Vestry Meeting Agenda

November 16, 2026

Opening Prayer — *Fr. Frank Crumbaugh III*

Dr Darcy Williams+ (via Zoom)

October 19, 2026 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 — *John Reckord*

Treasurer Report — *Kate McNealy*

- *Financial Reports*
- *Analysis* — *Mike Parker*

Old Business – vote required — *Kate McNealy*

- *Budget Approval*

Small Group Conversations debrief

New Business

- *Class of 2030 Vestry candidates* — *Lois Vanderbok*
- *Search Committee candidates* — *Fr. Frank Crumbaugh III*
- *Development of Call*
- *Finance Committee Recommendation* — *Lois Vanderbok*

Closing Prayer and Adjourn

Next Meeting – 6:30 pm, Monday, December 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.

CHURCH OF CHRIST PARISH, KENT ISLAND (CCPKI)

Vestry Meeting Minutes
October 19, 2026

Time: Meeting called to order at 6:32 p.m. Called to order without objection.
Location: Parish Wiggle Room

Attendance:

Present: LoisVanderbok, Marguerite Starsoneck, Jone Taylor, Mike Parker, Kate McNealy, Heidi Mlynarski, Lisa Herlihy (online), Samantha Hoffman, Patti Snyder, and John Reckord.

Absent: Toniette McDowell, John Gschwend, Sue Schaefer, and Father Frank

Opening Prayer: Lois Vanderbok
Quorum Declared: Lois Vanderbok

Approval of Previous Minutes

September 21, 2026 Vestry Meeting Minutes

The minutes of the September 21, 2026 meeting were reviewed. No corrections or amendments were proposed.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Stewardship Conversation Feedback

Molly Cannon presented a summary of the congregational stewardship conversations. Approximately 74 parishioners participated, representing roughly half (50%) of the active congregation. Feedback was overwhelmingly positive and focused on parish priorities, communication, and future planning.

average Sunday attendance

Key Themes Discussed

Rector Search

- The Congregation expressed a strong desire to begin the rector search process.
- Members requested transparency and regular updates throughout the process.
- Broad support was voiced for Fr. Frank's ministry and leadership.

Children, Youth and Family Ministry

- Continued growth in the number of young families was celebrated.
- Questions were raised regarding the future of Sunday School programming.
- Interest was expressed in middle-school and youth ministry opportunities.
- Additional family-focused fellowship activities were recommended.

Senior Ministry

- Participants requested more opportunities specifically geared toward older adults.
- Interest was expressed in daytime programming and fellowship opportunities.

Communication

- Feedback on the parish newsletter was mixed.
- Concerns were raised about lengthy weekly email communications.
- Parishioners requested the return of verbal announcements during worship services.

Worship and Music

- Positive feedback was shared regarding worship leadership.
- Several parishioners requested greater use of familiar hymns and increased congregational participation in music selection.

Security

- Concerns were raised regarding building security and emergency preparedness.
- Lisa Herlihy agreed to investigate ALICE training opportunities and certified instructors.

Priority Areas Identified

1. Parish security and safety
2. Rector search process
3. Music ministry and congregational participation
4. Stewardship and pledge development

Action: Feedback will be considered as part of vestry planning and rector search preparation.

Old Business

Rectory Fund Allocation

The vestry reviewed the use of proceeds from the rectory rental. Finance Committee projections indicated a significant operating deficit for 2027. Members discussed whether funds should be redirected to organ replacement or retained in operations.

Following discussion, consensus supported maintaining the current designation to offset operating expenses.

Action: No motion required. Funds remain allocated to operations.

Bylaw Amendment: Senior and Junior Warden Term Limits

The vestry discussed the importance of leadership continuity while creating opportunities for future parish leaders. Several models were considered before reaching consensus.

Motion

To establish the following term limits for Senior and Junior Wardens:

- Four-year initial term
- One optional two-year extension
- One-year mandatory break after six consecutive years
- Maximum of eight years of service within a nine-year period
- Effective January 2028 following congregational approval

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Bylaw Amendment: Finance Committee Term Limits

Discussion focused on balancing institutional knowledge with the need for new perspectives and broader participation in parish financial leadership.

Motion

To establish the following Finance Committee term structure:

- Five-year term
- One optional two-year extension
- Additional emergency extension when necessary
- Maximum service of nine years
- Effective January 2028

Motion: Mike Parker
Second: Patti Snyder
Vote: Approved unanimously

Bylaw Amendment: Treasurer Term Limits

Members agreed that the Treasurer position should follow the same structure as Finance Committee membership to support succession planning and leadership development.

Motion

To establish Treasurer term limits identical to those approved for the Finance Committee:

- Five-year term
- One optional two-year extension
- Additional emergency extension when necessary
- Maximum service of nine years
- Effective January 2028

Motion: Samantha Hoffman
Second: Patti Snyder
Vote: Approved unanimously

Treasurer's Report

Diocesan Apportionment

The vestry reviewed diocesan apportionment obligations and discussed the importance of remaining current with diocesan commitments.

Motion
To continue monthly apportionment payments in the amount of approximately $4,644.

Motion: Jone Taylor
Second: Patti Snyder
Vote: Approved unanimously

2027 Budget Review

The proposed 2027 budget was presented and reviewed in detail.

Discussion Highlights
- Staff salary increases of approximately 5% were proposed.
- Fr. Frank's compensation was reviewed and compared with diocesan standards and local market conditions.
- Future clergy compensation requirements for a permanent rector were discussed.
- Members expressed appreciation for Fr. Frank's leadership and agreed his compensation should better reflect his responsibilities.

Motion
To return the 2027 budget to the Finance Committee with direction to increase Fr. Frank's salary to $50,000 and revise the budget accordingly.

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Financial Status Update

The Treasurer reported:
- A projected operating deficit for 2026.
- Ongoing State of Maryland grant reimbursement efforts.
- Receipt of approximately $60,000 in organ fund contributions.
- Significant facilities and HVAC-related expenditures.

Motion
To accept the Treasurer's Report as presented.

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Rector Search Planning

A tentative rector search timeline was presented for discussion.

Proposed Timeline

November-December 2026

- Identify potential Search Committee members
- Clarify diocesan expectations and procedures

January-February 2027

- Appoint Search Committee
- Finalize committee charge and responsibilities

February-March 2027

- Develop parish profile
- Prepare search materials

March-April 2027

- Publish rector position

May 2027 and Beyond

- Conduct interviews and discernment process

Target Start Date for New Rector: September 2027

Members agreed that the timeline should be shared with the congregation and included in upcoming parish communications.

Motion

To approve the proposed rector search timeline.

Motion: Mike Parker
Second: Heidi Mlynarski
Vote: Approved unanimously

Reports:

Priest-in-Charge Report

The report was received and reviewed. Discussion focused on parish operations, ministry activities, and ongoing pastoral initiatives.

Motion

To accept the Priest-in-Charge Report.
Motion: Jone Taylor
Second: Mike
Vote: Approved unanimously

Senior Warden Report

The Senior Warden provided updates on parish administration and current vestry priorities.

Motion

To accept the Senior Warden Report.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Junior Warden Report

Updates included:

- Gutter replacement project scheduling
- Tree maintenance proposals
- Sidewalk safety concerns, back of building. Tripping hazards.
- Railing replacement project progress discussed.
- Routine facilities management activities

Members also discussed volunteer appreciation efforts related to Coffee Hour ministry and parish hospitality.

Motion

To accept the Junior Warden Report.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Strategic Investment Grant Update

An update was provided regarding:

- State grant reimbursement efforts
- Historic preservation requirements
- Project timelines
- Organ fundraising progress

The vestry expressed appreciation for the continuing work related to these initiatives.

Action: Information only. No motion is required.

Vestry Liaison Reports

Committee and ministry updates included:

- Stewardship campaign progress
- Promotion of electronic pledge opportunities
- Utility cost monitoring
- Expanded use of social media and digital communications

Action: Information only. No motion is required.

New Business

Diocesan Convention Delegates

The vestry discussed representation for the upcoming diocesan convention and reviewed proposed delegates.

Motion

To appoint the following convention representatives:

Delegates
- Patti Snyder
- Jeff Pike
- Lisa Herlihy

Alternate
- Kate McNeely

Motion: Mike Parker
Second: Jone Taylor
Vote: Approved unanimously

Adjournment

There being no further business; the meeting was adjourned following a closing prayer.

Motion to Adjourn: Mike Parker
Second: Heidi Mlynarski
Vote: Approved unanimously

Closing Prayer: Lois Vanderbok

Adjournment Time: Approximately 8:50 p.m.

Summary of Actions Approved

1. September 21, 2026 minutes approved.
2. Senior and Junior Warden term limits approved.
3. Finance Committee term limits approved.
4. Treasurer term limits approved.
5. Monthly diocesan apportionment payments approved.
6. 2027 budget returned to Finance Committee with direction to increase Fr. Frank's salary to $50,000.
7. Treasurer's Report accepted.
8. Rector Search Timeline approved.
9. Priest-in-Charge Report accepted.
10. Senior Warden Report accepted.
11. Junior Warden Report accepted.
12. Diocesan Convention delegates appointed.
13. Meeting adjourned.

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

Monday, 16 November 2026
6:15pm

1) It will be good to sit together tonight.

2) I thought I had several things I wanted to bring up; as I have read reports and heard the debriefs of ZOOM and in person conversations, I find that most of what I had wanted to bring up has been addressed in some fashion or form.

   I am grateful that Dr. Williams will join us. I am not sure what she will want to say that we do not already know, but if checking in with her gives us tools to allay anxiety within the parish, or within ourselves, it will be worthwhile.

   We have a profile document that was and is detailed and accurate, and with it we were able to assess candidates and were content to conclude the previous search and call Terrance Lively. The congruity between Terrance and the parish that profile represented was high. In my estimation, the parish that profile presented remains even if the man does not. Whatever tweaks and edits we may feel an urgency to make, I hope we will not reinvent the wheel when we have one that remains functional and truthfully accurate…. fwiw.

3) I am grateful to God Almighty and to the people of the parish for the breathtaking success of the 2027 stewardship campaign. Despite achieving >110% of the stated goal, it will never be enough for some; while that is tiresome, and baffling if not maddening, it is a reality among church folk who live "*yes, but*"…. those inhabiting a World of scarcity rather than a World of abundance…. a World in which their fear is in front of their Faith. Please be prepared to address such remarks as they may come to you. The advanced gifts for the organ were sufficient to keep the organ build on-track, and as is true with our joyful, faithful response for the 2027 Budget, so also *that* fact is celebrated with joy and gratitude among many and it will never be enough for some fearful, anxious few.

   The remark attributed to Mandela is dead-on:

   "Our greatest fear is not that we fail. Our greatest fear is that we will succeed beyond our wildest imaginings."

4) You have my grateful thanks, my complete confidence, my profound respect and trust, and my deep affection. God bless you.

Report of the Senior Warden
To the Vestry
October 14,2026

Alesia Grier, Family Ministry Coordinator, has been elected to the Queen Anne's County Youth Advocates Board of Directors. Alesia also serves on the Board of the Children's Home Foundation for the Diocese of Easton. We are very proud of Alesia for all that she does at CCPKI and in our community.

The Youth Group will be participating in the Tides of Grace Christmas toy give away by sorting and setting up for the parents to select toys, from midnight until 4:00am on December 5th. They will also assist with the Feed a Family on November 17th, and the Grasonville Senior Center Thanksgiving dinner on November 25th.

The Maryland State Boychoir's performance was very well attended despite the dreary weather. The music was absolutely stunning, with the program including hymns, spirituals, contemporary and classical music. Their road manager was very happy with the donations and he indicated that they would love to return annually. Next up is the Westminster Ringers on December 12, 2026. If you have not seen them, it is a feast for the ears and the eyes.

Gary Van Essen has really put a lot of effort in bringing some beautiful music to Christ Church. In a casual conversation, he mentioned how nice it would be to have a concert fund that could be used to attract professional musicians. Something to think about in 2027.

Respectfully submitted
Lois Vanderbok

Treasurer's Report

Finance Committee Meeting November 11, 2026

Financials:

Offertory is normal which is good. Soup Group had it's highest month all year which is amazing.

Building use income included the first rent payment for the rectory so that's why that is higher than usual.

Lawn Care was high because it included the fall spruce up.

Supply priest was high since we had a couple of weekends where Frank was out. We'd previously had Terrance to fill in those gaps.

We made the first payment to the organ two weeks ago after surpassing the $100,000. According to the payment plan, the next installment isn't due for about a year. I believe we are still in the process of getting quotes for the construction part, but the goal is to have most of that starting during the choir break over next summer.

New Business:

Thank you for approving the updates to the budget. Vestry felt it was worth giving Father Frank a little boost since he so willingly is staying on.

With the help of Patti Snyder, we have passed approval from the Maryland Historical Society (shocker) to do whatever work we need to for the grant. It is now with the Board of Public Works but hopefully we should get the direct deposit of the $36,000 within the next month.

I made the transfer of $40,000 from the Investment account so that took a small hit, but the plan is still to reimburse that with the grant funds.

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

	Oct 31, 26	Oct 31, 25
ASSETS		
Current Assets		
Checking/Savings		
Checking / Savings Accounts		
SUB Operating Acct - 3781	115,422.47	73,733.44
Total Checking / Savings Accounts	115,422.47	73,733.44
Total Checking/Savings	115,422.47	73,733.44
Total Current Assets	115,422.47	73,733.44
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	4,743.43	12,899.99
BCC Perpetual Care Fund-90011	215,411.75	195,412.42
Blunt Fund		
Julianna Blunt Fund - 90007	437,106.62	448,307.11
Released for Rectory	399,184.78	399,184.78
Total Blunt Fund	836,291.40	847,491.89
Endowment Fund - 90008	52,280.73	53,581.88
Grace Youth Ministry Fund-90015	164,749.40	168,738.69
Paca Fund - 90009	84,049.67	86,201.26
The Investment Fund - 90078	100,778.35	123,117.09
Total EEF Investment Accts.	1,458,304.73	1,487,443.22
Shore United Bank Acct.		
Memorial/Organ Fund - 9769		
Memorial Funds	703.49	0.00
Organ Funds	320.00	0.00
Memorial/Organ Fund - 9769 - Other	0.00	13,189.12
Total Memorial/Organ Fund - 9769	1,023.49	13,189.12
Total Shore United Bank Acct.	1,023.49	13,189.12
Total Other Assets	1,459,328.22	1,500,632.34
TOTAL ASSETS	**5,437,075.69**	**5,436,690.78**
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	10,404.58	-3,385.16
Total Accounts Payable	10,404.58	-3,385.16
Credit Cards		
Church Credit Cards		
Visa #4298 - Lindy Coltharp	923.12	532.13
Visa #7838 - Brenda Faulkner	399.74	449.97
Visa #9743 - Leona Parker	0.00	267.74

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

	Oct 31, 26	Oct 31, 25
Visa #9750 - Kathy Sells	0.00	304.26
Total Church Credit Cards	1,322.86	1,554.10
Total Credit Cards	1,322.86	1,554.10
Other Current Liabilities		
Due To Others (Pass Thru)	275.00	0.00
Payroll Liabilities		
Federal Taxes Withheld	4,421.63	3,960.20
State Taxes Withheld	1,226.23	933.22
Total Payroll Liabilities	5,647.86	4,893.42
Total Other Current Liabilities	5,922.86	4,893.42
Total Current Liabilities	17,650.30	3,062.36
Total Liabilities	17,650.30	3,062.36
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	-33,896.53	111,464.41
Total Equity	5,419,425.39	5,433,628.42
TOTAL LIABILITIES & EQUITY	**5,437,075.69**	**5,436,690.78**

QuickBooks Operating Account 3781 Balance — As Of 11/10/2026 $ 121,842.37

(after all checks have been written this week)

Holding Funds in Operating Account for:

Children & Family Outreach (started in June, 2021)		$ 4,392.79
Children's Food Ministry (started in March, 2025)		$ 3,135.86
Backpack Program		$ 19,551.91
Organ Fund - Transferred from SUB Organ Acct to SUB Operating Acct	$ 85,450.00	$
Organ Fund - Other Donations Income Held in Operating Acct (as of 11/1)	$ 18,020.00	$
Organ Fund - Expenses	$ -95,200.00	$
Holding in Operating Account -To be transferred back to SUB Organ Acct		$ 8,270.00
Acolyte Trip / Other (started 04/30/25)		$ 568.65
Family Ministry Activities (donation 05/17/26)		$ 357.56
Funds in Suspense (waiting to be re-allocated) (Sunday 11/08)		$ 10,667.00
Total Funds Holding in Operating Acct		$ 46,943.77
Funds Available For Operating Use		$ 74,898.60

NOTE: Funds held in SUB xxx9769

Memorial Fund = $703.49

Organ Fund = $320.00 + $8270 Held in Operating Acct (noted above) = $8,590 for Organ

Total in Account = $1,023.49

Christ Church Parish Kent Island
Profit & Loss By Month
November 2025 through October 2026

	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 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	525.00	650.00	1,100.00	0.00	1,000.00	0.00	950.00	1,880.00	900.00	1,428.00	950.00	2,490.00	11,873.00
Total Building Use	3,395.00	3,520.00	3,970.00	2,870.00	3,870.00	2,870.00	3,820.00	4,750.00	3,770.00	4,298.00	3,820.00	5,360.00	46,313.00
Fundraisers													
Advent Sales (Nov / Dec)	103.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-188.82	-60.82
Family Ministry Truck or Treat	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104.59	104.59
Soup Sales	4,119.61	8,030.07	4,640.59	4,752.93	7,727.04	5,621.70	6,854.75	3,847.54	6,717.72	7,168.85	6,400.16	8,501.93	74,382.89
Total Fundraisers	4,222.61	8,055.07	4,640.59	4,752.93	7,727.04	5,621.70	6,854.75	3,847.54	6,717.72	7,168.85	6,400.16	8,417.70	74,426.66
General Offerings													
Contributions / Pledges	32,523.76	27,892.65	48,803.24	33,842.64	29,418.55	20,787.24	37,439.95	21,877.24	30,079.74	31,776.05	28,343.22	22,728.94	365,513.22
Plate Contributions	0.00	0.00	1,007.00	960.00	1,583.00	1,996.00	1,170.00	1,290.00	762.00	1,357.00	260.00	879.00	11,264.00
Special Offerings	355.00	2,765.00	81.00	1,829.00	45.00	2,270.00	0.00	0.00	0.00	0.00	0.00	0.00	7,345.00
Total General Offerings	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	33,133.05	28,603.22	23,607.94	384,122.22
Miscellaneous Income													
Altar Guild Donations	500.00	770.00	100.00	0.00	1,135.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	2,525.00
Interest-Checking/Savings Accts	1.09	1.12	1.12	1.01	1.12	1.08	0.99	0.88	0.92	0.91	0.94	3.19	14.37
Music Fund Donations	0.00	105.00	50.00	100.00	100.00	0.00	100.00	0.00	100.00	20.00	238.00	0.00	813.00
Other Income / Donations	30.00	1,570.00	0.00	0.00	0.00	0.00	1,000.00	1,500.00	0.00	40.00	690.00	40.20	4,870.20
Total Miscellaneous Income	531.09	2,446.12	151.12	101.01	1,236.12	21.08	1,100.99	1,500.88	100.92	60.91	928.94	43.39	8,222.57
Total Income	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,566.02	50,385.69	33,265.66	41,430.38	44,660.81	39,752.32	37,429.03	513,084.45
Gross Profit	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,566.02	50,385.69	33,265.66	41,430.38	44,660.81	39,752.32	37,429.03	513,084.45
Expense													
Administration													
Development / Communications													
Advertising - Communication	0.00	0.00	0.00	240.00	0.00	77.63	97.45	17.50	67.18	10.75	11.75	20.00	542.26
Total Development / Communications	0.00	0.00	0.00	240.00	0.00	77.63	97.45	17.50	67.18	10.75	11.75	20.00	542.26
Office Expense													
Bank Service Charges	0.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00	0.00	15.00
Bookkeeping Services	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	1,852.50	1,998.75	1,088.75	20,210.00
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	30.99	138.76	198.06	101.04	105.12	92.44	110.02	119.56	126.06	170.94	114.42	205.85	1,513.26
IT Support	4,497.30	955.25	1,179.08	1,579.10	518.65	600.70	324.70	569.08	446.21	386.21	622.49	643.75	12,322.52
Office Supplies	312.79	502.50	0.00	92.28	188.52	545.17	1,210.01	359.15	0.00	480.50	-46.00	385.89	4,030.81
Payroll Service	118.88	182.72	261.30	125.75	136.90	124.80	197.85	125.75	124.80	124.80	131.10	188.35	1,843.00
Postage	247.75	0.00	0.00	0.00	0.00	80.86	0.00	0.00	0.00	0.00	0.00	0.00	328.61
Stewardship Expense	0.00	363.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164.00	527.75
Telephone - Church	407.97	407.97	407.60	407.60	407.60	406.90	406.90	406.90	407.50	407.50	407.50	409.58	4,891.52
Total Office Expense	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	3,866.16	3,671.97	3,529.88	51,006.99
Publications													
Publications	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	66.25	0.00	45.00	240.10
Total Publications	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	66.25	0.00	45.00	240.10
Vestry / Diocese													
Convention Expenses	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,159.05

Christ Church Parish Kent Island
Profit & Loss By Month
November 2025 through October 2026

	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26	TOTAL
Total Vestry / Diocese	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,159.05
Total Administration	7,228.14	4,919.66	4,413.50	5,551.98	3,443.30	4,712.21	4,956.99	3,780.40	2,720.46	3,943.16	3,683.72	3,594.88	52,948.40
Facilities													
Alarm System (Fire/Security)	0.00	0.00	0.00	0.00	0.00	360.00	0.00	285.00	0.00	0.00	0.00	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	19.26	146.74	34.73	624.78	0.00	0.00	188.72	37.68	300.29	335.70	57.00	628.72	2,373.62
Electric	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	2,889.97	2,795.52	2,117.39	28,906.16
Gardening Ministry	0.00	0.00	0.00	0.00	0.00	52.98	0.00	0.00	1,700.00	0.00	0.00	0.00	1,752.98
Kitchen Equipment & Maintenance	0.00	0.00	350.00	2,333.00	0.00	230.00	2,358.00	771.29	962.74	3,610.42	949.29	195.41	11,760.15
Lawn Care / Snow Removal	0.00	1,620.00	1,749.00	450.00	0.00	3,150.00	300.00	1,500.00	3,400.00	1,800.00	1,700.00	2,400.00	18,069.00
Pest Control	500.00	0.00	0.00	0.00	500.00	0.00	0.00	500.00	0.00	0.00	500.00	0.00	2,000.00
Propane	863.10	3,835.53	3,814.23	5,075.92	2,240.89	377.03	704.21	244.99	0.00	264.50	0.00	265.75	17,686.15
Refuse Removal	424.35	475.34	475.34	454.59	499.87	518.97	518.97	516.40	492.25	504.37	500.65	425.61	5,806.71
Repairs & Maintenance - Church	2,604.43	566.92	5,281.73	13.45	155.02	4,644.79	161.85	70.10	0.00	58,573.13	3,815.00	163.30	76,049.72
Repairs & Maintenance - Rectory	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00	0.00	0.00	335.00	0.00	3,035.00
Water & Sewer	0.00	0.00	868.85	0.00	0.00	934.98	0.00	0.00	976.31	0.00	0.00	930.62	3,710.76
Total Facilities	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	67,978.09	10,652.46	7,900.55	174,890.25
Insurance													
Property / Liability Insurance	0.00	4,469.00	0.00	0.00	4,469.00	0.00	0.00	4,469.00	0.00	0.00	4,596.00	0.00	18,003.00
Workers Comp Insurance	0.00	0.00	0.00	0.00	0.00	351.00	0.00	0.00	0.00	0.00	0.00	0.00	351.00
Total Insurance	0.00	4,469.00	0.00	0.00	4,469.00	351.00	0.00	4,469.00	0.00	0.00	4,596.00	0.00	18,354.00
Parish Life													
Christian Education													
Young Children	105.90	0.00	18.55	52.63	255.10	93.03	0.00	75.14	67.59	0.00	0.00	13.97	681.91
Youth	0.00	0.00	0.00	124.43	0.00	44.52	21.19	0.00	0.00	27.34	0.00	0.00	217.48
Total Christian Education	105.90	0.00	18.55	177.06	255.10	137.55	21.19	75.14	67.59	27.34	0.00	13.97	899.39
Music													
Choral Intern	0.00	0.00	1,250.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	0.00	0.00	2,500.00
Guest Musicians	0.00	0.00	0.00	0.00	150.00	900.00	0.00	225.00	-225.00	0.00	0.00	0.00	1,050.00
Guest Musicians & Interns	375.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	625.00
Music & Choir Supplies	687.21	4.95	277.99	639.98	393.00	0.00	460.50	0.00	465.99	367.12	313.45	7.95	3,618.14
Total Music	1,062.21	254.95	1,527.99	639.98	543.00	900.00	1,710.50	225.00	240.99	367.12	313.45	7.95	7,793.14
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	4,183.63	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	49,775.92
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	195.00	0.00	0.00	0.00	0.00	0.00	0.00	195.00
Total Outreach	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	4,183.67	4,183.67	5,183.67	53,970.92
Parish Ministries													
Coffee Supplies	65.94	296.48	98.91	59.94	104.89	0.00	102.60	107.62	174.61	0.00	119.89	0.00	1,130.88
Family Ministry Activities	29.97	0.00	0.00	0.00	0.00	0.00	140.03	367.46	0.00	134.95	0.00	0.00	672.41
Fellowship	0.00	0.00	106.44	418.59	0.00	0.00	0.00	402.47	0.00	44.96	274.96	0.00	1,247.42
Hospitality MinistryCoordinator	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	2,810.00	2,848.00	2,810.00	31,570.00
Youth Ministry	27.36	376.37	144.30	47.28	40.25	779.64	128.63	1,844.31	40.57	388.30	256.06	102.74	4,175.81
Total Parish Ministries	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	3,378.21	3,498.91	2,912.74	38,796.52
Worship													
Acolytes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	0.00	0.00	0.00	150.00
Altar Guild	0.00	480.00	214.50	0.00	0.00	990.00	0.00	3.16	0.00	0.00	0.00	0.00	1,687.66
Worship & Sanctuary	0.00	75.50	90.00	0.00	0.00	0.00	70.75	889.74	0.00	0.00	0.00	73.80	1,199.79

Christ Church Parish Kent Island
Profit & Loss By Month
November 2025 through October 2026

	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26	TOTAL
Total Worship	0.00	555.50	304.50	0.00	0.00	990.00	70.75	1,042.90	0.00	0.00	0.00	73.80	3,037.45
Total Parish Life	7,936.01	8,092.93	10,359.32	7,966.52	7,644.91	10,433.86	9,167.37	10,796.57	7,955.43	7,956.34	7,996.03	8,192.13	104,497.42
Personnel													
Benefits													
Health Insurance Premium-Curate	0.00	0.00	0.00	0.00	0.00	6,865.00	1,373.00	0.00	1,373.00	1,373.00	0.00	0.00	10,984.00
Life/Disability Ins - Curate	0.00	0.00	0.00	0.00	0.00	97.50	19.50	0.00	19.50	19.50	0.00	0.00	156.00
Pension - Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,730.05	4,669.95	0.00	7,400.00
Total Benefits	0.00	0.00	0.00	0.00	0.00	6,962.50	1,392.50	0.00	1,392.50	4,122.55	4,669.95	0.00	18,540.00
Continuing Education													
Family Ministry Coordinator	0.00	0.00	295.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295.29
Minister of Music	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127.00	0.00	0.00	127.00
Priest In Charge / Curate	0.00	0.00	0.00	0.00	0.00	275.00	0.00	0.00	0.00	0.00	0.00	0.00	275.00
Total Continuing Education	0.00	0.00	295.29	0.00	0.00	275.00	0.00	0.00	0.00	127.00	0.00	0.00	697.29
Pay Not Subject to Payroll Tax													
Housing Allowance - Curate	0.00	0.00	0.00	0.00	0.00	0.00	615.38	615.38	615.38	615.38	307.69	0.00	2,769.21
Payroll Tax Expense	690.50	1,079.09	700.70	1,052.17	673.27	719.50	1,180.77	706.22	733.16	718.52	733.69	1,105.05	10,092.64
Curate Support													
Lawn Care	0.00	600.00	-200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
Membership & Lot Fees	0.00	0.00	235.00	0.00	0.00	0.00	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	275.00	0.00	275.00
Trash Removal	0.00	0.00	246.00	0.00	-96.00	0.00	0.00	0.00	96.00	0.00	0.00	0.00	246.00
Utilities	-200.09	0.00	0.00	0.00	0.00	0.00	0.00	98.01	294.71	171.95	137.92	232.06	734.56
Total Curate Support	-200.09	600.00	281.00	0.00	-96.00	0.00	0.00	98.01	390.71	171.95	412.92	232.06	1,890.56
Stipend - Priest In Charge	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	3,307.70	3,307.70	4,961.55	43,000.10
Stipend - Curate	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	5,000.00	6,750.00	0.00	45,211.52
Supply Priest	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	759.75	859.75
Total Pay Not Subject to Payroll Tax	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	9,813.55	11,512.00	7,058.41	103,823.78
Pay Subject to Payroll Tax													
Family Ministry Coordinator													
Minister of Music													
Parish Administrator													
Sexton													
Total Pay Subject to Payroll Tax	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	9,392.47	9,590.64	14,445.20	125,151.53
Transition Costs	0.00	0.00	1,445.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,445.09
Travel and Automobile													
Mileage - Family Ministry Coord	0.00	0.00	0.00	118.90	121.80	0.00	0.00	0.00	65.36	0.00	0.00	0.00	306.06
Mileage - Minister of Music	307.50	307.50	287.03	455.83	399.85	318.25	326.45	199.50	278.94	278.44	304.00	298.94	3,762.23
Mileage-Priest In Charge/Curate	350.00	162.40	252.30	297.25	204.45	261.00	0.00	166.75	68.55	72.11	0.00	0.00	1,834.81
Mileage - Supply Priest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129.00	129.00
Total Travel and Automobile	657.50	469.90	539.33	871.98	726.10	579.25	326.45	366.25	412.85	350.55	304.00	427.94	6,032.10
Total Personnel	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	23,806.12	26,076.59	21,931.55	255,689.79
Total Expense	34,723.07	45,544.35	48,572.42	45,430.89	40,180.65	54,261.13	49,766.20	46,635.99	42,957.54	103,683.71	53,004.80	41,619.11	606,379.86
Net Ordinary Income	6,304.39	-865.51	10,080.53	-1,075.31	3,699.06	-20,695.11	619.49	-13,370.33	-1,527.16	-59,022.90	-13,252.48	-4,190.08	-93,295.41
Other Income/Expense													
Other Income													
BCC Columbarium Fund - 90010													
Change in Asset Value	41.07	44.33	69.40	18.59	-91.45	132.17	71.91	-3.42	-17.56	44.21	-45.77	-20.04	243.44
New Gifts / Contributions	0.00	900.00	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	4,600.00	0.00	7,000.00
Released In Current Year	0.00	0.00	-11,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-11,000.00

Christ Church Parish Kent Island
Profit & Loss By Month
November 2025 through October 2026

	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26	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	0.00	0.00
Total BCC Columbarium Fund - 90010	41.07	944.33	-10,930.60	18.59	-91.45	132.17	71.91	1,496.58	-17.56	44.21	4,554.23	-20.04	-3,756.56
BCC Perpetual Care Fund - 90011													
Change In Asset Value	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	4,354.90	-3,295.04	-909.73	15,599.33
Total BCC Perpetual Care Fund - 90011	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	4,354.90	-3,295.04	-909.73	15,599.33
Blunt Fund - 90007													
Change In Asset Value	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	9,587.21	-6,728.65	-1,846.00	34,678.45
Released In Current Year	0.00	22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,148.30	0.00	0.00	45,878.94
Transfer Out - To Operating Ckg	0.00	-22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-23,148.30	0.00	0.00	-45,878.94
Total Blunt Fund - 90007	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	9,587.21	-6,728.65	-1,846.00	34,678.45
1999 Endowment Fund - 90008													
Change In Asset Value	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	1,146.68	-804.80	-220.80	4,147.51
Released In Current Year	0.00	2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,768.70	0.00	0.00	5,448.66
Transfer Out	0.00	-2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,768.70	0.00	0.00	-5,448.66
Total 1999 Endowment Fund - 90008	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	1,146.68	-804.80	-220.80	4,147.51
Grace Fund - 90015													
Change In Asset Value	537.19	569.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	3,613.49	-2,536.12	-695.77	13,068.41
Grace Fund Contributions	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Released In Current Year	0.00	8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,724.80	0.00	0.00	17,107.70
Transfer Out - To Operating Ckg	0.00	-8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-8,724.80	0.00	0.00	-17,107.70
Total Grace Fund - 90015	537.19	619.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	3,613.49	-2,536.12	-695.77	13,118.41
Paca Fund - 90009													
Change In Asset Value	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	1,843.47	-1,293.85	-354.96	6,668.17
Released In Current Year	0.00	4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,451.10	0.00	0.00	8,819.76
Transfer Out	0.00	-4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-4,451.10	0.00	0.00	-8,819.76
Total Paca Fund - 90009	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	1,843.47	-1,293.85	-354.96	6,668.17
The Investment Fund - 90078													
Change In Asset Value	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	2,867.59	-2,163.40	-353.64	10,612.64
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	40,000.00	40,000.00
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	-40,000.00	-40,000.00
Total The Investment Fund - 90078	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	2,867.59	-2,163.40	-353.64	10,612.64
Acolyte Trip / Other Fundraiser													
Acolyte Trip / Other - Expense	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	0.00	0.00	0.00	-642.30
Total Acolyte Trip / Other Fundraiser	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	0.00	0.00	0.00	-642.30
Backpack Program													
Backpack Progam - Income	900.00	1,390.00	303.00	0.00	100.00	7,905.78	0.00	200.00	70.00	140.00	1,420.00	0.00	12,428.78
Backpack Program - Expenses	-760.66	-1,294.86	-576.58	-1,439.86	-1,523.76	-735.18	-749.64	-865.69	0.00	-445.92	-628.00	-671.34	-9,691.49
Total Backpack Program	139.34	95.14	-273.58	-1,439.86	-1,423.76	7,170.60	-749.64	-665.69	70.00	-305.92	792.00	-671.34	2,737.29
Bishops Discretionary Fund													
Bishops Discretion Fund-Expense	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 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													
Grant - Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Organ - Income Donations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,250.00	81,020.00	91,270.00
Organ - Expenses	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	0.00	0.00	-92,750.00	-95,200.00
Total Capital Improvement Fund	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	0.00	10,250.00	-11,730.00	-3,930.00
CFM (Children's Food Ministry)													

Christ Church Parish Kent Island
Profit & Loss By Month
November 2025 through October 2026

	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26	TOTAL
Children Food Ministry-Income	955.00	6,480.00	100.00	500.00	250.00	350.00	100.00	6,075.00	510.00	500.00	470.00	100.00	16,390.00
Children Food Ministry-Expenses	-478.38	-916.96	-1,187.47	-1,178.30	-1,215.54	-1,439.06	-1,988.40	-1,162.82	-1,717.96	-1,728.86	-1,812.25	-1,758.06	-16,584.06
Total CFM (Children's Food Ministry)	476.62	5,563.04	-1,087.47	-678.30	-965.54	-1,089.06	-1,888.40	4,912.18	-1,207.96	-1,228.86	-1,342.25	-1,658.06	-194.06
Food Pantry													
Food Pantry Donations	50.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	150.00	270.00	40.00	610.00
Haven Min. Food Pantry Donation	-50.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00	0.00	-150.00	-270.00	-40.00	-610.00
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	853.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853.50
Westminster Bell Ringer-Expense	0.00	-700.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-800.00
Total Special Event	0.00	153.50	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.50
Total Other Income	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	21,922.77	-2,567.88	-18,460.34	79,092.38
Other Expense													
Rector's Discretionary Funds	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 Other Expense	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
Net Other Income	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	21,922.77	-2,567.88	-18,460.34	79,092.38
Net Income	**10,385.00**	**9,308.50**	**15,716.23**	**6,506.91**	**-46,417.99**	**54,366.79**	**33,064.88**	**-9,723.61**	**-11,838.83**	**-37,100.13**	**-15,820.36**	**-22,650.42**	**-14,203.03**

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

	Jan - Oct 26	Budget	% of Budget
Ordinary Income/Expense			
Income			
Building Use			
CECDS	13,700.00	16,444.00	83.3%
Living Water	15,000.00	18,000.00	83.3%
Other Building Use	10,698.00	7,500.00	142.6%
Total Building Use	39,398.00	41,944.00	93.9%
Fundraisers			
Advent Sales (Nov / Dec)	-188.82		
Family Ministry Truck or Treat	104.59		
Soup Sales	62,233.21	70,000.00	88.9%
Total Fundraisers	62,148.98	70,000.00	88.8%
General Offerings			
Contributions / Pledges	305,096.81	365,000.00	83.6%
Plate Contributions	11,264.00	7,500.00	150.2%
Special Offerings	4,225.00	5,000.00	84.5%
Total General Offerings	320,585.81	377,500.00	84.9%
Miscellaneous Income			
Altar Guild Donations	1,255.00	1,800.00	69.7%
Interest-Checking/Savings Accts	12.16	75.00	16.2%
Music Fund Donations	708.00	600.00	118.0%
Other Income / Donations	3,270.20	3,000.00	109.0%
Total Miscellaneous Income	5,245.36	5,475.00	95.8%
Total Income	427,378.15	494,919.00	86.4%
Gross Profit	427,378.15	494,919.00	86.4%
Expense			
Administration			
Development / Communications			
Advertising - Communication	542.26	500.00	108.5%
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	542.26	1,750.00	31.0%
Office Expense			
Bank Service Charges	15.00	10.00	150.0%
Bookkeeping Services	17,116.25	22,500.00	76.1%
Copying / Lease			
Bizhub C450I Lease	4,437.10	6,000.00	74.0%
Total Copying / Lease	4,437.10	6,000.00	74.0%
Credit Card Merchant Expense	1,343.51	1,400.00	96.0%
IT Support	6,869.97	8,408.00	81.7%
Office Supplies	3,215.52	5,000.00	64.3%
Payroll Service	1,541.40	2,350.00	65.6%
Postage	80.86	1,800.00	4.5%
Stewardship Expense	164.00	1,200.00	13.7%
Telephone - Church	4,075.58	5,000.00	81.5%
Total Office Expense	38,859.19	53,668.00	72.4%
Publications			
Publications	240.10	300.00	80.0%
Total Publications	240.10	300.00	80.0%
Vestry / Diocese			
Convention Expenses	1,159.05	500.00	231.8%

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

	Jan - Oct 26	Budget	% of Budget
Total Vestry / Diocese	1,159.05	500.00	231.8%
Total Administration	40,800.60	56,218.00	72.6%
Facilities			
Alarm System (Fire/Security)	645.00	700.00	92.1%
Camp Wright Lease	3,095.00	3,095.00	100.0%
Cleaning Supplies	2,207.62	2,000.00	110.4%
Electric	25,484.32	24,000.00	106.2%
Gardening Ministry	1,752.98	5,770.00	30.4%
Kitchen Equipment & Maintenance	11,760.15	10,000.00	117.6%
Lawn Care / Snow Removal	16,449.00	10,000.00	164.5%
Pest Control	1,500.00	2,275.00	65.9%
Propane	12,987.52	26,000.00	50.0%
Refuse Removal	4,907.02	5,200.00	94.4%
Repairs & Maintenance - Church	72,878.37	30,000.00	242.9%
Repairs & Maintenance - Rectory	3,035.00	5,000.00	60.7%
Water & Sewer	3,710.76	2,500.00	148.4%
Total Facilities	160,412.74	126,540.00	126.8%
Insurance			
Property / Liability Insurance	13,534.00	17,877.00	75.7%
Workers Comp Insurance	351.00	400.00	87.8%
Total Insurance	13,885.00	18,277.00	76.0%
Parish Life			
Christian Education			
Adults	0.00	200.00	0.0%
Young Children	576.01	300.00	192.0%
Youth	217.48	500.00	43.5%
Total Christian Education	793.49	1,000.00	79.3%
Music			
Choral Intern	2,500.00	2,692.00	92.9%
Guest Musicians	1,050.00	2,000.00	52.5%
Music & Choir Supplies	2,925.98	3,000.00	97.5%
Total Music	6,475.98	7,692.00	84.2%
Outreach			
Camp Wright	1,000.00	1,000.00	100.0%
Diocesan Apportionment	41,836.66	50,204.00	83.3%
Discretionary Fund-Priest InChg	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	195.00	750.00	26.0%
Total Outreach	46,031.66	54,954.00	83.8%
Parish Ministries			
Coffee Supplies	768.46	500.00	153.7%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	642.44	1,200.00	53.5%
Fellowship	1,247.42	1,600.00	78.0%
Hospitality MinistryCoordinator	26,255.00	31,500.00	83.3%
Youth Ministry	3,772.08	1,500.00	251.5%
Total Parish Ministries	32,685.40	36,400.00	89.8%
Worship			
Acolytes	150.00	150.00	100.0%
Altar Guild	1,207.66	2,000.00	60.4%
Worship & Sanctuary	1,124.29	700.00	160.6%
Total Worship	2,481.95	2,850.00	87.1%

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

	Jan - Oct 26	Budget	% of Budget
Total Parish Life	88,468.48	102,896.00	86.0%
Personnel			
Benefits			
Health Insurance Premium-Curate	10,984.00	10,000.00	109.8%
Life/Disability Ins - Curate	156.00	450.00	34.7%
Pension - Curate	7,400.00	18,000.00	41.1%
Total Benefits	18,540.00	28,450.00	65.2%
Continuing Education			
Family Ministry Coordinator	295.29	400.00	73.8%
Minister of Music	127.00	400.00	31.8%
Priest In Charge / Curate	275.00	500.00	55.0%
Total Continuing Education	697.29	1,300.00	53.6%
Pay Not Subject to Payroll Tax			
Housing Allowance - Curate	2,769.21	8,000.00	34.6%
Payroll Tax Expense	8,323.05	7,400.00	112.5%
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	275.00	200.00	137.5%
Trash Removal	246.00	500.00	49.2%
Utilities	934.65	3,800.00	24.6%
Total Curate Support	1,490.65	6,400.00	23.3%
Stipend - Priest In Charge	36,384.70	43,000.00	84.6%
Stipend - Curate	45,211.52	63,750.00	70.9%
Supply Priest	759.75	780.00	97.4%
Total Pay Not Subject to Payroll Tax	94,938.88	129,330.00	73.4%
Pay Subject to Payroll Tax			
Family Ministry Coordinator			78.4%
Minister of Music			85.2%
Parish Administrator			76.0%
Sexton			81.5%
Total Pay Subject to Payroll Tax	102,019.66	127,417.00	80.1%
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	3,147.23	2,500.00	125.9%
Mileage-Priest In Charge/Curate	1,322.41	2,400.00	55.1%
Mileage - Supply Priest	129.00	500.00	25.8%
Total Travel and Automobile	4,904.70	5,700.00	86.0%
Total Personnel	222,545.62	295,197.00	75.4%
Total Expense	526,112.44	599,128.00	87.8%
Net Ordinary Income	-98,734.29	-104,209.00	94.7%
Other Income/Expense			
Other Income			
BCC Columbarium Fund - 90010			
Change In Asset Value	158.04		
New Gifts / Contributions	6,100.00		
Released in Current Year	-11,000.00		
Transfer Out	0.00		
Total BCC Columbarium Fund - 90010	-4,741.96		
BCC Perpetual Care Fund - 90011			

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

	Jan - Oct 26	Budget	% of Budget
Change In Asset Value	14,312.55		
Total BCC Perpetual Care Fund - 90011	14,312.55		
Blunt Fund - 90007			
Change In Asset Value	31,738.09		
Released In Current Year	23,148.30		
Transfer Out - To Operating Ckg	-23,148.30		
Blunt Fund - 90007 - Other	0.00	22,490.63	0.0%
Total Blunt Fund - 90007	31,738.09	22,490.63	141.1%
1999 Endowment Fund - 90008			
Change In Asset Value	3,796.05		
Released in Current Year	2,768.70		
Transfer Out	-2,768.70		
1999 Endowment Fund - 90008 - Other	0.00	2,679.95	0.0%
Total 1999 Endowment Fund - 90008	3,796.05	2,679.95	141.6%
Grace Fund - 90015			
Change In Asset Value	11,961.52		
Released In Current Year	8,724.80		
Transfer Out - To Operating Ckg	-8,724.80		
Grace Fund - 90015 - Other	0.00	8,382.93	0.0%
Total Grace Fund - 90015	11,961.52	8,382.93	142.7%
Paca Fund - 90009			
Change In Asset Value	6,102.79		
Released In Current Year	4,451.10		
Transfer Out	-4,451.10		
Paca Fund - 90009 - Other	0.00	4,368.69	0.0%
Total Paca Fund - 90009	6,102.79	4,368.69	139.7%
The Investment Fund - 90078			
Change In Asset Value	9,745.86		
Released in Current Year	40,000.00		
Transfer Out - To Operating Ckg	-40,000.00		
The Investment Fund - 90078 - Other	0.00	66,286.80	0.0%
Total The Investment Fund - 90078	9,745.86	66,286.80	14.7%
Acolyte Trip / Other Fundraiser			
Acolyte Trip / Other - Expense	-316.23		
Total Acolyte Trip / Other Fundraiser	-316.23		
Backpack Program			
Backpack Progam - Income	10,138.78		
Backpack Program - Expenses	-7,635.97		
Total Backpack Program	2,502.81		
Bishops Discretionary Fund			
Bishops Discretion Fund-Expense	0.00		
Total Bishops Discretionary Fund	0.00		
Capital Improvement Fund			
Grant - Income	0.00		
Organ - Income Donations	91,270.00		
Organ - Expenses	-95,200.00		
Total Capital Improvement Fund	-3,930.00		
CFM (Children's Food Ministry)			
Children Food Ministry-Income	8,955.00		
Children Food Ministry-Expenses	-15,188.72		

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

	Jan - Oct 26	Budget	% of Budget
Total CFM (Children's Food Ministry)	-6,233.72		
Food Pantry			
Food Pantry Donations	560.00		
Haven Min. Food Pantry Donation	-560.00		
Total Food Pantry	0.00		
Special Event			
Westminster Bell Ringer-Expense	-100.00		
Total Special Event	-100.00		
Total Other Income	64,837.76	104,209.00	62.2%
Other Expense			
Rector's Discretionary Funds	0.00		
Total Other Expense	0.00		
Net Other Income	64,837.76	104,209.00	62.2%
Net Income	**-33,896.53**	**0.00**	**100.0%**

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Revenue	**$413,918.85**	**$478,154.46**	**$494,915.00**	**$519,932.16**	**$546,181.00**
General Offerings	**$292,904.55**	**$355,257.88**	**$377,500.00**	**$395,997.16**	**$417,000.00**
Contributions/Pledges	$281,568.05	$346,046.88	$365,000.00	$376,490.49	$400,000.00
Plate	$7,911.00	$3,147.00	$7,500.00	$13,846.67	$12,000.00
Special Offerings	$3,425.50	$6,064.00	$5,000.00	$5,660.00	$5,000.00
Building Use	**$40,631.00**	**$42,860.00**	**$41,940.00**	**$45,384.00**	**$50,751.00**
CECDS	$16,440.00	$16,440.00	$16,440.00	$16,440.00	$16,851.00
Living Water	$18,000.00	$18,000.00	$18,000.00	$18,000.00	$18,900.00
Building Use - Other	$6,191.00	$8,420.00	$7,500.00	$10,944.00	$15,000.00
Fund Raisers	**$74,817.68**	**$73,313.35**	**$70,000.00**	**$71,641.71**	**$72,000.00**
Acolyte Fundraiser / Advent Sales	$132.00	$1,360.04	$0.00	$0.00	$0.00
Lenten Books / Plant Sale	-$25.00	$0.00	$0.00	$0.00	$0.00
Soup Sales	$74,710.68	$71,953.31	$70,000.00	$71,641.71	$72,000.00
Miscellaneous Income	**$5,565.62**	**$6,723.23**	**$5,475.00**	**$6,909.29**	**$6,430.00**
Altar Guild Donations	$1,895.00	$2,437.00	$1,800.00	$1,673.33	$2,000.00
Interest-Checking/Savings Accts	$35.62	$13.19	$75.00	$11.96	$30.00
Music Fund Donations	$550.00	$1,105.00	$600.00	$944.00	$900.00
Other Income / Donations	$3,085.00	$3,168.04	$3,000.00	$4,280.00	$3,500.00
Expenses	**$398,113.97**	**$479,466.29**	**$599,128.00**	**$644,281.13**	**$622,900.52**
Personnel	**$137,979.07**	**$168,546.07**	**$295,197.00**	**$265,558.64**	**$291,327.00**
Compensation Subject to Payroll Taxes	*$85,073.66*	*$104,769.08*	*$127,417.00*	*$116,765.95*	*$157,987.00*
Minister of Music					
Parish Administrator					
Sexton					
Family Ministry Coordinator					

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Compensation Not Subject to Payroll Taxes	*$48,254.43*	*$52,524.30*	*$129,330.00*	*$117,173.96*	*$87,100.00*
Housing Allowance-Rector/Curat	0.00	0.00	8,000.00	3,692.28	$0.00
Payroll Tax Expense	6,619.07	8,083.68	7,400.00	9,624.00	$10,000.00
Rector Support-Cell Phone	0.00	0.00	1,000.00	0.00	$0.00
Rector Support-Lawn Care	3,010.00	600.00	700.00	(266.67)	$2,500.00
Rector Support-Membership & Lc	200.00	200.00	200.00	313.33	$300.00
Rector Support-Pest Control	275.00	0.00	200.00	366.67	$300.00
Rector Support-Trash Removal	0.00	0.00	500.00	328.00	$0.00
Curate/Rector Support-Utilities	1,850.36	1,137.10	3,800.00	936.79	$2,000.00
Stipend - PIC	34,500.00	41,038.52	43,000.00	41,897.53	$50,000.00
Stipend - Priest	0.00	0.00	63,750.00	60,282.03	$20,000.00
Supply Priest	1,800.00	1,465.00	780.00	0.00	$2,000.00
Benefits	*-$746.00*	*$0.00*	*$28,450.00*	*$24,720.00*	*$25,140.00*
Cell Phone-Curate	*$0.00*	*$0.00*	*$0.00*	*$0.00*	*$0.00*
Health Insurance Premiums-Cura	-$746.00	$0.00	10,000.00	14,645.33	$16,500.00
HSA Deposits-Curate	0.00	$0.00	0.00	0.00	$0.00
Life/Disability Ins-Rector	0.00	$0.00	0.00	208.00	$0.00
Life/Disability Ins-Curate	0.00	$0.00	450.00	0.00	$0.00
Life Ins-Rector-CCPKI Beneficiar	0.00	$0.00	0.00	0.00	$0.00
Pension-Curate & Family Coordir	0.00	$0.00	18,000.00	9,866.67	$8,640.00
Continuing Education	*$454.00*	*$723.85*	*$1,300.00*	*$929.72*	*$1,300.00*
Family Minister Coordinator	$250.00	$550.00	$400.00	$393.72	$500.00
Minister of Music	204.00	173.85	400.00	$169.33	$400.00
Rector	0.00	0.00	500.00	$366.67	$400.00
Travel and Automobile	*$3,793.73*	*$5,542.27*	*$5,700.00*	*$5,969.01*	*$5,800.00*
Family Minister Coordinator	0.00	120.40	300.00	408.08	$400.00

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Minister of Music	2,203.03	2,771.60	2,500.00	3,797.72	$2,500.00
Rector/Interim Rector	1,061.86	2,325.75	2,400.00	1,763.21	$2,400.00
Supply Priest	528.84	324.52	500.00	0.00	$500.00
Transition Costs	*$1,149.25*	*$4,986.57*	*$3,000.00*	*$0.00*	*$14,000.00*
Search Consultant	0.00	2,655.00	0.00	0.00	$0.00
Search Electronic Survey	980.00	656.00	0.00	0.00	$0.00
Interim Expenses	0.00	0.00	0.00	0.00	$0.00
Rectory Cleaning & Repairs	0.00	0.00	0.00	0.00	$0.00
Interview Expenses	0.00	1,425.57	0.00	0.00	$4,000.00
2nd Interview or Meetings	0.00	0.00	0.00	0.00	$2,000.00
House Hunting and LOA	0.00	0.00	0.00	0.00	$2,000.00
Moving Expense	0.00	0.00	0.00	0.00	$6,000.00
Transition Costs - Other	169.25	250.00	0.00	0.00	$0.00
Facilities and Insurance	**$149,952.93**	**$151,926.63**	**$144,817.00**	**$222,079.73**	**$164,604.00**
Route 8 and Rectory	*$134,009.93*	*$134,260.63*	*$126,540.00*	*$203,566.40*	*$145,820.00*
Alarm System (Fire/Security)	520.00	350.00	700.00	860.00	$700.00
Camp Wright Lease	3,095.00	3,095.00	3,095.00	3,095.00	$3,095.00
Cleaning Supplies	1,330.34	1,847.48	2,000.00	2,105.20	$2,500.00
Electric	22,368.75	25,187.07	24,000.00	29,416.46	$29,000.00
Gardening Ministry	1,380.00	1,621.32	5,770.00	2,337.31	$500.00
Lawn Care/Snow Removal	10,455.00	11,895.00	10,000.00	18,732.00	$14,500.00
Kitchen Equipment & Maintenanc	14,382.44	13,018.19	10,000.00	15,419.65	$12,500.00
Pest Control	2,000.00	1,500.00	2,275.00	2,000.00	$2,275.00
Propane	19,822.06	18,361.65	26,000.00	19,268.46	$27,500.00
Refuse Removal	5,308.70	5,021.15	5,200.00	5,975.21	$6,250.00

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Repairs & Maintenance - Church	36,349.93	46,090.60	30,000.00	96,953.43	$40,000.00
Repairs & Maintenance - Rectory	14,654.32	3,244.98	5,000.00	4,046.67	$3,500.00
Water & Sewer	2,343.39	3,028.19	2,500.00	3,357.01	$3,500.00
Insurance	*$15,943.00*	*$17,666.00*	*$18,277.00*	*$18,513.33*	*$18,784.00*
Property/Liability Insurance	15,409.00	17,230.00	17,877.00	18,045.33	$18,384.00
Workers Comp Insurance	534.00	436.00	400.00	468.00	$400.00
Parish Life	**$68,151.62**	**$97,895.06**	**$102,896.00**	**$107,035.13**	**$112,485.00**
Worship	*$1,833.81*	*$4,907.51*	*$2,850.00*	*$3,210.87*	*$3,750.00*
Acolytes	0.00	326.07	150.00	200.00	$750.00
Altar Guild	1,475.34	1,814.09	2,000.00	1,610.21	$2,000.00
Worship & Sanctuary	358.47	2,767.35	700.00	1,400.65	$1,000.00
Christian Education	*$958.70*	*$988.15*	*$1,000.00*	*$1,039.36*	*$1,950.00*
Adults	317.70	0.00	200.00	0.00	$200.00
Young Children	154.08	487.91	300.00	749.39	$1,250.00
Youth	486.92	500.24	500.00	289.97	$500.00
Music	*$6,724.39*	*$7,014.60*	*$7,692.00*	*$8,624.04*	*$7,703.00*
Coral Intern	*$0.00*	*$2,525.00*	*$2,692.00*	*$0.00*	*$2,153.00*
Music & Choir Supplies	3,423.79	4,489.60	3,000.00	3,890.71	$3,550.00
Guest Musicians	3,300.60	0.00	2,000.00	4,733.33	$2,000.00
Outreach	*$28,806.00*	*$52,885.56*	*$54,954.00*	*$54,463.99*	*$59,982.00*
Camp Wright	1,000.00	1,000.00	1,000.00	1,000.00	$1,000.00
Diocesan Apportionment	$22,500.00	$47,635.56	$50,204.00	50,203.99	$55,732.00
Discretionary Fund - PIC/Curate	500.00	1,000.00	1,000.00	1,000.00	$500.00
Haven Ministries Church Fund	1,000.00	1,000.00	1,000.00	1,000.00	$1,000.00
Haven Ministries Food Pantry	886.00		0.00	0.00	$0.00

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Haven Ministries Operations	2,000.00	1,000.00	1,000.00	1,000.00	$1,000.00
Other Purpose Outside Parish	920.00	1,250.00	750.00	260.00	$750.00
Parish Ministries	*$29,828.72*	*$32,099.24*	*$36,400.00*	*$39,696.88*	*$39,100.00*
Coffee Supplies	$0.00	$868.77	$500.00	$1,024.61	$1,500.00
Connections-Welcoming	$0.00	$0.00	$100.00	$0.00	$100.00
Family Ministry Activities	2,123.70	357.73	1,200.00	$856.59	$1,500.00
Fellowship	955.02	1,737.15	1,600.00	$1,663.23	$1,500.00
Hospitality Coordinator	26,750.00	28,285.00	31,500.00	$31,260.00	$31,500.00
Pastoral Care	0.00	0.00	0.00	$0.00	$0.00
Senior Ministry	$0.00	$0.00	$0.00	$0.00	$0.00
Youth Ministry	$0.00	$850.59	$1,500.00	$4,892.45	$3,000.00
Administration	**$42,030.35**	**$61,068.53**	**$56,218.00**	**$49,607.63**	**$54,484.52**
Development/Communications	*$1,087.05*	*$999.11*	*$1,750.00*	*$696.35*	*$600.00*
Advertising - Communication	347.08	499.11	500.00	696.35	$500.00
Expense Allowance - PIC/Curate	0.00	0.00	500.00	0.00	$0.00
Gifts/Incentives	739.97	500.00	250.00	0.00	$100.00
Planned Giving - 1631 Society	0.00	0.00	500.00	0.00	$0.00
Office Expense	*$40,407.95*	*$59,344.30*	*$53,668.00*	*$47,105.75*	*$52,284.52*
Bank Service Charges	70.00	0.00	10.00	20.00	$10.00
Bookkeeping Services	18,480.00	17,737.50	22,500.00	21,370.00	$23,000.00
Copying/Lease-Bizhub C458 Lea	1,787.84	0.00	6,000.00	0.00	$0.00
Copying/Lease-Bizhub Pro 4501	3,526.77	5,186.78	0.00	5,324.52	$5,324.52
Credit Card Merchant Expense	982.56	1,142.25	1,400.00	1,516.88	$1,500.00
IT Support	1,386.02	15,632.01	8,408.00	8,301.63	$8,000.00
Office Supplies	4,628.80	9,381.21	5,000.00	3,772.84	$5,500.00
Payroll Service	2,008.44	2,154.03	2,350.00	1,804.07	$2,000.00

2027 Budget Worksheet

	2024 Actual	2025 Actual	2026 Budget	2026 Projected	2027 Budget
Postage	1,727.55	1,106.80	1,800.00	107.81	$750.00
Stewardship Expense	1,376.51	2,113.75	1,200.00	0.00	$1,200.00
Telephone - Church	4,433.46	4,889.97	5,000.00	4,888.00	$5,000.00
Publications	*$295.35*	*$318.70*	*$300.00*	*$260.13*	*$300.00*
Publications	295.35	318.70	300.00	260.13	$300.00
Vestry/Diocese	*$240.00*	*$406.42*	*$500.00*	*$1,545.40*	*$1,300.00*
Convention Expense	240.00	406.42	500.00	1,545.40	$1,300.00
Vestry Retreat	0.00	0.00	0.00	0.00	$0.00
Uncategorized Expenses	**0.00**	**30.00**	**0.00**	**0.00**	**$0.00**
Net Ordinary Income	**$15,804.88**	**-$1,311.83**	**-$104,213.00**	**-$124,348.97**	**-$76,719.52**

Transfers					
Blunt Fund	19,360.83	22,730.64	19,360.83	19,360.83	$24,533.54
1999 Endowment Fund	2,339.88	2,679.96	2,339.88	2,339.88	$2,933.32
Grace Fund	7,269.37	8,382.90	7,269.37	7,269.37	$9,246.99
Paca Fund	3,994.77	4,368.66	3,994.77	3,994.77	$4,720.63
Investment Fund	25,148.88	0.00	25,148.88	(91,384.12)	$35,285.03
Total Transfers	$58,113.73	$38,162.16	$58,113.73	-$58,419.27	$76,719.52

CHRIST CHURCH PARISH KENT ISLAND

Financial Summary Report

Period: January – October 2026 (Year to Date) | Balance Sheet as of October 31, 2026 | Prepared November 13, 2026

Executive Summary

Ten of twelve months of the fiscal year have elapsed (83.3% of the year). October was the smallest operating shortfall since July, and a $40,000.00 draw from The Investment Fund substantially rebuilt operating cash. The year-to-date bottom line nonetheless fell further, almost entirely because of the $92,750.00 organ deposit and another small decline in investment fund values.

- Total income YTD is $427,378.15 against a budget of $494,919.00 (86.4%), running ahead of the 83.3% calendar-year pace. Contributions/Pledges are at 83.6%, essentially on pace; October pledge receipts were $22,728.94, down from $28,343.22 in September.
- Total expense YTD is $526,112.44 against a budget of $599,128.00 (87.8%), about $26,839 ahead of the 83.3% pace. Excluding Repairs & Maintenance – Church, total expenses would be about $21,039 under pace instead.
- Net Ordinary Income (operating result before investment activity) is –$98,734.29, compared with a budgeted deficit of –$104,209.00. That is 94.7% of the planned full-year deficit with 83.3% of the year elapsed — $5,474.71 of budgeted deficit cushion remains with two months to go. October's operating shortfall was only $4,190.08 (versus $13,252.48 in September and $59,022.90 in August), even though October carried three biweekly pay periods, which pushed staff pay and the Priest-in-Charge stipend about 50% above a normal month.
- Net Income including investment and other activity is –$33,896.53 against a budget of $0.00, down $22,650.42 from September's –$11,246.11. October's loss breaks down as: the operating shortfall (–$4,190.08); the Capital Improvement/organ line (–$11,730.00, $81,020.00 recorded as organ income against the $92,750.00 organ deposit); declines in investment fund values (–$4,400.94); Children's Food Ministry (–$1,658.06); and the Backpack Program (–$671.34).
- Operating cash improved sharply. The account held $115,422.47 at October 31 (up from $76,819.62 at September 30) and $121,842.37 as of November 10, with $74,898.60 available for operating use after setting aside designated funds (up from $30,480.90 on October 13). The increase is driven mainly by the $40,000.00 Investment Fund draw posted in October.
- The curate transition is now reflected in the figures: no curate stipend, housing allowance, or benefit charges posted in October, and Supply Priest ($759.75) and Mileage – Supply Priest ($129.00) appeared for the first time — see "Resolved / Finalized This Month" below.
- Year-end outlook: if November and December track last year (a combined operating surplus of $5,438.88 in Nov–Dec 2025), the full-year operating deficit would finish near –$93,300, about $10,900 better than budget. This is a rough indicator only — 2026 staff pay is higher than last year.

Income & Expense Summary — Major Categories

Color reflects percent of annual budget consumed year-to-date, applied to expense categories (green under 65%, yellow 65–85%, red above 85%). Income categories are shown for reference without color, since running ahead of budget on income is favorable.

Income

Category	Actual (YTD)	Budget (Annual)	% of Budget
Building Use	$39,398.00	$41,944.00	**93.9%**
Fundraisers	$62,148.98	$70,000.00	**88.8%**
General Offerings	$320,585.81	$377,500.00	**84.9%**
Miscellaneous Income	$5,245.36	$5,475.00	**95.8%**
Total Income	**$427,378.15**	**$494,919.00**	**86.4%**

Expense

Category	Actual (YTD)	Budget (Annual)	% of Budget
Administration	$40,800.60	$56,218.00	**72.6%**
Facilities	$160,412.74	$126,540.00	**126.8%**
Insurance	$13,885.00	$18,277.00	**76.0%**
Parish Life	$88,468.48	$102,896.00	**86.0%**
Personnel	$222,545.62	$295,197.00	**75.4%**
Total Expense	**$526,112.44**	**$599,128.00**	**87.8%**

Net Ordinary Income: –$98,734.29 actual vs. –$104,209.00 budgeted | Net Income (with investment activity): –$33,896.53 actual vs. $0.00 budgeted

Items Requiring Attention / Monitoring

The following line items are flagged because they have exceeded their annual budget, or because they represent recurring monitoring items from prior reports.

Over Budget (Red)

Line Item	Actual (YTD)	Budget (Annual)	% of Budget
Repairs & Maintenance – Church	$72,878.37	$30,000.00	**242.9%**
Lawn Care / Snow Removal	$16,449.00	$10,000.00	**164.5%**
Youth Ministry	$3,772.08	$1,500.00	**251.5%**
Curate Health Insurance Premium	$10,984.00	$10,000.00	**109.8%**
Convention Expenses (Vestry/Diocese)	$1,159.05	$500.00	**231.8%**
Kitchen Equipment & Maintenance	$11,760.15	$10,000.00	**117.6%**
Worship & Sanctuary	$1,124.29	$700.00	**160.6%**
Water & Sewer	$3,710.76	$2,500.00	**148.4%**
Christian Education – Young Children	$576.01	$300.00	**192.0%**
Coffee Supplies	$768.46	$500.00	**153.7%**
Mileage – Minister of Music	$3,147.23	$2,500.00	**125.9%**
Electric (new)	$25,484.32	$24,000.00	**106.2%**
Payroll Tax Expense (new)	$8,323.05	$7,400.00	**112.5%**

Repairs & Maintenance – Church added only $163.30 in October, versus $3,815.00 in September and $58,573.13 in August. Electric and Payroll Tax Expense are newly added to this table this month. Guest Musicians has been removed: it now carries a $2,000.00 budget line and stands at 52.5% (see the budget note below). Six smaller lines are also over budget, each by less than $250.00 (Advertising – Communication, Bank Service Charges, Membership & Lot Fees, Pest Control – Curate Support, Mileage – Family Ministry Coordinator, and — new this month — Cleaning Supplies).

Resolved / Finalized This Month

- **Curate transition —** October's figures now reflect the curate's departure. No Stipend – Curate, Housing Allowance, Health Insurance, or Pension charges posted in October; year-to-date totals are unchanged at $45,211.52 (Stipend, 70.9% of budget) and $2,769.21 (Housing, 34.6%). Supply Priest ($759.75) and Mileage – Supply Priest ($129.00) posted for the first time. September's increases therefore appear to have been the final curate charges. One small item remains: Curate Support – Utilities posted $232.06 in October; worth confirming whether these utility charges will continue.

- **The Investment Fund (90078) draw** — $40,000.00 was released and transferred to operating checking in October, the first draw this year against the $66,286.80 budgeted for operations (60.3%). $26,286.80 of the budgeted distribution remains available.

Compliance & Monitoring Items (Carried Forward)

- **Repairs & Maintenance – Church (updated)** — $72,878.37 YTD against a $30,000.00 budget (242.9%); October added only $163.30. Facilities as a whole is $33,872.74 over its $126,540.00 annual budget (126.8%) with two months remaining. Recommend confirming the funding source for this work and whether a budget amendment is needed (open since August).
- **Organ Fund (updated)** — The organ project moved forward in October: a $92,750.00 organ deposit was paid on October 29 (total organ expenses YTD $95,200.00, including the $2,450.00 evaluation in May). To fund it, $83,000.00 was transferred from the Shore United Memorial/Organ account (9769) to the operating account; account 9769 now holds $1,023.49 ($703.49 memorial, $320.00 organ), down from $21,000.30 at September 30. Per the cash sheet, $8,270.00 is being held in the operating account to be returned to the organ account, for $8,590.00 in organ funds on hand. The Capital Improvement Fund shows a net –$3,930.00 YTD ($91,270.00 recorded as organ donations vs. $95,200.00 in expenses). Recommend a short organ fund reconciliation for the Vestry — total contract cost, remaining balance due and timing, and how the balance will be funded.
- **CFM (Children's Food Ministry)** — deficit widened further to $6,233.72 YTD ($8,955.00 income vs. $15,188.72 expense), up from $4,575.66 in September. The CFM balance held in the operating account fell from $4,793.61 to $3,135.86; at the current pace (about $1,650 a month net) that covers roughly two more months. Recommend discussing a funding plan for 2027.
- **Electric (updated)** — now over budget at 106.2% ($25,484.32 of $24,000.00). Based on last year's November–December usage ($3,421.84), this line is on track to finish near $28,900, roughly $4,900 over. Propane largely offsets it: it stands at only 50.0% ($12,987.52 of $26,000.00), and at last year's Nov–Dec pace ($4,698.63) would finish about $8,300 under budget.
- **Supply Priest (new)** — already at 97.4% of its $780.00 annual budget after its first month ($759.75) and will go over in November. The unspent Stipend – Curate budget ($18,538.48 remaining) more than covers this.
- **2026 budget figures changed (new)** — This month's report shows a $2,000.00 Guest Musicians budget line that did not appear in prior months. As a result, the Parish Life budget is now $102,896.00 (was $100,896.00), total expense budget $599,128.00 (was $597,128.00), budgeted Net Ordinary Income – $104,209.00 (was –$102,209.00), and budgeted Net Income $0.00 (was +$2,000.00). Recommend confirming this reflects an approved budget amendment and recording it in the minutes.

Balance Sheet Snapshot — As of October 31, 2026

	Oct 31, 2026	Oct 31, 2025
Total Checking / Savings	$115,422.47	$73,733.44
Total Fixed Assets	$3,862,325.00	$3,862,325.00
Total Other Assets (Investment/Memorial Funds)	$1,459,328.22	$1,500,632.34
TOTAL ASSETS	**$5,437,075.69**	**$5,436,690.78**
Total Liabilities	$17,650.30	$3,062.36
Total Equity	$5,419,425.39	$5,433,628.42

Operating cash is $41,689.03 higher than a year ago. Other Assets fell $64,377.75 during October (from $1,523,705.97 at September 30), reflecting the $40,000.00 Investment Fund draw, the $19,976.81 drawn down from the Memorial/Organ account toward the organ deposit, and $4,400.94 in investment value declines. Liabilities remain higher year over year ($3,062.36 → $17,650.30) but eased within the month (from $20,774.78 at September 30): accounts payable is $10,404.58 (vs. $11,289.77 at September 30 and –$3,385.16 a year ago), payroll tax withholdings are $5,647.86 (vs. $4,893.42), credit card balances are $1,322.86 (vs. $1,554.10), and a new $275.00 pass-through item appears under Due To Others.

Cash Position Detail

As of November 10, 2026 (per bookkeeper's cash sheet):

	Amount
Operating Account Balance (after checks written this week)	$121,842.37
Less: Funds Held for Designated Purposes	–$46,943.77
Funds Available for Operating Use	**$74,898.60**

Designated funds held in the operating account include Children & Family Outreach ($4,392.79), Children's Food Ministry ($3,135.86), Backpack Program ($19,551.91), organ funds to be returned to the SUB organ account ($8,270.00), Acolyte Trip/Other ($568.65), Family Ministry Activities ($357.56), and $10,667.00 in Sunday offerings from November 8 awaiting allocation. Once those offerings are allocated, the portion applied to pledges and plate will add to funds available for operating use.

For comparison, funds available for operating use were $30,480.90 on October 13 (last report), an increase of $44,417.70. The operating account rose from $76,819.62 on September 30 to $115,422.47 on October 31 and $121,842.37 on November 10. Most of the gain is the $40,000.00 Investment Fund draw; the $83,000.00 organ transfer in and the $92,750.00 organ deposit out largely offset each other. Average monthly expenses for January–October ($52,611.24/month) still run well above the $36,507.78 a month the remaining November–December budget allows, but cash is now in a considerably stronger position heading into year-end, with $26,286.80 of budgeted Investment Fund distribution still available if needed.

A Call to Serve: Rector Search — Christ Church Parish, Kent Island

A Letter of Invitation

Not long ago, The Rev. Betty Hudson stood in our pulpit and reminded us that ministry, at its best, is not a burden carried alone but a joy shared. That sermon changed how we wanted to write this call. So before anything else, here is our invitation: come share this joy with us.

We are Christ Church Parish, Kent Island, and we are seeking our next Rector — a priest who wants to lead a community that already loves being together, loves its history, and is eager to grow in faith alongside someone willing to walk with us. **This is not a position to fill. It is a parish asking someone to come be part of its story.**

Who We Are

Christ Church Parish's roots reach back to 1631–1632, when the Rev. Richard James gathered the first congregation on Kent Island — among the earliest Christian congregations established in Maryland, and one of the original thirty Anglican parishes in the Province of Maryland. Over nearly four centuries, our congregation has worshipped in six different buildings, from Kent Fort to Broad Creek to Stevensville, before moving to our current home in Matapeake in 1995 to make room for a growing community. Through every move, the same congregation has carried its faith forward — through colonial settlement, a nation's founding, and the modern life of the Eastern Shore.

Today we are a proud parish of the Episcopal Diocese of Easton, part of a family of congregations across Maryland's Eastern Shore.

Our Life Together

On Sunday mornings, you'll find Holy Eucharist Rite I at 8:00 a.m. and Rite II at 10:00 a.m., with Sunday School for Preschool through 5th grade during the 10:00 service and Youth Group gathering at 6:00 p.m. The 10:00 service is livestreamed — and recorded — on YouTube, so our life together reaches well beyond our own pews on Kent Island.

Music carries a lot of our joy: a Full Chancel Choir that welcomes any voice, trained or not, and a Children's Choir that performs each fall and at our family Christmas Eve service. Lay people fill nearly every role in worship — Eucharistic ministers, lectors, ushers, acolytes, Altar Guild, greeters, and the camera and sound crews who make the livestream possible. Once a year we trade the pews for the outdoors and worship together at Camp Wright, overlooking the Chesapeake Bay, followed by a potluck lunch. And when one of our own needs care — most recently someone recovering from surgery — the parish shows up with cards, meals and encouragement without being asked.

Camp Wright: Ministry to the Next Generation

One of our parish's deepest joys is Camp Wright, the Episcopal Diocese of Easton's summer camp, on whose ground we are located. Generations of young people from across the Eastern Shore have come to know Christ there through canoes, campfires, and counselors who are often our own parish's sons and daughters.

Our next priest inherits a ready-made bridge to children, youth, and families well beyond our pews — a mission field that already exists, lively and welcoming, right on our property.

Who We're Looking For

We are not looking for someone to manage a committee. We are looking for a seminary trained episcopal priest who wants to lead worship that feeds people, preach in a way that meets them where they are, and walk alongside a Vestry and congregation already eager to grow.

Above all, we are looking for someone who will find joy here — because we already have, and we want to share it.

What We Offer

Insert compensation, housing (rectory or housing allowance), diocesan benefits (pension and health insurance per Diocese of Easton guidelines), vacation and continuing-education allowance, and an anticipated start date.

You will be joining a parish that wants to support its priest as much as its priest supports it.

How to Respond to This Call

For now, questions about this call can be directed to the parish office at office@ccpki.org or 410-643-5921 (830 Romancoke Rd, Stevensville, MD 21666)

If this call speaks to you — if reading it stirred something like joy — we would love to hear from you.

Christ Church Parish, Kent Island

Seeking a Rector/ Priest-in-Charge

Christ Church Parish on Kent Island, Maryland, is prayerfully seeking a priest who feels called to join our growing and vibrant church family.

We are a welcoming parish with thriving ministries, a growing family and youth presence, a strong music ministry, and a deep commitment to serving our community through outreach programs and partnerships.

We seek a compassionate and inspiring spiritual leader who shares our vision of growing in faith, strengthening our church family, and sharing God's blessings beyond our walls.

The Holy Spirit is moving throughout our parish, and we are excited to welcome someone who will walk alongside us as we continue to grow, serve, and share Christ's love with our community.

Could Christ Church Parish be where God is calling you?