### 2019-2020 YEAR END REPORT



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#### A MESSAGE FROM SCOT

Dear Church,

Church and money. These two words have a long and sordid history. You may be familiar with the experience of attending a new church worship service for the first time and having the pastor preach about giving or press hard on the offering plate. Perhaps you have felt subtly manipulated in the past or have strong feelings about methods and practices when it comes to finances and the church. There are lots of reasons to feel awkward about the intersection between the church and money. But I hope to change all of that.

The document you are reading now is the fruit of several commitments, values and passions that I think you will find refreshing. These pursuits guide us at Faith Bible Church, inside and out, in all our financial practices and levels of accountability. They have directly informed this financial report and the ministry values and strategies behind it. Let me briefly explain the background.

First, we purpose for every dollar given and spent at Faith Bible Church to change the lives of people. Jesus has called us to invest in the creation of redemption stories. Ultimately, all we do is for the sake of the gospel of Jesus Christ impacting real hearts, real souls, real lives, real stories. You will see a few of these great stories here.

Second, we want to lead with great financial transparency. This report is designed to show you where every single dollar given to Faith Bible Church goes. Ultimately, we are accountable to Jesus Christ, the head of the church, but we also feel a great responsibility to you. Additionally, we have a deeply qualified lay finance committee that keeps us accountable to policies and procedures. We also have regular reviews by outside firms. At the ground level, our staff and pastors continue to do an incredible job of creating, managing and meeting ministry budgets that are peoplefocused, conservative and creative.

Lastly, I want to say "Thank you" and "We need your help." All of our church ministry, outreach, international mission work and equipping resources are provided for by your generosity. 2019-2020 was an incredible year of ministry and mission. Thank you. But financial generosity as a Jesus follower does not come from a strength of will or firm commitment to give. It comes from a biblical understanding of your God-given identity as a steward. God is the owner of all things, even your

family, spiritual gifts and the breath in your lungs. He asks us to manage His belongings and gifts well. It is out of this manager-identity that we can give generously, even sacrificially, as He does. This is why we need your help. It is my sincere desire for every single family in our church to experience the joy and faith-growth-effect of stewarding God's resources in the local church. But there is yet a large percentage of our church family that has never taken that step. Imagine all that we could accomplish in the lives of people, both here in our city and around the world, if every family took this step of faith.

Friend, I am glad you are reading this. I really do hope it fills you with encouragement and hope. Our church family is making an incredible impact. You are a part of that. You are helping us create more and more stories of redemption.



Thank you. Scot Pollok Lead Pastor

### YEAR AT A GLANCE

#### **NEW STAFF**

Candy Burden

Abby Davilla

Justin Hoover

McKenzie Lugenbeel

Morgan Moore

Carly Jo Leone

Kerri McWilliams

Eric Wischmann

#### YEAR AT A GLANCE

WOMEN'S RETREAT 2019
118 WOMEN

MEN'S RETREAT 2019

80 MEN

THE RETREAT 2019
118 STUDENTS
29 STAFF&LEADERS

THE WKND 2020
134 STUDENTS
41 STAFF&LEADERS

### 13 ADULT COMMUNITIES

#### **YEAR AT A GLANCE**

52 SMALL GROUPS

WE HAVE ENGAGED
1487 PEOPLE SINCE
APRIL 2019

WE HAVE ADDED

81 NEW MEMBERS

SINCE APRIL 2019

## COUPLES PARTICIPATED IN RE|ENGAGE MARRIAGE MINISTRY

Approx. 60% of participants have been non-members and about 30% have later joined Faith Bible

Approx. 25 couples are being equipped to lead

# PEOPLE COMPLETED RE:GENERATION DISCIPLESHIP RECOVERY

Approx. 40% of participants have been non-members

86 mentors have been trained and equipped to lead & 32 lay leaders





#### **623 NEW PAGE LIKES**

**94.29% INCREASE** 

#### 78,707 ENGAGEMENTS

**38.38% INCREASE** 

#### **ONE OF OUR TOP POSTS**



#### **456 NEW FOLLOWERS**

91.94% INCREASE

#### **14,035 ENGAGEMENTS**

276.48% INCREASE

#### **ONE OF OUR TOP POSTS**



## GATHERED APART Life in a Pandemic

### Gathered Apart

Life in a Pandemic





They also assisted in a

video for Palm Sunday!

OVER 13 PSALM DEVOS FROM PASTOR SCOT

**44** ONLINE NEWCOMERS

1371 TOTAL VIEWS ON RESURRECTION SUNDAY LIVESTREAM SERVICE

OVER **2,900 PEOPLE** VIEWED OUR ONLINE SERVICE IN APRIL & OVER **4,800 PEOPLE** IN MARCH

Sunday, March 15, 2020 marked our first online-only service due to COVID-19 and social distancing restrictions. However, in the midst of these unusual times, the Lord blessed our church with many opportunities to "gather apart." Our small groups and ministries, including Adults, Students, Kids, Spanish, and Care and Support, all continued to meet through Zoom video calling. Our Prayer Team continued to pray for our congregation over the phone and our new FBC Assist Team worked hard to provide for the physical needs within our church family. To equip and inform our church family, our Communications Team created a COVID-19 resource page packed full of devotionals, counseling blog posts, homeschool tips, and other helpful links. Pastor Scot encouraged our church through his new video devotional series in the Psalms. Live Prayer Nights also began in an effort to connect, share requests, and pray together every Tuesday night. On April 30, we hosted a Live Q&A Panel to provide a safe place to address our big questions and doubts. Our amazing Kidz Inc. staff created a virtual children's book called "Where is the Church?" to help children understand this new world around us. These are just some of the amazing resources and ministries born out of "life in a pandemic." We serve a sovereign, faithful God who graciously provided for our church family during this challenging season.





#### **430 NEW PAGE LIKES**

516.92% INCREASE

#### **61,402 ENGAGEMENTS**

299.18% INCREASE

#### **ONE OF OUR TOP POSTS**



#### **156 NEW FOLLOWERS**

168.97% INCREASE

#### **4,266 ENGAGEMENTS**

**81.39% INCREASE** 

#### **ONE OF OUR TOP POSTS**



### CITY SERVE

#### CITY SERVE

On December 8, 2019, over 500 members of our Faith family gathered together to worship and serve our community. We partnered with seven different local ministries to participate in family-friendly service projects. These projects included stuffing baby bottles for PACN's (Pregnancy Assistance Center North) Sanctity of Human Life campaign, packing gift bags for local international students, preparing

fair trade products for Mercy House women's shelter, singing Christmas carols to senior adults at assisted living facilities, writing Christmas cards for prison inmates, and packing thousands of meals for hungry families in Haiti through Mission of Hope. What a joy to witness our church family, kids included, come together to bless our community! We can't thank you enough!





#### OVER 500 CITY SERVE VOLUNTEERS

**MISSION OF HOPE** 25 teams (over 275 people) packed 55,890 meals for Haiti

**PRISON MINISTRY** Over 100 volunteers made 750 Christmas Cards for local prison units

**PACN** Packaged 600 baby bottles for The Sanctity of Life Baby Bottle Campaign

**Senior Living Christmas Choir** Two groups of carolers visited residents at assisted living centers Reunion Court and The Forum

**Mercy House Global** Over 30 volunteers prepared Fair Trade Products to help impoverished women in Kenya

**Local International Students** Around 25 volunteers made care packages for International Students as they studied for final exams

**Women's Shelter** Around 15 volunteers prepared welcome packages for abused women entering the Montgomery county Women's Center

"While at the Forum, we were singing to 93 year old Janet Layne when her next door neighbor opened her door in her pajamas (it was only 4:15). The next thing we knew the neighbor had put her robe on and come over to Janet's apartment. Both she and Janet joined into the singing and were obviously very touched when we handed them poinsettias." - Senior Living Project leader

"It was great to see how many people came to serve others in our community and overseas" - City Serve Volunteer

"I loved getting to serve and have fun while doing it! I also enjoyed meeting new people" - City Serve Volunteer

"I liked serving the community and working with people I would not normally interact with at Faith." - Mercy House Volunteer

"I liked the worship, general idea and vision of it, and working together alongside everyone, young and old." - Mission of Hope Volunteer

"Caroling was fun and a blessing to those who watched & participated." - Senior Living Volunteers

"I liked just knowing that we were helping a great organization to be the hands and feet of Jesus!" - PACN Volunteer

Passion. Purpose. Place. Over the last two years, God brought these themes to the fore front of our marriage, showing us a way to plug in and serve others at Faith Bible Church. Our story started just over twenty years ago. While dating and drawing closer, we each sensed, "this is the one," but we still faced big challenges. Different backgrounds and upbringings meant wrestling with fears, insecurities, and expectations about marriage. While the world around us was devaluing the role of marriage, we wanted

our relationship to truly matter and be different. But, somehow love alone didn't seem to be enough. In turning it over to God, He led us to grow in unexpected ways. Healthy relationships needed more than effort, they also needed real skills... how to talk and how to listen, how to resolve conflict and how to keep the peace, how to understand the other and how to understand ourselves. God built within us a healthy passion for maintaining our marriage relationship and blessed us in so many ways over the

years. Through it all, we have attempted to pursue God's grand purpose for marriage. The beauty of learning to know and love your spouse is it teaches us about pursuing God. Commit to me, walk with me, share everything with me, get to know me as much as I want to know you. In the same way your spouse asks these things of you, so does God. Likewise, God's fullness is expressed through marriage. The same love, grace, and forgiveness we receive from God is the same love, grace, and forgiveness we owe to our spouse. Two years ago, God showed us a place for our passion. When approached about helping to lead Merge, a care and support ministry designed for newly and nearly married couples, we jumped at the opportunity. Couples enrolled in Merge receive a biblical view of marriage through a twelve-week course. The goal is to expand their view of marriage as well as teach valuable marriage skills. We benefited from a similar course before our marriage and hope to be a blessing to others in the same way. For us, it's been amazing at just how much God uses us and our past life experiences to support the couples we now mentor. What was once challenging (and maybe even painful) parts of our past has now become invaluable for reaching and encouraging these couples. Our constant prayer is for couples to build their marriage on God's deep and lasting foundation -one that reflect God's love to the world around them and to generations to come.



### MEET OUR ELDERS



Dave Mabry Chairman



Dan Pope



David Butler



Greg Cryer



John Romain



Randy Howard Vice Chairman



Kirk Murray



Scott McEwen



Tom Lancaster



Brian Trimble

#### A MESSAGE FROM MICHAEL KOWALSKI, SR.

After celebrating its 40th anniversary in 2019, Faith Bible Church enters a new fiscal year facing economic uncertainty never experienced in the history of the church. The same is true for those of you that call FBC your church home. As Treasurer, and on behalf of the Finance Committee, I want to address measures taken to prepare for an unpredictable year.

As highlighted in this report, your generosity and faithful giving that exceeded expectations, combined with expenditures well below budget, yielded a budget surplus for the year just ended. We are blessed to enter the new fiscal year with a healthy general fund plus a contingency fund of nearly a half million dollars to supplement the budget in the event of a crisis. Though the current financial condition of the church is very strong, we are proceeding with caution into the coming months.

As is our policy, the Finance Committee provided the staff with guidelines in early January for preparation of the next year's budget. A budget increase of 5% was planned; however, as the budget process was nearing completion, the world changed due to COVID-19 and the collapse of oil prices. Restrictions on spending were immediately enacted in

early March, and the proposed budget was amended.

Until it is known when we will return to business as usual, only a 3-month budget was approved by the Elders as we begin the new fiscal year. The staff has reduced all planned discretionary expenditures during April-June as much as possible. Economic uncertainty has caused FBC leadership, with input from the Finance Committee, to decide in June whether to prepare another 3-month budget or adopt one for the remainder of the year.

I am reminded of Jesus' demeanor in the boat with His disciples during a violent storm. As He rebuked and calmed the winds, He asked His fearful disciples "Why are you timid, you men of little faith?" We find ourselves in a unique and uncertain economic storm; yet, the Lord is in the boat with us. Though we may be tested, He has faithfully blessed FBC through your generosity over the years.

Stewardship responsibility for your gifts rest with the Elders, Staff and Finance Committee; and I want to assure you that the financial matters of FBC are carefully managed. We understand that many in our congregation may encounter financial hardship in the coming months, and our Benevolence ministry stands ready to

help wherever possible. For those of you able to continue generously giving, we thank you for this act of discipleship and for supporting our mission of building generations of Jesus followers who take Grace to our world.

Michael Kowalski, Sr. Treasurer

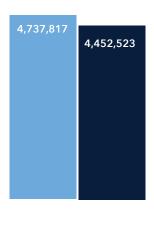


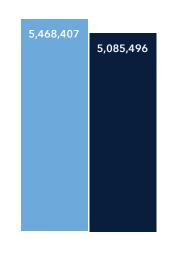
# UNDERSTANDING TRENDS

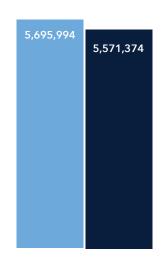
#### GIVING

#### **Understanding trends**





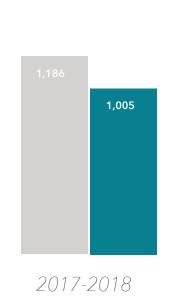


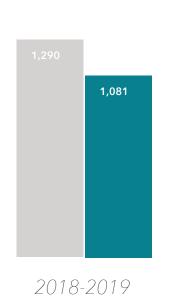


2017-2018

2018-2019

2019-2020









Prayer has been part of my life as long as I can remember. One of my earliest memories is seeing my mother kneeling in prayer after all the family had gone to bed. However, it has taken years of seeing God work through prayer that has helped me understand and depend on its' power. I don't recall, but my mother tells me that I prayed to ask Jesus into my heart as a very small child. I do remember always believing that Jesus was my Savior. That is, until about the age of 11 or 12. I began to struggle with the assurance

of my salvation. I had several friends who knew precisely when they asked Jesus into their heart, but I didn't have such a memory; a "before" and "after" story. I prayed and asked Jesus to come into my heart again but nothing changed. I struggled with questions such as, "If I die in a car accident, will I go to heaven?" Or, "If Jesus returns tonight while I am sleeping, will I go to heaven?" At times I would cry myself to sleep with those questions plaguing me. However, God is faithful when we cry out to Him and He came

to me in a dream. After that dream, I knew without a shadow of a doubt, that I am a child of God! In college, I had my first real understanding of how God sometimes answers "no" to prayer. My youngest brother was diagnosed with leukemia and died two years later. I learned that I could take my deepest grief, anger, questions, loss to God in prayer and He could take it! He still loved me! And He helped me through that time. Here at Faith Bible Church I met people who are bold in praying for others. I thank God for leading me and teaching me through these prayer warriors to come to Him boldly myself. I've learned to watch for opportunities and be available throughout the day, anytime and anywhere, to pray with others who are struggling. It's amazing to see how He answers these prayers for His glory! I find nothing more fulfilling than seeing God work in the lives of others through prayer. I challenge everyone to start talking to God more and see what He will do when you pour your heart out to Him!

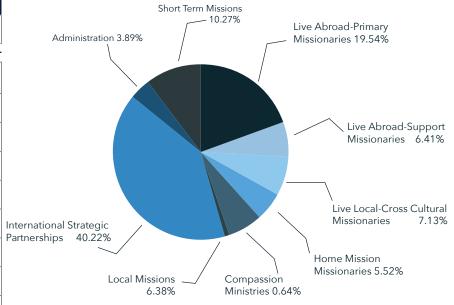
#### TRENDA LYNCH

### GLOBAL MISSIONS

### GLOBAL MISSIONS



Missions Financials	Actual	Budgeted
Designated Gifts to Missions	76,423	50,000
Live Abroad- Primary Missionaries	167,540	192,229
Live Abroad- Support Missionaries	54,945	60,047
Live Local- Cross Cultural Missionaries	61,176	64,399
Home Missions Missionaries	47,308	54,030
Local Missions	54,746	53,152
Compassion Ministries	5,459	11,000
International Strategic Partnerships	344,851	313,760
Administration	33,378	59,155
Short Term Missions	88,104	108,550
Total Missions Expenses	857,507	916,322



# FINANCIAL BREAKDOWN

#### A MESSAGE FROM THE FINANCE OFFICE

The year of 2019 was a year of great change for us. In the first quarter we implemented a new cloudbased accounting system called Sage Intacct. This new system allows for much more flexibility in the way we do business. There are workflows with online approvals, enhanced reporting capabilities which include dashboards, and much more transparency. We timed the implementation to coincide with the start of the fiscal year so we would have the entire year's data all in the same system. In the fourth quarter, we implemented a new budgeting tool called Martus. We gained many efficiencies with Martus. Previously we had every budget manager fill out spreadsheets which then had to be aggregated into one so we could determine the complete budget for the church. Every time a revision was done, a great deal of manual effort had to be repeated. There were multiple versions of most spreadsheets. Martus enables versioning and approvals at the budget/ ministry levels and enables a seamless aggregation of the data. Once approved, the entire budget is interfaced into Intacct, so there is no chance of manual error.

Additionally, in the beginning of 2019, we implemented Church Community Builder (CCB). This tool allows each church member to access and maintain their own profile. Contributions made through Pushpay are automatically interfaced to CCB daily and contributions made via check and cash are also integrated into CCB. This enables everyone to see their contributions on a near real time basis as well as allowing the church to interact with everyone much easier than before.

These tools enable us to work smarter and more efficiently. We can easily provide the data that church leadership needs for more informed and timely decision making. All of this was made possible by your generous support of the church.

Patty Hardaway
Director of Finance



### FINANCIAL BREAKDOWN



REVENUE	Actual	Budgeted
Giving	5,695,994	5,400,000
Other income	17,953	-
Total Revenue	5,713,947	5,400,000

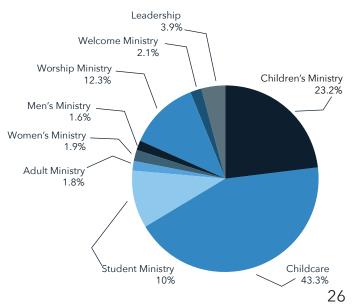
General Expenses	Actual	Budgeted
Personnel	2,241,406	2,461,000
Administrative	353,803	323,800
Contract Services	183,823	186,216
Communications	59,859	46,000
Media	69,277	70,000
IT	80,966	88,784
Facilities	355,474	362,400
Total General Expenses	3,344,608	3,538,200

Ministry Expenses	Actual	Budgeted
Children's Ministry	104,445	128,900
Childcare	195,115	235,000
Student Ministry	45,273	62,400
Care & Counseling Ministry	0	22,800
Adult Ministry	7,901	19,000
Women's Ministry	8,366	14,200
Men's Ministry	7,160	3,900
Worship Ministry	55,266	66,000
Welcome Ministry	9,466	8,000
Leadership	17,734	34,600
Surplus	60,418	
Total Ministry Expenses	511,144	594,800

Allocations & Other	Actual	Budgeted
Missions	625,001	625,000
Debt Service (P&I)	1,032,694	625,000
Benevolence	17,000	17,000
Other funds	40,728	
Total Allocations & Other	1,715,423	1,267,000

SUMMARY	Actual	Budgeted
Total Revenue	5,713,947	5,400,000
Total All Expenses	5,571,174	5,400,000
Net of Operations	142,773	-





#### A MESSAGE FROM AMY CARGLE

Dear Church Family -

What an incredible year we had this past year! We took a step of faith last fiscal year in raising our giving budget and God proved faithful throughout the year. Because of your faithful giving throughout the year, we were able to implement much needed changes including changing out the thermostat controls and installation of a new security camera system. We also continued implementation of our new church management system (CCB), our accounting system (Intacct), and budget system (Martus). The implementation of these systems has allowed us to work more efficiently, have better records of our church family, and move to a paperless system, thereby reducing costs.

One focus over this past year has been improving our welcome and assimilation process. Not only did we seek to identify our visitors using CCB, but we also wanted to get to know them and welcome them to Faith Bible. We worked hard to improve our foyer, including the addition of our welcome area.

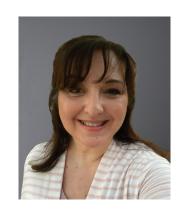
connect area, and mission's area. We also reinstated our visitor lunches, which has given us the opportunity to meet and get to know new members of our church families.

With over 100,000 square feet in our church building, we always face challenges with our air conditioning systems. The past year was no exception, but we were able to take forward-thinking action by installing a window at the back of Phase I to allow for new air conditioning units to be brought in when needed. We also replaced units in the annex before completion that have proven more cost effective.

Security continues to be one of the main concerns we have in our church. Our camera system needed upgrading and we needed better coverage inside and outside. The new system allows better coverage and visibility in classrooms, hallways, sanctuary, and the outside perimeter. As this new system has been installed, we look forward to taking the next steps in security. We appreciate the financial faithfulness that allows us to serve

people locally and throughout the world. We are blessed by your generosity and look forward to all that God has for us during this next year. Although the new fiscal year started off with a pandemic and with our full staff working from home, God has already done amazing things in our church in 2020. Our ministries continue to grow and our outreach has greatened. Because of your faithfulness in giving, we have been able to continue living our mission by building generations of Jesus followers by taking grace to our world.

Thank you church!
Amy Cargle
Executive Director of Operations





General Expenses	Budgeted
Personnel	2,489,258
Administrative	369,662
Contract Services	151,048
Communications	54,004
Media	89,160
IT	98,815
Facilities	339,238
Total General Expenses	3,591,185

Ministry Expenses	Budgeted
Children's Ministry	73,653
Childcare	220,000
Student Ministry	69,415
Care & Counseling Ministry	14,672
Adult Ministry	32,618
Women's Ministry	9,380
Worship Ministry	78,416
Welcome Ministry	14,925
Leadership	13,207
Total Ministry Expenses	526,286

Allocations & Other	Budgeted
Missions	625,000
Debt Service (P&I)	350,323
Benevolence & Car Care	17,000
Total Allocations & Other	992,323

SUMMARY	Budgeted
Total All Expenses	5,109,794

Missions Financials	Budgeted
Designated Giving	50,000
Live Abroad- Primary Missionaries	198,529
Live Abroad- Support Missionaries	56,056
Live Local- Cross Cultural Missionaries	48,520
Home Missions Missionaries	39,592
Local Missions	55,152
Compassion Ministries	11,000
International Strategic Partnerships	320,010
Administration	75,075
Short Term Missions	88,912
Total Missions Expenses	892,846

### DEBT REDUCTION

### DEBT REDUCTION

04/01/2019-03/31/2020

Beginning Debt Balance- 04/01/2019	4,145,157
Required Debt Service	232,130
Additional Debt Service From General Fund	523,608
Designated Giving	131,225
Ending Debt Balance- 03/31/2020	3,258,194

### MEET OUR FINANCE COMMITTEE

#### Michael Kowalski

Retired CEO, CFO, Controller and CPA, founding member of Finance Committee, church Treasurer

#### **Amy Cargle**

Executive Director of Operations, MBA, JD, PhD (ABD)

#### **Curt Beck**

CPA, Investment Advisory Services, former church treasurer

#### **Marilyn Butler**

MBA and Ed.D in Higher Education Leadership, certified Christian Financial Counselor since 1987, National Referral Counselor for Christian Financial Concepts

#### **Patty Hardaway** <u>Director of Finance, CPA</u>

#### **Randy Rieth**

MBA - International Finance

#### **John Romain**

Elder Liason to Finance Committee

#### **Tom Gardner**

MBA, registered investment banking representative, former registered equity analyst

#### **Jeff Persyn**

Commercial real estate and construction professional (CPM, RPA, RE License), Former FBC Building Committee Chairman In 2006, after going through many infertility treatments with no success, we began to pursue adoption. At that time, it was purely a way to grow our family -there was no thought of ministry being attached to it. We never could have imagined the journey God had for us; it was just the beginning! When we began the adoption process, we learned that our agency required a level of openness in the adoptions. We were terrified of this at first. Our fear quickly subsided once we met our daughter's birth mom and

dad a month before she was born. We saw how God had woven the story together as we learned that the doctor that would deliver our daughter was a friend of ours! Only God! Over the next 9 years, God blessed us with not one, but four children though the gift of adoption. We grew in our faith as we embraced openness. We learned to love the birth families that chose us to raise these precious blessings. We are blessed to have relationships with 4 birth moms, 4 birth dads, and numerous birth grandparents, aunts,

and uncles. As these relationships grew, it became clear that this was a mission field God had given us. It wasn't just about building a family anymore. As we have lived out our faith, God has given us the opportunity to share grace and truth with people we would have never known otherwise. We have seen some birth family members come to know Christ and be baptized. We know, and our kids know, that they were not "given away." They were placed for adoption out of sacrificial love. We love our birth families. We honor them and the brave choice they made. One of our family verses is Ephesians 3:20-21-"Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be the glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen"God has certainly done more than we ever could have asked or imagine in our family-and we know it is impacting generations!

### STANTEEN FAMILY

#### JOIN US IN PRAYER

Will you pray for several specific things?

As we look forward to a new year of ministry and mission, we have started off with some of the greatest challenges we have ever faced. COVID-19 and the parallel economic and mental health crises have prompted us to reassess our budget and spending. With a focus on the first three months of the fiscal year, we have significantly reallocated funds and spending to focus on providing for our missionaries and personnel as well as providing for the current and future needs of our church family and our city. We all have our eye on the economy, the stock market, the price of oil, local businesses and the state of our personal budget. None of us know how it will play out.

Through it all, we will take one step at a time, together, as faithful and fearless followers of Jesus Christ. When He is for us, who shall we fear? When He is on our side, who can stand against us?

Please join us in praying for our church family. Pray for the diverse spectrum of needs, fears and challenges present in individual families, for widows and widowers, singles and especially our children.

Pray for our missionaries and gospel work around the world. Early reports from our faithful servants around the globe are incredibly exciting. More people are open to talking about Jesus and more have trusted in Jesus in the last few months than in several years before. A worldwide pandemic and the swift adoption of online and virtual meetings have made gospel conversations safer and more prevalent. Pray for more.

Finally, pray for the ministry year ahead of us. Pray with us that, through every single family in our church, God will provide above and beyond what we project we need to do faithful, robust and creative ministry. We are praying that in our next financial report, in May of 2021, we report such an overwhelming support and financial provision that it can only be attributed to a move of God.



Scot Pollok Lead Pastor



Dr. Dave Mabry Chairman of Elder Board