



# Annual Report 2024-2025

Annual Meeting of the Congregation  
September 28, 2025



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# Congregational and Corporation Meeting Agenda

## Combined Annual Meeting of the Congregation and Corporation, Sunday, September 28, 2025 11:30am

The Rev. Emma Nickel, *Moderator* • Clerk of Session Kevin Ball, *Secretary*

### **Call to Order**

### **Opening Prayer**

### **Approval of Congregational and Corporation Minutes**

*September 29, 2024 Combined Annual Meeting of the Congregation and the Corporation*

*May 4, 2025 Called Congregational Meeting*

### **Receipt of Annual Report**

### **Presentation and Reception of Church Financial Statements**

### **Pastor's Comments**

### **Building Hope Capital Campaign**

### **Terms of Call and Renewal Leave**

### **Memorial Minute and Prayer**

### **Other Business**

### **Adjournment**

### **Closing Prayer**

# Congregational and Corporation Meeting Minutes

## Combined Annual Meeting of the Congregation and the Corporation, Sunday, September 29, 2024

The Rev. Emma Nickel, *Moderator* • Clerk of Session Kevin M. Ball, *Secretary*

NOTICE OF THE ANNUAL MEETING having been duly and properly given, and on finding a quorum, the Rev. Nickel called the meeting to order at 11:36am, following which she led the congregation in prayer.

### Approvals of Minutes

The minutes of the September 17, 2023 annual meeting of the congregation and the corporation, and the called meetings of November 5, 2024, November 26, 2023, and May 19, 2024 were approved on the motion of Derek Helenberger.

### The Annual Report

The Moderator presented the 2023-24 annual report to the congregation, which it was received on the motion of Virginia O'Brien. The annual report included the reports of the church's committees and organizations.

### Financial Report

Assistant treasurer Krispen Carroll presented the financial report for the fiscal year ending July 31, 2024, which was received on the motion of Keith Weber.

The Moderator addressed the meeting and offered comments.

### Terms of Call

Clerk of Session Kevin Ball presented the terms of call for the Rev. Emma Nickel, during which time the pastor was excused from the meeting, and which were approved on the motion of Keith Weber. The terms of call, as approved, are as follows:

Basic Compensation		Benefits	
Salary	\$50,210	Brd. of Pension – Medical	\$24,727
Housing	32,782	Pension	7,248
Def. Comp. (403b)	2,273	Death/Disability	852
		½-yr. 2025 transition pricing	1,951
		Soc. Sec. Allowance	6,523
	\$85,265		\$41,727
<b>Expenses</b>			
Auto/Travel	\$1,000		
Cont. Ed.	1,000		
Bus. Exp.	2,310		
Med. Ded.	440		
	\$4,750		
		<b>Total Compensation:</b>	<b>\$131,743</b>

# Congregational and Corporation Meeting Minutes

## Combined Annual Meeting of the Congregation and the Corporation, Sunday, September 29, 2024, Continued

The Rev. Nickel read the names of members who joined the Church Triumphant since the last annual meeting, followed by prayer.

There being no other business to be brought before the congregation, the meeting was adjourned on the motion of Krispen Carroll at 11:57pm and closed with prayer.

Respectfully Submitted,

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Kevin M. Ball, Clerk of Session and  
Meeting Secretary

# Congregational and Corporation Meeting Minutes

## Meeting of the Congregation, Sunday, May 4, 2025

The Rev. Emma Nickel, *Moderator* • Elder Robin Hanks, *Secretary*

This meeting having been called by Session and the date and time of having been set by Session pursuant to the Congregation's by-laws, notice having been properly given and the purpose stated, and upon finding a quorum, the Rev. Nickel called the meeting to order at 11:25am with prayer.

Rev. Nickel recognized Nominating Committee chair Robin Hanks, who announced nominations as follows:

Ruling Elders (Class of 2028): **Bart Huthwaite, Douglas Ryan, Megan Kortlandt, and Wendy Schnieders.**

Deacons (Class of 2028): **Lynne Sullivan, Ken Millinger, Haley DeFeyter, and Beau Woehrle.**

Members-at-large of the Nominating Committee, Class of 2027: **Chris Klein and Barb Hayes.**

Nominations from the floor having been sought and none offered, the nominees stated above were unanimously elected to serve in the offices and for the terms indicated on the Nominating Committee's motion.

There being no other business to be brought before the congregation, the meeting was adjourned by the moderator with unanimous consent at 11:28am and closed with prayer.

Respectfully Submitted,

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Kevin Ball, Secretary

# Report of the Clerk of Session

## CLERK OF SESSION

**For the 12-month period August 1, 2024-July 31, 2025**

<b>Membership as of August 1, 2024</b>	<b>318</b>
Additions to membership by Professions or Reaffirmations of Faith, Reinstatement, or Letters of Transfer	+32
Confirmands	+3
Membership losses by transfer or removal from rolls by request	-1
Members removed from rolls by Session action	-15
Member Deaths	-10
<b>Membership as of July 31, 2025</b>	<b>327</b>
Baptisms	7
Weddings	2

Respectfully Submitted,  
Kevin M. Ball  
Clerk of Session

### IN MEMORIAM

The following members' names are called in grateful remembrance for their presence among us and their love and service to God while with us. The world is richer for their presence. They have fought the good fight, they have finished the race, they have kept the faith, they have obtained the victory—being more than conquerors through our Lord Jesus Christ, who loves us.

**God of all comfort and mercies, we give you thanks for your beloved servants. They have witnessed in their lives to you, and they are so dear to our hearts. Give us grace to follow their good example, so that we may be one with them in spirit. At the last, may we join them in peace to rejoice in your eternal kingdom, through Jesus Christ our Lord. Amen.**

Fern Barrette, August 3, 2024

Lucille Smith, August 21, 2024

Vera-Anne Corwin, December 7, 2024

Lucille Harper, December 11, 2024

Marilyn Wilt, December 13, 2024

Sybil Callahan, April 5, 2025

Elaine Ewachiw, May 15, 2025

James Gotch, May 1, 2025

Bruce Harrington, June 10, 2025

Dorothy Hay, July 31, 2025

*“Blessed are the dead who die in the Lord,” says the Spirit, “for they rest from their labors and their works follow them.”*  
*Revelation 14:13*

# Congregational Focus

## BOARD OF DEACONS

The purpose of this committee/ministry is to provide a ministry of compassion, witness and serving. We serve the members of our congregation and their families. We pray for all.

This year the Deacons provided our members with fellowship, transportation, food, communion, and prayers. We send cards or call our homebound members monthly. We send cards and gift cards to our members who are away at college. Our caroling during the holidays is always a blessing to the homebound members. Providing and serving the Fellowship Coffee Hour after worship is a good way for our members to share and visit with each other.

Our Deacon ministry helps not only our congregation, but also the Deacons to grow in our faith.



## GENEROSITY AND RESOURCES

Our committee is entrusted with the financial health and stewardship of the church. We plan the annual giving campaign—including worship, activities, and expressions of gratitude—prepare the operating budget, oversee investments, and participate in the church’s annual financial review to ensure transparency and sustainability.

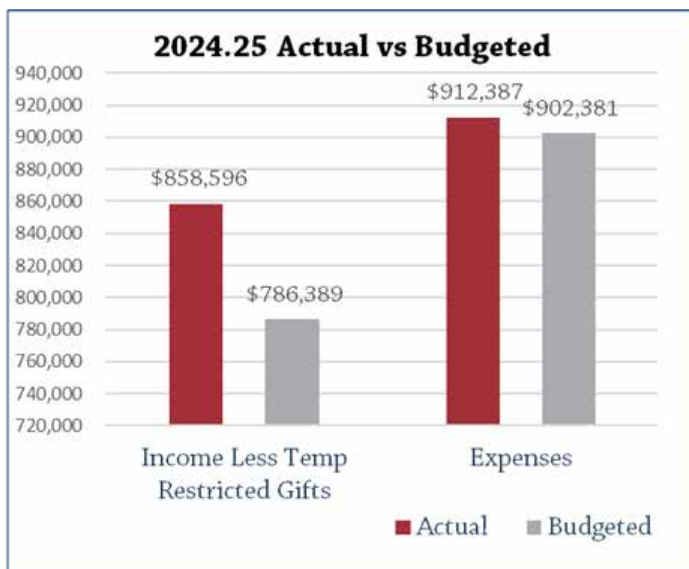
We begin our year deciding on the theme for our annual pledge campaign. Throughout the year we review the financial reports of the Church, meet with the investment manager and approve larger expenditure requests. As we wrap up the campaign, we focus on the budget for the upcoming year. This year, we took part in discussion on the capital campaign and determining the right consultant to assist us with this project.

Our committee had great discussion and fun conversations determining how we would roll out this past year’s pledge campaign. Once we had settled on “*All Creatures Great and Small*” there were lively conversations over which animals would represent our pledge options. Seeing the chancel, with all the animals, great and small, was wonderful!

Our committee played a role in the capital campaign we are about to embark on with our community. As the committee involved in the fiscal matters of the Church, we reviewed the consultants under consideration to assist us with the campaign. This consultant is extremely important to the success of the campaign. We listened, asked questions and unanimously agreed on the consultant.



Fiscal Year Ending 07/31/2025	
Income*	\$858,596
Expenses	912,387
Net Income	(\$53,791)
Released Designated Gifts Used for	
Operating Budget	\$144,368
Adjusted Net Income	\$90,577
*Income Less Future Use Donor Designated Gifts	



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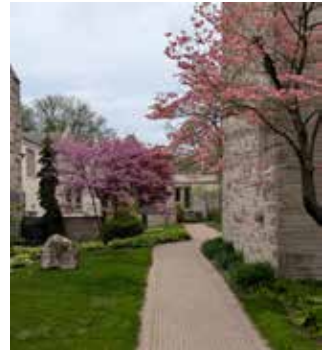
## HOUSE AND GROUNDS

The purpose of this committee is to maintain the church building and grounds aesthetically, financially, and functionally so the congregation has a home for worship, education, and service. In addition, at times the committee will explore the future needs and wants of the church to provide a vision of the building and/or grounds going forward.

In addition to the usual preventative maintenance and emergent repairs, the committee worked to use last year's Property Condition Assessment Report to transition current and future needs to a facilities task force and then to budgetary quotes to inform a capital campaign.

- Engaged an elevator consultant to solicit bids for the modernization of our elevator, enabling the church to continue to provide access via the elevator for those church members and guests for whom the stairs present a challenge.
- Won a Genie AWP-30S aerial lift with a super straddler for over the pew access in an auction from a former lighting vendor.
- Replaced the air handler unit (AHU, aka blower) for the sanctuary HVAC system.

*Derek Helenberger,  
House & Grounds chair*



## NAOMI-RUTH WOMEN'S CIRCLE

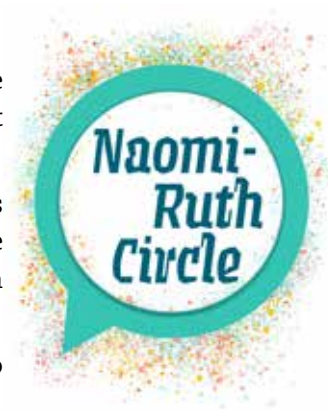
Naomi/Ruth Circle provides an opportunity for women of the church to gather in fellowship, study the Bible, and support projects that benefit those in need.

The Circle cares for each other by sharing praises and concerns of those present as well as other church members. Cards are sent to those who cannot attend meetings, and to congregation members who may need cheering up.

This year's Bible Study, "Let Justice Roll Down" is God's call to care for neighbors and all creation.

This year we celebrated the addition of new members to the circle.

As in Matthew 25, Naomi/Ruth Circle provided for those in need by donating to PCUSA Missions (chickens from the giving catalog), the Backyard Playground, the Little Free Pantry, the Metropolitan Detroit Diaper Fund, the Pastor's Discretionary Fund, Second Mile Center, and Welcome Inn. We also served one of the S.T.A.G.E. Youth Ministry dinners.



### NOMINATING

The purpose of this committee is to recommend to the congregation candidates for elders, deacons, and at-large members for the nominating committee for the upcoming year.

This year, the committee was focused on incorporating some new church members into these roles to add new life to the activities of the church and engage new members in leadership.

We nominated several new members to our church as elder and deacon candidates, and they were elected and began their terms of service in August 2025. We also utilized at-large members of the nominating committee to help broaden our reach.



# Congregational Focus

## PERSONNEL

The purpose of this committee is to provide exceptional support for our extraordinary staff members. Also, we are tasked with ensuring consistent administration of the employee handbook, including updates and changes from the Presbytery.

This year, the committee focused on professional development and succession planning, as well as some additional support for the Sunflowers Preschool staff. We also continued to make necessary and required updates to the employee handbook.

- We continue to have rewarding conversations with staff members regarding their careers and the vision they have for themselves, and the church, going forward. Each interaction gives us the opportunity to serve them more effectively.
- We helped plan Pastor Emma's Renewal Leave for 2026. The leave will provide the church time and space to reflect on seven years of Pastor Emma's fantastic leadership. It will also give us the energy we need to pursue the exciting opportunities that lay ahead for FPCRO. We know those opportunities will help us grow spiritually, provide service to those most in need, and share our gifts with the larger community.



## S.T.A.G.E. YOUTH MINISTRY

The purpose of this ministry is supporting our middle and high school youth in their faith at youth group meetings and community service events.

This year, the ministry was focused on building community between the youth at our monthly S.T.A.G.E. meetings and connecting with our partnering churches for mission events throughout the school year.

This ministry achieved its largest group of youth to attend our summer mission week since Jessica Gibbs has taken over as the youth group director, and increased engagement from the youth at the regular youth group meetings. Both of these achievements helped FPCRO and our partnering churches of S.T.A.G.E. increase our connection and faith formation of our youth in middle and high school.



# Congregational Focus

## STEPHEN MINISTRY

Stephen Ministry equips lay people to provide one-on-one Christian care to congregation members (and the greater community) who are experiencing difficulties in their lives. Our pastor provides compassion and care during times of crises, however the Stephen Ministers can supplement that with long-term care.

The Stephen Ministers carefully listen to, and conscientiously respond to their care receiver's problems as God heals them.

This year, the Stephen Ministers cared for three church members, and two non-members, through personal visits, phone conversations, cards, and text messages.

A series of four grief booklets are sent to church members who have lost a loved one. Five church members have received the booklets this year.

A Service of Longing and Hope was made available to the congregation. Pastor Nickel provided a new look for the service, and she, along with the Stephen Ministers and the Music Ministry, presented it on December 11, 2024.



## WORSHIP AND NURTURE COMMITTEE

The purpose of the Worship and Nurture Committee is to support all worship routines on a weekly/monthly basis and to support the staff and help plan and implement elements of worship, music, and education to enhance the life of the church and its members.

Our focus this year was to continue to mesh the working of two committees, worship and education, in planning for the whole church community, children and adults.

The Lenten Devotional Booklet was a wonderful addition to our ministry this year with many members contributing daily devotions for use through Lent by the congregation. A follow up discussion tied it all together.

This was a transition time as well for friends from Drayton Presbyterian as their church closed and many joined our congregation. We continue to welcome them and grow in friendship with them.

Our children's ministry continues to grow with many opportunities for children to participate and learn: Sunburst Singers, Adventures in Worship, an amazing youth and children's Sunday, where the children led in worship, and lots of VBS fun as all learned about *True North: Trusting Jesus in a Wild World*. There were also opportunities for families with parents nights out in the fall and spring, family games times, and a gingerbread event.

Learning opportunities for adults were well attended. Two Lunch and Learn events, including one on The Barmen Declaration in the fall, and one on Alzheimer's Awareness in the spring. During Advent, Pastor Emma led a book discussion on *Christmas in the Four Gospel Homes*.



# Pastor's Report

## *Where we have been this year*

There are many uncertainties in the world right now. But our church has been facing those uncertainties with two shared truths, which bring us strength and courage. First, we serve the God of Jesus Christ alone who goes with us, guides us, and is the only one who saves us. Second, we travel this journey of faith together, standing in a healthy and strong community. Our congregation is far from perfect, but our high levels of trust and our strong and growing relationships mean that we are well-equipped for the journey.

If I had to use a marker to gauge our church's ministry over the past year, it would be *cups of coffee*. Which is just a tangible way of saying that connection and being together is how we center our life of discipleship. While the *cups of coffee* measurement certainly can't capture everything we've done, it does help me lift up many of our important ministries.

*Coffee on Sundays:* Our congregation puts Christ at the forefront through worship, which is the heartbeat of our week. But Sunday events ground our whole life together, encompassing education, mission, and fellowship/care ministries. Robust Bible Study kicks off each Sunday morning with eight to 20 participants joining together to discuss the scripture passage for worship. They walk their cups of coffee from the lobby to the Fireside Room where we dig deeply into the meaning of God's word. It's not taboo anymore to bring one's travel mug into the sanctuary to keep that coffee close by while we pray, praise, and encounter God in the sanctuary. I'm sure that's not the main reason why, but I'm happy to report that our worship attendance has remained steady and strong, even growing in the latter half of the year.

We drank coffee with lunch at our two Sunday Lunch and Learn events to learn first, about the sin of Christian nationalism through the Theological Declaration of Barmen, and second, about the ten warning signs of Alzheimer's and Dementia.

Coffee hour after worship is a highlight of our life together because it is a place where we reconnect with friends, get to know new people, and where our children enjoy the fun of being 'church kids' together—running, being noisy, eating cookies, being loved by God and their church family. I will also note that we were able to install new coffee makers in Kirkman Fellowship Hall, which will facilitate the brewing of more pots of coffee, more easily for future coffee hours.

*Coffee During the Week:* Parents, nannies, and grandparents often brew up a cup of coffee at the Keurig in our Backyard Playroom, which celebrated its first anniversary at FPCRO in June. We are growing into this ministry which was very well patronized by old and new families. We are still discerning how to connect BYP families seeking a faith connection with our church's worship and nurture ministries.

The silver coffee service continues to be put to good use at our funeral and memorial receptions. We remain indebted to the Hospitality Committee for their faithfulness in putting on such gracious receptions to minister to grieving families. We put the old coffee pots through their paces at receptions for Lon Kuehn's ordination to the Ministry of Word and Sacrament in January and at special receptions throughout the year following music events, such as the Sunday Serenade.

# Annual Report — August 1, 2024-July 31, 2025

Decaf was in good supply at several evening Christian nurture events. In August, we shared book and movie recommendations with friends at Recommendation Station. In April, we gathered to discuss the powerful experience of both writing and using the Congregational Lenten Devotional to guide us during that meaningful season. However, adult volunteers needed double-shots of espresso during our Vacation Bible School to power them through our fun-filled week in June ministering to 40+ children, many from our Sunflowers Christian Preschool.

*Coffee in the Community:* One of the most joyful parts of my job, which is not so visible to many church members, is visitation. Often this means visits with members at hospitals or rehab centers. But it also includes a lot of meet-ups at local coffee shops (I'm happy to share my favorites!) to chat with visitors who've come to worship, potential church members, and new members. This year, I treated a LOT of folks to coffee, and a few invited me to their homes and served me coffee there. I spent many hours learning the stories of so many people, which is always an absolute honor and joy. Many of these folks joined our church through our fall new member class of about eight folks. Then 20+ people from Drayton Presbyterian Church joined us in March. Welcoming these disciples into our church is a privilege and a responsibility. The Session and I have considered how to best minister to folks who have long been Presbyterians and who bring such a rich legacy of faith to our congregation. God has guided us well so far and I feel such gratitude to all those who choose to take their next step in faith at FPCRO.

## *Where we are headed*

Coffee-drinkers or not, our congregation is committed to the possibility that all people can enjoy *all* of these activities throughout our church building now, and for many years to come. So the focus of the late summer and fall of 2025 is a capital campaign to help build on the hope we have in Christ and lean into our hope for the future into which God is calling us. One major component of the campaign is an elevator restoration that will allow folks to easily move between our floors for coffee hour, worship, hand bell practice, Sunday school, the Backyard Playroom, and special presentations. We want to ensure that those who bring strollers, those who use a wheelchair or walker, as well as those who just love to ride on the elevator, can be full participants in the range of our church's ministries.

Coffee, of course, is not the ultimate defining factor in our ministry. The love of Christ is. But when we make coffee for someone else, when we drink a cup together, when we meet and create connections with a mug in each of our hands, Christ is present. Our strong connections demonstrate that, in a world torn by violence, division, difficult economics, and much sorrow, we are investing in something else: in sharing God's love. Each cup of coffee shared helps us declare what matters most: a community grounded in faithfulness; care for our neighbors and friends; proclamation of our trust in God, come what may.

Rev. Emma Nickel



Pastor & Head of Staff

## DIRECTOR OF CHRISTIAN EDUCATION

God is doing great things in the life of our children's ministry programs. We are blessed to continue welcoming new families and children.

As we welcomed new children into the life of the church, we sought ways for families to be in fellowship with each other. In both October and May, we hosted a "Parents Night Out." This was an opportunity for parents to drop off their children at the church for activities while they enjoyed a child-free night out. Families were very appreciative of the event. In December, our families participated in a gingerbread house event. Families came and shared in fellowship as they each got to build and decorate their own gingerbread house.

In our continued effort to teach families about worship, we hosted our second Adventures in Worship. This opportunity gave children and their grown-ups a personal look at Baptism, Communion and the Sanctuary organ. In May, children helped to lead worship by ushering, reading, and helping with communion. Through these things, children develop a deeper connection with worship.

We are blessed with a thriving Sunday school program with children nursery age through 5th grade. The lessons centered on the same scripture being read in worship. Our elementary students spent time learning more about the Bible and how to look up scriptures. The Sunburst Singers program continues to be a vibrant part of the program year. Under the direction of Audrey Frieberg, and with the help of staff and volunteers, children learned so much and gained confidence in participating in worship. The children sang six times throughout the program year including Christmas Eve, Palm Sunday and a Service celebrating God's creation.

Through our programs, we continued to strengthen our connection to the community. Sunflower's Preschool, VBS, the Backyard Playroom and Trunk or Treat are just a few ways we live in fellowship with our neighbors in Royal Oak and surrounding areas.

In October we hosted our annual Trunk or Treat community event! We welcomed over 200 people who participated. Our church members did a great job decorating their cars and greeting our neighbors.

In June we welcomed 43 children through our week-long VBS. Children learned about the love of God and how we can trust Jesus in our wild world.

I can't say enough how blessed our congregation is with faithful families of all ages. We value the Word of God and supporting all generations in their faith journeys. As we move into this next year, we do so with excitement and open hearts to see where the Holy Spirit will guide us.

*In Christ,  
Joelle Jarrait,  
Director of Christian Education*

## DIRECTOR OF MUSIC MINISTRY

I am reminded of the text of the Hymn “What Gift Can We Bring” by Jane Marshall. Marshall writes: “What gift can we bring, what present, what token? What words can convey it—the joy of this day? When grateful we come, remembering, rejoicing, what song can we offer in honor and praise?” Those of us in the music program seek to honor and praise God each week through the incredible gift of music.

Our Chancel choir, under Kent Wattleworth, enhanced our worship through beautiful anthems which helped us hear God’s Word in many ways. In special services they shared the beautiful Saint-Saens “Christmas Oratorio” in Advent and helped us worship the God of Creation in a final music service in June.

Our Sunburst Singers, led by Audrey Frieberg, have continued to grow and shared the gift of children singing with us six times this past year.

Our soloists have gifted us weekly Offertories as they share their talent through songs of praise and adoration. Once again, we had the opportunity to hear them in concert in our second annual Sunday Serenade concert in June.

Jubilate Bells have shared the joy of music with us as they ring their songs of remembrance and rejoicing.

What joy the addition of our Organ Scholar brought to us this year. John Etsell has helped us convey the joy of worship through his talent and presence.

Our worship space has been enhanced by new banners purchased to celebrate Advent and Ordinary time as well as the gift of banners shared by members of Drayton Presbyterian.

*“When grateful we come, remembering, rejoicing, this song we now offer in honor and praise!”*

Joseph Jackson,  
Director of Music Ministries



### BACKYARD PLAYROOM

We are delighted to have celebrated our first year of having the Backyard Play Room at FPCRO. It provides a free space for adults to bring children ages five-years-old, and younger, to play and socialize with other children. We welcome parents, grandparents, care-givers, and others as they bring young ones to play. The Backyard Playroom is open Monday, Wednesday and Friday from 9am-12pm. Families are greeted by Ashleigh McKnight, our Backyard Playroom Coordinator.

The Backyard Playroom is also a space for families to hold birthday parties for up to 50 guests for a modest rental fee. This past year, we had the privilege of hosting 12 parties.

Families from Royal Oak and several surrounding communities come to enjoy the space. While here, they have opportunities to learn about the life of the church and how they can participate in our programs should they feel a desire to do so.



### EARLA B. SMITH FOUNDATION

The Earla B. Smith Foundation was established by Earla Smith, a member and long-time serving Clerk to Session. Earla held First Presbyterian Church of Royal Oak and the Troy School District, where she taught her entire career, close to her heart. In her estate planning, she directed the establishment of the Earla B. Smith Foundation to be formed to benefit FPCRO and the Troy School District. Each year, the Foundation distributes a minimum of 5% of the fund balance with 75% going to FPCRO and 25% to the Troy School District's Scholarship Fund.

Earla, after sitting in Session meetings for years, understood the advantage of having non-budgeted funds available each year to be able to pursue opportunities as the Lord presented them. She had a special interest in the music and library programs of the church, so each year, the music program is elevated with a grant for a special program or event. She also wanted FPCRO to have funding available to host special programs/events, bring in outside speakers, help with the missionary ministry, and start new pilot programs. We are grateful for her love of FPCRO and celebrate her desire to spark growth and energy here through these grants in her name:

- Hire instrumentalists to combine with our Chancel Choir for a special music presentation (\$2,500)
- Create a series of events for families with children including Parents Night Out, gingerbread house decorating, and an ice cream social (\$1,171)
- Purchase first aid and other building safety items (\$495)
- Underwrite the Organ Scholar program (\$5,300)
- Various church ministry opportunities such as the Lunch and Learn programs offered, including the Barmen and Alzheimer's presentations, podcast expenses, hosting the Build-A-Bed luncheon prior to the facility tour, and purchasing items for the preaching seminar (\$2,140)
- Unspent grant funds from the 2024-25 year will go into the Tom & Ruth Kirkman Scholarship Fund, Family Ministries, and the Little Free Pantry



# Community Focus

## MISSION IN SERVICE

The purpose of the committee is to advise the Session on distribution of the budgeted mission funds, and to plan and organize mission opportunities for the congregation within the Session's guidelines.

This year, the committee focused on supporting organizations which met the Matthew 25 mission.

- We hosted and provided refreshments during mission opportunities at the church in support of the Matthew 25 mission. The congregation decorated bags and filled them with snacks for Snack Pax, which are then distributed to local head-start programs. The congregation put together hygiene kits for the Here to Help Foundation in support of people leaving prison. The congregation tied blankets for Fleece and Thank You, which then distributes the blankets to sick children in hospitals.
- We provided monetary support for Presbyterian Disaster Assistance, as well as providing monetary support for two churches which were affected by national disasters: one in North Carolina, which was affected by a hurricane; and the other in northern Michigan, which was affected by a devastating ice storm.
- We advised the Session to support hunger issues through: the Presbytery of Detroit summer Cereal Drive, a Rise Against Hunger event where the congregation packed meals to be sent overseas, and volunteering at Forgotten Harvest with the S.T.A.G.E Youth Ministry to repack and redistribute rescued food.



## SUNFLOWERS CHRISTIAN PRESCHOOL

The purpose of this ministry is to provide a loving, nurturing environment where preschoolers can learn and explore. As a preschool we:

- Educate children with love and understanding.
- Help children build positive self-images through the awareness of Christ in their world.
- We bring God into their daily life through prayers and by reading a Bible story every day.

In the preschool we have been able to teach children and help them grow. We love helping the children get a better understanding of God by reading from the Preschool Bible every day, saying prayers before and after class, and before enjoying our daily snack. We love talking about the importance of God, loving, kindness, and living the best way we can.

Throughout the school year we have participated in mini-ministry's. We collected food to be included in the Little Free Pantry. We collected school supplies in September for families in need. During December we collected hats and gloves for the Mitten Tree.



*In the spring, teacher Beth Heitchue (pictured at right) retired.*

*Jessica Kerfoot is (at left) the new Sunflowers preschool teacher.*



# Financial Reports

## TERMS OF CALL FOR THE PASTOR

	Nickel Current	Nickel Proposed	Presbytery Minimum, 2025
<b>Basic Compensation</b>			
Salary	\$50,210	\$51,716	\$54,726
Housing Allowance	32,782	33,765	
Deferred Compensation 403(b)	2,273	2,341	
<i>Total Basic Compensation</i>	<i>\$85,265</i>	<i>\$87,823</i>	<i>\$54,726</i>
<b>Basic Benefits</b>			
Board of Pension Dues Medical*	\$24,727	\$31,031	\$5,473
Pension (8.5%)	7,248	7,465	
Death and Disability (1%)	852	878	
Short-term Disability (.5%)	426	439	
1/2-Year 2025 Transitional Pricing*	1,951		
Social Security Allowance (7.65%)	6,523	6,718	4,187
<i>Total Basic Benefits</i>	<i>\$41,727</i>	<i>\$46,532</i>	<i>\$9,660</i>
<b>Professional Expenses</b>			
Auto/Travel Allowance	\$1,000	\$1,000	
Continuing Education	1,000	1,000	\$1,050
Business Expenses	2,310	2,310	1,550
Medical Deductible	440	44	525
<i>Total Professional Expenses</i>	<i>\$4,750</i>	<i>\$4,750</i>	<i>\$3,125</i>
<i>Total Compensation</i>	<i>\$131,743</i>	<i>\$139,104</i>	<i>\$67,511</i>

Proposed salary increase of 3%.

Medical Package calculated using the transitional pastor's option for 2025 and 2026

## TERMS OF CALL FOR THE PASTOR, CONTINUED

### Additional Benefits Provided

**Paid Vacation:** Leave of four weeks annually, including four Sundays.

**Paid Continuing Education:** Leave of two weeks annually, including two Sundays

### Pertinent Additional Minimum Requirements from the Presbytery of Detroit

- The church shall provide the pastor with 12 weeks paid family medical leave if required (Book of Order G-2.0804) following the guidelines of the Presbytery of Detroit's "Family Leave Policy."
- Four weeks of vacation (including four Sundays); and two weeks of study leave (including two Sundays) are required for full and part-time positions.
- Study Allowance and Leave may be accumulated up to six weeks by Session action.
- Sabbatical leave for pastors is recommended for full-time pastors serving in churches, who have served in their present position for six (6) continuous years. The recommended length of Sabbatical Leave is three (3) months. Accrued vacation time and study leave may be attached to Sabbatical Leave. The Session and the Commission on Ministry must approve Sabbatical Leave.
- Separate allowances must be designated for both Professional Expenses and Continuing Education. Additional types of reimbursements may also be offered (mileage, medical, tuition, etc.). The total must meet or exceed the minimum.

# Financial Reports

## FUND BALANCES JULY 31, 2025

	7/31/25	7/31/24
<b>Cash Accounts:</b>		
Checking Account	\$35,205	\$21,365
Designated PNC Money Market	108,027	158,519
Designated Flagstar	—	—
Petty Cash	246	246
<b>Total Cash Accounts</b>	<b>\$143,477</b>	<b>\$180,130</b>

### Investment Accounts:

Vanguard Pooled Income	\$5,115	\$4,978
Vanguard Cheek Lecture	29,810	28,112
Vanguard Kirkman Scholarship	47,182	49,904
Schwab Investment	3,430,720	3,228,531
Schwab Kevreson Music	537,757	511,336
Schwab CD Ladder	—	—
<b>Total Investment Accounts</b>	<b>\$4,050,583</b>	<b>\$3,822,862</b>

### Temporarily Restricted Funds:

Family Ministry Gifts	\$19,309	\$24,965
Backyard Playroom	9,714	4,005
Mid High Gifts	3,707	17,791
Senior High Gifts	14,149	16,649
Senior High Mission Trip	4,828	4,828
STAGE Youth	38,237	—
Adult Education Gifts	2,503	2,785
Music Instrument Gifts	—	2,811
Music Ministry Gifts	1,484	901
Organ Concert Series	1,636	1,636
Pastor Discretionary Gifts	4,368	4,368
Pastor Sabbatical/Work-trip	3,300	—
Pastor Discretionary Benevolence	3,875	4,715
Deacon Fund	5,615	5,615
Choral Scholar Fund	3,040	11,020
Mobile Food Pantry	2,704	—
Food Pantry Gifts	1,382	1,332
Facility & Technology Gifts	9,903	8,703
Hands-On Mission Fund	847	2,040
Women's Clergy Group	—	59
Miscellaneous Giving	—	50
Advanced Pledge Payments	30,988	19,212

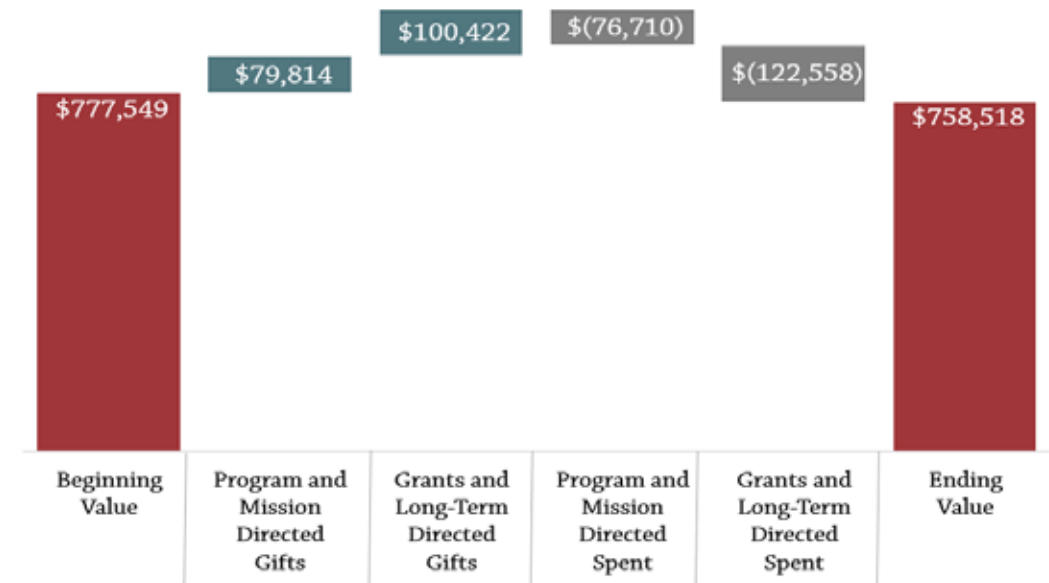
## FUND BALANCES JULY 31, 2025 (CONT.)

	7/31/25	7/31/24
Centennial Organ Fund	74,991	82,027
Capital Improvements Fund	16,795	6,795
Library Gifts	4,893	4,891
Women's Retreat Gifts	132	132
Rigdon Publishing Project	1,725	1,725
Columbarium Fund	32,170	29,995
Grants Received	18,529	5,055
Earla Smith Fund	24,781	41,510
Youth Ministry Memorials	2,475	2,475
Music Memorials	2,984	5,079
Special Projects Memorials	35,412	74,863
Cheek Memorial Lecture Series	31,149	31,149
Tom & Ruth Kirkman Scholarship Fund	37,732	47,249
Pooled Income	5,000	5,000
Kevreson Music Fund	308,162	308,162
<b>Total Temporarily Restricted Funds</b>	<b>\$758,518</b>	<b>\$777,550</b>

## Permanently Restricted Funds:

Endowment Fund	\$299,461	\$299,461
<b>Total Permanently Restricted Funds</b>	<b>\$299,461</b>	<b>\$299,461</b>

## Changes in Donor Designated Fund Balance



# Financial Reports

## INCOME AND EXPENSE REPORT JULY 31, 2025

	Fiscal Year Ending July 31, 2025	Budget	Variance from Budget	Fiscal Year Ending July 31, 2026 Budget
<b>Contribution Income</b>				
Pledge Income	\$541,845	\$545,181	(\$3,336)	\$564,394
Loose Offerings	63,717	37,000	26,717	48,000
Online Fee Coverage Gift	470	—	470	—
Special Gifts	10,146	10,000	146	10,000
Memorial Gifts	4,660	7,500	(2,840)	7,500
Flower Dedication Income	4,798	4,900	(103)	4,900
Previous Year Unpaid Pledge	13,520	2,000	11,520	4,000
Per Capita	4,969	6,000	(1,031)	6,000
<b>Total Contribution Income</b>	<b>\$644,123</b>	<b>\$612,581</b>	<b>\$31,542</b>	<b>\$644,794</b>
<b>Temporarily Donor Restricted Income</b>				
Family Ministry Gifts	\$1,833	—	\$1,833	—
Backyard Playroom Gifts	400	—	400	—
STAGE Youth Income	32,416	—	32,416	15,000
Music Ministry Gifts	1,484	—	1,484	—
Pastor Sabbatical/Work-trip	3,300	—	3,300	—
Pastor Discretionary	850	—	850	—
Benevolence Gifts				
Choral Scholar Fund	50	—	50	—
Mobile Food Pantry	1,171	—	1,171	—
Food Pantry Gifts	2,502	—	2,502	—
Facility & Technology Gifts	1,200	—	1,200	—
Miscellaneous Giving	212	—	212	—
Advance Pledge Payments	30,988	—	30,988	—
Building Hope Campaign	10,000	—	10,000	—
Earla Smith Foundation	—	—	—	21,000
Library Gifts	23	—	23	—
Grant Income	40,000	—	40,000	—
Music Memorials	1,405	—	1,405	—
Special Project Memorials	20,000	—	20,000	—
Tom & Ruth Kirkman Scholarship	1,800	—	1,800	—
<b>Total Temporarily Donor Restricted Income</b>	<b>\$149,634</b>	<b>—</b>	<b>\$149,634</b>	<b>\$36,000</b>

## INCOME AND EXPENSE REPORT JULY 31, 2025 (CONT.)

	Fiscal Year Ending July 31, 2025	Budget	Variance from Budget	Fiscal Year Ending July 31, 2026 Budget
<b>Investment Income</b>				
Bank Interest	\$6,508	\$5,000	\$1,508	\$7,000
Investment Income	101,537	83,000	18,537	83,000
Kevreson Music Fund Income	11,956	7,600	4,356	7,600
<b>Total Investment Income</b>	<b>\$120,001</b>	<b>\$95,600</b>	<b>\$24,401</b>	<b>\$97,600</b>
<b>Other Income</b>				
Backyard Playroom Income	\$2,615	\$1,800	\$815	\$3,600
Building Use Gifts	38,106	28,000	10,106	30,000
Miscellaneous Income	1,437	—	1,437	—
Wedding Income	250	—	250	—
<b>Total Other Income</b>	<b>\$42,407</b>	<b>\$29,800</b>	<b>\$12,607</b>	<b>\$33,600</b>
<b>Sunflowers Income</b>				
Registration Fees - 3's	\$1,200	\$1,400	\$(200)	\$1,200
Registration Fees - 4's	1,700	1,200	500	1,400
Tuition - 3's	22,262	19,908	2,354	18,900
Tuition - 4's	25,304	25,200	104	31,500
Member/Multiple Discount	(483)	(300)	(183)	(400)
Sunflowers Referrals	110	0	110	—
Sunflowers Fundraiser Income	1,971	1,000	971	1,000
<b>Total Sunflowers Income</b>	<b>\$52,064</b>	<b>\$48,408</b>	<b>\$3,656</b>	<b>\$53,600</b>
<b>Temporary Restricted Release</b>				
Family Ministry Gifts	(\$7,488)	\$(8,563)	\$1,075	(\$8,563)
Backyard Playroom Gifts	(8,516)	(8,900)	384	—
Mid High Gifts	(2,500)	(2,500)	—	(2,500)
Senior High Gifts	(2,500)	(2,500)	—	(2,500)
STAGE Youth Release	(5,763)	—	(5,763)	(25,000)
Adult Education Gifts	(282)	(300)	18	(300)
Music Instruments & Equipment	(2,811)	—	(2,811)	—
Music Ministry Gifts	(901)	(3,712)	2,811	(1,150)
Pastor Sabbatical/Work-trip	—	—	—	(3,300)

# Financial Reports

## INCOME AND EXPENSE REPORT JULY 31, 2025 (CONT.)

	Fiscal Year Ending July 31, 2025	Budget	Variance from Budget	Fiscal Year Ending July 31, 2026 Budget
Pastor's Discretionary Benevolence	(1,690)	(3,000)	1,310	(3,000)
Choral Scholar Gifts	(4,015)	—	(4,015)	—
Mobile Food Pantry	(1,467)	—	(1,467)	—
Food Pantry Gifts	(2,452)	(2,200)	(252)	(2,200)
Hands on Mission Fund	(1,193)	—	(1,193)	—
Miscellaneous Giving	(262)	—	(262)	—
Centennial Organ Project	(1,445)	(2,500)	1,055	(2,500)
Grant Funds Release	(26,527)	—	(26,527)	(40,000)
Earla Smith Foundation	(11,606)	(26,300)	14,694	—
Music Memorials	(3,500)	(3,500)	—	(2,833)
Special Projects Memorials	(59,451)	(70,000)	10,549	—
<b>Total Temporary Restricted Release</b>	<b>(\$144,368)</b>	<b>(\$133,975)</b>	<b>(\$10,393)</b>	<b>(\$93,846)</b>
<b>Released from Restriction</b>	<b>\$144,368</b>	<b>\$133,975</b>	<b>\$10,393</b>	<b>\$93,846</b>
<b>Total Income</b>	<b>\$1,008,229</b>	<b>\$786,389</b>	<b>\$221,840</b>	<b>\$865,594</b>

### Expenses

Salaries Expense	\$485,716*	\$474,651	\$11,065	\$522,975
Bank and Investment Fees	25,386	24,000	1,386	26,000
Office Expense	11,376	16,905	(5,529)	16,905
Technology Expense	7,932	7,940	(8)	9,470
Insurance Expense	25,641	19,710	5,931	27,000
Utilities Expense	72,841	76,990	(4,149)	80,455
House Expenses	129,439*	127,415	2,024	59,900
Grounds Expenses	19,722	26,000	(6,278)	26,000
Worship Expenses	7,745*	5,420	2,325	11,920
Music Program Expenses	36,224*	35,075	1,149	35,893
Family Ministries Program Exp	5,259*	6,625	(1,365)	6,625
Youth Program Expenses	1,596*	5,000	(3,404)	—
Confirmation Program Expense	48	450	(402)	450
Young Adult/College Program	240	450	(210)	450
Adult Education	282*	1,575	(1,293)	1,575
Sunflowers Expenses	4,091	4,525	(434)	4,025
Meal Ministry Expenses	2,161	2,500	(339)	2,500
Backyard Playroom	—	—	—	—

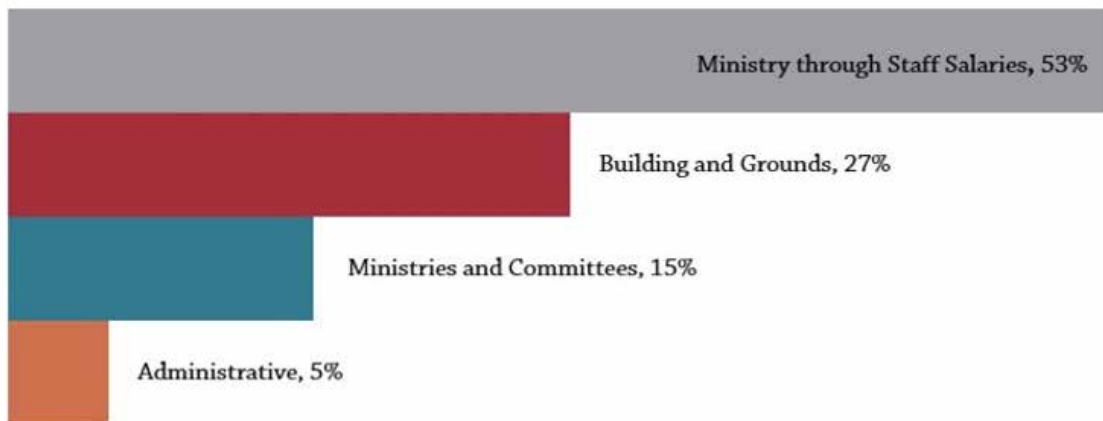
## INCOME AND EXPENSE REPORT JULY 31, 2025 (CONT.)

	Fiscal Year Ending July 31, 2025	Budget	Variance from Budget	Fiscal Year Ending July 31, 2026 Budget
Per Capita	12,333	14,000	(1,667)	13,000
Session	232	250	(18)	1,300
Board Of Deacon Expense	—	400	(400)	400
Benevolence Committee Expense	23,802*	20,000	3,802	20,000
Evangelism/Communications Exp	971	800	171	1,000
Hospitality Committee Expense	(48)	350	(398)	350
Stewardship Committee Expense	911	1,620	(709)	1,620
Stephen's Ministry Total	79	500	(421)	500
Parish Associate Expenses	260	500	(240)	1,250
Christian Education Committee	14	180	(166)	180
Grant Funds Spent	26,527*	—	26,527	40,000
Earla Smith Funded Grants	11,606*	26,300	(14,694)	21,000
Other Expenses	—	2,250	(2,250)	2,250
<b>Total Expenses</b>	<b>\$912,387</b>	<b>\$902,381</b>	<b>\$10,006</b>	<b>\$937,993</b>
<b>Income Over/(Under) Expense</b>	<b>\$95,842</b>	<b>(\$115,992)</b>	<b>\$211,834</b>	<b>(\$72,399)</b>
<i>Less Future Use Donor Designated</i>				
<b>Gifts and Grant Income</b>	<b>149,634</b>	<b>—</b>	<b>149,634</b>	<b>—</b>
<i>Income Over/(Under) Expense less Temporarily Restricted</i>				
<b>Gifts and Grant Income</b>	<b>(53,791)</b>	<b>(115,992)</b>	<b>62,200</b>	<b>(72,399)</b>
<i>Release of Temporarily Restricted</i>				
<i>Gifts and Grant Income Used for Operating Budget</i>				
	<b>144,368</b>	<b>133,975</b>	<b>10,393</b>	<b>93,846</b>
<b>Adjusted Net Income</b>	<b>\$90,577</b>	<b>17,983</b>	<b>72,594</b>	<b>21,447</b>

\*A portion of these expenses were transferred from the temporarily restricted donor funds to cover purchases that qualified under the restriction. Some accounts appear to be over-budget but the offset for this transfer can be seen above in the Temporary Restricted Release section of the income statement.

## GENEROSITY AND RESOURCES, CONTINUED

### Allocation of Expenses



### Sources of Support

