

2021

ANNUAL REPORT

Community of Faith
Presbyterian Church

January 23, 2022



PASTOR'S LETTER

REV. SHARON CARTER

Dear Friends,

Wow! What a year for Community of Faith!

In the space of a year, we went from being in a building with lots of upkeep to being renters. From worshiping online to worshiping in person with online options. We hired a new choir director. We have changed our direction and our ideas of what it means to be church in the 21st century. I give you credit for being willing and open to changes of many kinds, and I thank you for the support you've shown to me and to the leadership of CoF over the last year.

This year and its changes haven't been easy, of course. Selling the building was the hardest decision we've had to make as a church, and we didn't land where we expected to. I believe, however, that we have made a good church home for ourselves in the Crescent Springs PC building and we have certainly solved the budget problems that have plagued the congregation for years. As you will see in the Treasurer's Report, the proceeds from the sale have been invested and are growing, already netting us interest in an amount larger than last year's entire budget.

Worship services continue, in person at 710 Western Reserve Rd, and virtually on Facebook Live. We have purchased a camera system to try to make streaming our services better, and we continue to look for ways to improve. This year we hired a new music director, Yeonkyung Kim, a doctoral student at Cincinnati Conservatory of Music, who is a great asset to and leader for our choir and music program. Also this year, we held a couple of joint services with Crescent Springs PC, and I hope we will be able to share services with them again.

We continue our mission efforts in the community and throughout the world. Cornerstone and CLASP continue to give us opportunities to serve, and we also maintain our support of Nicaragua's CEPAD as well as the PCUSA's special offerings - Joy, Peace and Global Witness, Pentecost, and One Great Hour of Sharing. As a connectional church, we support the General Assembly, Synod of the Covenant, and Presbytery of Cincinnati through Per Capita, and we support disaster relief efforts through giving to Presbyterian Disaster Assistance.

Children's Christian Education continues, and we also have regular opportunities for Bible Studies and discussion groups. Fellowship events have been hard to have this year due to COVID but we managed to have our Annual Church Birthday lunch as well as a Women's Christmas Party. These events strengthened the bonds of our church family and helped us grow in faith throughout the year.

I continue to be amazed by you all and to feel grateful to serve as your pastor in these unsettled times. I pray for you all and I pray also that the year to come will see an ease of the COVID pandemic and the discord that seems to permeate society. I look forward to another great year with you.

Peace,

Rev. Sharon

CLASP REPORT

BILL LINDSAY

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 23 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 12 students during the entire annual year of 2021 [which includes the last half of our FY 2020-21 and the first half of FY 2021-22]. Low enrollments continue to be a challenge, and will probably remain so, until the Covid threat subsides.

In the summer of 2021, we were informed by the First Baptist Church of Ludlow that our long-standing lease with them would not be renewed. This provided a challenge to the very existence of CLASP. Through a diligent search of several potential spaces in Ludlow, the staff and board members found an excellent space in the basement of the Ludlow Community Center.

In 2020, the Board applied for, and was granted, a PPP loan under the CARES act. In 2021, that loan was forgiven, as expected. CLASP also received a grant from the Presbytery, a contribution from a foundation, and a substantial gift from a private donor, which have helped to offset the operating costs, despite the low enrollment figures.

CLASP volunteers and the part-time paid staff of 3 people are essential to our success. We are blessed with 8 active 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, and from the community at large. We are grateful for the enthusiastic support of Rev. Sharon, and the pastors at Lakeside and Crescent Springs, as well as Presbyterian leaders, who lead in devotionals and programs.

The program incurred total expenses of around \$32,000 during the halves of the 2020-21 and 2021-22 FY. Those costs have remained very stable over the last few years. Ongoing funding for the program comes from parent fees, support from our sponsoring churches: Community of Faith, Lakeside, and Crescent Springs churches. Individual donations have declined slightly during the pandemic, but significant annual donations from foundations and organizations (mentioned above), fund-raisers (cancelled in 2020, but resumed in 2021), and numerous individual contributors have been gratefully received. Our parent fee of \$50 per month (with discounts for multiple children from the same family, or for those families who are economically challenged) has been held constant for several years.

In summary, CLASP appears to be in stable condition, in terms of staff personnel, program, location, and finances. It is hoped that things will return to more normal student enrollments as Covid is brought under control and schools return to normal schedules.

MISSION TEAM REPORT

**BILL LINDSAY (CO-CHAIR), JACK KLEIER (CO-CHAIR),
JIM BERRY, MIGUEL CARLIN**

In 2021, despite the continuing disruption of the Covid Pandemic, the Mission Team worked to help the church deepen our mission partnerships both at home and abroad. We celebrated another successful year with Cornerstone Ministries and continued partnerships with CEPAD in Nicaragua, CLASP, and Be Concerned Inc.

In our meetings in 2021, we considered aspects of “the Way forward” in mission, since we have left the church building and ventured out. We considered a focus on Peace, Justice, and Reconciliation as a mission focus.

- After our relocation to the Crescent Springs area, what kind of ministry might that entail?
- How could we engage young families that want to bring up their children as decent, respectful, caring, imaginative, worshipful young people?
- What role can our older members play, if we no longer are focused on church upkeep?
- How can we build up our “spiritual muscles” for more ministry in mission? Might that entail some sort of study to spark our imaginations? A study of Presbytery’s Matthew 25 initiative?

COF was unable to sponsor our annual trip to Nicaragua in February 2021. However, we allocated mission funds, reviewed projects that our church has supported, and explored potential water projects that we could support in 2022. We gave \$1,200, from general mission offerings to Nicaraguan ministries in 2021, and a special allocation of \$550 was made to assist struggling families hit by Covid and climatic issues, such as floods and drought.

Due to the sale of the property, the bike ministry was shut down. However, many of the tools and much of the shop equipment gathered by Jerry and Jack was donated to a bike ministry in Cincinnati.

The CLASP after-school program in Ludlow, has suffered from on-and-off operations, due to the irregular Ludlow school openings and closings. Lakeside continues their regular monthly contributions. COF contributed \$1439 from the Deacon’s Fund and general mission budget. Three COF members serve on the Board of Directors. One of the two traditional semi-annual fundraisers, which was held in October, this year.

We supported Buckhorn and the Giving Tree in the holiday season. Also, COF collected \$1,476 for the four PCUSA offerings, of which the local portions of \$150 was given to Crescent Springs’ Backpack Ministry and \$62 was given to 3rd Presbyterian Church’s ministry to “children at risk.” In addition, \$1,595 was donated to the Presbyterian Disaster Assistance agency.

Thanks to the numerous members who helped prepare and serve meals, every-other-month at Cornerstone Ministries. We especially thank Dawn, Angi, Jo Willis, Jo Shade, Carol, Jean, and Rev. Sharon for serving as our coordinators, meal planners, and meal preparers for 2021. “Back-up” logistical and serving support is provided by Dan, Bill, Jim, and Bob Schomaker.

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MISSION TEAM REPORT (CONTINUED)

**BILL LINDSAY (CO-CHAIR), JACK KLEIER (CO-CHAIR),
JIM BERRY, MIGUEL CARLIN**

We continued our support of Be Concerned Inc. and Covington Partners by encouraging cash and goods donations.

Finally, the Stewardship Team continued our work of promoting giving of time, talent, and treasure. We held steady in general offerings, but realized a significant increase in benevolence (mission) giving. At the conclusion of this 2021, our general mission fund had income of over \$2,500. Bill Lindsay again served as our 2021-2022 Stewardship Chair. Thank you for your support in 2021.

TREASURER'S REPORT

BILL LINDSAY

Income

During 2021, the continued, regular contributions of our members have been gratifying. We slightly exceeded the projected totals for general income. We knew that we would have to make up the shortfall in income via proceeds from our property sale. In addition, there were offsetting cost reductions that made up for some reductions in income. As will be mentioned, below, mission giving exceeded expectations.

Expenses

Expenses were well below expectations. There were two main areas that affected this --- rental costs and personnel costs. At the beginning of 2021, we closed on the property sale. Due to the Covid pandemic conditions, we were still holding "virtual" church services. This made it difficult to search for a new location and virtually impossible to fill our Music Director and intern positions. Through the generosity of Crescent Springs Presbyterian Church, we found a new "home", at a very reasonable rental cost, beginning in March. We went back to in-person services at Easter, as Covid vaccines became available. We also "discovered," and hired our very capable Music Director, Yeonkyung Kim, a doctoral music student at CCM, who came onboard at the beginning of May.

Mission

The highlights of our mission giving and expenditures were in the general mission category, PCUSA special offerings (OGHS, Pentecost, Peace, and Joy), Nicaragua, and Disaster relief. The usual CLASP contributions were made from the general mission fund, and were greatly appreciated. Our contributions to the Deacon's Fund exceeded expectations. Total mission giving of \$7,600 was slightly above the expectations that were budgeted at the beginning of the year. It should be noted that the anticipated "new mission" income and expenses were only partially realized.

Thanks to everyone who has contributed in 2021 and continues to give generously in 2022 to COF.

I will be sending out annual reports of individual giving for 2021 in a couple of weeks. Please contact me if you have any questions.

Thanks also to Matt Hastings, assistant treasurer, who is always willing to "back me up," whenever I need help.