

# MOUNT VERNON PRESBYTERIAN CHURCH

## Know God's Love

Deepening Life of Prayer and discernment  
Biblical Literacy



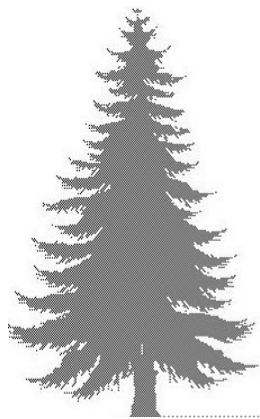
## Share it with Others

Caring for one Another, the church and the community  
Unified Mission with the marginalized



## 2023 FINANCIAL ANNUAL REPORT

Therefore encourage one another and build each other up, just as in fact you are doing.  
*1 Thessalonians 5:11*



MOUNT VERNON PRESBYTERIAN CHURCH  
*“Growing Followers Of Christ”*

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MVPC STAFF

Rev. Dan Holland	Pastor	Email: dan@gmail.com cell phone: 360-399-6396
Barbara Koozer	Ministry Facilitator/Office Coordinator	Email: office.mvpc@gmail.com
Rebecca Holland	Associate Pastor of Discipleship	Email: rebecca@gmail.com cell phone: 360-328-1183
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*Underground Ministries*

Chris Hoke	Executive Director	Email: chris@undergroundministries.org
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*Counselors with North Puget Sound Counseling Centers:*

Clay Peet	Samaritan Counselor	Email: cpeet@counselingnps.com office phone: 360-424-4296
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*The church is the body of Christ in the world.  
Every member and friend is important to its life and ministry.*

**MOUNT VERNON PRESBYTERIAN CHURCH**

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# REPORT FROM THE PASTOR

Rev. Daniel Holland, Pastor



*Now there are varieties of gifts, but the same Spirit; and there are varieties of services, but the same Lord; and there are varieties of activities, but it is the same God who activates all of them in everyone. To each is given the manifestation of the Spirit for the common good. - 1 Corinthians 12:4-7*

This is the eighth year we've produced this particular annual report. In late Spring or early Summer we produce an entirely different report. That one focuses on celebrating all the good things God is doing through the programs of the church. This report, however, is designed to give a snapshot of systems which undergird those programs. In the other one we'll focus on the ministry areas: Worship, Hospitality, Mission and Service, Discipleship, Communication and Evangelism, and Ministry Support. In this report, we focus on the standing committees: Nominating, Personnel, Endowment, Stewardship, Finance and the work of the Clerk of Session.

At their core, the committees and roles represented in this report aren't the reason the church exists, but the church sure would be in trouble without them. If we were all about money, for instance, we'd be theologically off base; but by the same token if we didn't have the finance team making sure the money was in order, we wouldn't be in position to be able to fulfill God's calling for our church... and so we would be much worse off. A similar statement could be made for any of the groups and people outlined in this report.

So even as I write this introduction, I'm grateful. I'm grateful to God for the ways the Spirit is stirring in our congregation and the Lord Jesus is working in our lives; I'm grateful for the people who have recognized their gifts and are using them to serve on the front lines of our missions and ministries; and I'm grateful for the people who work behind the scenes to address the finances, call the leadership, take care of the paperwork, develop agendas, plan for growth in generosity and take care of our wonderful staff. You are doing good work; and every time you use whatever gifts you've been given to benefit the people of God, you are doing God's work... Keep it up!

The ministry of the church happens in a multitude of manners. All of them rely on dedicated people who discern God's call on their lives, take initiative to get involved, and work together to live out our faith. So I hope that this report not only helps you to understand a larger portion of what goes into making the church work as faithfully as it does, but also that through it you might see some way you feel called to invest your time and your talent, your gifts and your 'you'; because amazing things happen when we pay attention to how the Holy Spirit has gifted us and use those gifts as we seek to follow Jesus. So the invitation is before you. 2024 will be an exciting time to be part of the life and ministry of MVPC. I encourage you to invite your friends... and to step forward in faith to see how God will work in you and through you!

Grace and Peace,  
Pastor Dan



# REPORT OF THE CLERK OF SESSION

## MEMBERS OF THE SESSION

CLASS OF 2024  
Bruce Lavers  
Sarah Maas

CLASS OF 2025  
Jan Eerkes  
Rob Hall

CLASS OF 2026  
Jessica Jasper  
Craig Riggs

Moderator: Dan Holland  
Clerk: George Ridgeway

## STATISTICS

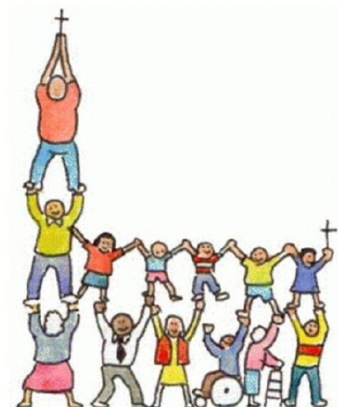
- 11 - Stated Session Meetings
- 3 - Congregational Meetings
- 10 - New members received
- 0 - Youth Baptisms
- 1 - Adult Baptisms
- 136 - Members
- 13 - Lord's Supper celebrations, 12 Sundays and Maundy Thursday

## DEATHS

Frances Zimmerly  
Beverly Overby  
Elaine McIvor  
Betty Anne Fredericks

January 12  
July 12  
July 15  
August 16

George Ridgeway  
Clerk of Session



# NOMINATING COMMITTEE

*Now there are varieties of gifts, but the same Spirit; and there are varieties of services, but the same Lord; and there are varieties of activities, but it is the same God who activates all of them in everyone. To each is given the manifestation of the Spirit for the common good. – 1 Corinthians 12:4-7*

We are called into the church of Jesus Christ by baptism. We are marked as Christ's own by the Holy Spirit. The common calling of all Christians is to be disciples and servants of our Lord. Within the community of the church, some people are called to particular service. The task of the nominating committee is simple: to identify those people who are called into five roles at MVPC (Elder, Deacon, Nominating Committee member, Endowment Committee member and Ministry Coordinators).

Recently the committee talked about what "being called" might feel like – here's what we came up with:

- "I'm part of this!" – I'm aligned with what we're doing – I believe in the mission.
- Perhaps I'm wondering "what's my place here?" I have time available to offer.
- I want to serve – There's a desire to grow into the role (spiritually and/or competency).
- There's a sense of affirmation (hope, excitement, joy, contentment, "this would be good") when you think about the possibility.
- Recognition of gifts for the task at hand (within yourself or from others in the community).
- There may be more that you sense when you pray about it!

Serving can be a commitment of significant time and energy, but for those who answer the call the benefits are exciting. You get to be a part of a dynamic team that leads important work of the church as they serve God's people. As you invest yourself and the work of the ministry, you'll grow in faith and get to shape the ministry of MVPC, both for people who are currently part of the congregation, those who don't know us yet, and even future generations!

For 2024, the process is just beginning. Please pray for the work of the nominating committee. Nominate people whose gifts you see and whose faith you admire. You can make nominations via the online form linked to the weekly email or by communicating directly with Barbara in the church office or any member of the Nominating Committee. (If you are interested in serving, don't be afraid to nominate yourself!)

The Nominating Committee:

Class of 2024: Tom Howard

Class of 2025: Brad Clure

Class of 2026: Lou Cheney

Session Appointment: Jan Eerkes

Deacon Appointment: Ward Ernst

Pastor (ex-officio and without vote): Dan Holland



# PERSONNEL COMMITTEE

The personnel committee works with Pastor Dan to help the staff grow and develop personally and professionally. The committee recommends employment policies to Session, develops protocols for evaluations, maintains compliance with applicable laws, oversees employee transitions and deals with all things related to the church staff. Here are some of the highlights from 2023:

1. Rebecca was hired as MPVC's Associate Pastor for Discipleship.
2. Joshua Verhalen (Our Director of Music Ministries) got married this year! We celebrated with him and got a gift for him and his wife on behalf of the church.
3. Pastor Dan was able to take a 3 month Sabbatical over the summer and the Personnel committee facilitated the ministry of Linda Stewart-Kalen as "Sabbatical Pastor" while he was gone.
4. Barbara Koozer continued to serve faithfully as MVPC's Ministry Facilitator and Office Coordinator.
5. Additional nursery workers were hired throughout the year.
6. A 3.2 percent cost of living wage increase was recommended to and accepted by the session.
7. Dan's term of call were approved for 2024.

Our committee includes:

Ann Long: board of Pensions Liaison, Laurie Parker: Payroll volunteer, Craig Riggs: Session Representative, Brad Clure: Member at Large, Dan Holland: Pastor, Head of Staff

As a committee we are grateful for the employed staff of the church and equally grateful for all the people who volunteer their time and energy to make the church run smoothly.

Blessings to all



# ENDOWMENT COMMITTEE

The Endowment Committee is comprised of:

President, Bill DeHon Secretary, Bob Wygal, Vice President, David Gale, Member at Large, Sandy Ball Treasurer, Kitty Willis

The MVPC Endowment was created and exists solely for charitable purposes with its objectives being: the promotion and development of religious, charitable, and educational activities, and expenditures related to the maintenance and purchase of church property. The Committee to oversee and manage the Endowment Fund was established in 2013 under the authority of MVPC's Session.

In 2023 donations to the Endowment Fund were \$12,225.73 bringing total donations to the endowment from inception to \$164,484. The total value of the fund on December 31, 2023, including results from investments, is \$231,045.

All money contributed to the MVPC Endowment will be held in perpetuity with proceeds, as determined by the Endowment Committee, to be used to benefit MVPC, its people and programs according to Session's priorities.

The Endowment Committee is also the steward for the remainder of Julia Gray Cook's estate. In June, \$268,651 was received, closing out the charitable remainder trust Ms. Cook established before her death in the mid 1980's. Of that amount, \$263,598 has been retained as endowed funds to generate future income. The total value of the fund on December 31, 2023, including results from investments, is \$286,336. (cont.)

## ENDOWMENT (cont.)

The money generated by the Julia Gray Cook (JGC) Endowment will be used for gifts to families in need and the elderly in Skagit County and Non-profit agencies in Skagit County that provide for those populations. Monies for both the Endowment Fund and the Julia Gray Cook Fund are currently kept in Banner Bank and Vanguard. If you are interested in exploring a means of charitable tax-advantaged giving, please seek out an endowment committee member or talk with your tax advisor.

Kitty Willis, Endowment Committee Treasurer



## STEWARDSHIP

We recognize Stewardship as giving a portion of the gifts and resources God has entrusted to us. In this fast paced life, time seems to be one of the most valuable resources we have. Many MVPC members and friends are giving more and more of their time to the ministry of the church and our Mission Partners. We would like to highlight just a couple of the behind the scenes workers who help our church thrive. Sumiko Reamer is responsible for the beautiful floral arrangements in the sanctuary. Leslie Braun as our Financial Secretary and Anne Long as our Treasurer, spend hours each week saving the church from needing to hire a bookkeeper. Patti Allen and Ward Ernst lead the Hospitality Team arranging beautiful events so members of our congregation and the community can break bread together, and there are so many more who give their time in big and small ways! Thank you to everyone who helps MVPC be a cornerstone of this community.

At the beginning of the Stewardship season, the Committee revisited campaigns in the past and thought about how to invite the congregation to give faithfully and generosity moving forward. Several members and friends of MVPC were asked to share their stories about why they pledge and give to the church. So much love and inspiration was shared with the congregation during this campaign both in person and our newsletter.

The 2024 Stewardship campaign was a great success. For comparison, in 2023, 59 Pledge cards were received by the church for a total amount pledged of \$276,992. In 2024, however, we received 64 Pledge cards for a total amount pledged of \$313,890. Thank you to everyone who submitted their Pledge cards as our church continues to grow.

*As our Forward to a Bright Future Capital Campaign draws to a close and we approach paying off the mortgage, we reflect back and give thanks to God. This congregation has taken a tremendous step by not only completing a multi-phase and comprehensive remodel that impacts each of the groups who use our building, but also paying for it in just a few short years.*

It's no doubt that the generosity of MVPC shines through in all we do. As the Stewardship team we give thanks for God's faithfulness, and for yours!

MVPC Stewardship Committee 2023:

Jessica Jasper  
Leslie Braun  
Dave Gale  
Bruce Lavers  
Pastor Dan Holland



# FINANCE

2023 was a year that MVPC was in full activity mode across the board. Our ministry, mission, small-groups and open community organizations are back to actively using our facility throughout the year. God's work is truly in action among us.

We balanced our way through the year between operating with a planned deficit while experiencing, once again, the effects of increasing costs for everything. As always, it is through dedicated and caring members and friends of MVPC and their generous pledges and donations that the church was able to support its operations, ministries, missions and partners. The generosity of the congregation also allowed us to get very close to paying off the Forward To A Bright Future Capital Campaign, which we expect will be completed in the next few months. This is a major achievement in such a short period of time (within 3+ years).

The following provides you with a summary of major activities, achievements and/or accomplishments within the finance committee and church at large:

A successful and productive review of our financial records was conducted by church members Rosemary Gale and Ron Pinaire.

A successful implementation of a new "card reader" by MomCo Skagit (formerly MOPS) during their garage sale for taking payments that went directly into the on-line donation system.

Paid down the Capital Campaign Mortgage Loan principal from \$600,000 to an end of year balance of \$24,021.

Began the investigation into the possibility of converting from a "server-based" to a "web-based" system to make our financial processes easier and more convenient for our volunteer team.

The financial operations of the church could not function without the all-volunteer help we receive from our Finance Committee (Leslie Braun, Jessica Jasper, Anne Long, Jim Byron, Bruce Lavers and Steve Butt); from David Neal (computer software specialist) and from Brad Clure (computer hardware specialist). They have continued to keep our Church Windows finance system and computers working smoothly.

I would like to recognize and thank the following people for their gracious volunteer work in keeping the books, paying the bills and providing experience and wisdom to the team:

**Leslie Braun** - Financial Secretary - responsible for reconciliation of the bank account, the financial reporting process, and income processing and tracking.

**Jessica Jasper** – Assistant Financial Secretary

**Anne Long** - Treasurer - responsible for paying bills and reimbursements and filings for payroll.

**Jim Byron** – Assistant Treasurer

**Laurie Parker** - Responsible for Payroll

Together in Christ, Elder Bruce Lavers, Finance Committee Chair.





# 2023 FINANCE cont.



## 2024 BUDGET

	<u>2024 Budget</u> <u>Approved</u>	<u>2023 Budget</u>	<u>2023 Actuals</u>
<b><u>INCOME</u></b>			
Total Contributions	354,730	329,212	314,848
Other Misc. Income	0	1,500	1,417
User Cost Recovery	20,400	15,400	15,375
<b>Total Income</b>	<b>370,630</b>	<b>346,112</b>	<b>331,640</b>
<b><u>EXPENSES</u></b>			
<b>Personnel</b>			
Total Pastor (See Breakdown Below)	140,065	135,732	135,779
Sabbatical Fund (Interim Pastor 2030) Reserve Fund	2,000	2,000	2,000
Staff Salaries	118,086	114,415	113,407
Staff Accountable Reimbursements	4,000	4,000	3,180
Payroll Taxes & L&I	13,714	13,453	12,445
<b>Total Personnel</b>	<b>277,865</b>	<b>269,600</b>	<b>266,811</b>
<b>Ministry Support</b>			
Building Costs	62,000	60,230	62,111
Office Support	14,836	15,943	13,466
<b>Total Ministry Support</b>	<b>76,836</b>	<b>76,173</b>	<b>75,577</b>
<b>Mission and Service</b>			
Budgeted Mission Support	15,400	15,200	13,955
Per Capita for 2024 (\$55.05/person on the rolls Dec 2022)	7,486	6,891	6,891
<b>Total Mission and Service</b>	<b>22,886</b>	<b>22,091</b>	<b>20,846</b>
<b>Hospitality</b>			
Meals, Fellowship, & Supplies	2,650	2,250	2,072
Appreciation	0	125	0
<b>Total Hospitality</b>	<b>2,650</b>	<b>2,250</b>	<b>2,072</b>

# 2024 BUDGET cont.

	2024 Budget Approved	2023 Budget	December 2023 Actuals
<b>Discipleship</b>			
Children Youth, Family and CYF Volunteer Training	3,500	4,000	2,866
Adult Ministries, Leadership & Stewardship	1,500	1,200	930
<b>Total Discipleship</b>	<b>5,000</b>	<b>5,200</b>	<b>3,796</b>
 <b>Evangelism and Membership</b>			
Website	155	155	0
Expressbyterian	400	500	0
Upper Room Devotional	200	230	236
Mail Chimp	180	0	0
<b>Total Evangelism and Membership</b>	<b>935</b>	<b>885</b>	<b>236</b>
 <b>Worship</b>			
Music (Instrument Maint., Choir, Sunday & Special Svcs Worship, Sub Musician)	2,750	1,950	2,006
Audio Visual	1,200	500	523
Pulpit Supply/Guest Pastor	1,750	1,750	1,250
Licenses	740	740	731
<b>Total Worship</b>	<b>6,440</b>	<b>4,940</b>	<b>4,510</b>
 <b>Total Expenses</b>	 <b>392,612</b>	 <b>381,264</b>	 <b>373,848</b>
 <b>Income less Expenses</b>	 <b>16,982</b>	 <b>-35,152</b>	 <b>-42,208</b>

## Pastor's Compensation Package

	2024	2023	Change
Total Cash Salary	\$64,227	\$61,305	\$2,922
Housing Allowance	\$30,000	\$30,000	-0-
Allowance provided for church's portion of SECA (FICA equivalent)	\$7,209	\$6,985	\$224
Board of Pensions Dues (Medical, Death, Disability ins. Dental, Pension)	\$38,629	\$37,442	\$1,187
Accountable Reimbursements	\$2,000	\$2,000	0
<b>Total Cost to the Congregation</b>	<b>\$142,065</b>	<b>\$137,732</b>	<b>\$4,333</b>

# TREASURER'S REPORT

## Fund Balance

	<u>Balance End of Year</u> <u>2023</u>	<u>Balance End of Year</u> <u>2022</u>
<b>Operating Fund</b>	<b>\$45,192</b>	<b>\$87,949</b>
<b>Reserves</b>		
Operating	\$30,000	\$30,000
Building	\$33,337	\$32,136
Parking Lot	\$50,579	\$42,282
Computer	\$1,528	\$1,768
Sabbatical Pastor	0	\$10,000
<b>Total Reserves</b>	<b>\$115,444</b>	<b>\$116,186</b>
<b>Deacon Fund</b>	<b>\$9,947</b>	<b>\$8,617</b>
<b>Forward to a Bright Future Capital Campaign</b>	<b>\$14,721</b>	<b>\$58,098</b>
<b>Designated Funds*</b>		
Julia Gray Cook Proceeds (Mission)	\$4	\$2,504
Projects	\$1,357	\$1,357
Programs	\$12,864	\$3,961
<b>Total Designated Funds</b>	<b>\$14,225</b>	<b>\$7,822</b>
<b>Endowment Funds</b>		<u>Current Balance</u> <u>(includes investment</u> <u>proceeds)</u>
	<u>Donations since</u> <u>inception 2013</u>	
MVPC Endowment Fund	<b>\$164,689</b>	<b>\$231,045</b>
Julia Gray Cook Fund	<b>\$263,598</b>	<b>\$286,336</b>

\* further breakdown of designated funds is available upon request

# MOUNT VERNON PRESBYTERIAN CHURCH

## SEMI-ANNUAL CONGREGATIONAL MEETING

February 4, 2024

11:30 a.m.

### AGENDA

Convening Prayer and Scripture

Declaration of a Quorum

Celebration of the Communion of Saints

Review of 2023 Financial Annual Report

Discussion of 2024 General Fund Budget

Capital Campaign, Loan, and Building Project Updates

Adjourn with Prayer



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