

Charter Oak Church

Church Council Minutes

April 28, 2022 – Council Meeting

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

Absent: Rich Hoffman, David Leuthold, Brian Quinn

Guest Attendance: Autumn Vinopal

Prayer – Christina McCaffrey

Bible Study – Chris Whitehead

- Book Study: *The Great Evangelical Recession* by John S. Dickerson.
 - Discussion ensued on *Chapter 2*.
- Please read *Chapter 8* for the May Church Council Meeting.

Review the March 2022 Meeting Minutes

- **MOTION** by Cindy Carasia to accept the March Council Meeting Minutes.
 - Motion 2nd by Erin Irons.
 - Motion ACCEPTED.

Old Business

- Denomination Subcommittee Team
 - **MOTION** by Nathan Anderson to appoint the following members on the Denomination Subcommittee Team: Nathan Anderson (chair), Jenn Beagan, Phil Frye, Ty Holler, Stan Hunt, Larry Morris, Amanda Polinsky, Georgia Teppert, and Nick Watson.
 - Motion 2nd by Adam Pardee.
 - Motion ACCEPTED.
 - The team will be split into three focus areas:
 - Future Denomination Network – Stan Hunt, Larry Morris, Amanda Polinsky
 - Legal & Finance – Jenn Beagan, Nick Watson
 - Communication – Phil Frye, Georgia Teppert
 - Nathan Anderson and Ty Holler will be working with all three focus areas.
 - The Denomination Subcommittee Team is planning to meet the third Thursday of every month. Members of the three focus areas will report back to the whole team on the research that has been done over the previous month.
 - Nathan Anderson presented on the information that was discussed at the Denomination Subcommittee Team Meeting that was held on Thursday, April 21, 2022.
 - The Denomination Subcommittee Team is in the process of planning an “information night” to discuss all the research that is being done by the team. It is important to the team to get in front of the congregation to inform them on the team’s research.

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- Discussion ensued on the presentation from Nathan Anderson and the Denomination Subcommittee Team's future work and potential timelines.
- New Location for Crossroads Campus
 - Charter Oak Church's bid was not selected for the Shop N' Save Building. If anything changes, they will re-contact Charter Oak Church.
 - Chris Whitehead and Jon Hartland will tour another possible location in Greensburg that is available.
- Launch Campus #5
 - Has been put on a temporary hold till an Expansion Team is formed.

Finance Report – Christina McCaffrey

- See the attached document titled **Treasurer Report 4-28-22**.
 - Small correction to the weekly giving average, should read \$40, 581.
 - The giving and attendance numbers are very encouraging for the Jeannette Campus.

Memorial Garden Report – Keith Impink

- See the attached document titled **Memorial Garden Report 4-28-22**.
- See the attached document titled **Memorial Garden Communication Report 4-28-22**.
- See the attached document titled **Memorial Garden Installment Payment Plan Report 4-28-22**.

Comments from Visitors

- None.

New Business

- First Look at the Draft August 2022 – July 2023 Budget
 - See the attached document titled **First Look Draft August 2022 – July 2023 Budget 4-28-22**.
 - Tom Beagan presented on the first initial look at the August 2022 – July 2023 Budget.
 - Discussion ensued on a few line-item adjustments and potential thoughts to the budget before finalizing.
 - Further discussion will ensue at the May 26th Church Council Meeting on the Draft August 2022 – July 2023 Budget.

Executive Session

- Church Council went into Executive Session.

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April 28, 2022 – Council Meeting

Next Church Council Meeting

- May 26, 2022 (Frye Farm Campus)
 - Start Time 7:00 PM
 - August 2022 – July 2023 Budget First Draft

Respectfully Submitted,
Ty Holler
April 28, 2022

DRAFT

Treasurer's Notes: MARCH '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	FYE 7/31/22	Budget	% of Bdgt.
Frye Farm	\$ 139,768	\$ 124,628	\$ 135,788	\$ 123,270	\$ 210,433	\$ 105,447	\$ 132,622	\$ 135,359	\$ 1,107,315		
Central Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Crossroads	\$ 23,804	\$ 19,651	\$ 26,448	\$ 24,682	\$ 39,393	\$ 20,216	\$ 27,642	\$ 25,650	\$ 207,485		
Jeannette	\$ 8,154	\$ 5,565	\$ 6,832	\$ 6,263	\$ 13,480	\$ 24,544	\$ 10,568	\$ 10,793	\$ 86,198		
Mt Pleasant / Scottsdale	\$ 9,147	\$ 9,461	\$ 9,267	\$ 7,980	\$ 12,604	\$ 4,556	\$ 8,674	\$ 11,887	\$ 73,577		
Totals	\$ 180,873	\$ 159,305	\$ 178,335	\$ 162,195	\$ 275,910	\$ 154,763	\$ 179,505	\$ 183,689	\$ 1,474,575	\$ 1,415,520	104%
2020/2021	\$ 171,595	\$ 143,799	\$ 138,233	\$ 197,630	\$ 273,184	\$ 154,693	\$ 163,534	\$ 160,409	\$ 1,403,076		

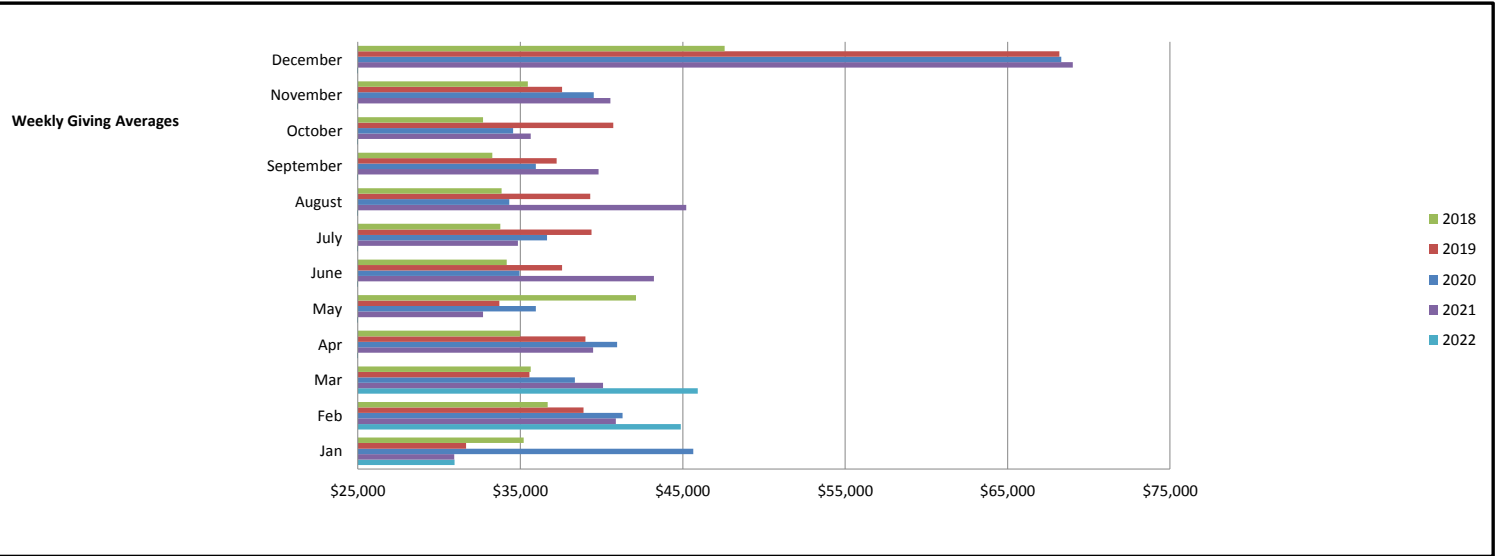
Expenses	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	FYE 7/31/22	Budget	% of Bdgt.
Frye Farm	\$ 102,529	\$ 108,535	\$ 119,802	\$ 123,330	\$ 145,465	\$ 104,207	\$ 132,746	\$ 123,167	\$ 959,779		
Central Services	\$ 1,183	\$ 8,603	\$ 11,499	\$ 4,733	\$ (16,771)	\$ 8,515	\$ 2,370	\$ 4,974	\$ 25,105		
Crossroads	\$ 22,256	\$ 21,457	\$ 24,567	\$ 23,804	\$ 26,982	\$ 23,974	\$ 30,463	\$ 24,220	\$ 197,723		
Jeannette	\$ 11,521	\$ 10,713	\$ 10,913	\$ 11,779	\$ 11,237	\$ 11,699	\$ 14,226	\$ 13,314	\$ 95,403		
Mt Pleasant / Scottsdale	\$ 2,904	\$ 5,056	\$ 2,633	\$ 5,301	\$ 10,883	\$ 8,374	\$ 8,221	\$ 8,332	\$ 51,704		
Totals	\$ 140,394	\$ 154,363	\$ 169,414	\$ 168,946	\$ 177,795	\$ 156,769	\$ 188,025	\$ 174,007	\$ 1,329,714	\$ 1,531,700	87%
2020/2021	\$ 156,091	\$ 171,793	\$ 167,862	\$ 165,596	\$ 172,232	\$ 173,644	\$ 168,999	\$ 181,419	\$ 1,357,637		

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	FYE 7/31/22
Unadjusted Net Income	\$ 40,479	\$ 4,942	\$ 8,921	\$ (6,751)	\$ 98,114	\$ (2,006)	\$ (8,520)	\$ 9,682	\$ 144,861
Mortgage Principle	\$ (9,247)	\$ (9,282)	\$ (9,317)	\$ (9,352)	\$ (9,387)	\$ (9,422)	\$ (9,457)	\$ (9,493)	\$ (74,956)
Adjusted Total Profit / (Loss)	\$ 31,232	\$ (4,340)	\$ (396)	\$ (16,103)	\$ 88,728	\$ (11,428)	\$ (17,977)	\$ 189	\$ 69,905
2020/2021 Unadjusted Net Income	\$ 15,503	\$ (27,995)	\$ (29,630)	\$ 32,034	\$ 100,952	\$ (18,951)	\$ (5,465)	\$ (21,010)	\$ 45,439

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										\$ 60,872
w=# of weeks	'21=5w; '22=5w		'19=5w; '20=5w		'20 =5w; '21=5w	'19=5w		'20=5w; '21=5w	'19=5w	'21=5w	'20=5w	'19=5w	

Available Cash	
Total Cash on Hand	\$ 1,391,242
Hennon Fund	\$ (2,787)
Memorial Garden Fund	\$ (16,246)
Reserve Commitments	\$ (733,545)
Strengthening Our Future	\$ 268,313
Reserve for Future Growth	\$ 157,553
Outstanding Payables	\$ (61,147)
Payroll Related & Pens. HSA Liability	\$ (18,401)
Available Cash	\$ 984,982

E-Newsletter Calculation	
FYE 7/31/22	
Revenue	
From P&L	\$ 1,474,575
Expenses	
From P&L	\$ 1,329,714
Mortgage Principle	\$ 74,956
Net Income	\$ 69,905



Notes:

1. Started tracking by Online Campus as Location in March \$30 of revenue added to Frye Farm.
2. April Giving thru 3 of 4 weeks (Gen Fund: \$118,010; SOF: \$9,688)

MEMORIAL GARDEN UPDATE FOR CHURCH COUNCIL – 4/28/22

Our committee met on Wednesday April 20, 2022. Items we discussed included:

Discussed Memorial Garden Communication Plan Letter from Pastor Chris (see attached)

- 1 We feel that when the letters go out to FF member around May 27th, they should also go out to any FF “Transplants” that were FF regulars and now attend another COC campus.
- 2 We would like to have another “Informational Session” after church service some Sunday like was done a few years ago. Maybe we can schedule that in conjunction with the Mission Minute video showing on May 15th??
- 3 Once the video is shown, is it going to be on the website for anyone who is researching the Memorial Garden to be able to click on to it and view it?
- 4 Once the landscaping and other work is completed around the Garden, we would like if a few pictures could also be shown on the video boards that is shown before and after the Sunday services.

Items needing finished to complete the Memorial Garden

1. Landscaping – Nancy to meet with Country Farms last Thursday morning at 9:00 to review plants and shrubs. They have us scheduled to start work mid-May
2. Bo gave a timeframe of early May (weather permitting) for doing finish staining and sealing of entire area including area of sidewalk hit by snowplow. He is hesitant on trying to do anything to patch the snow plow marks other than staining and sealing the scrapes. He thinks doing anything to try to patch the area will stand out worse than if he just stains and seals the area.
3. Once his work is completed, he will set the memorial benches at the entrance walkway.
4. Lighting, power and camera on pole should happen in the next few weeks.
5. We still need to finish gravel and planting grass. Nancy to talk to Country Farms to see if they will add this work to their scope of work.
6. We are also considering adding some landscaping behind the retaining wall on the upper bank.
7. We are still reviewing the thought of placing a wind chime at the site.

Financial update

1. Review payment plan document that Jim revised. Jim and I feel that if someone enters into one of the options and later can't complete the purchase, if they argue that they want their money back, we might balk for a while and then we would just give it to them.
2. **We want Council to review this document and make sure no one has an issue with it (see attached document)**

Update on prospective purchasers

1. We have someone that is interested and will be meeting with Jim Manzini this week.
2. We have a few people that are interested but want to be able to use the payment plan to make payments for their niche

Additional items that we should fundraise for with contributions

1. Landscaping costs, an Angel for on top of Columbarium, more Memorial Benches.

Discuss future marketing ideas moving forward (most of these items will happen after landscaping work is complete and we have a finished product to display and talk about)

1. Video to be first shown May 15th. Hopefully this will be on the website after this date for people interested in the Memorial Garden to see.
2. Can we have another informational Sunday after services?
3. Can we put pictures of the completed Garden on the video boards before and after services?
4. Do we have any Marketing people in the church that might guide us moving forward, so that we are “Marketing” and not “Selling”? (Matt Moran from Crossroads)
5. Have our Pastors at Frye Farm mention the Memorial Garden from the Pulpit.

Next Meeting – Once most of Landscaping is Completed

Memorial Garden Communication Plan

Goal: to communicate to members of Charter Oak Church that we have a columbarium, why we have one, and how they can purchase a niche.

April 20 – Include information about the Memorial Garden in the 1st Q 2022 giving letter (Done)

May 15 – Show video during “mission minute” at Frye Farm Campus

May 27 – (Memorial Day Weekend) Send letter and information to all members at the Frye Farm Campus who are 50 or older explaining the Memorial Garden and including a QR code that links to the information on the website. We also include a small infographic about traditional burial vs columbarium costs. If someone has an urn in their home, they can purchase a niche for it.

Early June – Install lights and benches, improve grass, and plant bushes

Mid June – Show pictures in e-news of new lights, benches, and bushes, explain what, why, and how of the Memorial Garden, include link to website

Summer – Follow up with all inquiries and send note to those who have already purchased a niche. Ask for testimonies from people who have bought a niche so we can have quotes for future communications.

November 1 – All Saints Day service at 7pm in the Memorial Garden – inviting everyone who has experienced death in the last year. It is designed to show honor and reverence, and also to give thanks to those who have guided others to Christ, like a friend or relative.

Charter Oak Church Memorial Garden Installment Payment Plan

In lieu of paying for a niche in full at the time of the signing of the contract, the Trustee Committee has decided on offering (2) two installment payment plan options for those in need. Any one applying for the payment plan must be approved by the Trustee Committee. The following numbers are based on a (2) two person niche purchase. If a single person niche is requested, the numbers will be adjusted accordingly.

In entering this agreement it is understood that Charter Oak Church is neither a bank nor a lending institution and that this is a payment plan between the Purchaser and Trustee Committee for the benefit of the Purchaser.

The plan consists of (2) two options:

1. A \$500.00 down payment, due at the signing of the Purchase contract, followed by (3) three \$1,000 payments due annually.
2. A \$500.00 down payment due at the signing of the Purchase contract, followed by (30) \$100.00 payments due monthly.

Plan 1 is a (36) thirty six month plan, Plan 2 is a (30) thirty month plan. Both plans may be paid in full earlier than the final due date.

If the niche is required before it is paid in full, regardless of the balance due, all remaining monies owed must be paid before the niche will be sold and turned over to the Purchaser. In addition, if the niche is never paid in full, there are no refunds of the payments received. There are no exceptions. If payments are delinquent for (1) year, the money paid may be used by the Trustee Committee as deemed necessary. Niches will not be assigned until the payment plan is complete

I, the purchaser, select the following plan. Check the appropriate plan number:

_____ Plan 1. The initial deposit date is _____. The first annual payment of \$1000.00 is due one year from the contract signing date or _____. The remaining payments are due annually from the first payment date. The final payment due date is _____.

_____ Plan 2. The initial deposit date is _____. The first monthly payment of \$100.00 is due (30) thirty days from the signing date or _____. The remaining payments are due monthly from the first payment date. The final payment date is _____.

When mailing in payments, please make the check payable to the Charter Oak Church Memorial Garden. In the memo section of the check please add **Memorial Garden Payment Plan**. Address the envelope to Charter Oak Church and please add **"Attention – Business Manager"** to the address.

Purchaser signature

Purchaser Signature

Trustee Signature

Trustee Signature

Date

COC TOTAL	2021-22 Projected Year End	2021-22 Annual Budget	2022-23 Annual Budget	
Ordinary Income/Expense				
Income				
1006 · Total Revenue				
401100 · Tithes/Offerings	2,150,454	2,122,800	2,268,728	Note 1 and 2
401200 · Other Income	0	480	480	
Total 1006 · Total Revenue	<u>2,150,454</u>	<u>2,123,280</u>	<u>2,269,208</u>	
Total Income	<u>2,150,454</u>	<u>2,123,280</u>	<u>2,269,208</u>	
Gross Profit	2,150,454	2,123,280	2,269,208	
Expense				
1030 · Total Compensation	780,000	895,464	932,408	Note 3
1031 · Employee Benefits	236,770	269,172	284,469	
1032 · Total Travel & Expenses	18,000	18,600	21,600	
1033 · Total Administration	88,494	100,363	108,700	
1034 · Total Facility Operations	279,024	280,901	293,500	
1035 · Total Housing	105,300	145,304	98,300	Note 4
1036 · Total Info & Technology	18,700	18,300	19,000	
1040 · Total Discipleship Ministry	4,376	9,650	9,600	
1041 · Total Weekend Kid's Ministry	12,000	23,000	23,300	
1042 · Total Student Ministry	24,800	25,800	25,400	
1043 · Total Compassion	3,100	14,900	10,400	
1044 · Total Outreach	62,000	64,800	66,400	
1045 · Total Worship Arts	21,934	22,404	32,700	
1046 · Total Kid's Event Ministry	5,000	5,800	8,300	
1050 · Weekend Experience	1,200	4,640	2,000	
1090 · Conference,Interest & Cntrl Svc				
521001 · Conference Share	229,784	229,784	231,210	
521003 · Reserve for Future Growth	73,269	101,258	79,600	
521005 · Interest on Mortgage	68,845	68,845	63,845	
Total 1090 · Conference,Interest & Cntrl Svc	<u>371,898</u>	<u>399,887</u>	<u>374,655</u>	
Total Expense	<u>2,032,596</u>	<u>2,298,985</u>	<u>2,310,732</u>	Note 5 and 6

Net Ordinary Income	117,858	(175,705)	(41,524)
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)	(160,223)

Note 1-Projected giving 2022 is based on actual giving through April and taking weekly average of last May-July and adding 4% since we are running 5% of over last year. If we maintain 4% over budget giving will be more like \$2,208,000.

Note 2- Projected giving 2023 is based on the assumption that current giving growth at each campus will continue in next fiscal year plus 5% growth for Frye Farm for an overall 5.5%. We are currently at about 5 % over last year.

Note 3- The increase in compensation is mostly due to addition of new positions, 2 % raise and moving interns into the budget. The savings reduction in the current year is due to positions that were empty most or all of the year.

Note 4- The reduction in housing is from 2 positions in current arrangement no longer require housing.

Note 5 This is less than 1% increase over last year's budget. Last year's budget was passed without the mission share and then it was added in later.

Note 6- This is an 7 % increase over expected current year expected giving.