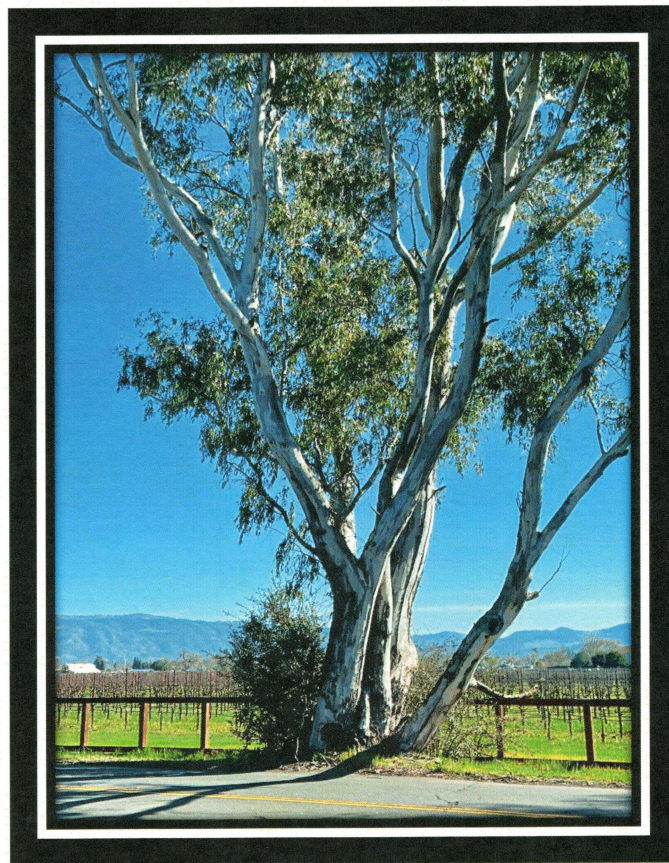


Annual Report
January 1, 2022—December 31, 2022



Covenant Presbyterian Church
Napa, California

Covenant Presbyterian Church

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Annual Report: January 1, 2022—December 31, 2022

Published February, 2023

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Covenant Presbyterian Church of Napa, California
THE ANNUAL MEETING OF THE CONGREGATION AND CORPORATION
February 13, 2022

AGENDA

Call to Order with Prayer of Thanksgiving

Moderator: Rev. Cheryl Finch

Announcements

- Establish a quorum
- Vote to accept meeting's agenda
- Statement of Purpose of Meeting
 - Recognition and thanks to Officers
 - Minutes of Congregational Meeting that have been approved by Session
- 2022 Annual Report Received
 - Review 2022 Financial Report— Cal Groeneweg, Treasurer
 - Introduction and Review of 2023 Budget (Approved by Session)
 - Nomination/Election 2023 Nominating Committee- Jenna Cooledge
 - Corporate Business of the Congregation—Rob Feckner, President
 - Necrology Report and Prayers of Remembrance
 - Adjourn with Prayer

Minutes of Annual Congregational/Corporation Meeting Covenant Presbyterian Church February 13, 2022

The Annual Congregational/Corporation meeting of Covenant Presbyterian Church, Napa, California on February 13, 2022 in the sanctuary of Covenant Presbyterian Church

A quorum was declared and the Moderator, Rev. Cheryl Finch opened the meeting in prayer at 11:27 am.

The purpose of the meeting was to receive the 2021 annual report, recognize and thank Officers from 2021, review the 2021 financial statements, and the 2022 finalized budget.

M/S/C to receive the meeting's agenda as presented.

Outgoing officers for 2021; Elders: Peg Cann, Barb Pahre and Carole Toy and Deacons: Sandy Pearson and Rollin Wilkinson were thanked for their dedication during a challenging time.

New session members, Dave Berousek, Jenna Cooledge, Rob Feckner, Pat Gardiner, Karen Grobl and Cal Groeneweg were thanked for stepping up to form the new session for the classes of 2022, 2023 & 2024.

Ted Lassagne and Mark Osten were thanked for sharing their talents of music each Sunday while on Zoom and when we were able to return to in person worship. Special recognition and thanks to Paula Jones for her work as clerk of session, as well and helping in the office during a difficult transition period while Personnel is working on filling the Administrative Assistant position.

M/S/C to accept the 2021 Annual report as written.

Thank you to Rev. Linda S. Powers for carrying the congregation through a difficult time with the pandemic shut downs by offering online Zoom worship services. The Deacons did a wonderful job of keeping in touch with everyone and keeping all connected. We all have learned new skills and talents in the area of technology. The garden continued to grow and feed people and we were able to host a location for the 5th Friday Food distribution, which will hopefully return. Donations of food, coats and cash for COPE were collected during the year. CPC can be proud of all that was accomplished during a difficult time, especially when many other churches had to shut their doors.

Cal Groeneweg presented the financial overview for 2021. Thanks to pledges, gifts and our endowment funds we were able to stay up and running. The CPC Trust Fund will not be allowed to drop below \$200,000.00 without the approval of the session and the congregation. We have been fortunate that the investments made have be profitable. The Munoz fund has restrictions on it and the document explaining how the funds may be used was presented and discussed. Commissions had minimal expenses during 2021 with the pandemic. Income from the kitchen and facility rentals was down significantly with only one kitchen artisan (Contimo) remaining.

The 2022 budget, as approved by Session was presented and discussed (app A). The Scrip program that CPC has used in the past has closed but a new one has been set up. The new program is using E-Scrip which can be purchased online and emailed to the purchaser. Cal is looking for a coordinator to run the Scrip program which can help supplement the budget. Thank you to the finance committee members; Rev. Cheryl Finch, Rob Feckner, Cal Groeneweg, Randy Skidmore and Rollin Wilkinson for their commitment and hard work.

The Safe Church Policy Summary was presented and discussed. (app. B).

The meeting of the Congregation was suspended. The meeting of the Corporation of Covenant Presbyterian Church was called to order by the president Rob Feckner. The following elders will serve as officers of the corporation through December 31, 2022, with the full session serving as the full composite of trustees of the corporation:

Rob Feckner, President of the Corporation
Jenna Cooleedge, Vice President of the Corporation
Paula Jones, Secretary of the Corporation
Cal Groeneweg, Treasurer of the Corporation

There was no business to come before the Corporation of Covenant Presbyterian Church. M/S/C to adjourn the Corporation meeting and return to the Congregational meeting.

There was no need to vote on the Terms of Call for Rev. Cheryl Finch, as she is a contract employee. The session along with the personal committee vote on the terms of the contract.

The congregation fondly remembered *Joan Eckhardt, Jim Barr, Judy & Bob Sandburg, Sally Burnham, Jan Lassagne, Josie Jenkins & Diana Greenwood* who have passed away since the last annual meeting.

There being no further business, M/S/C to adjourn the meeting at 12:00 pm with prayer.

Respectfully submitted,

Paula Jones
Clerk of Session

Rev. Cheryl Finch
Moderator



Necrology Report

Remembering CPC members and friends we have lost ...

8/20/2022 Rich Montgomery

9/8/2022 Reta Barber

9/17/2022 Dave Ward

10/26/2022 Bev Penry

12/25/2022 Bernie Valencia



“Let not your hearts be troubled. Believe in God; believe also in me. In my Father’s house are many rooms. If it were not so, would I have told you that I go to prepare a place for you? And if I go and prepare a place for you, I will come again and will take you to myself, that where I am you may be also. And you know the way to where I am going”

Annual Statistical Report ~ January 1, 2022 – December 31, 2022

Membership Gains

None

Deaths

Reta Barber (9.08.2022)

Bev Penry (10.26.22)

Bernie Valencia (12.25.22)

Membership Losses

Claudia Tiebaut (Transfer 10.20.22)

Baptized

None

Weddings

None

LEADERSHIP

Elders

Class of 2022

Pat Gardiner

Karen Grobl

Class of 2023

Dave Berousek

Rob Feckner

Class of 2024

Cal Groeneweg

Jenna Cooledge

Class of 2025

Pat Gardiner

Karen Grobl

Deacons

Class of 2022

Janice Berousek

Pat Ripley

Class of 2023

Mae Groeneweg

Johanna Cooledge

Class of 2024

Carol McCormick

Kathleen Montgomery

Corinna Smith

Class of 2025

Janice Berousek

Pat Ripley

Pastor's Annual Report - 1/1/2022 – 12/31/2022

Rev. Cheryl Finch

We have now finished our first full year together, and what a year it has been. To say there have been some ups and downs would be an understatement but we have accomplished A LOT!

Your new session leadership is getting their feet under them and we're slowly adapting to a "new way of doing things" With our limited "people power" having a full company of committees and commissions just isn't practical and so we've cut them down to just a handful of those that are most necessary, primarily finance and personnel. Instead we have focused on areas of interest (and need) and taken a task or project driven approach, with an elder spearheading the task and then soliciting people to join in. This has meant that as the world and our church has continued to open up post lock-down (sorry can't say post pandemic cause it sadly isn't really over yet) we have been able to get to work where we have the time and energy. It has also meant that we have been able to bring back some cherished "traditions" like our coffee fellowship and the Lucky Penny outing.

We put a new item on the session agenda, "new ideas". This is a time when folks are encouraged to bring something new to the table, sometimes it's an idea of their own sometimes it comes from another member of the congregation. It started off a little slow but now we get at least one or two "new" ideas each month. They don't all end up with wings but we consider each and every one and often it inspires something else. So if you've got a great idea for a new event, ministry or opportunity for Covenant please talk to one of your session members. Be advised though, one hard and fast rule I have is, no one gets to make a "suggestion" unless they are willing to be an active participant themselves in making it happen.

The biggest thing to come out of our "new ideas" are our new tenants and friends of Ministerio Pacto Nuevo (MPN), a Hispanic congregation who now share our space with us for their worship, study and prayer. Adapting has become the name of the game as we get used to sharing our space, (I will be the first to admit, I find this challenging at times but it remains a good exercise for me as well to take a deep breath and consider what's a big deal and what isn't) We look forward to partnering in new ways with MPN.

This isn't the only place where we continue to think about how, even as our congregation may be shrinking, we can continue to share the message of God's love through sharing the literal space we have been blessed with. Sunrise Montessori's new owners Roger and Amber are enthusiastic and gracious tenants who help us work to make the property beautiful and appealing not only for their school but for all of us who use the space. One amazing project they took on (and paid for!) was the complete overhaul of the play field. Not only did this give the students a safe (sans

gopher holes) place to play but we now have opportunities for ourselves and other groups to use and rent the space for things like soccer practices, or movie nights. I must say watching the exuberant games of the kids out on the field is a joy!

Creativity in worship continues to be an outlet, and has been an opportunity to bring in some folks to help. While we have not been able to have a choir, we made opportunities for some special music. Thank you especially to Fireball Mail, Ted Lassagne, JW Toy and Russ Kindig. Carole Toy and Paula Jones have been wonderful inspiring and fun to work with as we enhance our worship through the visual liturgical arts. And the ladies on the Wednesday Zoom Fellowship hour have been a great idea sounding board.

Our faithful Tuesday morning Bible Study is still going strong. Although shrinking in numbers these dedicated folks show up every Tuesday ready to talk, learn and share. It is a joy to get to spend time with these enthusiastic folks each week and I am grateful to Rollin Wilkinson for helping to lead on the Tuesdays I can't be there. The conversation is NEVER dull, and we'd love to see some new faces regardless of where you are on your journey. Absolutely no previous knowledge or experience required, just a willingness to learn with us.

Sadly in the later part of 2022 we had to say goodbye to our final two charter members, Reta Barber and Bev Penry. While a tremendous loss for us, let us be grateful for the foundations they helped lay for this congregation and their contributions to Covenant's legacy. As we look forward to our 60th birthday in the fall of 2023 we have much to be grateful for, my hope and prayer in the next year is that Covenant might commit to continue to strengthen our relationships with one another, the other communities who call our property "home" as well as the wider Napa community.

With gratitude for the ministry and presence of each of you, peace and blessings,

Pastor Cheryl

Rob Feckner

Annual Report - Elder Rob Feckner

Personnel Chair,

Areas of interest: Outreach and Community Life

Hi, well as my first year as a member of session, I feel we have accomplished a lot. But as with anything, I think we can always accomplish more.

We had “welcomers” assigned every quarter to greet our congregation and our guests. They all continue to do a fantastic job!

We moved through the Covid protocol and eventually decided to allow people to do whatever made them comfortable.

We hired Susan as our Office Administrator.

We held a very successful Lucky Penny Event and silent auction. And the proceeds will be used to support our plans for our 60th anniversary as a church this year.

We had our first ever Trunk or Treat, which by all accounts, was a wonderful event, that we will try and build on next year.

We have updated our bulletin board in the hall, and plan to keep it updated and non-cluttered.

Our new relationship with MPN and allowing them to use our beautiful facility is truly a blessing and what feels like “doing God’s work”.

For 2023, I hope to see our attendance grow. Hopefully some new faces too. It would be great to have more interaction with MPN. Perhaps another Trunk or Treat event and another opportunity to gather socially for a Lucky Penny production.

I’ve taken on updating our outside sign board, I just must be more diligent about it. Assisting with the 5th Friday food distribution is always a feel good opportunity. I am very proud how much canned goods our little congregation has added up over the year. Keep it up



Pat Gardiner

As a new member of the Session, I have been involved in the Zoom and camera operation. This has been interesting as troubleshooting is the name of the game. One of the issues is that the camera reverts to the labyrinth picture instead of the live sanctuary. Thanks to all who have helped us: Ted Lassagne, Cal Groeneweg, JW Toy, Ryan Cooledge. and Pastor Cheryl. If I missed anyone I do apologize. Karen and I have also been responsible those few times for the sound when Lee Pearson was not available. Special thanks to Karen Grobl who is my Zoom partner and to Lee Pearson for her unwavering duties on the sound board.

Besides the tech booth, I have helped Karen Grobl with the monthly canned food drive. We check for dates on the cans and pick-up donations from our friends at Napa Valley Unitarian Church up the street once a month.

Our church has revised by-laws. Many thanks to the session members who participated.

The Peace and Global Witness offering with representatives from N.E.W.S. spoke for a Moment for Mission. Also, the Pentecost offering with representatives from VOICES spoke for a Moment for Mission.

I am a commissioner (representative) for meetings held by the Presbytery and therefore have voting privileges on Presbytery matters. The last two have been in Vallejo and Arcata which I attended via Zoom. The meeting starts with worship and then on to the agenda. One of the highlights from the Vallejo meeting was a video montage of events through the years to the music of "Doctor My Eyes." This was very powerful!

As some of our members no longer drive, I researched transportation options, and these were published in our newsletter.

I am looking forward to introducing new members to the tech booth, continuing to assist with Mission and learning the basics of finance.

Overall, this has been a year of learning and surprises.

Respectfully submitted,

Pat Gardiner, Elder

Karen Grobl

Annual Report - Mission

2022 has been my first year as Elder at Covenant. The following is a summary of areas interest, energy, and activity over the past year.

Food for Friends Food Drive for the Napa CanV Food Bank

Covenant started a dedicated monthly program of collecting canned food items for the Napa Food Bank in January 2022. We were joined in the effort by our neighbors on Salvador, The Napa Valley Unitarian Universalists in February. Sunrise Montessori, located On Covenant property, joined in November, 2022. The cans of food donated go to the food pantries in Napa where individuals and families register to shop for the food they need.

Community needs for food in Napa County include:

38% children under 18

17% seniors 60 and older

62% "working class poor" they have jobs but under the poverty line.

Totals for food delivered in 2022 was 1589 pounds. Covenant alone donated an average of 74 items a month.

Special Offerings of the Presbyterian Church USA is a way of sharing with people around the world. Covenant recently received a letter recognizing our participation in these Special Offerings over the past 20 plus years.

In 2022 Covenant contributed:

One Great Hour of Sharing \$690 supporting the Presbyterian Disaster Fund and Hunger programs.

Peace and Global Witness \$1245 collected in 2022 with \$277.50 retained locally and donated to NEWS for at risk children.

Pentecost \$1634 with 40% or \$654 was retained locally and donated to VOICES, A program for youth transitioning from foster care in Napa.

Christmas Joy Offering \$720 to support retired and future church leaders in times of need.

Fifth Friday Food Distribution

Covenant participated in a food distribution program for the Napa Valley CanV Food Bank From our parking lot on the fifth Fridays in April, July, and September of 2022. The food Distribution consists of a box of fresh fruit and vegetable items. This distribution takes place Every Friday of the month at different locations. Covenant takes the Friday in the months with five Fridays. Our volunteers distributed 100 boxes each time. Special thanks to our Covenant gardeners for distributing food boxes not claimed to local Latinx neighbors in Napa. In July the Napa CanV garden on Covenant property provided additional fresh food from their garden. A very helpful volunteer from NVUU joined us in September. Elder Karen Grobl completed the ServSafe Food Handler Assessment as required by the Food Bank.

On site visits were made to other Friday distribution centers on Corporate Drive and Clinic Ole. Information flyers were handed out at those locations. In addition, information was posted on Social media. A sign is needed for placement on Salvador to direct people to the parking lot. Use of the parking lot needs to be coordinated with Sunrise Montessori. In September their

teacher training day was scheduled on the fifth Friday freeing up the parking lot for the food distribution.

Cents-Ability Offering

Cents-Ability continued as an active program at Covenant in 2022. It is a program of the Presbyterian Church USA to raise awareness and funds to combat hunger and poverty.

Twenty five (25%) per cent of donations are retained locally. The 2022 donation was determined by Session to go to the Napa Valley CanV Food Bank.

Twenty five per cent of donations go to Presbytery projects. The Covenant garden and Table have received grants.

Fifty per cent of donations go to the Presbyterian Hunger Program for National and International Programs.

2022 collections amount to \$5609.18. Twenty five per cent of this total (\$1406.88) will be donated by Covenant to the Napa Valley CanV Food Bank.

I look forward to the next three year term as Elder. I welcome your feedback, comments and suggestions for these projects and future projects. Thanks to Elder Pat Gardiner for always being present to collect the Food for Friends and her time and energy for Special Offerings. These programs would not be successful without weekly support from the pulpit by Pastor Cheryl. Thank you all members of Covenant who generously continue to support these programs

Karen Grobl



5th Food Friday Distribution

Dave Berousek

BUILDING AND MAINTENANCE

Several projects were completed the last year, 2022.

- The congregation gathered and had a workday to remove cobwebs and wash windows.
- The garden watering system was adjusted to meet the needs of the growth and plantings.
- New water emitters were purchased for their use.
- Several repairs to the watering system were approved as needed.
- Shed B was cleaned out, and we removed 4 yards of debris, broken things, lawnmowers, tables, and chairs.
- A new oven was purchased from a restaurant in town as they had bought a new one for their establishment.
- Old oven disposed.
- Fence repairs were completed for our property line to the west side of the rear area.
- Can-do garden folks installed a porous surface in the rear of their garden area for the volunteers to relax after work.
- The school installed a new soccer field and watering system.
- The wellhead was cleaned, with about a quart of mud around the screen intake.
- A hard-working group of women completed cleaning the Sunday school rooms.
- Carpet has been cleaned in those rooms as well.
- The front door office screen was repaired.

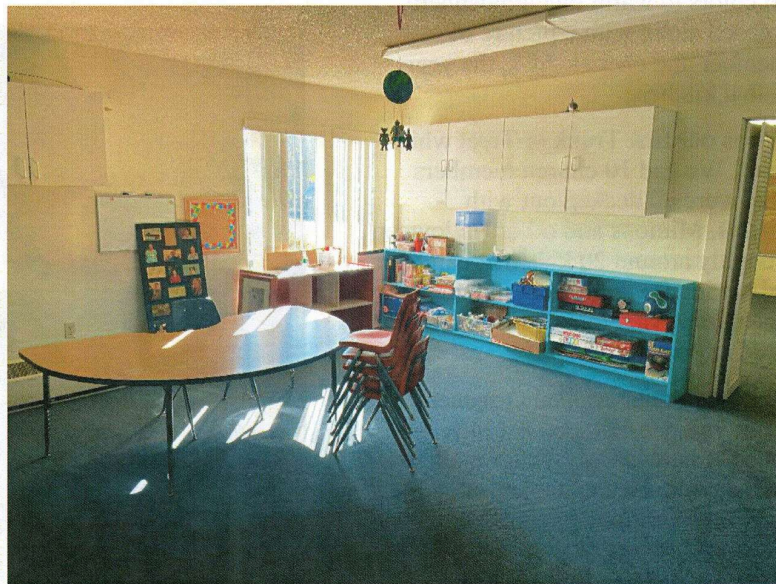
The building and grounds of our congregation are starting to show their age. New repairs are popping up weekly, it seems. The structure is solid but needs attention. There are some leaks in the roof, and as you can imagine, this will be a high cost for the repair. Several areas of the building show signs of dry rot and will require invasive carpentry repair. The building, in general, will need paint soon as well.

In the past, many of the minor repairs were handled by the members donating their knowledge and skills to accomplish the needed repairs. We recognize that the pool of members is small, necessitating that we do things differently. That also requires hiring talent to get things done promptly. All of that said translates to money.

The gardens continue to be successful, and the school continues to expand. These groups are of a good relationship for us.

Session members are aware of the needs and will continue prioritizing the needs. In the future:

- We plan to review our water system and upgrade it as needed for the next growing season. The equipment is very dated and needs review to ensure it operates properly.
- The pastor's office will require updating, general maintenance, and repairs.
- The carpet in the sanctuary needs to be cleaned, and windows and doors should be sealed and secured.
- Another dumping day will be needed for additional sheds to be cleaned out.
- New blinds are being ordered to replace the one in the front of the office/hall building.
- The new lighting switches are ordered, but supplies are slow to arrive.



Jenna Cooledge

Community Life Annual Report

- Well 2022 didn't go as planned—a year full of fun social events. The pandemic still in the way of most things, we were blocked much of the year from gathering. Towards the end of the year, however, we were able to go full force, which was SO MUCH FUN!

- Coffee hour came back swinging with lots of volunteers to help start it off! Everyone seemed to enjoy that social gathering was back, with lots of memories, laughs and yummy treats to enjoy.

- April we had our Easter sunrise service, followed with a nice breakfast. The special treats that we had were Pam Kindig's famous sticky buns and Pastor Cheryl made her famous master piece of Hot Cross Buns. The hall was full of lovely Easter decorations and lit up like Spring time.

- September we had a Blessing of the Kitchen for Norman Groeneweg. With his famous bread pudding dessert made by our Chef Ryan

- Cooledge. Throughout the hall were fall decorations and colors to warm that atmosphere. A plaque was placed along with a picture of Norman to remember and cherish ALL the years he had spent in that kitchen.

- October was our first Trunk or Treat which was a great turnout! We had 10 church members with their cars that were all decked out with Jurassic Park, Pirates, Minions and other Halloween decor. We had roughly around 20 kids that came. Social media and having Raggedy Ann in the front parking lot and people waving our event sign sure did help, if I would say so myself.

- December we did our Annual Ornament Exchange, but this year we changed it a little bit. Since our famous Christmas Ugly didn't make its way back, we did a white elephant exchange. Let me tell you that was just as fun! Lots of take backs and passing around on certain ornaments. We enjoyed a nice potluck and dessert, and 23 people participated in the ornament exchange.

- As 2023 is here I'm looking forward hopefully to having lots of monthly events, especially summer outdoor events! Movie nights/dinner in the hall or outside in the back parking lot doing BBQs, Game Nights and MUCH MUCH MORE! Remember if you hear anything that sounds interesting and you would like to volunteer and help please let me know! It takes just a couple of people to help and make these events happen, which can't happen with only 1 or 2 people. I need a team.

- Stay tuned for Community Life 2023 events.

- Jenna Cooledge, Chair



Cal Groeneweg

Report of the Stewardship and Finance Commission

Closing the books on 2022

December 31, 2022 ended with many changes for Covenant. Our pledges per our budget was \$75,741.00 and \$7,363.00 in Good Faith, with loose offering of \$410.00, we transferred \$52,474.11 from New Covenant Funds which was from Munoz Fund, \$12,300.00 from Endowment Fund \$48,112.90 to our Operating account to pay bills. Our Kitchen continues to operate income with only a few artisans during this pandemic supporting our Operating account again this year for \$18,338.49 and paid for many items in kitchen and repairs. Sunrise Montessori rent and use of facility rentals supported Operating account in the amount of \$52,418.00. Then finally the finance committee set up new account at New Covenant Funds – Burnham with gift of \$125,000.00 which has no restrictions. The Sally Burnham total gift to CPC was \$180,604.39.

We continue to collect \$801.70 almost half of what our **per capita** contribution is.

Your leadership team also wants to encourage you to remember the per capita of \$35.00 per person each year. We would see a \$2000 savings to the budget expense if each of us paid his or her per capita.

Financial Records Audit

CPC's books will need audited by a committee of CPC members before 2nd quarter 2023.

CPC Commercial Kitchen

CPC commercial kitchen continues we have gotten some early interested in 2022 so we hope this will continue. **A special thank you is due all of you for your good humor and patience when you end up sharing the kitchen with an artisan.**

SCRIP and Grocery Cards

2022 we are continuing efforts to capture these free pennies in hopes that we can supplement our budget by some. We would love to see this program grow so if anyone has time to help with this project please speak with Calvin Groeneweg. We sold \$2,765.00 and have as of 12/31/2022 inventory of \$1,955.00 with a profit of \$810.00 for 2022.

Sunday Counters

We are especially blessed with a group of faithful counters, who close the door to the Parlor every Sunday and make sure that our gifts, tithes, and offerings are accounted for appropriately. Thank you to Kim and Cal Groeneweg, Paula Jones, Jenna & Ryan Cooledge and Rob Feckner. Thank you also to Judith Kale and Calvin Groeneweg – Treasurer.

What I have learned as finance chair is that like a home budget, we need to work to control our expenses and we are very fortunate that a very special angles have left our church an amazing gift of money that we can continue to meet our operating needs. I bring my gift of history to finance and in 2023 I hope that we will continue to move out of this pandemic and increase utilization of our facilities.

Commission Members: Rollin Wilkinson, Rob Feckner, Randy Skidmore, Pastor Cheryl Finch, and Cal Groeneweg.

FINANCIAL OVERVIEW

(in a nutshell)

2022

Total Budget: \$205,583.00
Total Expenses: \$184,397.67
(\$ 21,185.33)

Pledges and offerings:	\$ 83,700	Received:	\$ 83,523.00
Per Capita	\$ 1350		\$ 801.70
Facility usage & rent:	\$ 53,980		\$ 73,356.00
Other income ie: SCRIP, Fundraiser, gifts, unrestricted memorials	\$ 4402		\$ 4397.40
	<hr/>		<hr/>
	\$143,432		\$162,078.10

In the first part of 2022, \$35,000 was taken from our investment funds (New Covenant /Horst) to make up a portion of our anticipated shortfall in 2022. Actual amount of this used for shortfall \$22,319.57 leaving us \$12,680.43 available for 2023.

2023

Expected Income

Pledges and offerings:	\$ 77,750.00	(\$75,000 pledges)
Per capita	\$ 1,350.00	
Facility usage & rent	\$ 86,500.00	
Fundraisers	\$ 4400.00	
Misc income	<u>\$ 1502.00</u>	
	\$144,932.00	

Total Budget: \$205,465.00
Expected Shortfall -\$ 60,533.00 **

**In 2022, we received an unrestricted gift from Sally Burnam's estate in the amount of \$180,604. \$125,000 was placed in a New Covenant investment account and \$55,604 was placed in operating to cover any shortfall for the second half of 2022. We did not need to use any of these funds so the total is available to cover most of the \$60,533 shortfall.

For complete financials see Addendums A-D

THE CHURCH TRUST FUND

1. Establishment of Plan

- a. A Support and Endowment Plan for the Covenant Presbyterian Church of Napa, California, is hereby established effective December 1, 1997.
- b. The purpose of this Plan is to provide for interested individuals a Support and Endowment Plan whereby the Covenant Presbyterian Church may receive and best utilize bequests, deferred giving, memorials, endowments and other special contributions in accordance with the wishes of the individual donor and in a manner which will aid the long-term stewardship of Covenant Presbyterian Church.
- c. Administration of the Plan is to be provided by the Trustees/Session of the church. Initially, the Presbyterian Church (USA) Foundation will serve as the investment agency of choice, and will have custody of the invested funds (Funds Custodian) and will provide technical, administrative, and investment services regarding such plans without additional fees or commissions, in accordance with the bylaws of the Foundation.
- d. The Endowment Fund and Support Fund shall be funded initially by a transfer from the Covenant Fund. The Covenant Fund shall continue to exist.

2. Objective of the Plan

- a. The objective of the Plan is to create two separate Funds to receive and administer bequests and other special contributions.
- b. The funds will be referred to collectively as *The Covenant Presbyterian Church Trust*.
- c. One Fund shall be formally known as the Covenant Presbyterian Church Support Fund. The other Fund shall formally be known as the Covenant Presbyterian Church Endowment Fund.
- d. Any monies or property received pursuant to the Plan shall be allocated as designated by the donor into either one or both of the two Funds, or as provided in paragraph 4 below.
- e. *Any monies or liquidated gifts* received for the Support Fund, unless otherwise specifically designated by the donor, shall be put into an account or accounts separate from the General Church Operating Accounts, and both the principle and interest which it accrues to it shall be disbursed only as recommended by the Trustees/Session.

- continued

- f. The Trustees/Session shall invest in perpetuity any monies or liquidated gifts received for the Endowment Fund, unless otherwise directed by the donor.
- g. Care is to be taken that the Endowment Fund monies are invested for uses that are appropriate to Christian moral and ethical principles. It is appropriate that some portion of these funds be invested in causes which reflect our concern for the poor and needy, even if such investments do not bring a return comparable to other investments of the Endowment Fund.

3. **Use of Endowment Fund Principle and Income**

- a. The principle of the endowment Fund shall not be expended without unanimous approval of the full membership of the Session. **The CPC Trust Fund will not be allowed to drop below \$200,000.00 without session and congregational approval.**
- b. The accumulated income from investment of the Endowment Fund shall be paid to the church on a schedule to be agreed upon between the Trustees/Session and the Fund Custodian. The schedule may be changed upon the recommendation of the Trustees, with the consent of the Fund Custodian.
- c. Endowment Fund income may be used in the following general categories:
 - 1. Special needs program within the Church and/or community.
 - 2. Mission activity; or,
 - 3. Such other purposes designated by the donor and consistent with the purposes of the Plan.

4. **Use of Support Fund Principle and Income**

Monies and liquidated gifts of other property that are designated to the Support Fund shall be disbursed as requested by the donors whenever such instructions are received. Monies that are designated by the donor to the Support Fund, but without further restrictions as to its use, shall be disbursed for special needs and opportunities within the Covenant Presbyterian Church and/or community, which lie beyond the budget, and as approved by the Session

Annual Report of the Deacons

Deacon Activities 2022

Our Deacons for 2022 were Mae Groeneweg, Janice Berousek, Pat Ripley, Corinna Smith, Johnna Cooledge, Kathleen Montgomery and Carol McCormick. Carol McCormick was elected moderator, Pat Ripley was elected vice-moderator, and Janice Berousek was elected secretary. Janice Berousek and Pat Ripley were elected for their second term (class of 2025). Deacons meet every other month.

The primary focus of the Deacons continues to be to support our Covenant Care Groups with check-ins, cards, and phone calls. 2022 was a busy year for us.

- A major accomplishment was the rewriting and updating of the Deacon's Handbook. The Deacon Board will go from seven to six members starting in 2023.
- We had a successful COPE Christmas campaign. Our congregation donated \$1,010 in gift cards to help parents purchase ingredients for a holiday family meal and shop for their children's holiday gifts.
- Deacons sent out Advent Word Calendars to their Care Groups.
- We prepared and passed out the elements for Communion the first Sunday of each month.
- Deacons helped with five memorial services. We purchased new table cloths to be used for large functions.

We look forward to a bright and hopeful 2023 as we continue our work for this church and community.

Carol McCormick - Moderator

