

Here in this place, the new light is streaming,  
shadows of doubt are vanished away:  
See in this space our fears and our dreamings  
brought here to you in the light of this day.



# **Holy Covenant**

## **United Church of Christ**

### **Annual Report 2023**



# ANNUAL REPORT 2023

## Holy Covenant United Church of Christ

2022 Annual Congregational Meeting Minutes	3
President's Report	4
Clerk's Report	5
Pastor's Report	6
Racial Justice & Equity Team Report	8
Annual Report of the WNCA Delegates	9
Nominating Team Report	10
Mission & Justice Team Report	11
Pastoral Search Team Report	13
Sunshine Fund	14
Christian Education Team Report	15
Worship & Music Team Report	16
Building & Grounds Team Report	17
Communications Team Report	21
Endowment Team Report	22
Capital Fund Team Report	24
Budget & Finance Report	26
Pledge Recap 2014-2024	26
2024 Proposed Budget Summary	27
2024 Proposed Budget Detail	28

# 2022 Annual Congregational Meeting Minutes

## Holy Covenant United Church of Christ Annual Congregational Meeting November 13, 2022

**Committee Reports during Worship** – (See Annual Report for additional details)

- **Pastoral Search Team Report** – Eric Miner
- **Missions & Justice Report** – Lloyd Spencer
- **Racial Justice & Equity Report** – Jeffery Edwards-Knight
- **Endowment Report** – Alix Felsing

Call to Order 11:55am – Lisa Cloninger, Consistory President

**Establishment of Quorum** – Lisa Cloninger, Consistory President

There were 55 in-person present and 7 attending via Zoom (62). As 48 are required, quorum was met.

### **Approval of 2021 Annual Meeting Minutes**

Minutes approved unanimously

- **Presidents Report** – Lisa Cloninger
  - **Worship & Music Report** – Kathleen Smith
  - **Building & Grounds Report** – Terrence Hayes
  - **Nominations for Consistory Class of 2025** – JoAnn Jellison presenting for Tom Magraw
- Approved unanimously

### **Budget and Finance Report** - Martha Bomely

First two reports are from Debbie Davis

Stewardship goal of \$140,000 met 80% of Building was met. Many families increased their pledge.

Capital fund report in annual meeting. Received \$30,585 in pledges. Our Capital Fund Balance is appx. \$20,000

Mortgage balance is \$185,000

Budget included in Annual Report

Tower income increased \$300/mo. and additional \$3600 from new carrier. Rental income down as home schoolers not returning.

\$19,500 left from 2019 PPP is still there.

\$13,000 from 2020 PPP is available for 2024 budget.

Expenses. 3% salary increase across the board including Pastor Cheri.

Decrease in conf. and youth events, camp scholarship's, retreats, choir director. Pastor's Salary, Housing and Benefits still budgeted at a 11-year experience rate. Our proposed 2023 Budget is balanced.

Budget Team enters motion to approve. Diane Neese seconded the motion, and the Budget approved unanimously.

Acknowledgement of Teams - Dawn Robinson

Special recognition to Lisa Cloninger, Consistory President, who led with compassion and sensitivity for an outstanding job. Thanks to Consistory in keeping the boat afloat. Many thanks to worship volunteers. Special thanks to worship team for their faithful leadership. Thanks to the choir who are back and sounding strong. Thanks to the pastoral search team. Thanks to all who have returned to in-person worship. Lisa Cloninger stepped in to thank Dawn Robinson for her role as Consistory Vice-President and thanks to Jeff Hughes for his two years in role as Secretary.

Sally McLester motioned to adjourn; Cheryl Milam seconded. Meeting adjourned at 12:20pm followed by the Benediction by Rev. Cheri Dennis, Interim Pastor, and a closing hymn.

Respectfully submitted,

Jeff Hughes, 2022 Consistory Secretary

# President's Report

Holy Covenant family,

It has been an honor and a pleasure to serve as your Consistory President this year. When I agreed to take on this responsibility, I knew it would take all the qualities that make me who I am, and lots of prayer. This experience has given me the opportunity to increase my growth both personally and spiritually. Although there were moments when I questioned if I made the right decision, I eventually came to realize I wouldn't have had it any other way. I greatly appreciate the tremendous support I've received from a very dedicated, passionate, and hardworking Consistory. I cherish the support, encouragement and care I've received from you, my Holy Covenant family. I couldn't have done it without you.

Holy Covenant wouldn't be the progressive and extravagantly welcoming church that it is without you and all of your generous contributions. So, a huge thanks to all of you who served on Consistory, staff, the various ministry teams, greeters, ushers, choir, musicians and those weekdays and sometimes Saturday wonders. We couldn't provide this extravagant welcome and meaningful worship without you.

The most extravagant welcome I've seen this year is the welcome given to Pastor Christopher and his family.

- ✚ Consistory accepted the recommendation of the Pastoral Search Team that we call Christopher as our new Settled Pastor.
- ✚ Consistory did a lot to drive the pastor's weekend, the called meeting, negotiate with Christopher on the call document and compensation issues, organize the shower to set up their household and host the family when they arrived.
- ✚ You, the congregation, went above and beyond to supply and deliver household items and furnishing to the Czarnecki's new home here in Charlotte.



This has been a year of exceptional ups and downs, and a year of change. The year has brought successes and challenges, full of joys and sorrows, comings and goings. We were blessed to have Reverend Cheri Dennis serve as our Interim Senior Pastor for over a year as we searched for a settled pastor. She is now serving a congregation in Hawaii. In June, we were introduced to and elected our Settled Pastor, Reverend Christopher Czarnecki, who came from Hawaii. The Lord does work in mysterious ways. We gained Akeera, Daveyion, Shanel and Carter. Kathi Smith and Lisa Cloninger moved to the Asheville area and the Hildebrand's moved to California. We welcomed others as well, but some moved away. Sadly, we also lost those dear to us, but they will forever remain in our hearts.

Maya Angelou said, "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." Holy Covenant, your extravagant welcome makes people feel God's presence in this place.

Respectfully submitted,

Jeffery Edwards-Knight, 2023 Consistory President

# Clerk's Report

## Clerk's Report as of November 15, 2023

Members as of 2023:

<b>191</b>	<b>Members of Record for 2022 as of 11/11/2022</b>
+ 0	Confirmands
+ 10	New members
- 4	Deaths
- 3	Transfers
- 0	Removed from Rolls/ adjustment #
<b>194*</b>	

\* November 11, 2022 through November 15, 2023

Respectfully submitted,  
Dawn Simmons, EAA, Clerk of Records



# Pastor's Report

October 27, 2023

Holy Covenant,

As I sit down to write this report it has been just over two months since I've started as your new settled pastor. Although it's only been a short time, I feel like a lot has happened and the short time has certainly gone by quickly.

Most of my time in these first two months has been spent getting settled in the church and getting to know the people here at Holy Covenant. I've taken a variety of approaches to do this such as going out for lunch, accepting appointments for folks to meet with me, attending Covenant Groups for meals, visiting our home bound members, hosting "Coffee and Cake with Pastor Chris" after worship, and inviting folks to meet me here at the church office to talk about business instead of over the phone or meeting through Zoom. Over the course of the next year this is my top priority, and an important one. I want to know what brought you to Holy Covenant, why you continue to call it your spiritual home, and where you'd like to see Holy Covenant go from here.

I was also intentional in these first two months about attending every ministry team meeting that was held. I wanted to know how our teams were functioning, who was leading them, and what they were working on. After attending those meetings, from *Budget and Finance* to *Buildings and Grounds* to *Racial Justice and Equity*, I can say with great confidence we have outstanding leaders in the church steering our ministries, and I'm proud of the work all our ministry teams are doing. If you are not presently serving on one of the many ministry teams in our church, I want to encourage you to consider doing so. Not only is it a way of getting involved in the life of the church, but it's an opportunity to deepen your faith through the gift of some sacred service.

While it's only has been two months, I've started to get my feet wet in the community. I attended the Interfaith Pride Service at Caldwell Presbyterian Church and participated in the Charlotte Pride Parade. I attended a discussion led by Obrey Hendricks Jr., who spoke on the dangers and heresy of white Christian nationalism. I've met with leaders of non-profit organizations doing ministry work around housing. I've been attending the Meck Min Interfaith Group meetings and passing along information about upcoming events and ministry opportunities. I attended the Mental Health Symposium at Matthews Methodist Church. And I've met with the faith leaders of Southpark Christian Church, Sacred Souls United Church of Christ, and Myers Park Baptist Church.



On Saturday, October 7<sup>th</sup>, I attended the annual Western North Carolina Association meeting. Our church was well represented with several of our church members serving on the Association's leadership team and our Minister of Music, Jon Weddell, offering music during the closing worship service. That day our association announced the Southern Conference is making two financial initiatives to strengthen the future of churches in the conference. One of those financial initiatives is they will be prioritizing and reinvigorating the youth ministry within our Conference, through a Youth Empowerment Program (Y.E.P.) and a Regional Youth Event that is being scheduled for July 23-26, 2024, in Virginia Beach, VA. The Conference is shooting for a goal of 500 youths from the Southern Conference.

This brings up a delicate and difficult conversation in churches these days, youth and children, who are the future of the church. We noticeably have way fewer children and youth than we've had in the past. This is the result of several factors, which include the loss of families through the pandemic who have not returned and the general decline in membership that is being experienced among mainline denominational churches. I have met with the Christian Education Team at Holy Covenant more than any other ministry here at the church since I've started. Many of them are burnt out, and it has been difficult to put some kind of Christian Education programming in place when we're not sure whether we will have children and youth attending worship week to week.

The plan for our children's and youth programming right now is twofold. Our first step is to identify the middle and high school youth we have at Holy Covenant who are regularly engaged and start gathering them together to foster a greater sense of community. Because many of our families are spread out across the Charlotte area, we want them to get to know one another and hear directly from them what kinds of things would be meaningful for them to do or see happen at the church. Things they would be excited about and be willing to participate in. This could be anything from things they'd like to see or do in worship to community mission work to an overnight lock-in at the church.

The second step is to make our worship space and church more inviting to children and young families. Consistory has excitedly agreed that we would like to carve out a space in the gathering room and designate it as our children's area. So, our children are no longer tucked away in a classroom but part of the worship experience. We can see and hear them outside the sanctuary doors, and new families who come to the church know immediately there is a space and place for their children in the midst of us, as we worship and fellowship together. I have ideas about how I would like this space to look and function on Sundays, but I need your help to make that happen.

As I think ahead toward the future, one of the things I would like to see is a strategic planning team come together to help identify short-term and long-term goals for the church and begin the process of fleshing out how we plan to obtain those goals. I think this is a group that should work closely with consistory, and contain consistory members on it, as our leadership often has its hands on the pulse of the church and the issues it is facing. I welcome and look forward to the possibility of ecumenical and interfaith events being hosted here that have the potential to bring our wider community in. I would like us to explore the idea of repurposing a part of the property we own to meet a need that exists in our local community. And aside from my ongoing commitment to anti-racist work and making sure the church is a welcoming place to all God's people, I would like to see our church explore some environmental justice initiatives or commitments as we seek to make the earth a more sustainable place for the future of our children. In any case, I do believe we are just getting started.

Lastly, please know I appreciate every one of you and I truly believe you are the church. You make all things possible, and your service and the ways you give of your time, talent, and resources do not go unnoticed. In the Spirit of Christ, and this new chapter that is beginning in the life of Holy Covenant UCC, let us carry on and do God's work in the world.

Peace and Blessings,

Rev. Christopher Czarnecki, Senior Pastor  
Holy Covenant United Church of Christ



## Racial Justice & Equity Team Report

Members: Kristin Andes, Martha Bomely, Holly Middleton, Anne Hayes, Tom Magraw, Cheryl Milam, Meg Houlihan, Alix Felsing, Co-chairs: Melissa McQueen-Simmons and Lisa Cloninger, Rev. Christopher Czarnecki (ex officio)

What a year of transformation this year has been. We started in November 2022, with some brainstorming about activities for 2023 and the team has worked hard to bring racial equity focused activities to the congregation this year.



### March 2023:

We Visited the Harvey Gantt Center for an exhibit, lunch and discussion; “Men of Change”.

### Summer 2023: Confronting Whiteness Cohort 1

### Fall 2023: Confronting Whiteness Cohort 2

22 HCUCC Members Participated in a 9-week study and discussion “Confronting Whiteness” facilitated by Carrie Veal, Minister at Myers Park Baptist Church.



### Summer 2023: Supporting the Pastor’s Transition

Supported our ministry along with other teams to welcome the Czarnecki’s to Charlotte!

**Save the Date in 2024: Saturday, January 20<sup>th</sup> 9am to 1pm,  
and Sunday January 21<sup>st</sup> during Worship**  
Reggie Harris: Songs of Hope and Freedom

Come to HCUCC for Weekend Workshop and Worship Engagement with Reggie Harris. Learn songs from the time of enslavement and the civil rights era. History, rhythm, and the people behind the music. No singing or musical ability required! <https://reggieharrismusic.com/>



### **Additional brainstorm ideas for future events in 2024:**

- Pilgrimage travel to sites important in US civil rights history. Begin with day trips close by.
- Sermon series guest preachers
- Group viewing of the documentary “Sound of the Police”.
- Research invitation to Dr. William Barber as a guest preacher
- Brainstorming other avenues of whiteness and learning
- 5 minutes of worship about RJE topics
- UCC Join the Movement Toward Racial Justice <https://jointhemovementucc.org/>
- Participate in U.S. Rep. Alma Adams events?
- Pay off CMS school lunch debt?
- Help pay student loans?
- Address needs of people transitioning from jail?
- How do we address/engage with people who say they oppose “Critical Race Theory” in education?
- Be present at school board meetings?
- How can we support people of color studying in mental health fields?
- Research ongoing use of Upper Room materials based on recent editor decisions about potential censorship

Do you have energy for any of these topics? Come join us!

Respectfully submitted,  
Lisa Cloninger

### **Annual Report of the WNCA Delegates 2023**

Ed Vickery and Jo Ann Jellison served again this year as delegates to the Western North Carolina Association of the Southern Conference. Rev. Terry Parrish, a member of Holy Covenant, served as Treasurer of the WNCA. Board meetings were held approximately monthly via Zoom conference calls.

The 2023 Annual Meeting was held in person at Abernethy Laurels in Newton, NC. This was the first annual meeting to be held in person since prior to the Covid pandemic. Four workshops were offered. Officers and delegates for the upcoming year were elected.

The WNCA is initiating two new programs: One is a visitation program; whereby, churches voluntarily host two members of the WNCA to listen to concerns and improve communication. Ed and Jo Ann attended a Holy Covenant Consistory meeting as a forerunner to this program to assess whether churches would be open to such a program. The second new program is a grant for churches who apply for funds to grow new ministry efforts. At the annual meeting, it was voted to empower the treasurer to open an interest-bearing account to begin to accumulate the funds for these grant awards. The WNCA has found itself with excess funds in the treasury, due to several reasons, including fewer expenditures during the pandemic, and a gift from the Southern Conference sale of the Black Lake property.

Respectfully submitted,  
Jo Ann Jellison

## Nominating Team Report

Committee members: Lisa Cloninger, Debbie Davis, Laura Hankins, Jo Ann Jellison, Tom Magraw, Tommy Tomlinson, Ed Vickery, Rev. Christopher Czarnecki (ex officio).

Thank you to the members of the Nominating Team for their hard work and insights!

We, the Nominating Team, thank the many people who have served on either a Ministry Team or on the ad hoc Committees this year. Each individual Team / Committee member contributed time and talents which are a part of the fabric of our community that allow us to witness to the wider world.

As we look to the year ahead, there are plenty of opportunities to serve on Ministry Teams and Committees. If you have an interest, please contact me, Tom Magraw, or Pastor Christopher, and let us know your area of interest.

We recognize the outgoing Consistory members (the class of 2023). They are: Laura Hankins (Elder), Terrence Hayes (Elder), Martha Bomely (Deacon), Alix Felsing (Deacon), and Barbara Schneller (Deacon).

<b>Class of 2024</b>	<b>Class of 2025</b>	<b>(Nominated) Class of 2026</b>
Kristin Andes (Elder)	Jana Harrison (Elder)	Joy Decker (Elder)
Jeff Edwards-Knight (Elder)	Lloyd Spencer (Elder)	Brian Hankins (Elder)
Phyllis Johnson (Deacon)	Terry Raley-Dennis (Deacon)	Mel Anderson (Deacon)
Dawn Schmitz (Deacon)	Suzanne Lamorey (Deacon)	Cheryl Milam (Deacon)
Gregg Walker (Deacon)	Eric Miner (Deacon)	Shakti Subramanian (Deacon)

Respectfully submitted,  
Tom Magraw, Chair

# Mission & Justice Team Report

Team Members: Gussie Spencer, Lloyd Spencer, Barbara Schneller, Kim Buch, Debbie Davis, Tina Dickens, Terry Raley-Dennis, Suzanne Lamorey (chair), Dawn Simmons (ex officio).

## 1. A Roof Above.

We prepared approximately 400 sandwiches *monthly* to deliver to the Men's Shelter. There was good church attendance at our sandwich builds with between 15 to 25 participants on each occasion. In addition, we will begin to participate in Room In The Inn in December 2023 by hosting 8 yet-to-be-housed neighbors, providing dinner, breakfast, and winter gloves, socks, and hats. Due to COVID, we did not participate in Room In The Inn during 2022, but instead focused our efforts on providing sandwiches, as well as blankets, to A Roof Above and serving drinks at the lunchtime food distribution. We donated \$625 worth of gloves, hats, and t-shirts to A Roof Above in Winter, 2023. We continue to collect and donate "vacation size" toiletries including soap, shampoo, conditioner, toothbrushes, and toothpaste.



## 2. Feed NC.

Donations of "vacation size" toiletries including soap, shampoo, conditioner, toothbrushes, and toothpaste are welcomed items this organization that serves 5 surrounding counties.

## 3. LGBTQ+ Support.

Holy Covenant participated in the Charlotte Pride parade as well as had a vendor tent at the Union County Pride event. Approximately 12 people from Holy Covenant marched in the Charlotte Pride event and 5 people from Holy Covenant ventured out into the rainy weather to serve at our vendor tent in Union County. We donated \$300 to Transcend Charlotte to support counseling, case management, group support, and the Xpression space closet for the trans and gender expansive community in Charlotte.

## 4. David Cox Elementary School support.

Our Congregation continues to support the weekly David Cox Elementary School Backpack program in partnership with our neighbors at University City United Methodist Church. We donated food items on a monthly basis to the Backpack pantry and at the end of the year we donated over \$800 worth of food for vacation-time Backpacks when the students would otherwise experience lengthy periods of time without the "free lunch" benefits of in-school meals. We also participated in the end-of-the-year jacket donation drive for the school as well as donated \$500 to the Toy Shop event that allows parents to purchase holiday toys at a reduced price for their children.

## 5. Migrant Assistance Project.

We continue to support the Migrant Assistance Project with contributions of diapers for families and with contributions of hygiene bags and food bags for the team that meets asylum-seeking migrants at the Charlotte Greyhound station. The church had a big hygiene bag and food bag "build" as well as a smaller 50 food bag "build" by the Youth Group. We have sponsored and donated over \$800 to the ongoing diaper delivery

program for newly arrived asylum-seeking families. Our Angel Tree event focuses on providing holiday gifts for children in asylum-seeking families. In 2022, we provided gifts for 7 children and in 2023 we will be providing gifts for 10 children. Watch for the Angel Tree to be up soon!

## **6. Coalition for Cultural Compassion.**

Our parishioners continue to donate gently used clothing as well as household goods to the Cultural Compassion Closet and participate in delivering clothing to families on a monthly basis. Becky Schisler, who leads the Coalition for Cultural Compassion, received the MeckMin Bridge Builder award. Holy Covenant works very closely with Becky's group in our HC Migrant Diaper Ministry as well our Holy Covenant Clothing Donation efforts. Becky received her awards at the MeckMin Awards Breakfast on May 2, and HC sponsored a table at that event. Every December, Holy Covenant participates in the Toy and Diaper Drive for the Migrant Assistance Project in conjunction with the Coalition for Cultural Compassion at St. Giles church for asylum-seeking families to choose items that they need for the holidays.



## **7. Charlotte's 2023 AIDS Walk.**

Charlotte's 2023 AIDS walk was on Saturday, May 6, and was a huge success with many walkers. Their goal was to raise \$175,000 and \$202,963 was raised! The AIDS Walk in Charlotte is one of the largest HIV fundraising events in the Carolinas. Holy Covenant once again participated with a team of walkers and donors, and raised \$545. Holy Covenant was one of only five churches in the Charlotte community who supported this important ministry.

## **8. CROP Hunger Walk**

Holy Covenant participated in the CROP Hunger Walk this year on October 22. Holy Covenant was one of 47 teams that participated in the Charlotte walk in which over \$108,000 was raised to support local hunger fighting efforts. With your generosity, the HCUCC Team raised \$875.

Respectfully submitted,  
Suzanne Lamorey

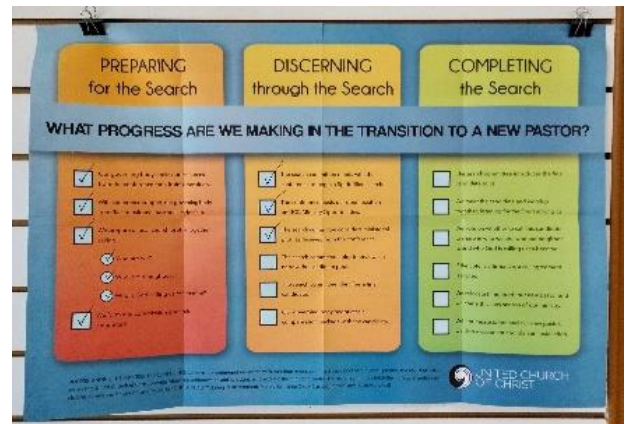




# Pastoral Search Team Report

Team Members: Martha Bomely, D Evans, Alix Felsing, Justine Hughes, Eric Miner, Kathi Smith, Gregg Walker, Debbie Winston, Mike Yonkovig

The Pastoral Search Team (PST), having been re-formed with several new members & beginning its work in earnest in late 2022, continued in early 2023 to review dozens of ministerial profiles & conduct numerous interviews via Zoom with candidates whose gifts met many of Holy Covenant's current needs and hopes for our future. In addition to receiving profiles through the UCC pipeline, team members also reached out to several seminaries, sister denominations, and progressive publications, to widen the net of potential candidates who matched the prioritized criteria. This more proactive approach had results in that of the 2 final candidates, 1 came from one of those outreaches. And while our final candidate's profile came via the UCC, Holy Covenant had also been recommended to him by a peer who saw our advertisement in one of those progressive publications.



Throughout these months and many late-night meetings, the team prayed, discussed, laughed, prayed, debated, cried, prayed and discerned. And as winter turned to spring, it became clear that God's timing, always perfect, had led us to the person we had been seeking. The team unanimously recommended to Consistory, and Consistory voted also unanimously to accept the team's recommendation to call Reverend Christopher Czarnecki as our settled pastor. In late April, after a visit that included time for socializing, as well as a trial sermon, the congregation voted overwhelmingly to validate those decisions.

Here are a few of the words in the team's recommendation to Consistory:

Rev. Christopher Czarnecki is a collaborative leader whose passion for social justice stems from his lived experience and his desire to create positive change in this world. He is both emotionally intelligent and well boundaried. His authenticity and vulnerability create immediate connection. We believe this combination will serve Holy Covenant's need to re-engage with its members and re-knit relationships as our worshiping community slowly emerges from the effects of the COVID-19 pandemic. This combination also will serve Holy Covenant's larger mission of



advocating for social and racial justice and equity in our community, state, country and world. Reverend Czarnecki views leadership as a partnership and will walk with us on these journeys of inclusion. His thoughtful



approach is evident in well-constructed sermons, and that same crisp, clear, purposeful communication style was consistent throughout our conversations.

It would be incomplete to file this report without mentioning that the committee named above stood on the shoulders of the original PST who began their work in early 2021, reviewed more than 100 pastoral profiles, interviewed at least 20 potential candidates via Zoom & conducted in-person interviews with 5 candidates. While that team was not able to reach consensus on a final candidate, their work laid the groundwork for the second team to complete the process, and we are grateful beyond words for their efforts. That team was ably chaired by Cheryl Milam and included Kristin Andes, Renee Brown, Jeff Edwards-Knight, Steve Garvey, Justine Hughes, Melissa McQueen-Simmons, Sam Sears, and Kathi Smith.

Lovingly and respectfully submitted,  
Kathi Smith (team member)

## Sunshine Fund

The Sunshine Fund at Holy Covenant provides temporary assistance to members and occasionally non-members of our congregation in times of financial crisis. The Sunshine Fund is a non-budgeted fund that depends on contributions from members, and friends of the congregation, to operate.



The Donna Collins  
Memorial  
Sunshine Fund

Funds are not used until all available community resources are exhausted. The Sunshine Fund Committee is led by Faye Humphrey, Tom Magraw and Lisa Cloninger. All requests to the Sunshine Fund are confidential and can be made by contacting one of the committee members or Pastor Christopher.

This year we had 5 total requests for emergency funds.

Starting Balance as of 10/31/2022:	\$ 2,364.82
Donations:	\$ 3,545.82
<u>Disbursements:</u>	<u>\$ 3,106.37</u>
Ending balance as of 10/31/2023:	\$ 2,804.27

Respectfully Submitted,  
Lisa Cloninger, Sunshine Fund Chair

# Christian Education Team Report

The 2023 team included Laura Hankins, Cheryl Milam, Kim Buch, and Jo Ann Jellison. Rev. Christopher Czarnecki (ex officio)

Sojourners' Sunday morning book discussion class continued all year. After the departure of Rev. Cheri Dennis, Cheryl Milam commenced to facilitate the class. Members are invited to suggest books and volunteer to facilitate.

The Children's Church class continues to have up to 6 children attending. Tayler Curlee, a high school senior, is paid to be a teacher's helper whenever she is available. Jo Ann Jellison is the primary teacher, with substitute help occasionally. The children are delightful, as is Tayler.

There are several middle school and high school youth attending with their parents; however, they usually do not attend on the same Sunday and so are difficult to form into a cohesive group. On October 29, with the help of Pastor Chris, a youth event was held after church, including pizza. Four youth attended and assembled snack kits for the Migrant Assistant Program bus ministry.

A belated Earth Day program was held in the spring. The children planted a pollinator garden. The congregation participated in the UCC Earth Justice ministry by signing postcards in support of environmental legislation that were distributed by the UCC Washington DC office to the members of Congress.

The Michael G. Brooks Scholarship was awarded to Margaret Hankins, a student at NC State University. They are spending their fall semester at the Lorenzo Medici Institute in Florence, Italy.

Respectfully submitted,  
Jo Ann Jellison



# Worship & Music Team Report

Team Members: Martha Bomely, Laura Hankins, Eileen Howe, Melissa McQueen-Simmons, Kathi Smith (chair through August), Ed Vickery (current chair), Brian Hankins, Jon Weddell, Rev. Cheri Dennis, Rev. Christopher Czarnecki (ex officio), Dawn Simmons (ex officio).

The role of the worship team together with the ministerial staff is to plan worship and evaluate its effectiveness on an ongoing basis. The worship team meets regularly throughout the year to create an overall plan for liturgical seasons, and then week by week, the worship and music leadership select service elements and music, usually based on the Common Revised Lectionary, to create cohesive and meaningful services.

Church member Cheri Dennis continued through mid-August to serve ably as our interim pastor, preaching two or more times a month. On the other Sundays we were blessed by guest preachers from both inside and outside our congregation. Music director Jon Weddell rehearses the choir and handbells seasonally as appropriate throughout the year; additionally, Jon never fails to delight our ears and spirits with interesting and appropriate music, chosen from varied cultures and worship traditions. In keeping with Holy Covenant's commitment to racial equity, we seek to make our worship persona and traditions reflect the diversity to which we aspire; a gospel music workshop is scheduled in early 2024 to help move in that direction. We always appreciate Brian Hankins keeping us plugged in and online.



Change is good, and it can also be hard. It was hard to say goodbye to Rev. Cheri Dennis and in mid-August, when she left, we did our best to express to her our gratitude for her steadfast leadership over the past two years. The delightfully good change is that with a new settled pastor in place, we look forward to how our worship will evolve and grow as Rev. Christopher Czarnecki shares his energy and creativity! On a personal note, I have chaired this team for ... too many years! As Lisa Cloninger and I have now moved to the NC mountains, this team is being chaired by Ed Vickery who is often involved in creating pieces of our worship experience – singing,

serving as liturgist, creating beautiful Advent tableaux. Ed began chairing the team in September and will continue in the coming year. I know the team is in very able hands.

I always try to wrap up this report with words of inspiration. As I look back over the years, several of them resonate with where HC is moving in worship. This one I actually included last year, and it seems perfect again for Holy Covenant's exciting future. It is from Augustine of Hippo.

“Come, Lord, stir us up and call us back.  
Kindle and seize us. Be our fire and our sweetness.  
Let us love. Let us run.”

Lovingly and respectfully submitted,  
Kathi Smith (she/her)  
Chair (through August 2023)

# Building & Grounds Team Report

The Building & Grounds Team (B&G) remained busy in 2023. Those serving: Ann Watkins, Dawn Simmons, and Terry Raley-Dennis. Terrence Hayes was the Consistory liaison. Suzanne Lamorey is not officially a member but assists with many of the labor-intensive initiatives. The team needs more members, especially those that can perform physical labor. Below we have listed each major component of the building along with 2023 repairs and initiatives.

## **BUILDING**

**Roof.** The roof is still in excellent condition as it was replaced in late 2018. There were no roof leaks this year.

**HVAC.** The church has 9 individual HVAC units; 7 were replaced in 2015 and two were installed when the addition was completed in 2009. These latter two units will need to be replaced at some point in the not too distant future. During 2023, we continued the regular maintenance of all 9 units by the firm that installed the 7 new units, Southern Comfort. We had one major HVAC issue in 2023 with one of the Sanctuary units. This unit was found during normal servicing to be low on freon. We elected to have the remaining freon removed and the system pressurized with nitrogen in order to hopefully detect the leak. Unfortunately, the leak was not found and the system was refilled with freon. The freon level in this unit will be checked at the next normal servicing.

**Plumbing and sewer system.** The external sewer pumps and holding tank were replaced in 2018. We had no issues with the system in 2023. We had a plumbing situation where both toilets in the men's bathroom were clogged; we do not know how this occurred. The toilets were unclogged by B&G and have not clogged since. Due to budget pressures, we did not perform an annual preventative "jetting" of the sewer line in 2023. This is a best practice but we decided to forego it because the volume of people using the church is low and due to budgetary pressures. The funds have been requested in the 2024 budget and if approved, the line will be jetted next year. Jetting consists of sending high pressure water through the sewer line, clearing out any debris. We believe this is necessary because we have a "gravity drop" type sewer line that travels from the church to the holding tank in the woods. We believe our line has a "belly" in it, a low point due to settling, which can slow the line down and is a further reason for the annual jetting.

**Paint/Walls.** The interior paint is in very good shape. During 2023 we had the kitchen, nursery, toddler room and adjoining bathroom, the gathering room, pastor's office, hallways and all interior door frames professionally painted.

The new pastor's office was created and furniture and white boards moved to other spaces accordingly.



**Floors.** In general, the church floors are in average condition. All of the floors, except for the large conference room, are commercial grade vinyl composite floor tiles (VCT). Some of the tiles are loose, cracked and discolored. We cannot find any replacement tiles for the tile in the original portion of the building which color is no longer in production. We do have replacement tiles for the addition portion of the building. The tiles in the original part of the building are 25 years old and are most likely nearing the end of their lifespan. Consistory approved utilizing a portion of the Maintenance Reserve funds to strip and wax

the floors and this was completed in October. This will improve the floor's longevity but will not give the floors new life.

**Pest Control.** We utilize Orkin on a regular basis to treat the church for pests. We have attempted to reduce the frequency of the treatments but have not had good success with a longer timeframe between treatments.

**Security cameras.** Consistory approved spending for 6 additional security cameras, which have been installed early November and are currently being set up to best monitor each area.

**Fire Marshal Inspection.** We had a fire marshal inspection in 2023 and 3 items were cited: (1) the emergency exit lights were not functioning and these were replaced or repaired (2) the exterior door to the playground was not closing properly and was adjusted and fixed by B&G and (3) parts of the door closing mechanisms on the interior doors to the Sanctuary had been removed some years ago (most likely to lessen the noise created by the doors closing) and B&G ordered and installed the missing pieces.

**Electrical System.** No major issues in 2023; we did replace several emergency lights with dead batteries per Fire Marshall Inspection, (replacing the entire fixture made more sense than replacing the battery) and converted 3 overhead lights to a direct wire system so that LED bulbs could be utilized.

## **GROUNDS**

**Detention Ponds.** We continued our contract in 2023 with Foster Lake to maintain and mow the two detention ponds. To date, the ponds have not been inspected this year by the County. Professional monthly maintenance should ensure we pass future inspections. Foster has noted two areas that need attention; a leaking pipe and some erosion. We are currently working with Foster to obtain estimates for this work. Funds from Maintenance Reserve would be utilized if repairs are needed.

**Memorial Garden, Arbor, Labyrinth and Trails.** The Memorial Garden was maintained during 2023 through dead tree removal, leaf and debris removal, and new plantings. Additions of several new engraved bricks were installed. The trails were worked on in late 2022 and dead trees and vines were removed and logs put down to better mark the trail. The trails have not been worked on to date in 2023 and B&G does not have the manpower for this task.

**Gutters/Drainage.** We still have issues with the exterior rainwater drainage. Some of the downspouts are connected to underground pipes, some are not. Those that are not flood the surrounding areas. In some cases, we may have too many downspouts connected to the same underground pipe. We also have an issue with the underground pipes ending in the grass and causing issues as they become clogged. Additionally, at times with a heavy rain, water can come in under certain doors. This does not happen frequently. Also, during heavy rains, water can rise above the bottom of the windows on the east side of the Sanctuary. These issues were not addressed in 2023.

**Beds, Shrubs, Playground Areas and Grass.** All shrubs in the beds around the church were trimmed in 2023. The beds around the church were weeded and additional mulch (from the playground) applied. Additionally, "Preen" was applied which is a weed pre-emergent product.



The two playground areas received extensive work in 2023. The existing mulch in these areas was removed and placed in the beds around the church. The underlying landscape fabric was also removed. New fabric and a special “playground mulch” was put down. Playground mulch is safe for children and also decomposes at a slower rate than typical mulch such that weeds in the playground should be minimized. In the swing set playground, additional dirt was added prior to the landscape fabric and mulch in order to prevent the area from flooding during heavy rain. Additionally, the landscape timbers surrounding the area had rotted and these were replaced with new ones which were stained prior to placement. A double layers of landscape timbers was utilized due to the higher level of the playground. Touch-up paint was utilized on the black fence surrounding one of the playground areas and on the swing-set chains.



Round Up 365 was used in the parking lot to prevent weeds from growing up through the cracks. The zoysia grass on the south side of the church was kept free of weeds and was fertilized several times and also treated with a weed pre-emergent.



We continue to utilize our existing lawn mowing service and our agreement with them is to mow approximately every 10 days during the grass growing months. This at times leaves the grounds looking a bit shaggy on Sundays so continue to request that they can mow as close to Sunday as possible without increasing the mowing frequency.

**Sheds.** The large brown shed received touch up paint and a “camera in use” sign was installed.

**Asphalt/Parking Lot.** The parking lot asphalt continues to erode due to the original thinness of the asphalt and sub layer. During 2023, the parking lot lines were repainted by B&G. Additionally, the handicap signs were replaced since the old ones were faded and two sign posts which had rusted were painted. These two signs were set in concrete to prevent them from leaning.

**Vegetable Garden.** Suzanne continued her efforts to grow blackberries and a small number of vegetables in the fenced area.

**Median.** The median was maintained during 2023 with the addition of some new perennials. The church sign in the median was touched up due to fading paint. The address number sign on the church sign in the median was replaced.

**Tree Removal.** We continue to have some of our pine trees die. In late 2022, we hired Heartwood to remove several trees that if they fell, could impact our sheds, parking lot, detention ponds or Memorial Garden. Most of the trees were dropped in place and not removed. One large tree near the Memorial Garden was removed due to the sap it was dropping on the Memorial Garden bricks and benches. We generally do not remove dead



trees in the woods. B&G removed one tree that fell very close to the small shed. We chain sawed this tree and rolled the logs further into the woods.

### **MAINTENANCE RESERVE**

B&G recommended to Consistory that the minimum Maintenance Reserve level be established at \$20,000 and Consistory concurred. Once the floor cleaning is paid, the Reserve will stand at approximately \$22,000. The retention pond repairs will be paid out of this and if there are funds available, B&G will recommend the current water fountain whose cooler is broken, be replaced and include a feature that allows water bottles to be filled.

Respectfully submitted,  
Terrence Hayes

## Communications Team Report

Long time Members of this Team include: Brian Hankins, Laura Hankins, Dominic Ciciollo, and Dawn Simmons.

Your Communication Team has a wide area of responsibilities, including Information Technology (IT), social media and the church website, as well as print materials such as fliers and posters. These people, both collectively, and independently, are hard at work behind the scenes, working to provide fresh and appealing communications within our congregation and to increase our outreach to the wider community. Additionally, we work in partnership with the all the other church ministry teams to advertise their events and gatherings throughout the year.

Brian Hankins' focus is on providing us with top notch weekly live-streaming and recordings of the worship experience. He spends several hours each week creating a quality finished product that is posted on the church website and archived. Brian provided and maintains a remote VPM service for the office PC, which is accessed by our support staff for off location work. He has been our "go to" person for most of our IT needs, and maintains a regular backup of the office PC data. Laura Hankins has been actively creating the slide deck for use in the worship services, Laura and Dominic Ciciollo have been carefully updating the church website with current content, and creating feature content for the church Facebook Group. Dominic has been proactively setting up a password keeper for the office and creating backup data for a duplicate off site cache of data, in addition to other IT support throughout the year. He had set up a division of public and private groups for the church Facebook account earlier this year. Team members are all very mindful of risk management in all areas of communication.

Discussions continue to be had for marketing to our greater Charlotte neighbors, while working within our provided budget. Our outreach advertisements, beginning in January, 2024, will include an ad in the Highland Creek community. You may soon see Holy Covenant UCC ads within Queen City Nerve, an in-print and online publication. We have in our coffer, a prepared advertisement for future LGBTQIA+ events, and we will continue to advertise for and support sponsored events such as MeckMin's Interfaith gatherings and community PRIDE events.

The Communication Team utilizes many software programs and online apps such as Flickr, Zoom, Subsplash, Dream Host and WordPress, Constant Contact and Signup Genius, Vimeo, Google Workspace and Google Analytics. Future projects being considered include conducting a census of our current church apps and software platforms in attempt to move to a more modern multi-faceted app, to seek time saving modules; creating a modern church logo, and updating business cards and letterhead.

Our website is presently being updated. Many thanks to Alix Felsing and Jana Harrison for volunteering to assist with this and to Shakti Subramanian, for taking pictures to give us current content.

Respectfully submitted,  
Laura Hankins & Dawn Simmons, Communications Team Members



# Endowment Team Report

Team members: Cheri Lovell (chair), Alix Felsing, Anne Hayes, Carl Johnson; Kathleen Smith and Rev. Christopher Czarnecki, (ex officio).

In 2023, the Endowment Team considered several opportunities to support ministries in Charlotte, and chose three that seek to serve the underserved in an inclusive and loving manner. We also celebrated with the congregation the calling of The Rev. Christopher Czarnecki to his new ministry among us. In late spring, weeks after committing our initial round of funding to local ministries, the Endowment Team learned that the budget allocated for pastor resettlement would fall well short of covering the cost of relocating our new pastor's family. We considered the original purpose of Holy Covenant's endowment — *to support new directions in ministry* — and realized a grant to support our own new ministry aligned with both our endowment's goals and its policy.

## 2023 GRANTS

**To date, Holy Covenant UCC (HC) provided grants totaling \$50,000 —**

- |   |          |
|---|----------|
| ○ Samaritan's House: for essential upgrades to their post-surgery home  | \$10,000 |
| ○ Foster Village Charlotte: supporting youth living in/with the foster system   | \$ 5,000 |
| ○ Another Chance House of Refuge: assisting people struggling with basic challenges including food security, housing & employment | \$ 5,000 |
| ○ Holy Covenant UCC: supporting pastor resettlement   | \$30,000 |

## ENDOWMENT FUNDS

- As of October 13, 2023, the endowment held funds of **\$1,401,492** in Fidelity Investments' Fidelity Balanced Fund (FBALX), up over \$104,000 from the same time last year even after our 2023 distributions. This balanced fund maintains target allocation ranges of 50-70% equities (stock) and 30-50% fixed income (bonds) — generally considered a 60/40 allocation.
- Over the last year, the endowment fund has seen an 11% return — in line with the Dow Jones Index, and a bit behind the S&P 500. As we note annually, the HC endowment is invested "in perpetuity" — unlike someone planning for retirement, the church doesn't have an "end time" when funds must be available. HC therefore maintains a policy of long-term investment that *holds* an appropriate portfolio through market fluctuations.
- To ensure HC's ability to maintain a robust grant-making program, the endowment policy bases annual distributions on a *rolling average balance over three years*. The "rolling average" accounts for fund balance fluctuations before calculating the standard 3-5% draw to use for grant funding each year.
- With a three-year (12 quarters) rolling average balance of **\$1,494,200** as of October 31, 2023, a standard 3-5% distribution rate (based on total return) continues to provide **\$45-75,000/year for distribution**. Barring an extraordinary need or opportunity, the Endowment Team generally seeks to distribute around 4% each year.

## NEW GRANT RECIPIENTS IN 2023

### Samaritan's House: \$10,000

Samaritan's House offers a healing home for people recovering from surgery who have no appropriate place to recover. Like many ministries, Samaritan's House had deferred maintenance issues that remained unaddressed and more grave as more immediate needs required funding. Fortunately, a successful capital

campaign — to which HC provided a gift of \$10,000 — has ensured the renovation, ongoing maintenance, and full staffing of the ministry.

**Foster Village Charlotte: \$5,000**

Foster Village Charlotte supports children, teens, and families living in and with the foster system by creating connection with dignity —

- meeting urgent needs with services like welcome packs, therapeutic help
- providing educational and emotional support with support groups and gatherings
- advocating as a collective community voice for children

**Another Chance House of Refuge: \$5,000**

Another Chance House of Refuge supports Charlotteans struggling with the range of fundamental challenges, offering a home at below-market rental rates, meals, clothing, and wrap-around services like educational support, employment training, and case management — all to help people successfully transition from homelessness to self-sufficiency.

Respectfully submitted,  
Cheri Lovell

# Capital Fund Team Report

Committee Members: Debbie Davis (Chair), Diane Neese, Kathi Smith

The HCUCC Building (Capital) Fund serves to finance permanent structures and improvements for our church's property, the latest being the addition completed in 2009. (Pictured right, groundbreaking for original church building, 1998). 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.

To that end, we are very pleased to report that to date, we have received pledges of \$36,826 from 33 pledgers for 2024. This is 92% of our \$40,000 goal and includes 8 increased pledges from previous years and 8 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 in 2016 we were able to refinance to a lower loan rate. 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 (now Truist Bank), 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% would have matured on May 25, 2027 (September month end 2023 balance is \$143,721). 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.

In May 2020, we were able to again negotiate a loan modification at the nominal cost of \$208 to lower our rate to 3.89% on our existing loan due to be paid off on May 25, 2027. We are applying our savings of \$144.75 each month, towards our principle amount due.

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 Building 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 these funds will be lovingly be put to use to further our church’s mission, ministry and outreach programs!

Respectfully submitted,  
Debbie Davis, Capital Team Chair



## Budget & Finance Report

It has been wonderful working with such a great team. Debbie Davis, Jim Hong, Jeff Hughes, Tom Magraw, Dawn Schmitz, Kathi Smith, and Pastor Cheri Dennis followed by Pastor Christopher (ex officio) each bring a variety of gifts and insights to the table. All focus on being good financial stewards of Holy Covenant's resources, despite not having a settled pastor until late summer. Thanks to the generosity of the members and friends of Holy Covenant, it has been a good year financially.

- With a settled pastor not in place for 8 months, our salary expenses were considerably below budget.
- Dawn and the entire staff continued to do a great job with expense management of the office and the building.
- Due to generous giving and the other items noted, we did not need to use the \$19,500 set aside for shortfalls this year from the 2019 budget and PPP funds. We are thankful to have these funds available to include in the 2024 spending plan.

The detailed spending plans for 2024 follows:

Respectfully submitted,

Martha Bomely, Budget & Finance Team chair

## Pledge Recap 2015 Thru 2024

Debbie Davis

HOLY COVENANT UNITED CHURCH OF CHRIST							
as of 11/14/2023 for 2024							
PLEDGE RECAP--2015 THRU 2024							
General Fund Pledges				Building Fund Pledges			
	Total Amount	#	Avg.	Total Amount	#	Avg.	
2024	\$ 140,534	58	\$ 2,423	\$ 36,826	33	\$ 1,116	
2023	\$ 141,306	50	\$ 2,898	\$ 33,945	28	\$ 1,212	
2022	\$ 146,924	53	\$ 2,772	\$ 39,610	35	\$ 1,132	
2021	\$ 148,682	56	\$ 2,655	\$ 39,270	29	\$ 1,354	
2020	\$ 157,039	58	\$ 2,708	\$ 45,172	34	\$ 1,329	
2019	\$ 188,960	67	\$ 2,820	\$ 50,050	30	\$ 1,668	
2018	\$ 195,180	71	\$ 2,749	\$ 55,070	39	\$ 1,412	
2017	\$ 190,280	67	\$ 2,840	\$ 49,350	30	\$ 1,645	
2016	\$ 179,250	65	\$ 2,758	\$ 54,554	33	\$ 1,653	
2015	\$ 165,023	63	\$ 2,619	\$ 54,554	35	\$ 1,559	
58 Pledges 17 Increased 12 New Pledges				33 Pledges 8 Increased Pledges 8 New Pledges			

## 2024 Proposed Budget Summary

HOLY COVENANT UNITED CHURCH OF CHRIST 2024 BUDGET	
	2024 PROPOSED BUDGET
<b>GENERAL/OPERATING FUND:</b>	
<b>INCOME:</b>	
1 Identified Giving	165,000
2 Loose Cash	1,200
<b>3 Total General Fund Giving</b>	<b>166,200</b>
4 Tower Income	71,100
5 Rental Income	1,200
6 Tax Rebate Income	3,000
7 One Time Funding General Fund Reserve Income	19,500
8 One Time Funding Discretionary Fund Income	5,000
9 One Time Funding General Fund Carryover from 2023	7,200
<b>10 Total Undesignated GF Income</b>	<b>107,000</b>
<b>11 Designated Funds Received:</b>	
12 Michael Brooks Scholarship	2,000
13 Sandwich Ministry	0
14 Special Offerings - Direct to General Fund	3,500
<b>15 Total Designated Funds Received</b>	<b>5,500</b>
<b>16 TOTAL GEN/OPERATING INCOME</b>	<b>278,700</b>
<b>17 EXPENSE:</b>	
18 Worship	25,950
19 Communications	2,900
20 Christian Ed and Development	4,700
21 Inclusion and Outreach	1,800
22 Mission and Justice	15,800
23 Buildings and Grounds	52,200
24 Administration	175,350
<b>25 TOTAL GEN/OPERATING EXPENSE</b>	<b>278,700</b>
<b>26 NET GAIN(LOSS) TOTAL GEN/OP FD</b>	<b>(0)</b>

# 2024 Proposed Budget Detail

Page 1 of 4

## Holy Covenant UCC 2024 Spending Plan

	A	B	C	D	E	F	I	K	L
1					Holy Covenant United Church of Christ 2024 Proposed Spending Plan				
2					Operating Account	Sept Annualized		Total	2024
3						2023		2024 Plan	Notes
4	1				H104100 - Operating Income-General Fund				
5	2				Identified Giving Pledges	119,109		140,000	Pledges to date are \$140,534
6	3				Identified Giving Unpledged	28,105		25,000	
7	4				H104101 - Identified Giving	145,215		165,000	
8	5				H104102 - Loose Offering	788		1,200	
9	6				H104104 - Tower Income	72,652		71,100	
10	7				H104105 - Pastoral Search Revenue	19,524		0	
11	8				H104106 - Pastoral Settlement Grant Revenue	18,180		0	
12	9				H104110 - Rental Income	1,400		1,200	
13	10				H104115 - Tax Rebate Income	1,944		3,000	
14	11				H104120 - Operating Account-Other	85		0	
15	12				H104123 - Maintenance Reserve Income	13,281		0	
16	13				H104125 - Discretionary Reserve Income	1,873		5,000	Balance of Available Funds in Deferred
17	14				General Fund Carryover	0		7,200	Available Year End Operating Funds
19	16				H105011 - 2020 General Fund Reserves	(13,500)		19,500	
20	17				Total H104100 - Operating Income-General Fund	281,442		273,200	
21	18				H104600 - Special Funds Income				
22	19				H104630 - Special Funds Direct to General	3,500		3,500	
23	20				H104640 - Michael G. Brook Scholarship	2,000		2,000	
24	21				H104699 - Designated				
25	22				H105075 - Missions & Justice Income	27		0	
26	23				H105076 - Diaper Distrib Min (In/Out)	0		0	
27	24				H105077 - Community Garden Income	0		0	
28	25				H105078 - Migrant Ministry Revenue	0		0	
29	26				H105079 - Racial Justice & Equity Revenue	4,300		0	
30	27				H105107 - Sandwich Ministry Income	1,573		0	
31	28				H105108 - LGBTQ Ministries	0		0	
32	29				H106102 - Backpack Ministries Ministries	133		0	
33	30				Total H104699 - Designated	6,033		0	
34	31				Total H104600 - Special Funds Income	11,533		5,500	
35	32				H104800 - Interest Income	21		0	
36	33				Total Income	272,997		278,700	

# 2024 Proposed Budget Detail, Continued

Page 2 of 4

## Holy Covenant UCC 2024 Spending Plan

	A	B	C	D	E	F	I	K	L
2					Operating Account		Sept Annualized	Total	2024
3							2023	2024 Plan	Notes
37	34				A210000 · Worship				
38	35				H206100 · Special Worship Events		0	0	
39	36				H206500 · Music Program		1548	1,600	
40	37				H208000 · Worship Supply/Aesthetics		1589	900	
42	38				H208205 · Accompanist (Sub)		400	750	\$150 per Sunday for substitute (5)
44	39				H208240 · Director of Music - Salary		22615	22,700	+2%
46	40				Total A210001 · Worship		26,152	25,950	
47	41								
48	42				A250000 · Communications				
49	43				H208010 · Audio/Video/Media		1788	900	
50	44				H408503 · Advertising and Marketing		0	1,500	
51	45				H808503 · Social Media		581	500	
52	46				Total A250000 · Communications		2,369	2,900	
53	47								
54	48				A300000 · Christian Education & Dev				
55	49				H306100 · Youth Events		0	100	
56	50				H306150 · Youth Church Camp Scholar Exp		0	0	
57	51				H306175 · Michael G. Brooks Schol Expense		2,000	2,000	
58	52				H306300 · Christian Ed Programming		0	700	
59	53				H308000 · Child Care Payroll		1,432	1,900	1 Childcare Worker; 2 hrs per Sun x \$15/hr x 62 events
60	54				H308001 · Child Care Supplies		0	0	
61	55				Total A300000 · Christian Education & Dev		3,432	4,700	
62	56				A400000 · Inclusion and Outreach				
63	57				H401000 · Member Development		239	500	
64	58				H401010 · Church Retreat		0	0	
65	59				H406100 · Inreach Outreach-Hospitality		525	800	
66	60				H406101 · Sandwich Ministry HCUC		2,536	500	
67	61				H408504 · Stewardship Expenses		0	0	
68	62				Total A400000 · Inclusion and Outreach		3,300	1,800	
69	63				A500000 · Mission and Justice				
70	64				H501010 · OCWM		5,377	6,050	
71	65				H501020 · Other Contributions (NIN, OGHS.)		4,497	3,500	
72	66				H501040 · Community Outreach		1,360	2,950	\$3,972 M&J and \$1,418 Sandwich Ministry in Deferred Reserves now
73	67				H501041 · LGBTQ Ministries		104	100	\$1,053.83 in Deferred Revenue now
75	68				H501076 · Diaper Distrib Ministries Exp		91	0	50% of this funding allocated from Community Outreach
76	69				H501079 · Racial Justice & Equity Exp		4,233	2,500	\$2,045 in Deferred Revenue now
77	70				H501080 · Mecklenburg Ministries		687	300	
78	71				H501090 · RITI		111	0	Included under Community Outreach
79	72				H501095 · Western NC Association		509	400	
80	73				Total A500000 · Mission and Justice		16,969	15,800	

# 2024 Proposed Budget Detail, Continued

Page 3 of 4

## Holy Covenant UCC 2024 Spending Plan

	A	B	C	D	E	F	I	K	L
2					Operating Account		Sept Annualized	Total	2024
3							2023	2024 Plan	Notes
81	74	A600000			Buildings and Grounds				
82	75				H609100 - Utilities and recurring				
83	76				H609101 - Electricity		12,358	10,700	
84	77				H609102 - Telephone and Internet		2,489	2,600	
85	78				H609103 - Security		2,508	1,200	
86	79				H609104 - Water		3,921	3,500	
87	80				H609200 - Janitorial		5,867	6,600	
88	81				H609301 - Ins Exp-Liability & Structure		10,257	11,600	
89	82				Total H609100 - Utilities and recurring		37,399	36,200	
90	83				H609250 - Maintenance				
91	84				H608002 - Paper Supplies		933	900	
92	85				H608273 - Lawn Mowing		4,200	3,800	
93	86				H608300 - Dry Pond Maintenance		3,512	3,500	
94	87				H609251 - Building Maintenance		969	1,000	
95	88				H609252 - Grounds Maintenance		1,532	900	
96	89				H609253 - Sewer Maint & Repair		203	1,000	
97	90				H609254 - HVAC Maint & Repair		1,607	1,300	
98	91				H609257 - Waste Management		1,588	1,700	
99	92				H609259 - Maintenance Reserve		13,281	100	
100	93				H609270 - Pest Control		1,200	1,100	
101	94				H609275 - Unplanned Maintenance		0	700	
102	95				Total H609250 - Maintenance		29,025	16,000	
103	96				H609450 - Accessibility & Safety		0	0	
104	97				Total A600000 - Buildings and Grounds		66,424	52,200	
105	98								
110	100	A800010			Administration - Pastor				
111	101				H207000 - Pulpit Supply and Honorarium		5,067	1,200	
112	102				H208300 - Pastoral Search Exp		339	0	
113	103				H208400 - PS Interview Travel & Lodging		8,643	0	
114	104				H208500 - Settled Pastor Relocation Expense		10,667	0	
115	105				H208506 - Settled Pastor Grant Expense		24,819	0	
116	106				H304100 - Interim Pastor Salary		0	0	
117	107				H304150 - Interim Pastor Housing		0	0	
118	108				H305231 - Pastor Cheri Salary		25,851	0	
119	109				H305232 - Pastor Cheri Housing		32,000	0	
120	110				H305233 - Associate Pastor -Travel/Other		124	0	
121	111				H308400 - Pastoral Reimbursement		323	3,800	
122	112				Unfunded Sabbatical Needs to Be Accrued over the Next 5 years; Need to Begin Funding in 2025 Budget				
123	113				Total A800010 - Administration - Pastor		107,831	5,000	

# 2024 Proposed Budget Detail, Continued

Page 3 of 4

## Holy Covenant UCC 2024 Spending Plan

	A	B	C	D	E	F	I	K	L
2					Operating Account		Sept Annualized	Total	2024
3							2023	2024 Plan	Notes
124	114				H805000 - Admin Payroll Expenses				
125	115				H805001 - Payroll Processing		91	150	
126	116				H805110 - Healthcare Insurance Expense		6,951	28,600	
127	117				H805111 - Minister Add'l Life & Dis Ins		0	0	
128	118				H805112 - Minister Life & Disability Ins		217	1,000	
129	119				H805113 Minister Dental & Eye Insurance		511	1,500	
130	120				H805114 - Minister Pension		2,023	9,100	14% of Salary and Housing
131	121				H805221 - Minister Salary		2,808	33,800	less \$1,200 Captured in Pretax Contribution
132	122				H805222 - Minister Housing		4,695	30,000	
133	123				H80523 - Minister Pension Pretax Contribution		0	1,200	
134	124				H80524 - Minister SS&Medicare Offset		553	5,000	Salary + Housing times 7.65%
135	125				H805226 - Exec Assistant Payroll		44,264	43,400	+2%
136	126				H805227 - Exec Asst Insurance Stipend		3,000	3,000	
137	127				H805228 - Exec Asst Overtime		660	200	Easter & Christmas Activities
138	128				H805300 - Employer's FICA		5,523	5,100	
139	129				H805350 - Ins Exp-Workers Comp		(712)	1,500	2023 Audit Provided a Refund
141	130				Total H805000 - Admin Payroll Expenses		70,583	163,550	
142	131				H808000 - Admin Supplies & Operations				
143	132				H807000 - Bank Service Charges		1,073	900	
144	133				H808051 - Copier Supplies		1,371	1,400	
145	134				H808080 - Postage		532	600	
146	135				H808081 - Church & Office Supply		1,268	1,100	
147	136				H808161 - Copier Lease Expense		1,881	1,800	
148	137				H808300 - Other Travel/Mileage Reimbursement		317	300	
149	138				H808301 - Continuing Ed-Staff		39	0	
150	139				H808450 - Conference Expense		692	500	
151	140				H808502 - Computer Expense-software		0	200	
152	141				Total H808000 - Admin Supplies & Operations		7,173	6,800	
153	142				Total A800001 - Administration		185,587	175,350	
156	143				Total Expense		308,107	278,700	
157	144				Net Income		(33,110)	(0)	