

COMMUNITY OF FAITH PRESBYTERIAN CHURCH

1400 HIGHLAND PIKE, COVINGTON, KY 41011



2015 ANNUAL REPORT

JANUARY 17, 2016

COMMUNITY OF FAITH PRESBYTERIAN CHURCH (U.S.A.)
COVINGTON, KENTUCKY
15TH ANNUAL MEETING OF THE CONGREGATION
January 25, 2015

The fifteenth annual congregational meeting of Community of Faith Presbyterian Church, Covington, Kentucky, was called to order by the moderator, The Rev. Sharon Carter in the sanctuary at 12:04 P.M. on Sunday, January 25, 2015. Rev. Carter called the meeting to order and led the congregation in prayer.

DECLARATION OF QUORUM (11): The clerk declared that a quorum was present.

2014 ANNUAL REPORT: The Annual Report for 2014 was distributed before the meeting for informational purposes. Included in the report were the minutes of the fourteenth annual congregational meeting which was held on February 9, 2014, and minutes for three special meetings of the congregation, held on July 27, 2014, October 19, 2014, and December 21, 2014. The four sets of minutes were previously approved by the Session.

Also included were: the Pastor's report by Rev. Sharon Carter, the Church Attendance and Annual Statistical Reports, the Treasurer's report, and the annual reports of the Board of Trustees, Deacons, Congregational Care Team, Administrative and Property Team, Mission Team, CLASP (Children of Ludlow After School Program) and the Community Coffee Club (Free Exchange, Fair Trade). Included in the report was a master list of needed repairs and maintenance which was compiled by the Administrative and Property Team.

Co-treasurer Matthew Hastings reviewed the treasurer's report for 2014.

CLERK'S REPORT: Rev. Carter reviewed the Clerk's report. We have had three deaths during the year, otherwise no other deletions from or additions to the roll. Active membership stands at 106 at the end of 2014.

THE NOMINATING COMMITTEE: ACTION: A motion to dismiss the 2014 Nominating Committee with our thanks for the committee's hard work was approved. **ACTION:** A motion to elect three members-at-large to the 2015 Nominating Committee was adopted. The three members were Johanna Willis, Sharon Carlin, and William Lindsay.

TERMS OF CALL: There are no changes to the pastor's terms of call at this time. A yearly report will be filed with Presbytery.

There being no further business, Rev. Carter closed the meeting with the singing of the Doxology. The meeting was adjourned at 12:17 PM.

The Rev. Sharon Carter, Moderator

Rebecca S. Lindsay,
Clerk of Session

**MINUTES OF A SPECIAL CONGREGATION MEETING
COMMUNITY OF FAITH PRESBYTERIAN CHURCH
November 1, 2015**

A special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, convened at 12:15 P.M., following the regular Sunday morning worship service on the above date in the sanctuary of the church with the Reverend Sharon Davy Carter presiding. Rev. Carter opened the meeting with prayer.

QUORUM (11): A quorum was present.

PURPOSE: The purpose the meeting was to present the proposed budget for 2016 and to provide information about that budget.

Elder William Lindsay, representing the Stewardship Task Force, presented and explained the proposed budget to the congregation. Except for the pastor's salary, the congregation does not vote on the budget. Therefore, this budget was presented for information only.

Elder Lindsay also discussed the possibility of increasing Rev. Carter's time and salary from 5/8 to 3/4.

A motion to adjourn was made, seconded and approved; and the meeting was adjourned at 12:45 P.M. following a closing prayer by Rev. Carter.

The Rev. Sharon Davy Carter,
Moderator

Rebecca S. Lindsay,
Clerk of Session

**MINUTES OF A SPECIAL CONGREGATION MEETING
COMMUNITY OF FAITH PRESBYTERIAN CHURCH
DECEMBER 13, 2015**

The special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, convened at 12:05 P.M. on Sunday, December 13, 2015, as a part of the regular Sunday morning worship service in the sanctuary of the church with the Reverend Sharon Davy Carter presiding.

QUORUM (11): A quorum was present.

PURPOSE: The purpose of the meeting was to elect officers to the Class of 2018.

Rev. Carter called the meeting to order at 12:05 P.M. Prayer was offered as a part of the regular worship service. The floor was then given to Elder Jo Shade, Chair of the Nominating Committee. She put the following names in nomination as officers for the Class of 2018:

- Elders – Jean Jennings, Dawn Farwick, William Lindsay
- Deacons – Carol Schomaker, Freda Carlin, Jeff Carter
- Trustees – Miguel Carlin, Jo Shade

The floor was opened for nominations. However, none were offered.

ACTION: A motion to elect the above nominees as Elders, Deacons and Trustees for the Class of 2018 was adopted.

Having concluded the business of the day, the meeting was adjourned at 12:17 P.M. following a closing prayer by Rev. Carter.

The Rev. Sharon Davy Carter,
Moderator

Rebecca S. Lindsay,
Clerk of Session

Friends,

As the New Year begins it's always a good idea to review the past year, remembering the joys and sorrows, the good times and bad times of the year. For a church community in the PC(USA) we create an report each year that tells the story of the year just ending which we hope will inform our ministry in the year to come.

For me, 2015 was a wonderful year. Jeff and I moved our household to Northern Kentucky as I continued my work as the installed Pastor at COF. I also traveled outside of the country for the first time, to Nicaragua; started and worked a second job at the Newport Public Library, which allows me to serve COF on a part-time basis; and grew as a minister of Word and Sacrament (or teaching elder) by serving the COF community. It was in many ways a challenging year for Jeff and me, as we both worked to find our way in a new life. But I can assure you that we both love it here and we are both glad to have been called into this new life.

2015 seems to have been a good year for COF as well. I sense that we are all feeling more stable as a congregation, both financially and in leadership. Financially we are more secure; we are no longer living in the 'red' but are able to have a balanced budget that meets our obligations and allows us a little breathing room for Sunday school materials and office supplies. We have been lucky to have had no major building issues, and in fact, with the help of a special donation, we were able to put a new roof on the connector between the buildings as well as replace the flashing on the rest of our roof before it became a real problem.

The leadership of Session and the Board of Deacons has been excellent. Session, along with our treasurers Matt Hastings and Kim Suer, has worked hard to keep our budget balanced; session and other leaders have also worked hard to discern our direction in ministry. Deacons have kept up well with our shut-ins and under the leadership of Janet Stadtmiller have become more organized and focused in their ministry. We had several very successful events in 2015, thanks to our leaders and volunteers: the Ice Cream Social and the Fireworks Party both saw increased attendance, while the Family Night was a fun night of music and games and food for all who attended.

The big change we've had is our partnership with the SPARK homeschool co-op, which has been renting space in our building since September. It is wonderful to go to the church on Mondays, Wednesdays and Thursdays and see the building being used and full of life. Curious about SPARK? Stop by and talk to one of the parents who help out with the co-op. They are always glad to talk about their programs! (They also participated in our events this year and were a great addition!)

On the mission front, several of us served meals at the Cornerstone project this year, and there are plans for us to take on the cooking of meals from time to time. We also collected for Be Concerned and for Covington Partners, had meals together that benefitted CLASP, and collected hygiene kits and clothing items for people coming out of drug rehab. The Nicaragua mission is still going strong and will continue in 2016.

2015 was a busy, active year, but a fruitful one as well. I want to thank everyone who gave their support and participation and prayers, and I look forward to COF bearing more fruit in 2016.

Peace, Rev. Sharon

Annual Statistical Report for 2015

Church Membership on January 1, 2015 106

Additions

Confession of Faith	0	
Reaffirmation of Faith	0	
Transfer of Letter	1	
Restored to Roll	<u>0</u>	
TOTAL	0	107

Losses

Deaths	0	
Transfers	<u>0</u>	
TOTAL	0	107

ADDITIONS

Confession of Faith

None

Transfer of Letter

Jeff Carter 6/7/15

Restored to Roll

None

Adult Baptism

None

Infant Baptism

Neenah Thompson 3/8/15

LOSSES

Deaths

None

Transfer of Letter

None

Removed from Roll

None

Church Attendance 2015

SUNDAY WORSHIP SERVICE							
51 Services				Average Attendance	33		
1 cancellation due to ice							
SPECIAL SERVICES							
Ash Wednesday							
Maundy Thursday		28					
Easter - Sunrise		18					
Christmas Eve		35					
not included in average or grand total							
TOTAL ATTENDANCE 2015				1,718			

ROSTER OF SESSION AND BOARD OF DEACONS 2016

ELDERS

Class of 2016

Al Jaeger
Rebecca Lindsay
Gary Willis

Class of 2017

Christian Addison
John (Jack) Kleier
Joanna Bailey

Class of 2018

Dawn Farwick
Jean Jennings
Bill Lindsay

TRUSTEES

Class of 2016

Al Jaeger

Class of 2017

John (Jack) Kleier
Dawn (Ramsey) Farwick

Class of 2018

Miguel Carlin
Jo Shade

DEACONS

Class of 2016

Kittie Dupps
Dan Farwick
David Weitzel

Class of 2017

Lynda Jaeger
Sharon Carlin
Janet Stadtmiller

Class of 2018

Freda Carlin
Jeff Carter
Carol Schomaker

2015 – Deacon Report

The board served COF during the year with 8 members and struggled with sickness and absenteeism (Anji Hurt (15), Howard Story, (15) Roger Bell (15), Kittie Dupps (16), Dan Farwick (16), Lynda Jaeger (17), Sharon Carlin (17) & Janet Stadtmiller (17)) The board met approximately once a quarter and nominated Janet Stadtmiller as moderator.

Lynda Jaeger served the board extraordinarily well being responsible for the church card ministry. More than 100 cards were sent in 2015 for sympathy, get well, to our shut ins or to honor special occasions.

Deacon procedures were reviewed in depth and revised to reflect current operations with updates being provided to session. Deacons are responsible for turning on lights, lighting candles, counting attendance, collecting offering and locking the building after services. Fellowship pad use in the pews was stopped and other ways of follow up are being pursued. Pencils, envelopes and prayer request sheets were refreshed in the pews.

Full coffee service was stopped as summer began and a Keurig coffee pot was donated in the early fall (thanks to Jeff Carter) Making a cup of coffee is now much simpler. K cups have been purchased from the fair trade group.

Hospital visits were made as needed and the shut in list was updated to include David Weitzel. (Mary Lee Harrison, Donna & Kliff Kreiker, Marge & Bud McDermott, Betty Murphy, Ruth Roeber, Dorothy (Dotty) Thomsen, Shirley Weigel, David Weitzel and Nancy Zeigler) Shut ins were assigned to specific deacons for contact and care and each shut in received a special Christmas present.

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Food and service were offered to a family on the death of their family member. The family was very thankful but refused the offer. Deacons approved a special donation of \$600 to CLASP.

Respectfully Submitted,
Janet Stadtmiller
moderator

Congregational Care 2015

Had Covered dish in February

Made ice cream in August for Ramage Museum Days and our Ice Cream Social.

Candlelight Tea in December

Thanks to all who worked, donated or attended these events.

Thanks to Vaughnita Kleier for Christmas Tea decorations.

Administrative Committee 2015 Annual Report

Another good year in the books!!!

The biggest accomplishment for this year was getting the roof repairs done. The whole roof was replaced over the glass hallway, and repair was done around the office tower. This has taken care of the majority of our water problems. We still have issues with some windows, which we will tackle next.

If you haven't been downstairs in the fellowship hall recently, go down and take a look. We teamed with SPARK to do some painting. It looks great! And speaking of SPARK, thus far our partnership with them has gone really well! We've worked on several projects together, like upgrading the Wi-Fi. If you have a smart phone, you have probably noticed that we have good Wi-Fi signal throughout the building.

There are always more tasks to be done, so please stay tuned for "opportunities" to help!

Thanks to everyone who helped with all the tasks that were accomplished during the year. That would be pretty much everyone in the congregation! We are blessed to have such an energetic congregation, always willing to do what needs to be done.

Respectfully Submitted,

Dawn Farwick

**CLASP –
Annual report
2015**

Community of Faith Presbyterian Church (Covington), Lakeside Presbyterian Church (Lakeside) and Crescent Springs Presbyterian Church (Crescent Springs) have continued our partnership in our vital urban mission project of CLASP (Children of Ludlow After School Program) for over 17 years. We continue to receive recognition as a mission partner of the Presbytery of Cincinnati.

CLASP's mission statement says: CLASP is committed to providing a high-quality non-denominational, faith-based after school program in a clean, safe, caring environment for Ludlow (KY) students in grades K-6. CLASP was established by two members of the First Presbyterian Church of Ludlow in 1998, prior to the merger to form Community of Faith Presbyterian Church. We have served a complement of approximately 25-34 students during the annual year of 2015 [which includes the last half of our FY 2014-15 and the first half of FY 2015-16], with as many as six children on full scholarships. Our fiscal year extends from July until June.

CLASP volunteers and the part-time paid staff of 3 people are essential to our success. We are blessed with 15 faithful board members, many of whom are "hands-on" in day-to-day CLASP operations, as well as being administrative leaders and decision-makers. Volunteers come from our partner Presbyterian churches, the First Baptist Church of Ludlow (FBCL), and from the community at large. We are grateful for the enthusiastic support of Rev. Sharon Carter, Rev. Chris Torrey, and Rev. Paul Anglin, Jr. (FBCL), as well as Presbyterian leaders, who lead in daily devotionals and programs.

The program incurred total expenses of around \$30,000 during the 2014-15 FY. Those costs have remained very stable over the last few years. Funding for the program comes from parent fees, support from our sponsoring churches: Community of Faith, Lakeside and Presbyterian churches, FBCL, and from the Presbytery of Cincinnati. Donations have declined slightly, during the fall term, but a significant donation from the Cincinnati Presbytery at the end of 2012 has provided us with a reserve going into 2015. Donations from foundations and organizations, fund-raisers, and numerous individual contributors have been gratefully received. Due to reduced revenues and increased personnel costs we increased our FY 15-16 parent fee to \$50 per month (from \$40). We had lowered the price the previous year, due to an anticipated reduction in enrollments from a competing after-school program sponsored by the Ludlow School system. Actually, no reduction of our enrollments took place. Both a joy and concern is that the number of full and partial scholarships has continued to be relatively large, due to current economic conditions.

Although we have excellent support and commitment from churches, Presbytery, and other sources in terms of donations, our supply of volunteers especially those who might serve as board members, lags. Please put us in your prayers for new, dedicated volunteers, such as the ones that currently continue to serve CLASP so faithfully.

In summary, CLASP appears to be in stable condition, in terms of staff personnel, program, location, and finances. In June, we will complete our 18th year of serving the children and families of Ludlow.

2015 Mission Team Annual Report
January 11, 2016

In 2015, the Mission Team worked on strengthening our current mission partnerships in the local communities (Covington, Ludlow, and Cincinnati, as well) and reviewing and carrying out our work with our friends in Nicaragua. We began the year by setting our goals for 2015 which focused on working with the co-treasurers to streamline our mission budget. The Wallace family bequest from 2014 has not yet been committed. It was specified that a portion of that bequest be used to fund a mission opportunity in our local community. Plans are still pending, but the mission team and session have specified that it be used for a project related to youth work.

We were again pleased to send our annual delegation to Nicaragua in February with our friends from First Christian Church Madisonville, Kentucky. With the congregation's help, we increased our support for a new water project in the San Carlos-Rio San Juan region. This is the third project that we have supported with funds to buy water meters and upgrade current water systems. We also received an update on the sewing cooperative in Las Azucenas, which continues to improve and grow stronger. In October, Bill Lindsay attended a meeting of North American and Nicaraguan partners, along with Mark Lee, one of our Nicaragua partners from Madisonville Christian Church in Madisonville, KY.

We continued discussions on renewing our covenant partnership with our partners in Nicaragua. We hope to have a new partnership agreement in 2016. Sadly, we said farewell to our Nicaragua friend and partner, Rev. Santos Mendoza, minister of the Nazarene church in San Carlos, who went to be with the Lord in May, 2015. He was a vital force in the original Pastor's Committee which was set up as a partnership with Community of Faith and Madisonville Christian Church in the year 2000.

We continued to deepen our work with our friends at Covington Partners where we sponsored two school supply drives in August and December. Additionally, through the Bicycle Ministry the church was able to provide space, time, and energy to refurbish 51 bicycles this year.

We also worked with our friends at Reading-Lockland Presbyterian Church to support another Mobile Health Fair in Cincinnati. This year we were able to donate 20+ health kits and to provide 3 much-needed volunteers on the day of the Fair.

This year, we also began a new ministry effort with Transitions, Inc., which provides support to those struggling to overcome drug addiction. Often, those who are coming out of drug rehab have only the clothes that they wore when they entered. Through our donations, we provided clothing and hygiene kits to help them make a new start. We have provided over 25+ kits to date.

Additionally, we continue to support the CLASP after-school program in Ludlow, with 3 members who serve on the Board of Directors. COF members supported two fundraisers this year with the organization. CLASP continues to serve the maximum number of children possible (35 per semester) and strives to hold a stable financial status, annually.

We also provided outstanding support for Buckhorn by donating \$570 in gift cards for the Christmas season. We also supported families and seniors in the Ludlow area through our Giving Tree Program.

A special thanks to members who have given faithfully to the Be Concerned Inc. Food Program. We have continued to provide critical food and basic household supplies throughout the year. We can report that

we increased our school supplies from 2014. We also were able to participate in both the Thanksgiving and Christmas Food Drives for our neighbors.

Our Evangelism Team worked with our friends from Richwood Presbyterian to focus on participating more fully in Cornerstone Ministries, which feeds homeless and economically challenged people twice a week in downtown Covington. We provided 3 volunteers for several meals during the year and are committed for more volunteers in 2016. We also supported each other by hosting our 2nd Annual Family Night in cooperation with Third Presbyterian Church. We worked to promote our annual Christmas Tea, involving members of both congregations, in the fall.

The Outreach team also supported Reverend Carter in promoting an Advent bible study that was held in the December of 2015. The bible study was held weekly with soup and desserts adding to the ambiance. It was well received, and plans are underway to have another study during Lent in early 2016.

Finally, the Stewardship Team has been working with the Session on ideas for fundraising events outside of the August Ice Cream Social. We plan to look at ways to invite the youth from Union Presbyterian to help us with a spaghetti dinner and possibly to do a worship service in 2016. The second fundraising event was a free will offering at the 2016 Christmas Tea which provided some funds to help strengthen our financial books going into 2016.

The results from the 2015 Stewardship Campaign are still coming in but we have been encouraged by the results so far. We have made much progress this year in closing the deficit in our budget and not using the line of credit. We also have started to build a rainy day fund, using part of the Wallace bequest, which we hope to build on in 2016.

We are projecting a balanced budget for 2016, and we hopeful for a modest growth in mission giving. We also are looking for a new Stewardship Committee Chair for 2016. If you are interested in this leadership opportunity please contact Miguel Carlin for more information.

A special thank you to all the members who have supported us this past year in our activities as well as your gifts to the four major PCUSA offerings. We saw an increase in this congregation's support of the One Great Hour of Sharing and Peacemaking Offerings. We are always looking for new members to join us in our mission work. Please feel free to participate in our Team meetings, and in our mission work, and invite your friends and neighbors.

Yours in Christ:

Bill Lindsay -- Chair
Jack Kleier- Co-chair
Al and Linda Jaeger
Miguel Carlin

2015 Treasurer's Report

A 2015 financial summary report is attached. Note that all numbers on the attached report are net amounts for the category in 2015.

Our overall total for 2015 was a net of \$ - 2981.17. However, there is one primary reason it was not a positive number: in the spring we had a very large "catch-up" bill from Duke Energy, because the church uses even billing. This being my first personal experience with even billing, it simply had not fully occurred to me to watch carefully where we were relative to the billed amount on a month-by-month basis during 2014 and the first few months of 2015. Because it was so cold for several months last winter, usage was up significantly during those months, and the catch-up bill in the spring was over \$6000! Our even billing was adjusted, and as of the December bill this year, we currently have a credit balance of about \$1,700, so we're currently in good shape. We also watch that closely now, so there won't be any catch-up surprises again.

Other items of significance in 2015:

- Since SPARK started using the building a few months ago, they have sent about \$2600 – more than originally expected.
- Ice Cream Social receipts were very good this year: after expenses, we brought in about \$1850.
- Remaining balances on the line of credit were paid off in 2015.
- We had about \$6500 in Repaid and Maintenance costs, most of which was the roof (about \$3900) and various repairs for heat and air conditioning (about \$1350). The roof was paid for out of a \$5000 anonymous donation to cover such repairs.

Other information is covered in the report and/or the budget information provided by the Trustees.

Respectfully submitted,

Matt Hastings on behalf of
Matt Hastings and Kim Suer, Co-Treasurers

Community Of Faith Presbyterian Church

Statement of Activity

January - December 2015

	Total	Notes
Revenue		
Building Fund	5,000.00	
Building Use	20.00	
SPARK	2,618.00	3 months
Total Building Use	\$ 2,638.00	
Deacon's Fund	-241.85	Net spend in 2015; balance \$1929.68
Ice Cream Social	2,536.50	
Ice Cream Social Expenses	-686.61	
Total Ice Cream Social	\$ 1,849.89	
Memorials	40.00	
Mortgage (Ludlow)	3,436.00	
Offering	82,411.00	
Per Capita	-956.88	Net. \$2000 sent; \$1043.12 collected
Total Revenue	\$ 94,176.16	
Gross Profit	\$ 94,176.16	
Expenditures		
Bank Charges	160.29	
Charitable Contributions		
Disaster Relief	1,855.00	
Joy Offering	713.00	
OGHS	1,726.53	
Peacemaking	270.87	
Pentecost	80.00	
Total Charitable Contributions	\$ 4,645.40	Net amts sent; some balances added since
Fellowship Comm	181.48	
Insurance	6,126.00	
Mission	-2,648.00	Net 2015. Means \$2648 total current balance (incl. NI
CLASP	980.00	
Nicaragua	705.00	Net. \$1100 sent in 2015; \$705 current balance
Total Mission	-\$ 963.00	
Office Expenses	1,384.33	
Payroll Expenses	54,791.89	
Continuing Education	700.00	
Insurance - Disability	566.00	
Musicians	75.00	
Pulpit Supply	787.70	
Total Payroll Expenses	\$ 56,920.59	
Repair & Maintenance	6,479.26	
Stationery & Printing	414.08	
Taxes & Licenses	3,921.27	
Utilities	20,133.71	
Worship Committee		
Flowers	0.00	Net; \$208 rec'd and spent
Music	207.18	
Total Worship Committee	\$ 207.18	
Total Expenditures	\$ 99,610.59	
Net Operating Revenue	-\$ 5,434.43	
Other Revenue		
Interest Earned	3.62	
Other Portfolio Income	2,449.64	
Total Other Revenue	\$ 2,453.26	
Net Other Revenue	\$ 2,453.26	
Net Revenue	-\$ 2,981.17	