



love of children ~ creation ~ neighbor



**Holy Covenant
United Church of Christ
2017 Annual Report**

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TABLE OF CONTENTS

November 20, 2016 Annual Congregational Meeting Minutes.....	Pages 4-7
President’s Report.....	Page 7
Pastor’s Report	Pages 8-9
Clerk’s Report	Page 9
Music Report.....	Page 10
Youth Report.....	Page 11
Hospitality Report	Pages 11-12
Nominating Report.....	Page 12
Personnel Report.....	Pages 12-13
Worship Report	Page 14
Long Range Planning Report.....	Page 15
Building & Grounds Report.....	Pages 15-17
Communications Report	Page 17
Missions & Justice Report.....	Pages 18-19
Sanctuary Improvement Committee Report	Page 20
New Ministry Team Report	Pages 20-21
Capital Funds Report.....	Pages 22-23
Sunshine Fund Report.....	Page 23
Stewardship Report	Page 24
2018 Pledge Report.....	Page 24
Budget & Finance Report.....	Page 25
2018 Proposed Budget Summary	Page 25
2018 Proposed Budget Detail	Pages 26-28

2016 Annual Congregational Meeting

Holy Covenant United Church of Christ

Annual Meeting Minutes

Sunday, November 20, 2016

Robbie Furr opened the meeting with prayer.

Robbie confirmed there was a quorum of 82.

Robbie called the meeting to order at 12:05 p.m.

The minutes from the November 25, 2015 Annual Meeting were moved for approval by Jana Harrison and second by Debbie Davis. The minutes were approved.

Reports:

- **President report- Robbie Furr**
 - Brief report provided

- **Nominating committee report - Debbie Davis**
 - Debbie Davis recognized the out-going members of Consistory.
 - Debbie stated there are currently 80 members serving on ministry teams.
 - Jim Hong, Cheryl Milam and Diane Tugel were nominated as Deacons for the Class of 2017.
 - Kathi Smith and Jeff Edwards-Knight were nominated for Elders for the Class of 2019.
 - Meg Houlihan moved the 2019 class be approved and Alix Felsing second.
 - **The class of 2019 was approved.**

- **Communications Report – Patti Key**
 - Brief report provided

- **Missions and Justice report - Phil Kaveler**
 - Centennial
 - C.R.O.P.
 - Earth Care
 - RITI

- **Budget and Finance Report - Jeff Hughes**
 - Jeff recognized and thanked the members who helped with the committee in 2016.
 - Jeff reviewed the spend of the \$60,000 escrow fund:

- \$12,425 for HVAC
 - Jeff reviewed the proposed 2017 budget. The proposed budget is balanced at \$292,000.
 - \$213,000 Identified giving of which \$189,000 is from pledges.
 - Tower income is reduced for 2017 due to the loss of one vendor.
 - The tax rebate of \$1,676 is the anticipated amount from the remodel of the sanctuary.
 - Personnel recommended a 3% increase for all staff except for Dawn Simmons at 10%.
 - Childcare was reduced because the staff will be rotated in 2017.
 - Hospitality was increased by \$1,000 for 2017.
 - **The 2017 proposed budget was approved unanimously.**
- **Capital Fund report - Jeff Hughes**
 - The current loan at BB&T is up for renewal and the committee is working on.
- **Sanctuary Improvement report - Lisa Cloninger**
 - Lisa recognized the members who are working on the Sanctuary improvement.
 - Lisa reviewed the history of the sanctuary up to this point, i.e. choir, PRIZM, Sharon campus, and Music Cooperative.
 - Chose Strategic Connections for a bid of \$57,000, \$1,000 from Eddie Kelly, \$20,000 given in loving memory of Kevin Kiser, \$20,000 from Hankins Foundation and \$17,000 from the escrow fund.
 - The improvements will be completed as the equipment is delivered, hopefully before 2017.
- **New Ministry report - Cheri Lovell/Alix Felsing/Jana Harrison**
 - Provided an overview of the work that has been completed so far.
 - Begin a new ministry in the wider “South Charlotte” area.
 - Worked with Cheri Lovell to complete a demographic analysis which shows Ft. Mill, SC to be a possible location of the new ministry.
 - Will be working to start a Church 3.0 model.
 - The Non-Negotiables are
 - an inclusive and diverse *community* of faith
 - a place/gathering where people can experience the holy and offer service
 - a willingness to let go of structures

- Reviewed why looking at Church 3.0 model, traditional is decreasing and non-traditional is increasing.
 - Working to identify a leader to start the ministry.
 - Will follow a competitive grant process.
- Looking at \$100,000 per year over three years to be sustainable.
- Following the foundation model, i.e. Foundation of the Carolinas.
- In 2017 will be working on finding the right fit and not so much following a timeline.
- Asked members who are interested in helping to contact Alix and Jana.

New Business:

- **Endowment Policy - Cheri Lovell/Robbie Furr**
 - Reviewed what an endowment is, a pool of set aside funds invested for the long-term. Governed by agreed policies. Offers a home for legacy gifts.
 - Holy Covenant is in the build phase since the initial funds will come from the sale of the Sharon property.
 - Money is spent based on the growth of the fund.
 - The Endowment Policy will control the endowment.
 - Pilgrim Fund is a Restricted Fund subject to its own policy within the Endowment Policy.
 - For more details the policies can be reviewed on Holy Covenant's website.
 - Holy Covenant will receive 10% of the proceeds from the sale of the Sharon property which will be seed money for the Undesignated Fund.
 - Nancy reviewed the three options being proposed listed on pages two and three:
 - Fund the new ministry and turn the Pilgrim Fund over to the ministry.
 - Once the new ministry is sustainable then begin another new ministry.
 - No longer work on building a new ministry.
 - **The proposed Endowment Policy was approved.**
- **Other:**
 - John Rapp asked that Holy Covenant incorporate the Statement of Faith, Apostle's Creed, etc. be said more often in worship. John also asked that Holy Covenant use the Lord's Prayer more often in worship. Robbie said this will be referred to the Worship ministry.
 - Jeff Hughes recognized Robbie Furr for his hours of service throughout 2016 in leading Holy Covenant in 2016.

- Nancy thanked the staff for their work throughout 2016 as well as Robbie and others.

Jim Humphrey provided a closing prayer and blessing.

Robbie called for a motion to adjourn which was moved by Jean Berg and second by Donna Collins. The meeting was adjourned at 1:23 p.m.

Respectfully submitted,
Phil Kaveler
2016 Consistory Secretary

President's Report

2017 began having left a milestone behind us in the sale of the Sharon Property so I must acknowledge the tremendous efforts and time put in by all involved to bring this chapter in HCUCC history to a close.

I have greatly enjoyed the opportunity to serve as Consistory President this year. We only have a little over a month left and (knock on wood) we have made it through relatively catastrophe free, something any Consistory President appreciates. I also want to take the opportunity to thank all those who served on Consistory, served on one of the many committees we have, or just took time out of their personal lives to help around the church in general. Even though our time together on Sundays is short, there's a tremendous effort behind the scenes to make it all work. To those people... Thank You!

I wanted to call out some highlights of this year in terms of consistory.

- Our New Ministry team began efforts to seek and approve proposals for the projects we agreed as a congregation, to do with the proceeds from the Sharon sale.
- Sanctuary sound and lighting system was upgraded.
- The church mortgage was refinanced with the intent of a complete payoff in 10 years.
- Endowment committee was formed to manage proceeds from Sharon sale.
- A VERY successful stewardship campaign.

Respectfully submitted,
Jeff Hughes, 2017 Consistory President

Pastor's Report

3 Great Loves: Children~Creation~Neighbor

For **Love of our Children** we have continued to expand our ministries with them at every opportunity. The year began with Darin Spencer and me serving as sponsors for our SOC Mid-Winter Retreat with Micah Baldonado, Elana Houlihan, Jocelyn and Justine Hughes attending. Our Nursery & Preschool Childcare team and Laura Allison with Children's Church have continued to provide excellent care and teaching. Joining them have been Susan Bennett Stiles and Martha Bomely in leading a children's chorus each week.



With baptisms and confirmations as rites of passage, this year also marked the wedding of one of our children of the church as Tyler Smith married Kilby Church whom he met while working at our UCC camp in Johns River Valley.

We celebrated Steven Burleson's ministry with us as he resigned to take a fulltime job and in the process redesigned and broadened the job description, creating the post of Minister for Church and Family Life. We have currently hired Barbara Thomas in that role as an interim and are grateful for her work within the congregation.

We have demonstrated our **Love of Creation** from advocacy work on the part of our Creation Justice team at Holy Covenant and those developed throughout the SOC to the maintenance of the property, our community garden planted this year by Barry Holcomb and Ann Watkins, the continued improvements within our Memorial Garden by Bill Hildebrand and Suzanne Lamorey and the beautiful walking trails created by John Rapp in our woods.

I have been on the planning team with *Faith in Solar*, an advocacy group encouraging Duke Energy to further promote solar power by equipping churches with solar panels. We continue in our conversations with them, praying that we can work together to slow climate change. As a founding member of the Charlotte Clergy Coalition for Justice, I have served on the Executive Board and as chair of our environmental team. This last year CCCJ received an award from the Charlotte City Center for our justice and advocacy initiatives. Issues of white privilege and racial equity are justice themes which will resonate throughout the south for decades to come.

Love of Neighbor is made real each week through the work of our Missions and Justice team from our engagement with LGBTQ issues (extending Pride week to Salisbury as well as Charlotte) to our work with Urban Ministry Center. Through cooperative work with the University City Partners we now have a monthly University City clergy gathering which helps us actively engage in ministries in our immediate area.

After two years of focused work on developing a ministry in the wider South Charlotte area, celebrating our Pilgrim Legacy Grant Recipients will be a wonderful way to mark the culmination of many members work under the superb leadership of Cheri Lovell.

Nurturing Clergy & Congregations has always been an important role for Holy Covenant as we have welcomed many ordained UCC clergy (and a few from other traditions as well) into the congregation. Joining in the ordination and installation of three of our members in this year has been a joy as Cindy Coble and Terry Parrish were both ordained for ministry within the UCC and Tricia Gardner Lytle was installed as the Associate Pastor of Unity Presbyterian Church in Denver, NC. Gregg Walker and Cheri Dennis, both students at Union Presbyterian Seminary have actively engaged with Holy Covenant as Ministry Interns and are currently in the UCC Member in Discernment process. Steven Burtleson and Joy Johnson (who maintains her standing in the WNCA even having moved to Minnesota) are also Members in Discernment. At the October 7 WNCA Annual Meeting, Sacred Souls Congregation, under the leadership of founding pastor Bishop Tonyia Rawls, was welcomed into the denomination with Holy Covenant as its sponsoring congregation. We have another congregation which is also making inquiries about becoming affiliated with the UCC.

Serving Holy Covenant continues to be an inspiring, challenging blessing. We see the same attendance decline all churches in America are experiencing as even “regular” members drop from weekly worship to once or twice a month worshipping habits. On the other hand, our giving trends have never been better, and the generosity of our members makes it possible to continue rapidly paying down our debt load while also strengthening our ministries and expressing our love through so many channels. May God continue to guide us in our love of children, creation and neighbor!

Loving and serving with you, Nancy

Clerk's Report

Members as of 2017:

327	Members of Record for 2016
+ 6	Confirmands
+ 23	New members
- 4	Deaths
- 6	Transfers
<u>- 69</u>	Removed from Rolls
277*	Members of Record for 2017 as of 11/16/2017

*November 17, 2016 through November 17, 2017

Respectfully submitted
Dawn Simmons, Executive Administrative Assistant

Music Report

2017 has been another good year for the music ministry of Holy Covenant. We sang great choral anthems, learned a number of new congregational hymns, added new participants to the ranks, and installed the first phase of our new sound system with extra funds received from the sale of the Sharon Road property, and thanks in particular for the generous gift given in loving memory of the late Kevin Kiser. We still have work to do to complete the sound system, including the important final step of replacing the speakers and there is hope that can be finished this coming year.

The Holy Covenant Chancel Choir made special contributions to the year of music. For the 2016 Lessons and Carols service, the choir sang interesting, beautiful, and lively selections, even taking on the challenge of learning a carol in Church Slavonic. The Christmas Eve service continues to be a favorite among members and visitors alike, it was special this year as always and included all of our favorite members and even several guest musicians. We celebrated Holy Week and Easter with an all-women chorus that did a fantastic job and greatly enriched the musical worship of the season. This summer, I attended three excellent workshops in choral conducting where I gained a lot of new insights on how to help the choir be its best, and I greatly appreciate the support Holy Covenant gave me in order to make attending the workshops possible.

The Holy Covenant Music Cooperative continued to thrive in 2017. We added a good many songs to the congregational repertoire as we work to include more genres and styles in our worship. This has proven to be a great boon to the church and an important factor for a number of people choosing to make Holy Covenant their home. We had the pleasure of adding Laura Valles, a new member as of 2017 and a professional singer, to the band and the choir and she has been a great help in both ensembles as well as providing us with wonderful solos as special music. I greatly appreciate the good people we have in the band, it is such a pleasure to work with them, and each week I look forward to it. There is a great sense of camaraderie between everyone, and while we take our engagements very seriously, we also have a lot of fun.

Throughout the year we continued to work hard to craft services that were both dynamic and cohesive and we had a good variety of special music provided by individuals and ensembles.

All in all, this has been a strong year for our music ministry. As we look forward to the next year our goals are to continue to improve the quality of the music we present, to continue to share the worship space with traditional and modern worship styles, and most of all to continue to be a blessing to the congregation by opening a place in which people can enter the presence of God.

Respectfully submitted,
Jared Fischer, Director of Music

Youth Report (Christian Education)

During the first half of 2017, the youth met regularly with Steven Burleson. Steven has since resigned his position as youth pastor for Holy Covenant. During Steven's 2017 tenure, six youth were confirmed; Micah Baldonado, Sydney Brown, Elena Houlihan, Jocelyn Hughes, Justine Hughes and Annika Decker. Five students, along with Pastor Nancy and Darin Spencer, attended the Winter Youth Retreat at Blowing Rock Conference Center. In September, Cheri Dennis, Ministry Intern, began meeting with the youth before worship on the first and third Sundays of the month. The Personnel Committee is planning for a more permanent youth leader in the future.

Respectfully submitted,
Cheri Dennis

Hospitality Report

Committee Members: Micheal Hall (Chair), Debbie Davis, Linda Carver, Donna Collins, Kevin Decker, Judi Lord, Shirley Moder, Darline Warren

Hospitality for 2017 has been a year of new ideas, new events and caring for our church community. The team this year has focused on engaging the church congregation with innovative ways to enhance socializing within the congregation. Our after worship receptions and luncheons have created conversations with friends and visitors to re-enforce our community spirit. The Hospitality Team spreads itself to the needs of community building when those situations arise.

The Hospitality Committee has and will provide the following to our church community in 2017:

February	Valentine's Day reception
March	Potluck and University City Civil and Faith Leaders luncheon
April	Maundy Thursday dinner hosted by Debbie Davis Church Picnic Cookout with 40 hotdogs and 90 hamburgers
May	Hawaiian Theme Reception
June	Reception for our guest speaker, Rabbi Judy Schindler
July	Church Picnic Cookout with 40 hotdogs and 90 hamburgers
September	Back To School pizza party
October	Cancer Awareness reception
November	Potluck after the congregation meeting
December	Church Bazaar weekend, Christmas Moravian Love Feast

Throughout the year Hospitality has been available for funerals that supported the church families during their times of bereavement. Thanks to your generosity, our kitchen and supply cabinet is stocked and ready for the needs of our Holy Covenant family.

Respectfully submitted,
Micheal Hall, Chair

Nominating Report

Committee members: Renee Brown, Patti Key, Tom Magraw, Terry Raley-Dennis, Tommy Tomlinson; ex officio Pastor Nancy Ellett Allison

Outgoing Class of 2017:

Elder: Jeff Hughes; Deacons: Renee Brown, Micheal Hall, Karen Long

Consistory has welcomed Debbie Davis into the class of 2018, replacing Lynn Chavarria who recently moved to Austin, TX. We are grateful for our Consistory leaders serving in 2018, 2019 and for those proposed to serve through 2020:

<u>Class of 2018</u>	<u>Class of 2019</u>	<u>Class of 2020</u>
Michael Baldonado (Elder)	Kathleen Smith (Elder)	Suzanne Lamorey (Elder)
Faye Humphrey (Elder)	Jeff Edwards-Knight (Elder)	Robert Shepherd (Elder)
Joe Behr-Stenzel (Deacon)	Martha Bomely (Deacon)	Lisa Sherman (Deacon)
Debbie Davis (Deacon)	Jim Hong (Deacon)	Diane Rogers (Deacon)
Sally Duffy (Deacon)	Cheryl Milam (Deacon)	Gregg Walker (Deacon)

Personnel Report

Committee Members: Diane Tugel, Sally Duffy (Chair), Faye Humphrey, Ed Hord, Jeff Rivenbark, Robert Shepherd, Jim Hong; ex officio Pastor Nancy Ellett Allison

Personnel Committee has been busy this year. Diane Tugel, who was chair of Personnel and did an excellent job, moved to Nashville for a new job. Her last day was June 9, 2017. Lisa Clonger resigned due to time conflicts. Sally Duffy became chair of Personnel. New members this year on Personnel include Jeff Rivenbark, Robert Shepherd, and Jim Hong. Other members include Faye Humphrey and Ed Hord.

Initially, annual job reviews of staff were planned and members of the committee assigned to do these reviews with a timeline. However, several more pressing issues precluded these reviews this year and they will be done in 2018. Ed and Robert met with Dawn Simmons to provide her with positive feedback for her job performance overall and asked what she needed going forward. Faye and Sally met with Caryn to also provide positive feedback. She related problems with a staff member which have been addressed over the past several months. These issues continue to be improved which is positive.

Buildings and Grounds have had issues with feeling overwhelmed. Personnel approved hiring someone part-time to help which had to be approved by Budget and Finance and they did. Unfortunately, our first hire worked a few weeks and resigned recently. B&G is seeking to hire someone else. There were also 2 work days coordinated by JoAnn Jellison that helped get some of the B&G tasks done.

Our Pastor job description was developed, finalized, and approved.

Cheri Dennis, attending Union Presbyterian Seminary is serving as our Ministry Intern from September 2017 – May 2018.

Personnel clarified staffing priorities. Professional staff support remains first priority. This includes pastoral, music, and administrative support. Secondly is the care of children, primarily nursery and secondarily Children's Church. Thirdly, is care of property, first priority being the cleaning service and lawn care and then the 8-hr per week contract person for B&G. Raises for staff were recommended at 3% by Personnel.

Steven Burleson resigned his position to work full-time. Hiring a temporary, part-time Interim Minister for Church and Family Life has been a significant focus for Personnel. Rev. Barbara Thomas was interviewed and found to be an excellent candidate. Budget and Finance has been consulted about increasing her pay to \$20,000 for 6 months. This was discussed in Consistory and was approved by B&F. Rev. Thomas has accepted the position and will start November 1 and work until April 8. Her primary duties would include helping with covenant groups, ministry committees and Christian Education.

Respectfully submitted,
Sally M. Duffy, Chair

Worship Report

Team Members (serving throughout 2017): Martha Bomely, Tina Ettesen, Sally McLester, Sue Pascucci, Barb Schneller, Kathi Smith (Chair), Susan Bennett Stiles, Gregg Walker; ex officio Nancy Ellett Allison, Jared Fischer, Cheri Dennis.

The role of the worship team is, in tandem with the ministerial staff, to plan worship and evaluate its effectiveness on an ongoing basis. The team meets monthly throughout the year, except in July and December. All meetings are open to any who wish to attend.

After the many special events surrounding the 2016 centennial celebration, 2017 has been a "business as usual" kind of year. A few items worth noting which impact the worship experience:

- Completion of installation of new sanctuary sound and lighting
- Live streaming of Sunday morning worship service
- Use of video screens for service music lyrics and special announcements.

All change is embraced to greater or lesser degrees by individuals within the congregation and these changes have been no different. The worship team regularly engages in discussion about finding the right mix of new and traditional to enhance worship and make it more accessible for all. Improving the lighting and sound have impacted our ability to deliver a higher quality experience for those who watch and listen to the live-stream broadcast, and we often hear from folks, who for whatever reason are unable to attend in person, that it is a blessing. As with all new things, it takes a village to make it happen. An adjunct group of folks have stepped forward to create and present the video slides used in worship each week. Those good souls include coordinator Lisa Cloninger, Renee Brown, Olivia Carney, Debbie Davis, Keith Dennis, Jim Hong and Suzanne Lamorey.

Week in and week out, our church is blessed by the gifts of so many. In this year when we commemorate 500 years of the Reformation, consider these words from Martin Luther: *"To preach Christ is to feed the soul, to justify it, to set it free, and to save it, if it believes the preaching."* Our Pastor, Nancy Ellett Allison, feeds our souls and challenges our thinking. Words from the hymn *When in Our Music God is Glorified* come to mind when we consider the anthems and service music provided by Director of Music Jared Fischer, the Music Cooperative and others too numerous to name: "How often, making music, we have found a new dimension in the world of sound, as worship moved us to a more profound Hallelujah!" Unsung and unpaid, probably the most faithful of all, is Brian Hankins who runs the sound and video board for at least 48-49 weeks out of the year. Without Brian, the gifts of preaching, testimony and music could not be shared as we are able to do now. That is gift indeed to this community.

The worship team asks always for your prayers and insights into creating worship to truly glorify God. That is our goal.

Respectfully submitted,
Kathi Smith, Chair

Long Range Planning Report

Committee Members: Renee Brown (Chair), Kathi Smith, Terry Dennis, Cheryl Milam, Eileen Howe, Michael Baldonado: ex officio Pastor Nancy Ellett Allison

In 2017 the Long Range Planning team met monthly by phone to move along answers to questions related to our longer-term plans as a congregation. We review attendance rolls regularly, work closely with the New Ministry team in South Charlotte and discuss other areas of need for HCUCC.

Early in 2017 we created a rotation schedule for Deacons to assist with Sunday morning worship and lock up – serving as back up volunteers to others serving. The checklist evolved through the year and will need to continue to be worked on as we move into 2018.

In the Spring, we launched a survey, working in conjunction with Personnel, that was sent to the volunteer leaders and other members of the congregation, particularly past Consistory Presidents. We were seeking to understand any gaps in staffing or other needs to plan accordingly across pastoral care, youth, administration and other areas of need.

Questions in this survey included items such as: What you would like Nancy to do if there were two of her? What is missing today for some folks at HCUCC? Do you feel you are burned out in your role, and if so, how can some of those tasks can be taken over to alleviate overwhelm? How are we doing with childcare/youth work in connecting with children and their parents? Outreach with visitors – how are we doing? What would you like to see at HC in a year and in 5-years?

Surveys were collected in May/June and summarized and analyzed in the summer months. This work led to the creation of a job description for an Associate Pastor role used in the Fall by the Personnel team.

Finally, in the Fall, the team worked to create a new wallet card for our members to carry in case conversations pop up about church with friends and family. We are excited to share this as a new way to spread the word about HCUCC.

Respectfully submitted,
Renee Brown, Chair

Buildings & Grounds Report

Committee Members: Joe McLelland (chair), Joe Behr-Stenzel, Patrick Behr-Stenzel, Debbie Davis, Bill Hildebrand, Suzanne Lamorey, John Rapp, Diane Rogers, Ann Watkins.

The big news is that the HVAC and sewer systems worked great all year with no major expenses! We have a contract to have the HVAC units checked on a regular schedule to protect our investment. Our electric bill has dropped nearly \$1,000 since 2015.

Ann Watkins, Bill Hildebrand, Suzanne Lamorey, Debbie Davis and Barry Holcomb are the core group of volunteers for building and grounds. John Rapp is our keeper of the trails. We held work days and thanks to all who participated and a special thanks to JoAnn Jellison for organizing one of the work days!

Much time and effort was expended to properly and positively close down our Sharon Campus. An auction was held and several churches purchased much needed pews, lights, children's tables and many other items. Items such as the steeple, fencing and light fixtures were listed on Craig's List. Habitat Restore came over and took many items to sell in their store. Lastly, we were able to bring several beautiful and needed items over to Harris including wall paintings, cabinets for the children's room, sink and counter for the nursery and the Rose of Sharon plant. The stained glass was taken down and the top half stored at Harris and the bottom half was delivered to Alice for ornament making. The steeple did not sell and the top 7 feet was cut off and brought over to Harris for future placement on the Grounds.

Maintenance included a professional roof repair and new downspouts and underground pipe installed by Bill and Ann. The tile floors were professionally waxed and buffed. Outside, we upgraded our swing set and got a new bench for parents to sit in the shade next to the playground. We gave our old swing set to a family with two young daughters who could not afford a new one.

On the south side of the building, the irrigation system was expanded to provide total coverage, the lawn was tilled, composted and sodded with zoysia, a hot weather turf that should help keep watering bills down. As usual, the parking lot was damaged and repaired by the cell tower crews. We had the entire lot sealed and re-striped.

The Vegetable Garden had a good year with over 300 pounds of produce donated to Friendship Trays. The gardeners installed fencing to keep the deer out – and the sweet potatoes thrived. The fall garden is still growing with cabbage, swiss chard, spinach, broccoli, turnips, beets and kale. Ann, Bill, Debbie and Barry repaired and painted the vegetable garden shed. Special thanks to Barry Holcomb for running one side of the garden.

The detention ponds which collect and clean storm water run-off from our parking lots and roads was maintained in accordance with county standards (we are inspected annually!). Properly maintaining the ponds is being good environmental stewards and also earns us a credit on our water bill.

The Memorial Garden is beautiful. As always, Bill does a great job with maintenance which includes trimming the shrubs, removing leaves and debris, staining the benches and installing new bricks. A power issue was identified and resolved and we now have electricity in the garden for lights and microphones and such. Suzanne helped a lot working with Bill.

We hope to have the front sign lighted soon. We hired an electrician and purchased new bulbs. Duke Energy needs to install a meter to finish the project. Our core volunteers kept the grounds neat and clean. The budget includes a handy man for 2018 which will be a huge help to the volunteer core group.

Respectfully submitted,
Joseph McLelland, Chair

Communications Report

Committee Members: Lori Cipot, Tina Ettesen, Barry Holcomb, Cheri Lovell, Beth Christian Sharp, Kathi Smith, Sally Young; Karen Long, Consistory representative.

The Communications Committee is responsible for publicizing special events that occur within the life of the church and disseminating information about Holy Covenant and its special events to the wider community. The duties include:

- Communicating in a timely manner with the congregation regarding weekly news and special events notification
- Sending out press releases promoting special events to TV and radio stations and print media such as The Charlotte Observer and University City magazine
- Providing information about pertinent special events to our UCC publications
- Generating promotional material about Holy Covenant and making it available to visitors and newcomers
- Generating regional mailings of promotional materials
- Maintaining responsibility for keeping information in newspaper ad current
- Maintaining and updating church website and social media.

This team, rudderless without a chair this year, has been largely inactive. Yet individuals within our congregation and on our staff have stepped up and carried out aspects of the team's mission when needed. An example of this is Joe Kiser's and Bob Saylor's enthusiasm in heading up our Charlotte Pride event this year and adding our first participation in Salisbury's Pride Event, also. Brian Hankins updates the website with each week's sermon and music. Nancy Allison and Dawn Simmons compose and disseminate the weekly news and special announcements. Alix Felsing, Jana Harrison, and Cheri Lovell put their considerable experience to good use in publicizing the request for proposals for our new mission start-up. Amy Coons and Olivia Carney have created beautiful and seasonally appropriate graphic images for use in worship. If you have talents/ skills/knowledge in any of the tasks listed above, consider taking on a leadership role with the Communications team.

Respectfully submitted,
Kathi Smith, Team Member

Missions & Justice Report

Committee Members: Lloyd and Gussie Spencer (co-chair), Lisa Cloninger, Tina Dickens, Tina Ettesen, Linn Finger, Jean Raley-Dennis, Terry Raley-Dennis, Phil Kaveler, Joe Kiser, Faye Humphrey (Consistory Rep.)

- Guatemala- Holy Covenant entered its final year in raising funds to support Wakami. Barry Holcomb raised funds to pay for his trip to Guatemala in February 2017.
- Earth Care Ministry- The purpose of this ministry is to increase awareness and ability to care for the earth. Members have volunteered to take recycling home as the church has no recycle service. This past year Pastor Nancy and five other members of Holy Covenant attended the “Creation Justice Pathways in NC” conference at Parkway UCC in Winston-Salem. Kim Buch and Phil Kaveler represented Holy Covenant at Charlotte Unitarian Universalist’s gathering of faith communities to learn about environmental related ministries. In June, we held a preview of National Geographic’s “From the Ashes” program ahead of the national release. The DVD is available for members to view by contacting Diane Rogers. We continue to look for ways that Holy Covenant might be more “earth friendly”.
- Room In The Inn- We were able to lodge 32 of our yet to be housed neighbors over the December, January, February, and March. We budgeted enough funds to provide weekly bus passes to each of our participants. The volunteer help of many persons has been needed to make this ministry happen. Terry and Jean Raley-Dennis have worked long and hard for many years to make this ministry possible. At the end of this season they will be stepping back for a well deserved rest. Suzanne Lamorey and Laura Allison will be taking up the post of organizers for this ministry for next season.
- LGBT Ministry- Joe Kiser led many members of Holy Covenant in this special ministry this past year. Not only did we participate in the Charlotte Pride Festival but we also made our present felt at the Salisbury Pride Festival as well. Joe and Bob Saylor sold special visors to help fund these events.
- Backpack Ministry- This ministry is provided in conjunction with University City United Methodist Church. The members of Holy Covenant have responded well and several members have helped deliver the food to UCUMC pantry where they are assembled then taken to David Cox Elementary School, helping to feed 50-60 children. Each weekend the children receive protein, vegetables, soup, starches, fruit, breakfast items, and a snack. For many, this is the best meal they will have all weekend.
- C.R.O.P Walk- Tina Dickens coordinated members of our congregation to walk in the Charlotte C.R.O.P Walk, which is one of the best in the nation. Funds raised are distributed by Church World Service Organization to local, national, and international organizations to help alleviate hunger. Part of the funds are used right here in Mecklenburg County.
- Sandwich Ministry- Linn Finger coordinates this ministry. Twice each month 100 sandwiches are made and delivered to the Urban Ministries Center to be served to 250-300 homeless neighbors each day. On the third Saturday of each month the group meets at Holy Covenant to produce the sandwiches and on the fourth

Wednesday they meet at South Park Christian Church. Using an assembly line, the sandwiches are produced fairly quickly. The sandwiches consist of low-fat processed ham, cheese, and whole grain bread. The cost is about \$60-65 per week. Many churches, scout troops, and businesses also contribute to make this ministry possible.

- Upper Room Ministry- This is an extension of Holy Covenant's ministry with our homeless neighbors. For one week every other month, members of Holy Covenant meet with our neighbors at the Urban Ministry Center from 12:00-12:30 pm. During this time we provide support to the participants by spending time with them, listening, praying, singing, or studying scriptures with those present. Phil Kaveler oversees this important ministry.
- University Of North Carolina at Charlotte Food Pantry- In response to a need for students to find affordable and healthy food, UNCC opened an on-campus food pantry. The pantry depends entirely on donated food from campus and community partners. Holy Covenant has become one of those community partners and has provided donated foods to the pantry. We are now expanding that ministry to provide good, gently worn professional clothing suitable for job interviews and other situations.
- Ad Hoc Ministries- This past year we collected School supplies to be taken to David Cox Elementary School. We collected and delivered two large shipments of supplies to that school. Another ministry that was introduced this past year is the 12x12 program. We challenged our congregation to do 12 acts of mission and or justice in 12 months. As of November 6 we have had 30 people doing 120 acts of mission and or justice. It is our firm belief that there are many people who have done things but have not reported them on the papers provided. We are also participating in the Urban Ministries "Welcome Home" program. Through this ministry groups are asked to provide a "Welcome Home Kit" to be used as the Urban Ministries relocate the homeless from the streets to livable housing. The Sojourner Sunday Morning Class has completed one kit and we are planning to provide another one through participation of the entire church during the month of November.

Looking to the Future- We have been made aware of a new program of Elon Homes to house and care for young men who have aged out of the Foster Care program. We're not exactly sure what direction our involvement might take yet, but we are in contact with Elon Homes to help steer us in the direction we need to go.

Respectfully submitted,
Gussie and Lloyd Spencer, co-coordinators

Sanctuary Improvement Committee Report

Committee Members: Joe Behr-Stenzel (Chair), Lisa Cloninger, Debbie Davis, Robbie Furr, Brian Hankins, Peter Jawidzik, David Smith, ex officio: Jared Fischer, Nancy Ellett Allison

- All audio, sound and lighting equipment has been installed and is operational.
- Video production equipment has been delivered and we are using the new cameras.
- All bills and invoices have been received and paid.
- The remaining balance of the project has been put on hold until we have dedicated funds in hand.

This means the acoustic evaluation, and remediation along with the new speakers will be done at a later date. A sub-committee will be formed to address our acoustic needs, at that time.

Respectfully submitted,
Joseph Behr-Stenzel, Chair

New Ministry Team Report

Team members: Cheri Lovell, Tina Ettesen, Jana Harrison, Ed Hord, Alix Felsing, and Karen Long. Contributors: Nancy Ellett Allison, Steve Burleson and Gregg Walker

In 2016, Holy Covenant launched an initiative to research and plan a new ministry in South Charlotte, beginning the process of fulfilling its commitment to the Pilgrim Church community. A New Ministry team was formed and the Rev. Cheri Lovell was hired as a consultant to the team, tasked with conducting research, exploring new ministry options, and moving the team toward its goal.

After a year of research, discussion, and congregational feedback, the New Ministry team decided to follow the suggestion of Dr. John Dorhauer (President of the UCC) and solicit competitive proposals to establish and/or expand innovative ministry initiatives. The model is based on the reality television show *Shark Tank* — a competitive environment in which entrepreneurs seek funding for their visions and business plans. Following a modified and intentionally kinder version of this model, Holy Covenant solicited letters of intent from the community for new ministry ventures. For promising ideas, applicants were asked for more extensive full proposals. Applicants could request up to a maximum \$100,000/year.

The New Ministry team decided to sunset in the Spring of 2017 and to seek a new team to review the proposals. The Review team consisted of Alix Felsing, Jana Harrison, Patti Key,

Tom Magraw, and the Rev. Greg Jarrell of QC Family Tree. The team was supplemented by the insight and wisdom of the Rev. Nancy Ellett Allison and the Rev. Cheri Lovell as non-voting team members.

Ultimately, eight full proposals were received and reviewed. Of those proposals, four applicants were selected to give a presentation to the Review committee. The committee met with all four applicants and their partners for dinner to get to know the candidates. The following day, each applicant gave an oral presentation about their proposal and their business plan. Reviewers posed follow-up questions.

In the end, the Review team decided to fund the innovative ideas of three social entrepreneurs for one year. If appropriate, applicants may reapply for future years' funding. The Review committee approved funding these initiatives for a total of \$118,000 for the first year.

The grantees will be announced at the Annual Meeting on November 19, 2017.

Respectfully Submitted,
Jana Harrison

Capital Funds Report

Committee Members: C. Travis Wheat (Chair), Diane Neese

The HCUC Building (Capital) Fund serves to finance permanent structures and improvements to the church's Harris property, the latest being the addition completed in 2009. Plans for the addition began in 2006, followed by the Building for Ministry Capital Campaign in 2007 with construction of the new wing being completed in 2009. Not in the original plans was the driveway paving work which was also completed in early 2009 with funds pledged/paid outside of the Capital Campaign.

Beginning in January 2013, we began making the loan payments entirely from Building Fund Campaign contributions rather than 50/50 from operating and capital as was done previously. This means that the entire loan payment (\$46,728/year total) is now paid from pledges specifically to the Building Fund as the operating fund no longer provides 50% of the payment. While this helps clearly delineate our operating and capital funds, it underscores the need for continued pledges and contributions to the capital fund.

To that end, we are very pleased to report that to date, we have received pledges of \$55,070 from 39 pledgers for 2018. This is 110% of our \$50,000 goal and includes 15 new Building Fund pledges!

A recurring theme of past Capital Fund reports has been our ability to continue to improve upon our loan terms as rates have declined, and this year was perhaps one of the biggest success stories yet. For background, our mortgage on the addition closed in 2009 for \$825,000 which included indebtedness of \$168,000 remaining from the acquisition of the land and construction loan for the main church building years ago. Our mortgage rate was 6 7/8% on a 30 year amortization which equated to a loan payment of \$5,167/month. The loan had a 5 year balloon maturing on June 1, 2014. In August 2011, we were able to take advantage of then historically low mortgage rates and lock in a longer term while retaining the flexibility to make additional principal paydowns, via a \$650,000 loan with BB&T, our local bank which manages our church checking and savings accounts. This loan refinanced all of our existing debt at a fixed rate of 5.75% for a 10 year term on a 20 year amortization, equating to payments of \$4,563.54/month. In December 2012, as rates continued to trend downward, we were able to lock in an even lower rate of 4.75% and a monthly payment of \$3,920.10, while the maturity date remained unchanged at September 10, 2021. The charge for this rate change was only \$3,500, which was able to be recouped in lower interest costs in less than a year. The loan had a moderate prepayment penalty until August 2016, but once this was no longer applicable, we again took the opportunity to review the loan terms.

Given that rates were still near historical lows, but seemingly beginning to trend upward the past few years, starting in late 2016, we explored the possibility of establishing new loan terms with the desire to obtain a fully amortizing loan if possible (meaning that when the loan matures, it would be paid in full rather than having a “balloon” payment due). We were able to successfully obtain a \$376,504.14, 10 year, fully amortizing loan at a rate of 4.39% that matures on May 25, 2027 (current balance is \$364,814.01). As a result of the lower rate, even though the loan will be paid off sooner than the prior loan, our monthly payment actually went down slightly to \$3,894.00. Note also that we have been able to pay down our 2009 original \$825,000 loan by over \$460,000, including over \$285,000 in the past six years alone (after the broader Capital Campaign to complete the addition) when we first refinanced with BB&T.

God has truly blessed our church with many generous members and friends. Thanks to all who can continue to contribute to our Building Fund to help our church pay down this debt which was incurred when we expanded our building facilities. Each pledge made to the Capital Fund allows our church to move closer to becoming debt free, which will free up almost \$47,000/year in required debt repayment. Just think of all the ways those funds could lovingly be put to use to further the church’s mission, ministry and outreach programs!

Respectfully submitted,
C. Travis Wheat, Chair

Sunshine Fund Report

Committee Members: Lisa Cloninger (Chair), Jill Gregg, Tom Magraw, Travis Wheat

The Sunshine Fund at Holy Covenant provides temporary assistance to members of our congregation in times of financial crisis. These funds have helped prevent eviction, paid mortgage payments to stop foreclosure, and reinstated insurance. It has helped families pay unforeseen medical expenses, keep utilities on, buy groceries, secure reliable transportation, and provide help at Christmas.

The Sunshine Fund is a non-budgeted fund that depends on contributions from members and friends of the congregation to operate. Funds are not used until all available community resources are exhausted. All requests to the Sunshine Fund are confidential and can be made by contacting one of the committee members or Pastor Nancy.

This year, we had a limited number of requests from members for funds and saw an increase in requests from non-members out in the community. The SSF chose to respond to two compelling requests this year from non-members and assisted one family with temporary housing during a crisis and one family with a car repair bill to get the father back to work. The Sunshine Fund committee will be meeting soon to discuss how we may continue to respond to true crisis needs in our immediate community as well as continue to respond to member needs and may recommend a change in the scope of this fund for the future. Holy Covenant does not currently have a mechanism to respond to crises in the community when these arise.

Starting Balance as of 11/1/2016	\$	201.98
Donations:	\$	1,521.00
<u>Disbursements:</u>	\$	<u>534.06</u>
Ending balance as of 10/31/17:	\$	1,188.92

Respectfully Submitted,
Lisa Cloninger, Chair

Stewardship Report

Committee Members: Martha Bomely (Chair), Debbie Davis, Dawn Simmons, and ex officio Rev. Nancy Ellett Allison

This year members and friends of Holy Covenant have given generously to the church – of their time, their talent, and their financial resources. We grateful for the sharing and caring community of believers at Holy Covenant.

This spring the campaign to pay down a portion of our mortgage, and be able to refinance it so it will be paid off in 10 years was a huge success thanks to the generosity of the congregation. The 2018 stewardship campaign has also resulted in an outpouring of generosity. The General Fund is at 101% of the target over \$195,000 in pledges and the Building Fund is over \$55,000, 110% of the target! Participation has also increased with 17 new General Fund pledges, and 15 new Building Fund pledges.

The congregation has also continued to financially support the Sandwich Ministry, Room In The Inn, the Backpack Ministry, various Food Banks, as well as the UCC 5 for 5 Special Offerings: Our Church's Wider Mission, One Great Hour of Sharing, Strengthen the Church, Neighbors in Need, and The Christmas Fund.

Respectfully Submitted,
Martha Bomely, Chair

HOLY COVENANT UNITED CHURCH OF CHRIST
as of 11/14/2017 for 2018
PLEDGE RECAP--2013 THRU 2018

General Fund Pledges				Building Fund Pledges		
	Total Amount	#	Avg.	Total Amount	#	Avg.
2018	\$ 195,180.00	70	\$ 2,788.29	\$ 55,070.00	39	\$ 1,412.05
2017	\$ 190,280.00	67	\$ 2,840.00	\$ 49,350.00	30	\$ 1,645.00
2016	\$ 179,250.00	65	\$ 2,757.69	\$ 54,554.00	33	\$ 1,653.15
2015	\$ 165,022.52	63	\$ 2,619.41	\$ 54,554.00	35	\$ 1,558.69
2014	\$ 167,154.00	61	\$ 2,740.23	\$ 52,694.00	34	\$ 1,549.82
2013	\$ 174,898.00	67	\$ 2,610.42	\$ 58,191.00	45	\$ 1,293.13

Budget & Finance Report

Committee Members: Lynn Chavarria, Debbie Davis, Tom Magraw, John Maze, Diane Neese, Diane Rogers, Travis Wheat, Martha Bomely (Chair): ex officio; Nancy Ellett Allison

Following are two reports in proposed form: **2018 Budget Summary and 2018 Budget Detail.**

HOLY COVENANT UNITED CHURCH OF CHRIST 2018 PROPOSED BUDGET	
	2018 PROPOSED BUDGET
GENERAL/OPERATING FUND:	
INCOME:	
1 Identified Giving	222,400
2 Loose Cash	4,500
3 Other Miscellaneous-Giving	-
4 Total General Fund Giving	226,900
5 Tower Income	59,000
6 Rental Income & Other Miscellaneous	7,600
7 Tax Rebate Income	3,000
8 General Fund Designated Income	7,000
9 Total Undesignated GF Income	76,600
10 Designated Funds Received:	
11 Michael Brooks Scholarship	2,000
12 Blowing Rock Retreat	-
13 Sandwich Ministry	500
14 Special Offerings - Direct to General Fund	4,500
15 Total Designated Funds Received	7,000
TOTAL GEN/OPERATING INCOME	310,500
16 EXPENSE:	
17 Worship	30,300
18 Christian Ed & Development	35,050
19 Inclusion and Outreach	8,450
20 Mission and Justice	12,450
21 Buildings and Grounds	61,950
22 Administration	162,300
TOTAL GEN/OPERATING EXPENSE	310,500
NET GAIN(LOSS) TOTAL GEN/OP FD	0

1	Holy Covenant UCC Operating Account			TOTAL				
2	PROPOSED BUDGET DETAIL			September 2017 YTD	Jan. - Sept. Annualized	2017 Plan	2018 Plan	Comments
3	Income							
4	A104000 - Income							
5	H104100 - Operating Income-General Fund							
6	H104101 - Identified Giving			178,043	237,391	213,000	222,400	+4.4% increase; \$195,000 in Pledges which is over goal
7	H104102 - Loose Offering			2,961	3,948	4,500	4,500	December is higher with more visitors
8	H104104 - Tower Income			35,977	53,965	56,000	59,000	Increase in August 2017 with a 5% escalator; annual amount increases to \$7,300.20 for 2018-2022
9	H104110 - Rental Income			6,640	8,853	5,000	7,600	Assumes school group of 26 weeks x \$200 + College and outside groups 4 x \$600 per wk
10	H104115 - Tax Rebate Income			1,477	1,969	6,500	3,000	No large spending for 2018
11	2017 General Fund Designated Income			0	0	0	7,000	
12	H104120 - Operating Account-Other			38,429	38,429	0	0	Extraordinary Income in 2017 for Sanctuary and Debt Reduction
13	Total H104100 - Operating Income-General Fund			263,526	344,554	285,000	303,500	
14	H104600 - Special Funds Income							
15	H104630 - Special Funds Direct to General			5,869	5,869	4,500	4,500	
16	H104640 - Michael G. Brook Scholarship			2,000	2,000	2,000	2,000	
17	H104651 - Youth Fundraising			210	280	0	0	
18	H104699 - Designated							
19	H105107 - Sandwich Ministry Income			239	319	500	500	
20	H106102 - Back Pack Ministry (In/Out)			80	107	0	0	
21	H108700 - Ministerial Candidates			3,298	3,298	0	0	
22	H104699 - Designated - Other			26	35	0	0	
23	Total H104699 - Designated			3,643	3,758	500	500	
24	Total H104600 - Special Funds Income			11,722	11,908	7,000	7,000	
25	H104875 - Other Operating Account Income			625	833	0	0	
26	Total A104000 - Income			275,873	357,295	292,000	310,500	
27	Expense							
28	A200000 - Expense							
29	A210000 - Worship							
30	A210001 - Worship							
31	H205230 - Director of Music - Salary			17,677	23,570	23,575	24,300	+3% Salary Increase
32	H206100 - Special Worship Events			0	0	100	100	
33	H206500 - Music Program			475	633	1,600	1,600	
34	H207000 - Pulpit Supply and Honorarium			1,900	2,533	2,400	2,400	12 weeks at \$200 per week
35	H208000 - Worship Supply/Aesthetics			1,340	1,786	1,000	1,000	
36	H208200 - Accompanist			750	1,000	750	900	
37	H208250 - Sanctuary Imprv Proj			33,831	33,831	0	0	
38	Total A210001 - Worship			55,973	63,354	29,425	30,300	
39	A300000 - Christian Education & Dev							
40	H305226 - Child Care Payroll			5,870	7,826	8,400	8,400	+3% salary increase for staff; staffing scheduled as needed
41	H305227 - Youth Minister Salary			7,748	7,748	12,967	0	
42	Youth & Family Life Minister Salary						20,000	
43	Youth & Family Life Minister Social Security Supplement			0	0	0	1,400	
44	H306100 - Youth Events			639	852	1,000	1,000	
45	H306150 - Youth Church Camp Scholar Exp			300	400	0	300	
46	H306175 - Youth Post High Scholar Expense			2,000	2,000	2,000	2,000	Michael Brooks Scholarship Income
47	H306300 - Christian Ed Programming			314	418	100	500	
48	H308000 - Child Care Supplies			164	218	400	400	
49	H308100 - Child Care Expenses Other			92	122	200	200	Substitute Youth Teachers for Children Church
50	H308300 - Youth & Fam Min-Travel & Other Exp			0	0	300	300	
51	H308700 - Ministerial Candidates Exp			3,537	3,537	550	550	Candidate Testing

1	Holy Covenant UCC Operating Account			TOTAL				
2	PROPOSED BUDGET DETAIL			September 2017 YTD	Jan. - Sept. Annualized	2017 Plan	2018 Plan	Comments
27	Expense							
53	A400000 · Inclusion and Outreach							
54	H401000 · Member Development			1,071	1,427	1,000	1,000	
55	H401001 · Church Retreat			0	0	2,900	1,450	
56	H406100 · Inreach Outreach-Hospitality			2,033	2,710	1,200	1,800	
57	H406101 · Sandwich Ministry HCUC			1,031	1,375	1,100	1,100	
58	H406102 · Back Pack Ministry (In/Out)			178	237	0	0	
59	H408503 · Advertising and Marketing			973	1,297	2,000	2,000	
60	H408504 · Stewardship Expenses			35	47	200	100	
61	Pride Festivals			0	0	0	1,000	
62	Total A400000 · Inclusion and Outreach			5,320	7,093	8,400	8,450	
63	A500000 · Mission and Justice							
64	H501010 · OCWM			4,538	6,050	6,050	6,050	
65	H501020 · Other Contributions (NIN,OGHS.)			5,953	7,937	4,500	4,500	
66	H501080 · Mecklenburg Ministries			0	0	300	300	
67	H501090 · RITI			739	986	850	1,000	
68	H501095 · Western NC Association			654	872	616	600	\$2 per member X 300 members
69	Total A500000 · Mission and Justice			11,883	15,844	12,316	12,450	
70	A600000 · Buildings and Grounds							
71	H608001 · Buildings & Grounds Supplies			0	0	0	0	
72	H608002 · Paper Supplies			778	1,037	1,300	1,300	
73	Total H608000 · Buildings and Grounds Supplies			778	1,037	1,300	1,300	
74	H609100 · Utilities and recurring							
75	H609101 · Electricity			7,812	10,416	11,000	10,000	
76	H609102 · Telephone and Internet			1,653	2,204	2,100	2,500	
77	H609103 · Security			1,177	1,570	2,000	1,750	System paid off in 2017
78	H609104 · Water			2,995	3,993	4,400	4,400	
79	H609200 · Janitorial			4,000	5,333	6,300	6,000	
80	H609301 · Ins Exp-Liability & Structure			5,118	6,824	6,800	6,850	
81	Total H609100 · Utilities and recurring			22,756	30,341	32,600	31,500	
82	H609250 · Maintenance							
83	H608273 · Lawn Mowing			2,630	3,507	2,400	3,000	
84	H609251 · General Maintenance			2,780	3,706	2,600	1,400	Waste Mgt split out and Approved Overages
85	H609252 · Grounds Maintenance			660	880	500	900	
86	H609253 · Sewer Maint & Repair			0	0	600	600	
87	H609254 · HVAC Maint & Repair			1,605	2,140	2,000	2,300	
88	H609255 · Roof Repairs			303	404	100	500	
89	H609256 · Asphalt Repairs			7	9	100	0	
90	H609259 · Maint Reserve (Capital Reserve)			6,750	9,000	9,000	9,000	
91	H609270 · Pest Control			1,062	1,416	1,400	1,400	
92	H609271 · Interior Floor Maintenance			2,350	3,133	2,000	2,350	
93	H609272 · Window Washing			0	0	500	500	
94	H609274 · Grounds Maint-Other			154	205	0	0	
95	H609276 · Approved Overages			3,212	3,212	0	0	
96	Waste Management			0	0	0	1,200	Currently Captured in General Maintenance
97	Maintenance Handyperson			0	0	0	6,000	Contract Vendor for Detention Ponds Maintenance & Other Projects
98	Total H609250 · Maintenance			21,511	27,611	21,200	29,150	
99	Total A600000 · Buildings and Grounds			45,045	58,989	55,100	61,950	
100	A700000 · General							
101	H701000 · Church-Unbudgeted Exp			220	220	0	0	
102	H709000 · Suspense			0	0	0	0	
103	Total A700000 · General			220	220	0	0	

1	Holy Covenant UCC Operating Account				TOTAL				
2	PROPOSED BUDGET DETAIL				September 2017 YTD	Jan. - Sept. Annualized	2017 Plan	2018 Plan	Comments
27	Expense								
104		A800000	Administration						
105		A800001	Administration						
106		H804000	Bank Service Charges	241	321	300	300		
107		H805000	Admin Payroll Expenses						
108		H805101	Minister Addt'l Life & Dis Ins	711	948	948	950		
109		H805102	Minister Life & Disability Ins	803	1,071	1,070	1,150		
110		H805221	Minister Salary	26,018	34,690	34,690	34,700	+3% Salary Increase	
111		H805222	Minister Housing	30,218	40,290	40,290	42,500		
112		H805223	Minister Pension	10,052	13,403	13,403	13,400		
113		H805226	Exec Assistant Payroll	28,474	37,965	37,357	38,500	+3% Salary Increase	
114		H805227	Exec Asst Stipend Salary	2,250	3,000	3,000	3,000		
115		H805228	Exec Asst Overtime	1,599	2,131	1,536	1,600		
116		H805300	Employer's FICA	4,977	6,636	6,500	5,900		
117		H805350	Ins Exp-Workers Comp	1,567	2,089	2,600	2,200		
118			Healthcare Expense	0	0	0	0		
119		H805000	Admin Payroll Processing	121	161	0	200		
120			Total H805000 - Admin Payroll Expenses	106,788	142,385	141,394	144,100		
121		H808000	Administrative Supplies						
122		H808051	Copier Supplies	1,163	1,551	1,200	1,600		
123		H808080	Postage	217	289	400	300		
124		H808081	Church & Office Supply	1,161	1,547	800	1,500		
125		H808000	Administrative Supplies - Other	275	367	2,400	0		
126			Total H808000 - Administrative Supplies	2,815	3,754	4,800	3,400		
127		H808300	Other travel/mileage reimb.	178	237	200	300		
128		H808301	Continuing Ed-Staff	0	0	800	800		
129		H808400	Pastoral Reimbursement	6,061	8,081	8,600	8,600		
130		H808450	Conference Expense	1,303	1,737	1,200	1,200	2017 was Bi-Annual UCC Conference	
131		H808502	Computer Expense-software	211	281	500	500		
132		H808503	Social Media	282	376	300	400		
133			Total A800001 - Administration	117,879	157,173	158,094	159,600		
134		H808160	Copier Expense						
135		H808161	Copier Lease Expense	1,608	2,144	2,300	2,300		
136		H808501	Computer Expense-Hardware	97	129	448	400		
137			Total A800000 - Administration	119,585	159,446	160,842	162,300		
139			Total A200000 - Expense	258,688	328,068	292,000	310,500	+6.3%	
140			Total Profit	17,185	29,227	0	0		