



**Quarterly Business Meeting**  
**7/18/23**  
**6:00 pm**

Agenda

1. Call to order and opening prayer
2. Minutes from 2<sup>nd</sup> Quarter meeting
3. Elder Report – Larry Curtis
4. Executive Board Reports
  - a) Chairman Overview - Quintin Legler
  - b) Financial Secretary Report – Lisa Mrnak
  - c) Treasurer Report – Lorraine Curtis
  - d) Facilities Report – Scott Schwake
5. Senior Pastor report
6. Ministry Reports
  - a) Children’s Ministry & Preschool – Sarah Schrapp
  - b) Jr. High Ministry – Jeff Staudahar
  - c) High School Ministry – Kevin & Angie Geisler
  - d) Young Adult Ministry – Adrian & Rebecca Nelson
  - e) Men’s Ministry – Tim Hasbargen
  - f) Women’s Ministry – Kristen Panchyshyn
  - g) Legacy Builders – Gary & Donna Bordner
  - h) Bereavement Team – Diane Legler
  - i) Connecting & Hospitality – Jim Azure
  - j) Midweek Meals – Karla King
  - k) Missions Committee – Duane Mrnak
  - l) Safety Team – Quintin Legler
  - m) Welcome Team – Michelle Schwake
  - n) Worship Ministry – Alicia Alleman
7. Old Business

8. New Business

a) New Members

- i. Clayton Linder
- ii. Emily Linder

9. Prayer & Adjournment

GRAND RAPIDS EVANGELICAL FREE CHURCH  
 Quarterly Business Meeting  
 April 18, 2023

Quintin Legler opened the meeting with prayer.

1. Previous meeting minutes – Minutes from the last meeting on 1/24/23 meeting were distributed and reviewed. Larry Curtiss made a motion to accept the minutes as written; it was seconded by Cal Kangas, and the motion passed.
2. Elder Report – Larry Curtiss reported on the following activities of the Elders:
  - 3 membership classes have been held over the past few months and many membership interviews have been conducted;
  - Many gifts have been made from the Benevolent Fund to bless church attenders and the community such as food baskets, gas, vehicle repairs;
  - An Elder has been assigned to each ministry
3. Executive Board Reports:
  - A. Financial Secretary Report – Lisa Mrnak (filling in for Marilyn Isaac) presented the 1st quarter 2023 report. YTD General giving = \$110,204.95, designations = 41,441.45, miscellaneous = \$70,407.05 for a total of \$222,053.45.
  - B. Treasurer’s Report – Lorraine Curtiss presented the 3/31/23 financial report. 2023 YTD expenses paid = \$110,757.22 vs. YTD budgeted expenses of \$108,211.73. Account balances are as follows:

Checking Account	\$ 39,941.90
Preschool Checking Account	11,274.47
Cash Reserves	22,087.33
Capital Improvements	2,151.19
Preschool	7,696.21
Discretionary Savings	<u>55,028.74</u>
Total Cash in Bank	\$ 138,179.84

- C. Facilities Report – Quintin reported in Scott Schwake’s absence on the following activities for Facilities:
  - The furnace was replaced.
  - The air conditioner condenser needs to be replaced.
  - A security camera is needed for the playground.
  - Several trees need to be cut.
  - Possible replacement of some of the worship center chairs.
  - Scott will be keeping a maintenance to-do list for future items as well as a preventative maintenance schedule.

4. Lead Pastor Report – Pastor Micah reported on the following:
  - In February and March he attended conferences in Chicago and for the North Central EFCA District
  - During the summer he will be pursuing his EFCA credentialing process
  - The Elders and he have been reading and discussing the “Lead” book which is about leading a church.
  - The Elders and he have been providing immediate ministry needs by assigning an Elder liaison for each ministry
  - Helping the Executive Board with HR document revisions
  - The Easter services had over 500 people in attendance; 7 decisions for the Lord were made.
  - Has been doing some visitations, counseling, and working with the Bereavement Team
  - The Prayer and Worship night in March was well-attended

5. Old Business

- A. Playground Update – Sarah Schrapp, Doug Hanson and Scott Schwake formed the team to quickly get the playground plan together. A \$50,000 donation was given for a playground. The playground equipment, sign and diggers have been ordered. The playground will be constructed at the west end of the parking lot where a garage space had previously been designated. Volunteers will be needed the help prep the site, cut trees, and assist with the concrete. These needs will be communicated to attenders.
- B. Associate Pastor Update – It had been hoped that by the end of the first quarter the weekly general giving average would be at the goal of \$9700, but the average is currently short of this goal. Because of this, the decision was made to not move forward with pursuing the Associate Pastor at this time. The giving average will be reviewed quarterly and a recommendation to move forward will be given when the giving increases.

6. New Business

- A. Voting on new members – the following individuals were recommended for membership by the Elders:
  - Deb Bounds
  - Greg Bounds
  - Aubree Forsline
  - Joseph Forsline
  - Debbie Gemmill
  - Jeff Gemmill
  - Greg Lanzo
  - Sandy Lanzo
  - Kara Lundin

Ballots were distributed and completed by members present. A tally of the votes proved that all candidates were unanimously approved for membership to GREFC.

- B. The following members have asked to be removed from GREFC membership due to relocation. The removals have been granted and letters stating such will be sent to each person:
- Faith Wick
  - Steve Wick
  - Roxanne Zerwas
- C. Member Input Discussion - The following questions were presented for discussion from church attenders:
- Would GREFC consider holding Vacation Bible School (VBS) again? Lots of good discussion about this. The Elders have discussed this in the past; it is too late to have it happen this year, but could be a future possibility if a volunteer would step up to lead it.
  - What is the interest rate on the CIF investment account? Originally it was 2.5% but currently it is at 2.75%.
  - When will the mortgage be paid off and what is the interest rate currently? Original payoff date was in 2044; currently the church is on track to pay it off in 2033. It is financed with an adjustable rate mortgage which resets every 5 years; 2025 will be the next reset. Currently we are at 4%. Christian Investment Financial (CIF) is offering 6.5%. The payment currently is \$6114.60/month; if the interest rate is 6% the payment will be \$6499.95; if the interest rate is 8% the payment will be \$6949.37.
  - What is the process for an individual wanting to serve on the Executive Board? When there is a vacancy on the Board, the Nominating Committee seeks out a person meeting the qualifications and having the desire to serve on the Board. The candidate would be presented at a quarterly business meeting to be voted in. There is a term limit of 2 consecutive 3-year terms.

The meeting was adjourned. Pastor Micah closed in prayer.

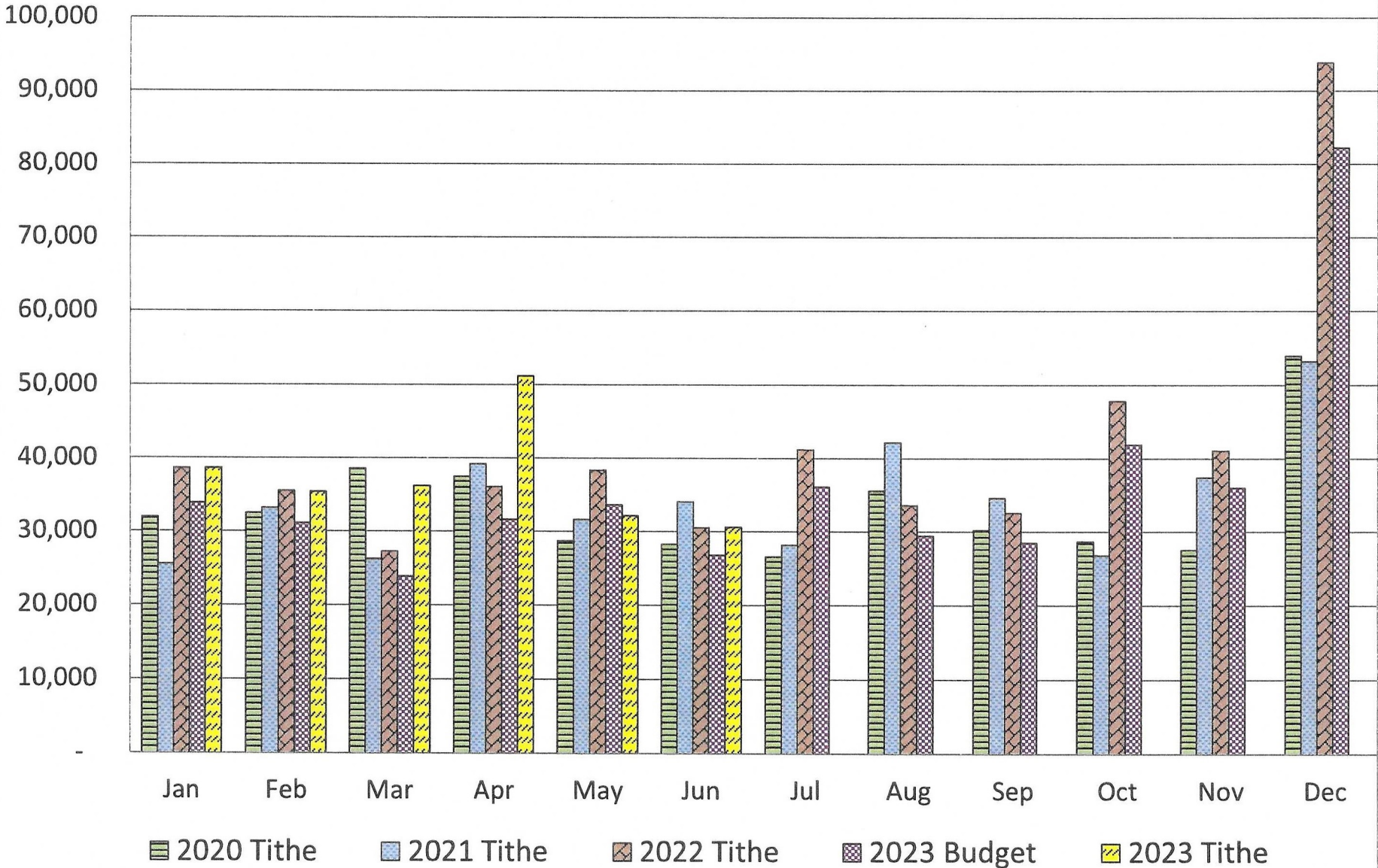
Respectfully submitted,

Sandy Harling, Church Secretary

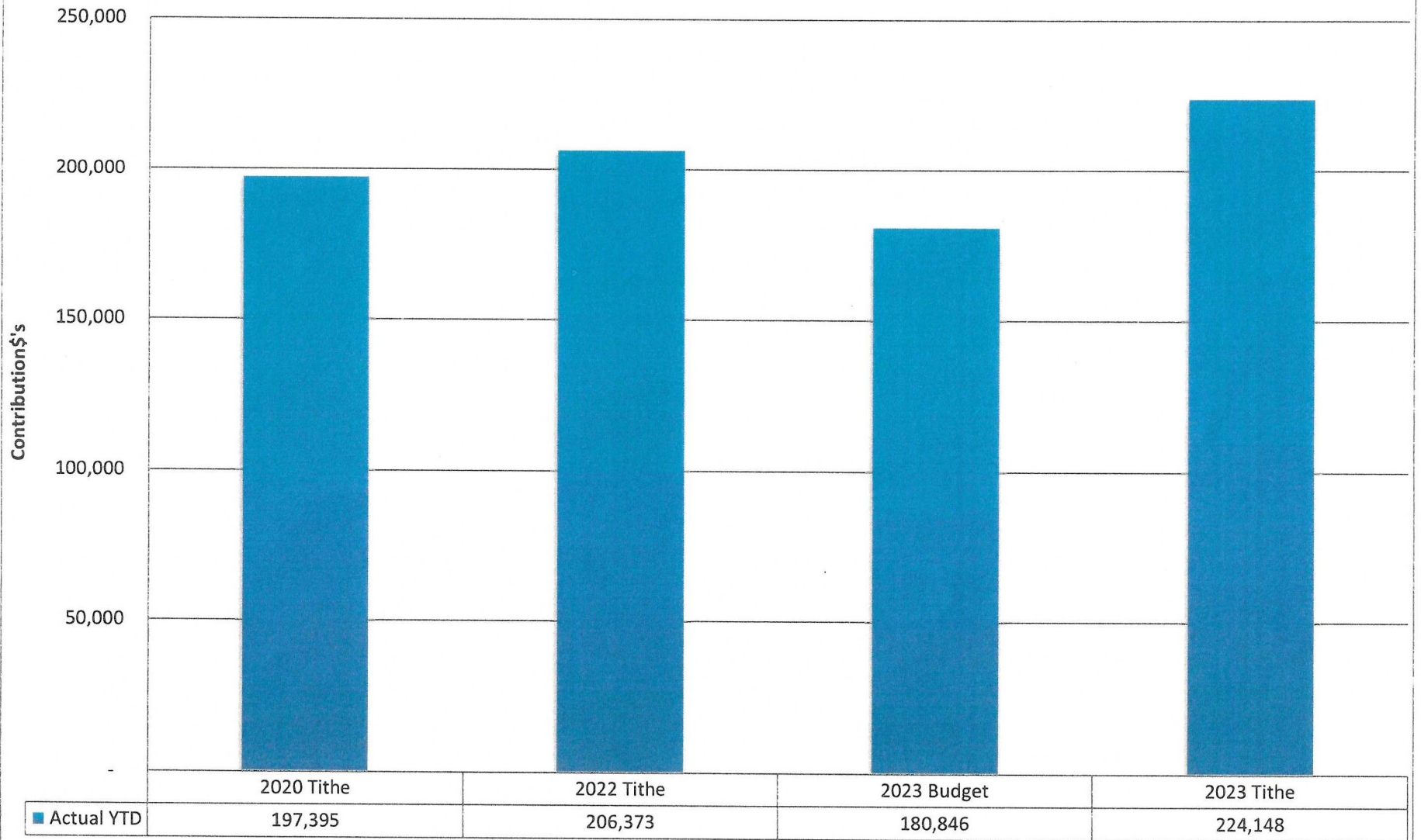
GREFC Receipts  
April - June, 2023

Quarter 2 Report									
	General	Designated	Misc	Total	Wk Budget	Designation	Amount	Misc.	Amount
4/2/2023	\$ 10,727.00	\$ 883.00	\$ 2,060.00	\$ 13,670.00	\$ 8,365.39	Ben/Bdg/Wed/Miss	\$ 883.00	PS	\$ 2,060.00
4/9/2023	\$ 9,540.00	\$ 510.00	\$ 2,161.61	\$ 12,211.61	\$ 8,365.39	Ben/Bdg	\$ 510.00	Coff/Yth/Other	\$ 2,161.61
4/16/2023	\$ 12,467.00	\$ 965.00	\$ 1,268.00	\$ 14,700.00	\$ 8,365.39	Ben/Bdg/Wed	\$ 965.00	PS/Yth/Other	\$ 1,268.00
4/23/2023	\$ 11,663.60	\$ 1,174.00	\$ 332.00	\$ 13,169.60	\$ 8,365.39	Ben/Bdg	\$ 1,174.00	PS/Yth/Other	\$ 332.00
4/30/2023	\$ 8,015.00	\$ 546.00	\$ 715.25	\$ 9,276.25	\$ 8,365.39	Ben/Bdg/Miss/Wed	\$ 546.00	Coff/PS	\$ 715.25
<b>Total</b>	<b>\$ 52,412.60</b>	<b>\$ 4,078.00</b>	<b>\$ 6,536.86</b>	<b>\$ 63,027.46</b>	<b>\$ 41,826.95</b>				
	General	Design	Misc	Total	Wk Budget	Designation	Amount	Misc	Amount
5/7/2023	\$ 10,566.44	\$ 376.00	\$ 2,127.50	\$ 13,069.94	\$ 8,365.39	Ben/Bldg/Wed	\$ 376.00	PS/Bereav	\$ 2,127.50
5/14/2023	\$ 5,788.00	\$ 730.00	\$ 377.00	\$ 6,895.00	\$ 8,365.39	Ben/Bldg/Wed	\$ 730.00	PS/Coff	\$ 377.00
5/21/2023	\$ 9,703.00	\$ 896.96	\$ 2,453.50	\$ 13,053.46	\$ 8,365.39	Ben/Bldg	\$ 896.96	PS/Coff/Ber/Fac	\$ 2,453.50
5/28/2023	\$ 5,241.06	\$ 2,145.00	\$ 50.00	\$ 7,436.06	\$ 8,365.39	Ben/Bldg	\$ 2,145.00	PS	\$ 50.00
<b>Total</b>	<b>\$ 31,298.50</b>	<b>\$ 4,147.96</b>	<b>\$ 5,008.00</b>	<b>\$ 40,454.46</b>	<b>\$ 33,461.56</b>				
	General	Design	Misc.	Total	Wk Budget	Designation	Amount	Misc	Amount
6/4/2023	\$ 10,998.00	\$ 390.00	\$ 358.00	\$ 11,746.00	\$ 8,365.39	Ben/Bldg/Miss	\$ 390.00	PS/Coff	\$ 358.00
6/11/2023	\$ 5,959.14	\$ 1,100.00	\$ 181.95	\$ 7,241.09	\$ 8,365.39	Ben/Bldg/Miss	\$ 1,101.00	PS/Coff	\$ 182.95
6/18/2023	\$ 6,951.00	\$ 42,999.20	\$ 156.00	\$ 50,106.20	\$ 8,365.39	Ben/Bldg/ERC	\$ 42,999.20	PS/Coff/Child	\$ 156.00
6/25/2023	\$ 7,878.00	\$ 370.00	\$ 3.45	\$ 8,251.45	\$ 8,365.39	Ben/Bldg/Miss	\$ 370.00	Coff	\$ 3.45
<b>Total</b>	<b>\$ 31,786.14</b>				<b>\$ 33,461.56</b>				
<b>Qtr 2 Total</b>	<b>\$ 115,497.24</b>	<b>\$ 8,225.96</b>	<b>\$ 11,544.86</b>	<b>\$ 103,481.92</b>	<b>\$ 108,750.07</b>				
<b>YTD</b>	<b>\$ 225,702.19</b>	<b>\$ 49,667.41</b>	<b>\$ 81,871.24</b>	<b>\$ 325,454.70</b>	<b>\$ 209,134.75</b>				

# GREFC 2023 General fund TITHES by Month



## GREFC 2023 Comparative YTD Tithes & Offerings



■ Actual YTD

2020 Tithe

197,395

2022 Tithe

206,373

2023 Budget

180,846

2023 Tithe

224,148



## General Fund Performance Through JUNE 2023

### Income-Expense (Net Income)

2023 JUN	\$33,815.49
2023 YTD	\$51,897.14
2022 YTD	(\$40,440.26)

### Expenses

2023 JUN expenses:	\$ 40,457.25
2023 YTD budgeted for expenses	\$221,825.09
2023 YTD expenses paid:	\$229,741.34
2022 YTD expenses paid:	\$251,815.04

### Income

2023 JUN Income:	\$ 74,272.74
2023 YTD Income:	\$281,638.48
2022 YTD Income:	\$211,374.78

### Designated Giving (Specific Funds)

2023 Building	JUN.: \$ 675.00	YTD: \$27,020.00
2023 Missions	JUN.: \$ 860.00	YTD: \$13,426.00
2023 Benevolent Fund	JUN.: \$ 957.00	YTD: \$ 8,186.96

### Accounts end of JUNE 2023

GF Checking	\$ (1,321.52)
Preschool Checking	\$ 8,165.50
Playground Fund	\$ 22,586.00
Savings Account:	\$172,991.77
• Cash Reserves	\$22,087.33
• Capital Improvements	\$ 2,151.19
• Pre School	\$ 7,696.21
• Discretionary Savings	<u>\$141,057.04</u>
<b>Total Cash Available</b>	<b>\$202,421.75</b>

**CIF MORTGAGE (JUN 30, 2023) \$559,526.8**

**CIF MARKET FUND (JUN 30, 2023) \$152,703.05**

Statement of Activities  
General Fund Detail

June 30, 2023

Account Shortcut and Description	Current Month Actual	YTD Actual	YTD Budget	YTD as % of Annual Budget	Annual Budget
<b>Income</b>					
<b>Contributions</b>					
40000 Tithes/Offerings	30,606.14	224,148.19	180,846.00	51.52	435,000.00
<b>Other Income</b>					
40050 Adult Ministry Donations	0.00	557.50	0.00	0.00	0.00
40060 Children's Ministry Donations	100.00	100.00	0.00	0.00	0.00
40070 Elder Donations	0.00	0.00	0.00	0.00	0.00
40090 Other Income	43,566.60	45,643.36	500.02	4,564.33	1,000.00
40100 Special Events	0.00	1,625.76	200.02	406.44	400.00
40110 Wednesday Night Meals Donations	0.00	3,990.45	3,825.00	52.16	7,650.00
40080 Youth & Young Adult Donations	0.00	5,573.22	3,300.00	84.44	6,600.00
Other Income Totals:	43,666.60	57,490.29	7,825.04	367.35	15,650.00
Income Totals:	74,272.74	281,638.48	188,671.04	62.50	450,650.00
<b>Expense</b>					
<b>Adult Ministries</b>					
50080 Bereavement Team	89.56	1,103.11	0.00	0.00	0.00
50000 Community Groups	0.00	0.00	125.02	0.00	250.00
50010 Connecting & Hospitality	0.00	314.44	500.02	31.44	1,000.00
50020 Grandparenting	0.00	0.00	249.98	0.00	500.00
50030 Library	0.00	0.00	0.00	0.00	0.00
50040 Men's Ministry	0.00	328.24	300.00	54.70	600.00
50090 Wednesday Night Meals Exp.	0.00	3,866.29	3,825.00	50.53	7,650.00
50050 Welcome	0.00	0.00	249.98	0.00	500.00
50060 Women's Ministry	0.00	1,694.96	509.48	166.33	1,019.00
50070 Worship	0.00	1,497.09	1,350.98	55.40	2,702.00
Adult Ministries Totals:	89.56	8,804.13	7,110.46	61.91	14,221.00
<b>Children's Ministries</b>					
51000 Camp Scholarships	0.00	0.00	0.00	0.00	0.00
51020 Family Nights	0.00	0.00	200.02	0.00	400.00
51010 Kids Groups	108.27	439.24	474.98	46.23	950.00
51030 Ministry Expense	246.69	437.00	699.98	31.21	1,400.00
51040 Nursery	25.07	25.07	150.00	8.35	300.00
51050 Pathfinders	7.60	701.57	1,100.02	31.88	2,200.00
51060 Supplies - Children's Ministry	18.97	153.62	399.98	19.20	800.00
Children's Ministries Totals:	406.60	1,756.50	3,024.98	29.03	6,050.00
<b>Elders</b>					
52000 Background Checks	0.00	17.25	200.02	4.31	400.00

Account Shortcut and Description	YTD as % of				
	Current Month Actual	YTD Actual	YTD Budget	Annual Budget	Annual Budget
52010 Elder Blessing	0.00	287.98	500.02	28.79	1,000.00
52020 Elder Retreat	0.00	0.00	249.98	0.00	500.00
52030 Guest Speakers	0.00	0.00	0.00	0.00	0.00
52040 Misc. - Comm. Supplies, Sermon	262.95	914.69	750.00	60.97	1,500.00
52050 Pastoral Transition	0.00	0.00	0.00	0.00	0.00
52060 Training & Equipping	0.00	249.82	500.02	24.98	1,000.00
Elders Totals:	262.95	1,469.74	2,200.04	33.40	4,400.00
<b>Facility</b>					
55000 Carpet Cleaning	0.00	3,412.00	999.98	170.60	2,000.00
55010 Cleaning Supplies	167.83	1,352.49	900.00	75.13	1,800.00
53010 Decorating	82.06	82.06	0.00	0.00	0.00
53020 Furnishings	0.00	2,882.00	0.00	0.00	0.00
53030 Insurance - Commercial	3,339.75	6,730.20	4,900.00	68.67	9,800.00
54000 Kitchen Equipment	0.00	0.00	249.98	0.00	500.00
54010 Kitchen Supplies	75.77	1,404.05	1,599.98	43.87	3,200.00
53000 Landscaping	0.00	0.00	249.98	0.00	500.00
55020 Maintenance - General	0.00	6,552.64	2,499.98	131.05	5,000.00
56011 Mortgage Interest Exp.	1,887.21	11,900.30	13,080.00	45.49	26,160.00
56010 Mortgage Principal	4,226.95	24,784.66	23,604.96	52.49	47,209.92
56023 Safety Team	0.00	0.00	249.98	0.00	500.00
56020 Security	0.00	1,598.49	825.00	96.87	1,650.00
55030 Snow Plowing	0.00	3,701.25	1,200.00	160.92	2,300.00
56030 Utilities	1,161.59	10,140.95	11,808.00	50.70	20,000.00
Facility Totals:	10,941.16	74,541.09	62,167.84	61.80	120,619.92
<b>Office</b>					
60050 Acctg. Services	2,175.00	4,585.00	2,700.00	84.90	5,400.00
60000 Communications	0.00	119.64	1,721.02	3.47	3,442.00
60010 Copiers/maint/toner,etc.	309.82	2,168.74	1,749.98	61.96	3,500.00
60020 Equipment & Computers	0.00	0.00	249.98	0.00	500.00
60030 Financial Fees, Checks, Website	550.79	4,071.71	3,249.98	62.64	6,500.00
60040 General Office Supplies	52.57	800.25	849.98	47.07	1,700.00
60060 Postage	63.00	208.20	500.02	20.82	1,000.00
60070 Technology Services	130.19	914.77	1,250.02	36.59	2,500.00
Office Totals:	3,281.37	12,868.31	12,270.98	52.43	24,542.00
<b>Personnel</b>					
61000 Acctg. Asst	136.00	2,832.20	3,621.02	39.10	7,242.00
61010 Admin. Assistant	1,732.74	7,044.37	7,649.65	46.04	15,299.26
61020 Assoc. Pastor	0.00	0.00	0.00	0.00	0.00
61040 Childrens Ministry Asst.	0.00	2,818.71	4,247.01	33.18	8,494.04
61030 Childrens Ministry Coord.	4,144.77	17,960.70	17,960.67	50.00	35,921.37
61070 Coaching/IPM	0.00	0.00	0.00	0.00	0.00
61050 Comm. Coord.	3,032.07	13,022.21	14,140.10	46.04	28,280.20
61300 Conferences/Cont. Ed.	267.18	1,183.44	999.98	59.17	2,000.00
61060 Custodian	1,788.33	7,049.02	6,983.40	50.46	13,966.80
61500 Employer FICA	828.81	3,880.58	4,177.10	46.45	8,354.24
61022 Housing	0.00	0.00	0.00	0.00	0.00

<b>Account Shortcut and Description</b>	<b>YTD as % of</b>				
	<b>Current Month Actual</b>	<b>YTD Actual</b>	<b>YTD Budget</b>	<b>Annual Budget</b>	<b>Annual Budget</b>
61072 Int. Pastor Housing	0.00	0.00	0.00	0.00	0.00
61074 Mileage	0.00	0.00	0.00	0.00	0.00
61024 Ministry Expense	0.00	0.00	0.00	0.00	0.00
60080 Payroll Services	0.00	0.00	0.00	0.00	0.00
61310 Relationship Buiding	0.00	54.66	249.98	10.93	500.00
61083 Sr. Pastor Benefits Exp.	273.81	1,215.06	1,260.78	48.18	2,521.56
61082 Sr. Pastor Exp. Reimb.	220.77	1,307.86	900.00	72.65	1,800.00
61081 Sr. Pastor Health Allow.	392.31	1,699.99	1,700.01	49.99	3,400.00
61080 Sr. Pastor Salary	9,127.38	40,503.63	42,026.07	48.18	84,052.12
61090 Youth Ministry Asst.	0.00	0.00	0.00	0.00	0.00
<b>Personnel Totals:</b>	<b>21,944.17</b>	<b>100,572.43</b>	<b>105,915.77</b>	<b>47.48</b>	<b>211,831.59</b>
<b>Young Adults Ministries</b>					
62000 Jr. & Sr. High	116.63	4,696.97	4,550.02	51.61	9,100.00
62100 Young Adults	48.13	375.86	660.00	28.47	1,320.00
<b>Young Adults Ministries Totals:</b>	<b>164.76</b>	<b>5,072.83</b>	<b>5,210.02</b>	<b>48.68</b>	<b>10,420.00</b>
<b>Other Income/Expense</b>					
65100 GF Transfer To Savings	0.00	0.00	0.00	0.00	0.00
65000 Mission Share	3,366.68	24,656.31	23,925.00	51.52	47,850.00
<b>Other Income/Expense Totals:</b>	<b>3,366.68</b>	<b>24,656.31</b>	<b>23,925.00</b>	<b>51.53</b>	<b>47,850.00</b>
<b>Expense Totals:</b>	<b>40,457.25</b>	<b>229,741.34</b>	<b>221,825.09</b>	<b>52.22</b>	<b>439,934.51</b>
<b>Income - Expense:</b>	<b>33,815.49</b>	<b>51,897.14</b>	<b>(33,154.05)</b>		<b>10,715.49</b>