



Vestry Meeting Agenda

October 20, 2025

Opening Prayer

Lois Vanderbok

September 15, 2025 Meeting's Minutes

Antoinette MacDowell

Priest in Charge Report

- See report attached to agenda

Sr. Warden Report

Lois Vanderbok

- *See report attached to agenda*
- ***Two votes required***

Jr Warden Report

Warren Prender

Treasurer Report

Kate McNealy

- *Financial Reports*
- *Apportionment Ask*

Vestry Liaisons

Stan Link

New Business

- *Class of 2028 Vestry Members*
- *Audit reports Approval Required*

Lois Vanderbok

Closing Prayer and Adjourn

Next Meeting – 6:30 pm, Monday, November 17, 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.

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

Monday, 20 October 2025
6:30pm

written and sent from Centre College, Danville, Kentucky on Saturday, 18 October 2025

- 1) 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 have already begun publicizing this and am praying for broad community attendance.
- 2) Saturday, 15 November 2025, the Parish will be the host venue for the first listening session designed to reveal and make the next steps in our common life as a diocese. These will be led by The Rt. Rev’d Mary Gray-Reeves. I am humbled and grateful that the Standing Committee wants to begin these meetings here and that they specifically asked that we host it. More details as they emerge.
- 3) I am *very* encouraged by the splendid work being done by Molly Cannon, Charles Mead and Patti Chandler in organizing Stewardship 2025. Patti’s testimony on Sunday, 12 October 2025 was moving – candid, clear, straight from her heart – and it was a great beginning to a multi-week series of stewardship appeals during the announcements at the conclusion of the liturgy. This is thoughtful work, well executed, and I have every confidence that it will achieve the Stewardship Committee’s goal.

Senior Warden Report
To the Vestry
October 20, 2025

I submitted the following changes to the budget for 2026 to the Finance Committee. The calculations for the Curate, Terrance Lively are as follows, your approval is required so that I may put these into a Letter of Understanding. The Letter, once signed will be submitted to the Standing Committee for their signature (in lieu of a Bishop).

Priest in Charge Compensation	43,000.00		
Curate Compensation			
Jan 1 through April 6	15,000.00		
March 1 through December 31	48,750.00		
Total Curate Compensation	63,750.00		
Housing Allowance	8,000.00		
Utilities - Curate	3,800.00		
Garbage & Recycle - Curate	500.00		
Pest Control	200.00		
Lawn and Tree Care - Curate	700.00		
HOA Membership - Curate	200.00		
Health Insurance - Curate	10,000.00		
Life / Disability Ins. - Curate	450.00		
Cell Phone - Curate	500.00		
HSA - Curate	0.00		
Pension - Curate	18,000.00	OR	13599
TOTAL	149,100.00		

Terrance will begin the year at \$60,000.00 and will bump to \$65,000.00 when he leaves LW right after Easter. Frank will stay until he is no longer needed, thus I have included a full year compensation. However, he thinks he may leave on November 22, 2026, depending on his comfort level with Terrance's curacy. I have also reduced the insurance cost as Terrance is younger and healthy which should help the premium. We will not offer an HSA this year. We will switch Terrance's phone to Talkie which is \$35.00 per month, plus a setup charge.

After further research, the Diocese of Easton requires that all clergy be enrolled in the Episcopal pension program regardless of their clerical affiliation. Therefore, the pension cost will be \$18,000.00.

Alesia Grier has completed her time at Camp Wright and will be able to work an additional 10 hours per week to assist the Parish Administrator until the end of this calendar year. This will keep her under the 1,000 hours which would make her eligible for a pension match. I ask your approval to amend her Letter of Agreement for the remainder of 2025.

The Bishop's retirement and reception was very nice, and attended by 146 people. I want to thank Susan Hogan, Molly Canon, Lindy Coltharp, Charlie Mead and Terrance Lively for all of their assistance in making this event so successful.

Our Stewardship Committee has completed filming video segments of the various ministries here at Christ Church. These will be compiled into a video that will run in the Narthex, and be posted on our website to enhance our Stewardship Campaign. Our committee, made of Molly Canon, Charlie Mead and Patti Chandler are working hard to complete their brochure and pledge cards. I am so grateful to them for their work and dedication to this annual campaign.

Respectfully,
Lois Vanderbok

Treasurer's Report

Finance Committee Meeting October 15, 2025

Financials:

- Offertory is where it should be for this time of year.
- Transition Costs-Interview Expenses were high because it included travel and hotel for one of the potential candidates.
- Haven Ministry Food Pantry was high so I will pull that report to get more information.
- Office Supplies and IT Supplies were both higher than previous month.
- The letter from the Diocese states our Annual Apportionment amount for FY26 will be \$50,204 which comes to a monthly amount of \$4,183. This amount has already been updated in the budget. If the Finance Committee is in agreement to pay 100% of the suggested amount, then I can take it to Vestry and send the necessary signed paperwork back to Easton.

Follow Up New Business:

- I had a meeting with Marguerite and Dan Starsoneck. They have volunteered to help chair what we are calling the “Community Events Committee” (Subject to change). It will work in collaboration with Stewardship but will focus on events that will bring people from the community to the church campus. This will expand our outreach to the community, as well as allow people to see how amazing Christ Church is and they will hopefully want to stay. The main goal is not only to bring in money, but to bring in new members.
- Gary is very excited about starting an Organ Research Group. He prefers that it is only 4-5 people including, himself, Dave, a member from Vestry or Finance and one to two people from the congregation. Instead of making a church wide announcement, we will internally speak to people to feel out who might be interested. It will include traveling to different churches and warehouses to hear organs options.
 - As part 2 to that, he wants to expand the children’s involvement in music. That will include having a group of kids sing a song during the Christmas Eve pageant, and anyone who wants to do a solo performance will be coached by Marguerite and Meg May who are coordinating the pageant. He also is open to starting a children’s choir but that is still in the early stages of what it will entail.

QuickBooks Operating Account 3781 Balance

(after all checks have been written this week)

As Of 10/14/2025 \$ 74,186.61

Holding Funds in Operating Account for:

Backpack Program	\$ <u>16,875.56</u>
Children & Family Outreach	\$ <u>8,904.63</u>
Due to Others	\$ <u>0.00</u>
Grace Fund	\$ <u>0.00</u>
Memorial Fund	\$ <u>0.00</u>

Funds in Suspense (waiting to be re-allocated) (Sundays 10/5 & 10/21) \$ 9,138.00

Total Funds Holding in Operating Acct \$ 34,918.19

Funds Available For Operating Use \$ 39,268.42

Future anticipated expenses

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

Christ Church Parish Kent Island
Profit & Loss By Month

October 2024 through September 2025

	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Ordinary Income/Expense													
Income													
General Offerings													
Contributions / Pledges	16,854.00	27,264.00	33,216.60	36,594.45	26,422.76	29,751.26	28,931.76	21,617.45	23,304.26	39,037.06	31,015.76	24,950.26	338,959.62
Plate Contributions	195.00	812.00	1,421.00	644.00	592.00	407.00	1,504.00	0.00	0.00	0.00	0.00	0.00	5,575.00
Special Offerings	0.00	135.00	915.00	76.00	5.00	683.00	2,180.00	0.00	0.00	0.00	0.00	0.00	4,014.00
Total General Offerings	17,049.00	28,211.00	35,552.60	37,314.45	27,019.76	30,841.26	32,615.76	21,617.45	23,304.26	39,037.06	31,015.76	24,970.26	348,548.62
Building Use													
CECDS	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	16,440.00
Living Water	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Other Building Use	1,105.00	200.00	1,291.00	1,385.00	800.00	1,000.00	1,410.00	700.00	660.00	900.00	0.00	0.00	9,451.00
Total Building Use	3,975.00	3,070.00	4,161.00	4,255.00	3,670.00	3,870.00	4,280.00	3,570.00	3,530.00	2,870.00	3,770.00	2,870.00	43,891.00
Fundraisers													
Acolyte Fundraiser	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-387.96	20.00	0.00	1,195.00	385.00	0.00
Advent Sales (Nov / Dec)	0.00	0.00	112.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Soup Sales	9,532.39	5,904.73	6,343.53	5,078.89	5,538.39	5,078.89	5,538.39	4,690.62	5,815.55	6,226.21	8,333.44	6,673.98	5,111.58
Total Fundraisers	9,532.39	5,904.73	6,445.53	5,078.89	5,538.39	5,078.89	5,538.39	4,690.62	5,815.55	6,226.21	8,333.44	6,673.98	74,924.93
Miscellaneous Income													
Altar Guild Donations	0.00	0.00	765.00	0.00	0.00	935.00	232.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest-Checking/Savings Accts	1.12	1.08	1.11	1.12	1.01	1.12	1.09	1.12	1.08	1.12	1.12	1.12	1.317
Music Fund Donations	0.00	0.00	50.00	100.00	200.00	5,150.00	300.00	150.00	0.00	0.00	100.00	0.00	6,050.00
Other Income / Donations	0.00	0.00	1,500.00	0.00	0.00	0.00	1,200.00	0.00	360.40	0.00	0.00	0.00	3,060.40
Total Miscellaneous Income	1.12	1.08	2,316.11	101.12	201.01	6,086.12	1,733.09	151.12	361.48	1.12	101.12	1.08	11,055.57
Total Income	30,557.51	37,186.81	48,485.24	46,749.46	36,429.16	45,488.00	44,444.40	31,564.40	48,582.16	40,450.50	32,952.92	478,420.12	
Gross Profit													
Expense													
Personnel													
Pay Subject to Payroll Tax													
Minister of Music	2,326.92	3,490.38	3,492.50	2,413.46	2,500.00	2,500.00	3,750.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	32,973.26
Parish Administrator	1,842.75	3,172.00	3,855.18	1,677.00	2,204.00	2,298.25	2,305.50	3,407.50	2,218.50	2,450.50	2,117.00	2,117.00	29,670.88
Sexton	1,123.75	1,724.00	1,988.42	538.00	1,256.00	1,256.00	1,274.00	1,886.00	1,224.00	1,139.00	1,189.50	1,224.00	15,822.00
Family Ministry Coordinator	1,672.00	2,618.00	2,413.00	1,710.00	1,955.00	1,748.00	1,748.00	2,507.00	448.50	828.00	943.00	1,897.50	20,483.00
Total Pay Subject to Payroll Tax	6,965.42	10,937.38	11,749.10	6,338.46	7,915.00	7,802.25	7,827.50	11,550.50	6,391.00	6,917.50	6,821.50	7,738.50	98,954.11
Pay Not Subject to Payroll Tax													
Payroll Tax Expense	532.86	832.89	975.31	484.90	605.48	596.89	598.79	960.13	486.90	529.20	521.84	591.98	7,719.17
Rector Support	0.00	0.00	750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	750.00
Lawn Care	0.00	0.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
Membership & Lot Fees	0.00	275.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.00
Pest Control	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trash Removal	189.30	40.70	68.53	301.32	260.23	156.07	205.97	46.37	107.48	-107.48	0.00	0.00	1,435.53
Utilities													
Total Rector Support	189.30	315.70	818.53	501.32	260.23	156.07	205.97	46.37	155.13	12.01	0.00	0.00	2,660.63
Stipend - Rector/Interim Rector	2,653.84	3,980.76	2,653.92	2,653.84	2,653.84	2,653.84	5,615.41	3,307.70	3,307.70	3,307.70	3,307.70	3,307.70	38,750.09
Supply Priest	225.00	0.00	0.00	225.00	0.00	0.00	425.00	0.00	0.00	0.00	0.00	0.00	1,100.00
Total Pay Not Subject to Payroll Tax	3,601.00	5,129.35	4,447.76	3,865.06	3,519.55	3,406.80	3,683.60	7,046.91	3,951.73	3,848.91	3,829.54	3,899.88	50,229.89
Benefits													
Health Insurance Premium=Rector	0.00	-746.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-746.00
Total Benefits													
Continuing Education	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
Family Ministry Coordinator													

	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Minister of Music	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.85	0.00	127.00	0.00	173.85
Total Continuing Education	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127.00	0.00	423.85
Travel and Automobile													
Mileage - Family Ministry Coord	0.00	0.00	0.00	120.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.40
Mileage - Minister of Music	177.32	147.85	325.17	214.90	215.40	287.60	277.30	153.50	184.20	287.50	134.00	0.00	2,592.04
Mileage - Rector/Interim Rector	0.00	227.80	202.34	270.90	123.20	186.20	256.20	40.60	141.40	0.00	206.20	430.45	2,085.29
Mileage - Supply Priest	100.10	0.00	108.82	0.00	40.60	81.20	0.00	0.00	0.00	0.00	0.00	0.00	330.82
Total Travel and Automobile	277.42	375.65	527.51	715.12	338.60	473.80	574.10	275.30	325.60	287.50	340.20	617.75	5,128.55
Transition Costs													
Search Consultant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Search Electronic Survey	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00
Interview Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,425.57
Transition Costs - Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
Total Transition Costs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,425.57
Total Personnel	10,843.84	15,696.38	16,974.37	10,918.64	12,429.15	11,682.85	12,085.20	21,527.71	10,985.18	11,053.91	11,118.24	13,681.50	158,976.97
Facilities													
Alarm System (Fire/Security)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00	0.00	0.00	0.00	0.00	350.00
Camp Wright Lease	773.75	0.00	773.75	0.00	0.00	773.75	0.00	0.00	0.00	773.75	0.00	0.00	3,095.00
Cleaning Supplies	192.86	0.00	218.70	36.78	283.80	106.18	70.64	503.02	0.00	0.00	128.52	13.49	1,553.99
Electric	1,334.66	1,454.90	1,673.07	2,744.04	3,739.92	2,853.96	1,781.71	1,676.18	1,412.63	1,810.15	2,538.53	1,728.02	24,747.77
Gardening Ministry	0.00	0.00	0.00	0.00	0.00	0.00	111.14	1,400.00	110.18	0.00	0.00	0.00	1,621.32
Lawn Care / Snow Removal	1,000.00	0.00	250.00	1,260.00	765.00	0.00	0.00	1,750.00	1,000.00	0.00	3,200.00	1,000.00	10,225.00
Kitchen Equipment & Maintenance	2,129.20	71.60	340.85	889.90	375.00	8,530.01	0.00	780.26	848.26	550.00	985.00	0.00	15,500.08
Pest Control	0.00	500.00	0.00	0.00	0.00	0.00	500.00	0.00	0.00	500.00	0.00	0.00	1,500.00
Propane	0.00	1,395.70	3,151.57	7,285.65	3,516.44	1,116.53	1,097.21	117.07	161.80	0.00	161.04	0.00	18,002.48
Refuse Removal	520.79	525.43	524.55	346.77	418.90	418.44	417.02	414.70	420.06	423.62	422.69	5,269.99	63,714.85
Repairs & Maintenance - Church	18,370.04	109.70	2,861.25	2,003.66	1,333.79	2,300.74	718.80	1,152.77	22,022.13	1,758.29	8,646.72	2,436.96	2,436.96
Repairs & Maintenance - Rector	225.00	300.00	0.00	0.00	0.00	1,630.00	200.00	0.00	1,214.98	200.00	0.00	0.00	3,798.00
Water & Sewer	548.70	0.00	0.00	758.79	0.00	0.00	795.56	0.00	0.00	748.28	0.00	0.00	2,851.33
Total Facilities	25,095.00	4,356.80	9,019.99	16,099.34	10,432.85	17,567.00	7,404.69	6,706.50	25,899.52	7,775.51	16,283.43	5,601.16	152,201.79
Insurance													
Property / Liability Insurance	0.00	4,145.50	0.00	0.00	4,145.50	0.00	0.00	4,145.50	0.00	0.00	0.00	0.00	12,436.50
Workers Comp Insurance	0.00	187.00	0.00	0.00	0.00	0.00	0.00	325.00	4,145.50	0.00	111.00	0.00	623.00
Total Insurance	0.00	4,332.50	0.00	0.00	4,145.50	0.00	0.00	325.00	4,145.50	0.00	0.00	0.00	13,059.50
Parish Life													
Worship													
Altar Guild	0.00	90.09	480.00	137.36	1,799.99	65.50	1,012.86	25.98	0.00	215.25	0.00	0.00	1,934.18
Worship & Sanctuary	0.00	0.00	480.00	137.36	1,909.99	65.50	1,102.86	25.98	0.00	724.25	0.00	90.00	4,626.03
Total Worship	0.00	90.09	480.00	137.36	1,909.99	65.50	1,102.86	25.98	0.00	724.25	0.00	90.00	4,626.03
Christian Education													
Adults	0.00	317.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317.70
Young Children	76.43	22.07	0.00	17.61	90.14	60.28	0.00	125.58	38.96	38.84	10.60	0.00	480.51
Youth	0.00	386.19	0.00	0.00	0.00	0.00	0.00	375.00	0.00	0.00	64.86	0.00	886.43
Total Christian Education	76.43	725.96	0.00	17.61	90.14	60.28	60.38	500.58	38.96	38.84	75.46	0.00	1,684.64
Music													
Music & Choir Supplies	170.26	340.70	460.67	0.00	382.00	5,124.48	416.89	69.79	529.87	911.03	396.00	9.95	8,805.64
Guest Musicians & Interns	0.00	0.00	1,150.00	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	3,050.00
Total Music	170.26	340.70	1,610.67	0.00	382.00	5,124.48	1,316.89	1,069.79	529.87	911.03	390.00	9.95	11,855.64
Outreach													
Camp Wright	250.00	0.00	0.00	250.00	0.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	1,000.00

	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Diocesan Apportionment	1,875.00	1,875.00	1,875.00	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	41,351.67
Discretionary Fund - Rector	125.00	0.00	250.00	0.00	250.00	0.00	250.00	0.00	250.00	0.00	250.00	0.00	875.00
Haven Ministries Church Fund	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,000.00
Haven Ministries Operations	500.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,250.00
Haven Ministries Food Pantry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900.00	940.00
Other Purpose Outside Parish	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	1,250.00
Total Outreach	3,000.00	1,875.00	1,875.00	4,969.63	3,969.63	3,969.63	3,969.63	3,969.63	5,259.63	4,969.63	3,969.63	4,869.63	47,666.67
Parish Ministries													
Coffee Supplies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1.21
Family Ministry Activities	893.57	312.86	0.00	44.29	-23.00	180.94	72.05	0.72	52.29	49.11	0.00	102.50	456.40
Fellowship Ministry	0.00	0.00	2,650.00	522.90	412.37	0.00	306.47	0.00	474.61	0.00	0.00	0.00	1,534.19
Hospitality Ministry	2,150.00	2,000.00	2,105.00	2,140.00	2,675.00	2,140.00	2,675.00	2,140.00	2,140.00	2,675.00	2,140.00	2,675.00	1,689.54
Youth Ministry	0.00	0.00	15.00	28.92	51.68	122.08	50.77	0.00	0.00	0.00	0.00	0.00	27,630.00
Total Parish Ministries	3,043.57	2,962.86	2,000.00	2,687.19	2,739.23	2,798.73	2,609.92	2,778.06	2,663.72	2,140.00	2,777.50	2,377.80	31,578.58
Total Parish Life	6,290.26	5,994.61	5,965.67	7,811.79	9,090.99	12,018.62	10,059.68	8,344.04	8,492.18	8,783.75	7,212.59	7,347.38	97,411.56
Administration													
Development / Communications	0.00	0.00	0.00	230.00	0.00	0.00	0.00	0.00	66.81	202.30	0.00	0.00	0.00
Advertising - Communication	0.00	0.00	500.00	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499.11
Gifts / Incentives	0.00	0.00	500.00	230.00	0.00	0.00	0.00	0.00	66.81	202.30	0.00	0.00	1,000.00
Total Development / Communications	0.00	0.00	500.00	230.00	0.00	0.00	0.00	0.00	66.81	202.30	0.00	0.00	1,499.11
Office Expense													
Bank Service Charges	35.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00
Bookkeeping Services	1,127.50	1,072.50	79.50	1,787.50	1,485.00	1,705.00	1,828.75	1,155.00	1,691.25	1,017.50	1,292.50	1,100.00	16,060.00
Copying / Lease	443.71	443.71	443.71	305.97	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,186.78
Bizhub C450I Lease													
Total Copying / Lease	443.71	443.71	443.71	305.97	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,186.78
Credit Card Merchant Expense													
72.01	96.47	72.01	79.63	116.65	96.53	136.57	102.88	93.69	93.69	93.69	93.69	93.69	1,150.33
77.00	77.00	77.00	198.88	71.00	71.00	79.00	79.00	3,935.56	3,935.56	3,935.56	3,935.56	3,935.56	9,796.09
711.10	43.68	884.82	3,339.63	403.97	125.00	1,306.45	294.92	276.54	276.54	276.54	276.54	276.54	9,011.85
132.04	171.81	115.20	280.18	441.43	118.88	146.38	196.72	118.88	118.88	118.88	118.88	118.88	2,078.16
930.65	0.00	100.00	200.00	90.05	350.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	930.65
367.16	367.16	420.06	407.50	407.50	407.50	407.50	407.50	407.50	407.50	407.50	407.50	407.50	4,820.44
Total Office Expense	3,136.06	2,920.86	2,093.62	3,936.66	6,475.90	3,918.76	3,477.03	4,025.11	6,699.94	2,686.76	4,517.08	6,055.91	49,943.69
Publications													
Publications	0.00	0.00	0.00	45.00	0.00	45.00	0.00	0.00	45.00	0.00	45.00	0.00	180.00
Total Publications	0.00	0.00	0.00	45.00	0.00	45.00	0.00	0.00	45.00	0.00	45.00	0.00	180.00
Vestry / Diocese													
Convention Expenses	0.00	0.00	0.00	0.00	0.00	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00
Total Vestry / Diocese	0.00	0.00	0.00	0.00	0.00	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00
Total Administration	3,136.06	2,920.86	2,593.62	4,211.66	10,861.40	1,199.68	2,762.03	4,091.92	6,947.24	2,886.76	4,562.08	6,055.91	52,029.22
Total Expense	45,365.16	33,301.15	34,553.65	39,041.43	46,998.89	42,468.15	32,636.60	44,815.67	52,264.12	30,299.93	39,287.34	32,685.95	47,679.04
Net Ordinary Income	-14,807.66	3,885.66	13,931.59	7,708.03	-10,530.73	3,019.85	11,807.80	-13,250.89	-16,734.94	18,282.23	1,163.16	266.97	4,741.08
Other Income/Expense													
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BCC Columbarium Fund - 90010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00
New Gifts / Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-20,250.00
Released in Current Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Christ Church Parish Kent Island Profit & Loss By Month

October 2024 through September 2025

Accrual Basis

	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Change In Asset Value	-478.28	1,379.22	-849.57	736.34	-178.51	-1,091.56	0.00	932.29	429.84	126.66	257.40	323.10	1,586.93
Total BCC Columbarium Fund - 90010	-478.28	1,379.22	-849.57	736.34	-178.51	-1,091.56	0.00	-19,317.71	429.84	726.66	257.40	323.10	-17,163.07
BCC Perpetual Care Fund - 90011	-2,590.00	7,468.83	-4,600.74	3,987.51	-966.67	-5,911.13	33.07	6,451.79	6,490.21	1,914.18	3,899.18	4,894.26	21,070.49
Change In Asset Value	-5,994.67	17,286.94	-10,648.61	9,229.27	-2,237.40	-13,681.58	0.00	14,850.09	14,938.53	4,401.67	8,945.33	11,228.19	48,317.76
Total Blunt Fund - 90007	-5,994.67	17,286.94	-10,648.61	9,229.27	-2,237.40	-13,681.58	0.00	14,850.09	14,938.53	4,401.67	8,945.33	11,228.19	48,317.76
1999 Endowment Fund - 90008	-716.49	2,066.15	-1,272.72	1,103.08	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	5,774.94
Total 1999 Endowment Fund - 90008	-716.49	2,066.15	-1,272.72	1,103.08	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	5,774.94
Grace Fund - 90015	0.00	2,514.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,514.61
Released in Current Year	0.00	-2,514.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,514.61
Transfer Out - To Operating Ckg	-2,294.10	6,566.83	-4,007.56	3,473.40	-842.04	-5,149.01	0.00	5,588.77	5,622.05	1,656.55	3,366.55	4,225.68	18,207.12
Change In Asset Value	-2,294.10	6,566.83	-4,007.56	3,473.40	-842.04	-5,149.01	0.00	5,588.77	5,622.05	1,656.55	3,366.55	4,225.68	18,207.12
Total Grace Fund - 90015	-1,152.66	3,323.96	-2,047.52	1,774.62	-430.21	-2,630.73	0.00	2,855.40	2,872.41	846.36	1,720.03	2,158.98	9,290.64
Paca Fund - 90009	-1,152.66	3,323.96	-2,047.52	1,774.62	-430.21	-2,630.73	0.00	2,855.40	2,872.41	846.36	1,720.03	2,158.98	9,290.64
Change In Asset Value	-1,646.29	4,747.45	-2,924.38	2,534.61	-614.45	-3,757.33	0.00	4,078.23	4,102.52	1,208.82	2,456.62	3,083.55	13,269.35
Total The Investment Fund - 90078	-1,646.29	4,747.45	-2,924.38	2,534.61	-614.45	-3,757.33	0.00	4,078.23	4,102.52	1,208.82	2,456.62	3,083.55	13,269.35
Memorial Fund - 9769	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
In Memoriam Contributions	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Total Memorial Fund - 9769	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Backpack Program	100.00	0.00	890.00	0.00	0.00	7,402.59	20.00	747.00	600.00	100.00	500.00	1,263.22	11,582.81
Backpack Program Donations	-391.56	-1,646.38	-325.92	-2,687.18	-770.14	-1,681.00	-1,385.65	-590.52	-362.04	-243.52	-453.92	-354.18	-11,392.01
Backpack Program Expenses	-291.56	-1,646.38	24.08	-2,687.18	-770.14	5,721.59	-1,365.65	156.48	237.96	-143.52	46.08	909.04	190.80
Total Backpack Program	0.00	-360.39	365.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.92
Capital Improvement Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Audio & Hearing - Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital Improvement Fund - Other	0.00	-360.39	365.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Capital Improvement Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Food Pantry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	940.00
Food Pantry Donations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	940.00
Total Food Pantry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	940.00
Grant - Vanguard - Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,200.00	0.00	0.00	0.00	-1,200.00
Total Grant - Vanguard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,200.00	0.00	0.00	0.00	-1,200.00
Outreach Food Ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Children & Fam Outreach Donations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,020.00	5,720.00	390.00	670.00	13,560.00
Children & Fam Outreach Expenses	0.00	0.00	0.00	0.00	0.00	-1,144.46	-854.80	-1,734.84	-1,176.48	-1,047.36	-1,357.48	-869.90	-8,185.32
Total Outreach Food Ministry	0.00	0.00	0.00	0.00	0.00	-1,144.46	-854.80	3,285.16	583.52	4,672.64	-967.48	-199.90	5,374.68
Special Event													

**Christ Church Parish Kent Island
Profit & Loss By Month**
October 2024 through September 2025

	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Westminster Bell Ringer-Income	0.00	0.00	1,503.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,503.00
Westminster Bell Ringer-Expense	0.00	0.00	-700.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-800.00
Total Special Event	0.00	0.00	803.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	703.00
Total Other Income	-15,164.05	40,832.61	-25,108.71	20,051.65	-6,306.83	-29,279.45	-1,237.38	18,523.10	37,102.50	15,809.45	20,792.86	28,864.88	104,380.63
Other Expense	0.00	-25.00	25.00	0.00	-100.00	100.00	-25.00	25.00	-25.00	25.00	-100.00	100.00	0.00
Rector's Discretionary Funds	0.00	-25.00	25.00	0.00	-100.00	100.00	-25.00	25.00	-25.00	25.00	-100.00	100.00	0.00
Total Other Expense	-15,164.05	40,837.61	-25,133.71	20,051.65	-6,206.83	-29,379.45	-1,212.38	18,498.10	37,127.50	15,784.45	20,892.86	28,764.88	104,380.63
Net Other Income	<u>-29,971.70</u>	<u>44,743.27</u>	<u>-11,202.12</u>	<u>27,759.68</u>	<u>-16,737.56</u>	<u>-26,359.60</u>	<u>10,595.42</u>	<u>5,247.21</u>	<u>20,392.56</u>	<u>34,066.68</u>	<u>22,056.02</u>	<u>29,031.85</u>	<u>109,621.71</u>
Net Income	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of September 30, 2025

	Sep 30, 25	Sep 30, 24
ASSETS		
Current Assets		
Checking/Savings		
Checking / Savings Accounts		
SUB Operating Acct - 3781	83,524.61	75,647.48
Total Checking / Savings Accounts	83,524.61	75,647.48
Total Checking/Savings	83,524.61	75,647.48
Total Current Assets	83,524.61	75,647.48
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	12,702.86	31,365.93
BCC Perpetual Care Fund-90011	192,426.17	169,855.68
Blunt Fund		
Julianna Blunt Fund - 90007	441,456.19	393,138.43
Released for Rectory	399,184.78	399,184.78
Total Blunt Fund	840,640.97	792,323.21
Endowment Fund - 90008	52,763.05	46,988.11
Grace Youth Ministry Fund-90015	166,140.37	150,447.86
Paca Fund - 90009	84,883.95	75,593.31
The Investment Fund - 90078	121,235.64	107,966.29
Total EEF Investment Accts.	1,470,793.01	1,374,540.39
Shore United Bank Accts.		
Memorial Fund - 9769	13,188.00	13,124.83
Total Shore United Bank Accts.	13,188.00	13,124.83
Total Other Assets	1,483,981.01	1,387,665.22
TOTAL ASSETS	5,429,830.62	5,325,637.70
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	-3,403.55	240.39
Total Accounts Payable	-3,403.55	240.39
Credit Cards		
Church Credit Cards		
Visa #7838 - Brenda Faulkner	0.00	846.18
Visa #4298 - Lindy Coltharp	841.06	2,624.76
Visa #8877 - Mike Christopher	0.00	1,143.98
Visa #8117 - Warren Prender	0.00	28.66
Total Church Credit Cards	841.06	4,643.58

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Accrual Basis

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of September 30, 2025

	Sep 30, 25	Sep 30, 24
Total Credit Cards	841.06	4,643.58
Other Current Liabilities		
Payroll Liabilities		
Federal Taxes Withheld	2,513.59	1,751.61
State Taxes Withheld	1,663.25	407.56
Total Payroll Liabilities	4,176.84	2,159.17
Total Other Current Liabilities	4,176.84	2,159.17
Total Current Liabilities	1,614.35	7,043.14
Total Liabilities	1,614.35	7,043.14
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	106,052.26	186,739.29
Total Equity	5,428,216.27	5,318,594.56
TOTAL LIABILITIES & EQUITY	5,429,830.62	5,325,637.70

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

	Jan - Sep 25	Budget	% of Budget
Ordinary Income/Expense			
Income			
General Offerings			
Contributions / Pledges	261,625.02	340,000.00	76.9%
Plate Contributions	3,147.00	7,500.00	42.0%
Special Offerings	2,964.00	5,000.00	59.3%
Total General Offerings	267,736.02	352,500.00	76.0%
Building Use			
CECDS	12,330.00	16,444.00	75.0%
Living Water	13,500.00	18,000.00	75.0%
Other Building Use	6,855.00	7,500.00	91.4%
Total Building Use	32,685.00	41,944.00	77.9%
Fundraisers			
Acolyte Fundraiser	1,212.04		
Soup Sales	51,820.24	70,000.00	74.0%
Total Fundraisers	53,032.28	70,000.00	75.8%
Miscellaneous Income			
Altar Guild Donations	1,167.00	1,800.00	64.8%
Interest-Checking/Savings Accts	9.86	75.00	13.1%
Music Fund Donations	6,000.00	600.00	1,000.0%
Other Income / Donations	1,560.40	3,000.00	52.0%
Total Miscellaneous Income	8,737.26	5,475.00	159.6%
Total Income	362,190.56	469,919.00	77.1%
Gross Profit	362,190.56	469,919.00	77.1%
Expense			
Personnel			
Pay Subject to Payroll Tax			
Minister of Music			
Parish Administrator			
Sexton			
Family Ministry Coordinator			
Total Pay Subject to Payroll Tax	69,302.21	98,050.00	70.7%
Pay Not Subject to Payroll Tax			
Housing Allowance - Rector	0.00	10,000.00	0.0%
Payroll Tax Expense	5,378.11	7,400.00	72.7%
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	29,461.57	88,100.00	33.4%
Supply Priest	875.00	1,350.00	64.8%
Total Pay Not Subject to Payroll Tax	37,051.78	113,475.00	32.7%
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%

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

	Jan - Sep 25	Budget	% of Budget
Continuing Education			
Family Ministry Coordinator	0.00	600.00	0.0%
Minister of Music	173.85	400.00	43.5%
Rector	0.00	500.00	0.0%
Total Continuing Education	173.85	1,500.00	11.6%
Travel and Automobile			
Mileage - Family Ministry Coord	120.40	500.00	24.1%
Mileage - Minister of Music	1,941.70	2,500.00	77.7%
Mileage - Rector/Interim Rector	1,655.15	2,500.00	66.2%
Mileage - Supply Priest	230.72	300.00	76.9%
Total Travel and Automobile	3,947.97	5,800.00	68.1%
Transition Costs			
Search Consultant	2,655.00		
Search Electronic Survey	656.00		
Interview Expenses	1,425.57		
Transition Costs - Other	250.00		
Total Transition Costs	4,986.57		
Total Personnel	115,462.38	275,025.00	42.0%
Facilities			
Alarm System (Fire/Security)	350.00	750.00	46.7%
Camp Wright Lease	2,321.25	3,095.00	75.0%
Cleaning Supplies	1,142.43	2,000.00	57.1%
Electric	20,285.14	24,000.00	84.5%
Gardening Ministry	1,621.32	1,000.00	162.1%
Lawn Care / Snow Removal	8,975.00	10,000.00	89.8%
Kitchen Equipment & Maintenance	12,958.43	10,000.00	129.6%
Pest Control	1,000.00	2,000.00	50.0%
Propane	13,455.74	26,000.00	51.8%
Refuse Removal	3,699.22	5,200.00	71.1%
Repairs & Maintenance - Church	42,373.86	20,000.00	211.9%
Repairs & Maintenance - Rectory	3,244.98	8,000.00	40.6%
Water & Sewer	2,302.63	2,500.00	92.1%
Total Facilities	113,730.00	114,545.00	99.3%
Insurance			
Property / Liability Insurance	8,291.00	16,600.00	49.9%
Workers Comp Insurance	436.00	375.00	116.3%
Total Insurance	8,727.00	16,975.00	51.4%
Parish Life			
Worship			
Acolytes	0.00	150.00	0.0%
Altar Guild	1,364.09	2,000.00	68.2%
Worship & Sanctuary	2,691.85	700.00	384.6%
Total Worship	4,055.94	2,850.00	142.3%
Christian Education			
Adults	0.00	200.00	0.0%
Young Children	382.01	300.00	127.3%
Youth	500.24	500.00	100.0%
Total Christian Education	882.25	1,000.00	88.2%
Music			
Music & Choir Supplies	7,834.01	5,000.00	156.7%
Guest Musicians & Interns	1,900.00	2,500.00	76.0%
Total Music	9,734.01	7,500.00	129.8%
Outreach			

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

	Jan - Sep 25	Budget	% of Budget
Camp Wright	750.00	1,000.00	75.0%
Diocesan Apportionment	35,726.67	47,636.00	75.0%
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	940.00	1,000.00	94.0%
Other Purpose Outside Parish	1,250.00	750.00	166.7%
Total Outreach	40,916.67	52,386.00	78.1%
Parish Ministries			
Coffee Supplies	456.40	100.00	456.4%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	327.76	1,200.00	27.3%
Fellowship	1,689.54	1,600.00	105.6%
Hospitality MinistryCoordinator	20,830.00	30,000.00	69.4%
Pastoral Care	0.00	1,000.00	0.0%
Youth Ministry	268.45	1,500.00	17.9%
Total Parish Ministries	23,572.15	35,500.00	66.4%
Total Parish Life	79,161.02	99,236.00	79.8%
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	13,062.50	20,400.00	64.0%
Copying / Lease			
Bizhub C450I Lease	3,855.65	6,000.00	64.3%
Total Copying / Lease	3,855.65	6,000.00	64.3%
Credit Card Merchant Expense	884.28	1,400.00	63.2%
IT Support	9,480.43	14,500.00	65.4%
Office Supplies	8,326.07	5,000.00	166.5%
Payroll Service	1,659.11	2,350.00	70.6%
Postage	859.05	1,800.00	47.7%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	3,666.06	5,000.00	73.3%
Total Office Expense	41,793.15	57,660.00	72.5%
Publications			
Publications	180.00	300.00	60.0%
Total Publications	180.00	300.00	60.0%
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	43,378.68	60,960.00	71.2%
Total Expense	360,459.08	566,741.00	63.6%
Net Ordinary Income	1,731.48	-96,822.00	-1.8%
Other Income/Expense			
Other Income			
BCC Columbarium Fund - 90010			

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10/14/25

Accrual Basis

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

	Jan - Sep 25	Budget	% of Budget
New Gifts / Contributions	1,500.00		
Released in Current Year	-20,250.00		
Transfer Out	0.00		
Change In Asset Value	1,535.56		
Total BCC Columbarium Fund - 90010	-17,214.44		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	20,792.40		
Total BCC Perpetual Care Fund - 90011	20,792.40		
Blunt Fund - 90007			
Change In Asset Value	47,674.10		
Blunt Fund - 90007 - Other	0.00	19,689.10	0.0%
Total Blunt Fund - 90007	47,674.10	19,689.10	242.1%
1999 Endowment Fund - 90008			
Change In Asset Value	5,698.00		
1999 Endowment Fund - 90008 - Other	0.00	2,353.25	0.0%
Total 1999 Endowment Fund - 90008	5,698.00	2,353.25	242.1%
Grace Fund - 90015			
Change In Asset Value	17,941.95		
Grace Fund - 90015 - Other	0.00	7,409.92	0.0%
Total Grace Fund - 90015	17,941.95	7,409.92	242.1%
Paca Fund - 90009			
Change In Asset Value	9,166.86		
Paca Fund - 90009 - Other	0.00	3,785.85	0.0%
Total Paca Fund - 90009	9,166.86	3,785.85	242.1%
The Investment Fund - 90078			
Change In Asset Value	13,092.57		
The Investment Fund - 90078 - Other	0.00	63,583.88	0.0%
Total The Investment Fund - 90078	13,092.57	63,583.88	20.6%
Backpack Program			
Backpack Progam Donations	10,632.81		
Backpack Program Expenses	-8,528.15		
Total Backpack Program	2,104.66		
Capital Improvement Fund		50.00	
Food Pantry			
Food Pantry Donations	940.00		
Total Food Pantry	940.00		
Grant - Vangard			
Grant - Vanguard - Income	-1,200.00		
Total Grant - Vangard	-1,200.00		
Outreach Food Ministry			
Children&Fam Outreach Donations	13,560.00		
Children&Fam Outreach Expenses	-8,185.32		
Total Outreach Food Ministry	5,374.68		
Special Event			
Westminster Bell Ringer-Expense	-100.00		
Total Special Event	-100.00		
Total Other Income	104,320.78	96,822.00	107.7%

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10/14/25

Accrual Basis

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

	Jan - Sep 25	Budget	% of Budget
Other Expense			
Rector's Discretionary Funds	0.00		
Total Other Expense	0.00		
Net Other Income	104,320.78	96,822.00	107.7%
Net Income	106,052.26	0.00	100.0%

2026 Apportionment to the Diocese of Easton Parish: Christ Church, Stevensville

Apportionment Overview

Based on a formula that was approved by Diocesan Convention in 2025:

9.5% of income \$0 - \$50,000, plus
12% of income \$50,001 - \$100,000, plus
14% of income \$100,001 - \$200,000, plus
14.5% of income \$200,001 - \$400,000, plus
14% of income over \$400,000

Calculated using the Total Revenues (Line A) on your most recent Parochial Report minus exclusions provided.
Diocesan Council may apply a factor between 0.50% - 1.10%

Apportionment for 2025

Total Operating Revenue	Annual Apportionment	Commitment
\$367,671	\$47,636	100%

Apportionment for 2026

Total Operating Revenue	Annual Apportionment	Per Month*
\$375,543	\$50,204	\$4,183

* We have rounded monthly payments down to an even dollar amount for your convenience. *

If you anticipate being unable to meet your full apportionment for 2026, we kindly ask that you provide notice as soon as possible, or no later than October 16, 2025, to Megan Timms, megan@dioceseofeaston.org.

If we do not hear from you by October 16, 2025, we will budget for your full apportionment.

Acceptance of 2026 Apportionment / Financial Commitment Final Commitments are due by December 11, 2025.

Please mark one of the following two options with your anticipated payment schedule:

- We accept our full apportionment to the Diocese of Easton and will pay \$ _____ per _____.
(amount) (month or quarter)
- Circumstances prevent us from paying our full apportionment. We will pay \$ _____ per _____.
(amount) (month or quarter) **

Vestry Approval

This financial commitment was approved at a duly convened meeting of the vestry on _____ and attested by your Senior Warden:

Senior Warden's Printed Name

Signature

Date

** A letter of explanation is required if your parish is unable to pay the full apportionment. **

Return this form (and accompanying letter of explanation if not pledging 100%) to:

Megan Timms, Diocese of Easton, 314 North Street, Easton, MD 21601 or email to megan@dioceseofeaston.org.

If, during the year, the congregation is unable to make its full financial commitment please report that information to the Chair of the Finance Department, Mr. Fred Welsh, via email at fswelsh3@outlook.com.

2024 Church Audit Comments:

5 Do checks exceeding a certain level require two signatures?
Not at this time, we are currently considering changing the policy.

10 Are material discrepancies in the comparative statement explained in footnotes?
Discrepancies have been explained in provided documents.

21 Are the Articles of Incorporation current with the State of Maryland?

Since CCPKI 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 Is there a current space use agreement and insurance certificate on file for all organizations regularly using the church property?

A memorandum of understanding with the school will be addressed in the future.

23 Have staff and volunteers attended safe church as required?

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 Was wedding or memorial income paid through the Parish for clergy or lay staff reported as taxable income?

Income is passed through to the intended individual, the church does not audit the individual's tax filings.

58 Is there any current or threatened litigation involving the congregation?

None that we are aware of.

2024 Day School Audit Comments:

4 Is there a secure back-up of information?

Backups are kept on a flash drive.

5 Do checks exceeding a certain level require two signatures?

Checks do not currently require a second signature.

10 Are material discrepancies in the comparative statement explained in footnotes?

Material discrepancies have been explained, although not in footnotes.

22 Is there a current space use agreement and insurance certificate on file for all organizations regularly using the church property?

A memorandum of understanding with the school will be addressed in the future.

25 Are there any unusually large deposits or withdrawals? Could you trace to recorded receipts?

There were no unusually large deposits or withdrawals.

28 Were any restricted gifts received during the year?

There were no restricted gifts received in 2024.

58 Is there any current or threatened litigation involving the congregation?

None that we are aware of.

2024 Cemetery Audit Comments:

3b Do the Treasurer's permanent files include a file of published and accepted financial reports?
No, Broad Creek Cemetery Financial Summary was provided in previous years but not for 2024. This audit was conducted without the financial summary.

3c Do the Treasurer's permanent files include payroll and general ledger books or comparable information?

There are no paid employees. The bookkeeper is the volunteer Treasurer of the Broad Creek Cemetery Advisory Board and not a paid employee.

5 Do checks exceeding a certain level require two signatures?

Checks only require one signature. Routine expenditures are reported to the BCC Board. All other items are pre-approved by the Board.

7 Is the primary bookkeeper a paid employee of the church?

See notes under 3c.

8 Is the accounting system used adequate and properly maintained?

Hardcopy records were provided for review at the church facility. It is recommended that all working records reside within the church and automation of records increase.

Working from the full-set of the Treasurer's final year-end report, is the revenue & expense statement in comparative form? Does it reflect

9c budgeted amounts/variance to budget etc.?

Per BCC Chair, Charlie Schwan: "The committee does not have an annual budget. We have annual recurring costs such as grass cutting, mulching, and leaf removal which are very predictable. Beyond those expenses, we have the occasional tree removal. Insurance will pay a portion of that cost."

10 Are material discrepancies in the comparative statement explained in footnotes?

N/A

If a Finance Committee, Investment Committee or any other group is authorized to expend or invest funds, are the minutes of such meetings 15 complete?

N/A

16a Review meeting minutes, was the Parish budget approved by the Vestry?

Per BCC Chair, Charlie Schwan: "The committee does not have an annual budget. The cost of maintaining the cemetery is managed by the committee. No expenditures require Vestry approval, however the committee did brief the Vestry on the cost and source funds for the columbarium."

16b Review meeting minutes, was the housing allowance voted prior to being paid?

N/A

18 Was the parochial report filed timely? (March 1 is the canonical due date)

N/A

19 Are insurance records and property records complete? Are coverages adequate?

Coverage is provided under the church property insurance policy

20 Have you seen the Articles of Incorporation and the By-laws?

Since CCPKI 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 reaffirmed by the Maryland General Assembly in 1798.

Is there a current space use agreement and insurance certificate on file for all organizations regularly using the church property/facility?

22

No, the cemetery is part of the church operation

23 Have staff and volunteers attended safe church as required?

N/A No cemetery volunteers work with children

28 Were any restricted gifts received during the year?

All gifts were for the purpose of the cemetery

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?

30

Gift receipt procedures were followed and gift acknowledgements were available

35 Has the vestry reviewed the investment policy statement in the last three years?

Vestry policy adopted in 2019 and renewed in 2025

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?

39 Are vouchers and receipts kept for verification of expenses?

BCC does not have a petty cash account

40

58 All of these items are N/A in regards to Broad Creek Cemetery.

-

Audit Committee Report

TO: Christ Church Parish Finance Committee

FROM: Audit Committee

DATE: July 20, 2025

RE: Completion of 2024 Christ Church Parish Day School Audit

Date: August 1, 2025

Dear Finance Committee Members,

The Audit Committee has completed its review of the financial activities and records related to the Christ Church Parish Kent Island Day Church School for the fiscal year ending December 31, 2024. We are pleased to provide the following summary of our findings:

1. Financial Records and Procedures

The school's financial records were found to be accurate and well-maintained.

Income and expenditures were appropriately documented, and transactions were supported by proper receipts and authorizations.

2. Compliance and Internal Controls

Internal controls over financial management were generally effective. No material weaknesses or instances of fraud were identified. The procedures for handling tuition, donations, and disbursements were found to comply with church financial policies and best practices.

3. Budget Performance

The school operated within its approved budget for the fiscal year. Variances between projected and actual figures were minor and were explained satisfactorily by school administration. Any overages were offset by corresponding surpluses in other areas or covered by available reserves.

4. Recommendations

- Continue regular reconciliation of accounts to ensure ongoing accuracy.

In conclusion, the Audit Committee finds that the financial practices of the Day Church School are sound and responsibly managed. We commend the staff and volunteers for their diligence and stewardship over the past fiscal year.

Respectfully submitted,

2024 Audit Committee
Christ Church Parish Kent Island

Karen Lou Dickey

Elizabeth Francis

Christine Gschwend

Fred Klingensmith

Karen Dickey
Elizabeth Francis
Christine Gschwend
Fred Klingensmith

AUDIT COMMITTEE REPORT

TO: Christ Church Parish Finance Committee

FROM: Audit Committee

DATE: July 26, 2025

RE: Completion of 2024 Church Audit

Executive Summary

The Audit Committee is pleased to report the successful completion of the 2024 financial audit for Christ Church Parish. Following a review of all financial records and supporting documentation, we are pleased to confirm that the parish's financial records have been found to be accurate and properly maintained.

Audit Scope and Process

The audit committee conducted an examination of the parish's 2024 financial records, including but not limited to general ledger accounts, bank reconciliations, receipts and disbursements, payroll records, and supporting documentation for all major transactions. Our review encompassed all funds and accounts under the parish's financial oversight.

Key Findings

The audit committee's examination revealed the following:

Financial Accuracy: All financial records were found to be accurate and properly documented. Account balances reconciled appropriately with supporting bank statements. Revenue and expenditure records were complete and supported by proper documentation.

Record Keeping: The parish's financial record-keeping practices were found to be thorough and well organized. Documentation was readily accessible and properly filed according to established procedures.

Internal Controls: The existing internal financial controls appeared to be functioning effectively, with appropriate segregation of duties and approval processes in place.

Cooperation and Support

The audit committee wishes to commend the parish staff and finance committee for their full cooperation throughout the audit process. All requested materials were made readily available in a timely manner, and staff members were consistently helpful in answering questions and providing clarifications when needed. This level of cooperation significantly facilitated the efficient completion of our review.

Conclusion and Recommendations

Based on our review, the audit committee concludes that Christ Church Parish's 2024 financial records accurately reflect the financial position and activities of the parish for the year under review. The financial management practices demonstrate sound stewardship of the parish's resources.

We recommend that the current financial record-keeping practices be continued, and we express our confidence in the integrity of the parish's financial management systems.

Respectfully submitted,

2024 Audit Committee

Christ Church Parish

Karen Lou Dickey

Karen Lou Dickey
Elizabeth Francis
Christine Gschwend
Fred Klingensmith

Elizabeth Francis

Christine Gschwend

Fred Klingensmith

Christ Church Parish Kent Island (CCPKI)
October 20, 2025
Vestry Meeting Minutes

The meeting was called to order at 6:34 pm. Called to order without objection.

Present: Lois Vanderbok, Toinette McDowell, Liza Hamill, Karin Olsen, Kate McNealy, Stan Link, Sue Schaefer, Lisa Herlihy, Mike Parker (via phone).

Absent: Father Frank, Warren Prender, Jone Taylor, Patti Snyder, Marguerite Starsoneck,

Opening Prayer: Lois opened the meeting with a prayer.

Motion to approve the Agenda was made by Liza Hamill. Seconded by Stan Link. All were in favor.

Last Month's Minutes

Review of minutes from September 15, 2025.

Motion to approve the minutes from September 15, 2025 as written was made by Mike Parker. Seconded by Liza Hamill. All were in favor.

Father Frank: Rector Report

- Reviewed his report (see attached)
- Kate asked some questions about the Listening Session to be held on November 15th.

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

Lois Vanderbok: Senior Warden Report

- Reviewed her report (see attached)

Motion for the approval to amend the Letter of Understanding to 29 hours per week for the remainder of 2025 for Alesia Grier was made by Lisa Herhily. Seconded by Sue Schaefer. All were in favor.

Motion to approve the compensation package for the Curate & the Priest-in- Charge for 2026 was made by Stan Link. Seconded Mike Parker. All were in favor.

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

Warren Prender: Junior Warden Report

- Due to Warren's absence, no report was submitted.
- Kate McNealy: Previous conversation to replace all the lights in the sanctuary. Kate advised that is not the plan now. Additional research and conversation are needed for this maintenance item.

Kate McNealy: Treasurer's Report

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

Motion that the Vestry approves the entire apportionment amount for 2026 was made by Mike Parker. Seconded by Stan Link. All were in favor.

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

New Business

- Stan Link – the foundation has been poured for the second columbarium
- Review of the Audit reports

Motion to accept with our thanks and put on file the results of the Audit Reports was made by Mike Parker. Seconded by Lisa Herlihy. All were in favor.

- Class of 2028 Vestry Members – Lois asked if we had any suggestions for new members.

Karin closed the meeting with a prayer and a beautiful quote.

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

Meeting adjourned at 8:00 pm.

Next Meeting – 6:30 pm, Monday, November 17, 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.