

**Ebenezer  
Bible Fellowship Church**

## **Board of Elders Meeting July 11, 2016**

### **Roll Call & Prayer**

- The following elders were present: Wayne Batten, Andy Brimer, Mark Culton, Dennis Flanagan, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Scott Holwick, and Byron Roth.
- Tim Gibson, Dick Bickings, Pat Barry, Chris Jones and Shawn Sommons were excused absent.
- Kevin Hardy opened up in prayer.

### **Devotional & Prayer**

- Pastor Mark shared a devotional from **Ephesians 2:11-22**.
  - Racial tension is real right now - Alton Sterling & Philando Castile, Dallas police
  - Racial division **stems from** Spiritual division (man is separated from God)
  - The gospel of Jesus Christ is the "great equalizer"
  - **We are all aliens turned citizens** (11-13)  
*/alienated, strangers, hopeless/ but now!! /citizens, family, covenant hope/*
  - **We are all enemies turned friends** (14-18)  
unity, peace, forgiveness
  - **We are all broken people being built up** (19-22)
  - Don't underestimate or downplay the pain and fear minorities in our congregation might be feeling; listen to them.
- The elders split up into pairs and spent time in prayer.

### **Approval of Minutes**

**Motion** was made to approve the minutes from the June 13, 2016 elders meeting, **seconded** and **approved** unanimously.

### **Financial Report**

Andy reviewed the financial report (*Attachment 1*). Income for June was a little light, and we are still lagging a bit year to date. We need to continue to pray that God provides through the rest of the year. There was a **motion** made that we receive the report. This was **seconded** and **passed**.

### **Discussion Items**

- 1) Semi-Annual Meeting – The following items will be covered in the meeting on July 17th:
  - Pastoral Highlights - up front, keep it short (~ 3 minutes)
  - Discipline Issue (John Sanfilippo)
  - Nominating Committee approval - need ballots
  - Tim announce LEAD class for future elders/deacons
  - Highlights from Annual Conference
  - Financial Update - Andy will give a current update of where we are financially
  - Report on potential staff changes in future - explain where we are financially and that we will re-evaluate over the next months and make a decision in September
  - Let congregation know that policies are being updated
- 2) Facility Usage Policy – Wayne reviewed the updated Facility Usage Policy with the elder board. There was a **motion** that we accept the revised facility usage policy for the time being with the understanding that an attorney will review the policy as soon as possible. This was **seconded** and **approved** with one no and one abstention.

- 3) Membership and Discipline – The elders talked about an ongoing discipline situation where we continue to shepherd a family through marital difficulties. Two elders are meeting with the husband regularly and going through Battle Zone as a discipleship tool.
- 4) New Policies – The following policies were reviewed by the elders:
  - Gift Acceptance Policy - this policy was tabled till next time; Andy will review the legal implications of cash donations
  - Whistleblower Policy - **motion** made, **seconded**, and **approved** unanimous (*Attachment #2*)
  - Conflict of Interest Policy - **motion** made, **seconded**, and **approved** unanimous (*Attachment #3*)
  - Indemnification Policy – Policy regarding indemnification of elders, deacons, officers, employees, and agents - **motion** made, **seconded**, and **approved** unanimous (*Attachment #4*)
  - Fundraising Policy - **motion** made, **seconded**, and **approved** unanimous (*Attachment #5*)
- 5) Lynfield Service and Cook-Out – Pastor Mark talked about the plans to reschedule the cookout, concert and games at Lynfield for Sunday, August 14. He also asked for feedback from the elders about a potential worship service at Lynfield on that day.
- 6) Beth Moore Re-Evaluation – Pastor Mark reminded the elders that next month marks the end to the time we were planning on evaluating the trajectory of Beth Moore and whether we should use her teaching materials at Ebenezer. The elders will discuss this at the next elders meeting.
- 7) Seminary Reimbursement – The PRC explained that they are working on some recommendations for seminary reimbursement which would take effect in 2017.
- 8) Outdoor Service – Pastor Jeremy discussed the plans for the outdoor service and the costs that are involved. We have been able to bring the cost down from last year and we continue to strive for good stewardship. There was a **motion** made to continue the outdoor service this year because of how it accomplishes our vision of being a community of believers united in worship, prayer and service. This was **seconded** and **passed**. There will also be an attempt to get food donations for the picnic from the congregation to bring costs down even further.
- 9) Nominating Committee – Wayne updated the elders on nominations for extra deacons. There is a real need for additional deacons and the deacons are asking for help. The elders talked about the need to schedule a LEAD class soon, or re-evaluate the requirements for new deacons and elders. The need for a joint elders and deacons meeting in the near future was also discussed. There will be follow up with the deacons about this.

### Pastoral Reports

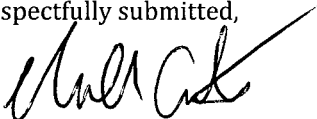
The pastors submitted their monthly reports:

- Jeremy Harkins, Worship Pastor (*Attachment 6*)
- Mark Culton, Youth Pastor (*Attachment 7*)

### Adjournment & Prayer

Byron closed in prayer and the meeting was adjourned.

Respectfully submitted,



Mark Culton  
Secretary to the Board of Elders

July 11, 2016

To: Board of Elders  
From: Andy Brimer, Treasurer  
Subject: Financial Report for July 2016

Attached you will find the following reports for June 2016:

- Monthly Financial Statement
- YTD Financial Statement
- Graphical representation of Income and Expenses vs Budget, Income vs Expense trends, and Asset trends

In reviewing the financial statements I would like to make the following comments:

- Total income for June was 88% of the budgeted forecast while the YTD income was 95% of the budgeted forecast.
- Expenses for June were 95% of the budgeted forecast while the YTD expenses were 100% of the annual forecast.
- The income for June was below the projected monthly forecast, and the YTD giving continues to lag. The monthly expenses were lower than projected; however, the overall spending YTD is on target (100%) with budgeted expenses.

# EBENEZER BIBLE FELLOWSHIP CHURCH - JUNE YTD 2016 FINANCIAL STATEMENT

## BALANCE SHEET

ASSETS	30-Jun-16	31-Dec-15	\$ Change
<b>Assets - Checking/Savings</b>			
18000 · Checking (KNBT)	479,898.67	521,645.92	-41,747.25
18002 · CDs (KNBT)	67,672.02	67,587.38	84.64
19000 · Savings (M&T Bank)	90,906.68	90,853.65	53.03
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00
<b>Total Checking/Savings</b>	<b>643,853.04</b>	<b>685,462.62</b>	<b>-41,609.58</b>

**TOTAL ASSETS** 643,853.04 685,462.62 -41,609.58

## LIABILITIES

### Current Liabilities

901 · Building Fund	99,498.44	93,189.44	6,309.00
902 · Capital Improvements	0.00	0.00	0.00
903 · Transportation Fund	223.00	188.00	35.00
904 · Scholarship Fund	1,327.50	817.50	510.00
905 · Faith Promise	13,267.97	38,263.97	-24,996.00
907 · Benevolence Fund	14,410.78	16,257.26	-1,846.48
908 · Music Fund	224.20	174.20	50.00
911 · Year End Accruals	8,480.16	8,480.16	0.00
912 · Run For The Children	2,281.87	2,481.19	-199.32
914 · HRA	3,231.08	0.00	3,231.08
915 · Youth Summer Missions	4,583.88	4,533.88	50.00
100 · Payroll Liabilities	5,881.20	7,454.27	-1,573.07
<b>Total Current Liabilities</b>	<b>153,410.08</b>	<b>171,839.87</b>	<b>-18,429.79</b>

### Long Term Liabilities

810 · Mortgage	0.00	0.00	0.00
<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Liabilities</b>	<b>153,410.08</b>	<b>171,839.87</b>	<b>-18,429.79</b>

### Equity

900 · Retained Earnings	921,501.55	991,473.20	-69,971.65
<b>Net Income</b>	-23,179.79	-69,971.65	<b>46,791.86</b>
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
<b>Total Equity</b>	<b>490,442.96</b>	<b>513,622.75</b>	<b>-23,179.79</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>643,853.04</b>	<b>685,462.62</b>	<b>-41,609.58</b>

*Andrea D. Sumner*  
Treasurer

7/11/16  
Date

## GENERAL FUND - BUDGET vs. ACTUAL

Income	June YTD	Budget	Variance	% BGT YTD
1100 · Offerings / Gifts	467,407.07	492,250.24	-24,843.17	95%
1400 · Interest	333.77	375.00	-41.23	89%
1700 · Memorials	460.00	0.00	460.00	N/A
1900 · BCS / Bldg Use	7,878.00	7,879.50	-1.50	100%
<b>Total Income</b>	<b>476,078.84</b>	<b>500,504.74</b>	<b>-24,425.90</b>	<b>95.1%</b>

<b>Expenses</b>				
2000 · General Finance	34,011.24	33,883.00	128.24	100%
3000 · Discipleship	6,744.46	14,293.04	-7,548.58	47%
5000 · Evangelism	4,031.51	3,989.96	41.55	101%
6000 · Missions	83,443.67	84,850.00	-1,406.33	98%
7000 · Deacon	56,736.65	50,504.88	6,231.77	112%
8000 · Worship	3,187.80	2,700.00	487.80	118%
9000 · Office & Admin	6,495.72	8,134.00	-1,638.28	80%
10000 · Congregational Care	1,699.17	1,479.96	219.21	115%
11000 · Compensation	304,325.23	300,669.90	3,655.33	101%
<b>Total Expense</b>	<b>500,675.45</b>	<b>500,504.74</b>	<b>170.71</b>	<b>100.0%</b>

**Net Ordinary Income**

**Net Fund Transfer between Accts.**

**Net Income**

**-23,179.79**

**0.00**

**-23,179.79**

## DESIGNATED FUNDS

Income	Expenses	Net
901 · Building Fund	6,309.00	6,309.00
903 · Transportation Fund	35.00	35.00
904 · Scholarship Fund	707.00	510.00
905 · Faith Promise	12,554.00	-24,996.00
907 · Benevolence Fund	10,080.58	-1,846.48
908 · Music Fund	50.00	50.00

## OTHER LIABILITY ACCOUNTS

902 · Capital Improvements	0.00	0.00	0.00
911 · Year End Accruals	0.00	0.00	0.00
912 · Run For The Children	0.00	199.32	-199.32
914 · HRA	6,600.00	3,368.92	3,231.08
915 · Youth Summer Missions	50.00	0.00	50.00
<b>Total Current Liabilities</b>	<b>36,365.58</b>	<b>53,242.30</b>	<b>-16,856.72</b>

# EBENEZER BIBLE FELLOWSHIP CHURCH - JUNE 2016 FINANCIAL STATEMENT

## BALANCE SHEET

ASSETS	30-Jun-16	31-May-16	\$ Change
<b>Assets - Checking/Savings</b>			
18000 • Checking (KNBT)	479,898.67	486,559.57	-6,660.90
18002 • CDs (KNBT)	67,672.02	67,672.02	0.00
19000 • Savings (M&T Bank)	90,906.68	90,899.21	7.47
19001 • Checking (M&T Bank)	5,375.67	5,375.67	0.00
<b>Total Checking/Savings</b>	<b>643,853.04</b>	<b>650,506.47</b>	<b>-6,653.43</b>
<b>TOTAL ASSETS</b>	<b>643,853.04</b>	<b>650,506.47</b>	<b>-6,653.43</b>
<b>LIABILITIES</b>			
<b>Current Liabilities</b>			
901 • Building Fund	99,498.44	98,658.44	840.00
902 • Capital Improvements	0.00	0.00	0.00
903 • Transportation Fund	223.00	213.00	10.00
904 • Scholarship Fund	1,327.50	780.50	547.00
905 • Faith Promise	13,267.97	14,574.97	-1,307.00
907 • Benevolence Fund	14,410.78	12,504.48	1,906.30
908 • Music Fund	224.20	224.20	0.00
911 • Year End Accruals	8,480.16	8,480.16	0.00
912 • Run For The Children	2,281.87	2,281.87	0.00
914 • HRA	3,231.08	5,165.12	-1,934.04
915 • Youth Summer Missions	4,583.88	4,533.88	50.00
100 • Payroll Liabilities	5,881.20	6,608.09	-726.89
<b>Total Current Liabilities</b>	<b>153,410.08</b>	<b>154,024.71</b>	<b>-614.63</b>

<b>Long Term Liabilities</b>			
802 • Mortgage	0.00	0.00	0.00
<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Liabilities</b>	<b>153,410.08</b>	<b>154,024.71</b>	<b>-614.63</b>
<b>EQUITY</b>			
900 • Retained Earnings	921,501.55	921,501.55	0.00
<b>Net Income</b>	-23,179.79	-17,140.99	-6,038.80
1000 • Opening Bal Equity	-407,878.80	-407,878.80	0.00
<b>Total Equity</b>	<b>490,442.96</b>	<b>496,481.76</b>	<b>-6,038.80</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>643,853.04</b>	<b>650,506.47</b>	<b>-6,653.43</b>

*Andrew J. Bruner*  
Treasurer

*7/11/16*  
Date

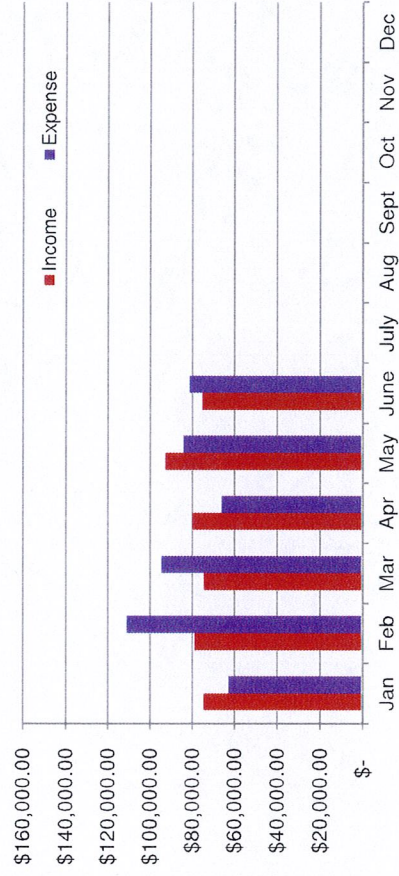
## GENERAL FUND - BUDGET vs. ACTUAL

	June	Budget	Variance
<b>Income</b>			
1100 • Offerings / Gifts	73,906.51	84,154.04	-10,247.53
1400 • Interest	40.00	62.50	-22.50
1700 • Memorials	0.00	0.00	0.00
1900 • BCS / Bldg Use	1,313.00	1,313.25	-0.25
<b>Total Income</b>	<b>75,259.51</b>	<b>85,529.79</b>	<b>-10,270.28</b>
<b>Expenses</b>			
2000 • General Finance	497.46	987.50	-490.04
3000 • Discipleship	2,600.32	2,885.84	-285.52
5000 • Evangelism	654.76	656.66	-1.90
6000 • Missions	21,312.50	21,375.00	-62.50
7000 • Deacon	-2,810.22	8,444.98	-11,255.20
8000 • Worship	91.58	250.00	-158.42
9000 • Office & Admin	1,266.58	1,671.50	-404.92
10000 • Congregational Care	200.00	246.66	-46.66
11000 • Compensation	57,485.33	49,011.65	8,473.68
<b>Total Expense</b>	<b>81,298.31</b>	<b>85,529.79</b>	<b>-4,231.48</b>
<b>Net Ordinary Income</b>	<b>-6,038.80</b>	<b>0.00</b>	<b>-6,038.80</b>
Net Fund Transfer between Accts.	0.00	0.00	0.00
<b>Net Income</b>	<b>-6,038.80</b>	<b>0.00</b>	<b>-6,038.80</b>

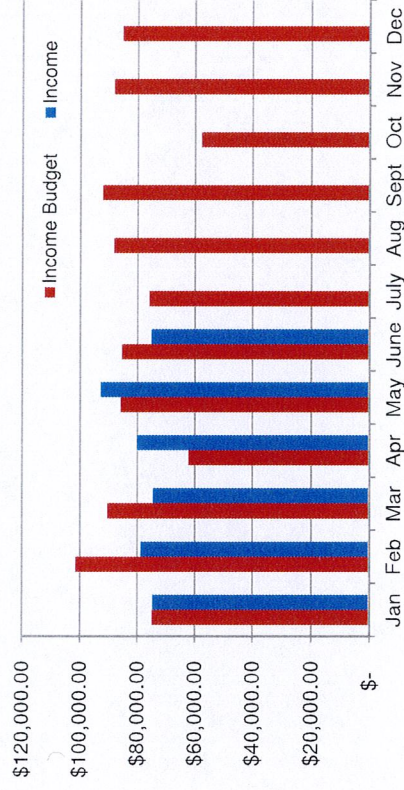
## DESIGNATED FUNDS

	Income	Expenses	Net
901 • Building Fund	840.00	0.00	840.00
903 • Transportation Fund	10.00	0.00	10.00
904 • Scholarship Fund	547.00	0.00	547.00
905 • Faith Promise	1,193.00	2,500.00	-1,307.00
907 • Benevolence Fund	1,906.30	0.00	1,906.30
908 • Music Fund	0.00	0.00	0.00
<b>OTHER LIABILITY ACCOUNTS</b>			
902 • Capital Improvements	0.00	0.00	0.00
911 • Year End Accruals	0.00	0.00	0.00
912 • Run For The Children	0.00	0.00	0.00
914 • HRA	0.00	1,934.04	-1,934.04
915 • Youth Summer Missions	50.00	0.00	50.00
<b>Total Current Liabilities</b>	<b>4,546.30</b>	<b>4,434.04</b>	<b>112.26</b>

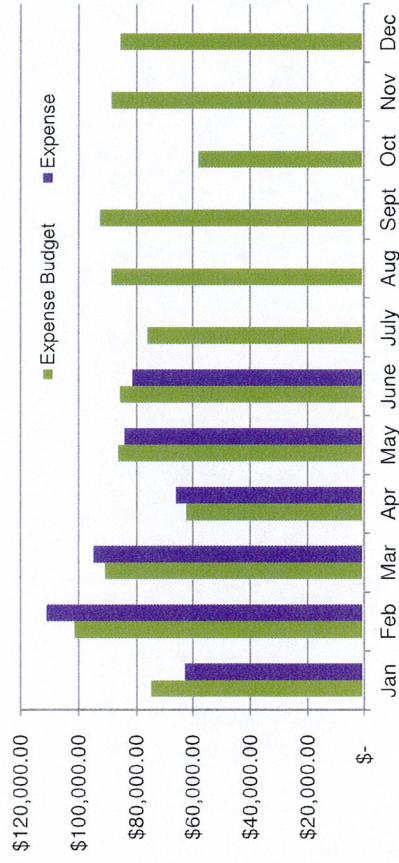
### 2016 Income vs Expenses



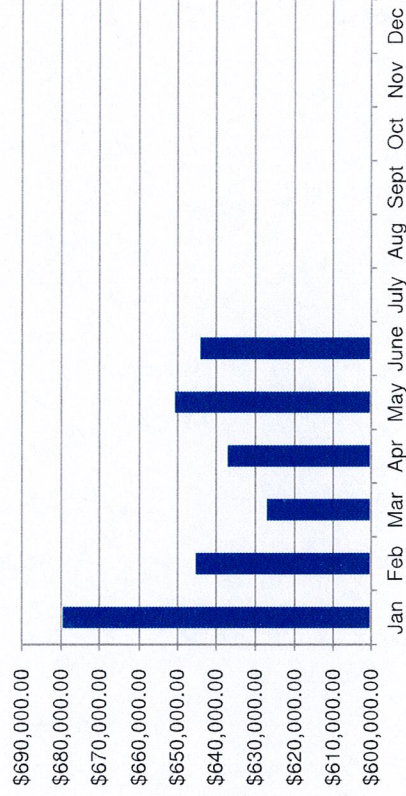
### 2016 Income vs Budget



### 2016 Expenses vs Budget



### 2016 Assets







## Whistle Blower Policy

### 1) Overview

Ebenezer Bible Fellowship Church (EBFC) is committed to being 'above reproach' in all of its operations and functions in accordance with good governance policies and procedures. EBFC will operate in compliance with all applicable laws, rules and regulations, including those concerning accounting and auditing, and we prohibit all fraudulent practices by any of our board members, officers, employees, or volunteers. This policy outlines a procedure for an employee to report actions that an employee reasonably believes violates a law, or regulation or that constitutes fraudulent accounting or other practices. This policy applies to any matter that is related to EBFC's business and does not relate to private acts of an individual not connected to the business of EBFC.

### 2) Resolution

The Elder Board of Ebenezer Bible Fellowship Church approves the inclusion of the following policy in the Employee Handbook, and directs the Head of Pastor Relations Committee and/or Delegate to ensure that it is given to and acknowledged by all employees.

### 3) Steps For a Reported Issue

- a. If an employee has a reasonable belief that an employee or representative of EBFC has engaged in any action that violates any applicable law, or regulation, including those concerning accounting and auditing, or constitutes a fraudulent practice, the employee is expected to immediately report such information to either the Senior Pastor, the chairman of the Pastoral Relations Committee or the Treasurer. If the employee does not feel comfortable reporting the information to any of these individuals he or she is expected to report the information to another Elder of EBFC.
- b. All reports will be followed up promptly, and an investigation conducted. In conducting its investigations, EBFC will strive to keep the identity of the complaining individual as confidential as possible, while conducting an adequate review and investigation.
- c. EBFC will not retaliate against an employee in the terms and conditions of employment because that employee: (a) reports to a supervisor, to the Pastor, the Delegate or other member of the Board of Elders, or to a federal, state or local agency what the employee believes in good faith to be a violation of the law; or (b) participates in good faith in any resulting investigation or proceeding, or (c) exercises his or her rights under any state or federal law(s) or regulation(s) to pursue a claim or take legal action to protect the employee's rights.
- d. EBFC may take disciplinary action (up to and including termination) against an employee who, in management's assessment, has engaged in retaliatory conduct in violation of this policy.
- e. In addition, EBFC will not, with the intent to retaliate, take any action harmful to any employee who has provided to law enforcement personnel or a court truthful information relating to the commission or possible commission by EBFC or any of its employees of a violation of any applicable law or regulation.
- f. EBFC Pastors, Delegates and Board of Elders will be trained on this policy and EBFC's prohibition against retaliation in accordance with this policy.



## Conflicts of Interest Policy

### 1) Overview

- a. As a ministry initiated and sustained by God, Ebenezer Bible Fellowship Church (EBFC) has a mandate to conduct all of its affairs decently and above reproach both in the sight of God and man. That accountability includes a commitment to operate with the highest level of integrity and to avoid conflicts of interest.
- b. As a nonprofit, tax-exempt entity, EBFC depends on charitable contributions from the public. Maintenance of its tax-exempt status is important both for its continued financial stability and for the receipt of contributions and public support. Therefore, the IRS and state corporate and tax officials view the operations of the Bible Fellowship Church as a public trust, accountable to both governmental authorities and members of the public.
- c. Among EBFC's, Board of Elders, Deacon Board and employees, there exists a fiduciary duty, which carries with it a broad and unbending duty of loyalty. The Boards and employees are responsible for administering the affairs of the Bible Fellowship Church honestly and prudently, and for exercising their best care, skill, and judgment for the sole benefit of EBFC. Those persons shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with EBFC or knowledge gained there from for their personal benefit. The interests of EBFC must have the first priority, and all purchases of goods and services must be affected on a basis that secures for EBFC full competitive advantages as to product, service, and price.

### 2) Persons Concerned

This statement is directed to the Board of Elders, Deacon Board and employees annually designated by the Boards who influence the actions of EBFC or its Boards, or make commitments on their behalf. For example, this would include all who make purchasing decisions, all other persons who might be described as "management personnel," and all who have proprietary information concerning EBFC.

### 3) Areas in Which Conflicts May Arise

Conflicts of interest may arise in the relations of members of the Boards or employees with any of the following third parties:

- a. Persons or entities supplying goods and services to EBFC.
- b. Persons or entities from which EBFC leases property and equipment.
- c. Persons or entities with whom EBFC is dealing or planning to deal in connection with the gift, purchase, or sale of real estate, securities, or other property.
- d. Other ministries or nonprofit organizations that affect the operations of EBFC.
- e. Donors and others supporting EBFC.

### 4) Nature of Conflicting Interest

A material conflicting interest may be defined as an interest, direct or indirect, between any person or entity mentioned in Section 3, and a member of the Boards or an employee, which might affect, or might reasonably be thought by others to affect, the judgment or conduct of member of the Boards or employee of EBFC. Such an interest might arise through:

- a. Owning stock or holding debt or other proprietary interests in any third party dealing with EBFC.



- b. Holding office, serving on the Boards, participating in management, or being otherwise employed (or formerly employed) in any third party dealing with EBFC.
- c. Receiving remuneration for services with respect to individual transactions involving EBFC.
- d. Using EBFC's personnel, equipment, supplies, or goodwill for other than EBFC-approved activities, programs, and purposes.
- e. Receiving personal gifts or loans from third parties dealing with EBFC. (Receipt of any gift is disapproved except gifts of nominal value, which could not be refused without discourtesy. No personal gift of money should ever be accepted.)
- f. Obtaining an interest in real estate, securities, or other property that EBFC might consider buying or leasing.
- g. Expending staff time during EBFC's normal business hours for personal affairs to the detriment of work performance for EBFC.

## **5) Indirect Interest**

As noted above, conflicting interests may be indirect. A member of the Boards or employee will be considered to have an indirect interest in another entity or transaction if any of the following also have an interest:

- a. A family member of a member of the Boards or employee. (Family member is defined for these purposes as all persons related by blood or marriage.)
- b. An estate or trust of which the member of the Boards or employee or member of his family is a beneficiary, personal representative, or trustee.
- c. A company of which a member of the family of the member of the Boards or employee is an officer, director, or employee, or in which he has ownership or other proprietary interests.

## **6) Interpretation of This Policy**

- a. The areas of conflicting interest listed above and the relations in those areas which may give rise to conflict, are not exhaustive. Conceivably, conflicts might arise in other areas or through other relations. It is assumed that the members of Boards and employees will recognize such areas and relation by analogy.
- b. The fact that one of the interests described in Section 4 exists does not necessarily mean that a conflict exists, or that the conflict, if it exists, is material enough to be of practical importance, or if material, that upon full disclosure of all relevant facts and circumstances that it is necessarily adverse to the interests of EBFC. However, it is the policy of the Board of Elders that the existence of any of the interests described in Section 4 shall be disclosed before any transaction is consummated. It shall be the continuing responsibility of members of the Boards and employees to scrutinize their transactions with outside business interests and relationships for potential conflicts and to immediately make such disclosures.
- c. Disclosure should be made to the Chairman of the Elder Board (or if he is the one with the conflict, then to the Treasurer of EBFC), who shall bring these matters to the attention of the Board of Elders. The Board of Elders shall then determine whether a conflict exists and is material, and in the presence of an existing material conflict, whether the contemplated transaction may be authorized as just, fair, and reasonable as to EBFC. The decisions on these matters are the sole discretion of the Board of Elders. The Board of Elders' first concern must be the welfare of EBFC and the advancement of its purposes.

## **Related-Party Board Resolution**

RESOLVED, that in order to assist EBFC in avoiding harm from conflicts of interest between EBFC, its board members or management staff, the following conflict of interest policy is hereby adopted. It is hereby established as the policy of EBFC that Related-Party Transactions (as defined below) must meet the following requirements:

- a. For the purposes of this Policy, the term "Related Party" shall mean any member of the Bible Fellowship Church Elder or Deacon Boards, or Employee of EBFC, or any relative of any such person within the second degree, whether related by blood or marriage, and any organization in which any such person(s) is an owner, partner, or shareholder.
- b. In addition, for the purposes of this Policy, the term "Related-Party Transaction" shall mean any relationship between EBFC and a Related Party pursuant to which EBFC or any of its Departments is to pay compensation for services, materials, or products.
- c. If the transaction is one that would lend itself to competitive bidding, the responsible individual shall obtain not less than two (and preferably three or more) competing bids or proposals to provide the desired products and/or services. In soliciting and accepting such bids or proposals, the responsible individual shall not provide any person who is solicited to bid or who actually bids on the contract with access to any information contained in any of the bids of others until after the contract has been awarded by EBFC Board of Elders, Board of Deacons or any other EBFC party. Any information given to or any questions asked of any bidder shall be given to or asked of each and every other bidder. It shall be noted, however, that the contract does not necessarily have to be awarded to the person making the lowest price bid, if responsible individual is otherwise persuaded that to contract with a person who has not made the lowest bid would be in the best interest of EBFC. A decision maker—that is, a member of the Boards or employee—should never be in a position to deal directly with a relative in a related-party transaction.
- d. A Related-Party Transaction in which a responsible individual is a Related Party must be approved by the Board of Elders prior to any commitment by the responsible part of EBFC. All of the material terms and conditions of the Related-Party Transaction shall be described in writing and provided to the Board of Elders, together with the written request for approval of any such Related-Party Transaction.
- e. Related-Party Transactions of amounts greater than \$1,000 in which any member of the Bible Fellowship Board of Elders or Board of Deacons or any employee is a Related Party shall be approved by the Board of Elders. This shall be determined by a vote of not less than a majority of the members present, without including the vote of any director who is a Related Party in the Related-Party Transaction. All of the material terms and conditions of the Related-Party Transaction shall be described in writing and provided to the Board of Elders prior to EBFC's being committed to any such contract.
- f. Related-Party Transactions which provide for ongoing or continuing services or product sales to EBFC on an as-needed basis shall be reviewed and approved by the Board of Elders or Board of Deacons, as the case may require. This shall occur not less often than once each year, and will not require a transaction-by-transaction approval.

## CONFLICT OF INTEREST/RELATED PARTY QUESTIONNAIRE

A conflict of interest may relate to you, your spouse, family members, business interests, and/or associates. Conflicts of interest may arise when one party has the ability to significantly influence the management or operating policies of the other, to the extent that one of the transacting parties might be prevented from fully pursuing the interests of EBFC rather than his/her own separate or related-party interests.

Considering the period from \_\_\_\_\_ to date:

	Yes*	No
a. I (or a party related to me) hold, directly or indirectly, a position of financial interest in an outside concern from which EBFC secures goods or services.	_____	_____
b. I (or a related party of mine) render directive, managerial, or consultative services to, or am an employee of, any outside concern that does business with EBFC.	_____	_____
c. I have accepted gifts or other benefits from any outside concern that does, or is seeking to do, business with EBFC.	_____	_____
d. I have participated in management decisions concerning transactions that affect or benefit me, my family, or my personal financial interests (other than ordinary management decisions on employment matters such as compensation).	_____	_____
e. I (or a related party of mine) have been indebted to EBFC at some time during the above stated period. If so, please note the nature, date, terms, and amount.	_____	_____
f. EBFC has been indebted to me (or a related party of mine) at some time during the above stated period. If so, please note the nature, date, terms, and amount.	_____	_____

\*If you answered "Yes" to any of these statements, please provide further explanation and information on any related-party transactions.

(Signature)

(Date)



## **Indemnification of Elders, Deacons, Officers, Employees, and Agents**

1. Ebenezer Bible Fellowship Church (Church) shall indemnify any Elder, Deacon or officer, and may indemnify any other employee or agent, who was or is a party to, or is threatened to be made a party to, or who is called as a witness in connection with, any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative, other than any action by or in the right of the Church, by reason of the fact that he/she is or was an Elder, Deacon, officer, employee or agent of the Church, or is or was serving at the request of the Church as an Elder, Deacon, officer, employee or agent of another domestic or foreign corporation for profit or not-for-profit, partnership, joint venture, trust or other enterprise, against expenses, including attorneys' fees, judgments, fines and amounts paid in settlement, actually and reasonably incurred by him/her in connection with such action, suit or proceeding if such person acted in good faith and in a manner he/she reasonably believed to be in, or not opposed to, the best interests of the Church, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his/her conduct was unlawful.
2. The Church shall indemnify any Elder, Deacon or officer, and may indemnify any other employee or agent, who was or is a party to, or is threatened to be made a party to, any threatened, pending or completed action or suit by or in the right of the Church to procure a judgment in its favor by reason of the fact that he/she is or was a Elder, Deacon, officer, employee or agent of the Church or is or was serving at the request of the Church as a Elder, Deacon, officer, employee or agent of another domestic or foreign corporation for profit or not-for-profit, partnership, joint venture, trust or other enterprise against expenses, including attorneys' fees, actually and reasonably incurred by him/her in connection with the defense or settlement of such action or suit if such person acted in good faith and in a manner he/she reasonably believed to be in, or not opposed to, the best interests of the Church and except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his/her duty to the Church unless and only to the extent that the court of common pleas of the county in which the registered office of the Church is located or the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the court of common pleas or such other court shall deem proper.
3. The indemnification and advancement of expense provided by, or pursuant to, this Policy shall not be deemed exclusive of any other rights to which those seeking indemnification or advancement of expenses may be entitled under any Bylaw, agreement, vote of disinterested Elders or otherwise, both as to action in his/her official capacity and as to action in another capacity while holding such office. It is the policy of the Church that indemnification of, and advancement of expenses to, Elders, Deacons, and officers of the Church shall be made to the fullest extent permitted by law. To this end, the provisions of this Policy shall be deemed to have been amended for the benefit of Elders, Deacons, and officers of the Church effective immediately upon any modification of the Pennsylvania Nonprofit Corporation Law of 1988 ("NPCL") or any modification, or adoption of any other law that expands or enlarges the power or obligation of corporations organized under the NPCL to indemnify, or advance expenses to, Elders, Deacons, and officers of the corporations.
4. The Church shall pay expenses incurred by an officer, Deacon or Elder, and may pay expenses incurred by any other employee or agent, in defending an action, or proceeding referred to in this Policy in advance of the final disposition of such action or proceeding upon receipt of any undertaking by or on behalf of such person to repay such amount if it shall ultimately be determined that he/she is not entitled to be indemnified by the Church.
5. The indemnification and advancement of expense provided by, or granted pursuant to, this Policy shall, unless otherwise provided when authorized or ratified, continue as to a person who has ceased to be an Elder, Deacon, officer, employee or agent of the Church and shall inure to the benefit of the heirs, executors and administrators of such person.

6. The Church shall have the authority to create a fund of any nature, which may, but need not be, under the control of a trustee, or otherwise secure or insure in any manner, its indemnification obligations, whether arising under the Church Bylaws or otherwise. This authority shall include, without limitation, the authority to: (i) deposit funds in trust or in escrow; (ii) establish any form of self-insurance; (iii) secure its indemnity obligation by grant of a security interest, mortgage or other lien on the assets of the Church; or (iv) establish a letter of credit, guaranty or surety arrangement for the benefit of such persons in connection with the anticipated indemnification or advancement of expenses contemplated by this Policy. The provisions of this Policy shall be not deemed to preclude the indemnification of, or advancement of expenses to, any person who is not specified in Section 1 or Section 2 of this Policy but whom the Church has the power or obligation to indemnify, or to advance expenses for, under the provisions of the NPCL or otherwise. The authority granted by Section 6 of this Policy shall be exercised by the Board of Elders of the Church.
7. The Church shall have the authority to enter into a separate indemnification agreement with any officer, Deacon, Elder, employee or agent of the Church or any subsidiary providing for such indemnification of such person as the Board of Elders shall determine up to the fullest extent permitted by law.
8. As soon as practicable after receipt by any person specified in Section 1 or Section 2 of this Policy of notice of the commencement of any action, suit or proceeding specified in Section 1 or Section 2 of this Policy, such person shall, if a claim with respect thereto may be made against the Church under this Policy, notify the Church in writing of the commencement or threat thereof; however, the omission so to notify the Church shall not relieve the Church from any liability under this Policy unless the Church shall have been prejudiced thereby or from any other liability which it may have to such person other than under this Policy. With respect to any such action as to which such person notifies the Church of the commencement or threat thereof, the Church may participate therein at its own expense and, except as otherwise provided herein, to the extent that it desires, the Church, jointly with any other indemnifying party similarly notified, shall be entitled to assume the defense thereof, with counsel selected by the Church. After notice from the Church to such person of its election to assume the defense thereof, the Church shall not be liable to such person under this Policy for any legal or other expenses subsequently incurred by such person in connection with the defense thereof other than as otherwise provided herein. Such person shall have the right to employ his own counsel in such action, but the fees and expenses of such counsel incurred after notice from the Church of its assumption of the defense thereof shall be at the expense of such person unless:
  - (i) the employment of counsel by such person shall have been authorized by the Church;
  - (ii) such person shall have reasonably concluded that there may be a conflict of interest between the Church and such person in the conduct of the defense of such proceeding; or
  - (iii) the Church shall not in fact have employed counsel to assume the defense of such action. The Church shall not be entitled to assume the defense of any proceeding brought by or on behalf of the Church or as to which such person shall have reasonably concluded that there may be a conflict of interest. If indemnification under this Policy or advancement of expenses are not paid or made by the Church, or on its behalf, within 90 days after a written claim for indemnification or a request for advancement of expenses has been received by the Church, such person may, at any time thereafter, bring suit against the Church to recover the unpaid amount of the claim or the advancement of expenses. The right to indemnification and advancements of expenses provided hereunder shall be enforceable by such person in any court of competent jurisdiction. The burden of proving that indemnification is not appropriate shall be on the Church. Expenses reasonably incurred by such person in connection with successfully establishing the right to indemnification or advancement of expenses, in whole or in part, shall also be indemnified by the Church.
9. The Church shall have the power to purchase and maintain insurance on behalf of any person who is or was a Elder, Deacon, officer, employee or agent of the Church, or is or was serving at the request of the Church as a Elder, Deacon, officer, employee or agent of another domestic or foreign corporation for profit or not-for-profit, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Church would have the power to indemnify him against such liability under the provisions of this Policy.



Ebenezer  
Bible Fellowship Church

## Fundraising Policy

### 1) Fundraisers

- a. The ministries of Ebenezer Bible Fellowship Church (EBFC) are financially supported through the General Fund Budget. If an EBFC ministry's budget is inadequate, a request should be submitted to the Finance Committee for an increase in budget during the normal budget process.
- b. Financial appeals made to the entire church body, by the Elder Board or appointed spokesman, are limited to the following approved Fund Projects:
  1. Short-term mission trips sponsored by EBFC
  2. Short-term mission trips that are not sponsored by EBFC, but have been reviewed by the missions committee. Any funds raised would be sent to the sponsoring agency or mission and would not go through EBFC financial books.
  3. Accounts that have been approved by the EBFC Elder Board and have already been established as a separate Designated Fund which include but are not limited to the following: Building Fund, Benevolence Fund, Music Fund, Youth Summer Missions, Faith Promise, Scholarships, Transportation Fund and Memorials,.
- c. Approval for additional projects may be submitted to the Missions Committee for consideration. The Missions Committee can then recommend the fundraiser to the Elder Board for consideration.
- d. All funds received for these causes must be receipted and entered into the church's bookkeeping system.
- e. Special events to raise funds are permitted for short-term missions and must follow the Communication Policy for scheduling and advertising the events.
- f. Financial appeals requested by various ministries or departments within the BFC denomination may be advertised in Ebenezer's publications by following the Communication Policy guidelines for written appeals. Response to these appeals usually would be made directly to the BFC ministry involved and not handled by Ebenezer.

### 2) Collection of Goods

- a. An appeal may be made to the entire church body for a collection of goods for a specific charitable organization that has been approved by the Missions Committee.
- b. General appeals to the congregation for the collection of goods must follow the Communication Policy for scheduling and advertising the collection.
- c. If the collection of goods is to be located in the church foyer, the sponsoring ministry is responsible for maintaining and emptying the collection container as needed and distributing the goods at the conclusion of the drive.
- d. If an individual ministry desires to have a collection of goods, among its own members, for a needy individual or organization, approval must be obtained from that ministry's leader.
- e. Donations of goods are generally considered a personal gift and will not be eligible for a tax-deductible receipt, unless specifically donated to the church for its own use with prior approval of the Finance Committee.
- f. An appeal made to the entire church body for a collection of goods is currently limited to the following charitable causes. However, these charitable causes will be evaluated annually by the Mission Committee to maintain approval status.
  1. Operation Christmas Child shoe box project
  2. Thanksgiving Canned Food Drive
  3. Limited appeals for miscellaneous expenses for these special projects may be made at the ministry team level. Solely the related ministry leadership team need will handle donations and distributions and/or use of the materials for the specific and no accounting for collected items and/or monies will be entered into the church bookkeeping system.

**Worship /College-Age Ministry Update June-July, 2016**

*Jeremy Harkins, Worship Pastor*

Matt Boswell, Pastor of Ministries & Worship at Providence Church, says, "Theology is not intended for the elite but for all God's people" "One of the greatest needs of the church today is theological worshippers with a blazing passion for truth and the glory of God.

Hebrews 10:16

"This is the covenant that I will make with them  
after those days, declares the Lord:

**I will put my laws on their hearts,  
and write them on their minds,"**

**Music**

As we continue to seek the understanding of the Lord through the music preparation, our time has been rich and meaningful as we evaluate the songs every week together, reviewing the words in light of the scriptures, and dialogue about it. For 15 minutes every Wednesday night we have open and honest feedback in the application of our worship which is really necessary.

Prayer time is significant in this and I feel that our unity in Christ is growing as musicians because we are growing in our relationship with each other through our sharing and prayer time. Praise the Lord for being in our midst and using us in spite of ourselves!

**Sound & Media**

-We continue to be blessed with the volunteer staff necessary to carry our all sound/media/livestream needs. In addition, I am so thankful for those who stepped in to serve the Lord for sound and media needs during VBS! Everything went smoothly and it was not an easy task to make sure all sound needs were taken care of!

**Teaching & Shepherding**

-Currently still meeting with 2 young men on a continual basis and reading through the New Testament and praying together.

-I helped Pastor Mark teach the high schoolers at Light In the City which was a wonderful time to interact and continue to cultivate relationships with the students and share with them about the life of Jesus.

-Met with a couple of college students to encourage and to get an update on their life

-Met and got to know Dan Trafford from Disciple Makers at LaFayette College and Dasalle University. Dan and his wife Candice are becoming members of our church! It was wonderful hearing God's leading in his heart to minister to young people!

**Additional Areas**



-Had the joy to participate with John Huie in leading the praise music for VBS week. So thankful for John and the additional singers and musicians that served to minister to the kids through the music and skits during VBS week.

-Our outdoor music outreach is scheduled for July 16<sup>th</sup> along the Delaware River please pray for our team for both boldness and compassion as the Spirit leads our conversations to share the good news of Christ.

-Conducted sound and media for Kathryn (Fodale) & Jason Zimmerman's wedding.

## **Student Ministries Report - June 2016**

**"The apostles returned to Jesus and told him all that they had done and taught. And he said to them, 'Come away by yourselves to a desolate place and rest a while.' For many were coming and going, and they had no leisure even to eat."**

**Mark 6:30-31 ESV**

Summer is a time where we break out of our normal routine, and usually at some point we get some rest or vacation with the family. In our student ministry, we switch things up a little bit in the summer - our growth groups meet weekly for discussion but do not meet for their monthly time. In addition, this summer we are taking the 1st Tuesday of June, July and August to gather for fellowship and watch a movie together at church. I have been realizing over the last couple of years that periods of rest and renewal are important, both in our individual lives and in our ministries. As we move through these summer months, may we as a student ministry and a congregation find the balance of staying faithful to God's call of daily discipleship and ministry, while also following Christ's example of rest.

### **Teaching**

- **Middle School**  
We are teaching through a unit on "Loving God". We will soon begin a mini-series on spiritual growth.
- **High School**  
We are working our way through the book of 1 John.
- **Sunday School**  
We are teaching through the Gospel Project (chronological) in our MS and HS class, and we are currently going over the Conquest of the Promised Land and the Judges. In the Fall we will actually be in sync with the children's ministry. This is exciting, because children and teens of all ages will be covering the same thing on Sunday mornings in SS. This makes it that much easier for parents to have gospel-centered conversations based on what their children learned!

### **Shepherding**

- Continue to mentor 2 young men in the youth group.
- Met with a young lady from the youth group who has been facing challenges lately.
- I am currently going through pre-marital counseling with 2 couples. We are finishing up soon. Will be doing counseling with another couple during this next year.
- Continue to do a discipleship Bible study with 2 teenagers from Lynfield. A student from our youth group who I am mentoring is participating as well. We haven't met in a little while but hope to get back at it soon.
- Guiding a newly engaged couple through what it means to follow Christ in their relationship.

## **Activities**

- **Illuminite**  
We had a Combined Illuminite in June
- **Lutheran Manor**  
The students and I ministered at the nursing home, singing songs and preaching the Word.
- **High School Movie Night and Senior Celebration**  
We had a wonderful night watching a movie together and encouraging the graduating seniors.
- **Light in the City**  
We had a great week of ministry in Lynfield. Many students (and adults) helped, and I believe the gospel was preached clearly and we were a blessing to the community. We continue to follow God's leading with that ministry.

## **Other**

- Still continue to lead a Bible Study at Lehigh University with about 12 wrestlers who are eager to grow in their faith.
- Met with Pat Barry and Pastor Jeremy to discuss plans to reach out with evangelism and service in the community
- Attended graduation parties for our graduating students.
- Continue to make plans for our 2017 Sno Glo along with the rest of the BOYYA.
- Met with a man who is a missionary with Campus Crusade at Lehigh U. and Kutztown U.
- Attended our monthly BFC youth pastor's breakfast

Respectfully Submitted,

Mark Culton