

2024 Year-End Financial Report

Actual 2024 Revenues

Pledges	\$471,001.56
Non-Pledge Gifts and Other Income	77,985.11
Building Fund and Carryover Surplus Transfers	6,776.76
Total Revenues	\$555,763.43

Actual 2024 Expenses

Building & Grounds Ministry	
Mortgage Payments	\$14,011.38
HVAC Loan Payments	14,229.37
Insurance and Utilities	
Maintenance and Other Svcs.	129,480.27
Congregational Life Ministry	2,303.21
Education Ministry	12,756.22
Mission Ministry	39,442.67
Sustainability Ministry	
Denominational Expenses	19,284.92
Administrative Expenses	31,868.92
Salary and Benefits	281,944.64
Worship Ministry	10,063.72
Total Expenses	\$555,385.32
Net Surplus	\$378.11



The Stewardship Task Force wishes to sincerely thank you for your participation in the 2025 Here in This Place Stewardship Campaign. Your Passion and Pledge commitments are critical ingredients in what God is doing here at Covenant. Again, thank you and thanks be to God for our ministry Here in This Place!

Notable Assets & Liabilities

Assets (as of 12/31/2024)

Designated Funds

Playground Fund	\$19,209.00
Home Improvement Plan	98,301.71
Mission Funds	30,300.56
Carryover Surplus Fund	35,451.89
Insurance Claims Fund	197,328.57
Prepaid Pledges	22,474.85
Memorials	18,690.00
Other Designated Funds	37,331.72

Endowments

General (Church) Endow.	\$59,866.49
Building Mtce. Endow.	15,863.62

Liabilities (as of 12/31/2024)*

HVAC Loan	\$187,848.23
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* Noticeably absent from our list of liabilities is our Building Renovation Loan debt which we retired in March 2024, approximately 4 ½ years ahead of schedule. Thank you for your generous and ongoing support.

Membership Report

At the end of 2023, Covenant had 213 members. In 2024, we received eleven new members, celebrated four baptisms, transferred three members, and moved one to inactive. Eight members joined the church triumphant. There were 212 members at the end of 2024.

Worship

2024 Worship attendance averaged 131 people per week (93 individuals in-person and 38 viewers on the live-stream).



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It would be difficult, if not impossible, to talk about our life together at Covenant in 2024 without talking about Hurricane Helene. The devastation our community and our campus experienced through Helene was like nothing we had seen. The immediate days after the hurricane were overwhelming and exhausting, and the words of Psalm 46 brought us needed comfort and hope: “God is our refuge and strength, a very present help in trouble.”

We give thanks for the many service workers, insurance staff, members of other Presbyterian churches, Presbyterian Disaster Assistance representatives, neighbors, and friends who were reminders of God’s presence with us in those days. They were the hands and feet of Christ for us, even as we sought to be hands and feet of Christ for each other.

It could be tempting to let Hurricane Helene hold the place of “most significant event” of the year, but we know that there were other important and meaningful events that happened over the course of those twelve months. We paid off our mortgage, we grieved together the deaths of several long-time members, we welcomed new babies and new members, we asked questions of Scripture, we prayed together, and we served our neighbors in Augusta and our neighbors in Florida.

At the end of the year, we say with more confidence than ever, “God is our refuge and strength, a very present help in trouble” and always.

Katelyn & Andy 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 has been busy in 2024 with creation of the Green Team and continued great work by the Tuesday morning crew. Both groups are a blessing to us all. Our biggest concern in 2024 was the devastating effect Hurricane Helene had on the church campus, with over 100 downed trees and extensive roof damage. However, good insurance and generous donations from the congregation and others have eased that burden as we continue to manage the recovery process and look ahead to fixing the Playground in 2025. We look forward to seeing what God has planned for us in 2025 as we continue our mission of maintaining Covenant as a place to glorify God together.

Congregational Life

Congregational Life has worked to provide the congregation with opportunities for fellowship and connection with events like Food Truck Fridays, potlucks, Trunk or Treat, AU basketball, and GreenJackets outings. We sent cards for birthdays, supported WNF dinners, helped with flower delivery, and organized caroling at Christmas. CL is all about bringing people together and fostering community at Covenant.

Education

The 2024 year was a year of innovation and continued growth for the Education Ministry Team. Most notably, Education Ministry crafted a theme for the year, "The Stories We Tell," which serves as a through-point connecting various aspects of our ministry ranging from Sunday school discussions of faith journeys to the Advent devotional's "Tiny Advent Stories." We have also been planning an event for Spring 2025 centered on this story-telling theme called "Weekend Workshop and Worship," which will feature an invited speaker and a variety of activities for the congregation.

Mission

The year of 2024 was busy for MMT. We reorganized the way we look at missions, discerning what to continue to support. We hosted a PDA Gifts of the Heart project assembling 100 packages of feminine hygiene products. We held an Earth Care Sunday worship service. Our Matthew 25 task force matched donations to the Undue Medical Relief campaign resulting in over 1 million dollars of debt relief. We continued our service to GAP ministries including the GAP 45th Year Celebration and a food drive to stock the pantry. We supported Family Promise and continued Meals on Wheels program serving twelve each week. We supported outreach with a new Sermon Podcast. Sent a work mission team of 11 to Ft. Myers, Florida to help with recovery from Hurricane Ian.

Sustainability

In 2024, SMT advanced and Session approved the retirement of our building renovation loan debt, renewal of our Parish Associate Covenant Agreement, revision of our Preschool Director Job Description and hire of our new Preschool Director, implementation of new financial controls, short-term investment of funds to maximize interest, reactivated our Morgan Stanley brokerage account, established designated funds for hurricane relief, and received reports of the Audit Committee. SMT also helped to develop and secure approval of the Preschool and church operating budgets and conducted annual reviews with church staff.

Worship

WMT helped to direct a full schedule of traditional worship services. Music remains strong with choir, hand bells, and special instrumental pieces. New members have been added to the adult choir and hand bell ringers. Much effort has been expended on getting the carillon in working order. A new PA system was purchased for the sanctuary. There was fine tuning of the worship service, including communion serving and singing during communion. The funeral policy and the policies for the columbarium and memorial gardens were revised. WMT helped in the designation of an annual Earth Day Sunday and Matthew 25 Sunday.

DEACONS

- The congregation was served through three action teams: meals, visitation, and prayer
- Served quarterly home communion to members who are not able to join us regularly for Sunday worship
- Served meals to families and hosted receptions following funeral services
- Maintained a prayer list and sent cards to those on it throughout the year
- Weekly prayer was offered by the prayer team for the prayer list, confidential concerns, and all congregation members
- Visited members at their homes and made follow-up phone calls to see how they're doing

PRESCHOOL

- Enrolled 61 students and 47 families for the 2024-2025 school year
- Hosted our first "Grand Friends Day" where grandparents and other older adult friends were invited to a special event with the preschoolers
- Marked the end of Vickie Terry's and Katelyn Gordon Cooke's time as assistant director and director, respectively
- Welcomed Jill Reeves Garren as the new preschool director and Brock Daniels as the new music teacher
- Offered six weeks of Summer Fun in June and July

2024 was a year of Challenges met.

2024 showed the amazing resilience of Covenant "Here in this Place". We lost dear and faithful friends and welcomed new friends. We adapted and we changed but never did we expect the challenges brought by Hurricane Helene in September. It impacted our church campus, our members, and our community in so many ways. The Session is reading *The Art of Neighboring: Building Genuine Relationships Right Outside Your Door*. We did not imagine when we started this book how the importance of neighbors helping neighbors would be demonstrated so clearly throughout our community. Small things matter, and God will use small things as a miracle. Doing small things for neighbors is a sacred act and will bring glory to God. As we move into and through 2025, let us remember to share God's abundant mercy, Christ's redemptive love, and the amazing power of the Holy Spirit every chance we get and especially with our neighbors here in this place!

Susan Monk, Clerk of Session