Ebenezer
Bible Fellowship Church

Board of Elders Meeting
October 8, 2012

Opening & Roll:

- The Elders began by praying over a woman who came for prayer.
- Elders Present: Gibson, Hoy, Bickings, Culton, Batten, Holwick, Van Doren, Sommons, Brimer.
- Excused Absent: Capaldi
- Guest: Rich Mastronardo was present for the discussion on Attendance and Giving

Devotion & Prayer:

- The elders continued their review of the Articles of Faith by reviewing Article 21, *The Lord's Day*.
- There was edifying discussion about this article and how we as an elder board are charged to vote on this before annual conference.
- There was a time of prayer focused on praying for the needs of our church body.

Discussion on Attendance and Giving:

- Rich Mastronardo shared about the research that he and Wayne Batten did on the last 5 years of attendance and giving - what is the relationship? The giving has been essentially a constant with fluctuating attendance over that time period. When looking at the raw numbers, the average giving per attendee has been on a constant rise since 2007.

Approval of the Minutes:

- **Motion** was made to approve the minutes from the September 10, 2012 Board of Elders Meeting, seconded and approved.

Financial Report:

- Treasurer, Andy Brimer reviewed the September Financial Report. (Attachment 1)
  Motion was made to approve the report, seconded and passed.
- We received the distribution from an estate which was allocated for children of Romania. Since EBFC doesn't maintain any active relationships with a ministry in Romania and in keeping with the intent of this gift, it will be given to children in Haiti in coordination with Run for the Children.
- The 2013 budget was discussed, including proposed Capital Expenses for 2013. Big ticket items of the budget were analyzed, specifically missions and compensation.

Discussion Items:

1) <u>Parish Nursing</u>: The Elders discussed this ministry a while ago, and instructed the Deacons to figure out what it would look like and how to best exercise Carol Warner's gifts. Carol is going to be using her gifts with some existing deacon ministries.
2) <u>Leadership Meeting on October 14</u>: The elder board will be sharing vision and purpose with Ebenezer ministry leaders this Sunday. All ministry leaders and their families are invited, and food will be provided.
3) <u>Leadership Development/Training & BFC Convention</u>: Pastor Tim, Jason, Dick, and Mark attended the BFC Ministerial Convention, and they gleaned some very helpful truths about leadership development, small groups, pastoral internships, and other things.
4) <u>Future Elders</u>: The board discussed possible elder candidates.

5) Vacation Benefits for Part-time employees: The PRC submitted a new recommendation for vacation benefits for part-time employees. This was voted on and approved by the elders. (Attachment 2)

Pastoral Reports:
For the sake of time, reports were submitted to each elder but not reviewed in the meeting.

- Senior Pastor, Tim Gibson submitted his monthly report. (Attachment 3)
- Pastor of Discipleship, Dick Bickings did not submit a report.
- Pastor of Congregational Care, Jason Hoy submitted his monthly report. (Attachment 4)
- Pastor of Youth, Mark Culton submitted his monthly report. (Attachment 5)

Committee Reports:

1) Nominating Committee: There are no new prospective elders or deacons at this time.
2) Missions Committee: Wayne shared about the missions budget for 2013
3) Evangelism Committee: Bridge Ministry is this Wednesday - new people are always volunteering to help, even one recently to teach.
4) Membership & Discipline: Quite a few people interested in membership.
5) Pastoral Relations Committee: The PRC recommendation was discussed.
6) Deacon Liaison: Shawn will touch base with deacons about the joint-meeting on November 12th.

Adjournment:

- The meeting was closed in prayer.

Respectfully Submitted,

Mark Culton
Acting Secretary to the Board of Elders

Attachment #1

EBENEZER BIBLE FELLOWSHIP CHURCH - SEPTEMBER 2012 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

ASSETS	30-Sep-12	31-Aug-12	$ Change
Assets - Checking/Savings			
18000 · Checking (KNBT)	413,907.39	418,312.01	-4,404.62
18001 · CDs (KNBT)	66,808.26	66,808.26	0.00
19000 · Savings (M&T Bank)	91,522.55	91,522.55	0.00
19001 · Checking (M&T Bank)	4,412.47	3,997.16	415.31
Total Checking/Savings	**576,650.67**	**580,639.98**	**-3,989.31**
TOTAL ASSETS	**576,650.67**	**580,639.98**	**-3,989.31**
LIABILITIES			
Current Liabilities			
2111 · Direct Deposit Liabilities	0.00	0.00	0.00
901 · Building Fund	11,452.84	9,901.24	1,551.60
902 · Capital Improvement Fund	0.00	0.00	0.00
903 · Transportation Fund	8.00	-1,147.00	1,155.00
904 · Scholarship Fund	3,455.23	3,249.60	205.63
905 · Faith Promise	17,149.11	21,239.11	-4,090.00
907 · Benevolence Fund	9,035.08	11,227.16	-2,192.08
908 · Music Fund	28.20	28.20	0.00
910 · Angel Food Ministries	0.00	0.00	0.00
911 · Year End Accruals	5,990.99	5,990.99	0.00
912 · Run For The Children	1,200.23	700.23	500.00
914 · HRA	5,363.62	5,464.28	-100.66
100 · Payroll Liabilities	6,793.51	6,380.85	412.66
Total Other Current Liabilities	**60,476.81**	**63,034.66**	**-2,557.85**
Long Term Liabilities			
810 · Mortgage	0.00	0.00	0.00
Total Long Term Liabilities	**0.00**	**0.00**	**0.00**
Total Liabilities	**60,476.81**	**63,034.66**	**-2,557.85**
EQUITY			
900 · Retained Earnings	923,839.75	923,839.75	0.00
Net Income	212.91	1,644.37	**-1,431.46**
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	**516,173.86**	**517,605.32**	**-1,431.46**
TOTAL LIABILITIES & EQUITY	**576,650.67**	**580,639.98**	**-3,989.31**

Treasurer

Date

GENERAL FUND - BUDGET vs. ACTUAL

	September	Budget	Variance
Income			
1100 · Offerings / Gifts	80,582.80	71,261.25	9,321.55
1400 · Interest	27.59	66.66	-39.07
1700 · Memorials	0.00	0.00	0.00
1900 · BCS / Bldg Use	1,094.52	394.00	700.52
Total Income	**81,704.91**	**71,721.91**	**9,983.00**
Expenses			
2000 · General Finance	3,317.05	665.80	2,651.25
3000 · Discipleship	843.92	1,971.65	-1,127.73
5000 · Evangelism	0.00	150.00	-150.00
6000 · Missions	19,016.00	19,025.00	-9.00
7000 · Deacon	4,267.75	5,449.99	-1,182.24
8000 · Worship	404.86	715.91	-311.05
9000 · Office/Admin	1,456.04	2,216.24	-760.20
10000 · Congregational Care	-924.00	185.00	-1,109.00
11000 · Compensation	54,754.75	46,370.11	8,384.64
Total Expense	**83,136.37**	**76,749.70**	**6,386.67**
Net Ordinary Income	**-1,431.46**	**-5,027.79**	**3,596.33**
Net Fund Transfer between Accts.	0.00	0.00	0.00
Net Income	**-1,431.46**	**-5,027.79**	**3,596.33**

DESIGNATED FUNDS

	Income	Expenses	Net
901 · Building Fund	2,545.00	993.40	1,551.60
903 · Transportation Fund	2,230.00	1,075.00	1,155.00
904 · Scholarship Fund	205.63	0.00	205.63
905 · Faith Promise	2,110.00	5,200.00	-3,090.00
907 · Benevolence Fund	1,531.00	3,723.08	-2,192.08
908 · Music Fund	0.00	0.00	0.00

OTHER LIABILITY ACCOUNTS

	Income	Expenses	Net
902 · Capital Improvement Fund	0.00	0.00	0.00
910 · Angel Food Ministries	0.00	0.00	0.00
911 · Year End Accruals	0.00	0.00	0.00
912 · Run For The Children	500.00	0.00	500.00
914 · HRA	0.00	10.66	-10.66
Total Other Current Liabilities	**9,121.63**	**11,002.14**	**-1,880.51**
(Income/Expenses without transfers)	0.00	11,002.14	-11,002.14

EBENEZER BIBLE FELLOWSHIP CHURCH - SEPTEMBER YTD 2012 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

	30-Sep-12	31-Dec-11	$ Change
ASSETS			
Assets - Checking/Savings			
18000 · Checking (KNBT)	413,907.39	404,429.87	9,477.52
18001 · CDs (KNBT)	66,808.26	66,769.97	38.29
19000 · Savings (M&T Bank)	91,522.55	116,347.12	-24,824.57
19001 · Checking (M&T Bank)	4,412.47	3,107.51	1,304.96
Total Checking/Savings	**576,650.67**	**590,654.47**	**-14,003.80**
TOTAL ASSETS	**576,650.67**	**590,654.47**	**-14,003.80**
LIABILITIES			
Current Liabilities			
2111 · Direct Deposit Liabilities	0.00	2.96	-2.96
901 · Building Fund	11,452.84	5,746.54	5,706.30
902 · Capital Improvement Fund	0.00	17,243.00	-17,243.00
903 · Transportation Fund	8.00	2,090.20	-2,082.20
904 · Scholarship Fund	3,455.23	19,656.44	-16,201.21
905 · Faith Promise	17,149.11	13,340.27	3,808.84
907 · Benevolence Fund	9,035.08	-71.80	9,106.88
908 · Music Fund	28.20	-71.80	100.00
910 · Angel Food Ministries	0.00	11,536.85	-11,536.85
911 · Year End Accruals	5,990.99	700.23	5,290.76
912 · Run For The Children	1,200.23	-118.43	1,318.66
914 · HRA	5,363.62	5,690.65	-327.03
100 · Payroll Liabilities	6,793.51	5,690.65	1,102.86
Total Other Current Liabilities	**60,476.81**	**74,693.52**	**-14,216.71**
Long Term Liabilities			
810 · Mortgage	0.00	0.00	0.00
Total Long Term Liabilities	**0.00**	**0.00**	**0.00**
Total Liabilities	**60,476.81**	**74,693.52**	**-14,216.71**
EQUITY			
900 · Retained Earnings	923,839.75	888,479.69	35,360.06
Net Income	212.91	35,360.06	**-35,147.15**
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	**516,173.86**	**515,960.95**	**212.91**
TOTAL LIABILITIES & EQUITY	**576,650.67**	**590,654.47**	**-14,003.80**

Treasurer _______________ Date _______________

* Memorials in the 2012 Budget are $0.00

GENERAL FUND - BUDGET vs. ACTUAL

	Sep YTD	Budget	Variance	% BGT
Income				
1100 · Offerings / Gifts	662,898.17	641,351.25	21,546.92	103%
1400 · Interest	480.22	600.00	-119.78	80%
1700 · Memorials	1,110.00	0.00	1,110.00	*
1900 · BCS / Bldg Use	5,714.02	3,546.00	2,168.02	161%
Total Income	**670,202.41**	**645,497.25**	**24,705.16**	104%
Expenses				
2000 · General Finance	37,062.05	25,716.50	11,345.55	144%
3000 · Discipleship	16,690.79	23,290.00	-6,599.21	72%
5000 · Evangelism	53.76	1,500.00	-1,446.24	4%
6000 · Missions	113,476.39	113,540.00	-63.61	100%
7000 · Deacon	76,919.33	63,510.07	13,409.26	121%
8000 · Worship	4,647.82	5,452.28	-804.46	85%
9000 · Office/Admin	13,086.43	15,493.75	-2,407.32	84%
10000 · Congregational Care	-36.00	1,705.00	-1,741.00	-2%
11000 · Compensation	398,838.93	393,895.63	4,943.30	101%
Total Expense	**660,739.50**	**644,103.23**	**16,636.27**	103%
Net Ordinary Income	**9,462.91**	**1,394.02**	**8,068.89**	
Net Transfers between Accts.	9,250.00	0.00	9,250.00	
Net Income	**212.91**	**1,394.02**	**-1,181.11**	

DESIGNATED FUNDS

	Income	Expenses	Net Income
901 · Building Fund	13,569.63	993.40	12,576.23
903 · Transportation Fund	6,840.00	24,075.00	-17,235.00
904 · Scholarship Fund	2,411.03	1,046.00	1,365.03
905 · Faith Promise	17,540.67	16,416.00	1,124.67
907 · Benevolence Fund	16,919.90	21,225.09	-4,305.19
908 · Music Fund	100.00	0.00	100.00
OTHER LIABILITY ACCOUNTS			
902 · Capital Improvement Fund	20,213.46	25,960.00	-5,746.54
910 · Angel Food Ministries	0.00	0.00	0.00
911 · Year End Accruals	0.00	5,545.86	-5,545.86
912· Run For The Children	500.00	0.00	500.00
914 · HRA	9,250.00	3,677.95	5,572.05
Total Other Current Liabilities	**87,344.69**	**98,939.30**	**-11,594.61**
(Income/Expenses without transfers)	21,617.91	58,691.51	-37,073.60

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
Income				
1100 · Offerings / Gifts	616,872.68	855,135.00	72.14%	855135
1400 · Interest	452.63	800.00	56.58%	800
1700 · Memorials	1,110.00	0.00	100.0%	0
1900 · Bethlehem Christian School	4,619.50	4,728.00	97.71%	8067
1901 · Other Building Use	0.00	0.00	0.0%	0
Total Income	623,054.81	860,663.00	72.39%	864002
Expense				
2000 · General Church Finance				
2100 · General Church Accounts				
2110 · Property & Casualty Insurance				
2112 · Workman's Compensation	1,631.33	2,500.00	65.25%	2500
2113 · Youth Group Insurance	770.15	500.00	154.03%	850
2110 · Property & Casualty Insurance - Other	5,267.66			6000
Total 2110 · Property & Casualty Insurance	7,669.14	3,000.00	255.64%	9350
2120 · Building Mortgage, Interest&BF	0.00			0
2130 · Conference Administration Exp.	15,321.00	22,327.04	68.62%	24000
2140 · Taxes				
2141 · Parsonage Taxes	4,538.68	4,500.00	100.86%	4800
Total 2140 · Taxes	4,538.68	4,500.00	100.86%	4800
2150 · Bank Fees	44.00	500.00	8.8%	200
2100 · General Church Accounts - Other	-2.96			
Total 2100 · General Church Accounts	27,569.86	30,327.04	90.91%	38350
2200 · Miscellaneous	1,920.77			
2300 · Supplies				
2310 · Legal Materials / Manuals	0.00	200.00	0.0%	200
2320 · Other supplies	435.45	800.00	54.43%	800
Total 2300 · Supplies	435.45	1,000.00	43.55%	1000
2400 · Contingency	0.00	0.00	0.0%	0
2700 · Information Technology				
2710 · Internet Connections	512.02	800.00	64.0%	800
2720 · Software	86.98	500.00	17.4%	400
2730 · Web Services	411.00	240.00	171.25%	400
2740 · Computer and Related Equipment				
2741 · PCs & Hardware	1,770.89	2,000.00	88.55%	2000

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
2742 · Finance	0.00	500.00	0.0%	500
Total 2740 · Computer and Related Equipment	1,770.89	2,500.00	70.84%	2500
Total 2700 · Information Technology	2,780.89	4,040.00	68.83%	4100
2850 · Background Checks	1,038.03	150.00	692.02%	1000
Total 2000 · General Church Finance	33,745.00	35,517.04	95.01%	$44,450.00
3000 · Discipleship Ministries				
3100 · Kids Crossing				
3110 · Nursery	69.99	50.00	139.98%	$70.00
3120 · Early Childhood	22.69	50.00	45.38%	$70.00
3130 · Children's Ministry				
3131 · Crosstime	3,522.38	5,000.00	70.45%	$5,000.00
3133 · Children's Church	591.92	750.00	78.92%	$750.00
3134 · Kid's Weeknight Programs	1,429.51	3,000.00	47.65%	$3,000.00
Total 3130 · Children's Ministry	5,543.81	8,750.00	63.36%	$8,750.00
3140 · Special Programs				
3143 · Vacation Bible School	2,481.45	3,000.00	82.72%	$3,000.00
3145 · Scripture Memory Verses	875.42	1,000.00	87.54%	$1,000.00
3140 · Special Programs - Other	49.75	25.00	199.0%	$50.00
Total 3140 · Special Programs	3,406.62	4,025.00	84.64%	$4,050.00
3150 · Drama	1.29	50.00	2.58%	$25.00
3160 · Special Event				
3161 · Camp Registrations	0.00			
3162 · Transportation	217.04	200.00	108.52%	$250.00
Total 3160 · Special Event	217.04	200.00	108.52%	$275.00
3170 · Kids Crossing Leadership				
3172 · Training / Equipping	279.94	400.00	69.99%	$400.00
Total 3170 · Kids Crossing Leadership	279.94	400.00	69.99%	$400.00
3190 · Equipment/Supplies				
3191 · Resource Room Supplies	97.57	100.00	97.57%	$100.00
3190 · Equipment/Supplies - Other	66.50	25.00	266.0%	$70.00
Total 3190 · Equipment/Supplies	164.07	125.00	131.26%	$170.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
Total 3100 · Kids Crossing	9,705.45	13,650.00	71.1%	$13,645.00
3200 · Student Ministries				
3210 · LV Unite	0.00	50.00	0.0%	$50.00
3211 · Equipment & Furnishings	316.69	200.00	158.35%	$200.00
3212 · Parent Support	384.09	700.00	54.87%	$600.00
3213 · Mentoring	61.14	50.00	122.28%	$50.00
3220 · High School Ministry				
32241 · Summer Missions Trip	-1,814.51			
3221 · Staff Development	739.88	1,000.00	73.99%	$1,000.00
3222 · Student Leadership	298.29	1,000.00	29.83%	$500.00
3223 · Outreach Events	349.36	600.00	58.23%	$750.00
3224 · Large Events Subsidies	1,166.63	900.00	129.63%	$1,000.00
3225 · Programming Supplies	254.67	400.00	63.67%	$300.00
3226 · Curriculum	304.25	350.00	86.93%	$350.00
3227 · Worship Team	10.88			$0.00
Total 3220 · High School Ministry	1,309.45	4,250.00	30.81%	$3,900.00
3230 · Middle School Ministry				
3231 · Staff Development	833.11	900.00	92.57%	$1,000.00
3233 · Outreach Events	24.95	100.00	24.95%	$350.00
3234 · Large Events Subsidies	-107.81	800.00	-13.48%	$800.00
3235 · Programming Supplies	122.22	200.00	61.11%	$200.00
3236 · Curriculum	288.98	400.00	72.25%	$400.00
3230 · Middle School Ministry - Other	0.00			$0.00
Total 3230 · Middle School Ministry	1,161.45	2,400.00	48.39%	$2,750.00
Total 3200 · Student Ministries	3,232.82	7,650.00	42.26%	$7,550.00
3300 · Adult Ministries				
3310 · Family Life				
3311 · Kinship	0.00	100.00	0.0%	$100.00
3313 · Adult Electives				
33131 · Classes / Material	1,082.71	1,000.00	108.27%	$2,100.00
33133 · Equipment	0.00	700.00	0.0%	$2,250.00
3313 · Adult Electives - Other	227.96	100.00	227.96%	$100.00
Total 3313 · Adult Electives	1,310.67	1,800.00	72.82%	$4,450.00
Total 3310 · Family Life	1,310.67	1,900.00	68.98%	$4,550.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
3320 · Men's Ministries				
3323 · Bible Studies - MM	517.00	100.00	517.0%	$600.00
3324 · Special Events - MM	441.10	1,200.00	36.76%	$700.00
Total 3320 · Men's Ministries	958.10	1,300.00	73.7%	$1,300.00
3330 · Women's Ministries				
3331 · WM Payments / Reimbursements	234.98			
33301 · Resources	86.65	50.00	173.3%	$50.00
3332 · Promotion & Outreach - WM	26.27	150.00	17.51%	$250.00
3333 · Bible Studies - WM	275.09			$50.00
3334 · Special Events - WM	243.61	500.00	48.72%	$600.00
3335 · Speakers - WM	0.00	150.00	0.0%	$0.00
3337 · MOPS	298.84	1,100.00	27.17%	$1,100.00
Total 3330 · Women's Ministries	1,165.44	1,950.00	59.77%	$2,050.00
3340 · College Ministry	52.87	200.00	26.44%	$100.00
3350 · YACS				
3351 · YACS Retreats	-988.92			
3352 · YACS Events	12.60	250.00	5.04%	$100.00
3353 · YACS Supplies	0.00	150.00	0.0%	$150.00
Total 3350 · YACS	-976.32	400.00	-244.08%	$250.00
Total 3300 · Adult Ministries	2,510.76	5,750.00	43.67%	$8,250.00
3400 · Discipleship Support				
3410 · Assimilation				
3411 · Networking Payments / Reimburse	0.00	50.00	0.0%	$50.00
3410 · Assimilation - Other	0.00	100.00	0.0%	$400.00
Total 3410 · Assimilation	0.00	150.00	0.0%	$450.00
3420 · Library				
3421 · Library Supplies	0.00	200.00	0.0%	$200.00
3422 · Church Library	697.62	1,200.00	58.14%	$1,200.00
3424 · Church Videos	179.80	500.00	35.96%	$500.00
3426 · Church Audio				
34261 · Church audio reimbursements	-15.00			
3426 · Church Audio - Other	54.96	200.00	27.48%	$0.00
Total 3426 · Church Audio	39.96	200.00	19.98%	$200.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
Total 3420 · Library	917.38	2,100.00	43.69%	$2,100.00
Total 3400 · Discipleship Support	917.38	2,250.00	40.77%	$2,550.00
3000 · Discipleship Ministries - Other	35.00			$0.00
Total 3000 · Discipleship Ministries	16,401.41	29,300.00	55.98%	$31,995.00
5000 · Evangelism Ministries				
5150 · Evangelistic Events	0.00	1,000.00	0.0%	$300.00
5500 · Visitor Follow-up	0.00	300.00	0.0%	$0.00
5600 · Community Outreach	53.76	500.00	10.75%	$3,000.00
Total 5000 · Evangelism Ministries	53.76	1,800.00	2.99%	$3,300.00
6000 · Missions				
6110 · Bible Fellowship Homes	2,625.00	3,500.00	75.0%	$3,500.00
6111 · Pinebrook Conference Center	2,625.00	3,500.00	75.0%	$3,500.00
6112 · Victory Valley	2,625.00	3,500.00	75.0%	$3,500.00
6113 · Ebenezer Special Missions	33,000.00	44,000.00	75.0%	$45,000.00
6116 · Missionary Speakers & Confer.	1,705.39	1,600.00	106.59%	$2,400.00
6117 · Church Extension	16,125.00	21,500.00	75.0%	$29,000.00
6200 · Bible Fellowship Brd of Mission	54,390.00	72,520.00	75.0%	$71,500.00
6000 · Missions - Other	365.00	600.00	60.83%	$600.00
Total 6000 · Missions	113,460.39	150,720.00	75.28%	$159,000.00
7000 · Deacon Ministries				
7100 · Utilities				
7110 · Electricity				
7112 · PP&L	22,038.21	37,500.00	58.77%	$35,000.00
Total 7110 · Electricity	22,038.21	37,500.00	58.77%	$35,000.00
7130 · Refuse Removal	1,781.16	2,750.00	64.77%	$2,750.00
7140 · Water & Sewer				
7142 · Water & Sewer (church)	2,738.96	4,000.00	68.47%	$4,000.00
Total 7140 · Water & Sewer	2,738.96	4,000.00	68.47%	$4,000.00
7150 · Telephone Services	1,067.33	1,800.00	59.3%	$1,750.00
Total 7100 · Utilities	27,625.66	46,050.00	59.99%	$43,500.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
7300 · Maintenance				
7310 · Church Maintenance supplies	4,294.84	6,250.00	68.72%	$6,500.00
7320 · Parsonage Maintenance Supplies	264.39	1,000.00	26.44%	$1,000.00
7330 · Maintenance Services	10,494.52	13,500.00	77.74%	$15,000.00
7340 · Landscaping	2,065.48	1,000.00	206.55%	$1,000.00
Total 7300 · Maintenance	17,119.23	21,750.00	78.71%	$23,500.00
7400 · Supplies				
7410 · Cleaning Supplies	2,783.43	2,500.00	111.34%	$3,000.00
7420 · Kitchen Supplies	1,586.05	2,250.00	70.49%	$2,400.00
7430 · Work Day Supplies	12.58	700.00	1.8%	$700.00
7440 · Ordinance	231.17	200.00	115.59%	$250.00
7460 · Decorating Supplies				
7462 · Flower Reimbursements	-160.00			
7460 · Decorating Supplies - Other	327.18	550.00	59.49%	$550.00
Total 7460 · Decorating Supplies	167.18	550.00	30.4%	$550.00
7470 · Key Deposits	-30.00			
Total 7400 · Supplies	4,750.41	6,200.00	76.62%	$6,900.00
7500 · Transportation				
7510 · Maintenance				
7513 · Vehicle Rental	290.21	1,500.00	19.35%	$600.00
7516 · Vehicle Registration	10.00	20.00	50.0%	$250.00
7510 · Maintenance - Other	250.00			
Total 7510 · Maintenance	550.21	1,520.00	36.2%	$850.00
7519 · Vehicle Repairs and Supplies	565.11	1,200.00	47.09%	$900.00
7520 · Fuel	126.77	500.00	25.35%	$500.00
Total 7500 · Transportation	1,242.09	3,220.00	38.57%	$2,250.00
7600 · Capital Improvements	23,358.46			$37,500.00
7700 · New Equipment	0.00	750.00	0.0%	$750.00
7800 · Activities				
7850 · Community Concerns	397.00	500.00	79.4%	$50.00
7810 · Prime Timers				
7811 · Prime Timers - Special Events	-885.00	150.00	-590.0%	$150.00
7812 · Prime Timers - Service Projects	0.00	150.00	0.0%	$150.00
7813 · Prime Timers - Luncheons	97.31	1,100.00	8.85%	$1,100.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
Total 7810 · Prime Timers	-787.69	1,400.00	-56.26%	$1,400.00
7800 · Activities - Other	403.66	550.00	73.39%	$1,000.00
Total 7800 · Activities	12.97	2,450.00	0.53%	$2,450.00
7900 · Ebenezer Loving Ministry	311.94			$1,000.00
Total 7000 · Deacon Ministries	74,420.76	80,420.00	92.54%	$117,850.00
8000 · Worship				
8200 · Guest Ministries				
8210 · Guest Speakers	800.00	600.00	133.33%	$300.00
Total 8200 · Guest Ministries	800.00	600.00	133.33%	$300.00
8300 · Equipment				
8320 · Audio Visual / Other	546.63	3,000.00	18.22%	$2,000.00
8300 · Equipment - Other	922.99			$1,100.00
Total 8300 · Equipment	1,469.62	3,000.00	48.99%	$3,100.00
8500 · Music Materials	69.94	100.00	69.94%	$1,300.00
8600 · Worship Administration	333.76	1,000.00	33.38%	$1,100.00
8700 · Music Seminars	1,081.95	1,000.00	108.2%	$0.00
8900 · Music Ministries				
8910 · Children's Choir	0.00	100.00	0.0%	$100.00
8920 · Adult Choir	487.69	1,000.00	48.77%	$1,000.00
8930 · Praise Team	0.00	300.00	0.0%	$300.00
Total 8900 · Music Ministries	487.69	1,400.00	0.35	$1,400.00
Total 8000 · Worship	4,242.96	7,100.00	59.76%	$7,200.00
9000 · Office Expenses				
9100 · Office Supplies				
9110 · Copier				
9113 · Copier Paper	933.71	1,200.00	77.81%	$1,300.00
9115 · Copier Fee & Maint.	5,461.17	10,335.00	52.84%	$10,180.00
Total 9110 · Copier	6,394.88	11,535.00	55.44%	$11,480.00
9120 · Supplies	576.24	1,400.00	41.16%	$1,000.00
9130 · Stamps	437.61	850.00	51.48%	$750.00
9140 · Bulletins	956.18	1,825.00	52.39%	$2,100.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
9150 · Welcome Center	577.03	800.00	72.13%	$900.00
9160 · BFC Denomination NL	108.00	170.00	63.53%	$170.00
9170 · Toner	100.99	610.00	16.56%	$450.00
Total 9100 · Office Supplies	9,150.93	17,190.00	53.23%	$5,370.00
9200 · Training and Conferences	0.00	500.00	0.0%	$500.00
9300 · Advertising	1,841.20	2,350.00	78.35%	$2,600.00
9400 · Office Equipment	784.73	510.00	153.87%	$600.00
Total 9000 · Office Expenses	11,776.86	20,550.00	57.31%	$20,550.00
10000 · Congregational Care Ministries				
10100 · Married Couples Retreat				
10102 · Retreat Income	-690.00			$0.00
Total 10100 · Married Couples Retreat	-690.00			$0.00
10200 · Mercy Teams				
10204 · Support Groups	593.00	150.00	395.33%	$500.00
Total 10200 · Mercy Teams	593.00	150.00	395.33%	$500.00
10300 · Counseling Assistance				
10301 · Counseling Supplies	0.00	100.00	0.0%	$250.00
10300 · Counseling Assistance - Other	645.00	2,000.00	32.25%	$1,500.00
Total 10300 · Counseling Assistance	645.00	2,100.00	30.71%	$1,750.00
Total 10000 · Congregational Care Ministries	548.00	2,250.00	24.36%	$2,250.00
11000 · Compensation				
11010 · Payroll Expenses	10,998.31	19,000.00	57.89%	$19,000.00
11100 · Senior Pastor				
11110 · Salary	14,079.05	54,491.00	25.84%	$55,475.00
11130 · Housing	14,956.35			$35,895.00
11150 · Reimbursed Expenses	6,872.27	1,500.00	458.15%	$2,000.00
11160 · Medical Insurance				
11161 · Life Insurance	15.00	75.00	20.0%	$100.00
11160 · Medical Insurance - Other	3,657.87	11,070.00	33.04%	$14,760.00
Total 11160 · Medical Insurance	3,672.87	11,145.00	32.96%	$14,860.00
11170 · Pension				
11171 · Pension Fees	0.00	2,250.00	0.0%	$3,654.80

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
11170 · Pension - Other	163.15			
Total 11170 · Pension	163.15	2,250.00	7.25%	$3,654.80
11190 · Cell Phone	200.00	720.00	27.78%	$960.00
11195 · Conference Expenses	0.00	800.00	0.0%	$800.00
Total 11100 · Senior Pastor	39,943.69	70,906.00	56.33%	$113,644.80
11200 · Congregational Care Pastor				
11210 · Salary	31,419.06	44,788.20	70.15%	$44,788.20
11230 · Housing - MCC	9,987.50	13,668.00	73.07%	$13,668.00
11250 · Reimbursed Expenses	1,324.68	2,000.00	66.23%	$2,000.00
11260 · Medical Insurance				
11261 · Life Insurance	67.50	100.00	67.5%	$100.00
11260 · Medical Insurance - Other	9,754.32	15,121.50	64.51%	$15,121.50
Total 11260 · Medical Insurance	9,821.82	15,221.50	64.53%	$15,221.50
Pension				$2,338.25
11290 · Cell Phone	680.00	960.00	70.83%	$960.00
11295 · Conference Expenses	631.05	700.00	90.15%	$700.00
Total 11200 · Congregational Care Pastor	53,864.11	77,337.70	69.65%	$79,675.95
11300 · Discipleship Pastor				
11310 · Salary	24,863.86	35,574.54	69.89%	$35,574.54
11330 · Housing	19,964.97	27,713.40	72.04%	$27,713.40
11350 · Reimbursed Expenses	1,902.48	2,000.00	95.12%	$2,000.00
11360 · Medical Insurance				
11361 · Life Insurance	67.50	100.00	67.5%	$100.00
11360 · Medical Insurance - Other	7,707.60	12,036.00	64.04%	$12,036.00
Total 11360 · Medical Insurance	7,775.10	12,136.00	64.07%	$12,136.00
Pension				$2,531.52
11390 · Cell Phone	680.00	960.00	70.83%	$960.00
11395 · Conference Expenses	518.94	700.00	74.13%	$700.00
Total 11300 · Discipleship Pastor	55,705.35	79,083.94	70.44%	$81,615.46
11400 · Youth Pastor				
11410 · Salary	25,828.10	36,352.80	71.05%	$36,352.80
11430 · Housing allowance	3,910.00	5,630.40	69.44%	$5,630.40
11450 · Reimbursed Expenses	1,161.56	1,750.00	66.38%	$1,750.00
11460 · Medical Insurance				

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
11461 · Life Insurance	67.50	100.00	67.5%	$100.00
11460 · Medical Insurance - Other	9,754.32	15,121.50	64.51%	$15,121.50
Total 11460 · Medical Insurance	9,821.82	15,221.50	64.53%	$15,221.50
11490 · Cell Phone	850.00	1,200.00	70.83%	$1,200.00
11495 · Conference Expenses	244.16	700.00	34.88%	$700.00
Total 11400 · Youth Pastor	41,815.64	60,854.70	68.71%	$60,854.70
11600 · Women's Ministry Coordinator				
11610 · Salary	11,100.00	12,986.00	85.48%	$12,986.00
Total 11600 · Women's Ministry Coordinator	11,100.00	12,986.00	85.48%	$12,986.00
11700 · Worship Coordinator				
11710 · Salary	24,292.66	34,295.46	70.83%	$34,295.46
Total 11700 · Worship Coordinator	24,292.66	34,295.46	70.83%	$34,295.46
11900 · Pastoral Intern				
11960 · Medical Insurance	105.00			$0.00
Total 11900 · Pastoral Intern	105.00			$0.00
12300 · Bookkeeper1				
12310 · Salary	1,971.56	3,280.32	60.1%	$3,280.32
Total 12300 · Bookkeeper1	1,971.56	3,280.32	60.1%	$3,280.32
12400 · Office Administrator				
12410 · Office Admin Salary	33,826.09	47,754.36	70.83%	$47,754.36
12460 · Medical Insurance				
12461 · Life Insurance	67.50	100.00	67.5%	$100.00
12460 · Medical Insurance - Other	3,376.96	5,245.86	64.37%	$5,245.86
Total 12460 · Medical Insurance	3,444.46	5,345.86	64.43%	$5,345.86
Total 12400 · Office Administrator	37,270.55	53,100.22	70.19%	$53,100.22
12500 · Facilities Manager				
12510 · Facilities Manager Salary	32,737.92	46,218.24	70.83%	$46,218.24
12560 · Medical Insurance - FM				
12561 · Life Insurance - FM	67.50	100.00	67.5%	$100.00
12560 · Medical Insurance - FM - Other	9,754.32	15,121.50	64.51%	$15,121.50
Total 12560 · Medical Insurance - FM	9,821.82	15,221.50	64.53%	$15,221.50

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

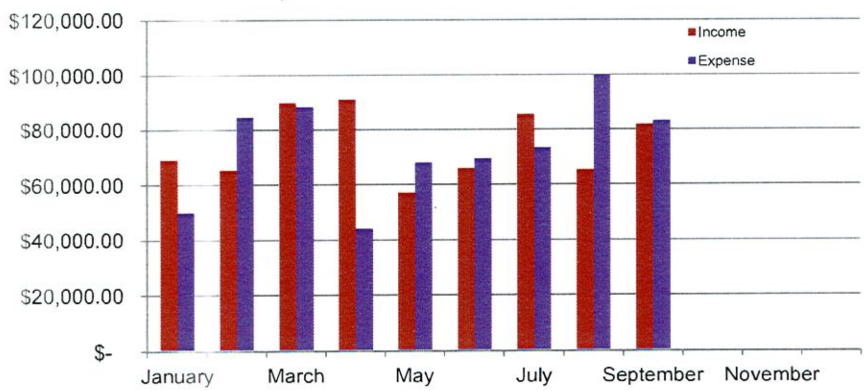
	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
12590 · Cell Phone	680.00	960.00	70.83%	$960.00
Total 12500 · Facilities Manager	43,239.74	62,399.74	69.3%	$62,399.74
12600 · Office Assistant				
12660 · Medical Insurance OA				
12661 · Life Insurance	67.50	100.00	67.5%	$100.00
12660 · Medical Insurance OA - Other	3,376.96	5,245.86	64.37%	$5,245.86
Total 12660 · Medical Insurance OA	3,444.46	5,345.86	64.43%	$5,345.86
12610 · Office Assistant Salary	8,410.70	11,603.52	72.48%	$11,603.52
Total 12600 · Office Assistant	11,855.16	16,949.38	69.95%	$16,949.38
12700 · Kid's Crossing Coordinator				
12710 · Kid's Crossing - Salary	8,569.80	12,509.28	68.51%	$12,509.28
Total 12700 · Kid's Crossing Coordinator	8,569.80	12,509.28	68.51%	$12,509.28
12800 · Youth Ministry Assistant				
12810 · Youth Ministry Asst - Salary	0.00	14,149.44	0.0%	$14,149.44
12860 · Medical Insurance				
12861 · Life Insurance	67.50	100.00	67.5%	$100.00
12860 · Medical Insurance - Other	3,376.96	5,245.86	64.37%	$5,245.86
Total 12860 · Medical Insurance	3,444.46	5,345.86	64.43%	$5,345.86
12800 · Youth Ministry Assistant - Other	10,069.18			
Total 12800 · Youth Ministry Assistant	13,513.64	19,495.30	69.32%	$19,495.30
12900 · Worship Coord Assistant				
12910 · Worship Coord Asst - Salary	8,231.76	10,807.92	76.16%	$10,807.92
Total 12900 · Worship Coord Assistant	8,231.76	10,807.92	76.16%	$10,807.92
11800 · Other Compensation				
11860 · Pastoral Advisor	1,412.30	0.00		$0.00
11850 · Youth Summer Intern	500.00	0.00		$2,320.00
11800 · Other Compensation - Other	6,973.59	0.00		$11,650.00
Total 11800 · Other Compensation	8,885.89			$13,970.00
Total 11000 · Compensation	371,362.86	533,005.96	69.67%	$594,584.53

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2012

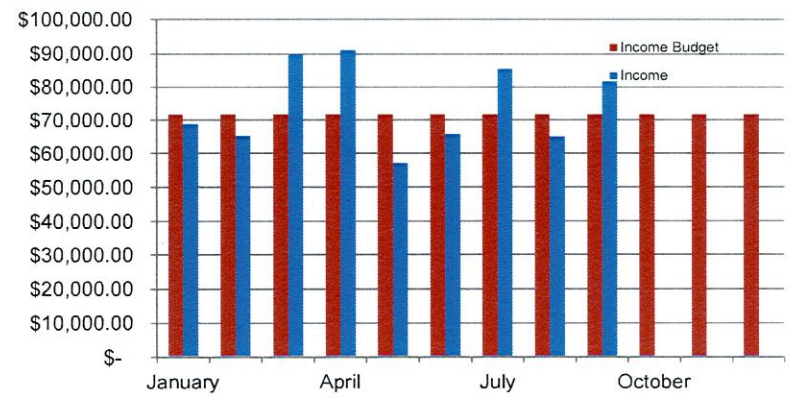
	Spending through Sept. 19, 2012	2012 Budget Amount	% of 2012 Budget	2013 Budget Request
Ordinary Income/Expense				
Total Expense	626,012.00	860,663.00	72.74%	$981,179.53
Net Ordinary Income	-2,957.19	0.00	100.0%	
Other Income/Expense				
Other Expense				
21000 · Funds Transactions	9,250.00			
Total Other Expense	9,250.00			
Net Other Income	-9,250.00	0.00	100.0%	
Net Income	**-12,207.19**	**0.00**	**100.0%**	

/

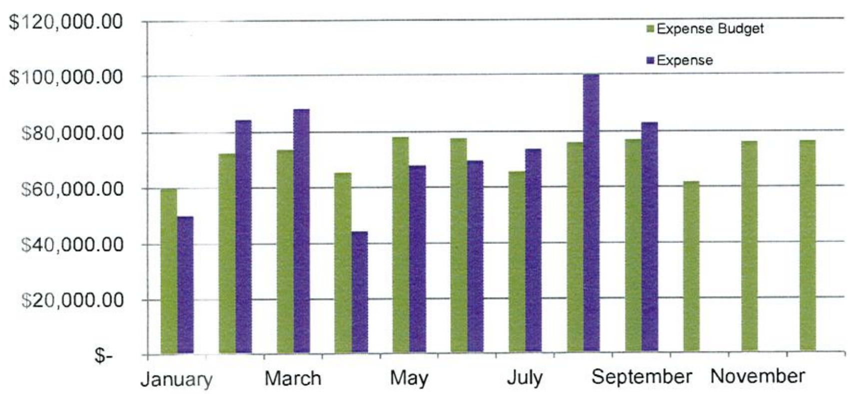
2012 Income/Expenses



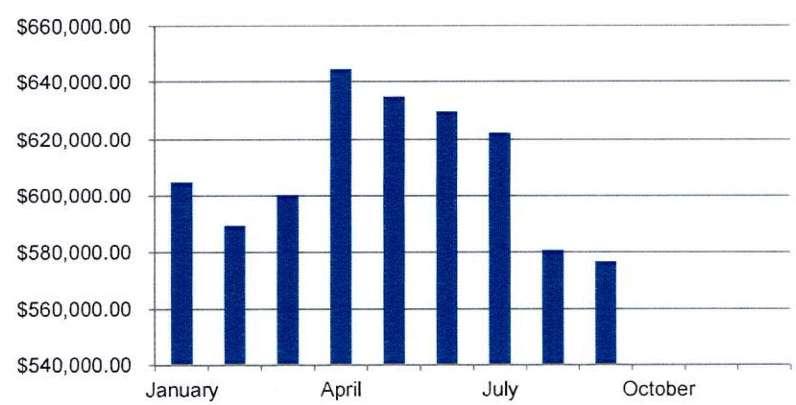
2012 Income/Budget



2012 Expenses/Budget



2012 Assets



Attachment #2

October 8, 2012

To: Board of Eiders

From: PRC

Subject: Vacation Benefits for Part-time Employees

As requested at the September 10, 2012 Board of Elders Meeting, the PRC met to discuss and draft the following recommendation for vacation benefits for part-time employees.

If this recommendation is approved, it will be published in the Personnel Handbook in Section 6:

Vacation Benefits (Part-time Employees)

- Ebenezer will provide up to two weeks of paid vacation for part-time employees during a calendar year.
- The vacation will be paid at the normal salaried rate. If the employee is hourly, then the vacation will be paid based on the budgeted hours of the role within the scope of the approved church budget.
- The benefit must be used within the calendar year and may not be carried over into the following year.
- The employee should submit the vacation request to their supervisor for approval at least 30-days prior to the time requested to ensure scheduling conflicts are avoided.
- This policy will commence on January 1, 2013.

The PRC also discussed the concept of "Comp Time" as a means of compensating for those times when part-time, salaried employees work more hours in a given week. It is not our desire to broaden the scope of this policy to include that practice. Rather, we believe the management of the employee's time and hours worked is between the employee and their supervisor. To that end, if comp time is administered by the Supervisor, there is no need for the PRC to get involved.

Pastor Tim's Ministry Report
October 8, 2012

1. Preaching:

Exposition through the book of Philippians. I hope the congregation is hearing the emphasis on the Gospel and has begun to sense a real urgency to be a part of the work of the Gospel. The Apostle Paul's "ministry report" back to the Philippians in 1:12-26 has greatly affected my vision and hopefully will greatly impact the vision of EBFC in the future.

2. Worship:

The worship teams continue to do a good job. My vision is to continue with a blend of contemporary choruses as well as at least one hymn. We are going to be discussing Christmas services in the near future and my vision is that those services not be any different stylistically than any other service during the year. Since we are strongly advertising and hoping that people from the community will come, we want them to have a clear picture of who we are and what we do on a regular basis.

3. Leadership Development:

The Pastors attended the BFC Convention last week. It was on leadership development. All of us agreed that it was very practical and many of the ideas and philosophies could be used here at EBFC to develop leaders. The most practical philosophy presented was by Pastor Glen from Cedar Crest BFC. Pastor Glen is in charge of all leadership development for CCBFC. They incorporate a funnel philosophy, where every man is initially invited to participate in some type of leadership training. They begin with Gene Getz' – "Measure of a Man." From that initial point, men are selected and trained according to their giftings and calling. Some men take a track toward Eldership while others toward Deaconship.

My goal is to brainstorm with the Pastors over the next couple of weeks and put together a selection/training process for all leaders at EBFC based upon this philosophy. Hopefully we will have something to present to the Elders in the November meeting.

4. Attendance Record:

Sept 9 – 557
Sept 16 – 522
Sept 23 – 582
Sept 30 – 572
Oct 7 - 519

Attachment #4 4

PASTOR OF CONGREGATIONAL CARE

Elders Meeting – October 8 2012

Our Vision: To introduce people to Jesus Christ and help them become devoted followers of him!

1. **Shepherding**
    - Made numerous visits to hospitals and homes. Pastor Mark and I helped ready Kitty Bachman's home for her hospice care.
    - Met with a member who desired to withdraw their membership.
    - Interviewed a family for baby dedication. Explained the difference between dedication and believer's baptism.

2. **Counseling**
    - Still doing ongoing counseling in the areas of depression, job loss, potential suicide, addiction, theology, and marriage. Referred more people to our in-house network of counselors Eric Johnson and Janet Vinson.
    - *The Case for Kids* SS class is going well. Parents are becoming more and more convicted to be the shepherds and instruments of redemptive change in the lives of their children.
    - *Support Groups* have started. Many from outside the church are attending our *Greifshare* and *DivorceCare* groups. We decided to postpone *DivorceCare 4 kids* since nobody came. We plan to promote it next round.
    - Our kinship began the study of Francis Chan's *The Forgotten God.* I am pleased to have a newer couple from our church and our neighbors attending the group.
    - *The Art of Marriage* Seminar was a smashing success. Many were blessed and would like to see it done again.

3. **Other**
    - Attended Primetimer's Luncheon
    - Attended Men's Breakfast.
    - Preached at Cape May.
    - Attended BFC Pastor's Ministerium!
    - Attended Fellowship Trio concert

4. **Goals**
    - Keep up with people! More and more folks are requesting counseling.
    - Meet with Tom Shorb
    - Attend BCS Pastor Appreciation Breakfast
    - Continue Preaching and Teaching seminary course
    - Preach the gospel boldly at 2 weddings coming up.
    - Continue to disciple my wife and children and encourage their growth through FWF and homeschooling.

Student Ministries Report - September 2012

John 14:12-14

12 "Truly, truly, I say to you, whoever believes in me will also do the works that I
do; and greater works than these will he do, because I am going to the Father. 13 Whatever
you ask in my name, this I will do, that the Father may be glorified in the Son. 14 If you ask
me anything in my name, I will do it.

We as an elder board and a church at large are focusing on prayer right now, and I really believe that the greatest thing we can do as a student ministry is pray for God's Spirit to be poured out on our teenagers, that they might be given an authentic faith by God so that they may be real disciples of Jesus Christ. We can ask this in the name of Jesus Christ, and according to verse 14, we can expect great things! That is what Pray21 is all about, and we are getting ready to kick that off at the end of the month. Join with us in prayer for our students and the rest of the church - that we might fully rely on God and not ourselves!

Teaching

- **Middle School**
  We have been teaching through a series on Loving Others and Living with Integrity
- **High School**
  We are going through the book of Ephesians, which has been awesome.
- **Sunday School**
  We are still teaching through Faithweaver, and are currently going through the wandering in the wilderness. My wife continues to teach the middle school girls, while Pat Barry and Shawn S. have the middle school boys.

Shepherding

- Met with a child for baptism, and then had the opportunity to do the baptism.
- Still meeting weekly with a youth dad who has recently made a profession of faith in Jesus Christ! I rejoice in the work God is doing in his life.
- Doing pre-marital counseling with a couple who will be married next summer.

Staff

- We had our staff retreat in the beginning of September, which was a good time to get away together, become closer, and pray for the ministry. I shared the document on vision and purpose, and then we spent some time in prayer. It was a nice time together.
- Met with 2 men on youth staff who led a purity course with some of the guys. We

debriefed and talked about how we will go about having a class in the future.

Activities

- **Unite Service**
  We hosted LV Unite, which is an association of local youth ministry. It was a wonderful time of worship and unity.
- **SYATP**
  I was able to participate at 3 schools this year - Easton Area Middle School, Freedom High School, and East Hills Middle School.

Campus Ministry

- Reminder - The youth groups of the Lehigh Valley are planning a campus ministry in Spring of 2013, which will involve an assemble in the public schools and then an outreach held at the school at night which will be evangelistic in nature and which the students will do a lot of the ground work before and after. This will be a tremendous opportunity for our students to reach their peers. This ministry is called "The Seven Project." It will require some funding from each church for this to be a success.

Other

- So far the combined youth group on Tuesday night is going pretty well. We are adjusting, and I believe it is going to be really good for us.
- Continue to mentor another youth pastor in the area.
- The youth summer missions teams and I participated in the Missions Potluck
- Was blessed to perform my first wedding - my brother David!
- Went with my daughter Avery for a one day conference on learning the New Testament. We had a great time, and I have more info on "Walk Thru the Bible". This is a good event for families to do together.
- Had a wonderful time away for 2 days with my wife - just the two of us. :-)

Respectfully Submitted,

Mark Culton