



**Our Mission is
To glorify God through
the faithful preaching of His Word,
the making of disciples,
and reaching the world for Jesus Christ.**

2024 Annual Meeting Reports
Sunday, January 26, 2025

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Annual Meeting Warrant

TO THE MEMBERS OF
THE BEACON FALLS CONGREGATIONAL CHURCH
Beacon Falls, CT

Greetings:

By this call, you are officially notified of the annual meeting of The Beacon Falls Congregational Church, Beacon Falls, Connecticut, to be held on Sunday, January 26th, 2025, with a snow date of February 2nd, 2025. The meeting will be conducted on the church premises at 69 Wolfe Ave, Beacon Falls, CT, and will convene at approximately 11:30 a.m. as a luncheon meeting.

The purpose of this meeting is to:

- 1) Receive the reports of the Officers, Boards, Committees, and adjunct groups of the Church;
- 2) Act on the slate of the Nominating Committee to elect Officers of the Church and members to the various Boards and Committees;
- 3) Adopt a Budget for the Church to cover the fiscal year January 1 through December 31, 2025;
- 4) Act on any other business that may properly come before this meeting.

Respectfully Submitted,



Liza Zajac Whitehead, Clerk
Dated at Beacon Falls, CT
January 12th, 2025

Annual meeting Minutes
January 21, 2024

Attendance:

Liza Whitehead	Joe Whitehead	Lorelei Whitehead
Debbie Hogestyn	Marie Cameron	Wendy Hopkinson
Mark Hopkinson	Johanna Fitzpatrick	Mark Swanson
Wendy Anderson	Laura Hall	Julie Steinis
Jo-Ann King	Chuck LaCroix	Wanda Borysewicz
Art Kuhl	Martha Berge	Kim Majkner
Rob Majkner	Tricia Joles	Shannon Spence
Dave Spence	Judy Monarca	Dorothy Annan
Henry Quartey	Jess Joles	

Meeting was called to order at 11:40 AM. Pastor jess offered an opening prayer and asked for nominations of a meeting moderator. Judy Monarca, seconded by Julia Steinis, nominated Joe Whitehead. All were in favor, none were opposed, motion passed.

Joe Whitehead asked all in attendance to please sign the attendance sheet. He reminded us that only members in good standing, per our constitution and bylaws, are eligible to vote. However, everyone is welcome to ask questions / participate in discussion.

Old Business:

Shannon Spence moved to accept the minutes from last year's annual meeting, prepared by Marsha Culik. Johanna Fitzpatrick seconded. All were in favor, none were opposed, motion passed.

Review & Discussion on Committee Reports:

Church Council: Pastor Jess thanked all the committee chairs for their service over this past year – Kevin Laitenberger, Judy Monarca & Johanna Fitzpatrick. He also thanked Shannon Spence, Marie Cameron, Wendy Hopkinson, Wendy Anderson and Liza Whitehead for their contributions & perspectives on church council business in 2023. There were no questions or comments on this report.

Pastors Report: Pastor Jess noted that this report is not exhaustive, and does not detail things like funerals, hospital visits, counseling, firehouse chaplain duties, etc. There were no questions or comments on this report.

Office Admin / Ministry Coordinator Report: Shannon Spence explained that since Tracey Balanca left the office administrator position in 2023, we are covering all essential duties with a team made up of Shannon Spence, Judy Monarca, Liza Whitehead, Lorelei Whitehead, Kevin Laitenberger, and Pastor Jess. If you know of duties and functions that are being missed, please let Shannon know!

We need your feedback on how to best communicate with you... please fill out our Communication Preference Questionnaire (the QR codes found on the tables will take you to the Google form). Liza Whitehead added that we are frequently hitting our maximum allowed “sends” on our free MailChimp account, so it is important that we clean up our e-mail roles to avoid additional expense.

Shannon also encouraged everyone to take a spiritual gifts questionnaire. Pastor Jess added that it is very useful in discovering your spiritual gifts (which may or may not be the same as your natural talents).

Lastly, Shannon expressed her desire to get our proverbial ship in order now, in the hopes of growth in the future. She would like to investigate and evaluate church management software options sooner than later. There were no other questions or comments on this report.

Christian Education Committee: Johanna Fitzpatrick started by thanking all of our CEC committee members, Sunday school teachers, helpers, nursery attendants and Superintendents for their hard and dedicated work in 2023. Johanna explained that, besides nursery care, we now hold one combined class in the fellowship hall on Sundays. This new method seems to be working well. Shannon Spence informed that she also sends family connection emails at the beginning of each new curriculum unit. There were no other questions or comments on this report.

Bible Study Ministry Team (BSMT): Wendy Anderson shared that we are a joyful, growing, thriving group! She is confident that the Lord has been clearly guiding us in our studies... we even tackled the book of revelation this year. As Nancy Guthrie said (and we quote) *"We can't be casually or tentatively committed to Him in a way that will enable us to have everything we want in life -- with just a little Christ added in. It's not about asking God to bless our decisions and what we want; But inviting Him to plant His desires within us. Either we believe that Jesus is who He says He is, or we don't; -- there's no middle ground. No 'waffling' or 'maybes'. No 'Jesus plus'. No 'build your own Jesus'."*

While we are usually mostly women, she also wanted to make clear that men are always welcome as well. Chuck LaCroix testified to what a blessing it's been for him to attend our Bible studies and highly encouraged other men to participate!

BSMT also leads our prayer ministries which include one-on-one Prayer Care after worship each Sunday and a corporate/group prayer meeting on the 3rd Sunday of every month.

Please come check us out, either Bible studies or Prayer Meetings - you won't be sorry and we promise you will learn a lot! There were no other questions or concerns on this report.

Board of Deacons: Judy Monarca explained that her written report is mostly self-explanatory but has a few things to add ... The deacons will make a concerted effort to clean the membership rolls (and church directory) in 2024. We are also looking for volunteers to host fellowship coffee hour, as three deacons in rotation are currently covering it. Missions are going well as the congregation has been very generous. However, we did come up significantly short in our support of our World Vision sponsored child in 2023. Deb Hogestyn asked if the congregation was made aware of this shortfall. While the mission was communicated/promoted, we did not publish the fact that we came up so short. Liza Whitehead suggested that we get bolder and more explicit about our needs when facing a significant ministry shortfall. Tricia Joles asked if we were ultimately able to make the payment, Marie Cameron responded that yes, we did, but had to take it out of the deacons budget.

Judy announced that we will hold an all-congregation meeting in February for the purpose of 1) looking back at God's faithfulness in the past and 2) vision casting where the Lord is leading us in the future. Stay tuned for more details coming soon.

Lastly, Judy wanted thank Lois as she exits the board of deacons and wishes her all the best in SC. She also expressed how much we miss Marsha Culik who is thankfully doing well in TX. Both are tireless servants of the Lord and leave a hole in our ministries. There were no other questions or concerns on this report.

Community Outreach Ministry Team (COMT): Wendy Hopkinson expressed how well the holiday shopping event went in November. Instead of families having to pick toys/gifts from a written list, they came to our church in person and handpicked toys for their children. Over 20 families "shopped" (free of charge). They also give us a "wish list" for needed items that we didn't have "in stock". This wish list populated our giving tree program. Overall it was a smashing success and we definitely want to continue with this new method in the future. The level of "personal interaction" was key! The United Day School has agreed to give us use of the fellowship hall on the Friday of veteran's day weekend in 2024 so we may do it this same way again.

Wendy read several beautiful/moving thank you cards sent from the recipients of our outreach ministry help. What a joy to hear!

Wendy encouraged folks to get involved with outreach ministries. You can pick and choose where and when to serve. The best way to get involved is to sign up to hear about opportunities to help. You are not committing to serve indefinitely, and we will certainly train you!

Julia Steinis testified that she has a family member who receives outreach ministry fresh food services and it is a huge help and

relief to her. Julia also asked if it's OK that she fix the sharing shed flag in the parking lot. Everyone agreed that absolutely YES - she should go for it! Wendy clarified that everyone is empowered to help where they see a need. Please read the instruction signs on the food shelf at the top of the back stairwell to help us restock the sharing shed as needed. Shannon Spence added that children love getting involved in serving with COMT.

Wendy continued that in 2024 we are looking to spruce up the sharing shed and reactivate the welcome bag ministries. We currently have 50 bags on deck that need to be delivered soon. We are looking for bag assemblers.

Liza Whitehead asked about the COMT financials. Please be bold and explicit about your upcoming shortfalls! Wendy felt that they had enough funding in place to get through the first half of the year but will definitely experience a financial shortfall in the second-half of the year. Shannon reminded everyone that they can set up recurrent donation payments via PayPal or directly from your own bank account. There were no other questions or concerns about this report.

Memorial Fund: Liza Whitehead indicated that all information is as stated in the written report. There were no questions or concerns about this report.

Clerk's Statistical Report: Liza Whitehead explained that we are well aware that our membership statistics are grossly inaccurate. Again, the Board of Deacons endeavors to clean up the membership rolls in 2024. There were no questions or concerns about this report.

Endowment Report: Marie Cameron thanked the committee members for their service. She noted an important correction to her written report. Please amend the dates to read 2023 (not 2022) on page 21. These were simple typos. There were no questions or concerns on this report.

Raise Right (formerly Scrip) Report: Marie Cameron gave an overview of what the program is and how it works. She noted that the current 2.6% fee for credit card transactions is going to up 3% effective 2/1/24. But the best way to use the program is to connect to a bank account (which only costs 29 cents per transaction). We no longer "stock" cards, so please use "e-cards" or "ship to home" cards only. Contact Marie for an invite to the program and our organizational code to get started. Wendy Hopkinson noted that we are going to soon purchase our Walmart gift cards through Raise Right to buy the Fresh Food for our outreach – nice idea! There were no other questions or concerns on this report.

Prudential Committee Report: Dave Spence thanked, in addition to those mentioned in the written report, Kevin Laitenberger who was absolutely KEY in accomplishing many of the Prudential tasks this year.

Prudential needs more members & volunteers, please come see us if you're interested in serving. We only have 4 people on the nominating slate for Prudential today. . Julia Steinis asked about the Nominating Committee ... why did they not fill the slate? Liza responded that while we technically still have a Nominating Committee (due to the Constitution & Bylaws), they are not active in any way. Each committee is seeking it's own new members as they see fit.

Dave detailed what accounts are used for what purposes. We thankfully received 2 large capital fund in December (one was earmarked for the very expensive elevator inspection). Overall, we've been spending down on our balances over the last several years. We've basically "broke even" this year. We almost had to ask for an Endowment withdrawal in 2023 but was able to avoid doing so at the last moment. We'll see how 2024 goes.

Pastor Jess reminded us of God's faithfulness in these (and all!) matters, that He owns the cattle on a thousand hills and will not let the gates of hell prevail against HIS church! Wendy Anderson noted that we will continue to lift BFCC up to the Lord in prayer for HIS provision in HIS way(s).

Julia Steinis asked if the Prudential Committee was aware of the chipped paint on the black columns/pillars in the fellowship hall. They were not aware, they will look into this. There were no other questions or concerns on this report.

New Business

Proposed Changes to the Constitution and By-Laws. Joe Whitehead read the rationale and proposed changes directly out of the warrant/call. Wendy Anderson moved that we accept the changes as presented. Seconded by Wanda Borysewicz. Joe opened discussion ... Shannon Spence asked about a possible future scenario where we have more people than needed wanting to serve on committees. How would we “make room” for new people if existing committee members can serve indefinitely? Both Joe & Dave Spence responded to the same effect: If/When that happens (and we pray it does! What a wonderful problem to have!) we can cross that bridge. Also remember that congregation will still vote on any/all nominations so they can still exercise discretion of who gets elected. No other discussion being desired, Joe called for a vote. All were in favor none were opposed, motion carried. Joe charged Liza the clerk to make the approved changes & publish the revised Constitution and Bylaws as soon as possible. ***Clerk’s note: Please see the addendum* at the end of these minutes (next page) for the full details on the passed changes.***

Nominating Slate: After much discussion, several corrections were made to the slate, as follows ... Please strike / remove Mike Teixeira from Endowment and Lois Tallberg from Assist Treasurer as neither are able to serve. Add Joe Whitehead to Endowment (in Mike Teixeira’s slot/term). Add Lisa Swanson & Johanna Fitzpatrick to Pastoral Relations. Move Wanda Borysewicz “up” to Assistant Treasurer. Add Judy Johnson & Judy Monarca as Assistant Treasurers/Alternates. Please add the following corrected phone numbers: Mark Hopkinson – 203-910-2934. Judy Monarca – 203-217-3658. Shannon Spence – 203-232-1386. After all these corrections were hashed out, Johanna Fitzpatrick made a motion to elect the slate AS AMENDED, seconded by Deb Hogestyn. All were in favor, none were opposed. Motion passes. Liza will publish a corrected slate ASAP.

Auditor’s Report: Art Kuhl explained what an honor it is to audit the books. He finds this work interesting, challenging and satisfying. He gave great kudos to Marie Cameron for being so organized, detail oriented, and faithful in her treasurer duties. We are blessed to have her! There were no questions or concerns on this report.

Deb Hogestyn, seconded by Judy Monarca, moved to accept all committee reports. All were in favor, none were opposed, motion carried.

Budget: Marie Cameron explained that this year, we’ve greatly simplified the income side of our budget. This basically calls out “this is the amount we need to meet our budgeted expenses”. Liza asked about the Sexton’s position. Dave Spence replied that YES, we are looking to hire a paid Sexton again. Liza Whitehead moved, seconded by Shannon Spence, to accept / approve the budget as presented. All were in favor, none were opposed, motion carried.

Joe asked if there was any other new business?

Marie asked that we add “2023” to the cover page of this annual report booklet. Liza will add this, along with the other corrections agreed upon today, and re-publish a revised version ASAP.

Pastor Jess encouraged everyone to attend our February 25th “Vision & Direction Meeting” where we will (from a ministry perspective):

- Look back at how God has been faithful
- Consider where God has us right now
- Look forward to where/how God is leading us into the future.

Please help us have helpful conversations about these purposes Sunday 2/25 after worship service. We’ll provide lunch & childcare. Please be in prayer about this meeting! Lastly, if you have concerns, problems or unresolved issues with our ministries - please see Pastor Jess or any Deacon as we’d be happy to meet with you privately beforehand.

Joe Whitehead expressed our great thankfulness to God for Pastor Jess and the whole Joles Family for their ministry here! A round of applause ensued.

Being no other business, Deb Hogestyn moved, seconded by Shannon Spence to adjourn. All were in favor, none were opposed, motion carried. We closed at 1:50pm.

***Addendum:** Below are the details of the passed/approved changes to our bylaws. As always, please contact the church office or visit the member's area of our website to obtain the latest/revised Constitution & Bylaws.

The Board of Deacons proposed the following changes to BFCC's Constitution and Bylaws, seeking to remove the restriction that members can only serve two consecutive terms on a committee.

Rational behind these changes:

- We should not limit people in serving with the Gifts God has bestowed on them individually.
- Continuity – We seek parity with the unlimited terms of our church officers (Clerk, Treasurer, Asst Treasurers, Church School Superintendent and Auditor).
- Church members (in full and regular standing) will still annually elect those whom will serve as officers and on committees.

Changes:

A motion was made & passed to Amend these Sections of Article V – (Pastors, Officers, Non-Officers and Committees) as follows:

Section 1 – Board of Deacons – Delete the sentence “After serving two consecutive terms, a member will be ineligible for re-election to the Diaconate for one year”.

Section 2 – Prudential - Delete the sentence “After serving two consecutive terms, a member will be ineligible for re-election to the Prudential committee for one year.”

Section 3 – Christian Education – Delete the sentence “After serving two consecutive terms, a member will be ineligible for re-election to the Christian education committee for one year.”

Section 4 – Endowment – Delete the sentence “After serving two consecutive terms, a member will be ineligible for re-election to the Endowment committee for a period of one year.”

Section 5 – Nominating – Delete the sentence “After serving for two consecutive terms, a member will be ineligible for re-election to the same committee for one year.”

Pastor's Report

Preaching/Teaching:

Beginning in 2024, we continued our journey through Mark's gospel. Between January 2024 and the beginning of September 2025, we made it from Mark 8:1 through Mark 10:22. This section constitutes the final phase of Jesus public ministry and the beginning of His final journey to Jerusalem. It is in these chapters that Jesus begins to reveal more directly His identity and purpose--Jesus begins to press the disciples to consider His true identity, "Who do you say that I am?" and purpose, "He began to teach them that the Son of Man must suffer".

In the fall of 2024, we dove into the idea of our Identity. We touched on 6 areas which are essential to our Identity in Christ:

- 1- In Christ (Ephesians 2:1-10)
- 2- Adopted (Romans 8:12-17)
- 3- New Creation (2 Corinthians 5:16-21)
- 4- Body of Christ (Ephesians 4:11-16)
- 5- Saints (1 Corinthians 1:1-3)
- 6- Justified (Romans 3:21-26)

It is worth remembering that the greatest calling I have in serving BFCC is to preach and teach the Word of God in the context of living life with each of you. This is an incredibly important call (1 Tim 4:11-16; 2 Tim 4:1-5). I covet your prayers as my heart is to faithfully serve the Lord and His church at Beacon Falls.

Men's Group:

The spiritual health of the church is measured by the spiritual vitality of its men. This is clear from scripture; and proves true as we survey the landscape of the church throughout the United States, and the world. With that said, I am so thankful that the Lord has caused the BFCC men's group to flourish in 2024! The Lord added to our numbers in 2023-24 and we look forward to *Him* doing the same in 2025. The greatest joy that I have as a pastor can be summed up as John writes, "I have no greater joy than to hear that my children are walking in the truth." ¹ As your pastor, I have no greater joy than to see His church walking in the truth. The guys that have been gathering faithfully throughout this past year have been doing exactly that—walking in the truth. We finished "I Believe" by Thom Rainer early summer 2024 and began studying through Acts in September 2024. It has been one of my greatest joys to meet with these men around God's Word, with Jesus at the center of all we do. What an amazing privilege to walk together as we pursue the Lord. Please keep praying that the Lord would add to and continue to grow each man in this ministry!

MVP:

A group of BFCC-ers started meeting this past spring. The purpose of the group was in response to the Mission, Vision, Purpose meeting that we held winter 2024. Their goal is to evaluate current ministries and consider what future ministry might look like moving forward. As they met, we started looking deeply into the Mission Vision Purpose of BFCC and what it looks like for each ministry to fulfill BFCC's Mission and Vision. We have continued to meet through the fall and will keep going through the Spring of 2025. There will be more to announce regarding this in the upcoming months.

Baptism:

It was a great privilege to have BFCC's first adult baptism in some time (maybe decades). We are praying that the Lord will continue to draw people to Himself and as He does so, they will desire also to proclaim what the Lord has done for them through the waters of baptism.

Confirmation:

In summer 2024, BFCC had its first confirmation in a few years. This proved to be an encouraging event as Liam was able to proclaim before the congregation how the Lord has worked in His life through the Gospel. This was a confirmation very different than what had been previously practiced at BFCC. My hope is that the Lord was pleased and that the Body of Christ at BFCC was encouraged and blessed.

Membership:

We were blessed to welcome three people this past year as they made public proclamation that BFCC is their Home-church. Each of them stood before the congregation to say that BFCC is where the Lord has called them to grow, serve, and be served as members of the Body of Christ. Membership does not save a person, nor does it garner some set of benefits (spiritual or otherwise), but is an opportunity for the saved by Jesus person to proclaim that BFCC is where the Lord has called them to practically live out their communal life in Christ.

Child Dedication:

This past year, several parents stood before the congregation in order to dedicate their children to the Lord. This is a new thing at BFCC—though not in scripture nor the church, at large. They made public declaration to raise, encourage, and instruct their children in admonition of the Lord. As parents, their heart desire is that the Lord would work through them, as parents, to bring the gospel to the hearts of each of their children. They recognize that their children are a gift from the Lord, and they desire that each child's heart will be drawn to the Lord through the Gospel, to love and serve Him.

Special Thanks To:

Shannon Spence, Liza Whitehead, Lorelei Whitehead as they have worked together wonderfully to cover the work of an Admin and Ministry Coordinator. Their time, attention to detail, and desire to serve the Lord and His people are critical to all the Lord is doing to build His church at BFCC.

The Lord has proven to be faithful in every way this past year. He has continued to build His church at BFCC. As we seek the Lord together, we spur one another on in love and good deeds (Heb 10) as we fix our eyes on Jesus, the Author and Finisher of our faith (Heb 12). May the Lord cause each of us to grow in the grace and knowledge of our Lord and Savior Jesus Christ (2 Peter 3). The Lord is faithful (1 Thessalonians 5). May the Lord God strengthen us in The Faith that is In Jesus Christ as He gives increase in 2024 (Acts 16:5)!

Looking forward to serving with each of you in 2025!

In Him,

Pastor Jess

Church Council Report

The Church Council acts in an advisory capacity. It serves several important functions in our church:

- (1) To serve as a communication facilitator between the boards, committees and other groups and organizations of the church for the purpose of providing a means whereby the particular interests and activities of each committee and organization can be communicated to and integrated with programs of other committees and organizations;
- (2) To manage the church calendar, coordinating and approving the various proposed events, activities and fundraisers in order to prevent any conflicts in dates;
- (3) To serve as a sounding board for new ideas to be referred to the appropriate committees for consideration and possible implementation.

The Pastor presides as chairperson of the council. Every group in the Church should be represented at its monthly meetings, along with all officers and delegates. Visitors are also welcome at all meetings.

It has been a blessing to serve alongside each of the members of BFCC church council. Our meetings are filled with opportunities to see and enjoy the Lord lead and provide for BFCC. The unity that the Lord has brought this past year has blessed me at many times. It has been a privilege to see the Lord lead and grow us together in our love for Him as we look to serve Him and His church.

Respectfully Submitted,

Pastor Jess

Chairperson, Church Council

Diaconate Annual Report – 2024

John 13: 34-35 (NIV)

“A new command I give you: Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another.”

Once again, the Lord has been faithful to sustain his church as we are faithful to love, trust, and obey Him.

In 2024, one of our priorities was to clean up the membership rolls and update our directory. Mark Hopkinson, Joe Whitehead, and Susan Vardon agreed to look over and discuss at length who should be removed from the membership rolls. They came back to the Deacons with recommendations as to how we would make decisions concerning who we would keep on the rolls and who we would remove. The Diaconate painstakingly went over the names deciding who would receive letters of removal. It was not an easy task by any means. Two different letters were drafted and sent out. While there was some negative feedback from a few people, all who received letters were encouraged to re-engage either through attending Members Classes or simply showing up for worship.

In February, the Deacons hosted a Vision Casting Meeting open to the congregation. Brian Prue was the moderator. The purpose of the meeting was to look at where God has led us thus far and to develop a vision of where he wants us to go. The meeting was well attended and generated a lot of enthusiasm for our future. The MVP (Mission, Vision, Purpose) Team was formed from that initial meeting and continues to meet monthly. The goal of the team is to determine what direction the church needs to take so that we can grow our congregation and make disciples for Christ.

We supported the following missions this past year: Adult and Teen Challenge (Pastor Jess), Heifer International (Judy Monarca), Diana Mayela Gomez through World Vision (Judy Monarca), Operation Christmas Child (Lorelei Whitehead), and My Sister’s Place (Wendy Anderson) which is now ongoing throughout the year. All the ministries were well supported.

We had the following special services: Ash Wednesday where we took of communion and had the opportunity to apply ashes if desired; Palm Sunday where the children distributed Palms to everyone in the congregation, communion was offered, and the service was followed by an Easter Egg Hunt on the church grounds; Maundy Thursday was observed with the Service of Tenebrae which includes readings depicting the road to the cross; Easter Sunday consisted of one 10 am service with communion; the Christmas season services consisted of Advent candle lighting, the hanging of the Greens, the birth of Jesus presented by the Sunday School, and a family Christmas Eve service at 7 pm. Throughout December, families provided home baked cookies for fellowship with leftovers going to the Beacon Falls firehouse and police department as a thank you for their continual, selfless service to the community.

Toward the last half of the year, Pastor Jess began introducing various teachings to us including the meaning and purpose of Deacons in the New Testament. We were encouraged to write down what we thought it meant to be a Deacon and share it with the rest of the group. We were further encouraged to read different scriptural passages describing the duties and the character of a Deacon and comparing that to ourselves i.e. “why did we each want

to serve as a deacon?”. We also discussed in detail what Biblical leadership and worship looks like in a healthy church.

This year, we lost another very special member to the state of South Carolina, namely Lois Tallberg. She is a devoted Christian who witnessed to her faith every chance she got and was never afraid to identify the “elephant in the room”. She was an energy to be reckoned with and we miss her dearly.

We are excited to see where the Lord is going to lead us in 2025. We have found that trusting in Him brings a sense of peace and unexpected surprises. Our future is in His hands.

It has been a privilege to serve as Chair for the past 2 years. Joe Whitehead has been my right-hand man this past year and for that I am so thankful. Each one of the Deacons took their responsibilities very seriously and it was a pleasure to serve with each one of them.

In Him,

Judy Monarca, Chair

Prudential Committee - 2024 Annual Report

“But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own we have given you. For we are strangers before you and sojourners, as all our fathers were. Our days on earth are like a shadow, and there is no abiding. Oh LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own. I know, my God, that you test the heart and have pleasure in uprightness. In the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you.” – 1 Chronicles 29:14-17

As members of the local body of Christ, we are all called serve and give to the capacity that the LORD has provided us. In 2024 we continue to be thankful to the LORD for the way he has provided and the many ways that our brothers and sisters have offered their time, treasure, and talents. The prudential committee had another busy year in 2024. Throughout the year we have continued to operate with a reduced head count, having only 4 of the 9 members as required by the constitution and bylaws. Nevertheless, we had several highlights including but not limited to:

- Spring/Fall Clean-up – Another successful year of outdoor and indoor clean-up, Prudential is very grateful for all the volunteers that participated; many hands made light and quick work!
- Elevator Rupture Valve Test – The 2023 annual elevator inspection revealed that the elevator is due for a 5-year overspeed valve rupture test. The test was completed in June on 2024, however a hydraulic leak occurred after the test which left the elevator inoperable for a couple of weeks but was resolved in July.
- Parsonage Windows – the final 2 double hung windows have been replaced with more efficient double pane windows. A big thanks to Dave Spence for heading this up!
- Steeple Outdoor Spotlights – both of the LED spotlights that light up the steeple needed replacement, this was done under warranty on the lights. A big thanks to Pastor Jess for holding the ladder in a wind storm!
- Garage Organization – the garage was decluttered and reorganized with shelving units to provide the outreach committee with more space to support their monthly deliveries of non-perishable goods. Thank you to Joe Whitehead, Dave Spence, Pastor Jess, and Henry Quartey for helping with this effort!
- Church Decluttering – with the help of all the committees, a significant number of unused items were removed from the church premises to provide more room for our critical ministries. A big thanks to Joe whitehead for always being willing to make a dump run and to Bob Melnick for selling some items, raising over \$1,000!
- Phone/Internet – the church moved from Xfinity to Frontier in 2024 which resulted in a significant cost savings. This required some work and coordination with the security company and UDS, but was successful and we have been operating smoothly. A big thanks to Marie Cameron for coordinating this!
- Office Copier Lease – the existing copier lease was set to expire in February of 2025, we were able to work with Prism to initiate a new contract for new printer that is significantly cheaper and will continue to meet our needs.
- Fellowship Hall lights have been failing and need to be replaced to meet the requirements of the United Day School. Replacement lights are in the furnace room ready for installation when needed.
- Office Administrator - We have been truly blessed to have had eager volunteers to carry us through this past year after the office administrator position was vacated, a huge thank you to Shannon Spence, Lorelei Whitehead, Liza Whitehead, and Judy Monarca keeping the church running effectively!
- Sexton – the sexton duties were taken on by Liam Muricchio through the summer months until he left for college. More recently Jayson Baluha has been hired to perform the sexton duties long term and has been doing a great job. Thank you to all who volunteered to clean while the position was vacant and a thanks to Liam and Jayson for their efforts!

- Fire Marshall Inspection – In September we received the report from the annual fire marshal inspection, there were a few minor issues that have been resolved.
- Snow Removal – Our plowing contract was renewed for winter 24/25 for parking lot and sidewalk snow removal with no changes to the prices.

On the financial front, the budget has been shifting away from a pledge-based balance towards a ministry-based budget with a focus on reliance on the LORD’s goodness and faithfulness to provide for our critical ministries. Therefore the 2024 budget was passed without a reported “Faith Offering” or deficit as previously reported but knowing that the congregation would need to trust in the LORD and give faithfully to meet the budget needs. Throughout the year all committees operated with prudent spending, identified some cost-saving opportunities, and the LORD blessed us with generous offerings, resulting in a loss of about \$1,000. However, these financial results are skewed by a couple factors including a \$27,000 disbursement from the Endowment fund and salaries of the Treasurer, Ministry Coordinator, and Office Administrator not being paid by the church. In reality, the annual giving in 2024 fell short by -53%, meaning that only half of the giving budget was met through offerings from the congregation. These factors and realization require significant consideration for the entire congregation as we move into the future.

The current outlook for 2025 projects a similar financial position to 2024, however in conjunction with Church Council an effort has been made to reflect a more holistic annual budget that is intended to represent the true budget to support all our ministries. Historically a significant amount of the outreach ministry needs and kids camp needs have not been captured in the budget, resulting in donation campaigns throughout the year to raise money for these ministries. As we shift to a ministry-based budget it was deemed important to include these expenses in the annual budget for transparency to show the congregation’s commitment to these ministries. Based on this approach, the proposed budget will increase by about \$12,000 in 2025 to roughly \$224,000. It is vital that the entire congregation be aware of this budget and appreciate what it means to approve this budget moving forward. Budget approval is an intentional action that acknowledges the ministry of the church and demonstrates a commitment to supporting those ministries through faithful giving. Based on the anticipated income from the cell tower and day school, this would require a 70% increase in giving from the congregation to fully support the 2025 proposed budget. This is a significant change to our giving and requires prayerful consideration by all congregation members. The LORD is faithful and has always provided, though we must be faithful stewards of his gifts.

Prudential would also like to give special thanks to the following individuals:

- ❖ Maria Cameron, Treasurer
- ❖ Wanda Borysewicz, Assistant Treasurer
- ❖ Shannon Spence, Lorelei Whitehead, Liza Whitehead, and Judy Monarca our church office administrators.
- ❖ Art Kuhl, Auditor
- ❖ All the volunteers who have helped with weekly cleaning
- ❖ Rich Cretella, mowing the Church property

I would like to thank the committee members who faithfully served this year. Several challenges were overcome thanks to the hard work and dedication of this team. Much appreciation to Laura Hall, Dave Spence, and Mark Swanson.

Respectfully submitted,

Kevin Laitenberger

Prudential Chairperson

Kids Camp 2024 Report

Romans 10:13-17

For everyone who calls on the name of the Lord will be saved.
How then will they call on him in whom they have not believed?
And how are they to believe in him of whom they have never heard?
And how are they to hear without someone preaching?
So faith comes from hearing, and hearing through the word of Christ.

Kids Camp 2024 Stats

- Theme: Treasured - The children discovered that God's greatest treasure isn't diamonds, gems, or gold—it's them!
- Kid Count: 80
- Staff Count: 43 (29 BFCC attendees, 9 Gloucester, 5 other friends)
- Crafts: 400
- Snacks: 615
- Gospel Shared: 80 kids x 5 days!
- Games: Goal...get them wet, and tie in the gospel!
- # of Families Impacted for the gospel: 60 and beyond.

"Children are not a distraction from more important work. They are the most important work." – C.S. Lewis

Thank you to all the staff that made Kids Camp 2024 a great success! We were able to advertise in the school and invite the Beacon Falls Community to come and have a blast while sharing the beautiful story of Jesus and how much he loves each and every one of them. Our numbers varied each day, but we had about a total of 80 kids who we had the opportunity to tell them about Jesus! Keep praying that those seeds we planted will grow and flourish! Thank you to everyone who served in any capacity, built or painted the set, donated money or supplies, and prayed for Kids Camp.

SAVE THE DATES ... Kid's Camp 2025 July 28th thru August 1st

CHRISTIAN EDUCATION COMMITTEE – 2024 ANNUAL REPORT

Christian Education Ministry Mission: To guide our children, youth and adults in their spiritual formation, growth and maturity into a growing relationship with Jesus Christ through the teaching of God's Word.

Christian Education Ministry Vision: To make the fullness of God's Word a reality in every believer's life, through the teaching of God's Word.

Christian education provides the guidance and teachings needed to glorify Jesus Christ and prepare students for a life of faithful and obedient service to the Lord. An effective Christian education program is one that is committed to working with students of all ages helping them understand the gifts provided by Christ. Beacon Falls Congregational Church offers a growing list of opportunities for young children through adults to continue to see and understand the world through the perspective of God's truth.

Sunday School and Youth Ministry:

In early June CEC held "Children's Sunday" to celebrate all that our students accomplished this year and thank our teachers for all of their dedication and hard work in providing a robust and enjoyable Sunday school program. This year, the teachers and students facilitated a Jeopardy-style game with the congregation to show all that they had learned this year, which was loved by all. A luncheon was hosted by CEC after service.

On September 15th, the Christian Education Committee hosted our annual Rally Day to kick off the start of our educational year. It included a few new bright and excited faces in our program and it was followed by a luncheon that was enjoyed by all! Rally Day was an enormous success, thanks to our volunteers!

CEC hosted a Halloween-themed potluck bash and on December 8th, under the direction of Heather Laitenberger, the students performed an adorable and heartwarming Christmas Pageant. Additionally, special events and activities were done with the Sunday School students at Easter, Halloween, and Christmas!

CEC has continued to utilize The Gospel Project as our church school curriculum. The Gospel Project is an exploration of the big story of scripture that follows a plan from preschool through adults. The versatile study allows our teachers and substitute teachers the opportunity to view the upcoming week's curriculum ahead of time from the convenience of their home with a simple login and password. Each week includes an overview video to kick off our session, mission story video, bible story reading and highlights of the bible, and a variety of activities to help our children who may learn in diverse ways. It even includes a fun dance and song video at the end of each unit!

Sunday school continues to be taught as one multi-aged class in the Fellowship Hall to help alleviate the challenge of having sufficient volunteers to teach.

The Youth Ministry has been paused due to a lack of attendees.

Youth Activities and Vacation Bible School:

As a follow-up act to Rocky Railway, BFCC hosted our third Kids Camp in July. The theme of Kids Camp this year was Treasured: Discovering You're Priceless to God. With the help of many BFCC members and friends, we transformed our entire church into a buried-treasure themed adventure for all our attending children (and adults!). The Sunday following Kid's Camp, CEC hosted a cookout for all of the visiting families that was well attended and enjoyable.

Please see the Kid's Camp report submitted by Tricia Joles for more details about the 2024 Kids Camp.

New for 2024:

It was a goal of the CEC to have our students participating in outreach programs as much as possible. This year, students partially filled boxes for Operation Christmas Child, with items generously donated to the Community Outreach program and they filled candy bags for Halloween. Additionally, Judy Monarca came downstairs and spoke with the children about The Heifer Project, and each student brought home a coin box to raise money to support their mission, as well as about World Vision, where they had the opportunity to draw pictures and write letters to the children that World Vision sponsors. We look forward to more opportunities for our children to be involved in 2025!

CEC also began sending out a Family Connection email at the start of each until to help families stay informed of what is happening during Sunday School and help facilitate conversations at home.

Christian Education Challenges of 2024:

The challenges we continue to face include having a sufficient number of volunteers for Sunday school classes and growing the number of students consistently participating in Sunday school.

We are in need of additional helpers the first and second Sunday of each month, plus nursery coverage once every six weeks.

Thank you:

In closing, I would like to thank those members of the congregation who have helped to make our Christian Education program a success this past year. Specifically, I would like to thank the Christian Education Committee itself (Shannon Spence and Heather Laitenberger), our incredible Sunday School Teachers, Substitute teachers and superintendent (Shannon, Heather, Lisa Swanson, Tricia Joles, Liza Whitehead, Martha Berge, Laura Hall Judy Monarca, Wanda Borysewicz, Dave Spence, and Kevin Laitenberger), our Youth Sunday School Helpers (Lorelei Whitehead, Savannah Joles, Denver Joles, Bella Almeida, and Soumine Neequaye), the Adult Bible Study Task Force, and all of you who helped make our Kids Camp a tremendous success. I appreciate all the continued support and dedication to help us bring the necessary teachings to our children.

We look forward to the opportunities and blessings God has planned for us in 2025!

Respectfully submitted,

Johanna Fitzpatrick

CEC Chairperson

Community Outreach Ministry Team Annual Report Update

Our Mission is to glorify God through
the faithful preaching of His Word,
the making of disciples,
and reaching the world for Jesus Christ.

“My command is this: Love each other as I have loved you.”

John 15:12

Thank you to the many individuals, civic organizations, and businesses that support the community outreach ministry team. Most of all thank you God for providing the guidance, love, and these groups of people to help share the love.

We are going to start our update this year with the voices of the families of the outreach program.

- **Feedback from our neighbors** – this is just a sample – confirmation from the Lord we are following the right path.
 - I had a fantastic visitor this morning. What a great assortment of needed supplies - too much to list, but a huge heartfelt thank you. I am so grateful to all the people involved.
 - Thank you for everything. I didn't have any milk or eggs left. You are a blessing.
 - Thank you so much for the stuff we received this morning, it is a true blessing. At some point when the baby is here and we are all settled down we would like to help some how, maybe as volunteers.
 - Holiday Shopping Event – Best day ever! I'm wrapping the Christmas gifts the church gave us right now! We are so lucky!
 - I'm sitting with all the toys around me smiling. I'm so excited now. It's going to be the best Christmas ever!
 - Christmas senior baskets – What a beautiful surprise. Thank you so much – such a beautiful gift. God bless. Have a very blessed Christmas!

- **Local Missions**
 - **Annual Easter Egg Hunt** – We hosted the annual Easter Egg hunt on Palm Sunday with invitations to our congregational families and friends and United Day School families. Our church yard was filled with candy filled eggs and children looking for goodies. We also had a special visit from the Easter Bunny.
 - **Holiday Dinners** - We delivered meals on Easter, Thanksgiving, and Christmas this year. Between 50 – 78 meals were delivered to households who enjoyed a meal for the holiday. This is not a financial need project but is offered to any Beacon Falls resident or friend of the church who would like a meal for the holidays.
 - **Beacon Falls Food Bank support for Thanksgiving** – BFCC helps coordinate donations for the food bank administered by St. Michael's for the Thanksgiving Food boxes distributed in mid-November.
 - **BFCC Giving Tree** – Thank you to everyone who helped our giving tree families this Christmas. The families were so thankful for your support and kindness.
 - **Holiday Shopping Event** – We work with Laurel Ledge, Long River, Woodland High School, and St. Michael's to identify families that would need assistance at Christmas with their children's gifts. The families signed up for a time to “shop” in our fellowship hall. All the toy inventory was moved from the care closet to the fellowship hall (thank you to all who helped move the toys). We were able to assist over 20 families through this program. This is a great opportunity for a personal connection to our families in town needing some assistance and gives us an opportunity to show they are supported and loved as God supports and loves us as well as share the other programs we offer if they are interested.

- **Lasagna Love** (Joann Overby) – Our Lasagna Love mission and deliveries is still going strong. Our Lasagna Love group meets monthly and makes Lasagnas that are delivered to families who order a Lasagna or have a friend/neighbor order a Lasagna for them through the Lasagna Love website. Lasagnas are typically ordered for households experience a tough time or to celebrate a happy event in their lives – anyone who just needs some love.
 - **Non-perishable Food Delivery** (Johanna Fitzpatrick) – We continued with perishable food deliveries to our outreach program this year. We deliver fresh food including eggs, milk, bread, etc. to 32 families monthly and growing. We also make another delivery with household and personal products every other month to the same households.
 - **Delivery of food boxes from Food Bank** (administered by St. Michaels) (Erika Reichard-Lawton) – For households that do not have transportation or are unable to pick up the monthly food boxes, the ministry team picks up the boxes from St. Michaels and delivers to the household.
 - Delivery of holiday baskets to households with older residents (Johanna Fitzpatrick) – 23 baskets were delivered to households with elderly residents in need. The baskets were beautiful and contained a blanket, soap, puzzle books, and many treats.
- **Looking forward to 2025**
 - Updating the welcome bags process – changing from bags to cards -this will be a Deacons responsibility moving forward.
 - Funding to cover cost of food deliveries, etc.
 - Sprucing up the sharing shed – paint, move shelves, etc. (rolled over from last year)
 - Continue to evaluate the needs of the Beacon Falls community and assess if our programs serve those needs.

We are so incredibly blessed with your support and love! We are blessed to have a community that supports our outreach ministry. Thank you and praise God for all you wonderful, loving people!

“If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth.” John 3:17-18

Bible Study Ministry Team & Prayer Ministry • 2024 Annual Report

Our Ministry Team meets regularly, as needed, to plan and coordinate our **Bible Study programs** and also to arrange for **Prayer Meetings** and **Prayer Care**. Anyone who is interested in joining our Ministry Team, please see [Wendy Anderson](#), or [Liza Whitehead](#).

In 2024 The Ministry Team met on: Jan. 11, May 21, & Sept. 24. We also recently met on Jan. 2, 2025 to discuss the coming year's study agenda.

All are invited to attend our Bible Studies, which are announced in our weekly emails, on our website, on our Facebook site, in our church bulletin, and at Sunday morning services.

An overview of our Bible Study program offerings for 2024:

-Winter: Hinds Feet On Places by Hannah Hurnard **Dates: Jan. 1 – Jan. 25**

Hinds' Feet on High Places remains Hannah Hurnard's best known and most beloved book: a timeless allegory dramatizing the yearning of God's children to be led to new heights of love, joy, and victory. In this moving tale, follow Much-Afraid on her spiritual journey as she overcomes many dangers and mounts at last to the High Places. There she gains a new name and is transformed by her union with the loving Shepherd Jesus, - and so are we.

-Lenten: When Forgiveness Doesn't Make Sense - by Robert Jeffress **Dates: Feb. 22 - Mar. 21**

Why do we have difficulty accepting God's unconditional forgiveness? And why do we find it so impossible to grant that same forgiveness to others? The bottom-line issue of life is forgiveness—that's the conclusion of Dr. Robert Jeffress after more than two decades in Christian ministry, and most of us would agree. Yet few of us have mastered the art of implementing forgiveness in our lives. Combining rich, biblical insights with practical, real-life situations, *When Forgiveness Doesn't Make Sense* effectively answers our burning questions regarding this critical issue, giving us not only the "why's," - but also the elusive "how's" of choosing to forgive.

-Spring: 'The Word of the Lord: Seeing Jesus in the Prophets' – by Nancy Guthrie **Dates: May 2 – May 30**

We did the first 5 sessions of this Bible Study in 2023, and completed the remaining lessons in 2024. We gained a fresh perspective on the message of the Old Testament prophets, along with a broader understanding of Jesus as the fulfillment of Scripture, with Nancy on this incredible journey to see Jesus in the Old Testament.

-Summer: 'The Chosen' (Movie & Workbook) Study **Viewings throughout Summer, Discussion, Aug.8**

Being chosen by Jesus has beautiful and far-reaching implications. We are loved because He is love. We are saved because He is merciful. We belong to the family of God because Jesus invites us, making the Bible and all its promises as true for us today as it was for God's chosen people. What does it actually mean to be Chosen? To answer that question, we went to the Old—Testament which led us back to the New. -Which led us directly to Jesus.

-Fall 'War Room' Prayer Study -> **Dates: Sept. 12 – Oct. 17**

This was a 6 session study based on the Kendricks Bros. movie, dealing with the power of prayer. Session topics included: Dealing with Spiritual 'Lukewarmness', Christian Accountability, Grasping Grace and the Gospel, Engaging in Spiritual Warfare, and Trusting God in Prayer.

-Advent : 'Why the Nativity? Compelling Reasons We Celebrate the Birth of Jesus' - by David Jeremiah

Dates: Nov.7, 14, 21 & Dec. 5, 12, 19

Every year, millions of people around the globe celebrate Christmas. But what does it all mean? Many people have heard the classic Bible story of the birth of Jesus with the angels, the shepherds, and the wise men, but numerous unanswered questions remain. Drawing from both the Old and New Testaments, noted pastor and theologian David Jeremiah provided answers to 25 of the most thought-provoking questions surrounding the most pivotal moment in human history—the birth of Jesus Christ.

Prayer Ministry at Beacon Falls Congregational Church:
Join us as we pray with, and for our church and our members & friends.

• **Prayer Care:** has been very well appreciated by our congregation, and we are so happy to pray for those who come to our **Prayer Care volunteers.** -The names and concerns that we receive on our prayer cards may be placed in the generosity boxes in the back of the Sanctuary. During the week members of the Prayer Team will be praying for the people and concerns on the cards. Prayers will also be offered at the Committee meeting during the week. -Except for special occasions in the church (ie. our annual meeting), there will be someone available to pray in the choir area at the front of the church at our 10am service.

*Confidentiality is strictly observed by our Prayer Team in the matter of any information shared.

Monthly All-Church Prayer Meetings:

• **Monthly meetings- 3rd Sunday of each month. Approximately 15 min. after worship; 30min. +/-**
- Get your coffee & meet in the Sanctuary - Available to all Church members.

► **God's Word,** is alive and vital to our well-being. **Jesus is the only way to heaven. He tells us:**

- "**I AM the Way, the Truth, and the Life. No one comes to the Father except by Me**".(John 14:6)

- "*For My Father's will is that everyone who looks to the Son and believes in Him shall have eternal life and I will raise him up at the last day.*" (John 6:40)

Our eternal future depends on what we do about Jesus Christ in our own lives. If we want to truly say we are Christian believers, we need to know Jesus's whole amazing story, -start to finish; and place our trust in Him.

As Nancy Guthrie said; "We can't be casually or tentatively committed to Him in a way that will enable us to have everything we want in life -with a just little Christ added in." It's not about asking God to bless *our* decisions and what *we* want; but inviting Him to plant *His* desires within us. Either we believe that Jesus is Who He says He is, or we don't; -there's no middle ground. -No 'waffling' or maybes.-No 'Jesus plus' .-No '*build your own Jesus*'.

If we really know what God is showing us in the Bible; -we, like the early disciples, can accurately teach others (children, family & friends), by sharing the Good News of salvation in Jesus Christ.

We can also "*give a good defense of the hope that is within us*"; discouraging the culture's continuing efforts to alter or adjust, or reject Scripture to fit current lifestyles.

We joyfully welcome and invite you to join with us in our Studies and really get to know Jesus through His Word. Whether you are new to knowing Jesus or have known Him for most of your life, He always has something new and amazing to show you.

Special thanks once again, to Liza of our Ministry Team who has gone above and beyond in making our online functions and communications happen so perfectly.

It has been my sincere pleasure working with all of the members of this wonderful committee. Thank you for all of your inspiration and support. It has been amazing to see faith develop and grow as we share that experience together.

2024 Admin & Ministry Coordinator Update:

In 2024, we continued to work on defining the Ministry Coordinator (MC) role while trying to gain a better understanding of the various missions & ministries we have here at BFCC and how they align to BFCC's current Mission Statement. We are continuing to look for ways to effectively communicate ministry needs and match those needs with the people/goods/services that God continues to provide. We are also focusing on developing processes and procedures that will allow us to serve one another and our community, most effectively, in the ways God is calling us while also celebrating and sharing our accomplishments together (all thanks to God's provision). Below are some key highlights for 2024 and, as always, we welcome your feedback...

- **Collected Feedback on Communication Strategy and Implemented Change:** In 2023, the [BFCC Overall COMMUNICATION Survey \(2024 Planning\), form](#) was rolled out in our 2023 Annual Meeting. The input from that survey, as well as feedback received via email, conversations, and committee meetings has helped to influence many of the changes implemented this past year that are detailed below.
- **Mass Email Platform Upgrade (Mailchimp):** In April, we upgraded our Mailchimp subscription to be able to send more email communications, therefore removing our prior limitations on the number & frequency of church mass email communications.
- **Weekly Bulletin/Order of Service/Announcements Updates & Upcoming Events Calendar/Financials:** We changed the format of the paper and electronic bulletin stripping out all one-time & recurring announcements and shifting the focus to be on the order of service. With these changes, came a new way of communicating prayer requests, upcoming events, reminders, & various other announcements. This reduced the administrative burden & costs, while also attempting to communicate items in a more timely and predictable manner to keep the congregation informed.
- **Documentation and Procedures for all Ministries here at BFCC:** We have started to assemble more formal documentation around each of our ministries/programs. This will help us with overall ownership & accountability, establish a process that will allow us to be able to onboard/transition people easier, enable us to get help as needed, and establish a system by which to evaluate whether each ministry is staying on track with BFCC's overall Mission, Vision, & Purpose.
- **Mission Moment Financial Communications:** Made more frequent, timely, and detailed communications related to ALL of our Mission Moments (Teen Challenge, Heifer, World Vision, Kids Camp, & Operation Christmas Child). We created a Mission Moment calendar at the start of the year and all Mission Moment financial results were shared throughout the collection window as well as final numbers at the end via email, slides, the church website and social media (where applicable).
- **Thanksgiving Blessings Praise Cards/Fellowship:** Throughout the month of November, we asked the congregation to fill out Thanksgiving Blessings Praise and Prayer cards which were compiled and shared with the congregation via [email](#) as well as celebrated during our November 24th Fellowship Hour where we gave praise to God and welcomed new members Henry, Dororthy, and Chris.
- **Going Digital:** Continuing to reduce our carbon footprint by creating online documents that can potentially replace paper and reduce user error while transcribing from paper to email. Two new electronic forms/QR codes

are now available (CONTACT US FORM & Prayer/Praise Request Form):

- o [BFCC Contact Info Form](#)
- o [BFCC PRAYERS & PRAISE Request Form](#)

Looking to the Future/How Can You Help?

As we look to the future, we plan to continue focusing on how we can work smarter, not harder and communicate effectively. We want to continue to look for ways to keep you informed and engaged, and to **BE THE CHURCH**. Your prayer, service, open communication & feedback are critical. If you are not already involved, please consider joining a Bible study or serving within one or more of the Ministries or Missions here at BFCC.

Support of Church Ministry & Mission via YOUR INDIVIDUAL TIME, TALENTS, & TREASURE is necessary for God's work here at BFCC and in our community. We ask that you embrace CHANGE and PRAY, asking God to open your heart to all the possibilities that lie ahead of us as we look to **"glorify God through the faithful preaching of His Word, the making of disciples, and reaching the world for Jesus Christ."**

"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms." **1 Peter 4:10**

"So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith." **Galatians 6:10**

***Feedback Requested:** We are looking to gather feedback as we develop our plans for 2025 & beyond. How are we doing? What do you need more/less of to help you serve or be served here?

BFCC MINISTRY COORDINATOR SURVEY: Please consider taking 5-10 minutes to fill out this form or speak with us about your overall church experience here: [BFCC Ministry Coordinator/Admin Survey \(2025 Planning\)](#)

AUDITOR’S REPORT 2024

I would like to begin my report for 2024 by thanking all those who had the confidence and trust to allow me to serve as the church Auditor for another year.

This was my second year in this position, and I find it challenging and satisfying to examine financial documents and bank statements. I did this bi-monthly as this would ensure that there would not be a backlog. Marie Cameron, our treasurer, provided excellent records and her diligence and care make it easier for me. I found it pleasant working with her.

I have examined the statements and financial records provided to me and have found no discrepancies or concerns. Marie is to be commended for the outstanding job that she does. She takes the job seriously and is very well suited for the position as treasurer. As a former treasurer of another church, I can understand the time and care that goes into a treasurer’s job. Of course it helps to have the support from others to do things in accord with the treasurer.

I look forward to serving as auditor for another year.

Respectfully Submitted

Art Kuhl Auditor

Memorial Fund Statement for Annual Report

The Memorial Fund, held at Liberty Bank, experienced only one transaction during the calendar year 2024. On August 28, 2024 a \$350 anonymous donation was deposited. It should also be noted that our monthly PayPal funds run through this account (transferred from PayPal to this account, then transferred from this account to the general fund).

The beginning balance 1/1/2024	\$3,718.24
PLUS deposit	\$350.00
The ending balance 12/31/2024	\$4,068.24

Respectfully Submitted,

Liza Zajac Whitehead

2024 ANNUAL REPORT
RAISERIGHT (formerly known as ShopWScrip)

We would like to thank all the loyal members who are supporting the RaiseRight program. We have been supporting the RaiseRight program since 2018. It is a great program that everyone can use for their everyday purchases and earn funds for the church at the same time. Buy a gift card from RaiseRight and the church receives a rebate, it's as simple as that. The value of the rebate depends upon the merchant chosen.

If you are already a member, and haven't used it in a while, we can help you get started again. And if you would like to become a member, please see me or Shannon Spence and we can help.

It is safe and secure with below payment options.

PAYMENT:

- Bank Account - \$0.29 transaction fee, ***multiple cards can be purchased at the same time as one transaction and only incur one transaction fee.***
- Credit/Debit Card - 3.0% conveyance fee, ***multiple cards can be purchased at the same time as one transaction and only incur one transaction fee.***

CARD TYPES:

- ECards
- Ship-to-home physical cards are available for some merchants.
- Reloadable Ship-to-home physical gift cards for some merchants

God has blessed us with a very successful year. We have a total of 12 active members, of which two accounts were opened for BFCC Outreach and BFCC Secretary for church purchases. Total rebates for the current year \$1,240.

The December RaiseRight Liberty Bank ending balance \$1,516.67.

REBATE HISTORY

YEAR	NUMBER/ FAMILIES ORDERED	TOTAL ANNUAL REBATE
2018	19	\$1,366
2019	11	\$761
2020	6	\$640
2021	11	\$500
2022	6	\$498
2023	11	\$1,049
2024	12	\$1,240
TOTAL		\$6,054

Thank you again to those who participated this year. ***If you are not participating in this program, will you consider starting in 2025?***

Prayerfully Submitted,
Marie Cameron & Shannon Spence

Endowment Trust Fund Report – 2024 Annual Report

2024 Members: Marie Cameron Chair, John DeLeo, Deb Hogestyn-Treasurer, Lisa Swanson

Constitution and By-Laws Beacon Falls Congregational Church.

“The purpose of the Endowment Trust Fund (hereinafter referred to as the Fund) shall be to generate supplemental income for the ministry of the Church through the prudent investment of all gifts and bequests donated to the Fund.”

The Endowment Committee met twice, including once with Scott Iles from Hammond Iles Wealth Advisors. Hammond Iles Wealth Advisors helps us manage our Endowment investments.

In 2024 Hammond Iles changed from Matson Money Asset Management to J. P. Morgan Asset Management. J. P. Morgan offers their expertise and insights from their dedicated multi-asset investment team, bringing 50+ years of investing experience, with access to strategies from investment teams across global markets. BFCC Endowment is invested in a Moderate risk level in 60/40 (equities/bonds) funds. The investment account was established under the church’s EIN (Charles Schwab is the custodian) with two signatures for withdrawal. As BFCC is a non-profit organization, Hammond Iles charges a management fee of 0.10% quarterly (0.40% annually) based on the account balance at the end of the quarter.

Every month \$300 is invested and transferred from our ION Savings account to our investment account. This year there was a \$27,000 withdrawn to support 2024 church expenses for our mortgage (\$17,244) and insurance (\$9,756).

ION SAVINGS OPENING BALANCE 01/01/2024	\$4,432.83
CREDITS (offerings & interest)	\$1,656.33
Investment Contributions	(\$3,600.00)
ION SAVINGS ENDING BALANCE 12/31/2024	\$2,489.16
SCHWAB INVESTMENT 01/01/2024	
SCHWAB INVESTMENT 01/01/2024	\$134,330.75
DEPOSITS	\$3,600.00
WITHDRAWALS	(\$27,000.00)
DIVIDENDS & INTEREST	\$1,573.88
MARKET APPRECIATION(DEPRECIATION)	\$10,776.14
EXPENSES	(\$556.96)
ENDING VALUE ON 12/31/2024	\$122,723.81

Respectfully submitted: *Marie Cameron*

BEACON FALLS CONGREGATIONAL CHURCH

2024 ANNUAL MEETING – MORTGAGE REPORT

ION BANK COMMERCIAL LOAN - 20 YEAR ARM

For those who are unaware, the church entered a 20-year loan for Access-for-All Project. The primary goal of the project was to install an elevator and a means to access the education wing of the church via a ramp.

This project was over an \$800,000+ project. Once half of the funds were acquired through the contributions of our church friends and 5-year commitments of our church members we were able to obtain a loan from ION bank for the remaining \$400,000.

The loan details to date are below. As you can see after the first 5 years, the interest rate increased to its current rate, 6.75% and is in effect until November 2028. The next rate will be according to the current rate November 2028.

ION AFA COMMERCIAL	\$400,000 \$2,600 - 5YR - 4.75% - 11.2018 TO 11.2023
LOAN 20 YR ARM	\$310,652 \$2,874 - 5YR - 6.75% - 12.2023 TO 11.2028

November 2018 to November 2024

Principal paid: \$89,348.33
Interest Paid: \$81,660.34

January to December 2024

Principal paid: \$11,942.67
Interest Paid: \$22,546.33

TOTAL 2018 TO 2024

Principal paid: \$101,291.00
Interest Paid: \$104,206.67

TOTAL LOAN: \$400,000

Less Principal: (\$101,291)

Loan Balance 12/2024: \$298,709

Prayerfully Submitted,

Marie Cameron, Church Treasurer

**BEACON FALLS CONGREGATIONAL CHURCH
2024 TREASURER'S REPORT**

**ALL ACCOUNT SUMMARIES
December 31, 2024**

Bank	Fund	2023 YEAR END	2024 Prior Mo	2024 Curr Mo	Comments
LIBERTY	General	14,736	\$22,643	\$20,085	Check Register Balance
ION	Reserve/Emergency Savings	\$7,546	\$7,801	\$7,854	Bank Stmt Balance
ION	Capital Improvement Money Market	\$16,145	\$9,166	\$6,928	Check Register Balance
LIBERTY	RaiseRight Fund Raiser	\$355	\$1,039	\$1,517	Bank Stmt Balance
		38,427	\$40,649	\$36,384	TOTAL AVAILABLE FUNDS
ION	Outreach & Other Funds	\$7,841	\$6,598	\$7,507	Check Register Balance
ION	Endowment Savings	\$4,433	\$2,739	\$2,489	Bank Stmt Balance
Schwab/ Hammond Iles Wealth Mgt	Endowment Investment	\$134,331	\$125,890	\$122,724	12/31/24 ENDING BALANCE
Liberty	Memorial fund	\$3,718	\$4,068	\$4,068	Bank Stmt Balance
		188,750	\$179,943	\$173,172	TOTAL CASH

**LIBERTY BANK GENERAL FUND
SUMMARY OF MONTHLY FINANCIAL RESULTS**

		Values		\$ 38,427	Opening Bal
LIBERTY GENERAL, ION EMERG SAVINGS/ION CAPITAL FUNDS	REPORT MONTH	Sum of INCOME	Sum of EXPENSE	Monthly Income/(Loss)	Total (3) Chkbook Balances GENERAL + EMERG+ CAPITAL (does not include RaiseRight)
V	01JAN24	\$13,263	\$16,594	(\$3,331)	\$35,096
V	02FEB24	\$11,945	\$15,937	(\$3,992)	\$31,104
V	03MAR24	\$15,517	\$19,614	(\$4,097)	\$27,007
V	04APR24	\$13,279	\$21,563	(\$8,284)	\$18,723
V	05MAY24	\$12,942	\$14,429	(\$1,487)	\$17,237
V	06JUN24	\$50,980	\$19,973	\$31,008	\$48,244
V	07JUL24	\$33,570	\$36,531	(\$2,961)	\$45,284
V	08AUG24	\$11,332	\$14,232	(\$2,900)	\$42,383
V	09SEP24	\$12,056	\$15,535	(\$3,479)	\$38,904
V	10OCT24	\$18,091	\$14,576	\$3,516	\$42,420
V	11NOV24	\$12,372	\$14,498	(\$2,126)	\$40,294
V	12DEC24	\$14,812	\$19,076	(\$4,265)	\$36,029
	Grand Total	\$220,159	\$222,557	(\$2,398)	YTD INCOME/(LOSS)

\$ 38,427 opening balance
(\$2,398)
\$36,029

YTD PAY PAL COLLECTIONS net of fees:	\$6,709
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YEAR-END STATEMENT OF ACTIVITY
WITH 2025 PROPOSED BUDGET

GL CATEGORY	GL CATEGORY1	Budget Code	Budget Description	FUND	YEAR-TO-DATE	YTD DEC-24		PROPOSED
					2023	2024	2024	2025
					INCOME/ EXPENSE	INCOME/ EXPENSE	BUDGET	BUDGET
1 INCOME	4100 OFFERINGS	4100.10	Offerings Pledge	GENL OPERTG-LIBRTY x7852x	\$39,505	\$32,980	\$25,200	
1 INCOME	4100 OFFERINGS	4100.10	Offerings Pledge	CAPITAL ION x1114x	\$11,335	\$5,200	\$4,840	
1 INCOME	4100 OFFERINGS	4100.11	Faith Offerings	GENL OPERTG-LIBRTY x7852x	\$9,600	\$0	\$0	
1 INCOME	4100 OFFERINGS	4100.11	Faith Offerings	CAPITAL ION x1114x	\$8,000	\$0	\$0	
1 INCOME	4100 OFFERINGS	4100.12	Offerings Non-Pledge	GENL OPERTG-LIBRTY x7852x	\$39,585	\$50,951	\$96,418	
1 INCOME	4100 OFFERINGS	4100.12	Offerings Non-Pledge	CAPITAL ION x1114x	\$15,560	\$2,720	\$29,660	
1 INCOME	4100 OFFERINGS	4100.12	Offerings Non-Pledge	EMRG SAV ION x0922x	\$201	\$200	\$0	
1 INCOME	4100 OFFERINGS	4100.15	PayPal Offerings Non-Pledge	GENL OPERTG-LIBRTY x7852x	\$4,253	\$7,105	\$0	
1 INCOME	4100 OFFERINGS	4100.30	Loose Offerings	GENL OPERTG-LIBRTY x7852x	\$2,161	\$1,926	\$0	
1 INCOME	4100 OFFERINGS	4100.60	Misc Offering	GENL OPERTG-LIBRTY x7852x	\$300	\$0	\$0	
1 INCOME	4100 OFFERINGS	4199.99	PayPal Fee Offset	GENL OPERTG-LIBRTY x7852x	(\$170)	(\$396)	\$0	
1 INCOME	4100 OFFERINGS Total				\$130,330	\$100,686	\$156,118	\$171,069
1 INCOME	4200 SPECIAL OFFERING	4200.10	OPEN	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	
1 INCOME	4200 SPECIAL OFFERINGS Total				\$0	\$0	\$0	\$0
1 INCOME	4300 RENTAL INCOME	4300.10	United Day School	GENL OPERTG-LIBRTY x7852x	\$22,015	\$23,556	\$24,108	\$21,420
1 INCOME	4300 RENTAL INCOME	4300.10	United Day School	CAPITAL ION x1114x	\$0	\$0	\$0	
1 INCOME	4300 RENTAL INCOME	4300.20	AA Groups	GENL OPERTG-LIBRTY x7852x	\$825	\$510	\$800	\$500
1 INCOME	4300 RENTAL INCOME	4300.30	Rental Fees	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	
1 INCOME	4300 RENTAL INCOME	4300.50	T-Mobile Rental Fees	GENL OPERTG-LIBRTY x7852x	\$30,713	\$31,635	\$31,660	\$32,075
1 INCOME	4300 RENTAL INCOME Total				\$53,554	\$55,701	\$56,568	\$53,995
1 INCOME	4400 FUND RAISERS	4400.10	RaiseRight Rebates	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.10	RaiseRight Rebates	RAISERIGHT x7698x	\$0	\$1,240	\$0	
1 INCOME	4400 FUND RAISERS	4400.11	DEACONS FLOW-THRU	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.20	OUTREACH-MO FRESH FOOD DELIVRY	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.21	OUTREACH-BI-MO NON-PERISHBL	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.22	OUTREACH-HOLIDAY MEALS	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.23	OUTREACH-HOLIDAY SR BASKETS	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.24	OUTREACH-SCHOOL BACKPACKS	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.25	OUTREACH-EASTER BASKETS	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS	4400.26	YOUTH-FLOW-THRU	FLOW-THRU-ION x5743	\$0	\$0	\$0	
1 INCOME	4400 FUND RAISERS Total				\$0	\$1,240	\$0	\$0
1 INCOME	4500 OTHER INCOME	4500.10	INTEREST INCOME	CAPITAL ION x1114x	\$21	\$128	\$0	
1 INCOME	4500 OTHER INCOME	4500.10	INTEREST INCOME	EMRG SAV ION x0922x	\$102	\$108	\$0	
1 INCOME	4500 OTHER INCOME	4500.20	MISC INCOME OR TRF FUNDS	GENL OPERTG-LIBRTY x7852x	\$8,700	\$9,756	\$0	
1 INCOME	4500 OTHER INCOME	4500.20	MISC INCOME OR TRF FUNDS	CAPITAL ION x1114x	\$5,000	\$17,244	\$0	
1 INCOME	4500 OTHER INCOME Total				\$13,823	\$27,236	\$0	\$0
1 INCOME	5000 MISC INCOME Total				\$0	\$0	\$0	\$0
INCOME Total TOTAL INCOME					\$197,707	\$184,863	\$212,686	\$225,064

YEAR-END STATEMENT OF ACTIVITY
WITH 2025 PROPOSED BUDGET

GL CATEGORY	GL CATEGORY1	Budget Code	Budget Description	FUND	2023	2024	2024	2025
					INCOME/ EXPENSE	INCOME/ EXPENSE	BUDGET	BUDGET
2EXPENSES	7100 CHURCH EXP	7101.10	Office Administrator	GENL OPERTG-LIBRTY x7852x	\$4,009	\$0	\$4,085	\$6,540
2EXPENSES	7100 CHURCH EXP	7101.11	Ministry Coordinator	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$8,165	\$10,202
2EXPENSES	7100 CHURCH EXP	7106.10	Pledge & Offering Envelopes Exp	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	
2EXPENSES	7100 CHURCH EXP	7114.10	Bank Fees/Dep Box/Late Fees	GENL OPERTG-LIBRTY x7852x	\$121	\$55	\$55	\$55
2EXPENSES	7100 CHURCH EXP	7114.10	Bank Fees/Dep Box/Late Fees	CAPITAL ION x1114x	\$8	\$0	\$0	
2EXPENSES	7100 CHURCH EXP	7114.20	Bank Fees/Dep Box/Late Fees	GENL OPERTG-LIBRTY x7852x	\$0	\$94	\$0	
2EXPENSES	7100 CHURCH EXP	7114.20	Check Purch/Services/Oth Misc	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	
2EXPENSES	7100 CHURCH EXP	7114.99	Church Expense Donated Goods_Services	GENL OPERTG-LIBRTY x7852x	\$0	(\$94)	\$0	
2EXPENSES	7100 CHURCH EXP Total				\$4,138	\$55	\$12,305	\$16,797
2EXPENSES	7200 CHURCH UTILITIES	7202.10	Water-Church	GENL OPERTG-LIBRTY x7852x	\$407	\$384	\$400	\$400
2EXPENSES	7200 CHURCH UTILITIES	7202.20	Electric-Church	GENL OPERTG-LIBRTY x7852x	\$4,093	\$4,059	\$4,100	\$4,100
2EXPENSES	7200 CHURCH UTILITIES	7202.30	Heating Oil-Church	GENL OPERTG-LIBRTY x7852x	\$7,753	\$7,276	\$11,000	\$8,500
2EXPENSES	7200 CHURCH UTILITIES	7202.40	Propane Gas-Church	GENL OPERTG-LIBRTY x7852x	\$0	\$275	\$175	\$300
2EXPENSES	7200 CHURCH UTILITIES	7202.60	Telephone & Internet (8802 & 720-2446 ele	GENL OPERTG-LIBRTY x7852x	\$2,291	\$2,091	\$2,500	\$1,560
2EXPENSES	7200 CHURCH UTILITIES Total				\$14,545	\$14,085	\$18,175	\$14,860
2EXPENSES	7300 PARSONAGE UTIL	7303.10	Water-Parsonage	GENL OPERTG-LIBRTY x7852x	\$703	\$632	\$750	\$650
2EXPENSES	7300 PARSONAGE UTIL	7303.20	Electric-Parsonage	GENL OPERTG-LIBRTY x7852x	\$4,812	\$5,008	\$4,650	\$5,000
2EXPENSES	7300 PARSONAGE UTIL	7303.40	Heating Oil-Parsonage	GENL OPERTG-LIBRTY x7852x	\$1,263	\$1,254	\$2,000	\$1,700
2EXPENSES	7300 PARSONAGE UTIL Total				\$6,778	\$6,893	\$7,400	\$7,350
2EXPENSES	7400 INSURANCE	7404.10	Insurance Premiums	GENL OPERTG-LIBRTY x7852x	\$13,021	\$14,722	\$15,200	\$15,200
2EXPENSES	7400 INSURANCE Total				\$13,021	\$14,722	\$15,200	\$15,200
2EXPENSES	7500 OFFICE SUPPLIES	7505.10	Postage	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$100	\$100
2EXPENSES	7500 OFFICE SUPPLIES	7505.20	Software /upgrades	GENL OPERTG-LIBRTY x7852x	\$0	\$236	\$0	\$900
2EXPENSES	7500 OFFICE SUPPLIES	7505.30	Paper	GENL OPERTG-LIBRTY x7852x	\$71	\$50	\$50	\$50
2EXPENSES	7500 OFFICE SUPPLIES	7505.40	Office Expense Other	GENL OPERTG-LIBRTY x7852x	\$159	\$444	\$150	\$150
2EXPENSES	7500 OFFICE SUPPLIES	7505.50	Copier Lease & Repairs	GENL OPERTG-LIBRTY x7852x	\$1,707	\$1,670	\$1,672	\$1,200
2EXPENSES	7500 OFFICE SUPPLIES	7505.60	Printer Ink/Toner	GENL OPERTG-LIBRTY x7852x	\$40	\$10	\$40	
2EXPENSES	7500 OFFICE SUPPLIES	7505.71	B/W Print Charges	GENL OPERTG-LIBRTY x7852x	\$336	\$409	\$350	\$220
2EXPENSES	7500 OFFICE SUPPLIES	7505.72	Color Print Charges	GENL OPERTG-LIBRTY x7852x	\$315	\$488	\$350	\$303
2EXPENSES	7500 OFFICE SUPPLIES	7505.73	Color Print Reimbursements	GENL OPERTG-LIBRTY x7852x	(\$7)	\$0	\$0	
2EXPENSES	7500 OFFICE SUPPLIES	7505.99	Office Supplies Donated	GENL OPERTG-LIBRTY x7852x	\$0	(\$328)	\$0	
2EXPENSES	7500 OFFICE SUPPLIES Total				\$2,621	\$2,978	\$2,712	\$2,923
2EXPENSES	7700 MAINT-REPAIR	7707.10	Fire Ext Insp/Alarm Monitoring/AED	GENL OPERTG-LIBRTY x7852x	\$1,257	\$1,980	\$1,400	\$1,400
2EXPENSES	7700 MAINT-REPAIR	7707.20	Snow Removal	GENL OPERTG-LIBRTY x7852x	\$0	\$1,400	\$1,000	\$1,400
2EXPENSES	7700 MAINT-REPAIR	7707.30	Boiler/Water Heater Maintenance	GENL OPERTG-LIBRTY x7852x	\$560	\$0	\$560	\$600
2EXPENSES	7700 MAINT-REPAIR	7707.40	Pest Control	GENL OPERTG-LIBRTY x7852x	\$522	\$558	\$540	\$540
2EXPENSES	7700 MAINT-REPAIR	7707.50	Parsonage Maintenance	GENL OPERTG-LIBRTY x7852x	\$985	\$51	\$500	\$500
2EXPENSES	7700 MAINT-REPAIR	7707.60	Church Bldgs & Property Maint	GENL OPERTG-LIBRTY x7852x	\$210	\$350	\$500	\$500
2EXPENSES	7700 MAINT-REPAIR	7707.70	Elevator Maint. & CT Elev Cert - Bi-Annual	GENL OPERTG-LIBRTY x7852x	\$2,561	\$2,367	\$8,400	\$2,422
2EXPENSES	7700 MAINT-REPAIR	7707.70	Elevator Maint. & CT Elev Cert - Bi-Annual	CAPITAL ION x1114x	\$0	\$5,768	\$0	
2EXPENSES	7700 MAINT-REPAIR	7707.99	Maint-Repair Donated Goods-Services	GENL OPERTG-LIBRTY x7852x	(\$320)	(\$51)	\$0	
2EXPENSES	7700 MAINT-REPAIR Total				\$5,775	\$12,423	\$12,900	\$7,362

YEAR-END STATEMENT OF ACTIVITY
WITH 2025 PROPOSED BUDGET

GL CATEGORY	GL CATEGORY1	Budget Code	Budget Description	FUND	2023	2024	2024	2025
					INCOME/ EXPENSE	INCOME/ EXPENSE	BUDGET	BUDGET
2EXPENSES	7800 CAPITAL	7808.10	Ion Bank MORTGAGE EXPENSE	GENL OPERTG-LIBRTY x7852x	\$0	\$1,978	\$0	
2EXPENSES	7800 CAPITAL	7808.10	Ion Bank MORTGAGE EXPENSE	CAPITAL ION x1114x	\$15,459	\$9,964	\$11,500	\$12,552
2EXPENSES	7800 CAPITAL	7808.15	MORTGAGE INTEREST EXPENSE	GENL OPERTG-LIBRTY x7852x	\$0	\$3,770	\$0	
2EXPENSES	7800 CAPITAL	7808.15	MORTGAGE INTEREST EXPENSE	CAPITAL ION x1114x	\$16,015	\$18,777	\$23,000	\$21,936
2EXPENSES	7800 CAPITAL Total				\$31,474	\$34,489	\$34,500	\$34,488
2EXPENSES	7900 SEXTON EXP	7909.10	Honorarium	GENL OPERTG-LIBRTY x7852x	\$0	\$961	\$5,200	\$4,420
2EXPENSES	7900 SEXTON EXP	7909.20	Supplies	GENL OPERTG-LIBRTY x7852x	\$807	\$519	\$850	\$500
2EXPENSES	7900 SEXTON EXP	7909.99	Supplies Credit Contra Offset	GENL OPERTG-LIBRTY x7852x	\$0	(\$65)	\$0	
2EXPENSES	7900 SEXTON EXP Total				\$807	\$1,414	\$6,050	\$4,920
2EXPENSES	8100 CHRISTIAN ED	8110.10	Sunday School Curriculum	GENL OPERTG-LIBRTY x7852x	\$900	\$602	\$600	\$602
2EXPENSES	8100 CHRISTIAN ED	8110.20	Supplies/Awards/Other Programs	GENL OPERTG-LIBRTY x7852x	\$0	\$38	\$100	\$500
2EXPENSES	8100 CHRISTIAN ED	8110.30	Teacher Training /Background Cks	GENL OPERTG-LIBRTY x7852x	\$378	\$477	\$400	\$450
2EXPENSES	8100 CHRISTIAN ED	8110.40	Vacation Bible School	GENL OPERTG-LIBRTY x7852x	\$275	\$1,585	\$1,300	\$2,714
2EXPENSES	8100 CHRISTIAN ED	8110.50	Adult Bible Study Programs	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$150	\$1,000
2EXPENSES	8100 CHRISTIAN ED	8110.99	Christian Ed-Donated Goods-Svcs Exp	GENL OPERTG-LIBRTY x7852x	(\$42)	(\$765)	\$0	\$0
2EXPENSES	8100 CHRISTIAN ED Total				\$1,511	\$1,936	\$2,550	\$5,266
2EXPENSES	8200 MINISTRY	8211.10	Salary	GENL OPERTG-LIBRTY x7852x	\$67,396	\$70,001	\$70,000	\$70,000
2EXPENSES	8200 MINISTRY	8211.20	Auto Allowance	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$0
2EXPENSES	8200 MINISTRY	8211.25	Conference Allowance	GENL OPERTG-LIBRTY x7852x	\$799	\$0	\$1,200	\$1,200
2EXPENSES	8200 MINISTRY	8211.30	Annuity	GENL OPERTG-LIBRTY x7852x	\$5,500	\$5,500	\$5,500	\$5,500
2EXPENSES	8200 MINISTRY	8211.40	Health & Dental Ins.	GENL OPERTG-LIBRTY x7852x	\$3,075	\$3,075	\$3,075	\$3,075
2EXPENSES	8200 MINISTRY	8211.50	Professional Exp. Allow.	GENL OPERTG-LIBRTY x7852x	\$174	\$196	\$200	\$200
2EXPENSES	8200 MINISTRY Total				\$76,944	\$78,771	\$79,975	\$79,975
2EXPENSES	8300 DEACONS	8312.10	Guest Ministers	GENL OPERTG-LIBRTY x7852x	\$1,500	\$2,400	\$1,500	\$1,200
2EXPENSES	8300 DEACONS	8312.11	Church Growth Task Force	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$300	
2EXPENSES	8300 DEACONS	8312.13	Community Outreach-Care Closet	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$100	
2EXPENSES	8300 DEACONS	8312.14	Community Outreach	GENL OPERTG-LIBRTY x7852x	\$0	\$441	\$1,000	
2EXPENSES	8300 DEACONS	8312.15	New Member Expenses	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$200	\$100
2EXPENSES	8300 DEACONS	8312.20	Worship Advertising	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$100	\$100
2EXPENSES	8300 DEACONS	8312.30	Deacons Other Expenses	GENL OPERTG-LIBRTY x7852x	\$628	\$71	\$100	\$100
2EXPENSES	8300 DEACONS	8312.31	Baptism/Confirmation/Marriage Supplies	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$75	\$75
2EXPENSES	8300 DEACONS	8312.32	Communion Supplies	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$250	\$100
2EXPENSES	8300 DEACONS	8312.33	Publication/Bulletin Inserts	GENL OPERTG-LIBRTY x7852x	\$116	\$0	\$150	\$100
2EXPENSES	8300 DEACONS	8312.34	Sanctuary Supplies	GENL OPERTG-LIBRTY x7852x	\$66	\$0	\$100	\$100
2EXPENSES	8300 DEACONS	8312.35	Fellowship Supplies	GENL OPERTG-LIBRTY x7852x	\$72	\$0	\$50	\$50
2EXPENSES	8300 DEACONS	8312.40	Music Director	GENL OPERTG-LIBRTY x7852x	\$15,397	\$15,561	\$15,559	\$15,559
2EXPENSES	8300 DEACONS	8312.50	Guest Organists	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$100	\$100
2EXPENSES	8300 DEACONS	8312.60	Organ Svc/Piano Tune	GENL OPERTG-LIBRTY x7852x	\$270	\$300	\$360	\$400
2EXPENSES	8300 DEACONS	8312.80	Purchase Printed Music	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$300	\$0
2EXPENSES	8300 DEACONS	8312.90	Copyright License Fee / Annual	GENL OPERTG-LIBRTY x7852x	\$389	\$401	\$275	\$360
2EXPENSES	8300 DEACONS	8312.91	24mo WebHost & Annl DomainReg	GENL OPERTG-LIBRTY x7852x	\$20	\$447	\$400	\$450
2EXPENSES	8300 DEACONS	8312.99	Bd of Deacons-Donated Goods-Svcs Exp	GENL OPERTG-LIBRTY x7852x	(\$279)	(\$205)	\$0	\$0
2EXPENSES	8300 DEACONS Total				\$18,178	\$19,416	\$20,919	\$18,794

BEACON FALLS CONGREGATIONAL CHURCH
YEAR-END STATEMENT OF ACTIVITY
WITH 2025 PROPOSED BUDGET

GL CATEGORY	GL CATEGORY1	Budget Code	Budget Description	FUND	2023	2024	2024	2025
					INCOME/ EXPENSE	INCOME/ EXPENSE	BUDGET	BUDGET
2EXPENSES	8400 FUND RAISER EXP	8413.10	Raise Right Expense	RAISERIGHT x7698x	\$0	\$79	\$0	\$79
2EXPENSES	8400 FUND RAISER EXP	8413.11	DEACONS FLOW-THRU	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$550
2EXPENSES	8400 FUND RAISER EXP	8413.20	OUTREACH-MO FRESH FOOD DELIVRY	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$10,000
2EXPENSES	8400 FUND RAISER EXP	8413.21	OUTREACH-BI-MO NON-PERISHBL GOODS	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$3,000
2EXPENSES	8400 FUND RAISER EXP	8413.22	OUTREACH-HOLIDAY MEALS	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$2,500
2EXPENSES	8400 FUND RAISER EXP	8413.23	OUTREACH-HOLIDAY SR BASKETS	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$500
2EXPENSES	8400 FUND RAISER EXP	8413.24	OUTREACH-SCHOOL BACKPACKS	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$150
2EXPENSES	8400 FUND RAISER EXP	8413.25	OUTREACH-EASTER BASKETS	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$350
2EXPENSES	8400 FUND RAISER EXP	8413.26	YOUTH FLOW-THRU	GENL OPERTG-LIBRTY x7852x	\$0	\$0	\$0	\$0
2EXPENSES	8400 FUND RAISER EXP Total				\$0	\$79	\$0	\$17,129
2EXPENSES	8500 OTHER EXPENSE	8500.20	OTHER MISC EXPENSE OR TRF FUNDS	EMRG SAV ION x0922x	\$10,000	\$0	\$0	
2EXPENSES	8500 OTHER EXPENSE Total				\$10,000	\$0	\$0	\$0
2EXPENSES	9000 MISC FLOW-THRU Total				\$0	\$0	\$0	\$0
2EXPENSES	EXPENSES Total				\$185,794	\$187,262	\$212,686	\$225,064
TOTAL PROF	TOTAL PROFIT / (LOSS)				\$11,913	(\$2,398)		