

**COVENANT PRESBYTERIAN CHURCH**  
**Meeting of Session**  
**Monday, November 10, 2025**  
**7:00 pm**  
**CONSENT AGENDA (adopted as amended)**

**ACTION ITEMS**

1. Approval of September 8, 2025, Session Meeting Minutes (pp. 2-4). Janet Delery, Clerk of Session, moves that the minutes of this meeting be approved as written.
2. Approval of September 21, 2025, Congregational Meeting Minutes (pp. 5-6). Janet Delery, Clerk of Session, moves that the minutes of this meeting be approved as written.
3. Approval of Called Session Meetings Minutes from September and October to receive new members (pp. 7-8). Janet Delery, Clerk of Session, moves that the minutes of these meetings be approved as written.
4. Approval of request for changes to active roll (p. 9)
5. Approval of baptisms (pp. 10-11)
6. Approval of Committee on Assignments Report (pp. 12-14) Janet Delery, Clerk of Session, moves that the report from the Committee on Assignments be approved as presented. Slots indicated as "TBD" will be presented for approval at future Session meetings.

**INFORMATION ITEMS**

1. September 2025 Treasurer's Report (pp. 15-16)
2. October 2025 Treasurer's Report (pp. 17-18)
3. Extended Communion Report (pp. 19-20)
4. Highlights from October Presbytery Meeting (pp. 21-22)
5. Clerk's Communications (p. 23)
6. Congregational Life Ministry Report (p. 24-26)

**FUTURE EVENTS**

- Nov 27-28 Church office closed for Thanksgiving holiday
- Nov 30 First Sunday in Advent and Updates from Session, 9:30 am, FH
- Dec 8 Session Meeting & Elder Examinations, 6:30 pm, Peek Music Room
- Dec 10 Wholeness and Healing worship service at 6:30 pm, Chapel
- Dec 14 Alternative Gift Market, 9:00 am – 1:00 pm, Welcome Center  
Lessons and Carols at 5:00 pm, Sanctuary
- Dec 24 Children's Christmas Eve service at 10:00 am, Sanctuary  
Christmas Eve (contemporary music) 3:00 pm, Sanctuary  
Christmas Eve (traditional music) 5:00 pm, Sanctuary  
Christmas Eve (traditional music) 5:00 pm, Chapel
- Dec 25-26 Church office closed for Christmas holiday
- Dec 28 One worship service, 11:00 am, Sanctuary
- Jan 1, 2026 Church office closed for New Year holiday
- Jan 11 Elder Ordination and Installation
- Jan 30 & 31 Session Retreat in town

**COVENANT PRESBYTERIAN CHURCH  
MINUTES OF THE SESSION MEETING ON  
MONDAY, SEPTEMBER 8, 2025**

**Session Members in Attendance:**

Class of 2025: W. Bouknight, W. Cooper, A. Friello, R. Goodson, T. Horne, A. Hunter, B. Koonce, B. Saunders, B. Unger

Class of 2026: B. Cathey, J. Delery, V. DiSandro, D. Frost, J. McAlister, T. Moore, S. Wilson

Class of 2027: A. Abrahm, A. Chinery, A. Gildea, V. Hindman, P. James, A. Liu, J. Schriefer, K. Spivey

Installed Ministers: B. Henderson, K. Kerr, G. Lindvall, S. Taylor

**Call to Order and Opening Prayer**

Bob Henderson, Moderator

The Moderator called the meeting to order at 7:00 p.m. in the community room of Roof Above's The Rise on Clanton. The Moderator offered words of welcome, opened in prayer, and offered a devotional.

**Determination of Quorum and Review of Agenda**

The Moderator declared that a quorum was present and made a motion to adopt the meeting agenda and the Consent Agenda. The motion was approved on vote by the attendees.

**Planning and Evaluation Report**

Kim Spivey, P&E Chair

Spivey noted that over the last 18 months, the Session has approved the creation of the new associate minister role, called for the formation of an APNC to call a candidate, and celebrated the installation of our new Associate Minister for Congregational Life. She noted that two pieces of business remained to stand up the new role and expanded ministry. First, to align the Session structure with the new staff and ministry structure. Second, to ensure start-up funding for the new areas of focus for Congregational Life.

Spivey made a recommendation which had been reviewed and endorsed by current ministry leadership. As worded, she brought a motion that Session approve a change to Session structure such that there is a Congregational Life ministry and a Congregational Care ministry and that Engagement becomes a committee of Congregational Life. After discussion, the motion was seconded and approved.

Spivey then noted that a provision of start-up funding was needed to support our focuses on racial equity and partnerships with local congregations. As worded, she made a motion that

Session approve a total expenditure of \$60,000 over three years from the Rosebro Fund to be directed to a designated Congregational Life fund with a funding schedule of \$10,000 for the remainder of 2025, \$30,000 for 2026 and \$20,000 for 2027. After discussion, the motion was seconded and approved.

## Ministry Reports

### Congregational Life

Bill Saunders, Congregational Life Chair

Saunders commended the Session to review the array of good work happening in the church. Examples he noted included the TLC AI program at UNCC (9/24), 3<sup>rd</sup> Quarter Panthers/Cowboys game (9/28), Health and Wellness blood drive (9/13). He discussed upcoming work to develop a Covenant cookbook. Finally, Saunders noted the strong involvement of many to conduct a successful fall kickoff on August 24.

### Education

Sarah Wilson, Education Chair

Wilson shared an update on children and youth ministries. With gratitude, she shared that, due to Amber Brown's focus on recruiting for children's programs, there are now 12-16 volunteers per grade level. She also shared that Jordan Schriefer led an incubation team to drive volunteer support for the middle school and high school youth programs. A discernment dinner was held 8/20 which involved prayer stations, testimony from youth, parents and advisors. Wilson noted that many people stepped forward and committed to serve. Results have been positive and, at the Sep. 7 youth kickoff, there were 86 youth in attendance, with many volunteers of all ages showing up to support. Wilson noted appreciation for the numbers, but more for the spirit of generosity and energy God is stirring in the congregation. She then expressed appreciation to the Envision team and P&E for their vision, and the session for their support.

### Mission & Outreach

Amanda Abrahm, Mission & Outreach Vice Chair

Abrahm highlighted a few expressions of the Mission and Outreach ministry. Bright Stars of Bethlehem will host a fundraising gala at Covenant on 9/13. Mitri Raheb of Bright Stars will speak as part of our three-part speaker series, "An Ethic of Peace in the Holy Land" the following morning (the 14<sup>th</sup>) at our services. On 9/21, Liz Clasen Kelly (CEO of Roof Above) will present a Minute for Ministry, and as part of that, Covenant will present to Roof Above a \$100K gift that will be accompanied by a commitment/goal of 100 volunteer hours at Roof Above during the month of October. Also on 9/21, Chef Johnny will hold a cooking class on how to make Texas Hash for Roof Above.

Abrahm noted that the Minute for Ministry on 9/28 will focus on the 1-year anniversary of Hurricane Helene. On 9/26, the Kenya team will depart on their mission trip. Abrahm shared that bracelets made during Covenant's Vacation Bible School will be given to students at the

Renguti School and Mountain Park Academy. Also, Mandy and team will soon be sending out letters with information on scholarships for Mountain Park Academy students. \$500 covers one student's yearly tuition at MPA. The goal is to fund about 60 sponsorships. Finally, she offered a reminder of Covenant Impacts Charlotte which will be the week of 11/10 – 11/16. Several partner meetings have already been held in preparation for this year's event.

Worship

Beth Koonce, Worship Committee Active Elder

Koonce highlighted some aspects worship life at Covenant: We have resumed 4 worship services. Dr. Mitri Raheb will speak as part of the Ethic of Peace series and then worship with us on September 14. October 5 we will observe Worldwide Communion Sunday. November 1 is All Saints Sunday and an opportunity for Elders to serve Extended Communion.

Koonce also commended Emily Floyd's excellent start in her first Sunday with Covenant.

### **Clerk's Report**

Janet Delery, Clerk of Session

Delery invited Assistant Clerk Philip James to present a motion to initiate the Committee On Assignments (COA) to match the 2026 Session with ministry leadership opportunities. James made the following motion: That the Session appoint the following members to the COA to fulfill the responsibilities outlined in Covenant's Operations Manual: Philip James, Alex Chinery, John Beyer, Vince DiSandro, Judy Emken, Jordan Schriefer, Anne Gildea, Amanda Abraham, Lou Watson, Ben Unger, Bob Henderson (Staff Liaison). The motion was unanimously approved.

Delery noted that there is no Session meeting in October, to make way for the annual Elder Dinner.

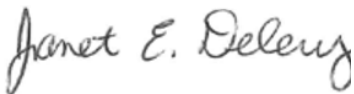
### **Staff Announcements/Pastoral Concerns**

The pastoral staff noted a few pastoral concerns and requests for prayer.

### **Closing Prayer:**

Katherine Kerr closed the meeting with prayer at 8:20 p.m.

Respectfully submitted,



Janet Delery, Clerk



Robert W. Henderson, Moderator

**COVENANT PRESBYTERIAN CHURCH  
MINUTES OF THE CONGREGATIONAL MEETING ON  
SUNDAY, SEPTEMBER 21, 2025**

**Call to Order and Opening Prayer**

Moderator Bob Henderson called the meeting to order at 10:34 a.m., opened with prayer, determined that a Quorum was present, and established that the Clerk of Session is taking minutes.

**Purpose**

The Moderator stated that the purpose of the meeting was to hear a report from the Elder Nominating Committee and to elect ten Elders to the Session Class of 2028 and two Youth Elders to serve a one-year term beginning January 1, 2026. The Moderator established that this meeting will also serve as the required annual meeting for the Corporation.

**Report from Elder Nominating Committee**

The Moderator called forward Amy Hunter who served as chair of the Elder Nominating Committee. Hunter described the formation of Covenant's 2025 Elder Nominating Committee and recognized the dedicated individuals who served on this year's committee: Alice Arwood, Deana Cooper, Natalie Crockford, Carla Haughton, Katherine Lawson, Scott Roehrig, John Schuller, Brian Vincent, Ben Unger (co-chair), and Bob Henderson (staff liaison). Hunter thanked the committee for the thoughtfulness, commitment, and spiritual discernment which they brought to their work. Hunter reviewed attributes from The Book of Church Order that individuals should have to serve as Elders in the Presbyterian Church. She outlined the process the ENC used to nominate ten Elders and two Youth Elders, emphasizing that each nomination received from members of the congregation was held in prayer as the committee sought God's guidance in their discernment.

On behalf of the ENC, the following individuals were nominated to serve in the Elder Class of 2028: Tom Coley, Leigh Ann Hall, Jim Hamilton, Ellen Holloway, Lauren McCormick, Alan Morrow, Kim Moseley, Ellen Schubert, Derek Thomas, and Campbell Tucker. The following individuals were nominated to serve as Youth Elders for a one-year term beginning January 1, 2026: Virginia Bouknight and Breiten Brown

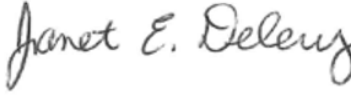
**Election of Elders**

The Moderator called for nominations from the floor, and none were made. The Moderator then called for a vote to elect the nominees presented by the Elder Nominating Committee. The nominees were elected by unanimous vote.

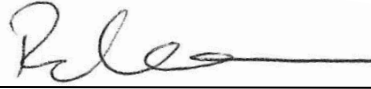
## Closing

The Moderator thanked the committee for its work, thanked the congregation for their attendance, and closed the meeting with a benediction at 10:40 am.

Respectfully submitted,



Janet Delery, Clerk



Robert W. Henderson, Moderator

**COVENANT PRESBYTERIAN CHURCH**  
**Called Session Meetings**  
**Sunday, September 7, 14, 21, 28, 2025**  
**Sunday, October 12, 19, 26, 30, 2025**

Covenant held eight Called Session Meetings on a Sunday morning for the purpose of receiving new members. Lora Borrelli introduced the following new members and information:

**September 7, 2025**

Brian Barrett	Reaffirmation
Domenica Barrett	Reaffirmation

**September 14, 2025**

Susan McCarter	Transfer Letter--Myers Park Baptist Church, Charlotte, NC
Kevin McCarter	Transfer Letter--Myers Park Baptist Church, Charlotte, NC

**September 21, 2025**

Ann Watkins	Reaffirmation
Debbie Davis	Reaffirmation

**September 28, 2025**

Ellen Henderson	Transfer Letter – First Presbyterian Church, Goldsboro, NC
Pam Westrup	Transfer Letter – Armstrong Chapel UMC, Cincinnati, OH
John Westrup	Transfer Letter – Armstrong Chapel UMC, Cincinnati, OH
Alex Haxen	Reaffirmation
Alyssa Hazen	Reaffirmation

**October 12, 2025**

Matthew Bensch	Reaffirmation
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**October 19, 2025**

Joash Little	Reaffirmation
Lauren Vandemore	Reaffirmation
Graham Martin	Reaffirmation
Sarah Sharpe	Waldensian Presbyterian, Valdese, NC

**October 26, 2025**

Logan Brack	Reaffirmation
Courtney Brack	Reaffirmation
Owen Lekki	Reaffirmation
Addie Anderson	Reaffirmation

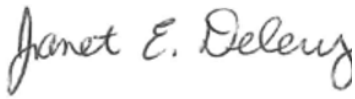
**October 30, 2025**

Krysta Wilson	Restored to active membership
Jonathan Wilson	Restored to active membership

**Active (confirmed) members as of 10/31/2025: 2822**  
**2025 new members as of 10/31/2025: 126**  
**2025 new affiliate members as of 10/31/2025: 2**  
**2025 transfers as of 10/31/2025: 33**  
**2025 deaths as of 10/31/2025: 19**

Motions of acceptance were made, seconded and approved. The meeting adjourned with prayer.

Respectfully submitted,



Janet Delery, Clerk



Robert W. Henderson, Moderator



**COVENANT PRESBYTERIAN CHURCH**  
**Session Meeting**  
**Request for Changes in the Active Roll**

**Removed from Active Roll Per Request**

<b>Name</b>	<b>Transferred to:</b>
Andrew Cranford	Transfer to Hudson Memorial Presbyterian, Raleigh, NC
Sarah Cranford	Transfer to Hudson Memorial Presbyterian, Raleigh, NC
Bruce Parker	Transfer to Davidson College Presbyterian, Davidson, NC
Laura Parker	Transfer to Davidson College Presbyterian, Davidson, NC
Joe Kresovsky	Remove per request
Lee Kresovsky	Remove per request
Diane Powell	Remove per request-moved out of state
Ben Powell	Remove per request-moved out of state

**COVENANT PRESBYTERIAN CHURCH**  
**Session Action Item**  
**Summary**

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**SUBJECT: Baptisms**

**DATE: November 10, 2025**

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**Report From:** Baptism Committee

**Background:** Baptisms must be approved by the Session.

**Process to Date:** Parents and individuals have requested that they or their children be baptized in worship at Covenant.

**Budget Impact:** None

**Actions Taken or Recommendation:** The Baptism Committee, with the support of the Ministry of Worship, recommends approval of the following baptisms at Covenant:

Sunday, October 26, 2025, in the Covenant Sanctuary at the 11:00 worship service  
*John Phillips Wacker, Jr.*

Parents: Jane Borrelli Wacker and John Phillips Wacker

Sunday, November 9, 2025, in the Covenant Sanctuary at the 11:000 worship service  
*Juliana Carr Masuda*

Parents: Jessica Carr Masuda and Tyler Masuda

*Charles Purcell Thompson*

Parents: Eleanor Sojka Thompson and Andrew Corbett Thompson

Sunday, November 16, 2025, in the Covenant Sanctuary at the 11:00 worship service  
*Shepherd Taft Jakubicki*

Parents: Deborah Taft Jakubicki and Paul Joseph Jakubicki

*Grayson Sterling Bensch*

Parents: Erica Davis Bensch and Matthew Cummins Bensch

Sunday, November 23, 2025, in the Covenant Sanctuary at the 9:30 worship service  
*Walker Mitchell Morrison*

Parents: Susan Emery Lawson and Andrew Walker Morrison

Sunday, January 25, 2026, in the Covenant Sanctuary at the 11:00 worship service  
*Adeline Elizabeth MacDougall*

Parents are Sarah Elizabeth MacDougall and Sean Edward MacDougall

Sunday, February 8, 2026, in the Covenant Sanctuary at the 9:30 worship service

*Emilia Mary McKee*

Parents: Meghan Mary McKee and Steven Michael McKee

**Motion:** Motion to approve the baptisms of *John Phillips Wacker, Jr., Juliana Carr Masuda, Charles Purcell Thompson, Shepherd Taft Jakubicki, Grayson Sterling Bensch, Walker Mitchell Morrison, Adeline Elizabeth MacDougall, and Emilia Mary McKee.*

**COVENANT PRESBYTERIAN CHURCH**  
**Session Action Item**  
**Summary**

**SUBJECT: Report from Committee on Assignments**

**DATE: November 10, 2025**

**Session Year 2026**

<b>Officers of the Session</b>	
Moderator	Bob Henderson
Clerk of Session	Philip James
Assistant Clerk of Session	Kim Spivey
Treasurer	Vince DiSandro
Assistant Treasurer	Vince Hindman
<b>Session Agenda Committee</b>	
Chair – Clerk of Session	Philip James
Assistant Clerk of Session	Kim Spivey
Planning and Evaluation Board Chair	Derek Thomas
Personnel Chair	John Beyer
Administration Chair	Vince DiSandro
Congregational Life Chair	Judy Emken
Congregational Care Chair	Anne Gildea
Education Chair	Jordan Schriefer
Mission and Outreach Chair	Amanda Abrahm
Worship Chair	Lou Watson
Staff Liaisons	Bob Henderson, Eva Bender
<b>Elder Nominating Committee</b>	
Chair	TBD by April 2026
Active Elder	TBD by April 2026
Staff Liaison	Bob Henderson
<b>Planning and Evaluation Board</b>	
Chair	Derek Thomas
Vice Chair	Campbell Tucker
At Large #1	Bill Fryling
At Large #2	Molly Spearman
At Large #3	Lauren Sawyers
At Large #4	TBD
Administration/Finance Representative	Tom Coley

Congregational Life Representative	Kim Moseley
Congregational Care Representative	Alan Morrow
Education Representative	Leigh Ann Hall
Mission and Outreach Representative	Jim Hamilton
Worship Representative	Ellen Schubert
Staff Liaisons	Bob Henderson, Eva Bender
<b>Personnel Committee</b>	
Chair	John Beyer
Vice Chair	Lauren McCormick
Clerk of Session	Philip James
Finance Chair	Vince Hindman
Active Elder	John McAlister
At Large #1	TBD
At Large #2	TBD
At Large #3	Dorothy Killeen
Staff Liaisons	Bob Henderson, Eva Bender
<b>Ministry of Administration</b>	
Chair	Vince DiSandro
Vice Chair	Vince Hindman
CDC Advisory Council Chair	Teresa Moore
CDC Advisory Council Vice Chair	Scott Roehrig
Staff Liaison	Eva Bender
<b>Finance Committee</b>	
Chair	Vince Hindman
Vice Chair	Tom Coley
Treasurer	Vince DiSandro
Active Elder – Liaison to CDC Advisory Council	Teresa Moore
Staff Liaison	Eva Bender
<b>Budget Advisory Board</b>	
Chair	Vince Hindman
Finance Committee Representative	Tom Coley
Personnel Representative	Lauren McCormick
Planning and Evaluation Board Representative	Campbell Tucker
Congregational Life Representative	Kim Moseley
Congregational Care Representative	Alan Morrow
Education Representative	Leigh Ann Hall
Mission and Outreach Representative	Jim Hamilton

Worship Representative	Ellen Schubert
<b>Ministry of Congregational Life</b>	
Chair	Judy Emken
Vice Chair	Kim Moseley
Active Elder	Jim Dobbins
Active Elder	Ellen Holloway
Active Elder	Breiten Brown
Staff Liaison	Serenitye Taylor
<b>Ministry of Congregational Care</b>	
Chair	Anne Gildea
Vice Chair	Alan Morrow
Active Elder	Janet Delery
Staff Liaison	Katherine Kerr
<b>Ministry of Education</b>	
Chair	Jordan Schriefer
Vice Chair	Leigh Ann Hall
Active Elder	Sarah Wilson
Staff Liaison	Grace Lindvall
<b>Ministry of Mission and Outreach</b>	
Chair	Amanda Abrahm
Vice Chair	Jim Hamilton
Active Elder	David Frost
Active Elder	Alex Chinery
Active Elder	Abby Liu
Staff Liaison	Mandy Rencher
<b>Ministry of Worship</b>	
Chair	Lou Watson
Vice Chair	Ellen Schubert
Active Elder	Bill Cathey
Active Elder	Jacquelyn McAbee
Active Elder	Virginia Bouknight
Staff Liaisons	Bob Henderson, Emily Floyd, Tameka Thomas (interim), Ben Thomas (interim)

**Covenant Presbyterian Church**  
Monthly Financial Comments  
September 2025

**Income Statement Comments**

The main impacts of the September Income Statement are outlined below.

**Income:** Pledge receipts were above budget by \$29K for the month and below budget \$34K YTD. On a YTD basis, pledge receipts are on track with the historical 3-year average (67% of budgeted pledge income received YTD). Total Income was above budget by \$24K for the month and above budget \$159K YTD. Christmas Eve contributions and CDC income continue to be significant drivers of the surplus.

**Expenses:** Total Expenses were below budget by \$57K for the month and are below budget \$224K YTD. The YTD variance to budget is primarily the result of several unfilled staff positions and timing of ministry expenses.

**The Bottom Line:** The Net Loss was \$56K for the month, above budget by \$80K. YTD Net Income is \$13K, above budget by \$383K, primarily driven by strong performance in Administration's income-generating ministries (schools, recreation, food service and facility rentals) and personnel expenses running below budget.

**Balance Sheet Comments**

Significant changes in the Balance Sheet for the month, as compared to the prior month, were:

- Line 25:** Reflects the month's net cash from operations.
- Line 29 & 35:** Reflects market value increases in Endowment funds.
- Line 33:** Reflects payments for Cornerstone Fund projects comprising Recreation Wing equipment.
- Line 36:** Increase reflects receipt of donations, partially offset by pastoral care, education, campus repairs, and CDC Financial Assistance expenses.
- Line 39:** Reflects the month's operating Net Loss.

<b>Covenant Presbyterian Church</b>		Period ending:			09/30/25					
<b>INCOME STATEMENT</b>		YTD	YTD	YTD	Annual	Y-T-D Actual as % of Annual				
		Budget	Actual	Variance	Budget	2025	2024	2023	2022	
<b>Income:</b>										
1	Pledge Receipts	\$ 2,394,650	\$ 2,360,914	\$ (33,736)	\$ 3,540,980	67%	72%	68%	63%	
2	Misc Contributions	352,900	420,148	67,248	445,000					
3	Investment Income	297,534	299,850	2,316	300,500					
4	Transfer from Restricted Funds	104,000	85,012	(18,988)	356,000					
5	Other Receipts	126,100	150,311	24,211	156,000					
6	<b>Total Schools</b>	<b>1,461,199</b>	<b>1,528,371</b>	<b>67,172</b>	<b>2,004,370</b>					
7	Child Dev. Ctr.	1,144,804	1,219,875	75,071	1,550,440					
8	Preschool	316,395	308,496	(7,899)	453,930					
9	Food Service	132,006	146,221	14,215	184,675					
10	Recreation Wing	116,580	142,260	25,680	162,600					
11	Ministry Trip Income	129,050	139,562	10,512	150,000					
12	Ministry Other Income	\$ 45,563	\$ 45,862	\$ 299	\$ 45,750					
	<b>Total Income</b>	<b>\$ 5,159,582</b>	<b>\$ 5,318,509</b>	<b>\$ 158,928</b>	<b>\$ 7,345,875</b>	72%	77%	73%	66%	
<b>Expenses:</b>										
13	Worship	\$ 91,831	\$ 102,779	\$ 10,948	\$ 124,300					
14	Congregational Life	69,682	55,144	(14,538)	76,700					
15	Engagement	7,562	6,191	(1,371)	9,750					
16	Mission & Outreach	703,875	742,032	38,157	857,450					
17	Education	144,215	129,702	(14,513)	173,030					
18	<b>Total Schools</b>	<b>1,473,684</b>	<b>1,424,582</b>	<b>(49,102)</b>	<b>2,017,996</b>					
19	Child Dev. Ctr.	1,139,163	1,121,259	(17,904)	1,547,754					
20	Preschool	334,521	303,324	(31,198)	470,242					
21	Food Service	78,500	69,456	(9,044)	108,000					
22	Recreation Ministries	38,763	25,137	(13,626)	53,600					
23	Administration	518,392	548,073	29,681	717,962					
24	Personnel	2,403,654	2,202,773	(200,881)	3,207,087					
	<b>Total Expenses</b>	<b>\$ 5,530,159</b>	<b>\$ 5,305,868</b>	<b>\$ (224,290)</b>	<b>\$ 7,345,875</b>	72%	75%	77%	70%	
	<b>Net Income</b>	<b>\$ (370,577)</b>	<b>\$ 12,641</b>	<b>\$ 383,218</b>	<b>\$ -</b>					
<b>BALANCE SHEET</b>										
		September	August	Change						
<b>Assets:</b>										
25	Truist (BB&T) Checking/Savings	\$ 1,556,555	\$ 1,610,575	\$ (54,020)						
26	Wells Fargo Holding	3,060,980	3,043,569	17,410						
27	Petty Cash	350	350	-						
28	Accounts Receivable and Advances	52,170	57,486	(5,317)						
29	Endowment Fund Mkt Value	18,714,089	18,359,566	354,523						
30	Real Estate Funds	2,425,000	2,425,000	-						
	<b>Total Assets</b>	<b>\$ 25,809,144</b>	<b>\$ 25,496,547</b>	<b>\$ 312,597</b>						
<b>Liabilities:</b>										
31	Accounts Payable and Misc. Accruals	\$ (97)	4,204	(4,301)						
	<b>Total Liabilities</b>	<b>\$ (97)</b>	<b>\$ 4,204</b>	<b>\$ (4,301)</b>						
<b>Fund Balances:</b>										
32	Donor Advised	\$ 397,493	\$ 402,493	\$ (5,000)						
33	Infrastructure Fund/Cornerstone Income	29,471	43,988	(14,517)						
34	Payable to Endowment Corpus	965	525	440						
35	Restricted End/Cornerst & Real Estate	21,139,089	20,784,766	354,323						
36	Restricted Funds	3,392,945	3,341,729	51,217						
37	Non-Budgeted Benevolences	21,002	21,896	(894)						
38	Section 125 Plan	(1,186)	(1,875)	689						
39	Genl Fund Balance	703,584	760,074	(56,490)						
40	Columbarium	37,625	41,937	(4,311)						
41	<b>Reserve Fund Balances</b>	<b>88,252</b>	<b>96,811</b>	<b>(8,559)</b>						
	<b>Total Fund Balances</b>	<b>\$ 25,809,241</b>	<b>\$ 25,492,343</b>	<b>\$ 316,897</b>						
	<b>Total Liab. &amp; Fund Balances</b>	<b>\$ 25,809,144</b>	<b>\$ 25,496,547</b>	<b>\$ 312,597</b>						



**Covenant Presbyterian Church**  
Monthly Financial Comments  
October 2025

**Income Statement Comments**

The main impacts of the October Income Statement are outlined below.

**Income:** Pledge receipts were above budget by \$19K for the month and below budget \$15K YTD. Total Income was above budget by \$16K for the month and above budget \$175K YTD.

**Expenses:** Total Expenses were below budget by \$59K for the month and are below budget \$284K YTD. The YTD variance to budget is primarily the result of several unfilled staff positions and timing of ministry expenses.

**The Bottom Line:** The Net Loss was \$24K for the month, above budget by \$76K. YTD Net Loss is \$11K, above budget by \$459K, primarily driven by strong performance in Administration's income-generating ministries (schools, recreation, food service and facility rentals) and personnel expenses running below budget.

**Balance Sheet Comments**

Significant changes in the Balance Sheet for the month, as compared to the prior month, were:

- |                          |  |
|--------------------------|--|
| <b>Line 25:</b>          | Reflects the month's net cash from operations.   |
| <b>Line 29 &amp; 35:</b> | Reflects market value increases in Endowment funds.  |
| <b>Line 33:</b>          | Reflects Cornerstone Fund project maintenance transfer (credit), partially offset by debits for organ repairs, kitchen equipment, and Recreation Wing equipment.                       |
| <b>Line 36:</b>          | Decrease reflects receipt of donations, offset by pastoral care, education, and CDC Financial Assistance expenses, and transfer of project maintenance allocation to Cornerstone Fund. |
| <b>Line 39:</b>          | Reflects the month's operating Net Loss.   |

<b>Covenant Presbyterian Church</b>				Period ending:	10/31/25				
INCOME STATEMENT	YTD Budget	YTD Actual	YTD Variance	Annual Budget	Y-T-D Actual as % of Annual				
					2025	2024	2023	2022	
<b>Income:</b>									
1 Pledge Receipts	\$ 2,647,289	\$ 2,632,619	\$ (14,670)	\$ 3,540,980	74%	79%	75%	72%	
2 Misc Contributions	377,400	460,842	\$ 83,442	445,000					
3 Investment Income	299,534	303,957	\$ 4,423	300,500					
4 Transfer from Restricted Funds	117,000	85,298	\$ (31,702)	356,000					
5 Other Receipts	136,100	162,357	\$ 26,257	156,000					
<b>6 Total Schools</b>	<b>1,642,257</b>	<b>1,698,937</b>	<b>\$ 56,680</b>	<b>2,004,370</b>					
7 Child Dev. Ctr.	1,280,017	1,354,318	\$ 74,301	1,550,440					
8 Preschool	362,240	344,618	\$ (17,622)	453,930					
9 Food Service	154,063	171,031	\$ 16,969	184,675					
10 Recreation Wing	152,830	167,588	\$ 14,758	162,600					
11 Ministry Trip Income	136,000	150,984	\$ 14,984	150,000					
12 Ministry Other Income	\$ 45,563	\$ 49,456	\$ 3,893	\$ 45,750					
			\$ -						
<b>Total Income</b>	<b>\$ 5,708,035</b>	<b>\$ 5,883,070</b>	<b>\$ 175,035</b>	<b>\$ 7,345,875</b>	<b>80%</b>	<b>85%</b>	<b>80%</b>	<b>74%</b>	
<b>Expenses:</b>									
13 Worship	\$ 100,671	\$ 108,504	\$ 7,833	\$ 124,300					
14 Congregational Life	72,735	59,575	\$ (13,160)	76,700					
15 Engagement	8,292	7,372	\$ (919)	9,750					
16 Mission & Outreach	782,900	762,203	\$ (20,697)	857,450					
17 Education	156,323	142,313	\$ (14,010)	173,030					
<b>18 Total Schools</b>	<b>1,660,864</b>	<b>1,604,648</b>	<b>\$ (56,216)</b>	<b>2,017,996</b>					
19 Child Dev. Ctr.	1,281,636	1,261,440	\$ (20,197)	1,547,754					
20 Preschool	379,228	343,209	\$ (36,019)	470,242					
21 Food Service	89,500	78,980	\$ (10,520)	108,000					
22 Recreation Ministries	41,888	25,345	\$ (16,543)	53,600					
23 Administration	593,515	630,076	\$ 36,560	717,962					
24 Personnel	2,671,465	2,475,323	\$ (196,142)	3,207,087					
<b>Total Expenses</b>	<b>\$ 6,178,153</b>	<b>\$ 5,894,339</b>	<b>\$ (283,814)</b>	<b>\$ 7,345,875</b>	<b>80%</b>	<b>83%</b>	<b>86%</b>	<b>78%</b>	
<b>Net Income</b>	<b>\$ (470,118)</b>	<b>\$ (11,269)</b>	<b>\$ 458,848</b>	<b>\$ -</b>					
<b>BALANCE SHEET</b>		<b>October</b>	<b>September</b>	<b>Change</b>					
<b>Assets:</b>									
25 Truist (BB&T) Checking/Savings		\$ 1,531,994	\$ 1,556,555	\$ (24,560)					
26 Wells Fargo Holding		3,067,769	\$ 3,060,980	6,789					
27 Petty Cash		350	\$ 350	-					
28 Accounts Receivable and Advances		59,529	\$ 52,170	7,359					
29 Endowment Fund Mkt Value		18,934,164	\$ 18,714,089	220,075					
30 Real Estate Funds		2,425,000	\$ 2,425,000	-					
<b>Total Assets</b>		<b>\$ 26,018,807</b>	<b>\$ 25,809,144</b>	<b>\$ 209,663</b>					
<b>Liabilities:</b>									
31 Accounts Payable and Misc. Accruals		\$ 54,075	(97)	54,172					
<b>Total Liabilities</b>		<b>\$ 54,075</b>	<b>\$ (97)</b>	<b>\$ 54,172</b>					
<b>Fund Balances:</b>									
32 Donor Advised		\$ 373,174	\$ 397,493	\$ (24,319)					
33 Infrastructure Fund/Cornerstone Income		33,944	\$ 29,471	4,472					
34 Payable to Endowment Corpus		3,865	\$ 965	2,900					
35 Restricted End/Cornerst & Real Estate		21,359,164	\$ 21,139,089	220,075					
36 Restricted Funds		3,371,802	\$ 3,392,945	(21,143)					
37 Non-Budgeted Benevolences		20,688	\$ 21,002	(314)					
38 Section 125 Plan		(474)	\$ (1,186)	713					
39 Genl Fund Balance		679,673	\$ 703,584	(23,910)					
40 Columbarium		35,893	\$ 37,625	(1,732)					
41 Reserve Fund Balances		87,002	\$ 88,252	(1,250)					
<b>Total Fund Balances</b>		<b>\$ 25,964,732</b>	<b>\$ 25,809,241</b>	<b>\$ 155,491</b>					
<b>Total Liab. &amp; Fund Balances</b>		<b>\$ 26,018,807</b>	<b>\$ 25,809,144</b>	<b>\$ 209,663</b>					

**Covenant Presbyterian Church  
Session Information Item  
Summary**

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**SUBJECT: Extended Communion**

**DATE: November 10, 2025**

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**Report From:** Judy Grubbs & Mary Wood Stallings, Extended Communion Co-Chairs

**Background:** Extended Communion was served on Sunday, November 2, 2025.

**Process to Date:** 31 elders and members served communion to 52 recipients in their homes or congregate living settings.

**Budget Impact:** None

**Actions Taken:**

Servers:

Amanda Abrahm	Jim Dobbins	David Isaacs	John Pate
Alice Arwood	Allyson Easterling	Martha Isaacs	Nancy Pate
John Arwood	Susan Ferone	Tim Kendrick	Sally Shaw
Sandra Boozer	Bill Fox	Katherine Lawson	Hank Stallings
Stan Bracey	Gwen Fox	Tommy Lawson	Mary Wood Stallings
Loretta Brown	Judy Grubbs	Marilynn Mickle	Jane H. Taylor
Irene Carroll	Lecia Horne	Chuck Morgan	Andy Wertz
Janet Delery	Terry Horne	Alan Morrow	

Members/Additional recipients served:

**Homebound members:**

Jodi Malone, with daughter Betsy Cardone and two attendants  
Cheryl and Thomas McLawhorn  
Betty Moak  
Steve and Lecia Shockley  
Bud and Agnes Smith, with son Eric Smith  
Rhonda Williamson

**Aldersgate:**

Frances and LeRoy Hendricks and their friend Darlene VanTiem

**The Barclay at SouthPark:**

Emma Sylvester

**Brightmore of South Charlotte:**

Nancy Mackey

**Brookdale Carriage Club Memory Care:**

Jo Ann Hobbs

**Matthews Glen:**

Bev Rotert

**Merrywood:**

Don Moricle, with daughter Molli Bucher

**The Sanctuary, Allison Avenue:**

Becky Boulware, plus 4 other residents and 3 family members

**The Sharon at SouthPark Chapel:**

Deloris Davis and son William Davis

Caroline East (Chaplain)

Mattie Grigsby (member of MPPC)

Danny Sue Kidd

Darlene Pegram (staff)

**The Sharon at SouthPark Independent Living apartments:**

Jerusha and Murray Fadiel

Kay and Bob Majeski

**The Sharon at SouthPark Healthcare and Memory Care (in rooms):**

Helen Cathey

Don Chamblee

Helen Collins

Barbara Colwell

Marcia Morton

Molly Savage

Rita Simpson

**White Oak Manor:**

Frank Mansfield and 4 family members

## Covenant Presbyterian Church Session Information Item Summary

**SUBJECT: Presbytery Highlights**

**DATE: November 10, 2025**

Report Highlights of the 168th Stated Meeting of the Presbytery of Charlotte  
Tuesday, October 28, 2025

Elders Present: Robin Goodson, Teresa Moore, Jim Dobbins.

**Highlights of the 168<sup>th</sup> Stated Meeting  
of the Presbytery of Charlotte  
Tuesday, October 28, 2025  
THEME: "PAST, PRESENT, POSSIBLE!"**



It was with great joy and thanksgiving that we gathered at **Mount Olive Presbyterian Church!** The meeting was called to order and opened with prayer by our **2025 Moderator, Elder Gary Blackmon**. **Rev. Darrell Van Pelt**, Pastor of Mt. Olive Church welcomed the body on behalf of the staff and members of our host congregations, **Mt. Olive, McClintock, Central Steele Creek and Steele Creek at Pleasant Hill Churches**.

The Presbytery entered into a time of worship. **Rev. Dr. Sanford Hull** led the Call to Worship. **Rev. Nikki Zimmerman** (Avondale) led the prayer of confession and gave the assurance of pardon. **Andrew Beals** (Sardis), led the Prayer of Illumination and **Perrin Tribble Anderson** (Covenant-Charlotte) read the Scripture. A special selection was led by the combined choirs of our host churches, led by **Aaron Orr**, Director of Music. Our General Presbyter, **Rev. Dr. Jan Edmiston** preached the sermon entitled, "It's Still Not About the Windows", based on Isaiah 1:10-18. The Sacrament of the Lord's Supper was led by **Rev. Darrell Van Pelt** and **Rev. Dr. Mark Lee** (Central Steele Creek)



Rev. Dr. Jan Edmiston



Combined Choirs from our Host Churches



Invitation to the Table



Combined Choirs

During her General Presbyter's report, **Rev. Dr. Jan Edmiston** highlighted the Board of Pensions Shared Ministry program and other ways that churches are collaborating in mission and ministry. She also shared information about all of the wonderful programs being offered by Arts+ on the campus of the former Plaza Church.

**Elder Harry Greyard** (Avondale) presented the report from the Committee on Representation. **Rev. Deborah Conner** (Davidson College Church) was elected to serve as 2026 Presbytery Moderator and **Rev. Lal Rodawla** (Providence) was elected to serve as 2026 Vice-Moderator. The Presbytery also elected Commissioners to the 227<sup>th</sup> PCUSA General Assembly: **Ministers: Rev. Anita Wright, Rev. Jordan Goodwin, Rev. Meg Shaw Skidmore and Rev. Luke Maybry. Elders: Renda Brinson, Jesse Hite and Vivie Miller. TSAD: Fay Palmer.**

**Elder Edwin Shoaf** gave the report from the Administration Committee. During the report, **Rev. John Magnuson** presented a \$5000 Incentive Grant to Mount Olive Church on behalf of the SIG Grants Team.



Elder Edwin Shoaf



Rev. John Magnuson

**Rev. Lynn Thompson Bryant** presented the report of the Commission on Preparation for Ministry. **Andrew Beals** (Sardis) was approved as a Candidate for Ministry. **Perrin Tribble Andersen** (Covenant-Charlotte) was approved to be ordained as a Minister of Word and Sacrament.





Rev Lynn Thompson Bryant



Combined Choirs from our Host Churches



Rev. True, Rev. Snyder & Elder Blackmon



Elder Brad Arnold



Perrin Tribble Andersen



Rev. Dr. Sandy Hull



COM Laying on of hands for Rev. Weigel



Certificate of Retirement

During the Commission on Ministry Report, presented by Rev. Ellen Crawford True and Rev. Millie Snyder, the Presbytery welcomed Rev. Dr. Sandy Hull, Transitional Pastor at South Mecklenburg Church, Rev. Dr. Flo Barbee-Watkins, Executive/Stated Clerk of the Synod of the Mid-Atlantic, Rev. Alexis Schutz, Pastoral Resident at Myers Park Church and Perrin Tribble Andersen

Rev. Dr. Allysen Schaaf (Sardis) gave an overview of several upcoming events being sponsored by our Anti-Racism Cohort. She also invited our churches to encourage their members to join the ARC in the near future.

Rev. Gail Henderson-Belsito and Rev. John Magnuson, of the Ministry Resource Committee, gave an update on the MRC Grants and the remaining events in the series of "Lunch & Learn" Fall series.



Rev. Dr. Sandy Hull



Rev. Alexis Schutz

Elder Brad Arnold spoke on behalf of Third Church, in honor of Rev. Jay Weigel, who will retire as their pastor effective November 5<sup>th</sup>. Rev. Dr. Matthew Brown will also be retiring as pastor of South Mecklenburg Church effective December 1st. Rev. Snyder then led the body in a laying on of hands, by members of the Commission on Ministry, for our retiring ministers, as they move to this next phase of their lives.



Rev. Dr. Allysen Schaaf



Rev. Gail Henderson-Belsito

**A big thank you to Mount Olive, McClintock, Central Steele Creek  
 And Steele Creek at Pleasant Hill Churches  
 for an outstanding job hosting our meeting!**

**COVENANT PRESBYTERIAN CHURCH**  
**Session Information Item**  
**Summary**

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**Subject: Clerk Communications**

**From: Janet Delery, Clerk**

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Communication has been received from the following organizations in acknowledgement of donations:

- Friends of Accion
- Nourish Up
- Princeton Theological Seminary

**Covenant Presbyterian Church  
Session Information Item  
Summary**

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**SUBJECT: Congregational Life Report**

**DATE: November 10, 2025**

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**Report From:** Bill Saunders, Chair of Congregational Life Ministry

**Christmas Crafts – Dec 3, 5-7pm**

**Event updates:**

- Santa photos will be in the **Welcome Center**, with a fun path for the kids leading up to it.
- We're adding a **story time** in the Fellowship Hall Library.

**Event Stations:**

1. Story Time with Candy
2. Reindeer Food
3. Card Station
4. Cookie Decorating
5. Paperwhites
6. Ornament Station
7. Dear Santa Letters & Hot Chocolate

**Health and Wellness (Erin Weeks)**

Over 300 people received vaccines through the Covenant Vaccine Clinics this year! Several kinds of vaccines (flu, COVID, pneumonia) were available this year.

Our next blood drive is Sunday, November 16 as part of CIC. One Blood is extending their time (until 1pm) at Covenant to capture more walk-ins on campus during CIC.

We continue to plan for our Congregational Cookbook and have met with several publishers to determine next actions and remain cost effective with the goal of proceeds benefiting missions and outreach supported by Covenant. Next steps: determine methods to collect recipes, leverage other congregants for nutritional review, marketing, and other roles. Pastoral team to be involved with spiritual components of the cookbook.

We are planning a "Heart Health" lunch and learn for January or February with a heart-health lunch available for purchase by attendees - more info to follow!

**Surviving Our Spouses (SOS) – Anne Gildea**

Cleaning and oiling the columbarium benches this week. CIC activity to put together Remembrance boxes for all members who have lost a loved one during the past year.

**Third Quarter events:**

- **Sunday, Nov 2** - watched Panthers defeat the Packers!





#### **TLC (Betty Graybeal)**

- Nov. 12 — Trip to N.C. Music Hall of Fame/NASCAR in Kannapolis
- Dec. 3 — Bingo Christmas Party in FH 10:30-12
- Jan. 21 — Emily Floyd will speak at Covenant 10:30 Refreshments, 11:00 program

#### **Pet Ministry (Alex McKinnon)**

- We've expanded our canine therapy offerings to include collaborations with the Children's Ministries, where we've gotten a great response at their Sunday morning Power-Up events.
- We continue our expanded canine therapy sessions with Queen's University to include mid-term exam week, in addition to final exam weeks.
- Our partnership with the Epiphany School continues to go well

#### **BEREAVEMENT COMMITTEE September 1- November 4, 2025 – Pat Viser**

Team members continue to serve Covenant families experiencing the loss of a loved one.

Handwritten condolence notes were sent by Pat Viser to:

- Laura and John Beyer on the death of her father, Joseph Murray Turner, mailed September 9.
- Bruce Buckley and Sarah Crowder on the death of his brother, Jay Buckley, mailed September 8.
- Allan Bacon on the death of his mother, Edna Bacon, Julie and Doug Bacon on the death of his mother, Edna Bacon, and Alex and Bruce Bacon, on the death of his mother, Edna Bacon, all mailed September 5.
- Susan Owen and Beth Wood on the death of their mother, Jane Cunningham, mailed October 7.

- Lucy Butler on the death of her mother Eugenia "Genie" White, mailed September 30.

Bereavement Committee members assisted with memorial services for:

- Edna Bacon on September 20 at 11:00 a.m. in the sanctuary with Bob Henderson officiating. Katherine Lawson and Ann Ayers supported the family.
- Founding member and Elder, Jane Cunningham on October 14 in the sanctuary with Katherine Kerr officiating. Pat Viser and Jane H. Taylor supported the family at the reception held in the Fellowship Hall.
- Elder Eugenia "Genie" White on October 1, columbarium service at 10:30 and memorial service at 11:00 in the sanctuary with Bob Henderson officiating. Jane H. Taylor picked up the flowers from The Blossom Shop for the columbarium. Ann Ayers and Jane supported the family during the service and reception. Large attendance for this service.

I am still in the process of phoning members following Sunday's All Saints Day service. It was a very meaningful service for so many members who had lost a loved one over the past year. While very powerful, it was emotional and difficult for so many. I find that they appreciate hearing from someone who knows their sorrow. While some don't want to talk, many do, and I am there to listen.

The beautiful Requiem, remembrance flowers and hearing their loved one's name read made a powerful impact. This is one of many special Sundays at Covenant. Bob and Katherine brought remembrance and comfort to many families. The recognition and support from the Covenant family is so impactful to those grieving.