

Grace Bible Church

Glorifying God by Making Disciples of the Lord Jesus Christ - Matt. 28:18-20

YEAR 2019 ANNUAL REPORT

Communicating New Life
in Christ - Mark 16:15



Caring for One Another
in Christ - John 15:12



Cultivating New Life
in Christ - Eph. 4:11-13



Celebrating New Life
in Christ - John 4:23-24

158 Myers Corners Road, Wappingers Falls, NY 12590 (845) 298-8481
E-mail: Pastor@GraceBibleNY.Org Web site: www.GraceBibleNY.org

**Grace Bible Church
Wappingers Falls, New York
2019 Annual Report**

Table of Contents

<u>Report</u>	<u>Page(s)</u>
Senior Pastor's Report	1-4
Deacon's Report	5
Women's Servant Council Report	5 B
Missions Report	6
Men's Discipleship Report	7
Women's Discipleship Report	7
Evangelism Director's Report.....	8
Spanish Ministry Report	8 B
Church Websites & Internet Report	9-10
Christian Education Report.....	10 B
Music Ministries Report	11
Kids4Truth Report	12
Vacation Bible School Report	12 B
Treasurer's Report.....	13
Budget vs. Actual Report 2019.....	14-15
Funds & Accounts Report.....	16
Proposed Budget Notes	17
Capital Fund Projects	18
Proposed 2017 Budget	19-20
Church Leader Re-Affirmations & Budget Proposals	21

Pastors' Annual Report - Year 2019

I will complete 29 years of ministry here in April 2020. The *2019 Statistical & Activities Report* below highlights my ministry involvement and also chronicles the special guests and church activities that have occurred at GBC in 2019.

I continue to count it an honor and privilege to serve the Lord as pastor of Grace Bible Church and to teach and preach God's word. I continued the *Life of Christ* sermon series in examining all four Gospel accounts. I began this series in 2013 and concluded in the last Sunday of 2019. I did have a few special topic sermons in 2019 including *Why We Are Premillennial*; *Why We are Pretribulational*; *The Sanctify of Human Life*; and a series on *How to Make Disciples* as an expansion to the Great Commission. There also the regular Holiday services on Good Friday, Resurrection Morning Sunrise Service, Thanksgiving Day, Christmas Eve and New Year's Eve.

We had nine guest preachers this year including three missionaries. John Zheng (5/26) GMI-TMAI, Indonesian, Oscar Navarro (9/8) Evangelism training with Living Waters, CA, and Mani Subermanian (9/15) with BOAM. Retired Pastor Jim Zieger spoke on April 28. Pastor Tim Malvaso spoke at our Harvest Dinner (11/24). The men from GBC that spoke were Ed Colón (1/6 & 9/29) and Phil Jordan (1/27).

Other teaching ministries in which I was involved included: the Church Discovery Classes for Sunday School, 20 Old & New Testament Survey Classes, 11 Practical Theology Classes, 18 Parenting Seminars, 14 times at Sapphire Nursing Facility, VBS, a Pastor's Bible Conference, a School chapel at Upton Lake, funerals and there were also many counseling sessions and many opportunities for informal teaching.

Diane's foot surgery in January kept me close to home over the Winter and Spring, but I became much busier as the weather warmed up and I was able to work at completing what was required for the church site plan and prepare for erecting the garage. I ended up spending 37 full days and 40 half days in work related to those projects. Everything for the site plan is now turned into the Town and the garage is up. There still needs to be a second floor added to the garage which we can begin as soon as we have plans and a building permit. That will be installed over a couple of church workdays to both build it and then move the material from church that will be stored in it.

Diane and I were not able to host our annual Old Fashioned Ice Cream Social, so we combined that with the Annual Church Picnic. We were glad to be able to host the annual Christmas Eve Open House. It is a small way for us to say thank you to the church congregation for their support of us throughout the year, as well an opportunity for fellowship and people being able to see the parsonage.

We have an active congregation with many special opportunities for fellowship. The monthly men's lunches focusing on aspects of being a godly man have been well attended and helpful. The ladies have had quarterly fellowships, and there have been several all church fellowships throughout the year. Their purpose is to foster closer relationships so that each person's spiritual gifts may be used in building up the whole body of Christ.

There was much joy over babies born to families in the church in 2019. There was sadness over the home going of Morris Kushmar who was faithful to update the Missions Board and oversaw our greeters and ushers. We are in need of others to take over those ministries.

I was involved with several things that extended ministry to those outside our own congregation. We provided worship services at Sapphire Nursing Facility for many extra Sundays in 2019 due to other churches dropping out. I used to do that alone, but in the Fall Alex & Nancy Savas and Donna Avery are now regulars at helping along with some others periodically. I continue to serve as the President of our NY State Regional of our church association, IFCA International. My major responsibility in this has been the planning and hosting of our annual Bible Conference.

The ministry of GBC also extends outside our local church through email, facebook, our website and Sermon Audio. My *Sermon Notes* are posted each week and 1,939 people receive them directly via email. (See the separate report on the statistics of our internet ministries). The website had visits from people in 288 different countries. We have had over ½ million visitors and a million or so page visits. Over 9,000

pdf or ppt files were downloaded with the pdf files representing someone using the material we have posted to teach others. We had some technical problems with our streaming and video posts, but I think those have been straightened out and we will be looking to improve our quality and reliability in 2020.

One-to-One discipleship has taken off among both the men and women. I am hoping this will continue in 2020 as some of those disciplined become disciplers of new and immature Christians. I am also working at expanding an evangelistic Bible study for greater availability in 2020.

Attendance fluctuated throughout the year, and sometimes radically from week to week. There was a slight increase in the second quarter, a drop in the third quarter and a rise again in the fourth quarter (See statistics page below). We began the year with 65 active members and 5 inactive members and ended the year with 54 active and 7 inactive members. Four members were added and 11 removed. 1 deceased. 6 left for other churches. 1 was disciplined.

Average giving per quarter remained significantly low throughout the year ending 12.4% under budget (\$26,550.79). By not making some expenditures the net loss was kept to under \$17,111, but this will require a budget reduction for 2019 (See the Treasurer's & Financial Reports).

On a personal note, Diane and I praise the Lord for sustaining us in 2019. He continues to meet our needs abundantly even when facing difficulty. Diane's foot surgery January 23 was followed by multiple month of recovery. We were very grateful for all the help from so many different people ranging from bringing over meals, to help clean the house, to just taking time to visit with Diane and keep her mind off the pain. It is a great blessing to be part of the family of God and see people help one another. She is consulting with the doctor about a possible second surgery for a different problem that developed as a result of the success of the first surgery. We are also grateful for the Lord providing financially for the surgery. Between the extremely generous discounts by the hospital and doctors and coverage from Christian Healthcare Ministries, our costs were very, very minor. God provides for His own.

The purpose of Grace Bible Church remains the same. We want to be as effective as possible in fulfilling our purpose of *Glorifying God by Making Disciples of the Lord Jesus Christ*. Every ministry of the church should reflect that purpose and fulfill one or more of our four goals: **Communicate New Life in Christ Through Evangelism; *Cultivate New Life in Christ Through Edification; *Care for New Life in Christ Through Fellowship and *Celebrate New Life in Christ Through Worship*. It continues to be my vision that this church reaches our community and then beyond through church planting and missions.

I want to conclude with giving praise to the Lord for the many faithful servants here at Grace Bible Church. Some of them are specifically named in the reports that follow, and many others minister behind the scene known only to the Lord and those blessed by them. I am especially blessed personally by those serving on the Pastor's Advisory Council, as Deacons, in our Women's Servant Council and ministry leaders.

May each of us continue to faithfully serve our Lord Jesus Christ in 2020 with many more joining so that we might reach our community and beyond with the gospel of the Lord Jesus Christ and help one another become mature in Him. Let's develop 20/20 spiritual vision in 2020!

Simply a slave of the Lord Jesus Christ,


Rev. Scott L. Harris

(January 1, 2019)

Pastors' Report - Statistics & Activities: 2019

TEACHING / PREACHING MINISTRIES: Sermons: AM - 46 Sunday School: 23 Sapphire: 14
 VBS: 5 Special Services: 4 Counseling: 26+ OT Survey - 7 NT Survey - 13
 Practical Theology Class - 11 Parenting Seminars (4 days / 18 sessions)

OTHER SPEAKERS:

Ed Colón (1/6) Phil Jordan (1/27) Jim Zieger (4/28) John Zheng (5/26)
 Oscar Navarro (9/8) Mani Subermanian (9/15) Ed Colón (9/29)
 Tim Malvaso (11/24 Harvest Dinner)

SPECIAL CHURCH ACTIVITIES

Church Finances Budget Meetings Annual Reports Annual Celebration (1/27)
 Resurrection Sunday Services including fellowship breakfast (4/21) Work Day (4/20)
 Morris Kushmar Wake & Memorial Service - (5/9 & 5/10) Spring Sing Thing (4/28)
 Kenny Steier Memorial Dedication - (5/24) Ulster County Fair Outreach
 Annual Church Picnic / Ice Cream Social (8/24) All Church Fellowship (10/20)
 All Church Workday (10/26) Fall Festival of Praise (11/3) Harvest Dinner (11/24)
 Thanksgiving Service (11/28) Christmas Eve Service New Year's Eve Service
 Wake / Funeral (11/15-16) Garage Project / Site Plan ~ 37 full days & 40 ½ days

REGULAR CHURCH ACTIVITIES

Administration	Bulletins (write/Print)	Correspondence
Computer Services	Web Sites - Updates	Financial Reports
Plan worship services	Coordinate / Lead music	Christian Education
PAC & Deacons Meetings	Staff Meetings	Counseling
Hospitality	Guest Lunches	Men's Fellowship Lunches
Visitation	Parsonage / Church Repairs	Host Missionaries
Hospital Visits	Snow Plow	Business Meetings

OTHER ACTIVITIES

Diane had foot surgery 1/23/19 Chapel Upton Lake School (4/23) Morris Kushmar Estate
 NY IFCA Regional Meetings (10/13-16) Pastor's Fellowship (10/29 & 12/5)

Giving: Averages/week

(The 2019 Budget requires an average of \$ 4,116.77 / week or \$17,839.33 / month)

Jan. \$ 5,133.68	Feb. \$ 2,907.17	March: \$ 3,932.68	(1 st Qtr. \$ 3,986.68)
April \$ 3,259.29	May \$ 2,729.64	June: \$ 3,650.39	(2 nd Qtr. \$ 3,246.37)
July \$ 3,491.28	Aug \$ 4,044.58	Sept. \$ 2,769.59	(3 rd Qtr. \$ 3,383.95)
Oct. \$ 3,873.89	Nov. \$ 3,773.97	Dec. \$ 3,780.78	(4 th Qtr. \$ 3,807.34)

Budgeted giving for 1st Quarter = \$ 53,518.00 Actual giving = \$ 51,826.79

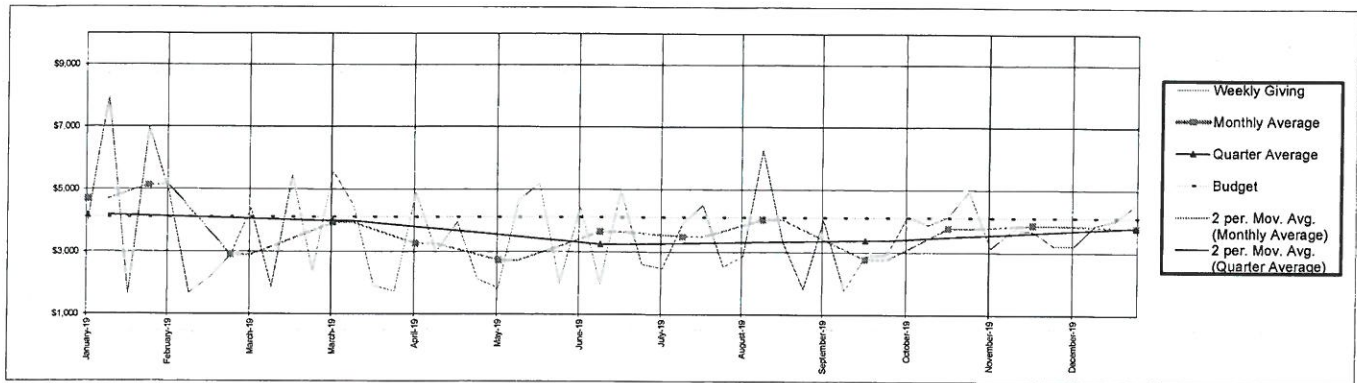
Budgeted giving for 2nd Quarter = \$ 53,518.00 Actual giving = \$ 42,207.70

Budgeted giving for 3rd Quarter = \$ 53,518.00 Actual giving = \$ 43,991.39

Budgeted giving for 4th Quarter = \$ 53,518.00 Actual giving = \$ 49,495.37

Designated giving = an additional \$ 7,317.60

Year to 12/31/2019 we are \$ 26,550.79 under budget (12.4%)



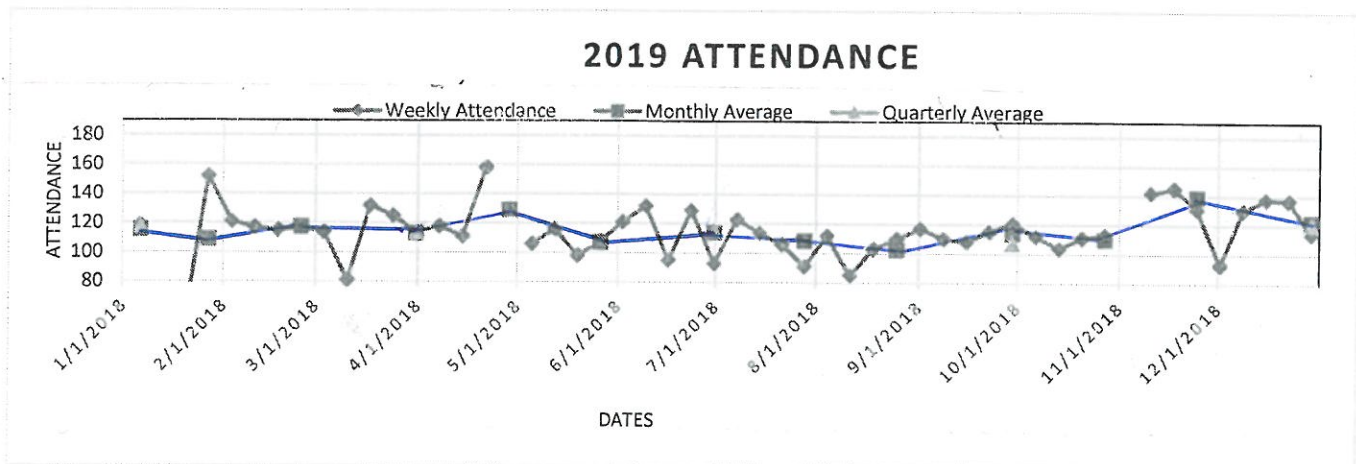
Membership - 2019 began with 65 active and 5 inactive members and ended with 54 active and 7 inactive members. 4 members were added. 11 members were removed in 2019 (1 deceased. 3 moved. 6 left. 1 disciplined).

2019 Baptisms - 6

Average Attendance by Quarter

	(1 st Quarter)	(2 nd Quarter)	(3 rd Quarter)	(4 th Quarter)
Median	113.58	Median 115.42	Median 107.15	Median 121.17
Minimum	56	Minimum 93	Minimum 85	Minimum 93
Maximum	152	Maximum 158	Maximum 121	Maximum 145

2019 Year Average: 115 (2018: 119 2017: 132)



Deacon Report - 2019

The Deacons are here to assist the elders and serve the church. At GBC, this is fulfilled by supervising financial operations within the church, caring and maintaining church property, developing the annual expense budget and assisting the elder(s) as needed. The men accomplishing this at GBC are, Dominic Bonasio, Ed Colón, Phil Jordan, Jim Phelan and Jack Scalice. David Harris and Jeff Lowery were deacon interns during this time. It is a great privilege to serve with these men, all of whom have demonstrated great humility and dedication to the Kingdom of Christ. Most also serve and assist in other ministries (teaching, preaching, evangelism, discipleship, music, etc.), which is further testimony of their heart for service. Often, their service goes unseen as they quietly help to meet various needs among the rest of the sheep. Jeff will resume the process when he returns from his flight training and David will finish shortly. I praise God for this group of men and am honored to be named among them.

Significant efforts are made to maintain the buildings and the property surrounding them. Most of that is performed during two church wide work days, during which much cleaning, painting and miscellaneous repairs were made.

We praise God for the many worshippers at GBC who have sacrificed their time and energy to perform landscaping, electrical, carpentry, plumbing and many other types of repairs, not only during the work days, but also as their time became available. Many, too many to mention, gave more than a few hours here and there, during the year to help any way they could.

Of special thanks is to Pastor Harris, who almost single handedly got the garage built. In addition to numerous interactions with the town, engineers and architects, there was much toil and sweat he gave to have to project completed on time. Thank you Pastor!

Submitted by
Ed Colón

Women's Servant Council Report for January 2020

As the chair of the Women's Servant Council this year I have been blessed to work with gracious and humble women who are willing to serve and help wherever they can. Our current council members are Jandry Bernal, Melanie Colón, Nancy Halpin, Diane Harris, Luann Nappi, Andrea Phelan, Linda Walter and Mary Gellatly (Emeritus).

The Women's Servant Council is selected and affirmed based on the passage in 1 Timothy 3:11, (*Women must likewise be dignified, not malicious gossips, but temperate, faithful in all things*). We exist to serve the leaders in logistical tasks more appropriately done by women. We are in submission to the Elders and Deacons and are servants to the congregation as a whole. Some of the duties that we perform cover; oversight of the kitchen and nursery, decorations, church flowers, fellowship activities, food pantry, communion, lost and found, church cleaning, and work days. We also want to be available to help in times of crisis and grief as well as joy and blessing (*Romans 12:15- Rejoice with those who rejoice and weep with those who weep.*). We endeavor to invite all ladies in the church to use their spiritual gifts in service to the body of Christ.

This past year we completed a ladies Bible study on *World Religions*. In November we started a study on *Ephesians*. We have only completed the first chapter. All Ladies are invited to attend. The study meets on Wednesday nights from 7-8:30 at the parsonage.

Luann Nappi headed our Women's Fellowship for 2019. It is our hope to meet 4 times during the year of 2020. All women are invited to participate! This is a great time to get to know other women and have Christian fellowship. If you would like to help, contact Luann at (845)705-8066.

I want to thank all the ladies who have served in these and other areas this year including; Nicole Lowery for organizing the church cleaning schedule, Karen Ryan for purchasing supplies and Michelle Solomon for always making sure the church is decorated in the current season. I also want to thank all the GBC members and attendees who have graciously helped with providing meals and transportation for those in need.

We always have a need for people willing to help clean the church and serve in the nursery and children's church. If you would like to help in these areas, please contact Chloe Solomon for cleaning or Melanie for Children's Church and nursery.

If you have questions or want to help:

Church cleaning: Chloe Solomon chloesolomon@yahoo.com (845) 661-4355

Ladies Bible Studies: Diane Harris dianeharris57@verizon.net (856) 297-3328

Lost and Found: Linda Walter chulin@optonline.net (914) 489-4952

Needs ministry: Diane Harris dianeharris57@verizon.net (845) 297-3328

Nursery: Melanie Colón bakermom04@gmail.com (845) 632-6460

Pantry: Luann Nappi lnappi126@yahoo.com (845) 592-8591

Church Fellowships: Melanie Colon bakermom04@gmail.com (845) 632-6460

Newcomer and guest luncheons: Melanie Colón bakermom04@gmail.com (845)632-6460

Women's Fellowship: Luann Nappi lnappi126@yahoo.com (845) 592-8591

CD ministry: Sarah Colón camosac03@gmail.com (845) 632-6460

Church kitchen: Luann Nappi lnappi126@yahoo.com (845) 592-8591

Children's Church: Melanie Colon bakermom04@gmail.com (845) 632-6460

Decorations & flowers: Michelle Solomon (914) 403-4676

Showers & Funerals: Melanie Colón bakermom04@gmail.com (845)401-0493

Respectfully Submitted,

Melanie Colón

Women's Servant Council Chair

Missions Report - 2019

Those interested in Missionaries and Missions in general are invited to meet with us on the second Sunday evening of each month for updates about our missionaries and to pray for them. This includes both those we financially support and those who are friends of Grace Bible Church.

Morris Kushmar kept our Missions bulletin boards up to date until he became ill in April. Pastor Harris has been posting letters since then, but we could use a volunteer who would like to do this. Missionary letters are posted around the World Map in the back of the church. The prayer cards for our missionaries are located under the map. Missionary letters received by email are forwarded to all those who would like them. If you would like to be added to the missions email list, please send your email address to pastorsharris@juno.com

David Harris gave most of the reports about our missions and missionaries during the *Missions Moments* updates in our regular worship services. Pastor Harris filled in on occasion and there were special emphasis Sundays when someone else highlighted a particular missions project.

Our VBS Missions project collected \$1,024.60 for support of Stephan Savas working with Servant Group International in teaching Kurdish children in Iraq and working in a local church there.

The Bernal family once again led a team on a missions trip to the Dominican Republic in 2019. They worked with the Compassion Center in Cienfuegos, children in other churches and visiting the burn unit in a local hospital. Several large shipping boxes full of clothing, toys and school supplies were also sent. This is an expanding field. If you would be interested in going in 2020 please contact Winston or Jandry Bernal. A separate report is to be given at the Annual Meeting

The following missionaries were with us in 2019: John & Monica Zheng (GMI - TMAI - Indonesia) (May 26); Oscar Navarro (Living Waters - Evangelism) (September 9) and Mani Subramanian (BOAM and also reporting on India) (September 15).

[REDACTED] were here May 26. They are one of our financially supported missionaries. They work with GMI - TMAI and were in transition from working in Singapore to working Indonesia. Their ministry remained the same in seeking to train Chinese speaking pastors to be expository preachers.


Oscar Navarro was with us September 9 at the invitation of Lance Nitahara. Oscar works alongside Ray Comfort in evangelism training with Living Waters.

Mani Subramanian was with us September 15. He is the current director of Bible Open Air Missions (BOAM) and also continues to work with missions organizations in his home country of India. He has been a friend of Pastor Harris' for over two decades.

David Leak (*The Master's Harvest*) did not speak at GBC, but he once again helped us with evangelism at continued his evangelism at the Ulster County Fair in August. David has been operating a ministry at Fairs & Festivals throughout the Northeast for several years. You can get on Dave's email list for updates or arrange to help in 2020 by contacting him at david.a.leak@gmail.com. We have offered to support Dave as our New Missionary, but he preferred that other missionaries receive the support.

Ricky & Laurie Beck have been planting in Buffalo is now self supporting, so they will be coming off of our financial support list which opens up the opportunity to fund a new missionary. We are making contact with Chad & Kara Mia Dexter to find out about their financial needs working in the Philippines in training pastors in Biblical hermeneutics and Expository Preaching. We would have been supporting them many years ago, but they were already at full support at that time. If they can now use our support, we will be going through the proper procedures to present them to the congregation for support in February or March.

Respectfully Submitted,


Pastor Harris

Men's Discipleship Report - 2019

Discipleship is a core ministry at Grace Bible Church which occurs on many levels and is focused on the third aspect of the Great Commission. Our "teaching" ministry occurs in large groups such as Sunday Morning Worship, small groups such as our Bible Studies, and individually both formally and informally. Most individual discipleship occurs informally as Christians talk, pray and fellowship with each other, but we also have a formal One-to-One Discipleship program which is designed to accelerate Christian growth and train Christians to replicate themselves in others. There are approximately 50 adult males that currently attend GBC on a regular basis; 22 of them have completed the one to one discipleship (44%) and another 7 are currently in process of completing the material.

The One-to-One discipleship is very basic and designed to develop habits that would lead to further growth. Therefore, other opportunities were also provided during the year. 'Tender Warrior' by Stu Weber was completed during a Saturday morning men's group.

In 2020 The Monthly Men's Fellowship luncheon will continue to be held on the 2nd Sunday of the month and the Saturday Morning Men's Group will begin meeting on January 18th, (1st & 3rd Saturday's) to go through Jerry Bridges' 'The Pursuit of Holiness'.

Please contact Ed Colón (632-6460) if you are interested in being discipled by a more mature Christian.

Respectfully Submitted
Ed Colón

2019 Women's Discipleship Report

In 2019 we continued to promote discipleship among the women. Thirty women have completed basic discipleship to date and we currently have sixteen in progress. Many women at church have gone through this great growing experience. With so many new people and those moving away, there are many people discipling and serving the Lord in churches all over the country!

For those unfamiliar with discipleship, it is neither a program nor a class. It is a relationship formed between a more mature Christian and a younger Christian to cause growth to them both. Our favorite tool to use is the "*One-to-One Discipleship*" workbook which has 11 lessons on basic teachings on Christian belief and life. These lessons use Scripture to explain spiritual maturity, but spiritual growth is not merely head knowledge, but heart knowledge as well. The material also has assignments that develop Christian lifestyle habits such as Bible reading, prayer and taking notes on sermons. The discipler helps the disciple understand and put into practice living for Christ in the various situations of life. Biblical principles and commands address every question that could come up. The pattern was set by Christ as He discipled 12 men, who later spread the gospel throughout the world. It is a pleasure to see women grow. I am motivated by 2 Timothy 2:2 where Paul says: "*These things, which you have heard from me, these entrust to faithful men who will be able to teach others also.*" This is the heart of discipleship, passing on the torch by spreading the Good News to all who will receive it and helping them walk with our Lord.

Two years ago, we completed the process of contracting with Multiplication Ministries to translate their English version of *One On One Discipleship* into Spanish for our growing Spanish Ministry at GBC. We are excited about being able to offer this solid material to our Spanish speaking disciples!

Our disciplers are all church members who have shared their testimonies of salvation to our leadership and our church. They are exemplary women who stand as examples to be mentoring others. For any woman interested in being discipled, please call or email me, Diane Harris, at dianeharris57@optimum.net or (h)845-297-3328, © 845 475-2554.

Diane Harris
Women's Discipleship Coordinator

Evangelism Report 2019

2019 was another busy year for us, praise God! Many people helped out over the course of the year, including those who witnessed on their own with friends, family, co-workers, strangers and at various locations.

Once again we were able to evangelize at many different locations and events such as, but not limited to, the streets of city of Poughkeepsie, Beacon, Wappingers Falls, Fishkill, the Walkway Over the Hudson, the Ulster County Fair, East Fishkill Day, Wappinger Town Day, and 4th of July Parade in Hyde Park. We were able to pass out Gospel tracts, bibles, dvds and share the Gospel with people one to one.

Our main areas of evangelizing weekly are the city of Poughkeepsie, Beacon and when weather permits, the Walkway over the Hudson. We hit these places 2-4 times a week. Many hurting and lost souls in the city that need prayer. The Walkway is a great tourist spot that keeps increasing each year with the amount of people that attend.

We had many come out for the 4th of July parade in Hyde Park. The Nitahara's host this event at their house with food and fellowship. Many of us gathered there first and then hit the streets of the parade. Almost 2,000 tracts were handed out!

Our big event of the year is the evangelism booth at the Ulster County Fair in August, which lasts 6 days. We went back to the "ARE YOU A GOOD PERSON" booth, and many people came out to help once again! Brother Dave Leak came down again this year from New Hampshire with two of his daughters to help every day. The Gospel was shared one to one with hundreds of people!

In 2019 we once again operated evangelism booths at both the East Fishkill and Wappinger Town Days. We were able to share the gospel one to one and hand out tracts with many people.

Currently we are conducting an Evangelism basic course at the Nitahara's and once that is over, to jump right into the Intermediate course. That will be followed by an Apologetics course.

We will continue our efforts in 2020 to spread the Gospel to this lost and dying world. As we continue going to many of our regular locations, will be adding Roosevelt and Vanderbilt mansions, Bowdoin Park and trips to NYC for open-air preaching. We will also be attempting to evangelize at the Galleria mall, Woodbury Commons and Dutchess Community College. We will also be attempting to set up Good Person booths at the Dutchess Marketplace flea market in Fishkill and at the Dutchess County Fair.

Please keep us in prayer for more laborers & more opportunities to share the Gospel, boldness & utterance of speech and to fulfill Colossians 4:2-6. Thank you everyone who has come out to help us and to those that prayed for us. We need your prayers! Thank you Saints!

Respectfully,

Dominic Bonasio
Minister of Evangelism

2019 Spanish Ministry Report

Spanish Bible class: This past year we completed the study of the book of 1 Corinthians and started 2 Corinthians, also completed others biblical studies.

Translations: We continue to translate the Sunday service into Spanish when needed.

Missions:

- Supported the Dominican Republic mission project. Along with the Bernal family, Grace Thomas, Andrea Phelan, Hanna Phelan, Jessie Scalice, Collin Priest, David & Natasha Harris attended this year.
- Provided a parenting class to the parents of the children at the center.
- We preached at a local church (Pastor Anibal congregation)
- Grace and Jessie provided sewing classes to some of the children's center mothers.
- Met with Pastor Anibal and Luciano and reviewed the One to One discipleship training.
- Visited the Children's burned unit at the hospital and gave tracks to the employees and visitors, also prayed for the children and parents.

We ministered at the Compassion Center and went to 3 local churches where the Gospel was presented to kids that do not attend church. Some of the kids that accepted Christ in 2018 are currently attending the local church.

All clothing and all the items donated by GBC members were distributed to the different places we visited.

2020 Plan

- Continue the Spanish Bible Study
- Translation of the Sunday service when required.
- Continue the VBS program at the Compassion international center and other activities.
- Continue to visit and minister at the Children Hospital

Please join us for our Spanish Bible Study each Sunday morning at 9:30 am at the church in the middle room downstairs

If you are interested in taking part in the missions trip to the Dominican Republic this year, please contact Winston or Jandry Bernal

JB

2019 Website / Social Media Report

We have many people involved with our ministry to the world through our Websites and social media. I do most of the posting on the GraceBibleNY.Org site with Jim Phelan adding the MP3 files to that site and to Sermon Audio. Jim is also our webmaster keeping up the technical aspects. Dominic Bonasio does most of the work with the facebook page. Jonathan Harris has been doing church promotions on facebook. Phil Jordan oversees a team of people involved in our streaming and Youtube ministries - I am not even sure of everyone involved, but I know it is more than just the folks you might see working the camera on Sunday morning including Rod Schools doing hard-drive transfers and Christine Bidetti labeling / tagging our Youtube page so that it is more visible to search engines.

While the report below will show that our internet based ministries are doing very well in some respects, this is an area that we greatly want to improve in 2020 and especially in making what is offered of higher quality, more visible on the search engines, add new material, and become more effective in advertising GBC to our community. If you have any interest or expertise in the various social media see Dominic Bonasio to help in evangelistic and advertising efforts, David Harris to help improve and add new video material, and Phil Jordan or Jim Phelan to help with the technical aspects of doing these things.

WEBSITES

Visitor to GraceBibleNY.org increased from 581,411 to 637,637 (9.7%) with about 400,000 unique visitors, but page views dropped slightly to about 1.1 million. That reflects the increase of people finding the site, but not going beyond the landing page. The trend line graphics showed an increase in daily views through early September, and then a sharp decrease in web traffic through the fourth quarter with a 25% drop in visitors and a 19% drop in page visits. The nature of the drop makes me suspect we are targeted by some search engines for a slow down.

We had visits from people in 228 different countries including many Islamic and Communist nations that have severe religious oppression. The statistics on the top 10 and some surprising countries is below. I must note that China's blocking has been effective in lowering our site views from multiple thousands to just 278 from that nation.

Christine Biddetti was able to get the analytics on downloads from the website. The total for 2019 was 9,022 downloads of pdf and ppt files taken from a total of 580 pages. 7,493 files were from 530 sermon note pages and 1,529 files were from 50 pages related to Bible Survey classes. Since most of the powerpoint (ppt) files would be related to people that would use them for teaching others, that is an incredible multiplication of ministry. The Top Ten list of both sermons viewed and downloads show that old sermons still have great value since all of them were a year or more ago. Most of those in the Top Ten viewed remain there year after year which indicates the areas of greatest interest to people searching the web.

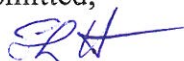
SermonAudio statistics: MP3 downloads increased 17.8% from 2,831 to 3,444 in 2019. Video downloads increased to 66% from 59 to 98. About 40% of downloads are on mobile devices. There have been a total of 8,247 visits to our SermonAudio home page and 75,785 visits to sermon pages. 2,242 PDF files have been downloaded (205 are available).

I did not have statistics for **facebook** or **Youtube** at the time I compiled this report. We are and have been trying to find ways to improve the quality of our streaming and posting. We have had technical problems with equipment and with our webservice resulting in poor quality or dropped streaming at times. While I am still concerned that streaming makes it easy for some to stay home instead of coming to church or class, it has been very beneficial to those who physically cannot come for various reasons. I was pleasantly surprised how many were participating in the Old Testament Survey classes through the posting of the notes and the streaming of the class.

Sermon Notes, which are the written notes of my sermons (not a transcript), are sent out to individual email addresses each week has increased from 1061 to 1939 (83%) on top of the 55% increase last year. 1,388 of these are now sent out via Mailchimp which has greatly reduced the amount of time it takes me to send the sermon notes out.

The internet ministry of Grace Bible Church is very significant in reaching people far beyond our geographical limitations. We praise the Lord for the ability to teach others and encourage them in walking with Christ locally, nationally, and internationally. All praise and glory be to our merciful and gracious God!

Respectfully Submitted,
Pastor Harris



GraceBibleNY.Org Statistics

2019: Users / visitors: 398,137 - 637,637

Pageviews: 710,407 - 1,085,263

Top 10 Pages: (181 pages had more than 1,000 views. 776 had more than 100 views)

<i>What is Your Foundation Built On:</i> 12,514	<i>The Role of Children:</i> 9,256
<i>The Cure for Anxiety:</i> 12,475	<i>The Foolish Woman:</i> 8,086
Welcome Page: 10,658	Church Constitution: 7,970
<i>No Greater Love:</i> 10,226	<i>Who is My Neighbor:</i> 7,294
<i>So You Want to be Great:</i> 9,679	<i>The Dangers of Anger:</i> 6,434

9 Countries (visits from 228 countries)

USA: 254,880 (46.4%)	Nigeria: 30,390 (5.5%)	Canada: 15,404 (2.8%)
Philippines: 49,752 (9.1%)	United Kingdom: 20,771 (3.8%)	Australia: 12,673 (2.3%)
India: 35,740 (6.5%)	South Africa: 17,876 (3.26%)	Ghana: 9,517 (1.7%)

Surprising Countries - countries in which Christianity is persecuted or oppressed

United Arab Emirates: 5,069	Malawi: 1,150	Bahrain: 314	Palestine: 33
Saudi Arabia: 3,3113	Nepal: 1,015	Oman: 361	Sudan: 25
Zimbabwe: 2,396	Viet Nam: 454	China: 278	Uzbekistan: 15
Myanmar: 1,593	Kuwait: 427	Mongolia: 36	Syria: 9
Qatar: 1,181	Cambodia: 328	Iran: 30	Eritrea: 7

Top Website Downloads in 2019

2 Peter 1:5f - <i>Steps to Maturity</i> ppt (2009) - 259	<i>The Dangers of Anger</i> ppt (2014) - 108
OT Survey - Introduction pdf (2018) - 217	<i>Remaining Faithful - 25th Anniv.</i> ppt (2016) - 104
OT Survey - Genesis student pdf (2018) - 185	<i>Who is Your Neighbor</i> ppt - (2016) 100
Memorial Day (2011) - <i>No Greater Love</i> ppt: 179	<i>Superiority of Walking in Christ</i> ppt (2010) 88
OT Survey - Genesis ppt (2018) - 144	<i>The Truth that Sets You Free</i> ppt (2016) - 85

Sermon Audio Statistics

Total 12/31/2017: MP3 3,324	Video 35	Mobile 851	Page views: 18,893
Total 12/31/2018: MP3 2,819	Video 59	Mobile 1,614	PDF 446
Total 12/31/2019: MP3 3,444	Video 98	Mobile 1,394	PDF 527

Top 5 SermonAudio Page Views

<i>Being Salt & Light - SLH:</i> 1,409	<i>Where Does Morality Come From? - JEH:</i> 1,258
<i>Jesus, The Model Servant - SLH:</i> 1,068	<i>Should Abortion Be Legal? - JEH:</i> 1,148
<i>Being a Godly and Manly Man - SLH:</i> 1,143	

Christian Education - 2019

Children's Church

This is a ministry to children 4 years old through 3rd Grade in helping them to worship the Lord on a level they can understand. We are currently using material from *Regular Baptist Press* augmented by curriculum from other publishers. We are grateful to those that have ministered in our Children's Church over 2019 which has included: Byran & Elena Boesch, Jessie Scalice, Jeff & Nichole Lowery, Linda Walter, Hannah Colón, the Bernal Family, Teresa Garcia, The Colón family, Diane Harris, Kristen Duffy, Andrea Phelan, and Danielle Smith - and probably some others not on my list

Our tentative schedule of teachers for Children's Church for 2020

<u>January</u> - Jandry Bernal & Helper	July - Monica Whitney / Danielle Smith
<u>February</u> - The Scalice Family	<u>August</u> - The Colón Family
<u>March</u> - David & Natasha Harris	<u>September</u> - Kristen Duffy / Hannah Colón
<u>April</u> - Linda Walter / Danielle Smith	<u>October</u> - Andrea Phelan & Helper
<u>May</u> - Bryan & Elena Boesch	<u>November</u> - Rebekah Mancini / Liz Whitney
<u>June</u> - Diane Harris & Helper	<u>December</u> - The Colón Family

you would like to help in this ministry, please contact Melanie Colón. Non-members may assist a GBC member and there is a need for helpers in at least both June & October, and it would be good if some of those who are doing more than one month could have that reduced to just one month since they are also often in the nursery.

Sunday School

Children's Classes: We have classes available for all ages, but at present, we have very few children attending, so they are usually grouped together. We have several ladies that will make themselves available if we have need in the nursery - 5 year olds. We have a combined class for the Primary & Juniors, but if more children come, we would like to split it again. Our older student usually join with the adults. Natasha Harris started a girls High School class. We appreciate those who help in this children's ministry which has included the Colón family, Kelsey Bernal, Pastor Harris, Chloe & Michelle Solomon and Jessie Scalice.

The goal of our Children's Sunday School is to give our children a foundational understanding of the Bible and theology so that by the time they complete High School they can study the Bible for themselves and stand firm in the faith. We encourage you to get your children involved in our Sunday School ministry. Our Scope and Sequence is available from Pastor Harris.

Our adult classes concentrate on either exposition of a Biblical book or explanation of a theological topic. The format of the classes encourage interaction among those attending so a greater understanding and application of the text / subject can be gained. This is a great way to improve your own Bible study skills and get your questions answered. There is a separate Spanish speaking class for adults. Our teachers for adult classes have included: Winston Bernal, Bryan Boesch, Ed Colón, Junio Garcia, Pastor Harris, Jim Phelan, Colin Priest and Phil Jordan.

Thank you to everyone who was involved in 2019. Like any other ministry, we are always looking to include and train more people knowing that those who assist in the present may well be the teachers in the future. Contact Pastor Harris if you would be interested in teaching or helping in either Sunday School or Children's Church. (Teachers must be members of GBC. Membership is not required to be a Helper serving under a church member).

Respectfully Submitted,

Pastor Harris



10B

Music Ministry

We did not have a Music Director for 2019, but the ministry has functioned well with the four teams that were part of leading the musical aspects of our worship of God. It has been a great pleasure to work with each of them. Their hearts for serving Christ and bringing Him praise and glory are demonstrated in both what they do in leading the congregation in musical praise and worship and in their wonderful attitudes in serving and helping each other.

Our music team coordinators in 2019 have been Jimmy Ryan, David Harris, Melissa DeTullio and Elena Boesch with Sarah Colón playing hymns on the piano on 5th Sundays. Many musicians and singers have helped in 2019 including Kyle & Cara Brooks, Liz Colón, Sarah Colón, Amanda Goscicki, Jonathan Harris (when in town), Rebekah Mancini, Colin Priest, Hannah & Rebekah Phelan, John Pulhaski, Jennifer Pulhaski, Jonathan Savas and Jack Scalice (My apologies to anyone I may have missed).

Most of those on the various the praise teams switch off who is playing or singing on any given Sunday at the discretion of the coordinator according to a number of factors including but not limited to availability, ability, and style. It is a great blessing to have a diversity of musical instruments and voices represented with a variety of styles. A healthy church learns to worship our Lord with a diversity of musical styles out of consideration for everyone in the congregation. It would be selfish to limit expression of worship to only one or two preferences of style. It is also a great blessing to have so many people who show such maturity in working together in such harmony. On some Sundays I am not even sure which team is leading since they mix so freely.

We were glad to have special music on occasion including our children singing for Christmas Sunday. It is a joy to have our children participate in such a manner. Throughout the year we also had occasional special music. It is good to see people willingly to offer such public praise to our Lord. Michelle Solomon has graciously volunteered to arrange for special music including coordinating musicians and singers and small ensembles for 2020. We had several ensembles during November and December. Rebekah Mancini will again be putting together a Choir for Resurrection Sunday. If you are not part of one of the regular Praise Teams and would like to do something musically, contact Michelle or one of the Praise Team coordinators. There are also opportunities at both our Spring Sing Thing and our Fall Festival of Praise.

Philip Jordan continues to oversee the sound system and audio and video recording. He switches off with Brad Whitney, Jeff Lowery and Frederic Manuel. Others helping with the recording or powerpoint have been Bryan Boesch, Liz Colon, Alexander Nivel and Jonathan Savas.

Our desire is for our music ministry to enhance the worship of our Lord by encouraging and enabling everyone to join in praise of our great God. Those interested in becoming part of our music ministry should talk to Pastor Harris and then one of the praise team coordinators. Church membership is required for regular participation in this ministry.

Respectfully Submitted



Pastor Harris

Kids4Truth Annual Report 2019

Starting in October of 2019, GBC continued with Kids4Truth Clubs for our children's ministry for grades pre-K to 8th grade. We started off with about 28 kids and numerous volunteers' eager to share God's Truth with the children.

Kids4Truth Clubs is a "systematic theology for kids that teaches Bible doctrine." It helps to fulfill the mission of glorifying "God by providing church educational resources that are true to God's Word and encourage maturity in Christ."

The goals of Kids4Truth are:

- 1-Effectively teach important truths about God to boys and girls through meaningful, motivational, and memorable learning experiences.
- 2-Define and refine the minimum standard of Christian knowledge that boys and girls ought to have in order to avoid confusion, discourage hypocrisy, and promote authentic faith.
- 3-Utilize a tried-and-true, effective method by which we fortify young hearts and minds with doctrine.
- 4-Motivate and equip local churches, families, and individuals to become effective communicators of Biblical truth to children. "We want boys and girls to know both what they believe and why they believe it."

Kids are separated into 4 grade levels. Pre-kindergarten to kindergarten, 1st & 2nd, 3rd & 4th, and 5th-8th. We start off the evening at 6:30pm with opening prayer and music. Then the prek-k and 1-2 grades are dismissed for games, snacks, counsel time and crafts. The two older grade levels, 3-4 and 5-8, stay upstairs for their counsel time and then are dismissed for their game time. All grade levels then separate to their respective class rooms for Scripture memorization and bible lessons from their workbooks.

Kids4Truth is on Friday nights from 6:30pm to 8:30pm from October to May. Kids receive awards, patches, and prizes for Scripture memorization, completing weekly workbook lessons, attendance, etc. We believe Kids4Truth will help fulfill GBC's mission statement of "Glorifying God by Making Disciples of the Lord Jesus Christ." Please keep this ministry in prayer. Thank you Saints!

Respectfully,

Dominic Bonasio
Kids4Truth Director



Vacation Bible School 2019

TEACHERS: Thank you to the teachers and young adults who took off from work or rearranged their work schedule and gave their time to serve this year.

CHILDREN: How many children came? Highest total was 89.

GOAL: To train to provide solid Bible-based teaching delivered in a fun and entertaining way that counters the misinformation about the Bible and science that children encounter daily. Hide God's word in the hearts of the children.

MISSION: Move around the world during the week, making pit stops before, during and after the Tower of Babel, showing kids how this event from the Bible matters today! They also discovered that, no matter where we live, what shade of skin we have, or what language we speak, we are all part of the same race—**the human race**—and all part of the same family from Adam and Eve.

MISSIONS REPORT—

SONGS: Rebekah Mancini welcomed the children each morning.

PROGRAM SKIT: Nicole Scalice, Hannah Colón, Sarah Colón, Jimmy Ryan & Bryan Boesch. It was organized and directed by Elizabeth Whitney.

OTHERS:

- Many young/adults took time off from work or changed their schedules to be able to serve leading the children around from place to place.
- Several others served in teaching, art, snack and games.
- Several served running the store and keeping track of the verses each child recited and coins each child earned to spend at the store.
- Still others greeted the parents at the door daily and kept track of the children present each day.
- The week of VBS brought many challenges which God graciously brought us through.

Thank you to all who served in the various ways...without YOU it could not happen. I know it seems like months away but preparation and planning for this year is already underway (Mystery Island). We will track down the truth about the One True God! Please consider how you can serve.

Respectfully Submitted,
Melanie Colón
VBS Director 2019

1/8/2020 Treasurer's Report - Grace Bible Church - for the 2019 Fiscal Year

Overview

The Lord is good! Though the giving to the General Fund was 12.2% below budget (the same as last year), we spent 4.4% below budgeted expenses which kept our net loss to about 8% of General Funds. Even with the loss for the year, our reserves remain strongly positive so that we are still financially healthy, though concerned about the decline over the last two years.

Regular Giving

Total regular giving was \$187,514.20 which is \$26,530.80 (12.4%) below budgeted giving. Giving varied from week to week from a low of \$1,453.00 (5/26) to a high of \$7,930.00 (1/13). The first quarter was 3.16% under budget, the second quarter 21.13% under budget, the third quarter 17.80% below budget, and the fourth quarter 7.52% below budget.

General Expenses

General Expenses were below budget by \$5,850.79 (11.5%). Most line items were at or below budget. The exceptions were gas (+6.6%), Insurance (+9.2%) due to a rate increase, and music & worship (+25.9%) due to replacement of the pastor's wireless microphone system.

Local Missions

Local Missions was under budget by \$6,418.126 (58.3%). Only Kids 4 Truth was over budget (29.8%) due to having to stock the new material. Purchasing Discipleship books in 2018 at ½ price resulted in no expenditures in 2019. Knowing income was low resulted in several ministries making do with less, delaying purchases or the ministry leaders absorbing the costs themselves.

Missionaries & Missions Organizations

All Missionaries were at budget. Mission Organizations were at or below budget in all categories. Missions mailings cost were absorbed personally. No missions teaching materials were purchased. No applications were made for the Missions Project workers fund.

Staff Compensation

Staff compensation was at budget. The Minister of E & A shortage was an adjustment to the overage in 2018

Capital Fund

This fund began the year at \$38,169.01 and ended with \$27,821.24 with an income of \$12,125.74 and expenses of \$22,821.24. See the Funds Statement report for listing of how the funds were spent.

Designated Funds

The generosity of people above and beyond regular giving resulted in an additional income of \$6,722.53 for missions and Pastor Appreciation. \$12,135.21 was expended with a total of \$8,959.97 remaining as designated for future use. \$47,998.29 was received as cash when Morris Kushmar went to be with the Lord. Those funds were transferred to his estate when it was established. (See Funds & Accounts Report for details).

Account Balances	<u>12/31/18</u>	<u>12/31/19</u>
Money Market	\$ 3,198.53	\$ 3,198.53
Checking	\$ 116,357.57	\$93,997.57 (Check Register)
Stock	116 .shares	116 .shares
		Value as of 12/31/19: \$15,548.64

Note - Balances in the Money Market and Stock accounts are either held or moved into the checking account. See Funds & Accounts Reports for details on all accounts and funds.

Please Note: All figures are from the accounting as of January 8, 2020. These figures are subject to amendment if additional income or charges are made to the 2019 year.



2019 GBC Budget Report - 1/1/19 - 12/31/19

Category	Actual	2019 Budget	Difference	% of Bdgt
INCOME				
Regular Giving - Budget	\$187,541.20	\$214,072.00	-\$26,530.80	87.6%
EXPENSES				
Total Budgeted Expenses	\$204,652.65	\$214,072.00	-\$9,419.35	95.6%
Net: Actual Giving vs Actual Expenses	-\$17,111.45			-8.0%
General Expenses	\$44,861.21	\$50,712.00	\$5,850.79	88.5%
Auto Mileage Reimb - Sr. Pastor	\$1,352.50	\$2,100.00	\$747.50	64.4%
Banking Fees	\$150.81	\$150.00	-\$0.81	100.5%
Benevolent Fund	\$55.40	\$600.00	\$544.60	9.2%
Business Expense - Sr. Pastor	\$2,633.77	\$2,688.00	\$54.23	98.0%
Capital Fund	\$12,000.00	\$12,000.00	\$0.00	100.0%
:Deacon Fund	\$66.96	\$300.00	\$233.04	22.3%
Deaconess Fund	\$0.00	\$51.00	\$51.00	0.0%
Electric - Church	\$2,020.53	\$2,160.00	\$139.47	93.5%
Electric - Parsonage	\$2,753.54	\$2,700.00	-\$53.54	102.0%
Fellowship Activities	\$306.39	\$900.00	\$593.61	34.0%
<i>Fellowship Activites - Expenses</i>	<i>\$306.39</i>			
<i>Fellowship Activites - Income / Reimb.</i>	<i>\$0.00</i>			
Gas - Parsonage	\$2,122.99	\$1,992.00	-\$130.99	106.6%
Insurance - Church	\$4,559.00	\$4,176.00	-\$383.00	109.2%
Kitchen Supplies	\$1,356.67	\$1,320.00	-\$36.67	102.8%
Leadership Training	\$486.00	\$798.00	\$312.00	60.9%
Maintenance	\$4,806.70	\$6,996.00	\$2,189.30	68.7%
<i>Maintenance - Church</i>	<i>\$3,613.44</i>			
<i>Maintenance - Parsonage</i>	<i>\$1,193.26</i>			
Miscellaneous	\$0.00	\$120.00	\$120.00	0.0%
Music & Worship	\$2,145.33	\$1,704.00	-\$441.33	125.9%
Nursery	\$0.00	\$96.00	\$96.00	0.0%
Office Expenses	\$919.96	\$1,200.00	\$280.04	76.7%
Oil - Church	\$3,711.20	\$3,996.00	\$284.80	92.9%
Property Levy	\$663.55	\$660.00	-\$3.55	100.5%
Sanitation	\$390.12	\$387.00	-\$3.12	100.8%
Security	\$586.76	\$1,800.00	\$1,213.24	32.6%
Telephone	\$349.83	\$360.00	\$10.17	97.2%
Voice Magazine - IFCA	\$90.00	\$90.00	\$0.00	100.0%
Water - Sewer	\$1,333.20	\$1,368.00	\$34.80	97.5%
Local Missions	\$8,977.88	\$15,396.00	\$6,418.12	58.3%
Advertising	\$0.00	\$600.00	\$600.00	0.0%
Assimilation	\$41.18	\$180.00	\$138.82	22.9%
Audio Recording Ministry	\$52.62	\$96.00	\$43.38	54.8%
Christian Education	\$117.99	\$600.00	\$482.01	19.7%
College ministries	\$0.00	\$600.00	\$600.00	0.0%
Discipleship Materials	\$0.00	\$300.00	\$300.00	0.0%
<i>Discipleship Materials Expenses</i>	<i>\$0.00</i>			
<i>Discipleship Materials Reimbursements</i>	<i>\$0.00</i>			
Evangelism Training	\$9.99	\$108.00	\$98.01	9.3%
Kids4Truth	\$1,168.11	\$900.00	-\$268.11	129.8%
<i>Kids4Truth - Expenses</i>	<i>\$1,660.11</i>			
<i>Kids4Truth - Reimbursements</i>	<i>-\$492.00</i>			
Literature - Materials	\$42.09	\$600.00	\$557.91	7.0%
<i>Expenses</i>	<i>\$82.09</i>			
<i>Reimbursements</i>	<i>-\$40.00</i>			

Local Outreach	\$1,426.64	\$1,800.00	\$373.36	79.3%
Men's Fellowship	\$128.26	\$300.00	\$171.74	42.8%
Expenses	\$377.55			
Reimbursements	-\$249.29			
Tea with the King	\$198.65	\$216.00	\$17.35	92.0%
Expenses	\$397.30			
Reimbursements	-\$198.65			
Teen Ministry	\$56.34	\$216.00	\$159.66	26.1%
Tracts & Gospel Literature	\$1,284.33	\$2,496.00	\$1,211.67	51.5%
V. B. S. - Childrens	\$785.72	\$1,002.00	\$216.28	78.4%
V. B. S. - Childrens - Expenses	\$1,845.17			
V. B. S. - Childrens - Donations / Returns	-\$1,059.45			
V.B.S. - Teen	\$0.00	\$198.00	\$198.00	0.0%
Visiting Ministries	\$1,957.76	\$3,000.00	\$1,042.24	65.3%
Websites	\$1,708.20	\$1,980.00	\$271.80	86.3%
Women's Fellowship	\$0.00	\$204.00	\$204.00	0.0%
Missionaries	\$35,784.00	\$35,784.00	\$0.00	100.0%
Allen, Gary & Elaine - UMUNC	\$3,474.00	\$3,474.00	\$0.00	100.0%
Brennan, Tim & Faith	\$7,014.00	\$7,014.00	\$0.00	100.0%
Cooley, Joyce	\$2,325.00	\$2,325.00	\$0.00	100.0%
DiGillio, Leo & Irma - WOL	\$3,474.00	\$3,474.00	\$0.00	100.0%
Knauss, Alex & Fran - TWR	\$2,913.00	\$2,913.00	\$0.00	100.0%
Poysti, David & Ute - PTL	\$6,756.00	\$6,756.00	\$0.00	100.0%
Ricky & Laurie Beck - Harvest Bible Chapel	\$6,354.00	\$6,354.00	\$0.00	100.0%
(GMI - TMAI)	\$3,474.00	\$3,474.00	\$0.00	100.0%
Missions Organizations, etc.	\$10,590.00	\$10,992.00	\$402.00	96.3%
Bible Education Fund	\$537.00	\$537.00	\$0.00	100.0%
GBC Dominican Republic Mission	\$3,699.00	\$3,699.00	\$0.00	100.0%
IFCA International	\$696.00	\$696.00	\$0.00	100.0%
Life Savers	\$900.00	\$900.00	\$0.00	100.0%
Missions Mailings	\$0.00	\$120.00	\$120.00	0.0%
Missions Materials	\$0.00	\$54.00	\$54.00	0.0%
Missions Projects	\$0.00	\$228.00	\$228.00	0.0%
NYCF	\$1,377.00	\$1,377.00	\$0.00	100.0%
Radio Bible Class	\$456.00	\$456.00	\$0.00	100.0%
Russian Christian Radio	\$2,925.00	\$2,925.00	\$0.00	100.0%
Staff Compensation	\$101,010.73	\$101,188.00	\$177.27	99.8%
Minister of E&A	\$21,047.74	\$21,225.00	\$177.26	99.2%
Auto Mileage	\$2,578.31			
Business Expenses	\$2,281.83			
Salary	\$16,187.60			
Ministry & Office Assistants	\$0.00	\$0.00	\$0.00	NA
Salary & FICA - Assistants				
Senior Pastor	\$67,362.99	\$67,363.00	\$0.01	100.0%
FICA - Senior Pastor	\$7,038.99	\$7,039.00	\$0.01	100.0%
Retirement - Sr. Pastor	\$6,000.00	\$6,000.00	\$0.00	100.0%
Salary - Sr. Pastor	\$54,324.00	\$54,324.00	\$0.00	100.0%
Sr. Pastor Medical	\$12,600.00	\$12,600.00	\$0.00	100.0%
Health Share (Insurance)	\$3,960.00	\$3,960.00	\$0.00	100.0%
H.R.A - reimbursements	\$8,640.00	\$8,640.00	\$0.00	100.0%
Category	Actual	2019 Budget	Difference	% of Bdgt

SRH

2019 GBC Fund Balances 12/31/19

	Funds and	Account	Report		
Designated Funds	12/31/2018			12/31/2019	
	<i>Opening Balance</i>	Income	Expenses	Balance	
Benevolence	\$220.00	\$0.00	\$0.00	\$220.00	
Kenny Steier Memorial	\$465.00	\$16.93	-\$436.69	\$45.24	
Bible Education Fund	\$358.00	\$537.00	\$0.00	\$895.00	
D.R. Mission	\$1,554.84	\$6,654.00	-\$8,047.72	\$161.12	
Operation Christmas Child	\$950.89	\$321.00	\$0.00	\$1,271.89	
Immanuel's Child	\$150.00	\$0.00	-\$150.00	\$0.00	
Parsonage Improvement	\$6,376.92	\$2,025.00	-\$2,056.20	\$6,345.72	
Missions - Other	\$240.00	\$1,225.60	-\$1,444.60	\$21.00	
Morris Kushmar Fund	\$0.00	\$47,998.29	-\$47,998.29	\$0.00	
Totals	\$ 10,315.65	\$58,777.82	-\$60,133.50	\$8,959.97	
Capital Fund	12/31/2019			12/31/2019	
	<i>Opening Balance</i>	Income	Expenses	Balance	
Monthly Transfer from GF	\$38,169.01	\$12,000.00		\$50,169.01	
Town of Wappinger		\$0.00	-\$350.00	-\$350.00	
GAPort - Garage		\$0.00	-\$12,263.40	-\$ 12,263.40	
Durant's Tools		\$25.74	-\$828.38	-\$802.64	
Gas		\$0.00	-\$36.48	-\$ 36.48	
Lowe's		\$0.00	-\$2,636.57	-\$2,636.57	
Putnam Mobile Concrete		\$0.00	-\$2,929.00	-\$ 2,929.00	
Volkman Concrete Construction		\$0.00	-\$1,200.00	-\$1,200.00	
Red Barn Nursery		\$0.00	-\$805.00	-\$ 805.00	
CV Associates - Survey		\$0.00	-\$725.00	-\$725.00	
Other		\$100.00	-\$1,047.41	-\$ 947.41	
Totals	\$ 38,169.01	\$12,125.74	-\$22,821.24	\$27,473.51	
HRA Fund	12/31/2019			12/31/2019	
	<i>Opening Balance</i>	Income	Expenses	Balance	
	\$32,499.99	\$13,000.00	-\$9,916.32	\$35,583.67	
Fund Balances					
Capital Fund	\$38,169.01	\$12,125.74	-\$22,821.24	\$27,473.51	
Designated Funds	\$ 10,315.65	\$58,777.82	-\$60,133.50	\$ 8,959.97	
HRA Fund	\$32,499.99	\$13,000.00	-\$9,916.32	\$35,583.67	
General (Calculated)	\$ 38,571.18	\$0.00	\$0.00	\$ 25,182.15	
Total All Funds	\$119,555.83			97,199.30	
Account Balances	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Money Market	\$ 3,198.26	\$ 3,199.05	\$ 3,199.05	\$ 3,201.45	\$ 3,201.73
Checking - Bank Statement	\$ 121,390.66	\$ 125,777.67	\$ 106,738.93	\$ 146,149.99	\$ 93,997.57
Outstanding Checks					
Outstanding Deposits					
Checking - Register	\$ 116,357.57	\$ 109,767.70	\$ 103,539.88	\$ 142,948.54	\$ 93,997.57
	\$ 119,555.83	\$ 112,966.75	\$ 106,738.93	\$ 146,149.99	\$ 97,199.30
Stock	Shares	Price	Value		
IBM COR Shares	101	\$134.04	\$13,538.04		
IBMCOM Shares	15	\$134.04	\$2,010.60		
			\$15,548.64		
		Total All	\$112,747.94		

Prepared 1/6/2020

SRA

2020 Budget Proposal Notes

Overview:

The proposed regular budget for 2020 is \$ 205,534.00 This is a spending decrease of \$ 8,538.00 (4%) from the 2019 budget. The giving amount needed to meet budget will be \$ 3,538.00 per week or \$ 17,127.83 per month. Projections for regular income in 2020 is between \$188,000 and \$208,000. The \$ 25,182.15 balance in the General Fund can cover any shortfall in anticipated giving vs. planned expenditures.

Most line items were kept at the 2019 levels or lowered. A few were raised to meet rate or fee increases noticed in 2019. The budget was prepared with a goal of reducing expenditures about \$14,000, so most line items underutilized or consider to be cable of greater self-funding were lowered or eliminated. Staff salaries were kept at the 2019 level and to be reevaluated at the mid-year meeting for potential changes depending on budgeted giving trends over that time period.

General Expenses

Nearly all of our costs for utilities increased as did our insurance.

Capital Fund: Sent to designated fund to cover costs of major repairs, replacement and capital projects

Fellowship Activities: Expenses for Church Picnic, Annual Harvest Dinner and All Church Fellowships

Kitchen: Plates, cups, utensils, coffee, etc. Costs often overlap with Fellowship Activities

Leadership Training: Registration costs for church leaders to attend conferences and leadership materials

Maintenance: Reflects cost for maintaining property and facilities. Includes cleaning, repairs and supplies

Music & Worship: Copyright licenses, music, equipment repair & replacement, bulletins and communion

Office Expense: Supplies and postage

Security : Costs for training, yearly qualification and equipment

Outreach/Missions Expenses

Advertising: We will be looking into new forms of advertising for 2020

Christian Education: Materials for Sunday School & Children's Church. SS attendance is now very small

Fellowship, Men's & Women's: Coverage for shortfalls in self-funding by those attending

Evangelism Training: We now have most the materials we use for evangelism training

Kids4Truth. Donations & fees for those using this ministry keep the ministry costs down for the church

Literature / Materials: We have plenty of mugs for 2020, but we need to order more Bibles

Local Outreach: Special Events - Costs of community outreaches - town days, fairs, etc.

VBS. Donations greatly lower the costs incurred. Teen VBS dropped due to lack of interest in holding one

Visiting Ministries. Costs of honorariums and travel expenses for guest speakers

Website: Cost of ISP service, web site hosting and Sermon Audio fees

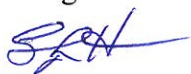
Missionaries & Missions Organizations:

Total amounts in these categories are being kept at the 2019 level. We will be looking to add a missionary in 2020 to replace Ricky & Laurie Beck whose church plant in Buffalo is now self-supporting

Compensation

Staff compensation was kept at the 2019 level. There is enough in the General Fund to cover the budget shortfall if giving continues at its present level, however, if giving does not increase, then cuts in salary may become necessary. Staff compensation will be reevaluated at the mid-year Business meeting.

Senior Pastor's *Medical* package: *Christian Healthcare Ministries* announced a 15% increase in 2020. Their first increase in 12 years. The increase in the *Health Share* will come from the *HRA* line. The *HRA* line was also able to be reduced an additional 33% (\$2,844) due to the ability of Diane Harris to find discounts and work with *Christian Healthcare Ministries* to keep medical expenses reimbursed by the church to a minimum. The *HRA* fund reserve of \$35,583.67 will cover any unanticipated costs. (The *HRA* account accumulates from year to year, but remains with the church when the individual's employment ceases). We have been able to keep the medical line item the same or lowered over the last 8 years. This is another significant decrease.



CAPITAL FUND PROJECTS - 2020

Those completed in 2019

- 1) **Completion of Site Plan phase 1.** This includes all the work done or started in 2018 and completed in 2019 concluding with the AS IS Property Survey (\$725). Total spent on site plan work: \$70,236.92
- 2) **Garage** (Concrete pad and Building). Total spent: 22,237.26 (The building itself was \$14,510.00)

Capital Projects for 2020 and beyond (listed in order of priority)

- 1) **Completion of second story (lofts) inside the Garage for storage.** Costs: Unknown (>\$2,000 if we can avoid having to get engineer stamped plans)
- 2) **Air Conditioning.** We will have to replace at least 1 of our 2 units this Spring. No estimate yet.
- 3) **High Quality camera** for streaming and video production. Estimate: \$1,500
- 4) **Parsonage Roof** will have to be replaced in the future. The last inspection of it in 2016 estimated perhaps 4 to 5 more years of useful life. No estimate of costs yet. (We will stretch this as long as possible)
- 5) **Carpet replacement or major repair.** Insurance company is concerned that ripples will be a tripping hazard. Since we have been notified of the hazard, we risk denial of coverage of injuries due a fall in the upstairs area. No cost estimates yet for repair or replacement
- 6) **Furnace.** We continue to monitor the useful life left in our furnaces. We will have our annual inspection January 27. We have had different companies tell us different things ranging from the need for replacement within the year to an unqualified assessment of continued use for an unknown length of time (one furnace is now more than 20 years past being told it would have to be replaced, and it is still working fine as of 1/8/2020). Unknown as to need or costs. (We will continue to use them as long as possible)
- 7) **Electronic Sign** to fit within existing sign or similar sized replacement.
We are considering replacing the existing sign with electronic one that is programable similar to either the one at RCK or at New Hackensack Fire Department. Initial research indicate costs will be in the \$8,000 - \$16,000 range.
- 8) **Front Church Expansion:** Expand foyer, replace porch and add Portico
This is also included on the site plan proposal. It would be the width of the current building with a 21' extension to the building which would add at least 30 seats, double office space and add a large foyer area. There would be a 6' wide porch and then a 24' portico allowing people to be dropped off in front of the building out of the snow and rain. Unknown cost estimate - but expensive



Grace Bible Church 2020 Budget Proposal

General Expenses	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
Auto Mileage Reimbursement	\$1,491.13	\$2,100.00	\$1,352.50	\$2,100.00	\$1,920.00	-\$180.00	-8.57%	0.93%
Banking Fees	\$43.00	\$300.00	\$150.81	\$150.00	\$150.00	\$0.00	0.00%	0.07%
Benevolent Fund	\$363.91	\$1,200.00	\$55.40	\$600.00	\$300.00	-\$300.00	-50.00%	0.15%
Business Expense - Pastors	\$2,633.73	\$2,688.00	\$2,633.77	\$2,688.00	\$2,688.00	\$0.00	0.00%	1.31%
Capital Fund	\$12,000.00	\$12,000.00	\$12,000.00	\$12,000.00	\$12,000.00	\$0.00	0.00%	5.84%
Deacons / Elders Fund	\$118.72	\$300.00	\$66.96	\$300.00	\$204.00	-\$96.00	-32.00%	0.10%
Deaconess Fund	\$0.00	\$54.00	\$0.00	\$51.00	\$48.00	-\$3.00	-5.88%	0.02%
Electric Church	\$2,140.55	\$1,992.00	\$2,020.53	\$2,160.00	\$2,160.00	\$0.00	0.00%	1.05%
Electric - Parsonage	\$2,678.02	\$2,520.00	\$2,753.54	\$2,700.00	\$2,700.00	\$0.00	0.00%	1.31%
Fellowship Activities	\$710.81	\$900.00	\$306.39	\$900.00	\$600.00	-\$300.00	-33.33%	0.29%
Gas - Parsonage	\$1,985.66	\$1,800.00	\$2,122.99	\$1,992.00	\$2,100.00	\$108.00	5.42%	1.02%
Insurance - Church	\$4,167.00	\$3,960.00	\$4,559.00	\$4,176.00	\$4,608.00	\$432.00	10.34%	2.24%
Kitchen Supplies	\$1,264.43	\$1,320.00	\$1,356.67	\$1,320.00	\$1,200.00	-\$120.00	-9.09%	0.58%
Leadership Training	\$5.06	\$798.00	\$486.00	\$798.00	\$492.00	-\$306.00	-38.35%	0.24%
Maintenance	\$6,864.38	\$6,996.00	\$4,806.70	\$6,996.00	\$6,000.00	-\$996.00	-14.24%	2.92%
Miscellaneous	\$176.12	\$120.00	\$0.00	\$120.00	\$90.00	-\$30.00	-25.00%	0.04%
Music & Worship	\$1,842.69	\$1,500.00	\$2,145.33	\$1,704.00	\$1,500.00	-\$204.00	-11.97%	0.73%
Nursery	\$49.63	\$96.00	\$0.00	\$96.00	\$48.00	-\$48.00	-50.00%	0.02%
Office Expenses	\$769.23	\$1,200.00	\$919.96	\$1,200.00	\$996.00	-\$204.00	-17.00%	0.48%
Oil - Church	\$3,628.80	\$3,996.00	\$3,711.20	\$3,996.00	\$3,996.00	\$0.00	0.00%	1.94%
Property Levy	\$652.54	\$600.00	\$663.55	\$660.00	\$672.00	\$12.00	1.82%	0.33%
Sanitation	\$386.06	\$384.00	\$390.12	\$387.00	\$390.00	\$3.00	0.78%	0.19%
Security	\$1,833.26	\$1,800.00	\$586.76	\$1,800.00	\$900.00	-\$900.00	-50.00%	0.44%
Telephone	\$388.14	\$324.00	\$349.83	\$360.00	\$360.00	\$0.00	0.00%	0.18%
Voice Magazine	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$0.00	0.00%	0.04%
Water/Sewer	\$1,366.79	\$1,416.00	\$1,333.20	\$1,368.00	\$1,368.00	\$0.00	0.00%	0.67%
Total General Expenses	\$47,679.66	\$50,454.00	\$44,861.21	\$50,712.00	\$47,580.00	-\$3,132.00	-6.18%	23.15%

Local Missions	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
Advertising	\$4.03	\$600.00	\$0.00	\$600.00	\$600.00	\$0.00	0.00%	0.29%
Assimilation	\$55.43	\$180.00	\$41.18	\$180.00	\$120.00	-\$60.00	-33.33%	0.06%
Audio Recording Ministry	\$79.95	\$120.00	\$52.62	\$96.00	\$72.00	-\$24.00	-25.00%	0.04%
Christian Education	\$327.83	\$600.00	\$117.99	\$600.00	\$300.00	-\$300.00	-50.00%	0.15%
College / Young Adult Ministries	\$0.00	\$600.00	\$0.00	\$600.00	\$300.00	-\$300.00	-50.00%	0.15%
Discipleship Materials (1-1, etc.)	\$937.89	\$300.00	\$0.00	\$300.00	\$300.00	\$0.00	0.00%	0.15%
Evangelism training	\$101.68	\$90.00	\$9.99	\$108.00	\$54.00	-\$54.00	-50.00%	0.03%
Kids4Truth	\$665.68	\$900.00	\$1,168.11	\$900.00	\$900.00	\$0.00	0.00%	0.44%
Literature /Materials (Bibles, mugs, etc)	\$622.54	\$600.00	\$42.09	\$600.00	\$300.00	-\$300.00	-50.00%	0.15%
Local Outreach / Special Events	\$1,766.51	\$1,800.00	\$1,426.64	\$1,800.00	\$1,620.00	-\$180.00	-10.00%	0.79%
Men's Fellowship	\$291.85	\$399.00	\$128.26	\$300.00	\$102.00	-\$198.00	-66.00%	0.05%
Tea with the King	\$166.41	\$432.00	\$198.65	\$216.00	\$108.00	-\$108.00	-50.00%	0.05%
Teen Ministry	\$34.99	\$180.00	\$56.34	\$216.00	\$180.00	-\$36.00	-16.67%	0.09%
Tracts & Gospel Literature	\$1,969.16	\$4,500.00	\$1,284.33	\$2,496.00	\$2,496.00	\$0.00	0.00%	1.21%
V.B.S. (Children 4yr - 6th grade)	\$196.96	\$1,200.00	\$785.72	\$1,002.00	\$900.00	-\$102.00	-10.18%	0.44%
VBS Summer Jr. High/ Sr. High	\$0.00	\$198.00	\$0.00	\$198.00	\$0.00	-\$198.00	-100.00%	0.00%
Visiting Ministries	\$2,256.33	\$3,000.00	\$1,957.76	\$3,000.00	\$2,400.00	-\$600.00	-20.00%	1.17%
Website	\$2,223.70	\$1,800.00	\$1,708.20	\$1,980.00	\$1,980.00	\$0.00	0.00%	0.96%
Womens Fellowship	\$0.00	\$300.00	\$0.00	\$204.00	\$102.00	-\$102.00	-50.00%	0.05%
Subtotal Local Missions Expenses	\$11,700.94	\$17,799.00	\$8,977.88	\$15,396.00	\$12,834.00	-\$2,562.00	-16.64%	6.24%

Missionaries	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
Allen, Gary & Elaine (CMUNC) 6/84	\$3,474.00	\$3,474.00	\$3,474.00	\$3,474.00	\$3,474.00	\$0.00	0.00%	1.69%
Brennan, Tim & Faith (NTM) - 6/87	\$7,014.00	\$7,014.00	\$7,014.00	\$7,014.00	\$7,014.00	\$0.00	0.00%	3.41%
Cooley, Joyce (AIM) - 6/84 - Retired	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$0.00	0.00%	1.13%
DiGilio, Leo & Irma (WOL- M) 6/89	\$3,474.00	\$3,474.00	\$3,474.00	\$3,474.00	\$3,474.00	\$0.00	0.00%	1.69%
Knauss, Alex & Fran (TWR) 6/84	\$2,913.00	\$2,913.00	\$2,913.00	\$2,913.00	\$2,913.00	\$0.00	0.00%	1.42%
Poysti, David & Ute (PTL) 1/97	\$6,756.00	\$6,756.00	\$6,756.00	\$6,756.00	\$6,756.00	\$0.00	0.00%	3.29%
	\$1,737.00	\$3,474.00	\$3,474.00	\$3,474.00	\$3,474.00	\$0.00	0.00%	1.69%
Ricky & Laurie Beck (Buffalo, NY) 15	\$6,354.00	\$6,354.00	\$7,942.00	\$6,354.00	\$0.00	-\$6,354.00	-100.00%	0.00%
New Missionary					\$6,354.00	\$6,354.00		3.09%
Sub-total Missionaries	\$27,693.00	\$35,784.00	\$37,372.00	\$35,784.00	\$35,784.00	\$0.00	0.00%	17.41%
Missions Organizations, etc.	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
Bible Education Fund	\$537.00	\$537.00	\$537.00	\$537.00	\$537.00	\$0.00	0.00%	0.26%
Crises Pregnancy Center (1/2000)	\$450.00	\$450.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0.00%
GBC Dominican Republic Mission	\$3,699.00	\$3,699.00	\$3,699.00	\$3,699.00	\$3,699.00	\$0.00	0.00%	1.80%
IFCA National	\$696.00	\$696.00	\$696.00	\$696.00	\$696.00	\$0.00	0.00%	0.34%
Life Savers - 6/86	\$450.00	\$450.00	\$900.00	\$900.00	\$900.00	\$0.00	0.00%	0.44%
Missions Mailings	\$0.00	\$120.00	\$0.00	\$120.00	\$120.00	\$0.00	0.00%	0.06%
Missions Materials	\$19.99	\$54.00	\$0.00	\$54.00	\$54.00	\$0.00	0.00%	0.03%
Missions Projects	\$0.00	\$228.00	\$0.00	\$228.00	\$228.00	\$0.00	0.00%	0.11%
NYCF	\$1,377.00	\$1,377.00	\$1,377.00	\$1,377.00	\$1,377.00	\$0.00	0.00%	0.67%
Radio Bible Class	\$456.00	\$456.00	\$456.00	\$456.00	\$456.00	\$0.00	0.00%	0.22%
Russian Christian Radio	\$2,925.00	\$2,925.00	\$2,925.00	\$2,925.00	\$2,925.00	\$0.00	0.00%	1.42%
Subtotal Missions Organizations	\$10,609.99	\$10,992.00	\$10,590.00	\$10,992.00	\$10,992.00	\$0.00	0.00%	5.35%
Grand Total Missions Expense	\$50,003.93	\$64,575.00	\$56,939.88	\$62,172.00	\$59,610.00	-\$2,562.00	-4.12%	29.00%
Staff Compensation	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
Minister of Evangelism & Assimilation								
Auto Mileage	\$2,881.70		\$2,578.31					
Business Expenses	\$2,363.12		\$2,281.83					
Salary & FICA	\$15,844.38		\$16,187.60					
Total	\$21,089.20	\$20,802.00	\$21,047.74	\$21,225.00	\$21,225.00	\$0.00	0.00%	10.33%
Ministry / Office Assistants								
Salaries, FICA, Benefits	\$530.00	\$3,450.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0.00%
Senior Pastor								
Senior Pastor FICA	\$6,950.60	\$6,951.00	\$7,038.99	\$7,039.00	\$7,039.00	\$0.00	0.00%	3.42%
Senior Pastor Retirement Fund	\$6,000.00	6,000.00	\$6,000.00	6,000.00	\$6,000.00	\$0.00	0.00%	2.92%
Senior Pastor Salary	\$53,256.00	\$53,256.00	\$54,324.00	\$54,324.00	\$54,324.00	\$0.00	0.00%	26.43%
Medical								
Health Share (Insurance)	\$4,500.00	\$4,500.00	\$3,960.00	\$3,960.00	\$4,356.00	\$396.00	10.00%	2.12%
HRA (Health Reimbursement Acct)	\$14,688.00	\$14,688.00	\$8,640.00	\$8,640.00	\$5,400.00	-\$3,240.00	-37.50%	2.63%
Total Medical	\$19,188.00	\$19,188.00	\$12,600.00	\$12,600.00	\$9,756.00	-\$2,844.00	-22.57%	4.75%
Total Compensation	\$107,013.80	\$109,647.00	\$101,010.73	\$101,188.00	\$98,344.00	-\$2,844.00	-2.81%	47.85%
Grand Total Expense	\$204,697.39	\$224,676.00	\$202,811.82	\$214,072.00	\$205,534.00	-\$8,538.00	-3.99%	100.00%
Budget per week	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
		\$4,320.69		\$4,116.77	\$3,952.58			
Budget per month	Expense 2018	Budget 2018	Expense 2019	Budget 2019	Budget 2020	Difference	% Change	% Budget
		\$18,723.00		\$17,839.33	\$17,127.83			

SRH

Church Leader Affirmation

Affirmation and Re-affirmation are based on whether or not the individual meets the Scriptural qualifications for their office. If you believe they do meet the qualifications, then you do not need to do anything. If you believe they do not meet the qualifications, then you will need to discuss your concerns with the individual. If you are afraid to do so, you may contact Pastor Harris, any member of the Pastors' Advisory Council, a Deacon or member of the Women's Servant Council. However, remember that the purpose is to address and work through any concerns and not for just hearing complaints. We are glad to help you work through any of your concerns, but accusations will not be received unless there are at least two witness (See 1 Timothy 5:19). Our goal is to make sure that our church leaders are Biblically qualified. We are not providing a forum for those that want to complain and grumble (See Philippians 2:14-16). (See GBC Constitution Article VI, Section C, Paragraph 4 for more information).

Pastor / Elder : Re-Affirmation Qualifications: 1 Timothy 3:1-7 and Titus 1:6-9

Rev. Scott L. Harris

Deacons: Re-Affirmation: Qualifications: Acts 6:3 and 1 Timothy 3:8-13.

Dominic Bonasio*

Ed Colón

Philip Jordan

Jim Phelan

Jack Scalice

*Re-affirmation of Dominic Bonasio as a Deacon meets the qualifications for continuing as the Minister of Evangelism and Assimilation

(Note: Randy Ryan & Jonathan Harris are on leaves of absence. We greatly appreciate their contributions when they are here and their willingness to interact via email when they are away. Either may return to full Deacon responsibilities at their discretion and upon re-affirmation. David Harris is almost done with his Deacon Internship. Jeff Lowery will resume when he returns from flight training in 2022. Ed Colón & Jim Phelan expect to complete the Elder Qualifications sometime this Spring or Summer)

Women's Servant Council: Re-Affirmation. 1 Timothy 3:11 (Also Galatians 5:22-23, 1 Timothy 2:9-15, Titus 2:3-5, 1 Peter 3:1-6 and Philippians 2:3-4)

Jandry Bernal

Melanie Colón

Nancy Halpin

Diane Harris

Luann Nappi

Andrea Phelan

Linda Walter

Church Treasurer: Qualifications: Acts 6:3, 1 Timothy 3:3

Jane Scaramuzzo

Assistant Treasurer: Karen Ryan

Church Clerk: Luann Nappi

Music Director: None

Christian Education Director: None

BUDGET PROPOSAL

The Grace Bible Church 2018 General Budget set for \$ 205,534.00