

**Christ Church Parish Kent Island (CCPKI)**  
**January 19, 2026**  
**Vestry Meeting Minutes**

The meeting was called to order at 6:28 pm. Called to order without objection.

**Present:** Father Frank, Lois Vanderbok, Toinette McDowell, Liza Hamill, Stan Link, Lisa Herlihy, Patti Snyder, Marguerite Starsoneck, Mike Parker (via phone), Jone Taylor, Kate McNealy, Sue Schaefer, Vicar Terrance Lively

**Absent:** Karin Olsen, Warren Prender

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

**Motion to approve the Agenda was made by Stan Link. Seconded by Jone Taylor. All were in favor.**

**Last Month's Minutes**

- Review of minutes from December 15, 2025.

**Motion to approve the revised minutes (sent out right before the meeting) from December 15, 2025, as written was made by Jone Taylor. Seconded by Stan Link. 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 Jone Taylor. 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 Patti Snyder. Seconded by Stan Link. All were in favor; the report will be placed in the files.**

**Warren Prender: Junior Warden Report**

- No report this month.

## **Kate McNealy: Treasurer's Report**

- Reviewed her report (see attached)
- Reviewed Monthly Financial Reports (see attached)
- Reviewed the reports Mike Parker created. Mike to give the Financial Report at the Annual Meeting.
- Mentioned the special Christmas envelopes used this year. These envelopes brought in \$2765.00.
- Will review the 5-year maintenance plan to see if anything needs to be added this upcoming year.

**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.**

## **Vestry Liaisons**

- Soup Group brought in \$72,000 last year (2025).
- Stan Link – the second Columbarium is on its way.

## **New Business**

- Lisa Herlihy – mentioned the upcoming storm that may hit us this weekend. Terrance mentioned placing a pop-up on the website with notification of any changes in the mass schedules.
- Election of additional convention candidate. Lois – there is an opening for another candidate. Asked the Vestry if they knew of anyone that would like to attend.
- Grant Proposal. (see attached) Alesia Grier & Jone Taylor - Nurturing Parenting Program – 6 families at a time. A 5-week program.

**Motion to approve the Grant Proposal for the Nurturing Parenting Program was made by Lois Vanderbock. All were in favor.**

- Kate McNealy provided a brief update on the organ. Range is from \$240,000 - \$400,000. Looking at the price, it is around \$245,000. There is a Memorial Fund to honor those that have passed. This fund could possibly be used for this organ fund.
- Kate McNealy – some people have mentioned they do not feel comfortable with their salary being out on the website. Going forward, individual salaries will be blocked out.

**Motion to adjourn the meeting was made by Jone Taylor. Seconded by Liza Hamill. All were in favor.**

**Father Frank led us in prayer.**

**Meeting adjourned at 7:29 pm.**

**Next Meeting – 6:30 pm, Monday, February 16, 2026.**

## *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.*



## Vestry Meeting Agenda

January 19, 2026

### Opening Prayer

*Fr. Frank B. Crumbaugh III*

### December 15, 2025 Meeting's Minutes

*Antoinette MacDowell*

### Priest in Charge Report

*Fr. Frank B. Crumbaugh III*

- *See report attached to agenda*

### Sr. Warden Report

*Lois Vanderbok*

- *See report attached to agenda*

### Jr Warden Report

### Treasurer Report

*Kate McNealy*

- *Financial Reports*

### Vestry Liaisons

*Stan Link*

### New Business

- *Election of additional convention candidate* *Lois Vanderbok*
- *Grant Proposal*

### Closing Prayer and Adjourn

**Next Meeting – 6:30 pm, Monday, February 16, 2026**

### *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 January 2026 Meeting *of* The Rector, Church Wardens and Vestry  
*of*  
Christ Church Parish  
Stevensville, Kent Island, Maryland

Monday, 19 January 2026  
6:30pm

- 1) The defamatory hurtful communication of which we were made recipients in the interval since our December 2025 meeting is tiresome and taxing; it can be difficult to interpret and make a coherent response. The most helpful perspective is this: the libelous rambling avalanche of material generated by Jonothon Moyer did not have its desired effect. Despite ample time to investigate and do otherwise, the bishops concerned have kept Terrance Lively's ordination fully on track for 24 January 2026. It has become clear that the roots of Moyer's remarks are found in jealousy and malice, timed to steal joy from the Christmas season and be as hurtful as possible. You understood that and I am grateful for both your immediate and appropriate concern as leaders of the parish, and your Christian wisdom and common sense in addressing these issues in the way that you have.

Bishop Gohl is the ordaining bishop, and Bishop Shand had been invited to participate. The second iteration of the listening sessions (the first of which we hosted here in November) was scheduled some time ago for 24 January in Salisbury. Bishop Shand had expected to attend the inaugural session and perhaps be able to miss the second in favor of the ordination. As we all know Bishop Shand missed that first meeting due to a family medical emergency, and he now needs to attend the diocesan event scheduled for 24 January 2026. He has been in personal communication with Terrance to explain this.

Additionally, in addressing the pending issues of the previous episcopate, Bishop Shand was made aware that our Canons do not permit the 90-day timeline of Terrance's service in a Lutheran congregation to run *concurrent* with his service here – this, despite our having been told as much by Bishop Marray. The net effect of that canonical reality is simply to move the start date of the year's curacy 90 days to commence 1 May 2026, and provide a title change in the meantime. So from 24 January until 1 May Terrance will be my Assistant rather than the Curate. I am grateful to Bishop Shand for communicating these canonical details as they emerged, and I am grateful to you in responding as you have. I wish we'd received accurate timely data from Bishop Marray, but we didn't. And with your action this canonical wrinkle is ironed out so that all's well that ends well.

Terrance has honored me with a part in that liturgy. I have already gifted him with the silver personal pyx I was given at my diaconal ordination. I am *very much* looking forward to his ordination liturgy.

- 2) Christmas went well – 275 persons attended the 1600EST Christmas Eve liturgy, and the last count suggests 31 children participating in the at the pageant. This service was followed with 131 persons attending the 2000EST liturgy on Christmas Eve, rendering 406 for 24 December. The following day the crowd was customarily small, yet from that Christmas Day liturgy, a new family has emerged in the persons of Rob and Kim Fletcher.

The choir has performed and continues to perform with subtle excellence, as we have come to expect. The season has slipped seamlessly into Epiphany, and the Church School children have graced us with Epiphany stars in procession last Sunday.

- 3) I remain stunned and very grateful indeed for the final totals for Stewardship 2026. It appears that for the first time in parish history, pledged income has exceeded \$300,000<sup>00</sup>. The people of the Parish and The Holy Spirit are partnering in a profound way; they have expressed a level of hope and confidence that encourages us – an English compound meaning *imparts courage* - and challenges us to continue leading faithfully and well. Despite natural cautions toward skepticism, the recent levels in attendance and giving are signs of growth toward something new, and I pray we will prove worthy of the hope and confidence they show us.
- 4) Last Sunday, the main breaker panel installed external to the building failed; this is a feature of the physical plant that puts a breaker between the transformer at the pole and the building itself. The electrician found water standing in the fixture and I think we're lucky to have avoided a fire. The new panel has been installed.
- 5) The annual Meeting is almost here.... I am looking forward to that event.

**Report of the Senior Warden  
To the Vestry  
January 19, 2026**

Our Christmas program was a heartwarming reminder of the growth in our parish. Seeing all those children participating was an amazing blessing. I want to express my deepest gratitude to Marguerite Starsonck and Meg May who worked with Alesia Grier and Gary Van Essen to develop the Children's Choir. I look forward to their next performance in March!

The following motion was presented following an Executive Session in a special meeting of the Vestry on January 7, 2026:

**I move that Terrance Lively's call to Curacy effective January 1, 2026, be rescinded and replaced with a Letter of Agreement as the Assistant to the Priest in Charge, with no changes to compensation or benefits, effective January 1, 2026 through April 30, 2026. Additionally, that the Call to Curacy be rewritten and submitted to the Diocese, with the proper documentation, in accordance with the terms of the Call to Common Mission, to be effective May 1, 2026 through April 30, 2027. Neither of these positions shall carry tenure.** The motion passed with 8 votes "yes" and one member absent.

Alesia Grier will be attending the Regional Forma Conference at the Clagget Center in the Diocese of Maryland. Our youth will be attending their leadership training and the Regional Youth Conference also at Clagget in March. Elizabeth Fehrenbacher will be among the Youth Leaders planning the conference.

I am very pleased to announce that John Reckord has informed me that he will stand for election as the Junior Warden at the Annual Meeting on February 8, 2026. John has previous experience as a Junior Warden and will be working to develop a property committee.

We had a major loss of power last Sunday that continued into Monday and Tuesday of last week, and are very fortunate that Chuck's Electric came out multiple times to help us out. We anticipated a cost of \$5,000.00 based on overnight delivery of a \$3,700.00 breaker plus labor. Chuck's Electric charged us \$4,040.00 which was very generous of them.

Brenda Faulkner found an adapter for the sanctuary lights that will allow us to use LED bulbs without replacing the light fixtures. Chuck's Electric tested these adapters while replacing two light bulbs in the sanctuary. Brenda's initiative means that we do not need to replace the light fixtures in the sanctuary (\$25,000.00), and, once installed will save us the annual \$2,000.00 plus to change out the existing incandescent bulbs.

In January, our Sexton, Bob Moore celebrated 18 years of employment at Christ Church, Brenda Faulkner celebrates 12 years as our Parish Administrator and Gary Van Essen celebrated 10 years as our Music Minister. We are so blessed to have these long-term employees who have stuck with us in good times and challenging times.

Finally, I want to thank Stan Link, Karin Olsen and Liza Hamill for their three years of service on this Vestry. We will miss their laughter, innovation, and dedication to this parish. We will miss them as a part of this body.

Respectfully,  
Lois Vanderbok

## Treasurer's Report

Finance Committee Meeting January 16, 2026

### Financials:

- It shouldn't be a surprise, but it is--and a pleasant one. We brought in \$2,765 in donations for the Christmas holiday!
- Bookkeeping was high, but it includes 5 Tuesdays for the month of December instead of the usual 4.
- Stewardship included supplies for the Stewardship Happy Hour, which I think is a worthwhile expense in order to build a rapport with the congregation.
- Lawn care includes an SOS call to have the parking lot cleared after an unexpected snow right before church. This line item overall is over budget because we were getting charged a lot for simple maintenance. We switched midyear to a new company who is more responsive, competent and charges less. So, we should be well within budget for next year.
- We had to have two fill ups of propane this month. I'm not totally sure why, unless it's just related to the fact that we're using more heat during the winter months.
- Coffee supplies is high because it includes a bulk order of K-cups. It also has an accidental entry of office supplies expenses which I've asked Jean to move to Office Supplies. The total for this category this month is really only \$113.97 for the K-cups.
- Youth Ministry includes the purchase of new costumes for the Christmas pageant. We had more children than expected excited to participate, as well as some of the previous costumes were near the end of their life. This is a one-time purchase which should last for several more pageants.
- Patti Snyder got an amazing coupon which allowed the Acolytes to replace some of their Vestry robes at a great price.
- Altar Guild includes flowers for Christmas.
- We had to do a seasonal cleanup of the lawn at the Rectory in December. Terrance has been great about doing the general maintenance, but there were some overgrown things that needed to be spruced up.

### Follow Up/ New Business:

- I accidentally transferred an extra \$240 from the Blunt Fund when doing the transfers. With everyone's approval, I will ask Jean to write a check to transfer that back to Eastern Episcopal to clear that up.
- We had an unexpected surprise yesterday at the church—we lost electricity to half of the building. It turns out we will need to replace parts of the circuit. This is a January expense, but I wanted to make you aware that the parts cost a little over \$5,000 to replace.
- Jean, Kathy and I had a great meeting last week to go over all of the expenses and donations for the Children's Food Ministry. That is all worked out once and for all and will stay as a below the line in and out category.
- It has been brought to my attention that some people are a little leery about having their salaries posted in the financial reports that we publish online and in the Annual Report. I asked Jean if we could collapse that category so that it only shows the personnel total but if you collapse one, you have to do all of them which we don't want to. While I know full disclosure is the way to go, I also respect them not

wanting that kind of info published. I suggest redacting those four line items unless anyone else has a better idea. I'm open to any and all options.

- The organ research committee met with three companies in the area. I have now learned a lot more about organs than I ever knew existed. The ranges are from \$200K-380K. After speaking with Gary, we feel the amount we are comfortable with that includes everything we need is \$243K. It will take a year to build it, so we will have time to raise the money, however a 50% deposit will be required when signing the contract. Gary said he is willing to go up and make the announcement to the congregation in order to get the ball rolling, but we don't want to push too hard and have donor fatigue before the rest of the payment is due. Thoughts on steps to pay the initial \$121K?
- Lastly, this isn't a finance comment, but since moving to the new IT company, I have remote access to Quickbooks which is a total game changer. I have been able to review line items whenever I see something unexpected. If anyone ever wants additional information or reports pulled, I can now do it from home and email it over!

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

	Dec 31, 25	Dec 31, 24
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
Checking / Savings Accounts		
SUB Operating Acct - 3781	119,817.46	74,542.87
<b>Total Checking / Savings Accounts</b>	119,817.46	74,542.87
<b>Total Checking/Savings</b>	119,817.46	74,542.87
<b>Total Current Assets</b>	119,817.46	74,542.87
<b>Fixed Assets</b>		
<b>Buildings &amp; Land</b>		
Buildings	3,629,275.00	3,629,275.00
Land - Broad Creek Cemetery	125,000.00	125,000.00
<b>Total Buildings &amp; Land</b>	3,754,275.00	3,754,275.00
<b>Fixtures, Furniture &amp; Equipment</b>		
Fixtures & Furniture - CECDS	5,850.00	5,850.00
Fixtures & Furniture - Church	102,200.00	102,200.00
<b>Total Fixtures, Furniture &amp; Equipment</b>	108,050.00	108,050.00
<b>Total Fixed Assets</b>	3,862,325.00	3,862,325.00
<b>Other Assets</b>		
<b>EEF Investment Accts.</b>		
BCC Columbarium Fund-90010	12,985.39	31,417.30
BCC Perpetual Care Fund-90011	197,599.20	170,133.77
<b>Blunt Fund</b>		
Julianna Blunt Fund - 90007	428,516.83	393,782.09
Released for Rectory	399,184.78	399,184.78
<b>Total Blunt Fund</b>	827,701.61	792,966.87
<b>Endowment Fund - 90008</b>	51,253.38	47,065.05
<b>Grace Youth Ministry Fund-90015</b>	161,512.68	148,198.42
<b>Paca Fund - 90009</b>	82,397.98	75,717.09
<b>The Investment Fund - 90078</b>	131,032.49	108,143.07
<b>Total EEF Investment Accts.</b>	1,464,482.73	1,373,641.57
<b>Shore United Bank Accts.</b>		
Memorial Fund - 9769	13,191.33	13,178.14
<b>Total Shore United Bank Accts.</b>	13,191.33	13,178.14
<b>Total Other Assets</b>	1,477,674.06	1,386,819.71
<b>TOTAL ASSETS</b>	<b>5,459,816.52</b>	<b>5,323,687.58</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Accounts Payable</b>		
Accounts Payable	-2,006.53	-3,116.09
<b>Total Accounts Payable</b>	-2,006.53	-3,116.09
<b>Credit Cards</b>		
Church Credit Cards		
Visa #4298 - Lindy Coltharp	216.00	0.00
<b>Total Church Credit Cards</b>	216.00	0.00
<b>Total Credit Cards</b>	216.00	0.00
<b>Other Current Liabilities</b>		
Payroll Liabilities		

7:47 PM

01/13/26

Accrual Basis

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

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	<u>Dec 31, 25</u>	<u>Dec 31, 24</u>
Federal Taxes Withheld	4,807.03	3,893.45
State Taxes Withheld	2,578.10	746.21
<b>Total Payroll Liabilities</b>	<u>7,385.13</u>	<u>4,639.66</u>
<b>Total Other Current Liabilities</b>	<u>7,385.13</u>	<u>4,639.66</u>
<b>Total Current Liabilities</b>	<u>5,594.60</u>	<u>1,523.57</u>
<b>Total Liabilities</b>	5,594.60	1,523.57
<b>Equity</b>		
Opening Balance Equity	3,681,662.39	3,681,662.39
Prior Years Net Income	1,241,316.84	1,051,008.10
Rectory - Land / Improvements	399,184.78	399,184.78
Net Income	132,057.91	190,308.74
<b>Total Equity</b>	<u>5,454,221.92</u>	<u>5,322,164.01</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>5,459,816.52</u></u>	<u><u>5,323,687.58</u></u>

QuickBooks Operating Account 3781 Balance	As Of	<u>1/13/2026</u>	\$	<u>125,311.90</u>
(after all checks have been written this week)				
Holding Funds in Operating Account for:				
Children & Family Outreach (started in June, 2021)	\$	<u>4,392.79</u>		
Children's Food Ministry (started in March, 2025)	\$	<u>9,935.66</u>		
Backpack Program	\$	<u>17,905.78</u>		
Due to Others	\$	<u>0.00</u>		
Grace Fund	\$	<u>0.00</u>		
Memorial Fund	\$	<u>0.00</u>		
Youth Group Trips (04/21/25)	\$	<u>1,200.00</u>		
Funds in Suspense (waiting to be re-allocated)	\$	<u>0.00</u>		
Total Funds Holding in Operating Acct			\$	<u>33,434.23</u>
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Funds Available For Operating Use			\$	<u>91,877.67</u>

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

	<u>Jan - Dec 25</u>	<u>Budget</u>	<u>% of Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Building Use</b>			
CECDS	16,440.00	16,444.00	100.0%
Living Water	18,000.00	18,000.00	100.0%
Other Building Use	8,420.00	7,500.00	112.3%
<b>Total Building Use</b>	42,860.00	41,944.00	102.2%
<b>Fundraisers</b>			
Acolyte Fundraiser	1,232.04		
Advent Sales (Nov / Dec)	128.00		
Soup Sales	71,953.31	70,000.00	102.8%
<b>Total Fundraisers</b>	73,313.35	70,000.00	104.7%
<b>General Offerings</b>			
Contributions / Pledges	346,046.88	340,000.00	101.8%
Plate Contributions	3,147.00	7,500.00	42.0%
Special Offerings	6,064.00	5,000.00	121.3%
<b>Total General Offerings</b>	355,257.88	352,500.00	100.8%
<b>Miscellaneous Income</b>			
Altar Guild Donations	2,437.00	1,800.00	135.4%
Interest-Checking/Savings Accts	13.19	75.00	17.6%
Music Fund Donations	1,105.00	600.00	184.2%
Other Income / Donations	3,160.40	3,000.00	105.3%
<b>Total Miscellaneous Income</b>	6,715.59	5,475.00	122.7%
<b>Uncategorized Income</b>	7.64		
<b>Total Income</b>	478,154.46	469,919.00	101.8%
<b>Gross Profit</b>	478,154.46	469,919.00	101.8%
<b>Expense</b>			
<b>Administration</b>			
<b>Development / Communications</b>			
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%
<b>Total Development / Communications</b>	999.11	2,550.00	39.2%
<b>Office Expense</b>			
Bank Service Charges	0.00	10.00	0.0%
Bookkeeping Services	17,737.50	20,400.00	86.9%

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

	Jan - Dec 25	Budget	% of Budget
<b>Copying / Lease</b>			
Bizhub C450I Lease	5,186.78	6,000.00	86.4%
<b>Total Copying / Lease</b>	5,186.78	6,000.00	86.4%
<b>Credit Card Merchant Expense</b>	1,142.25	1,400.00	81.6%
<b>IT Support</b>	15,632.01	14,500.00	107.8%
<b>Office Supplies</b>	9,381.21	5,000.00	187.6%
<b>Payroll Service</b>	2,154.03	2,350.00	91.7%
<b>Postage</b>	1,106.80	1,800.00	61.5%
<b>Stewardship Expense</b>	2,113.75	1,200.00	176.1%
<b>Telephone - Church</b>	4,889.97	5,000.00	97.8%
<b>Total Office Expense</b>	59,344.30	57,660.00	102.9%
<b>Publications</b>			
Publications	318.70	300.00	106.2%
<b>Total Publications</b>	318.70	300.00	106.2%
<b>Vestry / Diocese</b>			
Convention Expenses	406.42	200.00	203.2%
Vestry Retreat	0.00	250.00	0.0%
<b>Total Vestry / Diocese</b>	406.42	450.00	90.3%
<b>Total Administration</b>	61,068.53	60,960.00	100.2%
<b>Facilities</b>			
Alarm System (Fire/Security)	350.00	750.00	46.7%
Camp Wright Lease	3,095.00	3,095.00	100.0%
Cleaning Supplies	1,847.48	2,000.00	92.4%
Electric	25,187.07	24,000.00	104.9%
Gardening Ministry	1,621.32	1,000.00	162.1%
Kitchen Equipment & Maintenance	13,018.19	10,000.00	130.2%
Lawn Care / Snow Removal	11,895.00	10,000.00	119.0%
Pest Control	1,500.00	2,000.00	75.0%
Propane	18,361.65	26,000.00	70.6%
Refuse Removal	5,021.15	5,200.00	96.6%
Repairs & Maintenance - Church	46,090.60	20,000.00	230.5%
Repairs & Maintenance - Rectory	3,244.98	8,000.00	40.6%
Water & Sewer	3,028.19	2,500.00	121.1%
<b>Total Facilities</b>	134,260.63	114,545.00	117.2%
<b>Insurance</b>			
Property / Liability Insurance	17,230.00	16,600.00	103.8%
Workers Comp Insurance	436.00	375.00	116.3%

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

	Jan - Dec 25	Budget	% of Budget
<b>Total Insurance</b>	17,666.00	16,975.00	104.1%
<b>Parish Life</b>			
<b>Christian Education</b>			
Adults	0.00	200.00	0.0%
Young Children	487.91	300.00	162.6%
Youth	500.24	500.00	100.0%
<b>Total Christian Education</b>	988.15	1,000.00	98.8%
<b>Music</b>			
Guest Musicians & Interns	2,525.00	2,500.00	101.0%
Music & Choir Supplies	4,489.60	5,000.00	89.8%
<b>Total Music</b>	7,014.60	7,500.00	93.5%
<b>Outreach</b>			
Camp Wright	1,000.00	1,000.00	100.0%
Diocesan Apportionment	47,635.56	47,636.00	100.0%
Discretionary Fund - Rector	1,000.00	1,000.00	100.0%
Haven Ministries Church Fund	1,000.00	1,000.00	100.0%
Haven Ministries Operations	1,000.00	1,000.00	100.0%
Other Purpose Outside Parish	1,250.00	750.00	166.7%
<b>Total Outreach</b>	52,885.56	52,386.00	101.0%
<b>Parish Ministries</b>			
Coffee Supplies	868.77	100.00	868.8%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	357.73	1,200.00	29.8%
Fellowship	1,737.15	1,600.00	108.6%
Hospitality Ministry Coordinator	28,285.00	30,000.00	94.3%
Pastoral Care	0.00	1,000.00	0.0%
Youth Ministry	850.59	1,500.00	56.7%
<b>Total Parish Ministries</b>	32,099.24	35,500.00	90.4%
<b>Worship</b>			
Acolytes	326.07	150.00	217.4%
Altar Guild	1,814.09	2,000.00	90.7%
Worship & Sanctuary	2,767.35	700.00	395.3%
<b>Total Worship</b>	4,907.51	2,850.00	172.2%
<b>Total Parish Life</b>	97,895.06	99,236.00	98.6%
<b>Personnel</b>			
<b>Benefits</b>			
Health Insurance Premium-Rector	0.00	24,000.00	0.0%
HSA Deposits - Rector	0.00	8,894.00	0.0%

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

	<u>Jan - Dec 25</u>	<u>Budget</u>	<u>% of Budget</u>
Life/Disability Ins - Rector	0.00	400.00	0.0%
Pension - Rector	0.00	22,906.00	0.0%
<b>Total Benefits</b>	<b>0.00</b>	<b>56,200.00</b>	<b>0.0%</b>
<b>Continuing Education</b>			
Family Ministry Coordinator	550.00	600.00	91.7%
Minister of Music	173.85	400.00	43.5%
Rector	0.00	500.00	0.0%
<b>Total Continuing Education</b>	<b>723.85</b>	<b>1,500.00</b>	<b>48.3%</b>
<b>Pay Not Subject to Payroll Tax</b>			
Housing Allowance-Rector/Curate	0.00	10,000.00	0.0%
Payroll Tax Expense	8,083.68	7,400.00	109.2%
<b>Rector / Curate Support</b>			
Cell Phone	0.00	1,200.00	0.0%
Lawn Care	600.00	450.00	133.3%
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%
<b>Total Rector / Curate Support</b>	<b>1,937.10</b>	<b>6,625.00</b>	<b>29.2%</b>
Stipend - Rector/Interim Rector	41,038.52	88,100.00	46.6%
Supply Priest	1,465.00	1,350.00	108.5%
<b>Total Pay Not Subject to Payroll Tax</b>	<b>52,524.30</b>	<b>113,475.00</b>	<b>46.3%</b>
<b>Pay Subject to Payroll Tax</b>			
Family Ministry Coordinator			
Minister of Music			
Parish Administrator			
Sexton			
<b>Total Pay Subject to Payroll Tax</b>	<b>104,769.08</b>	<b>98,050.00</b>	<b>106.9%</b>
<b>Transition Costs</b>			
Interview Expenses	1,425.57		
Search Consultant	2,655.00		
Search Electronic Survey	656.00		
Transition Costs - Other	250.00		
<b>Total Transition Costs</b>	<b>4,986.57</b>		
<b>Travel and Automobile</b>			
Mileage - Family Ministry Coord	120.40	500.00	24.1%
Mileage - Minister of Music	2,771.60	2,500.00	110.9%
Mileage - Rector/Interim Rector	2,325.75	2,500.00	93.0%

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

	Jan - Dec 25	Budget	% of Budget
Mileage - Supply Priest	324.52	300.00	108.2%
Total Travel and Automobile	5,542.27	5,800.00	95.6%
Total Personnel	168,546.07	275,025.00	61.3%
Uncategorized Expenses	30.00		
Total Expense	479,466.29	566,741.00	84.6%
Net Ordinary Income	-1,311.83	-96,822.00	1.4%
Other Income/Expense			
Other Income			
Handbells			
Handbell Expenses	-5,000.00		
Handbell Donations	5,000.00		
Total Handbells	0.00		
1999 Endowment Fund - 90008			
Change In Asset Value	6,868.29		
Released in Current Year	2,679.96		
Transfer Out	-2,679.96		
1999 Endowment Fund - 90008 - Other	0.00	2,353.25	0.0%
Total 1999 Endowment Fund - 90008	6,868.29	2,353.25	291.9%
Backpack Program			
Backpack Program Donations	14,022.81		
Backpack Program Expenses	-11,742.11		
Total Backpack Program	2,280.70		
BCC Columbarium Fund - 90010			
Change In Asset Value	1,818.09		
New Gifts / Contributions	2,400.00		
Released in Current Year	-20,250.00		
Transfer Out	0.00		
Total BCC Columbarium Fund - 90010	-16,031.91		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	25,065.43		
Total BCC Perpetual Care Fund - 90011	25,065.43		
Bishops Discretionary Fund			
Bishop's Discretionary Fund	-10.00		
Bishops Discretionary Fund	10.00		

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

	<u>Jan - Dec 25</u>	<u>Budget</u>	<u>% of Budget</u>
<b>Total Bishops Discretionary Fund</b>	0.00		
<b>Blunt Fund - 90007</b>			
Change In Asset Value	57,465.38		
Released In Current Year	22,730.64		
Transfer Out - To Operating Ckg	-22,730.64		
Blunt Fund - 90007 - Other	0.00	19,689.10	0.0%
<b>Total Blunt Fund - 90007</b>	57,465.38	19,689.10	291.9%
<b>Capital Improvement Fund</b>	50.00		
<b>CFM (Children's Food Ministry)</b>			
Children's Food Ministry-Income	21,235.00		
Children Food Ministry-Expenses	-11,004.16		
<b>Total CFM (Children's Food Ministry)</b>	10,230.84		
<b>Food Pantry</b>			
Food Pantry Donations	1,055.00		
Haven Min. Food Pantry Donation	-1,055.00		
<b>Total Food Pantry</b>	0.00		
<b>Grace Fund - 90015</b>			
Change In Asset Value	21,627.16		
Grace Fund Contributions	70.00		
Released In Current Year	8,382.90		
Transfer Out - To Operating Ckg	-8,382.90		
Grace Fund - 90015 - Other	0.00	7,409.92	0.0%
<b>Total Grace Fund - 90015</b>	21,697.16	7,409.92	292.8%
<b>Grant - Vanguard</b>			
Grant - Vanguard - Income	-1,200.00		
<b>Total Grant - Vanguard</b>	-1,200.00		
<b>Paca Fund - 90009</b>			
Change In Asset Value	11,049.55		
Released In Current Year	4,368.66		
Transfer Out	-4,368.66		
Paca Fund - 90009 - Other	0.00	3,785.85	0.0%
<b>Total Paca Fund - 90009</b>	11,049.55	3,785.85	291.9%
<b>Special Event</b>			
Westminster Bell Ringer-Expense	-800.00		
Westminster Bell Ringer-Income	853.50		

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Accrual Basis

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

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	<u>Jan - Dec 25</u>	<u>Budget</u>	<u>% of Budget</u>
Total Special Event	53.50		
The Investment Fund - 90078			
Change In Asset Value	15,840.80		
The Investment Fund - 90078 - Other	<u>0.00</u>	<u>63,583.88</u>	<u>0.0%</u>
Total The Investment Fund - 90078	<u>15,840.80</u>	<u>63,583.88</u>	<u>24.9%</u>
Total Other Income	133,369.74	96,822.00	137.7%
Other Expense			
Rector's Discretionary Funds	<u>0.00</u>		
Total Other Expense	<u>0.00</u>		
Net Other Income	<u>133,369.74</u>	<u>96,822.00</u>	<u>137.7%</u>
Net Income	<u><u>132,057.91</u></u>	<u><u>0.00</u></u>	<u><u>100.0%</u></u>

## Christ Church Parish Kent Island Profit & Loss By Month January through December 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
<b>Ordinary Income/Expense</b>													
<b>Income</b>													
<b>Building Use</b>													
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	1,385.00	800.00	1,000.00	1,410.00	700.00	660.00	0.00	900.00	0.00	390.00	525.00	650.00	8,420.00
<b>Total Building Use</b>	<b>4,255.00</b>	<b>3,670.00</b>	<b>3,870.00</b>	<b>4,280.00</b>	<b>3,570.00</b>	<b>3,530.00</b>	<b>2,870.00</b>	<b>3,770.00</b>	<b>2,870.00</b>	<b>3,260.00</b>	<b>3,395.00</b>	<b>3,520.00</b>	<b>42,860.00</b>
<b>Fundraisers</b>													
Acolyte Fundraiser	0.00	0.00	-387.96	20.00	0.00	1,195.00	385.00	0.00	20.00	0.00	0.00	0.00	1,232.04
Advent Sales (Nov / Dec)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103.00	25.00	128.00
Soup Sales	5,078.89	5,538.39	5,078.58	5,795.55	6,226.21	7,138.44	6,288.98	5,563.62	5,111.58	7,983.39	4,119.61	8,030.07	71,953.31
<b>Total Fundraisers</b>	<b>5,078.89</b>	<b>5,538.39</b>	<b>4,690.62</b>	<b>5,815.55</b>	<b>6,226.21</b>	<b>8,333.44</b>	<b>6,673.98</b>	<b>5,563.62</b>	<b>5,131.58</b>	<b>7,983.39</b>	<b>4,222.61</b>	<b>8,055.07</b>	<b>73,313.35</b>
<b>General Offerings</b>													
Contributions / Pledges	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	24,005.45	32,523.76	27,892.65	346,046.88
Plate Contributions	644.00	592.00	407.00	1,504.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,147.00
Special Offerings	76.00	5.00	683.00	2,180.00	0.00	0.00	0.00	0.00	0.00	0.00	355.00	2,765.00	6,064.00
<b>Total General Offerings</b>	<b>37,314.45</b>	<b>27,019.76</b>	<b>30,841.26</b>	<b>32,615.76</b>	<b>21,617.45</b>	<b>23,304.26</b>	<b>39,037.06</b>	<b>31,015.76</b>	<b>24,950.26</b>	<b>24,005.45</b>	<b>32,878.76</b>	<b>30,657.65</b>	<b>355,257.88</b>
<b>Miscellaneous Income</b>													
Altar Guild Donations	0.00	0.00	935.00	232.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	770.00	2,437.00
Interest-Checking/Savings Accts	1.12	1.01	1.12	1.09	1.12	1.08	1.12	1.12	1.08	1.12	1.09	1.12	13.19
Music Fund Donations	100.00	200.00	200.00	250.00	150.00	0.00	0.00	100.00	0.00	0.00	0.00	105.00	1,105.00
Other Income / Donations	0.00	0.00	0.00	1,200.00	0.00	360.40	0.00	0.00	0.00	0.00	30.00	1,570.00	3,160.40
<b>Total Miscellaneous Income</b>	<b>101.12</b>	<b>201.01</b>	<b>1,136.12</b>	<b>1,683.09</b>	<b>151.12</b>	<b>361.48</b>	<b>1.12</b>	<b>101.12</b>	<b>1.08</b>	<b>1.12</b>	<b>531.09</b>	<b>2,446.12</b>	<b>6,715.59</b>
<b>Uncategorized Income</b>	<b>0.00</b>	<b>7.64</b>	<b>7.64</b>										
<b>Total Income</b>	<b>46,749.46</b>	<b>36,429.16</b>	<b>40,538.00</b>	<b>44,394.40</b>	<b>31,564.78</b>	<b>35,529.18</b>	<b>48,582.16</b>	<b>40,450.50</b>	<b>32,952.92</b>	<b>35,249.96</b>	<b>41,027.46</b>	<b>44,686.48</b>	<b>478,154.46</b>
<b>Gross Profit</b>	<b>46,749.46</b>	<b>36,429.16</b>	<b>40,538.00</b>	<b>44,394.40</b>	<b>31,564.78</b>	<b>35,529.18</b>	<b>48,582.16</b>	<b>40,450.50</b>	<b>32,952.92</b>	<b>35,249.96</b>	<b>41,027.46</b>	<b>44,686.48</b>	<b>478,154.46</b>
<b>Expense</b>													
<b>Administration</b>													
<b>Development / Communications</b>													
Advertising - Communication	230.00	0.00	0.00	0.00	66.81	202.30	0.00	0.00	0.00	0.00	0.00	0.00	499.11
Gifts / Incentives	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
<b>Total Development / Communications</b>	<b>230.00</b>	<b>500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>66.81</b>	<b>202.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>999.11</b>
<b>Office Expense</b>													
Bookkeeping Services	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	1,581.25	1,168.75	1,925.00	17,737.50
Copying / Lease													
Bizhub C450I Lease	305.97	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,186.78
<b>Total Copying / Lease</b>	<b>305.97</b>	<b>443.71</b>	<b>5,186.78</b>										
Credit Card Merchant Expense	72.01	79.63	116.65	96.53	136.57	102.88	90.89	93.69	95.43	88.22	30.99	138.76	1,142.25
IT Support	198.88	79.00	714.00	79.00	79.00	3,935.56	314.00	1,884.90	2,196.09	699.03	4,497.30	955.25	15,632.01
Office Supplies	884.62	3,339.63	403.97	125.00	1,306.45	0.00	294.92	276.54	1,694.94	232.21	312.79	510.14	9,381.21
Payroll Service	280.18	441.43	118.88	146.38	196.72	118.88	118.88	118.88	118.88	193.32	118.88	182.72	2,154.03
Postage	0.00	200.00	9.05	350.00	300.00	0.00	0.00	0.00	0.00	0.00	247.75	0.00	1,106.80
Stewardship Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,750.00	0.00	363.75	2,113.75
Telephone - Church	407.50	407.50	407.50	407.66	407.66	407.66	406.86	406.86	406.86	407.97	407.97	407.97	4,889.97
<b>Total Office Expense</b>	<b>3,936.66</b>	<b>6,475.90</b>	<b>3,918.76</b>	<b>3,477.03</b>	<b>4,025.11</b>	<b>6,699.94</b>	<b>2,686.76</b>	<b>4,517.08</b>	<b>6,055.91</b>	<b>5,395.71</b>	<b>7,228.14</b>	<b>4,927.30</b>	<b>59,344.30</b>
<b>Publications</b>													
Publications	45.00	0.00	45.00	0.00	0.00	45.00	0.00	45.00	0.00	138.70	0.00	0.00	318.70
<b>Total Publications</b>	<b>45.00</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>138.70</b>	<b>0.00</b>	<b>0.00</b>	<b>318.70</b>
<b>Vestry / Diocese</b>													

**Christ Church Parish Kent Island**  
**Profit & Loss By Month**  
 January through December 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
<b>Convention Expenses</b>	0.00	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	406.42
<b>Total Vestry / Diocese</b>	0.00	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	406.42
<b>Total Administration</b>	4,211.66	10,861.40	1,199.68	2,762.03	4,091.92	6,947.24	2,686.76	4,562.08	6,055.91	5,534.41	7,228.14	4,927.30	61,068.53
<b>Facilities</b>													
Alarm System (Fire/Security)	0.00	0.00	0.00	350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00
Camp Wright Lease	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	3,095.00
Cleaning Supplies	36.78	283.80	106.18	70.64	503.02	0.00	0.00	128.52	13.49	539.05	19.26	146.74	1,847.48
Electric	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	1,480.09	1,566.17	1,855.67	25,187.07
Gardening Ministry	0.00	0.00	111.14	1,400.00	110.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,621.32
Kitchen Equipment & Maintenance	889.90	375.00	8,530.01	0.00	780.26	848.26	550.00	985.00	0.00	59.76	0.00	0.00	13,018.19
Lawn Care / Snow Removal	1,260.00	765.00	0.00	0.00	1,750.00	1,000.00	0.00	3,200.00	1,000.00	2,200.00	0.00	720.00	11,895.00
Pest Control	0.00	0.00	500.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	500.00	0.00	1,500.00
Propane	7,285.65	3,516.44	1,116.53	1,097.21	117.07	161.80	0.00	161.04	207.28	0.00	863.10	3,835.53	18,361.65
Refuse Removal	346.77	418.90	418.44	417.02	417.02	414.70	420.06	423.62	422.69	422.24	424.35	475.34	5,021.15
Repairs & Maintenance - Church	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	545.39	2,604.43	566.92	46,090.60
Repairs & Maintenance - Rectory	0.00	0.00	1,630.00	0.00	200.00	0.00	1,214.98	200.00	0.00	0.00	0.00	0.00	3,244.98
Water & Sewer	758.79	0.00	0.00	795.56	0.00	0.00	748.28	0.00	0.00	725.56	0.00	0.00	3,028.19
<b>Total Facilities</b>	16,099.34	10,432.85	17,567.00	7,404.69	6,706.50	25,859.52	7,775.51	16,283.43	5,808.44	6,745.84	5,977.31	7,600.20	134,260.63
<b>Insurance</b>													
Property / Liability Insurance	0.00	4,145.50	0.00	0.00	4,145.50	0.00	0.00	0.00	0.00	4,470.00	0.00	4,469.00	17,230.00
Workers Comp Insurance	0.00	0.00	0.00	325.00	0.00	0.00	0.00	111.00	0.00	0.00	0.00	0.00	436.00
<b>Total Insurance</b>	0.00	4,145.50	0.00	325.00	4,145.50	0.00	0.00	111.00	0.00	4,470.00	0.00	4,469.00	17,666.00
<b>Parish Life</b>													
<b>Christian Education</b>													
Young Children	17.61	90.14	60.28	0.00	125.58	38.96	38.84	10.60	0.00	0.00	105.90	0.00	487.91
Youth	0.00	0.00	0.00	60.38	375.00	0.00	0.00	64.86	0.00	0.00	0.00	0.00	500.24
<b>Total Christian Education</b>	17.61	90.14	60.28	60.38	500.58	38.96	38.84	75.46	0.00	0.00	105.90	0.00	988.15
<b>Music</b>													
Guest Musicians & Interns	0.00	0.00	0.00	900.00	1,000.00	0.00	0.00	0.00	0.00	0.00	375.00	250.00	2,525.00
Music & Choir Supplies	0.00	382.00	124.48	416.89	69.79	529.87	911.03	390.00	9.95	963.43	687.21	4.95	4,489.60
<b>Total Music</b>	0.00	382.00	124.48	1,316.89	1,069.79	529.87	911.03	390.00	9.95	963.43	1,062.21	254.95	7,014.60
<b>Outreach</b>													
Camp Wright	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
Diocesan Apportionment	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	3,969.63	3,969.63	3,969.63	47,635.56
Discretionary Fund - Rector	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 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	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
Other Purpose Outside Parish	0.00	0.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	0.00	0.00	0.00	1,250.00
<b>Total Outreach</b>	4,969.63	3,969.63	3,969.63	4,969.63	3,969.63	5,219.63	4,969.63	3,969.63	3,969.63	4,969.63	3,969.63	3,969.63	52,885.56
<b>Parish Ministries</b>													
Coffee Supplies	0.00	180.94	72.05	0.72	52.29	49.11	0.00	102.50	-1.21	49.95	65.94	296.48	868.77
Family Ministry Activities	44.29	-23.00	0.00	306.47	0.00	0.00	0.00	0.00	0.00	0.00	29.97	0.00	357.73
Fellowship	522.90	412.37	0.00	40.65	0.00	474.61	0.00	0.00	239.01	47.61	0.00	0.00	1,737.15
Hospitality MinistryCoordinator	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	2,140.00	2,675.00	2,640.00	28,285.00
Youth Ministry	15.00	28.92	51.68	122.08	50.77	0.00	0.00	0.00	0.00	178.41	27.36	376.37	850.59
<b>Total Parish Ministries</b>	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	2,415.97	2,798.27	3,312.85	32,099.24
<b>Worship</b>													
Acolytes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326.07	326.07
Altar Guild	0.00	110.00	0.00	1,012.86	25.98	0.00	215.25	0.00	0.00	0.00	0.00	450.00	1,814.09
Worship & Sanctuary	137.36	1,799.99	65.50	90.00	0.00	0.00	509.00	0.00	90.00	0.00	0.00	75.50	2,767.35

**Christ Church Parish Kent Island**  
**Profit & Loss By Month**  
 January through December 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
<b>Total Worship</b>	137.36	1,909.99	65.50	1,102.86	25.98	0.00	724.25	0.00	90.00	0.00	0.00	851.57	4,907.51
<b>Total Parish Life</b>	7,811.79	9,090.99	7,018.62	10,059.68	8,344.04	8,452.18	8,783.75	7,212.59	6,447.38	8,349.03	7,936.01	8,389.00	97,895.06
<b>Personnel</b>													
<b>Continuing Education</b>													
Family Ministry Coordinator	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	550.00	0.00	0.00	550.00
Minister of Music	0.00	0.00	0.00	0.00	0.00	46.85	0.00	127.00	0.00	0.00	0.00	0.00	173.85
<b>Total Continuing Education</b>	0.00	0.00	0.00	0.00	0.00	46.85	0.00	127.00	0.00	550.00	0.00	0.00	723.85
<b>Pay Not Subject to Payroll Tax</b>													
Payroll Tax Expense	484.90	605.48	596.89	598.79	960.13	488.90	529.20	521.84	591.98	935.98	690.50	1,079.09	8,083.68
<b>Rector / Curate Support</b>													
Lawn Care	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	600.00
Membership & Lot Fees	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
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	0.00	0.00	0.00	0.00	0.00	107.48	-107.48	0.00	0.00	0.00	0.00	0.00	0.00
Utilities	301.32	260.23	156.07	205.97	46.37	47.65	119.49	0.00	0.00	200.09	-200.09	0.00	1,137.10
<b>Total Rector / Curate Support</b>	501.32	260.23	156.07	205.97	46.37	155.13	12.01	0.00	0.00	200.09	-200.09	600.00	1,937.10
Stipend - Rector/Interim Rector	2,653.84	2,653.84	2,653.84	2,653.84	5,615.41	3,307.70	3,307.70	3,307.70	3,307.70	4,961.55	3,307.70	3,307.70	41,038.52
Supply Priest	225.00	0.00	0.00	225.00	425.00	0.00	0.00	0.00	0.00	490.00	100.00	0.00	1,465.00
<b>Total Pay Not Subject to Payroll Tax</b>	3,865.06	3,519.55	3,406.80	3,683.60	7,046.91	3,951.73	3,848.91	3,829.54	3,899.68	6,587.62	3,898.11	4,986.79	52,524.30
<b>Pay Subject to Payroll Tax</b>													
Family Ministry Coordinator													
Minister of Music													
Parish Administrator													
Sexton													
<b>Total Pay Subject to Payroll Tax</b>	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	12,335.00	9,026.00	14,105.87	104,769.08
<b>Transition Costs</b>													
Interview Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,425.57	0.00	0.00	0.00	1,425.57
Search Consultant	0.00	0.00	0.00	0.00	2,655.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,655.00
Search Electronic Survey	0.00	656.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00
Transition Costs - Other	0.00	0.00	0.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
<b>Total Transition Costs</b>	0.00	656.00	0.00	0.00	2,655.00	250.00	0.00	0.00	1,425.57	0.00	0.00	0.00	4,986.57
<b>Travel and Automobile</b>													
Mileage - Family Ministry Coord	120.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.40
Mileage - Minister of Music	214.90	215.40	287.60	277.30	153.50	184.20	287.50	134.00	187.30	214.90	307.50	307.50	2,771.60
Mileage - Rector/Interim Rector	270.90	123.20	186.20	256.20	40.60	141.40	0.00	206.20	430.45	158.20	350.00	162.40	2,325.75
Mileage - Supply Priest	108.92	0.00	0.00	40.60	81.20	0.00	0.00	0.00	0.00	93.80	0.00	0.00	324.52
<b>Total Travel and Automobile</b>	715.12	338.60	473.80	574.10	275.30	325.60	287.50	340.20	617.75	466.90	657.50	469.90	5,542.27
<b>Total Personnel</b>	10,918.64	12,429.15	11,682.85	12,085.20	21,527.71	10,965.18	11,053.91	11,118.24	13,681.50	19,939.52	13,581.61	19,562.56	168,546.07
<b>Uncategorized Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	30.00
<b>Total Expense</b>	39,041.43	46,959.89	37,468.15	32,636.60	44,815.67	52,224.12	30,299.93	39,287.34	31,993.23	45,038.80	34,723.07	44,978.06	479,466.29
<b>Net Ordinary Income</b>	7,708.03	-10,530.73	3,069.85	11,757.80	-13,250.89	-16,694.94	18,282.23	1,163.16	959.69	-9,788.84	6,304.39	-291.58	-1,311.83
<b>Other Income/Expense</b>													
<b>Other Income</b>													
<b>Handbells</b>													
Handbell Expenses	0.00	0.00	-5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-5,000.00
Handbell Donations	0.00	0.00	4,950.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
<b>Total Handbells</b>	0.00	0.00	-50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1999 Endowment Fund - 90008</b>													

## Christ Church Parish Kent Island Profit & Loss By Month January through December 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
<b>Change In Asset Value</b>	1,103.08	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	818.83	170.59	180.87	6,868.29
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	2,679.96	2,679.96
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,679.96	-2,679.96
<b>Total 1999 Endowment Fund - 90008</b>	1,103.08	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	818.83	170.59	180.87	6,868.29
<b>Backpack Program</b>													
Backpack Program Donations	0.00	0.00	7,402.59	20.00	747.00	700.00	100.00	500.00	1,263.22	1,000.00	900.00	1,390.00	14,022.81
Backpack Program Expenses	-2,687.18	-770.14	-1,681.00	-1,385.65	-590.52	-362.04	-243.52	-453.92	-354.18	-1,158.44	-760.66	-1,294.86	-11,742.11
<b>Total Backpack Program</b>	-2,687.18	-770.14	5,721.59	-1,365.65	156.48	337.96	-143.52	46.08	909.04	-158.44	139.34	95.14	2,280.70
<b>BCC Columbarium Fund - 90010</b>													
Change In Asset Value	736.34	-178.51	-1,091.56	0.00	932.29	429.84	126.66	257.40	323.10	197.13	41.07	44.33	1,818.09
New Gifts / Contributions	0.00	0.00	0.00	900.00	0.00	0.00	600.00	0.00	0.00	0.00	0.00	900.00	2,400.00
Released in Current Year	0.00	0.00	0.00	0.00	-20,250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-20,250.00
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
<b>Total BCC Columbarium Fund - 90010</b>	736.34	-178.51	-1,091.56	900.00	-19,317.71	429.84	726.66	257.40	323.10	197.13	41.07	944.33	-16,031.91
<b>BCC Perpetual Care Fund - 90011</b>													
Change In Asset Value	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	2,986.25	622.13	664.65	25,065.43
<b>Total BCC Perpetual Care Fund - 90011</b>	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	2,986.25	622.13	664.65	25,065.43
<b>Bishops Discretionary Fund</b>													
Bishop's Discretionary Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-10.00	0.00	0.00	-10.00
Bishops Discretionary Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	10.00
<b>Total Bishops Discretionary Fund</b>	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
<b>Blunt Fund - 90007</b>													
Change In Asset Value	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	6,850.92	1,427.27	1,513.09	57,465.38
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	22,730.64	22,730.64
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-22,730.64	-22,730.64
<b>Total Blunt Fund - 90007</b>	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	6,850.92	1,427.27	1,513.09	57,465.38
<b>Capital Improvement Fund</b>	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
<b>CFM (Children's Food Ministry)</b>													
Children's Food Ministry-Income	0.00	0.00	0.00	0.00	5,020.00	1,660.00	5,720.00	390.00	670.00	340.00	955.00	6,480.00	21,235.00
Children Food Ministry-Expenses	0.00	0.00	-1,144.46	-854.80	-1,734.84	-1,176.48	-1,047.36	-1,357.48	-1,164.70	-1,128.70	-478.38	-916.96	-11,004.16
<b>Total CFM (Children's Food Ministry)</b>	0.00	0.00	-1,144.46	-854.80	3,285.16	483.52	4,672.64	-967.48	-494.70	-788.70	476.62	5,563.04	10,230.84
<b>Food Pantry</b>													
Food Pantry Donations	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	900.00	65.00	50.00	0.00	1,055.00
Haven Min. Food Pantry Donation	0.00	0.00	0.00	0.00	0.00	-40.00	0.00	0.00	-900.00	-65.00	-50.00	0.00	-1,055.00
<b>Total Food Pantry</b>	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
<b>Grace Fund - 90015</b>													
Change In Asset Value	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	2,578.32	537.19	569.70	21,627.16
Grace Fund Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	50.00	70.00
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	8,382.90	8,382.90
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-8,382.90	-8,382.90
<b>Total Grace Fund - 90015</b>	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	2,598.32	537.19	619.70	21,697.16
<b>Grant - Vanguard</b>													
Grant - Vanguard - Income	0.00	0.00	0.00	0.00	-1,200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,200.00
<b>Total Grant - Vanguard</b>	0.00	0.00	0.00	0.00	-1,200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,200.00
<b>Paca Fund - 90009</b>													
Change In Asset Value	1,774.62	-430.21	-2,630.73	0.00	2,855.40	2,872.41	846.36	1,720.03	2,158.98	1,317.31	274.44	290.94	11,049.55
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	4,368.66	4,368.66

**Christ Church Parish Kent Island**  
**Profit & Loss By Month**  
**January through December 2025**

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-4,368.66	-4,368.66
<b>Total Paca Fund - 90009</b>	<b>1,774.62</b>	<b>-430.21</b>	<b>-2,630.73</b>	<b>0.00</b>	<b>2,855.40</b>	<b>2,872.41</b>	<b>846.36</b>	<b>1,720.03</b>	<b>2,158.98</b>	<b>1,317.31</b>	<b>274.44</b>	<b>290.94</b>	<b>11,049.55</b>
<b>Special Event</b>													
Westminster Bell Ringer-Expense	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-700.00	-800.00
Westminster Bell Ringer-Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853.50	853.50
<b>Total Special Event</b>	<b>-100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>153.50</b>	<b>53.50</b>
<b>The Investment Fund - 90078</b>													
Change In Asset Value	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	1,881.45	391.96	474.82	15,840.80
<b>Total The Investment Fund - 90078</b>	<b>2,534.61</b>	<b>-614.45</b>	<b>-3,757.33</b>	<b>0.00</b>	<b>4,078.23</b>	<b>4,102.52</b>	<b>1,208.82</b>	<b>2,456.62</b>	<b>3,083.55</b>	<b>1,881.45</b>	<b>391.96</b>	<b>474.82</b>	<b>15,840.80</b>
<b>Total Other Income</b>	<b>20,051.65</b>	<b>-6,306.83</b>	<b>-29,329.45</b>	<b>-1,187.38</b>	<b>18,523.10</b>	<b>37,062.50</b>	<b>15,809.45</b>	<b>20,792.86</b>	<b>27,670.08</b>	<b>15,703.07</b>	<b>4,080.61</b>	<b>10,500.08</b>	<b>133,369.74</b>
<b>Other Expense</b>													
Rector's Discretionary Funds	0.00	-100.00	100.00	-25.00	25.00	-25.00	25.00	-100.00	100.00	0.00	0.00	0.00	0.00
<b>Total Other Expense</b>	<b>0.00</b>	<b>-100.00</b>	<b>100.00</b>	<b>-25.00</b>	<b>25.00</b>	<b>-25.00</b>	<b>25.00</b>	<b>-100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Net Other Income</b>	<b>20,051.65</b>	<b>-6,206.83</b>	<b>-29,429.45</b>	<b>-1,162.38</b>	<b>18,498.10</b>	<b>37,087.50</b>	<b>15,784.45</b>	<b>20,892.86</b>	<b>27,570.08</b>	<b>15,703.07</b>	<b>4,080.61</b>	<b>10,500.08</b>	<b>133,369.74</b>
<b>Net Income</b>	<b>27,759.68</b>	<b>-16,737.56</b>	<b>-26,359.60</b>	<b>10,595.42</b>	<b>5,247.21</b>	<b>20,392.56</b>	<b>34,066.68</b>	<b>22,056.02</b>	<b>28,529.77</b>	<b>5,914.23</b>	<b>10,385.00</b>	<b>10,208.50</b>	<b>132,057.91</b>

# **Christ Church Parish Kent Island**

## **Financial Overview**

### **Purpose of this handout**

This handout summarizes two related financial documents: a six-year review of parish investment and endowment funds, and a five-year view of operating budgets and actual results. It is intended to provide context for discussion, not accounting detail.

### **Long-Term Funds (Investments & Endowments)**

The parish maintains several long-term funds, including the Blunt Fund, Grace Fund, Paca Fund, Endowment, Investment Fund, Columbarium Fund, and Perpetual Care Fund.

Over the past six years, most of these funds have grown in value despite periodic withdrawals and normal market fluctuations. While some funds experienced temporary declines during broader market downturns, balances generally recovered and ended higher in recent years.

These funds are functioning as intended: supporting ministry needs while preserving long-term value. However, they are not a substitute for regular operating income.

### **Operating Budget Trends (2021–2025)**

Over the last five years, parish revenue—particularly offerings and fundraising—has increased significantly. At the same time, expenses have also grown, especially in personnel and facilities.

Earlier years showed larger operating shortfalls. More recent years demonstrate meaningful improvement, with operating results moving closer to break-even. In 2025, day-to-day operations were nearly balanced.

### **How These Two Views Fit Together**

Operating budgets reflect the parish's ongoing, day-to-day financial reality. Investment and endowment funds provide stability and flexibility during transition periods or unexpected costs.

Positive investment performance has helped offset operating gaps in some years, but long-term sustainability depends on maintaining healthy operating income alongside responsible expense management.

### **Key Takeaways for Vestry**

- The parish is financially stable and stronger than earlier in the five-year period.
- Long-term funds are healthy but should not be relied on for routine operations.
- Operating finances have improved, especially in the most recent years.
- Continued attention to stewardship, staffing levels, and facilities costs will be important going forward.

	3/12/25	4/16/25	5/14/25	6/11/25	7/15/25	8/12/25	10/14/25	11/11/25	12/10/25	1/12/26
Grace Fund	\$145,041	\$141,582	\$150,365	\$153,558	\$157,586	\$157,586	\$165,979	\$169,168	\$161,780	\$164,485
Paca Fund	\$74,104	\$72,337	\$76,824	\$78,456	\$80,514	\$81,606	\$84,802	\$86,421	\$82,560	\$83,940
1999 Endowment Fund	\$46,062	\$44,964	\$47,753	\$48,767	\$50,046	\$50,725	\$52,712	\$53,718	\$51,354	\$52,213
Blunt Fund	\$385,392	\$376,202	\$399,538	\$408,024	\$418,727	\$424,406	\$441,028	\$449,449	\$429,358	\$436,538
Investment Fund	\$105,839	\$103,315	\$109,724	\$112,054	\$114,994	\$116,553	\$121,118	\$123,431	\$124,175	\$133,485
Columbarium Fund	\$30,748	\$30,015	\$31,877	\$11,741	\$12,049	\$12,212	\$12,691	\$12,933	\$13,011	\$13,228
Perpetual Care Fund	\$166,509	\$162,538	\$173,584	\$177,271	\$181,921	\$184,994	\$192,240	\$195,910	\$197,092	\$201,298

## **FY2025 Budget vs. Actual**

### **BOTTOM LINE**

We spent less than we budgeted overall. Total expenses were about \$479,000 compared to a budget of about \$567,000, or roughly 85% of budget.

The parish essentially broke even on day-to-day operations. Operating income was close to zero, which is much better than expected, since the budget assumed a significant operating loss.

The year ended positive overall because of investment and fund activity, not because we ran a large operating surplus.

### **Personnel (Key Points)**

Personnel costs were much lower than budgeted by design. We spent about \$169,000 compared to a budget of about \$275,000, or roughly 61% of budget.

This occurred because we did not pay retirement, pension, or certain benefits during the interim period, and the interim priest was not paid a full rector salary.

These personnel costs are not representative of a long-term or steady-state staffing model. Costs will increase once a permanent rector is called.

### **Hospitality Ministry Coordinator**

Although this position appears as a personnel expense, it is not simply a cost center.

The Hospitality Ministry Coordinator generates more revenue than the cost of compensation. This role should be understood as revenue-enabling, not just an expense line.

### **Facilities**

Facilities costs were higher than budget mainly due to major church repairs and maintenance, along with higher lawn, gardening, and kitchen maintenance expenses.

Utility costs such as electric and propane were generally within or below budget and followed normal seasonal patterns.

Many of the higher facilities expenses were one-time or project-related and should not be assumed to recur every year.

## **Parish Life**

Parish Life spending finished very close to budget overall.

Outreach and diocesan apportionment were exactly on budget. Some individual ministry lines were over or under budget, but none present structural concerns.

Worship expenses were higher than budget due to specific needs rather than ongoing overspending.

## **Administration and Insurance**

Administration finished almost exactly on budget. Some individual lines were higher than planned, but savings elsewhere offset those increases.

Insurance costs were slightly over budget due to premium increases.

## **Other Income**

The parish ended the year financially positive overall because of investment fund gains and designated fund activity.

These are not operating dollars and should not be relied on to fund regular parish operations year-to-year.

## **SUMMARY**

FY2025 was a transition year rather than a normal operating year.

Day-to-day operations were managed responsibly, but personnel costs are artificially low and will rise in the future.

At least one staff role — the Hospitality Ministry Coordinator — should be viewed as a net financial contributor.

The parish is financially stable, but future budgets must plan for a return to full staffing costs.

## Christ Church Parish Kent Island

### FY2025 P&L — Detailed Summary (with Cost Context)

**Important context: Personnel costs for FY2025 are materially lower than a fully staffed rector position. The parish did not incur retirement contributions or certain benefits during the interim period, and the interim priest was not compensated at a full rector salary level. Accordingly, Personnel totals should not be viewed as a steady-state baseline.**

#### STATUS INDICATORS

**Green** = stable, repeatable, expected next year

**Yellow** = valid today, but **likely to change**

**Red** = immediate concern or must be monitored

#### Personnel

Subcategory	FY2025 Total	Indicator	Comments
Pay Subject to Payroll Tax	\$104,769	YELLOW	Lower than steady-state; no retirement benefits
Pay Not Subject to Payroll Tax	\$52,524	YELLOW	Interim priest stipend below full rector salary
Payroll Tax Expense	\$8,084	GREEN	Tracks reduced payroll base
Continuing Education	\$724	GREEN	Minimal and controlled

#### Facilities

Subcategory	FY2025 Total	Indicator	Comments
Repairs & Maintenance – Church	\$46,091	RED	One-time and project-driven spikes
Electric	\$25,187	RED	Weather-sensitive recurring cost

Propane	\$18,362	RED	Highly seasonal heating expense
Kitchen Equipment & Maintenance	\$13,018	YELLOW	Largely one-time replacements
Lawn / Snow	\$11,895	YELLOW	Seasonal variability
Refuse Removal	\$5,021	GREEN	Stable recurring service

## Parish Life

Subcategory	FY2025 Total	Indicator	Comments
Diocesan Apportionment	\$47,636	RED	Fixed diocesan obligation
Hospitality Ministry Coordinator	\$28,285	RED	Revenue enabling role – listed as expense
Music & Choir	\$7,015	GREEN	Programmatic and stable
Christian Education	\$988	GREEN	Low spend
Worship	\$4,908	GREEN	Modest liturgical costs

## Administration

Subcategory	FY2025 Total	Indicator	Comments
General Administration	\$61,069	YELLOW	Timing-related fluctuations

## Insurance

Subcategory	FY2025 Total	Indicator	Comments
Property & Liability	\$17,230	YELLOW	Premium-driven
Workers Compensation	\$436	GREEN	Low exposure

## CCPKI Nurturing Parenting Budget for 2026

### EQUIPMENT AND SUPPLIES

The program equipment and supplies include facilitator materials, parent handbooks, certificates, videos, games, handouts, survey materials and questionnaires, food serving equipment, arts and crafts supplies, paper products, and cleaning supplies. (\$400/session)

**TOTAL :** Two Sessions: **\$800**

### FOOD AND DRINK

The Nurturing Program will provide a light meal for the families and staff. The meal would consist of pizza, pasta trays, salad, chicken fingers, fruits and vegetables, deli sandwiches, casseroles and bottles of water or juice boxes. The time set aside for a family dinner promotes nurturing dinner routines, family bonding and can often be the only meal where the family eats together all week. The cost of the meal would average \$230/class. (This cost could be offset with volunteers providing food.)

**TOTAL:** Two Sessions: **\$2300**

### COST- PERSONNEL

Program funding supports the cost of personnel, both the parents' and children's facilitators and childcare providers. The cost depends on the number of adults as well as the number and ages of the children served. Basing the numbers on 5 families, 8 adults and 12 children ages 0-12 years old, two parent facilitators, two childcare providers, and two children's facilitators are necessary to operate each, 2 hour, 5 week Nurturing session.

2 Parent facilitators \$20/hr x 10 program hours = \$400 x 2 sessions = \$800

4 children/childcare facilitators \$16/hr x 10 program hours = \$600 x 2 sessions = \$1280.

**TOTAL :** Two Session: **\$2,080**

### FUNDS REQUESTED

The Nurturing Parenting Program will provide two sessions in fiscal year 2026 to families in need. The total request will cover the cost of two (2) 5 class sessions.

**TOTAL REQUEST: \$5180.**

**CCPKI provides: \$1000.00**

**Grant request: \$4200.00**

### **III. PROJECT PROPOSAL/NEED/MANAGEMENT (Limit two type-written pages addressing Sections A and B below)**

A. What is the specific purpose for which this grant is requested? (Limit answer to 1 - 2 sentences if possible).

To meet the need of guiding parents with a set of beliefs that provides the basis for specific behaviors. Techniques and strategies for parenting need to be founded on a philosophy for them to be meaningful and effective. In this program, parents and children will learn the basic philosophy and biblical practices for nurturing parenting while “nourishing bodies, minds and spirits.”

B. Describe the project, incorporating the following nine points:

**1. Briefly state the evidence of the need for this project.**

The Queen Anne’s County area has experienced a number of attempts and several completed youth suicides in the last year. Nurturing Parenting with a biblical approach can assist in helping families learn how to handle situations, open lines of communication and work together before and after problems arise.

**2. Is there any other Parish/Mission or organization in the area doing this or similar work? If so, please describe.**

Queen Anne’s County Department of Social Services offers a limited parenting program in the Northern area of the county.

**3. Describe how this project involves coordination/cooperation/collaboration with other parishes and/or organizations.**

As this is a pilot program for our Parish, any coordination/cooperation/collaboration with other parishes would come with future program development.

**4. Outline the overall project goals and specific objectives.**

The basic goal is “Train up a child in the way he should go; even when he is old he will not depart from it” (Proverbs 22:6) Give our parents the tools to use to help them and their children understand how the Bible can be used as a tool to ground our children in the teachings of Jesus, so they can handle the everyday pressures of life and learn where to turn for help.

Objectives:

**Lead by Example:** Children learn more from what you do. Show your own faith by reading the Bible, praying, and demonstrating Christ-like character.

**Teach God's Word:** Read the Bible, memorize scripture together, and talk about biblical truths throughout the day (Deuteronomy 11:19).

**Pray Together:** Make daily prayer a family habit, teaching them to communicate with God.

**Create a Christ-Centered Home:** Make your home a place of refuge where faith is central, incorporating family traditions and using daily events as teaching moments.

**Instill Core Values:** Teach love, compassion, forgiveness, and mercy, while helping them understand right from wrong without judgment (like Jesus).

**Practice Spiritual Disciplines:** Encourage reading scripture, attending church, and developing a personal relationship with Jesus from a young age.

**Build Strong Relationships:** Foster unconditional love and build strong family bonds, as children need to feel loved to grow spiritually.

**Discern & Equip:** Teach critical thinking to help them navigate digital pressures and worldly influences while holding to their convictions.

5. **Provide a timeline of activities that indicates when, where and how often activities will happen. This can be a narrative or chart.** Class sessions would be held once per week for two hours, with the entire family in attendance. Classes would be held in the evenings with a light meal and childcare provided. An example would be to meet every Friday evening for five weeks from 5:30pm-7:30pm.

6. **Describe how this project complements or enhances your parish's mission and previous work or successes in this area.**

This program will compliment the part of our mission that states, "We are nourishing bodies, minds, and spirits; providing a safe place for renewal and recovery; and cultivating faith through meaningful relationships."

7. **Describe the plan for evaluating this project (this may include details such as methods, dates, data sources and who will be responsible for project evaluation).** A participant evaluation will be given to the participants to evaluate the program content, outcomes, program administrators, and include a section and suggestions for improvements.

8. **Who will be responsible for carrying out and supervising this project?**

Jone Taylor, MA, LCPC, NCC, CpastC  
Alesia Grier, Family Ministry

9. **Describe the extent to which volunteers are included in this project.** Volunteers can be utilized for set up and breakdown. Some food can be provided through volunteers as well.

**IV. BUDGET** Fill out the Program Budget Form below. You may also include an optional budget narrative of no more than 2 pages. *Please note that expenditures/purchases made prior to the grant award date are not eligible.*

Please see **CCPKI Nurturing Parenting Budget 2026** (attached).

**V. SUPPLEMENTAL ATTACHMENTS – attach copies of the following documents**

1. Listing of current Vestry/Mission Advisory Board/Cathedral Chapter members and Wardens.
2. Copy of Vestry/Mission Advisory Board/Cathedral Chapter meeting minutes at which the project application was discussed and approved by this body.

**Program Budget Form** (*must use this form*)

Time period this project budget covers:   FY 2026  

- A. Project Expenses:** Itemize all project expenses. **On a separate sheet, you may include a budget narrative, which describes each itemized expense, how it relates to the project and how the budgeted amount was calculated.** Please note that purchases made prior to the grant award date are not eligible for funding.

*Project Expenses*

*Total Amount*

- |                           |          |
|---------------------------|----------|
| 1. Equipment and Supplies | \$800    |
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| 3. Personnel              | \$2080   |
| 4. _____                  | \$ _____ |
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**Total project expenses: (A) = \$5180**

**B. Project Revenue:**

1. What contribution is the parish/mission planning to make towards this project?

\$1000.

Other: \_\_\_\_\_ \$ \_\_\_\_\_

2. Will other funding sources contribute to this project?  Yes  No

If yes, please list other sources and amounts:

_____	\$ _____
_____	\$ _____
_____	\$ _____

3. Amount requested \$ \_\_\_\_\_

4. Do you expect your project to continue past the current grant cycle?  Yes  No

If **yes**, how do you anticipate it will continue to be funded? Search for other grants and request through family ministry budget.

Yes, we fully expect our program to continue past the current grant cycle.

Our initiative, which focuses on helping families understand each other through *Leading by Example, Teaching God's Word, Instilling Core Values, and Building Strong Relationships*, will demonstrate meaningful impact in the community and aligns deeply with the mission of family ministry efforts.

To ensure sustainability beyond the current funding period, we anticipate continuing support through a multi-pronged funding strategy, including:

- **Pursuing Additional Grants:** We will actively research and apply for relevant grants from foundations, faith-based organizations, and community enrichment funds that support family strengthening, spiritual development, and community engagement

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This diversified approach will help maintain the program’s operations, deepen its reach, and continue nurturing strong, healthy families long into the future

**Application Checklist for Christ Church Parish Kent Island**

**Your application should be submitted in the following order:**

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**Approval of Rector or Ecclesiastical Authority for the Parish/Mission:**

I approve submission of this grant request.

Date: \_\_\_\_\_ January 15, 2026 \_\_\_\_\_ (Insert date)

Rector: The Rev. Frank B. Crumbaugh III \_\_\_\_\_  
*Or Ecclesiastical Authority* (Please Print Name) (Signature)

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Project Coordinator: Jone Mills Taylor \_\_\_\_\_  
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