CROSS ROADS
BIC CHURCH

MOUNT JOY
MAYTOWN
CRBIC.ORG

Annual Meeting
Cross Roads BIC

2020

Date:	Sunday, February 9th
Time:	After 10:30 AM Service
Snow Date:	Sunday, February 16th

BRING THIS AGENDA PACKET WITH YOU

2

2020 ANNUAL MEETING

WHEN

- Meeting begins after 10:30 AM Worship Gathering
- Sunday, February 9th, 2020
  SnowDate ~ Sunday, February 16th, 2020
- Food served in Café & Kitchen Counter
- Chairs only in auditorium
- Tables & Chairs in Fellowship Hall (video feed)

DETAILS

- All persons are invited to attend!
- Who is eligible to vote? All members who are 16 years of age and older.
- Additional nominations for each elected office may be placed from the floor. It is requested that nominees give their consent to be nominated before their name is presented.

2020 Agenda

1. **Welcome & Prayer**
2. **Financial Reports Review**
   a. **2019 Review with Q & A**
   b. **2020 Budget with Q & A**
   c. **Receive Financial Reports**
   d.
3. **Action Items**
   a. **Affirmations/Elections**
   b. **Receive Affirmations**
   c.
4. **Informational Items**
   a. **Next Steps Document Review**
   b. **Cross Roads Maytown**
   c. **Point Position Responsibility**
   d.
5. **Staff & Ministry Leaders Reports**
   a. **Including Statistical Report**
   b. **Any questions?**
   c. **Receive reports**
6. **Prayer of Gratitude**
   a.

CROSS ROADS
BIC CHURCH

MOUNT JOY
MAYTOWN
CRBIC.ORG

Annual Meeting
Financial Reports

2020

2019 Financial Reports
2020 Budget Package
2019 Deacon Financial Report

WORSHIP - SERVE - CONNECT

Harvest Community Church
Financial Report
January to October 2019

	2018 Budget	Total Expense	Amount (Over) Under	Percent of Budget
Income from General Offerings	118,596.94	74,853.88	43,743.06	63%
Expenses				
Pastor	46,483.50	30,146.10	16,337.40	65%
Interim Pastor		1,800.00	(1,800.00)	
Associate for Worship & Youth Dir.	18,200.00	15,166.60	3,033.40	83%
Secretary	6,997.80	5,035.82	1,961.98	72%
Payroll Taxes Employer	1,928.00	1,545.49	382.51	80%
Mortgage	8,387.64	*6,989.70*	1,397.94	83%
Interest Expense	5,722.09	4,742.21		
Principle	2,665.55	2,247.49		
Other Facility Expenses	12,500.00	10,918.98	1,581.02	87%
Office	6,500.00	5,035.83	1,464.17	77%
Advertising and Literature	500.00	617.76	(117.76)	124%
Outreach Events	750.00	174.06	575.94	23%
Honoraria	500.00	200.00	300.00	40%
Worship	750.00	365.40	384.60	49%
Co-op Ministries	11,800.00	7,485.10	4,314.90	63%
Hospitality Team	300.00	44.60	255.40	15%
Children's Ministry	1,000.00	49.44	950.56	5%
Camp Harvest	1,000.00	1,036.28	(36.28)	104%
The Foundry (Youth)	1,000.00	-	1,000.00	0%
Total Expenses	**118,596.94**	**86,611.16**	**31,985.78**	**73%**

Harvest Community Church
Balance Sheet
October 31, 2019

ASSETS	
Northwest Checking Account	
General Fund	12,015.38
Care Fund	614.97
Youth Fund	-
Equipment Fund	8,994.91
Couple's Ministry Fund	132.00
Women's Ministry Fund	90.00
BIC Foundation Accounts	
Building Fund	25,444.32
Memorial Fund	7.50
Fixed Assets	
Buildings	110,000.00
TOTAL ASSETS	**157,299.08**
LIABILITIES AND EQUITY	
Liabilities	
Credit Cards	683.90
Payroll Liabilities	507.85
BIC Foundation Loan	140,417.80
Total Equity	15,689.53
TOTAL LIABILITIES AND EQUITY	**157,299.08**

Cross Roads Brethren in Christ Church
Financial Report
2019

Income:

Giving (Local Budget)	Received	Percent of Budget
Sunday AM Offerings	440,959.67	
Online Offerings	362,530.70	
Budget Line Offsets	9,077.99	
Facility Use Income	426.00	
Investment Income	969.06	
Land Rent Income	1,000.00	
Other Income	774.68	
	815,738.10	96%

Designated Giving	
Capital Fund	57,651.24
Compassion Christmas Campaign	7,359.50
Deacon Benevolence Fund	6,269.00
Event Registrations (various ministries)	21,466.70
Grocery Cards Income (to Capital Fund)	2,595.00
Global Compassion (World Hunger)	9,982.00
Maytown (Atlantic Conference Support)	14,350.00
Mount Joy Car Care Ministry	4,139.00
Youth Ministry Income	13,537.58
Other	17,496.70
	154,846.72
Total Income (Giving + Designated)	**970,584.82**

Expenses:	2019 Budget	Disbursed	Percent of Budget
Salaries, Wages, & Benefits	518,144.00	512,629.68	99%
Building Operation/Maintenance	74,550.00	71,435.11	96%
General Administration	42,650.00	43,176.97	101%
Children's Ministries	27,000.00	24,228.78	90%
Youth Ministries	21,200.00	10,377.51	49%
Adult and Church-Wide Ministries	34,500.00	26,585.03	77%
Worship Ministries	13,900.00	14,907.75	107%
Other Programs & Ministries	6,600.00	3,393.80	51%
Common Ministry & Charities	84,154.00	81,820.27	97%
Capital Improvements	29,000.00	6,249.00	22%
	851,698.00	**794,803.90**	**93%**
Designated Gifts		154,846.72	
Allocation of Excess Funds			
10% to Maytown Outreach		2,093.42	
90% to Capital Fund		18,840.78	
Total Expenses		**970,584.82**	

Cross Roads Brethren in Christ Church
Balance Sheet
December 31, 2019

ASSETS:	
Checking Accounts	
Northwest Checking	50,762.38
Grocery Card - Capital Fund	6,763.52
Maytown Checking - Northwest Bank	19,220.87
Savings Accounts	
BIC Foundation - TAP Account	61,465.15
BIC Foundation - 6 Mo. Certificate	30,319.81
BIC Foundation - Maytown Capital Fund	24,809.54
Northwest - Money Market	9,449.99
TOTAL ASSETS:	**202,791.26**
LIABILITIES:	
Credit Cards / Store Accounts	15,953.17
Designated Funds: Payable	183.31
BIC Foundation Loan - Mount Joy	290,045.23
Reserved Funds - Cross Roads	(179,196.99)
Maytown / Atlantic Conference Funds	51,131.54
Total Liabilities	**177,791.26**
Retained Earnings	25,000.00
TOTAL LIABILITIES AND EQUITY:	**202,791.26**

Reserved Funds:	**Beginning Balance**	**Received**	**Disbursed**	**Current Balance**
Youth Reserve Fund	545.93	5,702.00	4,962.38	1,285.55
Deacon Benevolence Fund	-	6,283.97	6,283.97	-
Moving Team	925.00	150.00	-	1,075.00
Café	297.17	1,029.00	1,194.57	131.60
Mount Joy Center Screen	-	5,000.00	-	5,000.00
Mission Trip Funds	396.98	7,469.45	7,469.45	396.98
Registration Funds (various ministries)	2,979.18	21,630.00	23,323.34	1,285.84
Mount Joy Car Care Ministry	986.64	4,139.00	3,227.14	1,898.50
Staff Computers	1,100.00	-	1,100.00	-
Fellowship Hall Furniture / Signage	6,000.00	-	5,770.59	229.41
Memorial Funds	2,887.71	1,680.00	500.00	4,067.71
Contingency Fund	62,915.68	-	-	62,915.68
Capital Fund	(337,232.67)	85,336.02	5,586.61	(257,483.26)
Maytown / Atlantic Conference Funds				
Maytown General Fund	12,015.38	972.22	3,756.85	9,230.75
Maytown Youth Reserve Fund	-	2,581.58	392.58	2,189.00
Maytown Outreach Fund	-	6,093.42	288.26	5,805.16
Maytown Staffing Fund	-	10,850.00	10,233.40	616.60
Maytown Building Fund	25,444.32	321.71	706.49	25,059.54
Maytown Care Fund	614.97	-	614.97	-
Maytown Equipment Fund	8,994.91	3,500.00	4,264.42	8,230.49
Maytown Couples Ministry Fund	132.00	-	132.00	-
Maytown Womens Ministry Fund	90.00	-	90.00	-
Maytown Memorial Fund	7.50	0.02	7.52	-

8 BUDGET 2020 COVER PAGE

Thanks for taking the time to read and review the Cross Roads 2020 Budget. Your support and feedback is greatly appreciated. The Church Board has done extensive reviews of this budget. We thank all ministry teams and team leaders who have submitted well thought/ prayed-through budget requests.

NARRATIVE BUDGET

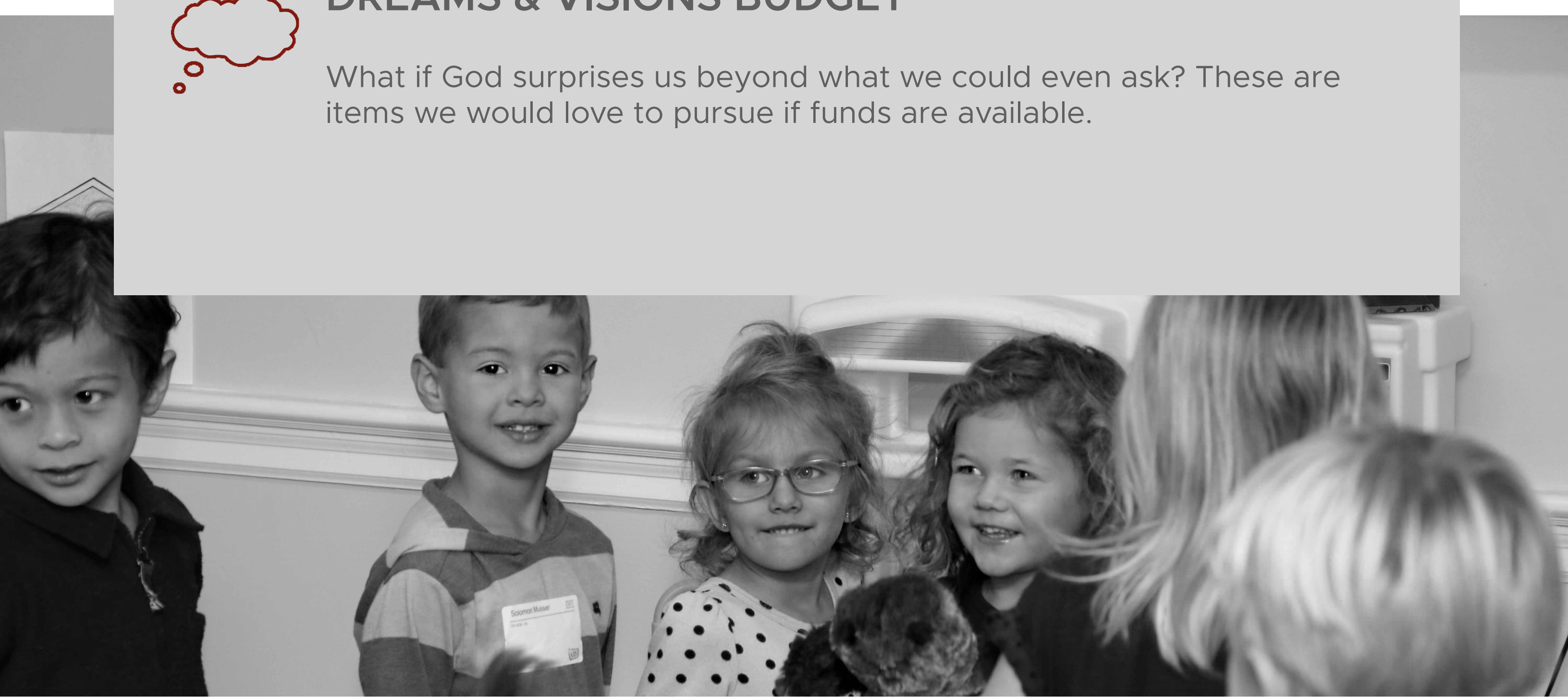
For people who don’t like navigating detailed line-item budgets

LINE-ITEM BUDGET

All the specific details. This is the budget that is reviewed each month by the church board.

DREAMS & VISIONS BUDGET

What if God surprises us beyond what we could even ask? These are items we would love to pursue if funds are available.



Common budget QUESTIONS

MAYTOWN

A. You'll see the biggest change to this year's budget involves items for our Maytown Campus.
B. We are making our best estimates from previous Maytown budget and financial reports. Their financial documents had relatively few line items; so things are broken into larger chunks until we gain more details.
C. We are in a two-year agreement with Atlantic Conference. That means that most Maytown budget items are being covered through Atlantic Conference multiplication funding and remaining Harvest Church funds.

INCREASE OVER PRIOR YEAR (budgeted)

A. You'll notice notice that this year's overall budget percentage increase is minimal compared to previous (Mount Joy) budgets.
B. With 2019 being a year where financially we were usually hovering around the break-even point; it seemed prudent to keep our budget increase to a small percentage.
C. We were incredibly fortunate that ministry leaders were not asking for significant increases to their line items. We were able to say "yes" to every ministry request.

BANKING FEES

Why an increase?

A. This is more in line with the actual bank fees we incurred in 2018 and 2019.
B. With more people switching to online giving, we continue to have increased fees, particularly for credit card giving. You can help lower these costs, if you use a bank account rather than a credit card for your donation.
C. Additional staff also means some increased fees for direct deposit payroll.

Common budget QUESTIONS cont.

INSURANCE

Why the decrease?

Switching to a new equivalent health provider package allowed us to realize a significant cost savings on this line item. Let's enjoy it while we can.

TEMP STAFF & INTERNS

Why such a dramatic decrease?

This line is now strictly for temporary staff. In prior years, this line item was labeled Part-Time Staff and Interns, but with many of our part-time staff holding key leadership positions, it made more sense to include them in the Ministry Staff line.

MEN'S MINISTRY

Why the significant percentage increase?

With increased attendance for men's retreat; this ministry is now budgeting for two rental vans. They are also increasing scholarship assistance to men wishing to participate in the Men-of-Iron Strong 27 mentorship program.

YOUNG ADULT MINISTRY

Why the significant percentage increase?

The Young Adult Ministry Team plans to begin meeting at our Maytown campus for a non-Sunday morning gathering. The goal is to consistently engage with our peers in our surrounding community. This will be a joint venture with Elizabethtown BIC and promoted throughout our regional conference.

AUDIO/VISUAL

As the equipment in our auditorium ages (now over 10 years in this space); you will continue to see this line item increase for necessary replacement/repairs.

WELCOME TEAM

Why the significant percentage increase?

This amount was adjusted to more accurately reflect the cost of running the café. This team hopes to use any café donation funds for café upgrades.

NARRATIVE BUDGET 2020

The leadership of Cross Roads Church has constructed a challenging financial plan that aligns with and pursues our God-honoring vision - "connecting and growing together in Jesus." This vision is accomplished through our process of **Worship**, **Serve**, and **Connect.** We invite you to join us in this journey.

WORSHIP

Our desire is to help people express their love for God by worshipping him in their everyday life. This budget section is designed to allow our diligent worship teams to provide friendly and welcoming environments where we see lives change through encountering and worshipping God. We will strive for excellence with sound and video presentation, and our website.

$248,274.00
Budget

29% of operating budget

SERVE

Our desire is for people to move from being observers to servers of God. This budget section is designed for us to challenge, equip, and activate people to use their God-given talents both inside and outside the walls of Cross Roads. This section has our outreach programs that provide practical opportunities to share God's love including: BIC Common Ministry, local benevolence, support for missionaries.

$293,315.00
Budget

34% of operating budget

CONNECT

Spiritual growth does not happen in a vacuum, but rather as we interact with others in smaller informal settings that create an environment where transparency and growth can occur. We pursue this understanding of how true disciples are developed in our Children, Youth and Adult Ministries.

$313,441.00
Budget

37% of operating budget

Cross Roads Brethren in Christ Church
Financial Report - Expense Detail

Account Description	2019 Budget	Total Expense	Amount (Over) Under	Percent of Budget
Salaries and Wages				
Ministry Staff Salaries	205,727.00	210,635.15	(4,908.15)	
Part-Time Staff and Interns	22,812.00	14,661.25	8,150.75	
Clerical Staff Wages	47,422.00	48,840.58	(1,418.58)	
Benefits				
Insurance - Health, Workers Comp.	82,671.00	83,285.97	(614.97)	
Housing Allowance	82,547.00	82,547.66	(0.66)	
Pensions and TSA's	29,727.00	29,709.00	18.00	
Professional Expense	8,650.00	6,974.97	1,675.03	
Travel Expense	2,775.00	2,439.57	335.43	
Continuing Education	8,387.00	6,017.11	2,369.89	
Payroll Taxes	27,426.00	27,518.42	(92.42)	
Total Salaries, Wages & Benefits	**518,144.00**	**512,629.68**	**5,514.32**	
Building Operation/Maintenance				
Mount Joy Office Maintenance	1,500.00	618.55	881.45	
Mount Joy Church Maintenance				
General Maintenance	6,500.00	6,156.99	343.01	
Carpet Cleaning	1,500.00	630.00	870.00	
Snow Removal	4,000.00	3,217.50	782.50	
Lawn Care	10,000.00	11,579.00	(1,579.00)	116%
Elevator	1,500.00	1,409.00	91.00	
Security System	800.00	715.00	85.00	
Supplies	2,400.00	1,228.26	1,171.74	
Custodial Services	12,000.00	11,436.00	564.00	
Mount Joy Church Office Utilities	3,950.00	3,149.85	800.15	
Mount Joy Church Utilities	21,200.00	19,461.14	1,738.86	
Property Insurance	7,500.00	7,870.00	(370.00)	
Church Vehicles	1,700.00	2,379.04	(679.04)	140%
Maytown Maintenance	-	912.75	(1,123.60)	
Maytown Utilities	-	672.03	(873.95)	
Total Building Operation/Maint.	**74,550.00**	**71,435.11**	**2,702.12**	
General Administration				
Office Expense				
General Operating Expense	17,000.00	16,741.01	(1,304.62)	
Computer Expense	6,500.00	2,935.44	3,564.56	
Literature	350.00	170.00	180.00	
Pastoral Transition	2,600.00	4,183.06	(1,583.06)	161%
Banking Fees	3,000.00	4,787.06	(1,787.06)	160%
Loan Interest	13,200.00	14,360.40	(1,160.40)	109%
Total General Administration	**42,650.00**	**43,176.97**	**(2,090.58)**	
Children's Ministries				
Discipleship (Sun AM Ministry)	13,000.00	11,865.01	1,134.99	
Outreach	11,500.00	10,291.00	1,209.00	
Leadership Development	2,500.00	2,072.77	427.23	
Total Children's Ministries	**27,000.00**	**24,228.78**	**2,771.22**	

Cross Roads Brethren in Christ Church
Financial Report - Expense Detail

Account Description	2019 Budget	Total Expense	Amount (Over) Under	Percent of Budget
Youth Ministries				
Discipleship	7,800.00	7,981.74	(181.74)	
Outreach	10,900.00	1,063.67	9,836.33	
Leadership Development	2,500.00	1,332.10	1,167.90	
Total Youth Ministries	**21,200.00**	**10,377.51**	**10,822.49**	
Adult and Church-Wide Ministries				
Discipleship	9,500.00	8,562.08	937.92	
Outreach	11,500.00	8,576.79	2,923.21	
Leadership Development	3,500.00	3,655.56	(155.56)	
Young Adult Ministry	2,500.00	2,011.37	488.63	
Womens Ministry	2,500.00	764.56	1,735.44	
Mens Ministry	2,500.00	2,238.57	261.43	
Seniors Ministry	2,000.00	776.10	1,223.90	
Car Care Ministry	500.00	-	500.00	
Total Adult Ministries	**34,500.00**	**26,585.03**	**7,914.97**	
Worship Ministries				
Music and Worship	5,400.00	5,911.52	(511.52)	109%
Audio/Visual	3,400.00	3,426.87	(26.87)	
Flowers & Christmas Greens	1,000.00	884.95	115.05	
Welcome Team	2,600.00	2,746.21	(146.21)	106%
Honoraria	1,500.00	1,267.69	232.31	
Maytown Music and Worship	-	670.51	(670.51)	
Total Worship Ministries	**13,900.00**	**14,907.75**	**(1,007.75)**	**107%**
Other Programs and Ministries				
Library	1,100.00	1,045.93	54.07	
Food Services	3,500.00	1,439.34	2,060.66	
Emergency Response Team	1,000.00	908.53	91.47	
Missions Team	1,000.00	-	1,000.00	
Total Other Prog. and Ministries	**6,600.00**	**3,393.80**	**3,206.20**	
TOTAL LOCAL PROGRAMS	**738,544.00**	**706,734.63**	**29,832.99**	
Common Ministry and Charities				
Common Ministry	62,854.00	62,853.60	0.40	
Self Supporting Missionaries	11,000.00	8,666.67	2,333.33	
BIC Related Ministries				
Deacon Benevolence Fund	10,000.00	10,000.00	-	
Non-BIC Related Ministries				
Mount Joy Fire Department	300.00	300.00	-	
Total Common Ministry & Charities	**84,154.00**	**81,820.27**	**2,333.73**	
Capital Improvements - budgeted				
AC for the Children's Area	4,000.00	-	4,000.00	
Debt Reduction - Capital Fund	25,000.00	6,249.00	18,751.00	
Total Capital Improvements	**29,000.00**	**6,249.00**	**22,751.00**	
Total Operating Budget (budgeted exp.)	**851,698.00**	**794,803.90**	**54,917.72**	

Ref. #		Account Description	2019 Budget	2020 Budget	% Change
27		Property Insurance (both campuses)	7,500	9,800	30.7%
28		Church Vehicles	1,700	2,200	29.4%
29	--NEW--	Maytown / Atlantic Conference Funding	-	(16,300)	
30		**Total Building Operation / Maintenance**	**74,550**	**72,900**	**-2.2%**
31	**General Admininstration**				
32		General Operating Expense	17,350	18,370	5.9%
33		Computer Technology / Website	6,500	6,000	-7.7%
34		Recruitment / Transition	2,600	1,000	-61.5%
35		Banking Fees	3,000	5,500	83.3%
36		Loan Interest and Repayment	13,200	13,000	-1.5%
37		Regional and General Conference	-	6,500	
38	--NEW--	Maytown / Atlantic Conference Funding	-	(2,000)	
39		**Total General Administration**	**42,650**	**48,370**	**13.4%**
40	**Children's Ministries**				
41		Discipleship	13,000	13,500	3.8%
42		Children's Outreach	11,500	11,500	0.0%
43		Leadership Development	2,500	3,000	20.0%
44		**Total Children's Ministries**	**27,000**	**28,000**	**3.7%**
45	**Youth Ministries**				
46		Discipleship	7,800	8,500	9.0%
47		Outreach	10,900	9,900	-9.2%
48		Leadership Development	2,500	2,500	0.0%
49		**Total Youth Ministries**	**21,200**	**20,900**	**-1.4%**
50	**Adult and Church-Wide Ministries**				
51		Discipleship	9,500	9,500	0.0%
52		Outreach Ministry	11,500	15,300	33.0%
53		Leadership Development	3,500	5,000	42.9%
54		Young Adult Ministry	2,500	3,600	44.0%
55		Women's Ministry	2,500	2,240	-10.4%
56		Men's Ministry	2,500	3,500	40.0%
57		Seniors Ministry	2,000	2,000	0.0%
58	--NEW--	Maytown / Atlantic Conference Funding	-	(3,700)	
59		**Total Adult and Church-Wide Ministries**	**34,000**	**37,440**	**10.1%**
60	**Worship Ministries**				
61		Music and Worship	5,400	8,300	53.7%
62		Audio/Visual	3,400	4,900	44.1%
63		Flowers and Christmas Greens	1,000	1,000	0.0%
64		Welcome Team and Café	2,600	4,200	61.5%
65		Honoraria	1,500	1,500	0.0%
66		**Total Worship Ministries**	**13,900**	**19,900**	**43.2%**

2020 Budget

Budget Summary	2019 Budget	2020 Budget	% Change
Salaries, Wages, & Benefits	518,144	503,514	-2.8%
Building Operation / Maintenance	74,550	72,900	-2.2%
General Administration	42,650	48,370	13.4%
Children's Ministries	27,000	28,000	3.7%
Youth Ministries	21,200	20,900	-1.4%
Adult and Church-Wide Ministries	34,000	37,440	10.1%
Worship Ministries	13,900	19,900	43.2%
Other Programs & Ministries	7,100	7,100	0.0%
Common Ministries & Other Charities	84,154	85,112	1.1%
Capital Improvements	29,000	30,500	5.2%
Total Operating Budget	**851,698**	**853,736**	
Increase Over Prior Year (budgeted)	**7.0%**	**0.2%**	

Ref. #		Account Description	2019 Budget	2020 Budget	% Change
1		**Salaries & Wages**			
2		Ministry Staff Salaries	288,274	333,777	15.8%
3		Temp Staff and Interns	22,812	2,500	-89.0%
4		Clerical Staff Wages	47,422	47,983	1.2%
5	--NEW--	Maytown / Atlantic Conference Funding	-	(29,100)	
6		**Benefits**			
7		Insurance - Health, Workers Comp.	82,671	67,854	-17.9%
8		Pensions and TSA's	29,727	29,938	0.7%
9		Professional Expense	8,650	9,631	11.3%
10		Travel Expense	2,775	3,250	17.1%
11		Continuing Education	8,387	8,285	-1.2%
12		Payroll Taxes	27,426	29,396	7.2%
13		**Total Salaries, Wages, and Benefits**	**518,144**	**503,514**	**-2.8%**
14		**Building Operation / Maintenance**			
16		Operation and Maintenance (both campuses)			
15		Church Office Maintenance	1,500	1,250	-16.7%
17		Church Maintenance	8,800	7,050	-19.9%
18		Carpet and Exterior Cleaning	1,500	1,500	0.0%
19		Snow Removal	4,000	4,600	15.0%
20		Lawn Care	10,000	14,500	45.0%
21		Custodial Services & Supplies	14,400	17,100	18.8%
22		Utilities - electric, gas, water, sewer, trash			
23		Mount Joy Church Office	3,950	3,500	-11.4%
24		Mount Joy Church	21,200	21,100	-0.5%
25	--NEW--	Maytown Office	-	1,504	
26	--NEW--	Maytown Church	-	5,096	

2020 Budget

Ref. #		Account Description	2019 Budget	2020 Budget	% Change
67	**Other Programs and Services**				
68		Library	1,100	1,100	0.0%
69		Food Services	3,500	3,500	0.0%
70		Emergency Response Team	1,000	1,000	0.0%
71		Car Care Ministry	500	500	0.0%
72		Missions Team	1,000	1,000	0.0%
73		**Total Other Programs and Services**	**7,100**	**7,100**	**0.0%**
74	**Total Local Programs**		**738,544**	**738,124**	**-0.1%**
75	**Common Ministries & Other Charities**				
76		Common Ministry	62,854	66,812	6.3%
77		Self-Supporting Missionaries	11,000	7,000	-36.4%
78		Deacon Benevolence Fund	10,000	11,000	10.0%
79		Mount Joy and Maytown Fire Department:	300	600	100.0%
80	--NEW--	Maytown / Atlantic Conference Funding	-	(300)	
81		**Total CM and Other Charities**	**84,154**	**85,112**	**1.1%**
82	**Capital Improvements - Budgeted**				
83	--NEW--	Coffee Brewer for Café'	-	1,500	
84	--NEW--	Shed Roof Replacement	-	2,000	
85	--NEW--	Parking Lot Crack Repair	-	3,000	
86	--NEW--	Parking Lot Line Painting - Maytown	-	1,000	
87	--NEW--	Basement Security Door - Maytown	-	6,000	
88	--NEW--	Exterior Lock Replacement - Maytown	-	1,000	
89	--NEW--	Center Screen and Projector - Maytown	-	12,500	
90	--NEW--	Maytown / Atlantic Conference Funding	-	(20,500)	
91		Debt Reduction - Capital Fund	25,000	24,000	-4.0%
92		**Total Capital Improvements**	**29,000**	**30,500**	**5.2%**
93	**Total Operating Budget**		**851,698**	**853,736**	**0.2%**
94	**Local Program Expenses (% of Budget)**		**86.7%**	**86.5%**	
95	**Total CM and Charities (% of Budget)**		**9.9%**	**10.0%**	
96	**Capital Improvements (% of Budget)**		**3.4%**	**3.6%**	
97	**Total Operating Budget (% Increase Over Prior \`**		**7.0%**	**0.2%**	

Deacons’ Report

The ministry of the Deacons continues to function well as the caregiving arm of Cross Roads. We are excited to welcome potential new members to our team, and we hope to continue to steadily recruit in 2020 as our church continues to grow and caregiving needs increase. Thank you for your continued support of the Benevolence fund, which the Deacons steward to bring relief to members of our church family when life hits especially hard.

Here are some highlights from the team in 2019:

- We continued our financial partnerships with Water Street Mission and Mount Joy Helping Services, as we often refer community members to both of those organizations for specific crisis-care needs.
- Because of benevolence giving, we are often able to sponsor counseling needs for members of our church when appropriate. This is a huge blessing.
- We gave over $5,000 to congregational needs as those needs arose. Our Deacons do a wonderful job of discerning these needs and making both financial and relational investments (see attached financial report for all of the benevolence figures).
- On the lighter side, we blessed our college students with “care packages” in the Fall, and hosted both Winter and Summer church-wide social events.
- We continued to fulfill are regular duties, such as organizing our Maundy Thursday worship service, organizing communion Sundays, praying for the congregation’s weekly prayer requests, and being available for relational and prayer support of our church members.

Cross Roads Deacon Benevolence Fund
2019 Financial Report

Opening Balance January 1, 2019				**$6,368.73**
Inflows				
Distribution from CR Treasury				
Deacon Budget Line	10,000.00			
Designated Funds	4,310.00			
Total Distribution from CR Treasury		14,310.00		
Everence Sharing Grants		3,000.00		
Total Inflows 2019			**$17,310.00**	
Outflows				
Benevolence				
Community	10,000.00			
Congregational	5,130.93			
Professional Counseling	2,175.00			
Deacon Benevolence	1,015.22			
Funeral Meals	0.00			
Total Benevolence		18,321.15		
Communion Supplies		114.69		
Stewardship University		136.00		
Postage		13.00		
Office Supplies		31.79		
Social Events (Ice Cream & Winter)		84.96		
Pastor Appreciation		574.20		
Total Outflows 2019			**$19,275.79**	
Net 2019 Total				**-$1,965.79**
Balance on hand 12/31/19				**$4,402.94**

The Deacon Board appreciates your continued support for the benevolent work we do. Your heart for this ministry is very apparent. Also, thanks to Everence for their matching Sharing Grants that are maximized by our members using their services.

Todd Perry, Deacon Benevolence Fund Treasurer

19

DREAMS & VISION BUDGET 2020

This budget is meant to push us to a higher level of sacrifice and faith in our service to God. We will only pursue items on this budget if/when our operating budget is well funded and we have regular surplus funds to operate from. The Church Board will determine which items to pursue as funds allow and will update the congregation each time they take steps to accomplish items on this list. We are asking that you do NOT make a designated financial gift to any of these items.

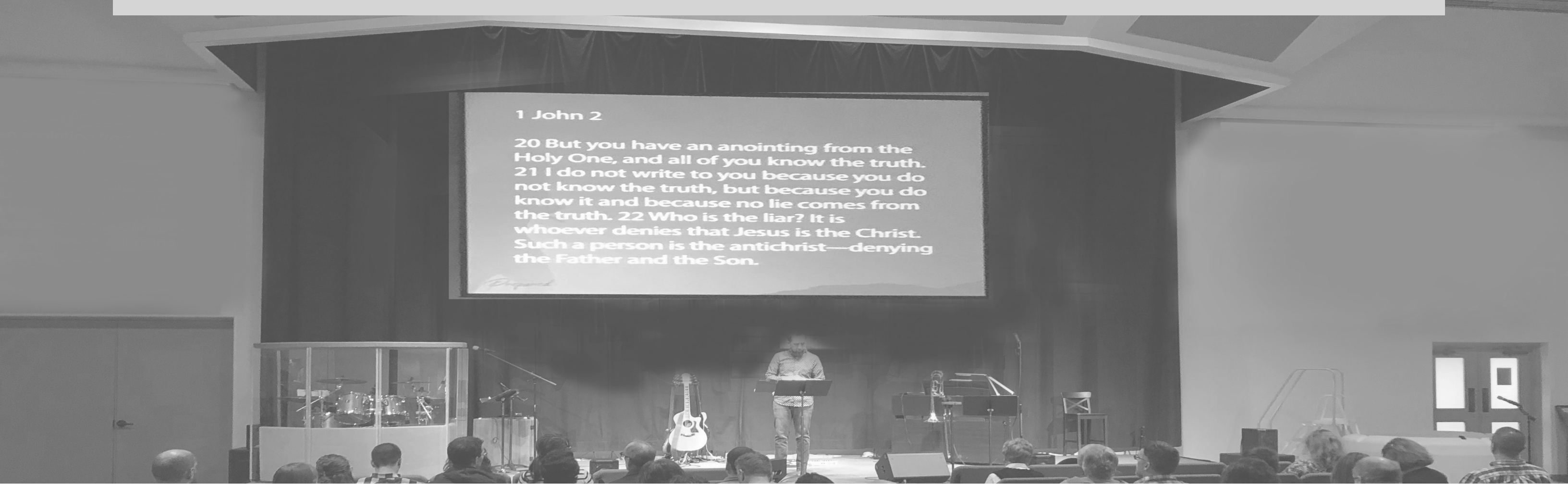
CENTER SCREEN AND PROJECTION
for Mount Joy campus Auditorium (see rendering below)
$25,000.00 - $50,000

GUTTER AND EAVE WRAP
3 sides of Great Room and Elementary wing west side
$18,000.00

GYM GABLE END REPLACEMENT & EAVE WRAP
$5,000.00

HALLWAY RENOVATIONS
to complete CR KIDS Wing
$3,000.00

WHOLE CHURCH PARTY
Partner with Youth on back-to-school or end-of-year celebration
$2,000.00



Personnel & Positions 2020
Cross Roads Church

APPOINTMENTS AND AFFIRMATIONS	**Term Ends**	
Financial Team		
• Treasurer (2-year term)	12/31/2020	
o Bernie Hernley		
• Assistant Treasurer (2-year term)	12/31/2021	
o Charles Starr		
• Financial Secretary (2-year term)	12/31/2020	
o Kendric Bert		
• Assistant Financial Sec. (2-year term)	12/31/2021	
o Marilyn Kreider		
Church Board (3-year term with limit of three consecutive terms)		**1st term began**
• Kelsey Heisey	12/31/2021	Sept 2016
• Faithe Oberholtzer	12/31/2020	February 2012
• Travis Keene	12/31/2020	February 2018
• Lois Wallick	12/31/2020	February 2013
• Gary Heinly (Trustee Rep)	12/31/2021	February 2018
• Doug Shirk	12/31/2022	February 2020
• Winston Wolgemuth	12/31/2022	February 2020
• Bernie Hernley (Treasurer)		
• Doug Bender		
• Ryan Dunlevy		
Church Trustee (3 year term)		
Mount Joy		
• Todd Pierce	12/31/2022	
• Gary Heinly	12/31/2022	
• Rodney Wolgemuth	12/31/2020	
• Neil Zimmerman	12/31/2022	
Maytown		
• John Anspach	12/31/2022	
Deacons (3 to 5-year term)		
• Anthony Heisey	12/31/2021	
• Sandy (Anthony) Heisey	12/31/2021	
• Brian Pavelik	12/31/2021	
• Jeannine Perry	12/31/2021	
• Todd Perry	12/31/2021	
• Anna Umholtz	12/31/2021	
• Pam Heitzman	12/31/2022	
• Jacob Kanagy	12/31/2022	
• Ruth McFarland	12/31/2022	
• Doug Bender		
• Sean Muldowney		

Cross Roads Church
Next Steps ~ Systems & Structures
"Doing Our Part"

240-280

(1990 - 2011)

- Parking Lot
- Two Gatherings
- Children's Ministry Reboot
- Welcome Team

280-320

(Aug. 2012 - Dec. 2015)

- Two Gatherings Balanced
- Associate Pastor
- Young Adult Ministry
- 55+ Ministry

320-360

(Dec. 2015 - Nov. 2016)

- Renovate Adult Ministry Space
- Enlarge Youth & Children's Ministry Space
- Strengthen Children's Security
- Additional Parking
- Digital Signage & Distribution

360-430

(Nov. 2016 - Present)

- Healthy Community Groups
- Growing CR Maytown
- Ministry Alignment
- Debt Elimination
- Additional Worship Service

430-530

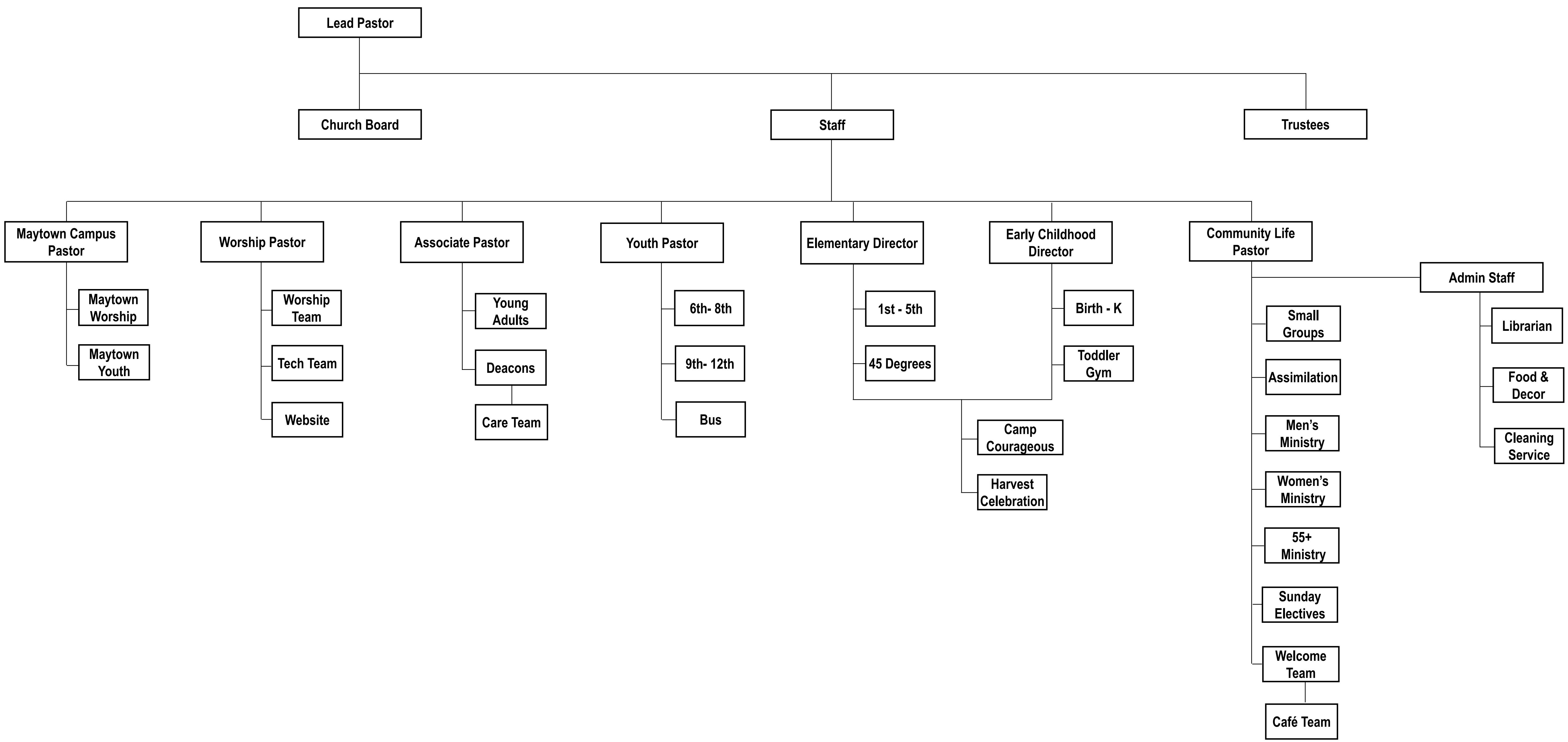
BUILD
OR
???????

530+

Updated: 01/16/20

Cross Roads Church

Point Person (Responsibility) Structure



Updated:10.10.19
CR Mount Joy/Maytown

STAFF REPORTS

Doug Bender - Lead Pastor

I might sum up 2019 at Cross Roads as “didn’t see that coming”!

- In mid-2018, if you would have told me that we would be onboarding 3 new staff members next year in less than 8 months; I would not have believed you. But, I am incredibly thankful to have Phillip, Ryan & Sarah as part of our staff team.

- Then if you would have said that on top of that, we would be asked to become a multi-site church by taking on Maytown as a campus (which would involve onboarding 2 additional staff members); I would have said you are flat out crazy. But I’m looking forward to this new adventure and thankful to have Dawn and George joining our team.

What’s next? Only God knows, but I’m not counting on life being routine anytime soon. Is it possible that even though we are a church that is over 200 years old, that God is just getting started with us?

Over the past year, we have seen God move in incredible ways. God is changing lives and leading us in new directions, and that’s cause for celebration! I want us to join in that celebration together because everything that happens at Cross Roads is a joint effort. We are in this together. Ministry wouldn’t happen without you.

Our God is not just a God of the distant past; he’s God of the present and we continue to join him in the work that he is doing in our very midst and to the ends of the earth. Join me in praying that God would continue to pour out his power and grace on us. Together, let’s look forward to the future with expectant hope as we love God, love each other, and love the world.

- May you be reminded that, “God is able to do far more than we would ever dare to ask or even dream of infinitely beyond our highest prayers, desires, thoughts, or hopes!” ~ Ephesians 3:20 (LB, paraphrase)

Be the church,
Pastor Doug

Sean Muldowney - Associate Pastor

In 2019 the Young Adult ministry continued to give opportunities to this demographic to engage their personal faith deeply and think outside of the box for their next level of growth. Some of our highlights included:

- A field trip to a church plant in Philadelphia for a worship night
- Hosting intergenerational breakfasts with invited members of Cross Roads' 55+ demographic
- Continuing the Growing Young conversation with Pastor Doug
- Partnering with the young adult of Elizabethtown BIC for two co-sponsored events
- Hosting a Christmas party at the Maytown campus
- Sunday morning conversation and equipping times, including series' on professional calling/vocation, the big picture of the Bible, the afterlife, and the Holy Spirit

Ryan Dunlevy - Community Life Pastor

2019 Highlights
- Starting at Cross Roads in my role as Community Life Pastor!
- Building relationships with staff, ministry leaders and members of Cross Roads
- Assessing systems and ministries and making changes to facilitate improvement including:
  - Adding vision piece to Welcome Team morning meetings
  - Adding community group leader coaches and a coaching structure to our groups ministry
  - Digitizing and automating guest follow up
  - Redesigning bulletin

2020 Hopes and Goals
- Continue improving and updating our systems to be more effective and work across multiple campuses. This will begin with Welcome Team
- Improve health and success of community groups through coaching, leadership development, and promotion
- Working on ways to improve our ministry alignment, that our various adult ministries feel they complement each other and not competing, by working closely with ministry leaders
- Continue to work on ways we can be more effective with reaching and retaining 1st time guests and helping them develop

Jeff Rickabaugh - Worship Pastor

2019

- Implementation of new website, database, and web forms. We continue to look for ways to track information and streamline things like giving, event registration, and facility use.
- Handed off leadership of the Welcome Team to Pastor Ryan
- Non-Sunday worship gatherings: Jr/Sr High Youth group, Maundy Thursday, Mount Joy National Day of Prayer, Atlantic Conference Pastors gathering, Christmas Eve
- Tech gear fixed or replaced - we are seeing signs that our AVL systems are wearing out. Plans are in place for several components to be replaced when needed.
- A new backdrop was constructed and installed and then modified for Christmas.
- Maytown! With the excitement of a multisite church, came a lot of behind the scenes work to merge our churches.

2020

- A focus will continue to be on developing the Maytown worship ministry. Working with George Eby, we are planning some intentional integration of musicians and tech people
- While offering development opportunities to our worship teams, we will continue to seek new talent and “give away” leadership as opportunity arises.
- Church signage, website images, digital and printed graphics continue to be in high demand. We will strive for appealing and effective communication through media.
- We will continue to strive for powerful worship services that lead to life-change.

Dawn Groff - Campus Pastor - Maytown

Fall and winter of 2019:

- Joining with the congregation of Harvest Community Church to celebrate how God has worked in them and through them for the past 20 years. Being intentional to listen to their stories, and getting to know this church has been an honor
- Providing leadership, care, and Pastoral presence for Sunday services at Cross Roads Maytown
- Working with the Cross Roads Mount Joy staff to begin strategizing systems and structures for the Maytown site
- Organizing teams for the ministry of Cross Roads Maytown. These teams include: Trustees/Property Management, Welcome and Cafe, and Children's Ministry

2020:

- Develop a solid outreach and follow-up strategy in the Maytown community, and providing a welcoming atmosphere so that people visit and return
- Develop teams for ministry (Trustee/Property Management, Welcome and Cafe, and Children's Ministry) using systems and structures that are in place and fruitful at Mount Joy
- Secure the lower level of the Maytown Church building so it is a safe zone for children
- Deliberately being open as I listen to how God is shaping me as a leader in His church. Campus Pastor of a multisite church is a new role for me and my desire is to allow God to both stretch me and use me for His glory

Phillip Allen - Youth Pastor

2019 Highlights: We have had several leaders take leadership in ways they have not previously. In our high school ministry a leader offered to lead a worship night. This night was designed specifically to engage students in worship – and they did just that! Now, they want to do it again. So, once again a leader is stepping up to take leadership of ushering students into the presence of God.

2019 Testimony: In our middle school ministry we were talking one evening about using our gifts and abilities to serve others. This was part of a series built around reinforcing Cross Roads discipleship process. In our small group discussions we took an inventory of skills or abilities we had. One 8th grade boy could bake, one could play soccer etc. As the discussion continued one of the boys said “I can’t do anything to serve.” His leader said he could bake cookies for next week’s event, since he was the one who said he could bake. Next week he brought in 70 cookies – that everyone loved! You should have seen the smile on his face!

2020 Hopes: 2019 was about establishing new traditions, systems and vision. As we look to 2020 our goal is to reinforce our discipleship process as well as continue to create places for students to engage in that process. 2020 will be a year of building upon a strong foundation to make a significant difference in the lives of the teenagers in our community.

George Eby - Youth & Worship Pastor - Maytown

- Worked with Doug, Dawn, and Jeff throughout the merger to help bridge the gap between Maytown and Mount Joy and make the transition as smooth as possible.
- Jeff and I have been working to make services at both sites as identical as possible.
- Will be working with Phillip to establish a cohesive youth ministry between two sites.
- Working on creating a more similar "stage" design as the Mount Joy site.
- Working to grow the sound and projection teams and establish a healthy rotation at Maytown.

Cindy Rosenberry - Elementary Children's Director

Ministry Wins Highlights for CR KIDS 2019

- Camp Courageous 2019 ministered to over 250 kids and we continue to minister to over 100 kids on a weekly on Sunday mornings and 45 Degrees (4th/5th graders) on Tuesday evenings.
- We held our first ever preteen/teen leader training this year as we continue to develop young leaders and realize they are a such vital part of our ministry.

Looking Ahead to 2020

- Camp Courageous 2020
  - Holding two Camps this year: CC Mount Joy, June 16-19 & CC Maytown, June 23-26
  - Continue to be intentional about supporting the family in 2020 through our Family Experience Ministry
  - Grow CR KIDS Ministry at the our Maytown Campus

Sarah Lenhard - Early Childhood Director

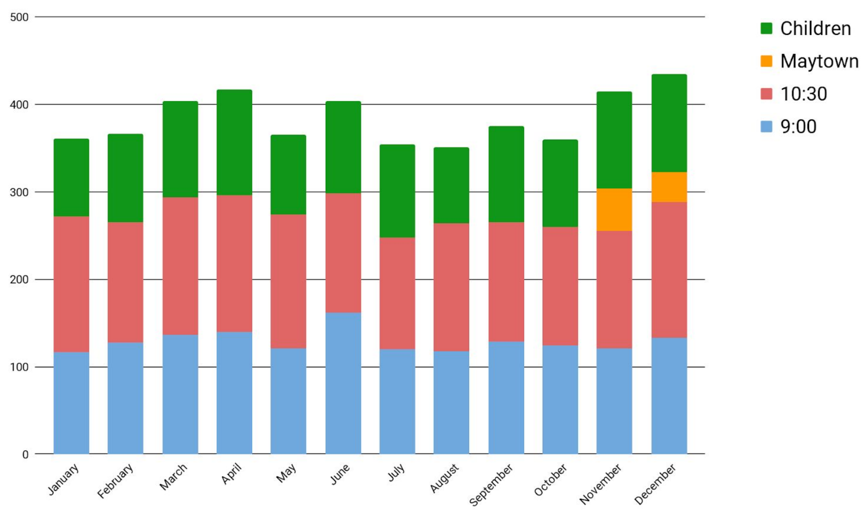
2019 Highlights

- Toddler gym is averaging around 38 Toddlers per week.
- There has consistently been 1-2 new families each week attending Toddler Gym. I have had interest from 3 of them about attending Cross Roads on a Sunday morning.
- There were 7 children, ages 3-5 years, who succeeded in a new challenge for them to memorize their Bible verses.

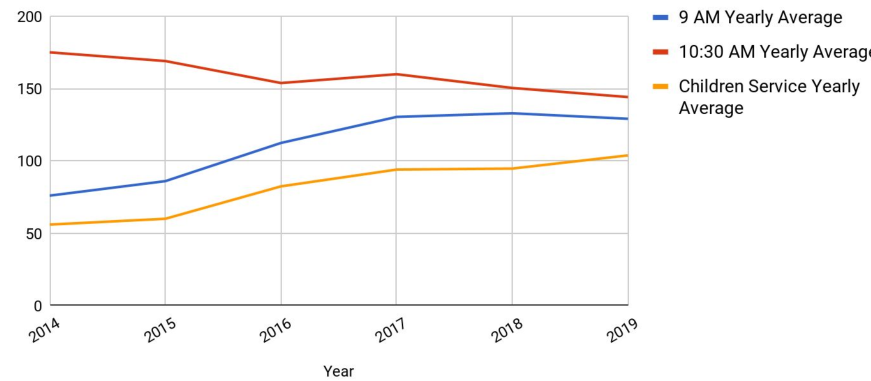
Looking into 2020

- In May (weather permitting) Toddler Gym will be extended into the summer months
  - May - August meeting once per month at local parks
  - Planning to use Facebook & word of mouth to create interest
- Child Dedication March 22nd, making some changes to the class to really drive home the importance of their decision and resources to support them in their journey.
- Taking a look at restructuring the age groups in the Sunday morning classes.
  - This allows changes to the curriculum to be better geared toward their developmental stage to understand who their Heavenly Father is.
- Taking steps into developing consistent leaders who feel valued
  - Weekly thank you to 2 volunteers (text, email or card)
  - Early Childhood appreciation/training (Still considering separately or along with Elementary event)
- Assisting Cindy however needed in both Camp Courageous events!

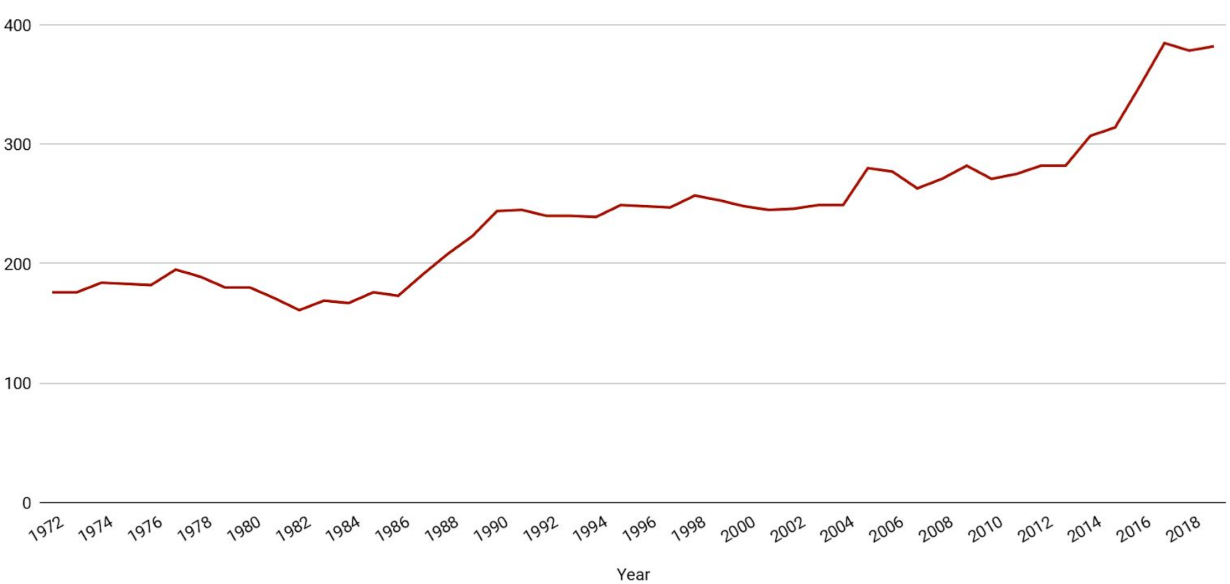
2019 AM Services Monthly Average Attendance



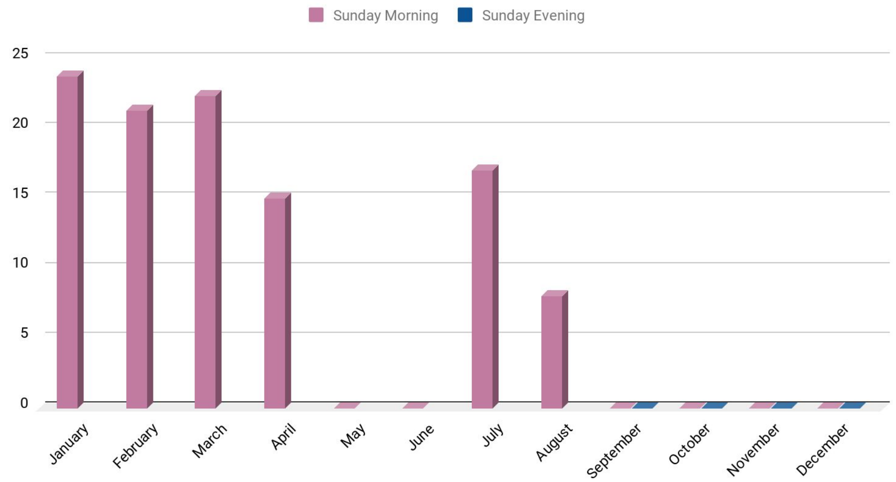
Sunday AM Yearly Service Average



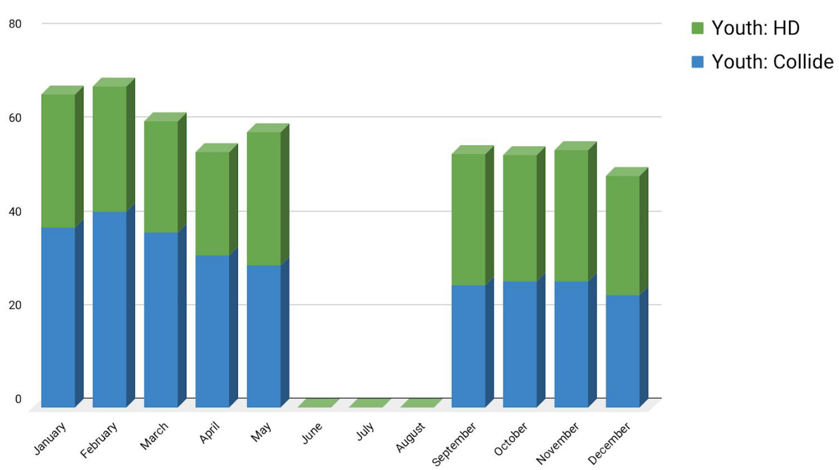
Sunday Yearly Average Attendance



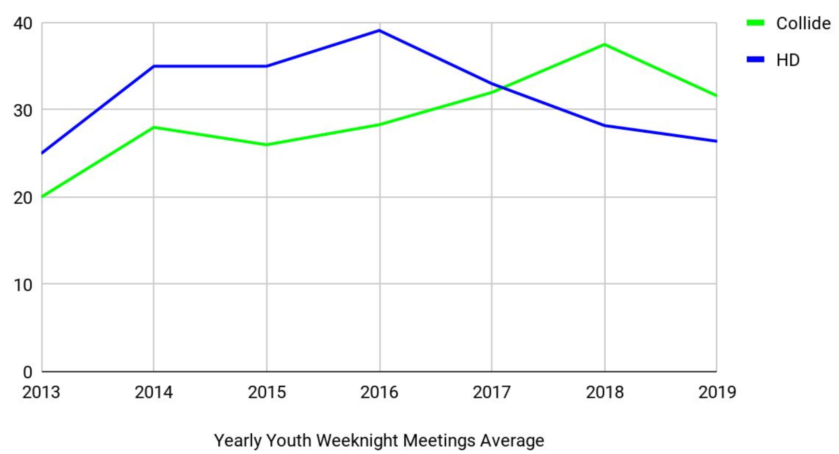
2019 Young Adults Sunday Monthly Average Attendance



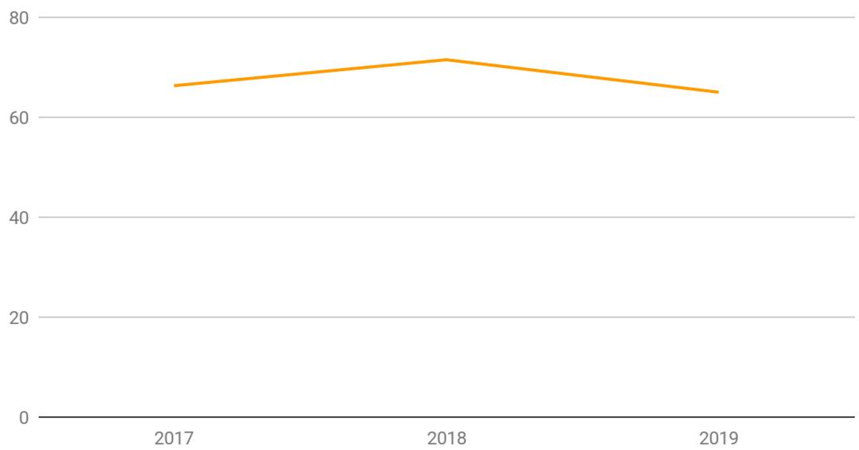
2019 Youth Weeknight Monthly Average Attendance



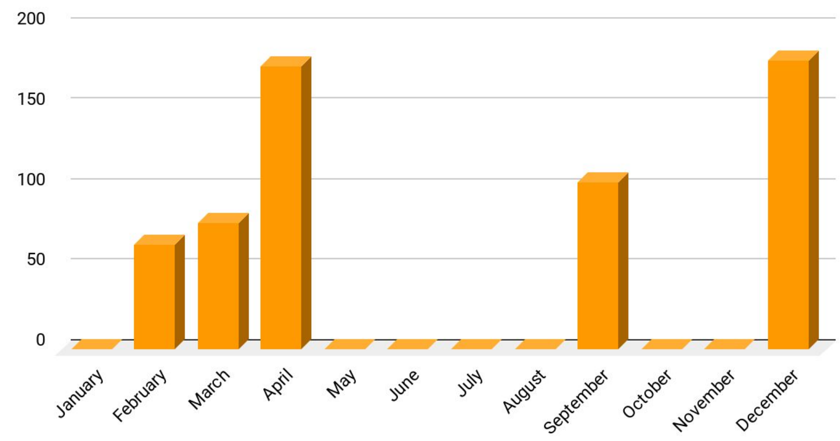
Collide and HD Yearly Average Attendance



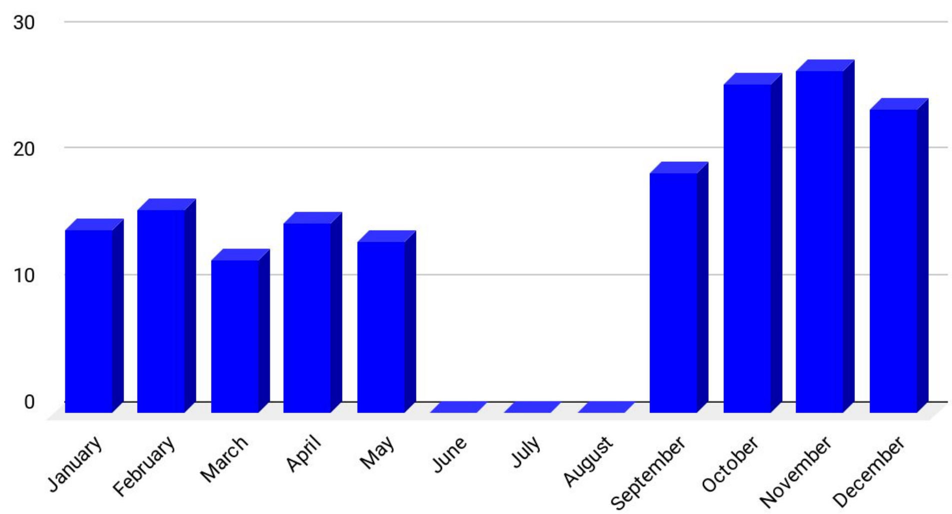
Family Experience



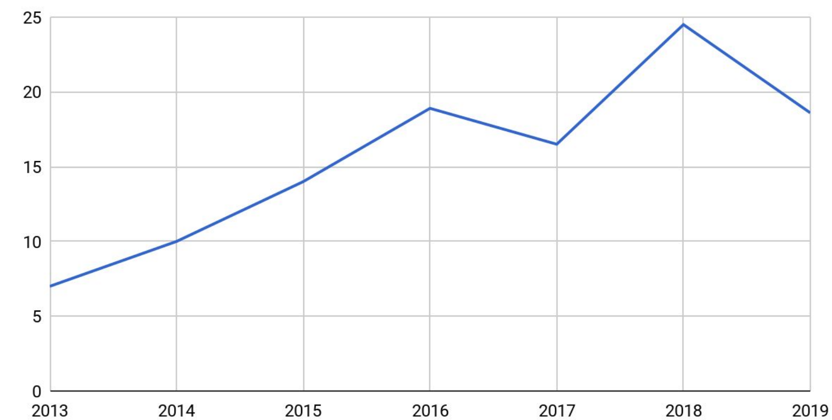
Family Experience Monthly Average Attendance



2019 CR Kids: 45 Degrees Monthly Average Attendance



CR Kids: 45 Yearly Attendance Average



Conversions:		January	February	March	April	May	June	July	August	September	October	November	December
Youth	0												
Total	27	0	0	0	3	0	19	0	0	0	0	0	5
CRKids	19						19						
Adults	8				3								5

Membership	205
As of 1/1/19	206
Increase	4
Baptism/Confession:	
Transfer:	4
Decrease	5
Transfers:	3
Death:	2
Other:	
As of 12/31/19	205

Church Trustee Annual Report for 2019

The Church Trustees are responsible for maintaining the church facilities and grounds at Cross Roads. These activities were performed through the generous gifts of service of Trustee board members, sextons, volunteer teams, and many of you behind the scenes. We are grateful for the assistance from so many. Everyone's help is needed to keep the facility clean and presentable as "God's house"! The Trustees are thankful for the opportunity to serve Cross Roads in pursuing our mission, as we strive to be good stewards of the resources God provides.

The facility is used quite frequently beyond the list of publicized activities. This includes small group meetings, family events and celebrations, and NA meetings twice a week. So, there is much to maintain.

Caring for the church is much like caring for your home. You clean, maintain, handle repairs and emergencies, mow, mulch, shovel (or plow), review services, contracts, insurance, lock, heat and cool, light, budget, plan, and more. But the scale is a bit larger. Thus, the need for many volunteers.

Some of the more notable items of the year:

- Creation and acceptance of an "Equipment Policy", "Parking Lot, Field and Lawn Policy" and an updated Trustee Job Description.
- Storm repairs (gym gable and courtyard).
- Marking and clearing emergency exits.
- Some exterior lighting upgrades to LED.
- Organizing and disposal, particularly in garage.
- Added additional heat to the Great Room foyer.
- Addition of Maytown to our responsibilities!

This coming year we plan to:

- Mount Joy - Replace the shed roof; Repair parking lot cracks
- Maytown – Rekey exterior locks, Secure children's area; Paint parking lot lines

We are grateful to the church sextons (Gary Heinly, Justin Fisher, Mike Lewis and Ken Heisey) who regularly and diligently open and secure our facilities.

Even though Terry Ober, Sr.'s trustee term completed a year ago, we would like to thank him again for helping with questions and being available to help.

Please keep the Trustees advised if you notice items needing repair. Thanks again for everyone's help to maintain, clean, and secure our facilities.

Respectively submitted by the 2019 Church Trustees: Gary Heinly (Chair), Rodney Wolgemuth, Todd Pierce, and newly joined Neil Zimmerman and John Anspach.

2019 Annual Report

Cross Roads Brethren in Christ Church

Cemetery Association

February 9, 2020

For the year 2019 there were 3 burials, 2 regular burials and 1 cremation and 4 lot sold, 2 double lots and 2 single lots for cremations.
Cost of double lots are $1100.00 and single lots $600.00, 4 lot purchase $2000.00 Single lots are for cremation burials. The regular burials were Wendell Buckwalter and Esther Heisey. Cremation was Martha Faucett.

Cemetery care provided by the Directors consisted of normal maintenance, leveling and seeding graves, arranging for burials, opening gravesites for cremations, responding to information requests, etc.

This past year we requested and received from Roth Cemetery Services price quotes for repairing and restoring grave monuments. Decision is pending as this will be very costly.

Directors are Charles Sollenberger [2021], Charles Starr [2020], Merle Sharp [2020], Mike Lewis [2019], and Jay Heisey [2022].

Merle Sharp, Secretary

CROSS ROADS CEMETERY ASSOCIATION
2019 FINANCIAL REPORT

Checking Account

Beginning Balance 01/01/19			3,718.90
Receipts for 2019:	Burials (4)	2,475.00	
	Lot sales	1,725.00	
	BICF interest	1,824.03	6,024.03
Expenses:	Grave opening and closing	1,150.00	
	Lawn care	3,200.00	
	Misc. - shed paint	40.27	(4,390.27)
Ending Balance 12/31/19			5,352.66

Brethren in Christ Foundation

Certificates	72,916.07
Cash on Hand	405.91
Total BICF Funds	73,321.98
Total Funds	78,674.64

Charles Starr, Treasurer