

Grace Bible Church

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

YEAR 2025-26 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*

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**Grace Bible Church
Wappingers Falls, New York
2025-26 Annual Report**

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Pastor's Annual Report - 2026-2027

I completed 35 years of ministry at Grace Bible Church this past April. It has been an honor and privilege to serve the Lord here as pastor and to teach and preach God's word. This past fiscal year, my sermon schedule included finishing the exposition of Revelation, preaching a 12 part series on the purpose and nature of the church as well as many special topical sermons. I will be completing the 2026 calendar year with a series of sermons on prayer. That will be my final series of sermons here at Grace Bible Church before I retire at the end of the year. I know there will be many preaching opportunities after that in doing pulpit supply and seminars, but after preparing and preaching sermons on a weekly basis since 1989 it is something I will greatly miss.

I taught a weekly Bible class for the Jr / Sr High Homeschool Cooperative during the school year. I will continue that this Fall and complete the Bible survey through Ruth. I taught several rounds of the Church Discovery class as well as filling in for other classes. Counseling is a normal part of a pastoral ministry both in formal meetings and advising people over the phone. Details of my involvement in various ministries in and outside the church are in the 2025-26 Statistical report following this one.

I am grateful to the many men that have preached when I have been away and to our guest ministers. Tom Stiles (Arise! Ministries) taught Sunday School, preached the morning worship service and was our special speaker for the Annual Harvest Dinner (11/23/25). Other than Pastor Tim Malvaso (9/28/25) all of our other speakers were our own Elder or Deacons including) Philip Jordan (2/8/26), Ed Colón (3/8 & 4/19), Sam Ramac (3/15 & 6/28) and Jonathan Harris (3/22 PM & 7/5). Many of our men have also filled the pulpit for Evangelical Fellowship Church in Kerhonkson.

Diane and I praise the Lord for His grace & mercy that has enabled her to remain stable with her Stiff Person Syndrom (SPS). Her medications have not change this past year, and her extensive physical therapy (1-2 hours per day) has enabled her to continue to function well except for her foot injuries. She is nearly complete recovered from the surgery on her neck to remove a benign lipoma in August.

The date for my retirement has been set and my last date in my current position as Senior Pastor is December 31, 2026. Both Diane & I have been working hard to train others to take over our various ministry responsibilities with some of that transition already taking place. Our goal is to have as much of that done before we retire so that we are still present to train and help with the transitions. Since we will still have two of our sons and their families here in NY, we will be back periodically. Since my future plans include teaching classes such as Bible Survey and hermeneutics via zoom, those classes will also be available to those who are part of Grace Bible Church. The Transition Report will give more detail on what has happened and what is being planned for the transition to three ordained Elders leading the church as I approach my retirement.

Average attendance details are reported on the Statistical page. Average for the year was 117.6 per week with a high of 174 and low of 90 at a regular service. This is a drop of 5% from the average of 123 in 2024/25. However, the ministry of GBC extends far beyond our physical location through email, our website, streaming, streaming, Zoom, social media and SermonAudio. A little over 3,000 people receive my Sermon Notes each week by email. SermonAudio reported 34,001 plays over the fiscal year. Our website received between 25,000 - 39,000 page views per month over the fiscal year. And though I do not know the total views we had on YouTube for the year, we averaged about between 63-96 views per week of the current sermon. Our Facebook page had 6,375 views for the year. We are in need of people to help with these internet based ministries and especially in posting our material on additional social media platforms. It takes a team of people run the sound, video, powerpoint projection & recording equipment each Sunday. Contact Phil Jordan to help with the technical aspects necessary to keep these ministries functioning or Pastor Harris to help with posting content.

A major focus of the ministry of GBC is personal discipleship. The reports by our coordinators will be encouraging. It is not just the number of people we are able to work with, but the spiritual growth we

have been able to see in individuals as they learned what it means and how to walk with the Lord. Contact Ed Colón or Ronni Edelman if you would like to be personally discipled.

The homeschool cooperative is entering its sixth year. We are grateful for what the Lord has done in it. Our families help one another with practical aspects of educating K-12th grade, and they have also become a close community encouraging each other in raising children in the nurture and admonition of the Lord. There are currently 17 families registered. This year includes multiple classes on Friday, an art class, field trips, and fun days.

The missions report highlights the need to be in prayer for our missionaries. Among our supported missionaries, we have three widows, two families semi-retired, two with young children and one in a semi-hostile country. There are also many additional missionaries we consider friends of GBC that we specifically support in prayer.

I am still the President of our church association's regional state chapter, NY IFCA International. We have monthly zoom meetings to encourage one another. At present I have been asked to continue in this position even after moving to TN since it is by zoom and no one else is willing or able to take it over. I attended the yearly retreat for Regional Presidents held in February at Bob Jones University in Greenville, SC. Diane and I also attended the IFCA International conference in June which was in Los Angeles, CA. Since I am retiring I agreed to be nominated and then was elected to the Board of Directors, so I will be attending the IFCA conventions for at least the next four years. Any of our church leaders and their wives are invited to attend it with Diane and me. Next year will be in Kalamazoo, MI

I praise the Lord for the many faithful servants of the Lord at GBC. Some of them will be specifically named in the reports that follow, and many others serve behind the scenes, and some are known only to the Lord since they prefer to be anonymous. We are all blessed by them. Please read through the various reports from the many ministries listed in the table of contents. I think you will find them encouraging as you read what the Lord has done in the past fiscal year and what is being planned for the new one. There are also many opportunities to serve the Lord within these ministries - or consider starting a new one if the Lord lays that on your heart.

I am personally blessed to serve alongside those who serve as an Elder, Deacon, Deaconesses or leader of our various ministries. Most of them are listed on our reaffirmation page at the end of this report. I want to give special recognition to Monica Whitney who served as a Deaconess on our Women's Servant Council for many years. She and Jim have retired and moved to Pennsylvania. We wish the Lord's blessings on them as they enter this next phase of their lives.

Change is a normal part of life. Children grow up. Adults get older. People move. Society fluctuates. Churches change to reflect the gifts and abilities of those in its congregation. New ministries start while old ministries fade away. What does not change is our God and the purposes He has given to us as individuals and as a church body. Grace Bible Church will continue to strive to be as effective as possible in *Glorifying God by Making Disciples of 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; *Cultivated 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 remains firm even if the changing paradigms in our community and society make that more difficult.

May each of us continue to faithfully serve our Lord Jesus Christ in our 2026-2026 fiscal year 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 mature in Him.

Simply a Slave of the Lord Jesus Christ



Pastor Scott L. Harris

September 8, 2026

Pastors' Report - Statistics & Activities: September 2024 - August 2025

TEACHING MINISTRIES:	Sermons: AM - 45	Sunday School Classes - 37
Men's Retreat Seminar - 1	Homeschool Co-op Bible Studies - 19	
Thanksgiving Service - 1	Counseling - a lot	Eschatology Q & A - 1
Christmas Eve	New Year's Eve	

OTHER SPEAKERS:		
Tim Malvaso (9/28)	Tom Stiles (11/23 - SS, AM, PM)	Philip Jordan (2/8/26)
Ed Colón (3/8 & 4/19)	Sam Ramac (3/15 & 6/28)	Jonathan Harris (3/22 PM & 7/5)

SPECIAL CHURCH ACTIVITIES

Church Financial Reports	Budget Meetings	Leader Evaluations
Annual Reports	Annual Celebration (10/5)	Homeschool Co-op Planning
Men's Retreat (9/25-27)	All Church Workday (10/25)	Blood Drives - 12
Harvest Dinner (11/23)	Thanksgiving Service (11/27)	Prep. / clean Garage
East Fishkill Town Day Outreach (9/20)		Spread Item #4
Christmas Eve	New Year's Eve	Tax Reports
Restore GBC Website	Pastoral Search Documents & Methodology	
Good Friday Service (4/3)	Sunrise Service & SS Breakfast (4/5)	
All Church Workday (4/18)	Blood Drives - 3	Homeschool Coop meetings
All Church Fellowship (4/5)	Preparation of men for Elders Exam	Ed & Sam Elders exam (5/23)
Pastoral Search - correspondence / interviews with 3 possible candidates		
Elder Examination - Jonathan (6/20)	Ordination Service (7/12)	VBS (7/20-25)
Parent Dedication (8/2)	Ulster County Fair Outreach (8/4-9)	Church Picnic (8/15)
Leader evaluations	Prepare Deacon Training Notebooks	

REGULAR CHURCH ACTIVITIES

Administration	ACE & Deacons Meetings	Missions Meetings
Wed. Prayer Meetings	Plan worship services	Web Sites - Updates
Bulletins (write)	Hospitality	Discipleship
Correspondence	Counseling	Computer Services
Repairs	Guest Lunches	Men's Lunches
Visitation	Hospital Visits	Change church sign
Review Sermons	Financial Reports	Deacon / Deaconess Annual Reviews
Snow plow - 6	Update SermonAudio site	Quarterly Business Meetings
Church & Parsonage Repairs		

OTHER ACTIVITIES

Pastors Meetings (1)	IFCA CORPS Meetings (2/9-11/2026)	Shepherd's Conference (3/5-7)
CCF Retreat (3/13-15)	Borean / Lineberger Wedding (4/20)	Morphet / Guest Wedding (5/16)
Colón / Weiss Wedding (6/19)	IFCA Convention (6/29-7/3)	Elected to IFCA Board of Directors
Lunch with Pastor & Iris Hyon (7/5)	Brunch with John & Monica Zheng (7/5)	
IFCA Regional Zoom Mtgs (5)	Diane's neck surgery (8/12)	

Baptisms -

MEMBERSHIP as of August 31 is 66 active, 3 inactive, 14 in process

ATTENDANCE AVERAGES - 2025 / 26

<u>Month</u>	<u>At Church</u>	<u>Internet</u>	<u>Month</u>	<u>At Church</u>	<u>Internet</u>
September	125	148.8	March	115.6	191
October	128.5	101.5	April	130.5	175.2
November	120	96	May	113.2	103.2
December	118.1	88.5	June	111.25	95
January	89.3	283	July	116.67	112.5
February	106.8	224.3	August	104.8	72

Pastoral Intern Report

In addition to his responsibilities as the Music Director (see above), Jon prepared for and passed his ordination council June 20 and was affirmed as an elder along with Ed Colón & Sam Ramac with a formal ordination service held July 12. He then began regular participation in elder meetings. He has since then been preparing for the additional preaching, teaching, shepherding, leadership and administrative responsibilities he will have as the Executive Pastor after Pastor Scott Harris retires at the end of this year.

Music Ministry Report

Over the past year we have continued rotating praise teams, coordinated primarily by Jon Harris, Jimmy Ryan, and Ed Colon, who arrange musicians and singers for various Sundays. Michelle Solomon will help with coordination in the coming year.

We have introduced or reintroduced several songs, including *On Jordan's Stormy Banks*, *I Will Trust My Saviour Jesus*, *The Solid Rock*, *The Promised Land*, and *Your Cross, O Lord*. We have continued to work with fewer musicians and singers available, which has also meant fewer special music presentations. The children presented a small program last Christmas and another at Easter.

Liz Whitney is planning a more expansive Christmas program for this December.

The quality of the slideshow and song selections has remained stable.

We continue to welcome anyone in the church who wants to serve in this ministry and has the needed musical abilities.

Contact Jon Harris at 845/475-2553 or jeharris2@liberty.edu

Transition of Leadership at Grace Bible Church

We have been working toward a plan to transition the church to new leadership ever since Diane was diagnosed with Stiff Person Syndrome (SPS). We praise the Lord that in His mercy He has allowed Diane to remain medically stable with her SPS so that she and Pastor Harris have been able to remain here while a transition plan was developed and started to be implemented this year.

A plan and means to efficiently search for possible pastoral candidates from outside the church was developed and then implemented this past March. It was very effective in limiting applications to men that would meet our requirements and were willing to move here. We screened and interviewed three men in quick succession. We determined the first man would not be a good fit for GBC. The second man decided he would not be a good fit for GBC. The third man took another position in a church near where he was living and easy driving distance of their families. By mid-June it was apparent it would be difficult to have a six month transition period with a new pastor before Pastor Harris moved.

With the ordination of Ed Colón, Jonathan Harris and Sam Ramac as Elders, there was now a team capable of leading the church without calling a man from outside the church. That is now the plan. They will work in harmony with one another in shepherding and giving oversight to all the ministries of the church with each man taking on particular responsibilities and rotating the preaching. The duties of elders are listed in Article VI, Section C, 2. These men will also be taking on the duties of the Senior Pastor listed in Article VI, Section B, 5. The Elder overseeing any particular ministry is an ex-officio member of that ministry's committee. Each Elder will be shepherding portions of the congregation.

This list is the preliminary plan and is subject to change. It is presented in this report only to show that there has already been a lot of thought and work going into ensuring the transition to a new leadership structure will provide the needed ministry oversight. This list also provides the initial contact person for the various areas of ministry.

Jon Harris:

- Oversight of: • Preaching & Pastoral Prayer schedule, • Vetting guest speakers, • Order of service & Bulletin, • Church Prayer Requests (receive, edit & distribute), • Visitation, • Church Websites, web-pages, & social media, • Office Supplies & Equipment, • Church interaction with government entities and related required businesses (State, County, Town, IRA, SSA, insurance), • Annual evaluations of church leaders, • Parsonage matters.
- Chair Business meetings
- Main Contact by phone and email for church related business
- Receive & distribute church mail
- Liaison to IFCA International

Ed Colon:

- Oversight of: • Discipleship, • Counseling, • Christian Education (Sunday School, Children's Church, Home-school Cooperative), • Evangelism, • Weddings & Funerals, • Budget preparation, • Red Cross Blood Drives
- Schedule worship leaders & communion rotation
- Liaison to Deacons

Sam Ramac:

- Oversight of: • Church membership, • Baptisms, • Teacher training, • Training of Elders, Deacons & Deaconesses, • Missions, • Teen ministries, • Trail Life and American Heritage Girls.
- Liaison to Deaconesses

Note that "Oversight" refers to having responsibility over that ministry area to ensure the work is being done, done well, and that the workers in it are properly trained. It does not mean that Elder will be necessarily be carrying out that work himself, though he may do so.

Evangelism Report 2025-2026

Members of GBC and our friends strive to share the Gospel of Jesus Christ in various public settings several times a week. We preach Christ crucified and resurrected using the law to bring the knowledge of sin. The Evangelism Committee consists of Dominic Bonasio, Ed Colon, Ronni Edelman, Lance Nitahara, Colin Priest and Ed Mendoza.

We evangelize weekly in Beacon, Poughkeepsie, The Walkway. We share the Gospel in one-to-one conversations, hand out Gospel tracts, open-air preach and give a "ARE YOU A GOOD PERSON?" test in a booth type setting at local fairs, venues, parks and parades. We will also run evangelism training classes using the Way of The Master training materials.

Many people helped over 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, Mansion Square Park in the city of Poughkeepsie, Beacon, the Walkway Over the Hudson, the Ulster County Fair, Dutchess County St Patrick's Day Parade, Beacon St Patrick's Day Parade, 4th of July Parade, Halloween Outreach, Wappingers Community Day, East Fishkill Community Day, Wappingers Christmas Parade & Tree Lighting, & a local Gay Pride Festival. We were able to pass out Gospel tracts, bibles and share the Gospel with people one to one.

Our main areas of evangelizing are Beacon, the Walkway over the Hudson when weather permits, South Road Plaza in Poughkeepsie during the Holidays and Mansion Square Park. Beacon is getting bigger, especially on the weekend when crowds are huge. The Walkway is a great tourist spot that keeps increasing each year with the amount of people that attend. At Mansion Square Park we are able to feed & clothe the homeless but more importantly we share the Gospel with them one to one, give out Gospel tracts, Bibles and pray with them.

We held a Way of the Master Basic Evangelism Course in which we were able to equip people to share the gospel using the law to bring the knowledge of sin. This is an 8-week course where you will learn to share the Gospel simply and confidently with family, friends, and strangers.

Our biggest event of the year is the evangelism booth at the Ulster County Fair in August, which lasts 6 days. We set up an "ARE YOU A GOOD PERSON" booth, and many people came out to help once again! Praise God for His faithfulness and for providing laborers!

We will continue our efforts in 2026-2027 to spread the Gospel to this lost and dying world. As we continue going to many of our regular locations, we hope to add other state and county parks and trips to NYC for open-air preaching. We will also be attempting to evangelize at local colleges and add more fairs. We will be setting up signs with different phrases to help spark conversations along with doing Good Person tests on the streets of Beacon, the Walkway, etc.

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

GBC YOUTH MINISTRY 2025-2026

The goal of GBC Youth Ministries is to help our teens develop a Christ-like character. At the same time, we want them to enjoy the meetings, have time for socialization and be able to participate in some fun activities. The Youth Ministry consists of grades 8th to 12th.

We meet Wednesday nights at 6:30pm with snacks and a lesson. We then go to free time where they make use of our field for soccer, basketball court, volleyball, etc. We also use the gymnasium at Myers Corners Elementary School. We average around 15 kids.

We started in October with an opening pizza party and an introduction to our lessons that will be on the Attributes of God taken from Payl Washer's book, Know the Living God. Each lesson will end with a short video on the Gospel and/or evangelism. We then went over Halloween, the occult and how to use this day for evangelism to bring God glory and honor.

Alex Morphet filled in and finished up with doing a variety of Christian attribute topics throughout the spring, covering topics in Proverbs such as trusting in the Lord for understanding, making wise use of time and resources, and interpersonal communication and conduct.

In June he did a lesson on Serving and the following week he did a Service Project evening, where they broke into groups and completed various needed tasks around the church. For the summer he covered the book of James through the lens of a Christian teen.

Respectfully,

Dominic & Heather Bonasio

Alex Morphet

Youth Ministry Leaders

Deacons Report FY 2025-2026

The Deacons are here to assist the Elders and serve the church. At GBC, this is fulfilled by maintaining church property (including the church building, grounds and parsonage), providing church security, supporting IT-related needs, promoting opportunities for other men to serve, supervising financial operations within the church, developing the annual expense budget and assisting the Elders, as needed.

Deacons this past year included: Ed Colón, Mark Artis, Phil Jordan, Sam Ramac, Randy Ryan, Alex Savas and Jeff Lowery. Colin Priest is currently a Deacon Intern and going through training. Ed and Sam have since become Elders, as the Lord continues to grow and mature them for His service.

It is a great privilege to serve alongside these men, all of whom have demonstrated great humility, Biblical knowledge and dedication to the Kingdom of Christ. Most of these men 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.

We had a blessed 2025-2026 season, and in addition to a multitude of maintenance projects and routine items, here are some highlights from this past year:

- We completed our first fiscal year using our new Church software, ChMeetings. A special thanks to Nancy Hamilton, Kryssy Artis and Ed Colón for learning and adapting to the software throughout the year.
- We also implemented our text alert system (for emergencies, church service changes, delays, etc.) using ChMeetings. A special thanks to Phil Jordan for coordinating that effort.
- We replaced the Parsonage water heater and the main water line from the Parsonage to the Church (both had leaks).
- The Worship Center Carpet was cleaned.
- Also, a special thanks to all of the men who stepped up and preached when Pastor was away and continued support for EFC.

Lastly, thank you to all of the individuals and families who attended our 'All Church Workdays' and/or completed projects on their own time. We are grateful for all that we have done and have planned to do this upcoming year.

Submitted by,
Mark Artis, Chairman of Deacons

Deaconess Annual Report September 2026

This year saw some changes in our Deaconess board. The Deaconesses currently are: Kryssy Artis, Jandry Bernal, Nancy Halpin, Diane Harris, Madie Ramac and Nancy Savas. Teresa Garcia is in the training process.

Deaconesses are simply servants (diakonos in Greek) A female deacon. We submit to the elders and seek to be used by God to serve in the church in ways more appropriate for women such as reaching out to struggling women, oversight of the nursery, kitchen, pantry, organizing women's fellowships, ladies Bible studies, organizing meal trains and benevolence, church fellowships, lost and found items, church cleaning and supplies, decorations, set up for communion, visitor lunches and more. We work with the women in the church to help them utilize their spiritual gifts and encourage them to serve, and are blessed to have many willing helpers.

This year we changed our experiment of last year having several committees for church fellowships to one person taking charge of each fellowship and finding volunteers to help. The one exception is the woman's fellowship, which still has a committee. We host some of the baby and bridal showers and give oversight and help where needed for ladies learning to help in ministries. Pastor Harris started a Deaconess training last year that is now in round three. I, (Diane) will be trading roles with Jandry Bernal after the September meeting. She will become chair and I will be secretary. We will reevaluate other changes at our October meeting.

For questions or a desire to serve in various ministries, please contact these ladies:

Nursery - Nicole Lowery

VBS - Nicole Lowery

Church cleaning - Chloe Priest

Biannual church workdays- Diane Harris and Jandry Bernal

Lost and Found - Diane Harris and Annie Sampugnaro

Communion set up - Karen Ryan and Alicia Lee

Kitchen cleaning - Kryssy Artis and Annie Sampugnaro

Ladies Bible studies - Diane Harris and Melanie Colon

Purchasing Kitchen and bathroom supplies - Karen Ryan

Women's Fellowships - Lauren Husni

Holiday decorations - Odette Mendoza and Karen Snowman

Benevolence - Diane Harris and Kryssy Artis

Respectfully submitted,

Diane Harris

Chair of Deaconesses

2025/26 GBC Missions Report

We are very committed to our missionaries and try to stay in touch with them. We have a missions update and prayer meeting the second Sunday of each month at 6 PM. Our Women's Fellowship has a missions emphasis every December where we hear how each missionary is doing and pray for them. We also write letters to all of them and send cookies to those in country.

Our commitment to our missionaries continues after they retire or are widowed. We now have three widowed missionaries. We keep in touch with them through emails and phone calls. We also sent books to encourage them in their grief and adjusting to life without their husbands.

Ute Poysti (European Mission) is supported as the semi-retired widow of David who passed away in July 2024. Her daughter, Rachel passed away from acute leukemia in July 2025. Ute continues in ministry as she is able in evangelism and working with churches in Bavaria that her husband and she planted.

Faith Brennan (ACII) is the widow of Tim who graduated to glory in October 2021. She continued serving in the ministries at Camp Canaan in discipleship and counseling until recently when she fully retired. She continues to live at Camp Canaan supported by her own resources and family. We will discontinue our financial support of her this fiscal year, but will continue support her in prayer. She has lots of grand-kids to keep her busy.

Fran Knauss (Trans World Radio) is supported as a semi-retired missionary. Her husband, Alex, passed away in March 2024. Fran has had a difficult time with her own health issues but does all she can in continued support of Trans World Radio. She lives in Penny Farms in FL, a town set up for retired missionaries. She has 2 sons, neither of whom are Christians. Please pray for Fran's comfort and health And don't hesitate to call her! She is a wonderful senior saint with a lot of wisdom.

Gary and Elaine Allen founded Christian Mission to the United Nations Community in the 1980's which he directed until it closed in 2024. Gary now directs Statecraft, a similar ministry but scaled down allowing them to semi-retire. Gary continues writing newsletters and corresponding with those in high level government positions around the world. Their ongoing prayer requests include Gary's writing ministry, maintaining health, and their son Scott who has PTSD and needs the Lord.

Chad and KaraMia Dexter (Commission to Every Nation) serve in the Philippines. Chad teaches Bible, theology and pastoral ministry classes to pastors and men training to be pastors. He has become proficient in the Tagalog language to communicate well. KaraMia is a native Filipina. She does a lot of hospitality and home-schools her 4 boys - Titus, Kenan, Noah & Gabriel who has several health problems. Please pray for him and for God's blessing their extensive ministry endeavors.

John and Monica Zheng (TMAI) serve the Lord in Indonesia and have 3 children - Charissa, Ezra & Eden. His ministry is very similar to Chad Dexter with the addition of helping to plant a church. John knows five languages and is doing much better with Indonesian. Monica is a native Indonesia, so is very helpful with that as well as running the house and homeschooling the children. Pastor & Diane were able to meet with them when all of them were in California for conferences last June./

Leo & Irma DiGilio (Word of Life, Mexico) are now semi-retired after serving for many decades with Word of Life (WoL). They started the WOL ministry in Mexico and have helped those starting ministries in other nations. Leo was director overseeing WOL ministries in Mexico, Central America and the Caribbean until stepping in 2024. They now live near their son in Mexico City helping with the church that was started there. Leo continues to preach and teach the Scriptures and train people in Bible study and evangelism, but at a slower pace than previously.

Our missions trip to the Dominican Republic was July 9 - 17. The group this year consisted of Winston & Jandry Bernal, Teresa Garcia and Grace Thomas. The ladies worked with churches in Santiago and its vicinity teaching women sewing skills, Bible studies and a children's outreach. Winston worked with a church that operated a rehabilitation center outside of Santiago teaching Bible studies. They also worked again with a church and the Compassion Center in CienFuegos

We also support several missions organizations.

I.T.E.M. (International Training & Equipping Ministry) has had a primary focus on a dozen Sub-Saharan African nations but has now expanded to India and is considering other nations. The focus of this mission organization is training and equipping pastors in Bible exposition and being able to preach and teach on that basis. Many of these men have little formal education and therefore little ability to analyze a Biblical text and explain what it means. This is done on a seminar basis. Volunteer pastors from the USA teach the seminars while training pastors in the host country to eventually take over the ministry in that nation. It is similar in purpose to what John Zheng and Chad Dexter do, but includes those with a lower educational level.

NY Families (Formerly NYCF) is headed up by Jason McQuire. It is a Christian lobby group in Albany for moral and Christian worldview issues. They also provide a weekly Bible Study for legislators and their staff. Jason has been a thorn in the side of the secular politicians through his writing, lobbying and lawsuits. Pray for Jason who is now battling terminal cancer and is actively looking for a replacement to direct the ministry.

Life Savers is a gospel centered crisis pregnancy organization headquartered in the Catskills. It also provides parent training and discipleship.

Russian Christian Radio exists to *"reach hopeless and broken Russian-speaking people with the transforming love and power of Jesus Christ."* Its primary ministry has been Bible teaching via radio and internet. However, it also has a focus on providing materials for prison ministry and operates a couple of half-way houses to disciple men who have been freed from jail to enable them to walk with Christ and re-enter society.

IFCA International is our church association. Our financial contributions help sustain the office staff and ministry support they provide to those in our association and beyond. See <https://www.ifca.org/>

Other missionaries we consider friends of GBC and we support in prayer include Gary & Carol Allen (Christar, Istanbul, Turkey); Slavic Gospel Association (Immanuel's Child), Samaritan's Purse (Operation Christmas Child, etc.), Chris & Debbie Mauger have retired from ministry in Bangladesh, and Chris is now pastoring a church in Maryland. Chris & Terri Chapman have slowed down, but are still active with GEM (Greater European Mission) though they live in Colorado. They have slowed down with much less travel and responsibilities in helping with deaf language Bible translation.

With the retirement of Faith Brennan, the missions committee will begin actively looking for a new missionary family to support. Please pray for us as we do so. If you are interested in missions or would like to find out more, join us at the church on the second Sunday of the month at 6 pm.

Respectfully Submitted



Scott & Diane Harris

Grace Bible Church 2026 Women's Discipleship Report

In 2026 we continued to promote discipleship among the women. We had many women go through the discipleship process with at least 10 in progress now and more to start. We also trained several new disciplers into the ministry. In addition to our own women in the area we disciple Culinary students from the local Culinary Institute. We currently have 21 women approved to disciple others.

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. Although we use a tool, the core of discipleship is life to life, dealing with the personal issues of life and how those relate to the Word of God. This is paramount. 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, memorizing Scripture, 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 discipleship pattern was set by Christ as He disciplined 12 men, who later spread the gospel throughout the world.

It is a pleasure to see women grow! We are 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.

Seven years ago, we completed the process of contracting with Multiplication Ministries to translate their English version of One-to-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. We are making a change in the ladies discipleship coordinator for the 2026-2027 fiscal year with Ronnie Edelman coordinating discipleship. For any woman interested in being disciplined, please email Ronni at ronniedelman1@gmail.com.

For His glory,

Diane Harris
Current Women's Discipleship Coordinator

Men's Discipleship Report – 2025-26

Discipleship is a core ministry at Grace Bible Church which occurs on various 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 we exercise the one-anothering commands of scripture, but we also have a formal One-to-One Discipleship program which is designed to accelerate the growth of young believers and to train the more mature to guide and help those younger in the faith. During 2024-25 there were approximately forty-seven men that attended GBC on a regular basis; twenty-three of them have completed the one-to-one discipleship (49%). During the past year 8 men (including CIA students) were in the one-to-one discipleship process; two of them completed the material; six are still in the process.

Also in 2025-26, a Saturday morning men's group (led by Sam Ramac) continued to meet, and are studying the gospel of Luke. A monthly Men's Fellowship luncheon (coordinated by David Sampugnaro) continues to be held on the 2nd Sunday of the month.

Please contact Ed Colón (845-632-6460) if you are interested in being discipled by a more mature Christian.

Christian Education Report

Children's Church for ages 4-8 rotates teachers month. Though I do not have a list of everyone who was involved in this ministry, all of their service is greatly appreciated. The purpose of Children's Church is as its name. It is to provide a church worship service at the intellectual level of children to enable them to understand God and His word better and worship Him. It also allows their parents to worship the Lord without distraction. Parents who wish to have their young children remain in the main worship service are welcome to do so, though we do ask that they keep their children from being a distraction to others. Melanie Colón keeps this very well organized both in personnel and curricula.

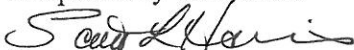
The **Nursery** rotates workers each week. I do not have a list of everyone that has been involved in this ministry, but each is greatly appreciated. The Nursery allows parents to be able to worship without distraction while their infant or toddler is cared for in a safe and loving environment. Nicole Lowery keeps this schedule organized.

Family Bible Hour (Sunday School). The adult portion of this educational ministry has been overseen by Ed Colón. He and other men have been very faithful in teaching through books of the Bible. We have also had missionaries update us on their ministries or explain what they would like to do. We have also had some special teaching presentations by several men when our regular teachers have been away. I do not have a list of everyone who has been involved, but their diligence to study the Scriptures and present what they have learned is both encouraging and appreciated.

The children's portion of the Family Bible Hour was team taught by Victoria Landau and Cayce Nielson. These ladies have been faithful to prepare even when there were Sundays in which we have had no children. Nicole Lowery, Cynthia Jordan and some others have filled in when Victoria and Cayce have been on breaks from their studies at the C.I.A.

Help is always needed for our Sunday ministries to children, both regular teachers and substitutes. We are also in need of a regular Christian Education Director. If you would like to help with any of these, please contact the following people. Nursery - Nicole Lowery (845/546-1839 - nicolebobbi@gmail.com). Children's Church - Melanie Colón (845/401-0493 - bakermom04@gmail.com). Sunday School - Ed Colón (845-616-6974 redeemed92@gmail.com).

Respectfully Submitted


Pastor Harris

2025/26 Website / Social Media Report

The internet ministry of Grace Bible Church is very significant in reaching multiple thousands of 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!

We have many people involved in our various internet based ministries. I do most of the posting on the GraceBibleNY.Org site. Damien Evans posts sermons to sermonaudio and I post classes there. Dominic Bonasio does most of the work with the facebook page. Phil Jordan oversees a team of people involved in our audio and streaming which requires people to work the sound board and additional people to work the video computer. I am not even sure of everyone involved in those but I can recall seeing Phil Jordan, Brad Whitney, Chris Hanganu, Damien Evans, Alica Lee and more recently, Jeremy Fordley in the back along with those working the powerpoint computer.

GraceBibleNY.org Since we are not paying for the premium version of analytic software, I have limited information on the website. We averaged between 28,000 - 43,000 page views per month (25,000 - 39,000 sessions) over the fiscal year. A cyber attack in the early part of the year rendered the statistics worthless for about 5 months. Web site visits can be boosted though an analysis of the site to align it with the algorithms used by search engines. If anyone can do this or can recommend a reputable company that can do this, that would be appreciated. Top pages visited include the landing page, *Biblical Qualification for Church Leaders*, *Resisting the Devil*, *Faith in the Midst of the Fire*, and *No Greater Love*. It is not uncommon for a particular sermon to receive hundreds of views per month.

Sermon Notes, are the written notes of my sermons (not a transcript). The are sent out to over 3,000 individual email addresses each week. That has remained fairly constant the over the last five years. We add new subscriptions at about the same rate that people cancel or the emails bounce.

SermonAudio statistics: September 1, 2025 - August 31, 2026: Total audio plays increased 7% to 8,313 Video plays increased by 53.5% to 25,688. Countries reached - 142. States reached: 50. Total audio plays since 1/1/2021: 113,594+. Total video plays since 1/1/2021: 51,151+

The top listened to / watched sermons on *SermonAudio* from September 1, 2025 - August 31, 2026 were *A Character Sketch of Noah* (234 - Jan., 24, 2026), *The First Advent* (205 - Dec 21, 2025), *Descriptions of the Millennium* (179 - Feb. 1, 2026), *The Second Advent* (175 - Jan. 11, 2026) & *The Difference Between the Rapture & Second Coming* (163 - Jan. 4, 2026).

YouTube statistics. YouTube differs from SermonAudio in having the entire service recorded and not just the sermon. In September 1, 2025 - August 31, 2026 we averaged between 63 -96 views per week of the current sermon. I do not know total views of all sermons posted.

Facebook - From 9/1/25 - 8/31/26 we had 6,375 views from 1,343 viewers. I don't know how many followers there are currently.

Help Needed in 3 Areas. 1) We are always striving to train additional people in running the sound system, video recording and powerpoint during the service. See Phil Jordan or Damien Evans to volunteer. 2) We also need someone that will edit down the YouTube posts to just the sermon & testimonies the week following the broadcast. See Pastor Harris to help with this project. 3) We would like to post on other social media sites, but we need people that can do that for us. See Pastor Harris to help with this project.

Respectfully Submitted,



Pastor Harris

Vacation Bible School 2026 - Emerald Crossing

Volunteers: Thank you to all those who took time and rearranged their schedules in order to serve this year. Between planning, teaching, donating, setting up, making snacks, working in the nursery, singing, cleaning up, etc., there were many who made this ministry possible.

Children: We had around 54 children in attendance this year.

Goal: In a world filled with worry and confusion, kids need to know there is a God who cares for them. At Emerald Crossing VBS, they'll journey through Ireland's lush landscapes, exploring the powerful words of Psalm 23. They'll discover the life of the shepherd-king David and will learn how to cross from worry to peace, from fear to faith, and from uncertainty to a firm foundation in God's Word through a relationship with the Good Shepherd.

Missions project: \$3,117.39 was raised for Slovic Gospel Association's Orphans Reborn Program.

Songs and Skit: Liz Whitney welcomed the children each morning, and Gillian directed the skit held during the closing program each day.

Other:

- * Many took time off of work or rearranged their schedules to be able to serve.
- * Many served in teaching, art, snack, games, registration, nursery, and leading the children from place to place.
- * With many hands serving, a great program came together for the children!

Thank you to all who served in so many ways! Preparation and planning for next year are already under way - we hope to see you for SpyU in 2027!

Respectfully submitted,

Nicole Lowery

Trail Life and American Heritage Girls / Adventure Club

Trail Life and American Heritage Girls are entering their second year!

In 2025-26 we maintained a small group of 5 girls and 10 boys from within the church.

Special events held included: *A family camp-out, *Bingo night fund raising, *Pinewood derby.

There are three major areas of teaching for children: Bible lessons (we are continuing to use *Adventure Club* materials for this part of our meetings). Practical Outdoor Skills (fire building, safe use of knife & axe, outdoor cooking, camping, etc.). Character development (personal character, team building, patriotism, etc.).

For the 2026/27 program we have opened the program to those in our community to join with an interest meeting held September 8 which was well attended. We are excited to see what the Lord will do with these two programs in the coming year

Men's Fellowship Lunch

Men's Lunch Fellowship meets on the second Sunday of the month, directly after the church service. Volunteers provide a hearty meal for the 15 to 35 men and boys who attend. Many of the men bring their sons, and there is no age minimum to attend.

The fellowship is self-supportive with a donation basket.

Besides a goal of blessing the attendees with an inspiring message, the purpose of the ministry is twofold: Strengthen personal relationships between the men, and to provide a venue for men to use their gifts of speaking, and to draw these gifts out of less experienced speakers.

After the meal is served, one of the men is assigned to address the group on one of a variety of spiritual subjects. The speakers share subjects that include Bible studies, messages on a Bible character or historical saint, gospel sermons, testimonies, as well as instructional teachings on practical advice germane to the audience, usually the younger men.

The monthly fellowship provides men with an opportunity to prepare a message, and learn how to address a small crowd in a safe place. Testimonies are a good way for an unexperienced speaker to try out. An informal Q&A session takes place afterward.

In 2026, we had a first-time event featuring two speakers, a father and son sharing together with the men.

Feedback from attendees of the lunch fellowship has been exclusively positive.

In 2026, ten monthly men's lunch fellowships are planned, each with a different speaker. (The fellowship is suspended in July and August due to low attendance in the Summer.)

One goal for 2026 and into 2027 is to challenge men who have never before been a speaker. Another goal is to encourage younger men and boys to attend, and their numbers have been growing.

Another goal is to increase attendance, and possibly include fellowships for July and August in 2027. Attendance is helped by a quick announcement in the church service to plug the men's lunch fellowship, on days it occurs. However, it may be advantageous to announce upcoming mens lunch events the week BEFORE, as many men show up not knowing about it, or who may already have prior plans for that day.

Submitted by David Sampugnaro

MINISTRY: Women's Fellowships

PURPOSE: The purpose of Women's Fellowships is to promote true biblical fellowship among the women of Grace Bible Church and provide opportunities for outreach and evangelism through planned activities. True fellowship includes mutual edification, encouragement, spiritual growth, and the development and use of spiritual gifts.

STATUS: The "Women's Fellowship Committee" hosted three fellowship events from September 2025-August 2026. The themes of our events were: Annual Ladies Missionary Fellowship (12/07/2025), Rooted in Love (04/19/2025) and Receiving the Word in Purity (06/06/2026).

We decided to host our fellowship events on different days and times throughout the year again to try to accommodate the availability of the women and young ladies at our Church. We even hosted one event at a local diner, so everyone could come and enjoy a time of fellowship without any prep-work or clean-up needed.

GOAL: We look forward to planning at least four fellowship events in the calendar year ahead!

Furthermore, we are very grateful for all of the women and young ladies who dedicated their time to the "Women's Fellowship Committee", played a part in any of our fellowship events, attended our events and prayed for us this past year.

Gratefully,

Lauren Husni (On Behalf of the "Women's Fellowship Committee" which consists of: Lauren Husni, Kryssy Artis, Crystal Vargas, Melanie Colon, Danielle Smith, Alyce Evans, Bethany Hoffman, Grace Thomas and Maricela Fordley.)

Church Leader Affirmation - 2026-27

Affirmation and Re-affirmation are based on whether or not the individual meets the Scriptural qualifications for their office. If you believe they meet the qualifications, then rejoice in God's blessing to GBC. 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 Advisory Council to the Elders, 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. 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). Unsubstantiated accusations will not be received (See 1 Timothy 5:19). (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

Ed Colón

Jonathan Harris

Scott Harris

Sam Ramac

Minster of Evangelism: Re-affirmation Must at minium meet qualifications for a Deacon

Dominic Bonasio

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

Mark Artis

Jeff Lowery

Philip Jordan

Alex Savas

(Note: Dominic Bonasio, Randy Ryan & Emmanuel Vargas are on leaves of absence)

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)

Kryssy Artis,

Jandry Bernal

Nancy Halpin

Diane Harris

Nancy Savas

Madie Ramac

(Crystal Vargas is on a leave of absence)

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

Treasurer: Nancy Hamilton

Assistant Treasurer: Karen Ryan

Church Clerk: Crystal Vargas

Music Director: Jonathan Harris

Christian Education Director: We are in need of a Christian Education Director

PROPOSALS

2026-27 Church Budget - See pages 19-21 of the Annual Report

Proposed Budget 2026-27

Grace Bible Church

Category	2026-27
Income	
General Income	\$270,000.00
General Income	\$270,000.00
Total	\$270,000.00
Expenses	
Compensation, Minister of Evangelism Expenses	\$10,776.00
Salary, Minister of Evangelism	\$10,776.00
Compensation, Ministers & Secretarial Expenses	\$16,838.00
Wages & FICA, Secretarial	\$14,000.00
Wages, Ministry Assistant #1 (Phil J.)	\$2,400.00
Workers' Comp & DBL Insurance, Secretarial	\$438.00
Compensation, Executive Pastor	\$33,700.00
Salary, Pastor (Jon H.)	\$30,000.00
FICA, Executive Pastor	\$3,700.00
Compensation, Sr. Pastor Expenses	\$36,286.00
FICA, Sr. Pastor	\$2,442.00
Salary, Sr. Pastor	\$20,080.00
HRA Fund - Health Insurance Transfer-Out	\$9,600.00
HRA Fund - HRA Expenses Transfer-Out	\$4,164.00
General Expenses	\$82,163.00
Auto Mileage Reimbursement, All Staff	\$3,175.00
Banking Fees (bounced checks, late fees, interest charged)	\$60.00
Benevolence Expenses	\$480.00
Business Expenses, Staff, Elders	\$2,000.00
Business Expenses, Hospitality, Elders	\$1,500.00
Business Expenses, Sr. Pastor (new equipment, books, taking another Pastor out for meals, etc)	\$864.00
Capital Fund Transfer-Out	\$24,000.00
Deacon Expenses	\$180.00
Elder Expenses	\$210.00
Deaconess Expenses	\$48.00
Electric, Church	\$5,000.00
Electric, Parsonage	\$3,300.00
Fellowship Activities Expenses	\$900.00
Gas, Parsonage	\$3,400.00
Insurance, Church	\$9,792.00
Kitchen Supplies	\$1,872.00
Leadership Training	\$3,900.00
Legal Representation	\$250.00
Maintenance & Repairs: Church Building	\$4,200.00
Maintenance & Repairs: Grounds	\$1,200.00
Maintenance & Repairs: Parsonage	\$1,200.00
Nursery	\$60.00

Proposed Budget 2026-27

Grace Bible Church

Category	2026-27
Office Expenses	\$1,500.00
Oil, Church	\$6,000.00
Property Levy	\$660.00
Sanitation (Royal Carting)	\$520.00
Security (monitoring service, equipment, door repairs, etc)	\$1,200.00
Telephone (Verizon/VOIP reimbursement to Sr. Pastor)	\$372.00
Voice Magazine, IFCA Subscription	\$120.00
Water and Sewer	\$1,500.00
Worship: Music Expenses (CCLI license, equipment, piano tuning, software, etc)	\$1,500.00
Worship: Supporting Expenses (bulletin covers, decorations, communion, etc)	\$1,200.00
Local Missions Expenses	\$28,336.00
Advertising (Yellow Pages, etc.)	\$390.00
Assimilation	\$220.00
Children's Missions - American Heritage Girls	\$600.00
Children's Missions - Trail Life Boys	\$600.00
Children's Missions - Vacation Bible School (VBS)	\$900.00
Christian Education	\$660.00
College Ministries	\$600.00
Discipleship Materials	\$672.00
Evangelism Training	\$54.00
Honorarium/Visiting Ministries	\$12,000.00
Literature - Materials	\$900.00
Local Outreach	\$3,720.00
Men's Fellowship	\$600.00
Men's Retreat	\$600.00
Teen/Youth Ministry	\$600.00
Tracts & Gospel Literature	\$1,500.00
Websites & IT (Google, Microsoft, DreamHost, Sermon Audio, Juno email)	\$3,600.00
Women's Fellowship	\$120.00
Mission Organizations Expenses	\$15,269.00
Bible Education Fund Transfer-Out	\$552.00
D.R. Missions Fund Transfer-Out	\$4,350.00
Devotionals	\$125.00
IFCA International (quarterly payments)	\$1,200.00
International Training & Equipping Ministry-ITEM (quarterly payments)	\$2,502.00
Life Savers (quarterly payments)	\$1,200.00
Missions Mailings	\$120.00
New York Families Actions-NYFA (quarterly payments)	\$1,560.00
Russian Christian Radio-RCR (quarterly payments)	\$3,660.00

Proposed Budget 2026-27

Grace Bible Church

Category	2026-27
Missionaries Expenses (GBC quarterly payments to missionaries)	\$42,635.00
Allen, Gary & Elaine: Statecraft	\$4,375.00
Dexter, Chad & Kara Mia: Commission to Every Nation-CTEN	\$8,484.00
DiGilio, Leo & Hirma: Word of Life-WOL	\$4,438.00
Knauss, Fran: Trans World Radio-TWR	\$3,900.00
Poysti, Ute: European Christian Mission-ECM	\$9,030.00
Zheng, John & Monica: Grace Ministries International-GMI	\$4,764.00
New Missionary (TBD)	\$7,644.00
Total	\$266,003.00

Proposed 2026-27 Budget Notes

General Overview

Expenses were maintained at or below budget for most of the budgeted line items during the fiscal year ending August 31, 2026. In keeping with the giving patterns for 2025-2026, the budgeted expected income is reduced about 8.5 % from \$295,000 to \$270,000.

General Expenses

The proposed budget is about 9% lower than the previous budget (\$266,003 v \$292,114), due primarily to the retirement of the Senior Pastor. Individual items were slightly modified to come closer in line with expenditures, but there are a few significant increases. Jon Harris has been affirmed to come on as a part-time Interim Pastor and will lead with the two other elders, Ed Colón and Sam Ramac. Jon has agreed to receive a salary from the church while Ed and Sam elected not to. Nevertheless, they will receive honorariums when they fill the pulpit so that specific line item was increased by \$7,800.

Hospitality reimbursements have been added to help defray those types of costs to the elder team were also introduced into the budget.

Compensation for Secretarial and Ministry Assistants was reduced to reflect actual history and the removal of a ministry assistant. Although we do not currently employ a Secretary, there is still a need in the church, consequently, that opportunity remains budgeted.

Missionaries

Our participation in the great commission, to reach every nation with the gospel of Christ, involves the financial support of a number of domestic and overseas missionaries. Faith Brennan retired in August and is no longer in need of our support. Some of the funds that were being used to support her will be used to give our remaining missionaries a cost of living increase, and the rest (\$7,644) has been designated for use to support a new missionary to be determined in the future.

Designated Funds

Although there were significant unbudgeted capital expenditures last year (\$39,427) there were sufficient funds in Capital Fund to address them. Among them were: the replacement of a water line from the parsonage to the church; the new parsonage entrance; the replacement of the water heater in the parsonage and new permanent basketball hoops. In anticipation of several capital projects that need to be done, that line item in the General Fund was increased to \$24,000 to be transferred to the Capital Fund.

If you have any questions regarding the Proposed 2026-27 budget, please speak with any of the elders or deacons

Budget v Actual 2025-26

Grace Bible Church

Category	Year to Date			
	Bud	Act	Dif %	Dif
Income				
General Income	\$295,000.00	\$279,762.11	5.2%	\$15,237.89
General Income	\$295,000.00	\$0.00	100.0%	\$295,000.00
Bank Interest	\$0.00	\$7,849.14		-\$7,849.14
Digital Offerings (Credit, Debit, ACH)	\$0.00	\$34,060.24		-\$34,060.24
Physical Offerings (Cash, Check)	\$0.00	\$237,072.05		-\$237,072.05
Stock Dividends	\$0.00	\$780.68		-\$780.68
Local Missions Income	\$0.00	\$383.00		-\$383.00
Donations: Christian Education	\$0.00	\$50.00		-\$50.00
Donations: Discipleship Materials	\$0.00	\$40.00		-\$40.00
Donations: General Fellowships	\$0.00	\$70.00		-\$70.00
Donations: Men's Fellowships	\$0.00	\$223.00		-\$223.00
Donations: Teen/Youth Ministry	\$0.00	\$0.00		\$0.00
Donations: Women's Fellowships	\$0.00	\$0.00		\$0.00
Total	\$295,000.00	\$280,145.11	5.0%	\$14,854.89
Expenses				
Compensation, Minister of Evangelism Expenses	\$10,400.00	\$10,565.29	-1.6%	-\$165.29
Salary, Minister of Evangelism	\$10,400.00	\$10,565.29	-1.6%	-\$165.29
Compensation, Ministers & Secretarial Expenses	\$34,415.00	\$19,413.88	43.6%	\$15,001.12
Wages & FICA, Secretarial	\$14,000.00	\$2,773.45	80.2%	\$11,226.55
Wages, Ministry Assistant #1 (Phil J.)	\$3,000.00	\$855.00	71.5%	\$2,145.00
Wages, Ministry Assistant #2 (Jon H.)	\$17,000.00	\$15,351.43	9.7%	\$1,648.57
Workers' Comp & DBL Insurance, Secretarial	\$415.00	\$434.00	-4.6%	-\$19.00
Compensation, Sr. Pastor Expenses	\$88,330.00	\$88,330.00	0.0%	\$0.00
FICA, Sr. Pastor	\$7,326.00	\$7,326.00	0.0%	\$0.00
Retirement, Sr. Pastor	\$7,000.00	\$7,000.00	0.0%	\$0.00
Salary, Sr. Pastor	\$60,240.00	\$60,240.00	0.0%	\$0.00
HRA Fund - Health Insurance Transfer-Out	\$9,600.00	\$9,600.00	0.0%	\$0.00
HRA Fund - HRA Expenses Transfer-Out	\$4,164.00	\$4,164.00	0.0%	\$0.00
General Expenses	\$71,991.00	\$63,905.78	11.2%	\$8,085.22
Auto Mileage Reimbursement, All Staff	\$3,000.00	\$1,763.30	41.2%	\$1,236.70
Banking Fees (bounced checks, late fees, interest charged)	\$60.00	\$183.38	-205.6%	-\$123.38
Benevolence Expenses	\$804.00	\$71.70	91.1%	\$732.30
Business Expenses, All Staff	\$2,200.00	\$76.64	96.5%	\$2,123.36
Business Expenses, Sr. Pastor (new equipment, books, taking another Pastor out for n	\$5,619.00	\$5,792.44	-3.1%	-\$173.44
Capital Fund Transfer-Out	\$12,000.00	\$12,000.00	0.0%	\$0.00
Deacon Expenses	\$180.00	\$93.34	48.1%	\$86.66
Deaconess Expenses	\$48.00	\$0.00	100.0%	\$48.00
Electric, Church	\$4,000.00	\$5,212.12	-30.3%	-\$1,212.12
Electric, Parsonage	\$3,300.00	\$3,370.78	-2.1%	-\$70.78
Fellowship Activities Expenses	\$900.00	\$574.60	36.2%	\$325.40
Gas, Parsonage	\$3,400.00	\$2,941.92	13.5%	\$458.08
Insurance, Church	\$9,000.00	\$9,726.25	-8.1%	-\$726.25
Kitchen Supplies	\$1,692.00	\$2,412.63	-42.6%	-\$720.63
Leadership Training	\$3,900.00	\$3,748.18	3.9%	\$151.82
Legal Representation	\$250.00	\$250.00	0.0%	\$0.00
Maintenance & Repairs: Church Building	\$4,200.00	\$3,505.45	16.5%	\$694.55
Maintenance & Repairs: Grounds	\$1,200.00	\$837.84	30.2%	\$362.16

Budget v Actual 2025-26

Grace Bible Church

Category	Year to Date			
	Bud	Act	Dif %	Dif
Maintenance & Repairs: Parsonage	\$1,200.00	\$1,356.00	-13.0%	-\$156.00
Miscellaneous (temporary holding place or personal expense made)	\$0.00	\$6.00		-\$6.00
Nursery	\$90.00	\$0.00	100.0%	\$90.00
Offerings Reimbursements	\$0.00	\$325.00		-\$325.00
Office Expenses	\$1,620.00	\$1,055.39	34.9%	\$564.61
Oil, Church	\$6,000.00	\$2,457.09	59.0%	\$3,542.91
Property Levy	\$660.00	\$622.44	5.7%	\$37.56
Sanitation (Royal Carting)	\$456.00	\$514.32	-12.8%	-\$58.32
Security (monitoring service, equipment, door repairs, etc)	\$1,020.00	\$1,138.74	-11.6%	-\$118.74
Telephone (Verizon/VOIP reimbursement to Sr. Pastor)	\$372.00	\$435.46	-17.1%	-\$63.46
Voice Magazine, IFCA Subscription	\$120.00	\$0.00	100.0%	\$120.00
Water and Sewer	\$2,000.00	\$1,454.91	27.3%	\$545.09
Worship: Music Expenses (CCLI license, equipment, piano tuning, software, etc)	\$1,500.00	\$1,432.96	4.5%	\$67.04
Worship: Supporting Expenses (bulletin covers, decorations, communion, etc)	\$1,200.00	\$546.90	54.4%	\$653.10
Local Missions Expenses	\$29,668.00	\$15,421.15	48.0%	\$14,246.85
Advertising (Yellow Pages, etc.)	\$390.00	\$0.00	100.0%	\$390.00
Assimilation	\$220.00	\$0.00	100.0%	\$220.00
Children's Missions - Adventure Club	\$200.00	\$0.00	100.0%	\$200.00
Children's Missions - American Heritage Girls	\$600.00	\$93.48	84.4%	\$506.52
Children's Missions - Trail Life Boys	\$600.00	\$336.71	43.9%	\$263.29
Children's Missions - Vacation Bible School (VBS)	\$900.00	\$549.88	38.9%	\$350.12
Christian Education	\$540.00	\$763.49	-41.4%	-\$223.49
College Ministries	\$708.00	\$620.00	12.4%	\$88.00
Discipleship Materials	\$600.00	\$349.75	41.7%	\$250.25
Evangelism Training	\$54.00	\$0.00	100.0%	\$54.00
Honorarium/Visiting Ministries	\$4,200.00	\$4,012.82	4.5%	\$187.18
Literature - Materials	\$900.00	\$0.00	100.0%	\$900.00
Local Outreach	\$13,000.00	\$2,412.71	81.4%	\$10,587.29
Men's Fellowship	\$600.00	\$331.12	44.8%	\$268.88
Men's Retreat	\$600.00	\$600.00	0.0%	\$0.00
Teen/Youth Ministry	\$744.00	\$205.02	72.4%	\$538.98
Tracts & Gospel Literature	\$1,500.00	\$2,012.53	-34.2%	-\$512.53
Websites & IT (Google, Microsoft, DreamHost, Sermon Audio, Juno email)	\$3,192.00	\$3,103.55	2.8%	\$88.45
Women's Fellowship	\$120.00	\$30.09	74.9%	\$89.91
Mission Organizations Expenses	\$14,675.00	\$14,309.47	2.5%	\$365.53
Bible Education Fund Transfer-Out	\$552.00	\$552.00	0.0%	\$0.00
D.R. Missions Fund Transfer-Out	\$4,350.00	\$4,350.00	0.0%	\$0.00
Devotionals	\$250.00	\$0.00	100.0%	\$250.00
IFCA International (quarterly payments)	\$895.00	\$895.00	0.0%	\$0.00
International Training & Equipping Ministry-ITEM (quarterly payments)	\$2,502.00	\$2,502.00	0.0%	\$0.00
Life Savers (quarterly payments)	\$1,080.00	\$1,080.00	0.0%	\$0.00
Missions Mailings	\$120.00	\$4.47	96.3%	\$115.53
New York Families Actions-NYFA (quarterly payments)	\$1,470.00	\$1,470.00	0.0%	\$0.00
Russian Christian Radio-RCR (quarterly payments)	\$3,456.00	\$3,456.00	0.0%	\$0.00

Budget v Actual 2025-26

Grace Bible Church

Category	Year to Date			
	Bud	Act	Dif %	Dif
Missionaries Expenses (GBC quarterly payments to missionaries)	\$42,635.00	\$42,634.25	0.0%	\$0.75
Allen, Gary & Elaine: Statecraft	\$4,375.00	\$4,375.00	0.0%	\$0.00
Brennan, Faith: ACI International	\$9,182.00	\$9,182.00	0.0%	\$0.00
Dexter, Chad & Kara Mia: Commission to Every Nation-CTEN	\$7,989.00	\$7,989.00	0.0%	\$0.00
DiGilio, Leo & Hirma: Word of Life-WOL	\$4,438.00	\$4,438.00	0.0%	\$0.00
Knauss, Fran: Trans World Radio-TWR	\$3,665.00	\$3,665.00	0.0%	\$0.00
Poysti, Ute: European Christian Mission-ECM	\$8,503.00	\$8,503.00	0.0%	\$0.00
Zheng, John & Monica: Grace Ministries International-GMI	\$4,483.00	\$4,482.25	0.0%	\$0.75
Total	\$292,114.00	\$254,579.82	12.8%	\$37,534.18

Account Balances - As of 8/31/2026

8/31/2025
Balance

8/31/2026
Balance

Bank Accounts

Checking	\$89,390.22	\$48,178.30
LBL Financial MM Savings	\$232,717.78	\$243,774.83
M&T Comercial Savings (MoneyMarket)	\$3,208.35	\$21,300.19
TOTAL Bank Accounts	\$325,316.35	<u>\$313,253.32</u>

IBM Stock Value

\$23,447.08

\$26,996.68

Total Cash Assets

\$340,250.00

Credit Card Accounts

Lowe's American Express	-\$2,878.71	-\$2,308.16
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Liability Accounts

8/31/2025
Balance

Income

Expenses

8/31/2026
Balance

Benevolence - Designated				
Scholarship Fund for Sarah Colón	-\$3,416.67	\$0.00	\$3,416.67	\$0.00
Lowery Memorial	-\$403.52	0.00	0.00	-\$403.52
Other	\$264.70	\$100.00	0.00	\$164.70
Bible Education Fund	-\$581.00	-\$552.00	\$673.00	-\$460.00
Capital Fund	-\$38,900.36	-\$12,000	\$39,725.55	-\$11,174.81
D.R. Missions	-\$6,525.44	-\$5,250.00	\$3,222.43	-\$8,552.94
GBC Homeschool Co-op	-\$289.29	-\$543.00	\$745.43	-\$86.86
HRA Fund	-\$39,809.37	-\$13,764.00	\$15,280.72	-\$38,292.65
Immanuel's Child	-\$980.00	0.00	\$980.00	\$0.00
Missions - Other - Projects	-\$100.00	0.00	\$100.00	0.00
Parsonage Improvement Fund	-\$1,854.57	0.00	\$903.94	-\$950.63
Samaritan's Purse (OCC)	-\$1,459.44	-\$1,206.00	\$1,967.36	\$698.08
Severance Liability	-\$79,836.72	-1,698.65	0.00	-\$81,535.37
Statecraft (Tentative)	-\$3,477.67	-\$51,204.97	\$53,110.00	-\$5,382.70
TOTAL Liability Accounts	-\$177,369.35			\$145,976.70

Income beyond Gen. Fund Contributions

\$53,853.97

TOTAL Assets less all liability accounts

\$191,811.10