

**2015 END OF YEAR SUMMARY  
FOR DISTRIBUTION TO THE CONGREGATION AND STAFF**

2015 was a good year for ministry and worship of our God at Calvary Bible Church. We saw 12 people make decisions for Christ and 10 people joined the church. Our children's ministry averaged 96-105 kids on Sunday mornings, the Invest program averaged 85-95, and the SAY Yes! after-school program averaged 37 students. The CBC youth department saw about 50 students participating on Sunday mornings and mid-week. CBC fully supported 19 individual missionaries and 12 mission organizations.

Facilities: We have an aging facility which resulted in: Five air conditioners having to be replaced, two major sewer project repairs, and seven water line repairs. Most of the parking lot lighting needed to be repaired so we invested in LED lights which helps reduce electrical costs. The Junk-a-tique storage area was reconfigured with new gates and road compaction. New LED lighting was installed at the Calvary Manor apartments to help with security issues. There are so many repairs and maintenance projects that the list is overwhelming and our facilities team does an outstanding job keeping up with the maintenance and repairs of our facilities.

Finances: Financially, Calvary Bible Church is solvent. We are tightening our belt slightly for 2016 and intend to use any carryover dollars from 2015 to build up our reserve fund..... to prepare for things such as the unusual maintenance repairs that we dealt with last year.

The Budget for (2015)	1,859,955
Actual giving for (2015)	1,798,730
Actual expenditures (2015)	1,699,765

The Budget for (2016)	1,811,242
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Debt retirement:

The main church campus is completely paid off and has been for several years. There is still a debt of about \$215,000 on the Calvary Manor Apartments, but we plan to have this paid off within 5 years, as giving allows. We have transitioned to a new Quickbooks-based accounting system. It is simpler and more transparent than our old system.

Designated Giving: Designated giving for 2015 was \$ 306,512 with most of this targeted to specific missionary efforts. Calvary Bible Church has always had a generous congregation and a heart for missionary outreach. When designated funds are given for a specific missionary or a specific purpose, the Church has always honored those requests. However, this practice is not without some difficulties, and we would like to begin encouraging church members to minimize the practice of designated giving through Calvary Bible Church. The reasons are 1) It causes more work for our office staff in tracking and disbursing these funds and 2) It can be viewed by the Federal and State taxing authorities as potential sources of questionable tax write-offs. For example if you give a donation to Focus on the Family via Calvary Bible, Calvary then has to write a new check and mail it to Focus on the Family. It will be much easier if you send a check directly to the organization. Then they will send you a statement of charitable giving at the end of the year.