

Westminster Presbyterian Church 2025 Annual Report



Spring Annual Meeting March 22, 2026

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2025 Annual Report Summary

The 2025 ministry year at Westminster Presbyterian Church was marked by renewed stability, meaningful growth, and significant milestones. Across every area of congregational life—from worship and music, to youth and young adult ministry, to stewardship and property management—the church demonstrated resilience, collaboration, and a shared commitment to its mission.

Membership remained steady with balanced additions and losses, and the congregation celebrated five baptisms. While the community grieved the loss of beloved members, these moments also revealed the strength of care and connection among parishioners. The Deacons, Session, ministry staff, and volunteers worked faithfully to support members through pastoral care, worship leadership, and community presence.

A hallmark of the year was the kickoff of the church's 100th Anniversary Celebration, an event that energized the congregation and laid the groundwork for the upcoming 2026 capital campaign. Significant progress was made on building needs, including repairs to roofs, HVAC systems, and irrigation, as well as continued focus on deferred maintenance. The Property Committee and volunteers stepped forward in remarkable ways following the passing of Ron Schuler, whose decades of service were foundational.

Children, youth, and young adult ministries grew in depth and consistency. Children became more visible in worship, participated in Sunday School aligned with sermon themes, and took active roles during the impactful Children's Sabbath service. Youth and young adult groups strengthened through regular studies, gatherings, and service opportunities, supported by dedicated leadership.

Worship and music remained vibrant, with contributions from the adult choir, children's choir, praise team, and instrumentalists. Special services throughout the year enriched the spiritual life of the congregation. The Music and Worship Committee thoughtfully planned major liturgical moments, highlighting collaboration and creativity.

Financially, 2025 marked a turning point. Overall revenue exceeded budget expectations, and for the first time since 2020, donation income surpassed the previous year. While expenses increased due to necessary maintenance and utility costs, the church moved into 2026 with renewed confidence and momentum. Stable rental partnerships and continued volunteer involvement further supported financial health.

As Westminster looks ahead to 2026, the focus remains on preparing for the capital campaign, expanding outreach to families, strengthening intergenerational community, and continuing to live out its mission of justice, compassion, and faithful presence in San José. The progress of 2025 stands as a testament to God's guidance and the congregation's shared dedication to the future of its ministry.

2025 CLERK'S REPORT

Active members as of December 31, 2024 122

Additions during 2025

By profession of faith 2

By reaffirmation of faith 3

Other additions 0

Total additions 5

Reductions during 2025

By letter of transfer 2

Deaths 3

Other losses 0

Total reductions 5

Active members as of December 31, 2025 122

Baptisms during 2025 5

Deaths: during 2025, the following members passed on to be with the Lord:

Betty Slater—March 30, 2025

Ron Schuler—September 15, 2025

Muriel Dinshaw—November 17, 2025

Respectfully submitted,

David Burgess
Clerk of Session

Rev. Bryan Franzen's Report

Introduction

2025 was a year marked by both celebration and challenge for Westminster Presbyterian Church. It was a year that reminded us of God's faithfulness and the resilience of our congregation as we navigated moments of joy, growth, and loss.

Highlights of the Year

- **Baptisms and Congregational Life:** Early in the year, we celebrated the baptism of four individuals—a truly special occasion that reflected the breadth of our community, with an age span of over 80 years between the youngest and oldest baptized.
- **New Members and Financial Stability:** We welcomed new members into our fellowship and experienced encouraging signs of financial stability, which you will see reflected in the financial section of this report.
- **Community Engagement and Leadership:** I continued to have meaningful conversations during meet-up times and served in leadership roles beyond our congregation: Chair of the Santa Clara County Human Rights Commission, active member of the Silicon Valley Faith Collaborative, and ongoing involvement with PACT, ABA, and Shasta Hachette Neighborhood Association.
- **Presbytery Service:** Within the Presbyterian Church, I served as Chair of the Polity and Government Committee and was elected to the Permanent Judicial Commission, a role I hope will remain largely advisory.

100th Anniversary Kickoff

One of the most significant milestones of 2025 was the kickoff for our 100th Anniversary Celebration on the Alameda in September. This event was a tremendous success and gave us confidence as we look ahead to launching a capital campaign in 2026 to renovate our facility and planning an even grander celebration in Fall 2026.

Challenges and Losses

While we celebrated many victories, we also experienced deep loss: the passing of Cathy Akim's mother, the loss of Betty Slater, and the death of Ron, who dedicated his final years to managing our facilities and supporting our congregation in countless ways. These losses were felt profoundly, yet in the midst of grief, others stepped forward to honor their legacy by continuing engagement with our neighbors and ensuring the success of our anniversary kickoff.

Looking Ahead

As we move into 2026, we stand at a crucial moment in our journey: preparing for a capital campaign to renovate and sustain our facilities, continuing to embrace our call to justice and community engagement, and taking time to reflect deeply on our mission and discern what God is calling us to do for the next century of ministry.

Closing Reflection

When I was first called to Westminster, I felt overwhelmed by the challenges before us. Today, I am filled with gratitude for the progress we have made together—rebuilding confidence, reconnecting with neighbors, and living out our passion for justice. As we step into this new season, let us remain faithful to God's call and committed to being a witness to Christ in our community.

Rev. Nene Ross's Report

The ministry for 2025 centered on cultivating meaningful relationships, strengthening discipleship, and increasing intergenerational participation in the life of the church. Throughout the year, particular attention was given to children, families, and young adults, with an emphasis on sustainable practices that nurture long-term faith formation and a deep sense of belonging within the worshipping community.

A primary goal this year was to deepen relationships with children and their families. While family schedules and life circumstances often limited participation beyond Sunday mornings, progress was made through consistent pastoral presence and the intentional integration of children into worship. Teaching Sunday School regularly allowed for deeper relational connections and increased trust. Over time, children demonstrated greater comfort, participation, and engagement, including smoother transitions during schedule changes. Children also became more visible in worship by singing with the worship team and remaining in the sanctuary, reinforcing their identity as full participants in congregational life.

Children's participation in worship was intentionally evaluated and expanded throughout the year. Children's Church was moved to the 9:45–10:15 a.m. time slot so children could engage more fully in congregational worship. This change aligns with research indicating that children who regularly participate in whole-church worship are more likely to remain active in church as adults. Sunday School lessons continued to follow the sermon series, helping children connect scripture to their daily lives through discussion and hands-on activities such as crafts and games. These practices effectively reinforced core spiritual values, including kindness, love, and service.



Children's Sabbath, celebrated on October 19, was a significant highlight of the year and served as both a theological and congregational milestone. Inspired by my participation in the Font & Faith Clergy Summit, the service was intentionally designed to invite the congregation to fully

welcome children as integral participants in worship. During the service, the children's activity table was moved to the front of the sanctuary, and musical instruments were provided so children could actively participate during congregational singing. These visible changes shifted expectations around children's presence in worship, emphasizing inclusion rather than accommodation. The continued placement of the activity table at the front of the sanctuary suggests growing congregational acceptance and adaptability.

We also celebrated several third-grade students by presenting them with their own Bibles, marking an important milestone in their faith journeys. This celebration affirmed both the children and their families and highlighted the congregation's shared responsibility in nurturing faith formation across generations.

Strengthening discipleship among young adults was another key focus of the year. This goal was partially realized through collaboration with the Youth and Young Adult Director, who successfully launched a post-worship Bible study. While the original intent centered on sermon-based discussion, the group later transitioned into a book study in response to participants' interests and needs. This flexibility supported sustainability, and my early involvement provided encouragement and stability as the ministry developed.

Support of youth and young adult ministries remained an ongoing priority. I chaperoned youth events in partnership with other presbytery churches and supported young adults through after-church Bible studies and holiday gatherings. Although attendance varied, consistent pastoral presence strengthened relationships and reinforced the importance of community and connection.

In worship leadership, I continued to lead confessions, prayers, and music, and I preached on Sundays when Bryan was out of town. A notable service was Women’s Ministry Sunday on March 9, which focused on Acts 9:36–43 and the theme of compassion. Planning and coordinating this service required collaboration and delegation and resulted in a cohesive worship experience that reflected the diverse gifts of the congregation. Further, I officiated my first infant baptism in April.



Interfaith Service



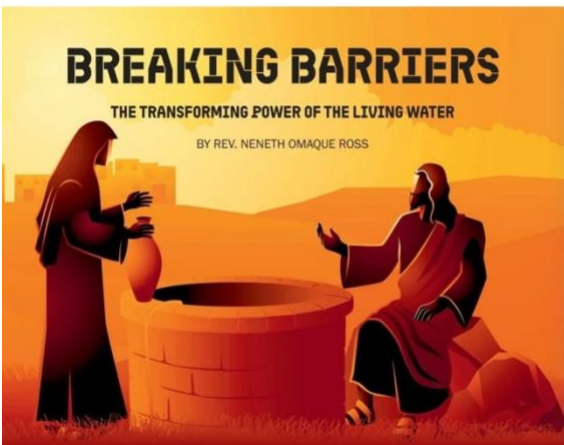
NAPW Gathering



Clergy Summit

Beyond congregational ministry, I participated as one of the leaders for the National Asian Presbyterian Women gathering in April 2025, with a focus on family ministry. I also participated in interfaith services at Temple Imanuel in April and November, strengthening ecumenical and interfaith relationships.

Professional development played an important role in shaping my ministry throughout the year. I attended the *Font & Faith: The Individual Congregational Leader Summit* at Union Presbyterian Seminary in Charlotte, North Carolina, on September 22–23, 2025. This three-year program includes monthly Zoom gatherings with clergy from across the country and ongoing peer dialogue. Insights gained through this summit directly informed adjustments to children’s ministry and worship practices at WPC.



unpacking the theme: scri

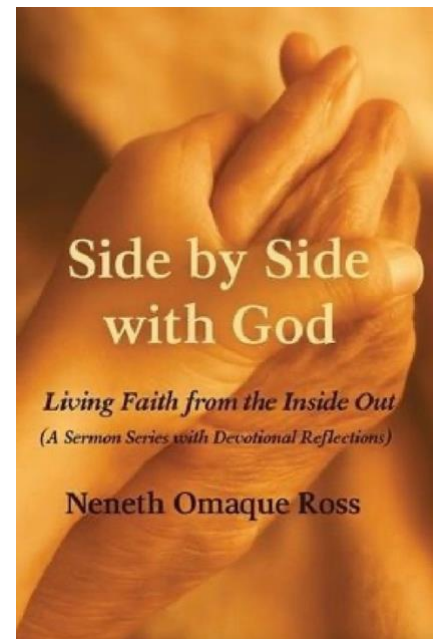
In addition to formal continuing education, I engaged in theological writing as a form of professional and vocational development. I wrote the March–April article for *Horizons*, the national magazine of Presbyterian Women, titled “**Breaking Boundaries,**” grounded in the passage of the woman at the well (John 4). This work required sustained biblical reflection and theological interpretation and contributed to faith formation within the wider PC(USA).

I also completed and published a book, ***Side by Side with God,*** in December.

Writing this book involved

extended theological reflection and pastoral insight and has further shaped my understanding of accompaniment, discipleship, and God’s presence in everyday life. The process of writing and publishing has strengthened my teaching ministry and continues to inform my pastoral practice.

As I look toward 2026, reflection on this year’s ministry highlights the need for increased outreach to families beyond Sunday mornings. Future efforts will focus on creating accessible entry points, strengthening communication, and continuing to cultivate a worshiping community where children, families, and young adults are welcomed, valued, and formed in faith together.



Youth and Young Adult Ministries Report

Youth Ministry

Our youth group meets weekly on Sunday evenings from 5:00-6:30. The youth went on outings for bonding and fun and engaged in events at the church for service or community. We continued to partner with the SJ Presbytery Youth Groups for quarterly events and gatherings. Our youth group is small in numbers with three students on average but very consistent in attendance and commitment to the group.

Young Adult Group

Our young adults group grew and met regularly every month throughout the year while also being involved in service at the church together. We have eight young adults actively involved and attending our meetings with additional friends who have joined us for our events like our hike or Friendsgiving party. We started our first formal study reading *Tending the Wild Garden: Growing in the Fruit of the Spirit* by Eugenia A. Gamble and increased our meeting times by also meeting biweekly on zoom.

Highlight of Events

- Youth Christmas in the Park Outing
- Youth Group Super Bowl Party
- Meetups with the youth groups in SJ Presbytery
- Youth Graduation Ceremony
- Youth Great America Trip
- SF Service Trip with San Francisco City Impact, July 19th
- Children's Sabbath on October 20th
- Pre-Service Prayer
- Young Adult Picnic at the Rose Garden
- Young Adult Friendsgiving

Goals for 2026

This year several of our youth will be graduating and it will be time to reshift our focus into creating a new youth group with new students. I will aim to empower our children and youth to become student leaders and outreach and fun events will be a larger focus for the

This year I aim to focus on the direct needs of our youth, encouraging and supporting them in their lives. I will also continue to organize events and outings for the youth and young adult groups, for both bonding and outreach. Spiritual formation will be a large focus, and specifically for our young adults we will start a bible study group to grow closer together and grow closer to God.

Music Director's Annual Report 2025

2025 was a good year for music at Westminster! With an adult choir, a children's choir, praise team and wonderful soloists, music for worship was varied and engaging.

The adult choir sang most Sundays January-June and September-December. January and February's anthems held many spirituals. Lent featured some choral favorites and a few wonderful solos. For Palm Sunday, both the children and adult choir presented anthems.

For Maundy Thursday, we had the wonderful experience of a joint worship in our chapel with Santa Theresa Presbyterian Church, singing *In Remembrance* with their choir. On Easter, we sang two anthems, including a splendid anthem with our Easter brass band. Asa Stern composed wonderful arrangements for the Easter brass band.

In December, both the children and adult choirs presented a cantata, *Come to the Manger*, by Mark Hayes. It was a wonderful experience for everyone.

Throughout the year, the children sang regularly, and we had adult soloists and trios from the choir sing special music and offertories.

Of course, we cannot go without mentioning our two wonderful accompanists, Asa Stern and Brad Handshy, whose time and talents make all of this possible.

The praise team sang their regular second and third Sundays each month. This year, we focused on repeating songs regularly, which was good for us and for congregational participation.

My goals for 2026 include ordering new pieces for the choir, updating sound equipment for the Sanctuary, and keeping everyone involved.

Music and Worship Committee 2025 Annual Report

The Westminster Presbyterian Church Music and Worship Committee met twice in 2025, once each in March and September. The Committee planned special services, music, and service elements for Easter, Women's Ministry, Pentecost, the Children's Sabbath, Advent, and Christmas. Special brass musicians were hired for the Easter service.

2025 Deacons Report, Ann Kilty, Moderator

The members of the 2025 Board of Deacons were:

Ann Kilty, Moderator, Nominating Committee Rep

Mary Anne James, Secretary

Susan Hartt, Treasurer

Christy Frost

Martha Hanisch

Peter Hanisch

Bill Musgrave

The only Deacon whose term ended in 2025 was Ann Kilty. She agreed to continue for one more year.

Parishes

The primary responsibility of the Deacons is to keep in contact with our parish members. We do this through after church visits, sending cards on special occasions, email and phone check-ins. Each Deacon has about 7 or 8 individuals or families in their parish. Periodically we update the list to add new members and/or friends and remove inactive members.

Communion

The Deacons are responsible for setting up, serving and cleaning up after communion. In addition to the regular monthly communions, we participated in several special communions including the six Sundays during Lent, Maundy Thursday, World Communion Sunday and All Saints Day.

Financial

Due to church budget constraints, the only Deacon donation of \$482.81 went to the quarterly Family Homeless Shelter Meals Program. Other small expenses, including communion supplies, postage and greeting cards are funded by individual Deacons.

Other Events

Other events where Deacons contributed their time included reception for Cathy Akem's mother Esther's memorial, special recognition of Burt Corsen's 100th birthday and the annual Tree Lighting. Individual Deacons also support all church sponsored events including after church BBQ, SUDS and 100th Centennial kick-off celebration.

The Deacons continued to meet for breakfast monthly, an opportunity to share our own personal joys and struggles and get to know each other better.

Property Committee

- We will be indebted to Ron Schuler for a long time for all he did to support the church
- Fortunately, a group of people at the church have volunteered their time and talents to take on some of the tasks that Ron took care of before his passing
- Thus far we have been focusing our efforts on cleaning, organizing, repairing and picking up where Ron left off.
- What we have accomplished:
 - Got a contractor to trim back the trees that are overgrown around the church
 - Got a contractor to repair and maintain the roofs of the church
 - Got a contractor to fix and regularly maintain the HVAC systems of the church
- We are currently working to:
 - Get a contractor to repair broken concrete curbs and sidewalks mandated by the City of San Jose
 - Get a contractor to repair broken concrete around the church paths
 - Reviewing bills and charges (PG&E, S.J. Water, Cleaning and other vendors) for efficiencies, rebates and programs to cut costs
- We plan to work toward:
 - Assisting the Capital Campaign where we can with smaller projects that can be accomplished with in-house talent
 - Providing "Sweat equity" with maintenance on aging and broken items, tasks and systems
 - Serve as "Eyes and Ears" to list and document repairs and broken items that need attention

Stewardship Committee Report for 2025

Finance, Building & Grounds and Leasing

The Stewardship Committee oversees the Church's finances, maintenance of the buildings and the grounds, and the leasing of unused space. In 2025, the committee was made up of Ron Schuler and Rick Marovich (Building & Grounds), Nannette Notor (Personnel) Jim Lewis (Treasurer) Sandy Williams (Financial Secretary), Dave Burgess (Clerk of Session) and Ross Barrons (Chair). The financial operations of the Church are supported by the Counters, who record and deposit the money received. In 2025, the Counters were Jennifer Marovich, Nannette Notor, Sandy Williams and Judy Schierling.

The Stewardship Committee, and the entire Congregation, suffered a profound loss in 2025. Ron Schuler passed away. Ron had served on the Stewardship Committee and taken responsibility for maintaining the facilities for decades. He shepherded the buildings at a time when we had very little money for maintenance. He managed the vendors, dealt with the tenants' requests and performed all those big and little things that kept the doors open. He did it all with no fanfare or self promotion. He was truly one of God's humble servants. He will be sorely missed.

Finance

Financially, 2025 was a year of progress and momentum.

The financial condition of the church felt more stable in 2025. There were no pandemics and no sabbaticals to create uncertainty. General Donations were above budget and above prior year. The church was able to start looking at addressing long deferred maintenance issues with a Capital Campaign to recognize the 100th Anniversary of the building on the Alameda.

Overall Revenue totaled about \$566,763 which was 6% above budget and about 12% above 2024 actuals. Donations were above budgeted by 26% and about 12% above donations in 2024. This is the first year that donations were above the prior year since 2020, which is a significant event. The fundraiser was held to kick off the 100th Anniversary celebration, donations were received for capital repairs and there was a one time donation. Rental Income was about 15% below budget but 2% above 2024. Rental Income from the remodeled Chapel has been below budget.

Expenses were \$585,963, which were 5% above budget but about 8% above 2024 actuals. Several maintenance issues that were not budgeted were addressed in 2025. The roof over the Fireside Room was repaired. The sewer line at the Manse was replaced. Irrigation system at the church was repaired. A new HAVC system was installed at the Manse, with a loan from Synod. While these are not glamorous expenditures, they were necessary. Utilities increased significantly in 2025. Bonuses were paid to the staff. These expenses were partially offset by a refund received on Property Taxes.

In 2025, the accounting system was upgraded to QuickBooks On Line, replacing Quiken and Power Church. The new system provides better access and an integrated system. As with all software conversions, there was a learning curve, particularly with the donation letters this year.

Building & Grounds

Starting the next 100 years, a new

There were three aspects to Building and Grounds in 2025. 1) complete the remodel of the former Education Building (now the Urban Ministry Center) and Chapel, 2) basic and on-going issues and 3) Deferred Maintenance and Improvements for the Capital Campaign:

- 1) The remodeling of the Chapel and the former Education Building were generally completed in 2025. This was a 7 year project that was a lot more involved, a lot more time-consuming and a lot more expensive than planned. Nan Notor, Dave Burgess and Claudia Salazar worked with the Presbytery on this project. When the Presbytery did not handle the on-site work with the contractor, Nan Notor took over that responsibility. Without Nan's commitment, this project would not have been successful.
- 2) With a 100 year old main building, there are always lots of basic things that need to be done. Ron Schuler did most of those things on his own for decades. With his passing, a new approach was required. A new Property Committee was established in 2025. Rick Marovich, Fred Griffith, Kristina Musgrave and Steve Frost volunteered and formed the committee. More volunteers are needed for this committee, which is critical to the operations of the church. The first tasks were focused on cleaning, inventorying, organizing, repairing and picking up were Ron left off. There were a lot of building systems to learn. The vendors (janitors, gardeners, tree trimmers, electricians, plumbers and pest control) needed to be managed. The new committee completed a couple of major projects in 2025, having the roof repaired over the Fireside Room and having the sewer line replaced at the Manse. It has already started projects for the first half of 2026, repairing the sidewalks and curbs, trimming the trees, repairing the other roof leaks and fixing the heating system. The projects are in support of the Capital Campaign.

We had three SUDS (Show Up, Do Something) events in 2025 to do some deeper cleaning that the Janitors cannot get to. There were about 10 people at each event. We accomplish a lot at these events, have fun and doughnuts. The events are productive with good fellowship and better than cleaning at home alone or with your kids. This is another great, low commitment volunteer opportunity that provides a good feeling of accomplishment.

- 3) The focus will now be on the deferred maintenance and improving the Main Building as the Urban Ministry Center and Chapel are in good shape now. In advance of the 100th anniversary of the Sanctuary, deferred maintenance and improvement issues are being identified and prioritized. A capital campaign will be initiated in 2026 to fund these items. The items currently on the list are:
 - Fireside Room/Shasta Avenue Lobby Roof leaks – meeting with the roofer on Wednesday
 - Replace the sidewalk in front of the church
 - Fix other flat roof leaks (including the Men's Bathroom)
 - Trim the trees (the former Christmas and the Podocarpus in the Breezeway)
 - Remodel Mission Hall
 - Remodel Fireside Room
 - Fix Stain Glass Windows in the Sanctuary (excluding structural work)
 - Fix the ceiling and paint the sanctuary, choir room, stairwell, mission hall and the fireside room
 - Replace the carpet in the Lobby and hallway
 - Replace the roof on and adding insulation to the Manse
 - Repair the curbs and gutters on Shasta and the Alameda
 - Install a new sound system for the Sanctuary
 - Update lighting fixtures to be energy efficient
 - Replace the lights in the chancel to LEDs

- Repair wood rot on the exterior and repaint all the wood
- Replace the windows in the main building
- Replace the landing and stairs into the kitchen and Fireside Room.
- Replace the exterior doors to the Hiding place and the PACT stairwell
- Improve the ADA accessibility to in the main building, including to the Chancel.
- Replace the carpet in the Sanctuary and Narthex
- Update the bathrooms
- Create the Columbarium
- Repair the Organ

There is something to interest everyone on this list. Please feel free to comment on any item (priority or importance) or to make suggestions.

Leasing

Stable need more tenants for the Chapel

We continue to rent space to the same non-profit organizations in 2025. At the end of the year, we had 4 tenants (PACT, San Jose Symphony Choir, Silicon Valley Gay Men's Chorus, ACE Charter Schools) renting office and meeting space in the Main Building and the Bill Wilson Center renting the entire Urban Ministry Center. We had 11 recovery groups holding meetings at the Church and paying rent. The Chapel is available for one-time rentals or on an on going basis.

Westminster Presbyterian Church
as of December 31, 2025

	2025 Actual	2025 Budget	Variance Inc./ (Dec)	Percent Change	2024 Actual	Variance	Percent Change	Comment
Revenue								
Giving and Donations	232,474.68	184,000.00	48,474.68	26%	204,523.67	27,951.01	14%	
Fund Raiser & Capital Donations	63,765.70	35,000.00	28,765.70	82%	36,000.00	27,765.70	77%	Includes \$36,000 one time donation, \$18,000 for the roof and \$9,616 from the Dinner and Flea Market
Grants	-	-	-	N/A	-	-	N/A	
Rent from Tenants	264,596.20	280,676.78	(16,080.58)	-6%	255,766.00	8,830.20	3%	CAMs not billed. Recovery Groups under budget
One Time Rentals	5,836.60	37,200.00	(31,363.40)		10,450.00	(4,613.40)	-44%	Chapel rental was \$32,850 below budget
Other	90.16	-	90.16	N/A	(2.54)	92.70	-3650%	
Revenue	566,763.34	536,876.78	29,886.56	6%	506,737.13	60,026.21	12%	
Expenses								
Personnel	246,382.63	251,120.30	4,737.67	2%	253,243.23	6,860.60	3%	Below Budget: Benefits - \$6,039, Medical benefits \$5,604 primarily due to a change in the rates. Above Budget: Education and Professional - \$1,408 Includes first of three payments for ALF (\$2,925). Associate Pastor, Youth Minister and Music Director were under budget
Facilities (Church and the Manse)	233,398.09	209,687.46	(23,710.63)	-11%	198,397.56	(35,000.53)	-18%	Above Budget: Maintenance - \$21,694, Repaired the roof over the Fireside Room \$18,000, replaced the sewer line at the Manse, \$7,700, fixed the irrigation system at the Church, \$4,400. Utilities, \$15,951 including Water is \$10,911. HVAC loan for new system at the Manse, \$2,788 Below Budget: Property Tax - 24,855. A refund of \$29,850 was received. A new tax bill for the PBID and the City storm drains was received, \$5,600
Administration and Insurance	26,381.73	24,173.36	(2,208.37)	-9%	22,446.14	(3,935.59)	-18%	Above budget: Insurance, \$1,834. The rate increase was more than budgeted.
Technology	13,749.87	10,275.00	(3,474.87)	-34%	14,237.88	488.01	3%	Above Budget: Internet, \$4,412. Cancelled the security, but the saving was not as much as budgeted
Music and Worship	3,131.18	3,940.00	808.82	21%	4,643.54	1,512.36	33%	
Out Reach	12,531.03	7,720.00	(4,811.03)	-62%	2,049.96	(10,481.07)	-511%	Above Budget: 100th Anniversary , \$4,957. This account includes the cost of the dinner, \$6,957, which was offset by donations
Christian Education	388.20	5,675.00	5,286.80	93%	621.43	233.23	38%	Below Budget: Youth Events, \$3,450. Adult Education, \$1,054
Session (per Capita and Leadership)	5,812.48	4,900.00	(912.48)	-19%	10,121.18	4,308.70	43%	
Deacons	515.42	720.00	204.58	28%	-	(515.42)	N/A	
Mission	3,672.56	4,000.00	327.44	8%	556.45	(3,116.11)	-560%	
Cash Expenses	545,963.19	522,211.12	(23,752.07)	-5%	506,317.37	(39,645.82)	-8%	
Surplus/(Loss) on Cash	20,800.15	14,665.65	6,134.50	42%	419.76	20,380.39	4855%	
Reserve for Urban Ministry Center	40,000.00	40,000.00	-	0%	40,000.00	-	0%	
Surplus/(Loss)	(19,199.85)	(25,334.35)	6,134.50	24%	(39,580.24)	20,380.39	51%	