



IMMANUEL
BIBLE CHURCH

2018-2019

Ministry Reports

Year End Finance Report

Budget

9-23-2018

**IBC 2018-2019 ANNUAL REPORT
& BUDGET PROPOSAL
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A word from the elders

2018-2019

IBC members and followers of Jesus,

This past year it seems that the Lord has allowed us to settle down and has led us into a spacious place. I would like us to rejoice in the Lord remembering a word from King David in Psalm 18:19 *“He brought us into a broad place; He rescued us, because He has delighted in us”* May that be true of IBC!

When a ministry is not faced with major challenges and brought into a season of stability, I believe it allows the leadership to think more clearly about what God wants to do through us in the next 5-10 years. The Pastors believe that one of our priorities needs to be to further invest in our youth, young adults and ultimately pray that God would raise up the next generation of leaders for our church.

Our responsibility as we look to the future is to pray and seek out *“faithful”* men and women that we may train, disciple, and ultimately pass the torch of the ministry here at IBC. This is one of the joys of ministry, planning and praying and watching as God provides for what we need between now and when our Lord returns.

For some of us at IBC, this will mean more earnest prayer and stepping up into places of ministry where we are either be discipled or look to disciple others. And this great word “discipling” simply means to come alongside others to help them learn about the beauty of Christ and learn to abide in His word more deeply.

Thank you for your commitment at IBC and we look forward to what God is going to do in 2018-2019 as we work together for His glory!

With deep love in Christ,

Pastor Joe Suozzo	pastorjoe@ibcnj.org	908.907.2284
Pastor Mike Heard	mheard@revcon.com	732.433.0501
Pastor Mike Tapia	mt1433@msn.com	732.672.6170

Budget Summary from deacons and treasurer

2018-2019

In preparation for the Congregational Meeting on September 23, 2018 please find the attached budget proposal for the 2018-2019 fiscal year. It is important that as you review the budget for the coming year, to come with your concerns or questions. Our desire is to steward the monies of our church for God's glory and if you have any questions we appreciate that you reach out to us before the Congregational Meeting that we may have opportunity to help you understand. Our contact information is listed here for your convenience:

John Cataudella	catrex@optonline.net	732.766.6069
Bob Derner	dernerr@msn.com	732.759.5669
Ted Schafer	patchworkorganic@gmail.com	908.692.3813
Billy Nevins	wnev@aol.com	732.500.4823
Nate Nelson	nathan@alltest.us	732.859.5811

Proposed Summary Budget	2017-2018	2018-2019
Outreach and Mercy	\$5,000	\$8,500
Missions	\$51,600	\$51,600
Adult Discipleship	\$4,000	\$3,000
Youth	\$1,500	\$2,000
Children	\$12,700	\$14,000
Worship	\$7,000	\$3,500
<i>Ministries Sub-Total</i>	\$81,800	\$82,600
Building and maintenance	\$60,000	\$60,000
Church Office	\$14,500	\$14,500
Staff Salaries	\$164,128	\$172,000
Total	\$320,428	\$329,100

Income and giving history (average weekly)						
2015-2016		2016-2017		2017-2018		2018-2019
Budget	Actual	Budget	Actual	Budget	Actual	Need
\$5,969	\$5,612	\$5,641	\$5,783	\$6,162	\$6,307	\$6,329

IBC 2017-2018 Year End Annual Finance Report

8/31/2018

How did we do with our actual spending this past year?

	Income	Expense	Budgeted	Net
General Fund	\$327,988	\$337,291	\$320,428	(\$9,303)
Electric / Solar	\$15,808	\$22,165		(\$6,357)
General Fund Total	\$343,796	\$359,457		(\$15,660)
IBC Ministries		\$88,077	\$81,800	(\$6,277)
Building & Maintenance		\$64,455	\$60,000	(\$4,455)
Office / Decorations / Misc		\$13,802	\$14,500	\$698
Staff Compensation		\$170,957	\$164,128	(\$6,829)
Designated—Funds (non-budgeted items)				
Des: Missions	\$34,316	\$31,636		\$2,679
Des: His Mercy House	\$9,153	\$9,140		\$13
Des: Deacons Fund	\$11,291	\$6,664		\$4,627
Total Income				\$398,556
Total Expense				\$406,898
***Net Income <i>(Total Income minus Total Expense)</i>				(\$8,341)
How much money do we have in our funds and bank today?				
BGF Fund				\$79,236
Missions Fund				\$4,842
Deacon Fund				\$6,466
Mercy House / Soup Kitchen				\$4,358
Total Money in the Bank as of Sept 1, 2018				\$94,902

Outreach & Mercy Ministries

2018-2019

The IBC Outreach and Mercy Teams seek to share the love of Christ in a compassionate and relevant manner, so that others may experience a personal relationship with Jesus. At the center of these ministries is our desire to grow hearts in Jesus through personal discipleship.

Our outreach ministries include special events, His Mercy House (where a food pantry and clothing distribution takes place at the parsonage), Prison Ministry, an outreach to a recovery center in Asbury Park, and our monthly Soup Kitchen to the community. The goal is for all these ministries to work together so that more people can be reached for Christ.

We also appreciate our prison outreach with James Casey and John Cataudella as well as some of the specific outreach events with John Lee and Nate Nelson. Some of these special events included the distribution of backpacks to children in the community, an outreach tent at Howell Day, and our Bluegrass Festival last October.

We also praise God for our continued partnership with Athletes in Action with our Annual Soccer Camp with over 80 children attending. We praise God for the Soccer field and property that God has given us and we are asking Him to show us how to use it in reaching out further to the community.

Areas that our Outreach Ministry seeks to focus on this year:

- Special events in the community (i.e. Coffee House, Bluegrass Festival)
- Pantry ministry and clothing ministry and Soup Kitchen for the community
- Deacon's fund for special financial needs in the church
- Develop the use of our Garden behind the Parsonage and invite our new neighbors across the street to use a garden plot to raise food for themselves and the community.

IBC Outreach	2018-2019
Evangelistic Literature, Website, Advertising	\$3,000
Special Events (i.e. Howell Day, Coffee House, Soccer, etc.)	\$5,500
Total	\$8,500

Missions Ministry

2018-2019

The IBC Missions Team has seen much answered prayer this year as it develops the mission's ministries of the church. The members of the team are Pastor Mike Tapia, Marvin Dolor, Pat & Sissy Fitzgerald, John Cataudella and Nate Nelson. Their desire is to instill a vision and a passion for world-wide missions in our church. There are several ways they are working together to help this:

- (1) Provide encouragement and support to our 10 supported missionaries.
- (2) Provide advice and administrative support for our IBC short-term mission teams. We praise God for our short term trip Romania as we sent out 8 from our church and God's provision of over \$20,000 as we touched many there with the gospel.
- (3) Provide opportunities for the members of IBC to better understand cross-cultural missions through education and short term opportunities. This involves continued teaching on missions, our annual missions' emphasis weekend and this year the Perspectives course being taught during the fall on Saturdays.

We are thankful for IBC's commitment to world-wide missions and our prayer is to continue to increase our overseas commitment around the world.

Missions Ministry Budget		2018-2019
<i>John & Kim Caputo</i>	USA (PA), Student Ministries	\$3,600
<i>Geber & Dione Coelho</i>	Brazil, Church Planting	\$6,000
<i>Courtney Deacon</i>	India	\$1,200
<i>Bernard & Bernice Dodeler</i>	France, Church Planting	\$6,000
<i>Guy & Carolyn Eshelman</i>	Albania, Church Planting	\$2,400
<i>Val & Cassie Eubanks</i>	Kyrgyzstan, Church Planting	\$4,800
<i>Matt Heard</i>	USA (NC), Student Ministries	\$2,400
<i>David & Kathy Mannon</i>	USA (NJ), Student Ministries	\$7,200
<i>Sam & Amy Slobodian</i>	USA (IN), Administration	\$3,600
<i>John & Beverly Tolbert</i>	Vietnam, Leadership Training	\$3,600
<i>Mike Tapia Jr.</i>	USA (Ohio), Technology and Evangelism	\$6,000
New Missionaries & Perspectives course		\$4,800
Total		\$51,600

Adult Discipleship Ministry

2018-2019

The goal of our Adult Discipleship ministry is to teach the truth of God's Word in a relevant way that will transform the lives of our adult membership. Part of Christ's commission to His disciples is to *"teach them to observe all that I commanded you"* (Matthew 28:20). Our Lord had much to teach us in regard to every facet of life. As we encourage the adults of IBC to apply Christ's teachings to the various aspects of their lives, we will more fully fulfill our mission to grow hearts in Jesus.

This year the Adult Discipleship will continue fostering the development of our small group ministry that meets within the church and in homes throughout Ocean and Monmouth Counties. Under the oversight of Pastor Mike Heard, small groups will seek to disciple and anchor people deeper in the Lord.

The men and women's ministries of our church continue to focus on special events (retreats and seminars), regular times of fellowship, Bible Studies to seek further spiritual growth. While men's ministry had a successful men's retreat in March 2018 at Harvey Cedars with over 30 men attending, the women's ministry continues to host an annual retreat in October in Ocean Grove and saw over 40 women commit to that in 2017. The women's 'Hub' continues to meet on the third Friday of each month as the women of the church gather for prayer, fellowship, and encouragement from God's word, while the men have a monthly breakfast the first Saturday of each month. We also continue to offer elective Bible Study during our mid-week Wednesday evening for both men and women with about 25 attending.

Adult Discipleship Budget	2018-2019
*Curriculum for home small groups and bible studies	\$1,000
Women's Ministry (includes retreat)	\$1,000
Men's Ministry (includes retreat)	\$1,000
Totals	\$3,000
<i>Note that whenever materials are purchased for bible studies, each leader is to ask his or her class for reimbursement for materials. This line item is for those who either can't afford to pay or to subsidize materials to reduce the burden on the group or class.</i>	

Youth and Young Adults Ministry

2018-2019

The vision for youth and young adult ministry is to equip our young people to know Christ and attempt great things for God. This is accomplished through both Bible study and outreach and missions. Ted and Deanna Schafer are now working with a team to continue their focus on the Senior High students, in addition a new team this year led by Nate Nelson and Michelle Wells that focuses on the 6th thru 8th grade youth. Their goal is to help our young people become missionally minded as they seek to have an impact on the world for Jesus and to involve the whole family.

Another initiative this year is Pastor Mike Tapia working on developing our young adults (college and career) and youth impact with Mike Meirose, Aaron Peace and Sharon Tapia as they work with our young people to know Christ more deeply. These include Youth Impact every other Sunday during the month regular outreach events to the community

Youth Ministry Budget		2018-2019
Curriculum and resources for Youth SS and Activity Night		\$500
Special Events and Outreach		\$500
Miscellaneous expenses		\$1,000
Total		\$2,000
<i>Short term missions, activities, events and curriculum are also funded through registration and fundraising activities of the youth.</i>		

Children's Ministries

2018-2019

One of the greatest challenges that the church faces today is how to cultivate a love for Jesus and the Bible into the hearts of our children. Through the Sunday School, Children's Church, AWANA, and VBS ministries, our goal is to lead our children to Jesus and help them learn the Word of God in an exciting and fun way. We want the gospel to be clearly communicated to each child at least once during the year so that they all have an opportunity to receive Jesus as Savior and Lord.

Children's church and Sunday School work together in teams which rotate on a monthly basis. Utilizing the curriculum from Gospel Project, each week the children age 4 through 5th grade are challenged to worship and learn a Bible theme through practical illustrations and instruction. We praise God for raising up additional workers for our 1st hour of instructional time so that we are well staffed. However, we would like to add additional workers for our second hour for Children's church on Sundays. Interested? Please talk to Jeannie Thomas.

Also this year the VBS was another exciting time as we presented Cave Quest under the direction of Kristin Nelson, which included 80 children and 20 adult volunteers during the first week of August. Finally, another exciting ministry is AWANA. Our deacon Billy Nevins, continues to lead this ministry as the commander. This mid-week children's program has proven to be very effective for both evangelism and discipleship. Each year new families bring their children to AWANA where they are exposed to God's word. We look forward to another amazing year as 15 adult volunteers minister to almost 50 children each Wednesday night. Finally, we want to thank Miranda Parmly for her oversight and directing our Nursery Ministry, which is one of the first things younger families see on Sunday mornings!

Children's Ministry Budget	2018-2019
Curriculum for all SS classes and Children's Church	\$2,100
Vacation Bible School	\$4,300
*AWANA	\$5,200
AWANA Support for Missionary	\$2,400
Total	\$14,000
<i>*Registration fees from the parents of the children partially fund AWANA.</i>	

IBC Worship Ministry

2018-2019

Psalms 33:3 invites us to “Sing to him a new song, play skillfully with a shout for joy.” It is the desire of the IBC worship team to learn with the church what it means to truly worship our Lord in Spirit and Truth (John 4:23). Our prayer is that as a congregation we would enter into a deeper relationship with Jesus Christ and that our time together in praise each week would reflect that desire.

Current members who are serving on the worship team are John McManus, Pastor Joe Suozzo, Michelle Wells, Suzanne McManus, Sharon Tapia, Noah Sheldon, Ky Woltering and Marvin Dolor. Serving on the Audio Visual team each week behind the scenes are Dan Maldonado, Scott Sheldon and Brandon Thomas. Interested in getting involved in the AV ministry, please contact John McManus.

Pray for the worship team that God would raise up additional musicians and vocalists and that our worship may truly reflect our desires to lift up our praises to the Lord each week. We want God to be glorified and for all our efforts to point to Him and Him alone.

IBC Worship Ministry Budget	2018-2019
Equipment Upkeep and Upgrades	\$2,750
Licenses and software	\$500
Miscellaneous	\$250
Totals	\$3,500

IBC Building and Office

2018-2019

Please pray with the deacons as they manage our building projects and expenses to use more of our money for ministry. We thank God that Kurt Hollering, Janie Tapie and Steve Schwartz help set up our new security system this past year (new doors, video surveillance). We also praise God for the efforts put out in refurbishing our 1st level Fellowship Hall and Sunday school wing. Pray for wisdom and energy as we complete some of these projects!

IBC Building and Grounds	2017-18	2018-19
Special Projects	\$22,000	\$20,000
Repairs and Maintenance	\$9,000	\$10,210
<i>Electric—we praise God that with what our solar panels are generating, the cost of our electric and loan for the solar system is close to breakeven!</i>		
Natural Gas	\$4,200	\$4,500
Internet and Phones	\$2,200	\$2,350
Fire and Liability Insurance	\$6,000	\$5,840
Fire Monitoring	\$500	\$500
Waste Removal	\$1,400	\$1,400
Custodians	\$10,400	\$10,400
Parsonage, Propane, Maintenance	\$500	\$1,000
Property Tax	\$3,800	\$3,800
Total	\$60,000	\$60,000
<i>Note the extra monies allocated in this year's budget for Special Projects and maintenance reflects a desire to refurbish Fellowship Hall, the kitchen and the SS wing of our church.</i>		

IBC Office	2017-18	2018-19
Bulletins	\$500	\$500
Office Supplies and Fellowship Hall kitchen supplies	\$8,000	\$8,000
Copier (Lease & Maintenance)	\$2,500	\$2,500
Postage	\$800	\$800
Miscellaneous	\$2,700	\$2,700
Total	\$14,500	\$14,500

IBC Salaries

2018-2019

The deacon's prayer and desire is to have the Bible guide our process for establishing the pastor's salary. Some of the biblical principles that include a process that:

1. Honors the pastor (*The elders who direct the affairs of the church well are worthy of double honor... I Tim 5:17*).
2. Considers the realities of what is needed to live in Monmouth County (*Do not muzzle the ox while it is treading out the grain... I Tim 5:18*).
3. Is characterized by a generosity, so that our church may be blessed in all it does (*...whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously... for God loves a cheerful giver... II Cor 9:6*).

While the deacons follow biblical principles with sound stewardship, the pastor will receive what is given as an act of worship and foster a spirit of contentment before God, knowing that "godliness with contentment is great gain" (I Tim 6:6) and that a Shepherd serves with a willing spirit "not greedy for money" (I Peter 5:2)

Staff Salaries	2017-18	2018-19
*Pastor Joe Suozzo Salary	92,000	\$92,000
**Health Insurance	\$20,000	\$22,500
Expense Account	\$5,000	\$5,000
Education		\$2,500
<i>Sub-Total</i>	\$117,000	\$122,000
++Church Administrators	\$13,728	\$16,500
Workman's Comp	\$1,700	\$1,700
Social Security	\$1,000	\$1,100
Sub-Total Administrators	\$15,428	\$19,300
***Pastor Mike Tapia Part Time Salary	\$30,700	\$30,700
Total	\$164,128	\$172,000
<p><i>*Note that Pastor Joe pays his own SS tax with a Self Employed status with the IRS, which amounts to about \$15K annually.</i></p> <p><i>** Note Joe's health insurance policy has a total family annual deductible of \$12,400, which is partially offset by a disbursement of \$7,900 into a Health Savings Plan each year..</i></p>		