



Vestry Meeting Agenda

August 18, 2025

Opening Prayer

*Lois Vanderbok for
Fr. Frank B. Crumbaugh III*

June 16, 2025 Meeting's Minutes

Antoinette MacDowell

Priest in Charge Report

- See report attached to agenda

Fr. Frank B. Crumbaugh III

Sr. Warden Report

Lois Vanderbok

- See report attached to agenda
- CECDS Letter of Understanding

Jr Warden Report

Warren Prender

- Flooring for Wiggle Room
 - Recommendation attached

Treasurer Report

Kate McNealy

- Financial Reports

Vestry Liaisons

Stan Link

New Business

Lois Vanderbok

- Priorities for Finance and Stewardship Committees

Closing Prayer and Adjourn

Next Meeting – 6:30 pm, Monday, September 15, 2025

Our Mission

At Christ Church Parish Kent Island, you will find worship grounded in our congregation's four centuries of living God's mission. We value Jesus' teaching of all inclusive, non-judgmental love. We are nourishing bodies, mind, and spirits; providing a safe place for renewal and recovery; and cultivating faith through meaningful relationships.

Christ Church Parish Kent Island (CCPKI)
June 16, 2025
Vestry Meeting Minutes

The meeting was called to order at 6:30 pm. Called to order without objection.

Present: Father Frank, Lois Vanderbok, Toinette McDowell, Warren Prender, Jone Taylor, Liza Hamill, Karin Olsen, Kate McNealy, Stan Link, Sue Schaefer, Lisa Herlihy, Patti Snyder

Absent: Mike Parker, Marguerite Starsoneck,

Opening Prayer: Father Frank opened the meeting with a prayer.

Motion to adopt the Agenda with the deletion of the item under the New Business (CECDS Letter of Understanding) was made by Stan Link. Seconded by Liza Hamill. All were in favor of adopting the Agenda for this meeting.

Last Month's Minutes

Review of minutes from May 19, 2025.

Motion to approve the minutes from May 19, 2025 as written was made by Jone Taylor. Seconded by Patti Snyder. All were in favor.

Father Frank: Rector Report

- Reviewed his report (see attached)

Motion to accept the Rector's Report was made by Liza Hamill. Seconded by Lisa Herlihy. All were in favor; the report will be placed in the files.

Lois Vanderbok: Senior Warden Report

- Reviewed her report (see attached)

Motion to accept the Senior Warden's Report was made by Liza Hamill. Seconded by Stan Link. All were in favor; the report will be placed in the files.

Warren Prender: Junior Warden Report

- Parking Lot – weeds growing into the cracks. Looking into placing tar in these cracks to alleviate this issue
- HVAC - the thought was it may have needed \$1000.00 to repair. Fortunately, the HVAC is currently working, and no repairs are needed at this time.
- Altar legs – Legs are loose and need to be tightened/repared as a safety issue. Mr. Hamilton (who has worked in Shand Hall) has agreed to install new legs on the altar. Work to begin July 1st.
- Carpet replacement for the school has been recommended by Finance Committee.

- Paving for the parking lot (back lot & by the kitchen) has been recommended by Finance Committee.
- Rectory is good. No updates are needed at this time.
- Warren may start looking into cameras. Narthex doors were left open Saturday morning.
- This will be Warren's last year of Junior Warden. He wanted everyone to be aware and give plenty of notice.

Motion to accept the Junior Warden's Report was made by Jone Taylor. Seconded by Patti Snyder. All were in favor; the report will be placed in the files.

Kate McNealy: Treasurer's Report

- Reviewed Monthly Financial Reports (see attached)
- Reviewed her report (see attached)

Based on the recommendation of the Finance Committee, motion to approve the replacement of the carpet in the school was made by Stan Link. All were in favor.

Based on the recommendation of the Finance Committee, motion to approve the parking lot pavement was made by Jone Taylor. All were in favor.

Based on the recommendation of the Finance Committee, motion to approve a donation of \$250 to the Kent Island Fire Department was made by Kate McNealy. Discussion was open to all. Warren Prender suggested increasing the donation to \$500. No further discussion was made on this subject. All were in favor of the \$500 donation to the KI Fire Department.

Motion to accept the Treasurer's Financial Reports was made by Stan Link. Seconded by Jone Taylor. All were in favor; the report will be placed in the files.

New Business

- Vestry Liaisons – Stan asked if the members reached out to their committees.

Motion to adjourn the meeting was made by Patti Snyder. Seconded by Stan Link. All were in favor.

Father Frank closed the meeting with a prayer.

Meeting adjourned at 7:23 pm.

Next Meeting – 6:30 pm, Monday, August 18, 2025 Due to several members not being able to attend in July, the next meeting will be held in August.

Our Mission

At Christ Church Parish Kent Island, you will find worship grounded in our congregation's four centuries of living God's mission. We value Jesus' teaching of all inclusive, non-judgmental love. We are nourishing bodies, mind, and spirits; providing a safe place for renewal and recovery; and cultivating faith through meaningful relationships.

The Report of The Priest-in-Charge
to
The August 2025 Meeting of The Rector, Church Wardens and Vestry
of
Christ Church Parish
Stevensville, Kent Island, Maryland

Monday, 18 August 2025
6:30pm

- 1) Over the Summer our advertisement has appeared every day, with social media emphasis added, on the Episcopal News Service website. It will continue to appear there daily until 1 September. The advertisement was viewed 692 times as of 10 July; only one of the three total/two viable candidates before us responded to the advertisement – the majority have come to us through personal recommendations. The ad was money very well-spent indeed; that there were nearly 700 views confirms that more people saw us with the ad than would have without it. The response is instructive insofar as it represents a rapidly changing search environment. I continue private conversations.

The tiresome details of our particular setting are well-known among ourselves and, truth be told, it's known throughout the wider Church. Were our situation unique I would be concerned; Christ Church/Easton, St. Paul's/Kent, Saint Paul's/Centreville, Old Wye/Wye Mills all are viable parishes that share experiences similar to ours.

The Search Committee is working through the process with two candidates at this time. It is likely that you may be asked in the near future with meet with those persons.

The right person *may or may not* come before us in the coming days; **in either eventuality we are being faithful, we are not in a stressed situation and you do not have to settle.** As slowly as this search feels it has progressed, we really are getting closer to locating the next full-time ordained leader of the parish; *I am grateful for the spiritual maturity of the parish as we all have waited and continue to wait upon The Lord. You are people of faith. Be courageous. Be deliberate. Be open to what God is speaking in your heart as we continue to move through the process.*

- 2) In a related matter, The Church Warden Ms. Vanderbok is in the Chair this evening while I consult with the Vestry at Old Wye Church. Dr. Samantha Hoffman will be joining me in representing the Parish Search Committee. Old Wye is just now getting to the place where they can reasonably contemplate undertaking the search process, and they have asked for help. They want to hear the experience of CCPKI as we continue our Search, and Samantha and I will give them whatever wisdom we have gathered here. Old Wye is looking for hope and direction as they step forward, and they have invited CCPKI to help them with that. Dr. Hoffman and I will do what we can, and I hope we make you proud.
- 3) On 18 October 2025, the parish will host the final public liturgy of Bishop Marray's episcopate. I will not be here.

At the conclusion of diocesan convention, I walked Bishop & Mrs. Marray to their automobile. As they got into their vehicle, Bishop Marray stated that he wanted to have his final service here. I reminded him that he has a cathedral church in Easton, and he has established a parish in Salisbury as a pro-cathedral, either of which would far-and-away be the appropriate venue for such a liturgy. He expressed disdain for the cathedral, demonstrating his long-standing antipathy to the Dean, and rejected out-of-hand using the pro-cathedral in Salisbury. Despite his recent public pronouncements to the contrary, asking to have the liturgy here has little to do with our maintaining a large space or with our standing as the oldest parish in the diocese. Bishop Marray enjoyed his time here at convention; he appreciates the fact that we offer well-executed liturgy and genuine hospitality to him personally and to the diocese generally. That warm feeling was and is what he wants as he publicly concludes his episcopate.

I crafted the ceremonial notes for the liturgy and forwarded them to Bray House. I waited to see what date he'd settle for the liturgy. He chose 15 October 2025. I was relieved; I had missed my 50th college reunion in 2024, recovering from two surgeries, and the date he chose did not conflict with this year's reunion, which is scheduled for 18 October 2025.

Feeling free to be away, Gretchen+ and I made non-refundable deposits on reservations to be away 17-23 October. And then the bishop changed his mind, asking to move the date of the liturgy from 15 October 2025 to 18 October 2025. It is not possible to fully communicate in writing my frustration and annoyance; having been willing to forego personal plans in favor of the diocesan event, the change felt especially arbitrary and capricious. I communicated that frustration as civilly as I could to the Bishop and let him know that I would not be present to host the event. I stated that The Very Rev'd Susan Leight, Dean of the Middle Convocation, would serve as host. The Bishop is fully appreciative of how this has unfolded, and Dean Leight has been gracious to accept this responsibility.

I am grateful that the Choir and Dr. Van Essen will be present to participate in that 18 October 2025 liturgy.

Supply clergy for Sunday, 19 October 2025 will be The Rev'd Mary Friel. Mother Friel has served CCPKI before.

- 4) On Sunday, 9 November 2025 at 1700EST the parish will host what I hope will become an annual event – The Evensong for Saint Martin of Tours, patron of warriors. Evensong may be Anglican Christianity's greatest single gift to the liturgical tradition, and CCPKI will offer it brilliantly. This is a service that will honor Veterans' Day. I plan to publicize this widely and often between now and then, and expect broad community attendance.... stay tuned.
- 5) Saturday, 15 November 2025, the Parish will be the host venue for the first of several listening sessions designed to make the next steps in our common life as a diocese. I am humbled and grateful that the Standing Committee wants to begin these meetings here and that they asked that we host it. More details as they emerge.
- 6) Gretchen+ and I have the great pleasure this coming October of observing a family tradition by taking new-born grandson Densmore to the Fryeburg Fair at Fryeburg, Maine. That trip will include Sunday, 5 October 2025; Mary Friel+ has agreed to serve CCPKI that Sunday.

Senior Warden Report
To the Vestry
August 16, 2025

It should be noted that the current Canon to the Ordinary has resigned effective August 27. It is anticipated that a full time Canon will be proposed this month. It is our hope that the new Canon will prove to be an asset to our parish.

It was announced on August 14, 2025 that the new Assisting Bishop for the Diocese of Easton will be retired Bishop James (Bud) Shand, the 10th Bishop of Easton. Bishop Shand will take on the pastoral duties of Bishop Marray upon his departure.

The Finance Committee has begun work on the 2026 budget at their meeting on August 13, 2025. At our meeting this evening, we are tasked with providing priorities to the Finance and Stewardship Committees for the upcoming year. I believe three priorities is a reasonable number and that we should base them on the focal points set out in the Survey report used by the Search Committee. (Attached for review)

While August was a relatively quiet month, September will be quite busy. Camp Wright Sunday will be September 14th this year. Masses sat 8:00 am and 10:00 am begin on September 21, 2025 as well as the resumption of Sunday School and Youth Group meetings.

The next portion of this report is aimed at the New Business item, Priorities for the Finance And Stewardship Committees.

As mentioned previously, assistance is needed for our Parish Administrator as the administrative and managerial portions of the position have increased proportionally with the growth of the parish. All previous clerical duties remain in place with only the assistance of a dedicated, but non computer using volunteer.

At the same time, the demands on the Youth and Family Coordinator have increased with the additional number of children, youth and activities. This past Sunday, there were thirteen children in the Wiggle room, this is on a mid-August Sunday, and has necessitated a great deal of coordination of volunteers and youth assistance for the younger children and may require additional support in order to properly address Sunday School lessons for the various age groups. (We have two 16-year-olds who attend the 8am service and are counselors at Camp Wright who may need to be recruited to assist.) One can only wonder what the numbers will be once school is back in session and families return from vacation. I have spoken to a number of parents who tell me it is the children asking to go to church each week, which leads me to believe that Alesia is one of the major reasons our parish is increasing in the number of young families coming to Christ Church. The Parish Survey of late 2023 indicated the first priority of our parishioners was to increase the number of youth and families attending Christ Church. This is something that

every church who is searching for clergy is requiring, while few are able to attain that goal, we have been increasing this demographic in our average Sunday attendance.

Therefore, knowing the financial impact this would be, I propose that we increase Alesia's hours to 38 at the current rate of \$23.00 per hour. This number of hours does move her into the category that requires pension be matched on her behalf should she decide to contribute. While I would normally ask to increase Alesia's compensation from the \$23.00 per hour rate, I would leave it as is to compensate for the lower paying clerical tasks. Alesia currently assists the Parish Administrator in answering phones, hosting funerals and weddings (paid for through the building use contract), She is also skilled in the use of Word, Excel, Publisher, and Canva. I believe she would provide us with that bridge should Brenda need time off, or if she considers retirement. Working hours would be adjusted to include all day Tuesday, Wednesday and Thursday with additional hours on Friday. There are many calls to the office on Friday as well as maintenance appointments. (Brenda is currently answering these phone calls from home and not logging the hours.)

Alesia is currently employed part time at Camp Wright. During the summer, she works many hours however, during the winter there are no hours available, which necessitates another part time job. Alesia feels as though she has gone as far as she can at the camp and has begun teaching a replacement. Her true love is in Children and Youth Ministry.

With the departure of Joann Fisher from the Diocesan office, a full-time position is available for a Youth Coordinator. This has been mentioned to Alesia as a possible fit for her. I am not sure if she would want to travel to Easton every day, however it remains a possibility.

Compensation estimate:

Hourly rate \$23.00 – 38 hours = \$874.00 weekly

Annual - \$45,448.00

FICA employer contribution - \$2,840.00 annual

Pension Contribution – for Lay Employees 5% match -\$2,272.40

Total Annual Cost for 2026 - \$47,720.40 (If employee contributes to pension plan)

Grace Fund contribution for 2026 = 7,269.37

The other option would be to hire an additional support person part time. We would need to secure an additional desk space as well as a computer. This position would be valued at 18-20 dollars an hour, and would require training.

This is my vision based on the direction I see at Christ Church and the top three priorities in the survey.. Fr. Frank has endorsed this idea, in order to offer Alesia an opportunity to become a professional Lay Ministry Associate. I realize that this is quite a stretch for us, and ask the Vestry to consider it carefully and prayerfully.

There are so many aspects of our parish that are doing so well; pastoral care is quietly and consistently assisting Fr. Frank in caring for our parishioners, our feeding ministries are busier

than ever, our music program is thriving, our participation in community ministries such as Haven and Tides of Grace is increasing, regular Bible Study, and even painting classes are going nicely. It is my opinion that rather than trying to come up with new ministries, we concentrate on those that are in place, and realize that putting a new Curate in place and compensation to Fr. Frank until the Curate is ready to assume the mantle, will require a financial stretch and organizational measures.

Clergy Compensation

Either candidate for Curate is within their first year of ordination. I believe base compensation can be agreed upon as:

\$70,000.00 Base Salary

\$10,000.00 Living Allowance

All other calculations would be based on current rates for medical insurance, current value of housing, utilities, etc. Unknown at this time.

Respectfully submitted,

Lois Vanderbok

Key Indicators



Overall Satisfaction

On the whole, I am satisfied with how things are in our church.

Clearly agree	74%
On the fence	22%
Clearly disagree	4%
Rating of church satisfaction level	High

Overall Energy

It seems to me that we are just going through the motions of church activity. There isn't much excitement about it among our members.

Clearly agree	8%
On the fence	25%
Clearly disagree	67%
Rating of church energy level	High

Attendance Trend

Compared with 3 years ago, I attend worship...

Less	18%
Same	58%
More	24%

Average annual change in attendance	2%
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Value of Activity Beyond Worship

On the whole, participation in church activities is very meaningful to me...

Clearly agree	66%
On the fence	30%
Clearly disagree	5%
Rating of church activity beyond worship	Average

Top Three Priorities

Where would you like additional energy placed to expand or improve our ministries?

First	Question #57	Make necessary changes to attract families with children and youth to our church.
Second	Question #59	Develop and implement a comprehensive strategy to reach new people and incorporate them into the life of the church.
Third	Question #58	Provide more opportunities for Christian education and spiritual formation at every age and stage of life.

Survey Process Statistics

Number of respondents	118
Response rate as percentage of average attendance	91%

Drivers (Areas of Focus)



Drivers of Member Satisfaction

When members are asked how they feel things are going in their church overall, they generally don't think about the entire array of ministries and qualities that characterize the congregation. Instead, they focus on a relatively small number of things. By way of analogy, when persons are asked what they like about their car, they generally focus on a few things that vary depending upon the person. One person might focus on fuel economy and reliability. Another might focus on luxury and performance. Hardly any will focus on things like the exhaust system or brakes, even though those items are very important. In other words, they are very focused on some things, less focused on others.

What members focus on is unique to every congregation, much like a fingerprint is unique for every individual. Some churches are more focused on the work of their clergy person (clergy-focused), some on the decision making group (power-focused), and some on the various ministries of the church (ministry-focused). In some cases, we can identify what people focus on when they think about how satisfied they are with the church overall. We call these areas of focus "Drivers of Satisfaction". In some cases, we can identify what people focus on when they think about the level of excitement in the church. We call these areas of focus "Drivers of Energy."

Drivers of Satisfaction

The pattern of responses from your members suggests that when they think about how satisfied they are with things in your church overall, they tend to focus on the areas below, called "Drivers of Satisfaction". The degree to which they focus on these items is indicated in the column to the right. This column does not tell us how you scored on the question, it tells us how important the item is to your members in determining how satisfied they are. (If there are no items listed below, it means that we are unable to identify what members are focused on from their responses.)

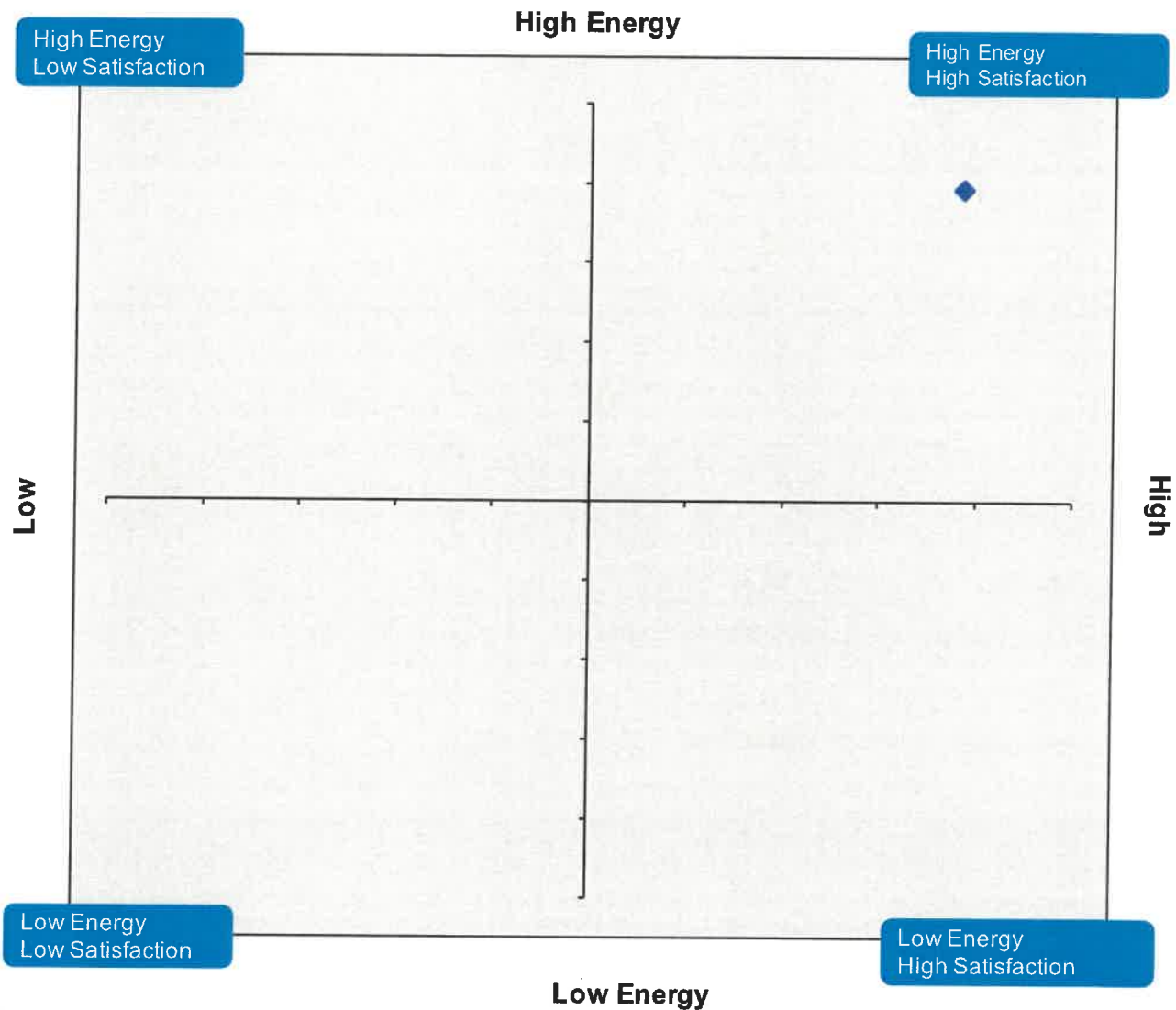
		Degree of Focus
Driver #1	Problems between groups in this church are usually resolved through mutual effort.	High
Driver #2	Persons who serve as leaders in our church are representative of the membership.	High
Driver #3	The worship services at our church are exceptional in both quality and spiritual content.	High
Driver #4	Among most of our members there is a healthy tolerance of differing opinions and beliefs.	High
Driver #5	The leaders of our church show a genuine concern to know what people are thinking when decisions need to be made.	Moderate

Drivers of Energy

The pattern of responses from your members suggests that when members think about the level of excitement in your church overall they tend to focus in the areas below, called "Drivers of Energy." The degree to which they focus on these items is indicated in the column to the right. This column does not tell us how you scored on the question, it tells us how important the item is to your members in determining the energy in the church. (If there are no items listed below, it means that we are not able to identify what members are focused on from their responses.)

		Degree of Focus
Driver #1	The worship services at our church are exceptional in both quality and spiritual content.	High
Driver #2	Among most of our members there is a healthy tolerance of differing opinions and beliefs.	Moderate
Driver #3	The leaders of our church show a genuine concern to know what people are thinking when decisions need to be made.	Moderate
Driver #4	Being part of this church community has given new meaning to my life.	Moderate
Driver #5	The whole spirit in our congregation makes people want to get as involved as possible.	Moderate

The Energy-Satisfaction Map



The levels of satisfaction and energy have been found to be reliable indicators of the health and vitality of a church. There are four quadrants on this map.

The **high energy-low satisfaction** quadrant is the chaos quadrant. Churches in this quadrant are often struggling to structure and channel their energy into a direction they feel good about.

The **low energy-low satisfaction** quadrant is the recovery quadrant. Churches in this quadrant require major changes in order to regain a significant level of vitality and health.

The **low energy-high satisfaction** quadrant is the static quadrant. Churches in this quadrant have normalized a low level of vitality in the church which enables them to be relatively satisfied.

The **high energy-high satisfaction** quadrant is the transformation quadrant. Churches in this quadrant are sources of new meaning and purpose for their members. They may also serve as mentors to other churches.

DIOCESE OF EASTON STANDARD AUDIT PROCEDURE

For use by any congregation of the Diocese of Easton

Audit for the period of January 1, 2024 to December 31, 2024

City: Stevensville		Church Name: Christ Episcopal Church		Parish Name: Kent Island Parish	
830 Romancoke Road Stevensville, MD 21666-2790		410-643-5921		52-1087665	
<small>Church Address</small>		<small>Office Phone Number</small>		<small>Federal Employer Identification No. (FEIN)</small>	
Rector/Vicar:	Fr. Frank Crumbaugh, Priest-in-Charge	609-709-3939		<u>rector@ccpki.org</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Senior Warden:	Lois Vanderbok	847-650-2680		<u>srwarden@ccpki.org</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Junior Warden:	Warren Prender	410-703-3080		<u>jrwarden@ccpki.org</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Treasurer:	Kate McNealey	443-926-6956		<u>treasurer@ccpki.org</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	

The Audit Committee consists of the following members:					
<i>(You may use one or more individuals)</i>					
Audit Committee Member	Karen Lou Dickey	703 309 9700		<u>karen_dickey@yahoo.com</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Audit Committee Member	Elizabeth Francis	401 253 2061		<u>elizabeth.francis@atlantic</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Audit Committee Member	Christine Gschwend	301 802 1362		<u>chris7300@gmail.com</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	
Audit Committee Member	Fred Klingensmith	512 422 9554		<u>fklingensmith@hotmail.co</u>	
	<small>Name</small>	<small>Phone Number</small>		<small>Email Address</small>	

If you are unable to answer yes to any question below, please explain why in the comments section.

UNDERSTANDING THE BOOKKEEPING SYSTEM

- | | | |
|---|-----|-----------|
| 1 Has the Treasurer read & made use of the current Manual of Business Methods? | Yes | |
| 2 Has the Treasurer agreed that the audit shall cover all funds of the church? | Yes | |
| 3 Are the Treasurer's permanent files retained in a secure location that supports his/her work? | Yes | |
| a. Does this include original cash receipts and disbursements records? | Yes | |
| b. Does it include a file of published and accepted Financial Reports? | Yes | |
| c. Does it contain Payroll and General Ledger books or comparable information? | Yes | |
| d. Does it include Endowment & Investment Fund history and information? | Yes | |
| 4 Is there a secure back-up of information? This can be critical to the record-keeping. | Yes | |
| 5 Do checks exceeding a certain level require two signatures? | | See notes |
| 6 Is a chart of accounts in use that includes all church funds? | Yes | |

- | | |
|---|-----|
| 7 - If the primary bookkeeper is a paid employee of the church, is there fidelity bond insurance? (All churches in the Diocese of Easton using Church Insurance Company for their Property and Liability coverage are insured with at least \$25,000 of fidelity bond insurance.) | Yes |
| 8 Is the accounting system used adequate and properly maintained? | Yes |

UNDERSTANDING AND VERIFYING THE FINANCIAL REPORTS

- | | | |
|---|-----|-----------|
| 9 Working from the full-set of the Treasurer's final year-end report: | Yes | |
| a. Do they include a year-end Balance Sheet? | Yes | |
| b. Do they include a Revenue and Expense Statement for all funds of the church? | Yes | |
| c. Is the Revenue and Expense statement in comparative form? Meaning, does it reflect budgeted amounts/variance to budget/etc.? | Yes | |
| d. Do they include a Statement of Cash Flows? | Yes | |
| 10 Are material discrepancies in the comparative statement explained in footnotes? | | See notes |

GENERAL REVIEW

- | | | |
|--|-----|-----------|
| 11 Is audit report for previous year available? | Yes | |
| 12 Have recommendations included in previous years' audits been implemented? | Yes | |
| 13 Does the Parish have written policies & procedures? | Yes | |
| 14 Are Vestry minutes for the year complete? | Yes | |
| 15 If a Finance Committee, Investment Committee or any other group is authorized to expend or invest funds, are the minutes of such meetings complete? | Yes | |
| 16 Review the minutes of the Vestry and such Finance, Investment Committees or groups: | | |
| a. Was the Parish budget approved by the Vestry? | Yes | |
| b. Was the housing allowance voted prior to being paid? | N/A | |
| c. Were large or unbudgeted expenditures approved? | Yes | |
| 17 Are monthly financial reports to the Vestry complete (Statement of Revenues & Expenses and Balance Sheet, at a minimum)? | Yes | |
| 18 Was the parochial report filed timely? (March 1 is the canonical due date) | Yes | |
| 19 Are insurance records and property records complete? Are coverages adequate? | Yes | |
| 20 Have you seen the Articles of Incorporation and the By-laws? | Yes | |
| 21 Are the Articles of Incorporation current with the State of Maryland? | | See Notes |
| 22 Is there a current space use agreement and insurance certificate on file for all organizations regularly using the church property/facility? | | See Notes |
| 23 Have staff and volunteers attended safe church as required? | | See Notes |

CASH BALANCES, INVESTMENTS & INCOME

- | | | |
|--|-----|--|
| 24 Have you checked to see that all operating cash accounts (including all passbook savings accounts) have been reconciled regularly throughout the year? | Yes | |
| 25 Are there any unusually large deposits or withdrawals? Could you trace to recorded receipts? | N/A | |
| 26 Review all organization cash accounts (ECW, Guilds, Discretionary Funds, etc.) | | |
| a. Have they been reconciled regularly? | Yes | |
| b. Organization accounts may not be used for general Parish purposes (e.g., to receive flower donations or pay altar expenses). Are the organization accounts free of activity that should have been in the operating fund? If there was operating fund activity in these accounts, was it included in the parochial report? | Yes | |
| c. Were you able to examine all accounts that exist? | Yes | |
| 27 Examine year-end statements of any invested funds. Are all investments properly recorded on the books? | Yes | |
| 28 Were any restricted gifts received during the year? | Yes | |

- | | | |
|----|---|-----|
| 29 | Has the congregation respected donor restrictions on all current and past gifts? | Yes |
| 30 | Review procedures and control of plate collections, other cash receipts and deposits. Do these systems provide adequate controls? Are the persons counting receipts required to be unrelated? Those counting funds should never be those able to authorize disbursements. | Yes |
| 31 | Are contribution statements sent out annually? | Yes |
| 32 | Do acknowledgements of contributions in excess of \$250 include a statement that any goods or services provided consist solely of intangible religious benefits? | Yes |
| 33 | Are all bank accounts fully insured by FDIC insurance? | Yes |
| 34 | Was the church's tax ID number used on all accounts (including Discretionary Funds)? | Yes |
| 35 | Has the vestry reviewed the investment policy statement in the last three years? | Yes |

CASH DISBURSEMENTS

- | | | |
|----|--|-----|
| 36 | Did you receive a list of authorized signatories for each account? | Yes |
| 37 | Examine a selection of disbursements: | |
| | a. Are there invoices (not statements) for disbursements? | Yes |
| | b. Are there authorizations for disbursements? | Yes |
| | c. Do checks have the specified number of authorized signatures? | Yes |
| | d. Was a sampling done? | Yes |
| 38 | Have all checks been accounted for including voided checks? | Yes |
| 39 | Does the Parish have petty cash accounts? Are they handled as imprest (a fund used by a business for small items of expenditure and restored to a fixed amount periodically) accounts? Are they reconciled monthly or quarterly? Are expenses charged to budgeted expense categories? Are vouchers and receipts kept for verification of expenses? | No |

LIABILITIES

- | | | |
|----|--|-----|
| 40 | Are clergy and lay pension payments calculated correctly and up to date? | Yes |
| 41 | Are clergy pension payments equal to 18% of salary and housing? | Yes |
| 42 | Are lay pension payments being made for all employees that work more than 1000 hours a year? | N/A |
| 43 | Are diocesan assessment givings current? | Yes |
| 44 | Are utility and insurance payments current? | Yes |
| 45 | Are any mortgage or other loan payments current? | N/A |

DISCRETIONARY FUNDS

- | | | |
|----|--|-----|
| 46 | Is the account in the name of the church? | Yes |
| 47 | Is the discretionary account free of operating fund activity, or if there was operating fund activity in the account, was it included in the parochial report? | Yes |
| 48 | If the account was used for personal expenses which the IRS would consider taxable, were these amounts included in the priest's W-2? | N/A |
| 49 | Church discretionary funds are to be audited with the annual audit. Are they? | Yes |

PAYROLL

- | | | |
|----|--|-----|
| 50 | Are workers properly classified as either employees or independent contractors? Is a current, signed Form W-4 on hand for each employee? | Yes |
| 51 | Are 1099s issued to independent contractors who made more than \$600 in compensation? | Yes |
| 52 | Do payroll records indicate that filing requirements, to include all periodic Federal and State forms, were properly filed and that withheld taxes & all employer taxes were properly calculated and remitted? | Yes |

- 53 Do the salaries authorized in the budget match the amounts actually paid? Was all compensation reported on the W-2? Yes
- 54 Was wedding or memorial income paid through the Parish for clergy or lay staff reported as taxable income? See Notes

PAROCHIAL REPORT

- 55 Was the parochial report filed timely? (March 1 is the canonical due date) Yes
- 56 Compare the annual report to the parochial report. Are all amounts entered on the parochial report in accordance with the parochial report instructions? Yes
- 57 If not, has a revised parochial report been prepared and submitted? N/A

LITIGATION

- 58 Is there any current or threatened litigation involving the congregation? (If yes, please discuss this with the Bishop before writing any audit findings.) See Notes

REQUIRED ATTACHMENTS:

- A Year-end Treasurer's report.
- B Copy of your last Audit Committee Findings and Recommendations.
- C COMMENTS AND RECOMMENDATIONS *(Note here, on the form provided, or in a separate letter, comments about any question above that you could not answer in the affirmative. Please number your comments to correspond to the question you are commenting on. Also include any recommendations about needed improvements in systems or controls. Anything included here should be discussed with the congregation's leadership.)*

D

AUDITOR'S CERTIFICATION

The audit committee has inspected the financial position of the church in accordance with the audit guidelines of the Diocese of Easton. We have taken steps to see that the financial statements and report of the church funds present fairly. Our inspection and certificate are not to be construed as an audit and opinion rendered by a Certified Public Accountant.

Karen Lou Dickey	<i>Karen Lou Dickey</i>	7/23/2025	703 309 9700	karen_dickey@yahoo.com
Auditor's Name	Signature	Date	Phone Number	Email Address
Elizabeth Francis	<i>Elizabeth Francis</i>		401 253 2061	elizabeth.francis@atlanticbb.net
Auditor's Name	Signature	Date	Phone Number	Email Address
Christine Gschwend	<i>Christine Gschwend</i>		301 802 1362	chris7300@gmail.com
Auditor's Name	Signature	Date	Phone Number	Email Address
Fred Klingensmith	<i>Fred Klingensmith</i>	7/24/25	512 422 9554	fklingensmith@hotmail.com
Auditor's Name	Signature	Date	Phone Number	Email Address

Notes:

- 5. Not at this time. We are currently considering changing the policy.
- 10. Discrepancies have been explained in provided documents.
- 21. Since CCKPI was founded prior to the creation of the Royal Province of Maryland there are no Articles of Incorporation. The legal existence of the parish was affirmed by the Provincial Assembly in 1692 and re-affirmed by the Maryland General Assembly in 1798.
- 22. A memorandum of understanding with the school will be addressed in the future.
- 23. The entire school and some Vestry members are compliant, but we are still working to ensure all church staff and volunteers who interact with children are Safe Church certified
- 54. Income is passed through to the intended individual, the church does not audit the individuals tax filings.
- 58. None that we are aware of.

**LETTER OF UNDERSTANDING
BETWEEN CHRIST CHURCH PARISH KENT ISLAND
AND CHRIST EPISCOPAL CHURCH DAY SCHOOL**

This Letter of Understanding (LOU) is made and entered into on the 1st day of June 2025 by and between the Vestry of Christ Church Parish Kent Island, hereinafter referred to as “CCPKI” and the Christ Episcopal Church Day School hereinafter referred to as “CECDS”.

It is therefore agreed to by the parties as follows:

1. **Term:** CCPKI hereby agrees to the following terms and responsibilities for one year beginning on June 1, 2025 and ending on or about May 31, 2026.
2. **Rental:** CECDS shall pay to CCPKI during the term of this agreement \$15,840.00 per year, payable in installments of \$1,320.00 per month, due on the first day of each calendar month during the term to CCPKI.
3. **Repairs/Alterations:** No alterations, additions, or improvements shall be made by CECDS without express written agreement from CCPKI. CCPKI shall be responsible for repairs and/or maintenance made necessary due to normal wear and tear on the CECDS premises. CCPKI shall be responsible for repair and maintenance of major mechanical systems and the roof.
4. **Parking:** CECDS shall have the non-exclusive use in common with CCPKI for all parking areas.

**LETTER OF UNDERSTANDING
BETWEEN CHRIST CHURCH PARISH KENT ISLAND
AND CHRIST EPISCOPAL CHURCH DAY SCHOOL**

5. Responsibilities of CECDS:

- a. Cost of phone and internet - \$50.00
- b. Workman's Compensation Insurance for all employees
- c. Salaries, taxes, and benefits for applicable employees.
- d. Health Insurance for all employees who work more than 1,000 hours per year.
- e. All furniture and materials related to the day-to-day operations of the school.
- f. Pension for employees enrolled in the Church Pension Fund.
- g. Fire Safety Inspections of the CECDS premises.
- h. Playground equipment and grounds with the exception of tree maintenance.
- i. Weekly cleaning of the premises.

6. Responsibilities of CCPKI:

- a. Upkeep of building and outdoor storage areas, including all structural issues, plumbing and electrical inside and outside.
- b. Snow and ice removal from parking lot and walkways.
- c. Lawn and garden maintenance including weed removal.
- d. Tree pruning in playground.
- e. Maintenance of fence surrounding CECDS.
- f. Liability insurance.
- g. Utility bills
- h. Indoor upkeep of premises to include painting, flooring and window treatments.
- i. A dumpster is provided for trash removal.

Agreed to:

Lois Vanderbok, Senior Warden CCPKI

Date

Louise (Lisa) Oesterling, Director CECDS

Date



Finance Committee
Recommendation and Update to the Vestry
August 18, 2025

Discussion: Our capital improvement plan identifies the need to replace flooring in several areas. The Conference Room is a high-traffic area and with the growing Wiggle Room activity the carpet has become badly worn, unsanitary and difficult to maintain. The Wardens asked Kent Island Abbey Floor Coverings to examine the room, and they have recommended the installation of heavy-weight glue-down vinyl flooring as the best solution.

Recommendation: Although this is an unbudgeted expense, the Finance Committee supports the need to replace the Conference Room flooring. A motion was passed to recommend acceptance of the Abbey Floor Coverings proposal to install the recommended flooring material at total cost of \$4,560.00.

Update on the 2026 Budget Process

We have had very strong parishioner support throughout 2025, and with careful financial management we are projecting to be on budget at the end of this fiscal year. We recognize that 2026 will start with significant additional expenses and it will be important that we continue to strengthen giving levels through a solid stewardship initiative.

In July, the Finance Committee began work on the 2026 budget to provide an early planning framework for the Vestry for 2026. We hope to have a rough working draft by early October.

Respectfully Submitted,

Cary Gates, Dick Sells, Bob Thompson, Dave Ellwood, Laurelle McCreedy



A parish of the Episcopal Diocese of Easton

Treasurer's Report

Vestry Meeting August 18, 2025

Financials:

- Offertory is where it should be for this time of year.
- Facilities- Rectory was a little high but that was our seasonal garden clean up.
- Music and choir supplies was higher than usual because it included the renewal of the license for us to stream music during the services.
- We have begun putting together the 2026 budget. This is always a lengthy process and requires the input of all of the department heads. If anyone has specific questions about the process, please feel free to reach out to me.

New Business:

- Warren has asked us to consider replacing the flooring in the wiggle room. It would be around \$4,700 and has been recommended by the Finance Committee as a worthy expense.

QuickBooks Operating Account 3781 Balance
(after all checks have been written this week)

As Of 8/12/2025 \$ 81,425.31

Holding Funds in Operating Account for:

Backpack Program	\$ 17,274.62
Children & Family Outreach	\$ 10,588.73
Due to Others	\$ 0.00
Grace Fund	\$ 0.00
Memorial Fund	\$ 0.00

Funds in Suspense (waiting to be re-allocated) (Sunday 7/20) \$ 4,215.00

Total Funds Holding in Operating Acct \$ 32,078.35

Funds Available For Operating Use \$ 49,346.96

Future anticipated expenses	
Church estimates -	
Lighting for Front Circle	\$ TBD
Organ Expense - Needed in 3-5 years	\$300,000

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08/12/25

Accrual Basis

Christ Church Parish Kent Island

Balance Sheet Prev Year Comparison

As of July 31, 2025

	Jul 31, 25	Jul 31, 24
ASSETS		
Current Assets		
Checking/Savings		
Checking / Savings Accounts		
SUB Operating Acct - 3781	85,554.93	78,598.21
Total Checking / Savings Accounts	85,554.93	78,598.21
Total Checking/Savings	85,554.93	78,598.21
Total Current Assets	85,554.93	78,598.21
Fixed Assets		
Fixtures, Furniture & Equipment		
Fixtures & Furniture - CECDS	5,850.00	5,850.00
Fixtures & Furniture - Church	102,200.00	102,200.00
Total Fixtures, Furniture & Equipment	108,050.00	108,050.00
Buildings & Land		
Buildings	3,629,275.00	3,629,275.00
Land - Broad Creek Cemetery	125,000.00	125,000.00
Total Buildings & Land	3,754,275.00	3,754,275.00
Total Fixed Assets	3,862,325.00	3,862,325.00
Other Assets		
EEF Investment Accts.		
BCC Columbarium Fund-90010	12,122.36	30,202.32
BCC Perpetual Care Fund-90011	183,632.73	163,554.44
Blunt Fund		
Julianna Blunt Fund - 90007	421,282.67	378,553.95
Released for Rectory	399,184.78	399,184.78
Total Blunt Fund	820,467.45	777,738.73
Endowment Fund - 90008	50,351.92	45,244.96
Grace Youth Ministry Fund-90015	158,548.14	144,842.54
Paca Fund - 90009	81,004.94	72,788.98
The Investment Fund - 90078	115,695.47	103,961.00
Total EEF Investment Accts.	1,421,823.01	1,338,332.97
Shore United Bank Accts.		
Memorial Fund - 9769	13,185.80	13,072.64
Total Shore United Bank Accts.	13,185.80	13,072.64
Total Other Assets	1,435,008.81	1,351,405.61
TOTAL ASSETS	5,382,888.74	5,292,328.82
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	1,381.81	14,395.27
Total Accounts Payable	1,381.81	14,395.27
Credit Cards		
Church Credit Cards		
Visa #9420 - Alesia Grier	17.55	0.00
Visa #7838 - Brenda Faulkner	0.00	1,930.61
Visa #4298 - Lindy Coltharp	1,270.50	1,565.61
Visa #9743 - Leona Parker	174.54	0.00
Visa #8877 - Mike Chrisopher	0.00	423.38
Visa #8117 - Warren Prender	0.00	400.80

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Accrual Basis

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of July 31, 2025

	Jul 31, 25	Jul 31, 24
Total Church Credit Cards	1,462.59	4,320.40
Total Credit Cards	1,462.59	4,320.40
Other Current Liabilities		
Due To Others (Pass Thru)	0.00	50.00
Payroll Liabilities		
Federal Taxes Withheld	2,377.15	1,702.94
State Taxes Withheld	538.79	410.45
Total Payroll Liabilities	2,915.94	2,113.39
Total Other Current Liabilities	2,915.94	2,163.39
Total Current Liabilities	5,760.34	20,879.06
Total Liabilities	5,760.34	20,879.06
Equity		
Prior Years Net Income	1,241,316.84	1,051,008.10
Opening Balance Equity	3,681,662.39	3,681,662.39
Rectory - Land / Improvements	399,184.78	399,184.78
Net Income	54,964.39	139,594.49
Total Equity	5,377,128.40	5,271,449.76
TOTAL LIABILITIES & EQUITY	5,382,888.74	5,292,328.82

Christ Church Parish Kent Island

Profit & Loss Budget vs. Actual - Current Year

January through July 2025

	Jan - Jul 25	Budget	% of Budget
Ordinary Income/Expense			
Income			
General Offerings			
Contributions / Pledges	205,659.00	340,000.00	60.5%
Plate Contributions	3,147.00	7,500.00	42.0%
Special Offerings	2,944.00	5,000.00	58.9%
Total General Offerings	211,750.00	352,500.00	60.1%
Building Use			
CECDS	9,590.00	16,444.00	58.3%
Living Water	10,500.00	18,000.00	58.3%
Other Building Use	5,955.00	7,500.00	79.4%
Total Building Use	26,045.00	41,944.00	62.1%
Fundraisers			
Acolyte Fundraiser	1,192.04		
Soup Sales	41,145.04	70,000.00	58.8%
Total Fundraisers	42,337.08	70,000.00	60.5%
Miscellaneous Income			
Altar Guild Donations	1,167.00	1,800.00	64.8%
Interest-Checking/Savings Accts	7.66	75.00	10.2%
Music Fund Donations	5,900.00	600.00	983.3%
Other Income / Donations	1,580.40	3,000.00	52.7%
Total Miscellaneous Income	8,655.06	5,475.00	158.1%
Total Income	288,787.14	469,919.00	61.5%
Gross Profit	288,787.14	469,919.00	61.5%
Expense			
Personnel			
Pay Subject to Payroll Tax			
Minister of Music			
Parish Administrator			
Sexton			
Family Ministry Coordinator			
Total Pay Subject to Payroll Tax	54,742.21	98,050.00	55.8%
Pay Not Subject to Payroll Tax			
Housing Allowance - Rector	0.00	10,000.00	0.0%
Payroll Tax Expense	4,264.29	7,400.00	57.6%
Rector Support			
Cell Phone	0.00	1,200.00	0.0%
Lawn Care	0.00	450.00	0.0%
Membership & Lot Fees	200.00	200.00	100.0%
Pest Control	0.00	775.00	0.0%
Trash Removal	0.00	500.00	0.0%
Utilities	1,137.10	3,500.00	32.5%
Total Rector Support	1,337.10	6,625.00	20.2%
Stipend - Rector/Interim Rector	22,846.17	88,100.00	25.9%
Supply Priest	875.00	1,350.00	64.8%
Total Pay Not Subject to Payroll Tax	29,322.56	113,475.00	25.8%
Benefits			
Health Insurance Premium-Rector	0.00	24,000.00	0.0%
HSA Deposits - Rector	0.00	8,894.00	0.0%
Life/Disability Ins - Rector	0.00	400.00	0.0%
Pension - Rector	0.00	22,906.00	0.0%
Total Benefits	0.00	56,200.00	0.0%
Continuing Education			

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Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2025

	Jan - Jul 25	Budget	% of Budget
Family Ministry Coordinator	0.00	600.00	0.0%
Minister of Music	46.85	400.00	11.7%
Rector	0.00	500.00	0.0%
Total Continuing Education	46.85	1,500.00	3.1%
Travel and Automobile			
Mileage - Family Ministry Coord	120.40	500.00	24.1%
Mileage - Minister of Music	1,620.40	2,500.00	64.8%
Mileage - Rector/Interim Rector	1,018.50	2,500.00	40.7%
Mileage - Supply Priest	230.72	300.00	76.9%
Total Travel and Automobile	2,990.02	5,800.00	51.6%
Transition Costs			
Search Consultant	2,655.00		
Search Electronic Survey	656.00		
Transition Costs - Other	250.00		
Total Transition Costs	3,561.00		
Total Personnel	90,662.64	275,025.00	33.0%
Facilities			
Alarm System (Fire/Security)	350.00	750.00	46.7%
Camp Wright Lease	2,321.25	3,095.00	75.0%
Cleaning Supplies	1,000.42	2,000.00	50.0%
Electric	16,018.59	24,000.00	66.7%
Gardening Ministry	1,621.32	1,000.00	162.1%
Lawn Care / Snow Removal	4,775.00	10,000.00	47.8%
Kitchen Equipment & Maintenance	11,973.43	10,000.00	119.7%
Pest Control	1,000.00	2,000.00	50.0%
Propane	13,294.70	26,000.00	51.1%
Refuse Removal	2,852.91	5,200.00	54.9%
Repairs & Maintenance - Church	31,290.18	20,000.00	156.5%
Repairs & Maintenance - Rectory	3,044.98	8,000.00	38.1%
Water & Sewer	2,302.63	2,500.00	92.1%
Total Facilities	91,845.41	114,545.00	80.2%
Insurance			
Property / Liability Insurance	8,291.00	16,600.00	49.9%
Workers Comp Insurance	325.00	375.00	86.7%
Total Insurance	8,616.00	16,975.00	50.8%
Parish Life			
Worship			
Acolytes	0.00	150.00	0.0%
Altar Guild	1,364.09	2,000.00	68.2%
Worship & Sanctuary	2,601.85	700.00	371.7%
Total Worship	3,965.94	2,850.00	139.2%
Christian Education			
Adults	0.00	200.00	0.0%
Young Children	371.41	300.00	123.8%
Youth	435.38	500.00	87.1%
Total Christian Education	806.79	1,000.00	80.7%
Music			
Music & Choir Supplies	7,434.06	5,000.00	148.7%
Guest Musicians & Interns	1,900.00	2,500.00	76.0%
Total Music	9,334.06	7,500.00	124.5%
Outreach			
Camp Wright	750.00	1,000.00	75.0%
Diocesan Apportionment	27,787.41	47,636.00	58.3%

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08/12/25

Accrual Basis

Christ Church Parish Kent Island

Profit & Loss Budget vs. Actual - Current Year

January through July 2025

	Jan - Jul 25	Budget	% of Budget
Discretionary Fund - Rector	750.00	1,000.00	75.0%
Haven Ministries Church Fund	750.00	1,000.00	75.0%
Haven Ministries Operations	750.00	1,000.00	75.0%
Haven Ministries Food Pantry	40.00		
Other Purpose Outside Parish	1,250.00	750.00	166.7%
Total Outreach	32,077.41	52,386.00	61.2%
Parish Ministries			
Coffee Supplies	355.11	100.00	355.1%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	327.76	1,200.00	27.3%
Fellowship	1,450.53	1,600.00	90.7%
Hospitality MinistryCoordinator	16,015.00	30,000.00	53.4%
Pastoral Care	0.00	1,000.00	0.0%
Youth Ministry	268.45	1,500.00	17.9%
Total Parish Ministries	18,416.85	35,500.00	51.9%
Total Parish Life	64,601.05	99,236.00	65.1%
Administration			
Development / Communications			
Advertising - Communication	499.11	300.00	166.4%
Expense Allowance - Rector	0.00	1,500.00	0.0%
Gifts / Incentives	500.00	250.00	200.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
Total Development / Communications	999.11	2,550.00	39.2%
Office Expense			
Bank Service Charges	0.00	10.00	0.0%
Bookkeeping Services	10,670.00	20,400.00	52.3%
Copying / Lease			
Bizhub C450I Lease	2,968.23	6,000.00	49.5%
Total Copying / Lease	2,968.23	6,000.00	49.5%
Credit Card Merchant Expense	695.16	1,400.00	49.7%
IT Support	5,399.44	14,500.00	37.2%
Office Supplies	6,354.59	5,000.00	127.1%
Payroll Service	1,421.35	2,350.00	60.5%
Postage	859.05	1,800.00	47.7%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	2,852.34	5,000.00	57.0%
Total Office Expense	31,220.16	57,660.00	54.1%
Publications			
Publications	135.00	300.00	45.0%
Total Publications	135.00	300.00	45.0%
Vestry / Diocese			
Convention Expenses	406.42	200.00	203.2%
Vestry Retreat	0.00	250.00	0.0%
Total Vestry / Diocese	406.42	450.00	90.3%
Total Administration	32,760.69	60,960.00	53.7%
Total Expense	288,485.79	566,741.00	50.9%
Net Ordinary Income	301.35	-96,822.00	-0.3%
Other Income/Expense			
Other Income			
BCC Columbarium Fund - 90010			
New Gifts / Contributions	1,500.00		
Released in Current Year	-20,250.00		
Transfer Out	0.00		

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08/12/25

Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2025

	Jan - Jul 25	Budget	% of Budget
Change In Asset Value	955.06		
Total BCC Columbarium Fund - 90010	-17,794.94		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	11,998.96		
Total BCC Perpetual Care Fund - 90011	11,998.96		
Blunt Fund - 90007			
Change In Asset Value	27,500.58		
Blunt Fund - 90007 - Other	0.00	19,689.10	0.0%
Total Blunt Fund - 90007	27,500.58	19,689.10	139.7%
1999 Endowment Fund - 90008			
Change In Asset Value	3,286.87		
1999 Endowment Fund - 90008 - Other	0.00	2,353.25	0.0%
Total 1999 Endowment Fund - 90008	3,286.87	2,353.25	139.7%
Grace Fund - 90015			
Change In Asset Value	10,349.72		
Grace Fund - 90015 - Other	0.00	7,409.92	0.0%
Total Grace Fund - 90015	10,349.72	7,409.92	139.7%
Paca Fund - 90009			
Change In Asset Value	5,287.85		
Paca Fund - 90009 - Other	0.00	3,785.85	0.0%
Total Paca Fund - 90009	5,287.85	3,785.85	139.7%
The Investment Fund - 90078			
Change In Asset Value	7,552.40		
The Investment Fund - 90078 - Other	0.00	63,583.88	0.0%
Total The Investment Fund - 90078	7,552.40	63,583.88	11.9%
Backpack Program			
Backpack Program Donations	8,869.59		
Backpack Program Expenses	-7,720.05		
Total Backpack Program	1,149.54		
Capital Improvement Fund	50.00		
Food Pantry			
Food Pantry Donations	40.00		
Total Food Pantry	40.00		
Grant - Vanguard			
Grant - Vanguard - Income	-1,200.00		
Total Grant - Vanguard	-1,200.00		
Outreach Food Ministry			
Children&Fam Outreach Donations	12,500.00		
Children&Fam Outreach Expenses	-5,957.94		
Total Outreach Food Ministry	6,542.06		
Special Event			
Westminster Bell Ringer-Expense	-100.00		
Total Special Event	-100.00		
Total Other Income	54,663.04	96,822.00	56.5%
Other Expense			
Rector's Discretionary Funds	0.00		

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2025

	Jan - Jul 25	Budget	% of Budget
Total Other Expense	0.00		
Net Other Income	54,663.04	96,822.00	56.5%
Net Income	54,964.39	0.00	100.0%