

44th ANNUAL REPORT

Trinity Presbyterian Church

The Rev. Dr. Jeffrey W. Beebe, Pastor

Presbytery of Saint Augustine
Synod of the South Atlantic
Presbyterian Church (USA)



CONGREGATIONAL MEETING
Sunday, January 28, 2024
11:00 AM

*Trinity Presbyterian Church is called by God, through our Lord Jesus Christ,
and empowered by the Holy Spirit,
to be a **worshipping, nurturing and serving** community.*

— From our Mission Statement —

FORTY-THIRD ANNUAL CONGREGATIONAL MEETING

Trinity Presbyterian Church, Palm Coast, FL

Sunday, January 28, 2024 — 11:00 AM

DOCKET

Convening of Meeting

Opening Prayer

Determination of Quorum and Approval of Docket

Membership Statistics and New Member Listing

Minister's Report

Election of congregation-at-large members of the 2024 Nominations Committee

Reports of Committees and Organizations

(except Nominations, Treasurer and Finance)

Report of the Treasurer and Finance Committee

Review of the 2024 Church Budget

Necrology

Prayer and Adjournment

SESSION

Class of 2023

Kathleen Cooke

Shelley Wheeler

Ginny Elgin

Carol Graff

Gwen Levene

Judy Murgitroyde

Class of 2024

Roger Ailshie

Martha Gioielli

Kelli Jebbia

Jennifer Kaczmarek

Thad Lang

Judy Spurrell

Class of 2025

Colin Earle

Laurie Harrison

Kay James

Gwen Levene

Cyndy McCormick

Paul Parker

INDEX

Docket.....	1
Index.....	2
Membership Statistics.....	3
Members Received in 2023.....	3
Pastor's Report.....	4-5
Report of the Board of Deacons.....	6
Reports of Committees and Other Organizations	
Faith Formation.....	7
Congregational Care & Life.....	8
Facility Care.....	9
Service & Outreach.....	10
Personnel.....	11
Worship & Music.....	12
Memorials & Bricks.....	13
Columbarium.....	14
Trinity Presbyterian Women.....	15
Trinity Presbyterian Women Financial Report.....	16
Finance.....	17-20
Necrology.....	21

MEMBERSHIP STATISTICS 2023

	<u>ACTIVE</u>	<u>AFFILIATE</u>	<u>TOTAL</u>
<u>MEMBERSHIP – December 31, 2022</u>	333	2	335
<u>Gains – 2023</u>			
By Affirmation/Reaffirmation of Faith	6	0	6
By Letter of Transfer	0	0	0
To Affiliate Roll	0	1	1
Total Gains	6	1	7
<u>Losses—2023</u>			
By Death	15	0	15
By Letter of Transfer	3	0	3
Removed from the Rolls	8	0	8
Total Losses	26	0	26
MEMBERSHIP – December 31, 2023	313	3	316

NEW ACTIVE MEMBERS RECEIVED IN 2023

Marjolyn Price

Jack Kaczmarek

Adam Kleinfelder

Margaret Ferguson

Ronald Kocher

April Healey

"A Common Faith"

Rev. Dr. Jeff Beebe, Pastor, Trinity Palm Coast

As your pastor, I pause to reflect on our year 2023. In doing so I begin to see what changed, for the good, and the not so good of Trinity Palm Coast. And yet, we also become aware of what has not changed, yes, for the good, and the not so good. Looking back on what was the 40 Anniversary of the PCUSA we can be reminded of our denomination's not so brief, Brief Statement of Faith. In the preface, we find these agreed upon words,

In 1983 the two largest Presbyterian churches in the United States reunited. The "Plan for Reunion" called for the preparation of a brief statement of the Reformed faith for possible inclusion in The Book of Confessions. This statement is therefore not intended to stand alone, apart from the other confessions of our church. It does not pretend to be a complete list of all our beliefs, nor does it explain any of them in detail. It is designed to be confessed by the whole congregation in the setting of public worship, and it may also serve pastors and teachers as an aid to Christian instruction. It celebrates our rediscovery that for all our undoubted diversity, we are bound together by a common faith and a common task.

The faith we confess unites us with the one, universal church. The most important beliefs of Presbyterians are those we share with other Christians and especially with other evangelical Christians who look to the Protestant Reformation as a renewal of the gospel of Jesus Christ. Diversity remains. But we are thankful that in our time the many churches are learning to accept, and even to affirm, diversity without divisiveness, since the whole counsel of God is more than the wisdom of any individual or any one tradition. The Spirit of Truth gives new light to the churches when they are willing to become pupils together of the Word of God. This statement therefore intends to confess the catholic faith.

We are convinced that to the Reformed churches a distinctive vision of the catholic faith has been entrusted for the good of the whole church. Accordingly, "A Brief Statement of Faith" includes the major themes of the Reformed tradition (such as those mentioned in the Book of Order, "Form of Government," Chapter 2), without claiming them as our private possession, just as we ourselves hope to learn and to share the wisdom and insight given to traditions other than our own. And as a confession that seeks to be both catholic and Reformed, the statement (following the apostle's blessing in 2 Corinthians 13:14) is a trinitarian confession in which the grace of Jesus Christ has first place as the foundation of our knowledge of God's sovereign love and our life together in the Holy Spirit.

No confession of faith looks merely to the past; every confession seeks to cast the light of a priceless heritage on the needs of the present moment and so to shape the future. Reformed confessions, in particular, when necessary, even reform the tradition itself in the light of the Word

of God. From the first, the Reformed churches have insisted that the renewal of the church must become visible in the transformation of human lives and societies. Hence "A Brief Statement of Faith" lifts up concerns that call most urgently for the church's attention in our time. The church is not a refuge from the world; an elect people is chosen for the blessing of the nations. A sound confession, therefore, proves itself as it nurtures commitment to the church's mission, and as the confessing church itself becomes the body by which Christ continues the blessing of his earthly ministry.

(This preface does not have confessional authority but is included as an aid to interpret the "Brief Statement of Faith.")

The introductory paragraph in itself is a faith statement,

***In life and in death we belong to God.
Through the grace of our Lord Jesus Christ,
the love of God,
and the communion of the Holy Spirit,
we trust in the one true God, the Holy One of Israel,
whom alone we worship and serve.***

Trinity Palm Coast was just a mere 4 years of age when the Brief Statement of Faith was adopted. Trinity's worship and ministry reflects this, timely statement of belief. The Brief Statement of Faith finds itself alongside many of our creeds and confessions. Our creeds and confessions help us to not only understand what we believe to be true, but also how those truths are to be shared with others which is why,

No confession of faith looks merely to the past; every confession seeks to cast the light of a priceless heritage on the needs of the present moment and so to shape the future.

George Mehaffey (Trinity's pastor 1985-1995) was quoted using similar verbiage when he shared these now familiar words,

"Remember the past; Live in the present; And look to the future."

So yes, this Annual Report serves the purpose of looking back at the year past which helps us better understand where we are on this day, but it also provides us with an opportunity to move forward. We encourage you to read the reports of ministries herein, but with the eyes to see, and ears to hear, and the hearts and minds to understand this day where God is leading us individually and bound together as the Body of Christ.

Board of Deacons Annual Report 2023

Trinity's 2023 Board of Deacons consisted of 17 deacons.

Trinity deacons made an inordinate amount of contacts to maintain our church connections. In addition, they diligently strive to maintain accurate contact information on church members. Over the course of 2023, Deacons made over 2,419 contacts with Trinity members.

Michael Peters resigned from his position as Flower Deacon in March of 2023. Flowers were then delivered by various Deacons to members who were sick when the flowers were not taken home by the person who ordered them that week.

The Deacon Assistance Fund has assisted several individuals and families this year. The Treasurer's report is submitted with this report by our treasurer, Joyce Peters.

Outgoing deacons who have finished their term at the completion of 2023 include Colleen Connors, Brenda Digby, Patty Edwards, Muriel Fallon, Sandy Glasner, Susan Kopyar.

The officers for the upcoming year of 2024 are as follows: Tracy Martin – Moderator; Marlene Williams – Vice Moderator; Nancy Cumming – Treasurer; Jan Markiewicz – Secretary.

Respectfully submitted,

Brenda L. Digby, Moderator-Board of Deacons

BOARD OF DEACONS

Class of 2023

Colleen Connors
Nancy Cumming
Patty Edwards
Muriel Fallon
Sandy Glasner
Susan Kopyar
Jan Markiewicz
Tracy Martin
Millicent Peart

Class of 2024

Bill Butler
Wendy Earle
Leisa Gardner
Jane Gaulding
Tracy Martin
Joyce Peters
Marlene Williams
Judy Hennenlotter
Kenny Wittmer

Class of 2025

Nancy Cummings
Barbara Donahue
Carol Graff
Jan Markiewicz
Millicent Peart
Leslie Russo
Donna Tate
David Wheeler (Youth Deacon)

Deacon's Financial Report - 2023

This year we assisted:

26 non-member families
4 member families

* Assistance was provided primarily by payment of FPL, utility bills, gas, and housing.

2023 Beginning Balance:	\$4210.42
Funds received:	\$4131.00
Funds distributed:	\$6975.77
Ending Balance:	\$1365.65

Gift cards on hand – Publix (3) - \$25.00 each; Gas (1) - \$50.00

Respectfully Submitted,

Joyce Peters - Treasurer

Faith Formation Annual Report 2023

We started off 2023 with an Epiphany drive-through and were thankful for the help of the “soup sisters” to provide a take-home meal for everyone.

In February, we hosted a Souper Bowl Sunday collection and an Inaugural Trinity Chili Cook-Off. We had a great turnout and look forward to continuing it for years to come.

In March we hosted a drive through Ash Wednesday experience with the imposition of ashes and another meal provided by the soup sisters.

During Holy Week, we set up a stations of the cross prayer walk in the front grass lot and hosted a family Easter celebration with an Easter Egg Hunt.

Over the summer we took 8 youth and 6 adults to the mountains of Montreat for the Summer Youth Conference, “More Than Enough.” We hosted the Vacation Bible School program and are so thankful to all who helped volunteer.

In August, the youth-led worship with a service based on their trip to Montreat and provided a “thank you” lunch after the service. We honored Brooke Tucker for all her years of service as Faith Formation Director and wished her well in her new role with Camp Boggy Creek.

In October, the pumpkins came, and we thank everyone for helping us unload, sell, and spread the word about our pumpkin patch. We were thankful to have Madelin’s Girl Scout Troop, who was able to help work the patch. We raised money for our mission trip, and we provided a safe, fun place for the community to experience the fall season. We, along with your help, hosted a trunk or treat on Halloween for the community.

In November, with the help of Shelley Wheeler and Lois Settles, we provided an Advent Devotional Booklet filled with your personal devotions.

In December, we Christmas Caroled to some of our church family and ended the year with two Christmas Eve services, and both were well attended.

We are thankful for our committee members: Shelley Kleinfelder, Jennifer Kaczmarek, Shelley Wheeler, Kelli Jebbia, and Jeff Beebe.

We are thankful to Moira Hair for helping prepare and donate food for youth groups, and we are thankful for the mission committee providing money for food to cover VBS and Montreat and for our weekly youth group meetings.

The committee looks forward to 2024 and is excited to see where God is leading us.

Respectfully submitted,
Shelley Wheeler and The Faith Formation Committee

Congregational Care & Life Committee Annual Report 2023

This past year Carol Graff and Judy Murgitroyde have been working with taking Communion to our Shut-ins. We have called families to see if they would like us to come to their home, assisted living or hospital to see if they would like us to bring communion to them. Some have said yes and others no. We served some on a regular basis and others until they felt ready to return to church.

We have provided Men's Breakfast monthly on the first Thursday of the month at 8:30 AM since September. We provide a casserole, juice or fruit and a pastry of some kind.

There were four Luncheons/Dinners held:

- Potluck
- Harvest: Pulled Pork
- Thanksgiving: Lasagna
- Gathering for Christmas: Chicken Tetrazzini

Everyone enjoyed the food and communicating with each other.

We had two special celebrations with Birthdays to honor members of our congregation, serving cake and coffee after service.

We had several Celebrations of Life receptions for members who had gone on to our Church Eternal.

Respectfully Submitted,
Judy Murgitroyde and Carol Graff

Facility Care Committee Annual Report 2023

The ministry of the Facility Care Committee is to oversee all of the church property, including custodial care on the interior & exterior, cleaning & maintenance of church equipment, care & upkeep of all buildings, lawns, gardens, & parking areas, using budgeted money or donated funds for specific tasks.

Accomplishments in 2023:

- Installed the new electrical pole and lighting in our South parking lot.
- Convert this parking lot light and the driveway lights to LED to save us money on our monthly FPL bill.
- Removed the dead Washingtonia Palm Tree from our campus.
- Maintained and/or Enhanced Landscaping throughout our church campus with fresh plants. Installed supporting irrigation system and made corrective adjustments where necessary.
- Committee members have provided repair and custodial services in support of vacations and other events when requested and when appropriate.
- Replacement lighting and electrical work has been done throughout the exterior and interior of the church facilities to improve vision, safety, and maintenance.
- The plumbing in some restrooms has been replaced.
- Major A/C units have been repaired or replaced.
- Completed the repair of all folding tables throughout our facilities.
- Completed the Repair and Replacement of the Roof
- Completed the required Stucco Work.
- Assisted with Placement and then Removal of materials in the grass Parking Lot for Stations of the Cross and Pumpkin Patch Sale.

Attention list for 2024:

- Complete the Modifications to Mehaffey Hall.
- Strip and Rewax the floors throughout our facilities.
- Continue to improve the lighting in and around our facilities. Potentially, expand the lighting in the West parking lot and around the exterior of the chapel.
- Clean, Repair, and Paint or Stain interior and exterior Wooden Crosses and Doors as Required.
- Seek additional members for the Facility Care Committee.
- Have Funding to pay for existing maintenance contracts and unexpected emergency situations.

Committee Members: Roger Ailshie, Bill Butler, Peter Harrison, Marc Hitchins, David Martin, Don McCormick, Ken Mettler, Paul Parker, and Edward Peart.

Respectfully submitted on behalf of our committee,
Marc Hitchins

Service & Outreach Report 2023

The Service & Outreach Committee began the 2023 year with an increase in budget to \$21,000. Most of the budget is through the Family Food Program. This program is in partnership with the Boys & Girls Club, the Flagler County school's weekend food backpack program, the Family Life Center and the Care Cupboard for families driving through the Food Pantry. Along with partnerships, the Family Food Program provides food assistance for our youth mission trips, youth retreats, youth after school programs and the summer vacation bible school.

The other outreach service we manage is the Birthday Fund. The TPC congregation participates in giving a donation on their birthday. A new Birthday card design was implemented in 2023. This has helped in receiving more contributions to this effort. The Birthday Fund helped five mission partners (Mandeville Learning Center, Old Glory Service Dogs 4 Vets, Trinity Presbyterian Church-Chinle, AZ., Family Life Center). In 2024 we are able to add Whispering Meadows back as a mission partner. We are thankful for the continued participation from TPC's congregation to the Birthday Fund.

A new program was added in 2023 to Service & Outreach. The "Hands on Mission" theme encourages the congregation to participate in meaningful missions within our church building. Mehaffey Hall has hosted several "Backpack" food stuffing activities. Food sacks are stuffed with easy meal preparation for elementary school students to address food disparity over the weekend. This "Hands on Mission" has been able to involve our congregation of all ages through a single effort.

Our informational bulletin board in the narthex keeps our congregation aware of current opportunities to volunteer as well as more information about our mission partners.

The Angel Tree program this December helped the Family Life Center children & their adult, the Special Olympics buddies, and members in our congregation. Over 30+ recipients benefited from the Angel Tree program.

The Service & Outreach committee welcomes new members to help in the mission work at Trinity Presbyterian Church. We meet on the 2nd Monday of the month at 10am. Please come and help us find ways to meet the mission need in our church, our community and elsewhere.

Faithfully Submitted,

Kelli Jebbia

S&O Committee Moderator

Personnel Committee Annual Report 2023

2023 was a year of change for the staff of Trinity Presbyterian Church. We said goodbye to our Director of Faith Formation. While we were sad to see Brooke go and all of God's love she shared with us, we were supportive of her decision to follow God's call to a new assignment working for His Kingdom. Personnel during the budgeting season decided to leave the entire salary in the 2024 budget to ensure the funds were available to hire a staff person. Discussions with the pastor and other shareholders continue to gather information in order to discern what Trinity needs and will need in the way of staff to support our future ministries.

We completed the updates on the Employee Handbook and the Session approved the document at their November meeting. We are currently working with Pastor Beebe on the pastor's job description. We will take the description to Session for approval in 2024. Next, we will update the other Personnel Policies.

Employee interviews were conducted on or around the employee's date of hire. All went well.

During the budgeting process we asked the Finance Committee and Session to consider a 3.2 % cost of living adjustment for our full-time employees since we cut their salaries and hours several years ago. The COLA was approved by both committees and was included in the 2024 budget. We changed the Music Director/Organist position back to a full-time position. We would also like to acknowledge a gift from the congregation which allowed us to give our staff and office volunteers an appreciation gift at Christmas.

We prepared the 2024 Terms of Call for Pastor Beebe in November. They were approved by the congregation in December. Moving the budgeting and approval process to the November -December timeframe facilitates payroll for 2024. The Terms of Call are reviewed, prepared, and sent to Saint Augustine Presbytery yearly.

Respectfully submitted,

Martha Gioielli

Worship & Music Committee Annual Report 2023

As we move into 2024 let us continue to be a **worshipping, nurturing** and **serving** community of Faith.

We give thanks to the members of this committee (Jane Pellmann, Delmont Smith, Kay James, Marti Benz, Penny Weidner, Heasuk Che and Pastor Jeff Beebe) who faithfully meet every other month to discuss our worship schedule and make recommendations to Session as needed. The stated purpose is to support the clergy and maintain all forms of Divine Worship. Careful thought, prayer and planning goes into each worship service, using the Bible, Lectionary, and other sources for guidance, according to the Liturgical calendar. We would also welcome new members ... for more information ask any committee member.

2023 was again a year for growing together in community as more worshipers gathered on Sunday mornings as well as several members and friends watching the Live Stream.

Many thanks to the following people who serve faithfully using their God given gifts.

Pastor Jeff for his continuing love and care of members and friends of Trinity as well as the community at large.

Heasuk Che for her 10 years of music direction here, lovingly nurturing our chancel choir as well as children and youth. Special thanks to Jack Jeffe who's hauntingly beautiful strains on his Viola add so much to our music offerings.

Our Handbell Ringers under the direction of Lillian Warner add so much joy to our worship experience.

I would also like to acknowledge our soloists, young and mature for sharing their musical talents with us.

Also many thanks to our AV and sound crew under the capable leadership of Ken Mettler, Jeff Cooke and David Wheeler who also coordinate our Live Stream that is available to all in the comfort of their homes.

We also appreciate our members who serve in many capacities...Marti Benz coordinating greeters/ushers for all services as well as assisting with communion preparation.

Kay James for her preparation of Communion elements and assisting whenever needed...Thank you.

Del Smith oversees the reimbursement of music copyright fees...Thank you Del

Jane Pellmann coordinates Communion servers and Lay Readers...thank you Jane.

Penny Weidner closes our meetings with prayer...Thank you.

I would like to close by quoting Del Smith who shared these worship thoughts with us last year.

"Worship is, of course, directed to God but worship also has important necessary effects on the worshipper:

It gives us the words and actions to praise and adore God. It edifies and builds up our faith. It transforms us as we seek to be more Christ-like. It helps us as a community to have communion with God and with each other.

All these things can help us to become a closer community, but we should never become a closed community. Our friends and neighbors should always see our doors and friendship are open....We leave the rest to God." Thank you Del.

Peace and Light are wished for all in this coming year as we continue to build community here at Trinity.

Respectfully submitted,
Judy Spurrell
Elder for Worship and Music

Memorials and Bricks Annual Report 2023

Memorial gifts provide a means to honor the memory of a loved one, celebrate someone's life and/or remember events signifying God's mercy and grace. These gifts are used to provide some very important needs of our church with dignity and sensitivity.

In 2023, donations to the Memorial Fund were \$2,400 in the memory of the following:

Dale Baker
Dave Joy
Evelyn Clickard
Ginny Reisinger
Howard Parker
John Waugaman
June Colgan

These memorial gifts allowed Trinity Presbyterian Church to enhance our worship and memorial services in the Sanctuary, Chapel, On-line and for our home bound members with the following purchases of \$1,414.25:

Chapel Wi-Fi upgrade
MicroBoom System
CD Duplicator

In addition, dedicated gifts were received and distributed to the Hand Bell Choir for \$425 and Old Glory Service Dogs for \$300.

Celebration of Life Bricks were commission for:

Hawley Rogers
Rev. John and Cathie Huff
Cathie Huff

Respectfully submitted,
Steven R .Gioielli

Columbarium Annual Report 2023

Trinity's Columbarium is in the W. K. & Dorothy S. Wilson Memorial Chapel. The Chapel, located off the narthex hallway, was dedicated and opened in 1995. It was designed and constructed by Armento, Inc. of Buffalo, N Y, under the guidance of Elder William Knox Wilson.

The Columbarium consists of 384 individual niches for the resting place of cremains. There are 11 crypts. As of the end of 2023 there are 12 available niches. Three (6) side by side and six (6) singles.

We have a proposal from Armento, Inc. for another crypt containing 32 niches. The cost is \$13,255.00 plus an estimated \$800.00+ for shipping and handling. This proposal is valid until 2/14/2024. It would be self-installed with their instructions.

The Columbarium Fund toward the purchase of the new crypt has a balance of \$9,600.00 as of 12/31/2023. About \$4,500.00 is needed to complete the purchase.

In 2023 there were 8 interments and 1 disinterment. Two niches were donated for The Rev. Dr. Jeffrey G. DeYoe and Ruth C. DeYoe.

A total of 11 niches were sold for a total of \$5,500.00. Expenses totaled \$237.50. There are two pending purchases. Niches cost \$500.00 each.

For information about individual or family niches and how you may acquire one or more, please contact the Columbarium Manager.

Respectfully submitted,
Ken Mettler, Columbarium Manager

Trinity Presbyterian Women Annual Report 2023

Each meeting of Trinity Presbyterian Women's meetings ends with the prayer:

"May the Lord watch between me and thee while we are absent one from the other.
If we walk in the Light of the Lord, we will have fellowship one with another."

This benediction is spoken while holding hands at the close of every meeting, be it Team Leadership, Circle, or Gathering. To me it symbolizes the purpose and feel of the group.

2023 was a year of excellent information for all our members. The Circles, starting with five, Mary and Martha, Miriam, Faith, Rebecca, and Naomi and Ruth, continued the 2022 study "Celebrating Sabbath" to its conclusion in June of 2023.

After our July and August hiatus the new study entitled, "Sacred Encounters" began. At this time we were down to 4 Circles as Naomi and Ruth disbanded.

We have 4 Annual Gatherings where all 4 Circles meet for a luncheon and have a speaker, usually from one of the charities we support. February Gathering speaker was from Grace Food Pantry, May Gathering was from Alpha Women's Center, September was an introduction to Camp Boggy Creek, and December we were entertained by our own Trinity Bell Choir. All of our gathering speakers are given an honorarium for their use.

Several of our members attended St. Augustine Presbytery meetings in January and August at Camp Montgomery in Stark, FL to network with and learn from other chapters of PW. We are also very excited to attend the 2024 Gathering on January 27th with the guest speaker being Rev. Dr. Olive Mahabir, the author of our current study "Sacred Encounters."

Each year we select an Honorary Life Member. This year Martha Gioielli was elected to that special circle of women. They are honored for service above and beyond to PW and the church. A well-deserved honor, Martha.

All women of this church and beyond are welcome to join us and be a part of this wonderful fellowship.

Respectfully submitted,
Marti Benz
2023 TPW Moderator

Trinity Presbyterian Women Donations 2023

Camp Boggy Creek	\$571.00
CWU	\$100.00
Faith Formation at Trinity	\$450.00
Family Life Center	\$1,061.00
Flagler County Free Clinic	\$740.00
Grace Community Food Bank	\$833.00
Grace Community Toiletry Totes	\$554.00
HLM Donation	\$95.00
Honoraria for guest speakers at luncheons	\$200.00
Memorials at Trinity for PW Sisters	\$200.00
Presbyterian Counseling Center	\$425.00
Presbyterian Disaster Assistance	\$470.00
Presbytery of St Augustine pledge	\$1,940.00
Soul Café	\$50.00
Sheltering Tree	\$200.00
Birthday & Thank Offering	\$679.00
Change4Change	\$50.00
Other	\$190.00
TOTAL	\$8,808.00

Additional Donations "in kind" have been given in excess of \$2,000.00

*Respectfully submitted,
Laurie Harrison, Treasurer*

Finance Committee Annual Report 2023

Annual Report – Finance Committee

Trinity had a good year from a financial perspective. You all continued to faithfully provide your gifts to enable Trinity to meet our mission “to be a worshiping, nurturing and serving community.” Your gifts supported our annual budget, our efforts to finish paying for our Roof and Water Intrusion capital project, as well as outward facing missions of Trinity.

2023 Revenue and Expenses and 2024 Budget

Trinity Expenses and Revenue for 2023 are shown in the charts below, along with our 2024 Budget.

You may remember that the Service and Outreach Committee, Deacons, and Presbyterian Women have separate budgets from Trinity’s General Operating budget. All three provide ministry to our members, our community, and other communities in need around the world in the name of Trinity Palm Coast. Please be sure to read about their work in those portions of this report. Your pledges support the approved General Operating Budget for maintenance of our buildings and grounds, utilities, personnel, worship and music, insurance, communication, stewardship campaign, office supplies, congregational life and care, and faith formation. Your gifts over and above your pledge support the ministries and work of Service and Outreach (Birthday Fund), Deacons, and Presbyterian Women.

For 2023, our approved operating budget (for revenue and expenses) was \$340,750. At the end of December, our Actual Revenues were \$330,948.16 and actual expenses were \$332,026.48. At mid-year, we had a staff vacancy, which reduced our personnel expenses for the year. At the end of the year, Session approved use of those funds for a few long-needed financial transactions, such as cleaning and sealing our tile floors. In addition, Session voted not to use Investment Returns (we had budgeted revenue of \$10,000 from investment returns for 2023) since our expenses were lower than anticipated. Through the year, our revenue consisted of

- Faithful giving of pledges by our members
- Additional gifts from friends and members,
- \$69,265 from our Heritage Fund,
- And a few smaller sources of revenue, such as Facility Usage fees

Our committee worked tirelessly to reduce expenses as much as possible. As you can see, most committees managed within their allocated budget amounts. A few committees were impacted by unanticipated expenses (such as higher than expected electrical and plumbing repair costs) or inflation (such as insurance). Trinity contributions to the Presbytery of St. Augustine included per capita of \$3,403.42 and a gift of \$3,500 for Unified Giving. In total, our expenses were \$1,078.32 more than our revenues for 2023.

In December 2023, Session approved a balanced budget of \$352,100 for 2024. This represents an increase of about 3.3% in our annual budget. The 2024 budget includes

- funds to fill our staff vacancy (Session will decide, but funds are in the budget)
- cost of living or hour increases for some of our staff
- a substantial increase in insurance costs
- movement of some large possible expenses out of our annual budget (to be funded from restricted funds if needed), and
- other increases determined by our committees

Finance Committee Annual Report 2023 (continued)

EXPENSES

Account Description	Budget Annual 2023	Actual Annual 2023	Approved Budget 2024
Christian Education	\$6,225.00	\$5,480.53	\$5,750.00
Worship	\$4,036.46	\$6,075.25	\$4,188.00
Music	\$6,905.00	\$2,633.75	\$2,070.00
Communication & Promotion	\$1,700.00	\$1,005.42	\$1,700.00
Stewardship	\$737.00	\$781.10	\$820.00
Congregational Life	\$0.00	\$0.00	\$0.00
Facility Care	\$24,531.00	\$34,116.11	\$27,231.00
Insurance	\$37,075.12	\$39,161.00	\$44,459.80
Utilities	\$31,774.00	\$30,825.85	\$30,603.00
Office	\$9,875.00	\$9,437.34	\$10,692.00
Personnel	\$211,738.00	\$196,764.47	\$218,929.00
Presbytery Commitment	\$5,903.42	\$5,745.66	\$5,407.20
Membership/Evangelism	\$250.00	\$0.00	\$250.00
TOTAL GENERAL OPERATING EXPENSE	\$340,750.00	\$332,026.48	\$352,100.00

REVENUES

Account Description	Budget Annual 2023	Actual Annual 2023	Approved Budget 2024
Operating Revenue			
40010 Pledges	\$204,006.00	\$198,638.04	\$207,097.00
40015 Unpledged	\$53,842.00	\$50,699.75	\$52,145.00
40020 Plate Offering	\$3,637.00	\$7,677.53	\$7,519.00
Total Operating Revenue	\$261,485.00	\$257,015.32	\$266,761.00
Other Revenue			
40031 Operating Account Bank Interest	\$0.00	\$26.52	\$0.00
40035 Facility Usage	\$0.00	\$2,766.07	\$0.00
40055 Christmas Offering	\$0.00	\$2,306.00	\$2,500.00
40130 Realized Gains/Losses	\$0.00	-\$430.75	\$0.00
40900 Transf. FROM Restricted - Earnings	\$10,000.00	\$0.00	\$10,000.00
40910 Transf. FROM Heritage Fund	\$69,265.00	\$69,265.00	\$72,839.00
Total Other Revenue	\$79,265.00	\$73,932.84	\$85,339.00
TOTAL GENERAL OPERATING REVENUE	\$340,750.00	\$330,948.16	\$352,100.00
VARIANCE (REVENUE LESS EXPENSES)		-\$1,078.32	

Finance Committee Annual Report 2023 (continued)

Stewardship and Giving

Trinity had a very good Stewardship campaign for 2024. As of January 4, 2024, we received pledges for a total of \$204,678, which represents an increase of more than 4.6% over pledges at this same time last year. That amount was pledged by 98 "pledging units" (households or families who submit pledges). Last year we received 104 pledges. So, the number of pledges we received decreased, but the amount pledged still increased substantially. Our sincere thanks to everyone for giving as you are able. We still have 18 giving units who pledged for 2023 but have not yet pledged for 2024. If you are in this group, it is not too late. Simply fill out your pledge card (extras are available in the office) and mail it, put it in the offering plate, or put it in Judy Grady's mailbox.

Your pledges were used to develop the 2024 budget for Revenue shown in the charts above. We are very grateful to those who return pledge cards, providing their financial commitment which we can use to estimate revenue for our budget.

You can give to Trinity in a variety of ways. Online giving is available through our financial management system (on Trinity's website www.trinitypalmcoast.org), including use of a QR code which is in the bulletin every week. Our offering is collected during Worship each week. Contributions may also be mailed to the church or dropped by the office during the week. We have a brokerage account and can receive your gifts of stock or annual distributions this way as well. Call the church office for information needed to transfer funds or assets.

As you see in our Revenue budget, we balance our budget using money from our Heritage Fund. For 2024 we will use \$72,839 from Heritage Fund in our annual budget. The Heritage Fund was established in 2021 to support, maintain and strengthen ministries of Trinity Presbyterian Church of Palm Coast, today and in the future, by strengthening the vitality and financial soundness of the church. The fund was initially seeded by a substantial estate gift. Since that time, we have received several additional gifts, including another substantial estate gift in 2023. As of the end of 2023, we have approximately \$341,650 in our Heritage Fund. Our hope is that members will make an "above and beyond" gift to this fund to advance Trinity's ability to serve our congregation, community, and the world for generations to come. All members can contribute to the Heritage Fund through estate bequests, stock or bond gifts, gifts from retirement assets (such as 401K Required Minimum Distribution) or annuities, IRA, 401K or insurance beneficiary designations, bonus earnings, or any other source available to members. There is no minimum amount for contributions to this fund.

Annual tax statements were mailed to donors early in 2023 for tax year 2022, and donor statements were sent multiple times during the year.

Roof and Water Intrusion Financial Update

While our project to repair/replace our roof and repair damage from water intrusion is complete, we have not yet fully paid for this capital project. Total costs for the project came to \$337,241, including estimated interest for repaying our PCUSA loan at the end of 3 years. We used \$120,000 from our capital repair restricted fund to help pay for the project. To date, we have received \$145,453 in capital campaign contributions and we have an additional \$28,092 that members pledged to pay over the 3-year campaign. That leaves a need for \$43,696 in additional money to pay off our loan for this project. Our PCUSA loan has fixed interest for 5 years, and is then subject to a change in interest rate. Our goal is to pay off the loan before that 5-year time period is up (by July 2028). If you are able to help, contributions can be designated for "Capital Campaign" or you can contact Judy Grady to make a pledge.

Finance Committee Annual Report 2023 (continued)

Investments Update

The Finance Committee has prayerfully managed Trinity's large gifts and investments this year. We decided to use a variety of ways to invest church funds. We continue with our investments in New Covenant Funds, both Income and Growth Funds. This year we felt more secure investing in a T-Bill and CDs since markets were volatile and interest rates were higher. We are earning about 5% on the T-Bill and CD investments. When we rolled over the CDs in November, we rolled over the interest and added \$30,000 of Roof project funds and \$30,000 from the final distribution of the Keyes estate to the Heritage Fund. *These totals are displayed in the chart below.

Investments	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/29/2023
New Covenant 1	\$46,764.09	\$48,964.46	\$ 50,413.36	\$ 48,757.41	\$ 52,290.04
New Covenant 2	\$ 2,969.68	\$ 3,117.02	\$ 3,226.18	\$ 3,117.64	\$ 3,353.95
Heritage			\$131,124.61	\$126,482.10	\$138,164.26
Truist	\$ 4,231.46	\$ 3,706.41	\$ 3,716.29	\$ 4,030.92	\$ 3,719.65**
Treasury Bill		\$47,470.17	\$47,470.17	\$47,470.17	\$ 47,470.17
Ameris CD			\$75,000	\$75,000	\$137,068.20*

The New Covenant Account 1 is an estate bequest restricted to specific mission purposes. Earnings from this account were used for those purposes by Service and Outreach. New Covenant Account 2 is the account from which we withdrew \$120,000 to assist with the Roof/Water Intrusion Project. Dividends from the Presbyterian Foundation endowment and earnings from the New Covenant account are sent to the church and held until needed in a restricted account. We did not use the earning from our investments in the 2023 budget.

** The Truist account received a stock donation for a Roof Project pledge.

We would also like to acknowledge the following people who assisted with Finance Committee work throughout the year: Judy Grady (our Financial Secretary), Rev. Jeff Beebe, Roger Ailshie, Steven Gioielli, Nick Jebbia, Laurie Harrison, Thad Lang, and many others. Thank you for serving Trinity through your work on or with this committee.

Full financial reports are available upon request. If you have questions regarding any information in this report or have questions about any other financial matter, please contact Kathy Cooke (kathy.p.cooke@gmail.com or 703-309-7296) or Martha Gioielli (mtged@aol.com or 850-661-1685).

Respectfully submitted by Martha Gioielli and Kathy Cooke

NECROLOGY 2023

We praise God for the Life and Service of our Brothers and Sisters in Christ who entered the Church Eternal during this past year.

Robert Pearson – January 23, 2023

Elder Saida Evenson – February 1, 2023

Elder and Deacon Evelyn Clickard – February 10, 2023

Elder David Joy – March 18, 2023

Elder Dale Baker – March 28, 2023

June Colgan – April 20, 2023

Virginia Reisinger, May 6, 2023

Howard Parker, June 1, 2023

Elder Gary Clickard, June 12, 2023

Frances Sampson – July 5, 2023

Doris Boone – August 22, 2023

Elder Catherine Huff – September 17, 2023

Charles McCray – September 17, 2023

Mary Martin – November 13, 2023

Elder Robert Tabit – November 14, 2023