

# ANNUAL REPORT 2024



Covenant United Church of Christ is called by Christ to connect the disconnected to Christ and equip the connected to be like Christ.  
**Matthew 28:16-20**

# A WORD FROM THE SENIOR PASTOR

Grace and Peace Covenant Family,

One of the key markers of the early church was their unwavering faithfulness. In the book of Acts, we read that the early believers devoted themselves to teaching, fellowship, generosity, community, worshiping together, and giving God all the glory. I'm grateful to God that those very faithful traits are powerfully present at Covenant UCC.

As you read through this 2024 Annual Report, we hope you will see your faithful contributions of time, talents, and treasure reflected in each page of our mission priorities. Thank you for the many ways you contribute to the Covenant UCC mission. **We exist to connect the disconnected to Christ and to equip the connected to be more like Christ.** We do this through powerful worship, intentional discipleship training, meaningful programming and mission projects all designed to grow us in God that we might be inspired to connect others to God's saving grace. We could not

do this work without all of our members and partners both locally and around the country. Thank you.

In 2025, Covenant UCC is now into our third phase in making the DiscipleShift – **COACHING to put the people of God IN THE GAME**. Just like a winning team, we can only succeed when we are all participating on the field of ministry. In Jesus Christ, there are no sidelines. We all have a role and a part to play in ensuring that the message of Christ goes forth. Therefore, it is necessary to ensure that every believer is trained in the Christian disciplines that will allow us to be “game ready” whenever our number is called. You never know who God might send into your life that you are assigned to minister to, encourage, and assist.

This year we are committing ourselves to train in the following disciplines:

- **Gathering:** Committing to a regular rhythm of presence in ministry, worship, and outreach.
- **Giving:** Supporting our ministry through special monthly sacrificial gifts above prior year monthly giving.
- **Growing:** Engage regularly in spiritual disciplines such as prayer and scripture reading to aid in personal and communal growth.



“

*Just like a winning team, we can only succeed when we are all participating on the field of ministry.* ”

There are certain plays in every sport that no matter how they are defended, they are simply unstoppable. Since the time of the early church, the play for believers has remained the same, and it is as effective today as it was then against the attack of the enemy. **Strong disciples make for a strong ministry.** As we do the work of preparing disciples for ministry, coaching at every level, we are building a foundation for a sustainable ministry going into the future. The only question that remains is, are you ready to get in the game?

This report is presented in loving memory of those in our family who went to be with the Lord in the year 2024. May they rest in the care of God.

Love U 2 Life,



Pastor Patrick L. Daymond



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# MEETING **AGENDA**

**I.** Opening Prayer / Devotion - **Rev. Dr. Patrick L. Daymond**

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**II.** Mission Statement (unison)

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## ***REFLECTIONS***

**III.** Reading of the Minutes - **Seena Brodnax-Brown**

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**IV.** Covenant 2024 Year in Review Presentation

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**V.** Membership Report - **Genevieve Stevens**

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**VI.** BWS Family Life Center Report - **Rev. Dr. Troy Underwood**

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**VII.** Financial Report - **Isaac Greene**

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## ***Moving Forward***

**VIII.** 2025 Budget - **Isaac Greene**

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**IX.** 2025 Theme Presentation - **Rev. Dr. Patrick L. Daymond**

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**X.** New Business, Questions, and Answers

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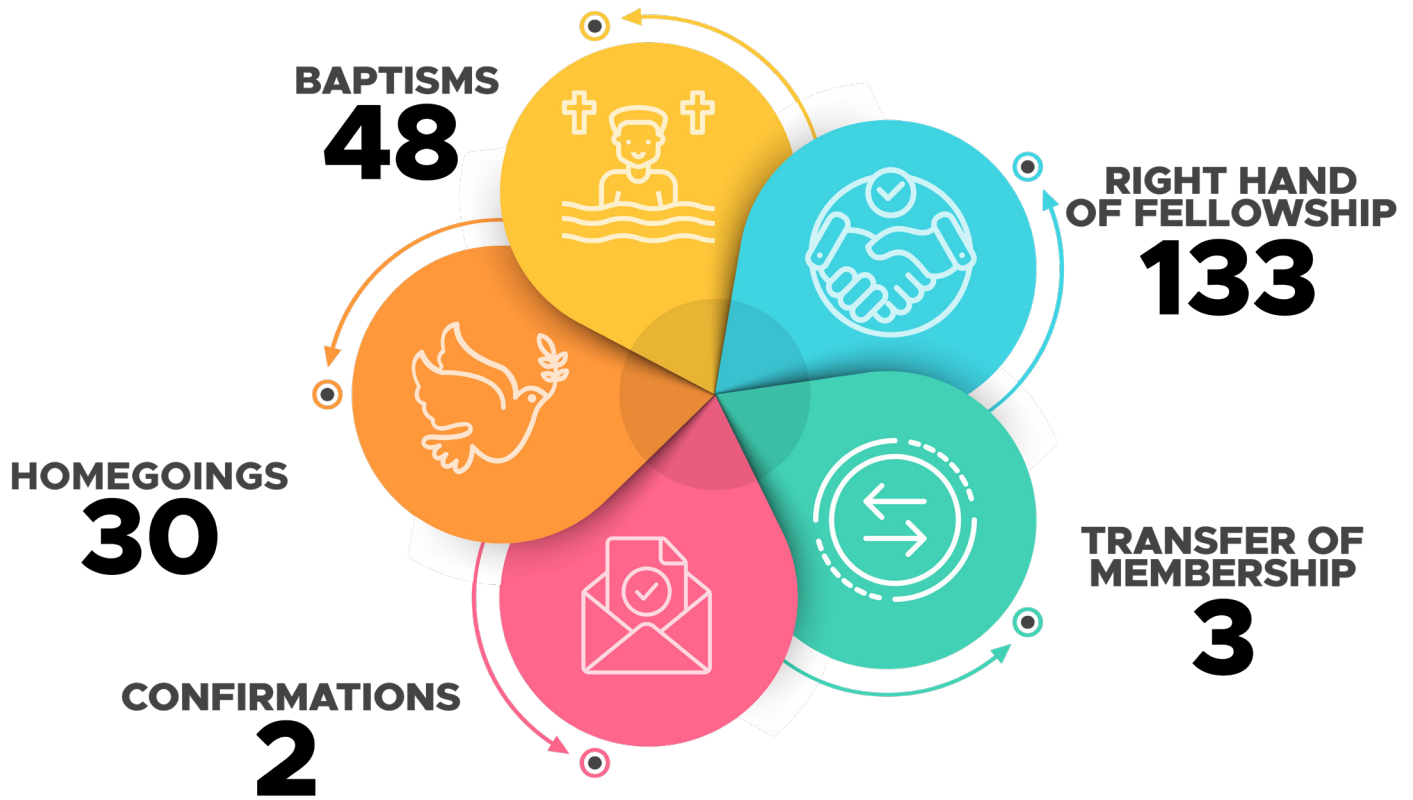
**XI.** Prayer Concerns / Praise

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**XII.** Adjournment with Prayer - **Rev. Dr. Patrick L. Daymond**

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# 2024 MEMBERSHIP STATISTICS



**TOTAL MEMBERSHIP**  
**3,272**

## SOCIAL MEDIA & ONLINE ENGAGEMENT



Followers on Facebook  
**5,900**



Subscribers on YouTube  
**8,900**



Streaming Viewership Average  
**5,000+**



**DID YOU KNOW?**  
Our stream services are view all over the world  
Top 5 countries outside of US viewing our streams

1. Mexico
2. France
3. Barbados
4. Costa Rica
5. Sweden

MEMORABLE MOMENTS FROM 2024





MORE GREAT TIMES IN 2024

# BARBARA W. SMITH FAMILY LIFE CENTER REPORT







**REV. DR. TROY UNDERWOOD**  
Executive Director

# COMMUNITY IMPACT: A TIME FOR REFLECTION



## A Message from the Executive Director

2025 is a Sankofa moment. We are reflecting on the past to build a successful future. The Barbara W. Smith Family Life Center enters its fifth year as a not-

for-profit community-based organization. We began as an organization honoring the late Mrs. Smith’s passion for people and the betterment of the community. We also began this work under the controversy of a presidency for which we find ourselves in again, and at a time when most non-profit organizations fail within the first five years. We are resolute, however, in living out our mission: To provide individuals and families with valuable programs and resources to support human flourishing and well-being.

*As we reflect on 2024, we are overwhelmed with gratitude for the incredible dedication and generosity our volunteers have shown throughout the year.*

I am proud of the work we have done. Here are just a few highlights of the first four years.

Thank you for your continued support.

Reverend Dr. Troy C. Underwood



## 2020: Rising to the Challenge

### • COVID-19 Contact Tracing Education

◦Grant: \$20,000 from the Cook County Department of Public Health (CCDPH) and Hektoen Medical Institute.

◦Purpose: Educating south suburban residents on contact tracing during the pandemic.

### • Cancer Awareness Initiative

◦Grant: \$10,000 from the University of Chicago-Ingalls Community Grant.

◦Purpose: Supporting breast and prostate cancer eradication efforts in Thornton Township.

### • Food Crisis Relief

◦Grant: \$5,000 from the Faith in Place COVID-19 Food Crisis Relief Fund.

◦Additional Funding: \$4,500 from the Greater Chicago Food Depository.



## 2021: Supporting Vaccine Confidence

### • Faith in the Vaccine Ambassadors Program

◦Representatives: Matthew McGowan and Taylor Johnson.

◦Purpose: Addressing vaccine hesitancy and improving vaccine access in local communities.

### • Covenant Cares



# 2022: Empowering Our Community

## • Major Grants

- West STEAM Labs established with a \$200,000 Community Development Block Grant (CDBG).
- \$203,804 from CCDPH for Youth Development programs.
- \$55,000 from GCFD to remodel the West food pantry.
- \$15,000 from the University of Chicago Ingalls for Cancer & Diabetes Support programs.

## • Community Service Projects

- Back2School Project
- Job Readiness Workshops
- Earth Day Project



# 2023: Expanding Opportunities

## • STEAM Summer Camp

- Engaged youth in science, technology, engineering, arts, and math during summer break.

## • Expungement Information Summit

- Educated the community on the expungement process to support economic mobility and justice.



# 2024: Building on Success

## • Youth Development Expansion

◦Grant: \$509,610 from CCDPH to further develop youth-focused initiatives.

## • Ongoing Projects

- STEAM Labs
- Girls on the Run
- Expungement Information Summit
- Back to School with Family-Centered Education initiative



# 2025: Looking Ahead

As we reflect on our achievements, we are motivated to continue making a difference. Over the past four years, we've strengthened our community through initiatives in health, education, and youth development. This Sankofa moment reminds us to honor the past as we forge ahead with wisdom and determination.



# BARBARA W. SMITH

## FAMILY LIFE CENTER



### Contact Us

Website: <https://bwsfamilylifecenter.org>  
 Email: [revunderwood@covucc.org](mailto:revunderwood@covucc.org)  
 Phone: 708-793-3943

### Donate:

You can send a check to:  
 BWS Family Life Center at Covenant UCC  
 1130 East 154th Street, South Holland, IL 60473  
 Donate via Cashapp:  
 \$bwslifecenterCUCC

# BARBARA W. SMITH FAMILY LIFE CENTER

## 2024 Program Impact: Food Pantry

As we reflect on 2024, we are overwhelmed with gratitude for the incredible dedication and generosity our volunteers have shown throughout the year. Together, your efforts have contributed to **2,990 volunteer hours\***, impacting countless lives in our community through Covenant and the Barbara W. Smith Family Life Center. A special thank you to our top five volunteers, who each devoted more than 150 hours of their time. Your unwavering commitment and extraordinary effort are truly inspiring, and we cannot thank you enough for going above and beyond to make a difference.

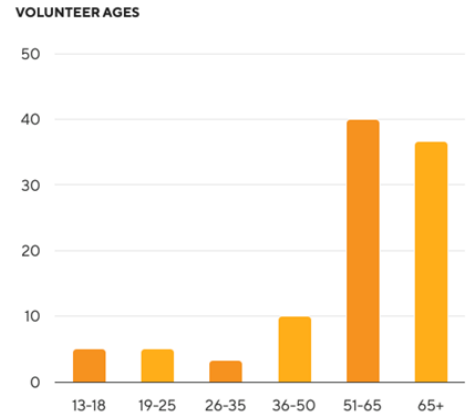


**60**  
Volunteers Volunteered

**2.99k**  
Hours Volunteered

**67**  
Events Attended

**\$95.15k**  
Economic Impact



### TOP VOLUNTEERS

- Deborah Lindsey**  
198h 35m
- Iris Hicks**  
183h 35m
- Lillian Pulphus**  
156h 35m
- Annette Evans**  
155h 35m
- Carolyn Meeley-Frasure**  
152h

**2,990**  
VOLUNTEER HOURS

**5,827**  
Number of Annual Households serviced

**10,894**  
Number of Annual Individuals serviced

## Barbara W. Smith Family Life Center - Board of Directors

Patrick Daymond, *President and CEO*  
Shirley Hall  
Kay Giles  
Dan Williams

Darlene Washington  
Alan Armstrong  
Connie Lindsey  
Joshua Tefera

# BARBARA W. SMITH FAMILY LIFE CENTER

## STATEMENT OF FINANCIAL POSITION *as of December 31, 2024 and 2023*

	2024	2023	Change
<b>ASSETS</b>			
<b>Bank Accounts</b>			
BUSINESS CHECKING - 1	\$ 6,252	\$ 146,692	\$ (140,440)
BUSINESS CHECKING - 2	\$ 5,551	\$ -	\$ 5,551
<b>Total Bank Accounts</b>	<b>\$ 11,804</b>	<b>\$ 146,692</b>	<b>(134,889)</b>
Accounts Receivable	\$ 125,564	\$ -	\$ 125,564
<b>Fixed Assets</b>			
<b>Building Improvements</b>	\$ 30,637	\$ -	\$ 30,637
<b>Total Fixed Assets</b>	<b>\$ 30,637</b>	<b>\$ -</b>	<b>\$ 30,637</b>
<b>TOTAL ASSETS</b>	<b>\$168,004</b>	<b>\$ 146,692</b>	<b>\$ 21,312</b>
<b>LIABILITIES AND NET ASSETS</b>			
<b>Liabilities</b>			
Accounts Payable	\$ 10,500	\$ 2,500	\$ 8,000
Due To CovUCC	\$ 12,736	\$ 5,111	\$ 7,625
<b>Total Liabilities</b>	<b>\$ 23,236</b>	<b>\$ 7,611</b>	<b>\$ 15,625</b>
<b>Net Assets</b>			
Temporary Restricted	\$ 139,082	\$ 114,688	\$ 24,394
Net Surplus (Shortage) of Funds	-\$ 44,313	\$ 24,394	-\$ 68,707
<b>Total Net Assets</b>	<b>\$ 94,768</b>	<b>\$ 139,082</b>	<b>-\$ 44,313</b>
<b>TOTAL LIABILITIES AND Net Assets</b>	<b>\$ 118,004</b>	<b>\$ 146,692</b>	<b>-\$ 28,688</b>

## STATEMENT OF ACTIVITY *For Twelve Months Ending December 31, 2024 and 2023*

	2024	2023	Change
<b>Revenue</b>			
<b>Contributed income</b>			
Donations directed by individuals	\$ 401	\$ 0	\$ 401
Government grants & contracts	\$ 156,564	\$ 154,409	\$ 2,155
<b>Total Revenue</b>	<b>\$ 156,964</b>	<b>\$ 154,409</b>	<b>\$ 2,555</b>
<b>Expenditures</b>			
Marketing materials for BWS	\$ 0	\$ 468	-\$ 468
Contract & professional fees	\$ 35,273	\$ 42,589	-\$ 7,317
Accounting fees	\$ 3,650	\$ 0	\$ 3,650
Contractors	\$ 68,013	\$ 41,646	\$ 26,367
Graphics	\$ 1,700	\$ 0	\$ 1,700
Rent	\$ 13,500	\$ 18,021	-\$ 4,521
Bank fees & service charges	\$ 214	\$ 30	\$ 184
Memberships & subscriptions	\$ 3,210	\$ 1,684	\$ 1,526
Office supplies	\$ 4,576	\$ 13,597	-\$ 9,021
Printing & photocopying	\$ 0	\$ 984	-\$ 984
Shipping & postage	\$ 495	\$ 0	\$ 495
Payroll Processing	\$ 1,586	\$ 0	\$ 1,586
Program - Food	\$ 7,436	\$ 1,101	\$ 6,335
Repairs & maintenance	\$ 0	\$ 7,669	-\$ 7,669
Supplies & materials	\$ 10,766	\$ 882	\$ 9,884
Travel	\$ 735	\$ 1,344	-\$ 609
<b>Total Expenditures</b>	<b>\$ 151,153</b>	<b>\$ 130,015</b>	<b>\$ 21,138</b>
<b>Net Operating Revenue</b>	<b>\$ 5,812</b>	<b>\$ 24,394</b>	<b>\$ (18,582)</b>

# COVENANT UCC FINANCIAL REPORT



# 2024 FINANCIAL HIGHLIGHTS

PRELIMINARY BALANCE SHEETS (Unaudited) as of December 31, 2024 and 2023

	2024	2023
<b>ASSETS</b>		
<b>CASH</b>		
JP Morgan Chase Business Accts	954,153	1,007,018
Total Cash & Cash Equivalents	954,153	1,007,018
<b>UNITED CHURCH FUNDS INVESTMENT</b>	135,322	123,855
UCC Cornerstone Investments	6,250	-
<b>FIXED ASSETS</b>		
Land and Buildings	11,128,234	10,767,467
Land & Bldg. - CUCC North	817,271	817,271
Land CUCC	76,400	76,400
Land CUCC North	141,905	141,905
CUCC West-Land & Bldg.	1,069,036	1,061,722
Furniture & Fixtures	500,154	488,621
Furniture & Fix-CUCC North	83,338	83,338
Furn & Fix-CUCC WEST	64,725	64,725
Land CUCC WEST	259,703	259,703
Equipment	1,049,100	1,039,333
Accumulated Depreciation	(9,908,677)	(9,418,648)
Net Fixed Assets	5,281,190	5,381,838
<b>PENSION TRUST</b>	519,840	582,524
Receivables - BWS	-	-
<b>PREPAID EXPENSES</b>		
Prepaid	2,591	1,454
<b>TOTAL ASSETS</b>	6,899,346	7,096,689
<b>LIABILITIES</b>		
<b>CURRENT - Net</b>	45,053	53,360
<b>LONG-TERM</b>		
Pension Trust Liability	519,840	582,524
Copier Lease Liability	4,485	10,560
Mortgages - Local Church Ministries	4,583,083	4,700,203
Ministry Balances	28,938	26,870
Total Offering Fund Balances	-	-
Cornerstone Equipment Loan	111,974	-
<b>TOTAL LIABILITIES</b>	5,293,372	5,373,517
<b>FUND BALANCE</b>		
	1,473,086	1,595,384
	132,887	127,789
Total Fund Balance	1,605,974	1,723,173
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	6,899,346	7,096,689



# 2024 FINANCIAL HIGHLIGHTS

PRELIMINARY INC. & EXPENSE STATEMENTS (Unaudited) FOR THE YEAR ENDED DECEMBER 31, 2024 and 2023

		YTD 12/31/2024	YTD 12/31/2023	Budget 12/31/2024
<b>Income</b>				
Tithes		2,701,227	2,372,326	2,205,000
Commitment		201,113	449,505	525,000
Endowment		5,106	3,903	4,023
I See It Through		275,033	270,424	267,750
Other Contributions		187,420	221,379	100,000
<b>Total Contributions</b>		<b>3,369,898</b>	<b>3,317,536</b>	<b>3,101,773</b>
CUCC Store Sales		5,078	4,944	-
Interest Income		1,254	702	880
Unrealized Gain/Loss		10,223	14,379	1,515
Other Misc. Income		15,104	15,630	19,177
Other Income		235,660	35,655	21,572
<b>TOTAL INCOME</b>		<b>3,605,558</b>	<b>3,353,190</b>	<b>3,123,345</b>
		=		
<b>Expenses</b>	<b>Variance</b>	<b>YTD 12/31/2024</b>	<b>YTD 12/31/2023</b>	<b>Budget 12/31/2024</b>
Salaries & Benefits		1,365,036	1,360,759	1,380,448
Contract Labor		-	672	832
Temp Help / Consulting		604,649	502,747	495,000
Legal Services		52,870	49,000	50,593
<b>Direct &amp; Indirect Labor Costs</b>		<b>2,022,555</b>	<b>1,913,178</b>	<b>1,926,872</b>
		=	=	
Travel & Meetings		38,265	54,986	56,788
Honorariums		116,065	115,121	108,235
<b>Building / Grounds Exp.</b>				
Utilities		78,042	69,201	75,241
Property Insurance		54,312	56,382	69,857
Extermination		3,575	3,900	4,027
Cleaning		1,860	1,689	1,750
Garbage / Snow Removal		4,597	4,009	4,144
Lawn / Landscaping		53,416	36,257	38,812
Security Services		526	376	411
Maintenance & Repairs		54,343	55,451	57,391
<b>Building / Grounds Exp.</b>		<b>250,671</b>	<b>227,266</b>	<b>251,633</b>



# 2024 FINANCIAL HIGHLIGHTS

PRELIMINARY INC. & EXPENSE STATEMENTS (Unaudited) FOR THE YEAR ENDED DECEMBER 31, 2024 and 2023

<b>Office Expenses</b>			
Advertising	6,141	7,030	8,048
Music Expense	13,344	1,181	1,364
Audio / Video Expense	-	-	-
Publication / Subscriptions	22,278	21,452	18,756
Supplies	54,387	66,892	62,816
Printing	3,582	3,831	4,327
Flowers	14,244	15,397	14,301
Rent/Lease-Office Equip	4,009	2,062	8,793
Rent-Other	2,200	1,900	2,354
Postage	2,179	2,293	2,665
Telephones / Internet	43,593	36,948	37,335
Memberships & Dues	462	578	716
Bank Fees	15,504	17,878	18,715
<b>Office Expenses</b>	<b>181,921</b>	<b>177,441</b>	<b>180,189</b>
<b>Hospitality Expense</b>	<b>17,477</b>	<b>24,288</b>	<b>22,927</b>
<b>Ministry Expense</b>			
Donations / Charity	134,470	192,473	117,498
Benevolence	6,584	6,034	2,941
Grant Expense	164	15,731	19,491
Ministry Expense	107,164	56,404	44,696
Education / Tuition	232	-	-
Incremental Giving/Holiday Mission	24,738	20,040	-
Christian Education	5,881	10,101	11,168
CUCC Endowment Expenses	-	-	-
Scholarship	49,000	56,143	69,561
<b>Donations / Outreach</b>	<b>328,233</b>	<b>356,927</b>	<b>265,355</b>
Capital Expense	14,786	33,311	37,081
Miscellaneous	8,430	5,878	7,329
Interest Expense	254,325	257,400	250,000
<b>TOTAL EXPENSES</b>	<b>3,232,728</b>	<b>3,165,794</b>	<b>3,106,409</b>
<b>Net Surplus of Funds w/o</b>	<b>372,831</b>	<b>187,396</b>	<b>16,936</b>
<b>Depreciation</b>			
Depreciation Expense (Non-cash)	\$ 490,030	\$ 501,872	\$ 490,030
<b>Net Surplus of Funds</b>	<b>(117,200)</b>	<b>(186,725)</b>	<b>(473,094)</b>



# 2024 FINANCIAL HIGHLIGHTS

FOR TWELVE MONTHS ENDING DECEMBER 31, 2024 and 2023

## Giving Units

	Units	Avg.	Change	% of Change
Jan-24	789	789	0	n/a
Feb-24	878	834	45	5.3%
Mar-24	944	870	74	8.5%
Apr-24	921	883	38	4.3%
May-24	840	874	-34	-3.9%
Jun-24	850	870	-20	-2.3%
Jul-24	793	739	54	7.3%
Aug-24	806	754	52	6.9%
Sep-24	929	861	68	7.9%
Oct-24	872	783	89	11.3%
Nov-24	932	869	63	7.3%
"Dec-24	1045	883	162	18.3%

## Expense Analysis

	December 2024		December 2024	
	MTD	2023	YTD	2023
Direct and Indirect Cost	\$ 215,168	\$ 211,572	\$ 2,030,985	\$ 1,913,178
Travel and Meetings	\$ 3,314	\$ 4,382	\$ 38,265	\$ 54,986
Honorariums	\$ 9,600	\$ 19,300	\$ 116,065	\$ 115,121
Building and Grounds	\$ 22,957	\$ 20,717	\$ 250,671	\$ 227,266
Office	\$ 36,111	\$ 17,239	\$ 181,921	\$ 183,319
Hospitality	\$ 2,034	\$ 2,889	\$ 17,477	\$ 24,288
Donations/Outreach	\$ 57,011	\$ 105,028	\$ 328,233	\$ 356,927
Debt Service	\$ 21,715	\$ 20,808	\$ 254,325	\$ 257,400
Capital Expense	\$ 48	\$ 1,956	\$ 14,786	\$ 33,311
<b>Total</b>	<b>\$ 367,957</b>	<b>\$ 403,891</b>	<b>\$ 3,232,728</b>	<b>\$ 3,165,794</b>

## Expenses By Ministry Cost Center

	MTD	YTD
Office Administration	\$ 36,111	\$ 181,921
Debt Retirement	\$ 21,715	\$ 254,325
Building Operations	\$ 22,957	\$ 250,671
Donations, Outreach & Ministries	\$ 57,011	\$ 328,233
Leadership, Worship and Creative Arts	\$ 230,163	\$ 2,217,578
<b>Total</b>	<b>\$ 367,957</b>	<b>\$ 3,232,728</b>

## % of Total Expenses By Ministry Cost Center

Office Administration	9%
Debt Retirement	9%
Building Operations	6%
Donations, Outreach & Ministries	1%
Leadership, Worship and Creative Arts	75%
<b>Total</b>	<b>100%</b>

# 2024 FINANCIAL HIGHLIGHTS

FOR TWELVE MONTHS ENDING DECEMBER 31, 2024 and 2023

## Giving Amount

0-500	890
500.01-1000	192
1000.01-2500	293
2500.01-5000	182
5000.01-7500	86
7500-10000	38
10000.01-15000	32
150000-20000	11
20000-30000	13
<b>Total</b>	<b>1737</b>

## % of Giving Units

112%
24%
37%
23%
11%
5%
4%
1%
2%

## Total Amounts

\$ 126,895
\$ 144,596
\$ 474,928
\$ 646,352
\$ 512,008
\$ 329,750
\$ 390,383
\$ 189,182
\$ 303,799
<b>\$ 3,117,893</b>

## % of Total

4%
5%
15%
21%
16%
11%
13%
6%
10%

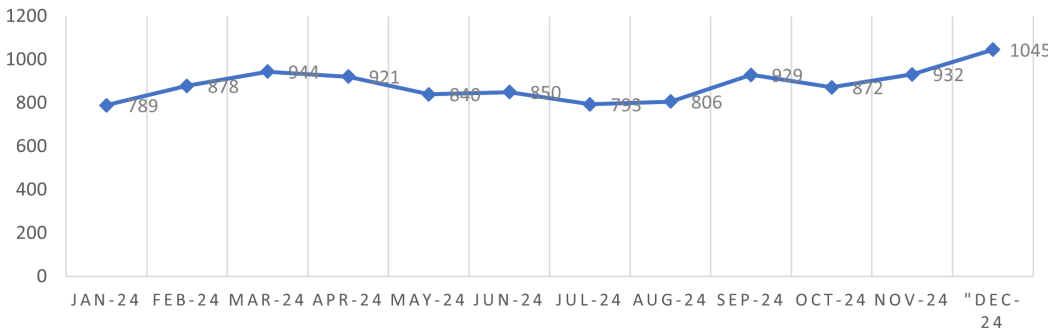
## 2024 Capital Expenditures

- West Building STEAM Renovations	\$ 200,000
- Life Center New AC/HVAC	\$ 180,000
- Debt Retirement	\$ 131,000
- Pension Retirement	\$ 63,000
<b>Total</b>	<b>\$ 574,000</b>

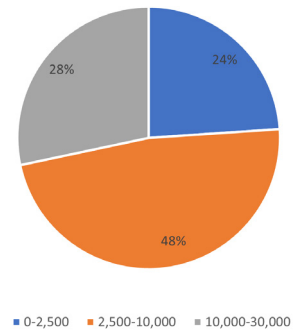
## Giver's Between

0-2,500	24%
2,500-10,000	48%
10,000-30,000	28%
<b>Total</b>	<b>100%</b>

## CUCC MONTHLY GIVING UNITS

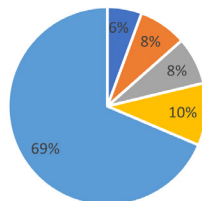


## CUCC 2024 Giving Range

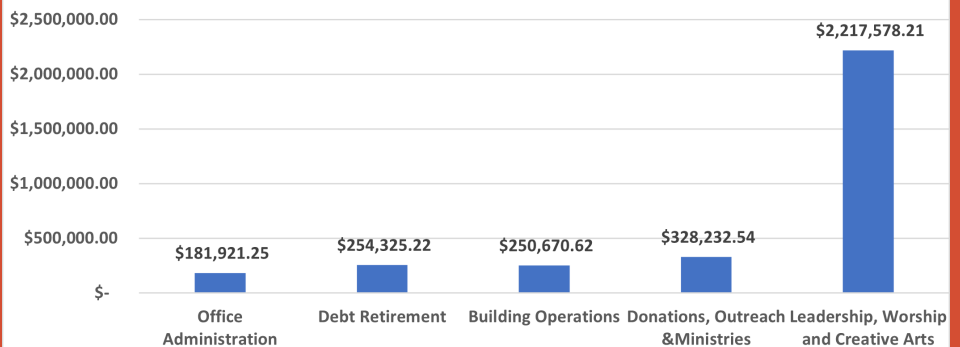


## Ministry In % of Dollars

- Office Administration
- Debt Retirement
- Building Operations
- Donations, Outreach & Ministries
- Leadership, Worship and Creative Arts



## Ministry In Dollars





# COVENANT UCC “I SEE IT THROUGH” CONTRIBUTORS

*In Loving Memory of  
Christopher L. Wilson  
Christine Betty Wilson*

*To God be the glory!  
Connie Lindsey &  
John Blackburn*

*In Loving Memory of  
Arnold W. Soback (Husband)  
Dale, Linda & Robert*

*Women's Fellowship 2015*

*In Loving Memory  
Elizabeth Bishop &  
John T. Conrad, Sr.  
Love, Brian & Jeanette E.*

*The LORD is my shepherd,  
I shall not want. Psalm 23:1  
Rev. Dr. Oscar E. Smith, Jr.*

*Men's Fellowship 2012*

*Commit to the LORD whatever  
you do and your plans will prosper.  
Proverbs 16:3  
Jeanette & Brian Ellis Family*

*Connie L. Lindsey & John M. Blackburn  
"I sought the Lord, and  
He heard me, and delivered me  
from all my fears."  
Psalm 34:4*

*Greater Bowman  
In Memory of Harrison Bowman  
The LORD is my Shepherd*

# I SEE IT THROUGH CONTRIBUTORS



Annie Adams  
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# ANNUAL REPORT 2024



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