

# Charter Oak Church

## Church Council Meeting Minutes

August 21, 2025 – Council Meeting

**Council Members:** Nathan Anderson, Bob Carter, Kris Hobaugh, Steve Manges, Jordan Morran, Adam Pardee, Amanda Polinsky, Brian Quinn, Larry Rybacki, Garth Shaner, Autumn Vinopal, Nick Watson, Chris Whitehead, Jason Halfhill (Ex-Officio), Kristi Fellers (Ex-Officio)

**Absent:** Larry Rybacki

**Guest Attendance:** Skip Bennett

**Prayer:** Bob Carter

### Review the July 2025 Meeting Minutes

- **MOTION** by Bob Carter to accept the July Church Council Meeting Minutes.
  - Motion 2<sup>nd</sup> by Garth Shaner.
  - Motion ACCEPTED (12-0-0).

### Finance Report: Jason Halfhill

- See the attached document titled **Treasurer Report 08-21-25**
  - Giving was strong in July compared to last year.
  - All expenses were higher in July because VBS expenses were included in the FY 24/25 budget and were not rolled over to August. Bonuses as well as extra facilities and worship arts expenses also contributed to this increase in July expenses.
  - There was a large donation in July toward the Reserve Capital Campaign account.
  - The balance sheet balances.

### Old Business

- Mid-Town Plaza Updates
  - Building Team Update (Chris Bitz, via Chris Whitehead)
    - As of August 18, the Build Team has received and reviewed their first set of 2D elevations as well as the parking lot design.
    - Expenses are starting to come through, raising the need to establish a clear financial separation between the LLC and the Crossroads Campus.
      - The Crossroads Start Up Fund appears to have enough working capital to pay for their expenses.
      - It was suggested that we show line items on the Finance Report for borrowed monies and repayment of monies from Strengthening Our Future to/from both the LLC and Crossroads.
      - Motion to borrow \$25,000 from Strengthening Our Future for the LLC
        - **MOTION** by Adam Pardee to lend \$25,000 from the Strengthening Our Future Fund to COC Holdings, LLC to be paid back when the LLC has the available funds for repayment.
          - Motion 2<sup>nd</sup> by Steve Manges.
          - Motion ACCEPTED (9-0-3).
    - Paying Cavcon

# Charter Oak Church

## Church Council Meeting Minutes

August 21, 2025 – Council Meeting

- The estimated expense for the Crossroads Campus floor plan can come from the Crossroads Start Up Fund, since it is a preconstruction expense.
- Chris Whitehead noted that we cannot do any construction prior to a vote from the church congregation. For example, downpayments for construction cannot be paid until after an affirmative vote is obtained.
- Finances Update (Jason Halfhill)
  - Key Bank is waiting for the title company to review everything and then the closing date can be set. We anticipate hearing about a closing date within the next week.
  - The time note will be set at a 6.6% fixed interest rate. There is no downpayment required. It is a 24-month term. The appraisal has been waived, which will save us time and money.
  - Sell the Garden Street Property
    - The annual cost to maintain the property is about \$5,300. It has been suggested that we should sell the property since we will likely never build another campus there.
    - After discussion, Church Council members agreed to list the Garden Street property for sale after the closing of the Mid-Town Plaza.
  - Under our GMC bylaws, the Executive Director of Central Services is set as the one person who signs all legal documents for Charter Oak Church.
    - COC Holdings, LLC does not have its own set of bylaws, rather it has an operating agreement.
    - It was recommended by Chris Whitehead that we continue designating the Executive Director of Central Services as the sole signer of all legal documents for COC Holdings, LLC, as well. This must be noted in the LLC minutes.
    - Nathan Anderson inquired whether we have liability insurance for the officers of the LLC.
- Mid-Town Plaza Purchase Update (Skip Bennett)
  - We have executed an addendum to our purchase and sales agreement. We have had three elections that expired on August 12. Currently, we have an extension that will take us through September 12.
  - We are on our fourth revision of the lease with Dollar General. We are waiting on the Lutheran Church to agree with the edits so that it can be sent back to Dollar General for review and approval.
  - The City of Greensburg Code Enforcement Officer did another walkthrough a couple of weeks ago with representatives from Charter Oak Church, the Lutheran Church, and attorneys who represent each party. There was clarity brought to the significant amount of work that needs to be done to the property, which gives us an opportunity to circle back to the Lutheran Church to negotiate the final price of the building purchase.
    - Please keep this process in prayer.
  - Regarding tenants:

# Charter Oak Church

## Church Council Meeting Minutes

August 21, 2025 – Council Meeting

- UPMC has put their exploration on pause because of decreased government funding.
- There are a few other possible tenants who are still interested.

### Questions/Comments from Visitors

- None

### New Business

- Jeannette Retaining Wall
  - Jason Halfhill, Executive Director of Central Services, reminded Church Council that the retaining wall continues to erode into the parking lot at the Jeannette Campus.
  - A quote of \$19,200 has been obtained to construct a block retaining wall and to grade and gravel the parking lot.
    - Payment would come from the Reserve for Capital Improvement Fund.
    - We have requested that this project be completed before winter – to begin late September.
    - Paving the parking lot is not presently an option since the parking lot is not zoned for paving due to potential drainage issues.
  - **MOTION** by Autumn Vinopal to approve an amount not to exceed \$21,000 from the Reserve for Capital Improvement Fund to install a block retaining wall and to grade and gravel the parking lot at the Jeannette Campus.
    - Motion 2<sup>nd</sup> by Jordan Morran.
    - Motion ACCEPTED (12-0-0).
- Plans for Fall
  - Once we got the information related to the purchase of Mid-Town Plaza (24-month repayment opportunity with the 2-year note), we realize that we can push Vision Generosity to early 2026.
  - We can focus in on recasting the vision of our church and where God has us going in the future.
  - The ultimate goal is to have a sustainable, reproducible model – part of that is to know exactly how we do ministry at Charter Oak Church.
  - At the Campus Pastor level, we are firming up the foundation of how we do multi-site. We are working on Playbooks that will help us define how each role is performed regardless of the campus. The goal is to have each of these processes completed this fall.
  - We have a 2-year plan for our word of the year. In 2025, our word of the year is Apprentice which sets us up to fill the gaps in serving. This fall gears us up to build on that in 2026.
  - It was suggested by Adam to plan a season of congregational prayer as we reassess the vision of our church.

### Executive Session

- Church Council went into Executive Session.

### Next Church Council Meeting

# Charter Oak Church Church Council Meeting Minutes

August 21, 2025 – Council Meeting

- September 18, 2025
  - Start Time 7:00 PM

Respectfully Submitted,  
Kristi Fellers  
August 21, 2025

DRAFT

Treasurer's Notes: Jul '25

\*\* Numbers are based on a Revenue Budget of \$2,568,350, and an Expense Budget of \$2,735,642

													12 MONTHS		
Revenue	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	ENDED 07/31/25		
Frye Farm	122,582	153,168	136,816	140,916	179,377	157,641	146,701	198,479	139,813	148,826	172,597	145,836	1,842,751		
Central Services	-	-	-	-	-	-	-	-	-	-	-	-	-		
Expansion	463	1,473	679	300	160	-	-	996	-	197	-	-	4,268		
Crossroads	22,362	26,567	24,444	22,808	61,253	24,668	22,850	31,838	24,890	28,131	32,690	22,615	345,116		
Jeannette	8,969	13,980	9,598	10,741	13,292	25,881	12,963	12,058	10,448	11,340	15,112	13,244	157,626		% of
Mt Pleasant / Scottdale	11,497	12,038	10,190	11,430	13,518	10,185	9,450	14,902	12,948	10,098	15,454	10,134	141,844	Budget	Bdgt.
<b>Totals</b>	<b>165,873</b>	<b>207,226</b>	<b>181,727</b>	<b>186,195</b>	<b>267,600</b>	<b>218,375</b>	<b>191,964</b>	<b>258,273</b>	<b>188,099</b>	<b>198,592</b>	<b>235,853</b>	<b>191,829</b>	<b>2,491,605</b>	2,568,350	97%
<b>2023/2024</b>	<b>163,263</b>	<b>167,923</b>	<b>216,841</b>	<b>177,658</b>	<b>308,395</b>	<b>181,801</b>	<b>187,810</b>	<b>219,456</b>	<b>203,531</b>	<b>175,428</b>	<b>206,499</b>	<b>152,863</b>	<b>2,361,468</b>	Note>>12/12=	100%

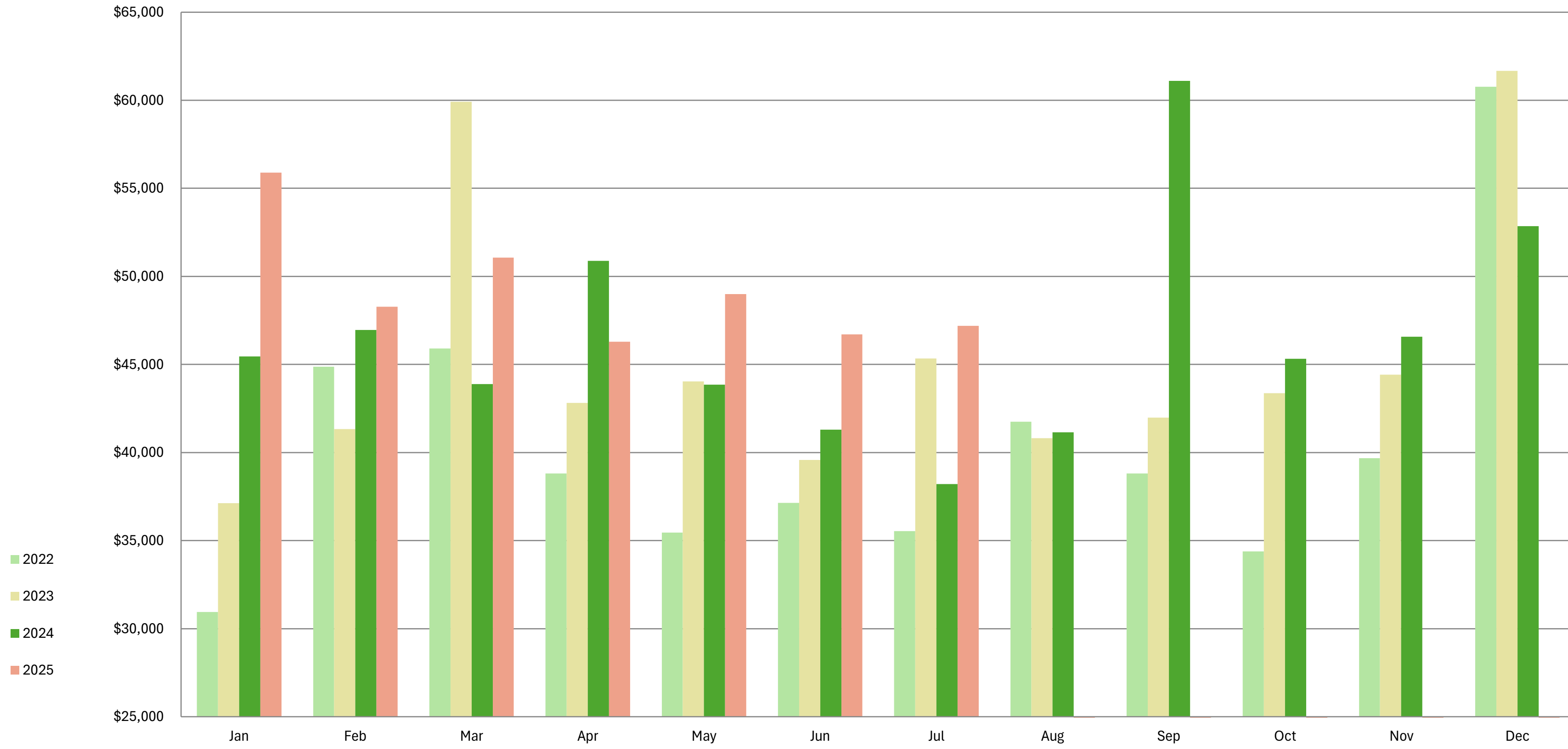
													12 MONTHS		
Expenses	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	ENDED 07/31/25		
Frye Farm	99,680	111,343	113,217	106,357	108,882	135,458	116,124	183,250	128,788	110,240	117,948	130,072	1,461,359		
Central Services	37,231	20,005	24,332	28,933	9,670	18,794	26,629	15,747	29,960	28,665	20,803	33,611	294,380		
Expansion	464	1,473	678	300	160	-	-	996	0	198	0	0	4,271		
Crossroads	26,680	29,112	26,712	29,389	37,638	24,257	28,935	29,688	26,747	27,323	30,636	34,024	351,141		
Jeannette	12,606	12,321	13,177	14,207	13,659	15,641	15,068	14,478	14,080	13,770	13,513	16,796	169,316		% of
Mt Pleasant / Scottdale	8,645	8,785	8,436	8,377	8,781	8,835	8,524	9,079	9,008	9,436	11,799	7,613	107,319	Budget	Bdgt.
<b>Totals</b>	<b>185,306</b>	<b>183,039</b>	<b>186,552</b>	<b>187,562</b>	<b>178,790</b>	<b>202,985</b>	<b>195,280</b>	<b>253,238</b>	<b>208,584</b>	<b>189,632</b>	<b>194,700</b>	<b>222,116</b>	<b>2,387,785</b>	2,735,642	87%
<b>2023/2024</b>	<b>162,792</b>	<b>196,210</b>	<b>181,887</b>	<b>179,513</b>	<b>185,179</b>	<b>181,170</b>	<b>192,037</b>	<b>237,659</b>	<b>179,285</b>	<b>176,091</b>	<b>182,120</b>	<b>221,974</b>	<b>2,275,917</b>	Note>>12/12=	100%

													12 MONTHS		Budget
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	ENDED 07/31/25		
Unadjusted Net Income	(19,433)	24,187	(4,825)	(1,368)	88,810	15,390	(3,316)	5,035	(20,485)	8,960	41,153	(30,288)	103,820		(167,292)
Mortgage Principal	(8,468)	(8,500)	(8,764)	(8,593)	(8,593)	(10,314)	(6,318)	-	(12,636)	(9,011)	(9,011)	(9,111)	(99,319)		
Adjusted Total Profit / (Loss)	<b>(27,901)</b>	<b>15,687</b>	<b>(13,589)</b>	<b>(9,961)</b>	<b>80,217</b>	<b>5,076</b>	<b>(9,634)</b>	<b>5,035</b>	<b>(33,121)</b>	<b>(51)</b>	<b>32,142</b>	<b>(39,399)</b>	<b>4,501</b>		
<b>2023/2024 Unadjusted Net Income</b>	<b>471</b>	<b>(28,287)</b>	<b>34,954</b>	<b>(1,855)</b>	<b>123,216</b>	<b>631</b>	<b>(4,227)</b>	<b>(18,203)</b>	<b>24,246</b>	<b>(663)</b>	<b>24,379</b>	<b>(69,111)</b>	<b>85,551</b>		

Available Cash	Jul-25	Jun-25	
Total Bank Accounts	1,765,271	1,618,195	147,076
Outstanding Payables / Prepaids	(50,347)	(53,102)	(2,755)
Payroll Liabilities	(20,383)	(19,835)	548
Reserve Commitments	(1,303,172)	(1,108,728)	194,444
Unrestricted Cash	\$ 391,369	\$ 436,530	\$ (45,161)

Balances of Select Reserve Accounts:	Jul-25	Jun-25	
Crossroads Future Start Up	18,215	27,922	(9,707)
Reserve for Capital Improvement	233,382	223,563	9,819
Strengthening Our Future	436,985	450,226	(13,241)
Reserve Capital Campaign	350,000	150,000	200,000

**WEEKLY GIVING AVERAGES**



Weekly Giving Averages	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Weekly Avg/Mo
<b>2022</b>	\$ 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
<b>2023</b>	\$ 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
<b>2024</b>	\$ 45,450	\$ 46,953	\$ 43,891	\$ 50,883	\$ 43,857	\$ 41,296	\$ 38,216	\$ 41,142	\$ 61,105	\$ 45,324	\$ 46,573	\$ 52,860	\$ 46,462
<b>2025</b>	\$ 55,892	\$ 48,285	\$ 51,064	\$ 46,289	\$ 48,993	\$ 46,715	\$ 47,192						\$ 49,204
<b>w=# of weeks</b>	'23=5w		'24, '25 = 5w	'23=5w	'22 = 5w	'24, '25 = 5w	'23 = 5w	'25 = 5w	24 = 5w	'23 = 5w	'25 = 5w	'24= 5w	