

# Grace Bible Church

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

## YEAR 2020 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](mailto:Pastor@GraceBibleNY.Org) Web site: [www.GraceBibleNY.org](http://www.GraceBibleNY.org)

## Grace Bible Church Annual Report 2020

1. Pastor's Annual Report.....	Page 1
2. Deacon's Report.....	Page 5
3. Women's Servant Council Report.....	Page 7
4. Men's Discipleship Report.....	Page 8
5. Women's Discipleship Report.....	Page 9
6. Evangelism Report.....	Page 10
7. Missions Report.....	Page 11
8. Christian Education Report.....	Page 11
7. Music Ministry Report.....	Page 12
8. Young Adults Group Report.....	Page 13
9. Youth Group Report.....	Page 14
10 GBC Kids Club Report.....	Page 15
11. GBC Website and Social Media Report.....	Page 16
12. GBC Budget Report.....	Addendum
13. Church Leader Affirmation.....	Addendum

## Pastors' Annual Report - Year 2020

I will complete 30 years of ministry here in April 2021. The *2020 Statistical & Activities Report* below highlights my ministry involvement and also chronicles the special guests and church activities that have occurred at GBC in 2020.

It is an honor and privilege to serve the Lord as pastor of Grace Bible Church and to teach and preach God's word. I finished the *Life of Christ* sermon series at the end of 2019 and expected to cover a backlog of sermons on particular theological and topical issues I was asked to address, but as the year progressed, there were many more sermons added in response to serious issues that arose throughout the year. These included sermons dealing with the fears generated by media hype over the medical threat of SARS-CoV-2; that was followed by unconstitutional and irrational government restrictions; then there was the rise of anarchist riots throughout the nation, and the year ended with massive voter fraud enabling a socialistic soft coup of our nation. The Scriptures have the answers to our questions and dilemmas and we have found our comfort and direction by going to them. In God's perfect timing we started an exposition of 1 Thessalonians in September which allowed us to directly address God's plans for the future just at the time it has been needed most.

It is my plan in 2021 and whatever time it takes beyond that to prepare the church for what is to come. That will include preaching through 2 Thessalonians and Revelation so that we will know what God has revealed about the future. It will also include Habakkuk and 1 Peter so that we will be prepared for the persecution that has been threatened by the incoming regime. The better we know our purpose and where God is taking us, the better we are able to handle the tribulations that will come as we make the journey on the narrow road that leads to eternal life. Jesus gave many warnings that His followers would be persecuted, but He also made it clear that we can be blessed and rejoice even when suffering for He has overcome the world and give us a purpose in life that transcends this world.

We had five guest speakers. Retired Pastor Jim Zieger (3/8), David Harris (5/24), Ed Colón (6/28), Tom Stiles (Arise Ministries - 10/11) and Jim Phelan (11/15).

Many of the ministries that are a normal part of the year were not able to be done or were severely limited due to the combination of government restrictions and fear generated by media hype. Worship service restrictions began March 15 which then became a shut down on April 10 (Good Friday). We streamed from the Parsonage for two weeks and the church for two weeks before we found legal backing allowing us to hold Drive-in services beginning May 10. We added outdoor services June 28 and continued in multiple formats with the preaching done outside through November and then moved back inside to meet in multiple rooms on December 6.

A lot of time was spent by myself, Ed Colón & Jim Phelan in examining Gov. Cuomo's Executive orders and figuring out what we could do as a church. We received a lot of help from a lot of people in order to overcome technical and logistical obstacles to be able to stream from outside and offer services in multiple formats. Of special note were Phil Jordan, Jon Savas and Jim Phelan in figuring out streaming from outside and Chris Sussele in setting up FM broadcasting. Chuck Walter built the outside pulpit. Many people helped in the weekly set up. We praise the Lord for all the people He provided so that we could continue to meet to the maximum extent possible to worship together. That in itself has brought several new families to GBC because they were having such a hard time finding an open church.

The poor manner in which our Governor has handled things in New York did directly affect four families that decided to move to different states where they would have more freedom and the possibility of a better future. We miss them greatly and pray the Lord's blessing on them as they establish themselves in new churches and ministries. At the same time, we praise the Lord for the new families coming that have become involved. We are here to make disciples, and so are grateful for the opportunities to help new people to know and walk with the Lord.

We had become increasingly involved with Sapphire Nursing Facility in 2019, but that all came to an end in February when they locked down their facility. Alex Savas has been able to keep up some contact

by phone with a couple of residents, but that is not easy. We look forward to being able to resume ministry to the residents there sometime in 2021.

While disappointed that many of our normal ministries that would take place in Spring and Summer such as VBS had to be cancelled, we Praise the Lord that He enabled us to figure out ways to still hold fellowships outside and then inside when it became cold. Some of these were much smaller than normal, but every opportunity to meet together is another opportunity to foster closer relationships so that each person's spiritual gifts may be used in building up the whole body of Christ.

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. This year it was held here at GBC so that we could zoom it nationally. Jonathan came to speak on how to recognize Critical Race Theory (CRT) intrusion into the church and how to combat it.

The ministry of GBC also extends outside our local church through email, our website, Sermon Audio and social media. Though the sinners at google changed their search engine algorithms which drastically reduced our traffic flow, we still reach a lot of people. I expect to see an increase as people switch to search engines. Please see the separate report on these ministries.

See the statistics below for what we could figure out about attendance. I added the number of views of sermons on internet platforms. Taking that into consideration, we have a large increase in our worship and preaching ministry. 2020 began with 57 active and 7 inactive members and ended with 54 active and 15 inactive members. 8 members were added. 8 members were removed (4 moved. 4 attending other churches)

I must praise the Lord for His graciousness in meeting the financial needs of the church and far beyond. Please see the Treasurers' Report for all the details, but all praise must go to God that in year we had cut our budget we ended \$71,067.05 above budget (34.58%). There was also an additional \$35,000 collected in designated giving. We can trust the Lord to meet our needs.

I must also mention the Lord providing well trained people for our security team. It is better that they are not specifically identified, but we are blessed to have people who are serious to making sure that you are safe when you are on the church property. Added to them are our medical personnel that make themselves available for not only emergencies but general medical wisdom as well. Of particular value this year has been our two PHNs, Diane Harris & Luann Nappi, and Colin Priest who has worked the COVID floors at the hospital. Between all of them, we have been able to keep policies in place that ensure that you are medically as safe or safer here than anywhere else you may go in public.

On a personal note, Diane's second foot surgery in January kept me close to home over the Winter. We appreciate the many people that came by to help or visit even when restrictions started to be implemented by the government. Since it did not heal properly, the year ended with her still in the orthopedic boot and doing therapies to help heal the bones. That resulted in having to curtail some of the physical things she does in ministry, but gave her more time to prepare ladies' Bible studies, disciple and give personal counseling. We will find out in early 2021 if the bones have mended and what is next. I was also able to attend the Shepherd's Conference in March and see my family just before government restrictions began. It was strange to be in Jonathan's shadow throughout the conference since so many people recognized him - but I could not have more joy over God answering my prayers for him. We also flew out to Los Angeles at the end of June to help care for Diane's sister as she recovered from surgery. We are grateful for the Lord's mercy in preserving Christine's life in very dangerous medical conditions.

Society changes, but the purpose of Grace Bible Church remains the same. We strive to be as effective as possible in *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*. Our commitment to



this is even greater as we recognize the changing paradigms in our society and adjust to prepare the church to meet the challenges and remain faithful to Him in all circumstances.

I conclude with praise 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 2021 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.

Simply a slave of the Lord Jesus Christ,



Rev. Scott L. Harris

(January 23, 2021)

### **Pastors' Report - Statistics & Activities: 2020**

<b>TEACHING / PREACHING MINISTRIES:</b>	Sermons: AM - 47	Sunday School: 5	Sapphire: 3
Special Services: 3	Practical Theology - 12	Hermeneutics - 12	VBS: 0

#### **OTHER SPEAKERS:**

Jim Zieger (3/8)	David Harris (5/24)	Ed Colón (6/28)
Tom Stiles (10/11)	Jim Phelan (11/15)	

#### **SPECIAL CHURCH ACTIVITIES**

Church Finances	Budget Meetings	Annual Reports
Annual Celebration (1/26)	Good Friday Service (streaming - 4/10/2020)	
Church Workday - (4/18/20)	Church picnic (7/18)	Children's Day (8/29)
Baby Shower (9/5)	IFCA / CRT Conference with Jonathan Harris (10/12)	
E-Sword Seminar with Jim Zieger (11/7)	Work Days - (10/24 & 12/12)	
Christmas Eve Service	New Year's Eve Service	
*Host Red Cross Blood Drives - 23 total beginning April 28. Averaging 3 per month		

#### **SPECIAL NOTE**

Government restrictions that began March 15 became a shut down on April 10 (Good Friday). We learned to use zoom for Bible studies. April 12 & 19 were streamed from the Parsonage. April 26 & May 3 from the church. Drive-in Worship Services began May 10. Limited indoor worship added 5/31/20. Outdoor worship added 6/28. We continued in all formats until December 6 when due to cold we discontinued the outdoor service and moved to multiple rooms inside with FM broadcast to anyone in their car.

#### **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

Pastor Sands Installation - 1/19/20  
LEAH - Insect Class - 2/17/20  
IFCA Meeting - 3/5/20  
Pastor's Fellowship Meetings

Diane had foot surgery 1/22/20  
Shepherd's Conference 3/3-6/2020  
SARS-CoV-2 Restrictions begin March 15, 2020

**Membership** - 2020 began with 57 active and 7 inactive members and ended with 54 active and 15 inactive members. 8 members were added. 8 members were removed (4 moved. 4 attending other churches)

### **Giving:** Averages/week

(The 2020 Budget requires an average of \$ 3,952.58 / week or \$ 17,127.85 / month)

Jan. \$ 6,436.67	Feb. \$ 4,105.57	March \$ 3,996.34	(1 <sup>st</sup> Qtr. \$ 4,780.82)
April \$ 6,114.16	May \$ 5,436.32	June \$ 5,313.04	(2 <sup>nd</sup> Qtr. \$ 5,606.95)
July \$ 5,117.53	Aug \$ 4,826.90	Sept. \$ 5,583.69	(3 <sup>rd</sup> Qtr. \$ 5,149.18)
Oct. \$ 5,974.17	Nov. \$ 4,544.83	Dec. \$ 7,047.27	(4 <sup>th</sup> Qtr. \$ 5,827.46)

Budgeted giving for 1<sup>st</sup> Quarter = \$ 51,383.54 Actual giving = \$ 62,650.68

Budgeted giving for 2<sup>nd</sup> Quarter = \$ 51,383.54 Actual giving = \$ 75,751.88

Budgeted giving for 3<sup>rd</sup> Quarter = \$ 51,383.54 Actual giving = \$ 64,853.80

Budgeted giving for 3<sup>rd</sup> Quarter = \$ 51,383.54 Actual giving = \$ 74,620.80

Designated giving equals an additional \$ 30,764.00

Year to 12/31/2020 we are \$ 71,067.05 above budget (34.58%)

2020 Baptisms - 2

### **Average Attendance by Quarter**

Government restrictions starting in March made in church attendance irrelevant.

Averages: Church / Media

(1 <sup>st</sup> Quarter)	(2 <sup>nd</sup> Quarter)	(3 <sup>rd</sup> Quarter)	(4 <sup>th</sup> Quarter)
104 / 185	? / 318	97.3 / 176	105 / 212

January: 115.25 / 105 February: 133 / 126 March 71.6 / 261

April 16 / 317 May ? / 349 June ? / 341

July 83 / 199 August 103 / 219 September 103 / 146

October 106 / 128 November 96 / 187 December 106 / 350

High Attendance Low Attendance

144 / 908 4 / 84

## Deacon Report - 2020

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, and Jim Phelan. Jack Scalice was also part of the team until relocating to Florida in the spring. David Harris, Bryan Boesch and Sam Ramac have been interning as deacons. Jeff Lowery will resume his deacon internship when he returns from his flight training later this year.

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 commitment to the kingdom of God. Often, their service goes unseen as they quietly help to meet various needs among the rest of the sheep. I am honored to be named among them.

2020 was a unique year as frequently changing government restrictions, due to the Covid pandemic, were imposed on gatherings. Many hours were spent trying to abide by the regulations while taking actions to maximize safety and opportunity to gather for worship. Among them were:

- A) Conducting outdoor services which included the erection of shelters for shade, the construction of an outdoor pulpit and the broadcasting of the service via FM radio so gatherers can participate from their cars.
- B) Distancing of indoor seating. Also, televisions have been installed in every room to help compensate for the capacity lost in the sanctuary.
- C) In order to take advantage of the technology available to us we upgraded our internet service, purchased and installed improved cameras and other equipment in order to greatly improve the quality of our live stream.
- D) Two Zoom accounts are now available to the church so that as many people as possible can continue to fellowship and build one another up, albeit electronically.

At face value this may sound like a hindrance and obstruction, and it was. However it has been a great source of praise to our God. His faithful hand is seen at work in all of this. Just as he blessed Israel with men skilled in the trades needed to build the tabernacle, He blessed us with men; to build a quality outdoor pulpit, to get all the confusing technology to function properly, to donate an FM transmitter, to install sound in the pavilion, to set up Zoom meetings, etc. However, God's providence did not end there. Through the entire summer, not one outdoor service was interrupted by weather. He also moved the hearts of many who were on site early Sunday mornings to set up for service (putting up shelters, setting up chairs, getting the communications systems

running, etc.) and staying around later to put it all away. We are grateful to all those who labored, there are too many to name, and praise the Lord for them.

Of course, that was in addition to the three all church work days that were conducted to simply try to keep this building and surrounding property functional. 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.

Recently, there has been an increase in hostility against churches in America. Some have been violent. That hostility and our moving to the more vulnerable outdoors required additional security measures. Our security team is now larger, equipped with improved communication and is working hard to protect us as we are gathered to worship the true God.

Submitted by  
Ed Colón

## Women's Servant Council Report for January 2021

As the chair of the Women's Servant Council this very challenging 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 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 *Ephesians*. In November we started a study on *Ruth*. We have only completed the first 3 chapters. All Ladies are invited to attend. The study meets on Wednesday nights from 7-8:30 at the church and via zoom.

Luann Nappi headed our Women's Fellowship for 2020. It is our hope to meet 4 times during the year of 2021. 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; Chloe Solomon for organizing the church cleaning schedule, Karen Ryan for purchasing kitchen 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](mailto:chloesolomon@yahoo.com) (845) 661-4355

**Ladies Bible Studies:** Diane Harris [dianeharris57@verizon.net](mailto:dianeharris57@verizon.net) (845) 297-3328

**Lost and Found:**

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

**Nursery:** Melanie Colón [bakermom04@gmail.com](mailto:bakermom04@gmail.com) (845) 632-6460

**Pantry:**

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

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

**Women's Fellowship:**

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

**Church kitchen:**

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

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

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

Respectfully Submitted,

Melanie Colón

Women's Servant Council Chair



## **Men's Discipleship Report - 2020**

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 45 men that attend GBC on a regular basis; 23 of them have completed the one to one discipleship (51%). There are 3 currently in process of completing the material.

Also in 2020, a Saturday morning men's group men and studied Jerry Bridges', "The Pursuit of Holiness". A monthly Men's Fellowship luncheon continues to be held on the 2<sup>nd</sup> Sunday of the month.

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

## 2020 Women's Discipleship Report

In 2020 we continued to promote discipleship among the women, however difficult due to the Covid mandates. We had 17 women go through the discipleship process with some still in progress and a few waiting to start. Our church congregation has had families move away and new families coming, so there are new people to reach out to and 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.

Three 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 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](mailto:dianeharris57@optimum.net) or (h)845-297-3328, © 845 475-2554.

Diane Harris  
Women's Discipleship Coordinator

## Evangelism Report 2020

2020 was certainly a difficult year for us, but we were still able to get out and share God's Truth, 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 different locations and events such as, but not limited to, Dutchess County Saint Patrick's Day parade, the streets of the city of Poughkeepsie, Beacon and the Walkway Over the Hudson. Unfortunately, the Ulster County Fair, East Fishkill Day, Wappinger Town Day, and the 4th of July Parade in Hyde Park were all cancelled.

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 of Poughkeepsie that need prayer. The Walkway is a great tourist spot that keeps increasing each year with the amount of people that attend. Even during the pandemic, the Walkway had lots of people and surprisingly, people were more receptive in receiving Gospel tracts.

We will be conducting an Evangelism course at church starting in the end of February. Most Christians don't share their faith because they don't feel equipped. The Way of the Master Basic Training Course will change that. You won't be at a loss for words. You don't need to be an expert in theology. Learn to simply and confidently share the Gospel with family, friends, and strangers.

We will continue our efforts in 2021 to spread the Gospel to this lost and dying world. We plan on recording some of our one-on-one interviews and open-air preaching. We're hoping through these videos, we can reach a larger audience on the internet. As we continue going to many of our regular locations, we hope to add 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, Dutchess Community College and at the Dutchess County Fair. All of this is contingent on our restrictions due to the pandemic. Unfortunately, most of these events might be cancelled for 2021.

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

## Missions Report - 2020

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.

Government Restrictions kept us from holding a Vacation Bible School, so there was no special offering from it. It also caused us to cancel the annual missions trip to the Dominican Republic. We are planning to return there in 2021 if at all possible. We also hope that David Leak (*The Master's Harvest*) will be able to resume his evangelism ministry at Fairs and Festivals in 2021 including being with us for the Ulster County Fair in August.

The only "missionary" we had with us in 2020 was Tom Stiles with Arise! Ministries in October. Tom is a retired pastor and continues to do itinerant work in encouraging pastors and churches throughout New York State.

Joyce Cooley finished her work here on earth in January and was promoted to glory to join her husband, Paul, in praising God around his throne. They were both faithful missionaries in South Africa and then throughout retirement here in the United States until death. It was our privilege to partner with them in ministry from when this church was first formed.

**International Training & Equipping Ministry (I.T.E.M)** was added to our Missions Agency support list using the funds that had formerly gone to Joyce Cooley. ITEM focuses on training pastors in Africa to properly interpret the Word of God and then preach it expositionally. They are working in 12 countries in central Africa with a strategy of training a core group of Africa pastors in each nation who will in turn train their own people.

Respectfully Submitted,



Pastor Harris

## Christian Education Report

Government regulations severely hampered our Christian Education Ministry in 2020 so that the children were unable to meet from March until the end of August.

Chole Solomon teaches the combined primary and junior classes. Others help out as needed for other children, but we only have a small number attending Sunday School at present. We would like to see that grow in 2021. Come to Family Bible hour and bring your children! The adult class has met live, via zoom or both throughout the year with Colin Priest, Ed Colon and Jim Whitney taking lead positions in teaching.

Children's Church did not meet from March until August when it resumed by meeting outside until it became too cold. Among those that taught in this ministry were Jandry Bernal, Jessie Scalice, Andrea Phelan, Hannah Phelan, David & Natasha Harris, Bryan & Elena Boesch, Diane Harris & a variety of helpers, Michele Solomon and Liz Whitney. If you would like to help with this ministry in 2021, please see Melanie Colon. A good place to start is just by helping a current teacher.

Respectfully Submitted



Pastor Harris

*Psalm 33:3 - Sing to Him a new song; Play skillfully with a shout of joy.*

*Music Ministry Report 2020:*

2020 was a year of flux for nearly every aspect of ministry, and though the GBC music ministry was faced with a number of challenges, we never stopped singing, playing and praising. With the beginning of the Covid-19 saga in March, worship continued on as normal until the middle of April when church was briefly, solely online for a few weeks. From that time to July, we had to become fairly adaptive to playing inside over stream, playing outside and then playing inside while most of the congregation was outside. It was a thoroughly interesting time, but our team of musicians and singers were ready and willing to pitch whatever the situation.

We lost several people who have been involved in our music for years – the Brooks, Jack Scalice and Melissa DeTullio moved to other states and are currently involving themselves in their new home churches (I've managed to visit both, and they are very sound, healthy churches). Because of streaming complexities, we have simplified music a bit, having typically smaller ensembles and singing more hymns in general, which are easier for new attendees to pick up. Special music was a bit more limited in 2020 but there were some presentations, one in memoriam for Sandy Garcia ("He Saw it All"), and a Christmas ensemble organized by Michelle Solomon that saw significant church participation, including many new attendees!

Additionally, there was a "night of praise" in November where a number of songs were shared and sung – this was, to my surprise, quite well attended! We will be looking at doing this a more in 2021. There is a definite interest and hunger for worship, which is very encouraging! We will also be looking to identify talent among new attendees in an effort to present the best possible offering praise we can. The next larger musical effort will be for Easter, which we will be planning over the next few weeks.

Currently there are three people organizing musical sets for Sundays, Jimmy Ryan, Hannah Phelan and myself. Elena Boesch will be organizing again in March and Ed Colon is leading worship with Sarah Colon playing piano on occasion as well. We have been trying to focus especially on sing-ability, corporate participation, promoting order in worship, theological richness and cultivating a passion for praising. We know that worship, praise and adoration in song is immensely important not only for promoting a heart of gratitude toward our Creator, but also in promoting unity, cohesion and purpose among ourselves as a local body and contingent in the Army of God. May we march forward in courage and song.

David Harris



## Young Adults Group 2020

The Young Adults group gathers once a month for a meal, a devotion, prayer, and fellowship either at our home, someone else's home, or the church. We have anywhere from 10 to 20 young people attend each month. We did miss April and May due to COVID but have met regularly since then. The goal of this ministry is to come alongside and help them biblically navigate this stage of life, and as with all church ministries, help each other be conformed to the image of the Lord Jesus Christ.

As we only meet monthly, our devotion time has so far been topical in nature. Some of the topics we have looked at this year are: How to navigate non-Christian friendships, Biblical Decision Making, Contending for the Faith, The Cure for Anxiety, God's Sovereignty, God Holiness, and the Real Meaning of Christmas.

In the upcoming year we will continue to look at the attributes of God, so we are reminded of how great our God is as we face the coming year whatever it may bring.

Submitted by

Jim and Andrea Phelan

### Youth Group Report 2020

Youth Group meets on Wednesday evenings at the church, largely focused on Bible study. The age group is seventh to twelfth grade, with a couple exceptions. In the beginning of 2020, Bryan and Elena Boesch led the Youth Group with Kyle and Cara Brooks. They met until the end of June, with the last few months taking place over Zoom. The study consisted of Galatians and the beginning of Ephesians.

The ministry resumed in October. After Kyle and Cara moved to Tennessee last summer, Jon Savas and Hannah Phelan replaced them as leaders. We currently have 8-10 regular attendees. We are continuing our study of Ephesians and will move on to Philippians next. During the week prior to the lesson, we send out study questions to prepare the kids and get them thinking about the passage we are studying. Each week, we begin with a worship song, followed by prayer and the lesson. We began by having Bryan and Jon alternate teaching. Since Tobias was born, we have had guest teachers to fill in until Bryan resumes teaching. Jim Phelan, David Harris, Ed Colon and Dominic Bonasio have all taught so far. Colin Priest, Phil Jordan, and Brad Whitney are also scheduled to teach.

We are seeing excitement from most of the kids and are encouraged with their participation during the study. They enjoy looking up Bible verses. We have also been impressed with some of their answers to the questions during study when they really think through what we are asking. We are thankful for the growth in the kids we have seen thus far and are hopeful that the Lord will continue this work.

Submitted by:

Jon Savas and Bryan Boesch

## **GBC Kids Club Annual Report 2020-2021**

Starting in October of 2020, GBC continued with Kids4Truth Clubs for our children's ministry for grades pre-K to 5th grade. Our 6<sup>th</sup> to 8<sup>th</sup> graders started a new curriculum, Foundations of the Faith by John MacArthur. We have about 25-30 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."

Fundamentals of the Faith is the outgrowth of the belief that the essence of Christianity is truth; the truth about God, the truth about man, and the truth about Christ. This rich and easy-to-follow workbook developed through decades of refinement by elders, teachers, and pastors at Grace Community Church is a resource for believers of all stages. Under the leadership of John MacArthur, this foundational material has been taught and tested in the classroom and has proven effective through the lives it has changed. Fundamentals of the Faith is the fruit of many years of preparation, instruction, and application. The power behind this exciting material is not in its format or layout, but in its basis: The Word of God.

Kids are separated into 4 grade levels. Pre-kindergarten to kindergarten, 1st & 2nd, 3<sup>rd</sup> – 5<sup>th</sup> and 6th-8<sup>th</sup> grades. We start off the evening at 6:30pm with opening prayer and music. All kids are then dismissed for games. After games, all grade levels then separate to their respective class rooms for snacks, Scripture memorization and bible lessons from their workbooks.

GBC Kids Club is on Friday nights from 6:30pm to 8:00pm from October to May. Please keep this ministry in prayer. Thank you Saints!

Respectfully,

Dominic Bonasio  
GBC Kids Club Director

## 2020 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. Rod Schools posts sermons to sermonaudio and I post classes. Jim Phelan is our webmaster keeping up the technical aspects. Dominic Bonasio & Jerry Kochman do most of the work with the facebook page. 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. Christine Bidetti does labeling / tagging on our Youtube page so that it is more visible to search engines and also statistical analysis for the webpage.

The website has been very negatively effective by changes in google search algorithms dropping our web traffic 35% in the fourth quarter of 2019 and another 26% by the end of 2020. Even so, we have still had a very significant ministry through our website. Sermonaudio traffic has also been increasing as we have been adding more material including class videos. I do not have youtube statistics, but we are rapidly moving away from that platform due to their bias against truth in January 21. We have already had some of our material made inaccessible. We will continue to post bold messages from the Bible until they shut us down as part of the effort to reach unbelievers.

Quality has been steadily improving as we have updated and added new equipment. The Lord has blessed us by already streaming worship services and with people with technical knowledge to be able to do that from remote locations so that we were able continue forward despite government restrictions.

If you would like to help in any of these ministries see the following people:

Technical - sound & video - Phillip Jordan

Technical - computer, website, set up - Jim Phelan

Updating website or SermonAudio - Pastor Harris

Social Media - Jerry Kochman (See his report below)

Special Filming, adding video content - David Harris

### WEBSITES

See below for statistics for GraceBibleNY.org. Due to the drop in webtraffic, all statistics are down, yet still very significant. We still had more than 264,000 visitors and 483,538 page visits. We had 88 pages that had over 1,000 visits each and 697 that had more than 100. We had visits from people in 132 different countries including Islamic and Communist nations that have severe religious oppression. China has now completely blocked us from their nation. Pray for our persecuted brethren there.

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. 5,059 files were downloaded from 658 sermon notes and 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 also remains the same.

**SermonAudio** statistics: A software change in SermonAudio removed the ability to generate statistics prior to January 1, 2021 other than a lifetime total of 25,600+ plays reaching 44 Countries.

I did not have statistics for **facebook** or **Youtube** at the time I compiled this report. As noted above, we continue to use these platforms to reach people with the gospel of Jesus Christ, but we

will be moving away from relying on them for anything else. We learned to use **Zoom** this year and it has proved to be a better and more reliable platform for small group interaction and recording than streaming on youtube. It enabled us to continue to hold our small group Bible studies, prayer, and fellowship when government restrictions were at their worst, and it has continued to enable others to join us remotely even with the meetings also meeting live. I have also used it for counseling, conference meetings and hosting the IFCA conference in October.

*Sermon Notes*, which are the written notes of my sermons (not a transcript), are sent out to individual email addresses each week has increased by 17% (440) so that over 2,300 receive them.

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**

Year	1 <sup>st</sup> Qtr	2 <sup>nd</sup> Qtr	3 <sup>rd</sup> Qtr	4 <sup>th</sup> Qtr	Total Year	Pages
2018 Users/ Sessions:				101k / 132k	94k / 123k	
2019 Users/ Sessions:	113k / 149k	106k / 141k	117k / 158k	76k / 101k	394k / 549k	
2020 Users/ Sessions:	84k / 111k	51k / 68k	63k / 86k	56k / 73k	264k / 363k	483,538

**Traffic sources:** 88.4% from search engines. 10.2% comes direct. 1.1% from referral .03 from social  
**Devices used:** Desktop 47.28%                      Mobile 46.80%                      Tablet 5.93%

### **Top 10 Pages: (88 pages had more than 1,000 views. 697 had more than 100 views)**

Welcome Page: 12,135	<i>The Proper Purpose &amp; Practice of Prayer</i> 4,379
<i>The Cure for Anxiety:</i> 10,915	<i>Jesus: Whose Son is He?</i> 4,127
<i>What is Your Foundation Built On:</i> 9,680	<i>The Role of Children:</i> 3,962
<i>Who's The Greatest:</i> 7,482	<i>The Dangers of Anger:</i> 3,915
<i>So You Want to be Great:</i> 6,855	<i>No Greater Love:</i> 3,804

### **9 Countries (visits from 132 countries (had been 228 countries in 2019)**

USA: . . . . 49.09%	United Kingdom: . 4.56%	South Africa: . 2.06 %
Philippines: 11.55%	Nigeria: . . . . . 3.87 %	Kenya: . . . . . 1.92%
India: . . . . 5.79%	Canada: . . . . . 2.95%	Australia: . . . . 1.88%)

### **Surprising Countries - countries in which Christianity is persecuted or oppressed**

United Arab Emirates:	Saudi Arabia:	Zimbabwe:	Myanmar:
Qatar:	Cambodia:	Oman:	Bahrain
Many countries are not blocked by either search engines or government (China)			

### **Top Website Downloads in 2019**

<i>OT Survey - Introduction</i> pdf (2018) - 184	<i>Acts 26:1ff</i> PPT - 58
<i>OT Survey - Genesis</i> ppt (2018) - 136	Memorial Day (2011) - <i>No Greater Love</i> ppt: 57
<i>OT Survey - Genesis student</i> pdf (2018) - 134	<i>Proverbs on the Family, Pt 2 Excellent wife</i> - 56
<i>Lessons on Stumbling &amp; Forgiveness</i> ppt - 105	<i>NT Survey Introduction</i> pdf - 54
<i>2 Peter 1:5f - Steps to Maturity</i> ppt (2009) - 76	<i>Finances - Giving, Pt. 1</i> ppt



### 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 *Page views*: 19,967  
Total 12/31/2019: *MP3* 3,444 *Video* 98 *Mobile* 1,394 *PDF* 527 *Page views*: 12,246  
Total 12/31/2020: Statistics not available. Total lifetime: 25,600+ plays 44 Countries

### **2020 Social Media Ministry Report**

2020 was certainly an interesting year.

The Facebook ministry was to be a new focus for GBC this year.

January 1, 2020 the GBC Facebook we had 486 likes (people who were interested in what we were posting).

Pastor Harris, Keith Hamilton and myself met in February to discuss how to use Facebook for sharing the GBC message. We determined that the first step would be to be intentional with our postings and developed a schedule. For the most part the schedule fell by the wayside due to the lockdowns. For the most part we have been consistent with posting events and a sermon blurb to let folks know what the Sunday message will cover as well as the live feed of the Sunday Service.

At the end of March we had over a 11% gain in likes. On December 31, 2020 we had 586 likes (23 % growth).

We saw tremendous growth over 2020, aided I'm sure by Covid-19 pandemic. Even with Facebook policy censoring many Christian pages, I believe there are still more opportunities to use Facebook as an evangelism platform.

For 2021 we need to be even more intentional and more consistent with what we post. Please share any ideas of what you would like to see on your Facebook page.

We are still in need of people with expertise on other social media platforms.

Yours In Christ,  
Jerry Kochman

If you can help with other platforms, please contact Jerry Kochman. This something we need to be working on as soon as possible.

**Overview**

The Lord is good! Though we had cut the budget for 2020 and had no idea how people would respond when government restrictions were implemented causing economic disaster in our state and nation, God provided abundantly, shaken down and overflowing. Total regular giving of \$277,013.89 was augmented by an additional \$30,764 in designated giving for benevolence and missions for a total of \$307,777.89 - more than \$100,000 (1/3) more than expected. Expenses were lower resulting in a substantial net gain (\$80,655.87) that can be used for ministry expenses in 2021 in anticipation of a continued crashing economy.

**Regular Giving**

Total regular giving (Check/Cash/Prolific & Dividends) was \$277,013.89 which is \$71,479.89 (34.8%) above budgeted giving. Giving varied from week to week from a low of \$1,678.100 (8/9) to a high of \$12,124.00 (4/19). The first quarter was 20.98% above budget, the second quarter 41.86% above budget, the third quarter 30.27% above budget, and the fourth quarter 45.22% above budget.

**General Expenses**

General Expenses were below budget by \$1,278.98 (2.7%). Most line items were near or below budget. Significant exceptions were Music & worship (\$1,311.39 / 87.4%) due to costs do to webcasting equipment & fees and Oil (\$927.95 / 23.2%) due to extra delivery in 2020.

**Local Missions**

Local Missions was under budget by \$5,065.99 (39.53%). Many of our outreach ministries were shut down or severely restricted by government regulations so little was spent. Literature was over budget due to purchase of large print Bibles (\$367.24 / 22.4%); and websites expenses were higher due to equipment upgrades and fees to produce and broadcast the services and studies (\$1,156.51 / 58.4%).

**Missionaries & Missions Organizations**

All Missionaries were at budget. John Zheng asked us to send his support to the church plant he is part of and that check is being sent. Mission Organizations were at or below budget in all categories. No missions teaching materials were purchased. No applications were made for the Missions Project workers fund.

**Staff Compensation**

Staff compensation was at or near budget.

**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 \$30,764 of designated gifts to benevolence, missions and special ministry projects. (See Funds & Accounts Report for details of expenditures and remaining amounts).

<b>Account Balances</b>	<u>12/31/19</u>	<u>12/31/2020</u>	
Money Market	\$ 3,201.73	\$ 3,204.01	
Checking	\$105,081.81	\$257,482.04	(Check Register)
Stock	116 .shares	116 .shares	Value as of 12/31/2020 \$14,409.52

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 16, 2020. These figures are subject to amendment if additional income or charges are made to the 2020 year.*

Grace Bible Church							
2020 Budget Proposal							
General Expenses	Expense 2019	Budget 2019	Expense 2020	Budget 2020	Budget 2021	Difference	% Change
Auto Mileage Reimbursement	\$1,352.50	\$2,100.00	\$1,294.77	\$1,920.00	\$1,920.00	\$0.00	0.00%
Banking Fees	\$150.81	\$150.00	\$64.00	\$150.00	\$150.00	\$0.00	0.00%
Benevolent Fund	\$55.40	\$600.00	\$177.71	\$300.00	\$300.00	\$0.00	0.00%
Business Expense - Pastors	\$2,633.77	\$2,688.00	\$2,687.62	\$2,688.00	\$2,688.00	\$0.00	0.00%
Capital Fund	\$12,000.00	\$12,000.00	\$12,000.00	\$12,000.00	\$12,000.00	\$0.00	0.00%
Deacons / Elders Fund	\$66.96	\$300.00	\$0.00	\$204.00	\$204.00	\$0.00	0.00%
Deaconess Fund	\$0.00	\$51.00	\$0.00	\$48.00	\$48.00	\$0.00	0.00%
Electric Church	\$2,020.53	\$2,160.00	\$1,986.80	\$2,160.00	\$2,160.00	\$0.00	0.00%
Electric - Parsonage	\$2,753.54	\$2,700.00	\$2,473.31	\$2,700.00	\$2,700.00	\$0.00	0.00%
Fellowship Activities	\$306.39	\$900.00	\$492.78	\$600.00	\$600.00	\$0.00	0.00%
Gas - Parsonage	\$2,122.99	\$1,992.00	\$1,729.49	\$2,100.00	\$1,890.00	-\$210.00	-10.00%
Insurance - Church	\$4,559.00	\$4,176.00	\$4,782.00	\$4,608.00	\$4,821.00	\$213.00	4.62%
Kitchen Supplies	\$1,356.67	\$1,320.00	\$995.51	\$1,200.00	\$1,200.00	\$0.00	0.00%
Leadership Training	\$486.00	\$798.00	\$207.67	\$492.00	\$3,900.00	\$3,408.00	692.68%
Legal Representation - ADF	\$0.00	\$0.00	\$250.00	\$0.00	\$250.00	\$250.00	
Maintenance	\$4,806.70	\$6,996.00	\$5,366.60	\$6,000.00	\$6,000.00	\$0.00	0.00%
Miscellaneous	\$0.00	\$120.00	\$0.00	\$90.00	\$90.00	\$0.00	0.00%
Music & Worship	\$2,145.33	\$1,704.00	\$2,811.39	\$1,500.00	\$2,100.00	\$600.00	40.00%
Nursery	\$0.00	\$96.00	\$0.00	\$48.00	\$48.00	\$0.00	0.00%
Office Expenses	\$919.96	\$1,200.00	\$703.64	\$996.00	\$930.00	-\$66.00	-6.63%
Oil - Church	\$3,711.20	\$3,996.00	\$4,923.95	\$3,996.00	\$4,500.00	\$504.00	12.61%
Property Levy	\$663.55	\$660.00	\$748.02	\$672.00	\$760.00	\$88.00	13.10%
Sanitation	\$390.12	\$387.00	\$390.12	\$390.00	\$390.00	\$0.00	0.00%
Security	\$586.76	\$1,800.00	\$426.45	\$900.00	\$900.00	\$0.00	0.00%
Telephone	\$349.83	\$360.00	\$388.39	\$360.00	\$390.00	\$30.00	8.33%
Voice Magazine	\$90.00	\$90.00	\$135.00	\$90.00	\$90.00	\$0.00	0.00%
Water/Sewer	\$1,333.20	\$1,368.00	\$1,413.70	\$1,368.00	\$1,420.00	\$52.00	3.80%
Total General Expenses	\$44,861.21	\$50,712.00	\$46,448.92	\$47,580.00	\$52,449.00	\$4,869.00	10.23%
Local Missions	Expense 2019	Budget 2019	Expense 2020	Budget 2020	Budget 2021	Difference	% Change
Advertising	\$0.00	\$600.00	\$0.00	\$600.00	\$600.00	\$0.00	0.00%
Assimilation	\$41.18	\$180.00	\$16.65	\$120.00	\$120.00	\$0.00	0.00%
Audio Recording Ministry	\$52.62	\$96.00	\$0.00	\$72.00	\$72.00	\$0.00	0.00%
Christian Education	\$117.99	\$600.00	\$65.35	\$300.00	\$300.00	\$0.00	0.00%
College / Young Adult Ministries	\$0.00	\$600.00	\$0.00	\$300.00	\$300.00	\$0.00	0.00%
Discipleship Materials (1-1, etc.)	\$0.00	\$300.00	\$0.00	\$300.00	\$300.00	\$0.00	0.00%
Evangelism training	\$9.99	\$108.00	\$0.00	\$54.00	\$54.00	\$0.00	0.00%
Kids4Truth	\$1,168.11	\$900.00	\$180.76	\$900.00	\$900.00	\$0.00	0.00%
Literature /Materials (Bibles, mugs, etc)	\$42.09	\$600.00	\$667.24	\$300.00	\$300.00	\$0.00	0.00%
Local Outreach / Special Events	\$1,426.64	\$1,800.00	\$0.00	\$1,620.00	\$1,620.00	\$0.00	0.00%
Men's Fellowship	\$128.26	\$300.00	-\$158.00	\$102.00	\$60.00	-\$42.00	-41.18%
Tea with the King	\$198.65	\$216.00	\$0.00	\$108.00	\$0.00	-\$108.00	-100.00%
Teen Ministry	\$56.34	\$216.00	\$70.34	\$180.00	\$180.00	\$0.00	0.00%
Tracts & Gospel Literature	\$1,284.33	\$2,496.00	\$637.59	\$2,496.00	\$2,496.00	\$0.00	0.00%
V.B.S. (Children 4yr - 6th grade)	\$785.72	\$1,002.00	\$777.48	\$900.00	\$600.00	-\$300.00	-33.33%
VBS Summer Jr. High/ Sr. High	\$0.00	\$198.00	\$0.00	\$0.00	\$0.00	\$0.00	ERR
Visiting Ministries	\$1,957.76	\$3,000.00	\$2,460.09	\$2,400.00	\$2,400.00	\$0.00	0.00%
Website	\$1,708.20	\$1,980.00	\$3,136.51	\$1,980.00	\$2,922.00	\$942.00	47.58%

Womens Fellowship	\$0.00	\$204.00		-\$41.00	\$102.00	\$60.00	-\$42.00	-41.18%
Subtotal Local Missions Expenses	\$8,977.88	\$15,396.00		\$7,813.01	\$12,834.00	\$13,284.00	\$450.00	3.51%
<b>Missionaries</b>	<b>Expense 2019</b>	<b>Budget 2019</b>	<b>Expense 2020</b>	<b>Budget 2020</b>	<b>Budget 2021</b>	<b>Difference</b>	<b>% Change</b>	
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%	
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%	
Cooley, Joyce (AIM) - 6/84 - Retired	\$2,325.00	\$2,325.00	\$581.25	\$2,325.00	\$0.00	-\$2,325.00	-100.00%	
Dexter, Chad & Kara Mia (Philippines) 20	\$0.00	\$0.00	\$6,354.00	\$6,354.00	\$6,354.00	\$0.00	0.00%	
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%	
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%	
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%	
Zheng, John & Monica	\$3,474.00	\$3,474.00	\$0.00	\$3,474.00	\$3,474.00	\$0.00	0.00%	
Ricky & Laurie Beck (Buffalo, NY) 15	\$7,942.00	\$6,354.00	\$0.00	\$0.00	\$0.00	\$0.00		
Sub-total Missionaries	\$37,372.00	\$35,784.00	\$30,566.25	\$35,784.00	\$33,459.00	-\$2,325.00	-6.50%	
<b>Missions Organizations, etc.</b>	<b>Expense 2019</b>	<b>Budget 2019</b>	<b>Expense 2020</b>	<b>Budget 2020</b>	<b>Budget 2021</b>	<b>Difference</b>	<b>% Change</b>	
Bible Education Fund	\$537.00	\$537.00	\$537.00	\$537.00	\$537.00	\$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%	
IFCA National	\$696.00	\$696.00	\$696.00	\$696.00	\$696.00	\$0.00	0.00%	
I.T.E.M. (Africa Pastoral Training)					\$2,100.00	\$2,100.00		
Life Savers - 6/86	\$900.00	\$900.00	\$849.00	\$900.00	\$900.00	\$0.00	0.00%	
Missions Mailings	\$0.00	\$120.00	\$77.96	\$120.00	\$120.00	\$0.00	0.00%	
Missions Materials	\$0.00	\$54.00	\$0.00	\$54.00	\$54.00	\$0.00	0.00%	
Missions Projects	\$0.00	\$228.00	\$0.00	\$228.00	\$228.00	\$0.00	0.00%	
NYCF	\$1,377.00	\$1,377.00	\$1,367.00	\$1,377.00	\$1,377.00	\$0.00	0.00%	
Radio Bible Class	\$456.00	\$456.00	\$456.00	\$456.00	\$456.00	\$0.00	0.00%	
Russian Christian Radio	\$2,925.00	\$2,925.00	\$2,925.00	\$2,925.00	\$2,925.00	\$0.00	0.00%	
Subtotal Missions Organizations	\$10,590.00	\$10,992.00	\$10,606.96	\$10,992.00	\$13,092.00	\$2,100.00	19.10%	
Grand Total Missions Expense	\$56,939.88	\$62,172.00	\$48,986.22	\$59,610.00	\$59,835.00	\$225.00	0.38%	
<b>Staff Compensation</b>	<b>Expense 2019</b>	<b>Budget 2019</b>	<b>Expense 2020</b>	<b>Budget 2020</b>	<b>Budget 2021</b>	<b>Difference</b>	<b>% Change</b>	
Minister of Evangelism & Assimilation								
Auto Mileage	\$2,578.31		\$467.27					
Business Expenses	\$2,281.83		\$4,648.35					
Salary & FICA	\$16,187.60		\$16,187.30					
Total	\$21,047.74	\$21,225.00	\$21,302.92	\$21,225.00	\$21,660.00	\$435.00	2.05%	
Ministry Assistants								
Salaries, FICA, Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$18,000.00	\$18,000.00	0.00%	
Senior Pastor								
Senior Pastor FICA	\$7,038.99	\$7,039.00	\$7,039.00	\$7,039.00	\$7,176.00	\$137.00	1.95%	
Senior Pastor Retirement Fund	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$0.00	0.00%	
Senior Pastor Salary	\$54,324.00	\$54,324.00	\$54,324.00	\$54,324.00	\$55,416.00	\$1,092.00	2.01%	
Medical								
Health Share (Insurance)	\$3,960.00	\$3,960.00	\$5,400.00	\$4,356.00	\$4,356.00	\$0.00	0.00%	
HRA (Health Reimbursement Acct)	\$8,640.00	\$8,640.00	\$4,356.00	\$5,400.00	\$5,400.00	\$0.00	0.00%	
Total Medical	\$12,600.00	\$12,600.00	\$9,756.00	\$9,756.00	\$9,756.00	\$0.00	0.00%	
Total Compensation	\$101,010.73	\$101,188.00	\$98,421.92	\$98,344.00	\$118,008.00	\$19,664.00	20.00%	
Grand Total Expense	\$202,811.82	\$214,072.00	\$193,857.06	\$205,534.00	\$230,292.00	\$24,758.00	12.05%	
	Expense 2019	Budget 2019	Expense 2020	Budget 2020	Budget 2021	Difference	% Change	



	12/31/18			6/30/19
<b>Designated Funds</b>	Opening Balance	Income	Expenditures	Balance
Benevolence	\$220.00	\$20,250.00	-\$18,700	\$1,770.00
Kenny Steier Memorial	\$45.24	\$0.00	0.00	\$45.24
Bible Education Fund	\$895.00	\$537.00	-\$0.00	\$1,432.00
D.R. Mission	\$161.12	\$5,699.00	-\$3,827.41	\$2,032.71
Operation Christmas Child	\$1,271.89	\$810.00	-\$1,035.94	\$1,045.95
Doug Welch Fund	\$0.00	\$1,720.00	\$0.00	\$1,720.00
Parsonage Improvement	\$6,345.72	\$25.00	-\$1,054.50	\$5,316.22
Africa Relief	0.00	\$4,103.00	\$-401.98	\$3,701.05
Missions - Other	\$21.00	\$1,856.00	-\$0.00	\$1,877.00
Morris Kushmar estate	\$0.00	\$63,117.42	\$0.00	\$63,117.42
<b>Totals</b>	<b>\$8,959.97</b>	<b>\$98,117.42</b>	<b>-\$25,019.83</b>	<b>\$82,057.56</b>
<b>Capital Fund</b>	Opening Balance	Income	Expenditures	Balance
Income (Gen Fund / Returns / Gifts)	\$27,473.51	\$12,000	-15,923.50	\$23,550.01
AV upgrades			-\$7,467.22	
AC Replacement			-\$7,000.00	
Outside Services			-433.45	
Garage Project			-1,022.83	
TV Monitors			\$927.44	
<b>Totals</b>	<b>\$27,473.51</b>	<b>\$12,000</b>	<b>-\$15,923.50</b>	<b>\$23,550.01</b>
<b>HRA Fund</b>	Opening Balance	Income	Expenditures	Balance
	\$35,583.67	\$9,911.48	-\$8,287.06	\$37,208.09
<b>FUND BALANCES</b>	Opening Balance	Income	Expenditures	Balance
Capital Fund	\$27,473.51	\$12,000	-\$15,923.50	\$23,666.51
Designated Funds	\$8,959.97	\$98,117.42	-\$25,019.83	\$82,057.56
HRA Fund	\$35,583.67	\$9,911.48	-\$8,287.06	\$37,208.09
General (Calculated)	\$25,182.15			\$116,064.89
<b>Total All Funds</b>	<b>\$108,283.54</b>	<b>\$125,728.89</b>	<b>-\$156,576.63</b>	<b>\$258,997.05</b>
	12/31/19			12/31/2020
<b>ACCOUNT BALANCES</b>	Opening Balance	Income	Expenditures	Balance
Money Market	\$3,201.73			\$3,204.01
Checking (Bank Statement)	\$93,997.57			248,683.22
Outstanding Checks				
Outstanding Deposits				
Checking (Register)	\$105,081.81			\$255,793.04
<b>Total Regular Accounts</b>	<b>\$108,283.54</b>			<b>\$258,997.76</b>
<b>Stock</b>	Date	Price	Shares	Total
IBM	12/31/2020	\$125.88	116	\$14,602.08
<b>TOTAL ALL ACCOUNTS</b>				<b>\$273,190.81</b>



## 2020 Budget Proposal Notes

### Overview:

The proposed regular budget for 2021 is \$230,292.00. This is a spending increase of \$24,758 (12%) from the 2019 budget. Standard formulas for projecting income range from \$234,000 to \$280,000, however, given the expectation of an economic crash due to political interference in the economy and continued governmental / medical restrictions upon businesses, we desire to be very conservative in our projections. We strongly believe God will meet our needs as He always has, but we will not presume in either direction. Our budget reflects either past expenditure amounts or requested amounts. Giving levels of \$4,428.65 / week or \$19,190.83 / month will meet projected expenditures. The current general fund balance will cover any short fall.

Our desire is to use the funds the Lord has provided to further His kingdom to the best of our ability. We know that persecution is coming, but we do not know when it will start or become severe enough to hinder our gospel work. Our priorities are reflected in our church purpose statement of *Glorifying God by Making Disciples of Jesus Christ*. We desire to maximize our efforts in evangelism, discipleship and teaching ministries. The large increase to establish a line item for Ministry Assistance (\$18,000) is to enable qualified people that might otherwise have to spend their time in secular work to instead spend that in advancing church ministry. As opportunity arises, this amount may be increased at future business meetings. We will also remain very flexible in spending on unforeseen needs to carry out ministry as we did in 2020. We will also maintain flexibility to meet benevolence needs as we did in 2020.

### General Expenses

Line items are set to reflect projected expenses. Nearly all of our costs for utilities increased as did our insurance. We added ADF (*Alliance Defending Freedom*) to the budget to cover the yearly membership fee for legal representation. In a rapidly changing society, we believe this will become even more necessary for churches to be able to function. Leadership training was increased significantly so that we can assist current leaders and potential leaders to be equipped with the necessary tools and training for effective ministry. We are placing a priority on training people who will be able to lead small groups.

### Outreach/Missions Expenses

Because of the need to have higher quality internet based ministry, increases were made to both the Music and Worship (\$504) line item in General Expenses, and Website expenses (\$942) in Local Missions Expenses. As we search out replacements for social media venues currently being used which we expect to cancel us at some point, those expenses may increase.

### Missionaries & Missions Organizations:

The Lord's servant, Joyce Cooley, was promoted to glory in early 2020. The funds which were being sent to her have been moved to begin supporting *International Training and Equipping Ministry* (I.T.E.M.) which trains pastors in 12 nations in Africa to study the scriptures and preach expositional sermons. John Zhang requested that we send our support of him to help with the expenses of the church plant he is part of which is also being funded through his missions organization, GMI.

### Compensation

Staff compensation remained level in 2020 and was increased 2% for 2021. \$18,000 was added for Ministry Assistant compensation as noted above. A Ministry Assistant must be qualified to be licensed to ministry by the Church.

Category	Actual	2020 Budget	Difference
<b>INCOME</b>			
Regular Giving - Budget	\$222,090.73	\$205,534.00	\$16,556.73
Prolific - Budget	\$54,168.00		
Computer Share - Budget	\$755.16		
Total Budgeted Income	<b>\$277,013.89</b>	<b>\$205,534.00</b>	<b>\$71,479.89</b>
<b>EXPENSES</b>			
Total Budgeted Expenses	<b>\$193,857.06</b>	<b>\$205,534.00</b>	<b>-\$11,676.94</b>
<b>Net: Actual Giving vs Actual Expenses</b>	<b>\$28,233.67</b>		
<b>General Expenses</b>	<b>46,301.02</b>	<b>47,580.00</b>	<b>\$1,278.98</b>
Auto Mileage Reimb - Sr. Pastor	\$ 1,294.77	\$ 1,920.00	\$625.23
Banking Fees	\$ 64.00	\$ 150.00	\$86.00
Benevolent Fund	\$ 177.71	\$ 300.00	\$122.29
Business Expense - Sr. Pastor	\$ 2,687.62	\$ 2,688.00	\$0.38
Capital Fund	\$ 12,000.00	\$ 12,000.00	\$0.00
:Deacon Fund	\$ -	\$ 204.00	\$204.00
Deaconess Fund	\$ -	\$ 48.00	\$48.00
Electric - Church	\$ 1,986.80	\$ 2,160.00	\$173.20
Electric - Parsonage	\$ 2,473.31	\$ 2,700.00	\$226.69
Fellowship Activities	\$ 492.78	\$ 600.00	\$107.22
Fellowship Activites - Expenses	\$492.78		
Fellowship Activites - Income / Reimb.	\$0.00		
Gas - Parsonage	\$ 1,729.49	\$ 2,100.00	\$370.51
Insurance - Church	\$ 4,782.00	\$ 4,608.00	-\$174.00
Kitchen Supplies	\$ 995.51	\$ 1,200.00	\$204.49
Leadership Training	\$ 207.67	\$ 492.00	\$284.33
Maintenance	\$ 5,366.60	\$ 6,000.00	\$633.40
Maintenance - Church	\$3,980.07		
Maintenance - Parsonage	\$1,386.53		
Miscellaneous	\$ -	\$ 90.00	\$90.00
Music & Worship	\$ 2,811.39	\$ 1,500.00	-\$1,311.39
Nursery	\$ -	\$ 48.00	\$48.00
Office Expenses	\$ 703.64	\$ 996.00	\$292.36
Oil - Church	\$ 4,923.95	\$ 3,996.00	-\$927.95
Property Levy	\$ 748.02	\$ 672.00	-\$76.02
Sanitation	\$ 390.12	\$ 390.00	-\$0.12
Security	\$ 426.45	\$ 900.00	\$473.55
Telephone	\$ 388.39	\$ 360.00	-\$28.39
Voice Magazine - IFCA	\$ 135.00	\$ 90.00	-\$45.00
Water - Sewer	\$ 1,413.70	\$ 1,368.00	-\$45.70
<b>Local Missions</b>	<b>\$ 7,768.01</b>	<b>\$ 12,834.00</b>	<b>\$5,065.99</b>
Advertising	\$ -	\$ 600.00	\$600.00
Assimilation	\$ 16.65	\$ 120.00	\$103.35
Audio Recording Ministry	\$ -	\$ 72.00	\$72.00
Christian Education	\$ 65.35	\$ 300.00	\$234.65
College ministries	\$ -	\$ 300.00	\$300.00
Discipleship Materials	\$ -	\$ 300.00	\$300.00
Discipleship Materials Expenses	\$0.00		
Discipleship Materials Reimbursements	\$0.00		
Evangelism Training	\$0.00	\$54.00	\$54.00
Kids4Truth	\$180.76	\$900.00	\$719.24
Kids4Truth - Expenses	\$332.76		
Kids4Truth - Reimbursements	-\$152.00		
Literature - Materials	\$667.24	\$300.00	-\$367.24
Expenses	\$667.24		

Reimbursements	\$0.00		
Local Outreach	\$0.00	\$1,620.00	\$1,620.00
Men's Fellowship	-\$158.00	\$102.00	\$260.00
Expenses	\$50.00		
Reimbursements	-\$208.00		
Tea with the King	\$0.00	\$108.00	\$108.00
Expenses	\$0.00		
Reimbursements	\$0.00		
Teen Ministry	\$70.34	\$180.00	\$109.66
Tracts & Gospel Literature	\$637.59	\$2,496.00	\$1,858.41
V. B. S. - Childrens	\$777.48	\$900.00	\$122.52
V. B. S. - Childrens - Expenses	\$777.48		
V. B. S. - Childrens - Donations / Returns	\$0.00		
V.B.S. - Teen	\$0.00	\$0.00	\$0.00
Visiting Ministries	\$ 2,415.09	\$ 2,400.00	-\$15.09
Websites	\$ 3,136.51	\$ 1,980.00	-\$1,156.51
Women's Fellowship	\$ (41.00)	\$ 102.00	\$143.00
<b>Missionaries</b>	<b>\$ 30,566.25</b>	<b>\$ 35,784.00</b>	<b>\$5,217.75</b>
Allen, Gary & Elaine - UMUNC	\$ 3,474.00	\$ 3,474.00	\$0.00
Brennan, Tim & Faith	\$ 7,014.00	\$ 7,014.00	\$0.00
Cooley, Joyce	\$ 581.25	\$ 581.25	\$0.00
Dexter, Chad & Kara Mia (Philippines)	\$ 6,354.00	\$ 8,097.75	
DiGillio, Leo & Irma - WOL	\$ 3,474.00	\$ 3,474.00	\$0.00
Knauss, Alex & Fran - TWR	\$ 2,913.00	\$ 2,913.00	\$0.00
Poysti, David & Ute - PTL	\$ 6,756.00	\$ 6,756.00	\$0.00
Zheng, John & Monica (GMI - TMAI)	\$ -	\$ 3,474.00	\$3,474.00
<b>Missions Organizations, etc.</b>	<b>\$ 10,856.96</b>	<b>\$ 10,992.00</b>	<b>\$135.04</b>
Bible Education Fund	\$ 537.00	\$ 537.00	\$0.00
GBC Dominican Republic Mission	\$ 3,699.00	\$ 3,699.00	\$0.00
IFCA International	\$ 696.00	\$ 696.00	\$0.00
Life Savers	\$ 849.00	\$ 900.00	\$51.00
Missions Mailings	\$ 77.96	\$ 120.00	\$42.04
Missions Materials	\$ -	\$ 54.00	\$54.00
Missions Projects	\$ -	\$ 228.00	\$228.00
NYCF	\$ 1,367.00	\$ 1,377.00	\$10.00
Radio Bible Class	\$ 456.00	\$ 456.00	\$0.00
Russian Christian Radio	\$ 2,925.00	\$ 2,925.00	\$0.00
Added midyear 2020- ADF	\$ 250.00	\$ -	-\$250.00
<b>Staff Compensation</b>	<b>\$98,421.92</b>	<b>\$98,344.00</b>	<b>-\$77.92</b>
Minister of E&A	\$ 21,302.92	\$21,225.00	-\$77.92
Auto Mileage	\$ 467.27		
Business Expenses	\$ 4,648.35		
Salary	\$ 16,187.30		
Ministry & Office Assistants	\$0.00	\$0.00	\$0.00
Salary & FICA - Assistants			
Senior Pastor	\$ 67,363.00	\$ 67,363.00	\$0.00
FICA - Senior Pastor	\$ 7,039.00	\$ 7,039.00	\$0.00
Retirement - Sr. Pastor	\$ 6,000.00	\$ 6,000.00	\$0.00
Salary - Sr. Pastor	\$ 54,324.00	\$ 54,324.00	\$0.00
Sr. Pastor Medical	\$ 9,756.00	\$ 9,756.00	\$0.00
Health Share (Insurance)	\$ 5,400.00	\$ 5,400.00	\$0.00
H.R.A - reimbursements	\$ 4,356.00	\$ 4,356.00	\$0.00
<b>Category</b>	<b>Actual</b>	<b>2019 Budget</b>	<b>Difference</b>

## CAPITAL FUND PROJECTS - 2021

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) **Parsonage Roof** will have to be replaced in the near 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)
- 3) **Carpet replacement.** Our insurance company is concerned that ripples in the carpet 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. A subcommittee has been formed to find a suitable replacement.
- 4) **Furnace.** We continue to monitor the useful life left in our furnaces. Praise the Lord both units keep going! Unknown as to need or costs, but our annual inspection, which is due, will let us know their current condition. We will continue to use them as long as possible.
- 5) **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.
- 6) **Front Church Expansion:** Expand foyer, replace porch and add Portico  
This project is being placed on indefinite hold. At this point in our society, it would seem to be wiser to build up leadership so that multiple small congregations can be formed as necessary than to put a lot of resources into a physical structure.
- 7) **Site Plan.** There are no plans to pursue any further work on the site plan in 2021 - see #6 above.
- 8) **UV Lights.** Installation of ultraviolet lights for the purpose of disinfection has been discussed. Pricing and an installation plan will have to be formulated before this idea can be pursued further. This would provide a passive but effective means of disinfection for large areas including cloth surfaces.

## 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

(Ed Colón & Jim Phelan have nearly completed all Elder Qualifications and should be ready for ordination this Spring or Summer)

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

Dominic Bonasio\*      Ed Colón      Philip Jordan      Jim Phelan  
Randy Ryan

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

Affirmation: The following men have completed their Deacon Internships

Bryan Boesch      David Harris      Samuel Ramac

(Note: Jonathan Harris is on a leave of absence. We greatly appreciate his contribution when he is here and his willingness to interact via email while he is away. He may return to full Deacon responsibilities at his discretion and upon re-affirmation. Jeff Lowery will resume his Deacon internship upon return from flight training later this year.)

**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

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

Jane Scaramuzzo      Assistant Treasurer: Karen Ryan

**Church Clerk:** Luann Nappi

**Music Director:** David Harris

**Christian Education Director:** None

## BUDGET PROPOSAL

The Grace Bible Church 2021 General Budget is set for \$230,292.00.