



ABC

Atascadero
Bible Church

annual report 2010



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Pastor's Report

Tom Ferrell, Senior Pastor

To be honest, 2010 was a difficult year in many ways for ABC. Losing Rich Fisher to cancer so suddenly, after working together for 20 years, took an emotional toll on the entire body of ABC. The economic struggles of many of our people also made it a challenging year. I have felt like our roots are going deeper during this dry season so that the quality of our fruit might improve.

Let me begin with the highlights:

Kyle Zimmerman joined our staff at the end of summer as the director of Children's Ministry, allowing Jay to move into Rich's position. Kyle is a young man who just graduated from Biola with a wealth of great experience and we are excited to see him grow into this very important position.

One of the most exciting reports I have is the growth of our Fusion ministry to college age people. This area of ministry has historically been very difficult for us, but I am happy to report that under the leadership of Adam and Mike, along with our intern Zack Talbert, this ministry has really gained some traction. Additionally, our student ministries to Jr. High and High School age young people continue to be a highlight for our church. I am thrilled to be a part of a church that is having such a huge impact in student's lives.

In the midst of the most challenging year we have had financially as a church, we provided an opportunity for 500 of our people to attend Financial Peace University. This was an investment in the lives of our people to help them get a handle on their finances. I felt as if God was saying to me, "help your people!" I believe this was the best help that we could give. We have to teach our people that "debt-free" living is God's plan for us all. We had over 300 people actually graduate and we retired over 1.5 million dollars of debt in 3 months during the class time alone.

Our church continues to give to those who are in need, giving nearly \$75,000 to meet the immediate needs of our people who are hurting. Add to that, we invested nearly \$9,400 of unbudgeted funds into the lives of our people for scholarships and childcare so they could attend FPU. We have also assisted in the care of Lynette Fisher in some very tangible ways.

In previous years our income has either matched or exceeded our expenses. That was not the case this year as we experienced an \$86,000 deficit. Fortunately, we had some reserves from previous years that we were able to draw on. We continue to attempt to reduce our expenditures in an effort to "do more with less." We have already cut as deeply as we can from our operational budget, so now we are cutting in the area of personnel. We are not replacing vacated staff positions, we have cut some of our employee benefits and this is our 3rd year of no salary increases. We are hoping not to have to reduce any personnel, but it may be necessary in the future if we do not see an improvement in our giving.

In addition to a decline in giving, we have also seen a small decrease in our weekly average attendance of 34 people. We averaged 1348 per week in 2010 as compared to 1382 in 2009.

Our missions engagement continues at a very high level with our partnerships around the world. I personally spent four weeks in India this past year helping to fuel a church planting movement to plant 100,000 churches in Northern India.

November of 2010 marked my 26th year here at ABC. I want to thank all of you for your continuing love and support. I am thrilled to be part of such a vital work of God, and to see what the future holds for all of us.

Pastor Tom

Average AM Attendance	1348
Average Jr. High Sunday School	69
Average Children	320
Active Members	747
New Members	36
Baptisms	62
Baby Dedications	12

Pastor's Report

Ron Smith, Missions/Connections Pastor

Let me begin by simply thanking you for your passionate involvement this past year locally and globally with ABC and in particular, my areas of ministry. It's exciting to see lives being transformed though 2010 was a blur for the Smiths! Half my time was spent establishing EmpartUSA and the other half was spent with the areas of Missions and Connections. John Davis provided able leadership for the Caring Ministry and ministered to MANY with Benevolence needs. ABC took a giant step forward here - thank you John!

Connections

- 4 Newcomers Luncheons were provided, giving opportunity for newcomers and ABC staff to meet each other over a delicious meal.
- 9 Membership Classes were held with a great team leading them - Ken Brown, Jeff Cannon, Ron Smith, and Ben Tomasini.
- 4 Connections classes were offered with a total of 43 taking the class. 18 of those 43 are presently in Community Groups (42%).
- We have been blessed with great Connections leadership to lead the teams - thanks for your servant leadership! Ushers for all 4 services - Pat Johnstone, Dan Geivet, Greeters - Ron Johnson, Nacho Molinar, Welcome Bags outreach to First Time Guests - Julie Dempster, Connections – Fazio's, Layton's, Smith's, Nolls.

Global Outreach Ministry

Community Groups are adopting missionaries and are supporting them through prayer, giving, going, and encouraging their work around the world.

Monthly support of Missionaries was \$19,025.

Missionaries supported:

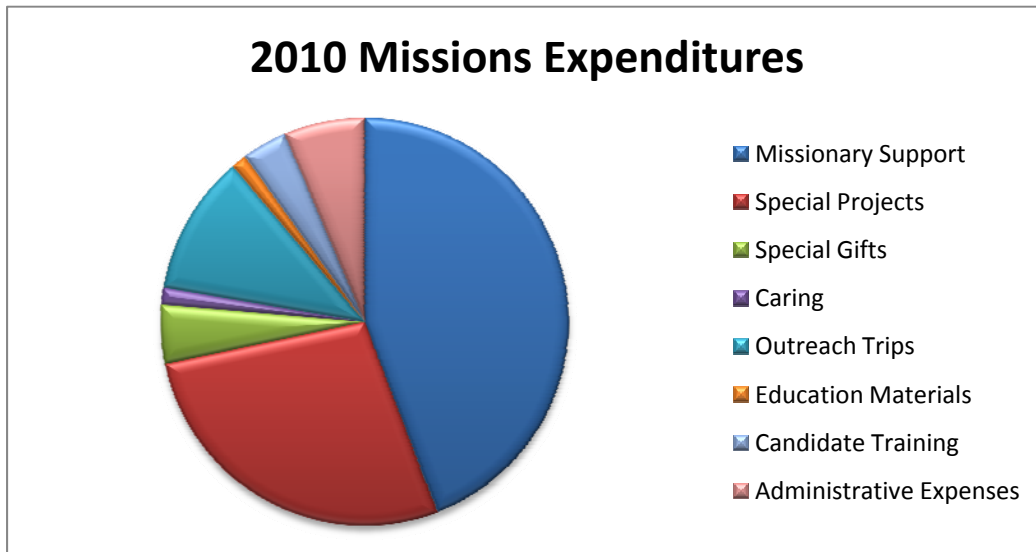
Jeff & Christine Atherstone – Uganda, Roger & Barbara Clark – Lesotho, Brian & Jill Dagen – Czech Republic, Bob & Susan Engel – Los Angeles, Steve & Eida Irwin – Latin America, Darrel & Joan Janzen – SLO County, Mitch & Shari Janzen – SLO County, David & Leanne Jimenez – Santa Maria, Boris & Senka Kacarevic – Serbia, Wayne & Kathy Lidbeck – Central Coast, Gavi & Elena Moldovan – Romania, Natalie & JC Navarro – San Diego, Dan & Debby Owens – World, Nelu & Dorina Sofrac – Romania/Turkey, Roy & Dorothy Smith – World, Dan & Amalia Vallotton/Oscar Ortez – Mexico, ECHO – Atascadero, Tree of Life – Atascadero, Indonesia Church Planters – Indonesia, Empart USA – Northern India

Faith Promise Giving –

2010 actual missions' faith promise dollars received (including ABC's "tithe") was \$362,601 for local and worldwide missions. (We received \$392,806 in 2009.)

- **Empart USA** – Support to help with USA office start up
- **Pre-Owned Vehicles for Missionaries** – the Kacarevic's, the Dagen's, and the Clark's all were able to purchase pre-owned vehicles to assist in their ministries
- **Candidate Training** – Abel & Sara Miller were able to attend New Tribes Mission Missionary training

- **Scholarships for Community Group Leaders** – Scholarships were given to CG leaders to participate in outreach opportunities.



Global Outreach Team Members in 2010:

John Claud, Roy & Dorothy Smith, Sara Summers, Jeff Zippi, Bob Williams, Julie Dempster, Michael Cava, Bruce & Brenda Pires, Perry Knorr, Brad & Kami Reasor, Mike Neiggemann, Tim Harness, Scott & Camille Huerta, Roger Wightman, Charlie Ferrell, Ron & Dorie Smith

Ron Smith

Adult & Family Ministries Report

Jay Ables, Adult & Family Ministries Pastor

My feet hurt! You're probably wondering why I would start out a report talking about my aching feet. If you're a really caring-type of person, you may also be concerned as to why my feet are hurting! Either way, I can explain: My feet hurt because of the big shoes they have had to fill!

When 2010 began, I was serving as the Children & Family Pastor, working with kids, parents and a lot of faithful volunteers. Rich was faithfully serving as the Adult Ministries Pastor overseeing, among several other things, Community Groups and Men's Ministry. Then Rich went to be home with the Lord and this world changed for a lot of us. For me, in addition to losing a friend and colleague, my world changed when I moved to Adult Ministry. Hence the sore feet from the big shoes to fill.

Most of 2010 was spent in a huge learning curve. Even today I continue to learn more about this area of ministry to adults and families. Adult and Family Ministry encompasses Community Groups, Men's Ministry, Adult Bible Studies/Modules, Marriage, and Pre-marital studies and programs.

We currently have almost 800 people meeting regularly in 60 community groups! We also have two regular Bible studies for men that meet on Wednesday morning. We have 8 trained mentor couples meeting with couples on a regular basis and we had two 2-B-1 (Two Becoming One, our premarital program) groups completed in 2010. Two adult studies continued to meet on Sunday mornings and we also had some stage-of-life modules. In addition to these "formal" groups and studies, we have countless informal groups and individuals meeting for study, accountability, fellowship, and life transformation!

We had some great programs/activities during 2010 as well. We had a Valentine's Day banquet with over 120 people gathering for a great meal, fellowship, fun, and a musical concert. The men enjoyed several breakfasts throughout the year during which they were fed great food and encouraged in the Word.

One of our largest ministry activities – overseen by Rich – was Financial Peace University. We had almost 500 people participate in a 13-week study, held on Sunday evenings, related to managing our personal finances in a God-honoring manner. Many of our families were blessed by this study and those participating reduced their collective debt by \$1.5 million just during the 13-week class! We continue to hear stories of people being released from the bondage of debt and accounts of freedom and blessing as a result of applying the biblical principles taught in FPU.

We kicked-off Community Groups in September with a renewed emphasis on outreach. Along with our Missions team, we worked to connect Community Groups in local, regional, and global (GLOCAL) outreach. Many of our groups jumped right in and have really gotten involved in serving in and around our community! One of our largest group efforts involved supplying and packing items for 300 gift boxes in early December. These boxes were then sent to World Impact in Los Angeles where they were distributed to families who attend the church plants that were started by World Impact in the inner-city of Los Angeles. It was so much fun to work with all the groups as they spent time enjoying one another while packing all of the boxes!

As I get more comfortable in these shoes, I look forward to 2011 and continued growth in ministering to the adults and families of Atascadero Bible Church!

Jay Ables

Worship / Music Report

Bryan Baldwin, Music & Worship Pastor

2010 was another exciting year here at ABC. Here are some of the highlights from the Music/Worship Ministry:

- Our worship teams continued to grow as we added vocalists and instrumentalists to each team.
- Brad Smith continues to do a great job as Downtown Video worship leader.
- The Daybreak service continues to grow and our tech teams and musicians have grown with it. We have added new sound techs and Mediashout techs which allows us to have a rotating schedule for them. John Miller continues to help with the worship leading.
- Our Tech Team continues to do a great job of keeping up with the many services and needs of the ministry. Scott Bermingham is our Tech Director. He oversees the entire tech ministry and is responsible for all of the Worship Center services. Joey Halderman is the Youth Ministry Tech Director and is responsible for the Highlife and Junior Highlife tech needs. We were able to upgrade our sound system in the Worship Center with personal monitors, allowing the musicians to hear themselves more clearly without increasing the volume on the stage. This allows for a clearer sound in the congregation.
- Our Easter services this year was titled “The Walk” and included video, music, and message elements. It was a reminder to us that no matter our circumstances, we have fellowship with a risen Savior whose Spirit is alive in us.
- In October we had an Evening of Worship featuring our vocal ensemble Lifesong, as well as Narrow Road, and a few friends. It was a wonderful time of worship and music.
- We celebrated the Christmas season this year with different styles of music on each Sunday leading up to Christmas. The first Sunday featured Narrow Road and some country Christmas music. The Second Sunday featured a 100 voice choir as they sang some traditional carols and powerful Christmas worship songs. Our Christmas Sunday presentation was called “The Link” featuring the Downtown Worship Band, and Lifesong. Through music and the message we were reminded that Jesus is the link between God and man.

Thank you Choir, Worship Team, Band and Orchestra, Sound/Video/MediaShout Techs and everyone else who have worked so hard this past year. Your hearts of worship and service to the Lord are a blessing and I look forward to many more years to come.

Bryan Baldwin

Sr. High Ministry Report

Adam Weatherby, Student Ministries Pastor

OVERVIEW

Our Highlife ministry continued to reach out to young people in our community during this past year. With the introduction of Project 805 in 2010, we were able to give students local opportunities to serve. This 4 day local mission project developed key partnerships with many organizations and individuals in the community. Another new thing for 2010 was our Fresno missions outreach for 9th and 10th grade students with World Impact. So, our mission's experience for students now looks like this...

7th – 8th grade – Santa Maria New Love Project and Project 805

9th – 10th – Fresno and Project 805

11th – 12th – LA and Project 805

12th grade students only – Costa Rica

We also started a ministry called "Remedy" that reaches out to hurting teens. It currently meets on Tuesday nights. Our Awaken Conference for 2010 was the biggest yet and integrated the whole church on Sunday morning this year so that the entire church body was able to experience a little of what our Jr. High and High School students get to participate in.

Most of all, we saw the continued hand of God upon our ministry. Many lives were transformed and many leaders have stepped up. Praise God for a church that supports their student ministry in such a vital way. May God continue to change hearts of young people in our community.

KEY MOMENTS IN 2010

World Impact LA (January) – 50 juniors and seniors brought to inner city LA.

World Impact Fresno (February) 40 freshmen and sophomores brought to Fresno

Project 805 – We had our first ever Project 805, which is a 4-day local mission trip to the people of SLO County. Over 100 students (Grades 7-12) participated in this event in which we partnered with nearly 25 organizations / individuals to help show the love of Christ in our community.

Hume Lake – Around 230 High School students were brought to Hume this year, with many saved. Around 35 students were baptized at the beach upon our return

Costa Rica – We took 30 recently graduated High School seniors to Costa Rica at the end of July. These young people ministered to the Bribri Indians in the Talamanca mountains. They put on a youth camp, evangelistic festival, eyeglass clinic and children's program, and even built a retreat center as they teamed up with local pastors. Our partnership with the church in Costa Rica continues to grow.

Student Impact – More and more students continue to be involved at ABC on Sunday mornings.

6th Grade Leaders – Several 12th graders who worked with 6th grade started coming Tuesday nights to Jr. Highlife with their 6th grade students in March.

Fall Kickoff – We kicked off fall of 2010 with an amazing RUSH Wednesday, where many came to know Christ.

Awaken Conference— Our annual Awaken conference brought together the 400 Jr. High and High School students and staff for worship, teaching, concerts, games, food and HUB groups. This year we carried the conference into Sunday morning, allowing the church to be a part of it. Three other churches participated in this year's Awaken Conference.

Study Break – This event was an outreach to many students as we went to Southern California for the weekend.

Fusion – We've continued to develop our college ministry this past year. Graduated seniors now have a vital ministry to look forward to joining after graduation. This group averages about 50 people a week.

Local Outreach – Many HUB groups have partnered with local organizations / individuals and are doing ongoing outreach together as a HUB group.

Remedy – We started a ministry to hurting teens called "Remedy"

GOALS FOR 2011

- More local outreach with HUB groups
- More student to student discipleship
- Continue to reach out to other churches through Awaken
- Develop more community partners through Project 805
- Continue to develop "Remedy", our ministry to hurting teens

Adam Weatherby

Jr. High Ministry Report

Mike Smith, Jr. High / College Pastor

OVERVIEW

This year saw unprecedented growth in both the Jr. Highlife ministry and the Jr. Highlife ministry team.

Spring Fever (American Gladiators)

We inspired students in Jr. Highlife ministry to invite their friends from the community to get involved with ABC on Tuesday night. We created a four week theme entitled American Gladiators, played some incredible games and most importantly heard from students giving their testimonies about their relationship with God. We saw about 20 students come to Christ in those four weeks and had an attendance of over 230 each night! Many of those students had a desire to be mentored in small groups afterwards and we have seen them even make the transition into Highlife ministries.

Partnership with David Jimenez and New Love

Going beyond just a missions trip, New Love has become a group of people that we partner with through giving projects, a trip once a year and continued communication. New Love is somewhere that we invest our time, love and energy. Our giving projects throughout the year are going toward that partnership.

Project 805

We successfully partnered with Highlife ministry to bring over 120 people for four days on work projects in our community, totaling more than 36 work hours per person. It inspired others in the church, changed lives in our community and formed new partnerships.

Summer Kickoff

This year we did a Summer Kickoff event that helped establish the 6th grade students as part of the Junior Highlife ministry. It was a great event, well attended and accomplished its purpose.

GOALS FOR 2011:

Spring Fever (Mario Party)

Seeking to expand on last year's success we are introducing Spring Fever once again with the theme of "Mario Party". We have budgeted and trained to increase its effectiveness this year and we can't wait to see who God calls to Him because of it.

Switch HUB Groups

My desire is to provide increased continuity between Jr. Highlife and Highlife ministry while maintaining our identity. Many students are confused about Tuesday night not being HUB groups. (Presently we have our Jr. High Hubs on Sunday mornings.) Our goal is to eliminate the confusion and do what is intuitive so that students can more easily transition into Highlife. Therefore we will be switching HUB groups to Tuesday nights and introducing a discipleship program on Sunday mornings.

Overview

The Fusion College age ministry continues to change and add new ministries to meet the needs of students 18-25 in the community. Here is what we did this year:

Fusion Summer Book Study

We walked through the book *On Guard* by William Lane Craig to prepare students to meet the challenges they face in college and the real world. There were discussion groups every Sunday night throughout the summer to tackle the concepts and encourage each other in the faith.

Internship

We started a Fusion internship program with Zack Talbert to train and develop future leadership and lend a hand to our growing ministry.

Children's Hunger Fund

We partnered with Children's Hunger Fund to serve them on a day trip this January. It was an incredible time of ministry and met one of our goals for missions this year.

Czech Missions Trip

Fusion sent a team of students to the Czech Republic for missions this year. This year this trip will be changing and hoping to incorporate more students and leadership. Check next year's goals for information.

Weekend at the Cabin

In March, we spent a weekend at Dodge Ridge diving into the Beatitudes and allowing God to minister to us. It was an incredible weekend, one that we will repeat this next year!

Small Groups

Fusion has spawned three small groups within the last year as part of its ministry! The small groups are as follows:

Sons of Thunder

Our Fusion intern Zack Talbert leads a once a week accountability group for men on Thursday night. This provides an opportunity outside of Sunday night for men to come together to pray and be accountable to each other.

Fusion Lunchtime Book Study

For those who are seeking more in depth study, we have a Wednesday lunch book study lead by Kyle Zimmerman and Mike Smith. Currently the group is studying *The Divine Conspiracy* by Dallas Willard.

Fusion Women's Group

This is a brand new small group lead by Heidi Fapp. It's study, prayer and accountability for women only.

GOALS FOR 2011:

Czech Republic

Our goal is to bring a larger team with Mike Smith leading it to the Czech Republic. We will be partnering with a new church there and doing new ministry.

Children's Hunger Fund

We desire to go more than once to partner with CHF.

Switch to Boardwalk

We have already begun the transition of switching our meeting room from 102/103 to Boardwalk. It is a better venue for sound, intimacy and programming.

Prayer Cards and Record Keeping

In an effort to be more prayerful about the ministry and to keep track of those who attend, we have made cards for prayer request and attendance and will be using those in 2011.

Mike Smith

Women's Ministry Report

Janet Ables, Women's Ministry Director

It is both a privilege and a blessing to serve as the Women's Ministry Director here at Atascadero Bible Church and I am excited about what God is doing in and through the women of ABC. Each week I have the opportunity to watch women grow in their knowledge and application of God's Word as well in their relationships with one another. I am excited to see where God leads Women's Ministry in 2011 and I am especially excited to see how He will use the many gifts, talents and abilities of the women at Atascadero Bible Church to bring Himself glory.

As Women's Ministry Director I have the opportunity to serve alongside many women who have a heart for God and other women. In addition to the Bible study teachers, small group leaders, event planners and volunteers, I also get to work alongside the Women's Ministry team (Kristin Miller, Gail Ferrell, Dorie Smith, Jan Blake, Gwen MacLane, Jacquelyn Jangaard, Michelle Smith, Robin Lee, and Shannon Rinkenberger.) These women provide the leadership, encouragement and wisdom necessary to serve the women of ABC. Another important member of the Women's Ministry Team is Kylie Bennett. Kylie served as WM intern for 2010 and recently relocated to Chicago, Illinois to attend Moody Bible College. Kylie's skills and heart for women will be sorely missed but it is exciting to watch as God directs her into ministry and provides her with the education necessary to lead women in the future.

Women's Bible Studies at ABC

The heart and soul of Women's Ministry at ABC is Women's Bible Studies. Each week, four studies are offered. These studies vary in times, format and schedule but all are designed to encourage women to study the Bible on their own during the week as well as to meet together with other women for discussion, prayer, instruction and fellowship. God has provided many excellent teachers who prepare and teach each and every week including Robin Lee (Tuesday Evening Class), Sallie Atherstone (Wednesday Evening Precept Class), and Sara Summers (Thursday Morning Precept Class.) On Tuesday mornings over 20 women serve on the Leadership team whether as teachers, small group leaders or hostesses.

Women's Bible Studies have grown significantly in the past several years, not only in the number of attendees but also in depth. In 2010 over 200 women faithfully attended weekly Bible studies at ABC. Because of the small group format used in all of our studies, women have also grown in their relationships with one another and have been able to share their life and faith on a significant level.

Beginning last September, Women's Ministry began developing, writing and publishing their own curriculum. In Fall 2010 women completed a study called *Faith Refined: How God Uses Hard Things to Refine Our Faith* written by myself and published by the WM Team. Currently we are studying *To Know Him By Name: An Intimate Look at the Names of God* written by Kristin Miller and myself and once again published by the WM Team. It is clear that God has assembled an amazing group of women at ABC and it is a privilege to lead them as they use their gifts, talents and abilities to serve one another.

Ladies' Night Out

LNO provides an opportunity for the women of ABC to come together for a time of testimonies, fellowship and dessert ("if you feed them chocolate, they will come.") This past year Jacquelyn Jangaard led Ladies Night Out and Gwen MacLane, Hannah Smith, and Robin Lee shared their testimonies of Life Transformation. This event has been a great place for visitors and provides a hospitable environment in which to connect with ABC and other women.

Holiday Tea

Our Holiday Tea is a favorite event for the women of ABC and kicks off the holidays with a time of fellowship and a program designed to inspire and encourage women in the midst of the busy holiday season. Hostesses decorated their own tables and invited their friends. The food was topnotch and a panel of ABC women provided inspiration and helpful tips for the holiday season.

Road Trip

In summer 2010 approximately 40 women embarked on a one-day road trip around SLO County studying, in various locations, Jesus' command to be and make disciples. Kristin Miller organized and planned this event and in Morro Bay she led women out onto the beach where she encouraged them with Jesus' call to become His disciple. On a hilltop in Templeton Gwen MacLane challenged women to mentor one another and in a garden setting in Atascadero the women enjoyed lunch and I encouraged them to go out and make disciples. This "out of the box" event allowed women to spend time traveling together and engaging in spiritual discussions. It was also a rare opportunity to hear Jesus' words taught in the context of their original settings.

Women's Retreat at Hartland Christian Camp

In October 2010, our women planned and attended a weekend at Hartland Christian Camp. Over 75 women went away together for a time of refreshment and relaxation. Over the course of the weekend the women were lead in worship by Kellie Wenzel and I taught a series of messages entitled "Indescribable: How Great is Our God". In addition to the general sessions, women participated in workshops, free time activities, small group discussions, crafts and outdoor activities. The women were also encouraged to spend time in their cabins discussing the messages and applying them to their lives. This time allowed women to share on a deeper level and to be transparent in their Christian walks. For many women, this weekend was a life-changing experience and one which will be remembered for years to come.

Refresh Conference

In January 2010 the WM team hosted a 2 day event at ABC featuring Bible Teacher, Lisa Harper and Worship Leader, Kim Hill. This event not only allowed women to sit under the teaching of a gifted communicator and Bible teacher, but it also provided them with a way to experience a "retreat type" event without leaving town. Approximately 350 women from ABC and area churches participated in this event and a volunteer staff of over 40 women made it possible. The event lasted Friday night and all day Saturday and included workshops taught by ABC Bible teachers, breakout sessions, a concert Friday evening and a catered lunch Saturday afternoon. It was exciting to bring a nationally known speaker and worship leader to Atascadero to minister to the ladies of our church and community.

Leadership Development

Women who serve in leadership through Women's Ministry were encouraged to participate in periodic Leadership Development days designed to help them identify, develop and use their spiritual gifts for service within the body of Christ. These training sessions offered great encouragement to women as they joined together with other leaders to be encouraged and equipped in their areas of ministry. In addition to instruction and training, the women participated in a time of prayer for one another and their ministries.

One on One Mentoring

Throughout the year younger women were placed into mentoring relationships with older women with the goal of sharing life transformation and biblical instructions and counsel. Some of these relationships developed informally as a result of time spent together in a small group at Bible study while others were intentionally paired for the purpose of spiritual growth and development. Through these relationships women have had the opportunity to mentor one another in the areas of marriage, parenting and spiritual growth.

Based on the exciting things we have watched God do in and through the women of ABC, it is clear that God is actively calling and equipping women into ministry to one another. It is a privilege to be a part of what God is doing here at ABC, especially in the area of Women's Ministry. I look forward to seeing what 2011 will bring for Women's Ministry at ABC.

In His Abundant Grace,

Janet Ables

Children's Ministry Report

Kyle Zimmerman, Children's Ministry Director

Sandy Hesch, Children's Ministry Assistant

Brian Bermingham, CM Tech Director

2010 OVERVIEW

2010 was a year of staff transition as Jay assumed the role of Adult and Family Ministry Pastor in the spring and I joined the ABC family in late August to lead the Children's Ministry team. This year was also a year of ministry change. Our Elementary Ministry has branched out by establishing *His Kids* to minister to the families and children of our community with special needs. Our nursery ministry was renamed to more clearly represent its breadth and is now known as Early Childhood Ministry. KidStuf changed as well by stepping away from the classic faces known to all and embraced the theme of Scoop Newsman as he reported the virtues with a distinctly Atascadero feel.

2010 MINISTRY HIGHLIGHTS

- VBS – June saw our Children's Ministry face the *High Seas* as over 300 kids learned about the importance of God's word.
- JEDI Training Academy – Summer Elementary Curriculum written by our staff taught our kids through the 10 Steps of Life Transformation.
- DIVE Volunteer Theme – September kicked off our 2010-2011 year of ministry with the volunteer theme of **DIVE: I am Dedicated to Invest in the children of ABC. I Value the opportunity to serve and make an impact for Eternity.**
- His Kids – We started up a ministry to families of children with Special Needs. Word is getting out that ABC is a church that embraces and shows the love of Christ to every child!

2010 MINISTRIES AND NUMBERS (AVG.)

- Early Childhood Ministry: 110 Kids // 47 Volunteers // 32.5% growth
- Elementary Ministry: 202 Kids // 64 Volunteers // 6.3% growth
- KidStuf: 250-300 Kids // 23 Volunteers
- His Kids: 8 Kids // 5 Regular Volunteers + Parent Volunteer Rotation
- VBS: 335 Kids // 150+ Volunteers

2011 GOALS

- Early Childhood Curriculum review and change if needed
- Elementary Curriculum review and change if needed
- Embrace Kid Avenue building theme and work on building decoration
- Brand the Ministry with print material, including vision and values for overall Children's Ministry

"Partnering with parents to build a child's trust in God"

Kyle Zimmerman

Administrative Report

Chris Key, Church Administrator

The year 2010 once again was a year truly blessed by God. As Administrator, I would like to highlight the following:

Facility

Our facilities were used almost to the maximum. Along with all of our regular ministry activities we were also able to allow other groups to meet here. Some of them are: Loaves & Fishes, Literacy Council, Girl Scouts, World Impact, Family Network, AHS Basketball, Pastors Prayer, Guide Dog Puppies, AA Mtgs, Dept. of Social Services, Community Band, Weddings, Foster Parenting Classes, ECHO, Family Birthday Parties and receptions, AHS Choirs, Youth concerts, Mediations Group, Christian Campers and many city Rec. team practices. Scheduling and coordination of all these plus all ABC and NCCS events were carried out by the Administrator. NCCS continued classes in the Student Center in September, also using our Gym and Worship Centers.

Facility Maintenance

Facility maintenance continued to be a very big job. Some projects did not get completed due to a reduction in the maintenance staff. The electrical upgrade of the family center was worked on throughout the year by volunteers and will continue throughout 2011.

Vehicles

Our bus, vans and trailer were used for numerous activities to include: Youth trips, Men's and Women's retreats, Mexico mission trips, Senior Group outings and many other ministry trips. We have a team of well-qualified commercial drivers who serve the Lord in this ministry. Several new drivers received their commercial drivers licenses this year and were added to our pool of drivers.

Deacon Board

Oversight of our Deacon Meetings each month went well. Our Deacon Board does a great job overseeing all of the financial matters of ABC.

Apartment Management

The apartments across the street from the church were all rented and normal maintenance was performed by sub-contractors and ABC maintenance staff. All property management was carried out by the Administrator.

NCCS

Coordination was maintained between ABC and NCCS.

Security

Church security was performed each Sunday morning by our Security Team under the direction of the Church Administrator. A new Chief of Security was added this year. No major security issues were encountered but several minor events were addressed during the year.

Other

Other areas of ministry that I was thankful to be involved in were Elder's activities, teaching Wed. A.M. Men's group, Weddings, Men's Ministry leadership, overseeing ABC Cafe manager and my greatest joy meeting with people one on one.

Thank you for your support, *Chris Key*

Care Ministry Report

John Davis, Care Pastor

Care Ministry - what is that? Care Ministry is the spiritual and practical "spine" of ABC's "local" in our "glocal" missions commitment. That is, our mission is local, regional and global. Care Ministry is where the rubber hits the road for missions here both in ABC and our local area. Scripture informs us that if we do not love the people whom we meet personally, how can we love those who are afar? Truly, the foundation for missions begins at home! Here is what Care Ministry does locally.

Benevolence

In the economy of 2010, when ABC's offerings were a bit down, the giving by our people to benevolence (which is one of the four options on our church giving envelopes) actually increased! Over \$50,000 was given to our people in need. This helped keep utilities paid . . . and many other necessities were met. God has been good to us through you!

Food

1. We have an on-site pantry to assist our own families and for help to the "walk-ins" who frequently come to our church office.
2. We provide for the receptions at the conclusion of Memorial Services at ABC.
3. Community Groups provide prepared food on a short-term basis when there is need in their group.

Celebrate Recovery

This is our Christian 12-step program, which meets at church on Mondays and Fridays. It deals with "the hurts, habits and hang-ups" that come into everyone's life. Support and accountability for maturing in Jesus Christ at the point of our needs is offered.

Encouragement Cards

We have some amazingly dedicated people who weekly pray for and write cards to people in needy, and often painful, situations. Their ministry and work have brought comfort and help to many of us.

Prayer Chain

Our church office people are prompt to send emails for prayer needs to everyone who will let them know they are available for this ministry.

Hospital Visitation

This is another ministry where ABC is greatly blessed to have some very dedicated and well prepared people who minister to the sick.

Senior Saint Visitation

This is an outreach to our elderly.

Divorce Care

This program seeks, where possible, to help people avoid divorce, aiming for Godly restoration. It also works with men and women who are compelled to deal with divorce. Our great God never wastes a hurt!

Grief Share

This is an outreach to women who have suffered the loss of loved ones to death.

Angel Tree

This Christmas season ministry seeks to connect the people who can give with those who cannot in providing gifts for children.

Current Events

Inevitably, needs arise among us that do not neatly fit into one of the normal categories. It is here that we seek to minister to these. There are many people whom God uses to make ABC's Care Ministry happen. We are grateful to God for each one. It brings joy to know that those whom God is free to use for His purposes are some of those who will receive eternal rewards.

John Davis

Elder Report

John Atherstone, Chairman

Looking back over 2010, we ought to give our thanks to God for His faithfulness to this body of believers. He is the reason we exist. He has blessed us in so many ways. Here are some of the highlights of 2010: We started the year with the addition of Mitch Janzen, Adam Weatherby and Ben Tomasini serving with us as new Elders. We also thank Ken Baugher, Jason Bietz, and Phil Niemie for their years of faithful service to the church as Elders. God has continued to bless us with faithful men to serve as Elders.

The Elders want to honor and remember our friend and brother, Rich Fisher. He was a close friend, mentor and brother to so many of us. His passing into glory was a shock in our own thinking. ABC has been blessed to have Rich serve here with us for 20 years. He was always willing to help and serve wherever needed. There are countless people who have testified to the great impact he had in their lives. We were blessed to have him as a part of our leadership team. These few words are not enough to speak about how God used him as a pastor, teacher and friend here at ABC.

The Elders wholeheartedly endorsed and supported Dave Ramsey's *Financial Peace University*. It was exciting to see so many families sign up and make the commitment to follow the steps outlined in the program. It was also rewarding to hear so many personal stories from within our church of families who found financial peace and became debt free. We continue to pray that more families of ABC will be able to apply the lessons of stewardship and money management, so that they too can say, "I'm debt free".

This past spring, we extended the call to Kyle Zimmerman to come and join with us as Children's Ministry Director. In August Kyle began to work full-time with us. He is a welcomed addition to our staff and has done a great job of leading this large ministry within our church.

This past year, we again saw our benevolence ministry continue to help those who were in need on a daily basis. These times have continued to be difficult for so many. In addition to the benevolence ministry we acknowledge the generosity of home groups responding to needs within their groups. We appreciate the efforts of our church body to share just like the Book of Acts. Thanks to all who have given freely to help those who truly need immediate help.

Part of our role as Elders is to ordain and license qualified men into ministry. This year we had the pleasure of licensing Stan McDonald and Kyle Zimmerman, as well as ordaining our Czech Missionary, Brian Dagen.

Most of all, we thank our Lord for His provision and for His leading ABC so that we all might be salt and light in Atascadero and the world.

Therefore encourage one another and build up one another, just as you also are doing. But we request of you, brethren, that you appreciate those who diligently labor among you, and have charge over you in the Lord and give you instruction, and that you esteem them very highly in love because of their work. Live in peace with one another. We urge you, brethren, admonish the unruly, encourage the fainthearted, help the weak, be patient with everyone. See that no one repays another with evil for evil, but always seek after that which is good for one another and for all people. Rejoice always; pray without

ceasing; in everything give thanks; for this is God's will for you in Christ Jesus. Do not quench the Spirit; do not despise prophetic utterances. But examine everything carefully; hold fast to that which is good; abstain from every form of evil. I Thess. 5:11-22

John Atherstone, Chairman, Board of Elders

ELDER BOARD MEMBERS:

John Atherstone
Ken Brown
David Fapp
Mitch Janzen
Don MacLane
Phil Niemie

Bryan Baldwin
Jeff Cannon
Don Hedrick
Chris Key
Stan McDonald
Adam Weatherby

Reggie Brard
John Davis
Dave Hixson
Steve King
Mark Miranda
Jeff Zippi

Deacon Report

Brad Noll, Chairman

2010 continued to be a challenging financial year for many of you, and our church here at ABC was no exception. As we all struggle through this economic downturn we put our faith in God to supply all our needs. God continues to bless our church through amazing new and existing ministries, and life transformation is taking place here at ABC. As we strive to be proper stewards of the gifts God has provided to us He is faithful to care for us and allow us to grow closer to Him. As a new year begins, we are encouraged to see how the Lord will continue to reveal Himself to us through His work here at ABC.

The Board of Deacons has the responsibility of overseeing the financial matters concerning the operation and activities of ABC. The Board of Deacons meets on a monthly basis, or more frequently if needed depending on current issues at hand. The Board reviews the monthly and year to date income and operating expenditures. We also review and approve the upcoming budget for the next year.

For calendar year 2010 general fund giving was slightly above that of the prior year. For the year, expenses exceeded income by approximately \$86,000 however we anticipated an even greater shortfall as outlined in the budget. We are pleased with how this year concluded financially, mainly due to the hard work of our staff in holding expenses down to a minimum as well as the faithful giving of our congregation. As we started the year, we anticipated a significant reduced level of giving as outlined in the 2010 budget, however giving exceeded budget by nearly 3-1/2%. Thank you for your faithful giving.

We continue to pay down the mortgage on the Student Center, as well as the property across the street. We faithfully pray that our church family at ABC will continue to financially support this campaign so we can retire the building loan debt as soon as possible. During the year we renegotiated the property tax base on our facilities as a result of current assessment factors so we will see a positive savings this next year.

Your faithful tithes and offerings are used to compensate a remarkable and gifted staff, maintain our buildings, eliminate our debt, and fund local and global ministries. It is through these gifts, our Lord will continue to use Atascadero Bible Church to minister to those who call ABC their home, as well as to reach those within our community and around the world who are in need of a Savior.

The Deacon Board wishes to thank you all for your faithful giving and we covet your prayers as we strive to be good stewards of the gifts God has bestowed upon His church here at ABC.

On a final note, our good friend and fellow Deacon, Pat Johnstone is leaving Atascadero Bible Church to attend a church closer to his home in SLO. We wish to thank Pat for his faithful service to the board for the past 13 years, as well as his involvement in numerous other ministries here at ABC. Thanks Pat!

Respectfully submitted,

Brad Noll, Chairman Board of Deacons

DEACON BOARD MEMBERS:

Tom Bermingham
Dave Haugh
Guy Keefer
Mike Neiggemann
Brad Reasor

John Claud
Pat Johnstone
Brad Noll
Steve Pahler

Statement of Activities with Budget Comparison
Atascadero Bible Church
Fiscal Year 2010

		Actual 12 months	Budget 12 months
REVENUE			
General fund offerings		1,729,393	1,670,908
Build'em Up Campaign	A	169,806	
ABC Café		96,501	108,000
Faith Promise -General		222,258	264,000
Faith Promise- Special Project		22,488	
Empart-Pass thru Direct		(2,146)	
Specified Funds		28,128	
Lease		47,012	74,630
Building Use Income		9,788	
Clay Rentals	B	66,402	68,318
Interest		7,593	12,351
TOTAL REVENUE		2,397,223	2,198,207
EXPENDITURES			
Salaries		1,149,677	1,175,352
Administration		228,056	240,381
ABC Café		114,853	123,700
Capital Projects		0	6,000
Fusion Ministry		3,686	7,600
Build'em Up		1,149	0
Clay Property - Rentals	B	23,160	20,000
Adult Ministry		5,531	15,900
Children's Ministry		30,424	22,595
Worship Ministry		44,963	57,160
General Office		61,082	64,610
Executive Ministries		13,562	20,720
Men's Ministry		1,336	5,525
Women's Ministry		9,525	7,080
Caring Ministry		5,462	4,664
Junior Hi/High School Ministry		21,451	33,320
Sports Ministry		(844)	0
Contingency		2,503	0
Specified Funds		27,809	0
Glocal Missions Ministry		368,282	382,200
Clay Property Mortgage - Interest	B	28,394	80,076
Clay Property Mortgage Principal	B	51,682	above
Youth Center Mortgage Interest	A	92,781	125,160
Youth Center Mortgage - Principal	A	200,288	above
TOTAL EXPENDITURES		2,484,812	2,392,043
Net Revenues over Expenditures		(87,589)	(193,836)

Notes:

Cash Reserve

Cash Reserve at December 31, 2009	518,034
Cash Reserve at December 31, 2010	432,739
Change in Cash Reserves this year	(85,295)

	Santa Lucia Bank	Clay Property	Mortgage All
Mortgages			
Mortgage balance December 31, 2009	1,639,447	378,285	2,017,732
Mortgage balance December 31, 2010	1,439,159	326,603	1,765,762
Change in Mortgage balance this year	(200,288)	(51,682)	(251,970)
	A	B	

**Atascadero Bible Church
2010 Financial Report**

Operations and debt reduction
Income

Tithes & Offerings	1	\$1,729,393	72%
Faith Promise Offerings	2	\$242,600	10%
Build'em Up Offerings	3	\$169,806	7%
Other income	4	\$255,424	11%
Total Income		\$2,397,223	100%

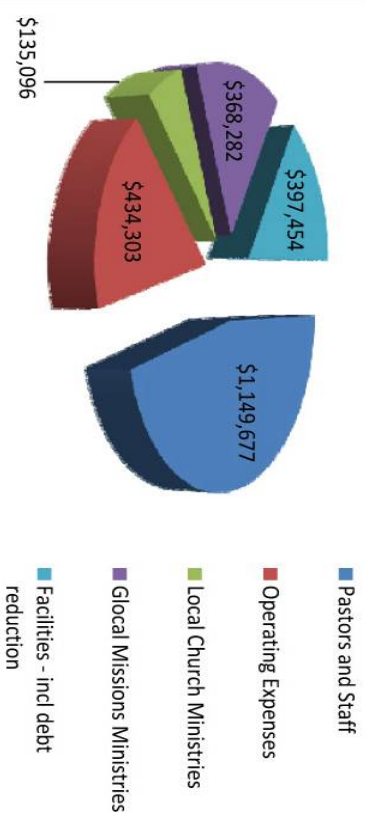
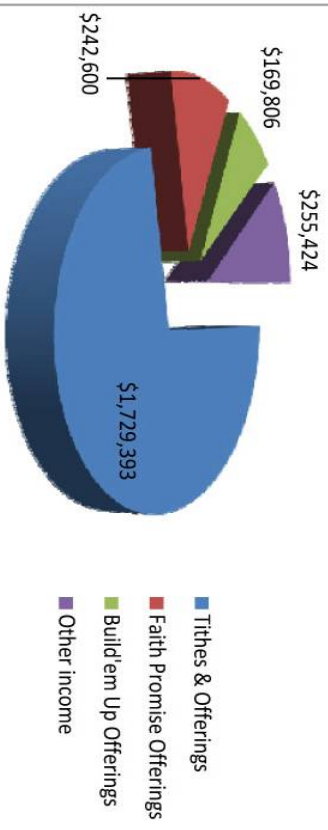
Expenditures

Pastors and Staff	5	\$1,149,677	46%
Operating Expenses	6	\$434,303	17%
Local Church Ministries	7	\$135,096	5%
Global Missions Ministries	8	\$368,282	15%
Facilities - incl debt reduction	9	\$397,454	16%
Total Expenditures		\$2,484,812	100%

*** Includes both operating and capital expenditures

Footnotes

- 1 General fund giving equals 100.4% of 2009 general fund giving
- 2 Faith Promise giving equals 88.9% of 2009 faith promise giving
- 3 Build'em Up giving 2004 thru 2010 - \$3,257,393
- 4 Includes ABC Café, Clay rentals, NCCS lease and building use income
- 5 Includes salarys wages, insurance and retirement funding
- 6 Includes facilities, office and café operations
- 7 10 major groupings of local church ministries
- 8 20-30 global and local full time ministries , special projects, targeted outreach
- 9 debt reduction for youth facilities and future expansion (Clay)



Notices and Disclosers:

For financial statement disclosure purposes a material association exists between Atascadero Bible Church and Empart USA.

To assist with Empart USA start-up expenses, the Atascadero Bible Church Board of Elders and Atascadero Bible Church Board of Deacons approved underwriting start-up expenses of \$72,000 annually for the fiscal years ended 2010 and 2011. The approved amounts are paid to Empart USA beginning on January 1, 2010 on a monthly basis of \$6,000/month from Atascadero Bible Church and will continue to be paid until the approved and allocated funds are fully distributed on December 31, 2011. Thereafter, the anticipated Atascadero Bible Church financial support of Empart USA will be determined by further actions by Atascadero Bible Church Board of Elders and Atascadero Bible Church Board of Deacons as appropriate. The aforementioned funds are given as "Unrestricted Donations" to Empart USA.

Mr. Tom Ferrell and Mr. Ron Smith, both current Pastors of Atascadero Bible Church, serve Empart USA. Mr. Smith acted as Executive Director for the period January 1, 2010 through December 31, 2010 and was compensated by Atascadero Bible Church. Effective January 1, 2011, Mr. Smith has returned to full time service at Atascadero Bible Church.

Effective January 1, 2011, Mr. Jeff Cannon, Member of the Board of Elders of Atascadero Bible Church, was hired as Director of Development & Operations by the Empart USA Interim Board of Directors to replace Mr. Smith. Mr. Cannon is compensated by Empart USA.

For the period January 1, 2010 through December 31, 2010, Mr. Ferrell held no administrative position at Empart USA. Mr. Ferrell traveled to India on behalf of Empart USA to provide encouragement and provide assessment as to whether or not projects funded by Empart USA were being carried out in the manner designated by the Empart USA Interim Board of Directors. In each travel instance, Mr. Ferrell's findings were reported to the Empart USA Interim Board of Directors for consideration and appropriate action. Mr. Ferrell was not compensated by Empart USA and bore his own travel expenses.

Effective January 1, 2011, Mr. Ferrell was elected as President of Empart USA by the Interim Board of Directors. Mr. Ferrell is not currently compensated by Empart USA for his service as President.

Mr. Stan McDonald, Member of the Board of Elders of Atascadero Bible Church and Mr. Mike Neiggemann, Member of the Board of Deacons of Atascadero Bible Church, serve as Interim Board Members of Empart USA. Neither Mr. McDonald nor Mr. Neiggemann is compensated for their service.