

# Annual Meeting 2024



*Cross Roads Church*

800 Donegal Springs Rd  
crbic.org

February 4, 2024  
11:30 am





## Meeting Details

### WHEN

- Meeting begins after 2nd Worship Gathering
- Sunday, February 4th, 2024
- No snow date due to live stream option
- Registration is on Connection Cards
- Options: Auditorium, Live Stream @crbiclive.com
- No chat for live stream, but option to call in questions will be provided
- Child care provided

### 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.
- Food served at Café and kitchen counter

# Agenda 2024

1. Welcome & Prayer
2. Staff Video Reports - Part I
3. Informational Items
  - a. PEAK Profile
  - b. Building Plans Update
4. Financial Reports Review
  - a. 2023 Review with Q & A
  - b. 2024 Budget with Q & A
  - c. Receive Financial Reports
5. Staff Video Reports - Part 2
6. Action Items
  - a. Affirmations/Elections
  - b. Receive Affirmations
7. Staff Video Reports - Part 3
  - a. Including Statistical Report
  - b. Any questions?
  - c. Receive reports
8. Prayer of Gratitude



\*See Pastor Doug's report to understand how our church is engaging with PEAK this year.



The purpose of the PEAK Profile is to prepare the church to expect the advancement of the Kingdom. PEAK is designed to inspire the church to expand to the greatest capacity of who God has called it to be. The PEAK Profile includes **9 Essential Elements** for the advancing church. Acts 1:8 declares that the church should be prepared to receive the power of the Holy Spirit to advance the Kingdom through the local community, the region, and the world. Preparing for Kingdom advancement requires a culture of improvement through evaluation, assessment, & accountability so that the church can continue to grow as an Acts 1:8 community for all ages.

# 9 Essential Elements

## 1. SPIRITUAL LEADERSHIP

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The church is led by biblically qualified leaders who serve in the model of servant leadership to protect and care for the body of believers while empowering, teaching and leading according to discernment of God's will for the church.

*Titus 1:6-9, 1 Timothy 3:1-6*

1. Seeks to discern God's will through prayer & the reading of the Word
2. Leads with a spiritual fervor & zeal through empowerment of the Holy Spirit
3. Cultivates love & care for the body of believers
4. Practices self awareness with relational & emotional health
5. Manages conflict biblically in a wise, timely, and restorative manner
6. Intentionally develops & empowers new leaders
7. Pastors & elders serve the church together in unity

## 2. PERSONAL GROWTH

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Leadership intentionally fosters the spiritual growth of people towards the image of Christ with an increasing desire to serve the church and reach the world for the Gospel.

*Ephesians 3:14-21, Matthew 28:18, Colossians 3*

1. Develops a hunger & thirst for relationship with God through prayer
2. Understands & obeys the Word of God for personal spiritual growth
3. Effectively utilizes & develops spiritual gifts
4. Evidences "Christ-like" character & fruits of the Spirit through healing & transformation
5. Fosters an intentional process of discipleship

## 3. MISSIONS FOCUS

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The church advances the Kingdom of God by demonstrating and proclaiming the good news of Jesus to their community, region, and world.

*Acts 1:8, Matthew 10, Luke 10*

1. Engages in prayer as the foundation of missions
2. Trains & equips the church to present the Gospel
3. Demonstrates the Gospel in word & deed
4. Prays for & invests in the needs of the community
5. Develops regional partnerships to expand missional impact in the community & region
6. Fosters global partnerships for long-term impact

## 4. LOVING COMMUNITY

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The church fosters a welcoming environment where people feel a sense of belonging and can build loving and caring relationships to grow in community with God and others.

*Acts 2:45-47, Matthew 18:15-19, Hebrews 10:25*

1. Offers welcoming hospitality personally & corporately
2. Develops opportunities for everyone to connect to the church community
3. Lives in community by fostering authentic, caring & transformative relationships
4. Regularly prays & cares for one another
5. Intentionally reflects the diversity of the community
6. Practices biblical models of conflict resolution

## 5. WORSHIP GATHERING

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Worship services welcome the Spirit of God, glorifies Christ, and exemplify the Gospel relevantly to children, youth, and adults.

*1 Corinthians 2:4-5, Psalm 100, Isaiah 6:1-8*

1. Orients worship services around welcoming & experiencing the presence of God
2. Practices worship to glorify God & receive the power of the Gospel
3. Proclaims the word of God clearly & powerfully
4. Establishes a welcoming environment for believers & non-believers
5. Effectively organizes & administrates worship services
6. Culminates in inspiration and practical application for living the Christian life

## 6. VISION ALIGNMENT

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The church aligns their ministry according to God's unique mission, vision, and values for the church.

*Jeremiah 29:11, Psalm 32:8-11, Proverbs 15:22*

1. Clearly & consistently communicates the Mission, Vision & Values
2. Permeates church culture with Mission, Vision & Values
3. Effectively aligns programs, ministries, & events to the Mission, Vision & Values
4. Fosters intentional culture of evaluation & improvement for living the Christian life

## **7. BRETHREN IN CHRIST PARTNERSHIP**

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Alignment with the BIC is evident through living as the Christ

Centered, Acts 1:8 family with active appropriation of the BIC Values, doctrines and perspectives.

*Philippians 1:1-11*

1. Engages in partnership with Brethren in Christ Ministries
2. Engages in partnership with conference ministries & events
3. Contributes to the Common Ministries
4. Cultivates relationships, partnerships & accountability with other conference workers & pastors
5. Aligns with BIC Polity, Conference Practices, & Perspectives

## **8. FINANCIAL STEWARDSHIP**

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The church is a wise steward of their God given resources and fosters a culture of financial wisdom, accountability, and generosity within the church body.

*Luke 19:11-26, 1 Chronicles 29:14*

1. Stewards funds by Prayer & Spirit guidance
2. Fosters faithful tithing & inspired generosity
3. Effectively executes the mission within financial means
4. Practices accountability, financial transparency & legal compliance
5. Adequately supports pastors, staff, & employees with fair compensation & care
6. Properly cares for facilities

## **9. EFFECTIVE ORGANIZATION**

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Leadership and structures support the church in operating effectively and expanding to attain the mission, vision and values of the church.

*Hebrews 11:6, Luke 14:28-33, Exodus 18*

1. Routinely practices evaluation & improvement for effective systems and structures
2. Embraces change to lead towards Kingdom advancement
3. Empowers qualified staff & holds them accountable to clear expectations & defined roles
4. Mobilizes volunteers to fulfill the mission of the church
5. Develops and communicates clear processes of effective decision making
6. Enables staff and volunteer work to be efficient and effective
7. Communicates programs & initiatives clearly, promptly, & consistently

# Financial Reports



- 2023 Financial Report
- 2024 Budget Package





**Cross Roads Brethren in Christ Church**  
**Financial Report**  
**2023**

01/11/2024  
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**Income:**

<b>Giving (Local Budget)</b>	<b><u>Received</u></b>	<b><u>Percent of Budget</u></b>
Sunday AM Offerings	406,989.54	
Online Offerings	343,116.83	
Designated to Budget Lines	47,016.59	
Event Registrations	5,152.00	
Facility Use Income	2,740.00	
Investment Income	4,530.75	
Land Rent Income	1,100.00	
Other Income	<u>801.56</u>	
<b>Total Giving (Local Budget)</b>	<b>811,447.27</b>	89%
<b>Designated Giving</b>		
Care Team Benevolence	12,649.00	
Global Compassion (WHF)	12,838.00	
Mount Joy Helping Services	2,358.00	
BIC World Missions	1,535.00	
Great Room Renovations (year-end)	7,990.00	
Compassion International (camp c. + year-end)	13,646.75	
Capital Fund	13,718.00	
Other	<u>2,182.00</u>	
<b>Total Designated Gifts</b>	<b>68,123.00</b>	
<b><u>Total Income (Giving + Designated)</u></b>	<b><u>879,570.27</u></b>	

**Expenses:**

<b>Budgeted Expenses</b>	<b>2023 <u>Budget</u></b>	<b><u>Disbursed</u></b>	<b><u>Percent of Budget</u></b>
Salaries, Wages, & Benefits	528,900.00	502,741.16	95%
Building Operation/Maintenance	94,144.00	79,584.17	85%
General Administration	28,000.00	25,628.73	92%
Children's Ministries	26,000.00	19,924.56	77%
Youth Ministries	15,000.00	16,155.52	108%
Adult and Church-Wide Ministries	56,750.00	70,402.20	124%
Care Ministries	5,500.00	2,242.03	41%
Worship Ministries	19,700.00	16,489.89	84%
Common Ministry & Charities	86,899.00	70,899.20	82%
Capital Improvements	<u>50,800.00</u>	<u>10,584.79</u>	<u>21%</u>
<b>Total Budgeted Expenses</b>	<b>911,693.00</b>	<b>814,652.25</b>	<b>89%</b>
Designated Gifts		68,123.00	
<b><u>Total Expenses</u></b>		<b><u>882,775.25</u></b>	
<b>2023 Surplus / (Deficit)</b>		<b><u>(3,204.98)</u></b>	

**Cross Roads Brethren in Christ Church**  
**Financial Report**  
**December 31, 2023**

**Church Board Action: Use Estate/Memorial funds to cover 2023 deficit, and move remaining Estate/Memorial funds to Capital Fund**

Available Estate/Memorial Funds	4,696.02
- Amount Used To Cover Deficit	3,204.98
- Amount Moved to Capital Fund	1,491.04

**Balance Sheet**

**ASSETS:**

**Checking Accounts**

Northwest Checking	35,976.63
Stripe - Funds in Transfer	13,655.57
Grocery Card - Capital Fund	-

**Savings Accounts**

BIC Foundation - TAP Account	129,931.37
Northwest - 8 Mo. Certificate (Term 04/24)	76,176.02
Northwest - 10 Mo. Certificate (Term 09/24)	30,221.87
Northwest - Money Market	4,490.14

**TOTAL ASSETS:** **290,451.60**

**LIABILITIES:**

Credit Cards / Store Accounts	10,179.37
Designated Funds: Payable	12,069.76
Temporary Liabilities	2,083.85

**EQUITY**

Reserved Funds	241,118.62
Retained Earnings	25,000.00

**TOTAL LIABILITIES AND EQUITY:** **290,451.60**

**Reserved Funds:**

	<b><u>Beginning</u></b>	<b><u>Received</u></b>	<b><u>Disbursed</u></b>	<b><u>Ending</u></b>
	<b><u>Balance</u></b>			<b><u>Balance</u></b>
Care Team Benevolence	-	12,649.00	4,703.68	7,945.32
Moving Team	958.12	-	-	958.12
Café	1,863.06	12.51	1,819.28	56.29
Trucker Care Ministry	23,100.00	7,800.00	-	30,900.00
Great Room Renovations	-	7,990.00	-	7,990.00
Church Paint/Renovate Projects	14,000.00	-	14,000.00	-
Dreams and Visions	48,955.54	-	-	48,955.54
Estate / Memorial Funds	4,696.02	-	4,696.02	-
Emergency Reserve Funds	114,350.18	-	8,787.05	105,563.13
Capital Fund	31,231.82	24,415.29	16,896.89	38,750.22
<b><u>Total Reserved Funds</u></b>	<b><u>239,254.74</u></b>	<b><u>52,766.80</u></b>	<b><u>50,902.92</u></b>	<b><u>241,118.62</u></b>

**Cross Roads Brethren in Christ Church**  
**Financial Report - Expense Detail**

<u>Account Description</u>	<u>2023 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
<b>Salaries and Wages</b>			
Ministry Staff Salaries	333,636.00	323,625.69	
Part-Time Staff and Interns	3,000.00	3,000.00	
Clerical Staff Wages	28,454.00	21,743.07	
<b>Benefits</b>			
Insurance - Health, Workers Comp.	80,118.00	79,787.25	
Pensions and TSA's	33,663.00	32,812.56	
Professional Expense	9,975.00	8,008.45	
Travel Expense	3,200.00	3,015.56	
Continuing Education	8,925.00	4,098.38	
Payroll Taxes	27,929.00	26,650.20	
<b>Total Salaries, Wages &amp; Benefits</b>	<b>528,900.00</b>	<b>502,741.16</b>	
<b>Building Operation/Maintenance</b>			
Operation/Maintenance			
Office Maintenance	500.00	256.18	
Church Maintenance	7,700.00	5,310.65	
Snow Removal	6,000.00	1,010.00	
Lawn Care	13,500.00	10,122.00	
Custodial Services & Supplies	27,800.00	25,353.84	
Office Utilities			
Electric	2,540.00	1,909.06	
Water, Sewer, Trash	630.00	622.88	
Gas	650.00	690.33	40.33
Church Utilities			
Electric	12,225.00	10,805.03	
Water, Sewer, Trash	1,250.00	1,053.96	
Gas	6,200.00	5,894.75	
Phone and Internet	5,025.00	5,672.49	647.49
Property Insurance	10,124.00	10,883.00	759.00
<b>Total Building Operation/Maint.</b>	<b>94,144.00</b>	<b>79,584.17</b>	
<b>General Administration</b>			
General Operating Expense	15,000.00	13,623.93	
Computer Expense	4,500.00	4,888.28	388.28
Recruitment/Transition	1,500.00	1,327.82	
Banking Fees	6,000.00	5,288.70	
Regional and General Conference	1,000.00	500.00	
<b>Total General Administration</b>	<b>28,000.00</b>	<b>25,628.73</b>	
<b>Children's Ministries</b>			
Discipleship (Sun AM Ministry)	12,500.00	9,516.12	
Outreach	11,500.00	9,730.44	
Leadership Development	2,000.00	678.00	
<b>Total Children's Ministries</b>	<b>26,000.00</b>	<b>19,924.56</b>	

**Cross Roads Brethren in Christ Church**  
**Financial Report - Expense Detail**

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<u>Account Description</u>	<u>2023 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
<b>Youth Ministries</b>			
Discipleship	6,500.00	5,913.71	
Outreach	6,500.00	8,246.89	1,746.89
Leadership Development	2,000.00	1,994.92	
<b>Total Youth Ministries</b>	<b>15,000.00</b>	<b>16,155.52</b>	
<b>Adult and Church-Wide Ministries</b>			
Discipleship	16,250.00	14,181.92	
Outreach	17,500.00	25,305.42	7,805.42
Leadership Development	5,000.00	5,114.86	114.86
Trucker Care	18,000.00	25,800.00	7,800.00
<b>Total Adult Ministries</b>	<b>56,750.00</b>	<b>70,402.20</b>	
<b>Care Ministries</b>			
Care Ministry	2,400.00	1,000.62	
Food Services	2,000.00	792.79	
Library	1,100.00	448.62	
<b>Total Care Ministries</b>	<b>5,500.00</b>	<b>2,242.03</b>	
<b>Worship Ministries</b>			
Music and Worship	6,600.00	5,444.40	
Audio/Visual	6,400.00	4,687.87	
Flowers & Christmas Greens	-	912.97	912.97
Welcome Team	5,200.00	5,324.65	124.65
Honoraria	1,500.00	120.00	
<b>Total Worship Ministries</b>	<b>19,700.00</b>	<b>16,489.89</b>	
<b><u>TOTAL LOCAL PROGRAMS</u></b>	<b><u>773,994.00</u></b>	<b><u>733,168.26</u></b>	
<b>Common Ministry and Charities</b>			
Common Ministry	68,599.00	68,599.20	0.20
Self Supporting Missionaries	7,000.00	2,000.00	
Care Team Benevolence	11,000.00	-	
Mount Joy Fire Department	300.00	300.00	
<b>Total Common Ministry &amp; Charities</b>	<b>86,899.00</b>	<b>70,899.20</b>	
<b>Capital Improvements - budgeted</b>			
Debt Reduction - Capital Fund	24,000.00	8,000.00	
Benches for Playground and Pavilion	800.00	-	
Upgrades for Camp 252 Room	2,000.00	-	
Café Update and Renovation	20,000.00	1,223.85	
Refurbish Church Logo	2,000.00	-	
Office Garage Door	2,000.00	1,360.94	
<b>Total Capital Improvements</b>	<b>50,800.00</b>	<b>10,584.79</b>	
<b><u>Total Operating Budget</u></b>	<b><u>911,693.00</u></b>	<b><u>814,652.25</u></b>	

# BUDGET

Thanks for taking the time to read and review the Cross Roads 2024 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.



# 2024

## **1. NARRATIVE BUDGET**

For people who don't like navigating detailed line item budgets.

## **2. LINE ITEM BUDGET**

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

## **3. DREAMS AND 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

## **Can you explain the various changes to Salaries, Wages, & Benefits?**

We have budgeted for a partial year of expenses for a part-time staff member. This allows us space to adjust staffing once we have a better idea of Pastoral Care during this time of staff transition.

## **Why the various increases to line items under Building Operation & Maintenance?**

These areas were increased to better reflect the realities of current costs and previous year expenditures.

## **Why the decrease in banking fees?**

The decrease in banking fees is due to switching from Elexio to Planning Center for our online giving. We used to pay Elexio a percentage of both ACH and credit card transactions. With Planning Center, we no longer pay a percentage fee for ACH transactions, and the credit card percentage is almost 1% less than Elexio.

## **Why the decrease in adult ministries discipleship?**

This line item has been adjusted to better reflect previous year's expenditures. We continue to see an increase in free resources as video teaching transitions away from DVD's and required workbook purchases.

## **What does the increase in youth ministries go towards?**

We tightened our belts during the pandemic, and the good news is our attendance is steady and we are seeing healthy growth. However, the costs for supplies and retreats/trips have been rising.

## **Why the decrease in care ministry?**

The Care Team requested a decrease in this line item to better reflect actual expenditures and future plans.

## **Why the increase to Welcome Team & Café?**

Increase is to provide contingency funds for unexpected equipment failure or maintenance that weren't covered in this line item in previous years.



# Common Budget Questions

## cont...

### **What is the rationale for a significant increase to Honoraria?**

This line item has been increased to allow room for additional guest speakers (including any preaching done by Pastor Dawn.)

### **Why the decrease in self-supporting missionaries?**

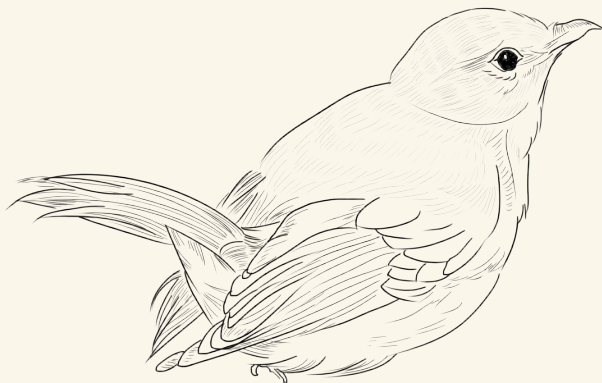
Several of the missionaries that we have been supporting have stepped out of service during the past year or are no longer providing updates. Any decrease in self-supporting missionaries becomes an increase to our denominational Common Ministry fund.

### **Why is there a significant change to Care Team Benevolence?**

In recent years, we have been blessed with very generous gifts directly to benevolence. This has resulted in the Care Benevolence Team not needing to utilize any funds from this line item for the past four years.

### **Why the addition of a Trucker Care Ministry Line item?**

The Trucker Care ministry has been a ministry of Cross Roads since 2022. Funds were previously managed in a Reserve Fund. This change brings this ministry into the line item budget, reflecting that this is an ongoing budgeted Cross Roads ministry. Funds for this ministry are largely provided through outside donations.



# Narrative Budget

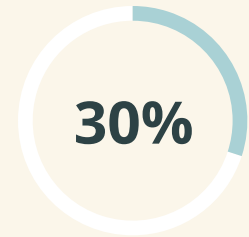
The leadership of Cross Roads Church has constructed a challenging financial plan that aligns with and pursues our God-honoring vision - "connecting and growing together in Jesus." This vision is accomplished through our process of Worship, Serve, and Connect. We invite you to join us in this journey.



## 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.

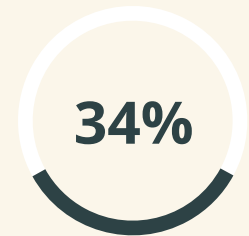
**% of budget**



**\$269,996**

## Serve

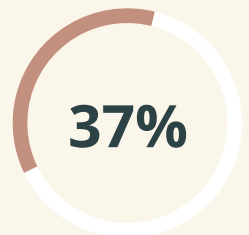
Our desire is for people to move from being observers to servers of God. This budget section is designed for us to challenge, equip, and activate people to use their God-given talents both inside and outside the walls of Cross Roads. This section has our outreach programs that provide practical opportunities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



**\$306,767**

## 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.



**\$332,417**



## 2024 Budget

<b>Budget Summary</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>%</b>
	<b>Actual</b>	<b>Actual</b>	<b>Budget</b>	<b>Budget</b>	<b>Change</b>
Salaries, Wages, & Benefits	463,930	490,595	528,900	526,838	-0.4%
Building Operation / Maintenance	65,965	81,355	94,144	97,230	3.3%
General Administration	34,198	32,160	28,000	28,500	1.8%
Children's Ministries	16,322	15,221	26,000	26,000	0.0%
Youth Ministries	17,160	13,948	15,000	17,500	16.7%
Adult Ministries	30,848	44,360	56,750	54,350	-4.2%
Care Ministries	5,526	4,110	5,500	4,700	-14.5%
Worship Ministries	18,888	18,279	19,700	22,500	14.2%
Common Ministries & Other Charities	75,009	67,836	86,899	85,562	-1.5%
Capital Improvements	57,947	43,581	50,800	46,000	-9.4%
<b>Total Operating Budget</b>	<b>785,794</b>	<b>811,444</b>	<b>911,693</b>	<b>909,180</b>	
<b>Increase Over Prior Year (budgeted)</b>	<b>5.6%</b>	<b>14.0%</b>	<b>5.5%</b>	<b>-0.3%</b>	

<b>Ref. No.</b>	<b>Acct No. Description</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>%</b>
		<b>Actual</b>	<b>Actual</b>	<b>Budget</b>	<b>Budget</b>	<b>Change</b>
1	<b>Salaries, Wages and Benefits</b>					
2	Ministry Staff Salaries	321,196	314,737	333,636	328,650	-1.5%
3	Part-Time Staff and Interns	1,269	2,000	3,000	3,000	0.0%
4	Clerical Staff Wages	24,017	25,022	28,454	27,744	-2.5%
5	Maytown / Atlantic Conference Funding	(18,557)	-			
6	Insurance - Health, Workers Comp.	66,781	77,377	80,118	86,035	7.4%
7	Pensions and TSA's	29,938	31,774	33,663	33,165	-1.5%
8	Professional Expense	7,133	7,077	9,975	9,075	-9.0%
9	Travel Expense	2,116	2,466	3,200	2,950	-7.8%
10	Continuing Education	3,629	3,999	8,925	8,725	-2.2%
11	Payroll Taxes	26,409	26,145	27,929	27,494	-1.6%
12	<b>Total Salaries, Wages, and Benefits</b>	<b>463,930</b>	<b>490,595</b>	<b>528,900</b>	<b>526,838</b>	<b>-0.4%</b>
13	<b>Building Operation / Maintenance</b>					
14	Operation and Maintenance					
15	Office Maintenance	40	359	500	750	50.0%
16	Church Maintenance	7,035	7,315	7,700	9,530	23.8%
17	Snow Removal	3,859	6,922	6,000	7,000	16.7%
18	Lawn Care	12,548	11,698	13,500	14,000	3.7%
19	Custodial Services & Supplies	14,240	20,309	27,800	27,725	-0.3%
20	Office Utilities	2,539	2,768	3,820	3,910	2.4%
21	Church Utilities	15,387	17,777	19,675	19,875	1.0%
22	Phone and Internet		5,009	5,025	3,300	-34.3%
23	Property Insurance	10,318	9,199	10,124	11,140	10.0%
24	<b>Total Building Operation / Maintenance</b>	<b>65,965</b>	<b>81,355</b>	<b>94,144</b>	<b>97,230</b>	<b>3.3%</b>
25	<b>General Administration</b>					
26	General Operating Expense	18,110	17,681	15,000	15,000	0.0%
27	Computer Expense	3,697	4,415	4,500	4,500	0.0%
28	Recruitment/Transition	668	-	1,500	1,500	0.0%
29	Banking Fees	6,242	6,551	6,000	5,000	-16.7%
30	Loan Interest and Repayment	4,481	233			
31	Regional and General Conference	1,000	3,280	1,000	2,500	150.0%
32	<b>Total General Administration</b>	<b>34,198</b>	<b>32,160</b>	<b>28,000</b>	<b>28,500</b>	<b>1.8%</b>

## 2024 Budget

Ref. No.	Acct No. Description	2021 Actual	2022 Actual	2023 Budget	2024 Budget	% Change
33	<b>Children's Ministries</b>					
34	Discipleship	7,902	5,320	12,500	12,500	0.0%
35	Outreach	6,941	9,345	11,500	11,500	0.0%
36	Leadership Development	1,479	556	2,000	2,000	0.0%
37	<b>Total Children's Ministries</b>	<b>16,322</b>	<b>15,221</b>	<b>26,000</b>	<b>26,000</b>	<b>0.0%</b>
38	<b>Youth Ministries</b>					
39	Discipleship	6,950	6,014	6,500	7,500	15.4%
40	Outreach	9,039	5,786	6,500	7,500	15.4%
41	Leadership Development	1,171	2,148	2,000	2,500	25.0%
42	<b>Total Youth Ministries</b>	<b>17,160</b>	<b>13,948</b>	<b>15,000</b>	<b>17,500</b>	<b>16.7%</b>
43	<b>Adult Ministries</b>					
44	Discipleship	9,667	15,506	16,250	13,250	-18.5%
45	Outreach	16,329	12,632	17,500	18,100	3.4%
46	Trucker Care	-	13,500	18,000	18,000	0.0%
47	Leadership Development	4,852	2,723	5,000	5,000	0.0%
48	<b>Total Adult Ministries</b>	<b>30,848</b>	<b>44,360</b>	<b>56,750</b>	<b>54,350</b>	<b>-4.2%</b>
49	<b>Care Ministries</b>					
50	Care Ministry	120	1,590	2,400	1,500	-37.5%
51	Food Services	4,721	1,656	2,000	2,000	0.0%
52	Library	685	864	1,100	1,200	9.1%
53	<b>Total Care Ministries</b>	<b>5,526</b>	<b>4,110</b>	<b>5,500</b>	<b>4,700</b>	<b>-14.5%</b>
54	<b>Worship Ministries</b>					
55	Music and Worship	6,756	6,308	6,600	6,600	0.0%
56	Audio/Visual	6,313	5,756	6,400	6,400	0.0%
57	Flowers and Christmas Greens	459	242			
58	Welcome Team and Café	3,824	4,799	5,200	6,000	15.4%
59	Honoraria	1,536	1,174	1,500	3,500	133.3%
60	<b>Total Worship Ministries</b>	<b>18,888</b>	<b>18,279</b>	<b>19,700</b>	<b>22,500</b>	<b>14.2%</b>
61	<b>Total Local Programs</b>	<b>652,838</b>	<b>700,028</b>	<b>773,994</b>	<b>777,618</b>	<b>0.5%</b>
62	<b>Common Ministries &amp; Other Charities</b>					
63	Common Ministry	66,109	66,036	68,599	75,762	10.4%
64	Self-Supporting Missionaries	8,600	1,500	7,000	2,000	-71.4%
65	Care Team Benevolence	-	-	11,000	7,500	-31.8%
66	Mount Joy Fire Department	300	300	300	300	0.0%
67	<b>Total CM and Other Charities</b>	<b>75,009</b>	<b>67,836</b>	<b>86,899</b>	<b>85,562</b>	<b>-1.5%</b>
68	<b>Capital Improvements - Budgeted</b>					
69	Capital Fund				24,000	
70	Church Logo Refurbishment				2,000	
71	Complete Renovations to Café and Lower Level Lobby				20,000	
72	<b>Total Capital Improvements</b>	<b>57,947</b>	<b>43,581</b>	<b>50,800</b>	<b>46,000</b>	<b>-9.4%</b>
73	<b>Total Operating Budget</b>	<b>785,794</b>	<b>811,444</b>	<b>911,693</b>	<b>909,180</b>	<b>-0.3%</b>
74	<b>Local Program Expenses (% of Budget)</b>	<b>83.1%</b>	<b>86.3%</b>	<b>84.9%</b>	<b>85.5%</b>	
75	<b>Total CM and Charities (% of Budget)</b>	<b>9.6%</b>	<b>8.4%</b>	<b>9.5%</b>	<b>9.4%</b>	
76	<b>Capital Improvements (% of Budget)</b>	<b>7.4%</b>	<b>5.4%</b>	<b>5.6%</b>	<b>5.1%</b>	
77	<b>Total Operating Budget (% Increase Over Prior Year)</b>	<b>5.6%</b>	<b>14.0%</b>	<b>5.5%</b>	<b>-0.3%</b>	

DREAMS & VISIONS

# Great Room Remodel



## Tier 1 - \$15,000

New Carpet for the Great Room  
Amount already donated: **\$7,990**

## Tier 1&2 - \$25,000

Tier 1 plus paint the great room walls and new flooring for the stage.

## Tier 1,2,3 - \$38,500

Tier 1 and 2 plus new counters, cabinets, and lobby carpet

## 2024 Personnel & Positions Cross Roads Church

APPOINTMENTS AND AFFIRMATIONS	Term Ends	Follow Up
-------------------------------	-----------	-----------

**Financial Team**

- |  |            |  |
|--|------------|--|
| • Treasurer (2-year term)                | 12/31/2024 |  |
| ○ Bernie Hernley                         |            |  |
| • Assistant Treasurer (2-year term)      | 12/31/2025 |  |
| ○ Charles Starr                          |            |  |
| • Financial Secretary (2-year term)      | 12/31/2024 |  |
| ○ Kendric Bert                           |            |  |
| • Assistant Financial Sec. (2-year term) | 12/31/2024 |  |
| ○ Jerry Belfiglio                        |            |  |

**Church Board** (3-year term with limit of three consecutive terms)

**AM = Annual Meeting**

- |                              |         | <b>1st term began</b> |
|------------------------------|---------|-----------------------|
| • Leann Pavelik              | AM 2026 | February 2022         |
| • Kelsey Heisey              | AM 2025 | September 2016        |
| • Travis Keene               | AM 2027 | February 2018         |
| • Gary Heinly (Trustee Rep)  | AM 2025 | February 2018         |
| • Doug Shirk                 | AM 2026 | February 2020         |
| • Winston Wolgemuth          | AM 2026 | February 2020         |
| • Rodney Myers               | AM 2027 | February 2021         |
| • Bernie Hernley (Treasurer) |         |                       |
| • Doug Bender                |         |                       |
| • Ryan Dunlevy               |         |                       |

**Church Trustee** (3-year term)

- |                              |            |
|------------------------------|------------|
| • Gary Heinly (Head Trustee) | 12/31/2025 |
| • Neil Zimmerman             | 12/31/2025 |
| • Dan Whitsel                | 12/31/2025 |
| • Mike Spangler              | 12/31/2025 |
| • Jonathan Frain, Sr.        | 12/31/2025 |



# Doug Bender



## Reflecting on the Past Year

It is hard not to think about 2023 as a year of transition. The last six months of 2023 included three staff positions experiencing personnel change. That includes a lot of adjusting and onboarding. While many of our sister churches have experienced this level of transition in recent years, it is new territory for us. With so much transition happening and so many plates spinning, I've been waiting for the sound of breaking glass. Eventually something or someone would have to fall through the cracks. Surely our biggest outreach of the year would suffer from losing key staff members in the midst of planning and execution. I couldn't have been more wrong! So many volunteers have stepped up to extend extra help and leadership during this time. Staff members have operated way outside of their areas of responsibility to keep things operating as smoothly as possible. If I could only highlight one weekend from 2023, it would be our Compassion Weekend. Hosting the Compassion Experience and having a Compassion Alumni with us for our Compassion Sunday was such a powerful time being a part of the work that God is doing around the world.

## Looking forward to the future

It is natural during a time of transition to feel a bit unsettled, to wonder what all the future holds. Personally, it has led me to wrestle with the "what's next" question for our church family. That was a question that was always easy for me to answer for my first eleven years at Cross Roads. The answer to that question has felt elusive during this past year.

Lead Pastor

Lead Pastor

That leads me to what I am most excited about for 2024. We are doing an extensive church-wide survey through an organization ( <https://peakprofile.org/>) that specializes in helping churches work towards greater health and momentum. PEAK's goal is to equip churches to thrive in a rapidly changing environment.

My hope is that this profile will provide greater clarity on the current state of our church and provide a roadmap of next steps for the years to come. Your participation is key to making this profile an effective tool for our church. Peter urges the church to do all that we can to keep from becoming ineffective. Together let's do all that we can to remain effective in our mission of making disciples.

*<sup>5</sup> For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; <sup>6</sup> and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; <sup>7</sup> and to godliness, mutual affection; and to mutual affection, love. <sup>8</sup> For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ. ~ 2 Peter 1*

Thanks for being the church!

May we continue to represent Jesus well,  
Pastor Doug





# Jeff Rickabaugh

## 2023 Highlights

Worship Celebrations: Gathering the people of God to worship, and to seek His face

- Each Sunday we use the talents given to us to offer praises, magnifying the Lord as a community.

## Church Management Software:

- I spearheaded the efforts to move our ministry to Planning Center which includes our new church app: Church Center. I hope you'll give it a try if you haven't yet.
- We are still learning and adjusting but the ministry staff as a whole has been able to effectively utilize these enhanced tools.

Team Growth: We continue to be blessed with new talented people joining the tech and worship teams.

## Sabbatical:

- In April the Church Board established a sabbatical policy, and Pastor Doug graciously offered me the first opportunity to use it. I know many who've benefited from sabbaticals and I am so grateful for this opportunity.
- The policy begins: "What is a sabbatical? The purpose of a sabbatical is to provide a full-time pastoral staff, who has served a congregation well over an extended period of time, with the opportunity for personal and professional renewal and continuing education."
- A sabbatical is also a spiritual formation practice that enables us to be positioned for God to grow us and mature us. Peter Scazzero (Emotionally Healthy Spirituality), outlines any form of sabbath this way: Stop, Rest, Delight, Contemplate God. About 5 years ago I began taking short solo retreats to the mountains. I always came back refreshed and feeling more connected to God. This sabbatical is an opportunity to go deeper and longer into these practices, making "personal renewal" my primary purpose.
- In August the Church Board approved my sabbatical for April 15 – July 15, 2024.
- Many of our current worship team members are stepping up and offering to lead in my absence. I also have some amazing volunteers who will help with administrative tasks.

Worship Pastor

## 2024 Dreams and Goals

Each new year brings with it anticipatory questions of “What is God going to do next?” “What is He asking our church to do?” I am humbled to serve in leadership and to offer what I can to grow disciples and further the Kingdom of Heaven. I invite you to join me in praying for some of my hopes and dreams for the next year of ministry.

- That God would grow us both deep and wide – giving Cross Roads greater influence in our community and greater hunger to know and serve the Lord.
- That more people would know the joys of serving in ministry alongside one another.
- That Cross Roads would continue to innovate and adapt our methods to reach more people for Jesus.
- More people would get baptized, and take next steps in their faith (bold and risky faith).
- That my time on sabbatical is fruitful both for me personally and for Cross Roads and its worship ministry.







# Ryan Dunlevy

Community Life Pastor

## 2023 Highlights

- We were able to complete phase 2 of lower level renovation project with new polished concrete floors and cove base installed this fall.
- 2023 saw one of our smoothest Harvest Celebrations yet, with the team instituting numerous upgrades to our process and the event itself.
- We had a great fall launch for community groups with the series Surprise the World. It's a year of transition for the ministry and we have several groups changing leadership, groups ending and repopulating other groups, as well as a new group beginning.
- Welcome team continues to look to grow as well as improve our process and welcome experience. The team did offsite visits to Water Street Mission and Etown BIC to learn from what they're doing. The leadership has been studying the book *Unreasonable Hospitality*.
- Women's Bible study pods has two successful short term studies.
- Men's ministry brought back wing nights and conducted a successful retreat.
- In Feb/March I able to travel to Fiji to teach a 2 week night course at a Bible College
- I completed a BIC core course to move closer toward licensing
- I had the privilege of preaching 13 times in 2023

## Looking to 2024

- We are hoping to complete phase 3 of lower level renovations with updating the cafe and the lobby furniture
- Welcome Team is looking to continue adding team members as well as experimenting with new ways to make guests and regulars feel welcome and enjoy the atmosphere of Cross Roads.
- Community group leadership will be working on generating ideas to innovate and problem solve in our groups ministry as well as provide leadership and support to groups.
- We will be working up evaluating and updating our assimilation process.
- I'm hoping to attend Drive conference in May
- I'm planning on completing the final BIC core courses this summer and will move toward final stages of the licensing process



# Phillip Allen

## Youth Ministry

Youth ministry has always been a moving target. In 2024, we will see a core group of students graduate while we welcome in an amazing group of 6th-grade students. It is also challenging because we are always raising up a great group of students, and then they graduate! This is why we need to continue to be multifaceted—training up our 9th-12th students while inviting in our 6th-8th students.

## Back in 2023

- Four students were baptized.
- We launched a 9th-12th grade multi-church BIC retreat involving 86 participants.
- A week-long mission trip in Charleston, WV, was successfully carried out.
- Our LCA campus, the larger of the two locations, generously donated 75 man-hours for stage setup.
- Students and staff actively participated in speaking engagements at Christian events in the high school, including the 5th quarter and the Bible Club.

## Looking forward to 2024

- We aim to expand our student base in response to the graduation of core students.
- The recruitment of more leaders for our 6th-8th grade ministry is a priority.
- Increased participation in the 6th-8th grade retreat in March (Jumpstart) is anticipated.
- We hope to introduce an open gym and pizza time monthly before our youth ministry gathering for each age range, contingent on being fully staffed for our primary gathering.

## Live Stream

Our livestream team continues to provide a great experience for many of our first time guests. Often, before a person steps into our church they will watch us online. That is why this team is so important (and amazing)!

- Total Time Watched 52 days, 14 hours, 13 minutes, 1 seconds
- Most Watched Message - "Priorities" on 1/1/23
- Most Watched series - "Travel Light"
- 410 total unique viewers (including a few international watchers from as far away as Japan and as close as Canada)

Youth Pastor



# Michelle Sensenig



## Highlights from my time in 2023

- As I got settled into my new role, I met with my leadership team and began to discuss the needs of the remainder of the year, how things are organized, and how we could end 2023 successfully.
- For Camp 252 I added “taglines” to the Camp 252 name to better differentiate between the two services. The 9:00 Service is Camp 252 Adventures. When we go on an adventure, we have confidence to learn new things, and we have confidence to be brave! In Camp 252 Adventures we are going on new adventures in God's word every week and seeing where He will take us! The 10:30 Service is Camp 252 Explorations. When we seek to explore in God's word, as we do in Camp 252 Explorations, we find ourselves getting deep into the stories told in the Bible. Every week we take a new journey into exploring God's word!
- Our 45 Degrees program for 4th & 5th grade students started again for the school year in September. We are using a series from NewSpring Church called “Blueprints.” This series looks at our feelings and what the Bible says about our big feelings. 45 Degrees also enjoyed a trip with CR Students to Oregon Dairy's Corn maze!
- Jingle Jam was successfully held on Friday December 8th, 2023, at 6:00P.M.
- Successful Family Sundays were held on November 5th, December 24th, and December 31st.
- I have attended an Orange Specialist Roundtable training on Volunteers online, and Pastor Doug has held trainings on “Becoming a Great Staff” and “Trust vs Supervision.”

*Director of Children's Ministry*

## Looking into 2024

- Easter Jam will be held on Sunday March 31st during both morning services in our Great Room. Join us for a time of celebration in the resurrection of Jesus!
- Camp Courageous theme for this year is titled "Start the Party." The theme is a Disco/80s style party and covers ways children can celebrate the Good News! The memory verse is Acts 2:28, and the lessons cover stories from the books of Matthew, Luke, and John. Camp Courageous will be held the week of June 17th!
- Several events are also being planned for 2024, please check out our CR Kids Facebook page, Instagram page, and/or the church website as events are announced.

**Volunteer Update:** There have been comings and goings, as I have gotten started, and I need to learn to not take them personally. I have set up volunteers to serve on a regular weekly basis and it is going smoothly. Please reach out if you would like to learn about serving with CR Kids.

**Looking Forward:** As I continue to develop my own calendar of needs and events, I wish to begin organizing a February 2024 "Breakfast of Champions" for volunteers, and to begin planning for the 45 Degrees Retreat.

Thank you for your support, love, help and patience with me! I am having a blast and Praising God for all things!





# Madison DeWald



Early Childhood Director

I am so blessed to have completed my first full year serving in this role! I am also incredibly thankful for Michelle, Children’s Ministry leadership team, and volunteer team for being amazing people to work with and am thankful for their constant support throughout this journey.

## Sunday Mornings

- We continued to see an increase in attendance in preschool classrooms throughout 2023, especially with our 10:30am service, and continued splitting preschool classrooms for that service.
- Except for holidays or other special occasions, we’ve successfully kept two preschool classrooms Sunday mornings for both services.
- We have also seen an increase in the number of volunteers in Early Childhood Ministry. Like last year, I continue to see an increase in teen and preteen volunteers and hope this upward trend continues for 2024.
- We’ve also seen more volunteers transitioned into roles within the ministry that are different from what they’ve done (e.g., a volunteer who normally serves in the nursery serving in one of our preschool classrooms). This is also amazing to see because it just proves their constant support and willingness to serve. I’ve never been more appreciative of a group of volunteers than I have been for the ones in Early Childhood Ministry (and I feel the same way about all volunteers in Children’s Ministry).
- I’ve also had the pleasure of welcoming and transitioning our new Children’s Ministry Director, Michelle Sensenig. She has become a wonderful addition to Children’s Ministry and look forward to a full year of working with her.

**As we move into 2024**

- I am planning to support Michelle in creating a more consistent ministry team and any other goals she has for the future of CR KIDS.
- We will create a meaningful worship experience at Child Dedication this year.
- Will continue to find new ways to make Sunday mornings a great experience for nursery and preschool attenders at Cross Roads.

**Outreach/Kid's Connection**

- We started our Kid's Connection for early childhood families within the community on Wednesday mornings on September 13th. Except for breaks for holidays, we meet on Wednesday mornings from 10am to 11am either at the playground or in the gym (locations depends on the weather).
- We spend most of the morning in fellowship and getting to know new members of the community, and continuing meaningful relationships with members of the community we've already met. The main purpose of Kid's connection is meant to provide members of the community with an outlet into Cross Roads whether they can attend on Sunday mornings or not (although it would be amazing if they do decide to attend).
- Around 10:45am, we begin our Bible Story time with families. Bible stories so far have varied based on the interest of the families with a few exceptions (i.e., Christmas Story). We also continue to see an increase in attendance in Kids Connection and hope this trend continues for 2024. I am so excited to see all God has in store for CR KIDS Ministry, specifically in Early Childhood Ministry, in 2024!





## Cemetery Association Report

For the year 2023 there were 5 burials, 2 regular burials and 3 cremations.

- Traditional burials were Anna Martha Wingert and Walter J. Stoner.
- Cremation burials were Joan Wolgemuth, Barry Mellinger and Jeraline Mellinger.

The duties of the Directors are to maintain and supervise the care of the cemetery. This includes seeding gravesites, arranging for burials, opening gravesites for cremation burials, responding to information requests, etc.

The 5 directors are Jay Heisey [2026], Charles Starr [2026], Merle Sharp [2026], Ton Kilheffer [2024] and Kevin Oberholtzer [2024].

**- Merle Sharp, Secretary**

# Church Trustee Report 2023

The Church Trustees are responsible for maintaining the church facilities and grounds at Cross Roads. These activities were performed through the generous gift of service by the trustees, sextons, and many others, mostly all performed “behind the scenes”. We are grateful for the assistance from so many.

The facility is used quite frequently beyond the list of publicized activities and their preparations. This includes small group meetings, family events and celebrations, NA meetings, and hosting the Lancaster County Academy 3 days a week.

The year started with plans to replace the office garage door and refurbishing the logo (cross, dove, bowl and towel) on front of the church. The door got done but the logo did not. Our plans were altered when a very slow water leak was discovered in the office kitchen. This resulted in hiring professionals for testing, mold and asbestos flooring removal along with a new floor, drawing funds from emergency reserves.

At the beginning of the year, we had a roofing company check out our skylights in the nursery wing. We have 3 of 4 leaking (quite small though). They suggested some patching but with no guarantees. They also said there may be 5 years left on the rubber roof. So, in about 4 years from now, we can plan for a new roof and either removal or replacement of the skylights.

Many other smaller projects and repairs were performed throughout the year by members of this team, either individually or as a group.

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

We also want to thank Jeff Heisey for his service to the team as his term has ended. If anyone is interested in joining this team, please speak to any of the current trustees for more information.

Please keep the Trustees advised if you notice items needing repair.

Submitted on behalf of the Church Trustees:

Gary Heinly (Chair), Neil Zimmerman, Dan Whitsel, Mike Spangler, and John Frain

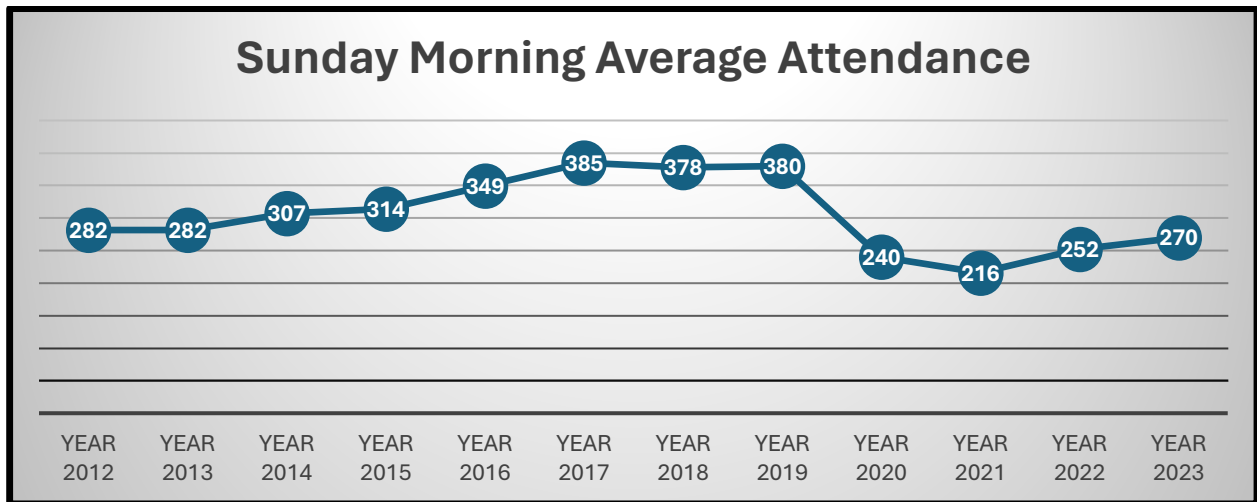
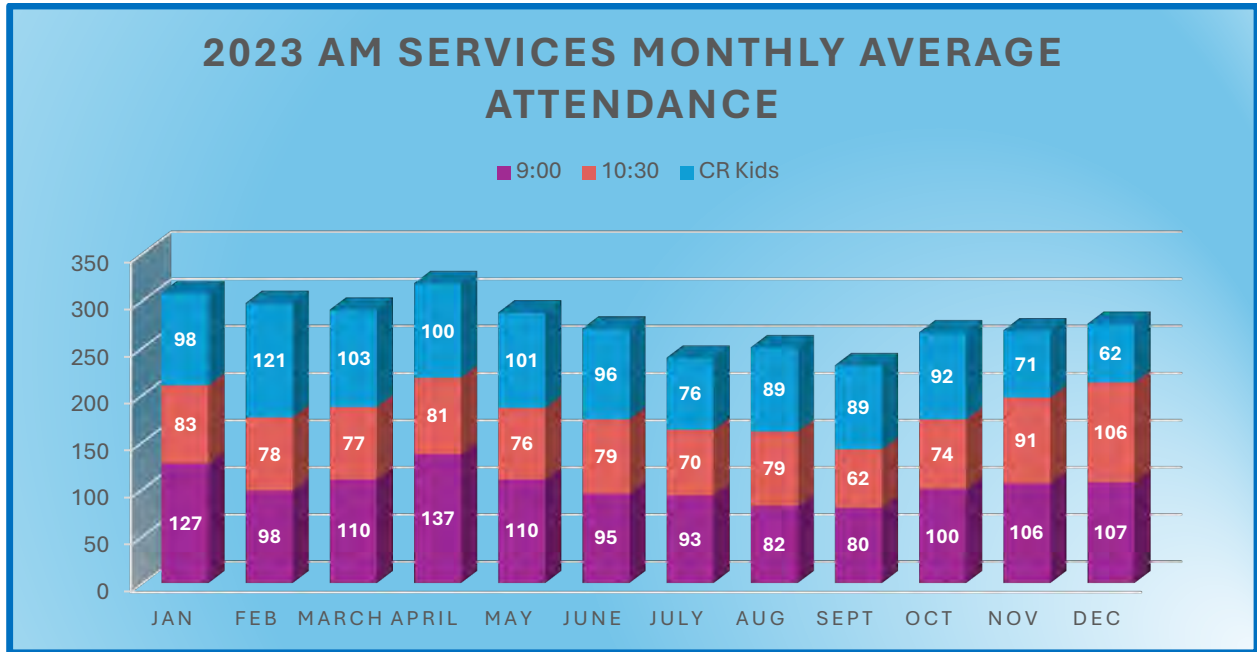




# 2023 Statistics

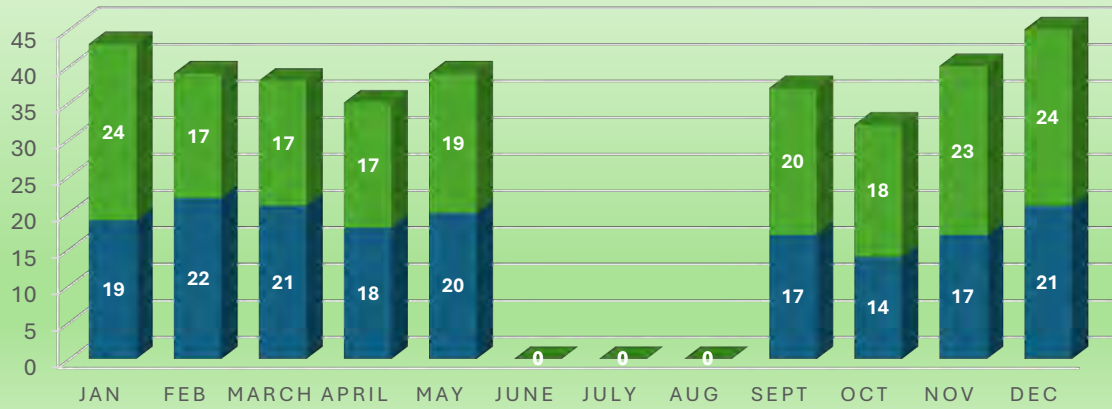
6 Baptisms

10 Child Dedications

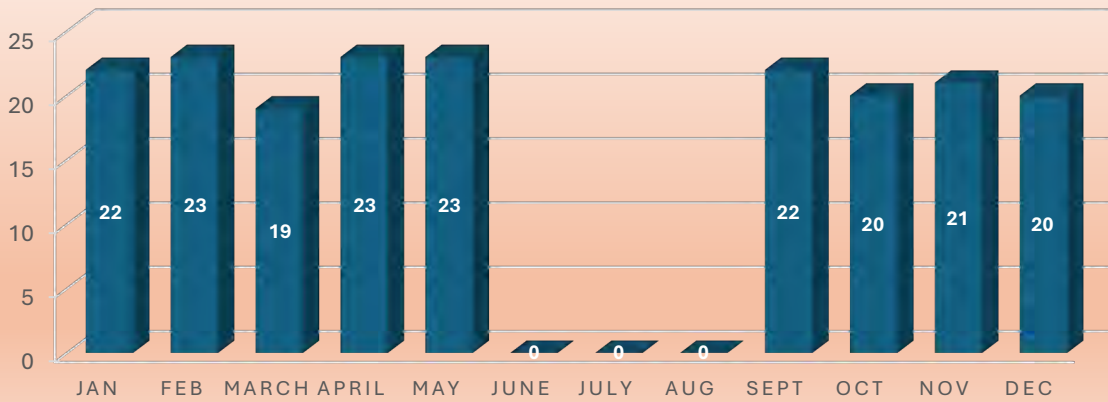


## 2023 YOUTH WEEKNIGHT MONTHLY AVERAGE ATTENDANCE

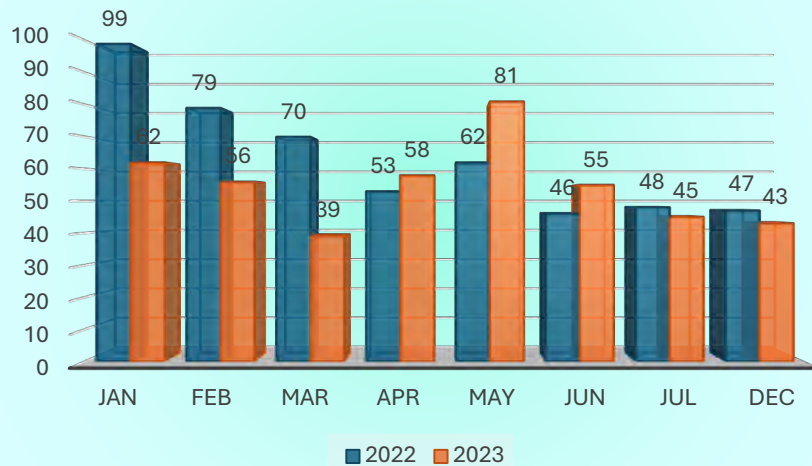
■ Youth: 6-8 ■ Youth: 9-12



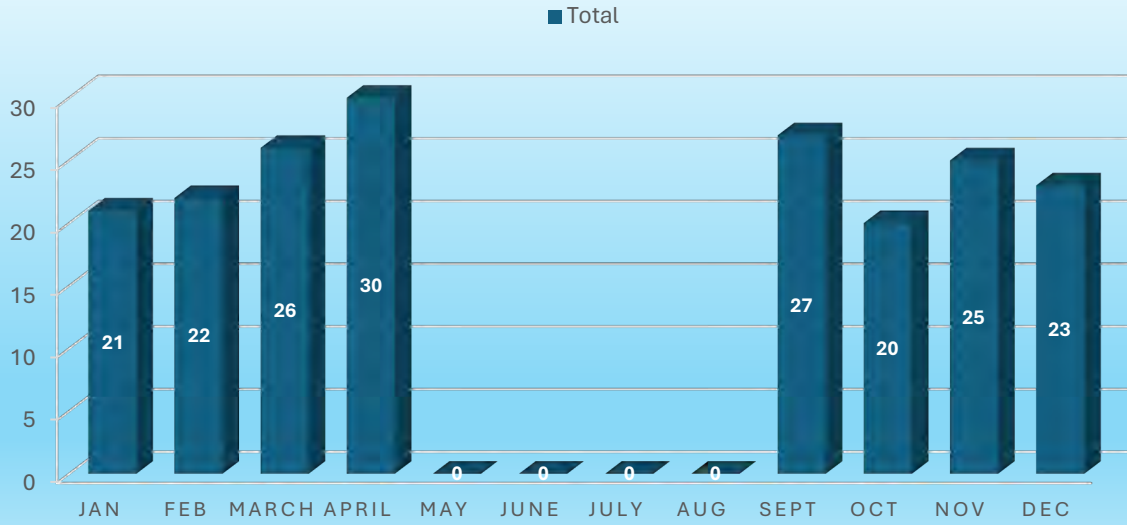
## 2023 CHILDREN: 45 DEGREES MONTHLY AVERAGE



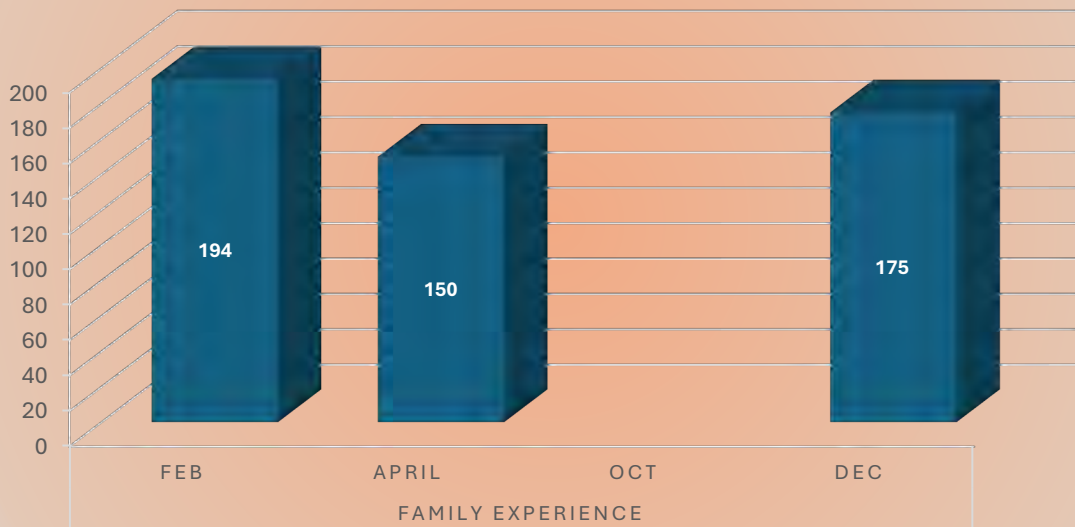
## Unique Viewers on Website



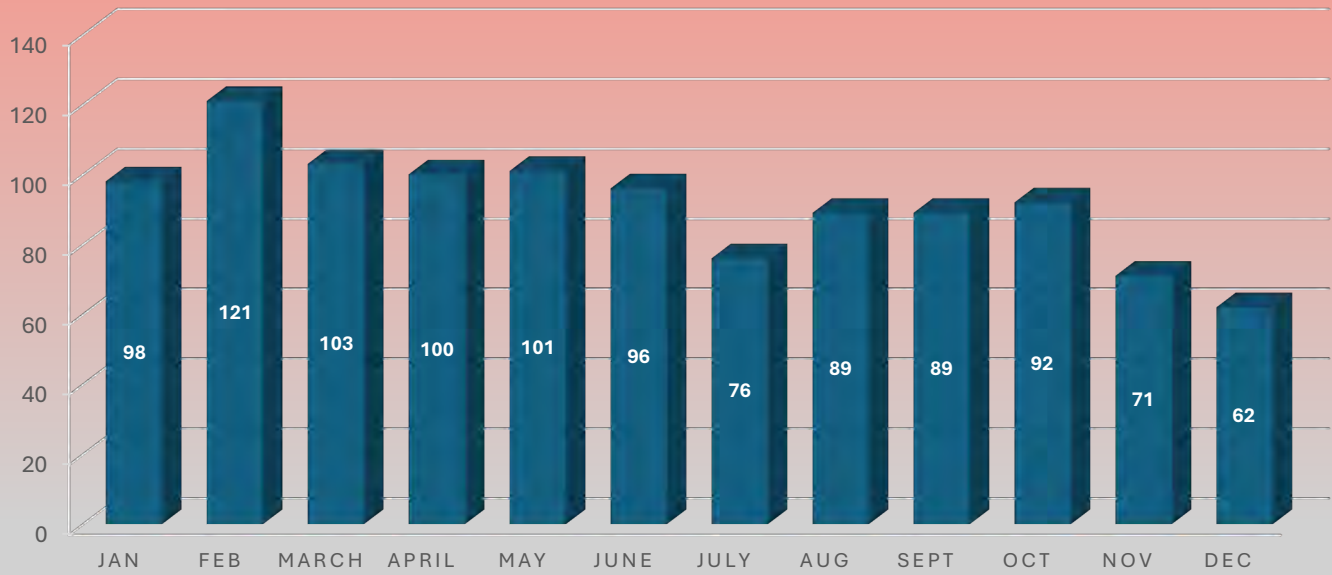
## 2023 CHILDREN MID-WEEK



## FAMILY EXPERIENCE 2023



## CR KIDS SUNDAY MORNING AVERAGE ATTENDANCE 2023



## 2023 Special Activities

