

COMMUNITY OF FAITH PRESBYTERIAN CHURCH

1400 HIGHLAND PIKE, COVINGTON, KY 41011



2014 ANNUAL REPORT

JANUARY 25, 2015

**COMMUNITY OF FAITH PRESBYTERIAN CHURCH (U.S.A.)
COVINGTON, KENTUCKY
14TH ANNUAL MEETING OF THE CONGREGATION
February 9, 2014**

The fourteenth 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 11:51 A.M. on Sunday, February 9, 2014. The meeting was opened with the Lord's Prayer.

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

2014 ANNUAL REPORT: The Annual Report for 2013 was distributed the week before the meeting for informational purposes. Included in the report were the minutes of the thirteenth annual congregational meeting which was held on January 27, 2013, minutes for two special meetings of the congregation, held on January 20, 2013, and May 19, 2013. All three 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 reports from the Pastor Nominating Committee, the Board of Trustees, Congregational Care Team, Administrative Team, Mission Team, and CLASP (Children of Ludlow After School Program).

CLERK'S REPORT:

Clerk of Session reported that COF gained one member by Transfer of Letter and lost two members through death. The end of year Active Membership stands at 109 members.

THE NOMINATING COMMITTEE: Elder Harry Eagan, Chair of the Nominating Committee, raised the concern that it is getting increasingly difficult to find officers to fill the number of positions (9 Elders and 9 Deacons)

TERMS OF CALL: Since Rev. Carter is on a contract as Supply Pastor, there was no need to approve Terms of Call.

At 12:00 P.M. the Congregational Meeting was closed and the Corporation Meeting was opened with prayer. Elder Harry Eagan, on behalf of the Nominating Committee, placed the name of Elder Alan Jaeger in nomination as a Trustee. There were no nominations from the floor. Alan was elected by motion and vote.

There being no further business, the Corporation Meeting was adjourned at 12:02 P.M. Rev. Carter led the congregation in prayer. The congregation sang "We are Called as Partners in Christ's Service."

The Rev. Sharon Carter,
Moderator

Rebecca S. Lindsay,
Clerk of Session

**Minutes of a Special Meeting of the Congregation
Community of Faith Presbyterian Church
July 27, 2014**

Notice having been given by letter to the members of the congregation and with announcements published in the bulletin and made before worship on two consecutive weeks, a special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, called by the Session of the church, convened at 12:06 P.M., as a part of the regular Sunday morning worship service on the above date in the sanctuary with the Reverend Kathy Angi moderating.

Purpose: The purpose of the meeting was to receive a report from the Pastor Nominating Committee (PNC), to vote on calling The Rev. Sharon Davy Carter as installed pastor serving part time and, to elect three members plus one alternate to attend Presbytery on September 9, 2014, to prosecute the call.

Quorum (11): A quorum was present.

Rev. Kathy Angi, Moderator, called the meeting to order and opened with prayer.

Elder Freda Carlin, Chair of the Pastor Nominating Committee, reported the committee's decision to recommend calling Rev. Carter as installed pastor, part (5/8) time (30 hours/week). Include terms of cLL

Questions were received from the floor and answered, after which paper ballots were passed out to congregation members and the vote was taken. Tellers counted the ballots and reported that the vote was 31 favor of calling Rev. Carter and 0 against.

Elder Carlin thanked the members of the Pastor Nominating Committee and Committee on Ministry liason Robert Northcutt for their good service on the committee. She then placed the names of William Lindsay, Bitha Jo Shade and Dawn Farwick in nomination to execute the call, with Gary Willis being named as the alternate. An affirmative vote elected these members to serve on September 9.

Rev. Carter was invited into the sanctuary and received the congratulations of the congregation.

The meeting was adjourned at 12:25 P.M. Rev. Angi closed the meeting with prayer.

The Rev. Kathy Angi, Moderator

Rebecca S. Lindsay, Clerk of Session

**Minutes of a Special Meeting of the Congregation
Community of Faith Presbyterian Church
October 19, 2014**

Notice having been given by letter to the members of the congregation and announcements published in the bulletin and made before worship on two consecutive weeks, a special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, called by the Session of the church, convened at 12:05 P.M., on the above date in the sanctuary with the Reverend Sharon Carter moderating.

Purpose: The purpose of the meeting was three-fold. (1) To dismiss the Pastor Nominating Committee; (2) To elect three congregational members to the Nominating Committee; and (3) To receive information about the proposed 2015 budget.

Quorum (11): A quorum was present.

The meeting was called to order by the moderator, The Rev. Sharon Davy Carter, at 12:05 P.M. in the sanctuary who opened the meeting with prayer.

A motion was adopted to dissolve the Pastor Nominating Committee with the thanks of the congregation for their service.

A motion to elect Johanna Willis, Lynda Jaeger and Sharon Carlin to the Nominating Committee was approved.

Elder and Trustee William Lindsay gave a presentation of the proposed budget showing the expected income and expenses,

Motion to adjourn was adopted. The meeting closed at 12:23 PM. Rev. Carter closed with prayer and the benediction.

The Rev. Sharon Carter, Moderator

Rebecca S. Lindsay,
Clerk of Session

**MINUTES OF A SPECIAL CONGREGATION MEETING
COMMUNITY OF FAITH PRESBYTERIAN CHURCH
DECEMBER 21, 2014**

The special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, convened at 12:02 P.M. on Sunday, December 21, 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 2017.

Rev. Carter called the meeting to order at 12:02 P.M. Prayer was offered as a part of the regular worship service. The floor was then given to Elder Christian Addison, Chair of the Nominating Committee. Elder Addison thanked the members who served on the Nominating Committee. He then put the following names in nomination for the Class of 2017:

Elders: Christian Addison, John Kleier, Joanna Bailey
Deacons: Lynda Jaeger, Sharon Carlin, Janet Stadtmiller
Trustees: John Kleier

ACTION: A motion to elect the above nominees as Elders for the Class of 2017 was adopted.

ACTION: A motion to elect the above nominees as Deacons for the Class of 2017 was also adopted.

ACTION: The name of Dawn Ramsey was placed in nomination from the floor to fill the open Trustee spot. A motion to elect Elders John Kleier and Dawn Ramsey for the Trustees Class of 2017 was approved.

Having concluded the business of the day, the meeting was adjourned at 12:06 P.M. following a closing prayer by Rev. Carter.

The Rev. Sharon Davy Carter
Moderator

Rebecca S. Lindsay,
Clerk of Session

Dear Friends,

2014 was quite a year at Community of Faith! I am so happy to be writing for the first time as your installed pastor, and I hope we will have a long and fruitful relationship.

The year started out with an extra snowy winter; but we managed to meet every Sunday but one, and that was because some pipes were frozen. Our bike guys managed to fix that issue for us and we didn't have any damage—not a bad outcome from a cold winter. We were fortunate to have very few building issues this year, which kept our bottom line in good shape. Unfortunately we did have to replace the mower, but a new one was purchased by a member and through funds from the church budget and donations from members much of that expense was covered.

We were sad to lose two members—Art Brophy and Ruby Voll. We will miss them but trust that they are now in the company of the saints. We've had some members and friends who have been ill and have supported them well with cards, calls and visits.

Our Ice Cream Social was successful, raising over \$1000, and our fireworks party was fun. We had quite a few people from the community come through during those events, and quite a few people from the community using our grounds to walk, run and exercise their pets. We also had a "Family Night" with adults and children from 3rd Presbyterian, with a fire pit, music and food, including the ever popular s'mores. Hospitality and congregational care continue to be our greatest strengths.

The adult Sunday school class and the session have been studying a book called 1001 Worshiping Communities, which helps individuals and congregations reimagine what being church is all about. As a response to this study the Sunday school class has been taking some steps outside of our community, to see what ministries are out there and how we might better minister to our community. We helped at a health fair for the summer children's program at Reading-Lockwood PC in Cincinnati; we visited the Common Grounds ministry at Xavier University, and we've served meals twice at the Cornerstone Project, a ministry to homeless and working poor people in Covington. Of course, our Bike Ministry and our Nicaragua Projects continue to do well, and our connections with Be Concerned and Covington Partners continue to be strengthened. Thank you to everyone who has volunteered or donated items to these very important ministries in Covington. We had a new Bible Study in the fall of the year, a study of Matthew that was held at the Panera in Crestview Hills and had an average attendance of 7 people. We will be beginning a new study as the New Year gets going.

As we do move into 2015, we need to be discussing and discerning even more about how we will best serve our community. We have a large and aging building to care for; our congregation is aging as well; and we need to be thinking about what ministry will be meaningful and doable for our congregation. My suggestion is that we set some priorities: children and families, older adults, and so forth. We probably need to find a way to share some regular duties such as keeping the building clean and keeping the grass cut. I'd like to see us make contact with the folks who use our property to walk pets and exercise, and with folks who might benefit from our bike ministry. Perhaps a Bike Rally that people could come to learn rules of the road and have their bikes checked for safety. Perhaps a "Blessing of the Animals" service or a pet friendly service that people could bring their animals to. We are already planning a "Kids Night In" for our children and any friends they might need to bring. These are just a couple of ideas I have been thinking about for 2015, to open us to the community in new and different ways.

I am grateful to God for the Community of Faith I am now a part of, and for the work, prayer, worship and fellowship we have together.

Rev. Sharon Carter, December 31, 2014

Annual Statistical Report for 2014

Church Membership on January 1, 2014 109

Additions

Confession of Faith	0	
Reaffirmation of Faith	0	
Transfer of Letter	0	
Restored to Roll	<u>0</u>	
TOTAL	0	109

Losses

Deaths	3	
Transfers	<u>0</u>	
TOTAL	3	106

ADDITIONS

Confession of Faith

None

Transfer of Letter

None

Restored to Roll

None

Adult Baptism

None

Infant Baptism

None

LOSSES

Deaths

Fred Reinhart
Arthur Brophy
Ruby Voll

Transfer of Letter

None

Removed from Roll

None

Church Attendance 2014

SUNDAY WORSHIP SERVICE

50 Services

Average Attendance 35

SPECIAL SERVICES

Ash Wednesday

Maundy Thursday 24

Easter - Sunrise 26

Christmas Eve 39

not included in average or grand total

TOTAL ATTENDANCE 2014

1,749

ROSTER OF SESSION AND BOARD OF DEACONS 2015

ELDERS

Class of 2015

Harry Eagan
Jean Jennings
Jo Shade

Class of 2016

Al Jaeger
Rebecca Lindsay
Gary Willis

Class of 2017

Christian Addison
John (Jack) Kleier
Joanna Bailey

TRUSTEES

Class of 2015

Christian Addison
Jo Shade

Class of 2016

Al Jaeger

Class of 2017

John (Jack) Kleier
Dawn (Ramsey) Farwick

DEACONS

Class of 2015

Roger Bell
Angela Hurt
Howard Story

Class of 2016

Kittie Dupps
Dan Farwick
David Weitzel

Class of 2017

Lynda Jaeger
Sharon Carlin
Janet Stadtmiller

Community of Faith Presbyterian Church
Board of Trustees
2014 Annual Report

In 2014 the trustees worked on a number of projects and initiatives to bolster and improve the organizational and financial health of the church.

We have supported the work of the Administrative team as they made improvements to the church property. Some of these included purchase of an audio-visual projector and replacement of the mowing tractor.

The end-of-year review of our insurance policy indicated that we have adequate coverage for the building, its contents, and the types of activities which we hold. It was recommended that we consider additional coverage for earthquake hazards and possibly for the stained glass windows, or other contents of particular value.

In addition, the board worked with the stewardship task force to help our new church co-treasurers, Matt Hastings and Kim Suer, to establish procedures, and to monitor the progress of income and expenses versus the budget. That said, total actual income over expenses for the year came out higher than expected when the budget was established, due to continued faithful giving of members and lower than expected pastoral expenses. We have not found it necessary to sell any of the stock, which we hold in reserve.

In light of our tight financial situation, two years ago a line of credit of \$10,000 was established at the Bank of Kentucky, with session approval. The line of credit was backed by part of the AT&T stock shares owned by Community of Faith. It was anticipated that we might need to have this credit line, given our deficit budget projection for the year. Thankfully, this line of credit has not been used this year to overcome any "cash flow" emergencies. The current balance for that loan stands at approximately \$2,000.

We would like to thank all of our trustees for their faithful service, especially Bill Lindsay and Miguel Carlin, who are rotating off the board at the end of 2014.

Yours in Christ,

Bill Lindsay and Jo Shade, Co-Moderators

Annual Report—Deacons

The Deacons met in May to organize and discuss duties. Rev. Carter met with them and agreed to provide some leadership for the year. Each deacon was assigned a shut in to keep in contact with, and a schedule of worship duties was created for everyone to follow.

Deacons who have been active this year are as follows:

Class of 2014: Carol Schomaker, Emilie Walden

Class of 2015: Roger Bell, Angela Hurt, Howard Story

Class of 2016: Kittie Dupps, Dan Farwick

New Deacons were elected in December 2014 to the class of 2017: Sharon Carlin, Lynda Jaeger, Janet Stadtmiller. There is still an open slot in the Class of 2016.

Respectfully Submitted by Rev. Sharon Carter

2014 Annual Report – Congregational Care

- Set up and prepared for Easter breakfast
- Made Ice Cream and helped at Social
- Helped with food for Rev. Sharon Carter's installation
- Set up and helped at Christmas Tea

Thanks to Erica and Jim Berry, Freda, Sharon and Ron Carlin, Anji Hurt and Darlene and Terri Jennings who helped to set up and clean up after all of these events.

Thanks to all who donated food and time to these celebrations.

Jean Jennings

Administrative and Property Umbrella 2014 Annual Report

Admin and Property had a productive year. Matt Hastings and Kim Suer graciously stepped forward to take on the job of treasurer. THANKS TO YOU BOTH! Along with the treasurer job, we also had a full slate of offering counters for the year. Thanks to everyone who volunteered for the task. Moving into 2015 we will need to update this list. Please consider volunteering.

We also had a busy year of cleaning and upkeep. Thanks to everyone who helped with all the tasks that were accomplished. That would be pretty much everyone in the congregation! We are blessed to have such an energetic congregation, always willing to get the job done.

As you all know, there is much repair/upkeep that needs to be done on the building. Towards that end, a “master list” of tasks has been created. It is attached to this report. As you can see, some of the tasks are larger, or more technical, and must be done by a contractor. Admin and Property will tackle those as we can afford to. However, there are plenty of tasks that can be done by the congregation. The task list has been placed in the narthex, on the table in front of the coat wall. Please consider which tasks you might be willing to take on. Put your name next to it, and have at it. If you have any questions, or need any materials, please seek out a committee member or Rev Sharon, and we will figure it out. Together, a task at a time, we can get this building in much better shape!

From the master list of tasks, we had our roof inspected by ConRadi roofing. It was mostly good news – the two main roofs (sanctuary and education building) are in good shape. The bad news – we need to replace the roof over the glass connecting walkway, as well as some repair work on the flashing around the office tower. We will do this in the spring. We have had an anonymous donor step forward with money for these projects, as well as additional money for new flooring. We would like to replace the flooring in the narthex and hallway. Hopefully, this donation of money will cover both.

Thanks to those who faithfully served on the committee, as well as everyone who performed the many cleaning, maintenance and administrative tasks throughout the year. Your hard work is much appreciated!!!!

Respectfully Submitted,

Dawn Farwick

Master List of Repairs/Maintenance

Outside

Front walk concrete (minor repairs)

Window protection/covering – hazy (cleaned? Replaced?)

Front yard slopes toward sanctuary foundation – build up dirt to slope away

Sidewalk to parking - fix toe catchers

Slope and toe catchers on sidewalk leading into educational wing

Yard slopes towards glass walkway – build up dirt to slope away

Bushes next to glass hallway – remove? trim?

Outside on side wall leading into office – meant to be a door?

Lower windows on side of building facing parking lot – caulking and stucco needs repair

Lower and upper windows on back side of building – caulking and stucco needs repair

Back door leading into garage and educational building needs to be replaced

Double door into garage and small roof overhang need to be scraped, repaired, repainted

Brick work on back wall/steps/patio (minor)

Ruth's playhouse – tear down? Replace?

Outside door in fellowship hall, closest to kitchen, repair/replace glass

Picnic table washed/painted

Trim bushes near fire door of sanctuary

All roofs inspected and repaired as necessary – Inspection done, repairs done spring 2015

Inside

Clean-up coat room divider - remove bulletin boards, paint?

~~Make bulletin boards from large frames (already have frames — need to paint and add cork)~~ DONE

Move pictures near entrance to sanctuary

Paint/clean information center

Clean narthex carpet

Clean out/organize sacristy

Clean out choir loft

Scrape, paint hallway leading to education wing

Scrape, repair cracks, paint parlor

Clean carpet in parlor

Clean out choir room

Educational wing bathroom light switch

Educational wing men's bathroom - repair urinal flush valve and water input

Women's room - repair toilet; repair tile by window; check and repair faucets as needed; scrap and paint walls

Upstairs kitchen - repair cracks in masonry; replace cove base at sink; check leak above refig (ceiling tile is stained)

Family bathroom - leak above ceiling tile

Library – repair cracks and paint

Nursery – repair cracks and paint

Repair stair treads to lower level

Check and repair as needed stained glass

Social Hall and Hallway- scrub mildew from walls; clean out window wells and clean drains; reseal windows and doors; clean “junk”

from storage closets; clean and paint as necessary; repair holes in closet door and adjacent wall; clean and repair floor

Social hall restrooms - repair toilets in both

Nursery – repair sink plumbing; replaces shelves in storage cabinets and remove clutter; rehang screen in social hall; repair crib?

(probably isn't up to current codes – must check before use).

Office Area – check roof drain for clogging; clean office skylight; fix caulking on minister's office window

CLASP – Annual report 2014

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 16 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 2014 [which includes the last half of our FY 2013-14 and the first half of FY 2014-15], 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 2013-14 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. We reduced our FY 14-15 parent fee to \$40 per month, 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 continues to lag. Many of our long-time volunteers are retirees, who are increasingly unable to serve, due to physical limitations. 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 17th year of serving the children and families of Ludlow.

Bill Lindsay, Board Member of CLASP

2014 Mission Team Annual Report
January 25, 2015

The Mission Team spent most of 2014 in renewing our current mission partnerships in our local community as well as reviewing our work with our friends in Nicaragua. We began the year by setting our goals for 2014 which focused around working with the co-treasurers to streamline our mission budget. We also worked with the Session and the Wallace family from whom we received a bequest, with great thanks. 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 also 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 the water projects we supported in 2013. We also received an update on the sewing cooperative in Las Azucenas, which continues to improve and grow stronger. We began discussions on renewing our covenant partnership with our partners in Nicaragua. Discussions are ongoing, but we hope to have a new partnership agreement in 2015.

We continue to deepen our work with our friends at Covington Partners where we sponsored two school supply drives in August and December. We also held a meeting with the Kenton County 4-H Program and Covington Partners in April to determine ways for the church to be used for a future community event. We (specifically, Rev. Sharon) have been attending the local Covington Partner meetings. During the meetings Rev. Sharon has been able to promote the church and learn about the needs of our neighbors.

As we have done for several years, we worked with our friends at Reading-Lockland Presbyterian Church to support their annual Mobile Health Fair in Cincinnati. This year, we were able to donate 20+ health kits and to provide 5 much-needed volunteers on the day of the Fair.

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 keep a stable financial status, annually.

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 2013. We also participated in both the Thanksgiving and Christmas Food Drives for our neighbors.

Our bicycle ministry continues to be a beacon of community outreach as Jack Kleier and Jerry Stout have refurbished some 70 or 80 bicycles in 2014. These bicycles were donated to youth who needed them at Third Presbyterian and at the Brighton Center in Newport.

Our Evangelism Team worked with friends from Union and Richwood Presbyterian to collaborate on mission projects. A Union mission team helped us get involved with Cornerstone Ministries, which feeds homeless and economically challenged people twice a week in downtown Covington. We provided 5 volunteers for several meals in December and are committed to help in 2015. We also supported Third Presbyterian Church with their VBS Program by volunteering. Furthermore, we worked to promote our 1st Annual Family Night and our annual Christmas Tea with Third, involving members of both congregations, in the fall.

The Outreach team also supported Reverend Carter in promoting a community bible study that was held in the Fall of 2014. The bible study was held weekly at the Panera restaurant. It was well received, and plans are underway to have another study in early 2015. We are considering ways to support college students and young adults at NKU and Xavier in 2015. Moreover, we are excited about the work that is being done to plan a "Family Night Out" for families of parents with young children, at the end of January. We believe that these exciting new activities will promote growth among our church members, and potentially attract new ones.

Finally, the Stewardship Team has been working with the Session on ideas for fundraising events outside of the Ice Cream Social. We plan to look at ways to invite the youth from Union Presbyterian to help us again with a Spaghetti dinner and possibly to do a worship service in 2015. The second event was a free will offering at the 2014 Christmas Tea which provided much needed funds to help strengthen our financial books going into 2015.

The results from the 2014 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 2015.

We still have work to do to get to a balanced budget, but with your help we remain hopeful. We also are looking for a new Stewardship Committee Chair for 2015. If you are interested in this leadership opportunity please see 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 – Co-chair

Jack Kleier- Co-chair

Al and Linda Jaeger

Miguel Carlin

Community Coffee Club – 2014

Our Club closed out 2014 (and our 12th year) with two orders in December totaling \$815 – a record, thanks to the *10,000 Villages* sale -- bringing the year's total to \$4837. This is down from \$5680 in 2013 due to the Club's web order form being off-line. As of January 2015, the web site is back on-line and greatly improved: www.nku.edu/~longa/coffee/order.html

Members and friends of our 3 Presbyterian sustaining churches (Union, Ft Thomas, and Covington Community of Faith) joined by members of Mt Washington PC, Florence Methodist and St John's UCC purchased 330 pounds of coffee, nearly all organically grown by small farmers and their families on the highlands of Latin America and Africa. We also bought a record 38 cases (102 pounds) of delectable chocolate bars and cocoa, and 7 cases (42 boxes) of tea, also certified organic.

By combining individual orders in a non-profit "club" and buying through the Equal Exchange Interfaith Program, we enjoy fresh coffee, chocolate bars and other specialty products at or near Interfaith wholesale prices while supporting small co-op growers and their families using environmentally friendly methods. And we avoid shipping charges. The farmer benefits! The earth benefits! We benefit!

The Club is nonprofit. There is no membership fee. We buy directly from Equal Exchange in West Bridgewater, MA, mostly wholesale by the case. Everything that we order is passed on at our wholesale cost with the exception of bags of coffee, which are marked up \$0.35 to help cover the extra retail cost of partial cases.

The plan is simple: the Club submits an order each month, timed for member pickup at church on the first Sunday of the following month. The order deadline is the third Sunday of each month. Church friends submit their orders to their church coordinator or at the Club's web site by the order deadline. On-line orders are IOU with the member responsible for timely payment.

Equal Exchange is a Fair Trade organization that buys directly from small-scale farmer cooperatives, owned and run by the farmers themselves. Because its farmer partners are paid above-market prices for their crops, they are able to make investments in community projects, educational programs, and technical training. These cooperative organizations also help keep rural communities healthy and strong, and keep local cultures vibrant. Equal Exchange is also committed to supporting sustainable farming methods that help green the earth through reforestation, natural resource conservation and organic practices.

The Presbyterian Coffee Project is an Interfaith Partner of Equal Exchange. For each pound of fairly traded coffee, chocolate, tea, and foods purchased through the Presbyterian Coffee Project, 15 cents goes to the PCUSA Small Farmer Fund, which supports an agricultural development program in Haiti. In 2013 Equal Exchange generated \$117,000 for the Small Farmer Fund through its 12 Interfaith Partners, including \$16,114 for our Haiti fund. That's on top of the Fair Trade premium included in every FT product!!! Other Interfaith partners include United Methodist Committee on Relief, Lutheran World Relief, Catholic Relief Services, and United Church of Christ.

In addition to our faithful support of Equal Exchange during 2014, our Club provided air fare to a NKY pastor that enabled her to join a small delegation to the coffee lands of Nicaragua. This transformative hands-on experience was under the auspices of Equal Exchange and the PCUSA "Enough for Everyone" program. Our funding was made possible by a grant from the Cincinnati Presbytery to the Club.

To all those who have participated in the Club during this past year, we thank you on behalf of the small farmers. **"Small Farmers. Big Change."**

Financial Report - 2014

	2014 Bdgt Inc	2014 Bdgt Exp	2014 Bdgt Net	Begin/Calc	Year to Date			% of Total Budget for Year	
					Income Totals	Expense	Net	Target	Bdgt Inc
Checking Begin Month				5,138.75			5,138.75	100%	
Savings Begin Month				3,256.16			3,256.16		
Total Beginning Acct Balances				8,394.91			8,394.91		
Total Budget 2014	94,932.00	(94,846.56)	85.44					105%	93%
Giving/Mission					Income Ttl	Expense	Net		
Undesignated Giving					74,100.66	96.00	74,004.66		
Designated Giving				11,056.67	15,984.83	6,938.00	9,046.83		
Total Giving/Mission	78,500.00	(9,400.00)	69,100.00		90,085.49	7,034.00	83,051.49	115%	75%
Other Income					Income Ttl	Expense	Net		
Total Other Income	15,932.00	0.00	15,932.00		9,534.36	1,051.69	8,482.67	60%	
Personnel					Income Ttl	Expense	Net		
Total Personnel	0.00	(58,206.56)	(58,206.56)		76.13	55,952.85	(55,876.72)		96%
Insurance / Workers' Comp					Income Ttl	Expense	Net		
Total Insurance/Workers' Comp	0.00	(6,240.00)	(6,240.00)		0.00	8,223.50	(8,223.50)		132%
Utilities/Prof. Services					Income Ttl	Expense	Net		
Total Ins/Ut/PSv Expenses	0.00	(14,120.00)	(14,120.00)		125.00	13,499.67	(13,374.67)		96%
Building & Grounds (Capital)					Income Ttl	Expense	Net		
Total Building	0.00	(4,900.00)	(4,900.00)		0.00	858.63	(858.63)		18%
Office / Supply					Income Ttl	Expense	Net		
Total Office/Supply	0.00	(880.00)	(880.00)		38.37	1,126.46	(1,088.09)		128%
Committees					Income Ttl	Expense	Net		
Total Committees	500.00	(1,100.00)	(600.00)		173.00	552.95	(379.95)	35%	50%
Outstanding Line/Loan Balances	Limit			2014 Begin	Payments	Adv/Purch	Bal Net		
Total Line/Loan Balances				3,359.43	3,073.02	792.89	1,636.15		
TOTALS				Begin	Income	Expense	End	Rainy Day/Bequests[^]	
TOTAL Unadjusted CHK/SAV Balances				8,394.91	100,825.24	91,372.77	17,054.49	9,200.00	
					EOY Balances*	Designated**	Total***		
					14,506.27	(12,539.65)	1,966.62		

PREPARED BY
 - MAT HASTINGS, CO-TREASURER
 - KIM SVER, CO-TREASURER

[^] Included in EOY balances, represents \$3,500 rainy day fund and \$5,700 from Bequests

* Total End of Year Balances in Checking/Savings Accounts

** Funds Designated for specific uses (End of year Line of Credit Balance + Special Offerings to be sent out, etc.)

*** Current total cash if all designated funds were paid out immediately