



WHITTON AVENUE BIBLE CHURCH

Reaching up, Reaching in, Reaching out

2008

A n n u a l R e p o r t

*S*ent by God, compelled by Christ's love, empowered by the

Holy Spirit, we exist to glorify God through reaching:



in worship of God



to equip the Saints



with the Gospel of Jesus Christ

A Note from Pastor Chris

Dear Whitton Avenue Family,

Each new year brings us new opportunities to grow as we seek to glorify God by reaching up in worship, reaching in to equip, and reaching out with the gospel. In particular, four things excite me about 2009.

First, many of us have committed to read through the entirety of God's word in 2009. Others are reading at a slower pace, but either way the goal is the same: to see more of Christ in all of the scriptures (Luke 24:27). Thus far we have seen God's story beginning in Genesis and Exodus (with a side trip to Mark) and have already seen many shadows that point forward to the substance of Christ. Our prayer in reading through God's word is that our second core value would become increasingly true: that we would be shaped in our priorities and affections by the Christ-centered story line of the Bible rather than the values and assumptions of this passing age.

Second, I am excited about our study through 1 Corinthians in the pulpit. Though we have focused on the gospel in many shorter sermon series, this letter of Paul's gives us an opportunity to hear a man who is saturated with the gospel speak truth to a struggling church. I feel like we are descending into a gold mine, and pray that you will memorize and discuss and engage with us as we seek to get as much gold as possible from this amazing letter.

Third, I am eager to see what God is going to do as he continues to give us avenues to reach out to our neighborhood. We have prayed for his help and direction for many months now, and God is answering! He is raising up ministries within our church through faithful members, and I cannot wait to see how he is going to put the pieces together as we seek to proclaim and portray the gospel of the kingdom in our neighborhood.

Finally, and certainly not least important, I am thankful for the candidacy of Don Vander Giessen to be an elder in our flock. As we have stated repeatedly, God raises up elders in the church, and I believe God has confirmed his work in Don's life and look forward to working with Don as we "work with you for your joy" (2 Corinthians 1:24).

There are many other exciting opportunities and remaining areas of need for 2009. As we meet on February 19th to reflect on 2008 and anticipate the remainder of 2009, may God grant us his vision for being his people as we labor and wait toward the return of his Son.

With you in Christ,

Pastor Chris

Annual Meeting Agenda

Call to order:	Aaron Dotterer
Opening prayer:	TBA
Reading of the minutes of 2008 business meetings:	Gabe Schmidt
Financial Report:	John Somerhalder
Vote on budget approval:	Aaron Dotterer
Vote on by-law change, elder candidate, and pastoral position	Aaron Dotterer
Vision & Ministry Opportunities	Chris Davis
Discussion and Questions:	Aaron Dotterer
Closing Prayer:	Chris Davis

By-Law Change

WE BELIEVE that salvation is by grace through faith in Jesus Christ. It is a gift which we could never earn by any works on our part and is totally undeserved. As we, by faith, repent from our lives of sin to trust in God and in the atoning death and shed blood of Jesus Christ His Son, we are declared righteous and are born (*again*) of the Holy Spirit into the family of God.

OLD:

Salvation will result in the total abandonment of the old life and living a totally new life as a new creation, as a child of God loving and now meeting the righteous demands of our God by His very strength and life working through us and in us.

NEW:

This salvation initiates a process of abandoning the old life and living as a new creation—a process that will be completed at the final resurrection. Those who are born again will love and live in obedience to our God by His very strength and life working in us.

Finance Team

Dear WABC Church Family:

The year 2008 has certainly been an exciting time to see God work in our congregation at Whitton Avenue Bible Church. Our mission has clearly been stated *“Sent by God...to glorify God...reaching up in worship of God, reaching in to equip the saints, reaching out with the gospel of Jesus Christ.”* Although we sometimes report numbers, our true measurement of success is in transformed lives. Through your generous gifts, God has used each of you in this mission. Thank you for your important contribution. We pray that you are experiencing the power of God’s grace in your life.

Although we are facing an economic slow down, God still has blessed us. We experienced a deficit of \$21,137 and although there were those who would have come to the rescue, it was decided to take this deficit from Retained Earnings that had a balance of \$84,549 as this helps us more accurately set the 2009 Proposed Budget.

Looking Back at 2008

\$ 312,042 - Contributions - General Fund, Church Budget
\$ 1,494 - Interest and Dividends-
\$ 313,536 - Total Cash Contributions, Interest and Dividends
\$ 155,445 - Contributions to Missions
\$ 468,980 - Total Cash Contributions
\$ 19,475 - Non Cash Contributions for 2008

Although our expenses occur more evenly throughout the year, our typical giving is lower during the year and heavier at year end. The church carries adequate cash reserves to help fund ministry expenses during the year. These funds are planned to be replenished by year end. Of course, we encourage gifts to come throughout the year since that is how the need really occurs.

Actual expenditures were under budget by \$43,196 for the year since several budgeted items were not completed or activated.

We had a deficit of \$21,137 for the year and it has been deducted from Retained Earnings that now has a balance \$63,412.

We want to express our appreciation to each of you for your financial support. It is very encouraging to see God working in so many lives as we strive to be good stewards of the resources God has entrusted to us. As we see many new young people and families attending our fellowship and God blessing us with Bible centered teaching and preaching, we look forward to 2009 with much enthusiasm. With God’s blessings we can move forward mightily and you will see our optimism reflected in the 2008 Proposed Budget.

Let’s join together in seeking God’s guidance as we continue serving Him.

Sincerely in Christ,

THE FINANCE COMMITTEE

2008-2009 Financial Summary

Income \$ 313,535

Expenses	2008 Budget	2008 Actual	Difference	Proposed Budget-2009
Staff	145,204	140,618	4,586	158,482
Ministries			-	
Benevolence	7,020	12,831	(5,811)	10,002
Outreach/Neighborhood	7,920	1,952	5,968	3,000
Children's	2,400	938	1,462	1,740
Church Planting	3,000	879	2,121	2,004
Counseling	1,500	405	1,095	504
Library	204	64	140	204
Latino	33,243	32,964	279	1,002
Sunday Morning	21,048	15,961	5,087	17,610
Retreats	7,000	6,893	107	4,002
Youth/College	3,504	2,249	1,255	2,400
Men's	504	363	141	504
Women's	3,000	1,559	1,441	1,500
Missions	28,416	28,416	-	28,416
	<u>118,759</u>	<u>105,475</u>	<u>13,284</u>	<u>72,888</u>
Operating Expenses	113,855	88,579	25,276	67,335
Total Expenses	377,818	334,672	43,146	298,705
Surplus/(Deficit)		\$ (21,137)		

Detailed Financials

Balance Sheet

Bank and Cash Accounts		
100.1 CHASE CHECKING #4462	\$	61,444.29
101.1 CHASE-SAVINGS #0637	\$	29,474.37
102.1 CITYGROUP GLOBAL MKTS INC (INTEL)	\$	1,333.01
Total Bank and Cash Accounts	\$	92,251.67
Other Assets		
110.1 RETURNED CHECKS	\$	150.00
115.5 DEPOSIT, UNITED CHRISTIAN YOUTH CAMP	\$	-
115.6 DEPOSIT-STATE COMPENSATION FUND	\$	281.00
120.1 CHURCH-BUILDING	\$	318,188.88
121.1 FURNITURE & FIXTURES	\$	134,689.21
122.1 LAND	\$	35,000.00
122.2 LOT 13-GREEN ACRES	\$	-
122.3 LOT 14-GREEN ACRES	\$	-
122.4 LOT 15-GREEN ACRES	\$	-
123.1 RESIDENCE, 2553 E WHITTON AVENUE	\$	120,644.50
124.1 STORAGE SHED	\$	7,140.96
180.0 INTEL	\$	11,728.00
Total Other Assets	\$	627,822.55
Total Assets	\$	720,074.22
Liabilities		
200.1 RESERVE FUNDS	\$	53,499.14
230.1 FEDERAL WHT (PAYABLE)	\$	3,466.00
231.0 FICA (PAYABLE)	\$	-
232.0 STATE WHT (PAYABLE)	\$	132.59
300.1 RETAINED EARNINGS	\$	84,492.96
300.3 SUPPLUS/(DEFICIT)	\$	(21,137.03)
300.4 UNREALIZED GAIN/(LOSS)	\$	(13,856.00)
Total Liabilities & Retained Earnings	\$	106,597.66
Net Worth	\$	613,476.56

Mission Funds Disbursements

MISSION CONTRIBUTIONS	1/1/2008 - 3/31/2008	4/1/2008 - 6/30/2008	7/1/2008 - 9/30/2008	10/1/2008 - 12/31/2008	2,008 Total
Break Free Ministries		\$ 4,000	\$ 6,000	\$ 6,000	\$ 16,000
CLM	\$ 100	\$ 20	\$ 20	\$ 180	\$ 320
Food For The Hungry	\$ 300		\$ 45	\$ 200	\$ 545
Foundation General Fund			\$ 100	\$ 400	\$ 500
Gibson, Mary	\$ 50	\$ 150	\$ 100	\$ 150	\$ 450
Hayton-Dageston				\$ 185	\$ 185
Julian ECMI Spain	\$ 914	\$ 977	\$ 130		\$ 2,021
Lauli, Tina Russia Trip				\$ 100	\$ 100
Macedonia		\$ 3,500			\$ 3,500
Mending The Soul			\$ 390	\$ 270	\$ 660
Mission Croatia-Josiah Venture	\$ 18,080	\$ 10,892	\$ 15,668	\$ 10,460	\$ 55,100
Nepomuceno Boy's Orphanage	\$ 3,700	\$ 900	\$ 900	\$ 900	\$ 6,400
Pflederer Ministries	\$ 600	\$ 900	\$ 900	\$ 900	\$ 3,300
PNG-Papua New Guinea			\$ 550	\$ 390	\$ 940
Schlatter, Mike	\$ 75	\$ 25			\$ 100
Schlatter, Vic	\$ 60	\$ 60	\$ 60	\$ 60	\$ 240
Simon, Bud	\$ 17,070	\$ 1,825	\$ 1,775	\$ 1,565	\$ 22,235
Spinos, Rick	\$ 2,295	\$ 1,990	\$ 1,895	\$ 2,035	\$ 8,215
Staich, Wayne-Japan	\$ 1,370	\$ 1,155	\$ 1,075	\$ 1,170	\$ 4,770
Team Croatia *		\$ 28,400	\$ 269		\$ 28,669
Toth, Scott	\$ 220	\$ 205	\$ 180	\$ 180	\$ 785
Virolainen	\$ 90	\$ 90	\$ 90	\$ 90	\$ 360
Wilson, Kyle & Courtney				\$ 50	\$ 50
Total Contributions To Missions	\$ 44,924	\$ 55,088	\$ 30,147	\$ 25,285	\$ 155,445

* All Team Croatia Funds were raised by their Team - Nothing came from General Budget Funds.

Note: All Mission Donations were above and beyond General Fund Donations, including Team Croatia Funds.

Budget 2008-2009

Budget groups and items	Budgeted	Actual	Difference	2009 Proposed
Income				
GENERAL FUND : Church Budget-Current	-	265,727		
GENERAL FUND : Church Budget-Latino	-	1,851		
GENERAL FUND : Church Budget-Donor Revenue	-	9,449		
		277,028		
GENERAL FUND RESERVES : Church Budget Reserve	-	24,014		
GENERAL FUND RESERVES : Foyer/Nursery Reserve	-	11,000		
INCOME/INTEREST : Interest	-	643		
INVESTMENT INCOME : Dividends	-	798		
INVESTMENT INCOME : Interest	-	52		
Total Income	-	313,535		
Committed Expenses				
ADMINISTRATIVE EXPENSE : Allowances-Schmidt	3,000	2,768	232	1,800
ADMINISTRATIVE EXPENSE : Health Insurance-Schmidt	5,004	2,404	2,600	7,212
ADMINISTRATIVE EXPENSE : Salary-Schmidt	38,842	36,969	1,873	50,433
AUDIO/SOUND/VIDEO : Audio Repairs & Supplies	2,004	1,021	983	1,500
BANK CHARGES : Investment Annual Fees-Intel	-	100	(100)	50
BANK CHARGES : Service Charge/Fees/Wire Transfer	-	(20)	20	-
BENEVOLENCE EXPENSE : Local Benevolence	7,020	4,664	2,356	10,002
BENEVOLENCE EXPENSE : Local Benevolent-Donor	-	8,167	(8,167)	
CHILDREN MINISTRIES : Beginner Church	300	-	300	120
CHILDREN MINISTRIES : Good News Club	1,500	938	562	1,500

CHILDREN MINISTRIES : Junior Church	600	-	600	120
CHURCH PLANTING : Church Planting Expenses	3,000	879	2,121	2,004
COUNSELING : Counseling Expenses	1,500	405	1,095	504
FOOD : Meals/Sunday Coffee	3,000	1,105	1,895	2,004
INSURANCE : Fire, Hazard, Liability	3,960	3,785	175	3,785
JANITOR : Janitor-Beth Rehm	3,393	3,393	-	3,393
JANITOR : Janitor-Jeremy Rehm	1,560	1,560	-	1,560
JANITOR : Janitor-Nathan Rehm	960	960	-	960
JANITOR-MAINTENANCE : Janitor Repairs & Supplies	948	869	79	948
KITCHEN : Kitchen Supplies	1,500	226	1,274	1,002
LATINO MINISTRIES : Latino Expenses	33,243	32,814	429	1,002
LATINO MINISTRIES : Latino Expenses-Donor	-	150	(150)	-
LIBRARY : Supplies	204	64	140	204
MAINTENANCE-REGULAR : Foyer Remodel	26,000	14,069	11,931	1,500
MAINTENANCE-REGULAR : Parking Lot Maintenance	4,000	5,412	(1,412)	-
MAINTENANCE-REGULAR : Repairs, Supplies-HAVC/Pest Control	26,900	17,020	9,880	9,801
MAINTENANCE-REGULAR : Roof & Painting Repairs	4,000	-	4,000	10,002
MAINTENANCE-SECURITY : Jeremy Rehm (1)-Security	1,200	1,200	-	1,200
MAINTENANCE-SECURITY : Security Alarm	852	625	227	660
MAINTENANCE-YARD : Yard-Supplies, Repairs, Mowing, Irrigation	10,260	8,864	1,396	9,000
MEN'S MINISTRIES : Men's Ministry Expense	504	363	141	504
MINISTRIES : Outeach	7,920	1,952	5,968	3,000
MISCELLANEOUS : Misc/Easter Breakfast/etc.	600	416	184	600
MISSIONS : ACC Foundation General Fund	1,800	1,800	-	1,800
MISSIONS : Mission Croatia-Vuletic	15,816	15,816	-	15,816
Budget groups and items	Budgeted	Actual	Difference	2009 Proposed
MISSIONS : Simon-Xingu	10,800	10,800	-	10,800
MUSIC : Music Supplies/Repairs/Worship Team	1,920	999	921	1,002
MUSIC : Worship Ministry Coordinator	10,500	10,050	450	10,500
NURSERY : Child Care	-	260	(260)	300
NURSERY : Nursery Supplies & Repairs	1,020	536	484	600
OFFICE SUPPLIES : Office Supplies, Postage, Etc.	2,400	2,042	358	2,004
PASTOR COUNSELING/CONFERENCES : Pastor Counseling/Conferences	504	-	504	-
PASTORAL EXPENSE-DAVIS : Health Insurance-Davis	10,800	11,530	(730)	12,192
PASTORAL EXPENSE-DAVIS : Pastor Allowances-Davis	8,196	7,829	367	4,002
PASTORAL EXPENSE-DAVIS : Salary	54,858	54,807	51	56,409
PASTORAL EXPENSE-DOTTERER:Pastor Allowances-Dotterer				1,800
PASTORAL EXPENSE-DOTTERER : Salary	24,000	24,310	(310)	24,634
PRINTING & PUBLICATIONS : Bulletins/Church Directory	2,400	3,714	(1,314)	2,400
RETREATS/OUTINGS : Family Retreats & Outings	7,000	6,893	107	4,002
SERVICES : Accounting/Professional	1,200	516	684	600
SERVICES : Web Site	2,004	5,878	(3,874)	2,004
SUNDAY SCHOOL : Supplies/Teacher Training/Jr Church	2,400	1,756	644	1,500
TAXES-OTHER : Corporation Return/Property Taxes	110	109	1	110
TAXES-PAYROLL : FICA	1,500	3,597	(2,097)	672
TAXES-PAYROLL : Workman's Compensation	2,100	815	1,285	660
TEACHING MATERIALS : Teaching Supplies & Expenses	204	235	(31)	204
THE HOUSE-YOUTH GROUP & COLLEGE : The House Expenses	3,000	1,113	1,887	2,400
THE HOUSE-YOUTH GROUP & COLLEGE : The House Expenses-Donor	-	1,132	(1,132)	-
TRAVEL : Travel Expenses	1,020	-	1,020	1,020
UTILITIES : Electric	8,400	7,819	581	7,800
UTILITIES : Gas	1,440	1,204	236	1,200
UTILITIES : Telephone	1,848	1,665	183	1,704
UTILITIES : Water/Sewer/Garbage	3,300	2,741	559	2,700
WOMEN'S MINISTRIES : LBS Supplies, Etc.	3,000	1,559	1,441	1,500
YOUTH GROUP - JR : Supplies/Other Expenses	504	-	504	-
YOUTH GROUP - SR : Supplies/Other Expenses	-	4	(4)	-
Total Committed Expenses	377,818	334,672	43,146	298,705