2020 ANNUAL REPORT Cornerstone Church

The Cornerstone family of churches exists to bring glory to God by making disciples of Jesus Christ who love God, grow together, and serve others.

March Street Campus 411 March Street Easton, PA 18042 Second Street Campus 34 S. 2nd Street Easton, PA 18042



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Lead Pastor's Report

I saw something in a very familiar biblical passage, that somehow I had never noticed before. It was when Jesus cleansed the Temple of Jerusalem during His final week before He was crucified. By *cleansed*, I mean that He *"began to drive out those who sold and those who bought in the temple, and He overturned the tables of the money-changers and the seats of those who sold pigeons. And He would not allow anyone to carry anything through the temple." Mark 11:15-16. But then, Mark wrote something that none of the other gospel writers included in their recording of this event. He wrote that Jesus said, <i>"Is it not written, 'My house shall be called a house of prayer for all the nations?"* Mark 11:17. Matthew and Luke do not record that part I underlined, and I don't recall noticing it before. God's house, His Temple was to be a place where Jews *and* Gentiles (*'all the nations'*) could worship, commune, and fellowship with God. Being a Gentile myself, I know well that the salvation Jesus offers is for Jews *and* Gentiles, but I never noticed before that in the act of purifying His Father's House, He was restoring the Temple's purpose that all people should be able to find their way to God. All through the bible the far-reaching reach of God extends to the whole earth.

Yet how easy it is to lose this focus of what we are to be about as a church. Are we a church where people of every nation, ethnicity and color can feel welcome, and are we a church that goes to people of every nation, ethnicity and color with the good news of Jesus Christ? Jesus declared the extent of the gospel when He said it *"will be proclaimed throughout the whole world as a testimony to all nations, <u>and then the end will come</u>." Matthew 24:14. Not only is His church the vehicle to declare it, He will send an angel <i>"with an eternal gospel to proclaim to those who dwell on earth, to every nation and tribe and language and people."* Revelation 14:6. Through the church and ultimately through this angel, the gospel will be proclaimed to the whole world and the end will come. Friends, we must be witnesses of Jesus Christ to the end of the earth, so that unbelievers from all nations and people groups will get saved.

Therefore it is such a joy to serve a church that increasingly is willing to labor toward this purpose! God has brought so many amazing people to our church, in our offices, around our Board table and in our pews! We have an awesome staffing team! Not the least of which is a new position for Pastor Matthew as he becomes our Executive Pastor. Please pray for him as he continues to be the Second Street Campus Pastor until we can fill that position. Thanks and honor go to both our Elder and Deacon teams. Elders are shepherds of God's church and Deacons are ministers of God's mercy to the people of God. Super special thanks goes to all our ministry leaders who serve so sacrificially! You are answers to our prayer from Ezekiel 36:37-38. How wonderful it is to know that we have dozens of Spanish brothers and sisters, who despite the language differences, hold our love for Jesus and His Word in common! And finally, thank you for all who attend our services and support our church ministries! God has proven Himself faithful through your generosity and presence with us.

2020, as we all know, has been incredibly challenging. We had to immediately pivot to a completely online presence for a time; we had to navigate polarizing opinions on how a church should respond to this virus and the political requirements at both the State and Federal levels; and we had to navigate through a divisive Presidential election with likely serious implications for the evangelical church. Yet through it all-and how we began our response to it all-**Psalm 46:1** has been our banner: **"God is our refuge and strength, a very present help in trouble."** We believe that these challenges and struggles are **'the beginning of the birth pains'** heralding much more severe struggles ahead for the true church. How we handle the

current struggles shows how ready we are to respond when more severe ones come. So how did our church family do through these challenges? I believe we have earned a mixed review.

We have had many in our church increase their presence, finding ways to encourage one another. Many of you have joined a growth group, or begun serving on a ministry team, or reached out to those struggling with encouragement and/or a meal/gift/visit. Our church family has generously given during the pandemic, so we haven't had to lay off staff, or reduce our support to our ministry partners. Fifteen believers were baptized in September, and several others came into our membership. Who can forget the joy of gathering together at Lopatcong Park in Phillipsburg? The joy of seeing so many of our young people leading us in worship. The joy of so many children being dedicated and couples getting married. Praise God we have over 21 Growth Groups with over 260 people encouraging each other toward spiritual growth! Many in our church who are physically vulnerable to this virus, or live with someone who is, have found ways to love and serve each other and continued to *'Be the Church!'* Truly exciting!

On the other hand, there have been some disappointments along the way. Some in our church family have responded to our leadership request for each of us to wear a mask with great disappointment and stepped away from our church family. As far as we know, they have left our church. Others have been content to watch services online making little effort to engage and serve and reach out to those in need. We have been told by some that they prefer the ease of watching online in their pajamas with a cup of coffee. For some, gathering together in growth groups, Zoom Bible study groups, worship services have become an option rather than a necessity for spiritual growth. Yet we clearly are told, *"And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near."* Hebrews 10:24-25. This has been surprising, and not a little discouraging as we had believed our church was better prepared for an event like 2020. Much more difficult times are coming. How will we stay on mission and witness of Jesus to the end of the earth?

Despite these disappointments, we rejoice in the victorious boast of Jesus, *"I will build my church, and the gates of hell shall not prevail against it."* Matthew 16:18. Nothing can overcome the Church that Jesus is building! So Cornerstone family, let us serve our great Lord and Savior! I believe we are entering a time when the Church of Jesus Christ will be stronger than our generation in America has ever seen. Let us not grow weary but labor with all we have. We are on the cusp of potentially starting a new campus next year in the Slate Belt area. Looking further out, we have our eye on starting an inner-city campus. We are looking to expand our witness through online services, and most excitingly, intent on learning to grow through seeing the lost come to know Jesus Christ!!

Would you consider deepening your involvement with us? Would you pray for these to become realities, that we would be like the men of Issachar, *'who had understanding of the times, to know what* [Cornerstone] *ought to do*" 1 Chronicles 12:32. Can you not sense *'the Day drawing near'*? May each of us hear our Lord say, *'Well done, good and faithful servant'* Matthew 25:21. *Blessings Cornerstone*!

Tim Ackley Lead Pastor

Annual Meeting Agenda – December 6, 2020

- I. Opening Prayer
- II. Call to Order
- III. Confirmation of Quorum
- IV. Presentation of Cornerstone's Vision
- V. Membership Renewal
- VI. Motion to Approve 2019 Annual Meeting Minutes
- VII. Vote on Board Candidates
- VIII. Budget Overview
- IX. Motion & Vote on 2021 Budget
- X. Motion to Adjourn
- XI. Closing Prayer

2019 Annual Meeting Minutes

Opening Prayer was done by Pastor Jonny at 6:06 PM.

The meeting was called to order by Dave Crowell at 6:07 PM. He indicated that there were several Town Hall meetings prior to the Annual Meeting, and that questions could have and should have been asked during those meetings. However, there will be opportunity for questions tonight.

Dave Crowell asked that all members raise their hands and voting ballots will be handled out to them. A count was taken and there were 118 members in attendance. We have 320 members, and the By-Laws indicate that to have a quorum, 15% of the members must be in attendance. A 15% quorum would be 48 members. A quorum was established. There was a short time of testimonies followed by prayer.

There was a vote by secret ballot for Elders and Deacons. On the ballot was Dirk Friend, and Caleb Van Sumeren for Elder and Paul Harrison and Tom Sweeney for Deacon. Also, on the ballot was Andrew Nemec, and Jake Millen for a second three-year term for Deacon.

Presentation of Cornerstone's Vision was done by Pastor Tim Ackley. The Cornerstone family of Churches exists to bring Glory to God by making disciples of Jesus Christ who love God, grow together and sever others.

Membership renewal was done by Pastor Tim VanSumeren. Those in attendance who are members, read aloud the 4-point Covenant Membership Statement.

A motion was made by Kris Sorsch to accept the minutes from the 2018 Annual meeting. The motion was seconded by Andrew Nemec. There was a vote and all were in favor of the motion, there were no abstentions and votes opposing the motion.

Pastor Tim Ackley talked about the changes in the By-Laws. These were the same By-Law changes that were talked about in the Town Hall meetings. There was motion made by Robert Kirk to approve the proposed By-Laws changes. There was second to the motion by David Siepietowski. There was time for discussion by those in attendance. There was a vote and all were in favor of the motion, there was no abstentions to the motion, there was 1 no vote. Helen VanSumeren made a motion to accept the new purpose statement and it was seconded by John Stecz. There was a vote and all were in favor of the motion. There was a vote and all were in favor of the motion.

The 2020 Budget overview was presented by Paul Barry. Gradwohl Switch was sold for \$558,000. A \$158,000 capital gain. \$50,000 Capital Improvement Fund (renovations expected) is still available.

March Street Campus renovations were done in 2019 for \$22,000, taken from General Capital Improvement fund.

There is \$7000 in the 2020 budget to go into a fund for future van purchase. There is now \$19,000 in the Vehicle Fund.

Attendance trends for 2016 to 2019. Average attendance for 2016 was 559. Average attendance for 2017 was 547. Average attendance for 2018 was 544 and average attendance for January to September 2019 was 636.

2020 Budget vs. Prior years

2020 proposed budget is	\$1,196,050
2019 Budget was	\$1,171,767
2018 Budget was	\$1,200,660
2016 Budget was	\$1,157,354

Contributions and Income

2020 Budget	\$1,196,050	+2%
2019 Projected	\$1,171,927	-3%
2018 actual	\$1,211,366	+2%
2018 Actual	\$1,190,869	+4%
2016 Actual	\$1,146,289	

Expenses

2020 Budget	\$1,196,294	-2%
2019 Projected	\$1,173,294	-2%
2018 Actual	\$1,191,767	+10%
2017 Actual	\$1,085,567	+1%
2016 Actual	\$1,073,171	

Worship Budget for 2020 \$24,600 decrease of \$2600

Education Budget for 2020 \$24,800 decrease of \$7420

Missions & Outreach budget for 2020 \$143,600 decrease of \$1200

Community & Ministry teams budget for 2020 \$27,200 decrease of \$5700

Facilities Budget for 2020 \$219,550 decrease of \$48,400, the big decrease was in the \$50,000 capital improvement was not built into the budget for 2020.

Compensation Budget for 2020 \$689,970 increase of \$72,419. The budget increased because we are anticipating a new staff position of Executive Director/Pastor.

Benefits Expenses for 2020 \$108,000

Administrative Budget for 2020 \$66,250 decrease of \$6,430.

There were questions about some budget items.

There was a motion made by Eric Beernink to accept the 2020 budget. The motion was seconded by Cheryl Nemec. There was no further discussion and there was a vote, and all were in favor of the motion. There were no abstentions and there was 0 no votes.

Balance Sheet

Cash reserves is \$1,368,304. \$1,124,540 is invested in safe money market funds.

There was motion to adjourn the meeting by Sara Pensack. There was a second to the motion by Andrew Nemec, and there was a vote and all were in favor.

Dave Crowell gave a closing prayer at 7:20 PM.

Respectfully submitted by Ralph Sorsch, Church Secretary

2021 Board Nominations

Deacons

- Chris Funari
- David Volzer

Elders

• John Stecz (2nd term)

Cornerstone Evangelical Free Church 2021 Budget

	2019 Actual	2020 YTD Sept	Forecast Oct-Dec	2020 Projected	2020 Budget	2021 Budget
INCOME						
CONTRIBUTIONS						
4110 · March St Offerings	455,914	158,465	72,000 32,000	230,465	462,800 268,900	342,000 152,000
4115 · 2nd St Offerings 4116 · Spanish Congregation Offerings	271,259 5,226	166,502 3,744	32,000 1,080	198,502 4,824	268,900 9,600	3,750
4120 · Riverside Offerings	850	35	805	4,024	700	250
Total Offerings	733,249	328,746	105,885	434,631	742,000	498,000
4125 · Mailed & Bill Pay Donations	121,204	250,097	81,294	331,391	117,500	264,000
4130 · Online Giving	284,648	310,721	94,500	405,221	299,900	370,875
4135 · Special Combined Services 4150 · Misc, Memorial, Stock Donations	38,111 17,797	38,545 5,627	33,371 0	71,916 5,627	22,500 0	100,000 0
Total CONTRIBUTIONS	1,195,009	933,736	315.050	1,248,786	1,181,900	1.232.875
4200 · Investment & Interest Income	19,240	17,793	5,931	23,724	14,000	15,000
Other Income	,	,		,	,	,
4320 · Gain(Loss) on Sale of Stock	(43)	498	0	498	0	0
4340 · Other Income	158,994	13	0	13	150	150
Total Other Income	158,951	511	0	511	150	150
Total Income EXPENSE	1,373,200	952,040	320,981	1,273,021	1,196,050	1,248,025
WORSHIP						
6110 · Worship Expenses	12,116	13,645	4,548	18,193	11,400	8,000
6115 · Worship Equipment	0	0	0	0	0	8,000
6120 · Worship Equipment Repair Fund	0	0	0	0	0	4,000
6140 · Special Services 6150 · Honorariums	9,421 900	7,442 700	3,721 500	11,163 1,200	12,000 1,200	12,000 1,200
Total WORSHIP	22.437	21,787	8,769	30,556	24.600	33,200
EDUCATION	22,107	21,101	0,100	00,000	21,000	00,200
CHILDREN'S MINISTRIES						
6211 · Children & Nursery Expenses	3,232	4,687	1,562	6,249	4,500	5,000
6213 · Vacation Bible School	2,500	3,664	0	3,664	3,300	3,000
6214 · Awana 6215 · Cheston	2,360 2,160	854 0	0 0	854 0	3,080 2,400	3,000 2,400
6216 · Child Abuse History Clearance	2,100	0	0	0	2,400	2,400
6217 · Children's Trauma Healing	5,800	0	0	0	0	0
Total CHILDREN'S MINISTRIES	16,074	9,205	1,562	10,767	13,480	13,480
6220 · Youth Ministries	8,156	2,168	3,723	5,891	11,400	11,400
Total EDUCATION MISSIONS & OUTREACH	24,230	11,373	5,285	16,658	24,880	24,880
MISSIONS & OUTREACH						
6311 · Internal Missionaries	36,775	27,713	9,238	36,951	36,950	56,950
6312 · External Missionaries	14,100	13,537	4,512	18,049	18,050	14,650
6313 · Ministry Partners	50,600	37,950	12,650	50,600	46,600	53,600
6314 · Missions Opportunities Total MISSIONS	3,860 105,335	0 79,200	0 26,400	0 105.600	10,000 111,600	0 125,200
OUTREACH	105,555	79,200	20,400	105,000	111,000	125,200
6315 · Short-term Mission Trips	6,404	528	2,000	2,528	4,000	2,700
6320 · Outreach	2,377	47	16	63	1,500	2,000
6330 · Riverside Ministry	25,119	10,579	6,526	17,105	24,500	20,000
6335 · Sponsorship	1,000	1,000	0 0	1,000 0	2,000 0	1,000 0
6335 · Multi-site expansion Total OUTREACH	34,900	0 12,154	8,542	20,696	32,000	25.700
Total MISSIONS & OUTREACH	140,235	91,354	34,942	126,296	143,600	150,900
COMMUNITY/MINISTRY TEAMS	-,	. ,	- ,-	-,		,
6352 · College & Career	1,651	347	300	647	1,800	0
6353 · Men's Ministries	779	372	124	496	2,000	2,000
6354 · Women's Ministries 6355 · Life Groups	8,000 2,787	(7,507) 1,518	10,000 506	2,493 2,024	7,600 3,500	7,600 2,000
6357 · College Students (Lafayette & SOS)	1,500	446	500	2,024 946	1,400	2,000
6360 · Connections Team	1,358	93	400	493	1,200	1,200
6362 · Flowers/Gifts	2,984	2,156	719	2,875	3,400	3,400
6363 · Volunteer Appreciation	0	0	0	0	0	11,000
6365 · Coffee House	4,145	3,090	1,030	4,120	4,300	4,800
6370 · Picnic 6375 · Baptism	600 553	2,943 566	0	2,943 566	1,100 900	3,500 700
Total COMMUNITY/MINISTRY TEAMS	24,357	4,024	13,579	17,603	27,200	38,200
	24,007	4,024	10,019	17,003	21,200	J0,200

Cornerstone Evangelical Free Church 2021 Budget

	2019 Actual	2020 YTD Sept	Forecast Oct-Dec	2020 Projected	2020 Budget	2021 Budget
FACILITIES		-		•		
6405 · Facilities Director	79,950	59,963	19,988	79,951	79,950	79,950
6410 · Maintenance & Repairs	38,291	20,612	18,871	39,483	40,000	40,000
6420 · Equipment/Furnishings	5,587	5,736	1,912	7,648	2,500	5,000
6430 · Elevator	3,830	2,318	773	3,091	4,000	4,000
UTILITIES	14 5 40	0.404	0 744	40.045	40,000	10,000
6441 · Electric 6442 · Heating/Natural Gas	11,543 23,495	8,134 11,524	2,711 11,841	10,845 23,365	13,600 32,000	13,600 30,000
6444 · Sewer	23,495	576	192	23,305 768	1,800	1,800
6445 · Water	1,120	527	176	703	1,150	1,150
6446 · Garbage	6,188	4,806	1,602	6,408	5,350	6,400
Total UTILITIES	44,295	25,567	16,522	42,089	53,900	52,950
6450 · Insurance	21,062	14,058	5,000	19,058	20,000	20,000
6460 · Service Contracts	7,131	4,139	1,380	5,519	7,800	7,500
6470 · Facility Kitchen Paper Supplies	11,244	6,056	2,019	8,075	11,400	11,400
6475 · Facility Funding	0	0	0	0	0	85,000
6480 · Capital Improvement Funding Total FACILITIES	50,000 261,390	0 138,449	0 66,465	0 204,914	0 219,550	0 305,800
COMPENSATION	201,390	130,449	00,403	204,914	219,550	305,000
WAGES						
6510 · Pastor Salaries	291,367	223,228	56,349	279,577	301,700	294,479
6520 · Administrative	179,909	116,301	36,261	152,562	219,350	170,021
Total WAGES	471,276	339,529	92,610	432,139	521,050	464,500
BENEFITS						
6551 · FICA	13,958	8,579	2,774	11,353	16,780	13,007
6552 · Employee Insurances 6553 · Retirement Expense	94,028	66,104	10,402	76,506	108,000	85,191
6554 · Other Benefits	9,479 25,331	5,329 17,754	1,201 4,311	6,530 22,065	11,490 25,650	8,343 34,372
6555 · Sabbatical Fund	25,551	7,000	4,311	7,000	7,000	15,000
Total BENEFITS	142,796	104,766	18,688	123,454	168,920	155,913
Total COMPENSATION	614,072	444,295	111,298	555,593	689,970	620,413
ADMINISTRATIVE		,	,	,	,	,
STAFF ADMINISTRATION						
6611 · Payroll Service	2,130	966	322	1,288	2,550	2,482
6612 · Ministry Enhancement	10,746	5,363	1,788	7,151	10,000	10,000
6613 · Mileage Reimbursement 6615 · Library	1,141 1,541	235 655	300 700	535 1,355	1,000 1,650	800 1,650
6616 · Conferences	2,464	360	700	360	4,000	4,000
6617 · Interview/Moving	953	0	Ő	0	4,000	4,000
Total · STAFF ADMINISTRATION	18,975	7,579	3,110	10,689	19,200	18,932
6630 · Board Retreat	3,801	3,757	0	3,757	4,000	3,800
OFFICE EXPENSES						
6641 · Office Furnishings & Equipment	1,094	799	0	799	950	900
6642 · Computers	2,706	3,358	1,119	4,477	4,750	8,400
6643 · Copier 6644 · Software	8,669 3,650	6,026 3,511	2,009 1,170	8,035 4,681	7,900 4,200	8,200 4,800
6645 · Telephone	8,031	4,883	1,628	6,511	4,200	8,010
6646 · Internet	2,933	2,777	926	3,703	2,900	3,800
6647 · Office Supplies	3,679	874	291	1,165	3,800	3,700
6649 · Postage/Shipping	974	112	700	812	1,000	1,000
Total OFFICE EXPENSES	31,736	22,340	7,843	30,183	33,500	38,810
6661 · Website	1,791	1,688	563	2,251	1,950	2,350
6662 · Advertising & Social Media 6664 · Vehicles & Trailer	242 2,131	51 2,464	250 0	301 2,464	400 2,000	2,540 2,000
6665 · Gasoline	557	2,404	20	2,404 79	2,000	2,000
6666 · Real Estate Taxes	36	0	20	0	00	200
6667 · Fees & Charges	4,462	3,801	1,267	5,068	4,500	6,000
6670 · Vehicle & Trailer Funding	7,000	0	0	0	0	0
Total ADMINISTRATIVE	70,731	41,739	13,053	54,792	66,250	74,632
Total Expense	1,157,452	753,021	253,391	1,006,412	1,196,050	1,248,025
Net Income without depreciation	215,748	199,019	67,590	260,669	0	0
2019 without Gradwohl Switch sale	57,724					
Compensation as a % of total expenses	60%	67%	52%	63%	64%	56%

Board Members & Pastors

Deacons

- Mike Annunziata
- Paul Barry Church Treasurer
- Keith Brobst
- Paul Harrison
- John Meischeid
- Jake Millen
- Andrew Nemec
- Stephen Nemec
- John Piccolo
- Ralph Sorsch Church Secretary
- Tom Sweeney

Elders

- Frank Abarca
- Dan Cook
- Dirk Friend
- Leo Javier
- Matt Potter Church Chairman
- John Stecz
- Caleb VanSumeren

Pastors

- Tim Ackley Lead Pastor
- Kyle Manning Youth Ministry Pastor // Interim March Street Campus Pastor
- Matthew Millen Executive Pastor // Second Street Campus Pastor
- Jonny Villamar Spanish-speaking Congregation Pastor

Staffing Team

Lead Pastor	Tim Ackley	TimAckley@CornerstoneChurches.org
Executive Pastor // SSC Pastor	Matthew Millen	Matthew@CornerstoneChurches.org
Youth Pastor // MSC Pastor	Kyle Manning	Kyle@CornerstoneChurches.org
Spanish-speaking Cong. Pastor	Jonny Villamar	Jonny@CornerstoneChurches.org
Children's Ministry Director	Chrissy Sysko	Chrissy@CornerstoneChurches.org
Children's Ministry Assistant	Carol Bedell	Carol@CornerstoneChurches.org
Director of Women's Discipleship	Susan Schroeder	Susan@CornerstoneChurches.org
Financial Assistant	Donna Preckwinkle	Donna@CornerstoneChurches.org
Office Manager	Kris Schetelich	Kris@CornerstoneChurches.org
Administrative Assistant	Dana Kichline	Dana@CornerstoneChurches.org
Administrative Assistant	Laura Barry	Laura@CornerstoneChurches.org
Tech Director	Marc Jefferson	Marc@CornerstoneChurches.org
Videographer	Galin Swigart	Galin@CornerstoneChurches.org