

Charter Oak Church

Church Council Meeting Minutes

July 16, 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)

Council Member Virtual Attendance: Brian Quinn

Absent: Wendell Davis, Steve Manges, Jordan Morran

Guest Attendance: None

Prayer: Ben Little

Review the June 2026 Meeting Minutes

- **MOTION** by Bob Carter to accept the June Church Council Meeting Minutes.
 - Motion 2nd by Duane Goodsell.
 - Motion ACCEPTED (10-0-0).
- **MOTION** by Autumn Vinopal to accept the June 30 Special Called Zoom Meeting Minutes.
 - Motion 2nd by Amanda Polinsky.
 - Motion ACCEPTED (10-0-0).

Finance Report: Larry Rybacki

- See the attached documents titled **Treasurer Report 07-16-26** and **Treasurer Report Summary Notes 07-16-26**
 - Charter Oak continues to be in excellent financial health. Through June, total giving has increased nearly 17% over last year. Overall, the church is well positioned financially, with strong giving, healthy reserves, and sufficient liquidity to support current ministry operations and future strategic initiatives.
 - Church Council discussed various aspects of the FY25-26 surplus. This will be further discussed after the fiscal year is closed.

Old Business

- Open Items
 - Directed Giving Initiative
 - The Crossroads Building Team has broken down the FF&E into different categories/buckets.
 - We will establish a communication plan that will enable givers to specify which category they prefer to give to.
- Onboarding New Campus Pastors
 - Our new MPS Campus Pastor will start on August 1.
 - Our new FF Campus Pastor will start on August 15.
 - Comprehensive onboarding plans will be put together for each of the new Campus Pastors.

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- Executive Director Report (Jason Halfhill)
 - Church Conference
 - Charter Oak Church members approved borrowing up to \$4.1 million for the MidTown Plaza and Greensburg Campus projects.
 - The official tally of the results: 92 Total Votes (92 Yes, 0 No) = 100% APPROVAL
 - Facility Updates
 - Lighting panel upgrade at the Frye Farm campus was completed on Thursday, July 9.
 - FF Worship Center HVAC bids were received on June 26. Two of the four companies who attended the pre-bid meeting submitted bids. Bids came in higher than anticipated, with the lowest bid being \$149,688.
 - Jeannette Campus Nursery – New carpet was installed into a lower-level kids ministry room that has now become the new nursery space. The room was also painted by a team of JN volunteers.
 - Frye Farm Projectors – the issue is being evaluated, and a part has been ordered.
 - COC Holdings, LLC
 - All three LLC Board officers agreed to stay on for another calendar year.
 - In January 2027, we will add one additional Church Council Member to the LLC Board.
 - MidTown Plaza Updates
 - Parking lot milling and repaving should be complete within the next few weeks.
 - A lease was secured today for the vacant upstairs space.
 - VBS Campus Schedule and Current Registrations
 - Crossroads: July 13 through 16
 - 103 registered
 - Jeannette: July 20 through 23
 - 44 registered
 - Frye Farm: July 27 through 30
 - 235 registered
 - Mt. Pleasant-Scottdale: August 3 through 6
 - 37 registered
 - Discover Charter Oak Church
 - Mt. Pleasant-Scottdale: August 2, 12:00 to 1:30PM
 - Crossroads: August 3, 6:00 to 7:30PM
 - Frye Farm: August 4, 6:00 to 7:30PM
 - Missions
 - Our next quarterly Missions Book Discussion will take place on Sunday, August 9 at the Frye Farm Campus following the last worship service. A light lunch will be provided prior to discussing the book *God's Smuggler* by Brother Andrew.
 - Missions Night with Robert and Donna – Tuesday, August 18 at 6:30PM at the Frye Farm Campus. Robert and Donna will be holding a presentation and Q & A session with light refreshments. This is a great opportunity to learn more about the work they are doing in SE Asia.

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Questions/Comments from Visitors

- None

New Business

- Business - Budget Vote
 - The Finance Sub-Team spent three meetings going through the budget in detail. The Finance Sub-Team recommends that Church Council approve the proposed budget.
 - Church Council Members discussed various aspects of the proposed budget.
 - **MOTION** by Larry Rybacki to accept the Finance Sub-Team's recommendation for the FY26/27 Budget as presented in the amount of \$3,024,662.
 - Motion 2nd by Ben Little.
 - Motion ACCEPTED (In Favor: 10 in-person, 2 by proxy; Opposed 0; Abstain: 0).
- Ministry - Missions: Where Are We Serving around the World? (Wins, Challenges, Stories)
 - SE Asia: We've supported Robert and Donna since they moved to SE Asia in 2020. They work in a country that is 3.4% evangelical Christian. In May 2026, we recently sent 2 interns to spend a month with Robert and Donna. They have recently begun mentoring college-age Muslim background believers who have sacrificed much to follow Jesus. Robert and Donna will be in Greensburg in August and will host a time of sharing on August 18 from 6:30-8:00.
 - Middle East: We've supported Abby since she moved to the Middle East in 2024. Abby works in a country that is 0.3% evangelical. She has spent the last 2 years in full-time language learning, growing in her understanding of the culture, building relationships with locals, and initiating spiritual conversations. Abby has had many opportunities to share truth and pray in the name of Jesus with Muslims. Abby will host a time of sharing this fall.
 - Northern Michigan: We've supported Aaron since he moved to Michigan in 2021 with his wife and 5 children. Aaron's mission is to reach those who do not know Christ and to make disciples. He meets regularly with men who are searching, engaging in gospel conversations. From June through September, Aaron works among the 70,000 people from 29 countries who participate in one of the largest horse shows in the country – right next door to his house.
 - Panama: David and Marianella have been working full-time in Panama since 2002. Our team provides medical clinics and shares the gospel with each person who comes to the clinic. We sent a team of 17 in July 2025. We have a team of 27 there now.
 - New York City: Kris and Nikka work to share the gospel among West African Muslims, primarily the Fulani people group who are 99.9% Muslim. We sent 9 different people in September 2025 and May 2026 to teach English, build relationships with Muslims, and pray with people on the streets of the city.
 - Kentucky: Kevin has been working in Eastern Kentucky since 2003. We sent all-age teams in October 2025 and April 2026, and we sent a high school team in June 2025. Over the past year, we sent 59 different people from ages 2-80 to use construction and community service to share the love of Christ. For 37 of those goers, it was their first mission trip with Charter Oak Church.

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- Dominican Republic: Rick and Karen have worked full-time in the Dominican Republic since 2019. In May 2026, we sent a team of 17 men to run youth sports clinics and share the gospel. More than half of the team were age 23 and under, and two-thirds of the team experienced their first mission trip. A repeated theme from our goers was awe and gratitude for the way God poured out His Spirit in ways they had never experienced.
- Jamaica: Our partnership is nearly 20 years strong. We sent a team of 21, including 14 new goers, in November 2025. They landed less than a week after a Category-5 hurricane struck the island. Our goers were impacted by the deep contentment they saw in a community that lacks the material security and resources we often take for granted.

Open Items for Next Month's Meeting

- Directed Giving Initiative

Executive Session

- Church Council went into Executive Session.

Next Church Council Meeting

- Thursday, August 20, 2026

Respectfully Submitted,
Kristi Fellers
July 16, 2026

Treasurer's Notes: Jun '26

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

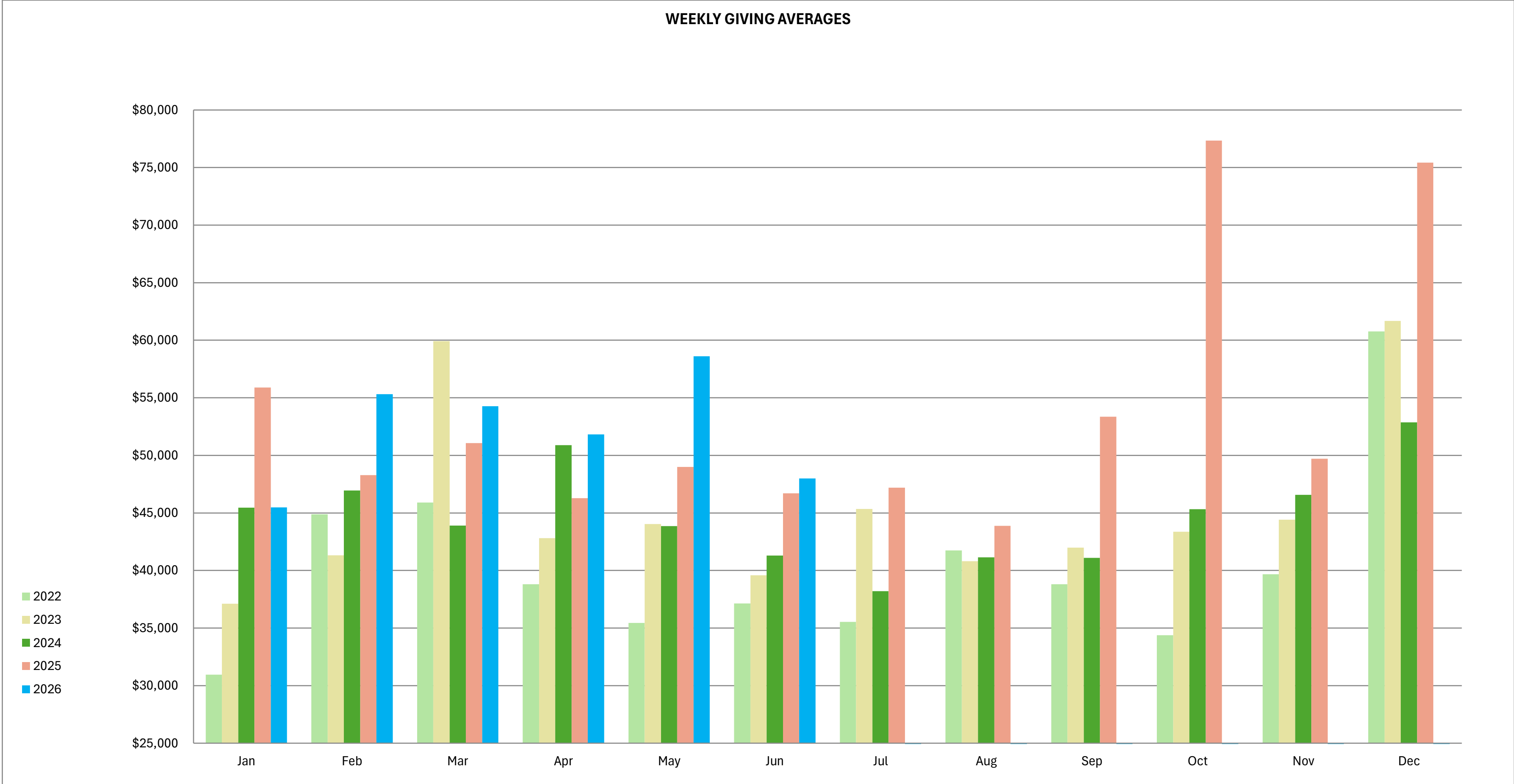
11 MONTHS ENDED													
Revenue	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	06/30/26	
Frye Farm	165,517	155,136	268,980	198,655	231,004	139,212	168,067	201,236	155,110	233,903	144,192	2,061,012	
Central Services	-	-	-	-	-	-	-	1,406	1,406	1,406	-	4,219	
Expansion	983	-	408	359	104	-	690	461	153	1,429	-	4,587	
Crossroads	31,423	24,257	22,744	27,576	49,163	24,183	32,987	36,527	29,630	31,615	27,152	337,257	
Jeannette	10,936	26,063	10,181	12,596	14,365	11,591	10,813	22,084	12,464	15,269	10,751	157,113	% of
Mt Pleasant / Scottdale	15,172	10,381	10,388	14,032	11,090	9,358	10,668	12,399	9,939	13,303	10,769	127,498	Budget
Totals	224,031	215,837	312,701	253,218	305,726	184,343	223,225	274,113	208,702	296,925	192,864	2,691,686	2,711,103
2024/2025	165,873	207,236	181,720	186,195	267,600	217,534	191,964	258,273	188,099	198,592	235,853	2,298,939	Note>11/12=

11 MONTHS ENDED													
Expenses	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	06/30/26	
Frye Farm	103,532	115,677	141,111	139,733	143,181	113,484	121,843	201,492	114,689	125,891	99,591	1,420,224	
Central Services	20,326	30,341	7,478	19,138	13,221	35,584	26,792	20,141	29,419	11,806	30,260	244,506	
Expansion	983	-	408	359	104	0	690	461	153	1,429	-	4,587	
Crossroads	29,518	28,134	28,276	29,365	34,739	28,197	35,903	34,037	30,980	29,837	29,763	338,749	
Jeannette	12,432	15,436	14,341	14,135	15,214	14,672	17,524	16,140	15,669	14,137	14,057	163,757	% of
Mt Pleasant / Scottdale	5,026	5,277	6,761	5,219	5,421	5,490	7,127	6,568	5,935	5,802	5,940	64,565	Budget
Totals	171,817	194,865	198,375	207,949	211,880	197,426	209,879	278,839	196,845	188,902	179,611	2,236,388	2,590,854
2024/2025	185,306	182,865	186,552	194,300	173,651	209,565	195,280	253,238	208,584	189,632	199,019	2,177,992	Note>11/12=

11 MONTHS ENDED													
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	06/30/26	Budget
Unadjusted Net Income	52,214	20,972	114,326	45,269	93,846	(13,083)	13,346	(4,726)	11,857	108,023	13,253	455,298	120,249
Mortgage Principal	(8,956)	(9,004)	(9,248)	(9,101)	(9,101)	(9,101)	(9,247)	(9,868)	(9,348)	(9,585)	(9,448)	(102,006)	
Adjusted Total Profit / (Loss)	43,258	11,968	105,078	36,168	84,745	(22,183)	4,099	(14,594)	2,509	98,438	3,805	353,292	
2024/2025 Unadjusted Net Income	(19,433)	24,371	(4,832)	(8,105)	93,949	7,969	(3,316)	5,035	(20,485)	8,960	36,834	120,947	

Available Cash	Jun-26	May-26	
Total Bank Accounts	1,455,154	1,537,205	(82,051)
Outstanding Payables / Prepaids	10,548	28,948	18,400
Payroll Liabilities	(25,120)	(24,589)	531
Reserve Commitments	(921,467)	(1,010,465)	(88,998)
Unrestricted Cash	\$ 519,115	\$ 531,099	\$ (11,984)

Balances of Select Reserve Accounts:	Jun-26	May-26	
Crossroads Future Start Up	211,527	211,427	100
Reserve for Capital Improvement	217,457	199,637	17,820
Strengthening Our Future	179,589	191,613	(12,024)
COC Holdings LLC Operating Account	879	2,846	(1,967)
Reserve Capital Campaign	-	-	-



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	\$ 40,338
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
2026	\$ 45,472	\$ 55,318	\$ 54,268	\$ 51,812	\$ 58,613	\$ 47,999							\$ 52,247
w=# of weeks	'23=5w		'24, '25, 26 = 5w	'23=5w	'22, 26 = 5w	'24, '25 = 5w	'23 = 5w	'25, 26 = 5w	24 = 5w	'23 = 5w	'25, 26 = 5w	'24= 5w	