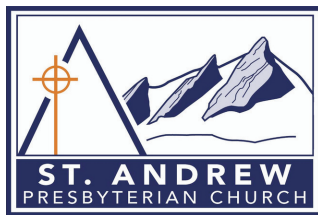


# 2023 Annual Report



## **ST. ANDREW PRESBYTERIAN CHURCH**

*3700 Baseline Rd*

Boulder, CO 80303

303-494-8094

[www.StAndrewBoulder.org](http://www.StAndrewBoulder.org)

### **St. Andrew Mission Statement:**

Having experienced the love of God in Jesus Christ, our mission as St. Andrew Presbyterian Church is to live the joy of Christ by doing justice, showing compassion, and walking humbly with God. We aim to make Christ meaningful in people's lives through participation in worship, service, education, and fellowship.



# CLERK OF SESSION

*Ned Williams, Clerk of Session*

IN MEMORIAM: George Hearne David McChesney Roswita Niessner  
 Walter Pollock Mary Lou Rollings Mo Sweet

Active Membership

Active membership on January 1, 2023 ..... 200

Members received:

Youth by profession ..... 0

Adult by profession or reaffirmation ..... 3

By certificate of transfer ..... 0

TOTAL GAINS ..... 3

Members released:

By death ..... 6

By certificate of transfer..... 3

By other causes ..... 3

TOTAL LOSSES ..... 12

ACTIVE MEMBERSHIP ON DECEMBER 31, 2023 ..... 191

BAPTISMS

Presented by others ... 0

At Confirmation ..... 0

All others ..... 0

AVERAGE WEEKLY WORSHIP ATTENDANCE (IN PERSON AND VIRTUAL) ..... 101

CHURCH MEETINGS:

- 10 stated Session meetings,
- 0 special, called Session meetings,
- 2 called Electronic Voting of the Session meetings, and
- 2 Congregational meetings

SESSION ELDERS:

2023  
 Griffin Barrington  
 John Bradfute  
 Nancy Grossman  
 Steve Niessner

2024  
 Lisa Anderson  
 Greg Kok  
 Jody Pierce  
 Cindy Weber

2025  
 Joan Baker  
 Merix Gustin  
 JoAnn McChesney  
 Paul VaughanMiller

# A WORD FROM THE REV. JACQUELINE DECKER VANDERPOL



Gathered around the non-existent campfire (there was a burn ban) under a starry sky in the Colorado mountains, I found myself overwhelmed with gratitude. A contingent of the St. Andrew family was singing church songs – and a little Taylor Swift. It was my first week back after my sabbatical and the first night of our church retreat at Highlands, and I was relishing being back with this community. As much as I enjoyed the adventure and renewal of the summer, the familiarity of being surrounded by this family of faith was good for my soul.

At the beginning of 2023, we spent several sermons focused on the theme of “lost connections.” We reflected on how much of the dis-ease of modern life comes from losing connection with meaningful work and values, with nature, our bodies, and the body of Christ. As I returned to this congregation post-sabbatical, I was reminded of how spiritually nourishing community is. We were never meant to go it alone.

2023 provided many opportunities to renew connections with our church family.

- Andi Fox, the Christian Education Committee, and the Deacons hosted a fun, relaxing church retreat at Highlands. There is nothing like getting caught in a rainstorm while hiking to the Hidden Room to bring people together!
- The Deacons provided many opportunities for people to gather for fellowship and fun over the summer: breakfast and lunch events, sunrise hikes, and labyrinth walks.
- Building and Grounds invested countless hours maintaining our campus, so members and community members alike have a place to gather. In particular, they replaced air conditioners in the offices and lights throughout the CE wing to make our building more energy efficient, emphasizing our priority to be good stewards of God’s creation.
- Session ensured we are safe when we are at the building by instituting a policy prohibiting concealed carry weapons on campus.
- Staff are an important part of our community. We said goodbye to Shannon Hickey and Andi Fox and welcomed Savannah Morton.
- And, we said goodbye to The Lodge, the shelter for women and trans-folks that has been our roommate for two years. This ending opened other possibilities as HomeAhead is able to use more space in the basement for their furniture ministry, and as we are beginning a relationship with Streetscape.

# A WORD FROM THE REV. JACQUELINE DECKER VANDERPOL (CONTINUED)



Much has changed in the last few years, and many connections have been lost. This year, I have been aware of how many connections remain, how many connections are stronger, and how many possibilities for new connections are bubbling up. It is true that we were never meant to go it alone in this life. I am grateful to partner in ministry with the faithful, thoughtful people of St. Andrew as we seek to serve God together.

In Christ's Peace,

Jacqueline

# DEACONS

*Lauren Elvig, Moderator*



As I have often said to those who ask (and don't!), I believe while Session acts as the church's "Brain" where decision-making, protocol, and organizing take place, I like to think of the Board of Deacons as the "Heart"- indeed our main job these past few years especially during the Covid Pandemic and onward, has been to care for those of our congregation and those in their proximity. This is not to say that Deacons are the only place in our church where you can find the heart or Session is the only place with brains, purely a simplistic metaphor for what each grouping of leadership focuses on.

This 2023 season was filled with many contributions that should be highlighted and celebrated. First and foremost, I would like to thank our Board Members (in no particular order): Bonnie Parachini, Chris Quenroe, Rachel Forward, Pam Williams, Cindy Cederberg, Larry Woods, Sylvia Henderson, and for the constant guidance of our Pastor, Rev. Jacqueline Decker Vanderpol.

Congregational Care can look like many different things, many logistics and organizing, and occasionally tedious tasks. We enjoyed new friends in carpooling, as those who are homebound requested rides to and from Church services or meetings! While missing our Pastor during her sabbatical, we organized fellowship opportunities eating Sweet Cow and Dos Manos. We also gave supplemental Pastoral Care where possible during this time of rest and rejuvenation for our Pastor. We recruited volunteers for kitchen clean-up and Coffee Hour (although in 2024 we would LOVE to see more new faces here)! We keep track of those who visit our Sanctuary for services through our Friendship Attendance pads. Any prolonged absences are noted and followed up with accordingly to be sure those who are not regularly attending are being cared for regardless. We prepared and delivered Easter Baskets and Advent Gift Baskets to our Homebound members, to ensure they knew we were thinking of them in these seasons. We lead and recruit those who can engage in congregational care communications to be sure all those needing it get a little extra love, time, and space to update us on their lives. Home Communion was delivered when requested by those who wanted to partake in the sacrament. We coordinated and organized the Highlands Retreat, where many of our members got to partake in God's wonderful creation and reunite with Pastor Jacqueline and her family. We work with others on organizing special receptions such as memorials, receptions, or showers when the occasions present themselves. We Ushered, Served Communion, set up and cleaned up Fellowship events and held space for our Congregation's hearts wherever possible. All Deacons gave their time in one way or another this year, and I am proud to be among these hard working and giving souls.





# BUILDING & GROUND

*Greg Kok, Moderator*

**Building and Grounds Committee Members: G. Kok, moderator, J. Elvig, L. Donaldson, B. Miller, J. Lorimer.**

In the parable of the sower, Jesus indicates how good soil can be productive. The St. Andrew soil consists not only of the lawn and community gardens, but also the buildings themselves. The Building and Grounds committee worked hard in 2023 to maintain and expand this soil.

Maintenance of the soil deals with seeing the roof leaks are repaired, the heating, plumbing keeps working, and that the lights are on. Outdoor work involves keeping the lawn mowed and snow plowed. The facility needs to be clean for Sunday services as well as the numerous groups that use the building during the week.

The soil of St. Andrew is shared extensively with the community. Over 20 different community groups are signed up to use the building and grounds. Often more than 20 hours a week the facility is used by these groups. This includes diverse groups like the Recorder Society, HomeAhead Furniture Bank, a number of recovery groups holding weekly meetings at St Andrew, and a group providing medical screenings. Troop 78 has marked over 60 years of being hosted by St. Andrew.

As part of maintaining and expanding the soil, a number of important projects were completed in 2023 to improve energy efficiency, provide better storage space, and ensure the long-term operation of the facility.

Working in conjunction with the Memorial Garden Committee, the crusher fines path to the Memorial Garden was replaced with a colored, stamped concrete sidewalk. This will reduce maintenance and facilitate access to the garden for persons using mobility aids.

The two dilapidated storage sheds used by the Scouts and St. Andrew were replaced with a permanent, fully legal 400 sq foot storage shed. This is now on a concrete foundation, designed to withstand flooding. The building has a divider, and the Scouts use one side, the other side dedicated to St. Andrew and gardener use. This project was assisted by two Eagle scout projects. Matthew Spratlin did landscaping around the building and the interior divider. Thomas Christopher did another Eagle project dismantling the old sheds and filling a dumpster with the remains.



# **BUILDING & GROUNDS**

## **(CONTINUED)**

Several of the offices and the nursery had window air conditioners, which were noisy and had poor energy efficiency. The office administrator, CE director, pastor's office, and the nursery have had mini-split heat pump systems installed. These allow the individual offices to have energy-efficient heating and cooling.

The air compressor, which controls the heating system in most of the building dated from 1965, was part of the original construction. This required increasing maintenance and was replaced with a new high-efficiency unit.

Efforts are ongoing to replace the fluorescent light fixtures in the educational wing with LED lights. Over half of the fixtures have been replaced and this is expected to be completed by early 2024.

The Lodge shelter vacated the two rooms that they were using in November of 2023; we appreciate our partnership in assisting the many Lodge guests during the two year shelter period [started October 2021]. One room has been turned over to HomeAhead for furniture storage and the youth room will move downstairs where it had been previously. Work is currently underway to paint certain areas and replace flooring in the lower hallway.

Plans for 2024 include renovating the parlor and the upstairs hallway in the educational wing.

# CHRISTIAN EDUCATION

*Cindy Weber, Co-Moderator*



The Christian Education Committee had a busy year with many activities for our children, youth, and adults. The members of the CE Committee were Diane Harpold, Katie Little, JoAnn McChesney, Megan McDonald, Matt Schroer, Elizabeth Smith, Molly Thelosen, and Cindy Weber.

The Nursery continued to be staffed by CU students so that caregivers could attend Adult Education, participate in Choir, or just enjoy the Worship service.

The Children's Sunday School class continued to meet after church and study a curriculum based on The Growing In God's Love Bible curriculum. Thank you to the teachers and helpers who provided this learning opportunity for our children.

The Youth met for monthly Youth lunches, and discussed topics such as Healthy Relationships, Sports and our Faith, and Mental Health, and also participated in the Souper Bowl of Caring by collecting money and food for EFAA, and enjoying a crockpot lunch with members of the church, stuffed eggs for the Easter Egg hunt, participated in Youth Sunday. There was also a special recognition of all Graduates during the Youth Sunday service.

All families were invited to participate in a Looking Forward luncheon, and many great ideas were shared about the meaning of participation by children and youth in Church activities and ways that families could create community.

In addition, several Youth attended Rest Fest at the Highlands Retreat Center in March and Beloved Youth Gatherings with members of other Youth Groups in the Boulder area. The children and youth participated in the Palm Sunday palm processional .

The Adult Video class continued to learn and share in their faith journey with the Video series on The Triumph of Christianity by Dr. Bart Ehrman and The Holy Land Revealed by Dr. Jodi Magness, coordinated by Lew Sowell.



# CHRISTIAN EDUCATION

(CONTINUED)



The Cultivate Faith class studied a variety of topics, including:

- Anti-Semitism, Christian Nationalism, the Wisdom Books of the Bible, the Letters of the New Testament, and Gun Violence by Rev. Andi Fox
- Study of the Sacraments of Baptism and the Lord's Supper
- Discovering our Vocation and Purpose, and an exploration of theological heresies led by Rev. Randy Weber
- Learning about the spiritual practice of Lectio Divina and Spiritual Direction led by Rev. Jacqueline Vanderpol, and a study of the book Elusive Grace by Dr. Scott Black Johnston led by Andi Fox, Larry Baker, and Randy Weber. There was also a six-week Lenten Study of the book What Kind of Christianity by William Yoo, about racism in the Presbyterian Church

Andi Fox and the committee along with the Deacons, organized a wonderful All Church Retreat at the Highlands Retreat Center in August, where members of all ages participated in meals, sharing times, craft activities, and very popular hiking and challenge courses. The highlight of the retreat was hearing the report by Rev. Jacqueline Vanderpol and her family about her sabbatical in Guatemala, helping as a doula at a childbirth clinic, and their travels in Guatemala and Costa Rica.

Rally Day in August was a big success, and fun activities and a bouncy house were enjoyed despite the chilly day, and the Mexican Food Truck was a big hit.

The Blessing of the Backpacks sent the students and teachers on their way into a new school year, and there were many special Advent activities in December, including an Advent Workshop where gift bags were prepared for shut-ins, a terrific, no rehearsal Pageant which included children and youth of all ages, and a fun Christmas Party attended by children and youth.

With the decision of Rev. Andi Fox to begin a DMin Program in Transformational Leadership at Boston University, and return to her prior part-time position at another church, the Christian Education Committee members have been working on a plan to cover all of these important areas of the Education and Nurture for our children, youth and adults in the Church. Thank you to all the members of the committee and members of the church who have agreed to provide leadership with the Christian Education program.

# MEMORIAL GARDEN & COLUMBARIUM

*Barbara Donaldson, Treasurer*



As part of Session's approval for the Memorial Garden project in 2008, a Memorial Garden and Columbarium Commission was established. Members appointed by Session to serve on the Commission in 2023 were: John Elvig, Moderator, Barbara Donaldson, Treasurer, and Patty Allen, Commissioner. Shelley Maish and MaryAnn McWhirter also serve as advisors on the Memorial Garden Committee.

## Background:

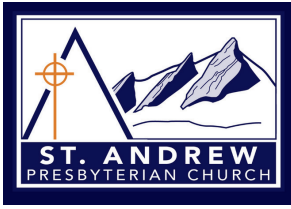
In 2008, with the approval of Presbytery, a \$50,000 loan was procured through the Presbyterian Investment and Loan Program (PILP) and monthly payments were made from the Memorial Garden and Columbarium Fund. This loan supplemented a large bequest left for constructing a Memorial Garden and Columbarium at St. Andrew. In July 2016, the balance of the loan was paid in full.

The Memorial Garden was completed and dedicated in June of 2008. There have been numerous interments since that time. Construction of the Columbarium was completed in July 2010 by Architarium. The Columbarium includes 24 stainless steel niches encased in two-toned solid granite. Each niche has the capacity to hold two urns. As of December 31, 2023, seventeen (17) niches are being used or have been reserved. Seven niches remain available.

## 2023 in Review:

The Memorial Garden continues to be a place for contemplation and meditation, as well as a beautiful addition to St. Andrew's campus. In 2023 there was one inurnment in the Columbarium. Jeff and MaryAnn McWhirter worked extensively in the Memoria Garden, weeding, trimming, and planting to rehabilitate areas of the Garden that needed attention. They also completed landscaping the beds adjacent to the Columbarium. Plans are being made for additional planting and ongoing maintenance of the Memorial Garden. Also, the path to the Memorial Garden was replaced with stamped concrete, to make it once again sustainable and wheelchair accessible.

Wells Fargo Checking Balance 12/31/2022	\$ 22,293
Income during 2023	\$ 3,600
Expenses during 2023	\$ 8,580
Total Assets (Checking Balance) 12/31/2023	\$ 17,313
Equity	
Opening Balance	\$ 3,646
Retained Earnings	\$ 17,947
Endowment Fund	\$ 700
Total Liabilities and Equity	\$ 17,313



# MISSION

*Griffin Barrington, Co-Moderator*

**COMMITTEE MEMBERS:** Griffin Barrington (Co-Moderator), Jody Pierce (Co-Moderator), Carol Fries, Janet Holdsworth, Joe Pickett, Laurie Rittersbacher, Kei Sochi, Anna Wilkinson, Jim Wilkinson

## WHAT WE DO

The Mission Committee has four key responsibilities.

- Honor the Matthew 25 commitment by engaging in work that dismantles structural racism, eradicates systemic poverty, and builds congregational vitality.
- Allocate the mission budget faithfully.
- Provide opportunities for the congregation to engage personally in mission.
- Promote the denomination's four special offerings: Pentecost, One Great Hour of Sharing, Peace & Global Witness, and Christmas Joy.

## WHAT WE GAVE

Thanks to the generous giving of members and friends, St. Andrew delivered a remarkable amount of financial support to people in need during 2023.

**Total giving exceeded \$17,436** and included money from four sources:

SOURCE OF FUNDS	GIFTS
2023 operating budget	\$15,000
Gifts from members (designated for mission) and special collections	\$2,436
<b>TOTAL</b>	<b>\$17,436</b>

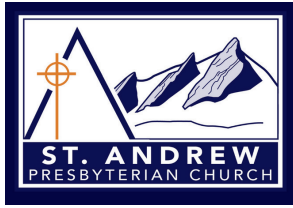
## WHO WE HELP

St. Andrew supported more than a dozen mission partners in 2023, all of which are serving or advocating for “the least of these.” We’re grateful to play a part in the important work they do.

## CARING FOR THOSE EXPERIENCING OR EXITING HOMELESSNESS

For more than a decade, St. Andrew has worked with local agencies that serve the homeless community. We’ve given money, space, gifts-in-kind, and volunteer time to share Christ’s love with those who are unhoused. In 2023, we supported four agencies:

- Mother House, specifically the Lodge. For the last two years we have been able to engage with the Lodge, providing financial support, prepared meals, and clothing drives. Through our partnership we were able to provide space for their operation until they were able to move into their own facility near the end of the year. This has truly been a special endeavor, and both the Mission Committee and Lodge staff appreciate how warm and welcoming the church and members have been. Thank you for all of your support!



# MISSION (CONTINUED)

- HomeAhead, which provides used home furnishings to people exiting homelessness. Last year a large donation was set aside from the Bequest fund to provide adequate financial support for HomeAhead to grow and hire full-time staff, this donation continued into this year and allowed the program to continue growing. Each year, hundreds of individuals and families are touched by the generosity of HomeAhead and their dedicated volunteers.
- Boulder Shelter for the Homeless, which offers sleeping space and support services for individuals seeking housing.
- Bridge House, which helps people find housing, learn job skills, and rebuild their lives.

## SUPPORTING IMMIGRANTS AND REFUGEES

Welcoming the stranger is at the heart of the Matthew 25 commitment. One of the ways we live out that commitment is by opening our hearts and lives to immigrants and refugees.

In 2023, the Mission committee supported immigrants, refugees, and victims of numerous wars/conflicts through donations to the Presbyterian Disaster Agency (PDA). PDA provides on-the-round assistance to victims of disaster all over the world, and this year our donations specifically went to helping people in Syria. An additional donation was made to be used at the discretion of PDA.

## FIGHTING RACISM

Racism is a sin. As a Matthew 25 church, we are called to end it—through our own attitudes and actions and by supporting people and organizations that are working to eradicate it. In 2023, we gave financial gifts to:

- Freedom Fund, an organization dedicated to providing bail assistance to people incarcerated and pending trial.
- Bao Bao Library, a library located in Santa Maria, Ghana that provides access to high quality literature, technology, and educational programs. With the donation this year the library is closer to expanding their services and constructing a second floor to their building.



# MISSION (CONTINUED)

## FEEDING OUR NEIGHBORS

Jesus set the example for feeding the hungry. In response, we've made contributions to:

- Emergency Family Assistance Association (EFAA), which operates a food bank that serves more than 6,000 people per year.
- Crop Walk/Church World Service, which has been working to end hunger for more than 50 years. We sponsored the local Crop Walk in 2023 and encouraged members and friends to support it. This year as well, we doubled our normal donation amount.

## PREVENTING VIOLENCE

As disciples of Christ, we reject violence in all its forms and have given financial gifts to violence-prevention organizations including:

- Safehouse Progressive Alliance for Nonviolence (SPAN), which provides support and services for children, youth, and adults who have experienced interpersonal violence.
- Everytown for Gun Safety, which is the largest gun violence prevention organization in the United States.

## IMPROVING MENTAL HEALTH

Jesus dealt lovingly and compassionately with those who were suffering from mental illness. Following his lead, we supported two organizations that serve children, youth, and adults:

- Rise Against Suicide, which offers free treatment for students in the Boulder Valley and St. Vrain School Districts who are at risk for suicide.
- **ADVOCATING FOR SYSTEMIC CHANGE**
- The Matthew 25 commitment challenges us to change the fundamental structures and systems that perpetuate poverty, racism, and injustice. To promote systemic change, we now provide financial support and volunteer time to:
- Together Colorado, a faith-based advocacy organization that seeks to change public policies related to affordable housing, immigration, healthcare, criminal justice, poverty, and climate.

## THANK YOU!

The work of the Mission could not be done without the generosity of the congregation, as well as the support to reach out and make a change in our community. Every time we find a new challenge to embrace or a mission partner to support, this community has been unwavering in their commitment. We have made a true impact in the Boulder/Colorado area and as we move into a new year I cannot wait to see how the church will continue to rise to the occasion and do God's will. From myself personally, as well as the entire Mission Committee - thank you, thank you, THANK YOU!





# WORSHIP

*Joan Baker and Merix Gustin, Co-Moderators*

## 2023 Committee Members:

**Co-Moderators:** Elders Joan Baker and Merix Gustin

**Members:** Hannah Peterson, Roy Moorefield, Steve Niessner, Barbara Donaldson, Evaristo Ramirez-Aguilar, Hannah Floyd (Jan - Aug)

**Staff:** Jacqueline Decker Vanderpol, Chad Clark

## Primary Goals and Accomplishments:

- We spent time each month considering what elements of our worship planning could incorporate more diverse voices and worked to be more transparent in sharing notes with the congregation about resources we implemented. Examples of this include featuring hymns, prayers, and liturgy created by artists of color, and adding notes in the bulletin with background info and education.
- Once again, we supported Jacqueline's planning process, calendaring seasonal services and worship content, and assisted as needed with any required logistics.
- Continued managing the schedule of liturgists and overseeing the recruitment of greeters and ushers.
- Refreshed Communion service responsibilities and coordinated the service of Communion to the congregation as well as to homebound members.
- Coordinated Zoom support to manage hybrid worship opportunities.
- We oversaw the provision of seasonal decorations in the sanctuary, including fresh cut Easter lilies, Christmas decorations, and live poinsettias.
- We provided as much support as possible to help streamline our processes to support Andi, our sound engineers, our Zoom techs, our worship leaders and our guest preachers while Jacqueline was on sabbatical. This included advanced planning for the year, as well as managing outdoor worship services and the risk management that went along with the related decision-making. We also crafted liturgy throughout the year, to help keep our orders of worship consistent across multiple pastors.
- This year we researched the appropriate copyright license coverage that will allow us to stream and record the music we use. We renewed our OneLicense and increased the level of our subscription to the CCLI(Christian Copyright License Incorporated) to better match our music programming.



# PERSONNEL & ADMINISTRATION

*Lisa Anderson and Nancy Grossman, Co-Moderators*

**Committee Members:** Lisa Anderson (Co-Moderator), Nancy Grossman (Co-Moderator), David Pugh, Barbara Donaldson, Mary Talmage Rada (through June), Erin Rain, Jacqueline Decker Vanderpol (Pastor)

In 2023 pastor Jacqueline was able to take a much-deserved sabbatical and made the process seamless for the congregation with her advanced planning. Despite her absence and the departure of Shannon we have continued to worship and function without disruption. Our appreciation to the staff at large for all of their efforts in 2023 to support our mission and bless us with their gifts.

In addition, the Personnel and Administration Committee addressed the following issues, actions, and topics:

- Approved the addition of the Juneteenth holiday as a paid staff holiday.
- Planned for and accomplished coverage for Jacqueline's sabbatical. The congregation was generously served during that time by Jason Whitehead and Dixie Voss Anders.
- Assisted in planning and supporting the transition to the new Breeze database.
- Submitted recommendations for changes to the Employee Handbook and Manual to incorporate an anti-violence policy to Session. Recommendations were approved.
- Added an additional Zoom technician allowing for coverage by two individuals on a weekly basis.
- Accepted the resignation of Mary Talmage Rada who has graciously served Personnel for the previous 10+ years.
- Accepted the resignation of Shannon Hickey, St. Andrew's administrative assistant for the previous 5 years. Updated the job description and reviewed for approval with Session. Hired Savannah Morton on a temporary basis. Savannah's employment with St. Andrew became permanent beginning January 1st, 2024.



# PERSONNEL & ADMINISTRATION (CONTINUED)

- Conducted annual staff performance reviews in the fall.
- Planned for Josh's parental leave.
- Conducted annual review of adequacy of compensation for teaching elders and recommendation of the annual Terms of Call to the congregation at the Annual Congregation Meeting.
- Collaborated with Finance regarding the 2024 budget through several drafts. Recommended a 5% salary increase for staff members. Recommended reducing the Sexton's hours from 24 to a maximum of 22 hours per week. Submitted P&A's final numbers to the November meeting of Session.
- After brief discussion, Session voted unanimously to approve the 2024 budget as presented at the November meeting. That approval included P&A's recommended compensation numbers for St. Andrew staff.
- Accepted the resignation of Andi Fox, St. Andrew's Christian Education Director. Updated the job description to focus on children and youth with the intention of planning for the position to be part time going forward. Reviewed for approval with Session. A search for candidates began in December.

# FINANCE & STEWARDSHIP

*John Bradfute, Co-Moderator*



## General:

Overall, the financial state of the church is still healthy but there continue to be some financial headwinds. Income and expenses have roughly matched each other for the fifth consecutive year. The church's balance sheet is very healthy with cash assets roughly equal to 23.5 months of expenses, down from 24.4 last year.

It is worth noting that 2023 operated with an approved budget that had about a \$9,200 deficit. In the end, while expenses exceeded the budget by about \$25,000, pledge receipts were strong, and total income exceeded the budget by just over \$33,000. Thus, for the year the budget deficit, before accounting for unrealized investment losses, was only about \$1,200.

## Income:

Total income for the year was \$445,943. Actual pledge income came in at \$323,438, exceeding the budget of \$320,000.

- Loose Offering was at 102% of budget, coming in at \$52,272 and Facilities Use was also slightly over budget at \$4157 versus a budget of \$2000.

- Most significant was we had budgeted for the Lodge to be with us for only six months, and we received income from them through November, thus going over budget by \$10,500.

## Expenses:

Expenses for the year were also over budget by about 6%, coming in at just over \$447,000 versus a budget of \$421,900 for the year, or \$25,200 over budget.

## 2023 Year End Balance Sheet:

The year-end Balance Sheet remains quite healthy with cash assets having increased from \$836,533 at the end of 2022 to \$878,203 at the end of 2023. This cash on hand can mostly be attributed to generous bequests that have been left to the church, and for which we are very grateful.

# FINANCE & STEWARDSHIP



## **2023 Budget:**

Session has approved a budget for 2024 which projects income of \$410,000 and expenses of \$409,000. The budget does include 5% pay increases for staff but the budget for Building and Grounds was essentially unchanged from 2023 and is underfunded by \$10,000 - \$20,000, which is a concern. A careful monitoring of expenses will be necessary during 2024 and the balance sheet may not be as healthy next year as it is now.

## **Stewardship Campaign – 2023:**

The 2023 Stewardship campaign has resulted in pledges from 67 giving units and an expected 2024 income of \$291,292. This represents a slight decrease in giving units, and a decrease in the pledged amount. Both areas are of concern and Session will be addressing this concern in 2024.

As a Finance and Stewardship Committee, we thank the congregation for their significant contributions in time and talents, as well as your steadfast giving, particularly during this time of uncertainty. We would also like to thank our pastor, Rev. Jacqueline Decker Vanderpol, for her guidance, support, and communication throughout the year!



**St Andrew Annual Budget:  
2023 Budget, 2023 Actual Expenses, and 2024 Budget**

		2023 Budget	2023 Actual	2024 Approved Budget
<b>Income Summary</b>				
	<b>TOTAL INCOME</b>	\$412,700	\$445,943	\$410,400
<b>Expense Summary</b>				
<b>Total 7800</b>	<b>ADMINISTRATION</b>	\$16,330	\$14,468	\$14,100
<b>Total 8000</b>	<b>BUILDING &amp; GROUNDS</b>	\$85,180	\$116,031	\$89,600
<b>Total 8200</b>	<b>CHRISTIAN EDUCATION</b>	\$5,000	\$5,026	\$5,000
<b>Total 8300</b>	<b>DEACONS</b>	\$3,000	\$3,198	\$3,000
<b>Total 8500</b>	<b>MISSION</b>	\$18,385	\$17,585	\$18,900
<b>Total 8600</b>	<b>STEWARDSHIP &amp; FINANCE</b>	\$8,169	\$8,536	\$8,950
<b>Total 9000</b>	<b>WORSHIP</b>	\$5,330	\$5,509	\$4,160
<b>Total 8800</b>	<b>PERSONNEL</b>	\$280,516	\$276,783	\$265,073
	Total Expense	\$421,910	\$447,136	\$408,783
<b>NET</b>		-\$9,210	-\$1,192	\$1,617

**ORDINARY INCOME/COSTS**

**INCOME**

6010 Loose Offering	\$51,000	\$52,272	\$51,000
6020 Per Capita Income	\$1,000	\$320	\$0
6040 Pledge Income	\$320,000	\$323,438	\$300,000
6044 Market interest	\$7,100	\$24,239	\$15,000
6045 Savings Interest Income	\$0	\$17	\$0
6070 Facilities Use	\$2,000	\$4,157	\$19,400
6071 Facilities Use -Mother House Lodge	\$9,000	\$19,500	\$0
6085 Employee Retention Tax Credit	\$22,600	\$22,000	\$25,000

**TOTAL INCOME**

\$412,700	\$445,943	\$410,400
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**EXPENSES**

**ADMINISTRATION**

7806 Advertising	\$800	\$535	\$500
7808 Computer Repairs/Software	\$3,000	\$2,550	\$2,500
7809 Admin. Misc.-Zoom Tech	\$2,340	\$2,798	\$3,900
7810 Office Copier Expenses	\$4,500	\$4,293	\$3,000
7811 Office/Operating Supplies	\$1,500	\$1,296	\$1,500
7813 Postage	\$600	\$179	\$400
7835 Licenses/Permits/Fees	\$1,000	\$1,338	\$1,200
7843 Legal	\$990	\$0	\$0

7845 Bank or CC Fees	\$1,500	\$1,288	\$1,000
7847 Employee Background Checks	\$100	\$190	\$100

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**TOTAL ADMINISTRATION**

\$16,330	\$14,468	\$14,100
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**BUILDING & GROUNDS**

8001 Consulting & Professional Fees	\$100		\$0
8002 Community Gardens	\$0	-\$117	\$0
8008 Insurance - Liab/Fire&Cas/Wk Comp	\$18,500	\$21,240	\$16,600
8009 Insurance - Flood	\$10,000	\$20,000	\$10,000

**INSIDE MAINTENANCE**

8011 Custodial Supplies	\$2,000	\$2,436	\$2,500
8012 Carpet Cleaning	\$0	\$1,219	\$1,500
8013 Pest Control	\$1,500	\$1,568	\$1,400
8014 Electrical	\$1,500	\$164	\$1,000
8015 Plumbing	\$1,500	\$3,539	\$1,000
8016 Other Repair Services	\$3,000	\$2,706	\$2,000
8018 Security Monitoring	\$2,200	\$2,248	\$3,000

**INSIDE MAINTENANCE SUBTOTAL**

\$11,700	\$13,879	\$12,400
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**OUTSIDE MAINTENANCE**

8021 Snow Removal	\$5,880	\$6,140	\$5,500
8022 Lawn & Garden Care	\$1,500	\$5,727	\$1,500
8023 Irrigation Maintenance	\$500	\$25	\$500
8025 Other Outside Maintenance	\$0	\$7,162	\$1,000
8035 Building Maint. Supplies	\$500	\$0	\$0

**OUTSIDE MAINTENANCE SUBTOTAL**

\$8,380	\$19,077	\$8,500
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**UTILITIES**

8051 Gas & Electric	\$15,000	\$18,617	\$18,000
8053 Communications - Phone, Internet	\$5,500	\$5,627	\$6,100
8054 Church Trash Service	\$2,000	\$4,439	\$3,000
8055 Water, Sewer & Flood	\$14,000	\$13,269	\$15,000

**UTILITIES SUBTOTAL**

\$36,500	\$41,952	\$42,100
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**TOTAL BUILDING & GROUNDS**

\$85,180	\$116,031	\$89,600
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**CHRISTIAN EDUCATION**

8211 Nursery Supplies	\$50	\$65	\$50
8215 Confirmation	\$500	\$0	\$500
8220 Advent/Easter	\$500	\$853	\$500
8225 Summer Program	\$100	\$151	\$100

**8230 CURRICULUM**

8231 Adult	\$300	\$23	\$150
8232 Youth	\$150	\$65	\$225
8333 Children	\$150	\$448	\$225

**CURRICULUM SUBTOTAL**

\$600	\$536	\$600
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8270 CE Program Supplies	\$1,500	\$2,159	\$1,500
8280 Youth Program	\$700	\$1,165	\$1,500
8285 Youth Retreats/Conferences	\$1,000	\$98	\$200
8290 Mission Projects	\$50	\$0	\$50

8295 Young Adult Ministries

\$0

<b>TOTAL CHRISTIAN EDUCATION</b>		\$5,000	\$5,026	\$5,000
DEACONS				
	8310 Deacons Quarterly Support	\$3,000	\$3,198	\$3,000
<b>TOTAL DEACONS</b>		\$3,000	\$3,198	\$3,000
MISSION				
	8530 General Mission GA/Synod/Pres.	\$3,385	\$3,385	\$3,900
	8545 Local Mission Support	\$15,000	\$14,200	\$15,000
<b>TOTAL MISSION</b>		\$18,385	\$17,585	\$18,900
STEWARDSHIP & FINANCE				
	8605 Stewardship Supplies	\$50	\$352	\$50
	8620 Per Capita Assessment (Presbytery)	\$6,919	\$6,919	\$7,700
	8606 Bookkeeping	\$1,200	\$1,265	\$1,200
<b>TOTAL STEWARDSHIP &amp; FINANCE</b>		\$8,169	\$8,536	\$8,950
WORSHIP				
	9011 Adult Choir Music	\$350	\$794	\$0
	9022 Organ Maintenance	\$2,500	\$1,778	\$2,000
	9023 Piano Maintenance	\$250	\$135	\$450
	9030 Special Music Programs	\$300	\$0	\$0
	9035 Guest Speakers Honoraria	\$900	\$1,150	\$0
	9040 Worship & Communion Supplies - add or	\$650	\$264	\$150
	9041 Seasonal Plants	\$30	\$261	\$260
	9042 Epiphany Meal Service	\$250	\$248	\$400
	9045 Other Worship Supplies - delete	\$0	\$315	\$0
	9055 Incidental Music Expenses	\$100	\$564	\$900
<b>TOTAL WORSHIP</b>		\$5,330	\$5,509	\$4,160
PERSONNEL				
	PASTORAL SERVICES			
	8811 Salary	\$20,500	\$20,500	\$20,500
	8812 Mileage, Phone and Dues	\$3,600	\$3,718	\$3,600
	8813 Manse/Utilities Allowance	\$60,386	\$60,386	\$64,450
	8814 Dental	\$1,300	\$1,300	\$1,300
	8815 Continuing Education	\$1,750	\$1,750	\$1,750
	8816 Pension	\$6,986	\$6,986	\$7,327
	8817 Insurance - Medical	\$23,834	\$23,834	\$25,000
	8818 Insurance - Death & Disability	\$822	\$849	\$863
	8819 Insurance - Self Emplmt Cont. Act Reimb.	\$6,287	\$6,928	\$6,495
	8809 Temporary Disability (BoP)	\$411	\$411	\$431
	8821 Professional Expenses	\$1,500	\$1,463	\$1,500
	PASTORAL SERVICES SUBTOTAL	\$127,376	\$128,124	\$133,216
	CHRISTIAN EDUCATION SERVICES			
	8241 Salary	\$34,350	\$34,350	\$30,000
	8246 Housing Allowance	\$15,000	\$15,000	\$0
	8241 Salary - Total	\$49,350	\$49,350	\$30,000
	8242 Continuing Education	\$1,500	\$1,825	\$750

8243 Health Insurance	\$6,300	\$5,986	\$0
8244 Mileage	\$650	\$0	\$500
8245 Dental Expense	\$1,000	\$0	\$0
8247 Professional Expenses	\$1,000	\$1,174	\$500
CHRISTIAN EDUCATION SERVICES SU	\$59,800	\$58,335	\$31,750
MUSIC SERVICES			
9035 Guest Speakers Honoraria	\$0	\$0	\$1,600
9061 Director of Music	\$13,200	\$13,200	\$13,860
9062 Organist	\$10,000	\$10,000	\$10,500
9063 Substitute Organist	\$900	\$1,300	\$2,000
MUSIC SERVICES SUBTOTAL	\$24,100	\$24,500	\$27,960
ADMINISTRATIVE ASSISTANT			
8830 Admin Hourly Pay	\$33,100	\$28,255	\$33,500
8830 Total - Admin Pay	\$33,100	\$28,255	\$33,500
8847 Admin Vacation	\$0	\$841	\$0
8848 Admin Holiday Pay	\$0	\$1,749	\$0
8823 Admin Sick Pay	\$0	\$295	\$0
ADMINISTRATIVE ASSISTANT SUBTOT	\$33,100	\$31,140	\$33,500
8822 Child Care (Nursery & Meetings)	\$2,340	\$2,850	\$3,420
8835 Sexton Wages	\$22,330	\$21,719	\$23,450
8835 Total Sexton Wages	\$22,330	\$21,719	\$23,450
8850 PAYROLL RELATED			
8852 FICA	\$8,080	\$6,341	\$7,113
8853 Medicare	\$1,890	\$1,483	\$1,664
8855 Payroll service fees	\$1,500	\$2,291	\$3,000
PAYROLL RELATED SUBTOTAL	\$11,470	\$10,115	\$11,777
<b>TOTAL PERSONNEL</b>	<b>\$280,516</b>	<b>\$276,783</b>	<b>\$265,073</b>
<b>TOTAL EXPENSE</b>	<b>\$421,910</b>	<b>\$447,137</b>	<b>\$408,783</b>
<b>NET ORDINARY INCOME</b>	<b>-\$9,210</b>	<b>-\$1,193</b>	<b>\$1,617</b>

## St. Andrew Presbyterian Church

## Balance Sheet

As of December 31, 2023

01/12/24

Cash Basis

	Dec 31, 23	Nov 30, 23	Dec 31, 22
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
1003 · First Bank Checking	47,732	15,839	179,421
1004 · First Bank Savings	20,014	20,014	54,998
1012 · Schwab Money Market Account	811,543	783,410	602,115
<b>Total Checking/Savings</b>	<b>879,290</b>	<b>819,263</b>	<b>836,533</b>
<b>Accounts Receivable</b>			
1100 · Accounts Receivable	0 <sup>1</sup>	12,500	0
<b>Total Accounts Receivable</b>	<b>0</b>	<b>12,500</b>	<b>0</b>
<b>Other Current Assets</b>			
1120 · Receivable from Deacons	-1,257 <sup>2</sup>	193	0
<b>Total Other Current Assets</b>	<b>-1,257</b>	<b>193</b>	<b>0</b>
<b>Total Current Assets</b>	<b>878,033</b>	<b>831,956</b>	<b>836,533</b>
<b>Fixed Assets</b>			
1601 · Church Land Valuation	680,000	680,000	680,000
1602 · Church Building Valuation	1,225,000	1,225,000	1,225,000
<b>Total Fixed Assets</b>	<b>1,905,000</b>	<b>1,905,000</b>	<b>1,905,000</b>
<b>TOTAL ASSETS</b>	<b>2,783,033</b>	<b>2,736,956</b>	<b>2,741,533</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Credit Cards</b>			
2017 · 1st Bank Visa (1st Bank Credit Card)	175	0	10
<b>Total Credit Cards</b>	<b>175</b>	<b>0</b>	<b>10</b>
<b>Other Current Liabilities</b>			
2197 · Funds Committed to HomeAhead	8,750 <sup>3</sup>	26,250	43,750
<b>2199 · Grant-Christian Theological Sem</b>			
2199.1 · Clergy - Airfare	9,975	9,975	15,975
2199.2 · Clergy-Other Ground Transportat	-1,000	-1,000	1,600
2199.3 · Clergy - Meals and Lodgin	-3,000	-3,000	5,651
2199.4 · Clergy - Tuition & Fees	0	0	733
2199.5 · Clergy - Supplies	158	158	450
2199.6 · Clergy-Other,materials,fees,etc	-6,425	-6,425	7,475
2199.7 · Clergy - Post-leave activities	340	425	595
2199.8 · Congregational Expens-Honoraria	-10	-10	5,100
2199.9 · Congregational Event-Leave/Retn	289	289	2,933
2199.10 · Congregational Renewal Activiyy	211	211	1,000
2199 · Grant-Christian Theological Sem - Other	-46	-46	0
<b>Total 2199 · Grant-Christian Theological Sem</b>	<b>491</b>	<b>576</b>	<b>41,512</b>
2190 · Employee Retention Credit Fund	37,683	39,516	65,521
2195 · Special Fund-Eagle Scout Proj	2,500	2,500	2,500
2198 · Mother House Lodge	75,575 <sup>4</sup>	74,808	83,104
2200 · REVOLVING (Pass thru liabilities)			
<b>PERSONNEL &amp; ADMINISTRATION</b>			
2416 · Office Equipment Reserve	6,388	6,388	6,388
<b>Total PERSONNEL &amp; ADMINISTRATION</b>	<b>6,388</b>	<b>6,388</b>	<b>6,388</b>



## St. Andrew Presbyterian Church

## Balance Sheet

As of December 31, 2023

01/12/24

Cash Basis

	Dec 31, 23	Nov 30, 23	Dec 31, 22
<b>MISSION</b>			
2202 · Christmas Joy Offering	307	0	1,565
2203 · One Great Hour of Sharing	-750 <sup>5</sup>	0	500
2204 · Peacemaking Offering	45	179	0
2227 · Disaster Relief Fund	50	50	0
2297 · Mission Fund	8,937 <sup>6</sup>	3,937	3,937
2300 · Guatemala Mission Trip	6,885	6,885	6,885
2252 · Multifaith Collaboration	41	41	41
<b>Total MISSION</b>	<b>15,515</b>	<b>11,092</b>	<b>12,928</b>
<b>BUILDING &amp; GROUNDS</b>			
2226 · Grocery Cards	11,601	13,138	11,562
2237 · Green Team Lighting Repair	12	12	12
2243 · Solar Panels	367	367	367
2249 · Parking Lot Fund	-29,410	-29,410	-29,410
2251 · Landscaping Fund	115	115	415
<b>Total BUILDING &amp; GROUNDS</b>	<b>-17,315</b>	<b>-15,778</b>	<b>-17,055</b>
<b>WORSHIP</b>			
2239 · Choir Fund	7,885 <sup>7</sup>	6,435	850
2240 · Organ Fund	3,922	3,922	3,372
2244 · Hearing Devices	392	392	392
<b>Total WORSHIP</b>	<b>12,199</b>	<b>10,749</b>	<b>4,614</b>
<b>CHRISTIAN EDUCATION</b>			
2206 · Highlands Camp	20	20	0
2212 · Youth Retreats	164	164	164
2214 · Education Ministries Gift	2,807	2,807	2,807
2218 · Peace Camp	279	279	225
2228 · Souper Bowl	152	152	152
2236 · Youth Group Fundraising	2,044 <sup>8</sup>	594	594
<b>Total CHRISTIAN EDUCATION</b>	<b>5,465</b>	<b>4,015</b>	<b>3,941</b>
<b>PASTOR</b>			
2264 · Pastor's Discretionary Fund	350	432	142
2290 · Pastor Continuing Ed Fund	2,877	2,822	2,910
<b>Total PASTOR</b>	<b>3,227</b>	<b>3,254</b>	<b>3,051</b>
2246 · MEMORIAL GARDEN	100	100	100
2248-1 · Pre-paid pledges 2025	600	0	0
2248-2 · Pre-paid Pledges 2024	23,216	11,500	0
2248-4 · Pre-Paid Pledges 2023	0	1,933	23,200
<b>Total 2200 · REVOLVING (Pass thru liabilities)</b>	<b>49,395</b>	<b>33,252</b>	<b>37,168</b>
<b>2400 · RESTRICTED</b>			
2192 · Flood Insurance Self Insur Fund	60,000	58,333	40,000
2436 · Special Funds Ministry			
2437 · Sanctuary Fund	115,491	115,491	106,383
2438 · Ministries of the Church Fund	182,738	178,857	119,340
2439 · Missions of the Church Fund	140,738	136,857	79,840
<b>Total 2436 · Special Funds Ministry</b>	<b>438,967</b>	<b>431,204</b>	<b>305,563</b>
2417 · Cap Equip & Maint Reserve	42,662	42,562	42,212
2440 · Memorial Fund			
2440 · Memorial Fund - Other	8,623 <sup>9</sup>	7,373	5,983
<b>Total 2440 · Memorial Fund</b>	<b>8,623</b>	<b>7,373</b>	<b>5,983</b>
<b>Total 2400 · RESTRICTED</b>	<b>550,253</b>	<b>539,473</b>	<b>393,758</b>

## St. Andrew Presbyterian Church

## Balance Sheet

As of December 31, 2023

01/12/24

Cash Basis

	<u>Dec 31, 23</u>	<u>Nov 30, 23</u>	<u>Dec 31, 22</u>
2910 · Payroll Liabilities			
2916 · Voluntary Retirement	0	0	0
<b>Total 2910 · Payroll Liabilities</b>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total Other Current Liabilities</b>	<u>724,647</u>	<u>716,376</u>	<u>667,314</u>
<b>Total Current Liabilities</b>	<u>724,822</u>	<u>716,376</u>	<u>667,324</u>
<b>Total Liabilities</b>	724,822	716,376	667,324
<b>Equity</b>			
3000 · Facilities Equity	995,629	995,629	995,629
3900 · Retained Earnings	1,078,581	1,078,581	1,089,690
Net Income	-15,998	-53,630	-11,110
<b>Total Equity</b>	<u>2,058,211</u>	<u>2,020,580</u>	<u>2,074,209</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>2,783,033</u></u>	<u><u>2,736,956</u></u>	<u><u>2,741,533</u></u>

**St. Andrew Presbyterian Church**

**Balance Sheet**

**As of December 31, 2023**

- 1. Mother House Lodge rent paid up to date.  
.....
- 2. Received \$1,450 donations towards Deacons.  
.....
- 3. Funds committed to HomeAhead adjusted to include Q2 & Q3 allocations.  
.....
- 4. Received \$8,750 from HomeAhead allocation, paid \$3,228 to Atlas Flooring & \$3,040 to Quality Doors & Trim.  
.....
- 5. \$750 overpayment to OGHS, following up with Bobbi at Presbytery.  
.....
- 6. Received \$5,000 donation to Mission Fund.  
.....
- 7. Received \$1,450 donation to Choir Fund.  
.....
- 8. Received \$1,450 donation towards Youth Group Fundraising.  
.....
- 9. Received \$1,450 donations to Memorial Fund.  
.....