

**Ebenezer
Bible Fellowship Church**

**Board of Elders Meeting
September 8, 2014**

Opening & Prayer

Byron opened the meeting prayer.

Roll Call

The following elders were present: Wayne Batten, Andy Brimer, Dick Bickings, Mark Culton, Tim Gibson, Scott, Holwick, Byron Roth and Shawn Sommons.

Devotional & Prayer

Pastor Tim led the elders through a devotional from Hebrews 13. We are going to be made perfect one day, praise the Lord! God's whole work is about making us perfect by faith, but of course we are not what we will be one day.

The elders then spent some time in prayer.

Approval of Minutes

Motion was made to approve the minutes from the August 11, 2014 Board of Elders meeting, **seconded** and **passed**. The minutes from the special meeting on August 25, 2014 were also voted on. This was the meeting to discuss the worship pastor position. These minutes were **approved, seconded** and **passed**.

Financial Report

Andy reviewed the financial report (Attachment 1). We are still a little behind, but in a satisfactory place. Andy reminded us that the Finance Team will begin to meet with ministry leaders and go over next year's budget very soon. We also found out that healthcare will be going up next year. A **motion** was made to approve the financial report. This was **seconded** and **passed**.

Beth Moore Discussion

Because of the discussion about the worship pastor position, the elders needed to postpone the discussion about Beth Moore and her doctrine until next month. We will continue to listen to critiques of Moore and read some first-hand sources before next meeting.

Associate Worship Pastor Position

The elders finalized a job description for an associate worship pastor. This was approved unanimously. The elders then talked about the plan going forward, which includes a bulletin insert this Sunday with an abbreviated job description and list of search committee members. The job will then be posted Monday, September 5th.

Elder Nominees

Pastor Tim has approached several men about becoming elders, and they are praying about it.

Budget Meeting

The elders set December 7th as the Congregational Budget Meeting. The meeting will be at 6pm.

Bible Bee

Andy gave an update about the Bible Bee Closing Ceremony. Families have testified that it really benefited them. We had 14 local contestants that qualified for Nationals.

Griefshare

Shawn shared how he is preparing for Griefshare and Divorcecare. This is a ministry that has really ministered to individuals in the past and has brought people into the church.

Pastoral Reports

The pastors submitted their monthly reports and summarized them for the elders:

- Tim Gibson, Senior Pastor (Attachment 2)
- Dick Bickings, Pastor of Discipleship (Attachment 3)
- Mark Culton, Pastor of Youth (Attachment 4)

Adjournment & Prayer

The meeting was closed in prayer and adjourned.

Respectfully submitted,

Mark Culton
Secretary to the Board of Elders

September 8, 2014

To: Board of Elders
From: Andy Brimer, Treasurer
Subject: Financial Report for September 2014

Attached you will find the following for the September 2014 Financial Report:

- August Financial Statement
- August YTD Financial Statement
- Graphical representation of:
 1. Income compared to projected budget
 2. Expenses compared to projected budget
 3. Income trends in relation to expense trends
 4. Asset trends

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

- Total income for August was 99% of the budgeted forecast while the YTD income was 94% of the budgeted forecast.
- Expenses for August were 86% of the budgeted forecast while the YTD expenses were 92% of the budgeted forecast.

EBENEZER BIBLE FELLOWSHIP CHURCH - AUGUST 2014 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

ASSETS	31-Aug-14	31-Jul-14	\$ Change
Assets - Checking/Savings			
18000 · Checking (KNBT)	479,033.59	474,869.41	4,164.18
18002 · CDs (KNBT)	67,503.05	67,503.05	0.00
19000 · Savings (M&T Bank)	90,740.22	90,732.51	7.71
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00
Total Checking/Savings	642,652.53	638,480.64	4,171.89
TOTAL ASSETS			
	642,652.53	638,480.64	4,171.89

LIABILITIES

Current Liabilities			
901 · Building Fund	90,291.19	89,223.19	1,068.00
902 · Capital Improvement Fund	-41,767.86	-41,767.86	0.00
903 · Transportation Fund	98.00	88.00	10.00
902 · Scholarship Fund	2,181.50	3,141.50	-960.00
905 · Faith Promise	21,181.69	19,830.69	1,351.00
907 · Benevolence Fund	18,298.79	17,273.73	1,025.06
908 · Music Fund	144.20	144.20	0.00
911 · Year End Accruals	8,480.16	8,480.16	0.00
912 · Run For The Children	808.01	808.01	0.00
914 · Health Care Account	2,758.67	2,788.67	-30.00
915 · Youth Summer Missions	-348.53	244.55	-593.08
100 · Payroll Liabilities	6,240.65	6,498.24	-257.59
Total Current Liabilities	108,366.47	106,753.08	1,613.39

Long Term Liabilities

810 · Building Mortgage	0.00	0.00	0.00
Total Long Term Liabilities	0.00	0.00	0.00
Total Liabilities	108,366.47	106,753.08	1,613.39

EQUITY

900 · Retained Earnings	931,656.18	931,656.18	0.00
Net Income	10,508.68	7,950.18	2,558.50
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	534,286.06	531,727.56	2,558.50
TOTAL LIABILITIES & EQUITY	642,652.53	638,480.64	4,171.89

Anne J. Burner
Treasurer

9/8/14
Date

GENERAL FUND - BUDGET vs. ACTUAL

Income	August	Budget	Variance
1100 · Offerings / Gifts	77,077.60	77,856.50	-778.90
1400 · Interest	40.37	72.92	-32.55
1700 · Memorials	25.00	0.00	25.00
1900 · BCS / Bldg Use	1,093.00	1,084.17	8.83
Total Income	78,235.97	79,013.59	-777.62
Expenses			
2000 · General Church Finance	8,874.60	8,815.00	59.60
3000 · Discipleship Ministries	-159.79	2,333.73	-2,493.52
5000 · Evangelism Ministries	625.31	275.00	350.31
6000 · Missions	18,839.56	18,275.00	564.56
7000 · Deacon Ministries	3,958.93	6,412.50	-2,453.57
8000 · Worship	477.52	235.00	242.52
9000 · Office Expenses	1,208.49	1,355.84	-147.35
10000 · Congregational Care	-90.00	275.00	-365.00
11000 · Compensation	41,942.85	50,137.08	-8,194.23
Total Expense	75,677.47	88,114.15	-12,436.68

Net Ordinary Income	2,558.50	-9,100.56	11,659.06
Net Fund Transfer between Accts.	0.00	0.00	0.00
Net Income	2,558.50	-9,100.56	11,659.06

DESIGNATED FUNDS


Income	Expenses	Net
901 · Building Fund	1,068.00	1,068.00
903 · Transportation Fund	10.00	10.00
904 · Scholarship Fund	140.00	-960.00
905 · Faith Promise	1,751.00	1,351.00
907 · Benevolence Fund	2,103.86	1,025.06
908 · Music Fund	0.00	0.00
OTHER LIABILITY ACCOUNTS		
902 · Capital Improvement Fund	0.00	0.00
911 · Year End Accruals	0.00	0.00
912 · Run For The Children	0.00	0.00
914 · HRA	0.00	-30.00
915 · Youth Summer Missions	20.00	-593.08
Total Other Current Liabilities	5,072.86	3,221.88

EBENEZER BIBLE FELLOWSHIP CHURCH - AUGUST YTD 2014 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

GENERAL FUND - BUDGET vs. ACTUAL

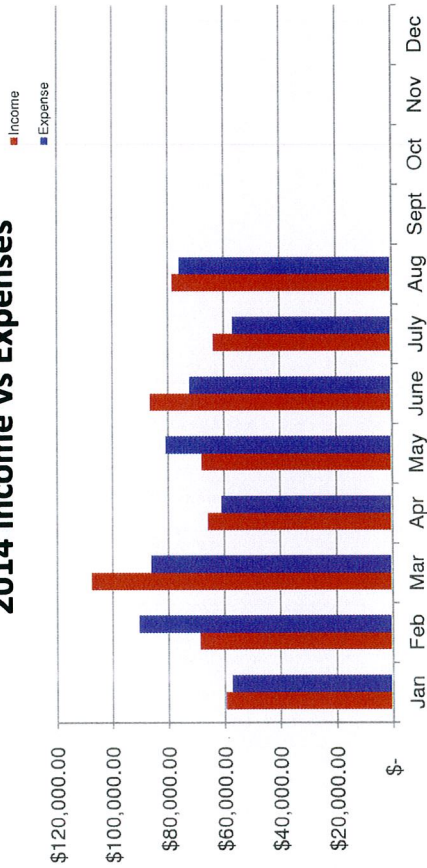
ASSETS	31-Aug-14	31-Dec-13	\$ Change	Income	August YTD	Budget	Variance	%BGT YTD
Assets - Checking/Savings								
18000 · Checking (KNBT)	479,033.59	506,289.49	-27,255.90	1100 · Offerings / Gifts	587,560.49	622,852.00	-35,291.51	94%
18002 · CDs (KNBT)	67,503.05	67,134.49	368.56	1400 · Interest	692.44	583.34	109.10	119%
19000 · Savings (M&T Bank)	90,740.22	90,679.83	60.39	1700 · Memorials	325.00	0.00	325.00	N/A
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00	1900 · BCS / Bldg Use	8,682.19	8,673.36	8.83	100%
Total Checking/Savings	642,652.53	669,479.48	-26,826.95	Total Income	597,260.12	632,108.70	-34,848.58	94%
TOTAL ASSETS	642,652.53	669,479.48	-26,826.95	Expenses				
LIABILITIES & EQUITY				2000 · General Church Finance	32,536.08	30,823.00	1,713.08	106%
Current Liabilities				3000 · Discipleship Ministries	13,119.09	21,000.05	-7,880.96	62%
901 · Building Fund	90,291.19	82,096.19	8,195.00	5000 · Evangelism Ministries	6,378.08	1,950.00	4,428.08	327%
902 · Capital Improvement Fund	-41,767.86	0.00	-41,767.86	6000 · Missions	103,403.40	102,050.00	1,353.40	101%
903 · Transportation Fund	98.00	18.00	80.00	7000 · Deacon Ministries	56,288.08	53,384.94	2,903.14	105%
904 · Scholarship Fund	2,181.50	1,717.50	464.00	8000 · Worship	4,219.92	4,360.00	-140.08	97%
905 · Faith Promise	21,181.69	30,341.69	-9,160.00	9000 · Office Expenses	12,073.08	12,431.76	-358.68	97%
907 · Benevolence Fund	18,298.79	13,391.30	4,907.49	10000 · Congregational Care	528.44	2,175.00	-1,646.56	24%
908 · Music Fund	144.20	49.20	95.00	11000 · Compensation	351,205.27	399,582.70	-48,377.43	88%
911 · Year End Accruals	8,480.16	8,480.16	0.00	Total Expense	579,751.44	627,757.45	-48,006.01	92%
912 · Run For The Children	808.01	2,458.01	-1,650.00	Net Ordinary Income	17,508.68	4,351.25	13,157.43	
914 · HRA	2,758.67	0.00	2,758.67	Net Fund Transfer between Accts.	7,000.00	0.00	7,000.00	
915 · Youth Summer Missions	-348.53	105.73	-454.26	Net Income	10,508.68	4,351.25	6,157.43	
100 · Payroll Liabilities	6,240.65	7,044.32	-803.67					
Total Current Liabilities	108,366.47	145,702.10	-37,335.63					
Long Term Liabilities								
810 · Building Mortgage	0.00	0.00	0.00	Income	8,195.00	0.00	8,195.00	
Total Long Term Liabilities	0.00	0.00	0.00	901 · Building Fund	80.00	0.00	80.00	
Total Liabilities	108,366.47	145,702.10	-37,335.63	903 · Transportation Fund	1,762.00	1,298.00	464.00	
Equity				904 · Scholarship Fund	27,100.00	35,660.00	-8,560.00	
900 · Retained Earnings	931,656.18	959,280.04	-27,623.86	905 · Faith Promise	15,070.66	10,163.17	4,907.49	
Net Income	10,508.68	-27,623.86	38,132.54	908 · Music Fund	95.00	0.00	95.00	
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00					
Total Equity	534,286.06	523,777.38	10,508.68					
TOTAL LIABILITIES & EQUITY	642,652.53	669,479.48	-26,826.95	OTHER LIABILITY ACCOUNTS				
				902 · Capital Improvement Fund	3,958.09	37,499.14	-33,541.05	
				911 · Year End Accruals	0.00	0.00	0.00	
				912 · Run For The Children	150.00	1,800.00	-1,650.00	
				914 · HRA	7,000.00	4,241.33	2,758.67	
				915 · Youth Summer Missions	3,990.00	4,444.26	-454.26	
				Total Other Current Liabilities	67,400.75	95,105.90	-27,705.15	


 Andrew J. Dunbar
 Treasurer

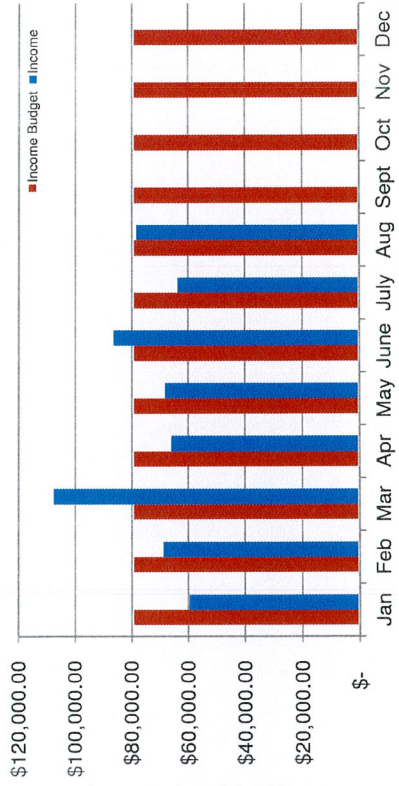
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Date

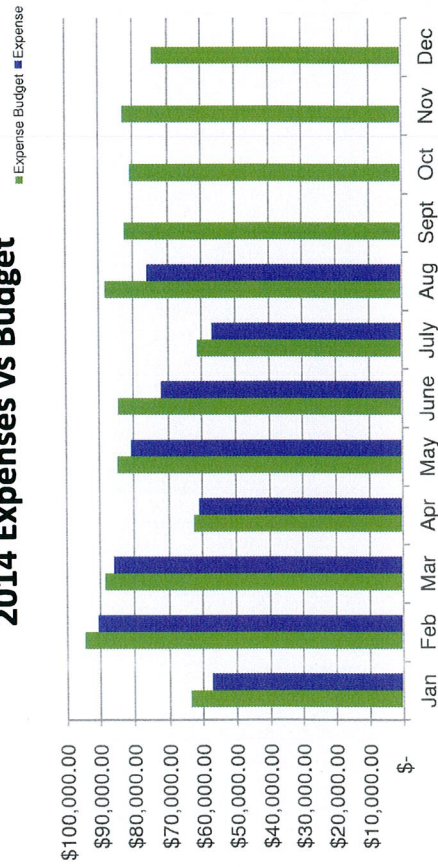
2014 Income vs Expenses



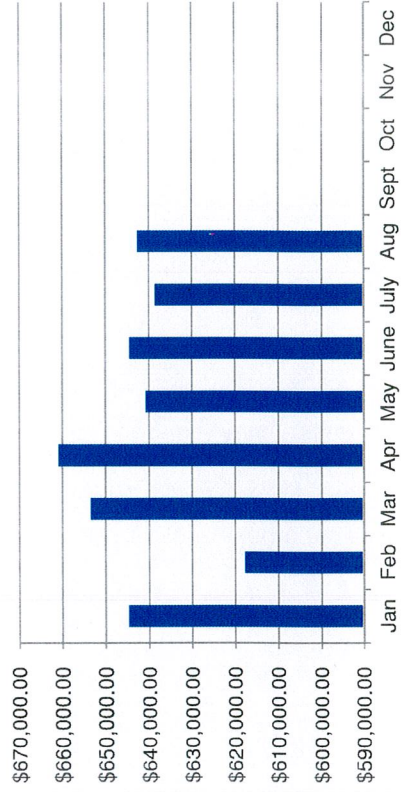
2014 Income vs Budget



2014 Expenses vs Budget



2014 Assets



**Pastor Tim's Ministry Report
August, 2014**

Studying & Preaching: Studying the application of Hebrews 12 & 13 has been a joy as we discover how to "Finish the Race." I am beginning to pray about the direction for the future. I am possibly thinking about preaching from the Old Testament in order to keep a balance.

Worship Ministries/Vision: I am helping provide leadership in how EBFC should proceed since the resignation of Jennie Flicker as our Worship Coordinator. With the input of the other pastors, I was able to construct a vision for the future worship ministry at Ebenezer to present to the Elders. This included a vision for the type of person we intend to hire in place of the worship coordinator (Jennie Flicker). It also included a vision for the style of worship as well as a detailed job description.

Pre-marital Counseling/Weddings: I performed the ceremony for one couple on August 30-31. I finished up premarital counseling for a couple in our church, who I married on September 6.

Funerals: I was able to minister to the Ray Moretz family by performing the funeral for Bro. Ray on Sept 6. I also was able to perform a graveside service for Fay Lintner, the mother of Jody Bonner (grandmother of Tori Bonner).

Membership Interviews: I was able to interview Rick Smith, Judy Smale, Nancy Boring.

Fellowship/Mentoring: This month was heavy with meetings with all sorts of church members for encouragement/accountability. I was able to have breakfast/lunch 8 different times. I also meet with one man every other Wednesday for mentoring/teaching/accountability.

Shepherding/Counseling: Counseling has also gotten heavier this month. I met with several (5) people for one time counseling sessions. I have also begun counseling a couple on a regular basis concerning their marriage. We meet every other week.

Potential Elder Interviews: I was able to meet with 5 men and discuss the potentiality of them coming on as Elders and going through the nominating process.

Christian Beliefs Class: I finished up the doctrinal class on August 20. It was a great success and those who attended told me how much they benefited from the class. I believe that class is crucial for our people and will continue to teach it on a yearly basis.

This month was filled with many meetings, weddings, funerals, & administration. I feel like the "honeymoon" is over and I have truly stepped into the role of a pastor here at Ebenezer. It is with joy that I serve our Lord. While there seems to be so much happening, I find my greatest joy in teaching the Word, theology and meeting and loving people! I'm honored to be here at Ebenezer!

Serving Christ,
Pastor Tim Gibson

POD (Pastor of Discipleship) Report –Aug/Sep 2014

I am currently in the book of Joshua where I read these timeless words at the end of in chapter 21...

*"Thus the Lord gave to Israel all the land that he swore to give to their fathers. And they took possession of it, and they settled there. And the Lord gave them rest on every side just as he had sworn to their fathers. Not one of all their enemies had withstood them, for the Lord had given all their enemies into their hands. **Not one word of all the good promises that the Lord had made to the house of Israel had failed; all came to pass.**" (Joshua 21:43-45, ESV)*

What struck me about this passage is how God promises stood, regardless of time, people, enemies, natural disasters, etc. Though almost five hundred years had past since God promised Abraham a seed, and a land, nothing thwarted that plan. In the same way, God has given us the promise of his presence, his love, his indwelling Spirit, etc., and nothing will thwart his plan in our lives personally, or in the life of his true church!

"Oh God, may I always trust your promises, irregardless of life's circumstances. Amen."

With that in mind, here is a quick summary of some of the ministry opportunities from August/September 2014:

Kids Crossing

- **Cross Time Sunday School:** "The Gospel Project" Fall 2014 curriculum began on September 9, with 13 weeks of looking at the life of Christ in the New Testament. Please continue to pray however, that the Lord would provide a good pool of subs since many times we run into trouble throughout the year when our main teachers are on vacation or sick.
- **Early Childhood (2&3 year-olds):** Continuing to go well for both services and Sunday School.
- **Children's Church:** The Gospel Project curriculum worship segment continues to work well for Children's Church. We continue to see between 5-10 students each week.
- **Wednesday Evening Programs:** Our Awana program is currently gearing up for the fall and has held two open house meetings on August 20&27. Please pray that the Lord will send the necessary workers, since we have lost 12+ workers since the close of last year. An Awana walk-through is scheduled for the workers on September 10, and Awana is set to begin on September 17.

Student Ministry

- See Pastor Mark's report.

Adult Ministry

- **Adult Electives:** The new fall 2014 semester began on Sunday, September 7, as follows:
 - *Ezekiel* - Scott Holwick
 - *Deuteronomy* - Rich Mastronardo
 - *Galatians, Ephesians, Philippians* - Dick Bickings

Please pray that the Lord would send forth some new adult elective teachers so that we may offer a variety of subjects, and give the current teachers a break. We currently only have 5 teachers.

- **Men's Ministry:**
 - **Bethel Series:** We are currently gearing up for our Bethel NT study set to begin the first week in October 2014. We will start with the Inter-testamental Class on Saturday, September 27.
 - **Men's Bible Studies/Prayer:**

- Tuesday mornings from 6:15 AM – 8:00 AM, Men's prayer time with 3-4 men attending.
- Thursday mornings from 6:15 AM – 7:30 AM, This early morning bible study group is currently doing a study on Ezra & Nehemiah.
- **Women's Ministry:** Here is an update from Laura...

"So excited about our fall starting this week with Bible Study. I have been working ahead in the bible study and studying 1&2 Thessalonians is going to be fantastic. We have some mops mothers joining us this year and feeling encouraged with that. Vicki Cowelly will be leading on Monday evenings with the help of Linda Feichter helping her.

MOPS: We are so excited about this year. We have 6 mentor moms in place for the sole purpose of spiritually moving into the lives of these moms.

We as a steering leadership team are also going to read through Jesus on Leadership and spend a little more time spiritually moving in the lives of our leaders on this team as well.

I will be meeting with the mentor moms on Sept 25th.

Grace Again: Women are beginning to register on line for this event and I am really hoping that the women of our own church would come out to this great conference. Praying for our leaders and speakers for this day.

Beta Conference: I will be flying to Tennessee on Sunday, Sept 14th for a 3 day conference at Lifeway. This is a conference for WM leaders specifically and it is for training purposes.

I continue to pray and disciple a lady or two in regards to marriage issues. "

Discipleship Support

- **Kinship:** Our new 2014/2015 Kinship year is set to begin September 14. We had two promotional Sundays (8/31 & 9/7) which were very successful in recruiting new members. Please pray as we seek to place them in the proper groups, and that new leaders would come forth.

Evangelism/Outreach:

- **LITC Followup:** A planning meeting was held on August 31 to brainstorm what new ministry efforts we will do in Lynnfield. It was decided to do this year's Candy Carnival at Lynnfield, and after meeting with the Candy Carnival team, the date for this event will be October 25, with a rain date of November 1.

Other:

- Continued to meet with several young men to counsel and encourage
- Facilitated our "Summer in the Psalms" theme for prayer meeting, ending August 27.
- Taught New Member Class on September 3.
- Taught Biblical Thinking Class on Sunday mornings for Adult Electives
- Continuing in Greek 1, TNARS seminary course, which is a part of my BS501 Biblical Languages course, as time permits.

Respectfully Submitted, Dick Bickings, Pastor of Discipleship

Student Ministries Report - August 2014

“discretion will watch over you, understanding will guard you, delivering you from the way of evil...”

Proverbs 2:11-12a, ESV

One of the themes from the book of Proverbs is how wisdom will guard and protect young people. This surely is good news, because we as parents cannot be our children's guardians forever. Our kids grow so incredibly fast, and what hope do we have that once they leave our nest they will be alright? We have no guarantees, but certainly Proverbs teaches us that if we can relay wisdom to our children and the students in our ministry, they will have a Guardian that will remain with them for life. This guardian is Christ, who is the Wisdom. May we as parents and youth workers train teens in God's wisdom so that we can entrust them to the Lord and His wisdom.

Teaching

- **Middle School**
In our Core Truth curriculum, we are preparing to start a new series on “Humanity”
- **High School**
We are studying through the book of Proverbs.
- **Sunday School**
In our “Gospel Truth” curriculum, we are focusing on the Law that God gave to Israel, which was “God's Way” to live.

Shepherding

- Met with a youth family and discussed their youngest child's faith in Jesus. I was encouraged by his clear testimony of salvation.
- Had the opportunity to meet with a youth parent to discuss how we can best minister to their child.
- Counseling a family that is going through a very difficult time.

Staff

- We had our bi-monthly staff meeting focusing on prayer and discussion of a youth staff study called “Keeping Our Kids”
- We had a new man come on board as a growth group leader. He will be serving with our high school guys. It is a blessing to have new volunteers!

Activities

- **Illuminite** - we had our monthly Illuminite and again had a few visitors.

Other

- Was able to go to a Unite picnic, where my family and I were able to connect with youth pastors and their families.
- Met with Sandy Miller to discuss CareNet and the way they can support our student ministry.
- Was able to stop by the Lynfield Community picnic for a little while and follow up with some of the people we ministered to and with during LITC.
- Had our quarterly Board of Youth and Young Adults meeting.
- We had a meeting at church with those interested in following up with ongoing ministry in the Lynfield community. God has opened the doors wide there, and we are in the process of planning activities throughout this year, however we also want to see regular ongoing personal discipleship happening as well. We are praying for God's direction there.

Respectfully Submitted,

Mark Culton