

July 27, 2020

## **An Encouraging Word For Uncertain Seasons**

“God is the Lord of all times and seasons in life.

Some times are hard, some seasons are dry.

Therefore, God is Lord of hard times and dry seasons.”

I don't know if Charles Swindoll authored that syllogism, but I do know it's been helpful to me as I've quoted it after reading it in one of his books long ago. Whether good times or hard, dry seasons or rainy, I can be certain of God's faithfulness and love for me. In fact, my everyday goal could well be simply to be (as Paul says) “as faithful to the Lord as He is to me” (loose paraphrase of 2 Timothy 2:13).

His love and faithfulness guide my decisions much more than the daily “read of the markets” or even personal health and vitality. I know this to be true of you also, for I have been deeply encouraged by your faithful support of our ministries at KFBC during these strange and difficult times.

You can depend on us to be good stewards of your ministry trust for all days ahead of us, for we are truly seeking to be faithful to Him as well as to you. As the budget below expresses, we're doing our best to regularly shape (*and reshape at times!*) our plans and direct our expenses to His highest glory.

Thank you for your faithful giving and support financially and personally. Our hope and our focus remains on Him alone. Whatever the months ahead bring, He is Lord and because of that, we can hold to peace and security that cannot be shaken.

Until He comes, we will continue to seek to be trustworthy, His trust, and yours.  
I'm looking ahead to days of ministry with you - even if they're beyond our control!  
How can I look forward in these times? I simply plan to stay with Him (together with you)!

Faithfully and Expectantly!



Kevin McCallon



## KINGWOOD FIRST BAPTIST CHURCH PROPOSED FISCAL YEAR 2021 FINANCIAL PLAN

### Summary

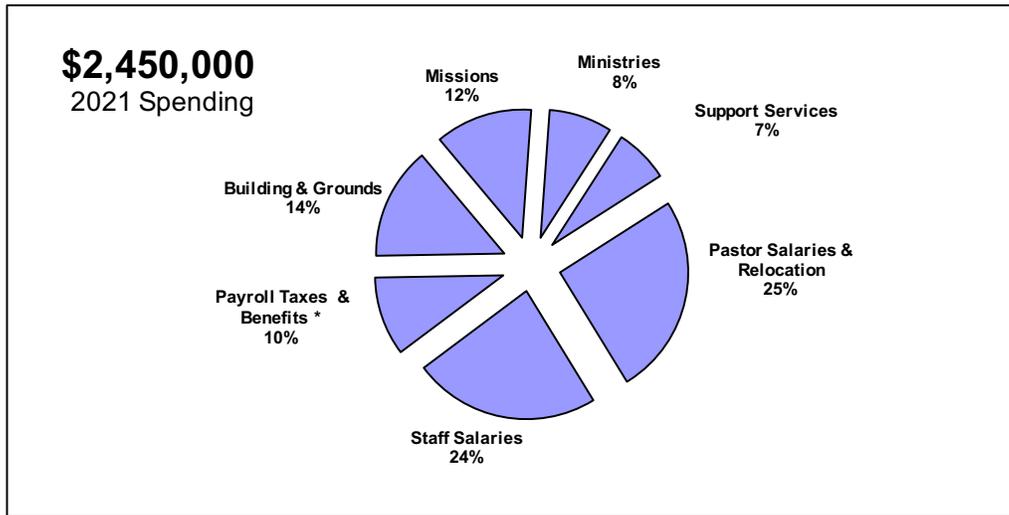
- The 2021 proposed budget represents a \$106,000 (4.4%) increase in receipts over last year's receipts. The primary cause of this increase is our desire to fill the open Adult Discipleship Pastor position in September 2020. We have not had a discipleship pastor on staff since July 2019.
- Planned receipts this year include approximately \$200,000 from a Small Business Administration CARES PPP loan which we expect will convert into a grant when we apply for loan forgiveness in late August. We received \$260,000 loan of which approximately \$25,000 was used for MDO payrolls with the remaining \$235,000 used for general fund payrolls and other allowed expenses. We expect that the full amount of the loan will be forgiven by the SBA, but when dealing with the government caution is necessary so our budget includes only \$200,000..
- The CARES PPP grant reduces the need for general fund contributions from our church family to \$2,300,000 which is \$94,000 (3.9%) less than was received last year.
- Pursuant to the Great Commission, we are pleased to report that financial support of mission activities exceeded \$500,000 in both 2019/20 and 2018/19 and, with this proposed budget, is expected to do so again in 2020/21. This represents a value that is equal to 20% of our annual budget and is a success story in itself.
- In spite of some large facility expenses in 2019/20 (children's building roof and the overhaul of our elevator totaling \$367,000) our church is in a strong financial position, has operated free of debt in recent years and expects to continue to do so in the future.
- The proposed budget was prepared in cooperation with the ministry leaders, personnel committee and pastoral staff. The budget details have been reviewed and unanimously approved by the Stewardship Committee.

### Recent Highlights

- 22 people accepted Christ as their personal savior and were baptized and 68 people joined our church family in 2019/2020.
- We have just completed the pledge raising phase of our Sharing Life Campaign and are pleased that our church family has pledged to contribute \$2.7 million over the next three years to fund this campaign. When combined with \$800,000 on hand at the beginning of the year this will allow us to complete \$3.5 million of the campaign projects.
- Our Campus is utilized by approximately 1,750 individuals in a non-COVID-19 impacted week through our numerous ministries. In addition to our regularly scheduled worship services, adult, student and children's LIFE Groups, Wednesday Night Disciple Life classes, Student Worship, Awanas and Women's Ministry classes, the campus is used by Mother's Day Out (MDO), Mothers of PreSchoolers (MOPS), Bible Study Fellowship (BSF), Youth Theater, Photography Club and numerous others.
- Harvest Offering receipts of \$100,000 which are sent outside our church for Mission efforts locally, nationally and globally represent an outstanding outpouring of generosity and show the true hearts of our church family.
- Using repair and maintenance contingency funds set aside in prior years we repaired the roof over our children's building (\$272,000) and overhauled our 23 year old elevator (\$95,000).

### Major Priorities for Coming Years

- With God's guidance, we will have a Adult Discipleship Pastor start serving our Lord in Kingwood in September with the dual role of discipling our adult members and proactively reaching out to prospective new members and new converts from all walks of life.
- Proceed with the Sharing Life Campaign. Planning for several major projects on our campus and a church plant in our area is underway, but cost estimates are not yet available. These projects will require receipt of a major portion of the pledged funds and will not be undertaken without further approval by our church family. At this time we plan to wait until sufficient funds are available without incurring substantial debt.
- We will continue to support missions locally and internationally as God leads. We will also send the "face of KFBC" as we glorify God. We have been planning a new church plant in the NE quadrant of the greater Houston area and will work with the Union Baptist Association and Tryon Evergreen Baptist Association to implement this plan in an expeditious manner.



\* Payroll taxes and benefits include social security & medicare, worker's comp, health & disability insurances, and retirement contribution costs for KFBC to maintain 6 pastors, 5 assistants, 5 associate minister/directors, 4 custodians and various part-time workers to serve a ministry to 1,450 resident members.

A church budget should reflect the response of the people who make up the church to God's calls toward a life of faith and good stewardship. A church budget should be an expression of what the family of God believes about the use of His money.

This proposed financial plan ("the budget") presents the budget for our church for the fiscal year ending March 31, 2021. The comparisons are to actual amounts for the fiscal year ending March 31, 2020.

**Receipts**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
	Dollars	Dollars	Dollars	Dollars	%
General Fund Contributions	\$ 2,300,000	\$2,394,304	\$ 2,500,000	(\$94,304)	-3.9%
CARES PPP Grant	200,000			200,000	n/a
<b>Total</b>	<b>\$ 2,500,000</b>	<b>\$2,394,304</b>	<b>\$ 2,500,000</b>	<b>\$105,696</b>	<b>4.4%</b>

Prior Years Receipts History	2019	2018	2017	2016
	\$2,436,883	\$2,340,956	\$2,289,285	\$2,406,861

The stewardship committee projects receipts of \$2.5 million for the year ending March 31, 2021, which is \$106,000 over our actual receipts for the previous year. The CARES PPP grant reduces the general fund contributions needed from the church family to fund general fund expenditures to \$2,300,000 which is 3.9% less than last year. The committee believes that God will bless His people as they respond to the needs of a growing church family through the resources He makes available to them. As William Carey once said, "God's plans have never lacked God's supply."

**Total Spending**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
	Dollars	Dollars	Dollars	Dollars	%
<b>Total</b>	<b>\$ 2,450,000</b>	<b>\$ 2,459,312</b>	<b>\$ 2,500,000</b>	<b>\$ 41,819</b>	<b>1.7%</b>

Prior Years Total Spending History	2019	2018	2017	2016
	\$2,488,051	\$2,343,198	\$2,340,228	\$2,364,395

The committee has projected 2020 spending of \$2.45 million which, as explained in the following pages, is \$9,000 less than actual spending last year. The primary increase in spending this year relates to our plan to have an Adult Discipleship Pastor on our pastoral staff starting in September 2020. God has blessed us in many ways, and the committee believes the projected spending is necessary to carry out the programs planned to reach our community.

**Cash Balance**

	Budget Mar. 31, 2021	Actual Mar. 31, 2020	Budget Mar. 31, 2020	Actual 2020 vs. Actual 2019	
	Dollars	Dollars	Dollars	Dollars	%
<b>Cash Balance</b>	<b>\$211,541</b>	<b>\$161,541</b>	<b>\$226,549</b>	<b>(\$65,008)</b>	<b>-40.2%</b>

Cash Balance History	Mar 31, 2019	Mar 31, 2018	Mar 31, 2017	Mar 31, 2016
	\$226,549	\$277,718	\$279,960	\$330,903

We finished last fiscal year with a cash balance of approximately \$161,000. This balance is less than our target minimum cash balance of \$200,000 (expenses for one month) but still allows us to be flexible in our spending to meet God's needs in our community in the current year. A balance of \$200,000 at the beginning of each year is necessary to allow for fluctuations in monthly cash needs and to provide for the historical trend of a reduction in cash of about \$150,000 during the summer resulting from decreased giving due to summer vacations and from increased spending in the summer on preschool/children and student ministry activities.

## Missions Ministry

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Cooperative Program	\$230,000	\$239,433	\$250,000	(\$9,433)	
Union Baptist Association	25,000	25,000	25,000	-	
Faith Missions	24,000	24,000	24,000	-	
Local Benevolence	5,000	5,000	5,000	-	
Northeast Mission	16,000	16,000	16,000	-	
<b>Total General Fund Missions</b>	<b>\$300,000</b>	<b>\$309,433</b>	<b>\$320,000</b>	<b>(\$9,433)</b>	<b>-3.0%</b>
<b>Prior Years</b>					
	2019	2018	2017	2016	
<i>Spending History</i>	\$313,613	\$304,088	\$298,928	\$306,687	

Giving to various missions with funds provided through General, Designated, Faith Missions and Harvest Offering funds follows:

	Actual 2020	Actual 2019
Cooperative Program	\$239,433	243,613
Union Baptist Association	25,000	25,000
<b>International Missions:</b>		
Africa Mission Trip-Laura Jo Blair	2,050	
Canadian Church Plant		5,870
Canadian Grace Arabic Church	5,000	
Canadian Richmond Hill Church	15,000	3,000
Canadian Summer Youth Celeb/Mission	10,500	17,000
Children's Emergency Relief Intl	19,215	17,294
Ecuador Mission-Pastor Patricio	25,135	44,281
Eternity Baptist Church-Mama Louisa		7,000
International Mission Trips	18,092	8,430
Lottie Moon	23,664	25,286
One For Israel	5,000	
Operation Christmas Child	3,612	6,160
<b>Home Missions:</b>		
Annie Armstrong Easter Offering	913	1,959
Athletes in Action - Brian Dobkins	7,200	12,200
Idaho Church Plant-Anders Snyder	10,000	16,651
Mary Hill Davis Fall Offering	500	1,612
Montana Church Plant-Darrell Brunson		21,705
<b>Local Missions:</b>		
Benevolence	20,596	29,262
Church Plant in our local area	16,518	
Disaster Relief	32,183	26,946
Faith Missions - All Other	5,112	1,651
Gideons	1,372	100
Northeast Mission	18,335	19,205
Prison Ministry - Milt May	8,924	8,616
Season of Service	1,587	900
<b>Total Mission Giving</b>	<b>\$514,941</b>	<b>\$543,741</b>
<b>Funds were provided by:</b>		
General Fund	<b>\$309,433</b>	<b>\$313,613</b>
Designated, Faith Missions, Harvest Offering	<b>\$205,508</b>	<b>\$230,128</b>

Our church gave more than \$500,000, including about \$30,000 for local disaster relief in the years ended March 31, 2019 and 2020, to Missions in our community and around the world. The amounts listed above reflect our support of vital ministries in our community as well as ministries of people closely connected to our church. In areas where we have the most personal involvement with our church members, we have increased support where possible. Faith Ministry giving allows our members to give all year long to various missions. Our hope is that we will be able to give even more than we have in the past to engage with God in His mission to make disciples of all nations.

## Personnel

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Pastoral Salaries & Relocation	\$620,000	\$547,472	\$601,000	\$72,528	
Administrative Staff Salaries	236,000	230,358	229,000	5,642	
Preschool & Children Salaries	135,000	134,043	135,500	957	
Custodial Salaries	180,500	176,976	176,000	3,524	
Hostess and Kitchen Salaries	24,500	23,284	26,500	1,216	
<b>Total Salaries &amp; Relocation</b>	<b>1,196,000</b>	<b>1,112,133</b>	<b>1,168,000</b>	<b>83,867</b>	<b>7.5%</b>
<b>Payroll Taxes and Benefits :</b>					
Pastors	153,000	144,070	166,000	8,930	
Other personnel	91,000	90,483	86,000	517	
Tot Payroll Tax, Benefits	<b>244,000</b>	<b>234,553</b>	<b>252,000</b>	<b>9,447</b>	<b>4.0%</b>
<b>Total Personnel</b>	<b>\$1,440,000</b>	<b>\$1,346,686</b>	<b>\$1,420,000</b>	<b>\$93,314</b>	<b>6.9%</b>
<b>Prior Years</b>					
	2019	2018	2017	2016	
<i>Spending History</i>	\$1,347,988	\$1,299,716	\$1,315,512	\$1,258,714	

The personnel budget has been prepared by the Personnel Committee in consultation with Kevin McCallon. It is the Stewardship and Personnel Committees' belief that we have a very talented, unified and dedicated pastoral team. It is obvious they love the Lord, preach and teach His Word diligently, and serve our members with dedication and love. We are thankful to have them at KFBC. We also realize that it is necessary for us to ensure they are kept current with comparable church's compensation and benefits packages. This budget is inclusive of 6 pastors (including an Adult Discipleship Pastor beginning in September 2020), 5 assistants, 5 associate ministers/directors, 4 custodians and various part-time workers serving over 1,450 resident members.

## **Adult Discipleship, Outreach & Evangelism**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Deacon Ministry	\$600	\$674	\$500	(\$74)	
Life Groups (Sunday School)	2,500	5,816	4,500	(3,316)	
Adult Discipleship	4,500	4,132	6,300	368	
Men's Ministry	700	1,130	600	(430)	
Women's Life Ministry	2,500	355	2,100	2,145	
New Member Min/Church Gatherings	5,200	3,787	5,100	1,413	
The Gathering on Sunday Morning	10,000	17,427	16,300	(7,427)	
Library	500	415	1,300	85	
Other	3,500	3,503	3,300	(3)	
<b>Total</b>	<b>\$ 30,000</b>	<b>\$ 37,239</b>	<b>\$ 40,000</b>	<b>\$ (7,239)</b>	<b>-19.4%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$49,260	\$49,834	\$49,214	\$53,327

The Adult Discipleship Ministry encompasses many aspects of the spiritual growth and development of adults at KFBC. Life Groups are KFBC's primary way of inspiring Biblical Community. Our Discipleship Ministry is one of many ways that we encourage people to follow God's truth. Women's Life, Men's Ministry, Go Texan Day, Outdoor Baptism, The Gathering on Sunday mornings and many other ministries provide ways for us to engage in multiplying disciples. This year's budget intends to disciple the many new people KFBC has already reached and equip them to reach out to even more with the love and grace of Jesus Christ. Minimal amounts have been spent during the first four months of this year and planned expenditures over the last eight months of the year represent a small percentage increase over average monthly amounts spent last year.

## **Preschool / Children's Ministry**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Life Groups (Sunday School)	\$11,800	\$16,237	\$15,200	(\$4,437)	
Awana, Children's Church	20,700	22,070	29,100	(1,370)	
Vacation Bible School	5,000	10,825	6,800	(5,825)	
Summer Activities	2,400	8,262	11,300	(5,862)	
Other	19,100	32,822	26,600	(13,722)	
<b>Total</b>	<b>\$ 59,000</b>	<b>\$ 90,216</b>	<b>\$ 89,000</b>	<b>\$ (31,216)</b>	<b>-34.6%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$89,776	\$52,370	\$48,409	\$51,634

Eric Larson and the KFBC KIDS Team lead this growing ministry for children, which include newborns through 5th grade. Each activity in KFBC KIDS is designed to fulfill the ministry vision of "Building Foundations of Faith in the Lives of Children at Every Stage." During normal times (withour COVID-19 considerations), each week our ministry hosts more than 200 children in various settings and challenges ministry leaders to invest in children through Christian love and personal connections. The KFBC KIDS team hosts a full compliment of directors, which represent Mother's Day Out, Preschool and Children's ministry. This year is turning out to be an unusual year and we are looking forward to what the Lord has in store for our children and families in the year to come. The \$31,000 reduction in planned current year spending compared to last year is due to spring and summer activities that were canceled due to COVID-19 considerations.

## **Student Ministry**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Life Groups	\$6,800	\$5,186	\$5,600	\$1,614	
Wednesday Night Activities	24,000	13,846	23,500	10,154	
School Year Events	30,400	29,945	34,100	455	
Summer Events	9,100	73,601	61,200	(64,501)	
Ministry	11,500	10,057	17,700	1,443	
Interns	7,200	10,800	8,900	(3,600)	
Participant Fees and Gifts Designated to Cover Student Ministry Costs	(9,000)	(64,000)	(66,000)	55,000	
<b>Total</b>	<b>\$ 80,000</b>	<b>\$ 79,435</b>	<b>\$ 85,000</b>	<b>\$ 565</b>	<b>0.7%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$81,016	\$85,737	\$84,162	\$79,540

KFBC Uth continues to see our students grow in their faith in many ways. From our regular weekly programs to Disaster Recovery and Mission efforts, we are constantly leading our students to a deeper relationship with Jesus Christ. Each year brings new ministry challenges, whether that be a new generation or a flood. We are committed to leading students in grades 6-12 through whatever comes our way. With an amazing group of volunteer leaders, we are able to show a level of care and concern for the spiritual growth of our students that is incredible. Our leaders teach God's word, fellowship with students, pray for and mentor them on a weekly basis. The amazing students in our ministry continue to astonish us as they reach their friends with the gospel and bring them to be a part of KFBC Uth. They bring Life and energy to the entire congregation that is inspirational. Each and every dollar given and budgeted supports the work of the Holy Spirit at KFBC Uth. We are humbled and grateful for your support. Brian Pearce, Student Pastor, and Kristen Cain, Student Ministry Associate, give leadership to KFBC Uth. Summer events have been canceled this year due to COVID-19 considerations. Total spending this year on summer events is projected to be \$64,500 less than last year. Most of these expenditures are funded by special gifts designated to cover the cost of these activities.

## Senior Adult Ministry

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Fellowship/Outreach	\$2,500	\$867	\$1,500	\$1,633	
Spiritual Growth	900	1,182	2,700	(282)	
Ministry Needs	2,600	4,638	3,800	(2,038)	
<b>Total</b>	<b>\$ 6,000</b>	<b>\$ 6,687</b>	<b>\$ 8,000</b>	<b>\$ (687)</b>	<b>-10.3%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$8,885	\$7,538	\$9,567	\$8,216

So many of our Senior Adults at KFBC have been a vital part of our history. Today they are continuing to make an impact by sharing their life not only with other Senior Adults, but also with younger generations as they pray for, mentor, study alongside and provide wisdom of life experience with those who are coming behind them. Our Senior Adult Ministry remains active through events like monthly game day, fellowship gatherings, day trips, and mission projects. Also included in this year's budget is funding for our active Homebound Ministry, called Hearts to Homes. Led by Vicki Blair, this ministry provides worship services, sing alongs and social gatherings for many of the senior living centers in our community. John Burris leads the efforts of the Senior Adult Ministry. We look forward to being able to resume these activities when we no longer need to be concerned about COVID-19.

## Worship Ministry

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Music for Worship	\$2,400	\$2,246	\$5,400	\$154	
Worship Resources	1,500	1,393	5,000	107	
Worship Fellowship & Outreach	2,600	2,703	4,000	(103)	
Special Events	8,700	9,403	8,500	(703)	
Ministry Needs	4,800	4,893	6,100	(93)	
<b>Total</b>	<b>\$ 20,000</b>	<b>\$ 20,638</b>	<b>\$ 29,000</b>	<b>\$ (638)</b>	<b>-3.1%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$26,111	\$16,968	\$27,743	\$20,128

Aaron Lybrand leads the Worship Ministry. We serve a God who is in communion with Himself. He is three persons in one God and following His character, He has given us a faith that is centered around making disciples through community. The primary purpose of our Worship Ministry is to create a place for people to encounter the Living God together. This is carried out through corporate singing, scripture reading, prayer, giving, observing the church's ordinances of baptism and the Lord's Supper, and hearing God's word preached. The budget for the Worship Ministry assists us in crafting these times for worship as well as maintaining the equipment necessary to fulfill the work of the ministry.

Colossians 3:16 says, "Let the word of Christ dwell in you richly, teaching and admonishing one another in all wisdom, singing psalms and hymns and spiritual songs, with thankfulness in your hearts to God." This is what we seek to do weekly as we give glory to our God.

## Support Services

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Office & Church Supplies	\$19,000	\$26,122	\$24,300	(\$7,122)	
Postage	7,000	6,302	5,000	698	
Printing and Publicity	46,000	53,302	42,500	(7,302)	
Safety and Security	10,000	11,248	11,000	(1,248)	
Technology	70,000	74,176	54,000	(4,176)	
Flowers	300	136	500	164	
Staff Search, Anniv Recog, Etc	6,300	7,727	9,200	(1,427)	
Transportation	2,500	3,086	3,500	(586)	
Wednesday Night Supper, net	4,500	5,978	3,100	(1,478)	
Hostess Committee	2,400	3,103	3,900	(703)	
<b>Total</b>	<b>\$ 168,000</b>	<b>\$ 191,180</b>	<b>\$ 157,000</b>	<b>\$ (23,180)</b>	<b>-12.1%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$179,433	\$176,983	\$162,881	\$176,290

Support Services are exactly that: supplies, security, technology, transportation, etc. that are the direct result of our ministries, by operating a professional office and providing a quality facility for use by our church family. We are actively seeking an Adult Discipleship Pastor which is reflected in our staff search costs. Technology continues to evolve quickly, and we attempt to remain effective in its utilization. We live in a fallen world with challenges/threats which we are proactively addressing with visible police presence on campus, emergency and security teams in place and yet face the need to do even more. We are in the process of increasing our capability to address unforeseen events/threats. Support Services spending during the first four months this year averaged about \$10,000 per month which, over the first four months, was about \$24,000 less than last year. It is anticipated that spending will return to a more normal \$16,000 per month for the last eight months of the year.

## **Building & Grounds**

	Budget 2021	Actual 2020	Budget 2020	Budget 2021 vs. Act 2020	
				Dollars	%
Utilities	\$95,000	\$108,891	\$108,000	(\$13,891)	
Janitorial & Building Supplies	14,000	8,117	10,000	5,883	
Building & Equip Maintenance:				0	
HVAC Maintenance	43,500	88,854	64,500		
Roof Maintenance	7,500	15,616	20,000		
All Other	42,000	39,661	42,000		
Major Repair & Maint Contingency	72,000	66,000	66,000	6,000	
Grounds Maintenance	24,000	26,916	24,000	(2,916)	
Media Ministry Maintenance	1,500	16,178	5,600	(14,678)	
New Equipment	2,900	2,000	2,900	900	
Insurance	44,600	41,565	45,000	3,035	
MDO Funds Used to Cover a Portion of Common Expenses		(36,000)	(36,000)	36,000	
<b>Total</b>	<b>\$ 347,000</b>	<b>\$ 377,798</b>	<b>\$ 352,000</b>	<b>\$ 20,333</b>	<b>5.4%</b>

Prior Years Spending History	2019	2018	2017	2016
	\$391,969	\$349,964	\$343,812	\$409,859

Through your generous giving we have been able to make many improvements/repairs to our campus appearance and mechanical equipment these past years. Thank you. For the 2021 budget year, we do not anticipate any major facility or equipment expenses above the normal operating costs. Our plan is to maintain status quo in 2021 in light of the significant work that will be undertaken as part of the Sharing Life Campaign. In 2019/20 we spent \$367,000 of major repair and maintenance funds set aside in previous years to repair the roof over our children's building and to overhaul our elevator. These funds need to be replaced in 2021 and subsequent years so that we have sufficient funds to repair and maintain our HVAC systems and roof systems when they fail in future years. MDO contributed substantial funds in 2020 and previous years to cover a portion of common expenses. Our MDO program will adjust its schedule to Tuesday/Thursday in the fall of 2020 to be consistent with similar programs in our area but will operate on a reduced basis due to implementation of COVID-19 safety measures. We do not expect that MDO will be able to contribute substantial funds to cover common expenses this year..

## **2021 Proposed Budget Presentation and Approval Calendar**

- July 28 - Proposed budget for 2021 available in foyer, around the church and on the church website. Stewardship Committee members will be available for questions following worship services in the church parlor.**
- August 5 - Wednesday evening Online Business Meeting to present the proposed budget for 2021 and to receive a motion to approve (to be tabled until Sunday morning August 9 to allow the maximum number of church members to vote)**
- August 9 - Vote taken in both Sunday morning Worship Services (no discussion)**

Stewardship Committee Members are Gary Dennis, Robbie Lockhart, Cathy Owen, Trey Rothenberger, Shannon Walker and Richard Winkelman. Lonnie Blair, Jim Brian and Oak Hall serve as our financial leadership.