



EBENEZER
BIBLE FELLOWSHIP CHURCH

Congregational Budget Meeting December 8, 2019

Meeting called to order & Opening Prayer - Pastor Tim Gibson

- Opening Hymns (Pastor Jeremy Harkins) - "Hark! The Herald Angels Sing", "Joyful, Joyful, We Adore Thee"
- Pastor Tim read from Matthew 6 & opened in prayer

Roll Call (Pastor Dick)

- **Elders:**
 - **Present:** Dick Bickings, Dennis Flanagan, Tim Gibson, Bob Gill, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Chris Jones, Phil Norris, Mike Notary
 - **Absent:** Byron Roth (excused), Tom Galloway (excused), Scott Holwick (excused)
- **Deacons:**
 - **Present:** Rob Christiansen, Mark Florentine, George Hardy, Kamba Kalubi, Blake Kuntz, Dan Lichtenwalner, Gary Walleisa
 - **Absent:** Mark Hardy (excused), Kevin Kritzberger (excused), Andy Meeks (excused)

Note: Andy Meeks is taking a sabbatical for 2020.

Approval of Minutes

- Motion was made to approve the minutes from the Semi-Annual Congregational Meeting held August 11, 2019. It was seconded and approved unanimously.

Elder/Deacon Candidate Vote (Pastor Tim Gibson)

- Elders
 - Swannie Griffin (reelection) - (Y-52, N-2)
 - Kevin Hardy (reelection) - (Y-55, N-0)
 - Phil Norris (reelection) - (Y-54, N-1)
 - Byron Roth (reelection) - (Y-55, N-0)
 - Travis Schanely (new) - (Y-55, N-0)
- Deacons
 - Kamba Kalubi (reelection) - (Y-55, N-0)

2019 Budget Update (Joe Meier)

- Joe Meier reviewed our EBFC Vision statements (the basis of our financial summary)
- Joe Meier reviewed income and expenses as of November 2019
 - General fund
 - Income: \$964,729 vs \$968,112 (budget) (as of end of November) - right on budget
 - Expenses: \$1,021,047 vs \$983,201 (budget) - over budget
 - \$60,000 given to BFC churches (Forks (\$20,000), Naples (\$20,000), Saucon)
 - Balance Sheet: over last year because of sale of parsonage
 - Income \$3,042 behind
 - Expenses
 - Designated Funds
 - Miracle month (\$25k for missionaries)
 - Donate from IRA or Stocks (no charitable receipts)
 - Postmarked by December 31 to claim in 2019 tax year
 - Designated funds can receive charitable receipts
 - Heyer Trust (\$20,000 for 16 years) - mostly used to support Marcus Brunstetter as local missionary.
 - Check request to be submitted by December 20.

Presentation of 2020 Budget Proposal (Joe Meier)

- Recommendations
 - Income 2.8% increase
 - Mission budget (17%)
 - Compensation increases - 2.5% increase (58% of total budget)
 - Congregational Care
 - Counselors for our people subsidized by EBFC
 - Clyde Bomgardner
 - Jane Boyd
 - Eric Johnson
 - Compensation (2.5% increase)
 - Medical Change (Capital Blue) - down by 2.5%
 - General Church Finance (down by 4-5%)
 - Saving on insurance
 - Increase in PC hardware
 - Discipleship (increase 7.7%)
 - Increase in VBS & Scripture Memory
 - Women's ministry: special events
 - Evangelism (increase 17.5%)
 - Community weekend now in evangelism, moved from worship
 - Mission
 - Increased by 5%, for under-funded missionaries
 - Deacon (down 4.9%)
 - Utility expenses down
 - Increase in maintenance & supplies
 - Worship (increase 50.7%)
 - Replacement of microphones

- Office (flat)
- Heyer Trust (\$20k/year)
 - Salary for Marcus Brunstetter
- Questions:
 - Q: Is the Heyer Trust a line item in the budget? A: No, it is a designated fund.
- Vote for 2020 budget: Overwhelming approved (Y-54, N-1)

Miscellaneous

- Joe Meier thanked Debbie Griffin for her hard work in bookkeeping
- Pastor Tim thanked Joe Meier and Byron Roth for their hard work on the finance committee.

Closing Prayer: Pastor Tim Gibson closed in Prayer.

Respectfully Submitted,

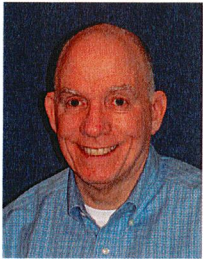


Pastor Dick Bickings
Secretary to the Board of Elders

2020 Elections

Voting will take place at the Congregational Budget Meeting held
Sunday, December 8, 2019, 6:00 pm

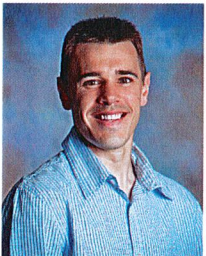
Concerns about any of the candidates should be directed to
Pastor Tim Gibson (tim@aplaceforyou.org, 610-868-5501) by November 24, 2019.



ELDER NOMINEE (re-election for a 3 yr. term)

Swannie Griffin, Missions Committee—Understanding my need to repent of my sin I received God's gift of salvation at age 11. I have attended EBFC since 1976 and became a member in 1977. Since that time I have been used of God to serve in several ministries: Christian Service Brigade 25 years, Haycock Camping Ministries 25 years, taught Sunday School for Junior Age boys 15 years, Middle School boys for 10 years, High School for 3 years, worked in Youth Group for 13 years and coordinated a Kinship Group for 15 years. I have had the blessing of going on 3 short-term missions trips. I previously served as a deacon and as an elder. For the past 5 years I have served on the Missions Committee and the last 4 years as Missions Committee Chairman. All

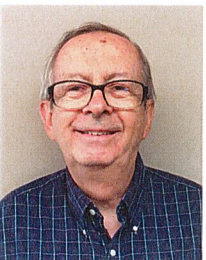
have been lessons in personal growth and blessing in seeing God use me and in watching others grow. To be an Elder is a sobering thought and not to be taken lightly. After graduating from Saucon Valley H.S. I served for 3 years in the U.S. Army and now work in a clothing warehouse and am looking forward to retiring soon and working part-time. I have been married to my wife, Deborah, for 40 years and we reside in Bethlehem. I enjoy biking, hiking and bird-watching with my wife.



ELDER NOMINEE (re-election for a 3 yr. term)

Kevin Hardy, Ministry Assimilation—I was richly blessed to be raised by wonderful, God-fearing parents. By God's grace, my heart was opened to the Gospel when I was 7. Understanding the need for forgiveness and repentance, I put my faith in Jesus as my Lord and Savior. I have been attending Ebenezer my entire life and became a member in 1999. Throughout college, the Lord began to give me many opportunities to teach bible studies and serve in various leadership roles within student ministry. As an elder, I've had the blessing of serving in the area of ministry assimilation and teaching the Saved to Serve class. In summary, this ministry involves equipping and encouraging believers to be faithful servants with what God has given each of us. It has been a

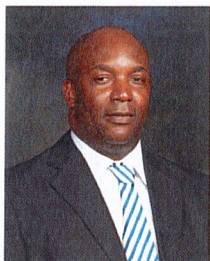
great honor and very humbling to serve in this capacity and to serve along side such Godly men on the elder board. Amy and I have been married for 14 years and live in Lower Nazareth. It is a blessing to have the opportunity to help lead a kinship group and I'm so grateful for Amy and her faithfulness in serving full-time within our home. We have three children, Claire, Bennett, and Drew.



ELDER NOMINEE (re-election for a 3 yr. term)

Phil Norris, Senior Fellowship—I was privileged to grow up in a Christian home where my parents were actively involved in church and Christian ministries. At age six in Vacation Bible School I responded to God's call and accepted Jesus as my Savior and Lord. I graduated from Wheaton College with a Bible major and from Dallas Theological Seminary with a Master of Theology degree in Christian Education. For 28 years I taught Bible and was involved in administration at Christian School of York and was involved as an adult Sunday School teacher, elder and delegate at Faith Bible Fellowship Church in York, PA. I then became pastor at Bethany Bible Fellowship Church in Mt. Carmel for ten years and served as Principal at Faith Christian School

in Roseto for one year before retiring. Carla and I were married 39 years ago and have been blessed with two daughters Rachel Marks and Angela Eia, two great sons-in-law, and six grandsons. We joined Ebenezer in 2015 and I am currently serving as elder, delegate to BFC Conference, adult Sunday School teacher, and involved in leading the Senior Fellowship.

**DEACON NOMINEE (re-election for a 3 yr. term)**

Kamba Kalubi, *Ordinances*—Kamba Kalubi had the privilege of growing up in a solid Christian home where his parents and grandparents served the Lord. His grandfather was a deacon in a catholic church, and his father later became a pastor of a Pentecostal church. Growing up Kamba accepted Jesus Christ at an early age. He served as an altar boy in the church at his Jesuit boarding school. Since 2003 he and his family have been attending Ebenezer and have made it their home. Kamba and Ida have been married for 18 years and have two sons, Eloge and Jonathan.

**ELDER NOMINEE (re-election for a 3 yr. term)**

Byron Roth, *Finance Committee*—I was blessed to grow up in a Christian home in western Canada and came to know Jesus Christ when I was 12. I have been attending Ebenezer for 27 years and have been an elder for 15 years. I am currently serving as Chairman of the Finance Committee as well as President of the Board of Elders and support the Pastor Relations Committee. I am humbled by the opportunity to serve with the other men on the Elder Board and continue to ask for your prayers for myself and the entire board as we strive to be faithful to the task that God has called us to. Along with leading a kinship group, My wife and I continue to be blessed in teaching the pre-k/kindergarten Sunday school class, it is a joy to spend time teaching and nurturing children at Ebenezer. My wife Charity and I live in West Bethlehem and we have 3 children Hudson, Abigail and Steven.

**ELDER NOMINEE (election for a 3 yr. term)**

Travis Schanely—I grew up in a Christian home and came to know the Lord at a young age. It was when I attended Moody Bible Institute in Chicago that I really began to grow and mature in my knowledge and understanding of the Bible. It was at Moody where I met my wife Jennifer, who was also attending Moody at the time, and we were married in 2000. After graduating from Moody with a Bachelor of Science in Missionary Aviation, Jennifer and I joined Wycliffe Bible Translators. I served in Papua New Guinea as a pilot, and Jennifer served in the missionary kids' school on our mission's base. While serving in Papua New Guinea we went to Australia for the birth of our first daughter Alyssa who is now in her first year at the Nazareth Middle School.

The Lord redirected our path from overseas missions, and I took a job in central Virginia where our second daughter, Kaitlyn was born. Kaitlyn is in her last year at Lower Nazareth Elementary. We have been attending Ebenezer ever since we moved to PA in 2016. Jennifer is now serving as the Children's Ministry Director, and I have been assisting with Kinship, security team, and various positions when needed. I have a passion for discipleship by taking the knowledge of the Word and putting that into practical applications for our lives. "Apply you heart to instruction and your ear to words of knowledge." Proverbs 23:12 (ESV)



To Ebenezer Bible Fellowship Church Family:

Attached is information for your review prior to the congregational budget meeting on December 8th, 2019 in which we will be seeking approval from the membership of Ebenezer Bible Fellowship Church.

The budget that is being proposed for 2020 has been put together through the various ministry leaders and was reviewed and approved by a combined Elder/Deacon meeting. Included in the package are 4 pieces of information for your review:

- 2020 Budget Overview vs 2019 Budget Overview
- 2020 Budget Details vs 2019 Budget Details
- 2019 Budget vs 2019 Actuals Year to Date through End of October
- October 2019 Balance Sheet vs October 2018 Balance Sheet Comparison

To provide some assistance in your review of the documents we offer the following comments:

1) Regarding the year to date spending:

- On the comparison of the budget vs actuals for 2019, you will see that the total revenue for the year is \$1,141,587. This includes the proceeds from the sale of the parsonage. Taking out those proceeds, we have a revenue total of \$890,300.47 vs a budgeted revenue through October of \$890,551.00.
- Our Offerings through the end of October are 99.82% of what was anticipated through October and we must all praise God for His generous provisions to Ebenezer Bible Fellowship Church.
- As for our spending we are at 4% above our projected spending through the month of October. A few highlights of the increased expenditures:
 - i. For Missions, part of the difference is timing of planned outflows to various missions. Part of the difference is due to special one-time gifts to 3 BFC churches (Forks Township Church plant, Saucon Community, and Naples) – each church was given a one-time special gift of \$20,000 as they all had specific facility needs which the Elder Board felt led to provide a special gift from our funds.
 - ii. Worship is over on their expenditure primarily due to additional costs from the expanded outdoor service weekend events.
 - iii. For Deacon ministries, they have done a good job of managing expenditures and the timing for some items has been delayed due to delays in getting permitting for upgraded signs for our property.

2) Regarding the Budget for 2020:

- Regarding the Budget for 2020, we have increased the budget by 2.8% or \$29,798.
 - i. The Offerings are anticipated to be 1.6% above the amount for 2019.
 - ii. Our interest is significantly higher through the efforts of the finance committee to increase the return on the savings that we currently have.

- iii. We also have BCS paying their rent for a full year. Remember that in 2018 we suspended rent for a year to help BCS with their budget. They began paying rent again during 2019.
- Regarding spending, the following are highlights for the changes in spending for 2020:
 - i. Congregational Care (Account 10000) is higher by \$13,520 due to the addition of budgeted funds for Counseling Assistance which the Elders have been led to include. These funds will be used to support special counseling needs from our members and regular attenders. This will be described in further detail during the budget meeting.
 - ii. For our Pastors as well as our Staff, we have included a 2.5% increase in salaries. The compensation of our Pastors includes their designated housing and salary and the housing amount can change year to year.
 - iii. Our medical plan has changed to a new provider for 2020. The insurance premium is lower for better coverage, so this is a positive for our 2020 budget and for the staff currently in our medical plan.
 - iv. Within Church Finance (Account 2000), the budget is lower primarily due to a new insurance provider for the church.
 - v. Discipleship Ministries (Account 3000) is higher as we endeavor to increase our ministry within Ebenezer. Many of the ministry areas have specific increases that amount to an overall increase of \$2,516.
 - vi. Evangelism Ministries (Account 5000) is higher due to increased expenses for our expanded Community Weekend event. This item had previously been included within Worship; however, due to increased focus on outreach we have moved this budget item to Evangelism.
 - vii. Missions (Account 6000) has been increased by 5%. Ebenezer's continued focus on missions and the burden that many of our missionaries have due to underfunded situations has led the Missions Committee (with the support of the Elder Board) to increase our support of our missionaries.
 - viii. Deacon Ministries (Account 7000) is lower primarily due to reduced costs resulting from the sale of the parsonage as well as lower planned capital projects for the church.
 - ix. Worship Ministries (Account 8000) is higher due to the need to upgrade some of our sound equipment microphones.

We look forward to our meeting on December 8th and we welcome any questions that you have on the information provided during our meeting. If you would prefer to discuss or send us questions prior to the meeting please contact either Joe Meier or myself at our emails, with phone calls or with discussion when you see us at the church.

Byron Roth (BDRoth1969@gmail.com)

Chairman of Finance Committee

Joe Meier (Treasurer@aplaceforyou.org)

EBFC Treasurer

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
Revenue				
1100 Offerings / Gifts	\$ 1,088,140	\$ 1,071,100	\$ 17,040	1.6%
1400 Interest	\$ 5,067	\$ 425	\$ 4,642	1092.2%
1700 Memorials	\$ 400	\$ 700	\$ (300)	-42.9%
1900 Bethlehem Christian School	\$ 14,520	\$ 6,104	\$ 8,416	137.9%
1901 Other Building Use	\$ 300	\$ 300	\$ -	0.0%
Total Revenue	\$ 1,108,427	\$ 1,078,629	\$ 29,798	2.8%
Expenditures				
10000 Congregational Care Ministries				
10200 Mercy Teams				
10204 Support Groups	\$ 200	\$ 180	\$ 20	11.1%
10205 Funeral Luncheons	\$ 500	\$ 500	\$ -	0.0%
Total 10200 Mercy Teams	\$ 700	\$ 680	\$ 20	2.9%
10300 Counseling Assistance				
10301 Counseling Supplies	\$ 250	\$ 250	\$ -	0.0%
Total 10300 Counseling Assistance	\$ 14,500	\$ 1,000	\$ 13,500	1350.0%
10400 Welcome Ministry				
10401 Welcome Center	\$ 800	\$ 800	\$ -	0.0%
10402 Welcome Desserts	\$ 300	\$ 300	\$ -	0.0%
Total 10400 Welcome Ministry	\$ 1,100	\$ 1,100	\$ -	0.0%
Total 10000 Congregational Care Ministries	\$ 16,300	\$ 2,780	\$ 13,520	486.3%
11000 Compensation				
11010 Payroll Expenses	\$ 17,040	\$ 17,040	\$ -	0.0%
11020 Health Reimbursement Accounts	\$ 4,400	\$ 5,000	\$ (600)	-12.0%
11030 Pastor Education Reimbursement	\$ 2,050	\$ 2,000	\$ 50	2.5%
11100 Senior Pastor				
11110 Salary	\$ 72,772	\$ 66,295	\$ 6,477	9.8%
11130 Housing	\$ 29,725	\$ 33,702	\$ (3,977)	-11.8%
11160 Medical Insurance	\$ 26,995	\$ 27,869	\$ (874)	-3.1%
11171 SP Pension - Company Contribution	\$ 4,425	\$ 4,040	\$ 385	9.5%
Total 11170 SP Pension - Total Company & Employee Contribution	\$ 4,425	\$ 4,040	\$ 385	9.5%
11190 Cell Phone	\$ 960	\$ 960	\$ -	0.0%
11195 Conference Expenses	\$ 1,050	\$ 1,000	\$ 50	5.0%
Total 11100 Senior Pastor	\$ 135,927	\$ 133,866	\$ 2,062	1.5%
11300 Discipleship Pastor				
11310 Salary	\$ 47,394	\$ 46,238	\$ 1,156	2.5%
11330 Housing	\$ 24,181	\$ 23,592	\$ 590	2.5%
11360 Medical Insurance	\$ 21,131	\$ 30,529	\$ (9,398)	-30.8%
11370 DP Pension - Company & Employee Contribution	\$ 2,905	\$ 2,834	\$ 71	2.5%
11390 Cell Phone	\$ 960	\$ 960	\$ -	0.0%
11395 Conference Expenses	\$ 950	\$ 900	\$ 50	5.6%
Total 11300 Discipleship Pastor	\$ 97,521	\$ 105,053	\$ (7,532)	-7.2%
11400 Youth Pastor				
11410 Salary	\$ 40,844	\$ 37,435	\$ 3,409	9.1%
11430 Housing allowance	\$ 35,670	\$ 35,583	\$ 87	0.2%

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
11490 Cell Phone	\$ 960	\$ 960	\$ -	0.0%
11495 Conference Expenses	\$ 950	\$ 900	\$ 50	5.6%
Total 11400 Youth Pastor	\$ 78,424	\$ 74,878	\$ 3,546	4.7%
11600 Women's Ministry Coordinator				
11610 Salary	\$ 19,591	\$ 19,113	\$ 478	2.5%
Total 11600 Women's Ministry Coordinator	\$ 19,591	\$ 19,113	\$ 478	2.5%
12300 Bookkeeper1				
12310 Salary	\$ 3,760	\$ 3,668	\$ 92	2.5%
Total 12300 Bookkeeper1	\$ 3,760	\$ 3,668	\$ 92	2.5%
12400 Office Administrator				
12410 Office Admin Salary	\$ 53,844	\$ 52,531	\$ 1,313	2.5%
12460 Medical Insurance	\$ 9,572	\$ 8,515	\$ 1,057	12.4%
Total 12400 Office Administrator	\$ 63,417	\$ 61,046	\$ 2,370	3.9%
12500 Facilities Manager				
12510 Facilities Manager Salary	\$ 52,154	\$ 50,882	\$ 1,272	2.5%
12560 Medical Insurance - FM	\$ 26,538	\$ 21,598	\$ 4,940	22.9%
12590 Cell Phone	\$ 960	\$ 960	\$ -	0.0%
Total 12500 Facilities Manager	\$ 79,652	\$ 73,440	\$ 6,212	8.5%
12600 Office Assistant				
12610 Office Assistant Salary	\$ 11,169	\$ 10,897	\$ 272	2.5%
Total 12600 Office Assistant	\$ 11,169	\$ 10,897	\$ 272	2.5%
12700 Kid's Crossing Coordinator				
12710 Kid's Crossing - Salary	\$ 17,184	\$ 16,765	\$ 419	2.5%
Total 12700 Kid's Crossing Coordinator	\$ 17,184	\$ 16,765	\$ 419	2.5%
12800 Youth Ministry Assistant				
12810 Youth Ministry Asst - Salary	\$ 17,067	\$ 16,650	\$ 416	2.5%
12860 Medical Insurance	\$ 9,572	\$ 7,666	\$ 1,906	24.9%
Total 12800 Youth Ministry Assistant	\$ 26,639	\$ 24,317	\$ 2,322	9.5%
12900 Worship Coord Assistant				
12910 Worship Coord Asst - Salary	\$ 13,965	\$ 13,624	\$ 341	2.5%
Total 12900 Worship Coord Assistant	\$ 13,965	\$ 13,624	\$ 341	2.5%
13000 Worship Pastor				
13010 Salary	\$ 58,008	\$ 35,808	\$ 22,200	62.0%
13020 Housing Allowance	\$ 19,988	\$ 23,170	\$ (3,182)	-13.7%
13040 Medical Insurance		\$ 20,418		
13060 Cell Phone	\$ 960	\$ 960	\$ -	0.0%
13070 Conference Expenses	\$ 950	\$ 900	\$ 50	5.6%
Total 13000 Worship Pastor	\$ 79,905	\$ 81,255	\$ (1,350)	-1.7%
Total 11000 Compensation	\$ 650,645	\$ 641,963	\$ 8,682	1.4%
2000 General Church Finance				
2100 General Church Accounts				
2110 Property & Casualty Insurance	\$ 9,288	\$ 11,859	\$ (2,571)	-21.7%
2112 Workman's Compensation	\$ 2,318	\$ 3,034	\$ (716)	-23.6%
2113 Youth Group Insurance	\$ 1,136	\$ 1,136	\$ -	0.0%
Total 2110 Property & Casualty Insurance	\$ 12,742	\$ 16,029	\$ (3,287)	-20.5%
2130 Conference Administration Exp.	\$ 22,454	\$ 22,722	\$ (268)	-1.2%

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
2150 Bank Fees	\$ 3,300	\$ 2,760	\$ 540	19.6%
Total 2100 General Church Accounts	\$ 38,496	\$ 41,511	\$ (3,015)	-7.3%
2300 Supplies				
2310 Legal Materials / Manuals	\$ 300	\$ 300	\$ -	0.0%
2320 Other supplies	\$ 820	\$ 800	\$ 20	2.5%
2330 Audit	\$ 5,000	\$ 5,000	\$ -	0.0%
Total 2300 Supplies	\$ 6,120	\$ 6,100	\$ 20	0.3%
2400 Pastor Reimbursable Expenses				
2401 Senior Pastor Reimbursable Expenses	\$ 2,700	\$ 2,600	\$ 100	3.8%
2402 Discipleship Pastor Reimbursable Expenses	\$ 2,300	\$ 2,200	\$ 100	4.5%
2403 Youth Pastor Reimbursable Expenses	\$ 2,300	\$ 2,200	\$ 100	4.5%
2404 Worship Pastor Reimbursable Expenses	\$ 2,300	\$ 2,200	\$ 100	4.5%
Total 2400 Pastor Reimbursable Expenses	\$ 9,600	\$ 9,200	\$ 400	4.3%
2700 Information Technology				
2720 Software	\$ 600	\$ 634	\$ (34)	-5.4%
2730 Web Services	\$ 1,704	\$ 1,700	\$ 4	0.2%
2740 Computer and Related Equipment	\$ -	\$ -	\$ -	#DIV/0!
2741 PCs & Hardware	\$ 4,644	\$ 3,500	\$ 1,144	32.7%
Total 2740 Computer and Related Equipment	\$ 4,644	\$ 3,500	\$ 1,144	32.7%
Total 2700 Information Technology	\$ 6,948	\$ 6,984	\$ (36)	-0.5%
2850 Background Checks	\$ 250	\$ 500	\$ (250)	-50.0%
Total 2000 General Church Finance	\$ 61,414	\$ 64,295	\$ (2,881)	-4.5%
3000 Discipleship Ministries				
3100 Kids Crossing				
3110 Nursery	\$ 875	\$ 200	\$ 675	337.5%
3120 Early Childhood	\$ 200	\$ 200	\$ -	0.0%
3130 Children's Ministry				
3131 Crosstime	\$ 3,500	\$ 3,500	\$ -	0.0%
3134 Kid's Weeknight Programs	\$ 2,500	\$ 2,500	\$ -	0.0%
Total 3130 Children's Ministry	\$ 6,000	\$ 6,000	\$ -	0.0%
3140 Special Programs				
3143 Vacation Bible School	\$ 3,750	\$ 3,000	\$ 750	25.0%
3145 Scripture Memory Verses	\$ 1,370	\$ 1,105	\$ 265	24.0%
Total 3140 Special Programs	\$ 5,120	\$ 4,105	\$ 1,015	24.7%
3160 Special Event				
3161 Camp Registrations	\$ 100	\$ 100	\$ -	0.0%
3162 Transportation	\$ 100	\$ 100	\$ -	0.0%
Total 3160 Special Event	\$ 200	\$ 200	\$ -	0.0%
3170 Kids Crossing Leadership				
3172 Training / Equipping	\$ 200	\$ 200	\$ -	0.0%
Total 3170 Kids Crossing Leadership	\$ 200	\$ 200	\$ -	0.0%
3190 Equipment/Supplies				
3191 Resource Room Supplies	\$ 2,034	\$ 2,034	\$ 1	0.0%
Total 3190 Equipment/Supplies	\$ 2,034	\$ 2,034	\$ 1	0.0%
Total 3100 Kids Crossing	\$ 14,629	\$ 12,939	\$ 1,691	13.1%
3200 Student Ministries				
3211 Equipment & Furnishings	\$ 200	\$ 200	\$ -	0.0%

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
3212 Parent Support	\$ 900	\$ 900	\$ -	0.0%
3213 Mentoring	\$ 250	\$ 250	\$ -	0.0%
3214 Staff Development	\$ 1,000	\$ 1,000	\$ -	0.0%
3215 Outreach Events	\$ 1,000	\$ 1,200	\$ (200)	-16.7%
3220 High School Ministry				
3222 Student Leadership	\$ 500	\$ 500	\$ -	0.0%
3224 Large Events Subsidies	\$ 2,500	\$ 2,150	\$ 350	16.3%
3225 Programming Supplies	\$ 700	\$ 500	\$ 200	40.0%
3226 Curriculum	\$ 150	\$ 300	\$ (150)	-50.0%
Total 3220 High School Ministry	\$ 3,850	\$ 3,450	\$ 400	11.6%
Total 3200 Student Ministries	\$ 7,200	\$ 7,000	\$ 200	2.9%
3300 Adult Ministries				
3310 Family Life	\$ 400	\$ 400	\$ -	0.0%
3311 Kinship	\$ 50	\$ -	\$ 50	
3313 Adult Electives				
33131 Classes / Material	\$ 1,500	\$ 1,070	\$ 430	40.2%
33133 Equipment	\$ 1,500	\$ 1,500	\$ -	0.0%
Total 3313 Adult Electives	\$ 3,000	\$ 3,583	\$ (583)	-16.3%
Total 3310 Family Life	\$ 3,450	\$ 3,583	\$ (133)	-3.7%
3320 Men's Ministries				
3323 Bible Studies - MM	\$ 200	\$ 200	\$ -	0.0%
3324 Special Events - MM	\$ 500	\$ 500	\$ -	0.0%
Total 3320 Men's Ministries	\$ 700	\$ 700	\$ -	0.0%
3330 Women's Ministries				
3332 Promotion & Outreach - WM	\$ 50	\$ 100	\$ (50)	-50.0%
3333 Bible Studies - WM	\$ 300	\$ 300	\$ -	0.0%
3334 Special Events - WM	\$ 3,000	\$ 2,000	\$ 1,000	50.0%
3337 MOPS	\$ 1,900	\$ 1,900	\$ -	0.0%
3338 Training/Conferences	\$ 250	\$ 500	\$ (250)	-50.0%
3339 Discipleship/Encouragement	\$ 250	\$ 250	\$ -	0.0%
Total 3330 Women's Ministries	\$ 5,750	\$ 5,050	\$ 700	13.9%
3340 College Ministry	\$ 1,200	\$ 1,200	\$ -	0.0%
Total 3300 Adult Ministries	\$ 11,100	\$ 11,013	\$ 87	0.8%
3360 Senior Fellowship	\$ 400	\$ 400	\$ -	0.0%
3400 Discipleship Support				
3410 Networking	\$ 375	\$ -	\$ 375	
3420 Library				
3421 Supplies	\$ 108	\$ 50	\$ 58	116.0%
3422 Books	\$ 1,080	\$ 600	\$ 480	80.0%
3427 Audio and Video	\$ 400	\$ 400	\$ -	0.0%
Total 3420 Library	\$ 1,588	\$ 1,050	\$ 538	51.2%
Total 3400 Discipleship Support	\$ 1,963	\$ 1,425	\$ 538	37.8%
Total 3000 Discipleship Ministries	\$ 35,292	\$ 32,777	\$ 2,516	7.7%
5000 Evangelism Ministries				
5100 Supplies	\$ 4,100	\$ 4,100	\$ -	0.0%
5150 Evangelistic Events	\$ 520	\$ 520	\$ -	0.0%
5400 Training Programs, Videos, etc	\$ 300	\$ 300	\$ -	0.0%

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
5600 Community Outreach				
5630 Candy Carnival	\$ 725	\$ 725	\$ -	0.0%
5650 Community Events	\$ 11,150	\$ 8,650	\$ 2,500	28.9%
Total 5600 Community Outreach	\$ 11,875	\$ 8,650	\$ 3,225	37.3%
Total 5000 Evangelism Ministries	\$ 16,795	\$ 14,295	\$ 2,500	17.5%
6000 Missions				
6110 Bible Fellowship Homes	\$ 3,600	\$ 3,600	\$ -	0.0%
6111 Pinebrook Conference Center	\$ 3,600	\$ 3,600	\$ -	0.0%
6112 Victory Valley	\$ 3,600	\$ 3,600	\$ -	0.0%
6113 Ebenezer Special Missions	\$ 48,150	\$ 50,650	\$ (2,500)	-4.9%
6116 Missionary Speakers & Confer.	\$ 4,500	\$ 4,500	\$ -	0.0%
6117 Church Extension	\$ 33,400	\$ 31,800	\$ 1,600	5.0%
6118 Missions - Other Expenses	\$ 9,860	\$ 7,356	\$ 2,504	34.0%
6200 Bible Fellowship Brd of Mission	\$ 86,560	\$ 78,960	\$ 7,600	9.6%
Total 6000 Missions	\$ 193,270	\$ 184,066	\$ 9,204	5.0%
7000 Deacon Ministries				
7100 Utilities				
7110 Electricity & Propane	\$ 800	\$ -	\$ 800	
7112 PP&L	\$ 27,300	\$ 30,815	\$ (3,515)	-11.4%
Total 7110 Electricity & Propane	\$ 28,100	\$ 30,815	\$ (2,715)	-8.8%
7130 Refuse Removal	\$ 2,640	\$ 3,410	\$ (770)	-22.6%
7140 Water & Sewer				
7142 Water & Sewer (church)	\$ 4,350	\$ 4,330	\$ 20	0.5%
Total 7140 Water & Sewer	\$ 4,350	\$ 4,330	\$ 20	0.5%
7150 Telephone Services	\$ 2,520	\$ 2,420	\$ 100	4.1%
Total 7100 Utilities	\$ 37,610	\$ 40,975	\$ (3,365)	-8.2%
7300 Maintenance				
7310 Church Maintenance supplies	\$ 6,700	\$ 5,000	\$ 1,700	34.0%
7330 Maintenance Services	\$ 18,500	\$ 19,000	\$ (500)	-2.6%
7340 Landscaping	\$ 1,500	\$ 1,500	\$ -	0.0%
Total 7300 Maintenance	\$ 26,700	\$ 25,500	\$ 1,200	4.7%
7400 Supplies				
7410 Cleaning Supplies	\$ 5,200	\$ 5,000	\$ 200	4.0%
7420 Kitchen Supplies	\$ 4,026	\$ 3,060	\$ 966	31.6%
7440 Ordinance	\$ 300	\$ 300	\$ -	0.0%
7460 Decorating Supplies	\$ 700	\$ 700	\$ -	0.0%
Total 7400 Supplies	\$ 10,226	\$ 9,060	\$ 1,166	12.9%
7500 Transportation				
7510 Maintenance				
7513 Vehicle Rental	\$ 800	\$ 400	\$ 400	100.0%
7516 Registration and EZ Pass	\$ 420	\$ 300	\$ 120	40.0%
Total 7510 Maintenance	\$ 1,220	\$ 700	\$ 520	74.3%
7519 Vehicle Repairs and Supplies	\$ 2,040	\$ 2,500	\$ (460)	-18.4%
7520 Fuel	\$ 240	\$ 300	\$ (60)	-20.0%
Total 7500 Transportation	\$ 3,500	\$ 3,500	\$ -	0.0%
7600 Capital Improvements	\$ 30,000	\$ 34,669	\$ (4,669)	-13.5%
7700 New Equipment	\$ 500	\$ 500	\$ -	0.0%

EBENEZER BIBLE FELLOWSHIP CHURCH
Budget Overview: FY 2020 Budget - Proposed - FY20 P&L
January - December 2020

	2020 Budget	2019 Budget	Difference	% Difference
7800 Activities	\$ 500	\$ 500	\$ -	0.0%
Total 7000 Deacon Ministries	\$ 109,036	\$ 114,704	\$ (5,668)	-4.9%
8000 Worship				
8200 Guest Ministries				
8210 Guest Speakers	\$ 300	\$ 300	\$ -	0.0%
Total 8200 Guest Ministries	\$ 300	\$ 300	\$ -	0.0%
8300 Equipment	\$ 4,200	\$ 2,000	\$ 2,200	110.0%
8600 Worship Administration	\$ 1,100	\$ 1,400	\$ (300)	-21.4%
8900 Music Ministries	\$ -	\$ -	\$ -	#DIV/0!
8920 Adult Choir	\$ 50	\$ 50	\$ -	0.0%
Total 8900 Music Ministries	\$ 50	\$ 50	\$ -	0.0%
Total 8000 Worship	\$ 5,650	\$ 3,750	\$ 1,900	50.7%
9000 Office Expenses				
9100 Office Supplies				
9110 Copier				
9113 Copier Paper	\$ 1,500	\$ 1,000	\$ 500	50.0%
9115 Copier Fee & Maint.	\$ 6,700	\$ 7,000	\$ (300)	-4.3%
Total 9110 Copier	\$ 8,200	\$ 8,000	\$ 200	2.5%
9120 Supplies	\$ 1,200	\$ 1,300	\$ (100)	-7.7%
9130 Stamps	\$ 725	\$ 775	\$ (50)	-6.5%
9140 Bulletins	\$ 2,400	\$ 2,300	\$ 100	4.3%
9160 BFC Denomination NL	\$ 50	\$ 125	\$ (75)	-60.0%
9170 Toner	\$ 250	\$ 200	\$ 50	25.0%
Total 9100 Office Supplies	\$ 12,825	\$ 12,700	\$ 125	1.0%
9125 Pastoral Sermon Support Materials	\$ 2,500	\$ 2,500	\$ -	0.0%
9300 Advertising	\$ 3,000	\$ 3,100	\$ (100)	-3.2%
9400 Office Equipment	\$ 1,700	\$ 1,700	\$ -	0.0%
Total 9000 Office Expenses	\$ 20,025	\$ 20,000	\$ 25	0.1%
Total Expenditures	\$ 1,108,427	\$ 1,078,629	\$ 29,798	2.8%
Net Operating Revenue	\$ -	\$ -	\$ -	0.0%

Ebenezer Bible Fellowship Church

BUDGET VS. ACTUALS: FY 2019 BUDGET - FINAL - FY19 P&L

January - October, 2019

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
1100 Offerings / Gifts	884,093.48	885,718.63	-1,625.15	99.82 %
1400 Interest	866.99	338.00	528.99	256.51 %
1700 Memorials	200.00	582.00	-382.00	34.36 %
1900 Bethlehem Christian School	4,840.00	3,662.37	1,177.63	132.15 %
1901 Other Building Use	300.00	250.00	50.00	120.00 %
1902 Asset Sales	251,287.43		251,287.43	
Total Revenue	\$1,141,587.90	\$890,551.00	\$251,036.90	128.19 %
GROSS PROFIT	\$1,141,587.90	\$890,551.00	\$251,036.90	128.19 %
Expenditures				
10000 Congregational Care Ministries	830.25	2,326.00	-1,495.75	35.69 %
11000 Compensation	532,616.24	535,933.20	-3,316.96	99.38 %
2000 General Church Finance	55,563.75	52,097.95	3,465.80	106.65 %
3000 Discipleship Ministries	25,280.41	27,637.50	-2,357.09	91.47 %
5000 Evangelism Ministries	5,497.24	7,785.00	-2,287.76	70.61 %
6000 Missions	199,842.05	139,787.50	60,054.55	142.96 %
7000 Deacon Ministries	90,054.93	101,840.07	-11,785.14	88.43 %
8000 Worship	11,277.61	8,733.00	2,544.61	129.14 %
9000 Office Expenses	10,877.30	16,299.00	-5,421.70	66.74 %
Total Expenditures	\$931,839.78	\$892,439.22	\$39,400.56	104.41 %
NET OPERATING REVENUE	\$209,748.12	\$ -1,888.22	\$211,636.34	-11,108.25 %
NET REVENUE	\$209,748.12	\$ -1,888.22	\$211,636.34	-11,108.25 %

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET VS. PRIOR YEAR

As of October 31, 2019

	TOTAL			
	AS OF OCT 31, 2019	AS OF OCT 31, 2018 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	430,929.11	537,931.05	-107,001.94	-19.89 %
18002 BB&T Certificates of Deposit	200,872.75	67,855.85	133,016.90	196.03 %
19000 M&T Bank Savings	0.00	93,123.07	-93,123.07	-100.00 %
19001 M&T Bank Checking	30,375.67	5,375.67	25,000.00	465.06 %
19002 M&T Money Market	200,942.50		200,942.50	
Total Bank Accounts	\$863,120.03	\$704,285.64	\$158,834.39	22.55 %
Total Current Assets	\$863,120.03	\$704,285.64	\$158,834.39	22.55 %
TOTAL ASSETS	\$863,120.03	\$704,285.64	\$158,834.39	22.55 %
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	-2,892.33	-17,121.67	14,229.34	83.11 %
2111 Direct Deposit Liabilities	0.00	0.00	0.00	
901 Building Fund	33,331.90	75,986.70	-42,654.80	-56.13 %
902 Capital Improvement Fund	-9,471.90	-16,389.00	6,917.10	42.21 %
903 Transportation Fund	913.00	488.00	425.00	87.09 %
904 Scholarships	4,298.44	4,464.44	-166.00	-3.72 %
905 Faith Promise	14,647.87	16,229.00	-1,581.13	-9.74 %
907 Benevolence Fund	18,898.63	17,495.24	1,403.39	8.02 %
908 Music Fund	5,223.31	380.10	4,843.21	1,274.19 %
909 Heyer Trust Fund	32,819.90	6,614.08	26,205.82	396.21 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	1,973.98	1,268.92	705.06	55.56 %
914 Health Care Accounts	4,456.99	4,011.62	445.37	11.10 %
915 Youth Summer Missions	7,393.84	3,899.57	3,494.27	89.61 %
Direct Deposit Payable	0.00	0.00	0.00	
Total Other Current Liabilities	\$120,073.79	\$105,807.16	\$14,266.63	13.48 %
Total Current Liabilities	\$120,073.79	\$105,807.16	\$14,266.63	13.48 %
Total Liabilities	\$120,073.79	\$105,807.16	\$14,266.63	13.48 %
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	941,176.92	988,024.88	-46,847.96	-4.74 %
Net Revenue	209,748.12	18,332.40	191,415.72	1,044.14 %
Total Equity	\$743,046.24	\$598,478.48	\$144,567.76	24.16 %
TOTAL LIABILITIES AND EQUITY	\$863,120.03	\$704,285.64	\$158,834.39	22.55 %