

2020 Preliminary Year-End Financial Report

2020 Revenues

Pledges	\$483,511.86
Non-Pledge Gifts and Other Income	58,442.25
Building Fund Transfers	32,745.76
Total Revenues	\$574,699.87

2020 Expenses

Building & Grounds Ministry	
Mortgage Payments	\$71,727.09
Insurance and Utilities	46,434.65
Maintenance	51,159.78
Congregational Life Ministry	2,330.92
Education Ministry	5,093.65
Mission Ministry	42,262.44
Sustainability Ministry	
Denominational Expenses	24,566.99
Administrative Expenses	28,444.21
Salary and Benefits	260,246.20
Worship Ministry	4,856.02
Contingency (uncategorized)	4,243.68
Total Expenses	\$541,365.63
Net Surplus	\$33,334.24

Notable Assets & Liabilities

Assets (as of 12/31/2020)

Designated Funds

Donations to Mortgage	\$60,628.73
HVAC Replacement Fund	134,252.36
Mission Funds	12,591.56
Other Designated Funds	38,295.46

Endowments

General (Church) Endowment	60,358.81
Building Maintenance Endow.	15,590.84

Liabilities (as of 12/31/2020)

Mortgage	\$464,885.53
----------	--------------

Membership Report

Covenant had 252 members at the end of 2020. We received 13 new members, had one child baptism, and one transfer to another church. Four members joined the church triumphant.

Worship

Our average worship attendance through March 8 was 118. In the second quarter, we worshiped via a pre-recorded service. In the third and fourth quarter, we worshiped in person and via livestream.



Covenant Presbyterian Church Annual Report 2020

Last January, no one could have imagined that 2020 would be such a challenging year for the world. Many people, businesses, and organizations have suffered in the midst of the COVID-19 pandemic, and we continue to pray for them and hope for a better future.

The pandemic affected Covenant in unique ways as well. In March, we altered most of our programs, worship, and mission to ensure the safety and health of our congregation and community. We are grateful to our leaders and members for their flexibility during this season. Meetings, small groups, worship, and education have all moved online. While some things could not be moved online, other successful programs and events were created anew because of our circumstances.

We have also remained fiscally healthy across the challenges of 2020. Giving has remained strong and expenses have decreased. We give thanks to God that this pandemic has not resulted in any reduction in personnel, mission benevolences, or program budgets.

As we look ahead to 2021, we are hopeful that we can slowly return to the in-person gatherings that we love at Covenant. With that return, we are confident that we will be stronger as a congregation as we bring new skills, programs, and technologies with us. We continue to be grateful to serve as your pastors, and we are excited about what God will do at Covenant in the coming year.

Andy & Katelyn Cooke Co-Pastors

Hospitality  Compassion  Inclusiveness

Our Session and Deacons Served Our Congregation and the Community

SESSION:

Building & Grounds

The Building and Grounds Ministry Team was quite active throughout 2020 despite the Covid-19 pandemic. Highlights include recoating & striping parking - mulching playground – maintaining lawns, shrubs and trees - extending Wi-Fi to sanctuary.

Congregational Life

Pre-COVID - Coordinated Wednesday Night Fellowship meals, First Sunday Breakfasts and covered dish luncheons. Post-COVID (and despite COVID) — organized several socially distanced fellowship events: four (4) Food Truck Friday events in Fall 2020; Trunk or Treat event for pre-school program and community children for Halloween; organized two (2) Christmas caroling opportunities. Throughout the year, Congregational Life and its committee members arranged for flower delivery to shut-ins and oversaw growth of a new ministry for older adults.

Education

All Education programs were affected by restrictions due to COVID-19. Volunteers and staff executed many creative alternative programs for children, youth and adults, many of which by Zoom video meetings. The Education Ministry assumed responsibility for support and oversight of the educational component of Covenant Weekday School. Education became the liaison for Presbyterian Women and its organizational link to Session.

Mission

Met requirements for Earth Care Congregation designation ~Held virtual Earth Day celebration ~Purchased wooden picnic tables to encourage “holy loitering” at church ~Held a Swamp nature walk & food drive ~Outreach projects included Covenant Jar Openers for new homeowners in area and bible verse yard signs on grounds ~Donated funds to Mission on the Move in Honduras ~Held SERRV & Earn Sale to support GAP ~Supported expansion of wireless and purchase of equipment for streaming worship services.

Sustainability

Due to the impact of COVID-19, this ministry met through Zoom on a monthly basis. We reviewed and updated the church and preschool budgets, updated church and preschool policies, held annual reviews of our two ministers, added online giving and are in the process of integrating all online office functions, including financials, to the Realm platform.

Worship

Converted to online worship - via recordings and then via live stream with option for up to 40 people to attend in-person--- \$750 grant from the Presbytery for online worship--- Quality music program, in spite of lack of choirs, including adapted Kirking of the Tartans, Lessons and Carols, Longest Night and Christmas Eve services with participation by Covenant musicians and members --- Small bell choir began in late 2020 - will continue in 2021.

DEACONS:

Three action teams served the congregation: meals, visitation, and prayer — made fewer visits this year to church members — provided meals for families. Kept prayer list current and encouraged the congregation to support families in crisis with prayer.

PRESCHOOL:

Preschool ended in March due to COVID-19 ~No summer fun ~returned in August following CDC guidelines with precautions in place ~ reduced enrollment ~virtual field trips ~chapel in Fellowship Hall ~opened a preschool gift store as fundraiser ~ continued to share God’s love for all children ~grateful for faithful teachers and continued Covenant support.

2020 has been a challenging and yet sometimes rewarding year.

What started as a year with many exciting plans, ended in March when Session voted to stop any in person activities at Covenant due to COVID-19. Andy and Katelyn ingeniously provided worship via Zoom with only Lyn Patterson with them in the sanctuary. Ministry Teams and committees began to move to Zoom as well, with all work of the church being done virtually.

Session formed the Open the Gates Task Force in May to decide how to work with COVID-19 and reopening the church for in person worship. Stage 1 began June 14, 2020 with no more than 50 in attendance. Small groups of 6 could meet in classrooms and larger groups, up to 20, in the Fellowship Hall. The task force monitored the guidelines all through 2020 and will continue into 2021.

All ministry teams and deacons worked to stay in touch with members to continue to provide what they needed. There was a successful outdoor shower held for Katelyn and Andy and Baby Cooke, whom we welcomed into the family December 3, 2020.

Andy, Katelyn, worship and IT volunteers began live streaming the service on June 14, 2020. There have been many trials, errors and challenges. But this group has steadily improved the service weekly. And Covenant continues to offer Hospitality, Inclusiveness and Compassion to all.

Judy Grieve, Clerk of Session