

PRESBYTERIAN CHURCH
of **MADISON**

THE ANNUAL MEETING
OF THE
CONGREGATION
AND THE
CORPORATION
February 1, 2026

ANNUAL REPORTS FOR 2025

19 Green Avenue
Madison, NJ 07940

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The Docket of the Annual Meeting of the Congregation of
The Presbyterian Church of Madison
Sunday, February 1, 2026

OPENING PRAYER	Rev. Carol Howard
CONGREGATIONAL MEETING Recognition of a Quorum Call of the Meeting	Rev. Carol Howard
REPORT OF THE CLERK Report and Memorial Roll Call	Rebecca A. Moody
REPORT OF THE NOMINATING COMMITTEE Election of Elders	
REPORT OF THE PASTOR	Rev. Carol Howard
SESSION COMMITTEE REPORTS Worship and Music Family Ministries Communication and Community Outreach Mission Finance Stewardship Personnel Properties Cemetery	
ADJOURN WITH PRAYER	Rev. Carol Howard

REPORT OF THE CLERK

A draft copy of the annual meeting minutes will be made available in the Church Office and any requests for additions, corrections, or amendments to the draft minutes should be given to the Clerk before the next meeting of Session.

Changes in membership during the calendar year 2025 are as follows:

Active Members, December 31, 2024		146
Members Received by Confession/Reaffirmation	6	
Members Received by Transfer	2	
Total Additions		+ 8
Removals from Roll/Transfers	2	
Deaths	1	
Total Losses		- 3
Active Members, December 31, 2025		151

Memorial Roll Call: The passing of one church member was reported in 2025: Charles Courtney (3/19/25).

Special thanks to Eileen Koppi for her assistance with all aspects of maintaining the church records throughout the year.

Respectfully Submitted,
Rebecca A. Moody,
Clerk of Session/Secretary to the Board of Trustees

NOMINATING COMMITTEE

The following individuals are being nominated as Ruling Elders for the classes indicated:

Class of 2026 - Rachel Currie, Ethan Gorsak
Class of 2027 - Julie Siciliano
Class of 2028 - Susana Fonticoba, John Schanck

They will join the following:

Class of 2026 - Yorgi Vlamis
Class of 2027 - Becky Moody
Class of 2028 - Stephanie Haedrich

Sincere thanks to Jim Burnet, who has completed two three-year terms and is therefore ineligible for reelection this year.

COVENANT SUPPLY PASTOR'S REPORT

REV. CAROL HOWARD

It's always a learning curve to start at a new church. For the first year, a pastor gets to know the congregation. It's like being a seed that is planted in the ground. We need to do the unseen work of growing our roots before we start showing change. We learn the traditions, the people, and organizational behaviours. We learn how committees function and what the community is like. We're always taught in seminary, "Don't change anything for the first year!" But, of course, every pastor does things differently. We can't help it. We have varying leadership styles, and so some change is inevitable.

For the Presbyterian Church of Madison, the greatest positive change was the influx of so many new wonderful people. Those who joined the church from the community as well as our confirmation students brought new energy, leadership, and programs.

SESSION

As I finished up my first year, I worked with the session to discern where we want to go in the year ahead. Where is God calling us to? We know that we want to provide worship, sacraments, and Christian formation, but what could make our church different?

For instance, if you said to a neighbor, "I belong to the Presbyterian Church of Madison."

And they said, "Oh! That's the church that —." What would you want in that blank?

As we prayed and thought about the challenges of our community and our particular gifts, we remembered those who are hungry, and those who are in need. We wanted to continue to support organizations like Nourish NJ and RAMP.

We also thought about the isolation, anxiety, and depression that has become more common in our society. We have gifts to help people thrive, when they feel isolated. We know that a connection with God and one another can give people a sense of meaning, purpose and community. So in the coming year, we hope to create space in order to deepen our community as we welcome people. Our hope is that people will be able to come into the sanctuary just as they are, and leave with a community.

I am so grateful for our session that works well together, and tackles difficult and complex issues with grace and humor. They are a small session, and they've taken on a huge amount of work. I am looking forward to all the new energy of the elders who are joining us.

WORSHIP

In our worship services, Michael Callahan, Anna D'Achille, and I work to introduce the congregation to new traditions while continuing older ones. We meet each week to go over the scripture lessons and imagine all the ways that we can use music and art to reach every age of the congregation. Becky Moody coordinated volunteers to help lead the liturgy, and she does an amazing job of editing the bulletin. We increased the participation and leadership of children and Youth in worship, as they light candles, fill the font, paint murals, lead prayers, and extend blessings on us. Some of the traditions we started and continued this year:

- We began the year by remembering our baptisms, as the children and youth blessed each person in the congregation on Baptism of the Lord Sunday.
- We celebrated Candlemas, or the Presentation of the Lord Sunday by blessing and giving candles.
- We burned the palms for Ash Wednesday.
- We had a dinner service with music for Maundy Thursday.
- Michael and the confirmation students led Youth Sunday on Pentecost, and we got to hear our Youth band!
- Katrina Zezza, an artist and New Worshiping Community pastor, visit and lead us in a creative worship service. She invited us to collage along with the service.
- The children created a painting during Rally Day.
- We invited the Youth to create themes and children's sermons for the kids for Advent and Christmas.

In the fall, we also formed an arts team to work alongside worship. Stephanie Haedrich and Jennifer Kakaletis helped decorate the church for World Communion Sunday and All Saints Day (with flowers from the children).

EDUCATION

It was a great joy to work with Michael as we led the confirmation class. Our amazing youth were confirmed on Pentecost Sunday in a service that they led. They have continued working together as they have planned worship services. They have taken on significant leadership roles as they teach Sunday school, and Kathleen Underwood has been leading them to do more hands-on mission work.

We have also been enjoying "Dinner and Discussion." We plan to increase our opportunities for Bible study this year.

PASTORAL CARE

I continue to visit people in the hospital and in rehabilitation. I've helped people as they plan their marriages together, and I've planned funerals. If you would like for me to visit your home, or to bring someone communion, please let me know.

We re-formed a care team that met and put together a calendar of things that they wanted to do. They have been amazing at sending out birthday cards, making Valentines, and delivering flowers on Christmas and Easter.

COMMUNITY OUTREACH

Because of Jim Burnet and Mary-Anna Holden's connections, I've done some amazing things in the community. I'm serving as a Chaplain with the Madison Police Department. I spent a day providing pastoral support to high school students during a drunk driving awareness program. I worked with the Historical Society to reenact General Lafayette's visit to Madison. And I was able to receive a Historic Preservation Award, along with Mary-Anna Holden, on behalf of the church. I have lead the Scout meetings in prayer. I've also participated in Bottle Hill Day by encouraging children to paint rocks, and served a tour guide for the Cemetery.

CONTINUING EDUCATION

My Continuing Education is usually paid for because I lead a lot of conferences and I have a chance to learn at them. This year, I was able to lead at an Early Ministries Institute, the Chautauqua Institute, and the Wild Goose Festival.

I spent my Continuing Education money on oil painting classes at the Visual Art Center and Museum of New Jersey. I am so grateful to the church for allowing me to explore this whole new avenue of creativity.

SERVICE TO THE DENOMINATION

I serve on the Committee on Ministry for the Presbytery. I also continue to work with Survivors of Clergy Sexual Misconduct with the General Assembly. Last year, I created a trauma-informed resource to help guide churches and Presbyteries through the process of healing from sexual misconduct.

I'm so grateful for the leadership of this church, and the amazing staff. Eileen Koppi is diligent and careful. As a detail-oriented person she is able to keep me on track, and she has incredible patience as she works with me, the members, and the tenants. Likewise, Christine Antico is a joy. She is careful and considerate with the budget and all aspects of the church. I look forward to working with Michael and Anna each week. The wonderful energy and the myriad gifts that they bring to our church is an incredible blessing.

I am serving PCM as a Covenant Supply Pastor, which means that I am on an annual contract. In a couple of years, the session may decide to pursue an installed position, which would be more permanent. I am grateful that they have extended my contract for another year so that I can have the opportunity to serve as your pastor. I feel very blessed to be here.

Peace to you,

Pastor Carol Howard

FAMILY MINISTRIES

The past year has been a vibrant season for Family Ministries, as we continued our mission to provide a faith-centered, nurturing environment for both youth and adults. Our programs are designed to support every individual in their unique spiritual journey through education and music.

Our Church School and nursery remain the heart of our youth programming. Here, children explore the foundations of Christianity, focusing on:

- **Core Values:** Developing a deep understanding of faith and love.
- **Community:** Cultivating a strong sense of belonging within the church.
- **Service:** Learning the importance of serving others as a central facet of their faith

In addition to our regular curriculum, we successfully held a **confirmation class** this year. A primary theme for the program was **service**, with each participant engaging in projects that reflected their commitment to living out their faith through action.

We continue to build community through seasonal, multigenerational events that bridge the gap between all ages of our congregation.

Additionally, the bell choir remains a cornerstone of PCM culture, with dedicated participants enhancing our worship services through their scheduled performances.

We are grateful for the opportunity to serve our children and families. We look forward to the coming year with anticipation, planning even more exciting activities and opportunities for our youth to grow.

Respectfully Submitted,

Michael Callahan, Family Ministries and Outreach Director

MISSION TEAM ANNUAL REPORT

In 2025, we made a positive, powerful impact for our neighbors and communities. Here is what we did:

- February: Souper Bowl of Caring for nourish.NJ ... Collected \$135 on a snowy Sunday with 17 people in worship.
- July: School Supplies drive for the Madison Housing Authority ... Collected 3-ring binders and packs of filler paper that got Madison students off to a strong, structured start.
- September: Breakfast Bags for nourish.NJ ... Celebrated Rally Sunday by packing 24 breakfast bags with cereal, shelf-stable milk, water, granola bars, clementines, and spoons and napkins, all donated by church members and friends.
- October: Thanksgiving Food Drive for the Interfaith Food Pantry
- December: Madison Eagle Christmas Fund drive ... \$600 collected through December
- December: Operation Holiday wrapped gifts for three children in a Homeless Solutions family ... All giving tree requests were fulfilled!
- December: Christmas White Offering for the Interfaith Food Pantry ... Diapers and adult incontinence products to be available for their clients.
- Ongoing throughout the year:
 - Homeless Solutions Cooking team (January, March, May, July, September, & November)
 - Interfaith Food Pantry weekly food collection and delivery - 980 pounds through September
 - RAMP - Quarter collection with the Mission Team's matching gift amounted to \$660, including donations from Charles Courtney's memorial service and Becky Moody's father-in-law's collection
 - Feeding America - loose change other than quarters via CoinStar - \$82.97 from the first trip

Additionally, contributions from the Mission budget were:

Organization	Amount
Highlands Presbytery	\$4,500
Homeless Solutions	1,500
Interfaith Food Pantry Network	2,000
Johnsonburg Camp and Retreat Center*	1,200
Madison Adult School for ESL Program	500
Madison Eagle Christmas Fund	500
nourish.NJ	1,500
PC(USA) Global Missions (formerly Jed and Jenny Koball in Peru)	500
Presbyterian Disaster Assistance	500
RAMP Special Gift**	500
TOTAL	\$13,200

*includes 40% of Pentecost Offering

**includes 25% of Peace & Global Witness Offering

In keeping with the values of our Presbyterian roots, PCM gave generously to the Presbyterian Mission Agency's four special offerings:

1. One Great Hour of Sharing: \$1,048
2. Pentecost: \$1,371
3. Peace & Global Witness: \$835
4. Christmas Joy (from 2024): \$1,505

With gratitude to you and each Mission team member – thank you!!

Respectfully Submitted,
Rebecca Moody

WORSHIP AND MUSIC ANNUAL REPORT

Worship is the heart of any community of faith – an opportunity to be together, to hear the Word of God, and to offer praise and thanksgiving to our Creator. In-person worship was offered each Sunday during 2025, with many services recorded and available on YouTube later that day. Contemporary music was featured once each month, often with percussion in addition to piano. Communion was celebrated monthly, generally on the first Sunday, with bread and a common cup for intinction during the summer and individual cups of grape juice during the rest of the year.

Pastor Carol Howard led worship most Sundays; Rev. Bruce Schundler and Rev. Ed Aponte each filled the pulpit one Sunday.

Becky Moody led the service three times, using a combination of lectionary readings, hymns, and comments on one or more of the scripture readings. Lay readers also participated in worship each Sunday. This is a wonderful opportunity for intergenerational participation in the worship service, and new readers of all ages are always welcome.

Special services included Ash Wednesday, Maundy Thursday (with a soup supper and communion in the parlor), Youth Sunday in June, All Saints Day in November, and the Christmas pageant in December.

The Sanctuary Ringers (bell choir) and Sanctuary Singers (vocal choir) continued rehearsals and were able to provide music for a few services during the year. Zach Frank and Nichole Maldonado-Gorsak provided vocal leadership for much of the year. The bell choir has recently gained some new members and is always open to more. New singers are always welcome as well. The musical highlight of the year was the presentation of *Behold the Lamb!* at Easter worship, complete with a small group of instrumentalists.

Special thanks to Laura Hunt and John Schanck for decorating the sanctuary for both Easter and Advent/Christmas. Thanks are also due to percussionist Andy McMains, who has moved out of the area due to a new job.

Respectfully Submitted,
Becky Moody, Chair

PROPERTIES

This has been a big year for the Properties Committee. We are grateful for all the work that Mary-Anna Holden did as Chair. Unfortunately, she had to step down due to her travel schedule. Jim Burnet took on the job for the remainder of Mary-Anna's term. We interviewed people for a Property Maintenance position, and found a great person to do the job.

We were pleased to receive a Historic Preservation Award for the signs that we needed to replace after a storm.

Here are some other items that we completed during the year:

- Signs**—We added Sunday Worship times, Montessori, and Sellwood signs to our existing signs.
- Parking Lot**—Drains were rebuilt and portions of the driveway were repaved. Mary-Anna Holden led the charge to re-stripe it.
- Elevator**—We approved a contract to modernize the elevator, keeping our building compliant with the American Disabilities Act. The contractors have begun the work.
- Storm Damage**—A storm damaged the area between the breezeway and the Parish House. The area was demolished. The dry-wall and the floors were replaced. We will keep monitoring the gutters and drainage around the area.

•**Bathrooms**–Leaking and cracked urinals were replaced. The sinks where the Montessori school rents space were pulling away from the walls. We were able to have them anchored back and stabilized. We were able to address the sewage smell in the first-floor women’s restroom.

•**Fire Inspection**–We were able to attend to all of the fire issues that arose with our fire inspection. New green exit signs were installed, electrical outlets were added, the alarm service was improved.

•**Landscaping**–Weeding and pruning were done. Mary-Anna Holden did an excellent job keeping the weeds under control.

•**Air conditioning**–We replaced an AC condenser and had parts replaced for another unit.

•**The Gutters**–The gutters were cleaned and jetted.

Ongoing projects:

Jim Burnet is working on Internet access so that we can have security and livestream services.

The furnaces are oversized and need monitoring.

We need to keep watching the drainage, especially with the big storms that we’ve had.

We will be on-boarding the Properties Manager so that he can keep an eye on the big systems, keep us on a good maintenance schedule.

We want to thank Mary-Anna Holden and Jim Burnet for all of their hard work as they chaired this committee. We are grateful for the estate of Gar Burwell that has allowed us to modernize the elevator. We look forward to the upcoming year as we work with new committee members and staff.

Respectfully submitted,
Pastor Carol Howard and the Properties Committee

PERSONNEL

The Personnel Committee is responsible for assisting PCM leadership and Session with personnel needs and staffing. The members are Giorgios Vlamis and Rev. Carol Howard, Pastor and Head of Staff. Annual reviews will be done by the Pastor in consultation with the Committee.

In 2025, personnel activities were limited and included assisting with a job listing for a new part-time property maintenance manager, and the review of staff salaries for the 2026 budget. Session approved the 2026 terms of call for Rev. Howard.

Respectfully Submitted,
Giorgios Vlamis, Chair

STEWARDSHIP ANNUAL REPORT

In keeping with the latest thinking, we have renamed our stewardship committee to a generosity committee, and we have asked for estimates of giving rather than pledges.

Our theme for 2026 was “A Celebration of Generosity”, based on Jesus’ words in Luke 6:38: “Give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap, for the measure you give will be the measure you get back.”

Minutes for Stewardship were offered during worship by Lexie Currie, Yorgi Vlamis, Stephanie Haedrich, and Becky Moody, focusing on generosity of time, talent, resources, and legacies.

Letters were sent to 72 giving units, both individuals and families, asking for personally meaningful financial support to PCM in 2026. As of this date we have received 23 responses, with a total estimated giving of \$112,280. We thank those 23 giving units, and encourage the remaining 49 to reconsider their commitment. It is never too late to submit an estimate for 2026.

We also thank everyone who contributes without providing a formal estimate of giving.

Respectfully submitted,
Becky Moody

COMMUNICATION AND COMMUNITY OUTREACH

With the help of many people, we had a busy year with multiple fellowship events.

We started a monthly Dinner and Discussion. It’s a great way to enjoy fellowship and a meaningful discussion on the Bible, theology and how we can try to live a more Christian life.

Nichole Maldonado-Gorsak also began leading Singing Bowls Sound healing every month. It’s been an excellent way to meditate and reflect in a relaxing environment. It has also attracted people outside of our church community.

We continue to enjoy our regular events:

- Breakfasts at the Nautilus have always been a hit.
- We enjoyed Easter Sunday coffee hour.
- We honored the graduates in June.
- We celebrated Rally Day in September.
- In December, we went caroling downtown and had our Christmas pageant with live animals.

The Cemetery Tour continues to attract over 250 patrons. And the Bottle Hill Day Petting Zoo seems to be getting busier every year. This year, we also asked children to paint prayer rocks, encouraging them to think about a one-word prayer as they painted.

Most of the children took their rocks home when they dried, and many of the rocks line the front of the sanctuary. Both the cemetery tour and Bottle Hill Day are unique ways to engage the community. Many programs are planned for 2026. Please consider attending and as always, more volunteers are always welcome.

Faithfully Submitted,

James E. Burnet, IV

CEMETERY

As we closed out 2024, the cemetery experienced an unfortunate series of vandalism incidents, with several headstones knocked over and, in a few cases, broken. The police investigated, including outreach to the middle school across the street, as many students use the cemetery hill as a shortcut. No responsible party was identified.

We are grateful to report that no further vandalism occurred in 2025—a welcome answer to prayer and a relief to all involved.

Security and Access

Following the 2024 incidents, the possibility of locking the back gate was carefully considered. While this might have reduced foot traffic, it was ultimately decided that—unless further vandalism occurred—the path should remain open.

Allowing respectful community use helps keep the cemetery visible, valued, and connected to younger generations. In other words, we chose hospitality over padlocks—very Presbyterian of us.

To improve security, early in 2025 we installed:

- Highly visible security cameras
- Signage at both entrances noting active surveillance
- A contact number for reporting concerns

These measures appear to have been effective.

Grounds Maintenance and Cleanups

Two major cleanups were held in 2025:

- May 10 - With Boy Scout Troop 25
- October 19 - Pre-Ghost Tour Cleanup

Thanks to these efforts, much of the prior damage was addressed. Several leaning and sinking headstones were reset and improved drainage was added where needed. The cemetery is now standing a little straighter.

Annual Ghost Tour

The November 1 Ghost Tour was once again a great success, with:

- Over 225 registered attendees

Many additional walk-ins

Total donations from the tour were approximately \$1,500.

Beyond fundraising, the tour continues to be an important way to connect the community with the history of the cemetery.

Financial Summary

Total Income (2025): Approx. \$46,000

Major sources included:

- Ghee Endowment interest and dividends (primary source)
- Ghost Tour donations
- Columbarium niche sales

Total Expenses (2025): Approx. \$35,000

Major expenses included:

- Lawn care labor: \$14,000
- Tools, repairs, and fuel: \$9,000
- Snow removal: \$1,500
- Brokerage fees: \$9,000

Bottom Line

After all income and expenses were accounted for, the cemetery finished 2025 in the black, with a net operating surplus of approximately: \$11,500

This positive balance reflects careful stewardship, strong volunteer support, and continued community engagement.

Conclusion

Overall, 2025 was a strong and stable year for the cemetery. Security has improved, maintenance remains on track, community involvement continues to grow, and finances are healthy.

We are thankful for the many volunteers, donors, and supporters who help preserve this sacred space. Through their efforts—and God's continued grace—the cemetery remains a place of dignity, history, and quiet ministry to our community.

Respectfully Submitted,
Jesse Haedrich, Chair

2025 FINANCE COMMITTEE REPORT

Finance Committee: Jim Burnet, Becky Moody, John Schanck, Pastor Carol Howard

Our main goal for 2025 was working towards financial sustainability but as Scottish poet Robert Burns said “the best laid plans of mice and men often go awry”. The church property experienced a number of emergent system failures. This is the third year in a row with significant property expenses. However, for the years 2019 - 2022 overall expenses were under budget and spending on capital/facilities was extremely limited. So, in essence we have been playing catch up with deferred maintenance issues over the last three years. The budget for 2026 includes increased funds for properties. And the hiring of a Building Manager will help reduce surprises and allow Session to strategically plan future capital improvements.

In positive news, rental income (“use of facilities”) has continued to grow the last four years. Also, plate income increased 300% which we attribute to us now passing the plate instead of leaving it in the Narthex.

Major Donations

In 2025, we were contacted by the Estate of Gar Burwell and told that he had gifted \$500,000 to PCM in his will. These funds were received. The elevator requires a \$100,000 overhaul, and we can think of no better way to honor Gar than to use part of his donation on that important project.

Stock Gifts

Multiple church members gifted stock to the church as part of their giving strategy. This is a great way to avoid capital gains and give the church more funds to support our ministry! If you are interested in learning more about tax saving strategies or estate planning options, please feel free to contact Jim Burnet, Becky Moody or the church office.

Endowment and Bank Balances

The church has a regular checking account, an endowment account, and a cemetery endowment fund. Expenses for the cemetery such as fuel, equipment, and landscaper payroll are paid out of the church checking account. Funds are then reimbursed from the cemetery account back into the checking account.

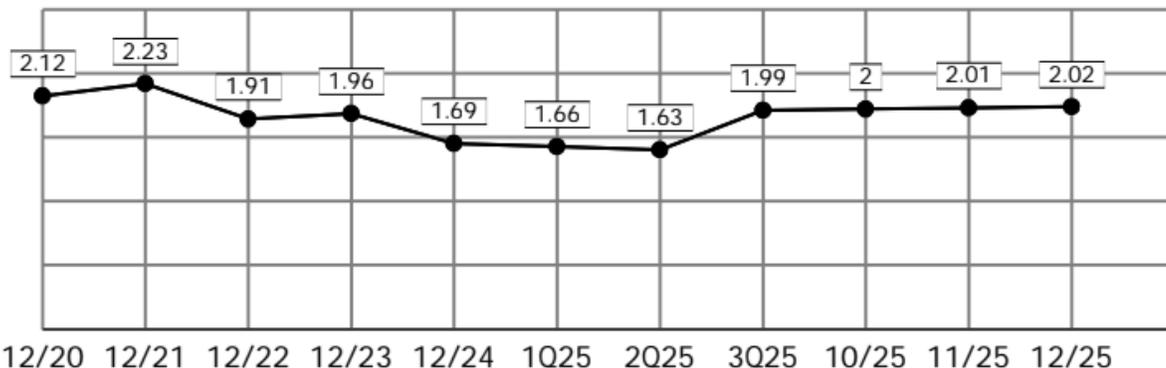
VOLUNTEERS WELCOME: We would love to get more volunteers on the committee!

I have spoken in the past about stewardship and I reminded everyone that our church was founded in 1747. We are the oldest organization in Madison. We served our community and General Washington’s troops during the smallpox outbreak of 1777, and we served our community during the Spanish Flu outbreak of 1918. We have served our congregation through feast, famine, good times, bad times, and now the Covid-19 pandemic. By the grace of God, our church will be here serving the community for another 200 years!

The following chart shows the assets in the Church Endowment:

Total Value of the PCM Endowment Portfolio (excluding Cemetery) in Millions, 2019-2025

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in millions, 2020-2025



The following charts show income generated and the asset allocation for the endowment.

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



	Current Value	Allocation
Equities	1,052,299.24	52.20%
Fixed Income	573,055.19	28.42%
Cash/Money Accounts	390,748.11	19.38%
TOTAL	\$2,016,102.54	100%

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	2,070.55	16,197.48
Tax-Exempt Dividends	-	-
Taxable Dividends	4,794.64	36,115.35
Total	\$6,865.19	\$52,312.83
Your Estimated Annual Income		\$38,679.42

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
2-5	11%	32,000	32,241.28
5-10	33%	101,000	94,055.11
10-15	1%	63,000	2,899.67
15-20	9%	129,000	24,739.58
20+	46%	311,000	133,540.06
Total	100%	636,000	\$287,475.70

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
+PREFERRED DEPOSIT	339,913.00	16.85%
+FDIC INSURED NOT SIPC COVERED		
FIXED INCOME SHARES	143,253.38	7.10%
FIXED INCOME SHARES	142,326.11	7.05%
MICROSOFT CORP	66,739.56	3.31%
+ML BANK DEPOSIT PROGRAM	48,561.00	2.40%
+FDIC INSURED NOT SIPC COVERED		

2026 Budget, Goals and Help

Session has approved a budget that provides all the services and additional budgeted dollars for facilities. We anticipate drawing down a maximum of \$324,321 from the Church Endowment. If revenues exceed the budget or if we can keep expenses under budget, then that amount will be less.

Faithfully Submitted,
James E. Burnet, IV

2026 BUDGET

	2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget
Income					
10-4050 Contributions					
10-4100 Designated Giving		1,219.50	0.00	1,957.00	
10-4110 Plate Collection	500.00	792.00	1,000.00	2,344.00	2,000.00
10-4120 Pledges Income	195,000.00	133,800.52	140,000.00	141,110.44	150,000.00
10-4152 Special Offering		4,772.00	0.00	5,124.00	
Total 10-4050 Contributions	\$ 195,500.00	\$ 140,584.02	\$ 141,000.00	\$ 150,535.44	\$ 152,000.00
10-4210 Transfer From Endowment	181,054.00	373,809.48	279,726.00	325,015.00	324,321.00
10-4211 Transfer From Eppinger		15,150.00	10,000.00	11,985.00	15,000.00
10-4510 Use Of Facilities	150,000.00	151,043.66	160,000.00	197,941.20	200,000.00
10-4530 Other Income		5,271.44	0.00	29,447.88	
Total Income	\$ 526,554.00	\$ 685,858.60	\$ 590,726.00	\$ 714,924.52	\$ 691,321.00
Expenses					
10-5150 Covenant Supply Minister (CSP)					
10-5151 Salary Minister	60,150.00	40,643.35	41,800.00	43,999.92	45,450.00
10-5152 Housing	30,000.00	21,666.64	51,000.00	51,000.00	52,400.00
10-5153 Mileage Expenses	1,000.00		1,000.00	816.44	1,000.00
10-5154 Pension	35,589.00	22,416.95	25,410.00	25,667.76	27,626.00
10-5155 Study	1,500.00	832.25	1,500.00	417.00	1,500.00
10-5150 Minister Other		4,249.92			
10-5156 Business Expenses			0.00	910.78	
10-5157 SECA-Fed S/E Contribution	6,920.00	4,795.69	7,311.00	7,311.12	7,529.00
10-5158 403-B Contribution			8,400.00	6,199.92	6,400.00
Total 10-5150 Covenant Supply Minister (CSP)	\$ 135,159.00	\$ 94,604.80	\$ 136,421.00	\$ 136,322.94	\$ 141,905.00
10-5170 Personnel					
10-5171 Musical Arts Director	29,980.00	29,980.07	30,600.00	30,600.01	30,600.00
10-5177 Youth Minister	22,720.00	22,720.07	23,200.00	23,200.08	23,200.00
10-5178 Bookkeeping	13,630.00	15,130.07	14,000.00	13,999.94	15,400.00
10-5179 Building Maintenance	12,360.00		0.00		15,000.00
10-5180 Office Assistant	24,750.00	27,062.50	24,480.00	24,480.00	27,000.00
10-5181 Property Manager			0.00		15,000.00
10-5182 ER Social Security Expense	7,920.00	7,033.41	8,000.00	7,388.44	10,000.00
10-5184 Payroll Processing Fees	3,200.00	3,337.26	3,500.00	3,306.96	3,800.00
10-5188 Worker's Compensation Insurance	2,500.00	1,080.46	1,700.00	1,537.00	1,800.00
10-5190 Miscellaneous Personnel		497.77	0.00	250.00	300.00
10-5191 Nursery Personnel	2,000.00	1,775.00	2,000.00	2,240.00	2,500.00
Total 10-5170 Personnel	\$ 119,060.00	\$ 108,616.61	\$ 107,480.00	\$ 107,002.43	\$ 144,600.00
10-5250 Christian Education					
10-5253 Curriculum & Supplies	1,500.00	0.00	1,500.00	349.00	1,500.00
10-5255 Supplies	250.00	77.78	250.00		250.00
10-5261 Christian Ed Events	500.00	950.00	1,000.00		1,000.00
Total 10-5250 Christian Education	\$ 2,250.00	\$ 1,027.78	\$ 2,750.00	\$ 349.00	\$ 2,750.00

2026 BUDGET

	2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget
10-5270 Congregational/Pastoral Care					
10-5271 Fellowship	500.00	0.00	500.00	364.51	500.00
10-5272 Congregational Care Committee	750.00	0.00	500.00	642.73	750.00
10-5275 Community Outreach	1,500.00	2,727.31	2,700.00	2,691.74	6,000.00
10-5312 Miscellaneous Expense	750.00	0.00			
Total 10-5270 Congregational/Pastoral Care	\$ 3,500.00	\$ 2,727.31	\$ 3,700.00	\$ 3,698.98	\$ 7,250.00
10-5300 Worship			0.00	17.99	
10-5310 Music Supplies	750.00	684.70	750.00	1,113.09	1,000.00
10-5311 Organ Maintenance	1,000.00	3,321.00	2,000.00		2,000.00
10-5313 Pulpit Supply	1,200.00	4,093.91	1,200.00	1,078.40	1,500.00
10-5318 Audio Support	3,000.00	0.00	3,000.00		3,000.00
10-5319 Musicians	1,500.00	15,425.00	10,000.00	5,560.00	5,000.00
10-5320 Piano Tuning	500.00	320.00	500.00	640.00	600.00
10-5321 Flowers	200.00	85.97	200.00		
10-5322 Musicians - Eppinger			0.00	17,400.00	15,000.00
10-5330 Communion Supply Expense	100.00	92.81	100.00		
Total 10-5300 Worship	\$ 8,250.00	\$ 24,023.39	\$ 17,750.00	\$ 25,809.48	\$ 28,100.00
10-5350 Building & Equipment					
10-5351 Contracted Services	36,000.00	61,817.50	8,000.00	8,829.00	10,000.00
10-5352 Cleaning Services			36,000.00	34,500.00	34,500.00
10-5353 Utilities	40,000.00	33,484.83	35,000.00	44,065.92	50,000.00
10-5354 Repair & Maintenance	25,000.00	42,830.73	25,000.00	41,549.03	45,000.00
10-5355 Insurance	38,000.00	39,094.75	42,000.00	41,877.75	42,000.00
10-5356 Tools & Supplies	2,500.00	1,545.44	2,000.00	4,857.10	6,000.00
10-5357 Preventive Maint & Inspections	10,000.00	3,204.12	3,500.00	2,566.08	2,500.00
10-5358 Snow Removal	10,000.00	8,199.00	10,000.00	15,405.00	20,000.00
10-5359 Rental Expense	3,000.00	17,320.17	3,000.00	2,267.24	2,500.00
10-5361 Landscaping	5,000.00	16,712.96	5,000.00	9,105.00	10,000.00
10-5362 Property Taxes	3,500.00	3,425.26	3,500.00	3,617.67	4,000.00
10-5363 Property Manager			23,000.00	25,660.00	
10-5371 Capital Expense Items	40,000.00	233,112.74	80,000.00	113,038.00	100,000.00
10-5373 NJ Sales Tax	1,500.00	1,636.78	1,700.00	1,425.57	1,700.00
Total 10-5350 Building & Equipment	\$ 214,500.00	\$ 462,384.28	\$ 277,700.00	\$ 348,763.36	\$ 328,200.00

2026 BUDGET

	2024 Budget	2024 Actual	2025 Budget	2025 Actual	2026 Budget
10-5400 Administration					
10-5410 Telephone	5,000.00	4,808.88	5,000.00	4,827.48	5,000.00
10-5411 Per Capita Fund	7,310.00	7,310.00	7,400.00	7,395.00	6,500.00
10-5413 Office Supplies	2,000.00	2,279.66	2,400.00	2,516.96	2,500.00
10-5414 Postage	275.00	423.00	450.00	171.98	200.00
10-5415 Copier Lease	5,500.00	5,031.65	5,300.00	3,774.00	4,500.00
10-5416 Computer & IT Expenses	2,000.00	1,861.67	2,000.00	1,908.85	2,000.00
10-5421 Auditor	4,000.00	3,600.00	4,000.00		4,000.00
10-5425 Bank Service Fees	100.00	151.65	175.00	158.00	150.00
10-5426 Breeze Processing Fees	1,400.00	1,259.63	1,400.00	1,262.08	1,250.00
10-5428 Legal Fees			0.00	500.00	
10-5510 Church Website	1,100.00	1,419.00	1,500.00	1,491.00	1,500.00
10-5520 Advertising	500.00	732.00	1,000.00	1,057.00	1,000.00
Total 10-5400 Administration	\$ 29,185.00	\$ 28,877.14	\$ 30,625.00	\$ 25,062.35	\$ 28,600.00
10-5600 Stewardship Expenses	\$ 150.00	\$ 286.85	\$ 300.00	\$ 59.09	\$ 300.00
10-6050 Mission & Outreach					
10-6051 Presbytery Missional Giving	4,500.00	4,500.00	4,500.00	4,500.00	5,000.00
10-6053 Homeless Solutions	1,000.00	897.71	1,000.00	906.03	1,000.00
10-6062 Miscellaneous Mission Expenses	250.00	0.00	250.00		250.00
10-6064 Interfaith Food Pantry	2,000.00	2,000.00	1,500.00	1,500.00	1,500.00
10-6065 Discretionary Bevevolence	6,750.00	6,556.50	6,750.00	6,642.85	7,250.00
10-6067 Special Collection		3,956.00	0.00	5,354.00	
Total 10-6050 Mission & Outreach	\$ 14,500.00	\$ 17,910.21	\$ 14,000.00	\$ 18,902.88	\$ 15,000.00
Elders	\$ 250.00	\$ 0.00		\$ 80.00	\$ 100.00
Total Expenses	\$ 526,554.00	\$ 740,458.37	\$ 590,726.00	\$ 666,050.51	\$ 691,321.00