



Vestry Meeting Agenda

August 17, 2026

Opening Prayer

Fr Terrance Lively

July 20, 2026 Meeting's Minutes

Antoinette MacDowell

Priest in Charge Report

Fr. Frank B. Crumbaugh III

- *See report attached to agenda*
- *Schedule*

Report of the Curate

Fr. Terrance Lively

- *See report attached to agenda*
- *Resignation*

Sr. Warden Report

Lois Vanderbok

- *See report attached to agenda*

Jr. Warden Report

John Reckord

Treasurer Report

Kate McNealy

- *Financial Reports*
- *Analysis*
- *HVAC Replacement (Confirmation of email vote)*
- *Audit Committee Report (Attached)*
- *Lighting Proposal & Finance Recommendation (Attached)*

Strategic Grant Investment Committee

Mike Parker

Vestry Liaisons

New Business

Closing Prayer and Adjourn

Next Meeting – 6:30 pm, Monday, September 21, 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.

Christ Church Parish Kent Island (CCPKI)
July 20, 2026
Vestry Meeting Minutes

The meeting was called to order at 6:31 pm. Called to order without objection.

Present: Lois Vanderbok, Toinette McDowell, Mike Parker, Jone Taylor (via phone), Samantha Hoffman, John Reckord, Father Terrance Lively, Heidi Mlynarski, Patti Snyder, Kate McNealy, John Gschwend, Gary Van Essen

Absent: Marguerite Starstoneck, Lisa Herlihy, Sue Schaefer, Father Frank

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

All were in favor to accept the Agenda as written.

Gary Van Essen's presentation:

- Explained the replacement of the Organ process. About 2 years ago, Gary brought up the idea of replacing the organ.
- One year ago, the committee to replace the Organ was formed.
- Gary went over the history and specifications of the current organ.
- He also reviewed the steps the committee has taken so far. Two steps being meetings with 3 different Organ Companies and visiting 5 places in Maryland, DC, & Virginia to hear different organs.
- He reviewed the recommendations from the committee and the prices of organs.
- Current recommendation is a Customized Allen A-460 with walnut cabinet and light oak interior. After many negotiations, Gary was able to get 10 years of parts and labor warranty, as well as lightning coverage. 10 years of voicing were also included with the negotiations. See attachments
- Construction needs were also discussed. Construction needs identified during the acoustical consultation were also discussed, including the placement of the speakers at both the front and rear of the church.
- Gary would also like to reconfigure the choir loft to comply with ADA requirements. (at the same time as the organ installation)
- An Acoustical Analysis was done on the church.
- Gary's timeline suggestion would be to replace the organ, do the necessary construction for the replacement of the organ and reconfigure the choir loft at one time.
- Add the upgrades from the acoustical analysis as the church continues to improve the church.

Motion to accept the recommendation of the committee was made by Lois Vanderbock. Seconded by Patti Snyder. All were in favor.

Last Month's Minutes

- Review of minutes of June 15, 2026

Motion to approve the minutes as written was made by Mike Parker. Seconded by Samantha Hoffman. All were in favor.

Father Frank: Priest-in-Charge Report

- Reviewed his report (see attached)
- Patti asked about a Sunday in August with the correct color for the service. Father Terrance will check on this date.

Motion to accept the Rector's Report was made by Patti Snyder. Seconded by Heidi Mlynarski. All were in favor; the report will be placed in the files.

Father Terrance: Curate Report

- Reviewed his report (see attached)

Motion to accept the Rector's Report was made by Mike Parker. Seconded by Samantha Hoffman. All were in favor; the report will be placed in the files.

Lois Vanderbok: Senior Warden Report

- Reviewed her report (see attached)
- Lois let us know about Dick Sells' fall (broken hip) and that he is doing well.

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

John Reckord: Junior Warden Report

- Installed a shelf as per Gary's request in the room with electronics.
- There are 2 trees that need to be removed due to the condition of the trees.

Motion to accept the Junior Warden's Report was made by Samantha Hoffman. Seconded by Heidi Mlynarski. All were in favor; the report will be placed in the files.

Kate McNealy: Treasurer's Report

- Reviewed her report (see attached)
- Reviewed Monthly Financial Reports (see attached)
- Reviewed the Financial Summary (prepared by Mike Parker)
- Kate stated we are at 54% of pledges for YTD.

Motion to accept the Treasurer's Financial Reports was made by Patti Snyder. Seconded by Heidi Mlynarski. All were in favor; the report will be placed in the files.

Strategic Grant Investment Committee: Mike Parker

- Reviewed the “Roles, Decision-Making Process, and Program Management” – currently a draft. Kate will send out a meeting to begin this process.

Motion to accept the draft as the final was made by Mike Parker. Seconded by Patti Snyder. All were in favor.

New Business

- Bob Moore – surgery planned in late August (heart valve replacement). Father Terrance would like the Vestry to approve paying him sick leave as he needs.

Motion to approve the sick leave for Bob Moore was made by Mike Parker. Seconded by Heidi Mlynarski. All were in favor

- CECDS Budget (see attached). Lois would like Vestry to approve the budget and place on file.

Motion to approve the budget and place on file was made by Mike Parker. Seconded by Patti Snyder. All were in favor.

- 2027 Budget prep – Lois asked the Vestry to think of any Budget needs for their Liaison Committees.

Motion to adjourn the meeting was made by Mike Parker. Seconded by Samantha Hoffman. All were in favor.

Father Terrance led us in prayer.

Meeting adjourned at 8:38 pm.

Next Meeting – 6:30 pm, Monday, August 17, 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 August 2026 Meeting *of* The Rector, Church Wardens and Vestry
of
Christ Church Parish

Monday, 17 August 2026
6:30PM

- 1) I shall miss Fr. Terrance. His resignation occurred the second day I was away in Beach Haven. It was a ***complete*** blind-side surprise. I am still processing the event; I hope to have a more cogent response when we next meet.
- 2) I am holding our Sexton, Bob Moore, in prayer, as I know you are. He will have his heart valve replaced on Thursday, 20 August 2026. The proposed procedure is much less invasive than conventional chest surgery; Bob's heart will not have to be stopped to accomplish this so his recovery time will be vastly shortened, with customary post-operative restrictions imposed for a period of weeks.
- 3) In other staff-related health news, JR Faulkner is responding well to treatment, and for that I am more thankful than I have words to pray.
- 4) I open 18 August 2026 in the musical ***1776***. This 14-show run is being produced at Surflight Theater in Beach Haven, New Jersey. This is the third time (1999, 2007, 2026) I have performed the role of Benjamin Franklin in ***1776*** with that company. I am touched and deeply honored that members of Christ Church Parish have purchased tickets for this production.

This table records details of the liturgies we can predict in the next few months; there will be adjustments/refinements to be sure, but this is the general outline.... for what it's worth....

FBC3+

DATE/TIME	DAY	PROPER	LITURGY	PRESIDE	PREACH	RITE/PRAYER	COLOR	NOTES
260906/0930	Pentecost XV	18A	HE	FBC3+	FBC3+	2/A	green	Camp Wright
260913/0800	Pentecost XVI	19A	HE	FBC3+	FBC3+	1/I	green	
260913/1000	"	"	"	"	"	2/A	green	
260920/0800	Pentecost XVII	20A	HE	FBC3+	FBC3+	1/I	green	
260920/1000	"	"	"	"	"	2/A	green	
260927/0800	St Michael & All Angels	←proper	HE	FBC3+	FBC3+	1/I	white	
260927/1000	"	"	"	"	"	2/D	white	"Blue Mass" honoring police
261004/0800	Pentecost XIX	22A	HE	FBC3+	FBC3+	1/I	green	
261004/1000	"	"	"	"	"	2/A	green	
261011/0800	Pentecost XX	23A	HE	supply	supply	1/I	green	FBC3+ away
261011/1000	"	"	"	"	"	2/A	green	FBC3+ away
261018/0800	Pentecost XXI	24A	HE	supply	supply	1/I	green	FBC3+ away
261018/1000	"	"	"	"	"	2/A	green	FBC3+ away
261025/0800	Pentecost XXII	25A	HE	FBC3+	FBC3+	1/I	green	
261025/1000	"	"	"	"	"	2/A	green	
261101/0800	All Saints' Day	←proper	HE	FBC3+	FBC3+	1/I	white	
261101/1000	"	"	"	"	"	2/D	white	
261108/0800	Pentecost XXIV	27A	HE	FBC3+	FBC3+	1/I	green	
261108/1000	"	"	"	"	"	2/A	green	
261115/0800	Pentecost XXV	28A	HE	FBC3+	FBC3+	1/I	green	
261115/1000	"	"	"	"	"	2/A	green	
261122/0800	Last Pentecost	29A	HE	FBC3+	FBC3+	1/I	white	
261122/1000	"	"	"	"	"	2/D	white	
261129/0800	Advent I	Advent1B	HE	FBC3+	FBC3+	1/I	blue	
261129/1000	"	"	"	"	"	2/B	blue	
261206/0800	Advent II	Advent2B	HE	FBC3+	FBC3+	1/I	blue	
261206/1000	"	"	"	"	"	2/B	blue	
261213/0800	Advent III	Advent3B	HE	FBC3+	FBC3+	1/I	rose	
261213/1000	"	"	L&C	"	"	n/a	rose	Festival of Nine Lessons and Carols
261220/0800	Advent IV	Advent4B	HE	FBC3+	FBC3+	1/I	blue	
261220/1000	"	"	"	"	"	2/B	blue	
261224/1630	Christmas Eve	Chr	HE	FBC3+	FBC3+	2/B	white	
261224/2000	"	"	"	"	"	2/B	white	
261225/1000	Christmas Day	"	HE	FBC3+	FBC3+	2/B	white	
261227/1000	I Christmas	1ChrB	HE	FBC3+	FBC3+	2/B	white	
270103/1000	II Christmas	2ChrB	HE	FBC3+	FBC3+	2/B	white	

The Report of the Curate
to
the **August 2026 Meeting of the Rector, Church Wardens and Vestry**
of
Christ Church Parish
Stevensville, Kent Island, Maryland

Monday, 17 August 2026
6:30pm

The quieter nature of summer continued this past month. Church activities have been normal with a look to restarting many activities like Bible/Book Studies, EfM, and Youth Group in the fall. Attendance is tracking similarly to last year with a slight increase from last year in communicants year-to-date. The average attendance for July across four services was 130 people and for the first two weeks of August it was 116. Attendance should rebound to higher averages in September.

I was honored to be invited to conduct Eucharist at Camp Wright on 7 July 2026 for the youth, children, and families and am pleased to report that I communed 91 people after a short homily and service outside. July also saw the transfer of the propers for Independence Day to Sunday, 5 July 2026, as approved by the Right Reverend James J. Shand, the Assisting Bishop for the Diocese of Easton.

Pastorally I had two hospital visits to the same parishioner in Annapolis and Easton, as well as four pastoral calls to various parishioners for concerns. I also met with one parishioner at the church office to address concerns and give pastoral care. On a personal note the outstanding pension funding issue is close to being remedied with both the church and I being given access; the pension contribution bill is expected to be sent next week.

This will also be my final report to the vestry as I am leaving my position as Curate at the end of August. I am saddened to go but I have faith that the church here and I will be comforted during the transition by God.

REV. TERRANCE D. LIVELY

623 Cloverfields Drive, Stevensville MD 21666 | 205.6572247 | terrance.lively@gmail.com

29.Jul.2026

The Reverend Frank Crumbaugh III, Priest-in-Charge
The Vestry, Church Wardens and Staff
Christ Church Parish Kent Island
830 Romancoke Road
Stevensville MD 21666

**To The Reverend Frank Crumbaugh III, Priest-in-Charge
The Vestry, Church Wardens and Staff:**

Please accept this letter as my formal notification that I am resigning my call at Christ Church Parish Kent Island in the Diocese of Easton as Curate. I will continue serving until Monday, August 31st with my last Sunday being August 30th. Additionally, I would like to use all my accrued vacation starting on September 1st until it is exhausted. My plan is to be vacated from the rectory by the end of August with a final cleaning the following weekend of Labor Day.

I have not come to this decision easily and I have been in difficult prayerful thought for much of the time in the last months. I am thankful for the opportunity to serve the church that you have provided and being able to grow with you in community. While I know this decision will come as a shock to many of you, I do feel that it is what I need to do this for me and the community here. I am not sure that I am the correct person to serve Christ Church and I hope you are able to find a rector who will support and develop the ministries of the church. At this point, I am unable to endeavor in additional uncertainty and discernment as the diocese searches for a new bishop who may have a different vision for the future.

While I am unsure of the entirety of my future in ministry, I am leaving to serve as a pastor at a multi-point shared ministry. I am looking forward to the new challenges for me and feel that I must do this for the betterment of not only my ministry and self, but for the church and diocese here.

I appreciate and cherish the time that I have served and the community of faith that I have gotten to know. The sharing of ministry together has been a rewarding experience. I have faith that the church is well placed and ready to navigate the next steps and I will pray for the church as it looks to the next steps.

In Christ,



Rev. Terrance D. Lively

Report of the Senior Warden

To the Vestry

August 17, 2026

Fr. Frank is away until September 6, 2026, when he will rejoin us for Camp Wright Sunday. Frank+ has been looking forward to this for the last year and is very much concentrating on his role in 1776. Upon his return, we will discuss many things, primarily when and how to begin a search given the state of the Diocese of Easton. Frank+ and I will lay out a plan for the Vestry's approval in September. With no Canon at our Diocese, Canon Brad Hinton+ of the Diocese of Delaware is currently assisting the Standing Committee of Easton in a very limited capacity.

The pension account for Terrance+ Lively has finally been fully completed. The first invoice is expected at or around August 15, 2026. At which time, I will make a contribution of \$7,400.00. This amount reflects the total owed to the pension account and fulfills our obligation to him in this matter. He has been made aware of the total deposit and agrees with the amount. There will be no additional dollars on this line item for the remainder of 2026.

I have also calculated the remaining costs of Terrance's+ curacy, to the best of my ability. These were updated with the Finance Committee in the initial budgeting session.

We will have a Celebration of Ministries on September 20, 2026. Please work with our Ministry leaders to determine what assistance they may need. WE are hoping to increase the number of volunteers in a few key areas, Altar Guild, Ushers, Eucharistic Ministers and Soup Group. WE also want to keep our parishioners aware of the various ministries so that they are fully supported.

On September 13, 2026. We will be holding a Discernment Sunday. This presentation by Jeff Pike will include a video, and discussion about the future of the Diocese of Easton. I would appreciate it if as many Vestry Members as possible attend. I believe the current plan is to hold it between services.

During the month of September and into early October we will hold small group sessions for our parish to exchange ideas about the future direction of Christ Church. While this was initially planned as an assist to the Stewardship program, it has now become a way in which we can have feedback for our next search. I would like to have at least one Vestry member at each meeting. Two is better. John, Kate and I will try to fill in the open spaces.

September 15	Tuesday	6:00 pm
September 20	Sunday	Noon
September 23	Wednesday	3:30 pm
September 27	Sunday	Noon
September 28	Monday	6:00 pm
September 30	Wednesday	3:30 pm
October 5	Monday	6:00 pm

I ask that Toinette please note those who sign up in the minutes.

Finally, Fr. Terrance's last day with us will be August 31, 2026. I know you will join me in wishing him all of the best in his ministry.

Respectfully,

Lois Vanderbok

QuickBooks Operating Account 3781 Balance

(after all checks have been written this week)

As Of 8/11/2026 \$ 91,606.24

Holding Funds in Operating Account for:

Children & Family Outreach (started in June, 2021) \$ 4,392.79

Children's Food Ministry (started in March, 2025) \$ 7,866.63

Backpack Program \$ 20,593.85

Organ Fund - Transferred in from Memorial/Organ Fund Account \$ 2,450.00

Organ Fund - Donation Income \$ 0.00

Organ Fund - Expenses \$ -2,450.00

Organ Fund - Net Balance \$ 0.00

Youth Group Trips (started 04/21/25) - Partially funded Mission Trip \$ 0.00

Acolyte Trip / Other (started 04/30/25) \$ 589.74

Family Ministry Activities (donation 05/17/26) \$ 413.22

Funds in Suspense (waiting to be re-allocated) (Sunday 8/2 & 8/9) \$ 7,170.00

Total Funds Holding in Operating Acct \$ 41,026.23

Funds Available For Operating Use \$ 50,580.01

8:31 PM

08/11/26

Accrual Basis

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
 As of July 31, 2026

	Jul 31, 26	Jul 31, 25
ASSETS		
Current Assets		
Checking/Savings		
Checking / Savings Accounts		
SUB Operating Acct - 3781	103,829.54	86,604.93
Total Checking / Savings Accounts	103,829.54	86,604.93
Total Checking/Savings	103,829.54	86,604.93
Total Current Assets	103,829.54	86,604.93
Fixed Assets		
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
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
Total Fixed Assets	3,862,325.00	3,862,325.00
Other Assets		
EEF Investment Accts.		
BCC Columbarium Fund-90010	2,165.03	12,122.36
BCC Perpetual Care Fund-90011	213,261.62	183,632.73
Blunt Fund		
Julianna Blunt Fund - 90007	459,242.36	421,282.67
Released for Rectory	399,184.78	399,184.78
Total Blunt Fund	858,427.14	820,467.45
Endowment Fund - 90008	54,928.35	50,351.92
Grace Youth Ministry Fund-90015	173,092.60	158,548.14
Paca Fund - 90009	88,306.11	81,004.94
The Investment Fund - 90078	140,427.80	115,695.47
Total EEF Investment Accts.	1,530,608.65	1,421,823.01
Shore United Bank Acct.		
Memorial/Organ Fund - 9769		
Memorial Funds	698.45	0.00
Organ Funds	10,050.00	0.00
Memorial/Organ Fund - 9769 - Other	0.00	13,185.80
Total Memorial/Organ Fund - 9769	10,748.45	13,185.80
Total Shore United Bank Acct.	10,748.45	13,185.80
Total Other Assets	1,541,357.10	1,435,008.81
TOTAL ASSETS	5,507,511.64	5,383,938.74
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	3,340.37	2,431.81
Total Accounts Payable	3,340.37	2,431.81
Credit Cards		
Church Credit Cards		
Visa #4298 - Lindy Coltharp	3,031.06	1,270.50
Visa #7838 - Brenda Faulkner	506.32	0.00
Visa #9420 - Alesia Grier	59.44	17.55

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08/11/26

Accrual Basis

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of July 31, 2026

	Jul 31, 26	Jul 31, 25
Visa #9743 - Leona Parker	908.68	174.54
Total Church Credit Cards	4,505.50	1,462.59
Total Credit Cards	4,505.50	1,462.59
Other Current Liabilities		
Payroll Liabilities		
Federal Taxes Withheld	3,334.36	2,377.15
State Taxes Withheld	1,135.11	538.79
Total Payroll Liabilities	4,469.47	2,915.94
Total Other Current Liabilities	4,469.47	2,915.94
Total Current Liabilities	12,315.34	6,810.34
Total Liabilities	12,315.34	6,810.34
Equity		
Opening Balance Equity	3,681,662.39	3,681,662.39
Prior Years Net Income	1,372,474.75	1,241,316.84
Rectory - Land / Improvements	399,184.78	399,184.78
Net Income	41,874.38	54,964.39
Total Equity	5,495,196.30	5,377,128.40
TOTAL LIABILITIES & EQUITY	5,507,511.64	5,383,938.74

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08/11/26

Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2026

	Jan - Jul 26	Budget	% of Budget
Ordinary Income/Expense			
Income			
Building Use			
CECDS	9,590.00	16,444.00	58.3%
Living Water	10,500.00	18,000.00	58.3%
Other Building Use	6,030.00	7,500.00	80.4%
Total Building Use	26,120.00	41,944.00	62.3%
Fundraisers			
Soup Sales	40,235.27	70,000.00	57.5%
Total Fundraisers	40,235.27	70,000.00	57.5%
General Offerings			
Contributions / Pledges	222,507.60	365,000.00	61.0%
Plate Contributions	8,509.00	7,500.00	113.5%
Special Offerings	4,225.00	5,000.00	84.5%
Total General Offerings	235,241.60	377,500.00	62.3%
Miscellaneous Income			
Altar Guild Donations	1,255.00	1,800.00	69.7%
Interest-Checking/Savings Accts	7.12	75.00	9.5%
Music Fund Donations	450.00	600.00	75.0%
Other Income / Donations	2,500.00	3,000.00	83.3%
Total Miscellaneous Income	4,212.12	5,475.00	76.9%
Total Income	305,808.99	494,919.00	61.8%
Gross Profit	305,808.99	494,919.00	61.8%
Expense			
Administration			
Development / Communications			
Advertising - Communication	572.76	500.00	114.6%
Expense Allowance - PIC/Curate	0.00	500.00	0.0%
Gifts / Incentives	0.00	250.00	0.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
Total Development / Communications	572.76	1,750.00	32.7%
Office Expense			
Bank Service Charges	15.00	10.00	150.0%
Bookkeeping Services	12,176.25	22,500.00	54.1%
Copying / Lease			
Bizhub C450I Lease	3,105.97	6,000.00	51.8%
Total Copying / Lease	3,105.97	6,000.00	51.8%
Credit Card Merchant Expense	852.30	1,400.00	60.9%
IT Support	5,217.52	8,408.00	62.1%
Office Supplies	2,395.13	5,000.00	47.9%
Payroll Service	1,097.15	2,350.00	46.7%
Postage	80.86	1,800.00	4.5%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	2,851.00	5,000.00	57.0%
Total Office Expense	27,791.18	53,668.00	51.8%
Publications			
Publications	128.85	300.00	43.0%
Total Publications	128.85	300.00	43.0%
Vestry / Diocese			
Convention Expenses	1,159.05	500.00	231.8%
Total Vestry / Diocese	1,159.05	500.00	231.8%

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08/11/26

Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2026

	Jan - Jul 26	Budget	% of Budget
Total Administration	29,651.84	56,218.00	52.7%
Facilities			
Alarm System (Fire/Security)	645.00	700.00	92.1%
Camp Wright Lease	2,321.25	3,095.00	75.0%
Cleaning Supplies	1,186.20	2,000.00	59.3%
Electric	17,681.44	24,000.00	73.7%
Gardening Ministry	1,752.98	5,770.00	30.4%
Kitchen Equipment & Maintenance	7,005.03	10,000.00	70.1%
Lawn Care / Snow Removal	10,549.00	10,000.00	105.5%
Pest Control	1,000.00	2,275.00	44.0%
Propane	12,457.27	26,000.00	47.9%
Refuse Removal	3,476.39	5,200.00	66.9%
Repairs & Maintenance - Church	10,326.94	30,000.00	34.4%
Repairs & Maintenance - Rectory	2,700.00	5,000.00	54.0%
Water & Sewer	2,780.14	2,500.00	111.2%
Total Facilities	73,881.64	126,540.00	58.4%
Insurance			
Property / Liability Insurance	8,938.00	17,877.00	50.0%
Workers Comp Insurance	351.00	400.00	87.8%
Total Insurance	9,289.00	18,277.00	50.8%
Parish Life			
Christian Education			
Adults	0.00	200.00	0.0%
Young Children	562.04	300.00	187.3%
Youth	190.14	500.00	38.0%
Total Christian Education	752.18	1,000.00	75.2%
Music			
Choral Intern	2,500.00	2,692.00	92.9%
Guest Musicians	1,050.00		
Music & Choir Supplies	2,237.46	3,000.00	74.6%
Total Music	5,787.46	5,692.00	101.7%
Outreach			
Camp Wright	750.00	1,000.00	75.0%
Diocesan Apportionment	29,285.65	50,204.00	58.3%
Discretionary Fund-Priest InChg	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%
Other Purpose Outside Parish	195.00	750.00	26.0%
Total Outreach	32,480.65	54,954.00	59.1%
Parish Ministries			
Coffee Supplies	648.57	500.00	129.7%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	507.49	1,200.00	42.3%
Fellowship	927.50	1,600.00	58.0%
Hospitality MinistryCoordinator	17,787.00	31,500.00	56.5%
Youth Ministry	3,024.98	1,500.00	201.7%
Total Parish Ministries	22,895.54	36,400.00	62.9%
Worship			
Acolytes	150.00	150.00	100.0%
Altar Guild	1,207.66	2,000.00	60.4%
Worship & Sanctuary	1,050.49	700.00	150.1%
Total Worship	2,408.15	2,850.00	84.5%
Total Parish Life	64,323.98	100,896.00	63.8%
Personnel			

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Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2026

	Jan - Jul 26	Budget	% of Budget
Benefits			
Health Insurance Premium-Curate	9,611.00	10,000.00	96.1%
Life/Disability Ins - Curate	136.50	450.00	30.3%
Pension - Curate	0.00	18,000.00	0.0%
Total Benefits	9,747.50	28,450.00	34.3%
Continuing Education			
Family Ministry Coordinator	295.29	400.00	73.8%
Minister of Music	0.00	400.00	0.0%
Priest In Charge / Curate	275.00	500.00	55.0%
Total Continuing Education	570.29	1,300.00	43.9%
Pay Not Subject to Payroll Tax			
Housing Allowance - Curate	1,846.14	8,000.00	23.1%
Payroll Tax Expense	5,765.79	7,400.00	77.9%
Curate Support			
Cell Phone	0.00	1,000.00	0.0%
Lawn Care	-200.00	700.00	-28.6%
Membership & Lot Fees	235.00	200.00	117.5%
Pest Control	0.00	200.00	0.0%
Trash Removal	246.00	500.00	49.2%
Utilities	392.72	3,800.00	10.3%
Total Curate Support	673.72	6,400.00	10.5%
Stipend - Priest In Charge	24,807.75	43,000.00	57.7%
Stipend - Curate	33,461.52	63,750.00	52.5%
Supply Priest	0.00	780.00	0.0%
Total Pay Not Subject to Payroll Tax	66,554.92	129,330.00	51.5%
Pay Subject to Payroll Tax			
Family Ministry Coordinator			
Minister of Music			
Parish Administrator			
Sexton			
Total Pay Subject to Payroll Tax	68,591.35	127,417.00	53.8%
Transition Costs	1,445.09	3,000.00	48.2%
Travel and Automobile			
Mileage - Family Ministry Coord	306.06	300.00	102.0%
Mileage - Minister of Music	2,265.85	2,500.00	90.6%
Mileage-Priest In Charge/Curate	1,250.30	2,400.00	52.1%
Mileage - Supply Priest	0.00	500.00	0.0%
Total Travel and Automobile	3,822.21	5,700.00	67.1%
Total Personnel	150,731.36	295,197.00	51.1%
Total Expense	327,877.82	597,128.00	54.9%
Net Ordinary Income	-22,068.83	-102,209.00	21.6%
Other Income/Expense			
Other Income			
BCC Columbarium Fund - 90010			
Change In Asset Value	179.64		
New Gifts / Contributions	1,500.00		
Released in Current Year	-11,000.00		
Transfer Out	0.00		
Total BCC Columbarium Fund - 90010	-9,320.36		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	14,162.42		

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Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2026

	Jan - Jul 26	Budget	% of Budget
Total BCC Perpetual Care Fund - 90011	14,162.42		
Blunt Fund - 90007			
Change In Asset Value	30,725.53		
Blunt Fund - 90007 - Other	0.00	22,490.63	0.0%
Total Blunt Fund - 90007	30,725.53	22,490.63	136.6%
1999 Endowment Fund - 90008			
Change In Asset Value	3,674.97		
1999 Endowment Fund - 90008 - Other	0.00	2,679.95	0.0%
Total 1999 Endowment Fund - 90008	3,674.97	2,679.95	137.1%
Grace Fund - 90015			
Change In Asset Value	11,579.92		
Grace Fund - 90015 - Other	0.00	8,382.93	0.0%
Total Grace Fund - 90015	11,579.92	8,382.93	138.1%
Paca Fund - 90009			
Change In Asset Value	5,908.13		
Paca Fund - 90009 - Other	0.00	4,368.69	0.0%
Total Paca Fund - 90009	5,908.13	4,368.69	135.2%
The Investment Fund - 90078			
Change In Asset Value	9,395.31		
The Investment Fund - 90078 - Other	0.00	66,286.80	0.0%
Total The Investment Fund - 90078	9,395.31	66,286.80	14.2%
Acolyte Trip / Other Fundraiser			
Acolyte Trip / Other - Expense	-316.23		
Total Acolyte Trip / Other Fundraiser	-316.23		
Backpack Program			
Backpack Program - Income	8,578.78		
Backpack Program - Expenses	-5,890.71		
Total Backpack Program	2,688.07		
Bishops Discretionary Fund			
Bishops Discretion Fund-Expense	0.00		
Total Bishops Discretionary Fund	0.00		
Capital Improvement Fund			
Organ - Expenses	-2,450.00		
Total Capital Improvement Fund	-2,450.00		
CFM (Children's Food Ministry)			
Children Food Ministry-Income	7,785.00		
Children Food Ministry-Expenses	-9,789.55		
Total CFM (Children's Food Ministry)	-2,004.55		
Food Pantry			
Food Pantry Donations	100.00		
Haven Min. Food Pantry Donation	-100.00		
Total Food Pantry	0.00		
Special Event			
Westminster Bell Ringer-Expense	-100.00		
Total Special Event	-100.00		
Total Other Income	63,943.21	104,209.00	61.4%
Other Expense			

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Accrual Basis

Christ Church Parish Kent Island
Profit & Loss Budget vs. Actual - Current Year
January through July 2026

	Jan - Jul 26	Budget	% of Budget
Rector's Discretionary Funds	0.00		
Total Other Expense	0.00		
Net Other Income	63,943.21	104,209.00	61.4%
Net Income	41,874.38	2,000.00	2,093.7%

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Accrual Basis

Christ Church Parish Kent Island Profit & Loss By Month

August 2025 through July 2026

	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	TOTAL
Ordinary Income/Expense													
Income													
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	900.00	0.00	380.00	525.00	650.00	1,100.00	0.00	1,000.00	0.00	950.00	2,080.00	900.00	8,495.00
Total Building Use	3,770.00	2,870.00	3,260.00	3,395.00	3,520.00	3,970.00	2,870.00	3,870.00	2,870.00	3,820.00	4,950.00	3,770.00	42,935.00
Fundraisers													
Advent Sales (Nov / Dec)	0.00	0.00	0.00	103.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128.00
Soup Sales	5,563.62	5,111.58	7,983.39	4,119.61	8,030.07	4,640.59	4,752.93	7,727.04	5,641.70	6,874.75	3,847.54	6,750.72	71,043.54
Total Fundraisers	5,563.62	5,111.58	7,983.39	4,222.61	8,055.07	4,640.59	4,752.93	7,727.04	5,641.70	6,874.75	3,847.54	6,750.72	71,171.54
General Offerings													
Contributions / Pledges	31,015.76	24,950.26	24,005.45	32,523.76	27,892.65	49,062.24	33,842.64	29,418.55	20,787.24	37,439.95	21,877.24	30,079.74	362,895.48
Plate Contributions	0.00	0.00	0.00	0.00	0.00	748.00	960.00	1,583.00	1,996.00	1,170.00	1,290.00	762.00	8,509.00
Special Offerings	0.00	0.00	0.00	355.00	2,765.00	81.00	1,829.00	45.00	2,270.00	0.00	0.00	0.00	7,345.00
Total General Offerings	31,015.76	24,950.26	24,005.45	32,878.76	30,657.65	49,891.24	36,631.64	31,046.55	25,053.24	38,609.95	23,167.24	30,841.74	378,749.48
Miscellaneous Income													
Altar Guild Donations	0.00	0.00	0.00	500.00	770.00	100.00	0.00	1,135.00	20.00	0.00	0.00	0.00	2,525.00
Interest-Checking/Savings Accts	1.12	1.08	1.12	1.09	1.12	1.12	1.01	1.12	1.08	0.99	0.88	0.92	12.65
Music Fund Donations	100.00	0.00	0.00	0.00	105.00	50.00	100.00	100.00	0.00	100.00	0.00	100.00	655.00
Other Income / Donations	0.00	0.00	0.00	30.00	1,570.00	0.00	0.00	0.00	0.00	1,000.00	1,500.00	0.00	4,100.00
Total Miscellaneous Income	101.12	1.08	1.12	531.09	2,446.12	151.12	101.01	1,236.12	21.08	1,100.99	1,500.88	100.92	7,292.65
Total Income	40,450.50	32,932.92	35,249.96	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,586.02	50,405.69	33,465.66	41,463.38	500,148.67
Gross Profit	40,450.50	32,932.92	35,249.96	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,586.02	50,405.69	33,465.66	41,463.38	500,148.67
Expense													
Administration													
Development / Communications													
Advertising - Communication	0.00	0.00	0.00	0.00	0.00	0.00	240.00	0.00	97.63	117.45	17.50	100.18	572.76
Total Development / Communications	0.00	0.00	0.00	0.00	0.00	0.00	240.00	0.00	97.63	117.45	17.50	100.18	572.76
Office Expense													
Bank Service Charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00	0.00	15.00
Bookkeeping Services	1,292.50	1,100.00	1,581.25	1,168.75	1,925.00	1,678.75	1,917.50	1,283.75	2,340.00	2,112.50	1,738.75	1,105.00	19,243.75
Copying / Lease													
Bizhub C450i Lease	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,324.52
Total Copying / Lease	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,324.52
Credit Card Merchant Expense	93.69	95.43	88.22	30.99	138.76	198.06	101.04	105.12	92.44	110.02	119.56	126.06	1,299.39
IT Support	1,884.90	2,196.09	699.03	4,497.30	955.25	1,179.08	1,579.10	518.65	600.70	324.70	569.08	446.21	15,450.09
Office Supplies	276.54	1,694.94	232.21	312.79	502.50	0.00	92.28	188.52	545.17	1,210.01	359.15	0.00	5,414.11
Payroll Service	118.88	118.88	193.32	118.88	182.72	261.30	125.75	136.90	124.80	197.85	125.75	124.80	1,829.83
Postage	0.00	0.00	0.00	247.75	0.00	0.00	0.00	0.00	80.86	0.00	0.00	0.00	328.61
Stewardship Expense	0.00	0.00	1,750.00	0.00	363.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,113.75
Telephone - Church	406.86	406.86	407.97	407.97	407.97	407.60	407.60	407.60	406.90	406.90	406.90	407.50	4,888.63
Total Office Expense	4,517.08	6,055.91	5,395.71	7,228.14	4,919.66	4,168.50	4,666.98	3,084.25	4,634.58	4,820.69	3,762.90	2,653.28	55,907.68
Publications													
Publications	45.00	0.00	138.70	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	312.55
Total Publications	45.00	0.00	138.70	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	312.55
Vestry / Diocese													
Convention Expenses	0.00	0.00	0.00	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	1,159.05

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Accrual Basis

Christ Church Parish Kent Island Profit & Loss By Month

August 2025 through July 2026

	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	TOTAL
Total Vestry / Diocese	0.00	0.00	0.00	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	1,159.05
Total Administration	4,562.08	6,055.91	5,534.41	7,228.14	4,919.66	4,413.50	5,551.98	3,443.30	4,732.21	4,976.99	3,780.40	2,753.46	57,952.04
Facilities													
Alarm System (Fire/Security)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	360.00	0.00	285.00	0.00	645.00
Camp Wright Lease	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	3,095.00
Cleaning Supplies	128.52	13.49	539.05	19.26	146.74	34.73	624.78	0.00	0.00	188.72	37.68	300.29	2,033.26
Electric	2,538.53	1,728.02	1,480.09	1,566.17	1,855.67	3,665.73	3,637.96	3,200.17	1,857.12	1,440.85	1,639.36	2,240.25	26,849.92
Gardening Ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.98	0.00	0.00	1,700.00	1,752.98
Kitchen Equipment & Maintenance	985.00	0.00	59.76	0.00	0.00	350.00	2,333.00	0.00	230.00	2,358.00	771.29	962.74	8,049.79
Lawn Care / Snow Removal	3,200.00	1,000.00	2,200.00	0.00	1,620.00	1,749.00	450.00	0.00	3,150.00	300.00	1,500.00	3,400.00	18,569.00
Pest Control	0.00	0.00	0.00	500.00	0.00	0.00	0.00	500.00	0.00	0.00	500.00	0.00	1,500.00
Propane	161.04	207.28	0.00	863.10	3,835.53	3,814.23	5,075.92	2,240.89	377.03	704.21	244.99	0.00	17,524.22
Refuse Removal	423.62	422.69	422.24	424.35	475.34	475.34	454.59	499.87	518.97	518.97	516.40	492.25	5,644.63
Repairs & Maintenance - Church	8,646.72	2,436.96	545.39	2,504.43	566.92	5,281.73	13.45	155.02	4,644.79	161.85	70.10	0.00	25,127.36
Repairs & Maintenance - Rectory	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00	0.00	2,900.00
Water & Sewer	0.00	0.00	725.56	0.00	0.00	868.85	0.00	0.00	934.98	0.00	0.00	976.31	3,505.70
Total Facilities	16,283.43	5,808.44	6,745.84	5,977.31	8,500.20	17,013.36	12,589.70	6,595.95	12,899.62	5,672.60	8,264.82	10,845.59	117,196.86
Insurance													
Property / Liability Insurance	0.00	0.00	4,470.00	0.00	4,469.00	0.00	0.00	4,469.00	0.00	0.00	4,469.00	0.00	17,877.00
Workers Comp Insurance	111.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351.00	0.00	0.00	0.00	462.00
Total Insurance	111.00	0.00	4,470.00	0.00	4,469.00	0.00	0.00	4,469.00	351.00	0.00	4,469.00	0.00	18,339.00
Parish Life													
Christian Education													
Young Children	10.60	0.00	0.00	105.90	0.00	18.55	52.63	255.10	93.03	0.00	75.14	67.59	678.54
Youth	64.86	0.00	0.00	0.00	0.00	0.00	124.43	0.00	44.52	21.19	0.00	0.00	255.00
Total Christian Education	75.46	0.00	0.00	105.90	0.00	18.55	177.06	255.10	137.55	21.19	75.14	67.59	933.54
Music													
Choral Intern	0.00	0.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	1,250.00	0.00	0.00	2,500.00
Guest Musicians	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	900.00	0.00	0.00	0.00	1,050.00
Guest Musicians & Interns	0.00	0.00	0.00	375.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	625.00
Music & Choir Supplies	390.00	9.95	963.43	687.21	4.95	277.99	639.98	393.00	0.00	460.50	0.00	465.99	4,293.00
Total Music	390.00	9.95	963.43	1,062.21	254.95	1,527.99	639.98	543.00	900.00	1,710.50	0.00	465.99	8,468.00
Outreach													
Camp Wright	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Diocesan Apportionment	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	4,183.63	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	49,133.80
Discretionary Fund-Priest InChg	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Haven Ministries Church Fund	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Haven Ministries Operations	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Other Purpose Outside Parish	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	195.00	0.00	0.00	0.00	195.00
Total Outreach	3,969.63	3,969.63	4,969.63	3,969.63	3,969.63	5,183.63	4,183.67	4,183.67	5,378.67	4,183.67	4,183.67	5,183.67	53,328.80
Parish Ministries													
Coffee Supplies	102.50	-1.21	49.95	65.94	296.48	98.91	59.94	104.89	0.00	102.60	107.62	174.61	1,162.23
Family Ministry Activities	0.00	0.00	0.00	29.97	0.00	0.00	0.00	0.00	0.00	140.03	367.46	0.00	537.46
Fellowship	0.00	239.01	47.61	0.00	0.00	106.44	418.59	0.00	0.00	0.00	402.47	0.00	1,214.12
Hospitality MinistryCoordinator	2,675.00	2,140.00	2,140.00	2,675.00	2,640.00	2,975.00	2,440.00	2,518.00	2,248.00	2,810.00	2,548.00	2,248.00	30,057.00
Youth Ministry	0.00	0.00	178.41	27.36	376.37	144.30	47.28	40.25	779.64	128.63	1,844.31	40.57	3,607.12
Total Parish Ministries	2,777.50	2,377.80	2,415.97	2,798.27	3,312.85	3,324.65	2,965.81	2,663.14	3,027.64	3,181.26	5,269.86	2,463.18	36,577.93
Worship													
Acolytes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	150.00
Altar Guild	0.00	0.00	0.00	0.00	480.00	214.50	0.00	0.00	990.00	0.00	3.16	0.00	1,687.66
Worship & Sanctuary	0.00	90.00	0.00	0.00	75.50	90.00	0.00	0.00	0.00	70.75	889.74	0.00	1,215.99

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Accrual Basis

Christ Church Parish Kent Island Profit & Loss By Month

August 2025 through July 2026

	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	TOTAL
Total Worship	0.00	90.00	0.00	0.00	555.50	304.50	0.00	0.00	990.00	70.75	1,042.90	0.00	3,053.65
Total Parish Life	7,212.59	6,447.38	8,349.03	7,936.01	8,092.93	10,359.32	7,966.52	7,644.91	10,433.86	9,167.37	10,571.57	8,180.43	102,361.92
Personnel													
Benefits													
Health Insurance Premium-Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,865.00	1,373.00	0.00	1,373.00	9,611.00
Life/Disability Ins - Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97.50	19.50	0.00	19.50	136.50
Total Benefits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,962.50	1,392.50	0.00	1,392.50	9,747.50
Continuing Education													
Family Ministry Coordinator	0.00	0.00	550.00	0.00	0.00	295.29	0.00	0.00	0.00	0.00	0.00	0.00	845.29
Minister of Music	127.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127.00
Priest In Charge / Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.00	0.00	0.00	0.00	275.00
Total Continuing Education	127.00	0.00	550.00	0.00	0.00	295.29	0.00	0.00	275.00	0.00	0.00	0.00	1,247.29
Pay Not Subject to Payroll Tax													
Housing Allowance - Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	615.38	615.38	615.38	1,846.14
Payroll Tax Expense	521.84	591.98	935.98	690.50	1,079.09	700.70	1,052.17	673.27	719.50	1,180.77	706.22	733.16	9,585.18
Curate Support													
Lawn Care	0.00	0.00	0.00	0.00	600.00	-200.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
Membership & Lot Fees	0.00	0.00	0.00	0.00	0.00	235.00	0.00	0.00	0.00	0.00	0.00	0.00	235.00
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	246.00	0.00	-96.00	0.00	0.00	0.00	96.00	246.00
Utilities	0.00	0.00	200.09	-200.09	0.00	0.00	0.00	0.00	0.00	0.00	98.01	294.71	392.72
Total Curate Support	0.00	0.00	200.09	-200.09	600.00	281.00	0.00	-96.00	0.00	0.00	98.01	390.71	1,273.72
Stipend - Priest In Charge	3,307.70	3,307.70	4,961.55	3,307.70	3,307.70	3,307.70	3,307.70	3,307.70	3,307.70	4,961.55	3,307.70	3,307.70	43,000.10
Stipend - Curate	0.00	0.00	0.00	0.00	0.00	2,307.69	4,615.38	4,615.38	4,615.38	7,307.69	5,000.00	5,000.00	33,461.52
Supply Priest	0.00	0.00	490.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	590.00
Total Pay Not Subject to Payroll Tax	3,829.54	3,899.68	6,587.62	3,898.11	4,986.79	6,597.09	8,975.25	8,500.35	8,642.58	14,065.39	9,727.31	10,046.95	89,756.66
Pay Subject to Payroll Tax													
Family Ministry Coordinator													
Minister of Music													
Parish Administrator													
Sexton													
Total Pay Subject to Payroll Tax	6,821.50	7,738.50	12,335.00	9,026.00	14,105.87	7,909.44	9,475.46	8,801.04	9,405.11	14,184.90	9,231.64	9,583.76	118,618.22
Transition Costs													
Interview Expenses	0.00	1,425.57	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	1,445.09	0.00	0.00	0.00	0.00	0.00	0.00	1,445.09
Total Transition Costs	0.00	1,425.57	0.00	0.00	0.00	1,445.09	0.00	0.00	0.00	0.00	0.00	0.00	2,870.66
Travel and Automobile													
Mileage - Family Ministry Coord	0.00	0.00	0.00	0.00	0.00	0.00	118.90	121.80	0.00	0.00	0.00	65.36	306.06
Mileage - Minister of Music	134.00	187.30	214.90	307.50	307.50	287.03	455.83	399.85	318.25	326.45	199.50	278.94	3,417.05
Mileage-Priest In Charge/Curate	206.20	430.45	158.20	350.00	162.40	252.30	297.25	204.45	261.00	0.00	166.75	68.55	2,557.55
Mileage - Supply Priest	0.00	0.00	93.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.80
Total Travel and Automobile	340.20	617.75	466.90	657.50	469.90	539.33	871.98	726.10	579.25	326.45	366.25	412.85	6,374.46
Total Personnel	11,118.24	13,681.50	19,939.52	13,581.61	19,562.56	16,786.24	19,322.69	18,027.49	25,864.44	29,969.24	19,325.20	21,436.06	228,614.79
Total Expense	39,287.34	31,993.23	45,038.80	34,723.07	45,544.35	48,572.42	45,430.89	40,180.65	54,281.13	49,786.20	46,410.99	43,215.54	524,464.61
Net Ordinary Income	1,163.16	939.69	-9,788.84	6,304.39	-865.51	10,080.53	-1,075.31	3,699.06	-20,695.11	619.49	-12,945.33	-1,752.16	-24,315.94
Other Income/Expense													
Other Income													
BCC Columbarium Fund - 90010													
Change In Asset Value	257.40	323.10	197.13	41.07	44.33	69.40	18.59	-91.45	132.17	71.91	-3.42	-17.56	1,042.67

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Accrual Basis

Christ Church Parish Kent Island **Profit & Loss By Month**

August 2025 through July 2026

	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	TOTAL
New Gifts / Contributions	0.00	0.00	0.00	0.00	900.00	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	2,400.00
Released In Current Year	0.00	0.00	0.00	0.00	0.00	-11,000.00	0.00	0.00	0.00	0.00	0.00	0.00	-11,000.00
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
Total BCC Columbarium Fund - 90010	257.40	323.10	197.13	41.07	944.33	-10,930.60	18.59	-91.45	132.17	71.91	1,496.58	-17.56	-7,557.33
BCC Perpetual Care Fund - 90011													
Change In Asset Value	3,899.18	4,894.26	2,986.25	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	27,228.89
Total BCC Perpetual Care Fund - 90011	3,899.18	4,894.26	2,986.25	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	27,228.89
Blunt Fund - 90007													
Change In Asset Value	8,945.33	11,228.19	6,850.92	1,427.27	1,513.09	7,341.34	3,942.57	-19,398.21	28,036.00	15,254.88	-727.46	-3,723.59	60,690.33
Released In Current Year	0.00	0.00	0.00	0.00	22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,730.64
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	-22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-22,730.64
Total Blunt Fund - 90007	8,945.33	11,228.19	6,850.92	1,427.27	1,513.09	7,341.34	3,942.57	-19,398.21	28,036.00	15,254.88	-727.46	-3,723.59	60,690.33
1999 Endowment Fund - 90008													
Change In Asset Value	1,069.15	1,341.98	818.83	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	7,256.39
Released In Current Year	0.00	0.00	0.00	0.00	2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,679.96
Transfer Out	0.00	0.00	0.00	0.00	-2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,679.96
Total 1999 Endowment Fund - 90008	1,069.15	1,341.98	818.83	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	7,256.39
Grace Fund - 90015													
Change In Asset Value	3,366.55	4,225.68	2,578.32	537.19	569.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	22,857.36
Grace Fund Contributions	0.00	0.00	20.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.00
Released In Current Year	0.00	0.00	0.00	0.00	8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,382.90
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	-8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-8,382.90
Total Grace Fund - 90015	3,366.55	4,225.68	2,598.32	537.19	619.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	22,927.36
Paca Fund - 90009													
Change In Asset Value	1,720.03	2,158.98	1,317.31	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	11,669.83
Released In Current Year	0.00	0.00	0.00	0.00	4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,368.66
Transfer Out	0.00	0.00	0.00	0.00	-4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-4,368.66
Total Paca Fund - 90009	1,720.03	2,158.98	1,317.31	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	11,669.83
The Investment Fund - 90078													
Change In Asset Value	2,456.62	3,083.55	1,881.45	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	17,683.71
Total The Investment Fund - 90078	2,456.62	3,083.55	1,881.45	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	17,683.71
Acolyte Trip / Other Fundraiser													
Acolyte Trip / Other - Income	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00
Acolyte Trip / Other - Expense	0.00	0.00	0.00	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	-642.30
Total Acolyte Trip / Other Fundraiser	0.00	20.00	0.00	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	-622.30
Backpack Program													
Backpack Program - Income	500.00	1,263.22	1,000.00	900.00	1,390.00	303.00	0.00	100.00	7,905.78	0.00	200.00	70.00	13,632.00
Backpack Program - Expenses	-453.92	-354.18	-1,158.44	-760.66	-1,294.86	-576.58	-1,439.86	-1,523.76	-735.18	-749.64	-865.69	0.00	-9,912.77
Total Backpack Program	46.08	909.04	-158.44	139.34	95.14	-273.58	-1,439.86	-1,423.76	7,170.60	-749.64	-865.69	70.00	3,719.23
Bishops Discretionary Fund													
Bishops Discretion Fund -Income	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00
Bishops Discretion Fund-Expense	0.00	0.00	-10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-10.00
Total Bishops Discretionary 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
Capital Improvement Fund													
Organ - Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	-2,450.00
Total Capital Improvement Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	-2,450.00
CFM (Children's Food Ministry)													

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Accrual Basis

Christ Church Parish Kent Island Profit & Loss By Month

August 2025 through July 2026

	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	TOTAL
Children Food Ministry-Income	390.00	670.00	340.00	955.00	6,480.00	100.00	500.00	250.00	350.00	100.00	6,075.00	410.00	16,620.00
Children Food Ministry-Expenses	-1,357.48	-1,164.70	-1,128.70	-478.38	-916.96	-1,187.47	-1,178.30	-1,215.54	-1,439.06	-1,988.40	-1,162.82	-1,617.96	-14,835.77
Total CFM (Children's Food Ministry)	-967.48	-494.70	-788.70	476.62	5,563.04	-1,087.47	-678.30	-965.54	-1,089.06	-1,888.40	4,912.18	-1,207.96	1,784.23
Food Pantry													
Food Pantry Donations	0.00	900.00	65.00	50.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	1,115.00
Haven Min. Food Pantry Donation	0.00	-900.00	-65.00	-50.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00	0.00	-1,115.00
Total Food Pantry	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
Special Event													
Westminster Bell Ringer-Income	0.00	0.00	0.00	0.00	853.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853.50
Westminster Bell Ringer-Expense	0.00	0.00	0.00	0.00	-700.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	-800.00
Total Special Event	0.00	0.00	0.00	0.00	153.50	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	53.50
Total Other Income	20,792.86	27,690.08	15,703.07	4,080.61	10,174.01	5,635.70	7,582.22	-50,117.05	75,061.90	32,445.39	3,646.72	-10,311.67	142,383.84
Other Expense													
Rector's Discretionary Funds	-100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Expense	-100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Other Income	20,892.86	27,590.08	15,703.07	4,080.61	10,174.01	5,635.70	7,582.22	-50,117.05	75,061.90	32,445.39	3,646.72	-10,311.67	142,383.84
Net Income	22,056.02	28,629.77	5,914.23	10,385.00	9,308.50	15,716.23	6,506.91	-46,417.99	54,366.79	33,064.88	-9,298.61	-12,063.83	118,067.90

CHRIST CHURCH PARISH KENT ISLAND

Financial Summary Report

Period: January – July 2026 (Year to Date) | Balance Sheet as of July 31, 2026, | Prepared August 14, 2026

Executive Summary

Seven of twelve months of the fiscal year have elapsed (58.3% of the year). Overall spending is tracking below that pace, with total expenses at 54.9% of budget and every major category in the green.

- Total income YTD is **\$305,808.99** against a budget of \$494,919.00 (**61.8%**), running slightly ahead of the calendar-year pace.
- Total expense YTD is **\$327,877.82** against a budget of \$597,128.00 (**54.9%**), running comfortably behind pace.
- Net Ordinary Income (operating result before investment activity) is **–\$22,068.83**, well inside the –\$102,209.00 budgeted deficit for this point in the year.
- Net Income including investment gains and other income is **\$41,874.38** against a budget of \$2,000.00 — well ahead of plan, driven largely by investment fund appreciation.
- Operating cash position remains healthy: **\$91,606.24** in the operating account as of August 11, with **\$50,580.01** available for operating use after setting aside restricted and earmarked funds.
- The Curate is departing at the end of August. Three previously flagged Personnel items are now explained by that transition and resolved: the Curate's pension has been set up (final one-time deposit of **\$7,400.00** next week), the Curate's health insurance will reach its full **\$10,000.00** budget with one remaining payment, and Workers Comp Insurance's **\$351.00** is confirmed as the full annual premium. Several other Curate-specific budget lines (housing allowance, stipend, Curate support) are expected to close under budget for the same reason — see "Resolved / Finalized This Month" below.

Income & Expense Summary — Major Categories

Color reflects percent of annual budget consumed year-to-date, applied to expense categories. Income categories are shown for reference without color rating, since running ahead of budget on income is favorable.

- Green — Under 65% of budget consumed
- Yellow — 65–85% of budget consumed
- Red — Above 85% of budget consumed

INCOME	Actual (YTD)	Budget (Annual)	% of Budget
Building Use	\$26,120.00	\$41,944.00	62.3%
Fundraisers	\$40,235.27	\$70,000.00	57.5%
General Offerings	\$235,241.60	\$377,500.00	62.3%
Miscellaneous Income	\$4,212.12	\$5,475.00	76.9%
Total Income	\$305,808.99	\$494,919.00	61.8%

EXPENSE	Actual (YTD)	Budget (Annual)	% of
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			Budget
• Administration	\$29,651.84	\$56,218.00	52.7%
• Facilities	\$73,881.64	\$126,540.00	58.4%
• Insurance	\$9,289.00	\$18,277.00	50.8%
• Parish Life	\$64,323.98	\$100,896.00	63.8%
• Personnel	\$150,731.36	\$295,197.00	51.1%
• Total Expense	\$327,877.82	\$597,128.00	54.9%

Net Ordinary Income (Operating)	Net Income (With Investment Activity)
-\$22,068.83 vs. -\$102,209.00 budgeted deficit • Well inside budget	\$41,874.38 vs. \$2,000.00 budgeted • Significantly ahead of plan

Vestry Talking Notes

All major expense categories are green. The Parish is financially healthy through seven months. The Curate transition resolves the open Personnel questions from last month's report — no further action required on those items.

- Every major expense category is in the **green** — all spending is below 65% of annual budget at the 58% point in the year.
- Parish Life is the closest to the pace line at **63.8%**, still comfortably green. No action required.
- Net Ordinary Income of **-\$22,068.83** is well inside the **-\$102,209.00** budgeted operating deficit, meaning day-to-day operations are outperforming plan by approximately \$80,000.
- Investment activity has added **\$41,874.38** to Net Income — primarily unrealized fund appreciation. This does not affect operating cash directly but strengthens the overall balance sheet position.
- Operating cash available for use is **\$50,580.01** — adequate for normal operations.
- Curate-related Personnel lines (pension, health insurance, housing, stipend, Curate support) will close **under budget** as a result of the August departure. The Vestry should expect Personnel to finish the year well below the \$295,197.00 budget, which will improve the full-year operating result.

Items Requiring Attention / Monitoring

The following line items are flagged either because they exceed 85% of annual budget, or because they represent recurring monitoring items from prior reports.

Over Budget

Line Item	Actual (YTD)	Budget (Annual)	% of Budget
• Water & Sewer	\$2,780.14	\$2,500.00	111.2%
• Convention Expenses (Vestry/Diocese)	\$1,159.05	\$500.00	231.8%
• Lawn Care / Snow Removal	\$10,549.00	\$10,000.00	105.5%

Resolved / Finalized This Month

The Curate is departing at the end of August. That context explains the items below — several Curate-specific lines are now finalizing rather than lagging and are expected to close under budget for this reason.

- Workers Comp Insurance — **\$351.00** (87.8% of the \$400.00 budget) is the full annual 2026 premium, not a partial-year figure. No further charges are expected this year; the line will close under budget.
- Curate Pension — now set up. A one-time deposit of **\$7,400.00** will be made next week, representing the total pension obligation for the curate's time with the parish. No further pension bills are expected, consistent with the August departure.
- Curate Health Insurance Premium — currently **\$9,611.00** of the \$10,000.00 budgeted (96.1%). One additional final payment remains, which will bring this line to the full \$10,000.00 budgeted.
- Housing Allowance – Curate, Curate Support (cell phone, lawn care, utilities, etc.), and Stipend – Curate are all expected to close **under their annual budgets** for the same reason — the position ends in August rather than running a full year. This is expected and not a cause for concern.

Compliance & Monitoring Items (Carried Forward)

- The Investment Fund (90078) — **\$9,395.31** distributed of \$66,286.80 budgeted (14.2%). Distribution pace remains well behind plan; recommend confirming intended draw schedule with the Investment Committee.
- CFM (Children's Food Ministry) — running a **\$2,004.55 deficit** YTD (\$7,785.00 income vs. \$9,789.55 expense). Continue to monitor for the remainder of the year.
- Organ Fund — net balance is **\$0.00**; \$2,450.00 in organ expenses were fully offset by a transfer from the Memorial/Organ Fund. Fund is fully utilized; No remaining balance for future organ expenses.

Balance Sheet Snapshot — As of July 31, 2026

	Jul 31, 2026	Jul 31, 2025
Total Checking / Savings	\$103,829.54	\$86,604.93
Total Fixed Assets	\$3,862,325.00	\$3,862,325.00
Total Other Assets (Investment/Memorial Funds)	\$1,541,357.10	\$1,435,008.81
TOTAL ASSETS	\$5,507,511.64	\$5,383,938.74
Total Liabilities	\$12,315.34	\$6,810.34
Total Equity	\$5,495,196.30	\$5,377,128.40

Total liabilities nearly doubled year over year (\$6,810.34 → \$12,315.34), driven mainly by higher credit card balances and payroll tax withholdings at month-end — both routine timing items, not a cause for concern.

Cash Position Detail — As of August 11, 2026

Per bookkeeper's cash sheet:

	Amount
Operating Account Balance (after checks written this week)	\$91,606.24
Less: Funds Held for Designated Purposes	-\$41,026.23
Funds Available for Operating Use	\$50,580.01

Designated funds held in the operating account include Children & Family Outreach (\$4,392.79), Children's Food Ministry (\$7,866.63), Backpack Program (\$20,593.85), Acolyte Trip/Other (\$589.74), Family Ministry Activities (\$413.22), and \$7,170.00 in Sunday offerings from August 2 and 9 awaiting allocation. The Organ Fund carries a net balance of \$0.00.

Prepared by the Finance Committee · Christ Church Parish Kent Island · August 14, 2026 · CONFIDENTIAL — FOR VESTRY USE ONLY



HEATING & COOLING
410-739-4232

Shoreline Comfort LLC

Christ Church Parish
830 Romancoke Rd
Stevensville, MD 21666

☎ (410) 365-5053
✉ jrwarden@ccpki.org

ESTIMATE	#2476
ESTIMATE DATE	Aug 12, 2026
EXPIRATION DATE	Sep 10, 2026

CONTACT US
1102 Butterworth Court, Suite 100
Stevensville, MD 21666

☎ (410) 739-4232
✉ alias@shorelinecomfort.com

ESTIMATE

REPLACE EVAP COIL

Services	qty	unit price	amount
EVAP COIL REPLACEMENT - EVAP COIL REPLACEMENT	1.0	\$10,450.00	\$10,450.00
ESTIMATE IS TO REMOVE EXISTING EVAP COIL AND REPLACE WITH NEW EVAP COIL. EVAP COIL WILL IN INSTALLED WITH A NEW BI-FLOW DRIER. ONCE INSTALLED SYSTEM WILL BE PRESSURE TESTED WITH NITROGEN TO ENSURE NO LEAKS. ONCE PRESSURE TESTED, SYSTEM WILL BE VACUUMED TO 500 MICRONS TO ENSURE THE SYSTEM IS PROPERLY EVACUATED. INSTALL WILL INCLUDE NEW R410A REFRIGERANT AND ESTIMATED TO USE 9 LBS. ONCE COMPLETE TECHS WILL TEST SYSTEM OPERATIONS TO ENSURE PROPER FUNCTION.			

LEAD TIME 2-3 WEEKS

TERMS AND CONDITIONS: THIS ESTIMATE SHALL BE GOVERNED BY SHORELINE'S STANDARD TERMS AND CONDITIONS TO PROPOSAL ATTACHED HERETO AND ARE INCORPORATED INTO AND MADE A PART OF THIS ESTIMATE BY THIS REFERENCE.

Services subtotal: \$10,450.00

Total **\$10,450.00**

HEIL SYSTEM REPLACEMENT

Services	qty	unit price	amount
HEIL 15 TON GAS PACK WITH AC	1.0	\$29,950.00	\$29,950.00
TO REMOVE THE EXISTING 15 TON SYSTEM AND INSTALL A NEW 15 TON HEIL PACKAGE UNIT. INSTALLATION INCLUDES DUCTWORK MODIFICATIONS AND NEW ELECTRICAL HOOK UP AND NEW GAS CONNECTIONS. INCLUDES START UP AND COMMISSIONING OF THE NEW UNIT.			

LEAD TIME 5-6 WEEKS

M# RGF180HD2A0AAA
S#

10 YEAR HEAT EXCHANGER WARRANTY
5 YEAR PARTS WARRANTY
1 YEAR LABOR WARRANTY

Crane Service - Equipment Lift	1.0	\$1,200.00	\$1,200.00
TO REMOVE THE UNIT WITH A CRANE AND INSTALL THE NEW UNIT IN PLACE WITH A CRANE			

Services subtotal: \$31,150.00

Subtotal \$31,150.00

Total \$31,150.00

TRANE SYSTEM REPLACEMENT

TRANE PACKAGE UNIT 1.0 \$34,650.00 \$34,650.00

TO REMOVE THE EXISTING 15 TON SYSTEM AND INSTALL A NEW 15 TON TRANE PACKAGE UNIT. INSTALLATION INCLUDES DUCTWORK MODIFICATIONS AND NEW ELECTRICAL HOOK UP AND NEW GAS CONNECTIONS. INCLUDES START UP AND COMMISSIONING OF THE NEW UNIT.

IN STOCK CURRENTLY 1 WEEK LEAD TIME IF STOCK DEPLETES 4 WEEK LEAD TIME

M# TYSK180A3S0H000
S#

10 YEAR HEAT EXCHANGER WARRANTY
3 YEAR PARTS WARRANTY
5 YEAR COMPRESSOR
1 YEAR LABOR WARRANTY

Package Units & Commercial - Crane Service - Rooftop Equipment Lift 1.0 \$1,200.00 \$1,200.00

CRANE TO REMOVE THE EXISTING UNIT AND TO SET THE NEW UNIT IN PLACE

Services subtotal: \$35,850.00

Subtotal \$35,850.00

Total \$35,850.00

PLEASE SEE TERMS AND CONDITIONS

AUDIT COMMITTEE REPORT

TO: Christ Church Parish Finance Committee

FROM: Audit Committee

DATE: July 30, 2026

RE: Completion of 2025 Church Audit

Executive Summary

The Audit Committee is pleased to report the successful completion of the 2025 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 2025 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 2025 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 record keeping practices be continued, and express our confidence in the integrity of the parish's financial management systems.

Respectfully submitted,

2025 Christ Church Parish Audit Committee

Karen Lou Dickey



Elizabeth Francis



Christine Gschwend



Dan Staroneck





Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808: Phone
410-758-5489: Fax

Serving the Eastern Shore

FAX COVER

Job Name: C.Church
Job Number: E9205

To: Christ Church
Attention: Brenda Faulkner
Fax:
Phone: 410-643-5921
Email: parishadmin@ccpki.org
From: Estimating Department
Date: 02/18/2026
Pages: 3
Regarding: Electrical Estimate

Comments: Please review, sign, and return to schedule your work. Please note that due to material shortages and rising cost, this proposal price is only valid for 15 days. If not accepted by the 15th day, we can not hold the material cost and the cost of the proposal will rise to meet the current pricing.

Please note that payment is due when the service tech completes the project.



Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: same
Street: same
City & State: same
Plans & Specs Dated: n/a
Architect: n/a

Scope of work:

Sanctuary High Lighting Retrofit:

Remove and Dispose: Existing Quartz Bulbs in Fixture Suspended From Ceiling
Provide and Install: (24) 32W Minican E11 PAR38 LED Retrofit Kits
Provide and Install: (2) LED+ Single Pole Dimmers
Test and Ensure: System Operates as designed.

Sanctuary Low Lighting Retrofit:

Remove and Dispose: Existing CFL Bulbs in Recess Cans
Rework: Cans to allow for Retrofit Kit
Provide and Install: (28) Green Creative SLFT6/9CCT5S/DUA LDIM
Provide and Install: (2) LED+ Single Pole Dimmers
Test and Ensure: System Operates as designed.

NOTE : ANYTHING IN ADDITION AND/OR CHANGED TO OUR CONTRACT MUST HAVE APPROVAL

FROM OUR OFFICE AND COMPLETED ON A TIME AND MATERIAL BASES AS A CHANGE ORDER

Contract Conditions:

Chuck's Electrical Service Inc. has the right to modify or exclude any terms and/or conditions contained in a subcontract agreement that are not part of the general contractor's contract with the owner.

Amount:	SEE PRICES ABOVE
----------------	-------------------------

With payments to be made as follows: Progressive Billing
Respectfully Submitted: Estimating Department

To accept this proposal based on the scope of work and the pricing stated in this proposal please sign and return.

Per: _____

This proposal may be withdrawn by us if not accepted.
Chuck's Electrical Service Inc.

Pricing valid for: 15 Days

Printed: 02/19/2026 8:58 AM



Number: E9205
Date: February 18, 2026
Sheet Number: 3

Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: same
Street: same
City & State: same
Plans & Specs Dated: n/a
Architect: n/a

Items marked with an "X" apply to this contract

- X :Please have all appliances needing electrical hook-up on jobsite at time of scheduled trim out. Additional trips will incur extra charges to the general contractor.
- X :Marking of private utilities are the responsibility of the owner.
- X :All materials supplied by Chuck's Electrical Service Inc.
- X :All devices are standard type white in color.
- X :Trenching and backfill of trench to rough grade only.
- X :Price includes installation of CESI supplied light fixtures. Customer supplied fixtures will be installed on a T&M basis. Reinstallation of customer fixtures due to factory malfunction or any other reason not associated with CESI will be at customers expense.
- X :Price includes permit and inspection fees. Excludes any power company costs.
- X :Signed contract must be returned before any work is performed.
- X :Final payments must be received before final inspections are called in.
- X :2.0% late charge per month or 24% per annum added to past due accounts.
- X :Past due accounts are subject to all attorney, court and collection fees.
- X :Please contact our office for any questions, or a final proposal.
- X :Patching and painting of drywall and or other surfaces is not included.
- X :General contractor responsible for workplace hazard assessment at each jobsite.
- X :Chuck's Electrical Service Inc. accepts cash, check, and all major credit cards.
A 4% processing fee will be added when paying by credit card.
- :See attachment "A"

Contract Conditions:

Chuck's Electrical Service Inc. has the right to modify or exclude any terms and/or conditions contained in a subcontract agreement that are not part of the general contractor's contract with the owner.

Amount: SEE PRICING ON PREVIOUS PAGE

With payments to be made as follows: Progressive Billing
Respectfully Submitted: Estimating Department

To accept this proposal based on the scope of work and the pricing stated in this proposal please sign and return.

Per: _____

Chuck's Electrical Service Inc. is not responsible for any errors and/or omissions in or on the contract documents

This proposal may be withdrawn by us if not accepted:

Chuck's Electrical Service Inc. Pricing valid for: 15 Days

Christ Church Parish Kent Island (CCPKI)
August 17, 2026
Vestry Meeting Minutes

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

Present: Toinette McDowell, Mike Parker, Jone Taylor, Samantha Hoffman, John Reckord, Father Terrance Lively, Heidi Mlynarski, Patti Snyder, Kate McNealy, John Gschwend, Marguerite Starsoneck, Lisa Herlihy

Absent: Sue Schaefer, Father Frank, Lois Vanderbok,

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

All were in favor to accept the Agenda as written.

Last Month's Minutes

- Review of minutes of July 20, 2026

Motion to approve the minutes as written was made by Mike Parker. Seconded by Jone Taylor. All were in favor.

Father Frank: Priest-in-Charge Report

- Reviewed his report (see attached)

Motion to accept the Rector's Report was made by Jone Taylor. Seconded by Heidi Mlynarski. All were in favor; the report will be placed in the files.

Father Terrance: Curate Report

- Reviewed his report (see attached)

Motion to accept the Rector's Report was made by Mike Parker. 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)
- During the month of September and into early October we will hold small group sessions for our parish to exchange ideas about the future direction on of Christ Church. Each group to be attended by a Vestry Member.
 - September 15th John Gschwend Sue Schaefer
 - September 20th Kate McNealy Toinette McDowell
 - September 23rd Marguerite Starsoneck
 - September 27th Lisa Herlihy
 - September 28th Patti Snyder
 - September 30th Marguerite Starsoneck
 - October 5th Samantha Hoffman

Motion to accept the Senior Warden's Report was made by Lisa Herlihy. Seconded by Heidi Mlynarski. All were in favor; the report will be placed in the files.

John Reckord: Junior Warden Report

- A/C has been filled with freon to nurse the current system until the new unit can be installed.
- Shoreline has been hired to do annual maintenance going forward.
- Tree work is done in the grove. Crepe Myrtles were all trimmed.
- John reached out to parish members to help while Bob is out.

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

Kate McNealy: Treasurer's Report

- Reviewed her report (see attached)
- Reviewed Monthly Financial Reports (see attached)
- Reviewed the Financial Summary (prepared by Mike Parker)
- Kate stated we are at 62% of pledges for YTD.
- Received a good quote for lighting. (a 15-day quote). This quote would be enhancing the lighting by replacing the bulbs with LED using an adapter. Kate stated we need to wait a few weeks until more cash is available.

Motion to approve this quote and go forward with the light replacement was made by Lisa Herlihy. Seconded by Mike Parker. All were in favor.

- Beginning to work on the budget. Asking committees as well as John & Brenda to provide items that they will need to fit into the budget.
- Audit was completed and went well. Looking for volunteers for next year's audit.

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

- A vote to approve the replacement of the HVAC was had over email. **A voice vote was made during the Vestry Meeting. All were in favor.**

Strategic Grant Investment Committee: Mike Parker

- Kate relayed the committee members to Mike. Tim Alland, Charlie Hoffman, Dan Staroneck, Jen Leach, John Reckord & Dave Elwood.
 - The plan is to go through Stan's 5-year plan and to get some suggestions from the Finance Committee (2 of which are the parking lot lighting & the electronic sign)
- Motion to accept the draft as the final was made by Jone Taylor. Seconded by Heidi Mlynarski. All were in favor.**

Liaison Committees

- **Haven Ministries** – Christ Church is talking with Haven Ministries about community dinners. Christ Church would provide the kitchen & Shand Hall. Haven Ministries will provide food.
- **Choir** – Music Ministry is asking for \$250 for the Children's Choir.

New Business

- Finance would recommend not signing the contract for the organ until we have the original \$100,000. Which is the deposit & the first payment.
 - Finance would recommend having the Vestry discuss with the Stewardship committee about a joint campaign (Organ & the Operating Expense Campaigns)
- Motion for the Vestry to direct the Stewardship Committee to have joint campaigns (organ & operating expense) was made by Patti Snyder. Seconded by John Gschwend. All were in favor.**

Motion to adjourn the meeting was made by Jone Taylor. Seconded by Mike Parker. All were in favor.

Father Terrance led us in prayer.

Meeting adjourned at 7:55 pm.

Next Meeting – 6:30 pm, Monday, September 21, 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.

Treasurer's Report

Vestry Committee Meeting August 17, 2026

Financials:

Offertory is back to normal which is good. Soup Group continues to have a big draw and has stayed steady.

Lawn and Snow Removal was extremely high, but it includes the month of June's grass cutting payment as well as the regular July one and two clean ups of the small garden and medians.

The audit for the church, school and cemetery was just completed, and we passed with flying colors. I want to especially thank Laurelle who coordinated everything. It's a team effort every year and I appreciate her taking point on that.

In the hopes of keeping cash flow going, we transferred our annual 5% from each endowment fund. Two are restricted to Priest related expenses and Children and Family, but the other ones can help us cover regular operating things.

New Business:

Thank you for doing the out of meeting vote to replace the AC unit. We didn't want to run the risk of having someone else buy the one available option so it had to happen quickly. I will work with the Grant committee to figure out next steps to get reimbursed.

Next month we will start the task of the budget. We are currently working with budget holders to get amounts in their categories that make sense.



Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808: Phone
410-758-5489: Fax

Serving the Eastern Shore

FAX COVER

Job Name: Chirst Church
Job Number: E9316

New

To: Christ Church
Attention: Brenda Faulkner
Fax:
Phone: 410-643-5921
Email: parishadmin@ccpki.org
From: Estimating Department
Date: 08/10/2026
Pages: 5
Regarding: Electrical Estimate

Comments: Please review, sign, and return to schedule your work. Please note that due to material shortages and rising cost, this proposal price is only valid for 15 days. If not accepted by the 15th day, we can not hold the material cost and the cost of the proposal will rise to meet the current pricing.

Please note that payment is due when the service tech completes the project.

Printed: 08/21/2026 12:32 PM



Number: E9316
Date: August 10, 2026
Sheet Number: 2

Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Brenda Faulkner
Street: n/a
City & State: n/a
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Plans & Specs Dated: n/a
Architect: n/a

Proposal Overview:

This proposal consists of (5) five independently priced projects. Each project may be accepted individually or together. The projects include (1) one LED retrofit of (24) twenty-four existing quartz fixtures in the Sanctuary, (2) two LED retrofit of (18) eighteen existing quartz fixtures in Shand Hall, (3) three LED retrofit of the existing recessed lighting in the lower Sanctuary, (4) four replacement of bulbs in (4) four existing sconces, and (5) five troubleshooting of the Sanctuary spotlights to identify the cause of failure and make the necessary repair.

Project (1) One – Sanctuary LED Retrofit:

Chuck's Electrical Service, Inc. shall furnish all labor and materials necessary to retrofit (24) twenty-four existing 500-watt quartz light fixtures in the Sanctuary with new LED replacement lamps. Scope includes removal of the existing quartz lamps, installation of new LED retrofit lamps, verification of proper operation, and all associated materials necessary to provide a complete, safe, and code-compliant retrofit.

Remove and Dispose: Existing Quartz Bulbs in Fixture Suspended From Ceiling

Provide and Install: (24) twenty-four 32W Minican E11 PAR38 LED Retrofit Kits

Provide and Install: (7) seven LED Dimmers

Test and Ensure: System Operates as designed.

(+5)

\$0.0 (plus \$250 if applicable)

Price: \$

4% C.C. Fee: \$

Project (2) Two – Shand Hall LED Retrofit:

Chuck's Electrical Service, Inc. shall furnish all labor and materials necessary to retrofit (18) eighteen existing 250-watt quartz light fixtures in Shand Hall with new LED replacement lamps. Scope includes removal of the existing quartz lamps, installation of new LED retrofit lamps, verification of proper operation, and all associated materials necessary to provide a complete, safe, and code-compliant retrofit.

Remove and Dispose: Existing Quartz Bulbs in Fixture Suspended From Ceiling

Provide and Install: (18) 32W Minican E11 PAR38 LED Retrofit Kits

Provide and Install: (6) six LED Dimmers

Test and Ensure: System Operates as designed.

+4

Materials:

Labor:

Equipment Fee:

Permit: (plus \$250 if applicable)

Price:

4% C.C. Fee:



Number: E9316
Date: August 10, 2026
Sheet Number: 2

Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Brenda Faulkner
Street: n/a
City & State: n/a
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Plans & Specs Dated: n/a
Architect: n/a

Proposal Overview:

This proposal consists of (5) five independently priced projects. Each project may be accepted individually or together. The projects include (1) one LED retrofit of (24) twenty-four existing quartz fixtures in the Sanctuary, (2) two LED retrofit of (18) eighteen existing quartz fixtures in Shand Hall, (3) three LED retrofit of the existing recessed lighting in the lower Sanctuary, (4) four replacement of bulbs in (4) four existing sconces, and (5) five troubleshooting of the Sanctuary spotlights to identify the cause of failure and make the necessary repair.

Proposal Overview continued....

Project (3) Three – Lower Sanctuary Recessed Lighting Retrofit:

Chuck's Electrical Service, Inc. shall furnish all labor and materials necessary to retrofit the existing recessed lighting in the lower Sanctuary with new LED replacement lamps. Scope includes removal of the existing lamps, installation of new LED retrofit lamps, verification of proper operation, and all associated materials necessary to provide a complete, safe, and code-compliant retrofit.

Remove and Dispose: Existing CFL Bulbs in Recess Cans

Rework: Cans to allow for Retrofit Kit

Provide and Install: (33) thirty-three 6inch LED Retrofit Kits

Provide and Install: (2) two Dimmers

Test and Ensure: System Operates as designed.

Materials:

DPL Rebate:

Labor:

Equipment Fee:

Permit: \$0.0 (plus \$250 if applicable)

Price:

4% C.C. Fee:

Project (4) Four – Sconce Lamp Replacement:

Chuck's Electrical Service, Inc. shall furnish all labor and materials necessary to replace the existing lamps in (4) four Sanctuary sconces with new LED replacement lamps and verify proper operation.

Remove and Dispose: Existing Bulbs in Wall Sconces.

Bypass and Remove: Ballasts from (4) four wall sconces.

Provide and Install: (4) four New LED Corn Cobs.

Test and Ensure: System Operates as designed.

Materials:

Labor:

Equipment Fee:

Permit: \$0.00 (plus \$250 if applicable)

Price:

4% C.C. Fee:



Number: E9316
Date: August 10, 2026
Sheet Number: 2

Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Brenda Faulkner
Street: n/a
City & State: n/a
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Plans & Specs Dated: n/a
Architect: n/a

Proposal Overview:

This proposal consists of (5) five independently priced projects. Each project may be accepted individually or together. The projects include (1) one LED retrofit of (24) twenty-four existing quartz fixtures in the Sanctuary, (2) two LED retrofit of (18) eighteen existing quartz fixtures in Shand Hall, (3) three LED retrofit of the existing recessed lighting in the lower Sanctuary, (4) four replacement of bulbs in (4) four existing sconces, and (5) five troubleshooting of the Sanctuary spotlights to identify the cause of failure and make the necessary repair.

Proposal Overview continued....

Project (5) Five – Sanctuary Spotlight Repair:

Chuck's Electrical Service, Inc. shall furnish all labor and materials necessary to remove the existing Sanctuary spotlight fixtures and install new LED spotlight fixtures, including all required connections and testing for proper operation.

Remove and Dispose: (4) four Existing Spotlights for Stage

Provide and Install: (4) four Betopper LC002-H 200W COB LED PAR Stage Fixtures

Test and Ensure: System Operates as designed.

Permit: \$0.00 (plus \$250 if applicable)



Number: E9316
Date: August 10, 2026
Sheet Number: 3

Chuck's Electrical Service Inc.
105 Brown Street
Centreville, MD 21617
410-758-0808

Name: Brenda Faulkner
Street: n/a
City & State: n/a
Phone: 410-643-5921
Email: parishadmin@ccpki.org

Project Name: Christ Church
Street: 830 Romancoke Rd.
City & State: Stevensville, MD 21666
Plans & Specs Dated: n/a
Architect: n/a

Items marked with an "X" apply to this contract

- X :Price is Valid for 15 Days after day of Proposal Delivery** 08/10/2026 08/25/2026
- X :Please have all appliances needing electrical hook-up on jobsite at time of scheduled trim out. Additional trips will incur extra charges to the general contractor.**
- X :Marking of private utilities are the responsibility of the owner.**
- X :All materials supplied by Chuck's Electrical Service Inc.**
- X :All devices are standard type white in color.**
- X :Trenching and backfill of trench to rough grade only.**
- X :Price includes installation of CESI supplied light fixtures. Customer supplied fixtures will be installed on a T&M basis. Reinstallation of customer fixtures due to factory malfunction or any other reason not associated with CESI will be at customers expense.**
- X :Price includes permit and inspection fees. Excludes any power company costs.**
- X :Signed contract must be returned before any work is performed.**
- X :Final payments must be received before final inspections are called in.**
- X :4.0% late charge per month or 48% per annum added to past due accounts.**
- X :Past due accounts are subject to all attorney, court and collection fees.**
- X :Please contact our office for any questions, or a final proposal.**
- X :Patching and painting of drywall and or other surfaces is not included.**
- X :General contractor responsible for workplace hazard assessment at each jobsite.**
- X :Chuck's Electrical Service Inc. accepts cash, check, and all major credit cards.**
A 4% processing fee will be added when paying by credit card.
- X :Chuck's Electrical Service Inc. has the right to modify or exclude any terms and/or conditions contained in a subcontract agreement that are not part of the general contractor's contract with the owner.**

Amount:	
4% C.C. Fee:	
Material Deposit:	

With payments to be made as follows: Progressive Billing
Respectfully Submitted: Estimating Department

To accept this proposal based on the scope of work and the pricing stated in this proposal please sign and return.

Per: _____