

CAMANO CHAPEL

2021 Annual Church Family Meeting

Thursday, October 21st, 2021
6:30 p.m., Room 400

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CAMANO CHAPEL

2021 Annual Church Family Meeting Agenda

Thursday, October 21st, 2021

6:30 p.m., Room 400

WELCOME, INSIGHTS AND OPENING PRAYER

Pastor Brett Reid
-Executive Pastor

INTRODUCTION OF OFFICERS

Pastor Brett Reid

- Rob Berrett, Board Chairman
- Geoff Shook, Board Vice-Chairman
- Gloria Walsh, Treasurer
- Brett Reid, Secretary

Recognize Outgoing Board Members

- Ray Harrison
- Keith Erickson
- Russ Holmes
- Gloria Walsh

ACTION ITEMS:

Minutes of Annual Meeting - 2020

Rob Berrett
- Board Chairman

Financial Report – Fiscal year ending 8/31/21

Gloria Walsh
-Treasurer

Affirm Proposed Budget – Fiscal-Year beginning 9/1/21

Gloria Walsh

Affirm Administrative Board Nominees

Rob Berrett (*2nd Term*)
Janita Aalto (*1st Term*)
Jeff Anspaugh (*1st Term*)
Tyler Kenworthy (*1st Term*)
Vickie Laures (*1st Term*)
Jeff Onzay (*1st Term*)
Jon Wagner (*1st Term*)

Dave Adams
- Nomination Chairman

Affirm changes to the Constitution and By-Laws

Rob Berrett

ADMINISTRATIVE BOARD/ELDER UPDATES:

Update on “Doctrines Camano Chapel’s Elders Hold to Be True”
Pastoral Transition Update
General Questions and Answers

Pastor Brett Reid
Executive Comm (Lay Elders)
Elders, Board and Staff

CLOSING PRAYER

Rob Berrett

CAMANO CHAPEL

ANNUAL CHURCH FAMILY MEETING MINUTES

October 15, 2020

WELCOME, INSIGHTS AND OPENING PRAYER

Pastor Kris opened with insights and prayer at 6:35 pm.

Pastor Kris pointed out that last February we could not have predicted what would happen this year. During a time of difficulty it is important to be thankful. Looking over this past year, Kris is thankful for four things.

1. ***God has been gracious in giving unity within our church.*** Kris has seen in some of the other village mission churches where people are leaving due to the requirement to wear masks.
2. ***Generosity of church family to those in need.*** Helping Hands has given \$45,000 to 40+ families and we have a remaining balance of \$18,000. People are now dealing with anxiety and depression. We want to use these funds to also help with counseling for those who need it.
3. ***Church family not wanting to be law breakers.*** Our congregation wants to be a good testimony and does not have the opinion of "If I'm really spiritual, I won't wear a face cloth." There is a time to disobey the government. Pastor Kris clarified that those times were if we were asked to do something immoral, practice idolatry or were not allowed to preach the gospel.
4. ***Church family cares for our elderly and vulnerable.*** The elderly within our church have thanked us for wearing a mask. So far, we've had 20 people within our congregation who have gotten COVID. None got it from our church! We would feel broken hearted if someone got the virus and died as a result of getting it at the church. We are putting a mask on "for the least of these."

Pastor Kris reminded us that we have so much to be thankful for and offered up a prayer of praise to the Lord.

Pastor Kris introduced the key Board members.

Introduction of Officers

Ray Harrison, Board Chairman

Rob Berrett, Board Vice-Chairman

Brett Reid, Secretary

Gloria Walsh, Treasurer

Outgoing Board Members:

Pastor Kris thanked the following outgoing board members: Greg Davidson, Heidi Delich and Logan Fatigate. Kris encouraged us to send them a card or text thanking them for their service.

ACTION ITEMS:

Minutes

Ray directed attention to the Minutes of the November 21, 2019 Annual Congregational Meeting.

- **Motion** to approve the Minutes to the 2019 Annual Congregation Meeting as written, Gloria Walsh, seconded by Rob Berrett. MSP.

Financial Report

Gloria Walsh praised the Lord for His generosity as shown through His people. This is the third-year offerings have poured out for ministries and emergencies. Gloria opened the floor for any questions regarding the financial report. Several questions were asked and clarified.

- **Motion** to approve the 2019-2020 Financial Report, Ray Harrison, seconded by Mike McGrath. MSP.

Affirm Budget

Gloria presented the proposed new budget which is just over a 1 percent increase from the previous years budget. She expressed thanks for the congregational support of the budget. She reminded us that 10 percent is tithed to missions on what is received towards general budget. This is over and above the missionaries' individual support.

- **Motion** to approve the Proposed 2020-2021 Budget, Dave Adams, seconded by James Headrick. MSP.

Affirm Administrative Board Nominees

Keith Erickson provided a brief overview of the nomination process. He explained that this year he received a larger list of names that there narrowed down to 50 nominees. The Elders further narrowed down the list to 20 and ranked them. Keith then called the names in order of their ranking. From this list, we have two new board members and one second term board member.

Allen Staringer (1st term), Geoff Shook (1st term) and Mike McGrath (2nd term)

- Ballot voting ensued and all names were unanimously approved.

Administrative Board Updates

Mark Peterson gave an update on the Harbor of Hope Building Project. Mark reminded us that sometimes God has things planned for us that you would never have imagined. COVID-19 did not take God by surprise. Who could have predicted that every church in the state would have to close their

buildings? Buildings were closed but the real church, God's people, were still there and being fed in very imaginative ways.

During this closure, the facilities staff maintained a presence at the church buildings so we did not become a target for vandalism. God knew that it would be a whole lot easier to accomplish certain things without staff and people around. Mark clarified that he is not saying that is why God allowed the virus to happen! But during this time, they took the opportunity to thoroughly clean every room including carpets and every chair. They continued to work on the new office area and fire escape plus painted hallways and the upstairs classrooms in Madrona Hall. When staff were able to come back to work on campus, they moved into their new offices. We are still in the process of completing some fine tuning of storage areas and decorations.

They have now started demolition in the old office area for conversion to the new distribution center for His Pantry and His Closet plus the new location for the library. The books from the old library have been boxed up and they are proceeding with plans to convert the old Library area into the new Café.

Work is also continuing on expanding the fire alarm system to all the building on campus. Cameras on campus have also been expanded. Mark can monitor the cameras from home!

General Questions and Answers

A time of discussion followed. Jim Crouch gave a unique perspective having been a member of this church since 1966. What is happening now with Harbor of Hope is just how Heritage Hall started. And here we are all these years later, God continues to bless us and our church continues to grow.

Monte Larson also had a question regarding the certificate of deposit. Gloria explained that this is a rainy-day fund. A portion of the \$50,000 goes to the general fund with the remaining divided between all the funds. She explained putting these funds into a CD makes more sense than having it sit in a checking account.

Closing Prayer

Ray thanked the Board, Staff and members for coming and closed in prayer at 7:26pm

Respectfully submitted,

Sandy Shook

2021 Written Ballot
(Detach and vote during this affirmation vote).

Motion to affirm the appointment of 1st & 2nd term Board Members.

Rob Berrett (<i>2nd Term</i>)	YES _____	NO _____
Janita Aalto (<i>1st Term</i>)	YES _____	NO _____
Jeff Anspaugh (<i>1st Term</i>)	YES _____	NO _____
Tyler Kenworthy (<i>1st Term</i>)	YES _____	NO _____
Vickie Laures (<i>1st Term</i>)	YES _____	NO _____
Jeff Onzay (<i>1st Term</i>)	YES _____	NO _____
Jon Wagner (<i>1st Term</i>)	YES _____	NO _____

CAMANO CHAPEL COVENANT, CONSTITUTION AND BY-LAWS

Voted into existence by the congregation July 27, 1967, Amended September 15, 1971, Amended September 10, 1987, Amended September 18, 1988, Amended September 20, 1989, Amended October 3, 1990, Amended October 9, 1991, Amended October 3, 1993, Amended October 8, 1995, Amended March 21, 1999, Amended May 16, 2004, Amended, October 14, 2007, Amended October 4, 2015, Amended October 20, 2016, October 19, 2017, October 18, 2018, Amended October 21, 2021

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COVENANT

Feeling the necessity of proclaiming to the world the Good News of the Gospel of our Lord Jesus Christ, we hereby associate ourselves together as a congregation for this purpose.

We, therefore, by acceptance in membership, do covenant and agree, by the help of the Lord, to walk together as a congregation, faithfully maintaining its ordinances; taking the BIBLE (the Word of God) as our only rule of faith and practice.

We further agree, with Christian fidelity and meekness, to exercise mutual watchcare to counsel, to admonish, or reprove, as duty may require, and to receive the same from each other, as is becoming of the household of faith.

CONSTITUTION

ARTICLE I – Name

This organization shall be known as “CAMANO CHAPEL”, by which name it was incorporated on May 3, 1950 under the laws of the State of Washington.

ARTICLE II - Vision and Mission

Camano Chapel is a non-denominational body of believers who share a mutual desire to glorify the name of the Lord Jesus Christ. The purpose of this church shall be to seek by every possible scriptural means to carry out the commandment and commission of our Lord and Savior Jesus Christ as set forth in Matthew 22:37-40 and Matthew 28:19-20.

To accomplish this task, this church recognizes the need for worldwide evangelism and to edify the believers here in this local assembly. When we are gathered together, our purpose will be to edify one another through teaching, fellowship, prayer and the breaking of bread (*Acts 2:42*). This includes the building up of one another through the exercise of our spiritual gifts (*Romans 1:11-12; 12:6*). When we, as believers live out our Christian faith, our purpose will be to evangelize the unsaved. We will do this through being ambassadors for Christ (*2 Corinthians 5:20*) which involves preaching the Gospel, leading individuals to commit their lives to the Lord Jesus Christ, and expressing it through water baptism.

Section 1 –Mission

The mission answers the question “What we’ll do?”

Glorify God. Love People. Make Disciples.

Section 2 –Vision

The vision answers the question “How we’ll do it?” Our vision answers what the ministry seeks to accomplish for Christ and stimulates the heart of God’s people. For our purpose as leaders seeking to understand a vision for the church, vision is a vivid picture for the Camano Chapel family of God created by the imagination as directed by scripture.

- a. *UPWARD: Glorifying God through personal faith in Jesus and by regularly worshiping corporately, as we grow in knowledge, service, and obedience to biblical principles. (Matt. 22:37)*

Key emphases:

1. We value worshiping together as a church family. There is no substitute for gathering in person for worship and the fellowship of believers.

2. Worship includes growing in knowledge of God and serving Him. We want our church family members to not just be hearers of God's word but also doers.
3. The Bible will always be taught as the authority for how to live in obedience.

b. INWARD: *Equipping believers with biblical teaching to become more like Jesus and to serve His church. (Eph. 4:11-13)*

Key emphases:

1. We are not just seeking to make converts. We are a training center for believers to grow and to serve one another in church.
2. Our source for training will ultimately be the Bible.
3. Our goal is to help believers in their journey towards being transformed into the image of Jesus.

c. OUTWARD: *Training and providing opportunities for believers to use their time, talents, and treasures in sharing the gospel, both locally and globally. (Matt. 28:19-20)*

Key emphases:

1. We desire ongoing training for people to learn how to share the Gospel.
2. We want to have mission opportunities for believers of all ages (i.e. children, youth and adults).
3. We want to see a balance between reaching out (1.) locally (the Stanwood-Camano community), (2.) around the United States, and (3.) around the world.

ARTICLE III – Church Ordinances

Section 1 – Communion

We believe that we are to celebrate communion as a church body. We believe that communion is a memorial service to bring us into remembrance of what God has done for us through His Son the Lord Jesus Christ. Through the breaking of the bread and the drinking of the cup, we are to remember both the body and blood of Christ. The Elders shall arrange to celebrate communion at least once a month and arrange to lead in accordance with the following scriptures: (*Matthew 26:26-30; Mark 14:22-26; Luke 22:14-20; and 1 Corinthians 11:23-34*).

Section 2 – Baptism

Camano Chapel shall administer baptism by immersion to all born-again believers when requested by that person. We believe that this is an act of obedience and gives an opportunity for a public profession of our relationship with Christ. We do not believe

that the scriptures teach that salvation is dependent upon baptism, however baptism is strongly encouraged as a testimony of their inward commitment.

ARTICLE IV – Statement of Faith

The body of believers at Camano Chapel, desiring to have scriptural basis for our fellowship, has established a guide for our instruction and a testimony to the unsaved. A Statement of Faith is therefore established to confirm doctrines to which this Church subscribe and to which we require the agreement of all members (See ATTACHMENT A – Statement of Faith). The Statement of Faith does not exhaust the extent of our beliefs. The Bible itself, as the inspired and inerrant Word of God that speaks with final authority concerning truth, morality, and the proper conduct of mankind, is the sole and final source of all that we believe. For purposes of Camano Chapel’s faith, doctrine, practice, policy and discipline, our Elders are our final interpretive authority on the Bible’s meaning and application. Therefore, The Doctrines Camano Chapel’s Elders Hold To Be True is established to confirm unity in teaching according to what the Elders believe God’s Inerrant Word teaches. While agreement by all members is not required, we ask that all teachers not teach anything contrary to these positions. **Note:** Prospective elders are to agree with these doctrines.

ARTICLE V - Relationship

This congregation is independent and non-denominational. It controls the admission, discipline and removal of its members according to its own understanding of the Word of God.

ARTICLE VI – Dissolution

In the event Camano Chapel is dissolved, the net assets of the Church shall be distributed to Village Missions, EXCEPT for those assets held by the Church upon conditions requiring return, transfer or conveyance, which condition occurs by reason of the dissolution, and the said assets shall be returned, transferred, or conveyed in accordance with such requirements. Upon the dissolution of this Church, assets shall be distributed for one or more exempt purposes within the meaning of section 501 (c) (3) of the Internal Revenue Service Code (*or corresponding section of any future tax code*), or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed by the Court of common pleas of the County in which the principal office of the Church is then located, as said Court shall be determined which are organized and operated exclusively for such purposes.

BY-LAWS

ARTICLE I – Covenant Membership

Section 1 – Admission

Any person professing faith in the Lord Jesus Christ as Savior, and holding the views of faith and practice in substantial agreement with the “Camano Chapel’s Statement of Faith” may become a covenant member, referred to as “member” hereafter. Upon satisfactory completion of the membership application a Pastor will recommend them to the Elders for a vote of acceptance into membership.

Section 2 – Status

a. Active Member

Shall include all members regularly received into membership.

1. Every member of the church is expected to attend its meetings, to work for its growth, to fittingly represent his Lord and church in the community and to serve according to his ability for its work, both local and in its outreach ministry. (*Acts 2:41-47, Romans 12:13, I Corinthians 16:1,2, II Corinthians 9:7-15, Hebrews 10:24-25, I John 1:6,7, I John 3:14-16*)
2. With God’s help, members shall seek to keep their biblical obligations. They shall hold their pastors in esteem and pray for them as well as other Overseers of the church and assist them in properly carrying out the ministry and outreach of the church. (*Hebrews 13:17, I John 3:14-16*)
3. Members shall endeavor to preserve the unity of the church and if at any time they find themselves opposed to the fundamental doctrine of this church, they shall not seek to disrupt its fellowship but shall quietly withdraw from its membership. (*Romans 14:19, I Corinthians 12:14, Ephesians 4, Philippians 2:3, I John 3:14-16*)
4. The responsibility for the support of the ministry of this church rest on its members. God desires our faithfulness in giving of our time, talent and treasures. (*I Corinthians 16:2, I Corinthians 9:7*)

b. Change in status

1. Transfer

Members in good standing may request a letter of transfer to another evangelical Christian church.

2. Removal

Any member, who has been absent from the church for a period of one year without demonstrating interest in Camano Chapel, shall be removed from church membership by vote of the Elders.

3. Dismissal

Members who persist in living lives in disobedience to God’s Word or habitually neglect their church responsibility may be dismissed from membership by a vote of the Elders.

ARTICLE II - Church Leadership

Section 1 - Elders

The spiritual leadership of the church shall be vested in the Elders. We believe the term Elder is interchangeable with "bishop", "overseer", and "pastor". A man who has been charged with the duty of being an Elder is to "watch over" the church. The term Elder denotes a person who is spiritually mature and speaks of a man of dignity and character. (*I Timothy 3:1-7 and Titus 1:6-9*) The Elders of the Church shall consist of the Pastors, and up to five (5) lay elders. The Elders shall select a moderating Elder from among themselves, according to God's gifting.

a. Responsibilities

The elders are the overseers of the church. They are responsible to protect the doctrinal, moral and directional purity of the church (*Acts 20*). The doctrinal purity is concerned with ensuring that the truth is being taught. Moral purity is concerned with ensuring that the truth is being practiced. Directional purity is concerned with the great commission (*Matthew 28:19-20*) being followed. The elders, possessing authority, (*I Tim 5:17 & Heb 13:17*) may give direction when necessary in order to uphold their responsibilities but are careful not to be encumbered with the oversight of the day-to-day operation of the church. They shall hold each other accountable in doctrine and godly character.

The responsibilities of an Elder involve:

1. Shepherding (*Acts 20:28*)
2. Protecting (*Acts 20:29-30*)
3. Caring for (*I Timothy 3:5*)
4. Feeding/Equipping (*Ephesians 4:11*)
5. Discipling (*Matthew 28:19-20; 2 Timothy 2:2*)
6. Managing (*I Timothy 3:5 and 5:17*)
7. Leading (*Hebrews 13:17*)
8. Praying (*James 5:14*)
9. Guarding Doctrine (*I Timothy 4:16; 6:20-21, Titus 1:9; 2:1*)
10. Discipline (*Matthew 18:15-17, Titus 1:10-16; 2:15-3:1, Galatians 6:1, II Timothy 4:2-3*)

b. Qualifications

Only such men will be recommended that have proven themselves to be an example to the congregation (*I Peter 5*), meet the qualification of (*I Timothy 3 and Titus 1*) and are members in good standing.

c. Lay Elder Selection

The Elders will select each candidate. A candidate's name will be made known to the membership one-month prior to being confirmed by the Elders. If there is a member who believes a candidate should not be selected for the office for biblical reasons, they should first go to the candidate and lovingly express their reservation. If after expressing their reservation, the member continues to hold the same conviction, they are to share their reservation with an Elder. That Elder will bring it to the attention of all the Elders and if it is determined there are biblical grounds for reservation; the candidate will be removed from consideration. However, if the candidate is qualified, the Elders will confirm him. Once confirmed, there is a 6-month trial and vetting period to determine if

position is a good fit for the confirmed man and current Elders. After the 6-month trial period, the confirmed lay Elder will attend 6 months of Administrative Board meetings.

d. Term

Once selected as an Elder, they shall remain in that position unless the Elder removes himself due to a change in life or a ministry priority. The Elders shall confirm a return to service.

e. Release or Dismissal of an Elder

If an accusation arises that would disqualify an Elder, the matter will be handled in accordance with Matthew 18:15-17 and I Tim 5:19. If a situation develops that would hinder his effectiveness, the Elders may release him from service.

f. The Executive Committee

The Executive Committee is a sub-committee of the Elders, made up of the Lay Elders, the Senior Pastor and the Executive Pastor. They seek the counsel of the Staff Elders and the Administrative Board members as needed. They shall:

- a) Participate with ministry staff in setting and supporting ministry priorities and help hold them accountable to these priorities (counsel, accountability, discipline), b) Deal with ministry staff interpersonal conflict resolution, and c) Monitor and encourage the spiritual and emotional health of ministry staff.

Section 2 – Senior Pastor or Associate Pastors

The Senior Pastor and his associates shall be selected by the Elders and affirmed by the congregation at a special meeting called for that purpose. Upon occasion of the death, removal or absence of the Senior Pastor or his associates, the Elders shall see that the pulpit is filled with a competent replacement. It shall be the duty of the Senior Pastor to preach regularly at the church. He will administer the ordinances of the Gospel or delegate to an associate pastor. The salary of the pastor and his associates shall be paid at least once a month. They shall have an annual vacation, the term and length to be determined by the Administrative Board. The pastoral relationship with Camano Chapel may be closed by written notice given one month in advance by the Pastor or his associates, or two months in advance, given by the Elders at a regular business meeting of the church.

Section 3 – Administrative Board Members

There shall be no more than twelve (12) and no less than (7) appointed Board Members, all of whom have a personal relationship with Jesus Christ (*Romans 10:9-11*). They will be morally and doctrinally sound in accordance with the Scriptures and shall not teach contrary to the "Doctrines Camano Chapel Elders Hold to Be True". Their lives are to be patterned after Ephesians 4, 5 & 6 and Galatians 5:22-23. They must also be members of Camano Chapel. They shall be appointed by the Elders for a period of three (3) years and shall be affirmed at a congregational meeting. No appointed Board Member shall serve more than two (2) consecutive terms. After serving two (2) consecutive terms, there is a mandatory one (1) year break in service. The number of appointed Board members who are on staff or whose spouses are on staff shall not exceed 25% of appointed Board membership. Additionally, the Senior Pastor, Executive Pastor and a lay elder representative shall serve as non-appointed voting members of the Board. It shall be the policy of Camano Chapel that both husband and wife shall not serve as appointed and/or non-appointed members of the Board at the same time.

a. Administrative Church Board

The Administrative Board, (A.K.A – Deacon and Deaconesses, 1 Timothy 3:8-13) also referred to as “the Board” shall fill the appointive offices of the Church as needed and shall have general supervision over all the property, business affairs of the Church, and may make such rules and regulations, not inconsistent with these by-laws, for the guidance of the leadership and management of the affairs of the Church. The Board shall have the authority to approve salaries. They will affirm the Elders by a vote of the Board members. Other non-administrative Deacons and Deaconess may be appointed by the Elders to provide spiritual care and guidance as needed (i.e. women-to-women and men-to-men).

The Board shall have the authority to appoint or disband such task force groups and committees, as it may deem necessary or advisable for the proper management of the affairs of the Church. The members of the Board shall select by board resolution, the Officers of the Corporation: Chairman (aka President), Vice-Chairman (aka Vice-President), Secretary and Treasurer.. [See Section 4 for details].

b. Board Purpose Statement

The purpose of the Board is to empower and encourage the staff and the congregation in achieving Camano Chapel’s Purpose, Vision and Mission

c. Board Responsibilities

The responsibilities of the Board include but are not limited to:

1. Assuring financial stewardship
2. Approving the overall general fund and compensation budget
3. Facilitating the administrative needs of the Church
4. Planning
5. Supporting and encouraging the staff and congregation
6. Maintaining board efficiency and effectiveness
7. Setting and reviewing policies
8. Communicating the Vision of the Church
9. Serving on task force groups or committees as needed
10. Approving the selection of new board members. (New Board Members are appointed by the Elders, according to Article II, Section 3 and affirmed by the congregation as described in Article III, Section 3.)

Section 4 – Officers of the Corporation

The Chairman, Vice-Chairman, Secretary and Treasurer of the Board shall be the officers of the Corporation.

a. Chairman

The Chairman shall establish the agenda and preside at all regularly scheduled meetings of the Board.

b. Vice-Chairman

The Vice-Chairman shall assist the Chairman, assuming all duties in the Chairman’s absence.

c. Secretary

The Secretary shall be responsible to keep the minutes of all Board Meetings, assuring that the minutes are distributed to all Board members in a timely manner and make a copy of the approved minutes available at the church for viewing by any interested member of the congregation. The Executive Pastor shall serve as Secretary upon annual Board approval.

d. **Treasurer**

The Treasurer shall oversee annual compensation and general fund budget planning and recommend to the Board the appointment of an independent CPA to conduct a review of internal control and financial practices to occur at the direction of the Administrative Board. The Treasurer shall render a report each month to the Board, and at the Annual Congregational meeting. The Finance Director shall serve as Treasurer upon annual Board approval.

Section 5 – Congregation

All decisions can be made by the Elders without notification of the congregation with the exception of the following:

- a. Contracts
- b. Building programs
- c. Pastoral Staff changes
- d. Alteration to the Constitution and By-laws
- e. Annual Budgets
- f. Special Funding

ARTICLE III - Meetings

Section 1 – Elder Meetings

Elder Meetings shall be held monthly. The Senior Pastor or Moderating Elder may call special meetings.

Section 2 – Administrative Board Meetings

Administrative Board Meetings shall be held monthly. The Senior Pastor, Board Chairman or Vice Chairman may call Special meetings. A quorum to transact business shall represent a simple majority of current board members (see Article II, Church Leadership; Section 3, Administrative Board Members.

Section 3 – Annual Congregational Meetings

There will be an Annual Congregational Meeting in the fall of each year to:

- a. Present written and/or verbal reports from the administration of the Church covering the past year's operation,
- b. Affirm budgets and programs to take effect the beginning of the next fiscal year,
- c. Affirm new Board Members selected by the Elders, and
- d. Transact other business as may properly come before the congregation.

A quorum to transact business shall represent a simple majority of church members in attendance at congregational meetings.

ARTICLE IV – Auxiliary Organizations

All auxiliary organizations of this church shall be wholly owned and controlled by Camano Chapel and are subject to the Board. Failure to work in harmony with the church's stated purpose shall be cause for disbanding such organization by two-thirds majority vote of the Board.

ARTICLE V - Financial Policy

Section 1 - Funding Policy

The primary funding policy of this church and all of its auxiliaries shall be voluntary giving. Any special funding requires congregational notification. Church financial management shall be in compliance with established best practices for responsible church financial management as documented by an independent review of internal control and financial practices, scheduled every three-years.

Section 2 - Fiscal Year

The fiscal year of the church shall be September 1 to August 31.

Section 3 - Budget

The annual budget is to be prepared by the Finance Director with the assistance of the Compensation, Audit and Budget Committee (CAB). It is then submitted to the Board for approval. Once approved by the Board, the annual budget will be presented to the congregation for affirmation.

ARTICLE VI - Amendments

Amendments to these by-laws may be approved by the Elders and the Board and be affirmed by the Congregation at any regular or special meeting.

ATTACHMENT A - CAMANO CHAPEL'S STATEMENT OF FAITH

As a non-denominational community church, people attending Camano Chapel come from a variety of church, denominational and doctrinal backgrounds. The "Statement of Faith" is established to confirm doctrines to which this church subscribes and to which we require the agreement of all members. Additionally, the following "Doctrines Camano Chapel's Elders Hold to be True" is established to confirm unity in teaching according to what the Elders believe God's inerrant Word teaches. While agreement by all members is not required, we ask that all spiritual leaders and teachers not teach anything contrary to the following positions.

Note: Camano Chapel Elders reserve the right to decline acceptance of, or remove, any staff member, lay leader, or teacher who holds or advocates any beliefs in conflict with the Bible-based nature of Camano Chapel.

All spiritual leaders, teachers and covenant members are to believe the following doctrines:

- 1. The supernatural and complete inspiration of the Scriptures** – that they are without error and that their teaching and authority are absolute, supreme, and final, (*2 Timothy 3:16-17; 2 Peter 1:20-21; John 17:17*)
- 2. The Trinity of the Godhead** – God, the Father; God, the Son; and God, the Holy Spirit, (*Matthew 29:19; 1 Peter 1:2; John 14:26*)
- 3. The personality of God** – the personality and deity of Jesus Christ, conceived by the Holy Spirit, born of the Virgin Mary, fully God and fully man; the personality of the Holy Spirit, (*John 1:1; Matthew 1:18; Hebrews 1:3*)
- 4. The sinfulness of man** – that all human beings are born separated from God because of sin, are totally depraved and need a Savior from sin, (*Psalms 51:5; Romans 3:23, 5:12*)
- 5. The Atonement** – that God accepted Jesus Christ's death on the cross as once – and – for – all the punishment for the sins of the world, (*John 14:6; Galatians 3:13; 1 Peter 2:24*)
- 6. The resurrection of Jesus Christ** – that His body was raised from the dead according to the Scriptures, and that He ascended into Heaven and sits on the right hand of God as the believer's Advocate, (*Mark 16:6; Acts 13:30; 1 Corinthians 15:1-8; 1 Peter 3:22; Hebrews 1:3; 1 John 2:1*)
- 7. The necessity of the new birth** – salvation from sin is a gift of God through faith in Jesus Christ and not of works; good works are evidence of faith in the life of the believer, (*Ephesians 2:8-10; Acts 4:12; James 2:17*)
- 8. The literal resurrection of the body, both of the saved and of the unsaved,** (*1 Corinthians 15:50-53; Romans 6:5; Daniel 12:2*)
- 9. The eternal life of the saved, and the eternal punishment of the lost,** (*John 3:16-18; Romans 10:9; 2 Thessalonians 1:9*)
- 10. The evangelization of the world** – the supreme mission of the church in this age is to preach the good news of Jesus Christ to every creature, (*Matthew 28:19-20; Mark 16:15; 2 Timothy 4:5*)
- 11. The return of Christ to earth according to Scripture.** (*Acts 1:6-7; 1 Thessalonians 4:16-17; Revelation 22:7*)

DOCTRINES CAMANO CHAPEL'S ELDERS HOLD TO BE TRUE

All spiritual leaders and teachers are not to teach anything contrary to the following doctrines:

1. **Creation:** We believe that God created the universe within 6 literal days. All creation is subject to its Creator, Jesus Christ. All that exists is subject to His divine authority: material, immaterial, time, space, natural, supernatural, physical, spiritual, all powers and all authority. He holds it all together and by Him and for Him It exists. (*Gen. 1, Heb. 11:1, Col. 1:16-17*)
2. **The Holy Spirit:** We believe the Holy Spirit is the Third Person of the Trinity. Since the day of Pentecost, He permanently indwells every believer at conversion. The baptism of the Holy Spirit occurs at salvation and unites all believers in Christ's body. The ministries of the Holy Spirit glorify Jesus and include convicting the world of sin, righteousness and judgment; regenerating people; giving spiritual gifts to all believers for service to the church; the sealing of all believers until the day of redemption. The Christian life can only be lived by His power. Striving in the flesh to please God only leads to frustration and defeat. The believer is to obey the command to be continually filled with the Holy Spirit which is accomplished by submitting to His control and to the Scriptures. As the believer submits to His control, their character will increasingly reflect the fruit of the Spirit. (*John 3:6; 14:16-17; 16:7-15; 1 Cor. 6:19; Eph. 2:22; Rom. 8:9; 1 Cor. 12:13; Eph. 4:30; 5:18; Galatians 5:16-25*)
3. **The security of the believer in Christ:** Biblical salvation teaches us that those whom God has accepted in Christ, will never fall away from grace, but shall persevere to the end. Believers may fall into sin and grieve the Spirit, yet they will be kept by the power of God through faith unto salvation. (*Gen. 12:1-3; Is. 5:1-7; Matt. 16:18-19; 21:28-45; Lk. 1:68-79; Jn. 1:12-14; 2 Thess. 2:13-14; 2 Tim. 1:12; 2:10,19; Heb. 11:39-12:2; James. 1:12; 1 Pet. 1:2-5,13; 2:4-10; 1 Jn. 1:7-9; 2:19; 3:2*)
4. **Sanctity and dignity of human life:** All human life is sacred and created by God in His image and is of inestimable worth and significance in all its dimensions, including the pre-born, the aged, the widowed, the mentally disabled, the unattractive, the physically disabled and every other condition in which humanness is expressed from conception through natural death. (*Psalms 139*)
 - a) The Christian perspective of human life puts God in control. We trust the Author of life to allow only what ultimately benefits us (*Rom. 8:29*). But this does not give us a passive role—we are called to be salt and light. This means we must stand up for truth and defend those who are the most vulnerable and silent, the pre-born. We are opposed to abortion and infanticide.
 - b) A consensual sexual relationship outside of God's gracious boundary of marriage is sin. The godly response to a pregnancy outside of marriage involves, first, seeking to gently restore the male and the female involved in the immoral relationship to a right relationship with God (*Galatians 6:1*). Secondly, though sinful acts are never to be glorified or minimized, the church should assist and encourage the female/couple during the pregnancy and beyond. Also, as a precious gift from God, the baby is to be loved and embraced by the church family.
 - c) The church is to stand *for* compassionate care of the dying while standing *against* any form of killing. We are to seize opportunities to minister God's love to those who are needy and suffering. We oppose euthanasia; we must also show how love can overcome the pain and fears of dying. By doing so, we can provide the most eloquent answer of all to the question of human life --- "...My grace is sufficient for you, for power is perfected in weakness." (*2 Cor. 12:9*)
5. **Marriage and Divorce:** Marriage is designed by God to be a lifelong covenant relationship between one biological man and a one biological woman, for His glory and our enjoyment. The Bible instructs us on the foundational principles of marriage and limits its damage from divorce (*Gen. 2:24; 1 Cor. 6:16; Eph. 5:22-31 Eph. 5:21-33; Heb. 13:4; 1 Peter 3:7*).
 - a) Divorce is contrary to God's design for marriage and is a result of sin. The Bible seeks to elevate marriage and to discourage divorce by describing the joys of married love and faithfulness. The biblical grounds

for divorce are adultery and abandonment by an unbelieving spouse (*Matt. 19:3-8; Mark 10:2-9, Deut. 24:1-4, Prov. 5:18-20; Song of Sol. 2:16; 4:9-5:1 Matt. 5:32,1 Cor. 7:10-15*).

- b) God's divine grace is the only powerful tool that can lead to a renewed and restored marriage. God provides comfort to those who have been wounded, and accepts the repentance of sinful people. (*2 Sam. 11; 12; Ps. 34:18; 86:5; Joel 2:12, 13; John 8:2-11; 1 John 1:9, Isa. 54:5; Jer. 3:1, Hosea 3:1-3, Mal. 2:15, 16*).

6. Gender and sexuality:

- a) God wonderfully and immutably creates each person as male or female. These two distinct, complementary genders together reflect the image and nature of God. (*Gen. 1:26-27*). Rejection of one's biological sex is a rejection of the image of God within that person.
- b) The term "marriage" has only one meaning: the unity of one biological man and one biological woman in a single, exclusive union, as delineated in Scripture. (*Gen. 2:18-25*).
- c) We believe that God intends sexual intimacy to occur only between a man and a woman who are married to each other. (*1 Cor. 6:18; 7:2-5; Heb. 13:4*). We believe that God has commanded that no intimate sexual activity be engaged in outside of a marriage between a man and a woman.
- d) Any form of sexual immorality (including adultery, fornication, homosexual behavior, bisexual conduct, bestiality, incest, and use of pornography) is sinful and offensive to God. (*Matt. 15:18-20; 1 Cor. 6:9-10*).
- e) In order to preserve the function and integrity of Camano Chapel as a local Body of Christ, and to provide a biblical role model to Camano Chapel members, attendees and the community, it is imperative that all persons employed by Camano Chapel in any capacity, agree to and abide by this statement on Marriage, Gender, and Sexuality (which is part of the Bible-based Nature of Camano Chapel). (*Matt. 5:16; Phil. 2:14-16; 1 Thess. 5:22*)
- f) God offers redemption and restoration to all who confess and forsake their sin, seeking His mercy and forgiveness through Jesus Christ. (*Acts 3:19-21; Rom. 10:9-10; 1 Cor. 6:9-11*).
- g) Every person must be afforded compassion, love, kindness, respect and dignity. (*Mark 12:28-31; Luke 6:31*). Hateful and harassing behavior or attitudes directed toward any individual are to be repudiated and are not in accord with Scripture.

7. The Two Church Ordinances: Water baptism & communion:

- a) Water Baptism is the immersion of a believer in water in the name of the Father, the Son, and the Holy Spirit. It is an act of obedience symbolizing the believer's faith in a crucified, buried, and risen Savior, the believer's death to sin, the burial of the old life, and the resurrection to walk in newness of life in Christ Jesus.
- i. Water baptism comes *after* salvation and has nothing to do with salvation, but everything to do with obedience. (*Matt. 3:15,16; 28:19; Act 2:38; 8:12-13,37; 10:47-48; Rom. 6:3-11*)
- b) Communion is a symbolic act of obedience in which all believers, through partaking of the bread and cup, remember the death of the Jesus on the cross and anticipate His second coming. (*Matt. 3:13-17; 26:26-30; 28:19-20; Mk. 1:9-11; 14:22-26; Lk. 3:21-22; 22:19-20; Jn. 3:23; Acts 2:41-42; 8:35-39; 16:30-33; 20:7; Rom. 6:3-5; 1 Cor. 10:16,21; 11:23-29; Col. 2:12*)

8. Commitment to Church – Family – Government: God has ordained three basic institutions — the church, the family and the government — for the benefit of all humanity.

- a) The church primarily exists to glorify God, love people and make disciples. (*Matt. 22:36-40; Matt. 28:18-20*)
- b) The family primarily exists for spouses and their children to care for one another, grow in Christ and raise up the next godly generation. (*Gen. 2:24; Ex. 20:12; Prov. 17:6; Eph. 5:25*)
- c) Government primarily exists to exercise justice and protection by punishing evil and rewarding good. (*Romans 13:3-7; 1 Peter 13:3-7*)

- 9. Male church leadership (elder/pastor):** God has called men to the role of leadership as pastors of the church, *(1 Tim. 3:1-7; Titus 1:6-9)*, and that the office of pastor-teacher is reserved only for a man. The biblically designated officers serving under Christ and over the assembly are men designated as elders (also called bishops, pastors, and pastor teachers); These leaders lead or rule as servants of Christ and have His authority in directing the church. The congregation is to submit to their leadership. The male elders are to be the official voice of the doctrine of the church and are held responsible by God and the church for how they live and what they teach. *(Acts 20:28; 1 Cor. 11:3; Eph. 1:22; 4:11; Col. 1:18; 1 Tim. 2:12-3:7; 1 Tim. 5:19-20; Heb. 13:7,17; 1 Pet. 5:1-5)*
- 10. The imminent, pre-millennial second coming of Christ:** We recognize that all believers agree Jesus is coming again and ultimately, He is the central focus of all prophecy. These two beliefs are to motivate us towards hope and holy living. Realizing that godly believers vary in their interpretations of the specifics of end time events, we respectfully believe and teach the following:
- a) The next key prophetic event will be the "catching away" of believers (sometimes referred to as the "rapture"). This catching away will involve the Lord himself coming down from heaven, and the dead in Christ will rise first. Immediately following this, living believers will be caught up together with them to meet the Lord in the air, and thus we will be with Him forever. *(1 Thessalonians 4:16-18, John 14:1-4)*
 - b) Because believers will be caught away in the event described above, they will not suffer wrath like unbelievers who are in darkness. Therefore, we are able to encourage one another with this hope. Following this catching away, there will be a time of rebellion and a revealing of the man of lawlessness (often called "the antichrist"). God's wrath will be poured out on the earth (often called "The Tribulation"). Toward the end of this time of tribulation, there will be a great revival among the Jewish people and all Israel will be saved. Also, the man of lawlessness will be overthrown at Christ's return. *(1 Thessalonians 5:1-11; 2 Thessalonians 2:1-12; Revelation 13; Romans 11:25-29; Zechariah 12:10-13:1).*
 - c) The end of this time of tribulation will occur when Christ will return to the earth in glory. He will establish His kingdom on earth for a thousand years. *(Revelation 19:11-20:3; Daniel 7:17-22)*
 - d) When the thousand years are over, Satan will deceive the nations and incite one last futile rebellion. Then the unbelieving dead will be resurrected, judged and cast into the lake of fire to be tormented forever. At this time believers will enter the eternal state with God. The elements will be dissolved and God will bring forth a new heaven and earth. The Holy City, the New Jerusalem, will come down out of heaven and the dwelling place of God will be with redeemed human beings forever. *(Revelation 20:7-21:4; 2 Peter 3:10)*

**CAMANO CHAPEL
CASH BALANCES**

(5-Sunday Month)

AUGUST 2021

FUND #	FUND NAME	CURRENT MO.	PREVIOUS MO.
1	GENERAL FUND	\$78,289	\$74,488
2	HIS FISHERS	2,989	2,989
3	GENERAL MISSIONS/OUTREACH	16,511	14,558
4	BOLANOS FUND	18,417	16,052
6	HELPING HANDS FUND	11,843	24,305
7	HIS GARDEN	282	415
8	ISRAEL TOUR	(4,249)	(4,249)
9	JUNIOR HIGH EVENTS	-	10,067
10	WOMEN OF PURPOSE	2,557	1,023
11	HAITI FUNDRAISER	1,332	1,332
12	MISSIONS OPS	806	1,303
13	JR HIGH CAMP	(557)	125
14	STUDENT MINISTRIES	18,008	18,133
15	HIGH SCHOOL CAMP	-	4,686
16	HIS VETERANS	5,258	3,986
17	H.S. SPRING BREAKOUT	255	255
18	HAITI MISSIONS ONE	6,594	6,594
19	FAMILY CAMP	21	3,340
20	GAYLE WAYLAND MEMORIAL ADOPTION FUND	8,066	8,066
21	WOMEN'S RETREAT	7,803	2,398
22	MEN'S MINISTRY	2,580	830
23	WOMEN'S MINISTRY FUND	183	(135)
26	SCHOLARSHIP FUND	4,483	1,733
27	LIBRARY FUND	2,781	2,731
28	MISSIONS IN/OUT	712	712
29	KINDERGARTEN / PRESCHOOL	32,361	33,850
30	CHAPELITES	1,515	1,515
31	INDONESIA MISSION TRIP	2,168	2,158
33	HIS PANTRY	13,460	12,365
34	CONNECTION MINISTRY	2,170	433
38	OTHER MISSIONS TRIPS	2,000	2,000
39	MARRIAGE MINISTRY	1,608	1,874
40	HARBOR OF HOPE	23,107	22,453
42	CHILDREN'S MINISTRY	-	(737)
46	CHAPEL CAFÉ	-	93
47	LIFE DEVELOPMENT	4,525	4,525
48	ALL MOMS	20,231	19,947
50	CAPITAL FUND	47,918	65,693
51	ACCRUAL FUND	85,223	96,728
52	COMP/HC RESERVE	29,995	29,995
54	SURPLUS RESERVE	62,896	62,896
57	FUNERALS/MEMORIALS	-	2,493
79	HAITIAN MORINGA PROJECT	16,075	16,075
80	SUPRINT MISSIONS	70,894	80,282
90	PASTOR KRIS PAYOUT	15,000	
92	D.I.C.E.	-	(498)
XX	CERTIFICATE OF DEPOSIT OFFSET	(150,000)	(150,000)
	CASH BALANCE AT HERITAGE BANK	\$464,080	498,677
FUND BALANCES AT EDWARD JONES/COASTAL COMMUNITY BANK			
	<u>CERTIFICATE OF DEPOSITS (@ COASTAL)</u>	131,567	131,558
	<u>SCHOLARSHIP FUND</u>	173,229	178,319
	<u>EDWARD JONES MONEY MARKET ACCOUNT</u>	3,099	13,099
	FUND BALANCES AT EJ & CCB	307,896	322,976
	TOTAL CASH AND INVESTMENTS	771,976	\$821,853

Carmano Chapel
Income and Expense Statement
GENERAL FUND 01, August 2021

	Current Period	Current Budget	Current Budget	Year to Date	Year to Date	Year to Date	YTD Budget
		Difference	Difference			Budget	Difference
RECEIPTS							
4001 REGULAR OFFERINGS	\$105,258.71	\$100,968.00	\$4,290.71	\$1,353,971.63	\$1,435,393.00		(\$81,421.37)
4050 OTHER RECEIPTS	600.27	0.00	600.27	(2,518.29)	0.00		(2,518.29)
4200 TOTAL INCOME	105,858.98	100,968.00	4,890.98	1,351,453.34	1,435,393.00		(83,939.66)
DISBURSEMENTS							
5000 RECURRING DISBURSEMENTS							
5001 SALARIES & WAGES	\$80,658.34	\$82,414.88	\$1,758.54	\$722,308.85	\$748,878.00		\$26,672.15
5002 BENEFITS	11,074.55	10,920.37	(154.18)	145,563.52	144,388.00		(1,165.52)
5048 MINISTRY EXPENSE	2,015.51	1,537.50	(478.01)	17,996.78	20,450.00		2,453.21
5100 BOOKS	0.00	108.26	108.26	1,146.19	1,300.00		153.81
5200 "REACH" ~ BUILD & TEACHING	810.93	250.11	(560.82)	2,900.00	3,000.00		100.00
5250 "REACH" ~ OPEN ARMS MINIS	1,488.78	368.74	(1,133.04)	4,852.55	4,400.00		(452.55)
5300 "BUILD" ~ DISCIPLESHIP	50.00	100.00	50.00	550.00	1,200.00		650.00
5370 "BUILD" ~ FAMILY MINISTRY	414.02	0.00	(414.02)	1,000.00	1,000.00		0.00
5400 "BUILD" ~ MEN'S MINISTRY	1,750.00	62.50	(1,687.50)	1,750.00	1,750.00		0.00
5450 "BUILD" WOMEN'S MINISTRY	6,229.34	157.50	(6,071.84)	7,390.00	7,390.00		0.00
5500 "TRAIN" LEADERSHIP DVLMP	416.67	416.63	(0.04)	5,711.60	9,000.00		3,288.40
5800 "SEND" ~ LOCAL MISSIONS	908.58	908.62	0.04	11,231.03	10,903.00		(328.03)
5880 "SEND" ~ MISSIONARY SUPP	10,525.87	10,097.00	(428.87)	195,429.35	143,539.00		8,109.65
5980 "SEND" - OUTREACH ACCRUAL	248.43	517.14	268.71	7,346.70	6,957.00		(389.70)
5700 "GLORIFY" ~ WORSHIP	5,373.63	1,123.37	(4,250.26)	14,510.97	13,480.00		(1,030.97)
5800 LIFE DVLMP:GRD 9-12 MIN.	3,440.86	688.63	(2,774.23)	7,368.91	8,000.00		633.09
6000 LIFE DVLMP:GRD 6-8 MIN	2,534.64	584.74	(1,988.90)	9,342.17	6,776.00		(2,566.17)
6100 LIFE DVLMP: BIRTH-GRD 5	974.86	804.24	(170.62)	9,719.08	9,650.00		(69.08)
7001 OFFICE	5,924.74	3,844.13	(2,080.61)	52,179.48	46,130.00		(6,049.48)
7501 OPERATIONS	10,876.77	12,658.48	1,781.71	163,199.74	187,099.39		23,899.65
7800 CAPITAL ITEMS	3,694.25	3,694.25	0.00	44,331.00	44,331.00		0.00
7900 STRETCH CAPITAL ACCRUAL	(18,333.33)	1,666.63	19,999.96	0.04	20,000.00		19,999.96
Subtotal Recurring Disbursements	111,066.44	112,879.72	1,793.28	1,365,823.97	1,439,732.39		73,908.42
7950 NON-RECUR DISBURSEMENTS	(10,031.24)	0.00	10,031.24	(10,031.24)	0.00		10,031.24
TOTAL EXPENSES	101,065.20	112,879.72	11,824.52	1,355,792.73	1,439,732.39		83,939.66
EXCESS INCOME/EXPENSES	\$4,803.78	(\$11,911.72)	\$16,715.50	(\$4,339.39)	(\$4,339.39)		\$0.00

CAMANO CHAPEL

2022 BUDGET SUMMARY

	(1)	(2)	(3)	(4)	(5)	(6)
	2021 Budget	FY 2021 Actual Expenses	FINAL 2022 BUDGET	%	Change from 2021 Budget Increase (Decrease)	% Inc (Dec)
Recurring General Fund Disbursements						
(1) <u>Salaries & Wages</u>	\$ 748,979	\$ 722,307	\$ 708,820	53.1%	\$ (40,159)	-5.4%
(2) <u>Benefits</u>	\$ 144,398	\$ 145,564	\$ 148,365	11.1%	\$ 3,967	2.7%
(3) <u>Local Ministry</u>						
(4) <u>Ministry Expense</u>	\$ 20,450	\$ 17,997	\$ 18,800	1.4%	\$ (1,650)	-8.1%
(5) <u>Books</u>	\$ 1,300	\$ 1,146	\$ 600	0.0%	\$ (700)	-53.8%
(6) <u>"Reach / Build" ~ Care & Teaching</u>	\$ 3,000	\$ 2,900	\$ 5,100	0.4%	\$ 2,100	70.0%
(7) <u>"Reach" ~ Open Arms Ministries</u>	\$ 4,400	\$ 4,853	\$ 2,500	0.2%	\$ (1,900)	-43.2%
(8) <u>"Build" ~ Discipleship & Training Ministries</u>	\$ 1,200	\$ 550	\$ -	0.0%	\$ (1,200)	-100.0%
(9) <u>"Build" ~ Family Ministries</u>	\$ 1,000	\$ 1,000	\$ 1,000	0.1%	\$ -	0.0%
(10) <u>"Build" ~ Men's Ministries</u>	\$ 1,750	\$ 1,750	\$ 1,000	0.1%	\$ (750)	-42.9%
(11) <u>"Build" ~ Women's Ministries</u>	\$ 7,390	\$ 7,390	\$ 6,500	0.5%	\$ (890)	-12.0%
(12) <u>"Train" ~ Leadership Development</u>	\$ 9,000	\$ 5,712	\$ -	0.0%	\$ (9,000)	-100.0%
(13) <u>"Send" ~ Local Outreach Ministries</u>	\$ 6,957	\$ 7,347	\$ 3,950	0.3%	\$ (3,007)	-43.2%
(14) <u>"Send" ~ Local Outreach Accrual</u>	\$ 10,903	\$ 11,231	\$ -	0.0%	\$ (10,903)	-100.0%
(15) <u>"Glorify" ~ Worship Ministries</u>	\$ 13,480	\$ 14,511	\$ 15,200	1.1%	\$ 1,720	12.8%
(16) <u>Life Development ~ Grade 9 - 12 Ministries</u>	\$ 8,000	\$ 7,367	\$ 5,500	0.4%	\$ (2,500)	-31.3%
(17) <u>Life Development ~ Grade 6 - 8 Ministries</u>	\$ 6,776	\$ 9,342	\$ 4,000	0.3%	\$ (2,776)	-41.0%
(18) <u>Life Development ~ Birth - Grade 5 Ministries</u>	\$ 9,650	\$ 9,719	\$ 3,550	0.3%	\$ (6,100)	-63.2%
(19) <u>"Send" ~ Distant Outreach (Missions)</u>	\$ 143,539	\$ 135,429	\$ 133,556	10.0%	\$ (9,983)	-7.0%
(20) <u>Office</u>	\$ 46,130	\$ 33,720	\$ 40,030	3.0%	\$ (6,100)	-13.2%
(21) <u>Technical</u>	-	\$ 21,911	\$ 23,000			
(22) <u>Operations</u>	\$ 187,100	\$ 159,748	\$ 155,400	11.6%	\$ (31,700)	-16.9%
(23) <u>Capital Items</u>	\$ 44,331	\$ 44,331	\$ 58,684	4.4%	\$ 14,353	32.4%
(24) TOTAL	\$ 1,419,733	\$ 1,365,824	\$ 1,335,555	100.0%	\$ (107,178)	-7.5%
(25) Non discretionary adjustment--actual		\$ (10,031)				
Stretch Capital Goal	\$ 20,000	\$ -	\$ -		\$ (20,000)	-100.0%
FYTD 2021 Actual Total	\$ 1,439,733	\$ 1,355,793				
2022 Target Budget						
Amount Over/(Under)			\$1,335,555			
2022 Target Budget			\$1,335,555			
2022 FY projected giving						(7.5%)

APPROVED CAMANO CHAPEL'S 2021-2022 MISSIONS BUDGET... \$133,735

Projected general budget \$1,337,350. 10% is given for all budgeted missions giving

OUR FOREIGN MISSIONARIES

1. Jim/Salome Crouch - (Jos, Nigeria, Africa)
2. Todd/Debbie Kramlich - (Teach Beyond, Thailand)
3. Stan/Gloria Curtis - (MFI, Haiti)
4. Scott/Leslie Walt - (C.M.M.L.- Vienna, Austria)
5. Ryan/April Beck - (Ethnos 360, Indonesia)
6. Josh/Amber Harrington - (Wycliffe, Indonesia)
7. Ricardo/ Andrea Bolaños - (Breakthrough Ministry - Mexico)
8. Bryan/Mari Eygabroad - (MAF, Lesotho, Africa)
9. Vali/Era Nikolli - (CRU, Tirana, Albania)
10. Gezim/Leanne Myrte - (International Teams, Albania)
11. Ryan/Jill Dolan - (Mission of Grace, Haiti)
12. Osi/Jennifer Halalilo - (The Equippers Ch., Tonga)
13. Raymond/Ruby Mensah (Antioch Ch., Ghana, Africa)
14. Cilem/Harley Suprint - (Grace Comm. Church, Haiti)

OUR HOME MISSIONARIES

15. Haley Galletly - (Chi Alpha Ch. Fellowship, Ellensburg)
16. Brian & Bethany Meaden - (Camp Bighorn, Paradise, MT)
17. Ken & Charlotte Schmidt - (VM District Representative)
18. Chris & Tammy Immer - (Village Missions, Lummi Island, WA)
19. Pregnancy Resource Center - (Riverett, WA)
20. Bill & Marilyn Wayland - (Peace Haven- Camano Island, WA)
21. Women of Purpose (World Concern, Kathy Harrison + friends)
22. Youth Dynamics (Stanwood/ Arlington, WA)
23. Safe Harbor Free Clinic (Stanwood, WA)
24. Clayton Howie (MATA - Arlington, WA)

SUPPORT ADJUSTMENTS

- Returned to the USA on 10/'19
 Adjusted from \$650 to \$600 in 9/'21
 Adjusted from \$200 \$100 50 in 9/'21
 Adjusted from \$500 to \$550 in 9/'21
 Adjusted from \$550 to \$600 in 9/'16
 Adjusted from \$500 to \$600 in 9/'19
 Adjusted from \$500 to \$600 in 9/'20
 Adjusted from \$350 to \$300 in 9/'21
 Adjusted from \$450 to \$350 in 9/'21
 Adjusted from \$450 to \$350 in 9/'21
 Adjusted from \$450 to \$500 in 9/'21
 Adjusted from \$450 to \$500 in 9/'20
 Adjusted from \$300 to \$350 in 9/'20
 Departure for Haiti 1/'21

PARTNERSHIP

- Support began Oct. '82.
 Support began 9/'10.
 Support began 9/'06
 Support began 9/'06
 Support began 9/'06
 Support began 9/'08
 Support began 9/'11
 Support began 1/'13
 Support began 9/'13
 Support began 9/'14
 Support began 9/'16
 Support began 9/'19

MO.

- \$400
 \$650
 \$100
 \$350
 \$600
 \$600
 \$600
 \$300
 \$450
 \$300
 \$500
 \$350
 \$400

YR.

- \$4,800
 \$7,800
 \$1,200
 \$6,600
 \$7,200
 \$7,200
 \$7,200
 \$3,600
 \$5,400
 \$4,200
 \$6,000
 \$6,000
 \$3,600
 \$4,800

SUPPORT ADJUSTMENTS

- Adjusted from \$250 to \$100 in 9/'23
 Adjustment from \$450 to \$500 in 9/'16
 Ministry emphasis changed Sept. '19 to VM DR
 Adjustment from \$300 to \$350 in 9/'19
 Adjustment from \$250 to \$300 in 9/'20
 Adjusted from \$100 to \$200 in 9/'21
 Adjusted support from \$200 to \$300 in 9/'21
 2-year commitment. Reevaluate in 9/'21

MO.

- \$250
 \$500
 \$300
 \$350
 \$300
 \$600
 \$100
 \$100
 \$3,600
 \$2,400
 \$9,350

YR.

- \$3,000
 \$6,000
 \$3,600
 \$4,200
 \$3,600
 \$7,200
 \$1,200
 \$1,200
 \$3,600
 \$2,400
 \$112,200

BREAKDOWN OF EXPENSES:

10% of projected general budget (\$1,337,350) given for all budgeted missions

Breakdown of designated budgeted expenses for 2020-2021

- Monthly commitments to our missionaries \$ 112,200
- Mission trip scholarships \$ 2,000
- Scholarship funds Univ./College students pursuing the pastorate/missions \$ 2,000
- Supplies for 2021/2022 Mission Trips \$ 5,000
- Church plant in Cap Haitian, Haiti \$ 5,000
- Total anticipated year-long missions expenses for 2020/2021 \$ 124,200

Lowered support
 Annual support

Future Capital Accruals

Fiscal Year	Reg. Cash Balance	Annual Accrual (Inc Faith Goal)	Capital Projects or Replacement										Personal Property Replacement							Other	Unplanned Projects	Ending Cash Balance					
			Roof	Carpets	HVAC	Exterior Painting	Blacktop Paving Concrete	Septics & Drain Fields	Fire & Security Systems	Appliances	Copy Machines	AVL Equip	Tables & Chairs	Telephone & LT Systems	Vans												
2022	\$47,918	\$ 48,790	-	-	-	15,453	15,453	6,238	14,187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,302	\$10,360	
2023	\$10,360	\$ 75,308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,457	\$67,389
2024	\$67,389	\$ 81,912	-	-	-	-	-	-	5,307	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,614	\$81,915
2025	\$81,915	\$ 86,604	-	-	-	16,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,773	\$112,945
2026	\$112,945	\$ 96,774	-	-	-	-	27,336	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,934	\$154,447
2027	\$154,447	\$ 105,062	-	83,238	-	-	-	11,088	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,098	\$109,125
2028	\$109,125	\$ 111,469	-	-	16,897	16,897	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,265	\$164,270
2029	\$164,270	\$ 117,997	-	-	17,151	-	-	-	5,717	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,434	\$211,948
2030	\$211,948	\$ 119,177	-	75,495	17,408	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,605	\$100,757
2031	\$100,757	\$ 120,969	-	-	35,338	17,669	29,449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,779	\$106,277
2032	\$106,277	\$ 121,572	-	-	107,606	-	-	11,956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,956	\$90,352
2033	\$90,352	\$ 122,788	-	-	18,203	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,136	\$92,392
2034	\$92,392	\$ 124,016	95,461	-	18,476	18,476	-	-	6,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,318	\$62,438
2035	\$62,438	\$ 125,256	62,512	-	37,507	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,502	\$68,922
2036	\$68,922	\$ 126,509	82,484	-	19,035	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,690	(\$31,083)
2037	(\$31,083)	\$ 127,774	-	-	19,320	19,320	31,725	12,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,880	(\$5,063)
2038	(\$5,063)	\$ 129,051	-	-	19,610	-	-	-	6,635	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,073	\$74,963
2039	\$74,963	\$ 130,342	-	183,119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,270	(\$51,460)
2040	(\$51,460)	\$ 131,645	-	-	20,203	20,203	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,469	\$22,944
2041	\$22,944	\$ 132,962	-	-	20,506	-	34,176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,671	\$23,985
2042	\$23,985	\$ 134,291	-	-	20,813	-	-	13,876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,876	(\$40,839)
2043	(\$40,839)	\$ 135,634	-	-	21,126	21,126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,084	\$94,998