EBENEZER
BIBLE FELLOWSHIP CHURCH

Annual Congregational Budget Meeting
Sunday, December 13, 2020
6:00-7:00 pm

Meeting called to order and Opening Prayer

- Opening Hymn (Pastor Jeremy) - O Come All Ye Faithful
- Pastor Tim opened in Prayer

Annual Meeting (6:10-7:00)

1) **<u>Roll Call</u>** (Kevin Hardy)
    - **<u>Elders</u>**:
        - **Present**: Dennis Flanagan, Tim Gibson, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Chris Jones, Phil Norris, Mike Notary, Byron Roth, Travis Schanely
        - **Absent**: Tom Galloway (excused), Scott Holwick (excused)
    - **<u>Deacons</u>**:
        - **Present**: Rob Christiansen, Mark Florentine, George Hardy, Mark Hardy, Kevin Kritzberger, Blake Kuntz, Dan Lichtenwalner, Gary Walleisa
        - **Absent**: Kamba Kalubi (excused)

2) **<u>Approval of Minutes</u> from Semi-Annual Meeting held September 6, 2020**
    - Motion to approve, seconded, approved unanimously

3) **<u>2020 Financial Report</u>** (Joe Meier, Byron Roth) (Attachment #1)
    - Offerings are at about 100% but that includes $92,000 of designated gifts for new church signage
    - Interest income is significantly down due to collapsing rates because of COVID
    - Opened some new money market accounts to distribute funds accordingly based off the $250K max FDIC insured per account
    - Larger expenses include
        - Replaced 2 HVAC systems
        - Increased on cleaning services which BCS is covering half
        - Worship budget spending on equipment purchases for livestream
    - Giving trends reviewed
        - Online donations have increased over 250%
        - Reminder that options for donations include giving through IRAs, stocks, mutual funds
        - Are designated gifts tax-deductible? It depends. Yes, if they are given to a "Designated Fund" which is an approved project or program of the church.
    - Heyer Trust Review
        - Supports our Local Missionary - Marcus Brunstetter
        - $20K/year to be received for the next 16 years
    - Year-End Expenses - all check requests for 2020 must be in by Monday, December 21, 2020
    - Praise God there have been no staff layoffs or hours cut

4) **Presentation of Proposed 2021 Budget** (Joe Meier & Byron Roth) (Attachment #2)
- Budget recommendations are for a flat budget
- Pastor of Discipleship's full salary will remain for 2021
- No compensation increase for staff, but will evaluate progress throughout the year and a possible recommendation will be made at that point
- Saving over $30,000 by switching from a group insurance plan to individual plans for staff
- 30% of giving is online
  - Online giving fees were about $8500 which was 2.5 times over-budget
  - To save on fees, recommendation was given to use your bank's online bill-pay which has no fees
- Pastor Dick has been hired as Tech Consultant in 2021 for $2000 (annual payout)

5) **Votes for Budget, Election of Elders and Deacons, by secret ballot** (Pastor Tim)
- **Elders**
  - Marcus Brunstetter (new) - Approved
  - Tom Galloway (reelection) - Approved
  - Scott Holwick (reelection) - Approved
  - Chris Jones (reelection) - Approved
- **Deacons**
  - Rob Christiansen (reelection) - Approved
  - Dan D'Imperio (new) - Approved
  - Jacob Grim (new) - Approved
  - Mark Hardy (reelection) - Approved
  - Kevin Kritzberger (reelection) - Approved
  - Blake Kuntz (reelection) - Approved
  - Dave Laudenslager (new) - Approved
- **2021 Budget** – Approved as proposed

6) **Pastor of Discipleship Hiring Process – Updates**
- An evaluation of the job description was done by the Pastoral Relations Committee, it was presented to the elders and all voted in favor of the current description remaining in place
- Search Committee is being formed and will consist of: 3 elders (Tom Galloway, chairman), 3 church members (1 man, 2 women)
- Pastor Mike will be pursuing the position

7) **Former Elder Bob Gill** – As of July 22, 2020, Bob Gill stepped down from his elder role and also revoked his church membership over differing convictions on how Ebenezer worked through re-opening in-person worship services during COVID.

8) **Closing Remarks & Prayer**
- Joe Meier thanked Debbie Griffin for her faithful work in bookkeeping
- Pastor Tim thanked Joe Meier and Byron Roth for their hard work on the Finance Committee
- Prayer requests were shared and Elder Emeritus Wayne Batten closed in prayer

Respectfully Submitted,

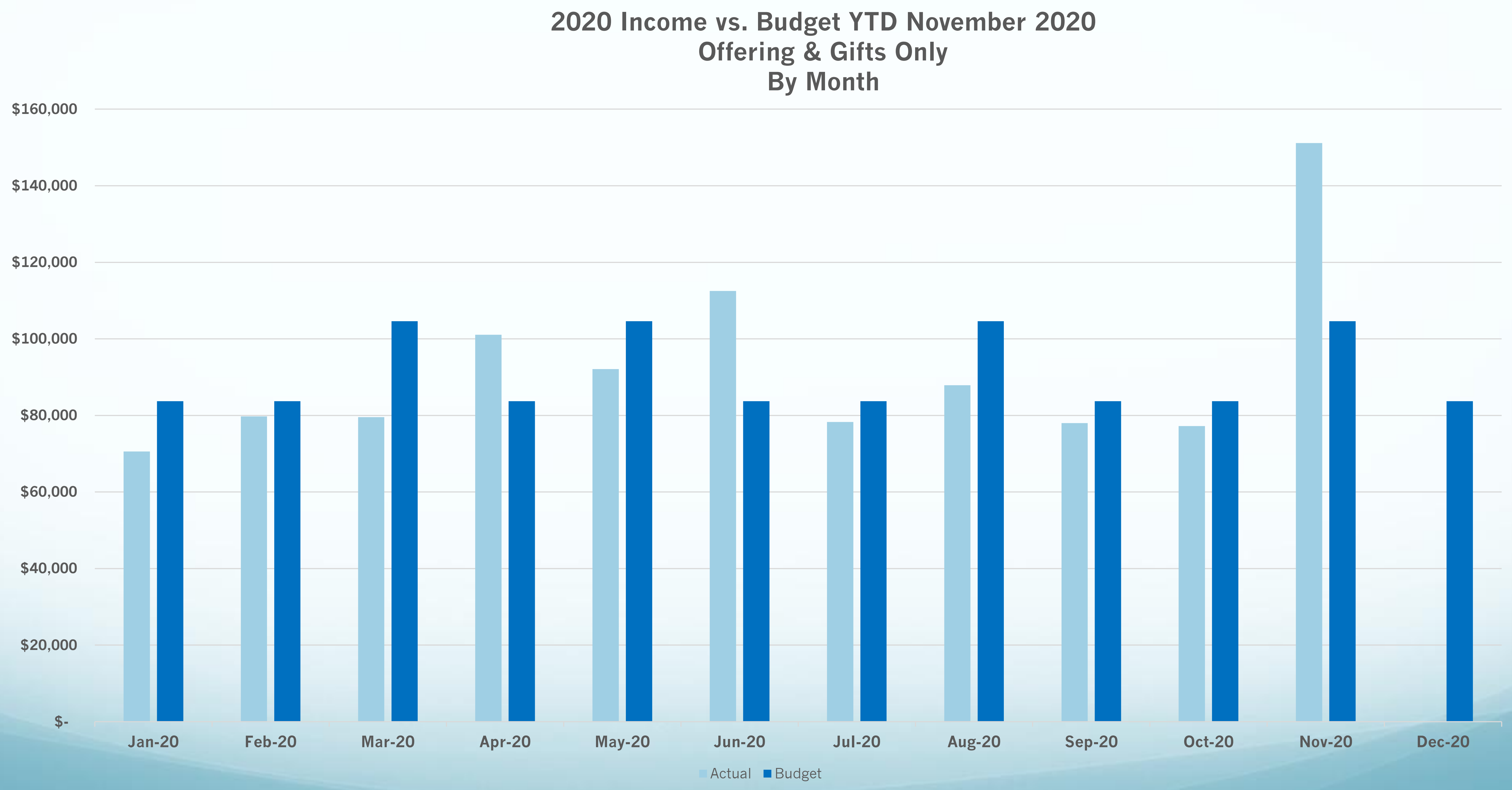
Kevin Hardy,
Secretary to the Board of Elders

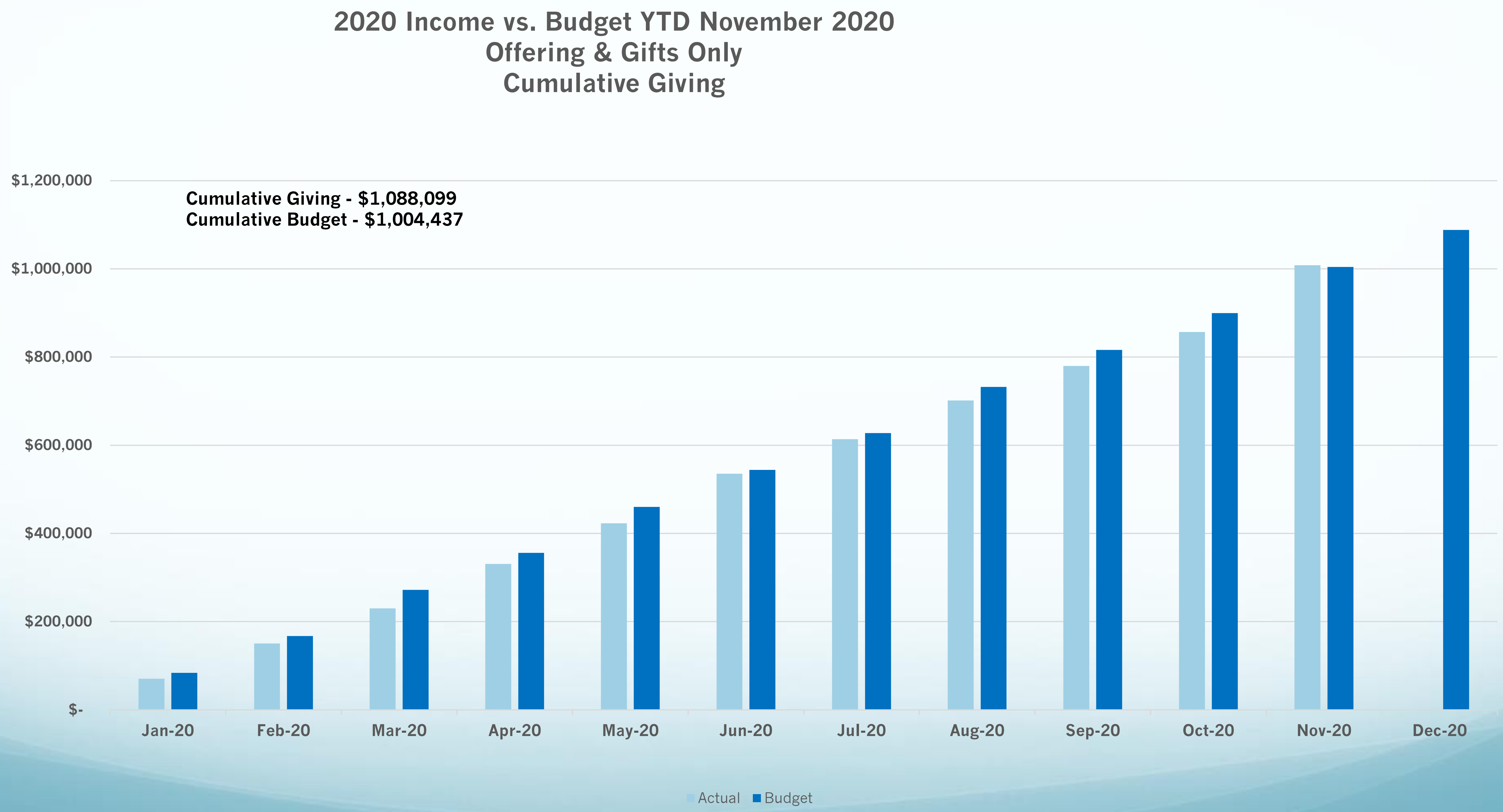
Attachment #1

- Vision of EBFC
- 2020 in Review
- 2021 Budget Background
- 2021 Proposed Budget

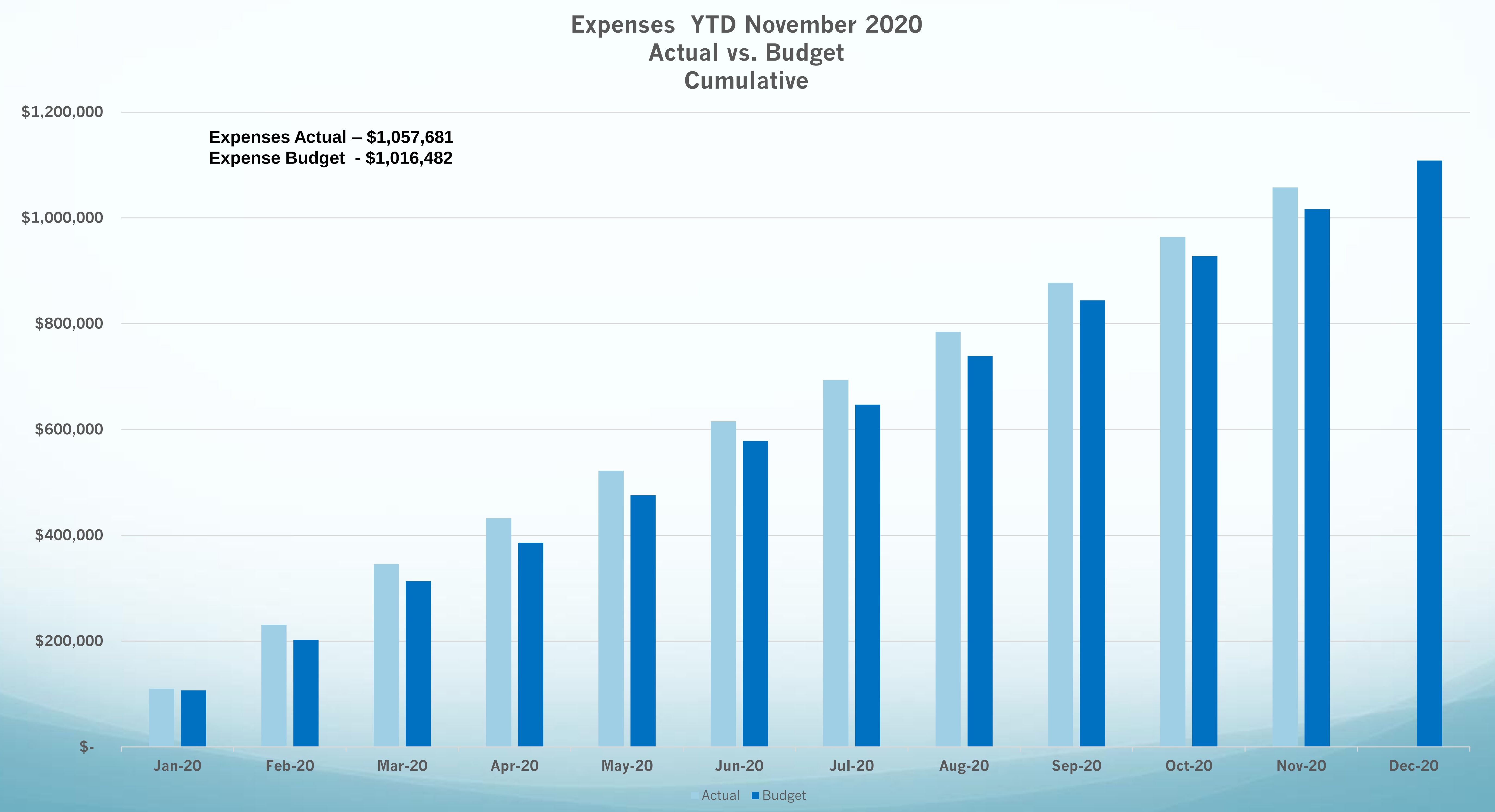
2020 Financial Highlights

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

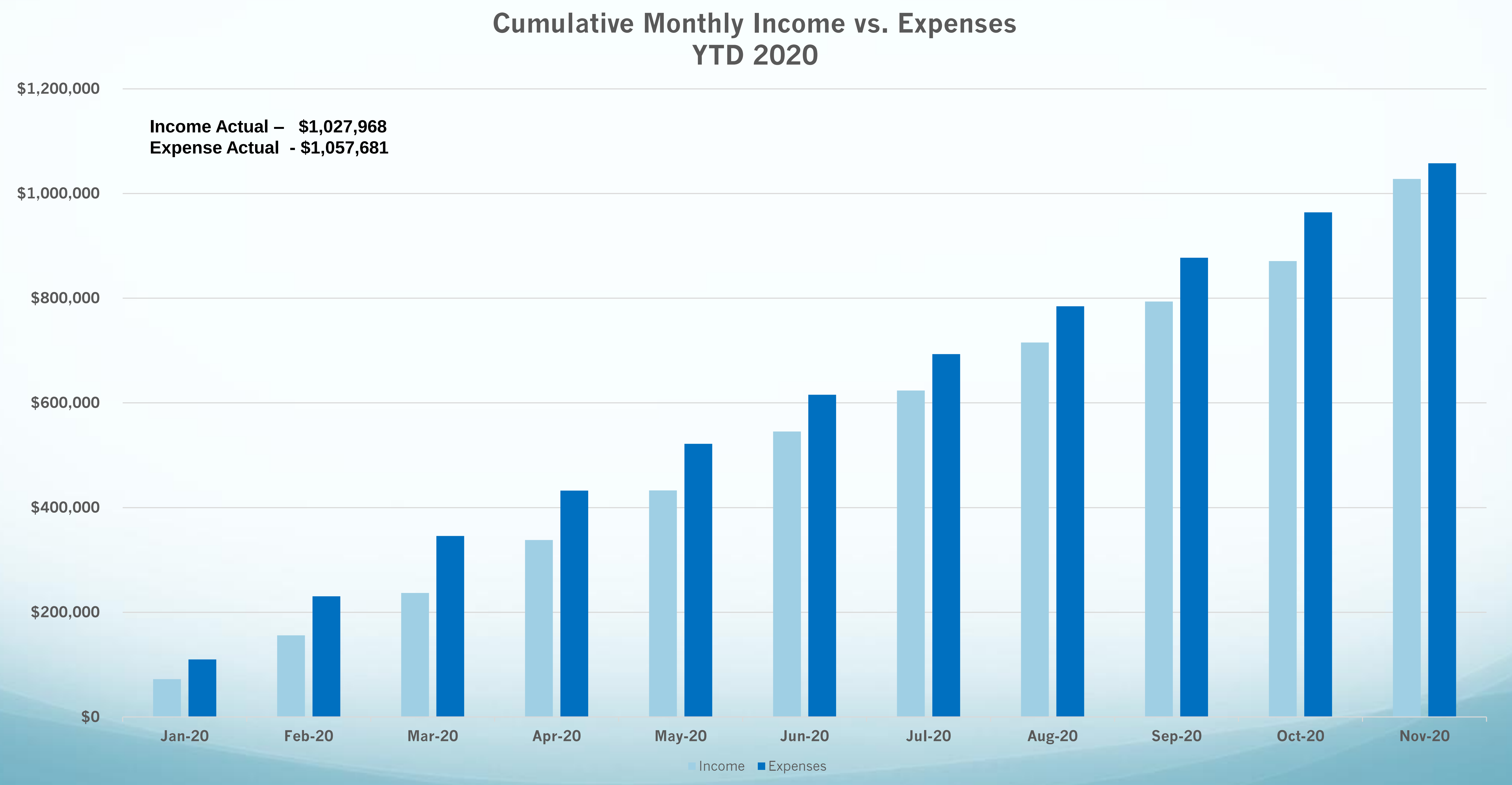

2020 Income vs. Budget YTD November 2020
Offering & Gifts Only
By Month
$160,000
$140,000
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$-
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Dec-20
Actual
Budget


2020 Income vs. Budget YTD November 2020
Offering & Gifts Only
Cumulative Giving
Cumulative Giving - $1,088,099
Cumulative Budget - $1,004,437
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$-
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Dec-20
Actual
Budget

Expenses YTD November 2020
Actual vs. Budget
By Month
$140,000
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$-
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Dec-20
Actual
Budget


Expenses YTD November 2020
Actual vs. Budget
Cumulative
Expenses Actual – $1,057,681
Expense Budget - $1,016,482
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$-
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Dec-20
Actual
Budget


Monthly Income vs. Expenses
YTD November 2020
$180,000
$160,000
$140,000
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Income
Expenses


Cumulative Monthly Income vs. Expenses
YTD 2020
Income Actual – $1,027,968
Expense Actual - $1,057,681
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
Jan-20
Feb-20
Mar-20
Apr-20
May-20
Jun-20
Jul-20
Aug-20
Sep-20
Oct-20
Nov-20
Income
Expenses

EBENEZER BIBLE FELLOWSHIP CHURCH
Balance Sheet vs. Prior Year
As of November 20202

ASSETS

Current Assets

Bank Accounts	As of Nov 30, 2020	As of Nov 30, 2019 (PY)	Change	% Change
18000 Branch Banking & Trust	$ 237,475	$ 419,986	$ (182,511)	-43.5%
18002 BB&T Certificates of Deposit	$ -	$ 200,873	$ (200,873)	-100.0%
18100 Fulton Money Market Account	$ 245,237	$ -	$ 245,237	
18200 Embassy Bank Money Market	$ 80,011	$ -	$ 80,011	
19000 M&T Bank Savings	$ -	$ -	$ -	
19001 M&T Bank Checking	$ -	$ 30,376	$ (30,376)	-100.0%
19002 M&T Money Market	$ 232,690	$ 201,270	$ 31,421	15.6%
Total Bank Accounts	$ 795,414	$ 852,504	$ (57,090)	-6.7%

Designated Funds

Designated Funds	As of Nov 30, 2020	As of Nov 30, 2019 (PY)	Change	% Change
901 Building Fund	23,581.93	33,409.36	-9,827.43	-29.42%
903 Transportation Fund	913.00	913.00	0.00	0.00%
904 Scholarships	4,353.44	4,693.44	-340.00	-7.24%
905 Faith Promise	16,209.38	16,922.09	-712.71	-4.21%
907 Benevolence Fund	9,855.35	17,363.15	-7,507.80	-43.24%
908 Music Fund	5,018.01	5,223.31	-205.30	-3.93%
909 Heyer Trust Fund	35,816.55	32,819.90	2,996.65	9.13%
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00%
912 Run for the Children	0.00	1,982.25	-1,982.25	-100.00%
914 Health Care Accounts	2,155.70	3,256.99	-1,101.29	-33.81%
915 Short Term Missions	5,050.00	5,000.00	50.00	1.00%
Total Designated Funds	**$ 111,433.52**	**$ 130,063.65**	**-$ 18,630.13**	**-14.32%**

*Total does not include the Capital Improvement Fund – This amount will be transferred to the Deacon’s line at the end of the year.

Ebenezer Bible Fellowship Church
Budget vs. Actuals YTD November 2020

	Actual	Budget	over Budget	% of Budget
Revenue				
1100 Offerings / Gifts	$ 1,008,099	$ 1,004,437	$ 3,662	100.4%
1400 Interest	$ 3,020	$ 4,783	$ (1,762)	63.1%
1700 Memorials	$ 1,004	$ 366	$ 638	274.3%
1900 Bethlehem Christian School	$ 15,745	$ 13,310	$ 2,435	118.3%
1901 Other Building Use	$ 100	$ 275	$ (175)	36.4%
Total Revenue	**$ 1,027,968**	**$ 1,023,171**	**$ 4,797**	**100.5%**
Gross Profit	**$ 1,027,968**	**$ 1,023,171**	**$ 4,797**	**100.5%**
Expenditures				
10000 Congregational Care Ministries	$ 14,981	$ 14,955	$ 27	100.2%
11000 Compensation	$ 636,815	$ 596,859	$ 39,957	106.7%
2000 General Church Finance	$ 62,936	$ 60,841	$ 2,094	103.4%
3000 Discipleship Ministries	$ 25,867	$ 32,768	$ (6,902)	78.9%
5000 Evangelism Ministries	$ 5,777	$ 16,170	$ (10,393)	35.7%
6000 Missions	$ 163,845	$ 170,183	$ (6,338)	96.3%
7000 Deacon Ministries	$ 120,283	$ 101,283	$ 19,000	118.8%
8000 Worship	$ 14,152	$ 5,465	$ 8,687	259.0%
9000 Office Expenses	$ 13,025	$ 17,959	$ (4,933)	72.5%
Total Expenditures	**$ 1,057,681**	**$ 1,016,482**	**$ 41,198**	**104.1%**
Net Operating Income	**$ (29,713)**	**$ 6,688**	**$ (36,401)**	**-444.3%**

End of Year Giving

- General Fund
- Miracle Month
- Designated Funds

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 2020, but it doesn't reach the church until January 2021, for which year should I claim it?

On your 2020 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.

Elizabeth Heyer Trust

- EBFC will receive $20,000 each year for another 16 years
- Heyer Trust supports our Local Missionary
- Heyer Trust has its own Budget which is managed by Marcus Brunstetter

Year-end Dates

- ALL check requests for 2020 should be submitted no later than Monday Dec. 21st

- Church office will be closed
  - Dec 24th starting at 12 noon
  - Dec 25th – all day
  - Dec 31st – starting at 12 noon

2021 Budget Development

Background Information

Giving Trends from 2020

Offering through end November

- Total Giving $1,027,968
- Budget Giving $1,023,171
- We are on Budget for giving, but giving amount includes 92K that is designated for new signs.

Giving Trends

	2019	2020	
# of Members	192	182	*-5%*
Amount per member	3,980	3,634	*-9%*
% of Total	66%	59%	
# of Reg Attenders	128	125	*-2%*
Amount per reg Attend	2,136	2,594	*21%*
% of Total	24%	29%	
% of Total	11%	12%	

Budget Recommendation

- A number of BFC church's giving has been impacted this year, we are thankful for God's continued provision
- Giving without proceeds for sign would be approx. 8.5% behind budget – however, we had COVID shut down.
- Although some of our giving by our members is down, the giving trend has improved during the last several months.
- We felt it was prudent to keep the budget flat

EBFC 2021
Budget Proposal

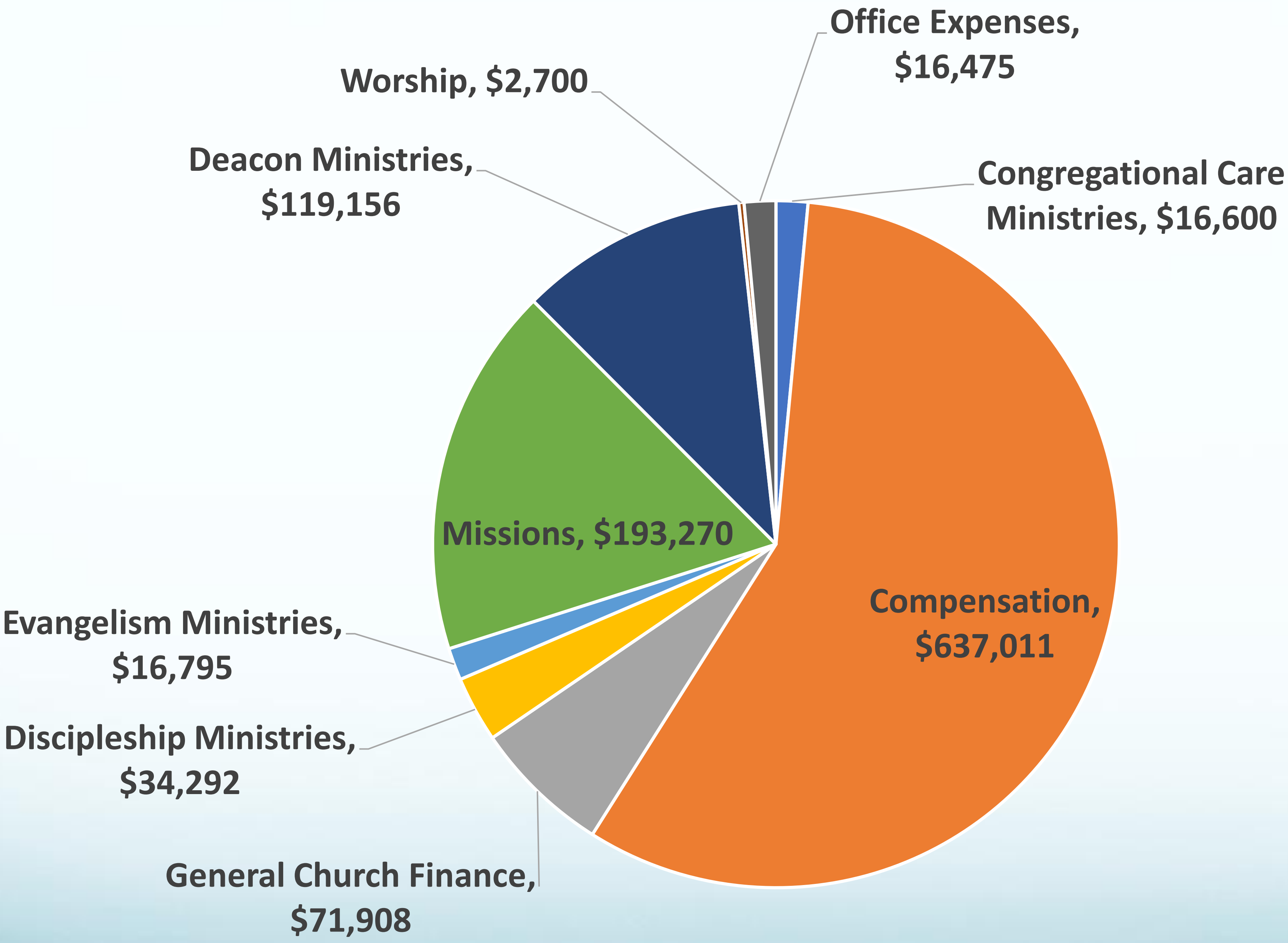
EBFC 2021/2020 Budget Summary

	2021	2020	Difference	% Difference
Income	$ 1,108,207	$ 1,108,427	-$ 220	0.0%
Expenditures				
Congregational Care Ministries	$ 16,600	$ 16,300	$ 300	1.8%
Compensation	$ 637,011	$ 650,645	-$ 13,634	-2.1%
General Church Finance	$ 71,908	$ 61,414	$ 10,494	17.1%
Discipleship Ministries	$ 34,292	$ 35,292	-$ 1,000	-2.8%
Evangelism Ministries	$ 16,795	$ 16,795	$ 0	0.0%
Missions	$ 193,270	$ 193,270	$ 0	0.0%
Deacon Ministries	$ 119,156	$ 109,036	$ 10,120	9.3%
Worship	$ 2,700	$ 5,650	-$ 2,950	-52.2%
Office Expenses	$ 16,475	$ 20,025	-$ 3,550	-17.7%
Total Expenditures	$ 1,108,207	$ 1,108,427	-$ 220	0.0%
Net Operating Revenue	$ 0	$ 0	$ 0	
Net Income	$ 0	$ 0	$ 0	

General Fund Income

	2021 Total	2020 Budget	2021 vs 2020
Revenue			
1100 Offerings / Gifts	1,087,054	1,088,140	-1,086
1400 Interest	588	5,067	-4,479
1700 Memorials	480	400	80
1900 Bethlehem Christian School	19,985	14,520	5,465
1901 Other Building Use	100	300	-200
Total Revenue	**1,108,207**	**1,108,427**	**-220**

2021 Expense Breakdown



Congregational Care

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
10000 Congregational Care Ministries				
10200 Mercy Teams				
10204 Support Groups	200	200	0	0.0%
10205 Funeral Luncheons	500	500	0	0.0%
Total 10200 Mercy Teams	**700**	**700**	**0**	0.0%
10300 Counseling Assistance	14,250	14,250	0	0.0%
10301 Counseling Supplies	250	250	0	0.0%
Total 10300 Counseling Assistance	**14,500**	**14,500**	**0**	**0.0%**
10400 Welcome Ministry				
10401 Welcome Center	800	800	0	0.0%
10402 Welcome Desserts	600	300	300	100.0%
Total 10400 Welcome Ministry	**1,400**	**1,100**	**300**	**27.3%**
Total 10000 Congregational Care Ministries	**16,600**	**16,300**	**300**	**1.8%**

Compensation

Staff Breakdown	Account	2021	2020	Difference	% Difference
Pastoral Staff	Salary	$ 222,380	$ 219,018	$ 3,362	1.5%
	Housing	$ 106,981	$ 109,564	$ (2,583)	-2.4%
	Medical (Includes HRA)	$ 30,645	$ 50,273	$ (19,628)	-39.0%
	Pension	$ 11,016	$ 7,330	$ 3,686	50.3%
	Cell Phone	$ 3,840	$ 3,840	$ -	0.0%
	Conference Expenses	$ 3,900	$ 3,900	$ -	0.0%
Pastor Total		**$ 378,762**	**$ 393,925**	**$ (15,163)**	**-3.8%**
Non-Pastoral Staff	Staff Salary	$ 201,381	$ 188,734	$ 12,647	6.7%
	Medical (Includes HRA)	$ 35,989	$ 47,838	$ (11,849)	-24.8%
	Cell Phone	$ 960	$ 960	$ -	0.0%
Staff Total		**$ 238,330**	**$ 237,532**	**$ 798**	**0.3%**
Payroll Taxes	Payroll Expenses	$ 17,832	$ 17,040	$ 792	4.6%
Payroll Taxes Total		**$ 17,832**	**$ 17,040**	**$ 792**	**4.6%**
Pastor Education Reimbursement	Pastor Education Reimbursement	$ 2,050	$ 2,050	$ -	0.0%
Pastor Education Reimbursement Total		**$ 2,050**	**$ 2,050**	**$ -**	**0.0%**
Grand Total		**$ 636,974**	**$ 650,547**	**$ (13,573)**	**-2.1%**

General Church Finance

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
2000 General Church Finance				
2100 General Church Accounts				
2110 Property & Casualty Insurance	8,281	9,288	-1,007	-10.8%
2112 Workman's Compensation	2,360	2,318	42	1.8%
2113 Youth Group Insurance	375	1,136	-761	-67.0%
Total 2110 Property & Casualty Insurance	**11,016**	**12,742**	**-1,726**	**-13.5%**
2130 Conference Administration Exp.	23,872	22,454	1,418	6.3%
2150 Bank Fees	7,800	3,300	4,500	136.4%
Total 2100 General Church Accounts	**42,688**	**38,496**	**4,192**	**10.9%**
2300 Supplies				
2310 Legal Materials / Manuals	300	300	0	0.0%
2320 Other supplies	820	820	0	0.0%
2330 Audit	3,700	5,000	-1,300	**-26.0%**
Total 2300 Supplies	**4,820**	**6,120**	**-1,300**	**-21.2%**

Online Bank Fees

Transaction Made	Month											
Payment Method	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Grand Total
ACH	16	16	45	59	59	48	43	57	35	40	47	465
Discover	1	1	5	8	6	7	6	5	4	4	5	52
MasterCard	3	1	17	22	17	15	15	19	13	21	24	167
Visa	34	35	69	80	72	64	60	67	49	52	51	633
Grand Total	54	53	136	169	154	134	124	148	101	117	127	1,317

Donations	Month											
Payment Method	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Grand Total
ACH	$ 3,266	$ 3,299	$ 17,085	$ 19,507	$ 15,617	$ 12,652	$ 9,316	$ 14,389	$ 8,361	$ 8,481	$ 8,301	$ 120,274
Discover	$ 520	$ 520	$ 1,831	$ 2,235	$ 2,031	$ 2,226	$ 1,396	$ 1,405	$ 1,154	$ 1,154	$ 1,405	$ 15,877
MasterCard	$ 907	$ 562	$ 2,211	$ 7,405	$ 1,844	$ 3,097	$ 4,242	$ 2,175	$ 2,470	$ 5,506	$ 2,611	$ 33,030
Visa	$ 5,939	$ 4,849	$ 12,781	$ 18,741	$ 14,150	$ 12,868	$ 14,249	$ 9,922	$ 8,471	$ 10,921	$ 9,948	$ 122,840
Grand Total	$ 10,632	$ 9,230	$ 33,908	$ 47,888	$ 33,642	$ 30,843	$ 29,203	$ 27,891	$ 20,456	$ 26,062	$ 22,265	$ 292,020

	Month											
Fees	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Grand Total
Online Fees	$ 435	$ 323	$ 760	$ 1,120	$ 751	$ 921	$ 772	$ 743	$ 571	$ 736	$ 621	$ 7,754
Online Fee %	4.09%	3.49%	2.24%	2.34%	2.23%	2.99%	2.64%	2.67%	2.79%	2.83%	2.79%	2.66%

Summary YTD Nov 2020

Total Transactions: 1,317

Total Donation Amount: $292,020

Total Online Expenses: $7.754

Avg. Online Fee %: 2.66%

Online Bank Fees

Summary YTD Nov 2020

Total Transactions: 1,317

Total Donation Amount: $292,020

Total Online Expenses: $7,754

Avg. Online Fee %: 2.66%

General Church Finance (continued)

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
2400 Pastor Reimbursable Expenses				
2401 Senior Pastor Reimbursable Expenses	2,700	2,700	0	0.0%
2402 Discipleship Pastor Reimbursable Expenses	2,300	2,300	0	0.0%
2403 Youth Pastor Reimbursable Expenses	2,300	2,300	0	0.0%
2404 Worship Pastor Reimbursable Expenses	2,300	2,300	0	0.0%
Total 2400 Pastor Reimbursable Expenses	**9,600**	**9,600**	**0**	**0.0%**
2700 Information Technology				
2720 Software	500	600	-100	-16.7%
2730 Web Services	5,500	1,704	3,796	222.8%
2740 Computer and Related Equipment				
2741 PCs & Hardware	8,550	4,644	3,906	84.1%
Total 2740 Computer and Related Equipment	**8,550**	**4,644**	**3,906**	**84.1%**
Total 2700 Information Technology	**14,550**	**6,948**	**7,602**	**109.4%**
2850 Background Checks	250	250	0	0.0%
Total 2000 General Church Finance	**71,908**	**61,414**	**10,494**	**17.1%**

Discipleship Ministries

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
3000 Discipleship Ministries				
3100 Kids Crossing				
Total 3130 Children's Ministry	6,000	6,000	0	0.0%
Total 3140 Special Programs	5,120	5,120	0	0.0%
Total 3160 Special Event	200	200	0	0.0%
Total 3170 Kids Crossing Leadership	200	200	0	0.0%
Total 3190 Equipment/Supplies	2,034	2,034	0	0.0%
Total 3100 Kids Crossing	14,629	14,629	0	0.0%
Total 3220 High School Ministry	3,850	3,850	0	0.0%
Total 3200 Student Ministries	7,200	7,200	0	0.0%
Total 3310 Family Life	1,950	3,450	-1,500	-43.5%
Total 3320 Men's Ministries	1,200	700	500	71.4%
Total 3330 Women's Ministries	5,750	5,750	0	0.0%
3340 College Ministry	1,200	1,200	0	0.0%
Total 3300 Adult Ministries	10,100	11,100	-1,000	-9.0%
3360 Senior Fellowship	400	400	0	0.0%
3400 Discipleship Support				
3410 Networking	375	375	0	0.0%
Total 3420 Library	1,588	1,588	0	0.0%
Total 3400 Discipleship Support	1,963	1,963	0	0.0%
Total 3000 Discipleship Ministries	34,292	35,292	-1,000	-2.8%

Evangelism Ministries

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
5000 Evangelism Ministries				
5100 Supplies	4,100	4,100	0	0.0%
5150 Evangelistic Events	520	520	0	0.0%
5400 Training Programs,Videos,etc	300	300	0	0.0%
5600 Community Outreach				
5630 Candy Carnival	725	725	0	0.0%
5650 Community Events	11,150	11,150	0	0.0%
Total 5600 Community Outreach	**11,875**	**11,875**	**0**	**0.0%**
Total 5000 Evangelism Ministries	**16,795**	**16,795**	**0**	**0.0%**

Missions

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
6000 Missions				
6110 Bible Fellowship Homes	3,600	3,600	0	0.0%
6111 Pinebrook Conference Center	3,600	3,600	0	0.0%
6112 Victory Valley	3,600	3,600	0	0.0%
6113 Ebenezer Special Missions	53,400	48,150	5,250	10.9%
6116 Missionary Speakers & Confer.	4,500	4,500	0	0.0%
6117 Church Extension	33,400	33,400	0	0.0%
6118 Missions - Other Expenses	3,590	9,860	-6,270	-63.6%
6200 Bible Fellowship Brd of Mission	87,580	86,560	1,020	1.2%
Total 6000 Missions	**193,270**	**193,270**	**0**	**0.0%**

Deacon Ministries

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
7000 Deacon Ministries				
Total 7100 Utilities	**37,710**	**37,610**	**100**	**0.3%**
Total 7300 Maintenance	**38,220**	**26,700**	**11,520**	**43.1%**
Total 7400 Supplies	**10,226**	**10,226**	**0**	**0.0%**
Total 7500 Transportation	**3,500**	**3,500**	**0**	**0.0%**
7600 Capital Improvements	28,500	30,000	-1,500	-5.0%
7700 New Equipment	500	500	0	0.0%
7800 Activities	500	500	0	0.0%
Total 7000 Deacon Ministries	**119,156**	**109,036**	**10,120**	**9.3%**

Worship

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
8000 Worship				
8200 Guest Ministries				
8210 Guest Speakers	300	300	0	0.0%
Total 8200 Guest Ministries	**300**	**300**	**0**	**0.0%**
8300 Equipment	1,250	4,200	-2,950	-70.2%
8600 Worship Administration	1,100	1,100	0	0.0%
8900 Music Ministries				
8920 Adult Choir	50	50	0	0.0%
Total 8900 Music Ministries	**50**	**50**	**0**	**0.0%**
Total 8000 Worship	**2,700**	**5,650**	**-2,950**	**-52.2%**

Office Expenses

	2021 Budget	2020 Budget	2021 vs 2020	% Difference
9000 Office Expenses				
9100 Office Supplies				
9110 Copier				
9113 Copier Paper	1,500	1,500	0	0.0%
9115 Copier Fee & Maint.	6,700	6,700	0	0.0%
Total 9110 Copier	**8,200**	**8,200**	**0**	**0.0%**
9120 Supplies	1,200	1,200	0	0.0%
9130 Stamps	725	725	0	0.0%
9140 Bulletins	1,000	2,400	-1,400	-58.3%
9160 BFC Denomination NL	50	50	0	0.0%
9170 Toner	200	250	-50	-20.0%
Total 9100 Office Supplies	**11,375**	**12,825**	**-1,450**	**-11.3%**
9125 Pastoral Sermon Support Materials	1,000	2,500	-1,500	-60.0%
9300 Advertising	3,000	3,000	0	0.0%
9400 Office Equipment	1,100	1,700	-600	-35.3%
Total 9000 Office Expenses	**16,475**	**20,025**	**-3,550**	**-17.7%**

Heyer Trust

Account	2021	2020	Difference	% Difference
909 Heyer Trust Income	$ 20,000	$ 20,000	$ -	0.0%
13200 Local Missionary Salary	$ 15,600	$ 15,600	$ -	0.0%
11010 Payroll Expenses	$ 1,193	$ 1,193	$ -	0.0%
Heyer Expenses	$ 3,207	$ 3,207	$ -	0.0%
Net	$ -	$ -	$ -	

EBFC 2021 Budget Proposal

	2021	2020	Difference	% Difference
Income	$ 1,108,207	$ 1,108,427	-$ 220	0.0%
Expenditures				
Congregational Care Ministries	$ 16,600	$ 16,300	$ 300	1.8%
Compensation	$ 637,011	$ 650,645	-$ 13,634	-2.1%
General Church Finance	$ 71,908	$ 61,414	$ 10,494	17.1%
Discipleship Ministries	$ 34,292	$ 35,292	-$ 1,000	-2.8%
Evangelism Ministries	$ 16,795	$ 16,795	$ 0	0.0%
Missions	$ 193,270	$ 193,270	$ 0	0.0%
Deacon Ministries	$ 119,156	$ 109,036	$ 10,120	9.3%
Worship	$ 2,700	$ 5,650	-$ 2,950	-52.2%
Office Expenses	$ 16,475	$ 20,025	-$ 3,550	-17.7%
Total Expenditures	$ 1,108,207	$ 1,108,427	-$ 220	0.0%
Net Operating Revenue	$ 0	$ 0	$ 0	
Net Income	$ 0	$ 0	$ 0	

Questions?

Thank You!

Attachment #2

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
Revenue			
1100 Offerings / Gifts	$ 1,087,054	$ 1,088,140	$ (1,086)
1400 Interest	$ 588	$ 5,067	$ (4,479)
1700 Memorials	$ 480	$ 400	$ 80
1900 Bethlehem Christian School	$ 19,985	$ 14,520	$ 5,465
1901 Other Building Use	$ 100	$ 300	$ (200)
Total Revenue	**$ 1,108,207**	**$ 1,108,427**	**$ (220)**
Gross Profit	**$ 1,108,207**	**$ 1,108,427**	**$ (220)**
Expenditures			
10000 Congregational Care Ministries			
10200 Mercy Teams			
10204 Support Groups	$ 200	$ 200	$ -
10205 Funeral Luncheons	$ 500	$ 500	$ -
Total 10200 Mercy Teams	**$ 700**	**$ 700**	**$ -**
10300 Counseling Assistance	$ 14,250	$ 14,250	$ -
10301 Counseling Supplies	$ 250	$ 250	$ -
Total 10300 Counseling Assistance	**$ 14,500**	**$ 14,500**	**$ -**
10400 Welcome Ministry	$ -	$ -	$ -
10401 Welcome Center	$ 800	$ 800	$ -
10402 Welcome Desserts	$ 600	$ 300	$ (300)
Total 10400 Welcome Ministry	**$ 1,400**	**$ 1,100**	**$ (300)**
Total 10000 Congregational Care Ministries	**$ 16,600**	**$ 16,300**	**$ (300)**
11000 Compensation	$ -	$ -	$ -
11010 Payroll Expenses	$ 17,832	$ 17,040	$ (792)
11020 Health Reimbursement Accounts	$ 66,670	$ 98,209	$ 31,540
11030 Pastor Education Reimbursement	$ 2,050	$ 2,050	$ -
11100 Senior Pastor	$ -	$ -	$ -
11110 Salary	$ 73,497	$ 72,772	$ (725)
11130 Housing	$ 29,000	$ 29,725	$ 725
11170 SP Pension - Total Company & Employee Contribution	$ -	$ -	$ -
11171 SP Pension - Company Contribution	$ 4,467	$ 4,425	$ (42)
Total 11170 SP Pension - Total Company & Employee Contribution	**$ 4,467**	**$ 4,425**	**$ (42)**
11190 Cell Phone	$ 960	$ 960	$ -
11195 Conference Expenses	$ 1,050	$ 1,050	$ -
Total 11100 Senior Pastor	**$ 108,974**	**$ 108,932**	**$ (42)**
11300 Discipleship Pastor	$ -	$ -	$ -
11310 Salary	$ 47,394	$ 47,394	$ -
11330 Housing	$ 24,181	$ 24,181	$ -
11370 DP Pension - Company & Employee Contribution	$ 2,905	$ 2,905	$ -
11390 Cell Phone	$ 960	$ 960	$ -
11395 Conference Expenses	$ 950	$ 950	$ -
Total 11300 Discipleship Pastor	**$ 76,390**	**$ 76,390**	**$ -**
11400 Youth Pastor	$ -	$ -	$ -

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
11410 Salary	$ 41,714	$ 40,844	$ (870)
11430 Housing allowance	$ 34,800	$ 35,670	$ 870
11490 Cell Phone	$ 960	$ 960	$ -
11495 Conference Expenses	$ 950	$ 950	$ -
Total 11400 Youth Pastor	**$ 78,424**	**$ 78,424**	**$ 0**
11600 Women's Ministry Coordinator	$ -	$ -	$ -
11610 Salary	$ 19,591	$ 19,591	$ -
Total 11600 Women's Ministry Coordinator	**$ 19,591**	**$ 19,591**	**$ -**
12300 Bookkeeper1	$ -	$ -	$ -
12310 Salary	$ 3,760	$ 3,760	$ -
Total 12300 Bookkeeper1	**$ 3,760**	**$ 3,760**	**$ -**
12400 Office Administrator	$ -	$ -	$ -
12410 Office Admin Salary	$ 53,844	$ 53,844	$ 0
Total 12400 Office Administrator	**$ 53,844**	**$ 53,844**	**$ 0**
12500 Facilities Manager	$ -	$ -	$ -
12510 Facilities Manager Salary	$ 52,154	$ 52,154	$ 0
12590 Cell Phone	$ 960	$ 960	$ -
Total 12500 Facilities Manager	**$ 53,114**	**$ 53,114**	**$ 0**
12600 Office Assistant	$ -	$ -	$ -
12610 Office Assistant Salary	$ 11,937	$ 11,169	$ (768)
Total 12600 Office Assistant	**$ 11,937**	**$ 11,169**	**$ (768)**
12700 Kid's Crossing Coordinator	$ -	$ -	$ -
12710 Kid's Crossing - Salary	$ 17,184	$ 17,184	$ -
Total 12700 Kid's Crossing Coordinator	**$ 17,184**	**$ 17,184**	**$ -**
12800 Youth Ministry Assistant	$ -	$ -	**$ -**
12810 Youth Ministry Asst - Salary	$ 17,067	$ 17,067	$ -
Total 12800 Youth Ministry Assistant	**$ 17,067**	**$ 17,067**	**$ -**
12900 Worship Coord Assistant	$ -	$ -	$ -
12910 Worship Coord Asst - Salary	$ 13,965	$ 13,965	$ -
Total 12900 Worship Coord Assistant	**$ 13,965**	**$ 13,965**	**$ -**
13000 Worship Pastor	$ -	$ -	$ -
13010 Salary	$ 59,775	$ 58,008	$ (1,767)
13020 Housing Allowance	$ 19,000	$ 19,988	$ 987
13060 Cell Phone	$ 960	$ 960	$ -
13070 Conference Expenses	$ 950	$ 950	$ -
13170 Worship Pastor Pension - Total Company and Employee	$ -	$ -	$ -
13171 Worship Pastor Pension - Company	$ 3,644	$ -	$ (3,644)
Total 13170 Worship Pastor Pension - Total Company and Employee	**$ 3,644**	**$ -**	**$ (3,644)**
Total 13000 Worship Pastor	**$ 84,329**	**$ 79,905**	**$ (4,424)**
13100 Intern	$ -	$ -	$ -
13120 Intern - Hourly	$ 11,880	$ -	$ (11,880)

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
Total 13100 Intern	**$ 11,880**	**$ -**	**$ (11,880)**
Total 11000 Compensation	**$ 637,011**	**$ 650,645**	**$ 13,334**
2000 General Church Finance	$ -	$ -	$ -
2100 General Church Accounts	$ -	$ -	$ -
2110 Property & Casualty Insurance	$ 8,281	$ 9,288	$ 1,007
2112 Workman's Compensation	$ 2,360	$ 2,318	$ (42)
2113 Youth Group Insurance	$ 375	$ 1,136	$ 761
Total 2110 Property & Casualty Insurance	**$ 11,016**	**$ 12,742**	**$ 1,726**
2130 Conference Administration Exp.	$ 23,872	$ 22,454	$ (1,418)
2150 Bank Fees	$ 7,800	$ 3,300	$ (4,500)
Total 2100 General Church Accounts	**$ 42,688**	**$ 38,496**	**$ (4,192)**
2300 Supplies	$ -	$ -	$ -
2310 Legal Materials / Manuals	$ 300	$ 300	$ -
2320 Other supplies	$ 820	$ 820	$ -
2330 Audit	$ 3,700	$ 5,000	$ 1,300
Total 2300 Supplies	**$ 4,820**	**$ 6,120**	**$ 1,300**
2400 Pastor Reimbursable Expenses	$ -	$ -	$ -
2401 Senior Pastor Reimbursable Expenses	$ 2,700	$ 2,700	$ -
2402 Discipleship Pastor Reimbursable Expenses	$ 2,300	$ 2,300	$ -
2403 Youth Pastor Reimbursable Expenses	$ 2,300	$ 2,300	$ -
2404 Worship Pastor Reimbursable Expenses	$ 2,300	$ 2,300	$ -
Total 2400 Pastor Reimbursable Expenses	**$ 9,600**	**$ 9,600**	**$ -**
2700 Information Technology	$ -	$ -	$ -
2720 Software	$ 500	$ 600	$ 100
2730 Web Services	$ 5,500	$ 1,704	$ (3,796)
2740 Computer and Related Equipment	$ -	$ -	$ -
2741 PCs & Hardware	$ 8,550	$ 4,644	$ (3,906)
Total 2740 Computer and Related Equipment	**$ 8,550**	**$ 4,644**	**$ (3,906)**
Total 2700 Information Technology	**$ 14,550**	**$ 6,948**	**$ (7,602)**
2850 Background Checks	$ 250	$ 250	$ -
Total 2000 General Church Finance	**$ 71,908**	**$ 61,414**	**$ (10,494)**
3000 Discipleship Ministries	$ -	$ -	$ -
3100 Kids Crossing	$ -	$ -	$ -
3110 Nursery	$ 875	$ 875	$ -
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	$ 3,750	$ 3,750	$ -

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
3145 Scripture Memory Verses	$ 1,370	$ 1,370	$ -
Total 3140 Special Programs	**$ 5,120**	**$ 5,120**	**$ -**
3160 Special Event	$ -	$ -	$ -
3161 Camp Registrations	$ 100	$ 100	$ -
3162 Transportation	$ 100	$ 100	$ -
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	$ 2,034	$ 2,034	$ -
Total 3190 Equipment/Supplies	**$ 2,034**	**$ 2,034**	**$ -**
Total 3100 Kids Crossing	**$ 14,629**	**$ 14,629**	**$ -**
3200 Student Ministries	$ -	$ -	$ -
3211 Equipment & Furnishings	$ 200	$ 200	$ -
3212 Parent Support	$ 900	$ 900	$ -
3213 Mentoring	$ 250	$ 250	$ -
3214 Staff Development	$ 1,000	$ 1,000	$ -
3215 Outreach Events	$ 1,000	$ 1,000	$ -
3220 High School Ministry	$ -	$ -	$ -
3222 Student Leadership	$ 500	$ 500	$ -
3224 Large Events Subsidies	$ 2,500	$ 2,500	$ -
3225 Programming Supplies	$ 700	$ 700	$ -
3226 Curriculum	$ 150	$ 150	$ -
Total 3220 High School Ministry	**$ 3,850**	**$ 3,850**	**$ -**
Total 3200 Student Ministries	**$ 7,200**	**$ 7,200**	**$ -**
3300 Adult Ministries	$ -	$ -	$ -
3310 Family Life	$ 400	$ 400	$ -
3311 Kinship	$ 50	$ 50	$ -
3313 Adult Electives	$ -	$ -	$ -
33131 Classes / Material	$ 1,500	$ 1,500	$ -
33133 Equipment	$ -	$ 1,500	$ 1,500
Total 3313 Adult Electives	**$ 1,500**	**$ 3,000**	**$ 1,500**
Total 3310 Family Life	**$ 1,950**	**$ 3,450**	**$ 1,500**
3320 Men's Ministries	$ -	$ -	$ -
3323 Bible Studies - MM	$ 200	$ 200	$ -
3324 Special Events - MM	$ 1,000	$ 500	$ (500)
Total 3320 Men's Ministries	**$ 1,200**	**$ 700**	**$ (500)**
3330 Women's Ministries	$ -	$ -	$ -
3332 Promotion & Outreach - WM	$ 50	$ 50	$ -
3333 Bible Studies - WM	$ 300	$ 300	$ -
3334 Special Events - WM	$ 3,000	$ 3,000	$ -
3337 MOPS	$ 1,900	$ 1,900	$ -

EBENEZER BIBLE FELLOWSHIP CHURCH

EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
3338 Training/Conferences	$ 250	$ 250	$ -
3339 Discipleship/Encouragement	$ 250	$ 250	$ -
Total 3330 Women's Ministries	**$ 5,750**	**$ 5,750**	**$ -**
3340 College Ministry	$ 1,200	$ 1,200	$ -
Total 3300 Adult Ministries	**$ 10,100**	**$ 11,100**	**$ 1,000**
3360 Senior Fellowship	$ 400	$ 400	$ -
3400 Discipleship Support	$ -	$ -	$ -
3410 Networking	$ 375	$ 375	$ -
3420 Library	$ -	$ -	$ -
3421 Supplies	$ 108	$ 108	$ -
3422 Books	$ 1,080	$ 1,080	$ -
3427 Audio and Video	$ 400	$ 400	$ -
Total 3420 Library	**$ 1,588**	**$ 1,588**	**$ -**
Total 3400 Discipleship Support	**$ 1,963**	**$ 1,963**	**$ -**
Total 3000 Discipleship Ministries	**$ 34,292**	**$ 35,292**	**$ 1,000**
5000 Evangelism Ministries	$ -	$ -	$ -
5100 Supplies	$ 4,100	$ 4,100	$ -
5150 Evangelistic Events	$ 520	$ 520	$ -
5400 Training Programs,Videos,etc	$ 300	$ 300	$ -
5600 Community Outreach	$ -	$ -	$ -
5630 Candy Carnival	$ 725	$ 725	$ -
5650 Community Events	$ 11,150	$ 11,150	$ -
Total 5600 Community Outreach	**$ 11,875**	**$ 11,875**	**$ -**
Total 5000 Evangelism Ministries	**$ 16,795**	**$ 16,795**	**$ -**
6000 Missions	$ -	$ -	$ -
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	$ 53,400	$ 48,150	$ (5,250)
6116 Missionary Speakers & Confer.	$ 4,500	$ 4,500	$ -
6117 Church Extension	$ 33,400	$ 33,400	$ -
6118 Missions - Other Expenses	$ 3,590	$ 9,860	$ 6,270
6200 Bible Fellowship Brd of Mission	$ 87,580	$ 86,560	$ (1,020)
Total 6000 Missions	**$ 193,270**	**$ 193,270**	**$ -**
7000 Deacon Ministries	$ -	$ -	$ -
7100 Utilities	$ -	$ -	$ -
7110 Electricity & Propane	$ 900	$ 800	$ (100)
7112 PP&L	$ 27,300	$ 27,300	$ -
Total 7110 Electricity & Propane	**$ 28,200**	**$ 28,100**	**$ (100)**
7130 Refuse Removal	$ 2,640	$ 2,640	$ -
7140 Water & Sewer	$ -	$ -	$ -
7142 Water & Sewer (church)	$ 4,350	$ 4,350	$ -
Total 7140 Water & Sewer	**$ 4,350**	**$ 4,350**	**$ -**

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
7150 Telephone/Internet Services	$ 2,520	$ 2,520	$ -
Total 7100 Utilities	**$ 37,710**	**$ 37,610**	**$ (100)**
7300 Maintenance	$ -	$ -	$ -
7310 Church Maintenance supplies	$ 6,700	$ 6,700	$ -
7330 Maintenance Services	$ 30,020	$ 18,500	$ (11,520)
7340 Landscaping	$ 1,500	$ 1,500	$ -
Total 7300 Maintenance	**$ 38,220**	**$ 26,700**	**$ (11,520)**
7400 Supplies	$ -	$ -	$ -
7410 Cleaning Supplies	$ 5,200	$ 5,200	$ -
7420 Kitchen Supplies	$ 4,026	$ 4,026	$ -
7440 Ordinance	$ 300	$ 300	$ -
7460 Decorating Supplies	$ 700	$ 700	$ -
Total 7400 Supplies	**$ 10,226**	**$ 10,226**	**$ -**
7500 Transportation	$ -	$ -	$ -
7510 Maintenance	$ -	$ -	$ -
7513 Vehicle Rental	$ 800	$ 800	$ -
7516 Registration and EZ Pass	$ 420	$ 420	$ -
Total 7510 Maintenance	**$ 1,220**	**$ 1,220**	**$ -**
7519 Vehicle Repairs and Supplies	$ 2,040	$ 2,040	$ -
7520 Fuel	$ 240	$ 240	$ -
Total 7500 Transportation	**$ 3,500**	**$ 3,500**	**$ -**
7600 Capital Improvements	$ 28,500	$ 30,000	$ 1,500
7700 New Equipment	$ 500	$ 500	$ -
7800 Activities	$ 500	$ 500	$ -
Total 7000 Deacon Ministries	**$ 119,156**	**$ 109,036**	**$ (10,120)**
8000 Worship	$ -	$ -	$ -
8200 Guest Ministries	$ -	$ -	$ -
8210 Guest Speakers	$ 300	$ 300	$ -
Total 8200 Guest Ministries	**$ 300**	**$ 300**	**$ -**
8300 Equipment	$ 1,250	$ 4,200	$ 2,950
8600 Worship Administration	$ 1,100	$ 1,100	$ -
8900 Music Ministries	$ -	$ -	$ -
8920 Adult Choir	$ 50	$ 50	$ -
Total 8900 Music Ministries	**$ 50**	**$ 50**	**$ -**
Total 8000 Worship	**$ 2,700**	**$ 5,650**	**$ 2,950**
9000 Office Expenses	$ -	$ -	$ -
9100 Office Supplies	$ -	$ -	$ -
9110 Copier	$ -	$ -	$ -
9113 Copier Paper	$ 1,500	$ 1,500	$ -
9115 Copier Fee & Maint.	$ 6,700	$ 6,700	$ -
Total 9110 Copier	**$ 8,200**	**$ 8,200**	**$ -**
9120 Supplies	$ 1,200	$ 1,200	$ -

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Budget - Proposed - Congregational Meeting

January - December 2021

	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
9130 Stamps	$ 725	$ 725	$ -
9140 Bulletins	$ 1,000	$ 2,400	$ 1,400
9160 BFC Denomination NL	$ 50	$ 50	$ -
9170 Toner	$ 200	$ 250	$ 50
Total 9100 Office Supplies	**$ 11,375**	**$ 12,825**	**$ 1,450**
9125 Pastoral Sermon Support Materials	$ 1,000	$ 2,500	$ 1,500
9300 Advertising	$ 3,000	$ 3,000	$ -
9400 Office Equipment	$ 1,100	$ 1,700	$ 600
Total 9000 Office Expenses	**$ 16,475**	**$ 20,025**	**$ 3,550**
Total Expenditures	**$ 1,108,207**	**$ 1,108,427**	**$ 220**
Net Operating Revenue	**$ (0)**	**$ (0)**	**$ 0**
Net Revenue	**$ (0)**	**$ (0)**	**$ 0**

EBENEZER BIBLE FELLOWSHIP CHURCH
EBFC 2021 Heyer Trust Budget - Proposed - Congregational Meeting

January - December 2021

Account	2021 Total	2020 Budget	Favorable/ (Unfavorable) 2021 vs 2020
909 - Heyer Trust Income	**$ 20,000**	**$ 20,000**	**$ -**
13200 - Local Missionary	$ 15,600	$ 15,600	$ -
11010 Payroll Expenses	$ 1,193	$ 1,193	$ -
Heyer Expenses	$ 3,207	$ 3,207	$ -
Net	**$ -**	**$ -**	**$ -**

Ebenezer Bible Fellowship Church

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

January - October, 2020

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

EBENEZER BIBLE FELLOWSHIP CHURCH

BALANCE SHEET VS. PRIOR YEAR

As of October 31, 2020

	TOTAL			
	AS OF OCT 31, 2020	AS OF OCT 31, 2019 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
18000 Branch Banking & Trust	207,747.45	430,929.11	-223,181.66	-51.79 %
18002 BB&T Certificates of Deposit	0.00	200,872.75	-200,872.75	-100.00 %
18100 Fulton Money Market Account	245,216.63		245,216.63	
18200 Embassy Bank Money Market	80,009.76		80,009.76	
19000 M&T Bank Savings	0.00	0.00	0.00	
19001 M&T Bank Checking	0.00	30,375.67	-30,375.67	-100.00 %
19002 M&T Money Market	232,680.87	200,942.50	31,738.37	15.79 %
Total Bank Accounts	**$765,654.71**	**$863,120.03**	**$ -97,465.32**	**-11.29 %**
Total Current Assets	**$765,654.71**	**$863,120.03**	**$ -97,465.32**	**-11.29 %**
TOTAL ASSETS	**$765,654.71**	**$863,120.03**	**$ -97,465.32**	**-11.29 %**
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
100 Payroll Liabilities	0.00	-2,892.33	2,892.33	100.00 %
2111 Direct Deposit Liabilities	0.00	0.00	0.00	
901 Building Fund	23,371.93	33,331.90	-9,959.97	-29.88 %
902 Capital Improvement Fund	0.00	-9,471.90	9,471.90	100.00 %
903 Transportation Fund	913.00	913.00	0.00	0.00 %
904 Scholarships	4,353.44	4,298.44	55.00	1.28 %
905 Faith Promise	10,630.84	14,647.87	-4,017.03	-27.42 %
907 Benevolence Fund	9,086.35	18,898.63	-9,812.28	-51.92 %
908 Music Fund	5,018.01	5,223.31	-205.30	-3.93 %
909 Heyer Trust Fund	35,816.55	32,819.90	2,996.65	9.13 %
911 Year End Accruals	8,480.16	8,480.16	0.00	0.00 %
912 Run for the Children	0.00	1,973.98	-1,973.98	-100.00 %
914 Health Care Accounts	4,271.47	4,456.99	-185.52	-4.16 %
915 Short Term Missions	5,000.00	7,393.84	-2,393.84	-32.38 %
Direct Deposit Payable	0.00	0.00	0.00	
Total Other Current Liabilities	**$106,941.75**	**$120,073.79**	**$ -13,132.04**	**-10.94 %**
Total Current Liabilities	**$106,941.75**	**$120,073.79**	**$ -13,132.04**	**-10.94 %**
Total Liabilities	**$106,941.75**	**$120,073.79**	**$ -13,132.04**	**-10.94 %**
Equity				
1000 Opening Bal Equity	-407,878.80	-407,878.80	0.00	0.00 %
900 Retained Earnings	1,159,575.00	941,176.92	218,398.08	23.20 %
Net Revenue	-92,983.24	209,748.12	-302,731.36	-144.33 %
Total Equity	**$658,712.96**	**$743,046.24**	**$ -84,333.28**	**-11.35 %**
TOTAL LIABILITIES AND EQUITY	**$765,654.71**	**$863,120.03**	**$ -97,465.32**	**-11.29 %**