% over budget in giving ~ \$80,000 ahead of budget
- Spending in line with budget
- Capital improvements, \$80,000
- Giving Reminders (See Attachment #3)
- Elizabeth Heyer Trust update
 - Ebenezer is one of three beneficiaries of the estate from Elizabeth Heyer, a former attendee who lived in Las Vegas, NV for the last many years.
 - Ebenezer will receive a minimum of \$20,000 per year for 10 years (2017 – 2026)
 - November 14, 2017 - Ebenezer leaders met with trustees from the estate to discuss the gift, Elizabeth's heart in giving it, and our ideas for how to use it.
 - Our goal is to use it to expand the ministry in Lynfield, South Bethlehem, and /or for other new outreach. These ideas were very well received by the estate trustees.
- Prayer of thanksgiving (Mike Notary)

Presentation of Proposed 2018 Budget (Byron Roth/Joe Meier) (Attachment #2)

- Byron explained the logic behind the budget being proposed for 2018 (Attachment #3)
- 52 Sundays \$1,040,291 (5.2% over 2017 budget)
- Joe Meier went over the proposed budget line by line
- New Expense: hired “Jet Pay” for payroll services (1099 & W-2)
- Questions:
 - George Hardy asked why the increase in the Worship Pastor’s compensation was quite a bit more than the rest of the staff’s increases. The answer was that the PRC had reviewed his package mid-year 2017 and increased his salary then so that he wouldn’t have to work two jobs to make enough to support his family. And then for 2018 he received another increase in salary which was the same percentage as the rest of the pastors.
- Vote for 2018 budget: Approved by majority (Y- 59, N-2)

Pastor Tim Gibson closed in Prayer

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Dick Bickings". The signature is fluid and cursive, with the first name "Dick" and last name "Bickings" clearly distinguishable.

Pastor Dick Bickings,
Elder Secretary

2018 Elections

Voting will take place at the Congregational Budget Meeting held
Sunday, December 10, 2017, 6:00 pm

Concerns about any of the candidates should be directed to Pastor Tim Gibson (610-868-5501, tim@aplaceforyou.org) or Wayne Batten (wwbatten@verizon.net, 610-865-6759) by Dec 3, 2017.



DEACON NOMINEE (reelection for a 3 yr. term)

Rob Christiansen—Rob became a Christian at the age of 21 while serving in the military and is currently a computer teacher in the Bethlehem elementary schools. As a young couple Rob and his wife Anne began attending Ebenezer BFC in 1997 and have been members for the past 15 years. They have four children: Ben, Josh, Grace, and Ethan. Rob has had the opportunity to serve with the Caregivers ministry for 8 years, and currently serves as a Head Usher, the Deacon who oversees the Ushers, and as Vice Chairman of the Deacon Board. Over the past 20 years the Christiansen family has been greatly blessed by the various ministries Ebenezer has to offer.



ELDER NOMINEE (election for a 3 yr. term)

Tom Galloway—I was born and raised in Philadelphia as a practicing Roman Catholic. During my teenage years I went through a period of spiritual crisis and spent some time searching for truth. Within a few hundred feet of the home where I was raised is Wissinoming Bible Fellowship Church. When I was 16 years old the Lord led me to WBFC where, at the age of 17, I came to understand my need for salvation and the righteousness which comes only from Jesus. I repented of my sins and a year later was baptized. I was a member of WBFC for 15 years and served as an elder there for 3 years. My family and I moved to the City of Bethlehem 14 years ago and we have been attending Ebenezer during that time. At Ebenezer I have taught High School Sunday School, led a Kinship Group and created a program for boys which met on Wednesday nights for a period of three years called Legacy Builders. My wife Sandy and I have grown up in the same neighborhood

and have known each other since we were 12 years old. We have been best friends for over thirty years and married for 26. We have 4 beautiful children. I am humbled by this nomination to be Elder and am eager to serve Ebenezer in this capacity.



DEACON NOMINEE (reelection for a 2 yr. term)

Mark Hardy—Mark has been attending Ebenezer since birth. He became a member during his high school years, after coming to a full understanding of the importance of joining a church family. He became a believer and trusted in Christ for his salvation at the age of 5 or 6; and was baptized a year or two later. He didn't however, really begin to grasp the vastness of his sin, and greatness of God's grace until his last few years in high school. It was during that time, that he began to grow in the grace and knowledge of Christ. He has served with the High School youth ministry at Ebenezer, and serves on the Deacon Board as Chairman of the Transportation Committee, and Co-Chairman of the Technology Team. He is currently employed as a Pilot, with Air Wisconsin Airlines. Mark is 34 years old and is married to Suzi, an amazing, Godly woman; they have two children, Simon and Tobin.



ELDER NOMINEE (reelection for a 3 yr. term)

Scott Holwick—Scott grew up in a Christian home and through the faithful witness of his parents, he asked Christ to be his savior when he was seven. Scott's walk with the Lord took the prodigal route through his late teens and early twenties until the Lord mercifully caused him to repent and return to living out his identity as a possession of the King. He praises the Lord for the blessing of marriage to Jessica and for the blessing of four children: Luke, Ben, Oliver and Lilliana. Scott and Jessica have been members at Ebenezer since 2005 and enjoy the fellowship and commitment to truth here. Jessica home schools their children and Scott enjoys the privilege and blessing of both the calling and opportunity to teach in the adult electives and in their kinship group. Discipleship through a firm understanding of God's Word is his passion for the body of Christ.



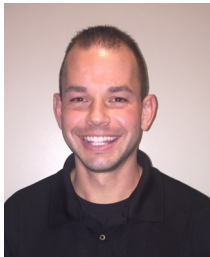
ELDER NOMINEE (reelection for a 3 yr. term)

Christopher Jones—I have been attending Ebenezer since 1997 and became a member in 2002. I was raised Episcopal and attended regularly, but I did not receive Jesus as my Lord and Savior until the summer of 1986 at a Young Life camp. I have served as a volunteer leader with Young Life for the last 29 years, doing outreach, leading Bible studies and discipling “un-churched” high school students. Here at Ebenezer, I have co-led a men’s Bible study and the College and Career Sunday school class. I am currently a Kinship Group Leader and the Chairman of the Welcome Committee. I believe that the Lord has called me to serve in His church at Ebenezer. I have a heart for the lost and for discipleship of believers. I am excited to see how God will use me in His work at Ebenezer. I have been a high school Chemistry teacher at Freedom High School for the last 24 years. My wife, Anmarie, and I have been married for 15 years. We have two children, Peter and Sarah.



DEACON NOMINEE (reelection for a 3 yr. term)

Kevin Kritzberger—Kevin grew up in a Christian family and attended Chapel Christian Academy in Limerick, Pa. until his sophomore year, when his family relocated to the Lehigh Valley and he began attending public school. It was there that Kevin’s experience in the Christian school really became evident because he was able to apply the principles that he learned about being a Christian to be a witness to others in the public school. As an adult, he had been blessed with the opportunity to be a witness in the workplace and lead several co-workers to Christ while in the corporate world. In the fall of 2005 Kevin felt God leading him in a different direction and in January of 2006 Kevin began working full time as Facilities Manager here at Ebenezer BFC. He has been a member here since 1990. He currently serves as the chairman of the Deacon Board, the Activities Committee, and Counting (Offering) Team. He also serves on the Benevolence, Property, Transportation, and Church-School Liaison Committees. He has been married to his wife Sharon since 1994 and they have a daughter, Alyssa.



DEACON NOMINEE (election for a 3 yr. term)

Blake Kuntz—The Lord chose to open my eyes and ears to true salvation in 1992 at a Billy Graham Crusade at Veteran’s Stadium. I have been a servant of God ever since and am very thankful for His work in me. My childhood church was Rocky Ridge Mennonite Church in Quakertown, PA. I married my wonderful wife Rachael in 2009 and we have been blessed with two sweet boys named Landon and Evan. We have been attending Ebenezer for fourteen years and became members in 2009. Rachael and I have served in roles that include the counting ministry, youth mentoring, audit committee, and the security team. I look forward and appreciate the opportunity to continue serving Ebenezer.

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

Attachment #2

	2018 Total	2017 Budget
Revenue		
1100 Offerings / Gifts	1,024,192	972,793
1400 Interest	450	750
1700 Memorials	700	-
1900 Bethlehem Christian School	14,649	15,072
1901 Other Building Use	300	-
Total Revenue	1,040,291	988,615
Gross Profit	1,040,291	988,615
Expenditures		
10000 Congregational Care Ministries		
10200 Mercy Teams		
10204 Support Groups	180	250
10205 Funeral Luncheons	500	500
Total 10200 Mercy Teams	680	750
10300 Counseling Assistance	750	750
10301 Counseling Supplies	250	250
Total 10300 Counseling Assistance	1,000	1,000
10400 Welcome Ministry		
10401 Welcome Center	800	940
10402 Welcome Desserts	300	270
Total 10400 Welcome Ministry	1,100	1,210
Total 10000 Congregational Care Ministries	2,780	2,960
11000 Compensation		
11010 Payroll Expenses	17,040	14,040
11020 Health Reimbursement Accounts	5,000	6,000
11030 Pastor Education Reimbursement	2,000	2,000
11100 Senior Pastor		
11110 Salary	64,836	62,948
11130 Housing	32,960	32,000
11150 Reimbursed Expenses	2,600	2,000
11160 Medical Insurance	22,820	22,794
11170 Pension	3,951	3,798
11190 Cell Phone	960	960
11195 Conference Expenses	1,000	800
Total 11100 Senior Pastor	129,128	125,300
11300 Discipleship Pastor		
11310 Salary	45,221	43,904
11330 Housing	23,072	22,400
11350 Reimbursed Expenses	2,200	2,000
11360 Medical Insurance	24,907	25,174
11370 Pension	2,771	2,652
11390 Cell Phone	960	960
11395 Conference Expenses	900	700

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
Total 11300 Discipleship Pastor	100,031	97,790
11400 Youth Pastor		
11410 Salary	36,612	46,870
11430 Housing allowance	34,800	5,630
11450 Reimbursed Expenses	2,200	2,000
11490 Cell Phone	960	960
11495 Conference Expenses	900	700
Total 11400 Youth Pastor	75,472	78,746
11600 Women's Ministry Coordinator		
11610 Salary	18,692	18,148
Total 11600 Women's Ministry Coordinator	18,692	18,148
12300 Bookkeeper1		
12310 Salary	3,587	3,416
Total 12300 Bookkeeper1	3,587	3,416
12400 Office Administrator		
12410 Office Admin Salary	51,375	49,879
12460 Medical Insurance	6,969	6,939
Total 12400 Office Administrator	58,344	56,818
12500 Facilities Manager		
12510 Facilities Manager Salary	49,762	48,313
12560 Medical Insurance - FM	17,719	17,730
12590 Cell Phone	960	960
Total 12500 Facilities Manager	68,441	67,003
12600 Office Assistant		
12610 Office Assistant Salary	11,350	12,200
Total 12600 Office Assistant	11,350	12,200
12700 Kid's Crossing Coordinator		
12710 Kid's Crossing - Salary	8,879	13,110
Total 12700 Kid's Crossing Coordinator	8,879	13,110
12800 Youth Ministry Assistant		
12810 Youth Ministry Asst - Salary	16,284	15,810
12860 Medical Insurance	6,284	6,429
Total 12800 Youth Ministry Assistant	22,568	22,239
12900 Worship Coord Assistant		
12910 Worship Coord Asst - Salary	13,324	12,936
Total 12900 Worship Coord Assistant	13,324	12,936
13000 Worship Pastor		
13010 Salary	35,020	31,000
13020 Housing Allowance	22,660	16,000
13030 Reimbursed Expenses	2,200	2,000
13040 Medical Insurance	16,767	17,225
13060 Cell Phone	960	960
13070 Conference Expenses	900	700

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
Total 13000 Worship Pastor	78,507	67,885
Total 11000 Compensation	612,363	597,631
2000 General Church Finance		
2100 General Church Accounts		
2110 Property & Casualty Insurance	11,000	10,973
2112 Workman's Compensation	3,135	2,853
2113 Youth Group Insurance	1,136	1,800
Total 2110 Property & Casualty Insurance	15,271	15,626
2130 Conference Administration Exp.	20,800	19,453
2140 Taxes		
2141 Parsonage Taxes	1,342	5,600
Total 2140 Taxes	1,342	5,600
2150 Bank Fees	2,760	2,500
Total 2100 General Church Accounts	40,173	43,179
2300 Supplies		
2310 Legal Materials / Manuals	300	300
2320 Other supplies	800	800
2330 Audit	5,000	5,000
Total 2300 Supplies	6,100	6,100
2700 Information Technology		
2710 Internet Connections	1,150	1,150
2720 Software	634	250
2730 Web Services	1,700	1,700
2740 Computer and Related Equipment		
2741 PCs & Hardware	3,500	3,500
Total 2740 Computer and Related Equipment	3,500	3,500
Total 2700 Information Technology	6,984	6,600
2850 Background Checks	500	500
Total 2000 General Church Finance	53,757	56,379
3000 Discipleship Ministries	434	-
3100 Kids Crossing		
3110 Nursery	200	200
3120 Early Childhood	200	200
3130 Children's Ministry		
3131 Crosstime	3,500	3,500
3134 Kid's Weeknight Programs	2,500	2,500
Total 3130 Children's Ministry	6,000	6,000
3140 Special Programs		
3143 Vacation Bible School	3,000	3,000
3145 Scripture Memory Verses	1,105	1,000
Total 3140 Special Programs	4,105	4,000
3160 Special Event		
3162 Transportation	200	200

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
Total 3160 Special Event	200	200
3170 Kids Crossing Leadership		
3172 Training / Equipping	200	200
Total 3170 Kids Crossing Leadership	200	200
3190 Equipment/Supplies		
3191 Resource Room Supplies	1,600	1,600
Total 3190 Equipment/Supplies	1,600	1,600
Total 3100 Kids Crossing	12,505	12,400
3200 Student Ministries		
3211 Equipment & Furnishings	200	200
3212 Parent Support	900	500
3213 Mentoring	250	100
3214 Staff Development	1,000	1,550
3215 Outreach Events	1,400	1,400
3220 High School Ministry		
3222 Student Leadership	300	300
3224 Large Events Subsidies	1,500	1,500
3225 Programming Supplies	300	300
3226 Curriculum	150	150
Total 3220 High School Ministry	2,250	2,250
3230 Middle School Ministry		
3234 Large Events Subsidies	650	650
3235 Programming Supplies	200	200
3236 Curriculum	150	150
Total 3230 Middle School Ministry	1,000	1,000
Total 3200 Student Ministries	7,000	7,000
3300 Adult Ministries		
3310 Family Life		
3313 Adult Electives		
33131 Classes / Material	1,070	800
33133 Equipment	1,500	700
33134 Training	1,013	100
Total 3313 Adult Electives	3,583	1,600
Total 3310 Family Life	3,583	1,600
3320 Men's Ministries		
3323 Bible Studies - MM	200	150
3324 Special Events - MM	500	500
Total 3320 Men's Ministries	700	650
3330 Women's Ministries		
3332 Promotion & Outreach - WM	100	150
3333 Bible Studies - WM	300	100
3334 Special Events - WM	2,000	800
3337 MOPS	1,100	1,100

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
3338 Training/Conferences	500	500
3339 Discipleship/Encouragement	250	250
Total 3330 Women's Ministries	4,250	2,900
3340 College Ministry	1,200	1,200
3350 YACS		
3351 YACS Retreats	170	170
3352 YACS Events	50	50
3353 YACS Supplies	260	260
Total 3350 YACS	480	480
Total 3300 Adult Ministries	10,213	6,830
3360 Senior Fellowship	400	400
3400 Discipleship Support		
3410 Networking		
3413 Discovery	375	375
Total 3410 Networking	375	375
3420 Library		
3421 Supplies	50	200
3422 Books	600	400
3427 Audio and Video	400	250
Total 3420 Library	1,050	850
Total 3400 Discipleship Support	1,425	1,225
Total 3000 Discipleship Ministries	31,977	27,855
5000 Evangelism Ministries		
5100 Supplies	4,100	4,340
5150 Evangelistic Events	520	500
5400 Training Programs,Videos,etc	300	300
5600 Community Outreach		
5630 Candy Carnival	725	725
5650 Community Events	2,650	2,500
Total 5600 Community Outreach	3,375	3,225
Total 5000 Evangelism Ministries	8,295	8,365
6000 Missions	756	750
6110 Bible Fellowship Homes	3,600	3,600
6111 Pinebrook Conference Center	3,600	3,600
6112 Victory Valley	3,600	3,600
6113 Ebenezer Special Missions	49,250	43,250
6116 Missionary Speakers & Confer.	4,500	3,600
6117 Church Extension	31,800	33,000
6200 Bible Fellowship Brd of Mission	78,960	74,700
Total 6000 Missions	176,066	166,100
7000 Deacon Ministries		
7100 Utilities		
7110 Electricity		

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
7112 PP&L	30,815	32,600
Total 7110 Electricity	30,815	32,600
7130 Refuse Removal	3,410	3,360
7140 Water & Sewer		
7142 Water & Sewer (church)	4,330	4,200
Total 7140 Water & Sewer	4,330	4,200
7150 Telephone Services	2,420	3,000
Total 7100 Utilities	40,975	43,160
7300 Maintenance		
7310 Church Maintenance supplies	5,000	6,000
7330 Maintenance Services	19,000	17,000
7340 Landscaping	1,500	1,500
Total 7300 Maintenance	25,500	26,000
7400 Supplies		
7410 Cleaning Supplies	5,000	4,500
7420 Kitchen Supplies	3,060	2,040
7440 Ordinance	900	300
7460 Decorating Supplies	700	500
Total 7400 Supplies	9,660	7,340
7500 Transportation		
7510 Maintenance		
7513 Vehicle Rental	400	400
7516 Registration and EZ Pass	300	200
Total 7510 Maintenance	700	600
7519 Vehicle Repairs and Supplies	2,500	1,100
7520 Fuel	300	300
Total 7500 Transportation	3,500	2,000
7600 Capital Improvements	44,669	25,000
7700 New Equipment	500	500
7800 Activities	500	500
Total 7000 Deacon Ministries	125,304	104,500
8000 Worship	6,000	4,500
8200 Guest Ministries		
8210 Guest Speakers	300	300
Total 8200 Guest Ministries	300	300
8300 Equipment	2,000	2,500
8600 Worship Administration	1,400	1,400
8900 Music Ministries		
8920 Adult Choir	50	100
Total 8900 Music Ministries	50	100
Total 8000 Worship	9,750	8,800
9000 Office Expenses		
9100 Office Supplies		

EBENEZER BIBLE FELLOWSHIP CHURCH

Proposed Budget - 2018

	2018 Total	2017 Budget
9110 Copier		
9113 Copier Paper	1,300	1,300
9115 Copier Fee & Maint.	7,000	7,000
Total 9110 Copier	8,300	8,300
9120 Supplies	1,000	1,000
9130 Stamps	775	775
9140 Bulletins	2,300	2,300
9160 BFC Denomination NL	125	125
9170 Toner	200	200
Total 9100 Office Supplies	12,700	12,700
9125 Pastoral Sermon Support Materials	2,500	-
9300 Advertising	3,100	2,725
9400 Office Equipment	1,700	600
Total 9000 Office Expenses	20,000	16,025
Total Expenditures	1,040,291	988,615
Net Operating Revenue	-	-
Net Revenue	-	-

- Vision of EBFC
- 2017 in Review
- 2018 Budget Background
- 2018 Proposed Budget

Our Vision is

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 counselling, Church planting, and missions.

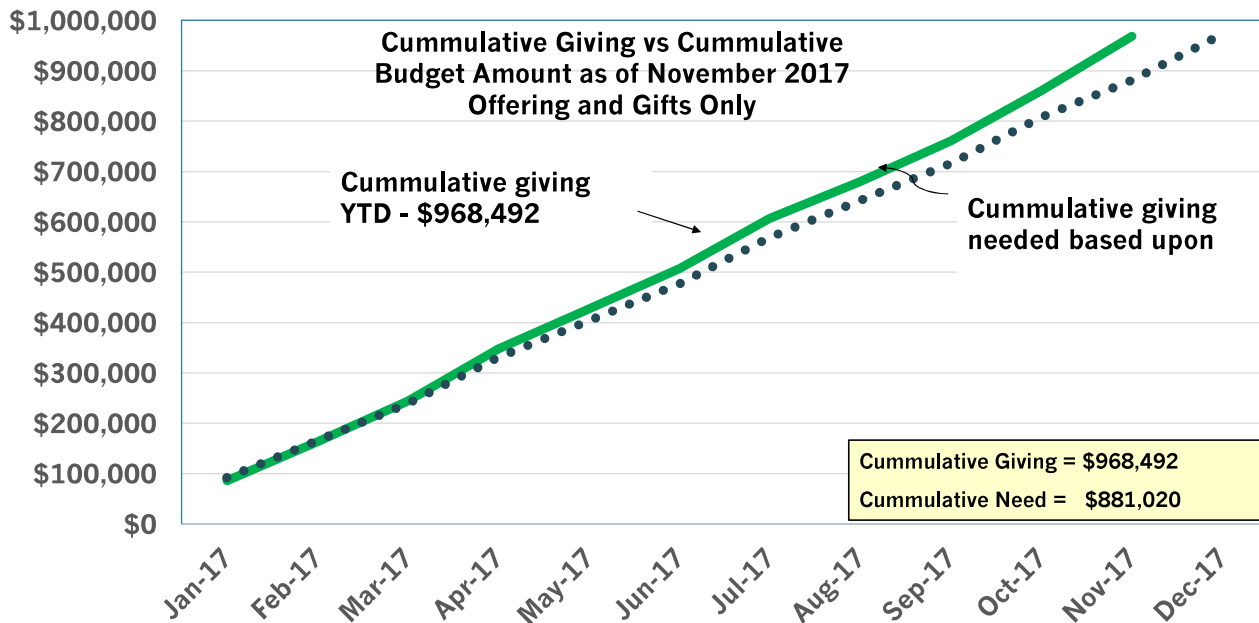
Our Membership Commitment

- Are you in sympathy with both the vision and the doctrine of this church?
- Will you endeavor to minister to others by using your spiritual gifts?
- Will you attend faithfully?
- Will you pray for the church and its people?
- Will you support the church financially?
- Will you seek to live a life that honors God?

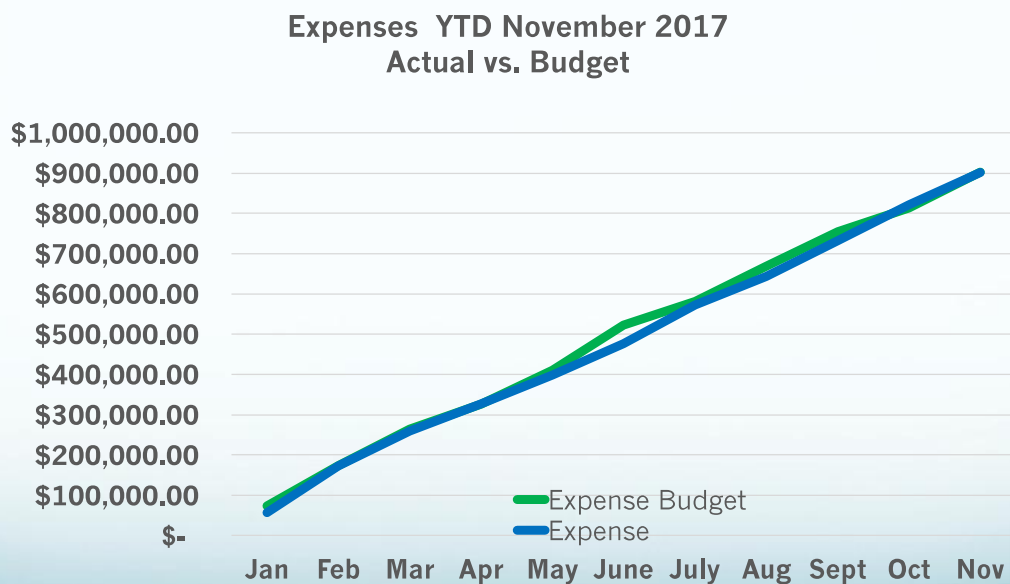
2017 Financial Highlights

- Giving Summary
- End of Year Giving
- Giving Reminders and FAQs
- Year-end Notes

2017 Income vs. Budget



2017 Expenses vs. Budget



2017 Assets

Assets

18000 Checking (KNBT)	507851
18002 CDs (KNBT)	67,799
19000 Savings (M&T Bank)	93,014
19001 Checking (M&T Bank)	5,376

Total Checking/Savings	\$674,040
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* as of 11/30/17

Current Liabilities

901 · Building Fund	\$ 68,917
902 · Capital Improvement Fund*	\$ (72,060)
903 · Transportation Fund	\$ 268
904 · Scholarship Fund	\$ 3,587
905 · Faith Promise	\$ 8,746
907 · Benevolence Fund	\$ 16,468
908 · Music Fund	\$ 374
909 · Heyer Trust	\$ 20,000
911 · Year End Accruals	\$ 8,480
912 · Run For The Children	\$ 2,338
914 · HRA	\$ 778
915 · Youth Summer Missions	\$ (20)
100 · Payroll Liabilities	\$ 2,299
Total Other Current Liabilities*	\$ 132,234

** Total does not include Capital Improvement Fund - This amount will be transferred to the Deacons Line at the end of the year*

* as of 11/30/17

End of Year Giving

- General Fund
- Miracle Month
- Designated Funds

Giving Reminders and FAQs

- General Fund
- Miracle Month
- Designated Funds

- Envelopes
- Online

Giving Reminders and FAQs

- Ability to donate from IRA
- Ability to donate stocks and Mutual Funds
- Charitable receipt not from EBFC but we will acknowledge gift
- Let Debbie and Joe know it is coming
- If you have a desire to donate stocks let us know and we will get information to you
- Ability to deduct is based upon how long you own the stock (greater than a year)

Giving FAQs

Tax Year – Mailing Donations in December

If I mail my contribution in December 2017, but it doesn't reach the church until January 2018, for which year should I claim it?

On your 2017 tax return. A check that is mailed to a charity is deductible in the year the check is **mailed and postmarked**, even if it is received in the next year.

Giving FAQs

Designated Funds

I designated my contribution to the church benevolence fund. Is it deductible?

That depends. “Designated contributions” are those made to a church for a specified purpose. If the purpose is an *approved project or program of the church*, you can deduct the contribution.

Designated Funds (continued)

If you designate a \$100 gift to the church benevolence fund, it is deductible, **unless** you specify that your contribution be applied to a named individual; then no deduction is allowed.

Contributions to a church or missions agency that designate a particular missionary *may be tax-deductible if the church or missions agency exercises full administrative control* over the contributions and ensures that they are spent in furtherance of the church’s tax-exempt purposes.

Year-end Dates

- **ALL** check requests for 2017 should be submitted no later than Dec. 22nd
- Church office will be open Dec. 27th - 29th
- Elizabeth Heyer Trust – Brief Update

2018 Budget Development

Background Information

Trends from 2017

Offering through end November

- Total Giving \$968,492
- Budget Giving \$881,020
- Giving is 10% above budget.

We also looked at Giving Trends by members and comparison to other BFC churches

Giving Trend Member vs Non Member

	2017	2016	2015	
Attendance				
Members (# of units)	223	226	222	(value for 2015 and 2016 is year end, value for 2017 is projected from Nov 22nd, 2017 data)
# of Member units giving	195	211	222	
% of total Giving				
Member Units	73.7	74.5	76.3	
Non Members	26.4	25.5	23.7	
Average Gift Per giving Unit				
Member Units	3,468	3,315	3,470	(value for 2017 is based upon taking the data for Nov 22, 2017 and projecting to year end based upon same giving pattern)
Non Members	886	744	606	

Membership Giving % of Amount			
0-999	2.8%	3.8%	3.9%
1,000-4,999	28.9%	26.5%	28.7%
5,000+	68.4%	69.6%	67.4%
Membership Giving % of People			
0-999	36.3%	40.3%	36.9%
1,000-4,999	38.6%	34.1%	38.7%
5,000+	25.1%	25.7%	24.3%
Membership Giving #			
0-999	81	91	82
1,000-4,999	86	77	86
5,000+	56	58	54
Breakdown of 0-399 group			
0 per year	28	15	0
1-99 per year	13	19	22
100-199 per year	8	10	13
200-299 per year	1	9	9
300-399 per year	9	7	4
	59	60	48

Trend vs Other BFC Churches

2015 BFC Church Comparison																			
Church	Members		Morning		Offering		Offering / Member		Offering / Morning Attender		Missions		Missions as a % of Offering		Total Salaries and Benefits		Salaries as a % of Offering		
Cedar Crest	609	1	768	2	1,768,170	1	2,903	6	2,302	5	409,034	1	23.1%	4	528,155	3	29.9%	20	
Sinking Spring	569	2	982	1	1,430,310	2	2,514	9	1,457	21	156,257	7	10.9%	18	611,975	1	42.8%	6	
Lancaster	461	3	549	4	1,085,700	4	2,355	12	1,978	11	106,289	9	9.8%	20	344,390	6	31.7%	17	
Coopersburg	424	4	379	7	750,895	8	1,771	19	1,981	10	186,427	5	24.8%	2	267,071	7	35.6%	14	
Ebenezer	399	5	525	5	917,052	5	2,298	15	1,747	16	183,650	6	20.0%	7	551,897	2	60.2%	1	
Newark	355	6	583	3	1,248,790	3	3,518	2	2,142	8	205,595	3	16.5%	14	377,920	5	30.3%	18	
Reading	306	7	247	11	477,047	11	1,559	21	1,931	13	93,100	11	19.5%	9	143,824	15	30.1%	19	
Emmaus	290	8	376	8	840,768	6	2,899	7	2,236	6	238,559	2	28.4%	1	384,294	4	45.7%	5	
Sunbury	267	9	289	9	471,179	12	1,765	20	1,630	19	90,289	12	19.2%	10	174,997	14	37.1%	13	
Oley	259	10	452	6	782,781	7	3,022	4	1,732	17	187,565	4	24.0%	3	251,894	10	32.2%	16	
Lebanon	216	11	257	10	498,062	10	2,306	14	1,938	12	98,203	10	19.7%	8	261,349	8	52.5%	3	
Wallingford	188	12	181	15	632,285	9	3,363	3	3,493	1	115,136	8	18.2%	12	256,695	9	40.6%	10	
Harleysville	152	13	192	13	450,899	13	2,966	5	2,348	3	71,713	14	15.9%	15	187,361	13	41.6%	8	
Blandon	144	14	180	16	328,270	16	2,280	16	1,824	14	60,524	15	18.4%	11	129,295	16	39.4%	12	
Ephrata	141	15	158	18	287,956	19	2,042	17	1,823	15	60,374	16	21.0%	6	115,772	18	40.2%	11	
Whitehall	130	16	205	12	325,351	17	2,503	10	1,587	20	38,020	19	11.7%	17	18,060	21	5.6%	21	
Hatfield	125	17	106	20	306,132	18	2,449	11	2,888	2	53,467	17	17.5%	13	125,630	17	41.0%	9	
Piscataway	122	18	148	19	347,431	15	2,848	8	2,348	4	47,669	18	13.7%	16	191,649	11	55.2%	2	
Nazareth	121	19	163	17	279,070	20	2,306	13	1,712	18	28,240	20	10.1%	19	97,112	19	34.8%	15	
Harrisburg	114	20	189	14	411,079	14	3,606	1	2,175	7	87,425	13	21.3%	5	190,108	12	46.2%	4	
Red Hill	110	21	100	21	202,527	21	1,841	18	2,025	9	19,350	21	9.6%	21	85,544	20	42.2%	7	

2016 BFC Church Comparison

Church	Members		Morning		Offering		Offering / Member		Offering / Morning Attender		Missions		Missions as a % of Offering		Total Salaries and Benefits		Salaries as a % of Offering	
Cedar Crest	638	1	769	2	1,836,115	1	2,878	7	2,388	4	388,026	1	21.1%	8	607,333	1	33.1%	19
Sinking Spring	555	2	960	1	1,509,979	2	2,721	9	1,573	20	166,845	6	11.0%	19	564,004	3	37.4%	16
Lancaster	461	3	544	4	1,085,700	4	2,355	13	1,996	13	94,956	11	8.7%	21	492,763	4	45.4%	8
Ebenezer	420	4	511	5	954,717	5	2,273	15	1,868	14	208,408	3	21.8%	5	573,253	2	60.0%	1
Coopersburg	406	5	350	8	743,798	8	1,832	18	2,125	10	187,742	5	25.2%	2	139,092	16	18.7%	21
Newark	366	6	602	3	1,332,154	3	3,640	1	2,213	7	228,276	2	17.1%	13	375,896	6	28.2%	20
Reading	309	7	242	11	505,721	11	1,637	21	2,090	11	104,449	10	20.7%	9	196,801	12	38.9%	15
Oley	293	8	480	6	862,642	6	2,944	5	1,797	16	195,218	4	22.6%	4	361,600	7	41.9%	11
Sunbury	273	9	267	9	472,973	12	1,733	20	1,771	18	89,208	12	18.9%	11	162,091	15	34.3%	18
Emmaus	253	10	380	7	840,768	7	3,323	4	2,213	8	166,470	7	19.8%	10	395,310	5	47.0%	6
Lebanon	214	11	260	10	522,657	10	2,442	12	2,010	12	79,708	13	15.3%	14	307,468	8	58.8%	2
Wallingford	184	12	191	14	654,097	9	3,555	3	3,425	1	152,864	8	23.4%	3	267,442	9	40.9%	13
Blandon	150	13	185	16	331,355	16	2,209	17	1,791	17	70,610	15	21.3%	7	135,630	17	40.9%	12
Harleysville	149	14	188	15	438,009	14	2,940	6	2,330	5	110,630	9	25.3%	1	187,880	13	42.9%	10
Whitehall	134	15	211	12	315,190	17	2,352	14	1,494	21	47,081	18	14.9%	16	169,228	14	53.7%	4
Harrisburg	131	16	203	13	466,036	13	3,558	2	2,296	6	71,064	14	15.2%	15	209,876	10	45.0%	9
Piscataway	130	18	146	18	360,064	15	2,770	8	2,466	3	46,780	19	13.0%	17	201,364	11	55.9%	3
Hatfield	130	17	100	21	290,225	19	2,233	16	2,902	2	49,851	17	17.2%	12	135,535	18	46.7%	7
Ephrata	121	19	143	19	313,681	18	2,592	11	2,194	9	67,890	16	21.6%	6	124,659	19	39.7%	14
Red Hill	112	20	112	20	204,074	21	1,822	19	1,822	15	20,190	21	9.9%	20	96,638	21	47.4%	5
Nazareth	106	21	167	17	277,652	20	2,619	10	1,663	19	33,940	20	12.2%	18	98,895	20	35.6%	17

Recommendation for Budget

Based upon giving trends – recommended the following

- 2017 had 53 Sundays vs 52 for 2018
- Mission Budget increase 6%
- Salaries increase by max 3%
- Other ministries hold flat or increase based upon specific ministry growth reasons

EBFC 2018 Budget Proposal

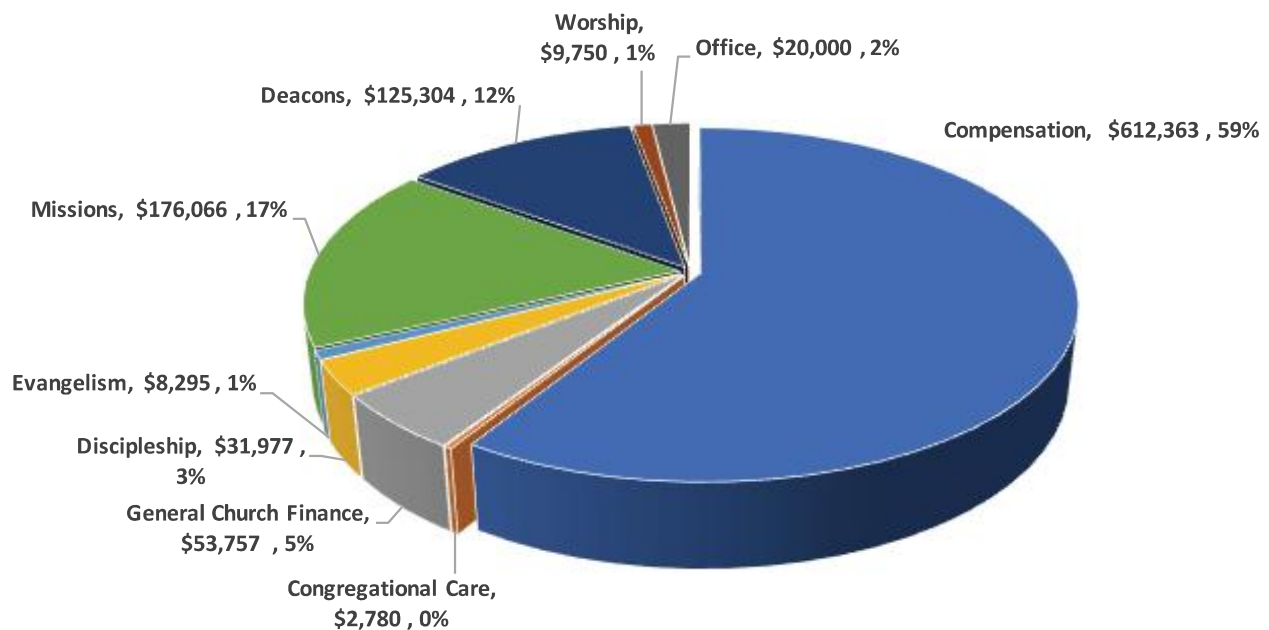
EBFC 2018/2017 Budget Summary

Income/Expenses				
	FY18 Budget	FY17 Budget	Difference	% Difference
Income	\$ 1,040,291	\$ 988,615	\$ 51,677	5.2%
Compensation	\$ 612,363	\$ 597,631	\$ 14,732	2.5%
Congregational Care	\$ 2,780	\$ 2,960	\$ (180)	-6.1%
General Church Finance	\$ 53,757	\$ 56,379	\$ (2,622)	-4.7%
Discipleship	\$ 31,977	\$ 27,855	\$ 4,122	14.8%
Evangelism	\$ 8,295	\$ 8,365	\$ (70)	-0.8%
Missions	\$ 176,066	\$ 166,100	\$ 9,966	6.0%
Deacons	\$ 125,304	\$ 104,500	\$ 20,804	19.9%
Worship	\$ 9,750	\$ 8,800	\$ 950	10.8%
Office	\$ 20,000	\$ 16,025	\$ 3,975	24.8%
Total Expenses	\$ 1,040,291	\$ 988,615	\$ 51,677	5.2%

General Fund Income

	2018 Total	2017 Budget
Income		
1100 Offerings / Gifts	1,024,192	972,793
1400 Interest	450	750
1700 Memorials	700	-
1900 Bethlehem Christian School	14,649	15,072
1901 Other Building Use	300	-
Total Income	1,040,291	988,615

2018 Expense Breakout



General Church Finance

	2018 Total	2017 Budget
2000 General Church Finance		
2100 General Church Accounts		
2110 Property & Casualty Insurance	11,000	10,973
2112 Workman's Compensation	3,135	2,853
2113 Youth Group Insurance	1,136	1,800
Total 2110 Property & Casualty Insurance	15,271	15,626
2130 Conference Administration Exp.	20,800	19,453
2140 Taxes		
2141 Parsonage Taxes	1,342	5,600
Total 2140 Taxes	1,342	5,600
2150 Bank Fees	2,760	2,500
Total 2100 General Church Accounts	40,173	43,179
2300 Supplies		
2310 Legal Materials / Manuals	300	300
2320 Other supplies	800	800
2330 Audit	5,000	5,000
Total 2300 Supplies	6,100	6,100

	2018 Total	2017 Budget
2700 Information Technology		
2710 Internet Connections	1,150	1,150
2720 Software	634	250
2730 Web Services	1,700	1,700
2740 Computer and Related Equipment		
2741 PCs & Hardware	3,500	3,500
Total 2740 Computer and Related Equipment	3,500	3,500
Total 2700 Information Technology	6,984	6,600
2850 Background Checks	500	500
Total 2000 General Church Finance	53,757	56,379

Discipleship Ministries

	2018 Total	2017 Budget
Total 3100 Kids Crossing	12,505	12,400
Total 3200 Student Ministries	7,000	7,000
3300 Adult Ministries		
Total 3310 Family Life	3,583	1,600
Total 3320 Men's Ministries	700	650
Total 3330 Women's Ministries	4,250	2,900
3340 College Ministry	1,200	1,200
Total 3350 YACS	480	480
Total 3300 Adult Ministries	10,213	6,830
3360 Senior Fellowship	400	400
Total 3410 Networking	375	375
Total 3420 Library	1,050	850
Total 3000 Discipleship Ministries	31,977	27,855

Evangelism Ministries

	<u>2018 Total</u>	<u>2017 Budget</u>
5000 Evangelism Ministries		
5100 Supplies	4,100	4,340
5150 Evangelistic Events	520	500
5400 Training Programs,Videos,etc	300	300
5600 Community Outreach		
5630 Candy Carnival	725	725
5650 Community Events	2,650	2,500
Total 5600 Community Outreach	<u>3,375</u>	<u>3,225</u>
Total 5000 Evangelism Ministries	<u>8,295</u>	<u>8,365</u>

Missions

	<u>2018 Total</u>	<u>2017 Budget</u>
6000 Missions	756	750
6110 Bible Fellowship Homes	3,600	3,600
6111 Pinebrook Conference Center	3,600	3,600
6112 Victory Valley	3,600	3,600
6113 Ebenezer Special Missions	49,250	43,250
6116 Missionary Speakers & Confer.	4,500	3,600
6117 Church Extension	31,800	33,000
6200 Bible Fellowship Brd of Mission	78,960	74,700
Total 6000 Missions	<u>176,066</u>	<u>166,100</u>

Deacon Ministries

	2018 Total	2017 Budget
7000 Deacon Ministries		
Total 7100 Utilities	40,975	43,160
Total 7300 Maintenance	25,500	26,000
Total 7400 Supplies	9,660	7,340
Total 7500 Transportation	3,500	2,000
7600 Capital Improvements	44,669	25,000
7700 New Equipment	500	500
7800 Activities	500	500
Total 7000 Deacon Ministries	125,304	104,500

Worship

	2018 Total	2017 Budget
8000 Worship	6,000	4,500
8200 Guest Ministries		
8210 Guest Speakers	300	300
Total 8200 Guest Ministries	300	300
8300 Equipment	2,000	2,500
8600 Worship Administration	1,400	1,400
8900 Music Ministries		
8920 Adult Choir	50	100
Total 8900 Music Ministries	50	100
Total 8000 Worship	9,750	8,800

Office Expenses

	<u>2018 Total</u>	<u>2017 Budget</u>
9000 Office Expenses		
9100 Office Supplies		
9110 Copier		
9113 Copier Paper	1,300	1,300
9115 Copier Fee & Maint.	7,000	7,000
Total 9110 Copier	8,300	8,300
9120 Supplies	1,000	1,000
9130 Stamps	775	775
9140 Bulletins	2,300	2,300
9160 BFC Denomination NL	125	125
9170 Toner	200	200
Total 9100 Office Supplies	12,700	12,700
9125 Pastoral Sermon Support Materials	2,500	-
9300 Advertising	3,100	2,725
9400 Office Equipment	1,700	600
Total 9000 Office Expenses	20,000	16,025

Congregational Care

	<u>2018 Total</u>	<u>2017 Budget</u>
10000 Congregational Care Ministries		
10200 Mercy Teams		
10204 Support Groups	180	250
10205 Funeral Luncheons	500	500
Total 10200 Mercy Teams	680	750
10300 Counseling Assistance	750	750
10301 Counseling Supplies	250	250
Total 10300 Counseling Assistance	1,000	1,000
10400 Welcome Ministry		
10401 Welcome Center	800	940
10402 Welcome Desserts	300	270
Total 10400 Welcome Ministry	1,100	1,210
Total 10000 Congregational Care Ministries	2,780	2,960

Compensation

	2018 Total	2017 Budget
11000 Compensation		
11010 Payroll Expenses	17,040	14,040
11020 Health Reimbursement Accounts	5,000	6,000
11030 Pastor Education Reimbursement	2,000	2,000
Total 11100 Senior Pastor	129,128	125,300
Total 11300 Discipleship Pastor	100,031	97,790
Total 11400 Youth Pastor	75,472	78,746
Total 11600 Women's Ministry Coordinator	18,692	18,148
Total 12300 Bookkeeper1	3,587	3,416
Total 12400 Office Administrator	58,344	56,818
Total 12500 Facilities Manager	68,441	67,003
Total 12600 Office Assistant	11,350	12,200
Total 12700 Kid's Crossing Coordinator	8,879	13,110
Total 12800 Youth Ministry Assistant	22,568	22,239
Total 12900 Worship Coord Assistant	13,324	12,936
Total 13000 Worship Pastor	78,507	67,885
Total 11000 Compensation	612,363	597,631

Pastoral Compensation

Senior Pastor		
Salary	\$	64,836
Housing Allowance	\$	32,960
Medical Insurance	\$	22,820
Pension	\$	3,951
Total	\$	124,567

Youth Pastor		
Salary	\$	36,612
Housing Allowance	\$	34,800
Medical Insurance	\$	-
Pension	\$	-
Total	\$	71,412

Discipleship Pastor		
Salary	\$	45,221
Housing Allowance	\$	23,072
Medical Insurance	\$	24,907
Pension	\$	2,771
Total	\$	95,971

Worship Pastor		
Salary	\$	35,020
Housing Allowance	\$	22,660
Medical Insurance	\$	16,767
Pension	\$	-
Total	\$	74,447

Total Pastor Salaries & Housing Allowance	\$	244,223
Total Medical Insurance	\$	47,727
Reimbursable	\$	16,740
Total	\$	308,690

Staff Compensation Detail

Women's Ministry Coordinator	\$	18,692
Bookkeeper	\$	3,587
Office Administrator	\$	51,375
Facilities Manager	\$	49,762
Office Assistant	\$	11,350
Kid's Crossing Coordinator	\$	8,879
Youth Ministry Coordinator	\$	16,264
Worship Coordinator Assistant	\$	13,324

Total Salaries	\$	173,233
Total Medical Insurance	\$	30,972
Total Cell Phone	\$	960
Total	\$	205,165

2018 Budget Proposal

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Office	\$ 20,000	\$ 16,025	\$ 3,975	24.8%
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Questions?



Thank You!