

2026 Annual Report

Holy Covenant United Church of Christ

Come Build a Church

ANNUAL REPORT 2026
Holy Covenant United Church of Christ

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Annual Congregational Meeting Minutes
November 16, 2025

NOTE: Portions of the annual report were delivered during the worship service preceding the annual meeting. Reports from each of the ministry teams are in the 2025 Annual Report.

HOLY COVENANT
UNITED CHURCH OF CHRIST
-be the Church, everywhere

2025 Annual Meeting Minutes

Date	November 16, 2025	Time	10:55 AM Worship Svc 12:15 PM Meeting	Facilitator	Terry Raley-Dennis, Consistory President 2025
Zoom Information					

2025 Annual Congregational Meeting

2025 Annual Report	
Acting Consistory Secretary	Eric Miner
Quorum Confirmed to Consistory Secretary or Agent by	Dawn Simmons

Ministry team presentations are distributed throughout both the worship service and the annual congregational meeting thus, the minutes accurately divide those ministry team presentations presented during the worship service from those presented during the annual congregational meeting.

Worship Service 10:55 AM		
Time	ITEM	PRESENTER
11:10 AM	Worship and Music Ministry Team	Ed Vickery

Worship Service 10:55 AM		
Time	ITEM	PRESENTER
11:17 AM	Christian Education Ministry Team	JoAnn Jellison
11:25 AM	Creation Justice Ministry Team	Kim Buch
11:32 AM	Communications Ministry Team	Joy Decker
11:39 AM	Racial Justice and Equity Ministry Team	Kristin Andes
11:42 AM	Mission and Justice Ministry Team	Suzanne Lamorey
11:50 AM	Pastor's Report	Christopher Czarnecki
12:05 AM	Buildings and Grounds Ministry Team	Dave Shimberg
12:08 PM	Endowment Ministry Team	Gregg Walker

Congregational Meeting 12:15 PM		
Time	ITEM	PRESENTER
12:32 PM	Terry Raley-Dennis called the meeting to order.	Terry Raley-Dennis
12:34 PM	Establishment of Quorum	Terry Raley-Dennis
12:35 PM	Approval of 2024 Annual Meeting Minutes A call for a motion to approve the annual meeting minutes was made by: — Terry Raley-Dennis A motion to approve the 2024 annual meeting minutes was made by: — Sally McLester The motion was seconded by: — Kevin Decker Discussion: — None Opposing: — None *The motion carried and the 2024 congregational annual meeting minutes were approved.*	Terry Raley-Dennis
12:30 PM	President's Report	Terry Raley-Dennis
12:45 PM	Nominations for Consistory Class of 2028 Nominees for Elder | Nominees for Deacon	JoAnn Jellison

Congregational Meeting 12:15 PM		
Time	ITEM	PRESENTER
	Sally Duffy / Stephanie Herrin Diane Neese / Patrick Washburn Ed Vickery	
	A call for a motion to accept the Consistory Class of 2028 nominees was made by: — Terry Raley-Dennis A motion to accept the Consistory Class of 2028 nominees was made by: — D Evans The motion was seconded by: — Lee Parrish Nominations from the Floor: — None Discussion: — None Opposing: — None	
	The motion carried and the nominees for the Consistory Class of 2028 were accepted.	
12:47 PM	Budget and Finance Ministry Team Report ***Jeff Hughes shared 2025 highlights and moments from the Budget & Finance Ministry Team***. He reported that the church's overall financial health remained stable throughout 2025, noting that the mortgage principal has dropped below $100,000 and is on track to be fully paid off in 2027. Jeff highlighted that increased HVAC repair costs were offset by additional income from Crown Castle, and he acknowledged the success of the stewardship campaign. Jeff also presented the 2026 Proposed Budget, summarizing projected income of $282,000 and noting planned increases in electricity, insurance, and staff salaries. He emphasized that the final budget presented to the congregation was fully balanced. Gratitude was expressed for the stewardship team's strong campaign results and for congregation-wide generosity, which allowed Holy Covenant to meet its ministry goals for the coming year. A vote to accept and adopt the 2026 annual budget was conducted by: — Terry Raley-Dennis In Favor: — All Opposing: — None Discussion: — None	Jeff Hughes

<table>
<tr><th colspan="3">Congregational Meeting 12:15 PM</th></tr>
<tr><th>Time</th><th>ITEM</th><th>PRESENTER</th></tr>
<tr><td></td><td>The motion carried and the 2026 annual budget was approved.
The full report from this ministry team is available in the 2025 Annual Report</td><td></td></tr>
<tr><td>12:52 PM</td><td>Acknowledgement of Ministry Teams</td><td>Christopher Czarnecki</td></tr>
<tr><td>12:57 PM</td><td>Adjournment
Terry Raley-Dennis, Christopher Czarnecki, and Ed Vickery provided closing comments.
<table>
<tr><td>A call for a motion to adjourn was made by:</td><td>Terry Raley-Dennis</td></tr>
<tr><td>A motion to adjourn was made by:</td><td>Joy Decker</td></tr>
<tr><td>The motion was seconded by:</td><td>Ed Vickery</td></tr>
<tr><td>Discussion:</td><td>None</td></tr>
<tr><td>Opposing:</td><td>None</td></tr>
</table>
The 2025 annual congregational meeting of Holy Covenant United Church of Christ stood in adjournment.</td><td>Terry Raley-Dennis</td></tr>
<tr><td>12:58 PM</td><td>Benediction</td><td>Christopher Czarnecki</td></tr>
<tr><td>1:00 PM</td><td>Postlude</td><td>Jon Weddell</td></tr>
</table>

Respectfully submitted,
Mel Andersen, Consistory Secretary 2025
Eric Miner, Acting Secretary 2025

President's Report

It has truly been a memorable and fruitful year at Holy Covenant UCC, but we have come to expect no less!

Highlights of 2026

Our dedicated Consistory members began the year with an in-house retreat that featured a presenter who shared what great leadership looks like, a presentation from the Strategic Planning consultant whom we eventually hired to lead church members in this important work, Deacon and Elder training, and Google drive instruction.

Consistory members developed group norms for use throughout the church, ministry teams, and Consistory meetings. Feedback was requested from the various ministry teams, and after several re-writes, was approved by Consistory

Additionally, a review of the church's Constitution and Bylaws took place. A recommendation for an amendment was made and approved by Consistory and will be voted upon in the November Annual meeting.

An important Strategic Planning initiative was planned, including vetting and choosing a consultant, organizing advertising and communication to maximize participation, and setting up the actual activity, including planning for all logistics. The Strategic Planning weekend took place in September with impressive congregational participation, and the writing team will begin its work of synthesizing and developing the church's strategic plan which will give us goals and an implementation structure for the next 3 to 5 years.

Under the leadership of Consistory Vice-President Ed Vickery, a committee is being formed that will plan for Pastor Chris' sabbatical, due to take place during the summer months of 2028. Our Budget and Finance Team has included a line in next year's budget that will provide a major part of the necessary funding, with the remainder of the funding allocated in 2028. In addition, the team will work on submissions to the Lilly Foundation for a grant to assist with this funding.

One unanticipated expense that popped up this past winter was the removal of an unusual amount of snow from the parking lot due to quite a bit of snow accumulation! The Building and Grounds team, in conjunction with Dawn Simmons, was able to procure a vendor to take care of the majority of the removal.

We can't forget the momentous occasion when we celebrated the pay-off of our mortgage! What a blessing to now be able to concentrate all of our monetary commitments on the improvement of our church and the greater community!

What's Next?

We will complete and approve our Strategic Plan. We will map out our plan for uninterrupted church functions as our Pastor takes a well-deserved Sabbatical.

With Thanks…

This congregation is blessed to have devoted members who do God's work every day. Our Endowment Team provides assistance to others, most of whom are in the greater Charlotte and North Carolina area. Our Missions and Justice Team has an amazing outreach program. Our Racial Justice and Equity team has broadened our understanding of the history and current challenges facing our brothers and sisters of color through their programs, trips, and education. All of Holy Covenant's Ministry Teams do amazing work, many times without thanks, and I would like to take this opportunity to thank each one of you who plays an active role in their success.



I have worked with an amazing group of Elders and Deacons this year. Their dedication and work for this church are commendable. I always knew that if there was a need, someone on the team would step in and step up. Ed Vickery has been the Vice-President this year and continues to provide exemplary leadership and support of this church, and this past year, to me. Even though his work schedule was full, I always knew he would make himself available should a need arise, and I have seen first-hand his love for this church.

We are tremendously blessed to have top-notch staff at Holy Covenant! Dawn Simmons is always a step ahead of me. When I reach out about a need, she has usually already taken care of it! Jon Weddell is an amazing musician and person. He brings out the very best of those involved in our music programming. He has taken the initiative this year to include many different members in showcasing their talents and has enhanced the music in our service. I am so grateful to have been able to work closely with both of them on behalf of our church. They both exemplify the love of Jesus.

To have been able to work alongside Pastor Chris this past year has been a highlight of my church life. I have great appreciation for the amount of dedication he has to this church, our congregation, and those who are in need in the surrounding community. The old expression "What Would Jesus Do?" seems to be exemplified in him. It has been an honor to watch him in action.

Thank you to each of you, our congregants, for allowing me to serve Holy Covenant this year.

With love,
Dawn R. Robinson, 2026 Consistory President

Clerk's Report as of November 06, 2026

Members as of 2026:

163	**Members of Record for 2025 as of November 12, 2025**
+ 0	Confirmands
+ 9	New members
- 2	Deaths
- 6	Transfers
- 0	Removed from Rolls/ adjustment #
164*	***** November 06, 2026

2025: Members of Record who had not had any contact with the church within the past six years had been removed from the rolls as of November 6, 2025. Contact indicators included: no engagement through newsletters (unopened or unsubscribed), absence from in-person or virtual worship services, no monetary or financial contribution to the church, and no communication via social media or church during this six-year period. Membership totals are used to determine annual dues paid to the Southern Conference UCC.

Respectfully submitted,
Dawn Simmons, EAA, Clerk of Records



Personnel Report

Team Members: Jeffery Edwards-Knight (Chair), Phyllis Johnson, Dawn Robinson, Ed Vickery, Jay Whitley, Pastor Christopher Czarnecki (ex-officio)

Purpose of the Team
The Personnel Team provides human resource management and support for all individuals employed by the congregation.

Membership Requirements
The Personnel Team shall consist of at least three members, with representation from individuals familiar with worship, the music program, and administration. The Pastor serves as an ex-officio member.

Key Highlights for the Year

1. Conducted reviews for congregational staff including Executive Administrative Assistant and Minister of Music. (Note: Senior Pastor received his review at end of 2025).
2. Submitted self-evaluation questions to Senior Pastor, Executive Administrative Assistant and Minister of Music.
3. Submitted salary increase recommendations for the Pastor, Executive Administrative Assistant, and Minister of Music to the Budget Team.
4. Hired a Child Care Assistant for Christian Education

Goals for the Coming Year

- Complete the annual performance reviews for the Pastor, Executive Administrative Assistant, and Minister of Music by the end of the year.
- Meet with the staff to check in on how things are going. What's going well? What concerns do they have?

Respectfully Submitted,
Jeffery Edwards-Knight, Chair

Pastor's Report

As I look back over this past year at Holy Covenant, I'm reminded of just how much happens in the life of our church over the course of twelve months. Between our worship services, ministry teams, community partnerships, meetings, special events, and the many ways we care for one another, there is a lot happening here at Holy Covenant. As your pastor, it continues to be a privilege to share in this ministry with you and to see the many ways our congregation is putting its faith into action.

We began the year with our annual Consistory Retreat, where we welcomed our newest class of elders and deacons and spent time helping them become familiar with their roles and responsibilities. Not long afterward, winter weather forced us to cancel in-person worship for two consecutive Sundays. Fortunately, thanks to Brian Hankins and his audiovisual expertise, we were able to provide online worship services during those weekends and remain connected as a congregation.

In February, I traveled to Phoenix, Arizona, for my final gathering with the United Church of Christ's Next Generation Leadership Initiative (NGLI), a program that has provided me with opportunities for learning, professional development, and relationships with clergy colleagues from across the denomination.

Throughout the year, we continued to offer opportunities for worship, fellowship, and spiritual growth. In March, we held a Ministry Teams Fair, giving people an opportunity to learn more about the various ministries of our church and how they might become involved. We also gathered for our Ash Wednesday service and, in April, our Maundy Thursday Tenebrae service. We experimented with some different approaches to worship this year, including our "Ask the UCC Pastors" service, while continuing to recognize and honor many of the special Sundays observed by the United Church of Christ, as well as secular observances that are particularly meaningful to our congregation and the communities we serve. My hope has been to continue offering worship experiences that are thoughtful, relevant, and reflective of who we are as a progressive and inclusive Christian congregation.

Another important part of my ministry this year has been pastoral care and building relationships. I began meeting briefly with our elders following our Consistory meetings to discuss members and friends of the congregation who might benefit from a phone call, a visit, or an additional check-in. Pastoral care is not something that belongs solely to the pastor, and I appreciate the ways our elders have helped us be attentive to the needs of our church family. Whether someone is experiencing illness, grief, a difficult transition, or simply needs to know they have not been forgotten, these small acts of reaching out are an important part of helping us stay connected.

We have also continued to see a steady stream of visitors coming through our doors, and I have made an effort to reach out and connect with those who are exploring Holy Covenant as a possible spiritual home. This year, we had the joy of welcoming nine new members into our congregation.

At the same time, we have also experienced some difficult goodbyes. In September, we mourned the passing of our beloved Pastor Emeritus, Rev. Jim E. Humphrey, whose ministry and legacy

are deeply woven into the history of this congregation. We also said goodbye to a few members and two families with children who relocated to other states for employment opportunities or to be closer to family. While we are saddened to see them go, we are grateful for the time they shared with us and the ways they contributed to the life of our church.

Beyond the walls of Holy Covenant, I have continued working to strengthen our relationships with other churches, clergy, and community organizations. Over the past year, I have developed friendships with clergy serving in several New Thought congregations throughout the Charlotte area. These relationships have led to opportunities for collaboration, including the "Unity in Diversity" event at Heart Light Spiritual Center, where I was invited to serve as a keynote speaker. The event included a fundraiser supporting Nourish Up, one of the organizations with which our congregation has an ongoing relationship.

I have made an intentional effort to be present and visible at events throughout the community, including interfaith gatherings, church workdays, Huntersville Pride, the AIDS Walk, and other opportunities to connect with our wider community. Here at Holy Covenant, I have shown up to events such as the Union Leaders Training and gatherings involving the Industrial Areas Foundation (IAF), where we have had opportunities to meet and build relationships with community partners. I believe these relationships are important, not only because they help others become familiar with Holy Covenant, but because they allow us to learn from others, identify shared concerns in justice work, and explore ways we can work together to make a difference in our community.

I have also remained involved in the wider United Church of Christ. In June, I attended the Southern Conference Annual Gathering in Greensboro, North Carolina, and had the privilege of traveling to Kona, Hawaii, to preach at the installation service of a clergy colleague. In October, I attended the Western North Carolina Association's annual meeting at Abernathy Laurels in Newton, North Carolina. These opportunities help maintain our covenantal relationships within the denomination and keep us connected to the wider ministry and mission of the UCC. We are looking forward to welcoming Kevin McCoy from Church World Service in November, another opportunity to deepen our understanding of the important work being done by the ecumenical church.

Perhaps the most significant undertaking of 2026 has been our work toward developing a new strategic plan for Holy Covenant. Much of the year was spent researching and identifying a consultant, preparing for our Strategic Planning Weekend, and encouraging the congregation to participate in this important process. After months of preparation, we gathered in September with more than 70 people participating over the course of two days. Guided by our consultant, Rev. Drew Terry, we spent time reflecting on who we are as a congregation, what matters most to us, and what we believe God is calling Holy Covenant to be and do over the next three to five years.

Through group discussions, exercises, and voting, we identified four mission priorities, along with several goals and areas of ministry that participants believed deserved our attention moving forward. Those priorities are:

1. Welcoming and Supporting Marginalized People and Communities
    - Outreach to the LGBTQIA+ community

- Racial justice
- Immigration justice

2. Spiritual Development
   - Christian education and spiritual formation
   - An enhanced music program, with greater inclusion of African American culture
   - Contemplative spiritual practices

3. Being Good Stewards of Our Resources
   - Creation justice
   - Prayerfully considering how we use our land and building to meet both congregational and community needs
   - Improved compensation for staff

4. Building Community for All People
   - Exploring the possibility of an associate pastor
   - Covenant groups that encourage greater participation and diversity within our membership
   - Greater cooperation with other churches and community organizations

These four priorities will serve as the foundation of our strategic plan. They reflect the values and passions of our congregation and provide some direction for how we might focus our ministries, energy, and resources in the years ahead. What I appreciate about this process is that these priorities did not come from the pastor or Consistory alone. They came from the congregation, from the many voices and perspectives of people who care deeply about Holy Covenant and its future.

Of course, identifying our priorities is only the beginning. Our next step is for Consistory to establish a Strategic Planning Writing Team of five to six people who will work alongside me and Rev. Drew Terry to turn these priorities into a plan with meaningful, achievable goals. The hope is that this plan will provide direction for our ministries and help guide the decisions we make over the next three to five years. I am grateful to everyone who participated in our strategic planning weekend and look forward to seeing how this work continues to develop.

As we think about the future of Holy Covenant, I also want to encourage everyone to consider where they might feel called to become more involved. We have a great deal happening in this church, and there are many opportunities to contribute through our ministry teams, worship, outreach, fellowship, and justice work. Some people have the time and ability to take on leadership roles, while others may only be able to help with a particular event, project, or ministry. All of these contributions and the way you share your time and gifts with us matter. The life and ministry of Holy Covenant is something we continue to share together.

Finally, I want to express my sincere appreciation to our Consistory, ministry team leaders, staff, and the many volunteers who give so generously of their time, talents, and resources. I recognize that much of what you do happens quietly and often goes unnoticed, but please know that it

makes a difference. From those who prepare decorations for the altar and care for our building and grounds, to those who coordinate ministries and covenant group, serve our neighbors, work with numbers and spreadsheets, to those chairing teams, I am grateful for all you do. I want to thank everyone who supports the church through their financial giving, prayers, and participation. We are who we are because of you!

As we move into another year together, I am hopeful about where Holy Covenant is headed. We have much to celebrate, plenty of work ahead of us, and some important decisions to make as we continue discerning our future. But I believe we have a congregation that cares deeply about the mission God is calling us to, the people in our midst, and the wider community around us. My hope is that we will continue building on that foundation, remaining open to new possibilities, encouraging one another and finding meaningful ways to share the love of Christ with the world. Thank you for the privilege of serving as your pastor and for another year of ministry together.

Peace and blessings,
Rev. Christopher Czarnecki
Holy Covenant UCC
Senior Pastor



Pastor Appreciation Day

Nominating Team Report

Committee members: Terry Raley-Dennis, chair, Joy Decker, Laura Hankins
Rev. Christopher Czarnecki (ex officio).

We are grateful to those in our outgoing Class of 2026 for their dedicated support in ministry! Elders, Joy Decker, Brian Hankins, and Deacons, Mel Andersen, Cheryl Milam, Shakti Subramanian.

Once elected, those nominated this year will fill out the Consistory as follows:

Class of 2027	Class of 2028	Class of 2029 (Nominated)
Tom Magraw (elder)	Sally Duffy (elder)	Jean Raley-Dennis (elder)
Dawn Robinson (elder)	Diane Neese (elder)	Alix Felsing (elder)
Martha Bomely (deacon)	Stephanie Herrin (deacon)	Martha Battles (deacon)
Tom Lannin (deacon)	Ed Vickery (deacon)	Kristen Fuchs (deacon)
Anne Hayes (deacon)**	Patrick Washburn (deacon)	Kim Tyler (deacon)

**Fulfilling remainder of term for Lee Parrish.

This committee is seeking a diverse group of members. If you have an interest in serving in this capacity, please reach out to Terry Raley-Dennis.

Respectfully submitted,
Terry Raley-Dennis



Healing Connections Gathering Learns Mahjong

Racial Justice & Equity Team Report

Members: Mel Andersen, Kristin Andes, Christopher Czarnecki, Teresa Eller (Co-Chair November-December), Alix Felsing, Anne Hayes (Co-Chair September-November), Ann Hooper, Meg Houlihan (Chair, January-August), Melissa McQueen-Simmonds, Holly Middleton (Co-Chair November-December), Debbie Winston (Co-Chair September-November).

The Racial Justice and Equity Ministry Team at Holy Covenant United Church of Christ is dedicated to building a church and community where every person is valued, heard and loved — across every race, ethnicity and lived experience. Grounded in our faith and driven by the gospel call to justice and reconciliation, this ministry seeks to dismantle systems of oppression through education, conversation, and collective action.

This past year has been a busy and active one for the RJE Team. Our activities and efforts have involved three foci: work inside the team, work within the church and work within the larger world.

I. Work inside the team—

A. We continue to strive to grow in knowledge of ourselves and the world in order to do this work more effectively. Led by Alix Felsing, we completed a survey of our gifts and how best to use them in this work. For example, we identified team members who excel at organization, team-building, research, public speaking, and difficult conversations. This clarity has helped us as we choose leaders and make assignments.

B. We identified a need for meetings longer than the monthly Weds. 7:30-8:30 p.m., both for discussion/planning and for the fellowship that sustains us. Therefore, we added quarterly in-person meetings on a Sunday after church (with time for lunch included) to give us this time.

C. We continue to look for opportunities to learn about racism and systems of oppression, opportunities that we can share with the church (see below). We also continue to evaluate our mission in light of the multitude of concerns and issues very worthy of attention.

II. Work within the church--

A. We met with the Worship Team to discuss ways that we can contribute to worship, for example around MLK observances and Black History Month. We brought forth the desire of our members and congregants to have more time to plan BHM activities, so that they do not feel rushed or like an afterthought following the busy Advent season. We noted the importance of Gospel music to the congregation and discussed ways to offer more as well as to highlight the selections that are already programmed (for example a spiritual performed on the harp; hymns chosen from a variety of countries). We had a productive meeting and came away with ideas for collaboration and coordination.

B. Our team helped coordinate activities for the MLK observance by researching and publicizing community events in the newsletter. We participated in BHM by writing a biography of composer Richard Smallwood (whose hymn was part of the service) and inviting a youth member to be a reader. We used one of our quarterly meetings to start planning for MLK and BHM for 2027.

C. We planned and completed two events for education and fellowship; we are grateful to Ann Hooper for her vision and her organizational skills for these.

1. On February 28, 2026, we took a trip to *Kounter*, a restaurant in Rock Hill, SC and the site of one of the historic student sit-ins during the Civil Rights Movement. We had 30 participants who toured the exhibit, heard a presentation by one of the restaurant's staff and enjoyed food and fellowship. We were moved by the sacrifices of the students, most of whom served lengthy and painful prison sentences as a result of their witness.

2. On September 26, 2026, 19 participants took a trip to Davidson, NC to see the exhibit "With These Hands," at Davidson University. This sculpture honors the enslaved and exploited African-American children, women and men who helped build the campus, as well as those who worked there over the years, who were restricted from full participation and equal pay as they served the college members and staff. We toured the Oak Row exhibit and listened to a presentation by Chaplain Daniel Heath. We next went to St. Alban's Episcopal Church in Davidson to see the "Homeless Jesus" sculpture, a moving depiction of Jesus as a man sleeping on a park bench. We followed these with a picnic lunch that included fellowship and a guided discussion by Pastor Christopher.



D. We are planning an educational and spiritual trip to Charleston, SC in April, 2027. Ann Hooper has led this effort, based on requests from congregants; we are on our way to meeting our quota of 30 participants to make the trip a go.

III. Work within the larger world—We want to make sure that our efforts help create a better world for those outside our congregation; to this end, we are prayerfully considering how to address the affordable housing crisis, how to serve immigrant sisters and brothers who are targeted by ICE, and how we can strengthen our impact by partnering with other organizations.

A. Mel Andersen has brought forth and continues to keep up with housing affordability as a racial justice and equity issue. He and Christine Andersen attended a workshop by the City of Charlotte in June 2024. He has plans in this coming year to connect with other congregations in Charlotte that have developed affordable housing on their property.

B. We have looked at Carolina Migrant Network and ICE Watch as two ways to be of service to our neighbors during this time. We discussed, going forward, ways to learn from the Carolina Migrant Network and others, was to advocate for those most at risk from ICE.

C. Pastor Chris and Holly Middleton have begun to explore ways to share the vision of, and opportunities to show support for**,** the Industrial Areas Foundation (IAF), a national network of local faith and community-based organizations. The IAF has "created the modern model of faith- and broad-based organizing and is widely recognized as having the strongest track

record in the nation for citizen leadership development and for helping congregations and other civic organizations act on their missions to achieve lasting change in the world."

We are grateful for the energy and the commitment of our team members and our church community. We know that we have much to learn to truly be an anti-racist church. We invite other members to join our team and to share your voices and your visions of a just world for all.

Respectfully submitted,
Meg Houlihan



Group trip to trip to *Kounter* in Rock Hill, SC

Mission & Justice Team Report

Team Members include Suzanne Lamorey, Kim Buch, and Barb Schneller. Focus Groups: RITI led by Terry & Jean Raley-Dennis, CROP Walk led by Tine Dickens, Charlotte AIDS Walk led by Jeff Edwards-Knight and Pastor Chris; Banned Book Library led by Kim Tyler

- We continue to participate with and support Project Linus, which is a national group that creates quilts for children in need. We host the group at Holy Covenant as well as purchase fabric to make blankets or to donate. The group holds a workday at HC quarterly and HC members are invited to join with the other 30 women working on quilts and blankets. This year, Holy Covenant members made and donated 15 quilts/blankets.
- Missions & Justice supports Compassion Closet in which we donate clothing, toiletry items, and household goods to migrant families here in Charlotte. We not only donate clothing but we have been sorting clothing after church so that the items we donate are organized by size and gender. When the call goes out for specific needs, we have also donated several playpens and new car seats.
- We continue participating in the sandwich ministry. Just about every month we make 200 sandwiches and 100 bag lunches which are delivered to the Day Services Center at a Roof Above site.
- Churchwide, we collect food for the Backpack Ministry for David Cox Elementary School.
- Thanks to Kim Tyler, our Banned Books library and awareness display in the Gathering Room has been very successful as our library is growing and more people are checking out banned books. Each month, we find and feature banned books that reflect different groups of authors. For example, in January, we celebrated Black History month offering banned books by Black authors and in February we celebrated Indigenous History month offering banned books by Indigenous authors.
- We hosted 6 neighbors each month at our Room In The Inn program. Terry and Jean Raley-Dennis coordinate this effort and church members have been very generous in terms of their support.
- Donations to our community outreach /social justice funds were sent to Charlotte-Meck Schools Nutrition Program to help pay down the delinquent school lunch accounts of individual high school seniors. All students from kindergarten through middle school can get free lunches even if their school lunch accounts are delinquent, however students in high school are denied lunches if their accounts are in arrears. Our $800 donation is used in order for high school students to have lunch no matter what. We have made a contact in the nutrition program who will use our donation to pay off the accounts of individual students in need.
- Along with thousands of others, we participated in the Charlotte AIDS Walk every year in order to raise funds for education and support of people living with HIV and AIDS.
- We supported the Huntersville Gay Pride celebration this year for the first time. An excellent day was had by all who attended, including Snowball, the ever popular Holy Covenant Therapy Dog.
- We collected and mailed several large boxes full of fiction books to the Prison Book Ministry in Durham this year. This is a continuing ministry for Holy Covenant.

- As part of the *My Faith, My Voice, My Vote* campaign, starting in September, every week we presented a Voting Moment during worship in order to raise awareness about topics such as absentee ballots, early voting, curbside voting, sample ballots, voter identification, etc. In addition, we had set up a table in the Gathering Room to offer specific information about early voting sites, absentee ballot request forms, and a variety of other informational literature from the Board of Elections and the nonpartisan League of Women Voters.
- We plan to participate in the CROP Walk in November to raise money to address food scarcity and world hunger.
- We plan to provide Christmas gifts to children at the Dove House as well as the Compassion Closet.

Respectfully submitted,
Suzanne Lamorey, chair









Sunshine Fund

The Donna Collins Memorial Sunshine Fund at Holy Covenant is a non-budgeted fund that depends on donations from members and friends of the church to operate. It provides temporary financial assistance to members and occasionally non-members who are facing a financial crisis. Funds are not used until all community resources are exhausted. All requests for assistance are confidential.



This year the committee has been led by Caroline Utz, Tom Magraw, Faye Humphrey and Jackie Freeze. Requests for assistance may be made by contacting one of the team members or by contacting Rev. Czarnecki or the church office.

This year there was one request for assistance.

Starting Balance as of 09/30/2025	$6,516.81
Donations	$ 610.00
Disbursements	$1,089.00
Ending Balance as of 10/22/2026	$5,348.81

Respectfully Submitted,
Caroline Utz, Sunshine Fund chair



Christian Education Team Report

Team Members: Akeera Czarnecki, Amanda Deck, Laura Hankins, Cheryl Milam, Angela Masssoud, Melissa McQueen-Simmons, and Von McQueen-Simmons, Christopher Czarnecki (ex-officio)

Our children have been busy this year. We've cared for preschoolers and early elementary ages to children from five different families. Older students have enjoyed crafts, simple bible study, and story time. We also provided care for the first night of the strategic planning weekend and during a memorial service. Autumn Holt, our regular caregiver, is now a senior in high school. She will be attending Lenoir-Rhyne University next fall. Dorrie Hankins and Hal Holmsley have helped with childcare but need to complete the interview process and be approved by personnel.

During the summer, we pivoted to "Summer Sundays" and had Children's Church in the gathering room. We've rotated a smaller number of books, toys, and craft supplies to our indoor "Prayground." Many thanks to Jen Cook who covered for Laura Hankins while she was recovering from joint replacement surgery.

Laura Hankins thinned then organized the children's book collection, removing damaged items. Some books were sold for store credit and used to expand our Banned Book Library. After Rally Day, we moved back into our regular classroom. This fall we've read many bible stories and picture books. We also pray for our parents and teachers every week. In November, we will start acolyte training for elementary-aged children. We are also preparing for advent with a special advent calendar and new coloring sheets.

After fifty years in Christian education and nine years as our CE team leader, Jo Ann Jellison resigned in June. Many thanks to Jo Ann for her faithful service. Laura Hankins served as team lead from June until October of this and will continue to teach Sunday school as her schedule allows. In order to make the best use of available volunteers, we need one individual to coordinate the Sunday School calendar.

Thank you to the adults who have pitched in to help when we needed an extra person:
Akeera Czarnecki, Tammie Holt, Dawn Robinson, Suzanne Lamorey, Von McQueen-Simmons and Gussie Spencer. More volunteers are always welcome. If you would like to teach Sunday school or be a classroom helper, you must complete a background check. Thank you to everyone who has supported this program.

Respectfully submitted,
Laura Hankins

Worship & Music Team Report

Team Members: Martha Battles, Martha Bomely, D Evans-Freeze, Laura Hankins, Stephanie Herrin, Pam Shimberg, Lloyd Spencer, Ed Vickery and Patrick Washburn
Ex Officio: Reverend Christopher Czarnecki, Jon Weddell, and Dawn Simmons
Consistory Liaison: Ed Vickery

Introduction

I always like to begin our team report with a Psalm of praise and worship. There's nothing more fitting than Psalm 95:1–6 which reads: "O come, let us sing to our God; Let us make a joyful noise to the rock of our salvation! Let us come into Christ presence with thanksgiving; let us make a joyful noise to Christ with songs of praise!

For the Lord is a great God and a great King above all gods. In our Creator's hands are the depths of the earth; the heights of the mountains are theirs also. The sea is our Creator's for they made it, and the dry land, which their hands have formed. O come, let us worship and bow down; let us kneel before our God, our Maker!" These words have felt especially fitting this year, as so many voices have helped lead our congregation in worship.

The Worship and Music Ministry continued to help Holy Covenant gather as a community where faith can be questioned, gifts can be shared, and every person can belong. In 2026, our worship made room for new beginnings, honest reflection, and the call to live our faith through compassion and justice.

From the White Stone Ceremony in January to the many voices of our Laity and Music Sundays, we were reminded that worship is something we create together. Our prayers, music, scripture readings, and stories offered ways to encounter God and to recognize the sacred worth of one another.

Worship Highlights

Throughout 2026, Rev. Christopher Czarnecki helped connect the stories of scripture with our daily lives and responsibilities as a church. Worship welcomed both reflection and participation, supported by our Minister of Music, Jon Weddell, guest clergy, and the gifts of our congregation.

Advent & Christmas 2025

We entered the year carrying the warmth of Advent and Christmas. In January, the team reflected appreciatively on virtual Advent candle lighting and considered how recorded readings might include more people worshiping remotely.

The January 4 service continued the Christmas season which included special music "Joseph's Song" and a White Stone Ceremony. Worshipers were invited to discern a word for the year, write it on a stone, and keep it as a daily reminder of what God might bring to life through them.

This invitation to begin again set a thoughtful tone for the year. Rather than leaving Christmas behind as a single celebration, we carried its promise of God- with-us into our shared journey.

The Baptism of Christ service on January 11 offered an affirmation of baptism and a reminder of God's love, led by Pastor Chris, Rev. Windy Allison, and Rev. Jay Whitley.

Epiphany & Lent 2026

Epiphany worship joined spiritual growth with the work of justice. January's services explored calling, light, and choosing relationship over conflict. February's Black Christian History Moments honored James H. Cone, Richard Smallwood, Sister Dr. Thea Bowman, and Dr. Katie Cannon. On Racial Justice Sunday, February 8, Bishop Tonyia Rawls brought a message the team received with deep appreciation. Spirituals, gospel music, and Black theological voices helped connect learning with prayer and song.

Ash Wednesday on February 18 invited confession and transformation through ashes and a symbolic practice inspired by the Korean concept of *han*. Rev. Melissa McQueen-Simmons helped lead this observance. Rev. Windy Allison preached on the First Sunday of Lent. Later services explored new birth, seeing with God's eyes, and the courage to look within; Star Wars Sunday offered a creative invitation to "Be People of Light." Palm and Passion Sunday welcomed new members, and Maundy Thursday brought scripture, Communion, and Tenebrae together in a journey through Jesus' final days.

Easter & Eastertide

Easter Sunday, April 5, proclaimed resurrection hope through Pastor Chris's message, "God Works, Even in the Dark." Bill Tyler's French horn, the choir's "When I Survey the Wondrous Cross," and the Handbell Choir's "The Strife Is O'er" enriched the celebration. The team received appreciative feedback about both the Easter music and the Lenten and Holy Week services. Eastertide made room for many forms of witness. On April 12, Rena Monk, Beth Christian-Sharp, and Patrick Washburn shared scripture and personal reflections for Laity Sunday. Earth Sunday called us to be earth keepers. Parents' Day honored the many people who nurture others, while Mental Health Sunday on May 17 included Sally Duffy's reflections on anxiety and mindfulness, poetry, and the anthem "My Help (Cometh from the Lord)." Prayer and community were presented as sources of care and belonging.



Pentecost & Summer 2026

Pentecost on May 24 celebrated the Spirit's freedom and purpose, alongside the Strengthen the Church offering. Trinity Sunday continued the invitation to shared leadership, with meditations by Dawn Robinson, Tom Magraw, and Robert Shepherd. The team repeatedly heard how much congregants valued hearing one another's experiences of faith.

June brought recognition of Juneteenth and the UCC's 69th anniversary. The June 21 "Ask the UCC Clergy" service welcomed questions from the congregation and received enthusiastic feedback. Open and Affirming Sunday on June 28 featured Rev. Barbara L. Thomas preaching "Compassion as Resistance." Rev. Melissa McQueen-Simmons returned as guest preacher in July.

The July 26 Laity Sunday focused on disability awareness, with meditations by Brian Hankins, Anne Hayes, and Kevin Edwards-Knight. Laura Hankins offered "Disabled Clergy" during Stories for All People. Summer worship also included original music by Judah L. Jones, instrumental and vocal offerings from congregants, and an August 23 Back to School Litany shared by members of our community.

Music Sunday on August 30 was a particularly joyful expression of shared faith. Congregants introduced favorite hymns and described why those songs mattered to them. A piano duet, soloists, ensembles, scripture, and congregational singing carried the service, while Jon offered teaching about hymn versions and tunes. The team heard appreciative responses to both the

music and the opportunity for so many people to participate.

Ordinary Time & Autumn 2026

Autumn worship continued these commitments through Rally Day, Just Peace Sunday, American Indian Ministries Sunday, World Communion Sunday, and Disabilities Awareness Sunday. Rally Day brought worship and fellowship together with an all-church potluck coordinated with

Hospitality. The church's September strategic planning also provided an opportunity to consider how our shared worship supports the congregation's future.

The team prepared Access Sunday with attention to inclusive liturgy, sign language for scripture, and safer access to the platform. Planning also turned toward the October 18 Laity Sunday and mortgage payoff celebration, Higher Education Sunday and new member installation, All Saints remembrance, and recognition of veterans. These plans brought remembrance, gratitude, and care into worship.

Advent & Preparing for Christmas 2026

Plans for Advent follow the familiar rhythm of Hope, Peace, Joy, and Love, beginning November 29. Preparations include decorating the church, Hanging of the Greens, and inviting different people to light the Advent candles. A music-focused service is planned for December 20, followed by Christmas Eve worship and a chili and soup supper on December 24.

The team is also exploring ways to connect the congregation with UCC daily devotionals through the website and The Loop. Our hope is that the season's prayer, hospitality, and music will help people make room for Christ's presence in their everyday lives.

Music Ministry

Under Jon Weddell's direction, music continued to give voice to our prayers and deepen the meaning of worship. Choral music, handbells, familiar hymns, global songs, and individual musical gifts helped express the breadth of our community.

Highlights included:

- Choral and handbell offerings for Easter, including "When I Survey the Wondrous Cross" and "The Strife Is O'er."
- Black History Month music including "I Love the Lord," "Wade in the Water," and "N'kosi Sikelel'I Afrika," alongside teaching about Black Christian contributions.
- Instrumental gifts on piano, organ, violin, harp, French horn, guitar, and mandolin, together with solos, duets, and ensembles from our congregation.
- The August 30 Music Sunday, bringing favorite hymns, personal stories, and musical learning into one shared worship experience.
- Continued care for our musical resources, including a new piano in the choir room and planning for the tuning and maintenance of both church pianos.



Creative Liturgy and Leadership

Our liturgy continued to weave scripture, contemporary reflections, poetry, and song into worship. Pastor Chris's original prayers and UCC resources helped connect spiritual reflection with racial justice, creation care, mental health, and inclusion. Monthly affirmations invited worshipers to address themselves, their neighbors, and the wider world.

Members of the Worship and Music Team and lay leaders regularly participated in worship as:

- Liturgists and scripture and modern lesson readers
- Call-to-the-Heart and prayer leaders
- Stories for All People presenters
- Musicians, vocalists, and Laity Sunday speakers
- Ushers and greeters

These acts of shared leadership reflected the gifts of the whole congregation. The team affirmed that Stories for All People should speak to everyone while remaining understandable to a child, and identified microphone training and thoughtful service pacing as ways to support participation.

Behind the Scenes

Worship preparation remained a collaborative effort across teams, staff, and volunteers. The ministry coordinated closely with:

- The Digital and Communications ministries, supporting livestreams, bulletins, website resources, and volunteer sign-ups.

- The Racial Justice & Equity Team, including a June planning gathering and continued collaboration for Black History Month and Juneteenth.
- Hospitality and Buildings & Grounds, helping connect worship with fellowship and care for our shared spaces.

Stephanie Herrin continued to lead seasonal chancel displays. Hearing assistance devices and large-print bulletins supported participation, and portable Communion sets were purchased for visits to those unable to attend church. The team also worked on platform safety and reviewed worship and music needs for the 2027 budget.

Looking Ahead

As we prepare for 2027, the Worship and Music Ministry will continue to cultivate worship that is:

- Spiritually nourishing – making room for prayer, silence, scripture, and song.
- Theologically rich – connecting our faith with justice, inclusion, and grace.
- Artistically alive – welcoming the musical and creative gifts of our congregation.
- Community-building – helping people of different ages, abilities, and experiences participate.

Planning is already underway with the Racial Justice & Equity Team for Dr. King's birthday, Black History Month, and a January 31 Laity Service. Other priorities include explaining our worship traditions more clearly, supporting volunteer leadership, maintaining our instruments, and continuing to ask how our welcome can become more fully accessible.

Gratitude

I offer my heartfelt thanks to the following:

- Rev. Christopher Czarnecki, for thoughtful preaching, pastoral leadership, and encouraging the congregation to share its faith and questions.
- Jon Weddell, for his musical gifts, careful preparation, and commitment to connecting music with the meaning of worship.
- The Worship & Music Ministry Team, for its time, creativity, honest conversation, and attention to the many details that help worship come together.
- Brian Hankins and our digital ministry volunteers, for keeping our congregation connected in the sanctuary and online.
- Dawn Simmons, for preparing our weekly bulletins, coordinating information and volunteers, and sustaining so much of the work behind the scenes.
- Our childcare workers and Christian education volunteers, for supporting children, young people, and families in the life of the church.
- All musicians, readers, speakers, ushers, greeters, elders, deacons, guest clergy, and ministry partners whose gifts enrich our worship.
- And our Refreshment Angels and Hospitality volunteers, who help turn Sunday worship into a time of friendship and shared nourishment.

Together, we give thanks for the prayers offered, the questions welcomed, the stories shared, and the music that helped us hear one another and God more clearly. Now let us close where our Music Sunday

began, with a Psalm of praise. Psalm 150:6 says, “Let every thing that hath breath praise the Lord. Praise ye the Lord.”

Thank you, Holy Covenant United Church of Christ, for the opportunity and joy of serving our church family and community!

Love & Peace,
Ed Vickery, Chair 2026

Creation Justice Team Report

Team members: Tom Lannin, chair, Kim Buch, Sally Duffy, Jo Ann Jellison, Barbara Schneller, Benjamin Rudolph, Darline Warren-Batton, Cathy Whitley, Jay Whitley, ex officio Dawn Simmons

The Creation Justice Team at Holy Covenant focuses on educating our members about sustainability best practices and engaging them in environmental efforts that have concrete and positive effects on our church community. For this to happen, we must be inspired by the worship and theology that forms our faith and ministry.

Key events and activities from this past year

- Partnered with Buildings and Grounds on carrying out recommendations from an energy audit. As a result, we looked at the cost effectiveness and ROI of solar energy to power all or parts of Holy Covenant. Given our very small budget, we were too limited to produce anything significant concerning using solar to power various aspects of our building operations. Full solar would cost over $100k.
- Featured a presentation on Horticultural Therapy from Sharonne Robinson, Master Gardener and Certified Horticultural Therapist.

- Conducted research and led discussions around becoming a Creation Justice Church, including a presentation by Brooks Berndt, Direction of UCC Creation Justice Ministries



- Led HCC's Earth Day Celebration; Tom delivered a presentation on why we should ban gas-powered blowers when possible. Jay Whitley read one of his poems. JoAnn Jellison displayed children's drawings with saving the planet as a theme.

- Met with Liam Sullivan, an Eagle Scout, who will rebuild our trail behind the church with some volunteers; received Consistory approval. He will notify me once his BSA leadership also approves his volunteer work.

- In progress: Tom has worked for the past six months with members of the Charlotte Public Tree Fund to conduct the 2026 Creek ReLeaf Program, which will plant over 1000 trees in a riparian area (floodplain needing stream buffers) in NW Charlotte. The program is a collaborative effort of the CPTF, Charlotte Mecklenburg Storm Water Services, the North Carolina Wildlife Federation, and local volunteers and financial supporters. The annual event will be held on November 21, 2026 and some Holy Covenant members will participate.

Our ministry's impact on the church and community

- We have received positive feedback on our work internally with regard to educating congregants about sustainable best practices.

- We received good media coverage from our joint support with the Endowment Team for building a new bridge for a homeowner in Lansing, NC, whose bridge, the only way of getting to a main road, was destroyed by Hurricane Helene.

Challenges Faced and Lessons Learned

- In 2025, we pursued becoming a UCC Creation Justice Church. After feedback from Pastor Chris and discussion among our team, we decided to stop pursuing effort indefinitely. The effort would require additional commitment from Pastor Chris, who stated during a Consistory meeting that achieving designation was not one of his priorities and did not seem viable at this time. Designation would also require buy-in and approval from the full congregation and a review and approval from the Director of Creation Justice for the UCC. We understand leadership's viewpoint and have put this effort on the backburner.

- Another challenge was sustaining a vegetable garden. Suzanne Lamorey was in charge of caring for the garden, but it was an onerous task and no one from our team wanted to inherit it. After discussion, we abandoned establishing a vegetable garden for multiple reasons, including working in direct sunlight in the intense summer heat, which is hard on our aging congregation

- Our congregation is aging and we also have many members active on other teams, so there is only so much we can reasonably accomplish.

Goals for the coming year

- The main goals for 2027 are 1) recruit at least two new active members to fill the current gap and 2) elect a new leader (Tom has decided to step down as Chair in January 2027).
- We will lead another Earth Day Event and search for speakers to present on sustainability topics
- We are planning a congregation movie night that features a film that should raise environmental awareness.

Resource needs

- We need energetic and engaged volunteers.

Respectfully Submitted,
Tom Lannin, chair

Building & Grounds Team Report

The Building and Grounds Team (Dave Shimberg, Dawn Simmons, Tom Magraw, Mel Andersen, Suzanne Lamorey, Jim Dwiggins, and Stephanie Herrin) successfully completed many projects during the past 12 months. The committee's activities focus on identifying and correcting problems that would likely become major expenses and performing activities that save money in lieu of paying external professionals.

The 2026 Approved 2026 Building & Grounds Budget was $55,510. To date actual expenses are $59,940. The expense increase is largely due to rate increases and unexpected expenses.

Completed activities included:

- Held a Church Workday in May, cleaning windows, replacing burned out lights, cleaning light fixtures, and performing a variety of landscaping activities including entry island maintenance
- Corrected safety violations identified by the Charlotte Fire Marshall
- Began the process of obtaining budget numbers for replacing floors in the Gathering Room and office area, and refinishing the Sanctuary Chancel
- Replaced Sanctuary halogen bulbs with LED bulbs
- Replaced halogen entry light with LED light
- Treated and pulled weeds from between bricks in the Memory Garden and from parking lot cracks, and playground
- Prepared Memory Garden prior to events/internments

- Scheduled removal of dead, dangerous trees
- Addressed various routine maintenance issues as they were reported.
- Obtained budget estimate for replacing flooring in Gathering Room, kitchen, office areas and restrooms
- Obtained budget estimate to refinish Chancel
- Maintaining Memorial Gardens (weed pulling, clearing areas and walkways
- Began discussing updating documentation for the interments in the Memorial Garden



EXPENSE	BUDGET	ACTUAL	COMMENTS
Utilities & Recurring			
Electricity	$ 15,300.00	$ 17,000.00	Rate Increase
Telephone & Internet	$ 2,900.00	$ 3,400.00	Rate Increase
Security	$ 1,200.00	$ 1,200.00	Sensors & Pull Stations Starting to fail
Water	$ 4,210.00	$ 4,400.00	$3368 thru Sep. Irrigation turned off
Janitorial	$ 6,600.00	$ 6,600.00	
Floor Maintenance			Planning on floor replacement in 2027
Insurance Expense (Liability & Structure	$ 10,700.00	$ 10,700.00	Last reviewed 2012
Total Utilities & Recurring	**$ 40,910.00**	**$ 43,300.00**	
Mainenance			
Paper Supplies	$ 800.00	$ 900.00	Inflation Adj
Lawn Mowing	$ 3,000.00	$ 3,600.00	First incr in over 10 years ($250/service)
Dry Pond Maintenance	$ 3,300.00	$ 3,300.00	Contractor kept flat rate for 2027
Building Maintenance	$ 1,500.00	$ 2,000.00	repairs/replacement of door closers, faucets etc
Grounds Maintenance	$ 800.00	$ 800.00	
Sewer Maintenance Repair	$ 1,000.00	$ 1,000.00	
HVAC M Maintenance Repair	$ 1,400.00	$ 1,500.00	Inflation Adj
Waste Management	$ 1,700.00	$ 2,100.00	substantial increase in 2026
Pest Control	$ 1,100.00	$ 1,440.00	
Total Maintenance	**$ 14,600.00**	**$ 16,640.00**	
Total B & G	**$ 55,510.00**	**$ 59,940.00**	

Although much of the Building & Grounds budget are utilities and fixed costs, we have made every effort and have successfully worked within those portions of the budget that are within our control. We continue to evaluate lighting and other expenses that might reduce costs through alternative options.

The team continues working on identifying and performing maintenance activities, but as with most church committees, we need increased participation from church members and friends. We ask anyone willing and able to lend their hands and skills helping maintain our facilities and grounds, making a difference in how we spend church funds. Help with tasks, both small and large, are greatly appreciated.

Respectfully submitted,
David Shimberg

Communications Team Report

Team Members: Brian Hankins, Laura Hankins, Dominic Ciciollo, Kevin Battles, Dawn Simmons and Joy Decker, chair.

Your Communications Team is responsible for Information Technology (IT), social media and the church website, as well as print materials such as fliers, posters and postcards. Several people work behind the scenes to provide fresh and appealing communications within our congregation and to extend our outreach to the wider community. We also partner with the other ministry teams to publicize their events and gatherings throughout the year.

Highlights of 2026

Our website keeps growing. Following the June 2025 launch of our new website on the UCC Everywhere platform, we renewed our license in February and kept building on it. Dominic now posts the full worship service and sermon each week, so the website is a regular place to catch up on worship. When the site went down this summer, Dominic spotted the error and took action when it persisted. UCC Everywhere support traced the problem to a plugin and it was fixed quickly.
https://holycovenantucc.org/



Virtual worship. In winter, Brian, Laura, Chris, Dawn and others pulled together virtual worship service two weeks in a row due to weather. We are grateful for everyone who made that possible and for those who checked in. We are also thinking about how to gather feedback on our livestream, such as a brief check-in or pop-up.

Lights, camera, Holy Covenant! In March, the film crew for *How to Stop the Sunrise*, a short film with a queer theme, filmed on our property. Thanks to Laura and Brian for monitoring the shoot. We look forward to seeing our church on screen and to being credited in the film.

Easter banner. Kevin designed a 4x8 banner for the roadside, with the church logo, a rainbow and the words "You Are Here." It was up in time for Easter and is stored in the conference room closet for future years. Kevin also worked on images for other publications.



Out in the community. We took our message to the wider community by buying a table at Huntersville Pride in June. Kevin designed postcard-size handouts and transported the table and tent, Dawn procured additional hand sanitizers with our church information on them, which we can distribute at this and other community events.

Safer and simpler. Laura attended an insurance board presentation on cybersecurity, and as a result personal information is now removed from our worship slides. Joy and Dominic consolidated all worship volunteer roles (greeters, ushers, liturgists, snacks and Stories for All People) into a single SignUpGenius, and we moved back to the free SignUpGenius plan..



Strategic Planning weekend. The Communications Team supported the Strategic Planning weekend with a special email, an RSVP form, a SignUpGenius, and posters/buttons. We were really pleased that more than 60 people participated!

Looking ahead

- **Church Software:** we are still pursuing a grant for us to look at updating our church software.
- **New voices:** We are looking for people to write articles and create content for the website and newsletter. You do not need to be tech savvy!
- **Team leadership:** We are looking for a new team lead for next year, ideally someone with an IT background, to guide our monthly meetings and our activities. This is more of an administrative role.

With thanks

Our thanks to Brian and Laura Hankins for putting in hours every week on the slide deck, the audio/video livestream and recording, and the website, and for being our go-to IT experts.

Thanks to Dominic Ciciollo for his technical expertise, his weekly website posts, his support of our office staff and his quick action on the website outage.

Thanks to Kevin Battles for the graphics behind our banner, postcards and bookmarks.

Thanks to Dawn Simmons for keeping all the many balls in the air.

Respectfully submitted,
Joy Decker, Communications Team

Endowment Team Report

Report offered by the Holy Covenant UCC Endowment Team:

Gregg Walker, Chair, Alix Felsing, Tom Lannin, Mel Andersen, Cheri Lovell, Martha Bomely (ex officio), Rev. Christopher Czarnecki (ex officio)

Every year, the Endowment Team explores opportunities to support ministry in its myriad forms, in our community and beyond, focused on supporting people and communities under stress and duress. In 2026, we continued providing grants to support urgent needs and the work of local ministries making a critical difference in the greater Charlotte region.

GRANTS & DISBURSEMENTS

This year, HCUCC made grants totaling $25,000 to the following organizations —

- **UMBA Bright Stars: $5,000**
  A year-round program hosted at Greater Bethel AME Church, Bright Stars offers at-risk students a place to have fun, develop character and leadership, and engage in activities that support academic and STEAM growth. HCUCC's grant helped to fund summer camp scholarships — but Bright Stars also offers after-school and holiday programming.
- **WNCA Cuba Humanitarian Medical Supplies Initiative: $5,000**
  The Rev. Tom Warren in Greensboro regularly takes groups from the Western NC Association of the UCC to Cuba to promote understanding and provide humanitarian assistance. As part of this year's mission, The Rev. Warren sought funds to provide medical supplies. Because HCUCC's policy requires funds be distributed to a 501c3, the grant was made to Peace UCC in Greensboro, restricted for the Cuba mission.
- **Carolina Migrant Network (CMN): $10,000**
  Beyond its core mission to provide legal services to individuals in removal proceedings, Carolina Migrant Network offers legal education on the US immigration system, seeking to empower immigrant communities to participate in everyday and civic life. CMN envisions a world of self-determined, organized communities free from fear of family separation.
- **Charlotte Public Tree Fund: $5,000**
  For 25 years, Charlotte Public Tree Fund has planted trees in Mecklenburg County to offset natural disasters, prevent destruction of trees from overdevelopment, and reduce the "heat island" effect created by development.

The Endowment Policy gives Consistory the option to draw down up to 10% of the year's expected distribution. This year, Consistory requested $5,700 for special purposes and projects.

ENDOWMENT INVESTMENT *as of September 30, 2026*

● HC's overall portfolio stands at a value of approximately **$2,228,515**, including a privately held mortgage that is part of the church's fixed-income portfolio.

● Endowment held funds at Fidelity Investments grew in 2026 —

	2026	2025
○ **Congregational Endowment**		
■ Fidelity Balanced Fund (FBALX)	**$ 203,142**	$ 178,556
○ **Pilgrim Legacy Fund**		
■ Equities (FCNTX)	**$ 1,018,323**	$ 801,781
■ Fixed-Income (FTBFX)	**$ 374,059**	$ 476,726
■ Operating (SPAXX)	**$ 2,991**	$ 21,942
Total PLF	**$ 1,392,483**	$ 1,300,449

The Endowment Team reviews the portfolio at least semi-annually, transferring funds as needed to maintain an overall ratio of approximately 60/40 (+5). At its September meeting, the Endowment Team voted to reallocate funds within the Fidelity portfolio, moving funds from fixed income to equities in order to maintain the desired ratio.

ENDOWMENT SPENDING

To ensure HC's ability to maintain a robust grant-making program, the endowment policy bases annual distributions on total return on a rolling average balance over the past 12 quarters (three years), mitigating the effect of market fluctuations. From the three-year rolling average portfolio value, the Endowment Team generally draws 4% to 6% to make the year's grants.

With a rolling average balance of **$1,598,515** as of September 30, a 4-6% distribution rate provides approximately **$59,000 to $89,000 for distribution in 2027**.

As we note each year, the HC endowment is invested "in perpetuity." Unlike someone planning for retirement, the church does not have an "end time" when funds must be available. HC therefore maintains a policy of long-term investment, holding an appropriate portfolio through market fluctuations and reinvesting all interest and dividends.

Respectfully submitted,
Gregg Walker, Endowment Chair

Capital Fund Team Report

Capital Fund Team Report Committee Members: Martha Bomely, Treasurer, Diane Neese

This will be the last capital fund report. Thanks to the generosity of members through the last 25 years, multiple refinances to bring down the rate, and some extra gifts in 2026, the mortgage was paid off in September!

Respectfully submitted,
Martha Bomely, Treasurer





Founded in 1916, we are an Open & Affirming (LGBTQ+), anti-racist, and justice seeking church that is part of the greater United Church of Christ.

Stewardship Report

This year's Stewardship Campaign coincided with two important events in the life of our faith community:

- Strategic Planning sessions Sept. 18-19 in which our entire congregation was invited to dream about what our future looks like.
- Holy Covenant paid off the mortgage on our building in September, 2026.

We began the campaign in an environment of uncertainty – the vision is developing, the economy is challenging, and it's often difficult to predict what percentage of those who previously gave to the Building Fund will give similar amounts to the General Fund once the mortgage is paid off.

We are delighted by the congregation's response and are deeply grateful. The Stewardship Campaign raised $277,965 in pledges for 2027 as of Nov. 5, 2026. That's 22% more than last year's total pledges.

Several weeks into the campaign, we set a ballpark target of $296,000 for an all-in budget with three major priorities in mind:

1. **Our people: We have committed to provide Pastor Christopher a sabbatical in 2028.** We need to raise $30,000 by July 2028 to fund this commitment. We also feel a responsibility to address the rising cost of living in our staff compensation packages.
2. **Our facility: We anticipate significant building maintenance needs.** We need to add about $15,000 to our current maintenance reserve for big-ticket items, such as replacing aging HVAC systems.
3. **Our growth: We envision supporting families, youth and congregational life.** We are growing again! We want to ensure we are able to meet the spiritual needs of all those who call Holy Covenant their church home.

The Stewardship Campaign ran Sept. 6 through Oct. 4. Our theme, "Journeys: Rooted in Faith, Growing in Hope," was inspired by the stained-glass artwork "Journeys" that hangs just outside the sanctuary. Kim Tyler created it, Bill Tyller framed it, and they gave it to Holy Covenant in June.

During worship on each of the five Sundays, members of the congregation provided a Stewardship Moment that described how they found Holy Covenant, what this community means to them, and why they pledge. Thank you to those whose heartfelt stories let us get to know them a little better: Brian and Laura Hankins, Kristin Andes and Tom Magraw, Kyle and Amanda Deck, Gregg Walker, Anne Hayes, Mel and Christine Andersen, Angela Massoud, Shakti Subramanian, and Jean Berg.

We are deeply grateful for our congregation's generous response to the campaign. And, as always, we are grateful for those who consistently give without pledging, and for those who give freely of their time and talents. Dom Ciciollo's work on Holy Covenant's Stewardship Campaign page was essential.
The Stewardship Chair mailed personalized thank-you notes to everyone who pledged, gave consistently in 2026, or provided a Stewardship Moment.

In gratitude,
Alix Felsing, Stewardship Chair on behalf of the Stewardship Team:
Martha Bomely, Treasurer (ex-officio)
Dawn Simmons, Administrative Manager (ex-officio)

Budget & Finance Report

Team members: Tom Magraw, Jim Hong, Terry Raley-Dennis, Martha Bomely, Treasurer,
Jim Dwiggins, Chair

The Budget and Finance Committee is responsible for providing fiduciary oversight to both the church's income and expenses as it relates to the current year's budget. This committee typically meets on the Thursday before each monthly Consistory meeting.

On the week of the meeting, the Executive Assistant provides all information related to the finances of the church by utilizing specific tracking software. This includes but is not limited to tithing, rental income from the cell tower on the property, operating expenses incurred for that month and potential expenses for the foreseeable future. This software then produces an Excel spreadsheet which breaks down this information by line item for easier review.

With this information, Budget and Finance can make an educated assessment then address any discrepances or concerns. After review, it is then provided to the Consistory by our committee's representative for further action if needed.

During the planning phase for the following year's budget, each committee submits their individual requirements. This committee then compares those requests against the anticipated income that includes pledges from the Stewardship committee as well as the aforementioned expected monthly income.

We strive to maintain a fair assessment when prioritizing what is needed for the coming year. Due diligence is key to creating a balanced budget before submission to Consistory and our recommendations for approval or disapproval for certain line items reflect that endeavor.

Respectfully submitted,

James E. ("Jim") Dwiggins, Budget & Finance Chair

Pledge Recap 2016 through 2027

HOLY COVENANT UNITED CHURCH OF CHRIST
as of 11/05/2026 for 2027
PLEDGE RECAP--2016 THRU 2027

	General Fund Pledges			Building Fund Pledges		
	Total Amount	# of pledges	Avg.	Total Amount	# of pledges	Avg.
2027	**$ 277,765.00**	**66**	**$ 4,209**			
2026	$ 156,785.00	62	$ 2,529	$ 46,260	55	$ 841
2025	$ 135,714	54	$ 2,513	$ 40,300	38	$ 1,061
2024	$ 140,378	58	$ 2,420	$ 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

* Original Cornerstone Loan was approximately $730,000 financed in Spring 2008 at 6.75% five year balloon. $5,100 monthly payment

** Capital Fund Debt Paid in Full 09/2026

2027 Proposed Budget Summary

		2026 BUDGET	2027 PROPOSED BUDGET
	HOLY COVENANT UNITED CHURCH OF CHRIST 2027 PROPOSED BUDGET		
	GENERAL/OPERATING FUND:		
	INCOME:		
1	Identified Giving	221,185	302,265
2	Loose Cash	3,200	-
3	**Total General Fund Giving**	224,385	302,265
4	Tower Income	63,400	58,350
5	Rental Income	1,500	1,500
6	Tax Rebate Income	2,500	2,500
7	General Fund Reserve Income	-	-
8	Accessibility & Safety Income	-	-
9		-	-
10	**Total Undesignated GF Income**	67,400	62,350
11	**Designated Funds Received:**		
12	Michael Brooks Scholarship	2,000	-
13	Sandwich Ministry	0	-
14	Mission and Justice	0	-
15	Special Offerings - Direct to General Fund	6,000	-
16	**Total Designated Funds Received**	8,000	-
17	**TOTAL GEN/OPERATING INCOME**	299,785	364,615
18	**EXPENSE:**		
19	Worship	27,564	30,840
20	Communications	2,000	2,220
21	Christian Ed & Development	4,270	1,605
22	Inclusion and Outreach	1,100	900
23	Mission and Justice	14,750	11,676
24	Buildings and Grounds	61,226	73,940
25	Maintenance Reserve	-	14,400
26	Administration	188,875	229,034
27	**TOTAL GEN/OPERATING EXPENSE**	299,785	364,615
28	**NET GAIN(LOSS) TOTAL GEN/OP FD**	0	(0)

2027 Proposed Budget Detail, p. 1 of 3

11/10/20263:45 PM2027 Proposed Budget Summary & Detail 11082026.xlsx Holy Covenant UCC 2027 Spending Plan

	Operating Account	2026 Approved Budget	2027 Proposed Budget	2027 Notes
	H104100 · Operating Income-General Fund			
1	Identified Giving Pledges	$ 181,185.00	$ 277,765.00	As of 10/28/2026
2	Identified Giving Unpledged	$ 40,000.00	$ 24,500.00	
3	H104101 · Subtotal Identified Giving	$ 221,185.00	$ 302,265.00	
4	H104102 · Loose Offering	$ 3,200.00		
5	H104104 · Tower Income	$ 63,400.00	$ 58,349.76	$4862.48 * 12
6	H104106 · Pastoral Settlement Grant Revenue	$ -		
7	H104110 · Rental Income	$ 1,500.00	$ 1,500.00	
8	H104115 · Tax Rebate Income	$ 2,500.00	$ 2,500.00	
9	H104124 · Accessibility & Safety Income	$ -		
10	H104123 · Maintenance Reserve Income	$ -		
11	H104125 · Discretionary Reserve Income	$ -		
12	General Fund Carryover	$ -		
14	H105011 · 2020 General Fund Reserves	$ -		
15	Total H104100 · Operating Income-General Fund	$ 291,785.00	$ 364,614.76	
16	H104600 · Special Funds Income			In/Out - net zero
17	H104630 · Special Funds Direct to General	$ 6,000.00		In/Out - net zero
18	H104640 · Michael G. Brook Scholarship	$ 2,000.00		In/Out - net zero
19	H104699 · Designated			In/Out - net zero
20	H105075 · Missions & Justice Income	$ -		In/Out - net zero
21	H105079 · Racial Justice & Equity Revenue	$ -		In/Out - net zero
22	H105107 · Sandwich Ministry Income	$ -		In/Out - net zero
23	H105108 · LGBTQ Ministries	$ -		In/Out - net zero
24	Total H104699 · Designated	$ -	$ -	In/Out - net zero
25	Total H104600 · Special Funds Income	$ 8,000.00	$ -	In/Out - net zero
26	H104800 · Interest Income	$ -	$ -	
27	Total Income	$ 299,785.00	$ 364,614.76	
28	A210000 · Worship			
29	H206100 · Special Worship Events	$ -	$ -	
30	H206500 · Music Program	$ 1,400.00	$ 1,400.00	
	NEW: H206505 Piano Tuning/Maintenance		$ 825.00	Requesting split piano tuning/maintenance from this line for better tracking purposes; 2 pianos x 5 tunings per year @$165 each tuning; $825.00
31	H208000 · Worship Supply/Aesthetics	$ 900.00	$ 900.00	
32	H208200 · Accompanist (Perm) - Salary	$ -	$ -	
33	H208205 · Accompanist (Sub)	$ 750.00	$ 750.00	
34	H208210 · Choral Director -Salary	$ -	$ -	
35	H208240 · Director of Music - Salary	$ 24,514.00	$ 26,965.00	10% Increase
36	A210001 · Worship - Other (PPP)	$ -		
37	Total A210001 · Worship	$ 27,564.00	$ 30,840.00	
39	Communications			
40	H208010 · Audio/Video/Media	$ 1,000.00	$ 1,000.00	this pays for vimeo and ccli streaming rights
41	H408503 · Advertising and Marketing	$ 500.00	$ 500.00	we would like to include some social media advertising for special events and to increase awareness
42	H808503 · Social Media	$ 500.00	$ 720.00	we were budgeted for one zoom license but found there was too much overlap, and we needed two. This line item also includes constant contact and photo storage
43	Total A250000 · Communications	$ 2,000.00	$ 2,220.00	
45	A300000 · Christian Education & Dev			
46	H306100 · Youth Events	$ 100.00	$ 100.00	
47	H306150 · Youth Church Camp Scholar Exp	$ -	$ -	
48	H306175 · Michael G. Brooks Schol Expense	$ 2,000.00	$ -	In/Out - net zero
49	H306300 · Christian Ed Programming	$ 525.00	$ 525.00	
50	H308000 · Child Care Payroll	$ 1,545.00	$ 980.00	Personnel: start with 2026 $15.91/hour for basing 2027 (only through June 2026)
51	H308001 · Child Care Supplies	$ 100.00		
52	Total A300000 · Christian Education & Dev	$ 4,270.00	$ 1,605.00	

2027 Proposed Budget Detail, p. 2 of 3

53	A400000 · Inclusion and Outreach				
54	H401000 · Member Development	$ 600.00	$ 700.00	$100.00 increase	
55	H401010 · Church Retreat	$ -			
56	H406100 · Inreach Outreach-Hospitality	$ 500.00			
57	H408504 Stewardship	$ -	$ 200.00	Please consider line item in planning $200	
58	H406101 · Sandwich Ministry HCUCC	$ -			
59	Total A400000 · Inclusion and Outreach	$ 1,100.00	$ 900.00		
60	A500000 · Mission and Justice				
61	H501010 · OCWM	$ 6,050.00	$ 6,050.00		
62	H501020 · Other Contributions (NIN,OGHS.)	$ 6,000.00	$ -	In/Out - net zero	
63	H501040 · Community Outreach	$ 400.00	$ 400.00		
64	H501041 · LGBTQ Ministries	$ -	$ -		
65	NEW - Imaginon Program for Immigrant Students		$ 3,000.00		
66	H501075 · Missions & Justice Expenses	$ -	$ -		
67	H501079 · Racial Justice & Equity Exp	$ 1,500.00	$ 1,500.00		
68	H501080 · Mecklenburg Ministries	$ 400.00	$ 400.00		
69	H501090 · RITI	$ -			
70	H501095 · Western NC Association	$ 400.00	$ 326.00	$2.00 x 163 per capita based on MOR on Annual Meeting day	
71	Total A500000 · Mission and Justice	$ 14,750.00	$ 11,676.00		
72	A600000 · Buildings and Grounds				
73	H609100 · Utilities and recurring				
74	H609101 · Electricity	$ 15,300.00	$ 17,000.00	Rates have increased. We are monitoring closely	
75	H609102 · Telephone and Internet	$ 2,900.00	$ 3,400.00	Rates have increased. We are monitoring closely	
76	H609103 · Security	$ 1,200.00	$ 1,200.00	No change -please be aware that alarm system sensors/pull stations are starting to fail	
77	H609104 · Water	$ 4,210.00	$ 4,400.00	Rates have increased. We are monitoring closely, have seasonally stopped irrigation usage	
78	H609200 · Janitorial	$ 6,600.00	$ 6,600.00		
79	H609201 Floor Maintanance		$ 14,000.00	Anticipate replacing office, hall to GR, GR, Restrooms and Kitchen; remainder of church should get annual strip and wax or buffing to protect it. B&G is currently obtaining estimates for flooring replacements & refinishing for a portion of the building.	
80	H609301 · Ins Exp-Liability & Structure	$ 10,700.00	$ 10,700.00	Not advised of rate change from IB - Suggest review of assets, and coverage of handbells/new piano - last reviewed 2012 DS	
81	Total H609100 · Utilities and recurring	$ 40,910.00	$ 57,300.00		
82	H609250 · Maintenance				
83	H608802 · Paper Supplies	$ 800.00	$ 900.00	inflation adjustment	
84	H608273 · Lawn Mowing	$ 3,000.00	$ 3,600.00	Every 10 days and before Holy Days/ big events - first increase in over 10 years; $250 each service	
85	H608300 · Dry Pond Maintenance	$ 3,300.00	$ 3,300.00	Vendor kept contract flat for 2027	
86	H609251 · Building Maintenance	$ 1,500.00	$ 2,000.00	25 year old building is starting to need more repairs/replacements, ie door closers, faucets, etc	
87	H609252 · Grounds Maintenance	$ 800.00	$ 800.00	Tree removal costs needs to be included.	
88	H609253 · Sewer Maint & Repair	$ 1,000.00	$ 1,000.00		
89	H609254 · HVAC Maint & Repair	$ 1,400.00	$ 1,500.00	inflation adjustment on filters/supplies	
90	H609257 · Waste Management	$ 1,700.00	$ 2,100.00	B&G Negotiating lower rate or seeking new vendor - increase has been substantial in 2026	
91	H609270 · Pest Control	$ 1,100.00	$ 1,440.00	Will pay year in full to get discounted rate - perhaps 120 in savings	
92	H609275 · Unplanned Maintenance	$ -		Unplanned in 2026 - snow removal	
93	Total H609250 · Maintenance	$ 14,600.00	$ 16,640.00		
94	Total A600000 · Buildings and Grounds	$ 55,510.00	$ 73,940.00		
95					
96	H609259 · Maintenance Reserve	$ 5,716.00	$ 14,400.00	$1,200 per monthly accural	
97	H609450 · Accessability & Safety	$ -	$ -		

2027 Proposed Budget Detail, p. 3 of 3

98	A800010 · Administration - Pastor				
99	H207000 · Pulpit Supply and Honorarium	$ 1,200.00	$ 1,250.00	Honorariums have not changed since 2011 ($200.00) Planning for 4 0r 5 guest speakers and 1 special service while pastor is off, please increase honorarium to $250 per guest. $250 x 5 = 1250	
100	H208506 · Settled Pastor Grant Expense	$ -	$ -	Retiring line item in 2027	
101	H308400 · Pastoral Reimbursement	$ 2,300.00	$ 2,500.00		
102	H308402 Pastors Discre Fund		$ -	In/Out - net zero	
103	Sabbatical Accrual for Church and Pastor	$ -	$ 20,000.00	$1,666.00 monthly accural; additional accural for 2028 also required to bring up to $30,000.	
104	Total A800010 · Administration - Pastor	$ 3,500.00	$ 23,750.00		
105	H805000 · Admin Payroll Expenses				
106	H805001 · Payroll Processing	$ 720.00	$ 840.00	150 per quarter + 240 Quickbooks	
107	H805110 · Healthcare Insurance Expense	$ 32,112.00	$ 34,968.00		
108	H805112 · Minister Life & Disability Ins	$ 1,000.00	$ 1,000.00		
109	H805113 · Minister Dental & Eye Insurance	$ 1,506.00	$ 1,574.00		
110	H805114 · Minister Pension	$ 9,646.00	$ 5,015.00	Based on proposed salary + current housing	
111	H805220 · Minister Salary	$ 39,243.00	$ 41,990.00	7% Increase	
112	H805221 · Minister Housing	$ 29,664.00	$ 31,740.00	7% Increase	
113	H805222 · Minister SS&Medicare Offset	$ 5,253.00	$ 5,481.00	Based on proposed salary + current housing	
114	H805223 Minister Employee Pre-tax403B			In/Out - net zero	
115	H805224 Minister Employee Pre-tax FSA			In/Out - net zero	
116	NEW - Child Development Coordinator		$ 9,473.68	$5940.34 needed to meet requested salary ($5,626.34 + $423.00 for FICA).	
117	H805226 · Exec Assistant Payroll	$ 47,071.00	$ 48,483.00	3% Increase	
118	H805227 · Exec Asst Healthcare Allowance	$ 3,000.00	$ 4,500.00	$1,500.00 increase	
119	H805228 · Exec Asst Overtime	$ 2,000.00	$ 2,500.00		
120	H805300 · Employer's FICA	$ 5,562.00	$ 6,763.10	Exec Asst Payroll (including O.T. but not Heathcare Allowance) + Music Director + Child Care + Child Development @ 7.65% Tax Rate.	
121	H805350 · Ins Exp-Workers Comp	$ 1,400.00	$ 1,400.00		
122	Total H805000 · Admin Payroll Expenses	$ 178,177.00	$ 195,727.78		
123	H808000 · Admin Supplies & Operations				
124	H807000 · Bank Service Charges	$ 1,100.00	$ 1,400.00	Truist, Wells Fargo Advisors, PayPal & Subsplash - increase in online giving = more fees (some donors contribute to the fees)	
125	H808051 · Copier Supplies	$ 1,000.00	$ 1,000.00	Anticipated with new equipment lease	
126	H808080 · Postage	$ 400.00	$ 500.00	Includes Stewardship mailings - USPS Rate is now $.82 first class	
127	H808081 · Church & Office Supply	$ 1,240.00	$ 1,240.00		
128	H808161 · Copier Lease Expense	$ 1,800.00	$ 2,256.00	New equipment lease $188.00/month for 63 months.	
129	H808300 · Other Travel/Mileage Reimbursement	$ 100.00	$ 100.00		
130	H808301 · Continuing Ed-Staff	$ 240.00			
131	H808450 · Conference Expense	$ 500.00	$ 750.00		
132	NEW - Strategic Planning		$ 250.00		
133	NEW - Conference Delegate Expense		$ 250.00	Offset registration, lodging, etc.	
134	NEW - Consistory President Expense		$ 300.00		
135	H8080475 Consistory Retreat		$ 500.00		
136	H808501 Computer Hardware	$ -	$ -		
137	H808502 · Computer Expense-software	$ 818.00	$ 1,010.00	$824 per year guaranteed for 2 years. $48/yr for lastpass; $136 for multi user Microsoft 365 subscription	
138	Total H808000 · Admin Supplies & Operations	$ 7,198.00	$ 9,556.00		
139	Total A800001 · Administration	$ 188,875.00	$ 229,033.78		
142	Total Expense	$ 299,785.00	$ 364,614.78		
143	Net Income	$ -	$ -		





