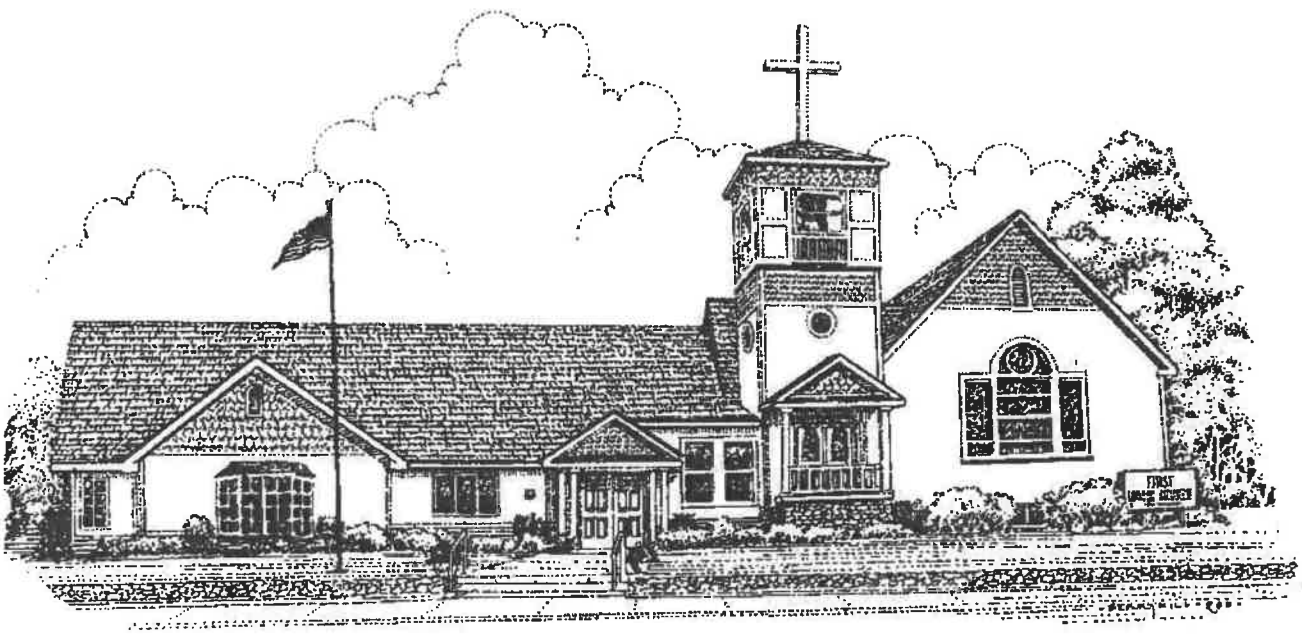
Annual Meeting

August 23, 2026

Please bring this with you to the meeting



First Union Church

179 East Hodeck Street

P.O. Box 426

Cedarville, MI 49719

First Union Church
Annual Meeting minutes from previous year
Sunday, August 17, 2025

The Annual Meeting was called to order at 11:55 a.m. by Mike Bolcer, Board President, who also gave the opening prayer.

Pledge of Allegiance.

Attendance: 66 attendees, several of whom were non-members

Minutes of the Annual Meeting from August 18, 2024, were reviewed. Motion to approve the Minutes as presented was made by June Davis, second by Christy Cloud-O'Hare. Approved.

Mike Bolcer expressed appreciation to the deacons for their time and effort to improve the church building and the Manse, with special thanks to Rick Wilson.

A motion to accept all Committee Reports other than the Treasurer's Report until it's reviewed was made by Mike Miller, second by Greg Wagner. A vote to accept reports as submitted passed unanimously.

Treasurer's Report: Rick Wilson presented his report. Based on a 12-month projection, revenue in our 2025 budget of $253,567 is anticipated to be exceeded by $54,360. The 2026 proposed budget of $300,122 is based on the continued level of giving, allowing us to maintain 'the Grand Lady' and the Manse. It also allows for a 2.4% increase in hourly pay, missions, and financial stipends. Our Missions Committee has recommended 14% of the 2026 spending budget go towards Missions, versus 8% this past year. The breakdown is 59% local, 25% national, and 16% global. A one-time special gift of $20,000 to Cedar Bay Camp & Retreat Center is being recommended to help fund a critically needed $1.2 million septic system install. Our $20,000 will become $40,000 via a matching donation. This gift is not included in the 14% Missions calculations.

An update was given on the Manse decking being installed by Jerry Dutcher. The deck had rotten wood, and the second level deck has been removed completely. An anonymous donation was given to upgrade to Trex decking, which will last a long time. Terry Moore found trees in Harbor Springs. Autore Excavating broke up the concrete wall and hauled it away. Kim Dunn made the motion to approve the 2026 budget as written, second by Dave St. Onge. Approval passed unanimously. Thanks was expressed to Rick for his financial expertise.

Nominations: Norm Perkins was nominated as our new elder and Tom O'Hare was nominated as our new deacon. Linda Jack made the motion to approve the nominees, second by Kathy Tassier. Approved unanimously. Recognition was given to outgoing elder Mike Bolcer and outgoing deacon Jeremy Bigelow for their service on the Church Board.

The meeting adjourned at 12:21 p.m. with prayer by Pastor Jim, who also expressed appreciation for how smoothly everything runs at First Union Church when we keep our eyes on the bigger picture.

Respectfully submitted,
Kim Dunn, Church Secretary

Reports

Annual meeting - Pastor's report 2026

Terri and I are now in our 5th year here at First Union Church. So far, 2026 has been very good to this congregation, bringing many blessings and much guidance through important decisions about our future as a local church.

I am grateful to our elders who serve alongside me. Mike Bolcer, Norm Perkins, Rick Wilson, and Mike Jellison bring a clear perspective on the spiritual needs of the congregation. Their calling to serve as an elder is not one to not be taken lightly. I respect their wisdom and their spiritual maturity because they can see my blind spots (and I am truly grateful for their biblical leadership). In addition, I want to acknowledge Rick Wilson for his foresight and leadership in guiding the long-term vision of our finances (and facilities).

We should also extend our gratitude to our current Deacons (Del Jacob, Tom O'Hare, Terry Moore, and George Huff) for their attention to the needs of the church facilities. I am grateful for the leadership of Christy Cloud-O'Hare, Daniel and Solana Peterson, Kim Dunn, Deb St. Onge, Lynn Forrester, and Emily Davenport for their faithfulness in their roles here at the church.

Through it all, I am deeply appreciative for the volunteers who make our Anchor Club program possible, as well as our Sunday school programs and other small group bible studies.

Additionally, let us celebrate the dedication and faithfulness of Sherri Huff and our Women's Association, Barb Smith and her team of volunteers who provide meals for various events, Karen Schaedig and Kim Dunn for their work on *The Spark* newsletter (which is now a quarterly publication), and so many others who work behind the scenes. A healthy church is a serving church, and this is one of our strong points.

The past year has continued to be a time of solid attendance to our Sunday morning services. Through the generous giving of our tithes and offerings, we have been able to make dramatic progress on long deferred maintenance, as well as support of both missions and benevolence funding. Believing that God has blessed and continues to bless this church, we also believe that He will continue to provide and will be with us in all the days ahead as we follow his calling to carry out the Great Commission – both here in northern Michigan and to the uttermost parts of the Earth.

And yes, we have challenges in this church (as do all churches), but I can honestly say that "most other churches would love to have our problems". God is good and He is good all the time!

Jim Huber, pastor
August, 2026

2026 Elders Report
First Union Church, Cedarville, MI

The past year has been one of continued growth here at our little community church in the Les Cheneaux Islands, and we are grateful for God's faithfulness and the many ways he has worked in and through our church family. God continues to preserve this church, despite struggles that have come over the years, and we are grateful for his guidance.

1 Corinthians 1:9
God is faithful, by whom ye were called unto the fellowship of his Son Jesus Christ our Lord.

The four elders at First Union Church continue to meet each week with Pastor Jim to both pray for the church and its members, and to discuss the ongoing needs of the church. In each of these meetings, we strive to focus on prayer first, continue to encourage Jim to preach the word with conviction, to pursue holiness as a church instead of popularity, and seek God's presence in each of our meetings. The elders also meet with the complete church board monthly to discuss in detail the operating progress and needs at First Union Church.

As in the past year we have seen continued growth in church attendance and have welcomed several new members to our church family. Our connection with Cedar Bay is strong and we support them in their outreach mission from our community. We've witnessed their hard work and effort to strengthen and rebuild the camp (very similar to our own efforts) and continue to pray for their growth and success in bringing the gospel to folks and families from around the country.

For this upcoming year we need to become very intentional regarding how we meet the needs of our younger families. We will develop both formal and informal surveys of those families to try and understand what types of things are important and helpful for them, whether it be how we worship on Sundays, Christian fellowship activities, or weekly/monthly events. We are all ears and looking for any and all ideas from you.

Our own youth outreach programs are growing and something the church can be very proud of. Under the leadership of Christy (and what seems like countless volunteers), our Anchor Club program has been a great and growing success, We see dozens of children come through our doors each week for a time of Christian fellowship, fun, and snacks. It's honestly a cornerstone of youth activity in our community. I can't thank the volunteers enough who donate their time and efforts every week to run this program. Daniel and Solana have done a tremendous job with our older youth group, and we are very grateful to them for their genuine connection with these young people. Their group traveled to Chicago to participate in the Operation Christmas Child project this past year.

Our Church's missions focus increased for 2025/2026. The missions team meets 3-4 times a year to review the mix of recipients to ensure your missions giving has the greatest impact possible in our community and abroad. First Union currently supports 12 different missions organizations. We pray for God's wisdom and guidance in this effort.

Again for 2025/2026, many physical improvements have been made to both the church and manse. Some large improvements include addressing the flooding issue in the manse basement, replacing church doors to improve both exit security and insulation/corrosion issues with the existing doors, and the church kitchen remodeling project.

And, we have somehow managed to retain Jim and Terri in their time of ministry here at our church. We are thankful for their guidance and leadership here, and the tremendous impact they have had toward healing our congregation. We look forward to another year of their shepherding but remain vigilant to the fact that we will eventually need to begin the search for their successor.

Most importantly, we are thankful to God for his guidance and continued blessing on our church and community. We continue to pray:

1 Kings 8:57-58 *"May the Lord our God be with us as he was with our ancestors; may he never leave us nor forsake us. May he turn our hearts to him, to walk in his ways"*

On behalf of your Board of Elders,

Mike Bolcer, elder
Rick Wilson, elder
Norm Perkins, elder
Mike Jellison, elder

8-4/2026

Deacon Report

1. Manse – Basement flooding – Groundworks contract executed. I spoke with Rep today. Later August – getting close.

2. Manse – Baseboard heating units will be replaced after flooding is corrected.

3. Replace Church Doors –

   A. Double doors - Installed. Fine-tuning in process.
   B. Kitchen door – Installed. Door closer in hand. To be installed. This is necessary to protect door in high winds.
   C. Manse apartment door, and manse east doors installed. New locksets installed.
   D. Stained-glass inserts will be re-purposed to backlit wall hangings. Re framing by Norm - Rick wishes to be involved with frame design so we can properly integrate the backlighting. It will be wifi controlled 120v.
   E. Thank you Mike Bolcer & Rich Kremhelmer for the hard work.

4. Church – Foyer roof leak. With Marcia's "encouragement", Scott Barr has agreed to do the repair. Ice & Water barrier and new shingles are at the ready in the church garage.

5. Church Parking Lot Re-Seal – In the new budget. Will need quote update. Assume install next summer.

6. Church - Men's bathroom - new timer pending install when attic is cooler.

7. Church – Bell tower lighting is working? Rick will investigate light and on/off control for upgrade. After the budget.

8. Church – On hold. Men's bathroom – Polymer center panel under study.

9. Manse –Exterior brickmold trim surround of 2 garage doors are decayed. Rick has one new composite trim piece for evaluation. Still needs new composite trim. Can one of our woodworkers take this on?

10. Need a hinged hole/hatch cover over crawl space openings. Perhaps cover one hole with rigid foam panel. Goal is to make finished basement warmer. Project for after Groundworks.

11. MANSE – FRONT DOORBELL WILL NOT WORK. WIRELESS DOORBELL ORDERED.

12. MANSE – REPAIR LOOSE VINYL SIDING, REPLACE BROKEN STRIP. NEAR TERM - DEL J. AND RICK.

13. MANSE – OPEN ITEMS LEFT IN THE NEAR TERM FOR FUTURE BUDGETING CONSIDERATION:
    >REFINISH OR FINISH MANSE KITCHEN FLOOR. MAPLE.
    >REPLACE WORN KITCHEN FORMICA COUNTER TOPS
    >REPLACE KITCHEN BACKSPLASH
    >NOT TIME YET, BUT BASEMENT RESTORATION WILL BE NEXT TOPIC - AFTER KITCHEN REMODEL.

14. FIRE EXTINGUISHERS – CHECK MANSE STATUS. KITCHEN FIRE TYPE, CHURCH AND MANSE?

Memorial Fund Report 2026

for First Union Church

Balance as of August 31, 2025	$7423.22
Designated monies:	
Puppets (John Caroffino)	$1,366.15
Mary Martha Circle (Lois Tassier)	$2148.27
Gene Schrader Nutter	$ 535.00
Total Designated	$4049.42
Total Undesignated	$1953.80
Balance as of August 31, 2026	**$6003.22**

Respectfully submitted

Barbara J. Smith

Mary-Martha Circle

Annual Report, August, 2026

The Mary-Martha Circle continues to meet the 2nd Thursday of each month. Our main project is making receiving blankets for the OB Department at My Michigan Medical Center in Sault Ste. Marie and this year we have donated 205 blankets. In addition, we have given 6 crib-size blankets to "Church" babies.

In December we delivered plates of homemade cookies to shut-ins, those living alone, Cedar Cove Assisted Living, Les Cheneaux Village Apartments, and Pastor Jim & Terri Huber.

We presently have about 10 members. If you can sew or tie a knot we would invite you to join our group. We welcome anyone to help with our mission.

Respectfully submitted,

Barb Smith

Women's Association report for 2026

The Ladies of First Union have been busy for the 2025/2026 year, as there are many activities that fall under the Women's Association "umbrella". We had our meeting in early June of this year to discuss volunteers and activities.

Our long standing & well visited coffee hour is always in need of volunteers for after service treats & coffee. There are many Sundays open throughout the year and always opportunities to "buddy up" with other ladies to help.

During the Christmas season we had a wonderful evening of caroling and fellowship. Potluck at church to start, caroling around town and Cedar Cove, and dessert following to warm up. It's a wonderful evening hosted by Marcia Perkins and June Davis. Look for the sign-up sheet with more info to join in for the 2026 Christmas Caroling.

"Cooking with Confidence" class was well attended. Our hostess Claudia Brood has shared her talents along with other in-home "chefs" for the following classes: dinner of Spatchcock chicken, Christmas cookie exchange, pasties, sourdough and regular bread, cinnamon rolls and Stir Fry (with the proper usage of sharp knives.) Claudia and many others are excited to start back this fall.

We were blessed to have many women and girls attend our *Daughters of the King* Spring Banquet, with over 75 attending. Daniel Peterson was the resident chef displaying his wonderful talents, and Brittany Hutchinson on piano with many beautiful voices praising the Lord.

This last year we were honored to take over the duties of arranging *Soup and Sandwich Luncheons*. These luncheons are the third Thursday of the month through the winter months. All are welcome, including those from outside the First Union family.

Our ladies have been enjoying changing out planters at the north entrance according to the seasons. They're looking beautiful thanks to our very dedicated waterer, Lorie Thompson.

The Women's Association welcomes all women of First Union Church to join and participate in the many activities happening year-round. Watch your Sunday bulletins for more info on scheduling, etc.

Kindest regards,

Sherri Huff

Membership Report for Annual Meeting August 2026

Activity August 1, 2025 – July 31, 2026

New Regular Members –

Gloria Grace Guldberg Wommack
Richard Clinton Sheridan
Diane Morse Sheridan
Nelson David Duncan
Raquel Anne Gatica Duncan
Michael T. Connor
JoAnn D. Connor

Baptism/Dedications –

Rush Michael Hinnen
Paget Lee Hinnen
Charlie Jill Hinnen
Ace Dean Galloway
John Michael Jellison
Sherri Ann Huff

Confirmations -

Marriages –

Deaths –

Judith Izzard
Roger Wilson Hamel
Gillian Bickham
John Ashworth

Database Management Report

August 2026

	Aug 23	Aug 24	Aug 25	Aug 26
Total number of families in database -	661	687	694	700
Total number of individuals in database -	1649	1738	1751	1772
Number of families in directory -	121	156	152	159
Number of individuals in directory -	301	426	418	441
Regular members -	144	140	143	152
Associate members -	31	30	30	27
Spark mailing list -	46	46	16	0
Spark E-mail list -	188	192	189	194

Proposed budget for the fiscal year
September 1, 2026 – August 31, 2027

Approved by unanimous vote of the church board on August 4, 2026 and recommended to the congregation for approval at the Annual Meeting on August 23, 2026.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	**First Union Church Budget vs Actual Worksheet**		>2027<										Missions Balancing				8/18/26	
2	2026 Annual Income Budget	$311,450		Fidelity MM Yield		3.41%		2027 Income Budget		$266,718			Local	National	Global			
3	2026 Annual Inflation Rate	2.65%		MM Total Balance		$348,508		2027 Spend Budget		$287,601			73.6%	10.2%	16.2%			
4	Inflation Adj 2026 Budget	$319,703		Annual $ Yield Income		$11,884			Delta	-$20,883			$23,096	$3,194	$5,097			
5	Minimum Infl $ Increase	$8,253		Wage % of Spend Budget		37%										$31,387		
6	2027 Annual Spend Budget	$287,601			**Balance Budget Funding From Cash Reserves**			-$20,883		[+ = Add to Reserves, - = take from Reserves]					10.9%	of 2027 Spend Budget		
8	2026 Total Rev Budget	$311,450		2026 Total Spend Budget		$285,165		2026 Gen Giving Budget			$231,366		2026 Missions Giving Budget			$41,559		
9	2027 Total Rev Budget	$266,718		2027 Total Spend Budget		$287,601		2027 Gen Giving Budget			$219,399		2027 Missions Giving Budget			$28,416		
10	Delta	-$44,732	-14.4%		Delta	$2,436	0.9%			Delta	-$11,967	-5.2%			Delta	-$13,143	-31.6%	
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
15	**>>INCOME<<**																	
16	**General Fund - Main**																	
17		Donations & Offerings		$231,366		$237,497			$201,116	$219,399	-$11,967	$219,399	$219,399	-5.2%	x	-$11,967	Projected	
18		Special Proj. Donations		$15,000		$15,398			$0	$0	-$15,000	$0	$1,000		x	-$14,000		
19	Total				$246,366		$252,895							$220,399				
20																		
21	**Investment**																	
22		Dividends		$15,694		$16,110			$16,796	$18,323	$2,629	$18,323	$11,884		x	-$3,810		
23		Interest		$140		$144			$42	$46	-$94	$46	$42		x	-$98		
24	Total				$15,834		$16,254							$11,926				
25																		
26	**Other Donations**																	
27		Benevolence Fund Donations		$1,400		$1,437			$2,220	$2,422	$1,022	$2,422	$2,000		x	$600		
28		Funeral Fund Donations		$300		$308			$200	$218	-$82	$218	$200		x	-$100		
29		Memorial Fund Donations		$2,200		$2,258			$1,690	$1,844	-$356	$1,844	$1,600		x	-$600		
30	Total				$3,900		$4,003							$3,800				
31																		
32	**Missions**																	
33		Missions Fund [Spending-based]		$41,559		$42,660			$26,048	$28,416	-$13,143	$28,416	$28,943	-30.4%	x	-$12,616	Projected	
34		Operation Christmas Child		$606		$622			$0	$0	-$606	$0	$0		x	-$606		
35	Total				$42,165		$43,282							$28,943				
36																		
37	**Christian Ed/Youth**																	
38		Anchor Club Donations		$0		$0			$0	$0	$0	$0	$0		x	$0		
39		Youth Group Fund Donations		$185		$190			$2,151	$2,347	$2,162	$2,347	$750		x	$565		
40		Youth Ministries Donations		$3,000		$3,080			$500	$545	-$2,455	$545	$500		x	-$2,500		
41		Youth Missions Trip		$0					$175	$191			$150		x	$150		
42		VBS Donations		$0		$0			$300	$327	$327	$327	$250		x	$250		
43	Total				$3,185		$3,269							$1,650				
44																		
45	**Total Income**				$311,450		$319,703		$251,238					$266,718		-$44,732		
46																		
47																		
48																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[-less]	Category	
49	**>>Expense<<**																	
50	**Evangelism**																	
51		Banquets/Special Events		$4,200		$111			$2,887	$3,150	-$1,050	$3,150	**$3,000**		x	**-$1,200**		
52		Caregiving/Flowers		$185		$5			$144	$157	-$28	$157	**$150**		x	**-$35**		
53		Guest Speakers & Musicians		$300		$8			$250	$273	-$27	$273	**$1,200**		x	**$900**		
54		Funeral Dinner Expense		$1,500		$40			$88	$96	-$1,404	$96	**$125**		x	**-$1,375**		
55		Gifts to Employees		$300		$8			$100	$109	-$191	$109	**$600**		x	**$300**		
56	Total				**$6,485**		**$172**							**$5,075**				
57																		
58	**Christian Education**																	
59		Adult Sunday School		$300		$8			$348	$379	$79	$379	**$400**		x	**$100**	Christy	
60		Anchor Club		$1,000		$27			$1,452	$1,584	$584	$1,584	**$1,700**		x	**$700**	Christy	
61		Kid's Sunday School/Jr Church		$2,000		$53			$588	$641	-$1,359	$641	**$1,500**		x	**-$500**	Christy	
62		Nursery Child Care		$400		$11			$0	$0	-$400	$0	**$150**		x	**-$250**	Christy	
63		Nursery Updates/Upgrades		$200		$5			$0	$0	-$200	$0	**$150**		x	**-$50**	Christy	
64		Vacation Bible School [VBS]		$2,500		$66			$585	$638	-$1,862	$638	**$2,000**		x	**-$500**	Christy	
65		Youth Group		$3,000		$80			$3,582	$3,908	$908	$3,908	**$3,500**		x	**$500**	Christy	
66	Total				**$9,400**		**$249**							**$9,400**				
67																		
68	**Missions**																	
69	**L**	Care Net Preg Center		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	L	
70	**L**	Cedar Bay Scholarship Funding		$7,560		$200			$6,930	$7,560	$0	$7,560	**$7,560**	0%	x	**$0**	L	
71	**L**	Cedar Bay D&R Hopkins		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	L	
72	**L**	Cedar Bay J&B Haust		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	L	
73	**L**	Cedar Bay D&S Peterson		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	L	
74	**L**	Cedar Bay N&E Scheetz		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	L	
75	**N**	CEF [Child Evangelism Fellowship]		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	N	
76	**N**	InterVarsity Chad Schlosser		$1,597		$42			$1,464	$1,597	$0	$1,597	**$1,597**	0%	x	**$0**	N	
77	**L**	Mary-Martha Circle		$1,536		$41			$1,880	$2,051	$515	$2,051	**$2,051**	0%	x	**$515**	L	
78	**L**	Northwoods Christian Camp		$1,650		$44			$1,408	$1,408	-$242	$1,408	**$0**	-100%	x	**-$1,650**	L	
79	**G**	Wycliffe - Moxness		$1,597		$42			$1,464	$1,597	$0	$2,000	**$0**	-100%	x	**-$1,597**	G	
80	**G**	Wycliffe - Roberts		$1,597		$42			$1,464	$1,597	$0	$2,000	**$1,597**	0%	x	**$0**	G	
81	**L**	Cedar Post		$500		$13			$458	$500	$0	$500	**$500**	0%	x	**$0**	L	
82	**G**	Rafiki		$1,000		$27			$917	$1,000	$0	$1,000	**$1,000**	0%	x	**$0**	G	
83	**L**	Promise FM		$1,000		$27			$917	$1,000	$0	$1,000	**$1,000**	0%	x	**$0**	L	
84	**G**	Samaritan's Purse		$2,500		$66			$2,292	$2,500	$0	$2,500	**$2,500**	0%	x	**$0**	G	
85	**L**	Benevolence Fund Spend		$4,400		$117			$3,510	$3,829	-$571	$3,829	**$4,000**	4%	x	**-$400**	L	
86	**G**	Radio China - FEBC		$0		$0			$0	$0	$0	$0	**$0**		x	**$0**	G	
87	**L**	Youth Haven Ranch		$0		$0			$0	$0	$0	$0	**$0**		x	**$0**	L	
88	**G**	Operation Christmas Child		$0		$0			$557	$608	$608	$608	**$0**	-100%	x	**$0**	G	
89	Total				**$34,519**		**$915**							**$31,387**				
90																		
91	**Special Project - Berean/Cody**																	
92		Cody Pearson - Trafficking		$7,000		$186			$6,417	$7,000	$0	$7,000	**$7,000**	0%	x	**$0**		
93					**$7,000**									**$7,000**				
94																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[-less]	Category	
95	Memorial																	
96		Memorial Fund Expense		$300		$8			$320	$349	$49	$349	$350		x	$50		
97	Total				$300		$8							$350				
98																		
99	Worship & Music																	
100		CCLI-Licensing & Song Purch		$896		$24			$592	$646	-$250	$646	$600		x	-$296		
101		Piano & Equip Maintenance		$700		$19			$510	$556	-$144	$556	$550		x	-$150		
102		A/V - Video & Sound Systems - Consumables		$1,690		$45			$1,008	$1,100	-$590	$1,100	$2,015		x	$325	Justin	
103		A/V - Relocation		$0									$2,000		x	$2,000	Justin	
104	Total				$3,286		$87							$5,165				
105																		
106	Church																	
107	Physical Plant																	
108		Church Building Maint		$7,531		$200			$3,774	$4,117	-$3,414	$4,117	$5,000		x	-$2,531		
109		Church Equip New [Doors]		$7,500		$199			$3,560	$3,884	-$3,616	$3,884	$0		x	-$7,500		
110		Church Equip New - Other				$0				$0	$0	$0	$2,000		x	$2,000		
111		Church Equip Repair		$3,000		$80			$392	$428	-$2,572	$428	$2,000		x	-$1,000		
112		New Kitchen - Annual Allocation		$8,000		$212			$8,000	$8,727	$727	$8,727	$8,000		x	$0		
113		Church Mini Split System - Maint		$850		$23			$500	$545	-$305	$545	$600		x	-$250		
114		Kitchen Remodel Engr Exp		$9,000		$239			$3,100	$3,382	-$5,618	$3,382	$9,000		x	$0		
115		Zero Turn Mower - Spartan Shield or		$1,000		$27			$917	$1,000	$0		$4,049		x	$3,049		
116		Zero-Turn Mower - ExMark										or $6700			x	$2,651		
117		Seal Parking Lot											$8,000					
118	Total				$36,881		$977							$38,649				
119																		
120																		
121	Energy																	
122		Church Electricity		$6,422		$170			$5,868	$6,401	-$21	$6,401	$7,015		x	$593	x1.096	
123		Church Propane		$289		$8			$154	$168	-$121	$168	$450		x	$161		
124	Total				$6,711		$178							$7,465				
125																		
126	Services																	
127		Church Garbage Collection		$2,606		$69			$2,400	$2,618	$12	$2,618	$2,600		x	-$6		
128		Church Grounds Maint/Lawn		$4,750		$126			$2,346	$2,559	-$2,191	$2,559	$2,500		x	-$2,250		
129		Snowplow		$3,500		$93			$5,040	$5,498	$1,998	$5,498	$4,000		x	$500		
130		Copier Contract		$332		$9			$277	$302	-$30	$302	$300		x	-$32		
131		Computer Software [MSFT]		$500		$13			$0	$0	-$500	$0	$0		x	-$500		
132		Cellphone		$295		$8			$248	$271	-$24	$271	$250		x	-$45		
133		Spectrum		$1,260		$33			$1,155	$1,260	$0	$1,260	$1,260		x	$0		
134		Google		$807		$21			$739	$806	-$1	$806	$807		x	$0		
135		Church Sewer		$1,440		$38			$1,560	$1,702	$262	$1,702	$1,750		x	$310	x1.05	
136		QB Payroll Services		$3,750		$99			$1,985	$2,165	-$1,585	$2,165	$2,200		x	-$1,550		
137		Bank Fees				0.00				$0	$0	$0	100.00			100.00		
138	Total				$19,240		$510							$15,767				
139																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[-less]	Category	
140	**Supplies**																	
141		Supplies Custodial		$350		$9			$561	$612	$262	$612	**$575**		x	**$225**		
142		Supplies Kitchen		$2,250		$60			$2,370	$2,585	$335	$2,585	**$2,300**		x	**$50**		
143		Supplies Nursery		$150		$4			$0	$0	-$150	$0	**$100**		x	**-$50**		
144		Supplies Office		$1,539		$41			$1,336	$1,458	-$81	$1,458	**$1,400**		x	**-$139**		
145		Postage		$350		$9			$126	$138	-$212	$138	**$150**		x	**-$200**		
146		Web/Internet/Licenses		$2,400		$64			$2,556	$2,788	$388	$2,788	**$1,660**		x	**-$740**		
147		Worship Service Supplies		$654		$17			$523	$570	-$84	$570	**$550**		x	**-$104**		
148	Total				**$7,693**		**$204**							**$6,735**				
149																		
150	**Insurance**																	
151		Building [10% Deductible]		$7,858		$208			$6,278				**$6,592**		x	**$314**	5%	
152		Worker's Comp		$465		$12			$465				**$488**		x	**$23**	5%	
153		Van Insurance		$1,044		$28			$1,072				**$1,126**		x	**$54**	5%	
154	Total				**$9,367**		**$248**							**$8,206**				
155																		
156	**Church Van**																	
157		Church Van - Gas & Tolls		$400		$11			$117	$128	-$272	$128	**$225**		x	**-$175**		
158		Van Maintenance		$2,000		$163			$0	$0	-$2,000	$0	**$0**		x	**-$2,000**	Not Safe - Sell	
159	Total				**$2,400**		**$174**							**$225**				
160																		
161	**Manse**																	
162	**Physical Plant**																	
163		Manse Building Maint - General		$5,000		$133			$8,936	$9,748	$4,748	$9,748	**$2,000**		x	**-$3,000**		
164		Manse - Sewer		$510					$720	$785	$275	$785	**$824**		x	**$314**	x1.05	
165		Manse - Apt Mini-Split Add, less $1000 rebate											**$7,565**		x	**$7,565**		
166		Mini-Split System / Maint		$650		$17			$1,035	$1,129	$479	$1,129	**$500**		x	**-$150**		
167		Manse - Equip Repair		$500		$13			$700	$764	$264	$764	**$1,000**		x	**$500**		
168		Manse - Bsmt Groundworks		$13,500					$1,000	$1,091	-$12,409	$1,091	**$12,233**		x	**-$1,267**	$1000 deposit	
169		Paint Manse Ext - Del N.		$0									**$4,200**		x	**$4,200**	new color	
170		Manse Rehab New - General		$0					$0	$0	$0	$0	**$0**		x	**$0**		
171		Manse Rehab New - Kitchen Floor		$0					$0	$0	$0	$0	**$0**		x	**$0**		
172		Manse Rehab New - Counter/Backsplash		$0					$0	$0	$0	$0	**$0**		x	**$0**		
173	Total				**$20,160**		**$163**							**$28,322**				
174																		
175	**Manse Energy**																	
176		Manse Electricity		$3,366		$89			$3,465	$3,780	$414	$3,780	**$4,143**		x	**$777**	x1.096	
177		Manse Propane		$418		$11			$321	$350	-$68	$350	**$550**		x	**$132**		
178	Total				**$3,784**		**$100**							**$4,693**				
179																		
180	**Manse Services**																	
181		Spectrum		$840		$22			$770	$840	$0	$840	**$840**		x	**$0**		
182	Total				**$840**		**$22**							**$840**				
183																		
184																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[-less]	Category	
185	Staff Wages				/hour			+ Infl				26budget+Infl inc						
186		All Payroll Tax		$1,840		$49			$2,376	$2,592	$752	$2,670	$2,670		x	$830		
195		Total Wages for 6 Staff	$103,259									$103,656						
196					$105,099		$2,736							$106,326				
197	VOO Monthly Investment																	
198				$12,000									$12,000		x			
199					$12,000									$12,000		$0		
200																		
201	Total Expense																	
202					$285,165		$6,743							$287,601				

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
203																		
204	**The Importantance of Maintaining Strong Reserve Account**																	
205																		
206	**Future Expenses On The Horizon:**																	
207										$348,508	Current Reserves							
208	Forecasted Expense Realities:																	
209										$348,508								
210		>Pastoral Search & Recruiting							minus	$15,000	[estimate]							
211		>Next Pastor Total Comp +25%							minus	$15,892	[calculated]							
212		>Manse Roof Replacement							minus	$75,000	[estimate]							
213		>Church Kitchen Renovation - Amount Remaining After Kitchen Savings Spent							minus	$50,000	[estimate]							
214		>Restore Finished Walls - Manse Basement							minus	$5,000	[Hoping DIY?]							
215									total minus	$160,892								
216																		
217									Current Reserves	$348,508								
218									minus	$160,892								
219		Base Reserves Guideline - Hold 6 Months of Budget or 1/2 >>							Revised Reserve Balance	$187,616		$143,801	Is 1/2 of 2027 Spending Budget					
220																		
221																		