

2025

Annual Report

of

Boards and Organizations

Westminster Presbyterian Church
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Vision Statement

Our Beliefs

The prophet Isaiah said,

The spirit of the Lord God is upon me, because the Lord has anointed me; he has sent me to bring good news to the oppressed, to bind up the brokenhearted, to proclaim liberty to the captives, and release to the prisoners; to proclaim the year of the Lord's favor, and the day of vengeance of our God; to comfort all who mourn; to provide for those who mourn in Zion – to give them a garland instead of ashes, the oil of gladness instead of mourning, the mantle of praise instead of a faint spirit. They will be called oaks of righteousness, the planting of the Lord, to display his glory. -Isaiah 61:1-3 RSV

We believe our faith begins with Jesus Christ and reflects our response to God's creative goodness in the world.

We believe that God calls us through Jesus Christ to develop ourselves spiritually by living out our Christian faith in community.

We believe that God calls us through the Spirit to break down the barriers that separate us from one another and to cultivate an environment in which all God-given gifts can flourish.

Our Vision

As members of Westminster Presbyterian Church, we acknowledge that our efforts to carry out God's purpose in our congregation, our local community, and the world have fallen short of what God expects of us. At times we have served others by reaching down instead of out, and we have neglected important relationships.

We recognize that members of Westminster come from different backgrounds and faith traditions. We also recognize that the neighborhood around the church contains distinct communities including gay and lesbian people, transients, and alienated youth. We realize that we need to get to know each other better, reacquaint ourselves with God's vision for us, and to honestly identify our strengths and weaknesses. We recognize our need to welcome the tension between who we are and who we seek to be, because opportunities exist in that tension to look deeply into ourselves and ask what God wants of us.

More members of Westminster will be empowered to welcome the challenge that comes with being a congregation in the heart of a city in which many of its members do not live. Part of our spiritual path is to recognize and become more fully involved with the community around the church, in all its many facets. We will confront the forces that destroy relationships between people and prevent the sense of community needed for neighborhood to flourish. We will confront our own stereotypes and prejudices. We will make a commitment to identify honestly where and when we are part of the problem, to deepen our understanding of the circumstances each person faces so that we may truly live out our Christian faith in community. We are called to renew our commitment to God. We must open ourselves to allow the Holy Spirit to move us. We must let go of our fears and forge ahead with new and creative ways to utilize God's house on State Street in the city of Albany. We must re-evaluate some of the "things" we hold dear and let go of the values that serve ourselves more than they serve God so that we can discern God's calling for our ministry.

We envision a day when all who come through the doors of Westminster find our church to be a place to which they would like to return. A place where they hear God's good news, feel God's compassionate presence, and are enlivened in ways they previously could not have imagined.

We challenge ourselves to continue to develop and deliver alternative forms of worship, to reach out to all ages in ways that match their interest and spark their enthusiasm. Each generation can learn and grow through active involvement with one another. We need to challenge ourselves to stretch our boundaries, open our hearts and make room for God's grace so the unique gifts brought by each person can be respected and nourished to bear fruit.

Adopted by Session on June 5, 2001

Staff Reports

Pastor

Rev. Heather Kirk-Davidoff, Minister

Reflecting on 2025, I am struck by how Westminster Presbyterian Church has moved decisively from a season of recovery from the COVID-19 pandemic into a season of vibrant, outward-facing ministry. The most emblematic moment of this shift occurred on March 23rd at our second annual **Longest Table** dinner. We welcomed 124 people—including 17 from our own community and over 100 neighbors—to a single table winding through our Fellowship Hall. One guest described the atmosphere as "like heaven," a testament to the radical hospitality that has become our identity.

I. Successes: A Growing and Sustainable Community

This has been a year of remarkable growth, both in our active participation and our strategic foundations.

- **Membership Growth and Integration:** After several years of stagnant membership, we were thrilled to welcome a total of **11 new members** in 2025. These individuals are already deeply woven into our life. Two sing in the choir, one runs tech during worship, one serves as a Deacon, and two have stepped into leadership as Trustees.
- **Newcomer Systems:** We enhanced our welcome with custom Westminster mugs as thank-you gifts, a new digital visitor card, and a sanctuary QR code to streamline contact sharing. These tools, combined with intentional follow-up notes, have helped visitors become regular attenders.
- **Financial Sustainability:** Session formed the **Five-Year Planning Team** in January 2025 to address issues related to the long-term sustainability of our church. During the beginning of the year, we focused on **potential partnerships** and met with several churches that are also in transition. During the summer, I created a draft of a comprehensive plan for sustainability and then worked with the team to refine the plan and assign work to specific teams in the church. We brought this plan to the congregation for discussion in September and then brought it to Session who adopted it in November.
- **Increased Building Income:** Kelly Crisfield, Susan Schell and I worked throughout the fall to create new agreements with every group that regularly uses our building. These agreements were based on a standard \$15/hour building use contribution. Most groups were able to work with us which resulted in **\$6,230 in increased building income**. I created Building Use Agreements for each group.
- **Grant Success and Partnerships:** I authored a successful proposal for an Albany Presbytery **Mission and Ministry grant** of \$14,500. Of this, **\$4,500 covers the rental costs** for the Poor People's Campaign and the Homeless Union.

- **FOCUS and Building Use:** I worked with **FOCUS** to shift our relationship to include financial support of our building. I negotiated a \$400 monthly rental (**\$4,800 annually**) for a first-floor outreach office and a **\$10,000 annual donation** for the Breakfast program's use of our facility.
- **In total, we raised an additional \$25,530** in income which will help us manage the massive increase in insurance costs that hit us this year.

II. Cultivating the Next Generation

This year saw a beautiful revitalization of our ministry with young people:

- **Commons Youth Corps:** Led by Vaughn Albert and two assistants and supported by Lily Easton and me, the Youth Corps has become a vibrant community. This fall, the group returned with strong attendance, providing a space where our own teens and those from the wider community learn how to cultivate community with each other and within the community. They have become integral to Westminster Commons events.
- **Confirmation Class:** In June, we celebrated the confirmation of six remarkable young people. This was a significant undertaking which included extensive prep and revision of the curriculum I created in 2022. Seven volunteer mentors from the congregation worked with members of the class, deepening the intergenerational bonds within our church.

III. Spiritual Growth and Development

Our spiritual life has been enriched by a commitment to diverse worship and deep theological reflection.

- **Preaching Highlights:** I challenged myself to engage with texts I haven't preached on before, exploring the depths of the Psalms in a three-part series this September and focusing our Advent season on a series from Isaiah. We also welcomed some fascinating guest preachers, including Common Council President Corey Ellis, Storyteller Nancy Payne, Executive Presbyter of the Albany Presbytery, Rob Trawick, as well as Rev. Andrea Holroyd and Leah Threatte.
- **Intergenerational Life:** Belinda Quaye and I partnered in many ways throughout the year including an Intergenerational Learning Day during Lent when we all worked together to create a new cloth for our communion table. We also co-led a youth service at Tawasentha Park, our first-ever Grandparents Day brunch and a Christmas play written by me and performed by our Church School during a festive coffee hour in December.
- **"Faith in Action" Potlucks:** Starting in September, these gatherings were an energizing addition to our community's life, featuring topical speakers and discussions and an international potluck enjoyed with participants of the Wednesday evening English Language class. Our "Friendsgiving" dinner in November was a highlight!

- **Second Hours:** Even after our Adult Spiritual Development team disbanded, I made sure that our community had high-quality adult programming throughout the year. Susan Schell and I led a program on communion during Lent and I designed and led a three-part gratitude series to ground our stewardship in spiritual practice. I appreciated Terry Diggory, Corey Ellis, Rev. Peter Cook and Rob Trawick who all came to help us consider how we might respond to escalating threats against immigrants this year.

IV. Westminster Commons: Impactful Community Engagement

Westminster Commons remains a primary vehicle for neighborhood connection, holding high-impact events that bridge disparate groups.

- **Commons Events:** We hosted some truly inspiring events in 2025.
 - **February 23 – All-Ages Game Day:** An event featuring Bingo and Pillo Polo that drew over 100 participants, marking one of the largest gatherings to date.
 - **March 23 – Second Annual Longest Table Dinner:** A sit-down, invitation-only dinner for 124 people, including 17 members of the Westminster community and many neighborhood friends. Our County Council representative, Susan Pedo, and Albany's newly elected mayor, Dorcey Applyrs, were enthusiastic participants.
 - **October 5–Community Art Studio:** Around 80 participants gathered to create a massive 4' x 8' community mosaic. This collaborative work now serves as a permanent symbol of our unity in the Fellowship Hall.
- **Partnership with FOCUS:** We hosted the **FOCUS Festival of Thanks & Giving**, drawing 75 participants from multiple faith communities, FOCUS staff and Breakfast Club guests.
- **Community Exposure:** My invitation to host a panel on "**The Art of Neighboring**" for Serve Albany provided significant exposure for our congregation's unique community-building model.

V. Challenges and Resilience

While we celebrate growth, 2025 was also a year of significant external and internal trials.

- **Political and Community Crises:** The political climate impacted us directly when 14 law enforcement officers appeared outside during a FOCUS breakfast on May 13. We responded by moving the program indoors and establishing protective protocols. We also coordinated with community leaders during the October government shutdown to support those whose SNAP benefits were delayed. After education and discussion with the congregation, Session adopted the statement "**We Cannot Remain Silent**" which was developed and adopted by the Albany Presbytery. This document calls the church to offer an alternative voice to those who would blame immigrants for our country's problems. We have placed a sign on the front of our church with these words and a QR code linking to the full statement.

- **Staffing and Operations:** After some decidedly un-civil interactions in our building, I drafted a **Code of Conduct** to ensure our management reflects our values. Not everyone was ready to sign it, so this remains a work in progress.
- **Operational Gaps:** Our Assistant Sexton, **Joy Tallmadge**, was on medical leave for five months starting in August. During this time, I assumed many of her Sunday morning duties and coordinated volunteers to cover coffee hour. I was so pleased with the number of people who stepped in as hosts! In addition, after spending many hours managing issues related to building cleanliness during the first part of the year, I worked with the Trustees to identify and orient a **new cleaning company** to ensure our facility reflects our ministry's standards.

VI. Some Personal Notes

- A wildcat strike by correctional officers in March led to a staffing crisis in New York prisons, resulting in an indefinite pause of my **Alternatives to Violence Project** at Greene Correctional. This work is a primary source of spiritual nourishment for me, and I needed to seek out other ways to stay inspired and amazed.
- The **cancellation of our family reunion** in England in July due to my mother's cardiac surgery was a major disappointment, and I am grateful for the congregation's prayers during her recovery.
- My time with the **Rahimi family** continues to bring me and Dan so much joy. This summer, we went to Cape Cod together and they swam in the ocean for the first time—a highlight of the year for us all. While we went through a stressful period this year as Mr. Rahimi's Humanitarian Parole was about to expire, the family was able to obtain the Permanent Residency status at the end of August. They also purchased their first house and Mr. Rahimi got a new job at CDTA. I am so grateful that Westminster agreed to become a Good Neighbor Team through USCRI back in November 2021 because that's how our families connected.

VII. Looking Forward

I am entering 2026 mindful of our financial headwinds but inspired by the "sparks" of God's presence in our community. We are building a church that is a hub of connection, justice, and radical love.

Respectfully Submitted,
Heather Kirk-Davidoff
Pastor

Music Director

2025 Music Ministry Goals and Highlights Annual Report

This report highlights several key goals and developments from 2025 within the music ministry at Westminster.

Establishing the Foundation for a New Music Program

One of the major goals for 2025 has been the establishment of a new youth music program. We are in the early stages of launching a youth music ensemble called Concordia 518. These ensembles will operate under the umbrella of the church, allowing for both spiritual and institutional support. The long-term goal is to begin the program in the fall of 2026 with two choirs and one jazz band. This vision has been shared with the congregation, and an advisory committee has been formed to help guide and advance this initiative.

Worship Services

Overall, 2025 has been a stronger year for worship. Our services now have a more consistent feel and a natural flow, which has allowed us to incorporate special music and unique occasions more seamlessly into worship. While the Easter service did not fully reflect the typical character of an Easter celebration, we remain grateful for the opportunity to worship together.

The summer services were particularly successful, featuring a variety of musical styles and messages that reached both the church and the wider community. The fall season and Advent were especially meaningful, with strong music and thoughtfully planned services. We have seen growth in the congregation and are beginning to experience a deeper sense of community within the church.

Music for Worship

The quality and diversity of music in worship continues to improve. We are incorporating more guest musicians and intentionally expanding the musical styles represented in our services. One exciting development has been the return of the handbell ensemble, which has been warmly received by the congregation and is a significant addition to the music ministry.

Growth of the Choir

While overall choir numbers have remained steady, we have welcomed several new singers. A key goal moving forward is to continue attracting younger members so that we can pass on the rich tradition of choral music to the next generation. This gradual shift will help ensure long-term growth and sustainability.

Overall Impression

My overall impression is that the music ministry at Westminster is growing—though not yet in traditional numerical terms. The choir is becoming younger, and with time, we anticipate an increase in participation. Our focus remains on laying a strong foundation for the next generation of Westminster choristers and musicians. We are surrounded by opportunity, and with continued prayer, dedication, and collaboration, we can further strengthen our ministry for the benefit of both the church and the wider community.

Respectfully Submitted,
Christopher Price
Director of Music

Assistant to the Music Director

The responsibilities of this position include, but are not limited to, the following:

1. Conducting choir warmups and rehearsals in the absence of the Music Director.
2. Serving as rehearsal or sectional piano accompanist when needed.
3. Gathering copyright information for all hymns, anthems, and other worship service music performed at WPC.
4. Filing the copyright information online with One License and/or CCLI, the two church-music licensing agencies from which WPC purchases annual licenses.
5. Researching sacred music publishers as needed, because older publishers are often “absorbed” by newer publishers, creating challenges in locating the appropriate copyright information for filing.
6. Keeping abreast of any changes to the US copyright law or changes in policies with our two licensing agencies.
7. Maintaining the WPC music library: labeling new acquisitions, labeling new manila file jackets as needed, and filing choir anthems or handbell pieces back into the library at the conclusion of their performances.
8. Arranging for semi-annual tunings and/or repair of the WPC pianos. (There are five usable pianos in the building.)
9. Affirming that the twice-annual organ tuning contract with Rosenberry & Myers is fulfilled.
10. Typing lyrics from each choir anthem into a Word document and sending it to the office and Pastor in a timely manner for inclusion in the worship service PowerPoints and bulletin.

Many congregational members may not be aware that there are restrictions when performing hymns, anthems, or other sacred selections that are still under copyright protection. Live-streaming and the use of PowerPoints for lyrics have created copyright issues that did not exist decades ago when congregations only sang from the hymnal at in-person worship services. Churches may be fined if copyrighted music is performed at their services without the appropriate copyright licensure and filing.

Respectfully submitted,
Darhon Rees-Rohrbacher, DMus
Assistant to the Music Director

Director of Christian Education

“Allow the children to come to me”, Jesus said. “Do not forbid them, because the kingdom of heaven belongs to people like these children.”

Introduction

The children’s ministry is not only about learning the lessons in the Bible, but also about learning to be disciples. We want every child who comes to church school to open the Bible as well as be able to pray for each other, their families and our community.

Number on Roll

There were twenty-eight youth and children on roll between the ages of 3 - 18. Fifteen children were actively involved in the life of the community.

Curriculum

The multiage class format was maintained in the year under review. The group switched from the Children’s Ministry curriculum to the Growing in Grace and Gratitude curriculum the Fall of the year under review. *Growing in Grace & Gratitude* is a quarterly denominational curriculum for children of all ages. Children see God’s grace in the biblical narrative and in our world today. It is structured to provide age-appropriate opportunities for responses of gratitude through claiming, celebrating, praying, and offering. There is diversity in learning as well as it supports class leaders to adapt lessons for any special needs the children may have. Each session embraces children in the grace of God through engagement with the Bible that echoes reformed worship: gathering in God’s grace, responding in gratitude, and loving and serving God.

New Group Room Location/ In Person Classes

The multi age group room was moved from the third floor to the former crib room on the second floor. Online classes were discontinued at this time and classes only took place in person starting in the Fall.

Youth

Despite there not being a regular Sunday morning youth class, the youth were active participants in the life of the church in diverse ways: reading scripture during Sunday morning worship and ushering.

Volunteers/ Helpers

There were no official volunteers in the year under review, however, parents and other members of the congregation stepped up to help whenever needed. Among them were:

- Judy Ashburn
- Jessica Chamberlain
- Judy Hartley
- Lynne McKee
- David and Lily Mercogliano-Easton and Family
- Laura Moody

Aide

Desmond Sowah was hired in the Fall of the year under review, to be a regular second adult in the classroom. This has greatly enhanced the classroom engagement.

Graduation

One youth moved up to high school. One youth graduated from high school in the year under review.

Support Meetings

Pastor Heather and I met on Thursdays. These meetings gave us the opportunity to check in, review and plan. The meetings provided needed support for my work.

Christian Life & Learning

Monthly reports were submitted to the CL&L committee. The committee offered much support to the children's ministry in the year under review.

Acolyte

Children were scheduled to be acolytes beginning in October of the year under review.

Activities

Pancake Brunch

The children prepared and raised funds by having a pancake brunch on March 2nd. Adult volunteers helped by preparing the pancakes while the children enthusiastically waited at the tables. Members of the congregation were very generous, and we are grateful. The funds raised were subsidized with generous camperships from the Albany Presbytery, the Deacon's Board, the church, donations by members of the congregation, and contributions from parents of the campers.

Easter Children's Program

This annual event was held on Good Friday, April 18th and was opened to all children in the community. There were twelve children and five adults in attendance. Children took part in various activities such as making Easter cards, coloring Easter eggs, and shaving cream art

among others. In commemoration of Earth Day, participants received seedlings and planted gardens in egg crates which they took home to care for. Participants heard a retelling of the Easter story and our music director, Chris, was there to make music with the children.

Palm Sunday

Children read scripture and bore the communion elements during the Palm Sunday service. There were a total of thirteen children in church and they all participated in the egg hunt at the end of the worship service. A big “thank you” to all who supported us in various ways.

Church School Sunday

Church School Sunday was held at the Tawasentha Park on June 9. All children read scripture out of our Story Bible and were joined by the congregation in singing some popular children’s songs. This was followed by food, fun activities, and games.

Summer Camp

Four children/ youth were sponsored by the church and generous community members to spend two weeks each at Camp WAWA Segowea in MA. One child spent a week at Camp Fowler in Lake Pleasant, NY.

Blessing of the Backpacks

On Sunday, August 25th, children came to the outdoor worship service at the Henry Hudson Park in Selkirk with their bookbags. The bags were blessed, and special prayers were said for all students and school staff by Pastor Heather and the entire congregation for a blessed and safe and successful school year.

Grandparents’ Sunday

Our children hosted a Grandparent’s Sunday brunch after the worship service on September 7th in honor of grandparents. Parents helped the children to prepare and serve the brunch while others welcomed guests. Special mention goes to our children who played their role as hosts with such grace. We are grateful to Ms Judy Hartley, Ms Judy Ashburn and Pastor Heather who also volunteered their time.

Lantern Project

The lantern project, an intergenerational event, was led by Lily Mercogliano with help from volunteers. Attendees made lanterns and decorated them in colorful tissue. Some children and their families attended the lantern parade later that evening at the Washington Park with their newly made lanterns. Some families from the neighborhood participated.

Service Project

In gratitude for the many blessings received, our class had a mini food drive to benefit the FOCUS Food Pantry in November. Families donated canned or packaged food items.

Christmas Pageant

Members of our community and family members gathered in the fellowship hall after worship on Sunday, December 21st to watch our children act in a play! The play was titled “I Don’t Want to Mooooooove.” written specifically for our church school by Pastor Heather... Thank you Pastor Heather! We are grateful to Madison Galvin, Henry Gumper, and Morgan Galvin, members of the Cue Theatre, who provided immense technical support during rehearsals and on the day of the pageant. In my absence, Lily Mercogliano filled in.

Other Activities

Association of Partners of Christian Education 2025 Conference

I attended the annual meeting of the Association of Partners in Christian Education which was held in Memphis, TN from January 29 - February 1. The theme was: A Stirring in Our Souls with God and Church towards a Beloved Community; Enriching, Sustaining and Connecting. Participants wrestled with the church’s history, our present context and how we might move forward in faith. We were encouraged to wrestle as Jacob did in Genesis 32 because it's worth it. To be a people of faith we were encouraged to wrestle on behalf of our neighbors, our families, our communities and our nation.

I had the opportunity to attend an insightful workshop themed, “Children’s Ministry that Forms Faith.” Here, participants were encouraged to place emphasis on the fact that adults can and should open themselves up to learning lessons from children and let go of the long held belief that children are objects that only soaked information that mostly didn’t change their lives anyway. We were encouraged to create spaces where children can meet and experience God in their day to day living, outside the Sunday school, at home or at the playground.

African Missions Committee

As a member of this committee, I attended all scheduled meetings.

African Family Night

Children and youth participated in the African Family Night held on September 27th. An art and crafts station was set up for children to be engaged during the event. Our children and youth took part in the ‘Fashion Show’ which was part of the program.

Ghana Mission Network

The Ghana Mission Network’s 2025 conference was held virtually on November 8. The meeting explored changing mission landscapes and encouraged innovative approaches to engagement, with participants sharing experiences and dreams for the future of the Network. The Rev. Josh Heikkila, highlighted in his discussion, a shift from Presbyteries to congregations and individuals as primary drivers of mission activities. He noted a decrease in resources and funding for projects, both in the US and Ghana, and emphasized the need to dream innovative ways to engage with Ghanaian partners.

Appreciation

The children's ministry remains sustained by the support of our community and the renewing grace of God as we seek to guide and nurture our children on their faith journey. Gratitude to Pastor Heather, parents and all members of the community who supported the children's ministry in diverse ways during the past year. Thank you so much!

Humbly submitted,
Belinda Quaye
Director of Christian Education

Church Administrator

2025.....another blink and poof it is gone! As outlined in all of the reports submitted as part of the Annual Report, it was another amazing year of great people doing impressive work; I am extremely fortunate to be a small part in many of these efforts. Strengthening our internal communications and programing continued through standing weekly/bi-weekly meetings with:

- Derrick (FOCUS Breakfast Coordinator)
- Forrest (Finance)
- Heather (Worship & Operations)
- John (Trustees)
- Joy (Event/Building)
- Ned (Check Review/Signing)

I am privileged to work side by side with so many dedicated individuals who have a singular focus and goal ~ serving the Westminster family and community ~ and who enrich my life at Westminster in many ways on a daily basis. *There are too many to be named but I hope each of you personally knows how deeply you are appreciated, admired and cherished.*

Additionally, working with the evolving and growing tenants of the building provides a snapshot of some of the strong community efforts that our building supports through use of our facility. We also supported quite an impressive lineup of lobby days and other non-profit work through the use of our building. Cheers to many good things in 2026!

Respectfully submitted,
Lorraine Charboneau, Church Administrator
& Sawyer, Westminster's Canine Wingman

Church Sexton

In 2025 I continued to support Westminster through my various responsibilities as the Church Sexton. Primarily assuring that the Sunday worship services go smoothly and efficiently. I additionally play a strong role in the many other events throughout the year such as weddings, funerals, and external functions held here. We have played host to many important meetings and events which I have been pleased to support through my role as Church Sexton.

Highlights for 2025 were centered around that there were so many caring people willing to step up during my extended disability leave. They supported some of my responsibilities such as coffee hour, opening the church for Sunday service and taking care of the building. That support carried over through many acts of kindness such as taking me to medical appointments, bringing dinner, etc.

My knowledge of the Church and the deep history of the building have been built and grown through my fifty years as a member of the Westminster family, as a 19-year employee and also as a Trustee in my current term on the Trustee Board.

Respectfully submitted by
Joy L. Tallmadge
Church Sexton

Session

Elders serving on the 2025 Session were:

John Bossung	Kate Gallagher	Nathan Powers
Nancy Holroyd	Susan Schell	Ephraim Adjei
Felicia Kollie-Gambles	Peter McKee	Linore Southworth

Leah Threatte as Clerk of Session.

As we head into 2026 we are thankful to Ephraim Adjei, who along with finishing his terms, agreed to stay on session for a second term. Thank you for your service! I was honored to be re-elected as Clerk of Session for 2025 and am grateful for the support of Peter McKee and Susan Schell who served as clerks *nunc pro tunc* during the monthly session meetings.

The Session held 11 stated meetings this year, as well as one discretionary meeting to discuss the Church's vision statement. The majority of these meetings were conducted over Zoom and we are grateful for the major time commitment and flexibility our Elders showed.

Total membership was 154 at the end of December 2025. We have 8 affiliate members. I am pleased to report that Westminster welcomed eleven new members this year, through reaffirmation of faith by joining members, or confirmation of several of our young people as members.

We mourn the passing of one beloved member: Carol Bromley (May 5, 2025).

As with other years, the Session often felt like cheerleaders encouraging and helping to refine the wonderful ideas and efforts brought to us by the various boards, committees, members and friends of the church.

Some 2025 Highlights:

- Elders John Bossung, Peter McKee, Kelly Crisfield, Sue Schell and Forrest Holroyd worked as a sub-group on Westminster's Five-Year Plan and shared the plan with the congregation at our 2025 Annual Meeting.
- Elder Sue Schell participated in the Presbytery's minutes review process with David Bennet, Stated Clerk of Albany Presbytery. I am always so grateful to Sue for taking on this biannual job.
- Exploration of removing pews from the back of the sanctuary to promote more socializing after church, as well as conducting some coffee hours in the sanctuary.
- Elder Kate Gallagher led the Stewardship campaign this year with a beautifully mindful theme of Grateful Living and Faithful Giving. We are grateful for her new leadership which led to a successful campaign.
- Updated our Funeral Policy documents, Worship Cancellation Plan, and Conflict of Interest Policy.

- Entered into letters of agreement with our building tenants to increase legal protection for the Church with respect to building usage.
- Adopted and adapted the “We Will Not Be Silent” policy promulgated by the Presbytery.
- Took steps to donate a .12-acre property in Onondaga County owned by Westminster Presbyterian to WMHT radio.

It is an honor to serve Westminster as your Clerk. Thank you to my fellow elders, Pastor Heather, and Lorraine for helping the Session to be an effective board.

Respectfully submitted,
Leah R. Threatte, Clerk of Session

Board of Trustees

Members: John Bossung (President), Pete Seagle (Secretary), Leif Hartmark (Vice President), David Adjei, Fatmata Hilton, Joy Tallmadge, Peter Wrede, Mark Manieson

The work of the Trustees is wide ranging and extensive, including administration, buildings and grounds maintenance and repair, capital projects, emergency response, and information technology. The Trustee work is augmented by non-Trustee volunteers who have assisted in or led several needed projects throughout the church. We are indebted to these “angels” – too numerous to mention individually-- who have stepped up to assist in so many ways. We also express our gratitude for the many contributions by Leif Hartmark and John Bossung who are coming off the board.

Administration- We’re not just keeping the building clean, lights on, heat on, and rain out! Responsibilities include financial oversight including internal audits, external audits, check signing and bank statement review/reconciliation; insurance; and rentals/tax filings for parking lot and building space rentals; and serving on standing committees for Stewardship and Budget, Nominations, Investments, and Personnel. The Annual Report for the Personnel and Stewardship and Budget Committees are reported separately. The report of the Investment Committee is included below.

Information Technology- Responsibilities include overseeing the computers, internet and phone services, audio-video systems, and security cameras. We are assisted by an ad-hoc technology group consisting of non-Trustees.

Building and Grounds Maintenance and Repair- Responsibilities include overseeing cleaning, painting, and repairing church building and sanctuary floors, walls, and ceilings; installing and putting away air conditioners; keeping the roof drains clear; scheduling fire and building inspections; overseeing the parking lot; and maintaining outside urns and gardens.

Emergency Response- Responsibilities include responding to leaks from plumbing and roof; responding to furnace problems; responding to fire alarm emergencies; and maintaining the defibrillator and scheduling training.

Capital Projects- Plan, contract and oversee large capital projects for the church (generally \$5,000 or more). Much of the day-to-day oversight and administration of our work is managed by our very capable Church Administrator, Lorraine Charboneau, including arranging emergency response and scheduling building maintenance and repairs by outside vendors, as well as administering the payroll and benefits for church employees. Joy Tallmadge, in her roles as Trustee and Assistant Sexton, also alerts the Trustees regarding facilities and operational needs.

2025 Accomplishments

Project planning- The Trustees are maintaining a multi-year plan for capital projects, many of which were completed this past year or are in process. Session authorized funding for boiler 2 and control replacement via a special draw from the endowment. Additionally, the Capital Projects fund is augmented by scheduled draws on long-term investments during the year. In 2025 the Trustees completed many Capital projects including those highlighted below.

- 1 **Plumbing repairs;** Calls to plumbers resulted in toilet clogs cleared, a regular occurrence.
- 2 **Heating System:** Boiler room condensate piping leak repaired. Boiler Number 2 was replaced, heating controls as well. Controls are not complete pending graphics and training.
- 3 **Assembly Room doors and entrance vestibule:** The exterior doors to the Assembly Room replacement materials are on site, installation to be coordinated with a future carpenter.
- 4 **Assembly Room Upgrades:** Finish upgrades/repairs were done and sample of brick walls exposed at two radiators. Potential wall coverings to be installed.
- 5 **Kitchen:** A new budget line was created for kitchen equipment and repairs. Donors affiliated with Focus have made donations to help cover kitchen costs including; dishwasher repair, refrigerator/freezer replacement, warming oven replacement, electrical work for commercial toaster. Repairs to the coffee makers took place twice, at least, by Peter Wrede.
- 6 **Church office rentals:** Rentals continue! Window AC units installed and removed; this is an ongoing volunteer effort. Event cost schedules are in place to help with our building income efforts.
- 7 **Parking lot;** Additional spot created and rented.
- 8 **Administration:** New heating controls computer installed at church office. The system will be accessible remotely. New insurance policies are in place after a heroic effort by Lief! Though more expensive than 2024, the premiums are not as high as originally quoted. Security cameras are being replaced with those that are plugged into our IT system.
- 9 **Miscellaneous:** New shelving installed at the 2nd floor banner room and 3rd floor storage rooms. Plus, many day-to-day repairs.

Pending priority needs: There are many deferred maintenance items that need to be addressed in the coming year as well as minor repairs as needed.

- **Toilet rooms:** Handicapped bars to be installed.
- **Various electrical projects:** Light panel in sanctuary, and exterior spotlight above State Street entrance.
- **Fire door repair or replacement:** Installations.
- **East sidewalk:** re-design to mitigate erosion at kitchen door.
- **Restore damaged plaster:** North balcony interior wall

Respectfully submitted,
John Bossung

Board of Deacons

Thanks go to these deacons serving on the board in 2025: Kelly Crisfield, Dodie Seagle (co-moderator) Carolyn Smith, Marie McClumpha, Maxine Quaye, Lily Easton, and Mary Bullis (co-moderator). Thanks go to outgoing deacons: Cindy Dwyer, Ruth Ann Brod, and Mabel Maguire. Especial thanks to our departing co-moderator Mary Bullis

The deacons had a busy year serving callees in caring ways. We kept in touch with our homebound callees through regular visits and phone calls. Deacons also sent birthday cards, condolence notes, congratulations cards, and thinking of you cards. Transportation to church, to doctor appointments and other outings were occasionally provided. The deacons delivered tulips at Easter, and red and white poinsettias at Christmas. The prayer chain was maintained by Kelly Crisfield and the pastor.

The monthly communion kept the deacons busy setting up the little silver cups and/or the intinction materials, and cleaning up afterwards. Mary Bullis faithfully coordinated these efforts. By request, deacons served communion in members' homes. It is required that two deacons or one deacon and the pastor serve communion.

Two funds continue to be administered during the year for special needs. These funds include the Deacons' Fund, and the Helen Rising Fund. There are special guidelines for distributing the funds. The Deacons Fund has assisted with rent, food, transportation, camp scholarships, and other expenses. The Helen Rising Fund helps support extraordinary medical health care expenses for members of the congregation. The board also made contributions to the Schuyler Inn Christmas Program for blankets and pillows.

In three sessions in May the deacons put on an end-of-life program in the Welles Room. The first session centered on medical directive forms. The next session focused on demystifying the process, and the last session was on planning memorial services.

The deacons concluded the year with a Christmas Party at a member's home. Special thanks for the deacons for brightening our church members' spirits.

Respectfully Submitted,
Dodie Seagle

Mission Committee

The Mission Budget is responsible for overseeing the benevolences of Westminster. It is also the umbrella of two subcommittees, the African and Shelter Ministries. Additionally, it facilitates the work of the PC(USA) via annual offerings, shared mission, and international mission work. It supports partners outside our walls that mirror our values and priorities such as feeding programs, shelters, the local community, and our international ministries.

Our relationship with PC(USA)

For 2025 Westminster supported PCUSA with \$10,300.00 (**Shared Mission**) for work in all three levels of the denomination (National, Synod, Albany Pres). This is part of the overall WPC budget, not specifically the mission budget.

One Great Hour of Sharing Offering: Westminster also participated in the annual OGHS Offering. All the money collected through this offering is passed along to the national church for hunger programs, disaster response and grants to small, grass roots initiatives (Self-Development of People). Total amount for 2025 was \$2,306.00.

Our relationship with FOCUS:

Westminster's commitment to FOCUS remains resolute. Many of our church members volunteer for the feeding programs, food pantry and board/committees. Westminster funds FOCUS in many ways. Our annual pledge for the daily operations was \$11,500 plus money directly allocated by the mission committee for feeding programs, program budget and staff.

Westminster's work with Homeless Ministries:

Westminster works with two shelters assisting unhoused people. Sundays during the winter months, volunteers rotate to provide nutritious meals at the **Emergency Overflow Shelter (EOS)** at First Church Albany. We also support the shelter with a financial pledge. The Shelter operated at full capacity in 2025.

Schuyler Inn is another shelter where WPC's volunteers and financial support continue to make a difference. With the assistance of our WPC Schuyler volunteers headed by Gail Garrison, a winter gear distribution provided warm coats and items for the families living in at Schuyler Inn.

Other groups supported by WPC mission:

- CROP Walk – supports national and local feeding programs (Thank you Marie McClumpha, chair)
- Capital Area Council of Churches / Martin Luther King, Jr. Scholarship / Overflow Shelter
- NYS Council of Churches
- Grassroots Givers Nonprofit
- RIISE Refugee Organization
- Wizards Wardrobe - Albany Literacy
- Sidewalk Warriors - Troy Soup Kitchen
- Direct support for Rev. Josh Heikkila; West African Missionary

CACC	\$300.00
NYS Council of Churches	\$350.00
FOCUS Food Pantry	\$800.00
FOCUS Breakfast Prog	\$1,000.00
Emergency Overflow Shelter	\$1,300.00
CROP Walk	\$700.00
MLK Jr. Scholarship CACC	\$300.00
Josh Heikkila	\$1,500.00
Grassroots Givers	\$300.00
Christmas Gift FOCUS Bfast	\$400.00
Schuyler Shelter/PYHIT	\$500.00
Wizards Wardrobe	\$300.00
RIISE	\$300.00
Sidewalk Warriors	\$300.00
Total Spent	\$8,350.00

Respectfully submitted,
Sheila Wrede, Chair

African Mission Committee

During 2025, Westminster Presbyterian Church's African Mission Committee worked closely with trusted mission partners in Ghana, Liberia, and Sierra Leone to advance shared priorities in education, health, and community development. Together with our partners and supporters, we remained committed to building brighter futures for vulnerable children and young adults through vital educational, health, and vocational services.

Mission Partnerships

Westminster continues to serve as a partner in mission with:

- Ghana
 - Redemption Presbyterian Church (Tema)
 - Greenwich Meridian Presbyterian Church (Tema)
 - The Home of Care and Protection (HOCAP) – a Christian, non-governmental organization headquartered in Tema
 - Active participation in the Ghana Mission Network – PC(USA)
- Liberia
 - Kingdom Embassy School, Bernard Farm
- Sierra Leone
 - Kabondeh School – a newly established partnership begun in 2024, supporting an emerging secondary school in a highly underserved region

2025 Fundraising Highlights

Our 2025 African Mission fundraising campaign was a great success. The annual African Family Night Event, held on September 27, 2025, was well attended and strongly supported by the congregation and community.

- Original fundraising goal: \$15,000
- Total funds raised by year-end: \$21,763

These generous donations enabled the Committee to support educational resources, health services, nutritional assistance, and other essential programs where they are most needed.

Ongoing Projects Supported by Westminster

- Educational scholarships
- Nutritional programs
- Vocational training materials and equipment
- Medical supplies
- School supplies
- Microloan program

Selected 2025 Partnership Initiatives – examples include:

- Provided sewing machines to HOCAP in Ghana to support vocational training.
- Supplied a generator for a computer lab at Kingdom Embassy School in Liberia.
- Supported school building renovations (roofing) in Liberia.
- Partnered with HOCAP to provide sewing machines for vocational training, empowering young adults as they rebuild their lives and livelihoods, with special emphasis on a newly established vocational training center.
- Strengthened a new relationship with the Kabondeh School in Sierra Leone by providing classroom desks and chairs for the entire school, improving learning conditions for all students.
- Continued the very successful interest-free microloan program for villagers in Liberia who lack access to conventional support like bank loans. Most borrowers use funds for their small businesses to earn enough for school tuition, medicine, and general family support.

Future support for these partnerships is envisioned and under consideration.

The 2nd annual Noah V. Kucij Memorial Essay Contest, established in memory of the son of African Mission Committee members John & Lyn Kucij, was held for students at the Kingdom Embassy School. Eleven winners were celebrated in a ceremony and awarded cash prizes.

Future Needs and Planned Support

- Provision of safe drinking water for Kingdom Embassy School in Liberia.
- Additional sewing machines, menstrual supplies, and menstrual health education materials for HOCAP in Ghana.
- Establishing and equipping computer lab classrooms to foster computer literacy for students in Liberia and Sierra Leone.
- Providing educational scholarships for students in financial need.

Planning is underway for the next in-person gathering of the Ghana Mission Network, tentatively scheduled for May 2026 in Wisconsin. Westminster looks forward to supporting and participating in this important collaborative effort.

Looking Ahead

We look forward to continuing our work with mission partners in Ghana, Liberia, and Sierra Leone. Your prayers, interest, and generous support mean the world to those delivering and receiving these services. While much has been accomplished, there remains important work ahead.

Respectfully submitted,

Westminster Presbyterian Church's African Mission Committee: Shernette Grant, Fatmata Hilton, Felicia Kollie-Gambles, John Kucij, Lyn Kucij, Gabriel Ofori-Okai, Belinda Quaye, Valerie Shanley, and Sheila Wrede

Peki Project Report: provided by Gabriel Ofori-Okai

Keh Avenue Renovation Project

In 2024, we undertook the renovation of Keh Avenue, a short road located in Wudome Peki. This project aimed to enhance the infrastructure of the area and improve accessibility for residents and visitors.

Community Support Initiatives

Last year the Sassy Ladies in Ghana, in collaboration with the Niskayuna Rotary Club and our group, played a pivotal role in supporting the community of Wudome Peki. Together, we supplied essential school materials, a variety of toys, and medical supplies. These contributions were distributed to the nursery, primary, and middle schools, ensuring that students at all educational levels benefited from improved resources. In addition, the local health clinic received much-needed medical supplies, helping to enhance healthcare services for residents.



Micro Loan Program: Growth and Operations

The number of participants now reaching 25. These beneficiaries convene on a monthly basis to fulfill their interest payment obligations and to engage in discussions about shared concerns. During these meetings, valuable guidance and assistance are also provided to those who require additional support, fostering a collaborative and supportive environment among members.

The Agricultural Project

The farming initiatives have demonstrated substantial progress over the past year. Our efforts resulted in successful harvests of various crops, including mangoes, palm nuts, coconuts, beans, okra, corn, plantains, and bananas. This diversity of produce reflects the dedication to enhancing food security and supporting the nutritional needs of the community.



In addition to crop cultivation, our livestock activities have yielded impressive results. Over a period of three years, the chicken population has grown significantly, increasing from a single hen to a flock of 60 birds. Similarly, our goat-rearing efforts have been fruitful, with an original female goat giving rise to a flock of 10. These achievements underscore the effectiveness of our agricultural strategies and the commitment of those involved.

To further support and expand these activities, we are in the process of acquiring a larger farm. This new space will enable us to raise more crops and livestock, thereby increasing our capacity to contribute to community development and food sustainability.

Introduction of Power Tools for Small-Scale Farmers



In our ongoing efforts to support local agricultural development, we are taking steps to introduce power tools that can benefit small peasant farmers in the area. Recognizing the challenges associated with manual farming practices, our initiative focuses on providing access to mechanical weed whackers, which have demonstrated considerable effectiveness in facilitating the weeding process.

To kickstart this endeavor, we have purchased five mechanical weed whackers. These tools are already proving to be an efficient solution for managing weeds, helping farmers save time and labor while improving productivity in their fields. By making these machines available, we aim to further empower our farmers and contribute to the overall advancement of agricultural operations within the community.

Gratitude and Continued Need for Support

We extend our heartfelt appreciation to Westminster Presbyterian Church in Albany, NY for their unwavering support, invaluable advice, and constant encouragement throughout our initiatives. Their guidance has played a significant role in driving our progress and sustaining our efforts within the community. Special thanks are also due to the GE Elfun Computer rehab program, which has significantly advanced computer literacy within the community by donating computers.

We are equally thankful to all individuals and organizations who have contributed both financially and in kind. Your generosity has been instrumental in advancing our projects, and it is clear that our achievements would not have been possible without your dedicated support.

As we move forward with our planned expansion, including providing essential shelter for our livestock and their caretakers, donations remain both welcome and necessary. Continued contributions will ensure that we are able to complete these vital improvements and further strengthen our commitment to community development.

Stewardship Budget Committee

Members: Kelly Crisfeld, Kate Gallagher, Leif Hartmark, Forrest Holroyd, Lisa Petter, and Eugene Sit

The Stewardship and Budget Committee is responsible for recommending the church's annual operating budget and conducting the annual stewardship campaign to solicit pledges to support Westminster's programs. We are grateful to Kate Gallagher and Pastor Heather for their leadership in organizing and directing the stewardship campaign. The Committee met bi-monthly via email and Zoom during the year. The 2026 budget development was an iterative process during the spring and summer months, reporting to Session at its June and September meetings, and Session approved the Budget on October 14. The Budget was presented to the congregation on October 19 and November 9. Session reviewed and approved some final adjustments to the 2026 Budget at its January meeting and this final Budget is being reported at the Annual meeting in January.

The S&B Committee has been striving to recommend a more sustainable Budget for 2026 and going forward. We began the 2026 Budget process with a \$ 31,000 deficit from last year. In addition, we faced major cost pressures for 2026, primarily building related costs and insurance. An involuntary mid-year change of insurance carrier resulting in a near tripling in premiums wreaked havoc in budget planning for 2026 as well as creating a deficit for 2025. As a result, we anticipated an even larger budget imbalance for 2026, with both years drawing excessively on our financial reserves. Fortunately, we were able to obtain a new, more market competitive insurance policy for the beginning of 2026 and the projected budget shortfall was mitigated to some extent. However, our initial budgetary assumptions relied on a ten percent increase in total pledges for 2026, which proved to be too ambitious.

Nonetheless, we are thankful to the congregation for responding so positively to our stewardship campaign this year. Our campaign theme was Grateful Living & Faithful Giving, and we were led by Psalm 118:24:

"This is the day that the Lord has made, let us rejoice and be glad in it"

Beginning in early October, through Stewardship Sunday on November 16th, congregation members spoke each Sunday to the importance of pledging and the faithful giving of our time, talents, prayers, and resources in order to support our church and community. The Committee mailed a letter and pledge card to the congregation as well as presented budget updates during second hours and updated on our stewardship progress in the online newsletter throughout October and November.

We are pleased to report that despite the loss of some pledges due to moves or changed financial circumstances, we still reached 92% of a very ambitious goal. Westminster received 57 pledges for a total of \$193,378, an increase from last year's goal of \$190,000. Of these, there were four new pledges, and thirty-five of the renewed pledges were increased by an average of 12.5%. We also received an anonymous gift of \$7,100 in January which closed the remaining

budget gap. We are truly grateful for everyone's enthusiasm and engagement towards this campaign and for all of those who made it possible!

The resulting 2026 Budget totals \$457,250 an increase of \$25,000 or 5.7 % compared to last year. This was a product of selective decreases in areas previously under-spent and, most notably, a significant increase building related income. The Budget includes a cost-of-living increase of 2.7 percent for all staff, consistent with the recommendation by Presbytery. The draw on the endowment was maintained at 5.0 percent, and for the first time in five years this will not require any draw on our reserves. *

The 2026 Budget Schedule is included at the end of the Annual Report.

Note: The \$150,000 Reserve Fund established in 2021 has been drawn down over the past five years to balance WPC Budgets, providing nearly \$120,000 in budgetary support which enabled Westminster to maintain a sustainable draw on the endowment. Currently, however, there is only \$30,000 left in this Reserve fund which cannot be sustained long term.

Respectfully submitted,
Leif Hartmark and Kate Gallagher

Personnel Committee

The Personnel Committee works with Pastor Heather, as head of staff, to hire and maintain a stable, highly qualified staff to carry out the mission of the Westminster Presbyterian Church. Annual Personnel Reviews were conducted. The reviews are shared with the affected employee and filed in permanent personnel files as required by NYS law.

The Personnel Committee is in tune with Albany Presbytery regarding annual Pastoral income and annual cost of living salary increases, which is recommended to the Stewardship and Budget team and approved by Session. The annual holiday bonuses for staff were recommended and facilitated with the assistance of the Westminster Church Administrator. The Committee also oversees the compensation and benefits for all eligible Westminster staff and maintains the Westminster Personnel Policies.

The Committee meets quarterly with the pastor to review her goals and progress reports, which have been very impressive. The Committee members remain available to listen and assist all Westminster staff matters. Additionally, the Committee is open and alert to Church member concerns regarding to staff matters. Westminster Personnel Committee and Church members remain in awe at the amazing, professional, creative service, worship and program provided by tireless and talented staff members.

With gratitude and appreciation, we file this report.

Respectfully Submitted
Cheryl Foy, Judy Hartley, co-chairs
Leif Hartmark

Communications & Outreach Committee

The Communications & Outreach ministry focuses on online communication that supports outreach to our church family and the larger community, as well as current and future partners. We also support with interior and exterior building signage when needed.

During 2025, we continued a special focus on enhancing efforts to keep our approach fresh and engaging. We have been updating graphics to revitalize our visual identity. By modernizing our look, we can foster meaningful connections and convey WPC's message with clarity and vibrancy.

Website Planning and Content Management:

Our [Westminster website](#) is a cornerstone of our church communications, playing a central role in sharing information that facilitates participation in both online and in-person worship, church events, and activities. The Communications Team has the lead role in maintaining, updating, and enhancing the website. Regular updates ensure that the information stays current and engaging throughout the year.

We extend our gratitude to everyone who collaborates with us to help keep our content current. Special thanks to Lorraine Charboneau for her regular posting of worship bulletins and to the many individuals in the Westminster community who contribute to creating new and updated content. Your partnership is invaluable in maintaining our church's dynamic and informative online presence.

News Email:

WPC's weekly news emails continue to be a core method for sharing special announcements, updates, and information on church programs and events. Designed to keep our community well-informed, these emails are a valuable resource.

We encourage the WPC church community to subscribe to the news email to ensure they receive timely updates directly. If you are not receiving the emails, please contact our Communications Manager, Kim Deal, at communications@wpcalbany.org. You can also share your questions or comments through our website at <https://wpcalbany.org/contact>. Your engagement is very important to us, and we're here to ensure you stay connected with the latest news and information from our church community.

Social Media:

Our engagement on Facebook includes regular posts and updates to keep the community informed about Westminster's activities. From providing updates on community service initiatives to inviting participation in events, building awareness for campaigns, and sharing insightful articles authored by our members, our [Facebook page](#) is a helpful tool for connection and communication.

As we aim to enhance WPC's visibility within the wider community, we recognize the impact of increased engagement and encourage people to actively "Like" and comment on our Facebook page and posts. Your engagement will strengthen our online presence and can help foster a sense of community.

Special Projects and Events Support:

Throughout 2025, the Communications Team created publicity and supported various church events and worship services. Notable examples include Holy Week observances, FOCUS Joint Worship Events, the 2025 African Family Night fundraiser, social gatherings, congregational meetings with online voting, Advent opportunities, and Christmas Eve worship.

In addition to our regular communications responsibilities, we dedicated significant effort to supporting various special projects. These efforts encompassed key initiatives such as the Stewardship Campaign; Vigil for Racial Justice; African Mission fundraising campaign; Earth Care; Westminster Commons (WC) announcements; Westminster Commons website events; maintenance of the Westminster Commons webpage; and coordination of seasonal communications for Lent, Summer, Fall, and Advent/Christmas.

Collaborative efforts extend beyond our church walls as we maintain relationships with other local churches, the Albany Presbytery, and the FOCUS Churches of Albany organization - fostering coordination and creating shared content.

We are happy to provide informal support to various ministry teams throughout the year, offering assistance in creating graphics and presentations. These endeavors reflect our commitment to enhancing communication and engagement within our church community.

Thank You & Stay Connected:

The Communications & Outreach ministry continues to be fully supported by Kim Deal, who serves as our part-time Communications Manager. We are so thankful for the talent, initiative, innovation, and high level of commitment that Kim consistently brings to her work with Westminster.

As always, we encourage your feedback and suggestions as we strive to enhance Westminster's online communications. We look forward to your involvement.

Westminster's primary online communications channels are our weekly e-news and website. In early 2026, the Communications Team plans to invite feedback on how these resources are being used and experienced, with the goal of strengthening connection and accessibility across the congregation.

Respectfully submitted,
Valerie Willison Shanley
Chair, Communications & Outreach

Earth Care Team

The Earth Care Team meets monthly via Zoom. We would welcome new participants!

We are happy to report that Westminster continues to qualify for certification through the Presbyterian Church USA as an Earth Care Congregation. Margaret Randall has led us through each recertification.

This year our activities highlighted the importance of encouraging people to be empowered to take individual and collective action to stave off climate change. We continued to develop collaborations with other local Presbyterian Church's Earth Care Teams so we may increase our effectiveness in being stewards of our earth.

We also focused on continuing the Westminster Climate Forum series. Recognizing the need for immediate action on the climate crisis, Westminster Presbyterian Church hosted four events at the church between fall of 2024 and fall of 2025, each featuring a speaker focusing on the need for all of us to keep the reality of climate change top of mind and providing information and tools for individual and group policy advocacy to move away from fossil fuels and toward renewable energy and environmental justice.

During 2025 we:

- In March we held our second Westminster Climate Forum featuring Mark King, Executive Director of the Mohawk Hudson Land Conservancy, speaking about Protecting Land, Preserving Our Future: How Land Trusts combat climate change.
- Our April Earth Care Team meeting was held in person with Rev. Holly Cameron of New Scotland Presbyterian Church and Shirely Greagan of Delmar Pres. joining us to discuss collaboration among our churches on earth care activities.
- In May we held our third Westminster Climate Forum with Congressman Paul Tonko. We asked him to share information on the current status of Climate Change issues in Congress, the work of the House of Representatives Environmental Committee, efforts of note in the NYS Capital Region toward Climate Change action and how we as constituents support further action. We had a large turn-out for the event held in the Sanctuary instead of the Assembly Room. He began with remarks and then Pastor Heather served as moderator, taking written questions from the audience. We were thankful to have several Westminster volunteers helping to greet and make sure things ran smoothly.
- Pastor Heather and Margaret Randall developed an Earth Day Service held in June.
- A Spring Nature Walk coordinated by Rev. Holly Cameron of New Scotland Pres. was held at Heldeberg Workshop.
- Pete Seagle worked on applying for an energy audit of our building through his work as a Trustee.
- In August, Delmar, New Scotland, and Westminster churches participated in an event coordinated by Shirley Greagan at the Bender Melon Farm in Slingerlands for the

Mohawk Hudson Land Conservancy. We used loppers and saws to remove invasive plants from the property.

- In October, Jason West, Sustainability Coordinator for the City of Albany, led a conversation about Albany's efforts to adapt to climate change for our fourth Westminster Climate Forum.
- We recommended to Session that the PCUSA 2025 General Assembly Divestment/Proscription List be adopted for Westminster's endowment fund.
- After a thorough exploration of the feasibility of installing an Electric Vehicle charger at Westminster led by Carolyn Smith and John Bossung one charger was installed in our parking lot on an exploratory basis.

The Earth Care Team urges existing church committees/boards to include earth care priorities in everything we do in the life of the church as well as in our personal lives. We look forward to continuing our work in 2026.

Respectfully submitted,
Susan Schell, Chair, Judy Hartley, Laura Moody, Margaret Randall, Paul Randall, Dodie Seagle, Pete Seagle, Carolyn Smith

Christian Life and Learning

CL&L is the umbrella under which worship, education, music and congregational activities are gathered.

Members in 2025: Gail Garrison, Nancy Holroyd, Rev. Heather Kirk-Davidoff, Lynne McKee, Chris Price, Rev. Paul Randall, Linore Southworth

Lent The Theme was “Room at the Table”. This was about the table at the last supper, about communion as God’s invitation to his people, and about gathering everyone together. There was a Tenebrae service on Maundy Thursday, a Good Friday workshop offering for children, and an invitation to the Good Friday CACC worship service at St Andrew’s church.

Confirmation CL&L held a reception for the confirmation class on June 8

Offsite worship Outdoor worship, followed by a picnic lunch, was held at: Tawasentha Park in Guilderland on June 1
Henry Hudson Park in Selkirk on August 24

Worship leaders Heartfelt thanks went to Paul Randall for organizing the worship leaders for many years. In 2025 Gail Garrison began that job.

The flow of worship CL&L worked with Pastor Heather and Chris Price on the physical flow of worship. Closer seating of the congregation was encouraged by removing some pews. This also opened a gathering space in the rear of the sanctuary. There was ongoing discussion on the movement of the congregation during the prelude and postlude.

Technology and worship CL&L continued to address the challenges of technology in worship. Much work was done by the tech team, church members and outside consultants to improve the quality of the worship service for Zoom viewers. Better communication and connection on second hour programs for the Zoom participants was also explored.

Wednesday Night Potluck Program This was launched in September 2025. Held on the third Wednesday of each month from 6:00-8:00, the food was potluck and the English language learners class meeting at Westminster was welcomed to the meal and the hospitality. This was followed by a guided group discussion, sometimes with a guest speaker. The overall theme was faith in action. How does faith compel one’s response to current social issues? How does faith encourage growth in the individual and healthy living in community? Programs were held in September, October and November and will continue in 2026.

“Social Sundays” coffee hours One Sunday a month the coffee hour refreshments were designed to be served following worship at the back of the sanctuary instead of downstairs. Rather than have a Second Hour education offering on that day, the time is a chance for members to get to know each other, and to greet visitors. Due to scheduling, the first Social Sunday was planned for Jan. 11, 2026.

The 2025 Schuyler Inn project Gail Garrison once again led the annual drive to assist Schuyler Inn residents. Due to the ongoing generosity of WPC members, funds were readily available to purchase 20 blankets and 20 pillows, which are a constant need for the shelter. Additionally, Walmart gift cards from WPC were purchased and presented to each family at a Schuyler Inn holiday party.

The Winter Wear Giveaway benefited the children at Schuyler Inn. Donations of hats, mittens, scarves and socks were collected through the month of December, and after the final day of collection on January 4, 2026, were collated, organized, and delivered to the residence.

Monetary donations toward that effort will be held to use, possibly in the spring of 2026, to purchase whatever Schuyler Inn deems most urgent for the safety and comfort of the residents.

Hanging of the Greens CL&L supported the sanctuary committee in decorating the church for Christmas.

Respectfully Submitted,
Lynne McKee

FOCUS Churches of Albany

Organized in 1967, FOCUS Churches of Albany is a partnership of five covenant churches (Westminster is a founding congregation), four faith affiliates, and two faith partners, working together to respond to critical needs within our community. Food insecurity remains the primary issue being addressed by FOCUS, complicated by the reduction and elimination of SNAP benefits, higher grocery prices and ever-increasing housing costs in Albany.

FOCUS welcomed a new Executive Director, Keith Leahey, in early January 2025. It was a challenging year with a projected budgetary deficit, high food costs, federal threats to SNAP benefits and intimidation of refugee and immigrant communities. Despite record breaking egg and meat prices, FOCUS staff was able to manage expenses without reducing the quality and quantity of food provided to guests. Significant website redesign and enhanced communication on social media and other forms of communication was undertaken to publicize the critical service provided to the community. 'Stories of FOCUS' shares compelling insights from guests, FOCUS staff and volunteers.

The year required cost containment strategies and conscientious fiscal oversight to manage record breaking food costs, especially with record breaking egg and meat prices. During the summer of 2025, pantry staff began to verify identity, household size and place of residence to assure that guests were within the assigned food pantry catchment area. Residency requirements had been relaxed during the pandemic and several guests were referred to pantries assigned to their new address. This verification process allowed FOCUS to continue providing significantly more than the minimal required food pantry allotment.

2025 Statistics	# of Days Open	# of Meals Served
Breakfast Club	143	24,383
Food Pantry	253	159,606

High quality foods, including hael foods and fresh produce, are made available to meet the needs of the community accessing services. A six-day supply of food is provided to each family utilizing the Interfaith Food Pantry located at Emmanuel Baptist Church (five days a week and one Saturday each month) and Food Pantry at First Church in Albany (two days a week). Families may visit the pantry twice each month.

Westminster hosts the Breakfast Club three mornings a week in the Assembly Hall. Doors open at 7 AM and guests enjoy a hot breakfast (cold in the warmer months), warm hospitality and a brief respite from the outside elements, leaving with a lunch to go.

In 2025, both the food pantry and the Breakfast Club had a decline in guests, especially late in the year. Some of the decline in food pantry services can be attributed to the residency verification process described above. There were major concerns about increased ICE activity within the city targeting service delivery sites, and people prioritizing personal safety over food security. FOCUS staff report a noticeable decline in persons of Latinx origin receiving services.

FOCUS continued New York State grants for Hunger Prevention and Nutrition Assistance Program (HPNAP) funds and Nourish New York funds that assist in meeting the increased need for nourishment. HPNAP funds cover many of the food costs for the Breakfast Program and FOCUS Food Pantry, as well as personnel costs. Nourish New York requires grant recipients to procure food from New York farmers and dairy manufacturers. The food purchased is used at the Breakfast Program and FOCUS Food Pantry and is also distributed through food pantry partners. This has resulted in the development of the FOCUS NNY Network for distribution through ten additional food pantries. American Rescue Plan Act funds from Albany County provided \$10,000 to the monthly budget. FOCUS also received foundation funding to support their services.

In response to the federal shutdown this past fall, Gov. Hochel declared a State of Emergency and committed \$65 million in new State funds for emergency food assistance to address the food needs of those impacted by the delay and changes to SNAP benefits. FOCUS expects to receive additional HPNAP and NNY funds to support food costs, pantry partners and temporary staffing in 2026.

This past summer, FOCUS congregations worked together for a successful school supply drive, strengthening the partnership with the Albany City Schools. With support from B. Lodge's, cash donations were used to purchase undergarments, socks and backpacks for Hackett Middle School. A winter gear drive was conducted in partnership with FOCUS congregations, CDPHP and B. Lodge's. Each Breakfast Club guest received a coat, gloves, hat, socks, thermals, and hand and feet warmers.

FOCUS fosters our shared ministry together through our four combined worship services. The work is made possible through the generous donations of the covenant churches, faith affiliates and faith partners. Westminster's support is critical to FOCUS' initiatives, providing space, volunteer time and money. Church members work as FOCUS staff, Breakfast Club volunteers, food pantry volunteers, board members, and controller. Members provide financial support through the seasonal appeals sent out by FOCUS and with the special food pantry collections for holiday treats and personal products.

FOCUS is part of The Alliance for a Hunger Free New York, advocating for additional funding in the state budget. In 2025, FOCUS conducted training for staff and volunteers on Restorative Practice, presented by Jon Rice, NYS Office of Mental Health. This was followed with a presentation on how to proceed if ICE presents at the food pantry or breakfast program. This training was provided by Leah Threatte and Kendra Sena for FOCUS staff, board members and volunteers.

Respectfully submitted,
Ned Trudeau
Kris Wilhelm

Financial Reports

Treasurer

The most visible responsibilities of the Treasurer are to receive, on behalf of the church, all donations or payments made to the church, ensure their timely deposit in our financial accounts, record all details in our accounting system, and later generate and distribute individual summaries of donations. The Treasurer also prepares monthly financial reports for Session, Trustees, staff, and various mission efforts, and keeps records of pledges from members. Summaries of the latter are shared with the Stewardship & Budget committee to assist in the Annual Stewardship effort for the next budget. Some of these reports are now generated by our Assistant Treasurer.

Budgeted expenditures have consistently exceeded income for many years. Excessive draws from our long-term investments formerly covered this imbalance, an unsustainable practice we have since worked hard to avoid. Recently, we have enjoyed the luxury of both a Reserve Fund and large annual budget surpluses to balance successive budgets, allowing us to recover from COVID restrictions without unduly affecting either staff or program. At the same time, we have been making determined efforts to reduce reliance on our Reserves and prior surpluses, with notable success. Our budget imbalance has been reduced from \$63,733 in 2023 to \$50,700 in 2024 and \$31,370 in 2025. And the 2024 surplus was close to the 2025 imbalance, letting us hope there might be little need to draw further from Reserves.

But that was not to be. By the end of the year, 2025 saw a net budget deficit of \$27,130, requiring nearly half our remaining Reserve balance. And draw-down of our checking account meant retrieving \$50,000 from our long-term investments to sustain our daily operations. Both were caused by an involuntary mid-year change of insurance carrier, with associated premium increase from about \$18,000 to \$56,000 annually. And part of our aged building heating system failed, requiring total replacement financed by another investment draw of \$45,830.

Those were some of the major financial events of 2025. But other factors also contributed to financial malaise. Although Plate collections were more than double budget hopes, and building income also exceeded budget, parking lot income was low due to underpayment of quarterly taxes in 2024, the balance coming due in 2025. Late donations of 2024 pledges early in 2025 were high, but the usual end-of-year boost in pledged donations was quite small. We did receive donations for EV charging, not expected in the original budget, but we also diverted a small portion of our regular endowment draw to begin saving for expected sabbatical expenses. These income factors combined to produce a shortfall of \$5437. Meanwhile, expenses exceeded budget by \$21,892, insurance costs more than wiping out the small surplus generated by the remainder of the budget – Clergy, Office, and CL&L being slightly over budget while Administration, Music, Communications, and the remainder of the Building sectors all being slightly under. Within many sectors, however, numerous individual budget lines varied far from budget, both high and low. These are shown in the table following.

In anticipation of large budget deficits for both 2025 and 2026, we asked the congregation for large pledge increases for 2026. At the same time, our Stewardship & Budget committee conducted a detailed review of our 2026 budget needs, and building usage policies were reviewed and revised with the intention of improving our building usage income. Other initiatives were also planned in hopes of generating additional income. Although the Stewardship goal eventually proved to be too optimistic, congregational response was excellent. Most responses were significant increases more than sufficient to meet the goal if not for demographic concerns – members moving away or encountering various personal financial restrictions. Never-the-less, with these combined efforts, the eventual 2026 budget presented elsewhere shows the budget imbalance nearly eliminated. Although a budget is simply an estimate of financial intentions, it is hoped that by the end of the year reality will offer a similar financial picture of our annual budget.

Non-budgeted financial activity in 2025 was also significant. Despite the exceptional draws from our long-term investments, overall portfolio performance described elsewhere in the Investment Committee Report showed a gain for the year. That is good news for our annual budget as long-term investment support – the second largest portion of our income – is based on the 3-year average portfolio balance, which increased in 2025.

Restricted Funds were also very active during the year, with overall withdrawals (not including internal transfers) about one third of total Restricted Fund balance, and voluntary additions being nearly one quarter of fund balances. Other additions came from the Operating Budget, long-term investments, and internal transfers. But the net gain of about \$23K is deceptive because it includes funds in the Trustee sector reserved for boiler replacement costs, due in January 2026. The most active sectors were African and local Missions, but significant donations were also received for upgrading kitchen equipment as well as advances on 2026 pledges. Smaller portions were also received for youth activities and PCUSA donations.

The tables following are in 3 parts. The first, on two pages, shows our budget and total expenditures for the year on every budget line, arranged by budget sector. The second lists all our Restricted Funds with the beginning and ending balances plus total debits and credits of each Fund for the year. However, these debits and credits include internal transfers as well as long-term investment support, both of which are considerable, so these figures should not be taken as a measure of activity. Refer rather to the graphics following which show totals at the beginning and end of the year, as well as debits and credits not including internal transfers and long-term investment support. The latter more closely reports funds flowing into or out of WPC accounts. The last table, supplied by our Stewardship & Budget committee, follows their report and shows the proposed budget for 2026, recently approved by Session.

Respectfully submitted,
Forrest W. Holroyd

Westminster Presbyterian Church
Financial Report 2025

Analysis of Revenues & Expenses
December 31, 2025

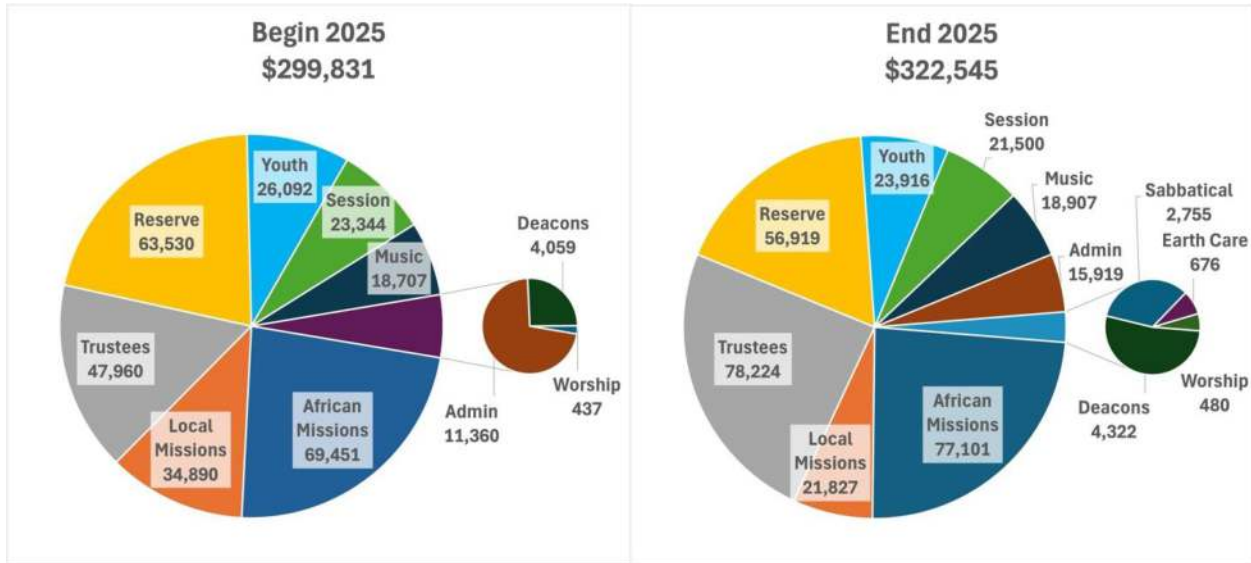
Operating Budget Accounts	2025 Budget	Actual YTD	% Annual Budget	Budget Remain
Revenues				
100011 - PLATE COLLECTIONS	3,500	7,673.42	219.2%	(4,173)
100017 - BUILDING USE	28,800	30,997.00	107.6%	(2,197)
100033 - PARKING LOT LESS TAXES	28,000	25,237.95	90.1%	2,762
100042 - MISCELLANEOUS INCOME	500	553.68	110.7%	(54)
100043 - PLEDGE INCOME PRIOR YEAR	1,000	7,326.00	733%	(6,326)
100045 - PLEDGE INCOME CURRENT YEAR	190,000	175,772.70	92.5%	14,227
100132 - ENDOWMENT FUND DRAW	148,860	146,865.00	98.7%	1,995
100152 - EV Charging	0	800.00		(800)
100160 - SAVINGS and RESERVES	31,370	31,367	100%	3
Total Revenues	432,030	426,592.75	98.7%	5,437
Expenses				
CLERGY				
100201 SR PASTOR - SALARY	52,715	52,714.80	100.0%	0
100202 SR PASTOR - PENSION, WC, PFL	8,620	10,675.68	123.8%	(2,056)
100203 SR PASTOR - MEDICAL	910	0	0%	910
100220 SR PASTOR - HOUSING	25,000	25,000.08	100.0%	(0)
100240 SR PASTOR - EXPENSE ACCOUNT	1,500	1,500.00	100.0%	0
100260 SR PASTOR - SOC.SEC.OFFSET	5,945	5,945.04	100.0%	(0)
100280 SR PASTOR - CONTINUING ED	2,000	2,000.00	100.0%	0
Subtotal CLERGY	96,690	97,835.60	101.2%	(1,146)
ADMINISTRATION				
100301 - PERSONNEL - ADMIN - SALARY	7,326	7,329.53	100.0%	(4)
100302 - PERSONNEL - ADMIN - FRINGE	634	631.04	99.5%	3
100340 - STEWARDSHIP	270	77.74	28.8%	192
100360 - BASIC WITNESS SUPPORT = \$43 each	6,854	6,808.00	99.3%	46
100375 - BANK SERVICE CHARGES	1,000	1,060.47	106.0%	(60)
100376 - STAFF YEAR END BONUS PAYMENTS	2,600	2,487.00	95.7%	113
100395 - ADMINISTRATIVE SOFTWARE	2,401	2,401.20	100.0%	0
100396 - ZOOM Subscription	2,641	2,638.80	99.9%	2
Subtotal ADMINISTRATION	23,726	23,433.78	98.8%	292
OFFICE EXPENSE				
100401 - PERSONNEL - OFFICE - SALARY	37,393	37,393.20	100.0%	0
100402 - PERSONNEL - OFFICE - FRINGE	7,967	9,161.89	115.0%	(1,195)
100410 - PAYROLL SERVICE	1,850	1,628.81	88.0%	221
100415 - CONSULTANTS	500	0	0%	500
100422 - OFFICE COSTS - MACHINE	3,036	4,227.25	139.2%	(1,191)
100426 - OFFICE;Supplies;Postage;Equipment	4,000	2,657.37	66.4%	1,343
100430 - TELEPHONE	2,520	3,464.75	137.5%	(945)
Subtotal OFFICE EXPENSE	57,266	58,533.27	102.2%	(1,267)
BUILDING				
100601 - PERSONNEL - Grounds Maint. Salary	4,838	5,231.53	108.1%	(394)
100602 - PERSONNEL - Grounds Maint. Fringe	475	510.01	107.4%	(35)
100620 - PT Sexton Salary	4,510	5,263.03	116.7%	(753)
100621 - PT Sexton Fringe	445	513.15	115.3%	(68)
100635 - CLEANING SERVICES	23,100	21,250.00	92.0%	1,850
100640 - INSURANCE	19,920	45,899.82	230.4%	(25,980)
100660 - HEAT & LIGHT	19,600	16,894.10	86.2%	2,706
100670 - CONTRACTUAL SERVICES	20,000	23,804.18	119.0%	(3,804)
100684 - SUPPLIES & REPAIRS	18,000	15,687.00	87.2%	2,313
Subtotal BUILDING	110,888	135,052.82	121.8%	(24,165)
CHRISTIAN LIFE & LEARNING				
100701 - PERSONNEL - CE - SALARY	16,399	16,399.44	100.0%	0
100702 - PERSONNEL - CE - FRINGE	3,020	4,520.19	149.7%	(1,500)
100705 - TECH SUPPORT	5,484	5,200.00	94.8%	284
Subtotal CL&L Personnel	24,903	26,119.63	104.9%	(1,217)

Leadership Development				
100729 - LEADERSHIP DEVELOPMENT	150	380.95	254.0%	(231)
Subtotal Leadership Development	150	380.95	254.0%	(231)
Children's Ministry				
100727 - CE Supplies	500	1,335.46	267.1%	(835)
100728 - BACKGROUND CHECKS	100	0.00	0%	100
Subtotal Children's Ministry	600	1,335.46	222.6%	(735)
Adult Education				
100723 - THEOLOGY & DEVOTIONAL CLASSES	400	102.37	25.6%	298
100725 - SECOND HOUR	600	0	0%	600
Subtotal Adult Education	1,000	102.37	10.2%	898
Youth				
100724 - CHRISTIAN YOUTH	900	2,177.83	242.0%	(1,278)
100905 - YOUTH & CE Sundays	600	452.57	75.4%	147
100906 - YOUTH SUMMER PROGRAMS	1,700	1,700.00	100.0%	0
Subtotal Youth	3,200	4,330.40	135.3%	(1,130)
Worship				
100720 - WORSHIP SUPPLIES	1,000	885.60	88.6%	114
100721 - SPECIAL EVENTS	1,000	0.00	0%	1,000
100722 - PULPIT SUPPLY	1,800	1,879.00	104.4%	(79)
Subtotal Worship	3,800	2,764.60	72.8%	1,035
100914 - HOSPITALITY	1,000	1,182.03	118.2%	(182)
Subtotal Hospitality	1,000	1,182.03	118.2%	(182)
Subtotal - CHRISTIAN LIFE & LEARNING	34,653	36,215.44	104.5%	(1,562)
MUSIC & ARTS				
100745 - MINISTRY MUSIC & ARTS - SALARY	19,040	19,040.40	100.0%	0
100746 - MINISTRY MUSIC & ARTS - FRINGE	1,655	1,759.31	106.3%	(104)
100747 - Organist	11,685	11,685.12	100.0%	0
100748 - Accompanist	1,600	1,400.00	87.5%	200
100750 - Section Leaders	6,750	6,695.00	99.2%	55
100755 - Director's Assistant	3,000	1,980.00	66.0%	1,020
100770 - PRINTED MUSIC & SUPPLIES	2,500	2,516.44	100.7%	(16)
100775 - Summer Arts Youth Program	500	0	0%	500
100783 - GENERAL	2,000	0	0%	2,000
100784 - GUEST MUSICIANS	3,018	6,500.00	215%	(3,482)
100785 - TUNING, MAINTENANCE & REPAIRS	8,800	4,270.00	48.5%	4,530
Subtotal MUSIC & ARTS	60,548	55,846.27	92.2%	4,702
MISSION				
100380 - Vital Relationships: PCUSA	9,100	9,100.00	100.0%	0
100381 - Vital Relationships: FOCUS	11,500	11,500.00	100.0%	0
100860 - MISSION PROJECTS	8,400	8,350.00	99.4%	50
100885 - AFRICAN MINISTRIES	7,400	7,400.00	100.0%	0
Subtotal MISSION	36,400	36,350.00	99.9%	50
Communications Outreach & Welcome				
100910 - COMMUNICATIONS MANAGER	8,251	8,252.40	100.0%	(1)
100912 - ADVERTISING/MARKETING/PROMOTION	500	428.96	85.8%	71
100916 - OUTDOOR SIGNAGE	300	370.77	123.6%	(71)
100918 - Website Maintenance	2,208	1,018.00	46.1%	1,190
100920 - Communication Consultants	600	385.00	64.2%	215
Subtotal Communications Outreach & Welcome	11,859	10,455.13	88.2%	1,404
TOTAL EXPENSES	432,030	453,722.31	105.0%	(21,692)

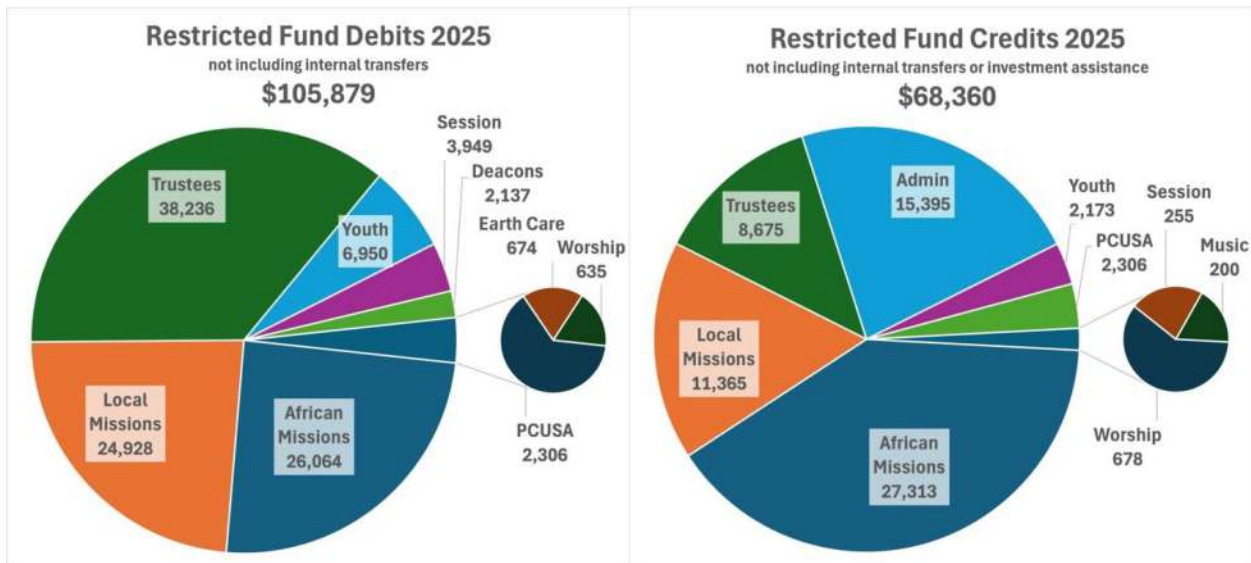
WPC Restricted Funds 2025

Westminster Presbyterian Church Financial Report 2025 Restricted Fund Accounts	Financial Position Dec 31, 2025			
	Begin Year	YTD debits	YTD credits	End Year
Assets				
101000 - M&T CHECKING	56,545.88	571,404.40	592,233.64	77,375.12
RESTRICTED FUNDS				
100002 - Sabbatical		0	2,754.67	2,754.67
100005 - ONE GREAT HOUR OF SHARING	0.00	2,306.44	2,306.44	0
100012 - FLOWERS	437.37	407.14	450.00	480.23
100013 - HOLIDAY FLOWERS	0.00	227.94	227.94	0
100015 - YOUTH	23,091.90	6,949.63	4,773.45	20,915.72
100016 - MEMORIAL	4,055.00	0	255.00	4,310.00
100018 - SOCIAL JUSTICE & PEACEMAKING	974.09	0	0	974.09
100020 - MUSIC/DONATIONS	5,222.09	0	200.00	5,422.09
100022 - REIMBURSEMENTS		2,204.51	2,233.83	29.32
100023 - MINISTER'S DISCRETIONARY	2,311.79	4,392.78	3,700.00	1,619.01
100024 - AFRICAN MINISTRIES	18,288.37	7,980.82	20,036.81	30,344.36
100026 - DEACON'S FUND	1,179.59	2,136.95	2,400.00	1,442.64
100029 - CAPITAL PROJECTS	47,209.81	35,027.40	62,025.00	74,207.41
100030 - BEQUESTS UNASSIGNED	9,612.54	0.00	0	9,612.54
100034 - SESSION DISCRETIONARY	6,190.19	3,150.00	1,800.00	4,840.19
100035 - HELEN RISING	2,879.67	900.00	900.00	2,879.67
100037 - LIBERIAN PROJECTS	17,759.66	18,272.86	25,144.19	24,630.99
100038 - SHELTERS	7,518.93	2,859.19	2,251.00	6,910.74
100039 - FOCUS FUNDRAISING	1,348.00	600.00	900.00	1,648.00
100046 - AFRICAN FUNDRAISING	18,459.67	27,173.00	14,563.00	5,849.67
100048 - MUSIC PERFORMANCE FUND	11,799.88	0.00	0	11,799.88
100050 - WPC MISSION PASS-THRU	501.00	501.00	0	0
100052 - SIERRA LEONE/ KKIS	14,943.63	2,528.00	3,860.00	16,275.63
100060 - ANTHONY & SNOW	3,000.00	0	0	3,000.00
100063 - PrePaid Pledges	11,360.00	16,960.00	18,790.00	13,190.00
100064 - PRESBYTERIAN WOMEN'S GROUP	1,249.00	1,249.00	0	0
100071 - ALBANY COMMUNITY IMPACT	4,229.35	5,353.48	1,195.00	70.87
100072 - REFUGEE ASSISTANCE	0.00	3,946.31	4,800.00	853.69
100076 - Westminster Commons	19,070.02	9,780.36	2,080.00	11,369.66
100085 - Gardens	750.00	0	0	750.00
100092 - Kitchen Equipment & Upgrades		4,108.57	7,375.00	3,266.43
100100 - OPERATING BUDGET RESERVE	63,529.86	31,367.00	24,755.75	56,918.61
100115 - Earth Care		674.00	1,350.00	676.00
100116 - Sheila's Christmas	1,174.16	56.15	0	1,118.01
100120 - CROP WALK	0.00	1,140.00	1,140.00	0
100128 - THOMAS OLDER ORGAN FUND	1,685.00	0	0	1,685.00
100150 - Friends of WPC		0	2,700.00	2,700.00
Total RESTRICTED FUNDS	299,830.57	192,252.53	214,967.08	322,545.12
Endowment Balance	3,046,328			3,083,016

RESTRICTED FUND BALANCE 2025



RESTRICTED FUND DEBITS & CREDITS 2025



2026 Session Approved Budget

Westminster Presbyterian Church 2025 Budget

Westminster Presbyterian Church	2024 Budget	2025 Budget	Change from 2024	Comments
Revenues				
100011 - PLATE COLLECTIONS	2,800	3,500	700	Increased
100017 - BUILDING USE	28,800	28,800	0	
100033 - PARKING LOT LESS TAXES	25,000	28,000	3,000	Increased
100042 - MISCELLANEOUS INCOME	500	500	0	
100043 - PLEDGE INCOME PRIOR YEAR	5,000	1,000	(4,000)	
100045 - PLEDGE INCOME CURRENT YEAR	180,000	190,000	10,000	
100132 - ENDOWMENT FUND DRAW	151,950	148,864	(3,086)	5.0% 36 mo. av. Bal. 12-31-24
100160 - SAVINGS and RESERVES	50,700	31,367	(19,333)	2024 Year-end est \$24,750
Total Revenues	444,750	432,031	(12,719)	
Expenses				
CLERGY				
100201 SR PASTOR - SALARY	52,328	52,715	387	
100202 SR PASTOR - PENSION, PFL, WC	8,577	8,620	43	
100203 SR PASTOR - MEDICAL	910	910	0	
100220 SR PASTOR - HOUSING	25,000	25,000	0	
100240 SR PASTOR - EXPENSE ACCOUNT	1,500	1,500	0	
100260 SR PASTOR - SOC.SEC.OFFSET	5,916	5,945	29	
100280 SR PASTOR - CONTINUING ED	2,000	2,000	0	
Subtotal CLERGY	96,231	96,690	459	
ADMINISTRATION				
100301 - PERSONNEL - ADMIN - SALARY	6,172	7,326	1,154	Add Assistant Treasurer
100302 - PERSONNEL - ADMIN - FRINGE	666	634	(32)	
100340 - STEWARDSHIP	270	270	0	
100360 - BASIC WITNESS SUPPORT = \$46 per capita	9,108	6,854	(2,254)	\$46.00 X 149 members
100375 - BANK SERVICE CHARGES	1,400	1,000	(400)	
100376 - STAFF YEAR END BONUS PAYMENTS	2,555	2,600	45	Manage within budgeted amounts
100395 - CONGREGATIONAL MGMT SYSTEM	2,250	2,401	151	Price increase
100396 - ZOOM Subscription	2,400	2,641	241	Price increase
Subtotal ADMINISTRATION	24,821	23,727	(1,094)	
OFFICE EXPENSE				
100401 - PERSONNEL - OFFICE - SALARY	32,833	37,393	4,560	Increase to 30 hours per week
100402 - PERSONNEL -OFFICE - FRINGE	7,837	7,967	130	
100410 - PAYROLL SERVICE	1,850	1,850	0	
100415 - CONSULTANTS	500	500	0	
100422 - OFFICE COSTS - MACHINE	5,000	3,036	(1,964)	New copier lease
100426 - OFFICE;Supplies;Postage;Equipment	4,500	4,000	(500)	savings
100430 - TELEPHONE	3,300	2,520	(780)	Eliminate 2 un-needed lines
100435 - CONFERENCES & TRAINING	1,000	0	(1,000)	Cut Training fund
Subtotal OFFICE EXPENSE	56,820	57,266	446	
BUILDING				
100601 - PERSONNEL - Grounds Maint. Salary	3,729	4,838	1,109	Increase hours per 2024 projection
100602 - PERSONNEL - Grounds Maint. Fringe	353	475	122	
100620 - PT Sexton Salary	8,561	4,510	(4,051)	Decrease hours per 2024 projection
100621 - PT Sexton Fringe	876	445	(431)	
100635 - CLEANING SERVICES	22,080	23,100	1,020	
100640 - INSURANCE	18,400	19,920	1,520	Transfer Workers Comp costs
100660 - HEAT & LIGHT	19,600	19,600	0	
100670 - CONTRACTUAL SERVICES	22,743	20,000	(2,743)	
100684 - SUPPLIES & REPAIRS	18,000	18,000	0	
Subtotal BUILDING	114,342	110,888	(3,454)	
CHRISTIAN LIFE & LEARNING				
100701 - PERSONNEL - CE - SALARY	15,999	16,399	400	
100702 - PERSONNEL - CE - FRINGE	2,815	3,020	205	
100705 - TECH SUPPORT	5,350	5,484	134	
100706 - NURSERY CARE	3,445	0	(3,445)	Cut Nursery position
Subtotal CL&L Personnel	27,609	24,903	(2,706)	
Leadership Development				
100729 - LEADERSHIP DEVELOPMENT	150	150	0	
Subtotal Leadership Development	150	150	0	
Children's Ministry				
100727 - CE Supplies	1,500	500	(1,000)	reduction
100728 - BACKGROUND CHECKS	150	100	(50)	reduction

Subtotal Children's Ministry	1,650	600	(1,050)	
Adult Education				
100723 - THEOLOGY & DEVOTIONAL CLASSES	400	400		
100725 - SECOND HOUR	600	600		
Subtotal Adult Education	1,000	1,000	0	
Youth				
100724 - CHRISTIAN YOUTH		900	900	Restore Youth programs
100905 - YOUTH & CE Sundays	1,000	600	(400)	
100906 - YOUTH SUMMER PROGRAMS	1,700	1,700		
Subtotal Youth	2,700	3,200	500	
Worship				
100720 - WORSHIP SUPPLIES	1,500	1,000	(500)	Fund at 2024 spending
100721 - SPECIAL EVENTS	1,000	1,000	0	
100722 - PULPIT SUPPLY	2,000	1,800	(200)	Fund at 2024 spending
Subtotal Worship	4,500	3,800	(700)	
100914 - HOSPITALITY	2,000	1,000	(1,000)	Fund at 2024 spending
Subtotal Hospitality	2,000	1,000	(1,000)	
Subtotal - CHRISTIAN LIFE & LEARNING	39,609	34,653	(4,956)	
MUSIC & ARTS				
100745 - MINISTRY MUSIC & ARTS - SALARY	18,576	19,040	464	
100746 - MINISTRY MUSIC & ARTS - FRINGE	1,751	1,655	(96)	
100747 - Organist	11,400	11,685	285	
100748 - Accompanist	1,600	1,600	0	
100750 - Section Leaders	9,000	6,750	(2,250)	Reduce one section leader
100755 - Director's Assistant	3,840	3,000	(840)	Fund at 2024 spending
100770 - PRINTED MUSIC & SUPPLIES	2,500	2,500	0	
100775 - Summer Arts Youth Program	500	500	0	
100783 - GENERAL	2,000	2,000	0	
100784 - GUEST MUSICIANS	3,018	3,018	0	
100785 - TUNING, MAINTENANCE & REPAIRS	8,800	8,800	0	
Subtotal MUSIC & ARTS	62,985	60,548	(2,437)	
MISSION				
100380 - Vital Relationships: PCUSA	9,100	9,100	0	
100381 - Vital Relationships: FOCUS	11,500	11,500	0	
100860 - MISSION PROJECTS	10,000	8,400	(1,600)	
100885 - AFRICAN MINISTRIES	7,400	7,400	0	% Total Budget (Mission & Basic Witness Support)
Subtotal MISSION	38,000	36,400	(1,600)	10.01%
Communications & Outreach				
100910 - COMMUNICATIONS MANAGER	8,034	8,251	217	
100912 - ADVERTISING/MARKETING/PROMOTION	500	500	0	
100916 - OUTDOOR SIGNAGE	600	300	(300)	
100918 - Website Maintenance	2,208	2,208	0	
100920 - Communication Consultants	600	600	0	
Subtotal Communications & Outreach	11,942	11,858	(84)	
TOTAL EXPENSES	444,750	432,030	(12,720)	-2.9%

WPC Final 2026 Budget

<u>Revenues</u>	2025 Budget	2026 Budget	Change vs 2025
100011 - PLATE COLLECTIONS	3,500	7,500	4,000
100017 - BUILDING USE	28,800	57,400	28,600
100033 - PARKING LOT LESS TAXES	28,000	28,000	0
100042 - MISCELLANEOUS INCOME	500	550	50
100043 - PLEDGE PRIOR YEAR	1,000	7,000	6,000
100045 - PLEDGE CURRENT YEAR	190,000	193,400	3,400
100151 - FRIENDS of WESTMINSTER		5,000	5,000
100152 - EV CHARGING		1,000	1,000
100132 - ENDOWMENT FUND DRAW	148,861	150,300	1,439
100158 - FUNDRAISING		7,100	7,100
100160 - SAVINGS and RESERVES	31,588	0	(31,588)
Total Revenues	432,248	457,250	<u>25,001</u>
 <u>Expenses</u>			
CLERGY			
100201 SR PASTOR - SALARY	52,715	54,138	1,423
100202 SR PASTOR - PENSION, PFL, WC	8,620	8,778	158
100203 SR PASTOR - MEDICAL	910	910	0
100220 SR PASTOR - HOUSING	25,000	25,000	0
100240 SR PASTOR - EXPENSE ACCOUNT	1,500	1,500	0
100260 SR PASTOR - SOC.SEC.OFFSET	5,945	6,054	109
100280 SR PASTOR - CONTINUING ED	2,000	<u>2,000</u>	0
Subtotal CLERGY	96,690	98,380	1,690
ADMINISTRATION			
100301 - PERSONNEL -ADMIN - SALARY	7,326	7,524	198
100302 - PERSONNEL - ADMIN - FRINGE	634	648	14
100340 - STEWARDSHIP	270	270	0
100360 - BASIC WITNESS SUPPORT	6,854	6,808	(46)
100375 - BANK SERVICE CHARGES	1,000	1,000	0
100376 - STAFF YEAR END BONUS	2,600	2,600	0
100395: ADMINSTRATIVE SOFTWARE	2,401	2,608	207
100396 - ZOOM Subscription	2,641	2,640	(1)
Subtotal ADMINISTRATION	23,727	24,098	371
OFFICE EXPENSE			
100401 - PERSONNEL - OFFICE - SALARY	37,393	38,403	1,010
100402 - PERSONNEL -OFFICE - FRINGE	8,195	8,276	81
100410 - PAYROLL SERVICE	1,850	1,650	(200)
100415 - CONSULTANTS	500	500	0
100422 - OFFICE COSTS - MACHINE	3,036	4,264	1,228
100426 - Supplies;Postage;Equipment	4,000	2,700	(1,300)
100430 - TELEPHONE	2,520	2,520	0
Subtotal OFFICE EXPENSE	57,494	58,312	819
BUILDING			
100601 - Grounds Maint. Salary	4,838	5,373	535
100602 - Grounds Maint. Fringe	475	530	55
100620 - PT Sexton Salary	4,510	5,405	895
100621 - PT Sexton Fringe	445	527	82
100635 - CLEANING SERVICES	23,100	30,000	6,900
100640 - INSURANCE	19,910	36,534	16,624
100660 - HEAT & LIGHT	19,600	17,000	(2,600)
100670 - CONTRACTUAL SERVICES	20,000	24,000	4,000
100684 - SUPPLIES & REPAIRS	18,000	16,000	(2,000)
Subtotal BUILDING	110,877	135,368	24,491
CHRISTIAN LIFE & LEARNING			
100701 - PERSONNEL - CE - SALARY	16,399	16,842	443
100702 - PERSONNEL - CE - FRINGE	3,020	4,892	1,872
100705 - TECH SUPPORT	5,484	5,632	148

	2025 Budget	2026 Budget	Change vs 2025
Subtotal CL&L Personnel	24,903	27,366	2,463
Leadership Development			0
100729 - LEADERSHIP DEVELOPMENT	150	150	0
Subtotal Leadership Development	150	150	0
Children's Ministry			0
100727 - CE Supplies	500	500	0
100728 - BACKGROUND CHECKS	100	100	0
Subtotal Children's Ministry	600	600	0
Adult Education			0
THEOLOGY & DEVOTIONAL CLASSES	400	400	0
100725 - SECOND HOUR	600	0	(600)
Subtotal Adult Education	1,000	400	(600)
Youth			0
100724 - CHRISTIAN YOUTH	900		
100905 - YOUTH & CE Sundays	600		
100906 - YOUTH SUMMER PROGRAMS	1,700		
Subtotal Youth	3,200	3,200	0
Worship			0
100720 - WORSHIP SUPPLIES	1,000	1,000	0
100721 - SPECIAL EVENTS	1,000	0	(1,000)
100722 - PULPIT SUPPLY	1,800	1,800	0
Subtotal Worship	3,800	2,800	(1,000)
100914 - HOSPITALITY	1,000	1,000	0
Subtotal Hospitality	1,000	1,000	0
Subtotal - CHRISTIAN LIFE & LEARNING	34,653	35,516	863
MUSIC & ARTS			
MINISTER MUSIC & ARTS - SALARY	19,040	19,554	514
MINISTER MUSIC & ARTS - FRINGE	1,655	1,696	41
100747 - Organist	11,685	12,000	315
100748 - Accompanist	1,600	1,600	0
100750 - Section Leaders	6,750	6,750	0
100755 - Director's Assistant	3,000	2,000	(1,000)
100770 - PRINTED MUSIC & SUPPLIES	2,500	2,500	0
100775 - Summer Arts Youth Program	500	500	0
100783 - GENERAL	2,000	0	(2,000)
100784 - GUEST MUSICIANS	3,018	6,000	2,982
TUNING, MAINTENANCE & REPAIRS	8,800	4,500	(4,300)
Subtotal MUSIC & ARTS	60,548	57,101	(3,447)
MISSION			
100380 - Vital Relationships: PCUSA	9,100	9,100	0
100381 - Vital Relationships: FOCUS	11,500	11,500	0
100860 - MISSION PROJECTS	8,400	8,400	0
100885 - AFRICAN MINISTRIES	7,400	7,400	0
Subtotal MISSION	36,400	36,400	0
Communications & Outreach			
100910 - COMMUNICATIONS MANAGER	8,251	8,474	223
ADVERTISING/MARKETING/PROMOTION	500	500	0
100916 - OUTDOOR SIGNAGE	300	300	0
100918 - Website Maintenance	2,208	2,200	(8)
100920 - Communication Consultants	600	600	0
Subtotal Communications & Outreach	11,858	12,074	215
TOTAL EXPENSES	432,248	457,250	25,002
Net Total: Revenues less Expenses		(0)	

5-Year Planning Committee 2025 Annual Report

The 5-Year Planning Committee was formed by Session in mid-2025 to address WPC growing needs. The committee immediately created a five-year plan for financial sustainability which is focused on strengthening our church's mission and ensuring we can continue our vital community work for years to come. We are guided by three key principles: Stewardship for Mission, Sustainable Operations, and Transparency.

The committee held a formal kickoff meeting in September to explain our strategy which is built on four key pillars:

- **Grow the Mission and Membership of the Congregation**
- **Diversified Revenue Streams**
- **Creating Strategic Partnerships**
- **Enhancing Operational Efficiency**

As a first step, we recognized the immediate opportunity to change our building policy and ask for support from our current weekly building users. The committee proposed the following motions to Session, who approved them in December. To date, we have over 90% of our current users signing agreements in support of this policy change, which will create over \$12,000 in revenue to support our operating budget.

- **Motion 1:** We propose a \$15/hour fee for regular use of our building effective 1/1/26.
- **Motion 2:** We propose creating a Scholarship Fund to aid those who cannot pay this new fee. We ask that \$1,500 be taken from Session Discretionary Fund and moved to our Building Scholarship Designated Fund (new) effective 1/1/26.

We want to ensure Westminster remains a thriving and sustainable hub for ministry and community connection. We will regularly monitor our progress and communicate our financial health with the congregation to foster transparency and support. Please see the Annual Report appendix for the full Sustainability Plan.

The 5-Year Planning Committee:

Pastor Heather, John Bossung, Sue Schell, Peter McKee and Kelly Crisfield

5-Year Plan for Financial Sustainability: Westminster Presbyterian Church

Approved by Session November 11, 2025

Introduction: Guiding Principles & Vision Alignment

- **Stewardship for Mission:** Reaffirm that financial decisions are a spiritual practice, guiding the church to discern God's calling for our ministry and be faithful stewards of all resources.
 - **Sustainable Operations:** Commit to living within means, ensuring the church does not spend ourselves out of existence, while maintaining vital ministries.
 - **Transparency & Communication:** Foster a culture of open financial communication with the congregation to build trust and encourage participation.
-

I. Grow the Mission and Membership of the Congregation

- **Strategy:** Cultivate a vibrant, purpose-driven spiritual community that actively welcomes, integrates, and empowers individuals into the life and mission of the church, fostering deep meaning, spiritual growth, and compelling engagement.
- **Key Initiatives Over 5 Years:**
 - 1. Intentional Welcome & Integration for Growth: "Growth Ninjas"--an ad hoc team spearheaded by the Hospitality Committee, convened quarterly**
 - Initiatives: Systematize comprehensive visitor follow-up and actively work to increase visitor return rates and engagement of recently joined members. Establish a dedicated hospitality team and create "Welcome to Westminster" introductory sessions. Foster deeper connections through diverse social and fellowship events. Support members in sharing their faith and inviting friends to worship and/or programs at the church.
 - 2. Vibrant Spiritual Formation & Engagement: Adult Spiritual Development/CL&L**
 - Initiatives: Revitalize and expand adult spiritual development programs focusing on topics that foster spiritual understanding and engagement with complex societal issues. Offer diverse and enlivening worship experiences, continuously working to improve flow and incorporate interactive elements. Strengthen small groups. Strengthen and expand our offerings for children and youth, ensuring that young people remain engaged and involved through high school, college and beyond. Provide opportunities for intergenerational learning.

3. Compelling Mission & Community Impact:

Westminster Commons/Earth Care/African Mission Committee/Mission Committee

- Initiatives: Expand Westminster Commons as a vital hub for diverse community connection and engagement, deepening relational bridges with neighborhood communities. Actively pursue strategic partnerships with community groups and agencies to expand our reach. Engage the congregation in impactful social justice and outreach efforts.

4. Empowering Lay Leadership & Shared Ministry:

Session/Minister

- Initiatives: Cultivate a church culture that encourages members to offer their ideas and follow God's call on their lives while maintaining good boundaries and preventing burn out. Systematically identify, nurture, and train congregational members to serve on boards, lead committees, and head up new ministry projects. Actively foster shared ministry, distributing responsibilities and empowering members to use their unique gifts.

II. Diversified Revenue Streams

- **Strategy:** Enhance and diversify the church's financial resources beyond traditional congregational giving, leveraging assets and community connections to ensure long-term sustainability.

- **Key Initiatives:**

1. Increase Congregational Giving (Targeted Financial Growth):

Stewardship

- **Initiatives:** Set ambitious, yet achievable, annual pledge goals, aiming for a consistent increase to outpace inflation and gradually reduce reliance on reserves. Execute impactful stewardship campaigns that clearly articulate the impact of giving on specific ministries, emphasizing the "why" behind financial support.

2. Maximize Building & Parking Income:

Trustees

- **Initiatives:** Actively market and secure new mission-aligned tenants for available office spaces. Explore new income-generating uses (kitchen use? Sanctuary use?)
- **Clearer building use fees:** Establish clear and consistent rental rates for use of the building and the parking lot while maintaining accessibility for mission-aligned partners. Create a scholarship fund for building use to keep the building fully accessible.

- **Clearer FOCUS Expectations:** Develop and propose clearer expectations and a fair financial contribution model for FOCUS Churches' use of the building, recognizing their critical role in community ministry.
 - **Online Giving:** Explore ways to invite visitors and occasional users to donate to the church online using a QR code that links to Realm or to an app (Venmo, Zelle, etc.)
3. **Diversify Funding Streams (Beyond Traditional Giving):**
- **Initiatives:** Proactively pursue grants from foundations and organizations whose mission aligns with Westminster's ministry. Develop targeted fundraising for specific projects. Encourage endowment growth through bequests. **Minister/Trustees**
 - **"Friends of Westminster":** Establish a "Friends of Westminster" group, consisting of community members who commit to regular financial giving to sustain the church's vital community work. Promote this group on our website, mailings and personal appeals. Support an annual appeal by the group. **Session will create a Steering Committee with WPC members and community stakeholders. Aim to have an exploratory meeting early 2026.**

III. Strategic Partnerships for Shared Resources & Ministry Session (team on standby)/Minister

- **Goal:** Actively pursue and formalize partnerships with other congregations or mission-aligned organizations to share staff expertise, program costs, and ministry responsibilities, strengthening the church's ability to share the cost of our building, program and staff.
- **Key Initiatives Over 5 Years:**
 - **Years 1-2 (Foundation & Pilots):** Conduct internal needs assessments. Initiate discussions with at least 2-3 potential partners, including those already in conversation, to explore shared staff, space, and joint program opportunities. Develop preliminary proposals for 1-2 pilot initiatives.
 - **Years 3-5 (Formalization & Expansion):** Evaluate pilot programs, formalize successful agreements, and expand shared resource models that benefit both mission and financial health.

IV. Expense Management & Operational Efficiency Stewardship & Budget/Investment Committee/Personnel

1. **Disciplined Budgeting:**
 - **Strategy:** Maintain strict budget control and make strategic resource allocations to ensure financial balance.
 - **Key Initiatives:** Adhere to sustainable endowment draw policies. Continuously review expenses for efficiency.
 2. **Optimize Staffing & Volunteer Engagement:**
 - **Strategy:** Maximize staff effectiveness and volunteer contributions while managing personnel costs sustainably.
 - **Key Initiatives:** Empower and train lay leadership. Explore alternative staffing models, including the viability of part-time ministerial positions.
-

V. Capital Needs & Endowment Stewardship

1. **Long-Term Capital Planning: Trustees**
 - **Strategy:** Develop and fund a systematic plan for major building maintenance and improvements.
 - **Key Initiatives:** Prioritize deferred maintenance. Secure dedicated funding streams (e.g., 0.5% endowment draw, bequests). Explore specific capital campaigns for large projects.
 2. **Endowment Protection & Growth: Investment Committee**
 - **Strategy:** Protect and grow the endowment as a vital long-term asset supporting ministry.
 - **Key Initiatives:** Strictly adhere to established draw policies. Maintain ethical investment practices.
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VI. Accountability & Review: Session

- **Regular Monitoring:** The Treasurer will continue to provide monthly financial reports to the Session and Trustees **with an additional report specifically around building use—office rental, regular users, and special events.**
- **Annual Plan Update:** Conduct an annual review and update of the 5-year financial plan with the Session and Stewardship & Budget Committee, making adjustments as needed based on performance and changing circumstances.
- **Congregational Communication:** Regularly communicate the church's financial health and plan progress to the congregation to foster transparency and encourage continued support.

2025 Necrology, Baptisms, New Members

Deaths

Carol Bromley

May 5, 2025

Baptisms

None this year.

New Members

Shernette Grant ~ Reaffirmation of Faith

April 13, 2025

Richetta Greene ~ Reaffirmation of Faith

April 13, 2025

Mark Manieson ~ Reaffirmation of Faith

April 13, 2025

Gary Price ~ Reaffirmation of Faith

April 13, 2025

Caleb Adjei ~ Confirmation of Faith

June 9, 2025

Andre Ashburn ~ Confirmation of Faith

June 9, 2025

Julia Haywood-Dadzie ~ Confirmation of Faith

June 9, 2025

Sallar Kumi ~ Confirmation of Faith

June 9, 2025

Pamelia Divine Nyemah ~ Confirmation of Faith

June 9, 2025

Felicia Olive Nyemah ~ Confirmation of Faith

June 9, 2025

Jeremias Castenada ~ Reaffirmation of Faith

November 11, 2025