

Annual Report 2024



"Now
to him who by
the power at work
within us is able to accomplish
abundantly far more than all we can
ask or imagine, to him be glory in the church
and in Christ Jesus to all generations, forever
and ever. Amen." Ephesians 3:20-21

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Lead Pastor

It still surprises me that we have been journeying together as pastor and congregation for over a year now! Time really does fly when you are having fun and staying busy. I continue to be grateful every day that Spirit brought us together, and it is only just beginning.

It has been an intense year in many ways. Transitions carry both significant anxiety and significant excitement, which together generate a lot of energy. We also had to navigate an election year, riding the highs and lows of that cycle and metabolizing the results.

I am immensely proud of all of us for how we have handled this first year of transition. I say **first** year because a pastoral transition often needs two years to really take hold, especially after a long tenure with the previous pastor. You have stayed engaged and given your time, talents, and energy, and I am deeply grateful for all the ways you have welcomed me, accepted me, and given me opportunities to build relationships with you.

We have now lived together through one year of liturgical seasons, one year of all the rituals that help us to mark time and honor the cycles of life. We have grieved the passing of two of our church elders—Irwin Smallwood and Lib Basham, and we have grieved the deaths of other dear members and friends. We have baptized infants, and we have welcomed new members—16 folks to be exact, who either joined for the first time or transitioned from associate to full membership.

One of the highlights of the year for me has been getting to serve alongside the many skilled and delightful ordained clergy who are members of this congregation. In the absence of an Associate Pastor, they have risen to the occasion with preaching, worship leadership, and pastoral care. In particular, the Rev. Pat Boswell's role as a pastoral care associate has been a tremendous help in making sure that we are able to meet the pastoral needs of the congregation until we are fully staffed once again.

The year also brought challenges, which is to be expected, though we can rarely predict what they will be. Our "Just World For All" banner was vandalized repeatedly, but we held our ground, and she's still standing. Then we all watched in astonishment as Hurricane Helene devastated many parts of Western North Carolina. Some in our own congregation were personally affected, and most of us have family and friends who are still engaged in the long process of rebuilding their homes and their lives. True to your character, CUCC mobilized quickly and efficiently to gather resources and offer our support and solidarity to our Western North Carolina neighbors.

Another challenge was processing Dr. Toddie Peters' provocative sermon on reproductive rights back in June. As I summarized in my sermon on the first Sunday of September, the responses to her sermon were varied, from extremely positive to extremely negative and in-between. What I appreciated most about the aftermath of her sermon is how many people came to me directly with their thoughts and impressions, good or bad. This is a sign of a healthy congregation! And I hope that we will continue to process hard things together through loving and generous conversation. This is part of getting to know each other. The more you share yourself with me, the better I can serve you as pastor. It takes time to get to know each other and build trust, and we are making good progress.

The experts say that a pastor hasn't really transitioned until she survives her first crisis, and I think these conversations about reproductive rights represented a moment of crisis for us. But the very good news is that we survived, and I believe we are stronger because of it! The passion for reproductive justice was in the congregation before I arrived, and now we have a team where members concerned about this issue can channel their energy and concern.

But that is only one part of who we are. The longstanding commitment to ministry with refugees and creation justice continued to flourish this past year. We also convened the church's first Trans/Non-binary Advocacy

Team as an extension of our work as an Open & Affirming congregation —another passion that had been emerging among the membership before I arrived. Under the leadership of Diana Bowman, our Board of Christian Service began exploring how to best serve families in our community who are experiencing homelessness, and we successfully completed our first Mobile Meals delivery just after Christmas.

Many other joyous events occurred in 2024: We held a hootenanny! We blessed a compost bin in the sanctuary! We gave away a car! We enjoyed beautiful worship music of all kinds! We had a full house on Christmas Eve, where the children reminded us to let our lights shine!

As we move into 2025, I must confess to you that I am somewhat heavy-hearted. Only a few days into the new Presidential administration and the news out of Washington is chaotic and depressing. But if I am going to need to pastor through a second Trump administration, there is no other congregation I would rather walk alongside. We need this community more than ever. *I* need this community more than ever.

So please keep coming back. We are in a strong position financially, which is not the case for many churches. Morale is good, attendance is good, and the energy remains high. We are as ready as we can be for what is coming. My fervent prayer is that we will be faithful to the justice-seeking Gospel of Jesus Christ, while also tending to our own souls through intentional rest, cultivated joy, and a pace that doesn't break us down. Slow and steady wins the race. For my part, I am committed to leading more from love than anxiety, and I hope you will join me in that effort.

If we stay the course, I have faith that we will be able to accomplish “abundantly far more than all we can ask or imagine,” through God's power at work within us.

Respectfully submitted,
The Rev. Amelia Fulbright

Church Moderator

2024 was a year of transitions for Congregational United Church of Christ. We began the year by saying goodbye to the Rev. Julie Peebles and the Rev. Paul Davis at their retirement party in January. Julie served as senior pastor of CUCC for 32 years, and Paul served in many capacities, both paid and unpaid, over those years. For the last 18 of those 32 years, he was first Minister of Christian Education and then Associate Pastor. As we said goodbye to Julie and Paul, we said hello to the Rev. Amelia Fulbright, our new lead pastor, and to her family, husband Jonathan Zercher and children Vivienne and George. To confirm our connection with Amelia, we celebrated her installation at a wonderful service in March.

Throughout this period of transition, our boards worked diligently to serve the community. The Board of Christian Service continued their good efforts in myriad ways including through Change4Change and Local Concerns programs, Wheels for Hope, and Hurricane Helene relief. The Board of Christian Connections continued to provide opportunities to strengthen our bonds with one another including a Grasshoppers baseball game, an ice cream social, and an outdoor movie night. Less visibly, but no less importantly, the Board of Deacons managed many aspects of worship and outreach to our homebound members, and the Board of Management assisted with staffing and building issues.

In addition to the work of the boards, four action teams are now at work. The Refugee Team continues to provide assistance to refugees and held a successful fundraiser in June to support those efforts. Likewise, the Creation Justice Team continued its good work, providing information about local sustainable agriculture and connecting us to a local company that collects food waste and turns it into compost. In addition to maintaining these efforts, we spent some time this year considering additional issues of concern to some members, forming both a

Trans/Nonbinary Advocacy Team and a Reproductive Justice Action Team. Both of these groups are working on educating us about these issues and looking for ways in which we might stand in solidarity with vulnerable members of our wider community.

Having completed the first part of our professional staffing plan with the hiring of Amelia, in September we met as a congregation and voted unanimously to proceed to call a part-time associate minister. We also voted to approve the call committee members the At Large committee assembled. This committee has been working diligently, and we look forward to the successful outcome of this search in 2025.

As we prepare to celebrate our 125th anniversary in 2025, I want to thank everyone who has served on a board or on the council or supported our community in any other way. And a special thank you to Amelia, whose sermon on hope from the first Sunday in Advent I will carry in my heart through the year to come.

Respectfully submitted,
Anne Barton, Moderator

Director of Music

During the year 2024, there were many changes in the music program as well as the church in general.

- The leadership of the church as well as many of the staff positions have changed. Robin Morace and I have been the main staff that have been here for some time and have taken leadership roles to help with anything the ministerial staff may need. This has been a very easy transition, and has led to many changes, but overall, has been a good transition.
- The choir has been steadily growing and adding new members. We were able to add several new members that were not associated with us previously, and had a few people that were in the church, as well as in the choir at some point in the past.
- The choir and handbells were able to perform for the Christmas service. Their participation was well received. The handbells were able to up their performance to an average of 1 time per each One and a half months. The bells lost some members due to health and age, but are going strong, and have added 2 new members to offset the loss of members. The bells are still fully staffed currently. In 2024 fall season, we will increase to performing once every month.
- We were able to hire several guest musicians for the year, as well as the Advent and Christmas season. The Christmas Eve service featured the harp, and the Sunday service before Christmas featured local jazz artists from UNC-G. This Sunday was a combination of church members and paid artists.
- The church staff met frequently to plan and get all staff on the same page. There have been many changes in the expectations of the church staff, and I feel that I have risen to meet these challenges and expectations.
- Organist Robin Morace and I chose and performed a concert with guest musicians in December, which was met with great enthusiasm. We have decided that this will be an annual event.
- Robin and I are working to collaborate more on music choices and have been able to bring many great works of music to the service.
- The choir meets face to face on Sunday mornings for practice and singing in service. The handbells are now performing once per month.

- In 2024 we expanded the types of music used in our worship services.
- As a director, I feel that I have grown. I have been striving to become more organized and communicate often to the choirs and music groups through different formats during the year. I have also enlisted the help of members of the choir and handbells to help with communicating on a regular basis.
- The livestream continues to be a great part of our church. There are still many that do not want to return to live worship with the threat of Covid and other illnesses.
- All in all, 2024 has been a growing year. I have enjoyed my time as Music Director as I learn new skills with video editing with handbell and choir rehearsals and performances. I will strive to continue to bring new music and experiences to the choirs for the coming year. I am so thankful for the confidence that is bestowed in me, and I am growing daily as a musician and leader. I am thankful to be able to reach many people face to face as well as online.

Respectfully submitted,
Jimmy Buchanan, Director of Music

Board of Christian Connections

The Board of Christian Connections has a wonderfully simple purpose. We create opportunities to connect people together in our church community through activities, celebrations, and common interests. This strengthens our relationships and weaves the webs of our church circle.

In 2024, our first planned social event was a Hootenanny at the Larson-Coffee home. Fifty to sixty people attended. We had refreshments, musicians, songbooks, and a good time! That was followed by our annual Easter Egg Hunt. There were 14 children hunting for eggs and even the Easter Bunny bravely visited on that warm day.

As summer arrived, we had a large group of about 45-50 who cheered on the Greensboro Grasshoppers at a game on Pride Night in June.

In July, we hosted a successful board game night accompanied by ice cream sundaes and dulcimer music. The evening was full with people, tasty ice cream, and cordial competitions.

As fall arrived, a subcommittee continued their hard work on planning our All Church Retreat. The devastation of Hurricane Helene resulted in the cancellation of the October retreat.

In November, we hosted Fun on a Fall Evening with fire pits, s'mores, and the movie "Sing". The movie screen that Jimmy Buchanan set up in the church backyard made it an especially enjoyable event for all.

In addition to these social events, we partnered with the Deacons to host a couple of fellowship hours and assisted with the reception for Amelia's installation.

This year we also brought a few other activities under the umbrella of our Board. Board members took on the responsibility of taking pictures of new members to send into the church office for the electronic directory. We also took on the distribution of care packages for college students in the fall.

Things are already in motion for BOCC plans in 2025. People have commented to me that the need to connect, feel safe, and socialize in light, engaging activities will continue to be important for our wonderful church. We are ready.

Respectfully submitted,

Mary Mig McEntire, Chair

Board of Christian Service

The mission of the Board of Christian Service (BCS) is to assist the congregation in getting involved in CUCC's ministry within the local community and beyond. The BCS provides a range of opportunities for personal involvement and financial support from the congregation, including those that address primarily local concerns and some concerns beyond the community, refugee needs, and creation justice. To support its mission, the following activities were conducted during 2024.

Change4Change

For the Change4Change program, the BCS selects worthy organizations or causes and invites the congregation to donate each month. Following are the amounts collected and the recipients in 2024.

Months	Amount	Recipient
January-February	\$1,286.71	Family Services of the Piedmont Clara's House and Carpenter's House (domestic violence shelters)
March	1,025.00	YouthSafe
April	770.00	Every Baby Guilford County
May	880.00	Community Housing Solutions
June-July	1,271.71	Deep Roots Market LIME program; Greensboro Farmers' Curb Market; Green for Greens program at the Corner Farmers' Market (programs serving low-income customers)
August	1,528.65	Community in Zambia (via Amelia's contact)
Sept.-October	3,040.25	CROP Hunger Walk
November	1,158.35	Hurricane Helene Relief (focused on three communities – those served by the regional NC Community Health Association, High Country UCC, and First Congregational UCC-Asheville)
December	758.66	Guilford County Schools Homeless Services & Community Support Program

Local Concerns

The BCS donated to a variety of organizations and individuals using Local Concerns Funds, which are included in the CUCC budget each year. The budget for 2024 was \$9,030.00 for local concerns. At monthly meetings, BCS members discussed urgent needs in the community and organizations where the Local Concerns Funds would have significant impact.

Months	Amount	Recipient
January	\$500.00	Mustard Seed Mobile Market
	500.00	Triad Health Project
	500.00	2024 HopeFest for Hunger
	500.00	Interactive Resource Center
March	208.38	Supplements to the food pantry funds collected (St. Stephens United Church of Christ, Mt. Olivet, Mustard Seed)
	1,000.00	New Arrivals Institute (to support its summer program)
June	500.00	Triad Health Project (in recognition of June being Pride month)
	500.00	Faith Action International (to support its school supply program)
	750.00	Family Justice Center (sponsored a child for its summer camp for children impacted by domestic violence)
	500.00	Greensboro Public Schools Freedom Schools for homeless and low-income children (provided gift cards for parents at kickoff event)
August	1,000.00	Wheels4Hope (sponsored donation of a car)
October	500.00	Faith Action International (supported a toy drive and health fair)
December	2,091.62	Supplemented the CUCC Honor Card proceeds for five organizations/issues

Community Outreach - The BCS conducted many activities to encourage the congregation to volunteer in community activities.

- **UCC Special Collections** – The BCS coordinated three UCC Special Collections: March – One Great Hour of Sharing, June – Strengthen the Church, and December – Christmas Fund. CUCC opted to directly support North Carolina communities impacted by Hurricane Helene in place of the Neighbors in Need collection in September.
- **Food Pantry Collection for Mustard Seed Community Health, Mt. Olivet AME Church, St. Stephen's United Church of Christ** – During the week of February 25, CUCC collected over \$1,500 worth of food and \$1,365 in monetary donations.
- **Comforter/Bedsread Collection for Caring Services, Inc.** – In February, CUCC also collected 12 comforters and purchased four additional ones with funds donated.
- **Furniture and Household Collection** – In April, CUCC collected furniture and household items for a family from Guatemala who stayed in the basement apartment temporarily and moved into permanent housing.
- **Community Housing Solutions Workday** – On June 1, 10 CUCC members, including several people who had recently begun attending the church, participated in a Community Housing Solutions workday to stain a new wheelchair ramp for an elderly High Point resident.
- **Volunteer Fair and Volunteer Directory**
On June 2, the BCS hosted a Volunteer Fair during Fellowship Hour that featured church activities and community organizations. Represented were Meals on Wheels, Higher Ground, Creation Justice Team, CUCC's Refugee Assistance Team, New Arrivals Institute, Mustard Seed 2nd Thursday Mobile Market, Community Housing Solutions, NC Council of Churches. The BCS invited additional submissions from the congregation to update its Volunteer Directory. The Volunteer Directory is available in the front office or by email upon request.
- **Mustard Seed 2nd Thursday Mobile Market** – Several CUCC members assisted with the monthly market throughout the year. The BCS contributed \$300 to the Mobile Market in January and \$250 in June. CUCC also connected with local farmers to provide produce. A partnership with Walker Farms, facilitated by Steve Tate, will continue in the 2025 growing season.
- **Wheels4Hope** – In August, the BCS donated \$1,000 to Wheels4Hope from the Local Concerns Fund to sponsor the preparation of a car for an individual or family in need, as it has done annually for over 10 years. On Sunday, September 8, Wheels4Hope provided a car to an individual. The recipient received a car blessing and gift basket when they picked the car up from the church.
- **Hurricane Helene Disaster Collections**

CUCC hosted three collections for rural, immigrant communities via the Western NC Regional Community Health Workers Association. In early October, CUCC collected canned food, cleaning supplies, bottled water, chorine tabs, and baby supplies. In late October, CUCC collected blankets, winter clothes, diapers. In November, CUCC collected over-the-counter medicines, heaters, tarps, and baby supplies. Collections were supplemented with monetary donations.

- **Crop Hunger Walk**
The BCS organized an event for the Annual Greater Greensboro CROP Hunger Walk and raised \$3,040.25. On October 6, 29 people walked from the church to the entrance of Lake Daniel Park and back. The BCS sold 39 CROP Hunger Walk T-shirts.
- **CUCC Honor Cards** – The BCS created CUCC's first Honor Cards supporting five organizations/issues: Mustard Seed Community Health, Triad Health Project, New Arrivals Institute, the CUCC Refugee Fund, and the community in Zambia served by Amelia's pastor friend. Proceeds divided among these organization totaled \$1,746.25. Art was provided by CUCC members Terry Moore-Painter, Audrey Sage, Mary Beth Boone, Laurie Shaw, and Linda Fields.
- **Mobile Meals for Mobile Families** – On December 28, over 30 CUCC members cooked food, filled trays with heated food and grocery bags with non-perishable food, and delivered these to 18 families without

homes living in hotels in southeast Greensboro (88 adults and 33 children). The families were referred to the church by the Guilford County Schools Homeless Services & Community Support Program.

- **Mustard Seed Community Health Fund** - In CUCC budget discussions for 2024, the congregation moved to include an annual allocation of \$1,500 in the budget for Mustard Seed. With these funds, the BCS contributed \$1,000 to Mustard Seed's annual fund raiser and \$250 to support Mustard Seed's 2nd Thursday Mobile Market.

Refugee Activities – CUCC conducted many activities to support immigrants and refugees in the community.

- The CUCC Refugee Assistance Team cleaned and prepared the apartment for six families that Church World Service temporarily placed while it searched for permanent housing for them. The team made several upgrades to the space, including carpet cleaning, drapes, repairs, and a new shower. The team provided gift bags for each family.
- Capri Burchett assisted, and continues to assist, Afghan refugees that came to the U.S. in 2020 with the process to obtain asylum and Green Cards. CUCC supported costs for applications, translations, health assessments, and travel to appointments with the CUCC Refugee Fund. Capri also negotiated support for legal fees and medical expense payment plans. CUCC also helped with other emergency expenses as needed.
- CUCC assisted an Afghan refugee who came to the U.S. via Venezuela and was not eligible for services through Church World Service with housing, navigating the asylum process, obtaining a driver's license and car, enrollment in a college certificate program, and other financial needs.
- Steve Tate and Laurie Shaw conducted an evening of awareness and entertainment at the church in June along with a silent auction that raised over \$17,000 for the CUCC Refugee Fund.
- CUCC began planning to establish an Immigrant Coalition of local faith communities and agencies to collectively address the needs of undocumented immigrants and refugees who will be particularly vulnerable in face of upcoming new national policies.

Creation Justice Activities – The Creation Justice Team conducted several activities throughout the year.

- The CJT began a food composting project by arranging for a local composting company to provide two food waste bins in the parking lot that it picks up once a week. Both bins are filled each week. Later in the year, a bin for glass recycling was added for the city to pick up. Privacy panels were installed in front of the bins. Permanent signs for appropriate items to place in the bins were posted as well.
- The CJT continues to maintain the Habitat Refugium garden.
- The CJT hosted Creation Justice Sunday in April with a focus on sustainable living and local food and included a blessing of the food waste bins. A potluck lunch after worship featured storytelling and speakers.
- The CJT provided weekly reminders for "Think Before You Buy" in the newsletter several weeks before Christmas.

Respectfully submitted,
Diana Bowman, Chair

Board of Deacons

Charged with addressing the spiritual well-being of the congregation, with leadership from Lead Pastor Amelia Fulbright, the 2024 Board of Deacons addressed this charge in several ways. With specific leaders, the Board managed the following regular and on-going activities.

- Communion (Laurie Shaw) – coordinated deacons in the preparation of communion every first Sunday Kathleen Whitmire, a volunteer from the congregation, graciously provided gluten free bread for communion services.

- Oversight of Worship Supplies (Linda Fields, Laurie Shaw) – kept worship supplies such as altar candles, Advent candles, Christmas Eve hand-held candles, communion supplies, etc. up to date.
- Hospitality (Lynn Hamilton) – coordinated deacons, individual volunteers from the congregation and various boards and other groups, to prepare and serve refreshments during Fellowship Hour after the Sunday worship services. Former deacon and Hospitality Coordinator Judy Groves, volunteered to help Lynn become familiar with the process.
- Lay Readers (Terry Moore-Painter) – secured lay readers for all worship services.
- Ministering Meals (Hap Holt-Reid) – coordinated deacons and volunteers to provide meals for church members who needed this service due to deaths in the family, recuperation from surgeries, etc.
- Ushers/Greeters (Bob Williams) – provided ushers for every Sunday and for special occasions such as funerals and memorial services, Maundy Thursday worship, Christmas Eve service, etc. During the Generosity and Stewardship Campaign, ushers began “passing the plates” for offerings during worship services, a practice that had been halted during/after the pandemic.
- Special Receptions (Ishmael Whitfield-Harmon) – prepared and coordinated deacons and volunteers, as requested, for funerals and memorial services, weddings, and other celebrations, etc.
- Oversight of Kitchen Supplies (Ishmael Whitfield-Harmon) – kept supplies such as plates/cups, paper towels, dish washing detergent, etc. up-to-date. In addition, he periodically checked kitchen cookware and serving pieces, replacing and adding when needed, and supervised kitchen clean-ups.
- Pulpit Supply (Sharon Karnes/Brenda James) – coordinated with Lead Pastor Amelia Fulbright to secure pastors for worship services for those times the pastor was absent from the pulpit.
- Visitation/Care List (Jennifer Harriss, until she moved away, then Lynn Wright-Kernodle) – coordinated deacon support for members identified by the pastor and by the Rev. Pat Boswell, who needed special connection with the church, especially those members who were unable to attend church regularly as well as those who did not have the ability to join worship virtually. Visits, cards, notes, phone calls were employed in this endeavor.

Deacons continued their commitment to helping the congregation provide “extravagant hospitality” for church members, regular attendees, and visitors by intentionally and regularly welcoming folks in the worship services and in the Fellowship Hour after worship services.

Deacons also continued to provide special gifts for Christmas for the staff and residents of Hillcrest House, several of whom attend our church regularly. Judy Groves volunteered to coordinate deacons Jan Donahue, Linda Fields, Lynn Hamilton, and Sharon Karnes in this endeavor. Holly Anderson and Cecile Wong from the congregation also participated.

Mary Beth Boone served as the recording secretary, providing thorough and timely minutes from each meeting of the Board. Although not a deacon-assigned position, she also coordinated altar flowers for worship services and other occasions.

To keep us centered and focused on our charge to address the spiritual well-being of the congregation, volunteers from the board shared an opening devotional and a closing prayer for each board meeting and shared news of congregation members who needed special contact or prayers.

As specified by the Church constitution, the Chair of the Board of Deacons, served on the Pastoral Relations Committee.

Thank you to the deacons who so faithfully served in 2024 – Jamie Anderson, Mary Beth Boone, Jan Donahue, Linda Fields, Thelma Flowers, Lynn Hamilton, Hap Holt-Reid, Brenda James, Sharon Karnes, Terry Moore-Painter, George Ritchie, Laurie Shaw, Bob Williams, and Ishmael Whitfield-Harmon.

Respectfully submitted,
Lynn Wright-Kernodle, Chair

Board of Management

There was a transition in leadership over the summer as the Chairperson, Laura Coffee, stepped down. Robin Long filled in as Interim Chair for the balance of the year. The Financial Secretary, Sankey Moore-Painter, retired in August and was not replaced. The balance of the Board positions was filled throughout the year.

The BOM reviewed the financial reports each month and approved the 2025 budget to be forwarded to the Council. There was discussion and consideration of each expenditure, except in the case of emergency.

In 2023, there was a focus on approving employee policies and implementing standard practices for hiring practices, updating job descriptions and filling staff positions.

This year the Board hired additional staff to fully support the nursery during worship services and managed staff schedules to ensure an adult was present at all times, according to the Safe Church Policy written and approved by the Council in November.

The building needs were great this year and the Board of Management, in collaboration with the Facilities Manager, focused on upgrades and repairs. These are the key projects completed, many with notable impact to our congregation, our refugee guests, and our renters:

- Handrails installed on Chancel Steps
- New range purchased for kitchen
- Ring cameras installed in multiple locations to improve safety
- Portable wheelchair ramp purchased for Sanctuary
- Wi-Fi extenders installed for better building coverage
- Multiple boiler repairs and parts replacements
- Multiple “Welcome” banners replaced and secured (think we have finally found the solution)
- Smoke and Co2 Detectors installed on Lower level
- Additional folding chairs and rack purchased for Lower level building users
- Hot water heater repaired
- Monitors installed on both west and east interior hallways for posting building users locations; subscription to service to feed information to monitors
- Multiple updates to apartment including deep cleaning, repairs, and installation of new shower stall
- Kitchen freezer replaced (more economical than repairing again)
- Driveway expansion in front of Sanctuary doors (allowing a car to pass and room for passengers to get in/out of car safely)

- Chancel tile replacement

Our building is being used at a rate not recently experienced. We have hosted multiple families in our apartment facilities. Room rentals remained strong and expanded this year. We have new and existing individuals and groups using the church for a variety of meetings and purposes. Recovery groups, theatre groups, summer camps, music lessons and the preschool continue to use the building and generate rental income.

There are building projects and staff hiring needs carrying over into 2025. The BOM will continue to focus on fiscal responsibility in concert with Council, staffing support, and building care and maintenance.

Respectfully Submitted,
Robin Long, Interim Chair, Board of Management

Members-At-Large Committee

In 2024, the At-Large Committee—Clif Karnes, Winnie Leiendecker, and Pat Boswell—participated in Church Council meetings, representing the congregation’s concerns and suggestions. And as a reminder, members of the congregation can contact any of the three Members-At-Large with concerns to be brought to the attention of Church Council or pastors and staff. One of our key accomplishments this year was forming a Search Committee for the purpose of identifying and recommending a new part-time Associate Pastor for our church. Additionally, the central responsibility of the At-Large Committee each year is to identify and nominate candidates for church officers, board chairs, and board members. We extend our thanks to Amelia for her guidance in this process and to all members of the congregation who thoughtfully considered our invitations. We are especially grateful to those who have committed to serving in the coming year.

At the December 2024 Budget Hearing, the At-Large Committee presented the following members to the church to be elected as 2025 officers, board chairs, and as new board members (in bold type):

CHURCH COUNCIL

Officers

Moderator	Anne Barton
Clerk	Bill Guill
Treasurer	Robin Long
Financial Secretary	<i>(on hold)</i>

Board Chairs

Christian Connections	Mary Mig McEntire
Christian Service	Patricia Klaers and Opal Andrews
Deacons	Laurie Shaw
Management	Bruce Thede

Member-at-Large 2025	Winnie Leiendecker
Member-at-Large 2026	Pat Boswell
Member-at-Large 2027	_____ <i>(to be nominated from the floor)</i>

BOARDS

Class Of 2025	Class Of 2026	Class Of 2027
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Board Of Christian Connections

Ann Buffington
Mary Anne Traurig*
()

Sue Joe
Melinda Matthews
Tina Kohlphenson

Karol Neufeld
Teresa Taylor
Cindy Dilks

Board Of Christian Service

Michele Sawonik*
Kris Myles
March Rivera*

Steve Tate
Laura Yountz
Cindy Nuckols*

Holly Anderson
Ginger Godard
Beth Mulberry

Board of Deacons

Linda Fields*
Mary-Beth Boone
Jan Donahue
Lynn Hamilton*
Pat Goeldner*

Brenda James
Thelma Flowers
Jamie Anderson
Hap Holt-Reid
Terry Moore-Painter

Mike Aiken
Ish Whitfield-Harmon
Debbie Burleigh
Audrey Sage
Judy Glasgow

Board of Management

Sarah Brokaw
Michele Nonte
Mike Dorko*

Glenn McDaniel*
Sarah Harrison
Tom Leiendecker

Sandy Post
Milton Shaw
David Messmer

**filling an unexpired term*

Respectfully submitted,
Clif Karnes, Winnie Leiendecker, Pat Boswell

Church Records

New Members

Holly Anderson
Angela Allison
Windy Allison
Judi Bastion
Jimmy Buchanan
Frank Delfino
Amelia Fulbright
Judy Glasgow
Ginger Godard
Sarah Harrison
Tom Leiendecker
David & Ruth Messmer
Cindy Nuckols
Teresa Taylor
Clay Williams
Jonathan Zercher

Deaths

Lib Basham
Lynn Burnette
Gloria Faye Tolbert Godard
W. Irwin Smallwood
Gloria Tucker
Blake Williams

Gifts Were Given in Memory of:

Lib Basham
Jim Brewer
Gloria Faye Tolbert Godard
Oscar Lee Huggins
Keith Reid
Irwin Smallwood

Gifts Were Given in Honor of:

Laurie Shaw
Isabelle Powell

We compile the lists in this report carefully. Any errors or omissions are inadvertent. If you find that a name has been omitted, please accept our apology. We would be grateful if you would notify us of any corrections.

Building Use Report for 2024

Renters

Karen Collins, Violin Teacher
Kathy Dollyhigh Photography
Graebert Suzuki Studio
Peas in a Pod Preschool
Emma Phelps
Stagelights Theatre
Tai Chi Classes
Triad Pride Acting

Support Programs

Al-Anon
Alcoholics Anonymous
Emotions Anonymous
Narcotics Anonymous
S-Anon

Groups Using Our Space for Special Dates

American Assn. of University Women
American Assn. of University Women
Catherine Box Violin & Viola Recital
Gate City Quilt Guild
Guilford For All
Inner Ground Inc.
Las Amigas Inc.
Lillian's List
North Carolina Council of Churches
Shared Radiance Performing Arts Company
Sunset Hills Condominium Owners
Triad Pride Performing Arts
Washington and Lee University Students

In addition to providing much needed space for support programs (all of whom make contributions to the church), we also received \$37,190 for Use of Church through charges for rent and donations for special dates.

Investments Committee

Background

Since 1997, Congregational United Church of Christ (CUCC) has invested its endowment funds in the Common Investment Funds of the United Church Foundation (UCF), an UCC-affiliated organization. In doing so, CUCC benefits from the increased expertise and reduced risks offered by a large and diversified investment fund. All seven of the Church endowment funds are invested in the Moderate Balanced Fund, one that includes both fixed rate securities (bonds) and common stocks in a 40 / 60 ratio respectively. Those who manage these funds follow a “social concerns” investment strategy that avoids investments in corporations that profit from the sale of alcohol, tobacco, gambling, fossil fuels, or military products.

Earnings generated by the various endowment funds support specific Church programs and expenses based on the donor’s wishes. For example, the Trexler Fund supports our Church’s music program while the Pleasants Fund assists children needing help going to summer camp. Both the Smith and Washburn Funds support our church’s community outreach programs. The Bray endowment underwrites several Church programs, including our Youth Group and the Women’s Fellowship. Our largest fund, the Endowment Fund, is directed to “apply the funds for some special purpose of need and not for the ordinary operational expenses of the Church”.ⁱ All of these funds support vital Church programs. Yet, their restrictions prohibit their support of many important Church expenses, including staff salaries, heating and cooling costs, and the like.

As a rule, the church can only spend the earnings generated by the endowment funds. In this way, these funds offer an enduring source of support. As part of its annual budgeting process, the church selects the fund balances from the prior year to determine how much should be withdrawn during the current year. In recent years, the congregation has chosen to draw 5.5 percent of their value. Since these funds have grown *on average* nearly 6 percent per year over the past ten years, this withdrawal rate allows a modest growth in the value of these funds even as they support current expenses. Of course, generous gifts by past and present CUCC members represent the most important source of growth in these funds.

Only our Unrestricted Gifts Fund (UG Fund) – known previously as the Fran Johnson Fund – is without restrictions on its use. It can serve as a safety net during times of financial challenges. In the past, it has functioned as our source of “pennies from Heaven”. However, continual reliance will eventually deplete it as a source of help.

2024 Performance

The value of our endowment funds rise and fall along with the swings in the stock (and less frequently the bond) markets. This year, one stock index, the S&P 500 gained over 20% in value. Since our endowment funds are invested in the less volatile and more conservative Balanced Fund, our return has been closer to 9%. At the close of 2024, our seven endowment funds now total over \$1,048,000.

To serve as a reference, I have listed the fund balances over recent years in the table below. As you can see, our endowment funds have increased substantially since 2003. This increase is largely due to the generosity of past donors, with several large gifts coming 15 to 20 years ago. Over the last decade, our endowment funds have grown more modestly. While the value of these funds has remained rather stable in recent years, we must remember they are subject to sudden, unpredictable, and sometimes substantial reversals in market value. We should continue to budget with these realities in mind.

Fund	12/31/2003	12/31/2015	12/31/2022	12/31/2023	12/31/2024
Endowment	\$ 358,500.27	436,803.90	\$322,248.22	\$315,122.18	\$324,033.70
Trexler	99,656.31	138,343.50	133,120.41	\$141,211.51	145,916.86
Smith	23,066.22	7,713.67	16,927.54	\$17,944.93	18,544.19
Washburn	18,279.68	31,139.39	29,963.68	\$31,657.34	32,704.65
Pleasants	19,173.19	22,086.42	17,627.99	\$18,701.10	19,324.74
Bray	-----	233,733.98	224,911.50	\$238,578.98	246,527.73.
UG Fund	-----	<u>69,798.01</u>	<u>221,456.81</u>	<u>\$268,049.97</u>	<u>261,294.37</u>
Total	518,675.67	949,618.77	966,256.16	\$1,031,266.01	\$1,048,346.24

Church Program Support

Over the past year, these funds provided over \$56,000 in regular, budgeted support of our Church needs and programming. This level of funding is nearly four times what it was twenty years ago.

Additionally, we’ve used the Endowment Fund to fund the chapel and fellowship hall renovations, a new roof, and repainting the sanctuary.

In 2014 the congregation voted to raise the annual draw on these funds from 4 to 5.5 percent of their value. This decision along with our careful management of the operating budget has meant we’ve mostly balanced our budget in recent years. These changes have limited the rapid depletion of UG Fund as we use our endowment more effectively by relying more fully on our restricted funds.

Fund	2004 Annual Support	2015 Annual Support	2022 Annual Support	2023 Annual Support	2024 Annual Support
Endowment	\$ 8,243	27,055	\$21,124	\$17,989	\$19,536
Trexler	2,291	8,806	8,952	7,628	8,068
Smith	1,859	1,129	1,140	986	1,024
Washburn	420	1,983	2,016	1,880	1,816
Pleasants	1,146	1,406	1,184	1,008	1,068
Bray	-----	14,868	15,124	12,891	13,632
UG Fund	-----	<u>7,440</u>	<u>5,920</u>	<u>7,046</u>	<u>11,320</u>
Total	\$ 13,958	\$ 62,687	\$ 55,460	\$49,428	\$56,464

Capital Gifts

Our endowment funds make an important contribution in underwriting our essential church programs and maintaining our building and property. While we've acted as good stewards, each of these funds reflects the remarkable generosity of past and present members. All were seeded by private gifts, both large and small. These gifts, both past and more recent, continue to bless us and our collective work today.

To ensure this legacy remains undiminished in the future, we can each make a difference. If you want to guarantee our church's mission and role in the community continues uninterrupted in the future, consider making a capital gift. Perhaps you can make a designated gift as you review your will. As we can witness, these gifts make a vital difference in the life of this congregation as well as the health of our broader community.

Currently, CUCC has a variety of giving opportunities. Members can make gifts to any of the existing funds, including the UG Fund. Anyone interested in learning more about such opportunities should speak with Robin Long, our Church Treasurer.

Original congregational resolution in 1981.

Respectfully submitted,
Bob Williams -Endowment Committee

Generosity and Stewardship Campaign – “The Time is Now”

A special committee was formed in 2024 to direct the Stewardship Campaign for 2025: Steve Tate and Lynn Wright-Kernodle (co-chairs), Mike Dorko, and Lynn Magyar. Based on the theme “The Time is Now,” the campaign focused on encouraging the congregation to make a first-time pledge or increase existing pledges for 2025. Beyond a financial commitment, our pledges are a vote of confidence in our shared mission as a congregation.

Our goals were to

- Continue growing our diverse and inclusive membership, including youth and young adults;
- Continue providing space for recovery groups and other community groups to meet;
- Continue offering our facilities to refugees to provide a safe place for individuals and families in need;
- Continue to pay our staff a living wage, providing health care, wellness, and retirement benefits to our full-time staff.

Several special activities were planned, including the formation of a “word cloud” based on a word or phrase shared by members to describe CUCC (still on display in the church), a sermon series, and a luncheon coordinated by Lynn Magyar featuring a film designed by Steve Tate about CUCC using photos collected from church members plus members' descriptions about why CUCC is important to them and to our wider community. Pledge Sunday was November 17. Beginning on September 18 and concluding on November 17, ten church members graciously shared in the E-news and Sunday bulletins their testimonies of why the church is important to them and why they choose to pledge each year. Thanks to Pam Aldridge, Terry Moore-Painter, John and Martha Nance, Diana Bowman, Ann Buffington, Jeri Rowe, Charlie Hertlein, Bruce Thede, Audrey Sage, and Robin Dorko for sharing these written testimonies. Between October 6 and November 17, nine church members shared spoken testimonies each Sunday about why it was important to them to be a part of supporting the church and how the church supported them. Thanks to Hap Holt-Reid, Anne Barton, Beth Mulberry, Amber Alexander, Lynn Wright-Kernodle, Robin Morace, Steve Tate, March Rivera, and Sam Silverstein for sharing with the congregation their love and support for CUCC. Thanks to Lead Pastor Amelia Fulbright for her prayerful help and for her special sermon series. Also, we give a very special thanks to Judy Page and Emily Hoover for their tireless work and generous help preparing all of the written material necessary for this campaign.

With new pledges and sustaining pledges, we look forward to seeing our church “Thrive in 2025.”

Respectfully submitted,
Steve Tate and Lynn Wright-Kernodle, Co-Chairs

Treasurer

Generosity! Gratitude! The Treasurer's report usually begins with the numbers...but before there are numbers, there are lots of folks who generously contribute to support the business of the church and outreach in the community.

The positive year-end financial report is a result of the generosity of each of you, and of those who have gone before us. The families/estates of our beloved elders who passed on this year fulfilled pledges made for 2024. A gift from a long-ago member was received this year. We received anonymous gifts to pay for the driveway expansion, and another to pay for the replacement of our stand freezer in the kitchen. Our Invested Funds value grew year over year.

There were some budget challenges this year. Even with the generosity of gifts, the building maintenance, repair, and improvement expenses ran ahead of budget most months this year. It seemed as quickly as the boiler was fixed, the freezer broke down, and as soon as the freezer was repaired, the apartment shower needed replacing. In the Board of Management annual report, you can read about the long list of building and grounds work completed this year.

Our building was teaming with refugees, support groups, musical and theatre groups. We view providing space for those in need as a ministry. There is a cost to this. While building use provides notable income, there is impact to the cost of maintenance and utilities.

We hired a new Office Manager and training costs added to staff expenses. We created a temporary position for an ordained church member to support the pastoral care needs of the congregation while we search for an Associate Pastor (PT). These expenses were not planned for in the budget.

Pledged income ended the year at 4% over budget, with unpledged income ending at 9% under the budget. For the fourth year in a row, Use of Church income exceeded budget by 9% and delivered \$37,190 into the line.

Board of Management expenses ran slightly above budget for reasons explained above.

Board of Christian Connections and Deacons managed expenses well and ended the year under budget.

Board of Christian Service continued this year to facilitate our church's tithing commitment through Our Church's Wider Mission (OCWM) and local concerns, as well as distributing funds to support many community needs.

Overall, annual expenses ended the year at \$414,108 against a budget of \$398,972, 4% over budget. Annual income ended the year at \$440,735 against a budget of \$397,691, 11% over budget. We ended the year with a surplus of \$26,627.

We continue to maintain a strong balance sheet, with \$1,048,346 held at the United Church Foundation (the Investment arm of the United Church of Christ) and \$161,213 held in the Bank of American checking account.

Respectfully submitted,
Robin Long, Treasurer

Monthly Summary of Income & Expenses for the General Operating Fund

	<u>Budget Income (\$)</u>		<u>Budget Expense (\$)</u>		<u>Over/Under +/- (0.00)</u>		
	<u>Month</u>	<u>2024 YTD</u>	<u>Month</u>	<u>2024 YTD</u>	<u>Month</u>	<u>2024 YTD</u>	<u>2023</u>
Jan.	37,621	37,621	39,379	39,379	(1,758)	(1,758)	26,979
Feb.	39,525	77,146	34,059	73,438	5,466	3,708	27,134
Mar.	26,517	103,663	27,850	101,288	(1,333)	2,375	21,128
Apr.	33,475	137,138	35,746	137,034	(2,270)	104	20,280
May	23,441	160,580	27,532	164,566	(4,090)	(3,986)	18,217
Jun.	26,535	187,115	29,065	193,630	(2,530)	(6,516)	26,740
Jul.	34,898	222,013	33,554	227,185	1,344	(5,172)	17,303
Aug.	28,255	250,268	32,577	259,761	(4,322)	(9,494)	7,545
Sep.	35,420	285,688	37,416	297,177	(1,995)	(11,489)	(11,670)
Oct.	63,993	349,681	37,621	334,798	26,373	14,884	(16,837)
Nov.	21,778	371,460	36,454	371,252	(14,676)	208	(24,525)
Dec.	69,276	440,736	42,857	414,109	26,419	26,627	(23,097)

Our Financial Status – Balance Sheet as of 12/31/24

<u>Acct. No.</u>	<u>Account Name</u>	<u>Balance</u> <u>(\$)</u>	<u>Sub-total</u> <u>(\$)</u>	<u>Total</u> <u>(\$)</u>
Assets				
1010.02	UC Foundation Fund Value			161,212.96
1013.01	BOA CUCC Inc. General Checking			1,048,346.24
	Total Assets			\$1,209,559.20

Liabilities and Fund Balances				
Liabilities: Funds Held in Checking For Outside Agencies/Recipients				
2.00.00	Accounts Payable/Vendors		\$3,165.75	
2.03.00	Board of Christian Service Sub-Accts			
2.03.02	Mustard Seed Community Health	375.00		
2.03.03	BChServ Collection Drives	50.00		
2.03.14	CROP Walk	35.00		
2.03.22	C4C/Zambia	1,117.57		
2.03.25	Meals for Homeless Families	483.96		
2.03.26	C4C/GCS Homeless Students	1,035.71		
	Total Board of Christian Service Sub-Accts		\$3,097.24	
2.05.00	Bd of Deacons Sub-Accts			
2.05.03	Deacons' Christmas Gift Bags		\$162.27	
2.06.00	Administrative Sub-Accts			
2.06.02	State Payroll Tax Liability	1,164.55		
2.06.05	Building Use Refundable Deposits	2,521.00		
2.06.11	CUCC Driveway Project	1,920.00		
2.06.12	CUCC New Freezer Purchase	5,000.00		
	Total Administrative Sub-Accts		\$10,605.55	
2.07.00	Greater UCC Sub-Accts			
2.07.02	Neighbors In Need	365.00		
2.07.03	Christmas Fund	1,247.77		
	Total Greater UCC Sub-Accts		\$1,612.77	
2.08.00	Fiscal Sponsorship Sub-Accts			
2.08.03	CatawbaThrivingClergyGrant (MinistersRetreat)		\$789.99	
2.09.00	Creation Justice Sub-Accts			
2.09.02	Creation Justice Team - Earth Day		\$100.00	
	Total Liabilities			\$19,533.57

Our Financial Status – Balance Sheet as of 12/31/24 *(continued)*

<u>Acct. No.</u>	<u>Account Name</u>	<u>Balance</u> <u>(\$)</u>	<u>Sub-total</u> <u>(\$)</u>	<u>Total</u> <u>(\$)</u>
Total Liabilities (carried over from previous page)				\$19,533.57
<i>Fund Balances: Funds Held in Checking Account for Specially Designated CUCC Uses</i>				
3.31.00	General Operating Fund	26,627.01		
3.32.10	Sales Tax Fund	(1,907.21)		
3.33.00	Memorial Fund (Available Balance)	5,973.23		
3.34.00	Estate Bequest Fund (Available Balance)	0.00		
3.35.00	Youth Group Fund (Available Balance)	7,051.98		
3.36.00	Kernodle Forum Fund (Available Balance)	0.00		
3.37.00	Women's Fellowship Fund (Available Balance)	1,455.66		
3.38.00	Memorial Garden Fund (Available Balance)	10,674.32		
3.39.00	Refugium Fund (Available Balance)	548.00		
3.41.00	Bd Ch Service Outreach Fund (Available Balance)	9,412.99		
3.42.00	Organ Maintenance Fund (Available Balance)	9,577.86		
3.43.00	Music Fund (Available Balance)	3,480.41		
3.44.00	Pastors' Sabbatical Fund (Available Balance)	1,406.07		
3.45.00	General Synod Fund (Available Balance)	1,900.00		
3.46.00	Pass Through Fund (Available Balance)	720.35		
3.47.00	Prepaid Pledge Fund (Available Balance)	12,612.00		
3.48.00	Audit Fund (Available Balance)	2,500.00		
3.49.00	Solar Project Fund (Available Balance)	8,618.47		
3.51.00	Search and Call Fund (Available Balance)	(179.58)		
3.52.00	Refugee Fund (Available Balance)	14,634.02		
3.81.00	Internal Endowment Fund Qtrly Wdl (Avail Bal)	317.18		
3.82.00	Internal Trexler Fund Qtrly Wdl (Avail Bal)	9,507.34		
3.83.00	Internal Smith/Pastor's Discretionary (Avail Bal)	8,859.52		
3.84.00	Internal Washburn Fund Qtrly Wdl (Avail Bal)	300.94		
3.85.00	Internal Pleasants Fund Qtrly Wdl (Avail Bal)	5,687.66		
3.86.00	Internal Bray Fund Qtrly Wdl (Avail Bal)	458.88		
3.87.00	Internal UG Fund Qtrly Wdl (Avail Bal)	1,442.29		
Total CUCC Designated Funds Value			\$141,679.39	
<i>Fund Balances: Funds Invested with the United Church Foundation</i>				
3.91.00	Endowment Invested Fund Value	324,033.70		
3.92.00	Charles Smith Invested Fund Value	145,916.86		
3.93.00	Trexler Invested Fund Value	18,544.19		
3.94.00	Washburn Invested Fund Value	32,704.65		
3.95.00	Pleasants Invested Fund Value	19,324.74		
3.96.00	Bray Invested Fund Value	246,527.73		
3.91.00	Johnson Invested Fund Value	261,294.37		
Total UC Foundation Invested Funds Value			\$1,048,346.24	
Total Fund Balance				\$1,190,025.63

2024 Activity Detail for Liabilities & Designated Funds

<u>Acct. No.</u>	<u>Account Name</u>	<u>Balance as of 01/01/24</u>	<u>2024 Receipts</u>	<u>2024 Disbursements</u>	<u>Balance as of 12/31/24</u>
<i>Liabilities: Funds Held in Checking For Outside Agencies/Recipients</i>					
2.00.00	Accounts Payable/Vendors	3,849.28	246,238.05	246,921.58	3,165.75
2.03.00	Board of Christian Service Sub-Accts				
2.03.02	Mustard Seed Comm Health	(24.39)	399.39	0.00	375.00
2.03.03	BChServ Collection Drives	500.00	1,415.00	1,865.00	50.00
2.03.14	CROP Walk	50.00	3,015.25	3,030.25	35.00
2.03.17	C4C/FSP: Clara'sHouse + Carpenter'sHouse	0.00	1,286.71	1,286.71	0.00
2.03.18	C4C/YouthSAFE	0.00	1,525.00	1,525.00	0.00
2.03.19	C4C/Every Baby Guilford	0.00	770.00	770.00	0.00
2.03.20	C4C/Community Housing Solutions	0.00	880.00	880.00	0.00
2.03.21	C4C/GSO Markets w/Limited Inc. Purchasing Prog.	0.00	1,271.71	1,271.71	0.00
2.03.22	C4C/Zambia	0.00	2,646.22	1,528.65	1,117.57
2.03.23	Disaster Relief	0.00	4,714.75	4,714.75	0.00
2.03.24	Honor Card Sales	0.00	2,235.39	2,235.39	0.00
2.03.25	Meals for Homeless Families	0.00	483.96	0.00	483.96
2.03.26	C4C/GCS Homeless Students	0.00	1,805.71	770.00	1,035.71
2.04.00	Bd of Christian Connections Sub-Accts				
2.04.01	All-Church Retreat Payments	0.00	4,389.95	4,389.95	0.00
2.04.02	Event Tickets	0.00	620.97	620.97	0.00
2.05.00	Bd of Deacons Sub-Accts				
2.05.01	Easter Flowers	0.00	755.00	755.00	0.00
2.05.02	Poinsettias	1,010.00	1,066.00	2,076.00	0.00
2.05.03	Deacons' Christmas Gift Bags	162.27	0.00	0.00	162.27
2.06.00	Administrative Sub-Accts				
2.06.01	941 Payroll Tax Liability	0.00	30,969.52	30,969.52	0.00
2.06.02	State Payroll Tax Liability	(17.45)	3,575.00	2,393.00	1,164.55
2.06.04	Credit Card Payable	(192.60)	192.60	0.00	0.00
2.06.05	Building Use Refundable Deposits	2,521.00	0.00	0.00	2,521.00
2.06.06	Love Offering	0.00	16,000.00	16,000.00	0.00
2.06.09	Accountant Payable (Audit Expense)	2,000.00	500.00	2,500.00	0.00
2.06.10	The Pension Boards (Benefits Billing)	4,000.00	0.00	4,000.00	0.00
2.06.11	CUCC Driveway Project	0.00	9,920.00	8,000.00	1,920.00
2.06.12	CUCC New Freezer Purchase	0.00	5,000.00	0.00	5,000.00
2.07.00	Greater UCC Sub-Accts				
2.07.01	One Great Hour of Sharing OGHS	0.00	1,781.00	1,781.00	0.00
2.07.02	Neighbors In Need	100.00	415.00	150.00	365.00
2.07.03	Christmas Fund	1,355.00	1,272.77	1,380.00	1,247.77
2.07.04	Property Insurance (Set-Aside for Qtrly Paymt)	0.00	11,764.00	11,764.00	0.00
2.07.07	Strengthen the Church	0.00	636.36	636.36	0.00
2.08.00	Fiscal Sponsorship Sub-Accts				
2.08.01	WelcomeConversationsFund/GuilfordGreenGrant	2,244.16	0.00	2,244.16	0.00
2.08.03	CatawbaThrivingClergyGrant (WomenMinsRetreat)	2,789.99	0.00	2,000.00	789.99
2.08.04	AVAEDU	9,230.00	2,200.00	11,430.00	0.00

continued

2024 Activity for Liabilities and Designated Funds *(continued)*

<u>Acct. No.</u>	<u>Account Name</u>	<u>Balance as of 01/01/24</u>	<u>2024 Receipts</u>	<u>2024 Disbursements</u>	<u>Balance as of 12/31/24</u>
<i>Liabilities: Funds Held in Checking For Outside Agencies/Recipients (continued)</i>					
2.09.00	Creation Justice Sub-Accts				
2.09.02	Creation Justice Team - Earth Day	0.00	100.00	0.00	100.00
2.09.03	CJT Waste Bin Sales	0.00	496.54	496.54	0.00
	Total Liabilities	29,577.26	360,341.85	370,385.54	19,533.57

Designated Funds: Funds Held in Checking For Specific CUCC Purposes

3.31.00	General Operating Fund	0.00	440,735.67	414,108.66	26,627.01
3.32.10	Sales Tax Fund	(997.04)	607.38	1,517.55	(1,907.21)
3.33.00	Memorial Fund (Available Balance)	4,107.91	3,213.48	1,348.16	5,973.23
3.34.00	Estate Bequest Fund (Available Balance)	2,630.32	30,000.00	32,630.32	0.00
3.35.00	Youth Group Fund (Available Balance)	6,626.98	425.00	0.00	7,051.98
3.36.00	Kernodle Forum Fund (Available Balance)	700.00	0.00	700.00	0.00
3.37.00	Women's Fellowship Fund (Available Balance)	1,355.66	100.00	0.00	1,455.66
3.38.00	Memorial Garden Fund (Available Balance)	10,318.82	1,000.00	644.50	10,674.32
3.39.00	Refugium Fund (Available Balance)	758.00	0.00	210.00	548.00
3.41.00	Bd Ch Service Outreach Fund (Available Balance)	7,912.99	2,000.00	500.00	9,412.99
3.42.00	Organ Maintenance Fund (Available Balance)	10,267.81	0.00	689.95	9,577.86
3.43.00	Music Fund (Available Balance)	2,725.41	805.00	50.00	3,480.41
3.44.00	Pastors' Sabbatical Fund (Available Balance)	1,406.07	0.00	0.00	1,406.07
3.45.00	General Synod Fund (Available Balance)	1,900.00	0.00	0.00	1,900.00
3.46.00	Pass Through Fund (Available Balance)	461.50	34,422.86	34,164.01	720.35
3.47.00	Prepaid Pledge Fund (Available Balance)	6,519.98	12,612.00	6,519.98	12,612.00
3.48.00	Audit Fund (Available Balance)	0.00	2,500.00	0.00	2,500.00
3.49.00	Solar Project Fund (Available Balance)	8,618.47	0.00	0.00	8,618.47
3.51.00	Search and Call Fund (Available Balance)	778.80	0.00	958.38	(179.58)
3.52.01	Refugee Fund - General (Available Balance)	6,094.01	25,234.51	19,909.65	11,418.87
3.52.02	Refugee Fund - Legal (Available Balance)	3,078.38	0.00	3,078.38	0.00
3.52.03	Refugee Fund - Avaedu (Available Balance)	0.00	15,315.15	12,100.00	3,215.15
		75,264.07	568,971.05	529,129.54	115,105.58
3.81.00	Internal Endowment Fund Qtrly Wdl (Avail Bal)	317.18	19536.00	19536.00	317.18
3.82.00	Internal Trexler Fund Qtrly Wdl (Avail Bal)	10,707.34	8068.00	9268.00	9,507.34
3.83.00	Internal Smith/Pastor's Discretionary (Avail Bal)	15,689.15	1841.71	8671.34	8,859.52
3.84.00	Internal Washburn Fund Qtrly Wdl (Avail Bal)	300.94	1816.00	1816.00	300.94
3.85.00	Internal Pleasants Fund Qtrly Wdl (Avail Bal)	4,619.66	1068.00	0.00	5,687.66
3.86.00	Internal Bray Fund Qtrly Wdl (Avail Bal)	383.88	13632.00	13557.00	458.88
3.87.00	Internal UG Fund Qtrly Wdl (Avail Bal)	1,442.29	11320.00	11320.00	1,442.29
		33,460.44	57,281.71	64,168.34	26,573.81

Invested Funds

3.91.00	Endowment Invested Fund Value	315,122.18	23057.13	14145.61	324,033.70
3.92.00	Trexler Invested Fund Value	141,211.51	10714.00	6008.65	145,916.86
3.93.00	Smith Invested Fund Value	17,944.93	1362.22	762.96	18,544.19
3.94.00	Washburn Invested Fund Value	31,657.34	2397.85	1350.54	32,704.65
3.95.00	Pleasants Invested Fund Value	18,701.10	1419.16	795.52	19,324.74
3.96.00	Bray Invested Fund Value	238,578.98	18100.92	10152.17	246,527.73
3.97.00	UG Invested Fund Value	244,953.26	24627.03	8285.92	261,294.37
		1,008,169.30	81,678.31	41,501.37	1,048,346.24

2024 Income and Expenses for the General Operating Fund

INCOME

<u>Acct. No.</u>	<u>Account Name</u>	<u>2024 Budget (\$)</u>	<u>2024 Actual (\$)</u>	<u>% Budget Received</u>	<u>Over/Under YTD +/- (0.00)</u>
4.31.03	Regular Offering from Pledgers	281,675.00	292,907.60	104	11,232.60
4.31.04	Regular Offering from Non-Pledgers	26,000.00	23,691.56	91	(2,308.44)
4.31.05	Use of Church	34,000.00	37,190.03	109	3,190.03
4.31.06	Bray Fund Inc/Childcare	2,210.00	2,208.00	100	(2.00)
4.31.07	Bray Fund Inc/Bd of Deacons	6,322.00	6,324.00	100	2.00
4.31.08	Bray Fund Inc/Bd of Christian Conn.	4,500.00	4,500.00	100	0.00
4.31.10	Washburn Fund Inc/GUM	1,816.00	1,816.00	100	0.00
4.31.11	Endowment Fund Inc/OCWM	6,000.00	6,000.00	100	0.00
4.31.12	Endowment Fund Inc/Property Ins	13,536.00	13,536.00	100	0.00
4.31.13	Trexler Fund Inc/Accompanist Salary	8,068.00	8,068.00	100	0.00
4.31.14	UG Fund Income	11,320.00	11,320.00	100	0.00
4.31.15	Other Income	2,244.00	33,174.48		30,930.48
	TOTAL INCOME	\$397,691.00	\$440,735.67	111	\$43,044.67

EXPENSES

<u>Acct. No.</u>	<u>Account Name</u>	<u>2024 Budget (\$)</u>	<u>2024 Actual (\$)</u>	<u>% Budget Spent</u>	<u>Over/Under YTD +/- (0.00)</u>
<i>Bd of Mgmt - Ministry & Staff Expense</i>					
5.01.01	Pastor's Salary	45,000.00	45,000.00	100	0.00
5.01.02	Pastor's Housing	35,600.00	35,600.04	100	0.04
5.01.03	Pastor's Pension	16,926.00	18,806.63	111	1,880.63
5.01.04	Pastor's Medical/Dental Ins.	29,859.00	32,442.35	109	2,583.35
5.01.05	Pastor's Life & Disability Ins.	1,209.00	1,309.76	108	100.76
5.01.06	Pastor's Mileage Expense	1,500.00	226.46	15	(1,273.54)
5.01.07	Pastor's Continuing Ed.	1,000.00	907.02	91	(92.98)
5.01.09	Assoc. Pastor PT Salary	8,750.00	0.00	0	(8,750.00)
5.01.13	Assoc. Pastor PT Mileage Expense	150.00	0.00	0	(150.00)
5.01.14	Assoc. Pastor PT Continuing Ed.	0.00	0.00	0	0.00
5.01.15	Music Director Salary	20,962.00	20,961.96	100	(0.04)
5.01.16	Accompanist Salary	17,510.00	17,510.04	100	0.04
5.01.17	Office Manager Salary		9,626.76		
5.01.18	Custodian Salary	18,209.00	18,209.04	100	0.04
5.01.20	Childcare Staff (1)	3,120.00	2,568.40	82	(551.60)
5.01.21	Childcare Staff (2)	2,964.00	1,240.75	42	(1,723.25)
5.01.23	Media Assistant Salary	3,120.00	1,640.00	53	(1,480.00)
5.01.24	Facilities Manager Salary	17,160.00	19,822.00	116	2,662.00
5.01.25	Bookkeeper Salary	14,560.00	12,642.02	87	(1,917.98)
5.01.26	Church Administrator Salary	28,600.00	29,574.94	103	974.94
5.01.27	Pastoral Support Staff		7,000.00		
5.01.60	Pastor's Ministry Expense	1,000.00	254.98	25	(745.02)
5.01.80	Staff Continuing Ed.	750.00	0.00	0	(750.00)
5.01.90	Social Security/Medicare	9,655.00	10,357.76	107	702.76
	Ministry & Staff Expense	\$277,604.00	\$285,700.91	97	(\$8,529.85)

continued

2024 Income and Expenses for the General Operating Fund *(continued)*

EXPENSES *(continued)*

<u>Acct. No.</u>	<u>Account Name</u>	<u>2024 Budget (\$)</u>	<u>2024 Actual (\$)</u>	<u>% Budget Spent</u>	<u>Over/Under YTD +/- (0.00)</u>
5.02.01	Fuel	10,500.00	6,468.87	62	(4,031.13)
5.02.02	Electricity	4,200.00	6,368.68	152	2,168.68
5.02.03	Telephone	960.00	844.76	88	(115.24)
5.02.04	Water	3,300.00	3,947.56	120	647.56
5.02.05	Office Supplies	2,500.00	4,356.67	174	1,856.67
5.02.06	Postage	500.00	280.00	56	(220.00)
5.02.07	Internet Access/Website	1,750.00	1,185.81	68	(564.19)
5.02.08	Photocopier Lease, Maint., Copies	2,900.00	3,280.21	113	380.21
5.02.09	Janitorial/Consumable Supplies	2,500.00	2,812.07	112	312.07
5.02.10	Maintenance & Capital Expend.	5,000.00	13,947.39	279	8,947.39
5.02.11	Yard Care	7,500.00	5,554.45	74	(1,945.55)
5.02.12	Snow Removal	1,000.00	0.00	0	(1,000.00)
5.02.13	Property Insurance	23,528.00	23,528.00	100	0.00
5.02.14	Workers Comp. Insurance	2,200.00	1,651.00	75	(549.00)
5.02.15	Stewardship	1,200.00	1,593.45	133	393.45
5.02.16	Auditing	2,000.00	3,000.00	150	1,000.00
5.02.17	Miscellaneous Bd. of Mgmt.	3,300.00	9,020.95	273	5,720.95
	Other Bd. Manag. Expense	\$74,838.00	\$87,839.87	117	\$13,001.87
	Total Board of Manag. Exp.	\$352,442.00	\$373,540.78	101	\$4,472.02
<i>Board of Christian Service Expense</i>					
5.03.01	Our Church's Wider Mission	13,000.00	13,000.00	100	0.00
5.03.02	Western NC Association Dues	700.00	400.00	57	(300.00)
5.03.03	Local Concerns	9,030.00	9,030.00	100	0.00
5.03.04	Higher Ground	500.00	0.00	0	(500.00)
5.03.05	Greensboro Urban Ministry	1,500.00	1,500.00	100	0.00
5.03.06	Mustard Seed Community Health BCS	1,500.00	1,500.00	100	0.00
5.03.07	UCC/SOC Institutions	1,500.00	1,500.00	100	0.00
	Total Board of Ch. Service Exp.	\$27,730.00	\$26,930.00	97	(\$800.00)
<i>Board of Christian Connections Expense</i>					
5.04.01	Christian Education	1,600.00	1,034.44	65	(565.56)
5.04.02	Family Enrichment/Special Events	2,500.00	515.30	21	(1,984.70)
5.04.03	Youth Ministry	0.00	0.00	0	0.00
5.04.04	Miscellaneous Bd of Ch Conn	500.00	150.00	30	(350.00)
5.04.05	All-Church Retreat	1,350.00	1,350.00	100	0.00
	Total Board of Ch. Conn. Exp.	\$5,950.00	\$3,049.74	51	(\$2,900.26)
<i>Board of Deacons Expense</i>					
5.05.01	Worship	1,000.00	864.75	86	(135.25)
5.05.02	Pulpit Supply	2,250.00	2,050.00	91	(200.00)
5.05.03	Special Events/Fellowship	1,000.00	0.00	0	(1,000.00)
5.05.04	Church Growth & Evangelism	2,000.00	1,187.99	59	(812.01)
5.05.05	Music Licenses	1,000.00	914.00	91	(86.00)
5.05.06	Music Program	1,600.00	902.86	56	(697.14)
5.05.07	Guest Musicians	1,700.00	2,350.00	138	650.00
5.05.08	Substitute Accompanist	750.00	575.00	77	(175.00)
5.05.09	Miscellaneous Bd of Deacons	300.00	0.00	0	(300.00)
	Total Board of Deacons Exp.	\$11,600.00	\$8,844.60	76	(\$2,755.40)

continued

2024 Income and Expenses for the General Operating Fund *(continued)*

EXPENSES *(continued)*

<u>Acct.</u> <u>No.</u>	<u>Account Name</u>	2024 <u>Budget (\$)</u>	2024 <u>Actual (\$)</u>	% Budget <u>Spent</u>	Over/Under <u>YTD</u> <u>+/(0.00)</u>
5.09.02	Miscellaneous Creation Justice Team	500.00	247.00	49	(253.00)
5.09.03	Composting Waste Bin Program		1,496.54		
	Total Creation Justice Team Exp.	\$1,250.00	\$1,743.54	20	(\$1,003.00)
	TOTAL EXPENSE	\$398,972.00	\$414,108.66	99	(\$2,986.64)
	SURPLUS / (DEFICIT)	(\$1,281.00)	\$26,627.01		



Spirituality. Community.
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