

# Charter Oak Church

## Church Council Meeting Minutes

January 15, 2026 – Council Meeting

**Council Members:** Bob Carter, Wendell Davis, Duane Goodsell, Ben Little, Steve Manges, Jordan Morran, Adam Pardee, Amanda Polinsky, Brian Quinn, Larry Rybacki, Garth Shaner, Autumn Vinopal, Chris Whitehead, Jason Halfhill (Ex-Officio), Kristi Fellers (Ex-Officio)

**Absent:** None

**Guest Attendance:** Jon Hartland

**Prayer:** Adam Pardee

### Review the December 2025 Meeting Minutes

- **MOTION** by Bob Carter to accept the December Church Council Meeting Minutes.
  - Motion 2<sup>nd</sup> by Autumn Vinopal.
  - Motion ACCEPTED.
- **MOTION** by Garth Shaner to accept the December Church Council Special Called Meeting Minutes.
  - Motion 2<sup>nd</sup> by Steve Manges.
  - Motion ACCEPTED.

### Finance Report: Larry Rybacki

- See the attached document titled **Treasurer Report 01-15-26**
  - Two Reserve Capital Campaign donations have come in totaling \$90K, which are not noted on the Treasurer Report.
  - The weekly average giving for 2025 is very strong.
  - Larry and a volunteer accountant will soon begin an internal audit to verify compliance with our policies and procedures.

### Old Business

- Crossroads Campus Renovation
  - Jon Hartland, Crossroads Campus Pastor, gave an update on events at the Crossroads Campus.
    - The Crossroads Building Team has been focused on complete demolition of the new space for the campus and working with Cavcon to determine the cost of construction.
      - Presently, the Building Team has accomplished about ninety percent of the needed demolition. Pastor Jon gave special mention of Bob Ross and Bob Carr for their commitment to consistently volunteering their time and efforts.
      - The construction drawings were finally received this past Monday, which moves the process forward. The Building Team expects to receive the GMP (guaranteed maximum price) in about two weeks.
      - When the GMP is approved, a church vote will be scheduled.

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- A blog has been established on our website to track and report the progress of the renovation.
- Pastor Jon requested prayer for spiritual protection and God's continued provision through the renovation process.
- For the benefit of the new Church Council members, Jason Halfhill, Executive Director of Central Services, gave background information on the finances needed to secure the purchase of the Mid-Town Plaza, the repayment plan for this loan, and the establishment of COC Holdings LLC.
- Larry Rybacki gave background information and an update on new and potential tenants.

### Questions/Comments from Visitors

- None

### New Business

- Business – Onboard New Council Members; Review Key Roles and Responsibilities of Council
  - New members received a meeting schedule, prayer calendar, and instructions for how to access the online stored documents, including packets and bylaws.
  - Chris Whitehead, Lead Pastor, reviewed the Charter Oak Church Core Document, which details the Vision/Mission/Convictions of the church, our engagement marks, and the responsibilities of Church Council and church staff.
- Ministry – Review Ministry Goals: Celebrate from Previous Year and Plans for Upcoming Year
  - The Year versus Year Attendance and Giving report is found in each month's packet.
  - Churchwide and campus-specific ministry goals were reviewed, including metrics for the past four years' actual attendance, baptisms, giving, serving, groups, missions, kids ministry, student ministry, and apprentices, as well as 2026 goals for these areas.
  - We are finalizing our 2025 Annual Report, which will be featured in next week's e-news, on our website, and will be sent with the giving letters.
  - The 2035 Vision, 2028 Vision, Campus Development Plan, and 2026 Rallying Cry and goals were reviewed.

### Executive Session

- Church Council went into Executive Session.

### Next Church Council Meeting

- Thursday, February 19, 2026

Respectfully Submitted,  
Kristi Fellers  
January 15, 2026

Treasurer's Notes: Dec '25

\*\* Numbers are based on a Revenue Budget of \$2,711,103, and an Expense Budget of \$2,590,854

Revenue	5 MONTHS ENDED						Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	12/31/25		
Frye Farm	165,517	155,136	268,980	198,655	231,004	1,019,292		
Central Services	-	-	-	-	-	-		
Expansion	983	-	408	359	104	1,854		
Crossroads	31,423	24,257	22,744	27,576	49,163	155,163		
Jeannette	10,936	26,063	10,181	12,596	14,365	74,141		
Mt Pleasant / Scottdale	15,172	10,381	10,388	14,032	11,090	61,063		
<b>Totals</b>	<b>224,031</b>	<b>215,837</b>	<b>312,701</b>	<b>253,218</b>	<b>305,726</b>	<b>1,311,513</b>	2,711,103	48%
2024/2025	165,873	207,236	181,720	186,195	267,600	1,008,624	Note>5/12=	42%

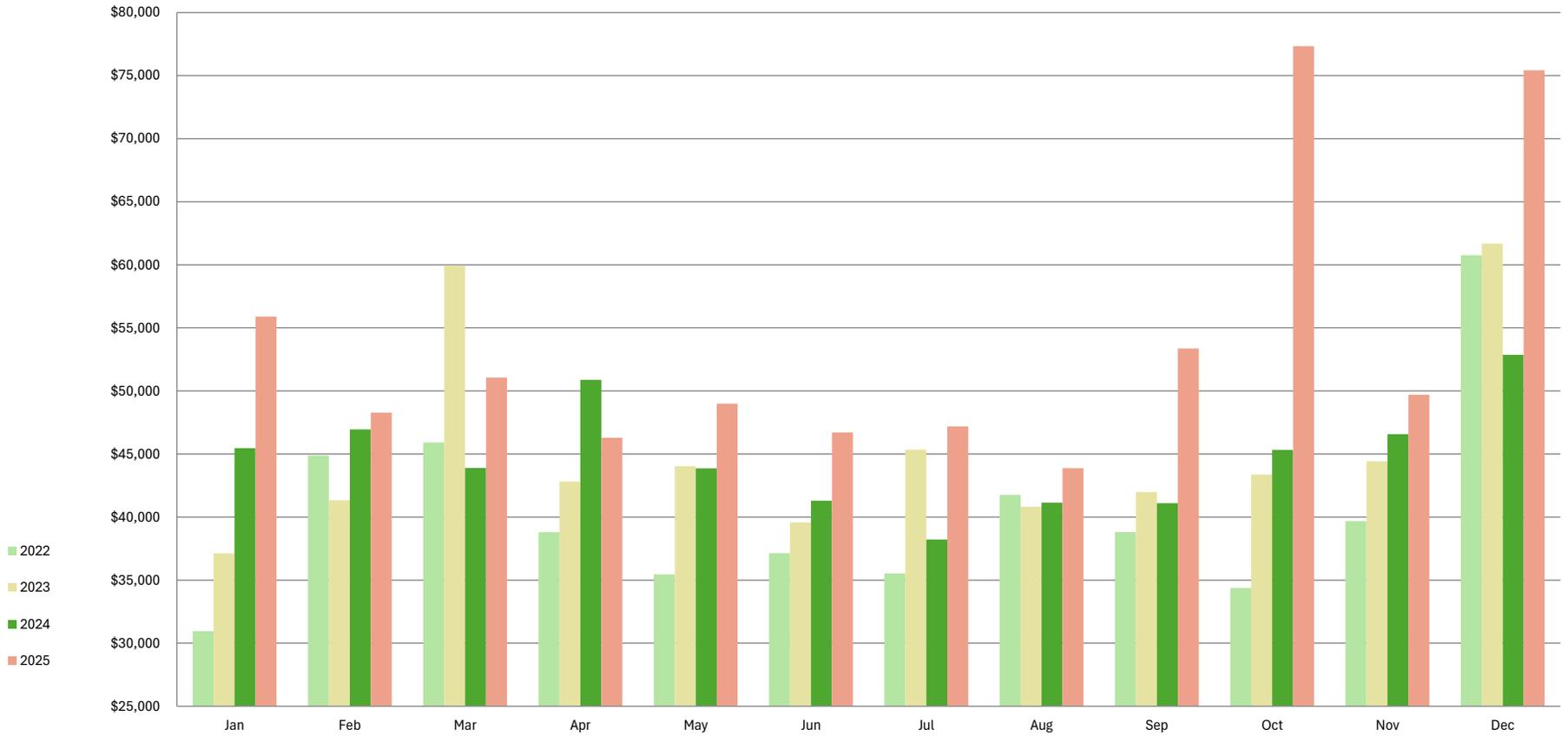
Expenses	5 MONTHS ENDED						Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	12/31/25		
Frye Farm	103,038	115,398	140,971	139,733	143,181	642,321		
Central Services	20,819	30,620	7,617	19,138	13,214	91,408		
Expansion	983	-	408	359	104	1,854		
Crossroads	29,518	28,134	28,276	29,365	34,759	150,052		
Jeannette	12,432	15,436	14,341	14,135	15,203	71,547		
Mt Pleasant / Scottdale	5,026	5,277	6,761	5,219	5,421	27,704		
<b>Totals</b>	<b>171,816</b>	<b>194,865</b>	<b>198,374</b>	<b>207,949</b>	<b>211,882</b>	<b>984,886</b>	2,590,854	38%
2024/2025	185,306	182,865	186,552	194,300	173,651	922,674	Note>5/12=	42%

	5 MONTHS ENDED						Budget
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	12/31/25	
Unadjusted Net Income	52,215	20,972	114,327	45,269	93,844	326,627	120,249
Mortgage Principal	(8,956)	(9,004)	(9,248)	(9,101)	(9,101)	(45,409)	
<b>Adjusted Total Profit / (Loss)</b>	<b>43,259</b>	<b>11,968</b>	<b>105,079</b>	<b>36,168</b>	<b>84,743</b>	<b>281,218</b>	
2024/2025 Unadjusted Net Income	(19,433)	24,371	(4,832)	(8,105)	93,949	85,950	

Available Cash	Dec-25	Nov-25	
Total Bank Accounts	1,749,634	1,896,956	(147,322)
Outstanding Payables / Prepaids	(132,347)	(95,889)	36,458
Payroll Liabilities	(22,243)	(23,555)	(1,312)
Reserve Commitments	(1,024,839)	(881,168)	143,671
<b>Unrestricted Cash</b>	<b>\$ 570,205</b>	<b>\$ 896,344</b>	<b>\$ (326,139)</b>

Balances of Select Reserve Accounts:	Dec-25	Nov-25	
Crossroads Future Start Up	220,531	208,984	11,547
Reserve for Capital Improvement	250,906	221,542	29,364
Strengthening Our Future	175,719	182,592	(6,873)
COC Holdings LLC Operating Account	24,137	22,139	1,998
Reserve Capital Campaign	-	-	-

**WEEKLY GIVING AVERAGES**



Weekly Giving Averages	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Weekly Avg/Mo
	2022	\$ 30,953	\$ 44,876	\$ 45,915	\$ 38,804	\$ 35,449	\$ 37,142	\$ 35,532	\$ 41,748	\$ 38,811	\$ 34,379	\$ 39,682	\$ 60,762
2023	\$ 37,125	\$ 41,325	\$ 59,924	\$ 42,816	\$ 44,036	\$ 39,578	\$ 45,339	\$ 40,816	\$ 41,980	\$ 43,368	\$ 44,415	\$ 61,679	\$ 45,200
2024	\$ 45,450	\$ 46,953	\$ 43,891	\$ 50,883	\$ 43,857	\$ 41,296	\$ 38,216	\$ 41,142	\$ 41,107	\$ 45,324	\$ 46,573	\$ 52,860	\$ 44,796
2025	\$ 55,892	\$ 48,285	\$ 51,064	\$ 46,289	\$ 48,993	\$ 46,715	\$ 47,192	\$ 43,869	\$ 53,363	\$ 77,341	\$ 49,700	\$ 75,419	\$ 53,677
w=# of weeks	'23=5w		'24, '25 = 5w	'23=5w	'22 = 5w	'24, '25 = 5w	'23 = 5w	'25 = 5w	24 = 5w	'23 = 5w	'25 = 5w	'24= 5w	