

CPC Finance Annual Report 2025

Income	2025 Actual	2025 Budget	% Received	2026 Budget
1100-00 · CONTRIBUTIONS	\$ 379,948.98	\$ 394,000.00	96%	\$ 398,000.00
1104-00 · TRANSFER FROM GENERAL FUNDS	\$ 81,000.00	\$ 81,000.00	100%	\$ -
1105-00 · TRANSFER FROM ENDOWMENT FUND	\$ 78,350.99	\$ 78,500.00	100%	\$ 108,000.00
1105-01 · OTHER INVESTMENT YIELD-NET	\$ 4,090.91	\$ 6,000.00	68%	\$ 6,000.00
1107-01 · MISSION OFFERINGS	\$ 1,006.18	\$ 800.00	126%	\$ 1,000.00
1109-00 · BUILDING USE	\$ 2,485.00	\$ 1,500.00	166%	\$ 1,500.00
1107-12 · PER CAPITA OFFERING	\$ 3,510.57	\$ 4,500.00	78%	\$ 4,000.00
1180-00 · COMMUNITY LIFE	\$ 874.16	\$ -		\$ 800.00
Total Income	\$ 551,266.79	\$ 566,300.00	97%	\$ 519,300.00

Expense	2025 Actual	2025 Budget	% Used	2026 Budget
4100-00 · ADMINISTRATIVE- PERSONNEL	\$ 253,917.23	\$ 276,842.47	92%	\$ 273,275.03
4140-00 · PASTOR'S TERMS OF CALL	\$ 115,998.86	\$ 122,245.76	95%	\$ 112,703.38
4200-00 · ADMINISTRATION - OFFICE	\$ 33,304.33	\$ 29,600.00	113%	\$ 31,900.00
4400-00 · WORSHIP AND MUSIC	\$ 8,537.30	\$ 8,700.00	98%	\$ 9,000.00
4500-00 · MISSIONS	\$ 7,830.74	\$ 14,700.00	53%	\$ 13,400.00
4600-00 · BUILDING AND GROUNDS	\$ 90,198.73	\$ 91,770.00	98%	\$ 102,075.00
4230-00 · CHRISTIAN EDUCATION	\$ 3,167.90	\$ 8,000.00	40%	\$ 6,000.00
5100-00 · DEACON MINISTRY	\$ 4,177.53	\$ 4,000.00	104%	\$ 3,550.00
5400-00 · PER CAPITA APPORTIONMENT	\$ 8,658.92	\$ 8,836.00	98%	\$ 8,793.36
5500-00 · MISCELLANEOUS	\$ -	\$ -		\$ 1,000.00
Total Expense	\$ 525,791.54	\$ 564,694.23	93%	\$ 561,696.77
Net Income	\$ 25,475.25	\$ 1,605.77		\$(42,396.77)

Balances as of December 31, 2025

Cash Balances

Checking	\$ 59,292.24
General Savings Investment Account	\$ 70,726.09
TOTAL CASH	\$ 130,018.33

Investment Account Balances

General Endowment Fund	\$ 1,923,015.08
Capital Improvements Fund	\$ 190,246.93
Memorial Fund	\$ 450,697.78
TOTAL INVESTMENT ACCOUNTS	\$ 2,563,959.79



The year 2025 was filled with activities and programs for the enrichment of our congregation. Highlights included Holy Week services, with a light supper and worship on Maundy Thursday as well as special music from the Chancel Choir with the Passion Story on Good Friday; a worship report from Jen Juhasz and Youth Elder Gabe Lewin about their experience at Presbyterian Youth Triennium; a youth-led family worship at 4:00 p.m. on Christmas Eve; and a service with Communion and candlelight at 7:00pm on Christmas Eve.

I led a study on the Gospel of John throughout the winter and spring; in the fall we began N.T. Wright's book on several of the shorter letters, including James, 1 and 2 Peter, and the letters of John. We meet on Tuesday mornings at 10:30 a.m. and have about 10 participants; there is always room for more at the table.

I am grateful for the many folks who work behind the scenes to bring everything together on Sunday mornings. Mike Ehrick prepared the slide deck for several months before handing it off to Kendra Zambo as part of her weekly routine. Richard Springman, Larry Zaiser, Mike Ehrick, and Jim Burns have taken up their posts with the AV equipment and have been in worship without fail nearly every Sunday and at Memorial/Funeral services. One area for growth is to equip and train others who can step in to give these folks a break from time to time.

Our monthly Noisy Offering is designated for several different ministries throughout the year, including 419 Cares and Love and Luggage. The ministry of the Corner feeds around sixty people each week. In 2025, we had friends from Christ the King Catholic Church partner with us in this ministry. Thanks to a generous gift, we have been able to expand our care with our guests at the Corner so they are able to receive fresh produce and meat for meal preparation during the week; we even distributed Christmas gift bags that included such items as food (including a ham!), laundry detergent, and other essentials.

Keith Pearson facilitated conversations for Vision and Strategy for the future of Christ Presbyterian Church. These conversations brought us to discernment of a new vision statement for our ministry: Christ Presbyterian Church strives to welcome all, worship with joy, grow in faith, and serve with love.

Each of our staff brings special gifts to our ministry to ensure that we have meaningful programming and worship. Our Education and Music ministries are thriving. During the fall, Jen Juhasz and I had the privilege of leading a Confirmation Class of seven students, all of whom were confirmed. Under the leadership of Mark Mathias, the Chancel, bell, and youth choirs have enriched our worship throughout the year. In the spring of 2025, Brandon Hubbard joined the staff for custodial care and facility maintenance.

Our Session and Deacons minister in the ways of administrative leadership, care-giving, and program implementation. Our ministry is supported by an army of incredibly gifted volunteers who know things about worship, education, mission, technology, children and youth, music, and hospitality.

Christ Presbyterian Church is poised for an incredible future. Staff and leadership are planning this year's program and looking ahead. Ministry is something we do together; it takes all of us sharing our gifts of energy, intelligence, imagination, and love to make it work. We are not alone—God stands with us. I am excited to see what God does in, around, and through Christ Presbyterian Church in 2026.

On a personal note, I would like to thank you for your care and support during the fall when my mother was recovering from shoulder replacement surgery. As you know, she succumbed to illness earlier this month—in fact, as I write this report, I am en route to Texas to gather with family for her Memorial Service. I continue to count my blessings and thank God for the privilege of being in ministry with you. Thank you for calling me to journey with you in ministry.

Rev. Ruth E. Clendenin
Pastor & Head of Staff

Church Leadership

ELDERS

Class of 2026

Beth Bedwell, Diane McClellan,
Dee Tilly, Rachel Novakovic

Class of 2027

Peter Mezo, Dick Whitaker,
Kim Dedo, Keith Pearson

Class of 2028

Jan Whitaker, Carole Gildemeister,
Carolyn Collins, Kate Cisneros (Youth)

DEACONS

Class of 2026

Theresa Burns, Lee Murr,
Jodi Schmidt, Mary Ann Denhof

Class of 2027

Judd Collins, Dale Burnett, Jacquie Oiler,
Karen Wharram, Katie Wharram

Class of 2028

Carole Gildemeister, Bill Drake, Kay Sellers,
Aurora Puskala & Ruth Mezo (Youth)

Administration Committee

Many committees are within this greater committee and we have streamlined some of the work of the committee. A Budget Sub-Committee was approved by Session, meets monthly, and reports back to the larger committee. Session approved Communications and Vision and Strategy to be standalone committees in 2025. Currently, Building & Grounds, Building Utilization, Endowment Fund, Memorial Fund, Safety, Stewardship, Treasurer and Chair of the committee make up the Administration Committee. With Jane Mintun, Brad Johnson and Roger Start the Audit Committee has continued their annual review. Thanks to Session members Comfort Ofori and Roy Young for serving on Administration. Mary Lou Forsee will “retire” from her many years of leadership as Memorial Fund Chairman and Phil Mintun will conclude his outstanding service as Stewardship Chairman.

Respectfully submitted,
Kate Backoff, Administration Committee Chair

Safety Committee

The building was reviewed for safety and security with Toledo Police in December. Recommendations were made and this committee is working closely with the Worship and Education Committees for future training and implementation.

We will begin the process of updating the Safety Manual and updates will be given to the congregation.

We will invite TPD to present safety information to Session, Deacons, Ushers and those interested in attending this winter.

Possible additions to CPC include security cameras or keypad entrances. Door locking times have recently been reviewed for Sunday morning worship.

Respectfully submitted,
Kate Backoff

Deacons

The deacons are responsible for the care of our membership. First and foremost thank you to those who served as deacons this year, you are a valuable part of our ministry at CPC. We are currently short on deacons, so if this is something you feel called to do please let the church know. The deacons each have an affinity list of about 15 members whom they reach out to on a regular basis. They are responsible for taking care of our homebound members, taking care of all of our special events, like Second Sundays, and holiday events and much more. Deacons also do home visitations, and are happy to have Barb Easterly involved with that going forward. We also take care of the weekly coffee hours, reach out to our college students, host memorial receptions, and prepare and serve communion. And last, but certainly no least, the deacons have a prayer team that prays for all those who have requested prayers, that included all members and friends of members.

Respectfully Submitted,
David Hendrix, Moderator

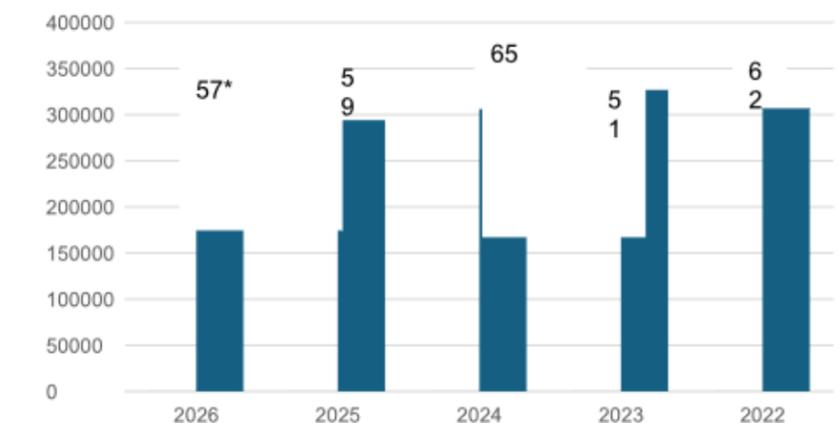
Stewardship & Finance

I am pleased to provide the annual Stewardship report for Christ Presbyterian Church for 2025. This year's Stewardship campaign was focused on our vision statement: Christ Presbyterian Church strives to be a vibrant community who welcomes all, worships with joy, grows in faith and serves with love. We continue to be inspired by the dedication and spiritual gifts of our members and how commitments of time, talent and treasure will shape future members of our church and our community.

Despite the generosity of so many of our members, we continue to face significant financial challenges. The cost structure of CPC reflects that of a larger congregation, both in term of our large and wonderful facility as well as our staff costs. As we look toward the future, we must address the mismatch in our budget. With our renewed vision, we hope to grow our membership, improve our facilities utilization and ensure that our staffing reflects the needs and ambitions of our congregation.

The results of our 2026 Stewardship Campaign are mixed, with 57 pledges totaling \$306,891. Our pledge numbers are down from last year, though that trend has moderated somewhat. Our average pledge is down modestly, from \$5,539 to \$5,384, due to significant givers who have left the church or reduced pledges. The good news is that we have 11 pledges from members and families that did not pledge in 2025, reflecting new members joining the Church. We also have several active members and families who have pledged in the past but have not pledged for 2026. We are prayerfully optimistic that many of these members and families will pledge for the 2026 campaign (potential active pledges).

CPC Pledges by Year



*Includes non-pledged indication from a donor advised fund.

To summarize our financial challenge: our budget is financing the physical plant and operating expenses of a much larger congregation. Our 2026 budget calls for expenditures of approximately \$562,000, which includes a Session approved cost of living adjustment for our staff. If we are blessed with further potential active pledges, and we receive non-pledge giving similar to prior years, we would expect total financial contributions of approximately \$398,000. Additional funds come from transfers from our Endowment Fund in the amount of \$108,000 per our endowment spending policy. The net result is a budget deficit of approximately \$42,397 for 2026.

Budget deficits of this magnitude are unsustainable for the Church. In the December meeting, in approving the staff cost of living compensation adjustment, Session agreed that we must seriously assess matching our budget to our revenues and explore any avenues we can to reduce cost while continuing to pursue the life, mission and ministry of Christ Presbyterian Church. As we look to the future, we will need to be creative in how we attract new members, how we use our facilities more productively and to make some hard choices on programs that we want to continue.

Respectfully submitted,
Philip Mintun, Stewardship Chair

Community Committee

The Community Committee (CC) spent the past year working on our core mission projects including the Corner, support for schools in Haiti, and the Mechling fund.

In March, we cooked a meal for St. Paul's. Other volunteers went down to serve the meal. The guests were grateful to receive a hot home cooked meal.

The Corner continues to be a main CC project. We have paired with Christ the King. Volunteers from their congregation help cook and serve the meals. They have also set up Market Day where participants at the Corner can select a few fresh items to take home. At Christmas, a care package was made that included enough food for a couple of weeks and other household items.

We have a new written policy for the Mechling fund. The fund is for short term needs in case of financial hardship or emergency expenses. There is now a pastor's discretionary fund that will allow the pastor to help people who come to the door for immediate needs up to \$50. For larger amounts up to \$500, the forms were revised to be less judgmental and easier to fill out.

The noisy offering continues to be a success with money donated to Love and Luggage, 419 cares, and other charities.

The sewing group continues to make lap quilts and quilts for the Linus project.

The CC put together a Christmas catalog for the Church. Unfortunately, a lot of people still did not know about it and we will offer it next year with more advanced advertising.

An ice cream social over the summer raised over \$5,000 dollars for the Mechling Fund. We still did not get rid of the rest of the ceramic bowls and have about 80 left over.

This fall we are planning a Building Beds build for October 10th. We are looking for congregations to partner with.

Respectfully submitted,
Mary Goldberger

Building and Grounds

2025 was another quiet year for our church facilities with no major repairs or projects. After many months of preparation, we did receive our Occupancy Permit from the City of Toledo.

We also signed a contract to resurface the front parking lot in the Spring of 2026.

Please thank our Facilities Manager, Ron Kloepfer, and his assistant Brandon Hubbard, for the wonderful job they do in maintaining our church campus.

Respectfully submitted,
Bob Burnett

Building Utilization

CPC received its Occupancy Permit from the City of Toledo after much work by many to secure this important document. Now that we have our occupancy permit we can move forward with utilizing our facilities further with outside groups. Any inquiry received for the rental of any portion of our building is reviewed and approved by Session if there is a proper fit. Session is reviewing CPC policy on rentals for businesses as well as continuing charitable and community organization use.

Masterworks Chorale chose to hold their beautiful Spring concert at CPC in March in part because of the refurbished pipe organ. Mark Mathius worked with the Toledo Organ Guild to assist them in holding their Fall concert at CPC in the Sanctuary.

Currently, we have a fifth grade boy's basketball team comprised of children from areas of metro Toledo practicing once per week in Hansen Hall from November through March of 2026. Rentals such as this and others produce funds for our church.

Hansen Hall has become available for activities in addition to The Corner because of efforts by all to discard unused equipment and materials from Hansen Hall including electronics and old steel chairs that were recycled through CPC member Hank Thomas, coordinating with Ron Kleopfer and The Corner.

Respectfully submitted,
Jeff Lydy

Worship & The Arts

Communion was served on the first Sunday of each month during 2025. Also, Maundy Thursday, Worldwide Communion, and Christmas Eve.

There have been 11 new members added to our membership along with 7 confirmed.

Lent Started with Ash Wednesday on March 5th with a service at 7:00, Palm Sunday on April 13th, Maundy Thursday on April 17th where we had a dinner with the Passion Story, Communion and service in the Chapel. Good Friday service at 7:00 and one service for Easter on April 20th. The Sanctuary was beautiful with spring flowers and Easter lilies around the cross laying on the steps in the Sanctuary.

On May 11th we celebrated Mother's Day with a brunch following. We celebrated our High School Graduates on May 18th with the presentation of a monogrammed blanket. This was also the start of our Summer schedule with one service at 10:00 a.m.. On June 15th Jen Juhasz and the youth led the worship service and we honored our Father's Day. On June 23rd we had a hymn sing of some of our favorites.

Neighbor Nights started on June 30th - July 2nd. August 24th, we had the "Blessing of the Backpacks" for students and teachers going back to school. Celebration Sunday was September 7th with the choir starting back up. On September 14th we started our two services at 8:30 and 10:00 and on September 29th we celebrated worship with another hymn sing.

Stewardship Sundays were October 20th and 27th, November 3rd and 10th. All Saints Day was November 1st where we honored our loved ones with white roses. November 9th was Dedication Sunday. The AGO (American Guild of Organists) also held their recital here at CPC on October 12th at 2:00 p.m., Mark Mathias hosted.

Hanging of the Greens was Sunday, November 23rd. The 1st day of Advent was November 30th. Starting on December 14th we went to one service at 10:00am until the New Year. Christmas Eve the Family Service was at 4:00 p.m. and the Candlelight service at 7 p.m.. On December 14th we had one service with Lessons and Carols. Our Choir and Handbell Choir provided beautiful music for the Advent Season and all through the year.

Respectfully Submitted,
Carolyn Collins & Carole Gildemeister

Music Ministry

Christ Presbyterian's choirs and music ministry continue to be a vital part of our church's worship and ministry. Our Chancel Choir sang most Sundays from September through June, and the Handbell Choir and Ensemble played about nine times. Our Youth Choir and other youth singers and instrumentalist shared in our worship services about fifteen times.

Musical high points of 2025 included Holy Week (Good Friday and Easter), our Advent Lessons and Carols service in December, and our Christmas Eve Services. The use of various instrumentalists also enriched our services about 6 times.

The last of the replacement of 2 ranks of the Cassavant (sanctuary) pipe organ was completed in the first half of the year. It's great to have that organ in excellent condition now. I was tasked with gathering information about a new organ for the chapel by the Worship and Administration Committees. The decision to proceed with a purchase was eventually tabled. At the end of the year, I was again instructed to gather information about possibilities. That information was shared with members of the Worship and Administration Committees in January of 2026.

In addition to planning, preparing for, and directing CPC's choirs, I also select the music and hymns for worship; this also includes personally practicing all of that music for our services. And I also prepare the pdfs for the hymn and music slides that are shown during our worship services. This includes reporting the music that we livestream and reprint to our licensing companies (OneLicense and CCLI). Other responsibilities of my work include record keeping and maintaining the music files, attending staff and Worship Committee meetings, and maintaining open communication with other staff members and Pastor Ruth.

As I near the end of my 15th year of work and ministry at CPC, I am grateful for the opportunity and blessing to work and serve with the dedicated choir members and musicians, staff members, committee members, and church members of CPC and Pastor Ruth. Soli Deo Gloria (Glory to God Alone)!

Respectfully submitted,
Mark Mathias, Director of Music Ministry

Endowment

The Endowment Fund is a Session controlled fund whose purpose is to provide operating funds for the Church. For 2025, the Endowment Fund had year ending assets of \$1,923,015.06 and a return of 8%. Each year the Endowment Fund contributes 5% of the average of the ending balance of the previous 3 years. In 2025 this amounted to \$78,500.00 contributed to the Operating Fund. Starting in 2026, Session has increased the contribution rate from 5% to 6% resulting in a contribution of \$106,643.45 to the 2026 Operating Fund.

Respectfully Submitted,
Bob Burnett

Memorial Committee

The Memorial Committee operates under the direction of Session. This committee is responsible for evaluating/approving requests from the Memorial fund. The balance of the fund as of December 31, 2025 is \$452,313.04. Disbursements from the Boudier Memorial fund included the final payment for the organ repair work (\$11,182.00). Thank you Norm and Jim for this generous donation to Christ Presbyterian.

Memorial funds reframed a picture from 1958 showing the construction of CPC (\$244.94). It is hanging in the hallway to the Hospitality room.

Respectfully submitted,
Mary Lou Forsee

Education & Family Ministry

Many Educational program opportunities were offered at CPC in 2025 as our church turns to a more intergenerational approach to programming.

We offered faith formation classes for all ages with our Spiritual Spark class (ages 4 - 5 th grade), Youth Group and adult book/bible study group, Deborah's Circle & Men's breakfast.

We kicked the year off with our youth leading a worship service on dismantling structural racism. Children & Youth help lead worship throughout the year as acolytes and liturgists.

We started the CPC Healthy Walking Path, offering a warm walking experience through our beautiful church during the winter months. We are offering this again from January - April 2026.

Our biggest intergenerational programming events were Neighbor Nights in July and the Reformation event in October. We also welcomed Rev. Dr. Jeff Schooley for a US/Mexico Border presentation attended by 41 people. First Sunday lunch turned to Second Sunday lunch in the fall and continues.

Our community events included Kid's Day in January, a community egg hunt in April & our Super Saturday Carnival in June. We also participated in a collaborative outdoor worship service & picnic on June 29th at Ottawa Park.

Our youth were busy building 50 beds with Let's Build, attending Summer Camps at Kirkmont, Triennium and the Rekindle retreat, all with other youth within our Presbytery!

We celebrated 4 high school graduates and 7 confirmands in 2025.

Our Back to School blessing continues to be part of our transition from summer to fall programming, along with our gift of 6 bibles to kindergartners & third graders.

CPC Artist classes continued monthly this past year as we welcomed Catherine Homrighaus as our volunteer teacher.

CPC Tuesday School kicked off its 7th year of programming with 8 students & families joining us.

We ended the year with reading The Advent Tree and our traditional Family Christmas Eve service.

Thank you to everyone for their support, encouragement, and involvement in children, youth and international ministry and programming at Christ Presbyterian Church.

Respectfully submitted,
Jen Juhasz, CCE, Director of Faith Formation

Christ Presbyterian Church strives to be a vibrant community who welcomes all, worships with joy, grows in faith and serves with love.

CPC Vision Statement adopted in 2025

Audit Committee

The Financial Audit Review Committee met over eightfive months to verify that the Church's 2024 financial statements accurately reflected its financial condition and to ensure that there are adequate controls in place. There were two areas of material findings that required immediate attention.

1) Credit Cards: Staff members who have credit cards need continued improvement on filling out reports and turning in receipts at deadlines as the credit card bill is paid. Expense forms are not uniform and incompletely filled out. The Administration Committee along with the Church Accountant continue to review the overall credit card approach and improvement is noted, but additional still needed.

2) Standardized and proper documentation is needed with the various Designated Funds. Funds need to be tracked with two transactions instead of one as we are currently using a system which predates the current Church Accountant. At the guidance of the Audit Committee, the Administration Committee and Session, in coordination with the Church Accountant, approved establishing a system of separate tracking for the investment accounts and the designated funds. Also, we will properly recognize the "Equity" or "Net Assets" position of the Church on its balance sheet.

The appropriate changes will be implemented beginning of the next fiscal year; January 2026 per Session.

The committee concluded with reasonable assurance that the 2024 financial statements are reliable and that the policies and procedures established by the governing committees are suitable for maintaining this status in the future.

Respectfully submitted,
Brad Johnson, Jane Mintun and Roger Start

Being confident of this very thing, that he which hath begun a good work in you will perform it until the day of Jesus Christ

Philippians 1:6