

Charter Oak Church Church Council Minutes

July 28, 2022 – Council Meeting

Council Members: Nathan Anderson, Cindy Carasia, Rich Hoffman, Keith Impink, Erin Irons, Christina McCaffrey, Adam Pardee, Brian Quinn, Garth Shaner, Nick Watson, Chris Whitehead, Tom Beagan (Ex Officio)

Absent: Erin Irons, Tom Beagan

Guest Attendance: Jon Hartland, Don Belt, Sara Belt, Stan Hunt, Autumn Vinopal, Larry Morris, Griff Holmes, Sandy Holmes

Bible Study – Chris Whitehead

- Book Study: *The Great Evangelical Recession* by John S. Dickerson.
 - Discussion ensued on *Chapter 9*.
- Please read *Chapter 4* for the August Church Council Meeting.

Review the June 2022 Meeting Minutes

- **MOTION** by Cindy Carasia to accept the June Council Meeting Minutes.
 - Motion 2nd by Keith Impink.
 - Motion ACCEPTED.

Old Business

- Denomination Subcommittee Team
 - The initial Crisis in the Denomination presentations have been completed and were very well received by Charter Oak Church and other outside church attendees.
 - There is one final Crisis in the Denomination presentation on August 9th at the Frye Farm Campus; there will be other churches in attendance and childcare will be provided.
 - Nathan Anderson presented on the 20% charge on the property that the Conference Trustees will be assessing for all churches that pursue disaffiliation.
 - Expected Figures for Charter Oak Church Disaffiliation:
 - Value of our property according to the Westmoreland Tax Mapping Site (<https://www.co.westmoreland.pa.us/1980/Tax-Mapping-Site-Disclaimer>)
 - Frye Farm Campus = \$6,390
 - Little House = \$34,430
 - Jeannette Campus = \$113,760
 - Jeannette Parking Lot = \$5,460
 - Total = \$160,040 x .20 = \$32,008
 - Plus 2 years of apportionments
 - 2022 = \$230,178
 - 2023 = \$232,652
 - Total = \$462,830
 - Unfunded Pension Liability
 - Approximately = \$1,500,000

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- Total expected disaffiliation cost to Charter Oak Church = **\$1,994,838**
- Nathan Anderson presented on what the next potential steps for Charter Oak Church could be, and what the Denomination Subcommittee Team will be working on.
- It is the unanimous recommendation from the Denomination Subcommittee Team to begin the disaffiliation process as soon as tonight.
- Capital Improvements
 - The roof at the Frye Farm Campus has been completed.
 - The wall at the Jeannette Campus will be completed once the supplies arrive.
 - The Frye Farm Campus staff wing air conditioning has been fixed.
 - The Frye Farm Campus is in the process of outsourcing bids for the worship center dimming panels and road signage.
- October Journey Classes
 - October 10th – Biblical Authority
 - October 17th – Marriage & Family
 - October 24th – Gospel and Critical Theory
 - November 7th – Truth in Love
- Frye Farm Campus Organizational Structure
 - Discussion ensued on the Frye Farm Campus Staff Structure.

Finance Report – Christina McCaffrey

- See the attached document titled **Treasurer Report 7-28-22**.
- **MOTION** by Christina McCaffrey to change the name of the Reserve for Future Growth Fund to Reserve for Capital Improvement Fund. All current and future monies in the Reserve for Future Growth Fund will be allocated to the Reserve for Capital Improvement Fund effective August 1, 2022.
 - Motion 2nd by Brian Quinn.
 - Motion ACCEPTED.

Memorial Garden Report – Keith Impink

- There is nothing new to report on the Memorial Garden for the month of July.

Comments from Visitors

- Autumn Vinopal thanked Church Council for their due diligence in the way they have processed all of Charter Oak Church's financial decisions.

New Business

- Disaffiliation
 - **MOTION** by Nathan Anderson to begin the disaffiliation process under Paragraph 2553.
 - Motion 2nd by Garth Shaner.
 - Motion ACCEPTED.

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- New Staffing Positions at the Frye Farm Campus
 - **MOTION** by Chris Whitehead to create the new Frye Farm Campus structure and the positions of Director of Assimilation, Director of Discipleship, Director of Outreach, and Worship Arts Technology Manager. The Director of Discipleship will be paid from the Strengthening Our Future Fund.
 - Motion 2nd by Nick Watson.
 - Motion ACCEPTED 9-1.
- 2022-23 Fiscal Budget Approval
 - See the attached document titled **Final Proposed 2022-2023 Fiscal Budget Report 7-28-22**.
 - **MOTION** by Christina McCaffrey to adopt the August 2022 – July 2023 Budget in the total amount of \$2,270,087.
 - Motion 2nd by Keith Impink.
 - Motion ACCEPTED.
- Church Council Member Resignation
 - Dave Leuthold has resigned from his position on Church Council, effective immediately.
- Membership
 - Discussion ensued on the definition of “a member in good standing” according to the Book of Discipline, and what that means in the disaffiliation process.
 - The next new membership service is Sunday, September 18, 2022, at 6:00 PM at the Frye Farm Campus.

Executive Session

- Church Council went into Executive Session.

Next Church Council Meeting

- August 25, 2022 (Frye Farm Campus)
 - Start Time 7:00 PM

Respectfully Submitted,
Ty Holler
July 28, 2022

Treasurer's Notes: June '22

** Numbers are based on a Revenue Budget of \$2,123,280, and an Expense Budget of \$2,293,180 (\$2,298,984, less \$5,804, charged to reserves)

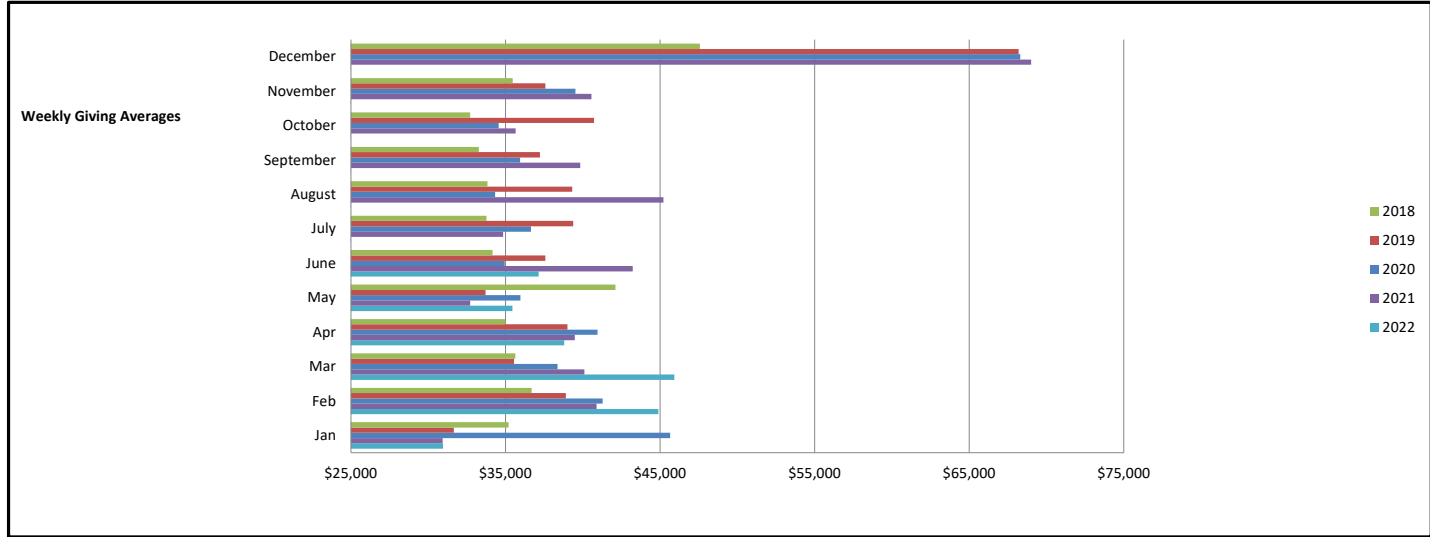
Revenue	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	FYE 7/31/22	Budget	% of Bdgt.
Frye Farm	\$ 139,768	\$ 124,628	\$ 135,788	\$ 123,270	\$ 210,433	\$ 105,447	\$ 132,622	\$ 135,360	\$ 118,442	\$ 131,103	\$ 110,180	\$ 1,467,041		
Central Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,946,340	100%
Crossroads	\$ 23,804	\$ 19,651	\$ 26,448	\$ 24,682	\$ 39,393	\$ 20,216	\$ 27,642	\$ 25,650	\$ 21,889	\$ 26,030	\$ 22,272	\$ 277,676		
Jeannette	\$ 8,154	\$ 5,565	\$ 6,832	\$ 6,263	\$ 13,480	\$ 24,544	\$ 10,568	\$ 10,793	\$ 9,045	\$ 10,918	\$ 8,665	\$ 114,826		
Mt Pleasant / Scottsdale	\$ 9,147	\$ 9,461	\$ 9,267	\$ 7,980	\$ 12,604	\$ 4,556	\$ 8,674	\$ 11,887	\$ 5,839	\$ 9,196	\$ 7,449	\$ 96,061		
Totals	\$ 180,873	\$ 159,305	\$ 178,335	\$ 162,195	\$ 275,910	\$ 154,763	\$ 179,505	\$ 183,690	\$ 155,215	\$ 177,247	\$ 148,566	\$ 1,955,604		
2020/2021	\$ 171,595	\$ 143,799	\$ 138,233	\$ 197,630	\$ 273,184	\$ 154,693	\$ 163,534	\$ 160,409	\$ 157,903	\$ 163,532	\$ 172,904	\$ 1,897,415		

Expenses	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	FYE 7/31/22	Budget	% of Bdgt.
Frye Farm	\$ 102,529	\$ 108,535	\$ 119,802	\$ 123,330	\$ 145,465	\$ 104,207	\$ 132,746	\$ 123,166	\$ 122,380	\$ 115,933	\$ 122,350	\$ 1,320,441		
Central Services	\$ 1,183	\$ 8,603	\$ 11,499	\$ 4,733	\$ (16,771)	\$ 8,515	\$ 2,370	\$ 4,974	\$ 8,547	\$ 2,506	\$ 15,307	\$ 51,465		
Crossroads	\$ 22,256	\$ 21,457	\$ 24,567	\$ 23,804	\$ 26,982	\$ 23,974	\$ 30,463	\$ 24,220	\$ 21,370	\$ 22,755	\$ 25,599	\$ 267,447		
Jeannette	\$ 11,521	\$ 10,713	\$ 10,913	\$ 11,779	\$ 11,237	\$ 11,699	\$ 14,226	\$ 13,314	\$ 12,322	\$ 11,228	\$ 13,785	\$ 132,738		
Mt Pleasant / Scottsdale	\$ 2,904	\$ 5,056	\$ 2,633	\$ 5,301	\$ 10,883	\$ 8,374	\$ 8,221	\$ 8,332	\$ 9,132	\$ 8,677	\$ 9,884	\$ 79,397		
Totals	\$ 140,394	\$ 154,363	\$ 169,414	\$ 168,946	\$ 177,795	\$ 156,769	\$ 188,025	\$ 174,006	\$ 173,751	\$ 161,099	\$ 186,925	\$ 1,851,488	\$ 2,107,163	88%
2020/2021	\$ 156,091	\$ 171,793	\$ 167,862	\$ 165,596	\$ 172,232	\$ 173,644	\$ 168,999	\$ 181,419	\$ 159,703	\$ 151,142	\$ 157,355	\$ 1,825,837		

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	FYE 7/31/22
Unadjusted Net Income	\$ 40,479	\$ 4,942	\$ 8,921	\$ (6,751)	\$ 98,114	\$ (2,006)	\$ (8,520)	\$ 9,684	\$ (18,536)	\$ 16,148	\$ (38,359)	\$ 104,116
Mortgage Principle	\$ (9,247)	\$ (9,282)	\$ (9,317)	\$ (9,352)	\$ (9,387)	\$ (9,422)	\$ (9,457)	\$ (9,493)	\$ (9,528)	\$ (9,564)	\$ (9,600)	\$ (103,648)
Adjusted Total Profit / (Loss)	\$ 31,232	\$ (4,340)	\$ (396)	\$ (16,103)	\$ 88,728	\$ (11,428)	\$ (17,977)	\$ 191	\$ (28,064)	\$ 6,584	\$ (47,959)	\$ 468
2020/2021 Unadjusted Net Income	\$ 15,503	\$ (27,995)	\$ (29,630)	\$ 32,034	\$ 100,952	\$ (18,951)	\$ (5,465)	\$ (21,010)	\$ (1,800)	\$ 12,390	\$ 15,549	\$ 71,578

Weekly Giving Averages	Jan	Feb	Mar	Apr	May	June	July	August	September	October	November	December	Total Avg/Mo
2018	\$ 35,203	\$ 36,678	\$ 35,639	\$ 34,989	\$ 42,113	\$ 34,156	\$ 33,759	\$ 33,841	\$ 33,272	\$ 32,704	\$ 35,460	\$ 47,572	\$ 36,282
2019	\$ 31,660	\$ 38,897	\$ 35,554	\$ 39,001	\$ 33,715	\$ 37,571	\$ 39,384	\$ 39,310	\$ 37,234	\$ 40,726	\$ 37,572	\$ 68,187	\$ 39,901
2020	\$ 45,642	\$ 41,291	\$ 38,366	\$ 40,953	\$ 35,954	\$ 34,941	\$ 36,648	\$ 34,319	\$ 35,950	\$ 34,558	\$ 39,526	\$ 68,296	\$ 40,537
2021	\$ 30,939	\$ 40,883	\$ 40,102	\$ 39,476	\$ 32,706	\$ 43,226	\$ 34,848	\$ 45,218	\$ 39,826	\$ 35,647	\$ 40,549	\$ 69,003	\$ 41,035
2022	\$ 30,953	\$ 44,876	\$ 45,915	\$ 38,804	\$ 35,449	\$ 37,142							\$ 38,856
w=# of weeks	21=5w; 22=5w		19=5w; 20=5w		20=5w; 21=5w; 22=5w	19=5w		20=5w; 21=5w	19=5w	21=5w	20=5w	19=5w	

Available Cash	
Total Cash on Hand	\$ 1,324,753
Hennon Fund	\$ (2,787)
Memorial Garden Fund	\$ (5,468)
Reserve Commitments	\$ (612,445)
Strengthening Our Future	\$ 309,890
Reserve for Future Growth	\$ 100,199
Outstanding Payables	\$ (125,715)
Payroll Related & Pens. HSA Liability	\$ (19,200)
Available Cash (see note 3)	\$ 969,227
E-Newsletter Calculation FYE 7/31/22	
From P&L	Revenue \$ 1,955,604
From P&L	Expenses \$ 1,851,488
Mortgage Principle	\$ 103,648
	\$ 1,955,136
Net Income	\$ 468



- Notes:
1. JULY 2022 (4 of 5 Weeks) - General Fund: \$152,026 (average of \$38,007 per week); SOF: \$29,560
 2. The FYE 7/31/22 budget requires draws of: \$48,000 from Strengthening Our Future and \$5,804 from Branching Out.
 3. The remaining due for the JNT retaining wall repair is \$18,520, which is not reflected in Accounts Payable at 6/30/22.
 4. June expenses include approximately \$24,600 of staff bonuses

COC TOTAL		2021-22 Projected Year End	2021-22 Annual Budget	2022-23 Annual Budget Proposed
Ordinary Income/Expense				
Income				
1006 · Total Revenue				
401100 · Tithes/Offerings		2,150,454	2,122,800	2,269,208
401200 · Other Income		0	480	480
Total 1006 · Total Revenue		2,150,454	2,123,280	2,269,688
Total Income		2,150,454	2,123,280	2,269,688
Gross Profit		2,150,454	2,123,280	2,269,688
Expense				
1030 · Total Compensation		780,000	895,464	909,737
1031 · Employee Benefits		236,770	269,172	284,596
1032 · Total Travel & Expenses		18,000	18,600	21,900
1033 · Total Administration		88,494	100,363	108,687
1034 · Total Facility Operations		279,024	280,901	291,367
1035 · Total Housing		105,300	145,304	70,804
1036 · Total Info & Technology		18,700	18,300	18,300
1040 · Total Discipleship Ministry		4,376	9,650	9,650
1041 · Total Weekend Kid's Ministry		12,000	23,000	23,950
1042 · Total Student Ministry		24,800	25,800	25,800
1043 · Total Compassion		3,100	14,900	14,900
1044 · Total Outreach		62,000	64,800	66,400
1045 · Total Worship Arts		21,934	22,404	26,700
1046 · Total Kid's Event Ministry		5,000	5,800	8,600
1050 · Weekend Experience		1,200	4,640	3,740
1090 · Conference,Interest & Cntrl Svc				
521001 · Conference Share		229,784	229,784	231,211
521003 · Reserve for Future Growth		73,269	101,258	89,900
521005 · Interest on Mortgage		68,845	68,845	63,845
Total 1090 · Conference,Interest & Cntrl Svc		371,898	399,887	384,956
Total Expense		2,032,596	2,298,985	2,270,087
Net Ordinary Income		117,858	(175,705)	(399)
Other Income/Expense				
Other Expense				
1099 · 90000 Mortgage Principal		113,709	113,709	118,699
Total Other Expense		113,709	113,709	118,699
Net Other Income		(113,709)	(113,709)	(118,699)
		4,149	(289,414)	(119,098)