
Annual Vision and Report 2025

Prepared by the Elders of Bedford Road Baptist Church, November 1, 2024

LOOKING BACK

Half a Century of Witness

Our congregation (then called Grace Baptist Church) held its first public worship gathering at Masticola Elementary School on March 30, 1975. That means 2025 will be our 50th year as a gospel witness in Merrimack! Here is a very broad timeline of our history.

| Year | Grace Baptist Church | Heritage Baptist Church |
|------|--|---|
| 1974 | Stan Rockafellow (1974–1979) begins planting efforts. | |
| 1975 | First public worship service at Masticola Elementary. | |
| 1977 | Building on Bedford Road completed. | |
| 1979 | Harold Wheeler (1979–1986) is called as pastor. | |
| 1985 | Education Wing is completed. Grace Christian School started. | |
| 1986 | Ken Underhill (1986–1989) called as interim and then pastor. | |
| 1988 | | Paul Schultz (1988–2003) moves to Manchester to start church. |
| 1989 | | Heritage holds first worship service. |
| 1991 | William Balson (1991–2004) called as pastor of Grace Baptist. | |
| 1996 | Nate Parks called as associate pastor (1996–1999). | |
| 2004 | Ted Brewer serves as interim pastor (2004–2006) | Erik DiVietro (2004–present) is called as pastor. |
| 2006 | John Schmidtke (2006–2007) is called as pastor. | |
| 2008 | Elders lead the church in a search for a new pastor. | |
| 2009 | Heritage Baptist Church and Grace Baptist Church begin worshipping together. | |

| | |
|------|---|
| 2010 | Bedford Road Baptist Church is formed in a legal merger. |
| 2015 | Minor edits are made to our Defining Documents. |
| 2024 | Congregation becomes an independent 501(c)3 organization. |
| 2054 | After 50 years of ministry, Erik finally decides to retire in a couple years...maybe. |
| | ^^ This is a joke. We all know he is too stubborn to retire.^^ |

LOOKING TO THE PRESENT

Churchwide Updates

Our Leadership Team

While eldership is not something with “term limits” per se, we prefer to rotate those who are qualified for the role. After serving as an elder for four years, **Nate (Doc) Delisi** is stepping down for a little while. He came on the board to replace Greg Jones, who had served almost continuously since 1997. Doc first came to Heritage Baptist in 1989 with his wife Sharon, and while he did not serve in leadership *all of that time*, Doc did serve as a deacon and treasurer of Heritage Baptist Church, as well as an elder of Bedford Road several times over the years. After Sharon, his wife of forty-eight years, passed away in 2016, God led Doc into a friendship and then marriage with Loretta Grace. They have served faithfully at Bedford Road, and we are blessed to count them as our friends and fellow laborers.

Sean Donahue will be stepping up to take Doc’s place in the elder community, and the congregation will have opportunity to affirm him in this role. Sean has served first Grace Baptist and then Bedford Road with quiet strength and perseverance. He has been our facilities manager for decades, as well as singing on the music team, leading youth group and other Bible studies, and generally just doing whatever has been asked of him. He and his wife Dee raised daughter Danielle and son Keith here in Merrimack, and now they are “Buddy and Mimi” to two granddaughters. In addition, they care for Sean’s parents Jack and Donna.

It’s Official...Erik is Getting Old(ish)

November 21 will be the twentieth anniversary of Erik DiVietro’s call to be the teaching pastor of Heritage Baptist Church. It has been fifteen years since the merger that formed Bedford Road. In 2026, Erik will turn fifty years old, and while he jokes that he is at least forty years from retirement, we have been discussing plans for the future for several years now.

This past year, **the elders have been working hard to spread out the work of the ministry.** This has included bringing Sheila MacDuff on as our Family Ministries Lead, hiring Heather Biron as our church administrator, and working toward having a volunteer leader for the music team and youth group.

Looking to the future, our first focus is ensuring Erik and his family are properly cared for. Beginning in 2025, the elders will agree with Erik on **3-year contracts**, which will spell out compensation and benefits to him, as well as regular pay adjustments and other details which were largely handled *ad hoc* in the budgeting and meeting process. In addition, the elders are putting together a team to evaluate the parsonage and the proper approach to housing our pastor's family. Jim MacDuff and Ray Pouliot will be working on a proposal which hopefully can be presented in May at a semi-annual discussion.

Second, we will be working toward giving Erik **a lengthy sabbatical in 2026.** Erik and Nichole's daughter Ariel will be graduating college that May, so it seems the appropriate time. He has never taken a sabbatical, and generally it is recommended pastors take one every 5-7 years. The elders are working on an application to the Lilly Endowment, which would provide financing for sabbatical travel and expenses. Details will be available as the process proceeds, but the application process does not open until November 2024 for sabbaticals in 2026.

Our New Church Administrator

October 1, 2024, was the first day of work for our church administrator, **Heather Biron.** Heather brings all kinds of skills to the role. She and her husband Mark operated a flooring installation business, and she has worked in various office jobs as well as teaching fitness classes at the YMCA. At Bedford Road, she has served in many capacities, including the ladies' ministry team and the music team. Her role is to "keep the systems running" as our congregation continues to grow. She manages the operations and support of the ministries, tasks that until recently, our pastor was handling. Since we are hiring Heather, we have opted to make her and Sean Donahue employees. Previously, Sean was an independent contractor. This will simplify pay and taxes, as we will have all this managed by Quickbooks Payroll services.

CONGREGATIONAL AFFIRMATIONS

Members Covenant

Having accepted Christ as our Savior, we unite together as a congregation, committed to the beliefs of our Statement of Faith and submitted to the leadership of our elders, as guided by the teachings of Jesus.

Believing we are members together of this local assembly of believers, we covenant before our Lord to create environments where people encounter Jesus and journey together.

We embrace Jesus Christ's vision for this congregation without reservation and covenant with both Christ and our fellow believers to make this vision a reality. To that end, we join together to:

- Seek God's glory and the magnification of Jesus Christ in all things.
- Yield to the direction of the Holy Spirit as he guides us to live and speak the Gospel.
- Faithfully and actively participate in our congregation's worship and ministry, serving those both inside and outside of the church with a humble spirit.
- Support the ministry of our congregation financially, as the Lord gives us the means.
- Resolve conflicts with others peacefully in a way that demonstrates love to all who see.

As the Lord enables me, I will strive to consider and renew our covenant of membership as necessary. If at any time I can no longer commit to this covenant, I will notify the Elders of Bedford Road Baptist Church.

Elders' Covenant

We join together as a leadership community and lay down any claim to human authority, accepting our calling into Christ's ministry of leadership in the congregation. We covenant with our Lord to be ministers of His Word, leading first by submitting to the Word's absolute authority in the Church. We covenant with one another to work peaceably as a leadership community in directing Christ's body toward the vision He, as our Head, sets for us.

We covenant with the congregation to boldly direct us toward Christ, to build the congregation up and equip them with the tools necessary to minister the Gospel to the world.

Affirmation of Officers

MOTION: We affirm the following individuals as officers of the congregation for fiscal year 2025.

- Church Clerk: Susan Spillane
- Treasurer: Janet Wittenberg
- Financial Secretary: Robert Bragdon

Affirmation of Elder

MOTION: At the elders' recommendation, we affirm **Sean Donahue** to serve as one of our active elders.

Membership Updates

In 2024, we had several people join the congregation: Nancy Baltazar, Heather Biron, Dan Chabot, Michelle Hayes, Hannah Kudadze, Jeff and Jess Mostrom, Jovan and Thalia Rivera, and Randy and Karen Shaw. Due to inactivity, the following people have been removed from the active membership: Heidi and Paul Allen, Amanda and Mark Giorgini, Lucia and Richard Lawler, Debra Severance. All may rejoin the active membership by participating in the life of the congregation, as outlined in the By-Laws. In addition, Gary Ford passed into glory. Our active covenant membership stands at 83 (an * represents a new member).

- | | | |
|-----------------------|---------------------------|----------------------|
| 1. Ayers, Christy | 17. Chapman, Rob | 33. Fuller, Kelly |
| 2. Ayers, Jed | 18. Columbus, Dave | 34. Goupil, Debbie |
| 3. Baltazar, Nancy* | 19. Columbus, Pat | 35. Goupil, Leo |
| 4. Barry, Betty | 20. Delisi, Nate | 36. Grubbs, Kipp |
| 5. Barry, Ray | 21. Grace-Delisi, Loretta | 37. Hathcoat, Becky |
| 6. Billodeau, Maureen | 22. Desmarais, Breyanna | 38. Hathcoat, Tom |
| 7. Biron, Heather* | 23. Desmarais, Ryan | 39. Hayes, Michelle* |
| 8. Bragdon, Ilona | 24. DiVietro, Erik | 40. Hodge, John |
| 9. Bragdon, Robert | 25. DiVietro, Nichole | 41. Ivory, Edna |
| 10. Brown, Brenda | 26. Donahue, Dee | 42. Jones, Lori |
| 11. Brown, Ray | 27. Donahue, Sean | 43. Koistinen, Karl |
| 12. Buck, Larry | 28. Earl, Dale | 44. Koistinen, Reina |
| 13. Buck, Linda | 29. Farrar, Lee | 45. Kudadze, Hannah* |
| 14. Busch, Donald | 30. Farrar, Stacey | 46. Kuper, Carlos |
| 15. Busch, Nancy | 31. Ford, Marsha | 47. Lindsay, Peter |
| 16. Chabot, Daniel* | 32. Fuller, Frank | 48. Lindsay, Trish |

Annual Vision and Report 2025

- | | | |
|---------------------|-------------------------|-----------------------|
| 49. MacDuff, Jim | 61. Ouellette, Ryan | 73. Strawbridge, Lucy |
| 50. MacDuff, Sheila | 62. Ouellette, Shannon | 74. Trask, Cathy |
| 51. Misshula, Sandy | 63. Payne, Russ | 75. Trask, Mike |
| 52. Mitchell, Megan | 64. Porbunderwala, Anil | 76. Volner, Bev |
| 53. Mitchell, Shaun | 65. Porbunderwala, June | 77. Volner, Jim |
| 54. Mostrom, Jeff* | 66. Pouliot, Carol | 78. Whitley, KJ |
| 55. Mostrom, Jess* | 67. Pouliot, Ray | 79. Whitley, Margaret |
| 56. Nadeau, Cathy | 68. Rivera, Jovan* | 80. Wittenberg, Eric |
| 57. Nadeau, Rick | 69. Rivera, Thalia* | 81. Wittenberg, Janet |
| 58. Nocella, Diane | 70. Shaw, Karen* | 82. Wyman, Therese |
| 59. Nocella, James | 71. Shaw, Randy* | 83. Zissulis, Bev |
| 60. Obear, Melanie | 72. Spillane, Sue | |

While Sunday attendance is not necessarily a direct correlation to church health, we have seen a tremendous increase in attendance that is worth noting. Our average Sunday attendance in 2022 was 81. This increased 22% in 2023, reaching 99. To date in 2024, we are up 12% to 111 per week. In addition, our mid-week Bible studies continue to have very high participation, with an average of 35+ people in the two large studies and another 10–12 in youth group.

We're 501(c)3 Now!

On January 4, 2024, we were notified that our non-profit registration with the IRS was approved, effective June 22, 2023. This is a tremendous boon for our congregation. While churches are defined as non-profit by the IRS, without this registration, it was sometimes difficult for donors to contribute because of how trusts and other things are structured. The registration also allowed us to sever our last financial ties to the Venture Church Network (formerly the Conservative Baptist Association), which had not provided any tangible benefits to the congregation for well over a decade.

LOOKING FORWARD

Ministry Reports

Worship Ministries

In most churches, worship is usually equated with *music*. While music is a vital part of our dialogue with God during the worship, it is not all there is to the worship of the Church. Our

Sunday worship is built around the Lord’s Table and the reception of the Word in the message. It also includes prayer and fellowship.

Music Teams

Musicians and Vocalists

Over the past few years, we have utilized a monthly rotation with various individuals scheduling and leading their particular weeks. This was not the ideal situation, and we all knew it going in, but we did not have a music director to handle the overall program. Erik DiVietro led the first week. Nichole DiVietro led the second. Either Bob Bragdon or Tom Hathcoat led the third. Eric Wittenberg led the fourth. When there was a fifth Sunday in a month, we usually came up with an *ad hoc* group like guitar choir to fill the gap. This year, Tom Hathcoat stepped away from the rotation and Sean Donahue jumped in to fill some of the third week schedule.

In 2025, we are implementing a simplified and flexible plan for music. After transitioning a number of tasks to other leaders, Erik DiVietro is taking a more direct role in directing the music. A simplified set list and a more organic approach to scheduling will help us emphasize our strengths—namely our congregation’s awesome commitment to corporate worship—while minimizing complications. The team is meeting on Tuesdays for a time of worship together, and this will feed into the Sunday gatherings. It will take some adjustment, but the underlying motto is: **“Be the Church as We Lead the Church.”**

Looking further down the road, **Jeff Mostrom** is coming alongside Erik, helping put together the system for the music and support teams. Jeff brings a wealth of experience in various churches as a musician and team leader, but he also brings a commitment to worship as a congregational act rather than a performance. Our prayer is that at some time in the future, Jeff will transition into the role of music director.



Choirs

This past year, we had both an Advent and Resurrection season choral groups, with the voices of the congregation filling our space. It was challenging because the two seasons were so close together, but everyone put their best effort forward.

We also added a Children’s Choir, led by Megan Mitchell. The first group sang on Advent with four kids. On Resurrection Sunday, however, there were ten kids in the group. This is just a small glimpse at our every growing children’s ministry.



Visuals, Sound and Streaming

We are grateful for the volunteers who handle visuals (Tom Hathcoat and Dan Chabot) during the worship gathering. This year, they will be making some adjustments to the setup to make the visuals clearer. Along with the visuals team, the sound team (Eric Wittenberg, Bob Bragdon, and KJ Whitley), and streaming team (Leo Goupil, Dale Earl, and Shannon Ouellette) work behind the scenes to support the worship gatherings. These aspects of our ministry are often invisible to us, but they represent a substantial investment in equipment (cameras, microphones, computers, sound processors and mixers, etc.) that must be maintained and replaced over the years.

Lord’s Table

As our congregation grows, we have had to take a serious look at how we handle the most important element of our worship—the Lord’s Table. There are not a lot of Baptist churches that do the Lord’s Table every week as we do, but we believe it should be observed as often as we worship as a congregation.

Jim MacDuff has taken the lead in bringing our Lord’s Table team together, scheduling devotions and service while coordinating with **Bev Zissulis** on setup. Midway through 2024,

we wrote a formal introduction to the observance which is read every week because we place such a high value on it.

In 2025, we will be completely dispensing with the pre-packaged communion sets, which have been around since 2020. They are unnecessary now. The size of the congregation also is making our current process of people coming forward somewhat difficult, and we are evaluating other approaches to administering the ordinance.

Family Ministries

After years of running these ministries without an overall leader, the elders asked **Sheila MacDuff** to step in as Family Ministry Lead. She stepped in this fall, after retiring from teaching. There is a volunteer pool of fifty-one volunteers who have received safety training and serve in one or more of the Family Ministries. One of the significant changes made this year was realigning the age groups for the ministries. *Nursery is now for birth to K4. Children's church is provided for children grades K5 through 3rd.*

Nursery (Birth to K4)

The Nursery was relocated to the former conference room. It was freshly painted, carpeted, and modified to have separate areas for toddlers and infants. Carol Pouliot continues as the Nursery Leader, scheduling and coordinating the team of volunteers. The toddlers receive a simple Bible lesson, preparing them for Children's Church. There are five to ten children attending weekly.

Children's Church (K5 to 3rd Grade)

There was a substantial reset of Children's Church Ministry (formerly God's Backyard), including refocusing on the original goal: *preparing children to participate in congregational worship*. **Ryan Ouellette** had been running the children's program for the last couple of years, but he needed to step back for a while. In July, **Megan and Shaun Mitchell** accepted the challenge to lead Children's Church in this clear purpose. A new curriculum (Teach Us the Bible) which teaches Bible stories chronologically was implemented. Additionally, Children's Church is now held every Sunday, except for major holiday weekends when the children are able to join their parents in worship. The classroom space was also revamped and cleaned. Attendance has ranged from two to seventeen children each Sunday.

Youth Group (7th to 12th Grade)

Erik and Nichole DiVietro have temporarily taken over the youth group. In 2023–2024, we attempted to use a rotating schedule of teachers, but we have opted for a more consistent approach to provide stability and predictability for the students. The youth group was moved to the former nursery, and the room was painted and redecorated for them.

Local Outreach

Southern New Hampshire Rescue Mission

Our outreach team, led by Eric Wittenberg, continues to serve with the Southern New Hampshire Rescue Mission (SNHRM) to provide shelter for up to 35 men experiencing homelessness and free meals any other community member, male or female, who is in need. SNHRM's primary objective is to share the gospel with them, and so a short Christian message is shared before every meal, and guests participate in Bible studies regularly. The SNHRM is one of the few organizations in New Hampshire that provides the life changing message of the gospel to people experiencing homelessness.

Members and attenders from Bedford Road have served with SNHRM for six years now, and in early 2024, we expanded our commitment from one Saturday breakfast per month to two per month. The team currently has ten regular volunteers plus a handful of occasional helpers. At a special congregational meeting in May, the congregation approved the funding for this expansion, including the purchase of all the food for these meals.

Inflation and economic change have a double effect on this ministry. First, there are more people living at the edge of their capacity, which means more people need SNHRM's services. Over the years, our volunteers have served around forty meals every weekend. In September, the average has been closer to sixty-five. At the same time, the cost of the meals has increased significantly. Eggs provide a good index of these costs. During the years 2018–2020, a box of five dozen eggs cost \$5–6. That same box now costs \$11–13. What used to cost our congregation around \$75 per meal, now costs near \$120. For meals not provided by outside groups like our congregation, costs have risen so much that the SNHRM Kitchen Manager has had to start purchasing fake eggs (yuck!). Your continued prayers to stem inflation, especially inflation that affects the costs of essentials like food, would have a positive impact on peoples' ability to stay self sufficient as well as our ability to deliver meals at reasonable prices.

If you feel the Spirit tugging, we are especially interested in finding one or more women to volunteer at the new Hope House for Women which was opened by the Rescue Mission across town to serve homeless women. The two things they need are for a woman to help with the nighttime check-in process from 7:15 to around 9pm, or a woman to help with cleaning chores for a couple hours on a weekday morning. Days and frequency of both roles are somewhat flexible. Contact Eric Wittenberg in person or via phone (603-471-0660) if you are interested.

Bill Paige, Community Chaplain Service

Bill has been with the Community Chaplain Service for thirty-eight years. He and his wife Karen were with us in person on May 19, 2024. As Bill puts it, his ministry is serving those who are on the edge of eternity. Bill holds worship services and visits with those who express a spiritual interest at the Veteran's Home in Tilton, the Epsom Manor Nursing Center in Epsom, and the Merrimack County Nursing Home and the Garish Manor Nursing Home, both in Boscawen. Pray for continued open hearts willing to hear the gospel.

Sandy Misshula and Betty Barry, NH State Prison for Women, Concord, NH

For many years, Bedford Road has provided prayer support and funds for expenses for ministry to the women at the NH Correctional Facility for Women (NHCFW). Sandy and Betty have been leading a women's Bible study for several years. It is a time of reading, praying, studying and laughter. They have three regular attenders, all believers who regularly share prayer requests with us, being thrilled that we are praying for them. Please pray for these three ladies' weekly requests. Pray for Sandy and Betty to be effective in sharing God's truth and love. And pray for the prison chaplain, Caroline Brown who carries both ministry and administration responsibilities.

Global Missions

Bedford Road provides financial support to four families ministering the gospel around the world. Our missions team corresponds with the missionaries, provides regular updates to the church, and organizes opportunities for connection with and ministry to the missionaries. The team consists of Ray and Brenda Brown, Ryan Desmarais, Lucy Strawbridge, Jim Nocella, and Edna Ivory.

Birch and Connie Champeon, Translation Enablers (Unfolding Word)

Unfolding Word supports church-centric Bible translation throughout the world by providing the open-source computer tools along with linguistic and technical support. This enables churches in bilingual areas to produce Bible translations and resources that allow the gospel to be preached in minority languages. The Champeons work with teams in Columbia, Eastern Europe, Russia, Chad, the Middle East, and Vietnam.

The Champeons have always traveled a great deal, and they keep us updated on their comings and goings via email. In 2024, the Champeons began transitioning to a new phase of ministry in which they would train translation teams to begin doing more of the support work themselves and relying less on the Champeons being present. This has been a laborious but necessary task and they are meeting with some success, but it will be a long road. As they make this transition, they will continue visiting partner churches as well as field teams. Their continued safety is always a concern as many of the fields they work in are considered high-risk.

Michael Knight, Namibia Evangelical Theological Seminary (SIM)

Michael Knight's work at Namibia Evangelical Theological Seminary (NETS) involves teaching the Scriptures and ministry skills to the young leaders of the Church in the country. This includes a great deal of personal discipleship as well as working to create opportunities for ministry, such as short term missions trips. Having served in Namibia for more than a decade now, Michael Knight has taken on the additional role of being the SIM Country Director for Namibia. *Pray for Michael as he continues to help equip the church and raising up godly Christian leaders among the youth generation.*

Greg and Asa Swenson, Japan (WorldVenture)

Greg and Asa have established a house church, "House of Grace" in Kokubunji, a suburb of Tokyo. Their ministry is very outward focused. They have several outreach ministries to develop relationships with both believers and non-believers. One is "Bible Café", their regular worship service held on Sunday afternoons. There are two separate outreach ministries using the Alpha course material. And an English Bible study is held weekly for both seekers and believers. They have also gotten more involved in both their neighborhood and city events as a church. They provided relief services recently on the Noto peninsula, removing debris from a Buddhist temple and home, the aftermath of a 7.5M earthquake that occurred on New Year's Day. Greg and Asa's work is encouraged by their ties with a national

church and other Christian ministries. *Pray that the Lord would nurture the relationships they have built to the point of bearing fruit.*

Ralph & Sandra Thompson, Global Muslim Initiatives (WorldVenture)

Ralph continues in his role of developing best practices for World Venture (WV) missionaries so they are more effective in reaching out and developing relationships with those in Islamic cultures where they serve. Ralph also visits local churches and participates in mission conferences to encourage outreach to Muslims in their local communities. Sandra meanwhile, has a part time role as a mentor to WV mission candidates that are preparing for service in Islamic cultures. Both have experience with the Muslim culture after years of service in Mombasa, Kenya. *Please continue to pray for Sandra as she faces a number of health issues. Also, pray for their effectiveness in mentoring Islamic missionary appointees and developing best practices that can be used by those on the field.*

Jason and Mandy Post, Galway, Ireland (WorldVenture)

By God's grace, Galway City Church (GCC), which was planted about 20 years ago, has matured to a point where they need to find a permanent site and call an Irish pastor. And this church plant has birthed another 8 miles away called Oranmore Community Church. While Jason and Mandy continue their work there, their ministry has been evolving into other directions. Jason has been teaching at The Opened Bible Academy (online) in Trim, Ireland. Mandy writes and speak for Thrive, a ministry of refreshment and encouragement geared toward women in global ministry. And Jason and Mandy are part of World Venture's regional team helping to oversee fellow global workers in Europe. *Please pray for success in launching Galway City Church and wisdom as they serve in these new roles.*

Operation Christmas Child

In October 2023, we participated in Operation Christmas Child (OCC), a ministry of Samaritan's Purse. The mission of Operation Christmas Child is to share God's love in a tangible way with children in need around the world. Through this project, Samaritan's Purse partners with the local church worldwide to share the gospel. This is accomplished by filling shoeboxes with toys and practical items which are then distributed to over 100 countries in the world. Last year, from our packing party, children's church ministry and others, we packed 151 boxes. Thank you.

Changes in Mission Support

For some time, the elders and others have been prayerfully considering how current missionaries fit with the ministry philosophy and approach of our congregation. The elders are presenting two changes to our support for global missions.

First, we believe that our time supporting the ministry of Ralph and Sandra Thompson is drawing to a close. Since returning to the United States, Ralph has taken on a role with WorldVenture which may be vital to the overall work of the missions board but has continued to be a bit vague in its scope. We will step down our support of the Thompsons over the course of 2025. They will receive 100% of their promised support in Quarter 1, 75% in Quarter 2, 50% in Quarter 3, and 25% in Quarter 4. We will end their financial support in 2026. This will allow them to raise support to replace ours over the course of the year.

Second, we will begin supporting the ministry of **Little Neighbors, headed by Brian and Jackie McCobb**. This ministry is a national movement in Paraguay that promotes local church-based family care for orphans and foster children churches. The McCobbs presented Little Neighbors to us on August 4, 2024, and many of the families in the congregation felt impressed to help them in their work. We will support them at \$5,000 per year, beginning in Quarter 1 2025.

Given the substantial support levels, we already have in place for existing missionaries, these are the only two changes being made to the missions budget.

Various Ministries

Prayer Ministry

Our prayer ministry is now up and running. **Therese Wyman** is leading the group, and they are meeting weekly to pray for the people and ministries of the congregation. **Karen Shaw** will be taking over emailing the prayer lists and updates out to the congregation. A room formerly used for storage to the left of the stage has been remodeled for use as our prayer room, and we look forward to integrating prayer for one another in our worship.

Flowers and Gifts

With the help of several other ladies, **Betty Barry** has supported the congregation's service to one another by coordinating the delivery of flowers, gifts and cards to those in need. This is a quiet ministry that often goes unnoticed but communicates our connection to one another. There were many needs met by this team during the year.

Security Team

We have assembled a team that will be handling the safety and security of the facility. **Jim Nocella** has accepted the role of security director. We updated all of the keys in the building to ensure we had records of the key holders.

Men's Ministry

This year, we had three men's breakfasts at Bedford Road, and we participated in several hosted by Bethany Chapel in Manchester, New Hampshire. **Mike Trask** is leading the men's ministry. This year, we are focused on developing a few activities for the men to participate in, and we will be looking at how to maximize involvement in facilities projects and Biblical fellowship.

Ladies' Ministry

In 2023–2024, the ladies' ministry met on the third Saturday of the month from September until March to discuss the Attributes of God. This year, the ladies are discussing the subject of Idolatry. **Loni Bragdon** is taking a break from leading the ladies' ministry team to care for her aging father, but the remaining members of the team (Heather Biron, June Porbunderwala, Linda Buck, and Janet Wittenberg) continue to minister to the women of the congregation.

Facilities Updates

As previously mentioned, there were several changes to the facility in 2024. The nursery was relocated to the former conference room, expanding the usable space as the ministry had to accommodate an influx of little ones. The storage in the building was reorganized substantially, with a lot of older stuff getting thrown away. Decoration and sound storage was consolidated downstairs to make room for the prayer room. The youth room was relocated with some minor updates, and the former youth room was converted into a conference room, complete with the extensive library on loan from Ray Pouliot. The building was re-keyed, and the rear fire exit was updated to comply with fire code.

The biggest change was our street sign, which was finally updated just in time for Resurrection Sunday, after a long delay. We are still waiting for the additional rider panel that will allow us to change short messages about things like special events. This is still in the process of planning and construction. The sign was completed within the budget expectations and looks great (even if the print on the bottom corners is a bit small).



LOOKING FORWARD

Our Long-Term Facility Plan

We have occupied our current building continuously for forty-six years. Over that time, the building has been expanded with an education wing (1985) and updated in various ways. It has been a vital tool to the church's ministry. We plan to continue to minister in Merrimack and as much as we might want to look back over the past fifty years with nostalgia, we also need to look forward and prepare for the future of our congregation.

This year, we are confronted with some hard realities about our facility. There are some major updates that need to be done which exceed our normal budgeting. We knew this was coming, and the elders have been very careful to steward your offerings and donations over the past ten years or so to build up our cash reserve. Still, the cost of the work will exceed what we have saved, and we do not believe it is wise to expend too much of our reserve at one time. These updates come with a hefty price tag.

How do we approach this? That was the question the elders have been praying over for the last couple of years. We have concluded that the best approach is to divide the updates into several phases, which we are presenting to the congregation here. This phased plan in place would allow us to begin work in Phase 1 in 2025 (with the congregation's affirmation) and continue our work as resources are available, with one caveat. Our cash reserves should not dip below \$200,000 at any point of the project.

We have adequate cash reserves to begin Phase 1 in 2025. *To replenish the reserves and fund subsequent phases, the congregation will be asked to make annual pledges toward the work.* At the upcoming annual Vision & Report on November 17, pledge cards will be available.

We are asking members to prayerfully consider a significant pledge to Phase 1, above and beyond our regular giving. After deciding on what the Lord would have you to do, you can drop the pledge card in the offering box at the back of the sanctuary. We will keep a summary of the pledge totals, but any donor information will be kept confidential. Adding your name to the card is optional. We will renew our pledges every year. After the completion of a phase, we will not begin work on the next phase until we have adequate reserves and pledges to fund it properly.

Phase 1: Accessibility and the Sanctuary

The first construction we will be doing is the most practical. It is built around the addition of a vertical lift to replace the chair lift. After consulting with Garaventa Lift, we have concluded the best approach is a Genesis Shaftway, placed more or less where the current coffee room is, to the right of the main sanctuary doors. The lift requires a relatively small footprint, but it would take up most of the room. It would be a passthrough lift, meaning people who needed the lift would enter from the hallway downstairs (by the current nursery, across from the bathrooms) and exit behind where the sound booth is now. The rest of the current coffee room would be converted to much needed storage. This will require expanding the nursery on the lower level, but this would be a relatively minor update.

Reconfiguring these things outside of the sanctuary may require some changes inside. The current sound booth could be replaced with a smaller, more efficient design. This in turn might require moving the entry doors to either side of the booth and removing the “crow’s nest” above the central door. Again, these are conditional changes, and we won’t know whether or if they could be done until we work with the contractor.

One update that will be made, without substantial cost, is updating the stage by removing the two side cutouts that used to house the piano and organ. The rear platform would be expanded a bit, and the entire stage would be re-wired properly. This would include putting the subwoofer back under the stage, rebuilding the stairs correctly, and creating a proper system on stage for the management of wiring and instruments. We will also look at replacing our current baptistry with one that would allow the pastor to step *behind* a narrower tank. This would be more energy efficient as well, since we would be heating less than half the water. These updates were originally in the plans for the 2013 update of the stage, but our funds were severely limited at that time and we chose not to them at the time.

One other possible renovation is worth mentioning, because it has been brought up many times by members. This is the addition of a bathroom, basically where the cry room is now. This would be a substantial project and would require a lot of pieces to be in place for it to happen, but we will *explore it* as part of this phase. We have included an estimated amount, but it is hard to know whether it is feasible. One other update to be made is the replacement of the fire alarm panel, as it is getting harder to get parts to repair it.

The bulk of this work would be completed by contractors and not volunteers. We would engage the services of a general contractor to oversee the project and receive a detailed cost estimate before proceeding. We anticipate the costs of these updates to be around **\$100,000**. The lift will cost \$50,000, with an additional \$25,000 or so to build properly

reinforced shaft walls for the unit. It takes approximately 6 months to manufacture and ship the lift. The sanctuary and nursery updates should cost around \$15,000 and the bathroom will cost approximately \$10,000 but this is a rough estimate.

Phase 2: External Updates

We have become conscious of the fact that we need to have a full site plan done of our property. This alone is quite an undertaking, as it can take six months to a year just to get a site planner working on it. We would engage a site planner while Phase 1 is going on and get a plan in place for Phase 2. The projects that we are looking at for Phase 2 include the following.

The parking lot needs to be replaced. This is more than a substantial project. It would be ideal to pave the overflow lot and have it properly curbed and landscaped.

In addition, over the years our property has become encroached with trees and bushes that have taken up quite a bit of the edges. We would engage brush-clearing company to remove all of this, increasing our visibility and the neatness of the property.

As part of setting up a proper parking lot and exterior space, we would install a modest playground facility with proper, code-compliant safety measures including cushioning and fencing.

It is difficult to estimate the costs of this phase until we have a site plan in place, but it undoubtedly will be the most expensive of the phases. We estimate the parking lot will cost \$150,000–\$175,000. The playground and brush clearing will add another \$25,000–\$40,000. This brings the total cost of this phase to around **\$200,000**. Once begun, it would be completed in sub-phases over the course of at least two years.

Phase 3: Space Conversion

The key component of this phase would be repurposing interior spaces. The first would be to build a commercial grade kitchen for use for fellowships and functions. Our current kitchen is not properly vented nor does it have proper fire suppression systems for cooking. We propose constructing this kitchen as part of a repurposing of the downstairs area and education wing. The kitchen would be built on a slab adjoining the building, with all the appropriate firewalls and systems in place to ensure safety. This expansion would also include storage space for tables, chairs, and decorations for the new fellowship hall.

The education wing would have all its internal walls removed and it would be converted to a new fellowship hall/function room. This would allow us to secure it from the rest of the building, so it could be used for functions by others in the community. In the past, we have turned down these requests because we did not want to give access to the building to too many external groups. The current fellowship hall and kitchen would be converted to ministry space. This would include a children's church room and multi-purpose youth/group room. It would also include offices for the expanding ministries.

To accommodate expanded ministry space, we would move most long term storage to a barn elsewhere on the property. This would store our outdoor equipment (mowers, grills, tents, etc.) but also seasonal items that are currently stored in the building.

The current roof is showing signs of age, and while it has not yet failed, we anticipate that it has less than ten years of life left. Once these expansions are made, the roofs of all our buildings would be replaced. Given the surface area of the building, we believe the work requires engaging a contractor who specifically works in such large roofs.

This phase is also difficult to project, but the construction of a commercial kitchen is not inexpensive. This phase will probably cost around **\$300,000**, but it could cost significantly more depending on materials and the extent of work that will be required.

From the Teaching Pastor

It has been my privilege to serve as the teaching pastor of our congregation for twenty years now. Every year, I sit down to write this document, and every year I ask myself what I could possibly say that we haven't said before. The best thing I can say this year is a giant thank you to the people who have stepped in and helped us set up a far more effective approach to ministry that has really opened some doors of possibility for me. Here are just a few.

First, the elders of our congregation are a constant encouragement to me. When I am struggling with something, they always offer sound, biblical, practical advice. **Ray Pouliot** and **Doc Delisi** bring years of leadership experience, both as pastors and as church members. **Jim MacDuff** is a welcome addition, taking on many challenges and always encouraging us in prayer. And I look forward to serving alongside **Sean Donahue** as he joins us this year.

Annual Vision and Report 2025

There are dozens of volunteers serving in multiple ministries around the congregation and listing them would inevitably result in missing some. Suffice to say it is truly amazing to see so many people involved. Let me mention just a few! As Family Ministry Lead, **Sheila MacDuff** has prioritized the spiritual growth of our children, challenging the teams to do the same. **Janet Wittenberg** brings professionalism and class to every role she takes up, and she is wise enough not to commit to things she does not have time for. Over her years as treasurer, she has done nothing but improve the role, and her sense of responsibility for the role is unmatched. **Bob Bragdon** is our Swiss army knife, doing half a dozen jobs around the place all the time. **Heather Biron** has provided behind the scenes support for so many ministries and now is stepping into the administration role.

Then there are our new friends, whose joy at finding Bedford Road give me such joy. My brother **John Ginsberg**, who brings a unique perspective to everything but always speaks encouragement. **Jeff and Jess Mostrom**, who I have gotten to know mostly over texts messages about guitars, church experiences, and fantasy novels. **Jovan, Thalia, Adrian, Alina, and Alaia Rivera**, who bring smiles and joy to every aspect of their journey.

And of course, there is my wife of twenty-five years, **Nichole**, who has not had the greatest couple of years health-wise and yet is simultaneously strong and sweet somehow. If she's not singing, she has a baby in her arms or is having a conversation with someone, trying to encourage them. She never really planned on being "the pastor's wife," and yet I think she does it better than most.

For someone who is not really a people person, I seem to have developed a lot of deep and meaningful relationships with a wide variety of people. There are *so many others* but there's only so much room on the page. The only thing we have in common is the gospel and our commitment to Christ's Church, and that is all we need, really.

You may have noticed a theme in this Vision & Report—refocusing on priorities. Our congregation has experienced a season of tremendous growth, and it has come with challenges. Those challenges have led to some hard conversations, and those have led to some realizations. We have a simple vision—**creating** environments where people **encounter** Jesus and **journey** together. There are three verbs in that statement, and they are the three steps of our process. Refocusing on the simplicity of this is a necessary move for us. Everything we do, whether at the worship gathering, small group, or one-on-one level needs to be focused on moving ourselves and others along these stages of growth. We are called to this extraordinary thing—this chosen family—that is the Church. Let's keep our focus on Christ and seeing people encounter Him, journey with us, and then create environments where others do the same!

Bedford Road Baptist Church
Budget vs. Actuals Financial Report
Annual Meeting November 17, 2024

| Category description | 2024 | | | | 2025 | |
|--|--------------------|--------------------|---------------------|----------------------|---------------------|----------------------|
| | Budget | Actual Sep 30 | Projected | Over/Short | Budget | Change |
| Facilities / Maintenance | | | | | | |
| Building fund base / Escrow | 25,000.00 | 0.00 | 0.00 | \$25,000.00 | \$20,000.00 | (\$5,000.00) |
| Buildings & Grounds General | | | | | | |
| General Maintenance | 5,000.00 | 4,456.00 | 5,907.62 | (\$907.62) | \$10,000.00 | \$5,000.00 |
| Out of Budget Expense | 0.00 | 13,108.50 | 13,108.50 | (\$13,108.50) | | |
| Total Buildings & Grounds General | \$5,000.00 | \$17,564.50 | \$ 19,016.12 | (\$14,016.12) | \$10,000.00 | \$5,000.00 |
| Custodial & Kitchen | 500.00 | 407.42 | 407.42 | \$92.58 | 500.00 | \$0.00 |
| New Facilities Projects | | | | | | |
| Exterior Sign - 2024 | 3,000.00 | 2,750.00 | 2,750.00 | \$250.00 | | |
| Fire Alarm System | 3,000.00 | 2,214.90 | 2,214.90 | \$785.10 | | |
| Sanctuary Lighting | 2,700.00 | 0.00 | 0.00 | \$2,700.00 | | |
| Youth Room Renovation | 2,500.00 | 1,501.82 | 1,534.69 | \$965.31 | | |
| Total New Facilities Projects | \$11,200.00 | \$6,466.72 | \$ 6,499.59 | \$4,700.41 | | |
| Parsonage | 1,500.00 | 387.00 | 387.00 | \$1,113.00 | 2,500.00 | \$1,000.00 |
| Snow Removal | 2,500.00 | 1,650.00 | 1,650.00 | \$850.00 | 2,000.00 | (\$500.00) |
| Utilities | | | | | | |
| Electric | 5,000.00 | 4,025.12 | 4,896.38 | \$103.62 | 5,000.00 | \$0.00 |
| Heating fuel | 11,000.00 | 7,601.76 | 9,401.76 | \$1,598.24 | 10,000.00 | (\$1,000.00) |
| Internet/Telephone | 1,600.00 | 1,157.20 | 1,526.28 | \$73.72 | 1,750.00 | \$150.00 |
| Sewer/Water | 1,400.00 | 1,095.85 | 1,277.54 | \$122.46 | 1,500.00 | \$100.00 |
| Total Utilities | \$19,000.00 | \$13,879.93 | \$ 17,101.96 | \$1,898.04 | \$18,250.00 | (\$750.00) |
| Total Facilities / Maintenance | \$64,700.00 | \$40,355.57 | \$ 45,062.09 | \$19,637.91 | \$53,250.00 | (\$11,450.00) |
| Staff Payroll Expenses | | | | | | |
| Taxes | 0.00 | 0.00 | 96.39 | (\$96.39) | 4,940.00 | \$4,940.00 |
| Wages | 0.00 | 0.00 | 1,260.00 | (\$1,260.00) | | |
| Care Minister (6 months) | | | | | 8,000.00 | \$8,000.00 |
| Church Administrator | 0.00 | 0.00 | 2,712.78 | (\$2,712.78) | 24,000.00 | \$24,000.00 |
| Janitorial Services | 23,000.00 | 17,249.94 | 22,999.92 | \$0.08 | 21,600.00 | (\$1,400.00) |
| Total Wages | \$23,000.00 | \$17,249.94 | \$ 26,972.70 | (\$3,972.70) | \$53,600.00 | \$30,600.00 |
| Total Payroll Expenses | \$23,000.00 | \$17,249.94 | \$ 27,069.09 | (\$4,069.09) | \$58,540.00 | \$35,540.00 |
| Pastoral Expenses | | | | | | |
| Pastoral Compensation | | | | | | |
| Disability Insurance | 2,000.00 | 1,979.76 | 1,979.76 | \$20.24 | 2,000.00 | \$0.00 |
| Housing Allowance | 10,000.00 | 7,499.97 | 9,999.96 | \$0.04 | 10,000.00 | \$0.00 |
| Medical Insurance | 9,000.00 | 6,750.00 | 9,000.00 | \$0.00 | 9,000.00 | \$0.00 |
| Salary | 54,000.00 | 40,500.00 | 54,000.00 | \$0.00 | 57,750.00 | \$3,750.00 |
| Total Pastoral Compensation | \$75,000.00 | \$56,729.73 | \$74,979.72 | \$20.28 | \$78,750.00 | \$3,750.00 |
| Pastoral Reimbursements | | | | | | |
| Accountable Reimbursement Plan | 10,000.00 | 7,467.50 | 10,000.00 | \$0.00 | 10,000.00 | \$0.00 |
| Education Reimbursement | 1,500.00 | 1,185.00 | 1,185.00 | \$315.00 | 2,500.00 | \$1,000.00 |
| Medical Reimbursement Plan | 3,500.00 | 1,689.25 | 2,249.25 | \$1,250.75 | 3,500.00 | \$0.00 |
| Total Pastoral Reimbursements | \$15,000.00 | \$10,341.75 | \$13,434.25 | \$1,565.75 | \$16,000.00 | \$1,000.00 |
| SEP IRA | 7,500.00 | 7,500.00 | 7,500.00 | \$0.00 | 8,000.00 | \$500.00 |
| Total Pastoral Expenses | \$97,500.00 | \$74,571.48 | \$95,913.97 | \$1,586.03 | \$102,750.00 | \$5,250.00 |

| Category description | 2024 | | | | 2025 | |
|---|--------------------|--------------------|--------------------|-------------------|--------------------|---------------------|
| | Budget | Actual Sep 30 | Projected | Over/Short | Budget | Change |
| Missions | | | | | | |
| Global Ministry | | | | | | |
| Champeon | 6,500.00 | 4,875.00 | 6,500.00 | \$0.00 | 6,500.00 | \$0.00 |
| Knight | 1,500.00 | 1,125.00 | 1,500.00 | \$0.00 | 1,500.00 | \$0.00 |
| McCobb (Little Neighbors) | | | | | 5,000.00 | \$5,000.00 |
| Post | 6,500.00 | 4,875.00 | 6,500.00 | \$0.00 | 6,500.00 | \$0.00 |
| Swenson | 6,500.00 | 4,875.00 | 6,500.00 | \$0.00 | 6,500.00 | \$0.00 |
| Thompson | 5,000.00 | 3,750.00 | 5,000.00 | \$0.00 | 3,125.00 | (\$1,875.00) |
| Total Global Ministry | \$26,000.00 | \$19,500.00 | \$26,000.00 | \$0.00 | \$29,125.00 | \$3,125.00 |
| Local Outreach | | | | | | |
| Community Chaplain Service | 4,500.00 | 0.00 | 4,500.00 | \$0.00 | 4,500.00 | \$0.00 |
| Operation Christmas Child | 1,000.00 | 156.70 | 48.25 | \$951.75 | 1,000.00 | \$0.00 |
| Outreach - SNHRM | 2,000.00 | 1,949.66 | 3,211.19 | (\$1,211.19) | 4,000.00 | \$2,000.00 |
| Prison Ministry | 750.00 | 510.80 | 510.80 | \$239.20 | 500.00 | (\$250.00) |
| Total Local Outreach | \$8,250.00 | \$2,617.16 | \$8,670.24 | (\$420.24) | \$10,000.00 | \$1,750.00 |
| Missions Expenses | | | | | | |
| Emergency Fund | 1,000.00 | 0.00 | 0.00 | \$1,000.00 | 1,000.00 | \$0.00 |
| Honorarium | 500.00 | 0.00 | 0.00 | \$500.00 | 500.00 | \$0.00 |
| Processing fees | 120.00 | 0.00 | 0.00 | \$120.00 | 0.00 | (\$120.00) |
| Special Projects | 2,000.00 | 900.00 | 900.00 | \$1,100.00 | 1,000.00 | (\$1,000.00) |
| Team Expenses | 300.00 | 79.20 | 79.20 | \$220.80 | 300.00 | \$0.00 |
| Total Missions Expenses | \$3,920.00 | \$979.20 | \$979.20 | \$2,940.80 | \$2,800.00 | (\$1,120.00) |
| Total Missions | \$38,170.00 | \$23,096.36 | \$35,649.44 | \$2,520.56 | \$41,925.00 | \$3,755.00 |
| Worship | | | | | | |
| Choir Music | 300.00 | 555.95 | 555.95 | (\$255.95) | 300.00 | \$0.00 |
| Equipment & Supplies | | | | | | |
| Equipment | 2,000.00 | 601.48 | 601.48 | \$1,398.52 | | |
| Audio Equipment | | | | | 600.00 | \$600.00 |
| Decorations/Settings | | | | | 200.00 | \$200.00 |
| Lord's Table Supplies | | | | | 150.00 | \$150.00 |
| Streaming Equipment | | | | | 300.00 | \$300.00 |
| Video Equipment | | | | | 500.00 | \$500.00 |
| Total Equipment & Supplies | | | | | \$1,750.00 | (\$250.00) |
| Software and Licenses | 1,200.00 | 1,959.19 | 2,217.38 | (\$1,017.38) | | |
| Total Worship | \$3,500.00 | \$3,116.62 | \$3,374.81 | \$125.19 | \$2,050.00 | (\$1,450.00) |
| Family Ministries | | | | | | |
| Children's Church (formerly GBY) | | | | | | |
| Curriculum | 500.00 | 703.91 | 703.91 | (\$203.91) | 350.00 | (\$150.00) |
| Nursery | 700.00 | 36.73 | 36.73 | \$663.27 | 200.00 | (\$500.00) |
| Youth Group | 1,000.00 | 0.00 | 83.70 | \$916.30 | 500.00 | (\$500.00) |
| Total Family Ministries | \$2,700.00 | \$1,056.19 | \$1,139.89 | \$1,560.11 | \$1,250.00 | (\$1,450.00) |
| Care Ministries | | | | | | |
| Elder Supplemental | | | | | 500.00 | \$0.00 |
| Flowers & Gifts | | | | | 750.00 | \$50.00 |
| Prayer ministry | | | | | 100.00 | \$100.00 |
| Total Care Ministries | | | | | \$1,350.00 | \$1,350.00 |

| Category description | 2024 | | | | 2025 | |
|--------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Budget | Actual Sep 30 | Projected | Over/Short | Budget | Change |
| Fellowship | | | | | | |
| Bible Studies | 500.00 | 0.00 | 0.00 | \$500.00 | 500.00 | \$0.00 |
| Elders' Supplemental | 500.00 | 77.78 | 77.78 | \$422.22 | | |
| Flowers & Gifts | 700.00 | 959.64 | 1,216.63 | (\$516.63) | | |
| Meals & Fellowship | 1,000.00 | 714.63 | 814.61 | \$185.39 | 1,000.00 | \$0.00 |
| Men's Ministry | 1,000.00 | 80.85 | 80.85 | \$919.15 | 1,000.00 | \$0.00 |
| Women's Ministry | 500.00 | 417.52 | 436.85 | \$63.15 | 500.00 | \$0.00 |
| Total Fellowship | \$4,200.00 | \$2,250.42 | \$2,626.72 | \$1,573.28 | \$3,000.00 | (\$1,200.00) |
| Operations / Support | | | | | | |
| Advertising | 400.00 | 261.00 | 348.00 | \$52.00 | 100.00 | (\$300.00) |
| Approved out of Budget | 500.00 | 0.00 | 0.00 | \$500.00 | 500.00 | \$0.00 |
| Equipment | 1,000.00 | 0.00 | 0.00 | \$1,000.00 | 2,000.00 | \$1,000.00 |
| Insurance | | | | | | \$0.00 |
| Main Policy (Comprehensive) | 9,000.00 | 10,047.52 | 10,944.76 | (\$1,944.76) | 10,000.00 | \$1,000.00 |
| Workers' Compensation Insurance | 1,200.00 | 1,073.00 | 1,073.00 | \$127.00 | 2,000.00 | \$800.00 |
| Total Insurance | \$10,200.00 | \$11,120.52 | \$12,017.76 | (\$1,817.76) | \$12,000.00 | \$1,800.00 |
| Miscellaneous | 200.00 | 4.69 | 4.69 | \$195.31 | 200.00 | \$0.00 |
| Office Supplies | 1,750.00 | 1,573.06 | 1,982.04 | (\$232.04) | 1,750.00 | \$0.00 |
| Processing fees | 275.00 | 125.70 | 200.70 | \$74.30 | 275.00 | \$0.00 |
| Security team / Safety | 450.00 | 90.93 | 90.93 | \$359.07 | | |
| Background Checks | | | | | 150.00 | \$150.00 |
| First Aid/CPR/AED Training | | | | | 850.00 | \$850.00 |
| Other Training | | | | | 150.00 | \$150.00 |
| Supplies | | | | | 250.00 | \$250.00 |
| Total Security team / Safety | | | | | \$1,400.00 | \$950.00 |
| Software & Licenses | | | | | | |
| CCLI/Songselect | | | | | 300.00 | \$300.00 |
| Google Drive | | | | | 60.00 | \$60.00 |
| Microsoft 365 | | | | | 180.00 | \$180.00 |
| Planning Center | | | | | 790.00 | \$790.00 |
| ProPresenter | | | | | 190.00 | \$190.00 |
| Quickbooks | | | | | 350.00 | \$350.00 |
| Website | | | | | 325.00 | \$325.00 |
| Zoom Business | | | | | 225.00 | \$225.00 |
| Total Software & Licenses | | | | | \$2,420.00 | \$1,220.00 |
| Total Operations / Support | \$14,775.00 | \$13,175.90 | \$14,644.12 | \$130.88 | \$20,645.00 | \$5,870.00 |
| Total Expenditures | \$248,545.00 | \$174,872.48 | \$225,480.13 | \$23,064.87 | \$284,760.00 | \$36,215.00 |

Bedford Road Baptist Church

Statement of Financial Position

As of September 30, 2024

| | TOTAL |
|-------------------------------------|---------------------|
| ASSETS | |
| Current Assets | |
| Bank Accounts | |
| Stripe online | 635.10 |
| TD Bank Checking | 107,010.14 |
| TD Bank Money Market | 206,614.61 |
| TD Bank Neighbors Fund | 8,966.92 |
| Total Bank Accounts | \$323,226.77 |
| Total Current Assets | \$323,226.77 |
| TOTAL ASSETS | \$323,226.77 |
| LIABILITIES AND EQUITY | |
| Liabilities | |
| Total Liabilities | |
| Equity | |
| Opening Balance Equity | 52,647.01 |
| Unrestricted Net Assets | 240,326.38 |
| Net Revenue | 30,253.38 |
| Total Equity | \$323,226.77 |
| TOTAL LIABILITIES AND EQUITY | \$323,226.77 |

November 17 Meeting Agenda

As always, you will have two (2) weeks to review this document and ask the elders any questions you might have so we can meet to affirm it for 2025, understanding a final financial report will be issued by January 31, 2025.

1. Opening Erik DiVietro
 - a. Call to Order
 - b. Call for a Quorum
 - c. Opening Prayer
2. Affirmation of Officers Erik DiVietro
3. Eldership Changes Ray Pouliot
 - a. Recognition of Nate “Doc” Delisi’s service
 - b. Affirmation of Sean Donahue
4. Covenant Affirmations Erik DiVietro
 - a. Members’ Covenant
 - b. Elders’ Covenant
5. Motion to Fund Repair of Boiler (added 10/30).....Bob Bragdon
6. Discussion of Changes to Pastoral Compensation Jim MacDuff
7. Financial ReportJanet Wittenberg
8. Mission Changes Erik DiVietro
9. Presentation of Long-Term Facility Plan and Pledge Cards Erik DiVietro
10. Closing Prayer Sean Donahue

Covenant Membership Reaffirmation

Physical copies of the Membership Reaffirmation are available in the back of the sanctuary. You can also reaffirm using the online form.

Recommendation to Fund Repair of Boiler (added 10/30)

The elders recommend reallocation of \$15,500 in the 2024 budget for the replacement of the failed boiler, both expansion tanks (one for each boiler), and the necessary peripheral plumbing. With projected income for 2024 estimated at \$240,000 and projected expenses of \$225,000 (before transfer of building fund escrow), we have sufficient funds to cover the project.