

*2018-2019*

# YEAR END REPORT

Prepared by the Staff, Elders, and  
Finance Committee of Faith Bible Church

# A Message From Scot

Church Family,

In an effort to foster continued trust in the financial responsibilities of our church, we have labored to create an end of the year financial report. The report that follows focuses on three aspects that are very important to me personally, and are the principles upon which this report is built.

First, I pray that you know and understand that every dollar given to Faith Bible Church is intended to change lives for the sake of the Gospel of Jesus Christ. That is our passion, our calling, our vision and our end goal for every day's work, every event and every ministry. So first and foremost, this report is a story of impact and transformation in people. Even our personnel budget and debt service spending is ultimately aimed at life change by providing staff, leadership, resources and space in which many of these transformational interactions occur. I wish there was

a way for all of us to visibly see and measure this real-life impact. I believe it would be wider and deeper than any of us expect.

Secondly, I want you to know that although a local church, the Body of Christ on the earth, is very different than a business or even a non-profit, we aim to subscribe to the same level of financial accountability and transparency as the best of these organizations. This is why we have several full-time, deeply experienced, staff members who lead our finances and keep our books. We have a well versed volunteer finance committee who watch and create financial policies and procedures that ensure our solvency and encourage godly wisdom. We even have a plan for regular reviews and audits by third parties. Please know we have nothing to

hide. We invite you into the details. We have layers of wise counsel, protection, accountability and transparency built in. Finally, I want to talk about the health of our church family in the area of giving, generosity and the understanding of biblical stewardship that undergirds these acts of faith. As you will see in the report, the past fiscal year has been excellent. More than we expected was provided, which is ultimately a blessing of God's grace as expressed through our family. But what is challenging is exactly where these finances came from. As our church family continues to grow by God's grace, we must also continue to grow in these areas of discipleship. Although I know very few details, I do know the number of giving families is an incredibly small percentage of our entire church family. This means that the full weight of our 5 million dollar budget is being carried by less than approx-



imately 30% of our family. This must begin to change, and as the Lead Pastor I want to lead our family in this change. It begins with information and invitation but these must be met with faith.

Make no mistake about it, I am greatly encouraged. This past fiscal year has been a tremendous success, not only in exceeding our budgeted spending but also in the number of lives and families we were able to affect by God's grace. We are leaving quite a significant wake as a church family. I am extremely excited about that and the only excitement that matches this level in me is my anticipation of our bright future together.

Blessings in Jesus,

A handwritten signature in black ink, appearing to read 'Scot Pollok', written over a light blue horizontal line.

Scot Pollok  
Lead Pastor

2018-2019  
Year at a Glance

**8** new staff



Alisha Pish



Amy Cargle



Caleb Wohlgemuth



Chad Melton



Claire Carpenter



Dominique O'Dell



Jason McMinn



Tammy Smith

**1,476**  
Subscribers to  
the Weekly Update



**729**  
Instagram  
followers

**2,510**  
page likes on  
Facebook

**53** small  
groups



**15** adult  
communities



= 5    = 1

**20  
19**  
summer  
camps

**51**  
5th & 6th Graders

Pre-Teen  
Camp

**111**  
7th - 12th Graders

One  
Week

**179**  
1st - 6th Graders

Camp in  
the City



# Meet Our Elders

**Dr. Dave Mabry**  
Chairman

**Randy Howard**  
Vice Chairman

**David Butler**

**Greg Cryer**

**Scott McEwen**

**Kirk Murray**

**Dan Pope**

**John Romain**

**Brian Trimble**

**Tom Lancaster**

# Meet Our Oversight Team

We are excited about the growth in our church and our people. In order to maximize our ministry effectiveness, we have designated an Oversight Team to handle the day-to-day operations of the church and oversee our growing staff team. While many churches have one Executive Pastor overseeing operations as well as staff, we have chosen a shared executive leadership approach.

This new structure provides the support needed for our body and thriving ministries, and allows our Lead Pastor, Scot Pollok, to focus more on preaching, writing, vision, and shepherding our church members. We are blessed with an incredible Oversight Team.

In addition to collaboratively leading out in strategic implementation of our vision, Amy Cargle will oversee Operations and Administration, Jamey Bryant will oversee Corporate Gatherings, and Chad Melton will oversee Ministries.

**Amy Cargle**  
*Exec. Dir. of Operations*



**Jamey Bryant**  
*Worship Pastor*



**Chad Melton**  
*Pastor of Ministries*





# Meet Our Finance Committee

**John Romain**  
Elder Liason to Finance Committee

**Amy Cargle**  
Executive Director of Operations,  
MBA, JD, PhD (ABD)

**Dylan Dahmann**  
Master of Accountancy degree, CPA,  
consultant and M&A advisor, former  
church Treasurer

**Curt Beck**  
CPA, Investment Advisory Services,  
former church treasurer

**Marilyn Butler**  
MBA and Ed.D in Higher Education  
Leadership, certified Christian Fi-  
nancial Counselor since 1987,  
National Referral Counselor for  
Christian Financial

**Patty Hardaway**  
Director of Finance, CPA

**Randy Rieth**  
MBA - International Finance

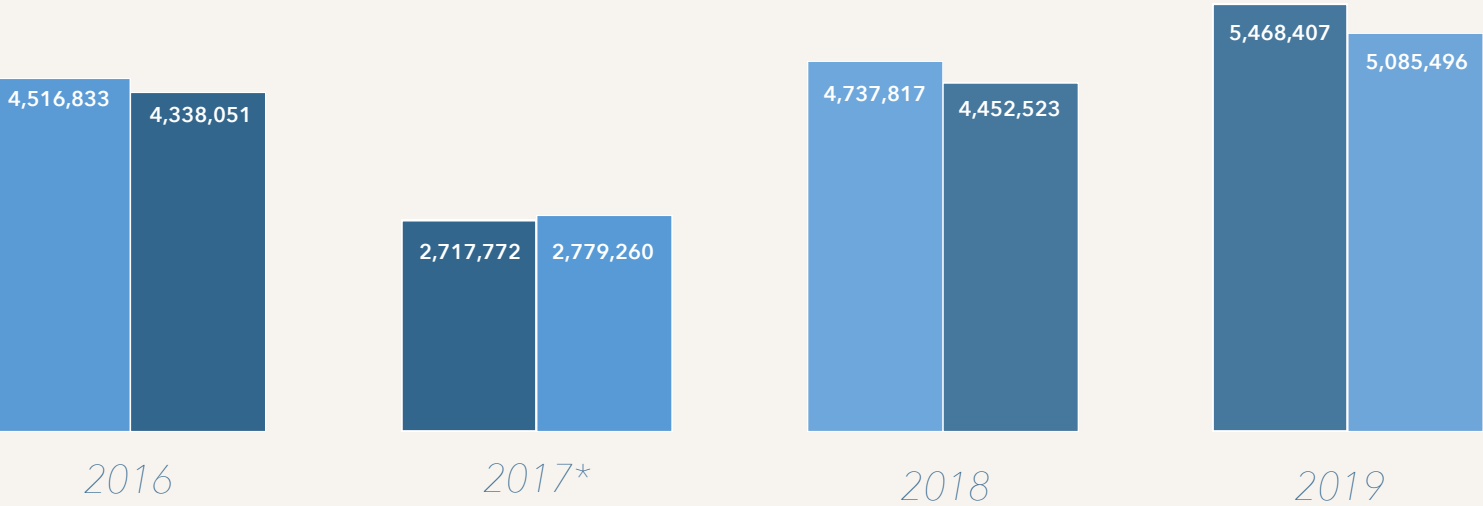
**Michael Kowalski**  
Retired CEO, CFO, Controller and  
CPA, founding member of  
Finance Committee, church  
Treasurer

**Tom Gardner**  
MBA, registered investment bank-  
ing representative, former regis-  
tered equity analyst

**Jeff Persyn**  
Commercial real estate and con-  
struction professional (CPM, RPA,  
RE License), Former FBC Building  
Committee Chairman

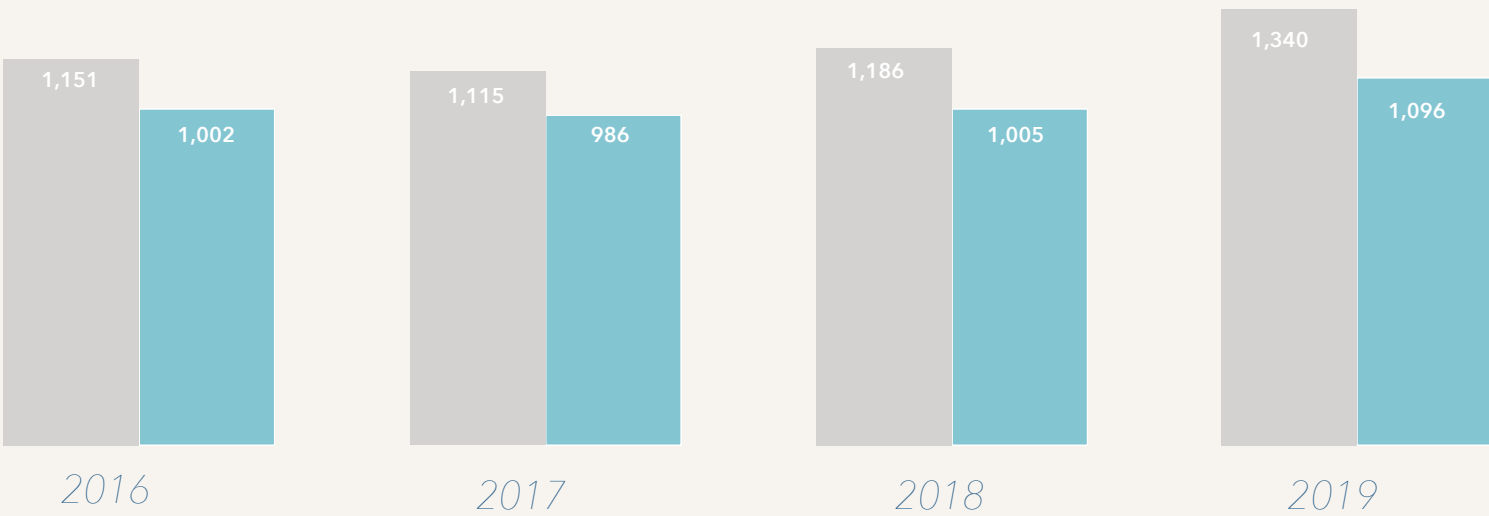
# Understanding Trends

● Giving ● Expenses



\*Due to the change of fiscal year end, these figures represent only 7 months.

● Worship Center Attendance ● Sunday Programs Attendance





# May 2019 40 Years of Faith

This year, Faith Bible celebrated 40 years of faithfully taking grace to our world. Our church has a rich and beautiful history of faithful men and women committed to building generations of Christ followers. We believe God has done great things since our earliest beginnings in 1979, and we are excited to witness even greater things to come.





# Faces of Faith

*Betsy Chandler*

Cal and I moved to The Woodlands in 1975 with our two boys and built a home in Wilding Estates. I soon met Marty Blevins who invited me to a Bible Study where I met a beautiful lady named Ella Lippincott. I'll never forget the way she introduced herself as we went around the circle. "I'm Ella Lippincott. I've known the Lord 65 years and in all those years I have found him to be faithful." She made such an impression that when the ladies invited me to attend Conroe Bible Church, I knew I wanted to go.

At the time, my husband Cal was not yet a believer, but he went with me. We both instantly liked a pastor there, Dave Anderson. Cal especially liked the fact that Dave liked to play golf. I was surprised when Cal asked Dave to come lead a Bible Study in our home! It started small, but over the months it grew so in 1979, we began to meet at the Woodlands Conference Center.

Cal would set up the sound system and I would sing. It was there that we were joined by Ella Lippincott's grandson and his wife, Steve and Lauren Tucker, who still attend and serve our church today!

One day when Cal and Dave Anderson were playing golf, Dave said to Cal, "I bet I can beat you on the next hole." Cal was a great golfer, so he took the bet. But Dave won! Cal said, "Alright, how much do I owe you?" Dave said, "I don't bet for money." He wrote "John 3:3" on a piece of paper and said, "Instead, go home and memorize that for my payment." Cal was always one to make good on his bets so he asked me to help him find it in the Bible and he memorized it. After that, Cal read more and more of the Bible and eventually he trusted Christ. What an answer to prayer!

Through the years, I enjoyed serving in VBS, the Women's Board and as a Bible Study facilitator. For years, I organized a fashion show as my "sanctified bait!" Many women who were unchurched heard the gospel at those.

In 2011, my Cal was in his last days and our church had a new young pastor. He came to visit Cal at the house two weeks before he died. I have to say I wasn't so sure about him before he came to visit. He was younger than my own kids! But Scot Pollok was so focused and interested in Cal when he came over that it was like no one else was in the room. He won my heart.

When Cal died, Dave Anderson was there within the hour. He sat at dining room table and just listened. He knew the exact right questions to ask. Naturally, I asked Dave to preach the funeral—but I also asked our new young pastor Scot to join him. They did a wonderful



job together. The people of the body of Christ are so important because we carry our Savior wherever we go.

This church is precious to me. They have always been present when we needed help and love. I'm amazed as I drive up to the church today and remember that little group meeting in our home so many years ago! What a privilege it has been to be part of this body and to see what God has done over these 40 years!

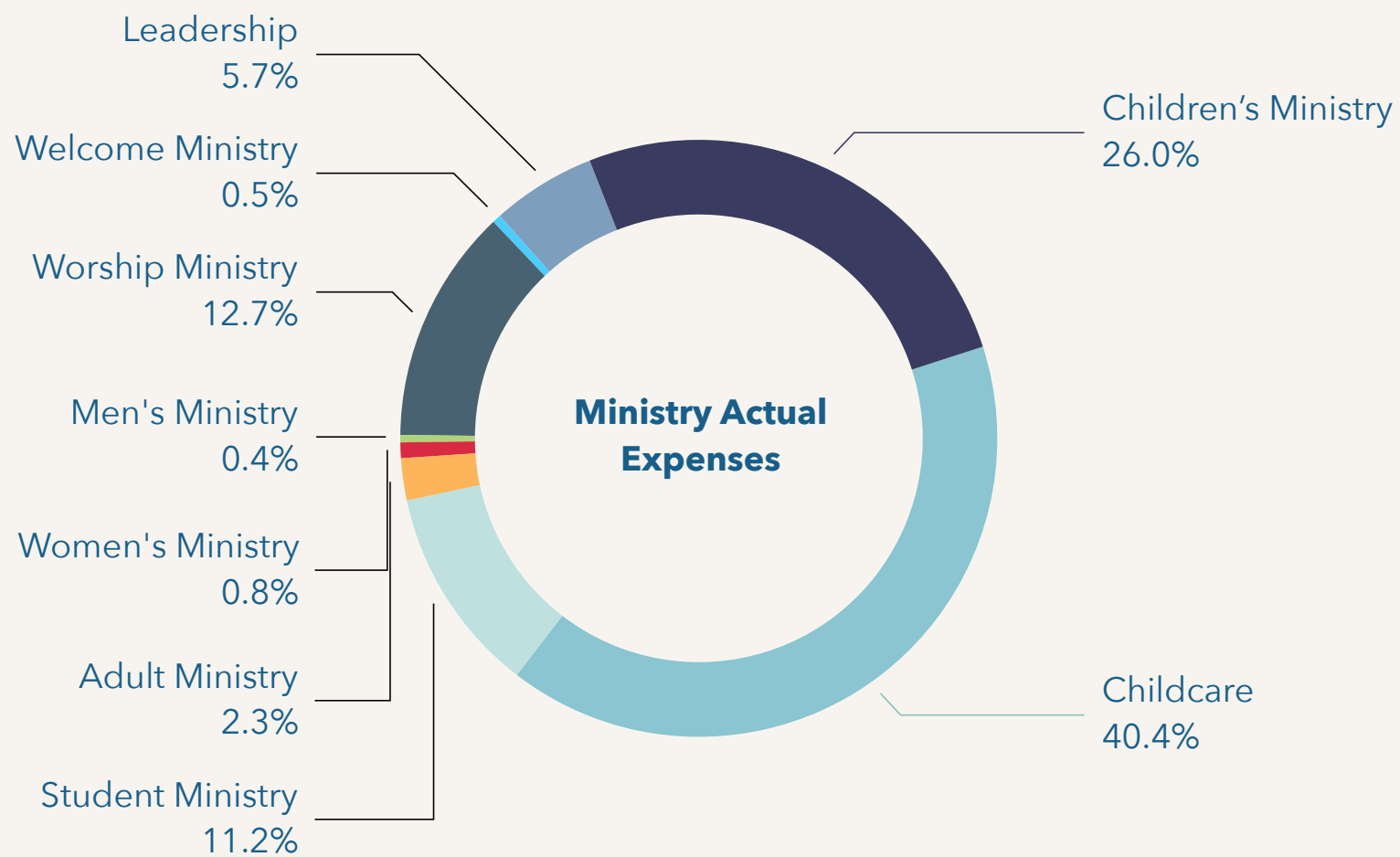
## 2018-2019 Financial Breakdown

Revenue	Actual	Budgeted
Giving	5,468,407	4,890,000
Other Income	10,794	-
<b>Total Revenue</b>	<b>5,479,201</b>	<b>4,890,000</b>

General Expenses	Actual	Budgeted
Personnel	2,020,376	2,212,158
Administrative	397,169	270,012
Contract Labor	147,160	150,600
Communications	48,306	32,250
Media	52,990	53,250
IT	100,893	54,161
Facilities	363,282	353,610
<b>Total General Expenses</b>	<b>3,130,176</b>	<b>3,126,041</b>

Ministry Expenses	Actual	Budgeted
Childrens Ministry	124,890	128,450
Childcare	194,133	199,200
AWANA	-3,182	-
Student Ministry	53,955	48,806
Care & Counseling Ministry	-14,778	26,200
Adult Ministry	10,987	16,168
Women's Ministry	4,076	12,880
Men's Ministry	1,907	5,900
Worship Ministry	61,226	60,100
Welcome Ministry	2,260	7,700
Leadership	27,166	29,600
<b>Total Ministry Expenses</b>	<b>462,640</b>	<b>535,004</b>





Allocations & Other	Actual	Budgeted
Missions	681,612	681,612
Debt Reduction	539,998	530,000
General Fund to Renovation	186,615	-
Other funds	84,455	17,000
<b>Total Allocations &amp; Other</b>	<b>1,492,680</b>	<b>1,228,612</b>

SUMMARY	Actual	Budgeted
<b>Total Revenue</b>	<b>5,479,201</b>	<b>4,890,000</b>
<b>Total All Expenses</b>	<b>5,085,496</b>	<b>4,889,657</b>
<b>Net of Operations</b>	<b>393,705</b>	<b>343</b>

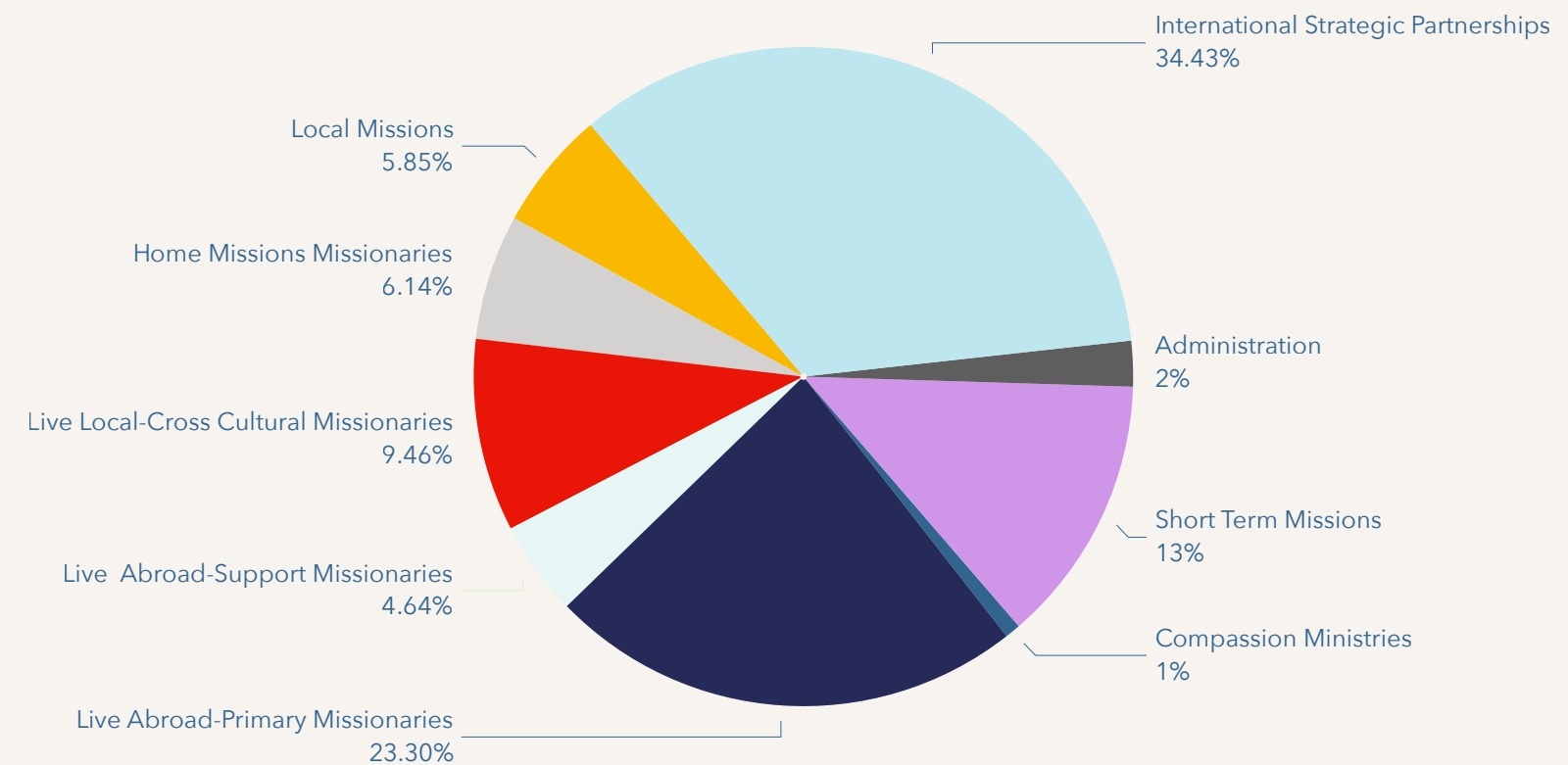
A link to the independent accountant's review report of our financial statements for the year ended March 31, 2019 can be found at [faithbibleonline.org/year-end-report](http://faithbibleonline.org/year-end-report).

2018-2019

## Missions Overview

Missions Expenses	Actual	Budgeted
Contributions	70,940	50,000
Live Abroad - Primary Missionaries	170,765	174,090
Live Abroad - Support Missionaries	34,013	34,763
Live Local - Cross Cultural Missionaries	69,300	69,300
Home Missions Missionaries	45,000	45,000
Local Missions	42,864	53,152
Compassion Ministries	5,590	38,800
International Strategic Partnerships	252,320	272,023
Administration	16,366	64,625
Short Term Missions	96,618	98,435
<b>Total Missions Expenses</b>	<b>732,836</b>	<b>850,188</b>
<b>Allocations from General Fund</b>	<b>681,612</b>	<b>681,612</b>
<b>Net of Operations</b>	<b>19,716</b>	<b>(118,576)</b>

## Missions Actual Expenses



# Faces of Faith

*Tito & Daniell Nunez*

Our story began back in Florida when we met as seniors in high school. We became fast friends as we bonded over faith and family. We were married shortly after college and settled into our newlywed life, but we soon realized that our marital bliss would be quickly overcome by reality.

Our responsibilities with our families, our careers, and our service to our church made it difficult to connect and work on our marriage. Over time, we slowly settled into a rhythm of disconnection and complacency -this was our new "normal". On the outside, things were great, but on the inside, we were becoming emotionally empty. We continued to live this way, even through the arrival of our greatest blessing ; our beautiful daughter, Avery. While she has brought endless joy to our lives, we could not break the unhealthy cycle into which we had fallen, causing us to lose focus of our deep

love for one another.

In 2017, we faced another huge challenge when we made the cross-country move from Florida to The Woodlands, Texas for Tito's career. Attributing nearly every struggle to the "stress of the move", we began making excuses and soon found ourselves on opposing teams, all the while, claiming to be happily married. Six months after our move, God lead us to Faith Bible Church. We knew from the moment we walked through the doors that we were home! Danielle met some of her first Texan friends in the "After the Boxes Are Unpacked" class, and we both started attending an Adult Community right away. It was a few months later that re|engage was highlighted, and we jumped right in. There we learned how to truly love one another with God's help and His grace.

After 15 years of marriage, we've finally created a safe space for full transparency in our marriage. We can now communicate in a judgment-free environment where we can be open and honest about our sins, our struggles, our unmet expectations, and everything in between.

While there is always room for improvement, we are enjoying what God has done to bring us to a place of fulfillment, true joy, and contentment in our marriage. We have joined the re|engage family to help lead others in reconnecting, reigniting, or resurrecting their marriages. We are excited for what lies ahead as we join with God to use our journey and continue to grow together in oneness as a family!



## 2019-2020 Budget Goals

Church Family,

What a tremendous opportunity it was for me to join the Faith Bible staff in August 2018. There were many exciting changes happening, including the renovation of Northside, the office area, and The Annex (off of the gym), a multi-purpose room for church events and ministries.

I have watched God provide for Faith Bible throughout the year, allowing us to make much needed improvements throughout the church. When I stepped into the role of Executive Director of Operations, we were blessed to be ahead of our budget schedule and this trend continued through the end of the fiscal year. Because of your faithful giving, we were able to pay more toward our debt each month, as well as a larger lump-sum payment at the end of the fiscal year.

Also, in the Fall of 2019, we began addressing technology upgrades throughout the church. We installed fiber-optic internet, allowing us to live stream our worship services on our website and Facebook page

starting in April 2019. In January 2019, we began implementing our new church management software, Church Community Builder (CCB), as well as a new accounting software called In-tacct. Both of these systems maximize our ability to communicate efficiently and effectively, and save time and money by streamlining reports and processes.

As we began the budget process for the new fiscal year beginning in April 2019, we examined areas of need, including adding new staff positions and filling vacant positions, as well as improving our welcome area and assimilation process. We also increased our childcare budget to address our growing ministries. Because of your generosity and faithfulness, we are able to address these areas. Thank you for responding to the ministry needs of our church. We look forward to what God has for us this next year.

**Amy Cargle**  
Executive Director of Operations

### Revenue

	Budgeted
Giving	5,400,000
<b>Total Revenue</b>	<b>5,400,000</b>

### General Expenses

	Budgeted
Personnel	2,461,000
Administrative	323,800
Contract Services	186,216
Communications	46,000
Media	70,000
IT	88,784
Facilities	362,400
<b>Total General Expenses</b>	<b>3,538,200</b>



Ministry Expenses

	Budgeted
Childrens Ministry	128,900
Childcare	235,000
Student Ministry	62,400
Care & Counseling Ministry	22,800
Adult Ministry	19,000
Women's Ministry	14,200
Men's Ministry	3,900
Worship Ministry	66,000
Welcome Ministry	8,000
Leadership	34,600
Total Ministry Expenses	594,800

Allocations

	Budgeted
Benvolence & Car Care	17,000
Missions	625,000
Debt reduction	625,000
Total Allocations	1,267,000

Summary

	Budgeted
Anticipated Giving	5,400,000
Total All Expenses	5,400,000
Net of Operations	-

# Faces of Faith

*Tiffany Sanderson*

Our family has been members of Faith Bible Church for almost 4 years. We found our place in the church by attending Family Foundations led by Phillip and Delisa Wegner. It was a beautiful way for us to learn about Christ-centered parenting while connecting ourselves to the church community. We established great friendships that we still value and cherish today. But in all our years in the FBC family, we had not attended the Second Sunday Service. It took a life event that literally brought me to my knees.

In March, I was sitting a broken shell of myself when Pastor Scot mentioned attending a very powerful Second Sunday centered around healing. Instantly, I tangibly felt a prompting in my soul to attend. I did attend that day. As I walked in exteriorly whole but internally broken, the simple,

unconditional and loving greeting I received was validation I was meeting God face to face. I seated myself, took out my journal, drew a cross and began to write words describing my pain. It was a very visual way for me to give it to

God, surrender it and lay all of myself at His feet. Pastor Scot took some time to discuss expectations for the evening: prayers, candles, prayer partners, worship, communion, unconditional and nonjudgmental love and support. I walked up to the front, knelt, took the bread and cup with tears streaming down my face as the music played. I appreciated the intimacy and rawness of the night. It was a beautiful night and opportunity just to be in the presence of God.

I later asked Pastor Jamey to pray over me for wisdom, guidance, validation,

protection and clarity. His prayer covered me in God's word and truth. I know that God's light shines brightest in our darkest moments. I walked away knowing that I had been obedient to God in attending, and I had already been tangibly blessed by the experience.

As the following week unfolded, God moved in beautifully, tangible ways. I began to receive such amazing clarity and peace. I am so grateful for all the effort put into making Second Sunday Service so special whether one person attends or one-thousand.



# A Final Message From Scot & Dave

Church Family,

Our hearts are overwhelmed with gratitude. While you might expect our gratitude to be directed towards the financial generosity of our church family, that expectation would only be partially correct.

Each and every week, we are awed by the life of our family; a life which extends in multiple directions, meeting tons of needs and impacting thousands of people. We've seen you gather around people to pray, support families that are welcoming a new addition, embrace couples battling infertility, walk with people through desperate seasons of life, labor with couples on the edge of divorce, encourage those on the other side of divorce, joyfully serve those with special needs and pour your life into kids and students. Each and every Sunday we gather for worship, we see you welcome and embrace new folks, guests and outsiders, treating them like long lost friends. Beyond this you help

feed the hungry right here in our city, rescue trafficked slaves, befriend young mothers, advocate for the unborn, disciple men and women in prison, share the gospel with the lost, rebuild communities and plant churches around the world. You have given weeks of vacation to go on mission. You have given your weekends and weeknights to serve. You have given your time to pray and visit and mentor and cry and laugh and teach and train.

So we hope you can see that the charts and figures in this report can never paint the whole picture of what God is doing. They are only a beginning, a window into the magnificent web of stories that God is writing through us. This is why our hearts overflow with gratitude.

Together, as a family, we are living out the mission and vision God has given us. We are building generations of Jesus followers who take

grace to our world. What a sublime calling. What a divine gift. What a treasure it is to do this great work together. You bless us both, church. We are grateful for you. So very grateful indeed.

**Scot Pollok**

*Lead Pastor*



**Dr. Dave Mabry**

*Chairman of Elder Board*

