



Draw your church together, O God, into one great company of disciples, together following our teacher Jesus Christ into every walk of life, together serving in Christ's mission to the world, and together witnessing to your love wherever you will send us; for the sake of Jesus Christ our Lord. Amen. -- From Evangelical Lutheran Worship, Prayer for The Mission of the Church, p. 75.

ANNUAL REPORT

COURAGE: Fierce Faith, Fierce Hope & Fierce Love

Holy Faith Church
January 25, 2026

Holy Faith Church
Annual Meeting, January 25, 2026
COURAGE: Fierce Faith, Fierce Hope, & Fierce Love *

| | | | |
|-------|---|--|----------------------------|
| 10:55 | <u>Call to Order</u> - Pastor Andrea Martin | | |
| | • Declaration of a Quorum, Appointments of a Secretary & a Timekeeper | | |
| 11:00 | <u>Vote to Approve Minutes from 2025 Annual Meeting</u> - Pastor Andrea Martin | | |
| 11:05 | <u>Celebrating 21 Years as a Federated Congregation & Looking Ahead</u> | | |
| | • Teri Kollath, PLT President [5 minutes] | | |
| | • Andrea Martin, Pastor [20 minutes] | | |
| | • Leaving a Legacy Gift [5 minutes] | | |
| | • Andy Amstutz, Treasurer | | |
| | ◦ Presentation of Congregational Gift Policy [5 minutes] | | |
| | ◦ Presentation of Holy Faith Financials [15 minutes] | | |
| | • PLT's Thoughts [5 minutes] | | |
| | • Vote to Pass PLT-Recommended Budget for 2025 [5 minutes] | | |
| 12:05 | <u>Nominations & Elections</u> | | |
| | <u>Parish Leadership Team</u> | | |
| | <i>Members Whose Terms End Today</i> | <i>Members Whose Terms Continue</i> | <i>Nominees</i> |
| | Teri Kollath, President (Class of '26) | Lisa Reifert (Class of '27) | Bill Knight (Class of '29) |
| | Jim Mangi (Class of '26) | Vacancy (Class of '27) | Susan Wehinger |
| | | Audrey Altman (Class of '28) | (Class of '29) |
| | | Charlie Jacobs (Class of '28) | |
| | • <u>Recognition of Outgoing PLT Members and Nominees</u> [7 minutes]: | | |
| | • <u>Vote on election to PLT</u> [3 minutes] | | |
| | • <u>Introduction of Nominees for Representatives to Synod Assembly and Delegates to Episcopal Diocesan Convention & Call for Nominations from the Floor</u> [3 minutes] | | |
| | • <u>Vote on election of Reps to Synod Assembly & Delegates to Dio Convention</u> [2 min] | | |
| | <u>Assembly Representatives:</u> | | |
| | <i>Diocesan Delegates:</i> | <i>Diocesan Alternates to Convention:</i> | |
| | Diane Jacobs | Susan Wehinger | |
| | Teri Kollath | | |
| | Lisa Reifert | | |
| | • <u>Introduction of & Vote on the Nominating Cte for PLT Class of '30</u> [5 minutes] | | |
| | Charlie Jacobs, Lisa Reifert | | |
| | Pastor Andrea Martin | | |
| 12:25 | <u>Motion for Adjournment</u> - Andrea Martin | | |
| 12:27 | <u>Sending Song</u> | | |
| 12:30 | <u>The Dismissal</u> | | |

* This theme is borrowed from our Episcopal Diocesan Convention for its timely message and connection to our Advent Narnia explorations.

Holy Faith Church Annual Meeting – January 26, 2025

Annual meeting is held in the nave immediately following the Sunday service, with formal dismissal to follow.

I. Call to Order – Meeting was called to order at 11:15 am by Pastor Andrea Martin, in her capacity as chair of the assembly.

Declaration of a Quorum (by Andrea Martin) & Appointments of a Secretary (Jim Mangi) & Timekeeper (John Hassett)

II. Vote to Approve Minutes from 2023 Annual Meeting - Andrea Martin

Discussion was offered; no discussion ensued

Motion by Harold Tinsey, second by Andy Amstutz.

Vote to accept 2024 minutes; vote was unanimous

III Celebrating 20 years and Looking Ahead

PLT President Teri Kollath offered recognition, and celebratory thanks, to Deacon Don Dersnah, and leaders, and participants, in each of Holy Faith's committees/teams/ministries---finance, hospitality, garden buddies, music, tech, altar guild, counters, ushers, archives, buildings and grounds, paper pantry. This took essentially all of Teri's time, there were so many people to recognize and thank. Teri also enthusiastically thanked all the people of Holy Faith who have so consistently made generous pledges to support the work of this great congregation.

Pastor Martin reinforced that thanks to all, making sure everyone understood that whatever budget resources HFC has, are virtually entirely due to the generous donations of the members of HFC. She offered reflections on the fact that the 2025 budget projects a potential deficit of about \$16,000, which is about the same amount we are committing to outreach by employing Janet Cook. Andrea noted that outreach, and the associated goal of addressing hunger in the community, was a major outcome of the CAT survey the congregation completed a few years ago. Thus, she observed, we are living into our values.

Andrea also noted that while we mourn the natural loss of several members who have passed or become unable to be a part of our congregation, we celebrate a number of new families as a sign of a healthy congregation.

She noted that the long-time tenant and friend, the SCOOP pre-school, has closed. They may provide us with a one-time financial gift. The long term loss of rental income will not be significant. Andrea noted that since covid, HFC has not charged them full rent, so the loss of the remaining income will not be major. She noted that we are ready to form a task force to seek a new tenant for that space. She said at least one organization has already indicated some interest.

Andrea noted the unfortunate matter, early in 2024, of a report of sexual harassment between two adult members of the congregation. She said that actions, including discipline in regard to in person worship, against the offender, and counseling, were promptly taken under Diocesan guidance, to address the issue with the parties as appropriate. She also noted that this led to affirmative, congregation-wide efforts to not only ensure all leaders have Safe Church training, but also that all congregation members have enhanced knowledge of our norms and acceptable behaviors. An example, she noted, of creating a positive after enduring a very unfortunate negative.

A video testimonial by Gillian Donovan was played, discussing the value of God in our lives and the resulting value of using our resources, our funds, to help HFC do the Lord's work. She urged all to follow her example and make a financial commitment in their will.

Andrea reflected on what HFC does, by recounting just a sampler of what has gone on at HFC since we welcomed well over 100 persons at 2 Christmas Services. We had a seminar on immigration, we had an MLK workshop for kids from the community, prepared meals for Hope Clinic, we welcomed new members, we had a baptism, a concert for the community, continued our series on The Chosen, and celebrated our federation's 20th anniversary. An impressive start to the year.

She thanked the persons involved in that MLK workshop and in so many more activities. She thanked the revitalized finance committee, and the three HFC members standing for election to the PLT. She thanked Terri for her role in handling parish affairs during Andrea's sabbatical, and Deacon Don for his long, faithful and evolving role as a key part of the congregation. Andrea thanked all individuals on the HFC staff. She offered special thanks to office manager Laurie Tikkanen, especially for preparing the Year in Review slide show that was viewed earlier, during the Service.

Andy Amstutz presented the treasurer's financial report. He drew attention to the updated gift policy, and explained how various types of gifts to HFC are handled as to restricted vs unrestricted. He explained the tithing policy and the policy on distribution to investment, vs memorial funds.

Question from the floor: can gift be designated for specific purpose?

Yes, but over \$1K, PLT needs to approve accepting it as designated for that purpose. John Hassett (PLT Member) added that if a gift is to be made with a use restriction, it would be helpful to discuss that with PLT ahead of time, perhaps to suggest mutually acceptable wording of the designation.

Andy invited questions, suggestions about Gift Policy at any time.

Andy then reviewed 2024 financials, noting that we had originally projected a \$3K end of year deficit. Instead, we finished with about a \$3K surplus. He said this under/over pattern almost always occurs at HFC. Only once in his 10 years as Treasurer has he seen an actual deficit at end of year. This is due not only to generosity of the congregation, but also consistently prudent budgeting by the PLT.

As to 2025, he noted there is a projected potential deficit of about \$16,000, but again he noted that actual income during the course of the year almost always exceeds the initial total of pledges (which is what the budget is based on).

He noted that all HFC staff receive a 3% pay increase in the budget. He noted that the salary for the outreach coordinator had previously been subsidized in part by the AAACF grant from several years ago, and for 2025 , from Memorial Funds. It is the PLT's hopeful intent that this position can be fully funded out of the operating budget in future years.

Andy noted that PLT had committed to the increased amount of benevolence requested by the Episcopal Diocese and by the Lutheran Synod. That is, HFC will continue to share the generosity of our members with the diocese and the synod to the extent each has requested.

Andy emphasized that his expectation, based on his experience, is that the potential \$16K deficit will not turn out to be the case.

Question from the floor: can we give more than pledged, how?

Andy: Certainly, you can do so without formally altering your pledge. Just give whatever increased amount you care to give in any, or all, months, as you will, and of course all funds are appreciated.

Added by Carolyn Schneider: If you want your additional funds to be used for some specific purpose or ministry, please just note that on the memo line of the check, or in some equivalent fashion.

Added by Harold Tinsey: among the additional purposes one might consider specifically designating funds to is the Pastor's discretionary fund.

Vote of the general membership to accept the 2025 budget as proposed, and as discussed here, passed with unanimous approval.

IV Nominations and Elections

Andrea: The terms of PLT members Charlie Jacobs and Christen Mitchell are now expired, but they have agreed to continue to serve if re-elected. Because of the recently amended by-laws, the PLT can now have more than the 6 members we've had. The PLT opted to add one more member this year, and Audrey Altman has agreed to serve if elected.

Discussion: Barry Osterbur offered kudos to Audrey for being willing to serve even as a relatively new member, and observed that including relatively new members is a great and highly productive feature of HFC.

Vote to elect these three (Jacobs, Mitchell, Altman) to the PLT was approved unanimously

Andrea listed the representatives to the Synod Assembly (Andy and Wendy Amstutz, with Judy and Bob Kullberg as alternates) and delegates to the Diocesan Convention (Diane Jacobs, Lisa Reifert, Teri Kollath, with alternates Tracy Gilmore and Susan Wehinger).

Andrea invited other nominations from the floor. There were none.

Motion to approve slate, made by Harold Tinsey, seconded by Bob Kullberg. Slates approved by unanimous vote.

As called for in the by-laws, the PLT nominating committee is slated to consist of Pastor Andrea, Teri Kollath and Jim Mangi.

Andrea invited additional nominations. There were none.

Motion to approve by Andy; seconded by Harold. Slate unanimously approved.

Motion to adjourn moved by Andy, seconded by Wendy. Unanimous.

Meeting adjourned 12:25

Sending song: *We are Marching*

Dismissal



President's Report

I urge each one of you to spend some time really reading this Annual Report. You will see how this congregation puts its money where its mouth is. First and foremost we keep our building in good repair – come winter weather, floods, summer rains, and wear and tear. We fund our outstanding group of six part-time staff who provide more than full-time support to us.

We pay our bills and we use every penny we can to practice our Christian values by supporting those in need. You will also see where the money you donate for Memorial Funds goes. You will learn what our ongoing regular ministries do, and who you can talk to for more information. You will see the names of those who joined us this year, and the names of those we mourn the loss of.

I urge you to read the minutes of the Parish Leadership Team meetings for most of the information that we grapple with on your behalf. Each month they are posted on the bulletin board and also archived under the Members Tab of our website. You may learn what you missed as the year went along, that could have given you the clarity you needed. You won't feel the struggles we work through in the name of Christ, or enjoy the fun we often have while doing the work you have elected us to do. You will see what is accomplished, month by month, together with this congregation.

Beyond reading every word of this Annual Report, I urge you to look up and to look around you. See who we are. Feel the energy and the joy. As Pastor Dave told us, we are a family sized congregation ~ with all of the challenges and joys of a family. In my two years as your Parish Leadership Team president I have learned what this family-sized congregation is made of and I feel such love for you and appreciation for what we do together. Though I sometimes come here on Sunday with a heavy heart, I leave filled with the Holy Spirit. I trust you do, too. Thanks be to God.

Teri Kollath
PLT President

Motions Passed in 2025

January 2025

Approval of minutes:

Moved to accept the minutes of the December 2024 meeting as presented.

Moved: T. Kollath

Seconded: C. Mitchell

Minutes approved unanimously.

Moved to approve the December 2024 Financial Report, subject to audit.

Moved: C. Mitchell

Seconded: T. Kollath

Financial Report approved unanimously.

Moved to accept the slate of PLT officers for 2025:

President: Teri Kollath

Vice President: Lisa Reifert

Secretary: Charlie Jacobs

Treasurer: Andy Amstutz

Financial Secretary: Mike Centrelivre

Moved: J. Hegseth

Second: J. Mangi

Motion passed unanimously.

Moved to form a bylaw committee consisting of D. Dersnah, C. Jacobs, A. Amstutz, and L. Reifert.

Moved: C. Mitchell

Seconded: J. Mangi

Motion passed unanimously

Moved to express our great gratitude to Deacon Don Dersnah for his many years of service to Holy Faith.

Moved: T. Kollath

Seconded: C. Mitchell

Motion passed unanimously.

February 2025

Moved to allocate from Memorial Funds

- \$1,000 for Family ministries
- \$2,000 for interior digital signs
- \$2,000 for van transport
- \$1,000 for a sidewalk bench
- \$3,600 for nursery staffing

- \$8,034 for offset to Outreach coordinator salary

Moved: T. Kollath

Second: C. Mitchell

Motion passed unanimously.

Approval of budget for front lawn sign from Haab Estate Bequest.

Moved to encumber up to \$21,000 from the Haab Estate Bequest for a new lawn sign, and to form a committee to organize this project.

Moved: C. Jacobs

Seconded: J. Mangi

Motion passed unanimously.

Approval of snow plowing contract

Moved to approve up to \$8,000 for the snow plowing contract with Couture Property Maintenance for the 2024-2025 winter season as presented at the November 2024 meeting.

Moved: T. Kollath

Seconded: C. Mitchell

Motion passed unanimously.

Moved to accept the minutes of the January 2025 meeting.

Moved: C. Mitchell

Seconded: T. Kollath

Motion passed unanimously.

Moved to approve the January Financial Report, subject to audit.

Moved: C. Jacobs

Seconded: J. Mangi

Financial Report approved unanimously.

March 2025

No business conducted

April 2025

Moved to approve expenditure of up to \$1000 from Memorial Funds to sponsor up to 3 people to attend the 2025 College for Congregational Development the last week in June.

Moved: T. Kollath

Seconded: J. Mangi

Motion passed unanimously

Moved to accept the minutes of the February and March 2025 PLT meetings.

Moved: J. Mangi

Seconded: L. Reifert
Motion passed unanimously

Moved to approve the February and March 2025 Financial Reports, subject to audit.

Moved: T. Kollath
Seconded: J. Mangi
Motion passed unanimously

May 2025

Moved to accept the recommendation to purchase the sign from Best Sign Monuments for \$19,887.24 from the Oscar Haab Trust Bequest.

Moved: T. Kollath
Second: J. Mangi

Discussion ensued.

Moved to table motion until June meeting. Andrea will take the proposal back to the committee and ask for mockups of alternative sign designs.

Moved: A. Martin
Second: J. Mangi
Motion passed unanimously. Motion to purchase sign will be considered at the June meeting.

Moved to accept a new lawn mowing contract from Couture Property Management. Couture has increased their prices slightly, although S. Erickson says that the new prices are competitive.

Moved: C. Mitchell
Second: T. Kollath
Motion passed unanimously.

Moved to accept the April 2025 minutes.
Moved: J. Mangi
Second: C. Mitchell
Motion passed unanimously.

Moved to approve the April 2025 Financial Report, subject to audit.

Moved: C. Jacobs
Seconded: J. Mangi
Motion passed unanimously

June 2025

Selection of new sign (tabled from May meeting)
Moved to authorize purchase of sign design #2.

Moved: T. Kollath
Second: L. Reifert
Motion passed unanimously

Motion amended to clarify that the estimated \$21,000 cost would come from the Haab estate bequest, that the project would include a landscaping berm to support the sign, and that existing lighting would be retained for the new sign.

Moved to accept May financials pending audit. Lisa seconded.
Moved: A. Altman
Second: L. Reifert
Motion passed unanimously.

Moved to accept Minutes of May meeting.
Moved: A. Altman
Second: T. Kollath
Motion passed unanimously

July 2025

No business conducted

August 2025

Moved to approve the final restoration and mitigation of basement repairs for total of up to \$9,000. The money shall come from the Capital Projects Dedicated account.
Moved: T. Kollath
Second: J. Mangi
Motion approved unanimously

Approval of June and July minutes: T. Kollath
Moved to accept the minutes of the June meeting and the minutes of the special July meeting as submitted.
Moved: T. Kollath
Second: A. Altman
Motion passed unanimously.

Moved to accept the June and July financial reports as presented, subject to audit.
Moved: J. Mangi

Second: A. Altman
Motion passed unanimously.

Motion to remove Wendy Amstutz and add Cory Belote as signer on HF financial accounts.

Moved to remove Wendy Amstutz as authorized signer on all Holy Faith financial accounts, pursuant to her resignation as bookkeeper; and to add Cory Belote as authorized signer on those same accounts pursuant to her appointment as bookkeeper.

Moved: L. Reifert
Second: T. Kollath
Motion passed unanimously.

October 2025

Approval of September minutes: T. Kollath

Moved to accept the minutes of the September meeting as submitted.
Moved: L. Reifert
Second: S. Wehniger
Motion passed unanimously.

Motion to accept the September Treasurer's report pending audit.

Moved: J. Mangi
Seconded: A. Altman
Motion passed unanimously.

Motion to remove Don Dersnah pursuant to his stepping down from deacon duties and add Cory Belote as signer on HF financial accounts.

Moved: T. Kollath
Second: J. Mangi
Motion passed unanimously.

Motion to release the SCOOP deposit back to general funds

Moved to release the deposit from the Saline Co-operative Pre-School and deposit it into the general funds account, and take custody of all abandoned assets.
Moved: S. Wehniger
Seconded: J. Mangi
Motion passed unanimously.

Motion to release the monies held in accounts for Acts of Random Kindness and for Dementia Friendly Saline for a total of \$562 be released to the general fund.

Moved: J. Mangi
Second: A. Altman

Motion passed unanimously.

November 2025

- a. Moved to fund the Outreach Coordinator position using Memorial Funds
Moved: L. Reifert
Second: S. Wehinger
Motion passed unanimously.

Moved to accept the minutes of the October meeting as submitted.

Moved: J. Mangi
Second: L. Reifert
Motion passed unanimously.

Moved to accept the October Treasurer's report pending audit.

Moved: C. Jacobs
Seconded: J. Mangi
Motion passed unanimously.

December 2025

Moved to accept the proposed 2026 budget and recommend it to the Parish
Moved: Lisa Reifert
Second: Jim Mangi
Motion passed unanimously.

Moved to designate the pastor's housing allowance at the same rate as in 2025 and draft a letter memorializing that.

Moved: Jim Mangi
Second: Teri Kollath
Motion passed unanimously.

Moved to recess the Holy Faith PLT meeting and convene as the Venture in Faith governing board.

Moved: Teri Kollath
Second: Susan Wehniger
Motion passed unanimously.

Moved to transfer the authority to conduct business of VIF to the HFC PLT

Moved: Lisa Reifert
Second: Andrea Martin
Motion passed unanimously.

Moved to adjourn the meeting of the Venture in Faith governing board and reconvene the Holy Faith PLT meeting

Moved: Jim Mangi
Second: Susan Wehinger
Motion passed unanimously.

Moved to forego the budgeted expense of \$3,000 for the Capital Budget funding and the remaining budget for Food Garden Expense (272.37) unless there is a surplus at year end.

Moved: Jim Mangi
Second: Teri Kollath
Motion passed unanimously

Moved to close the preschool co-op account (011-10-70-01 Preschool HNT-8322), transition the forfeited deposit to the primary checking account and write off the \$1503.03 liability.

Moved: Susan Wehniger
Second: Jim Mangi
Motion passed unanimously

Moved to accept the minutes of the November meeting as submitted.

Moved: Jim Mangi
Second: Teri Kollath
Motion passed unanimously.

Holy Faith Wish List

Updated January 2026

This Wish List was created in 2023 by the Parish Leadership Team with input from Ministry Team Leaders in order to provide guidance to prospective donors and the Parish Leadership Team for the disbursement of Memorial Funds.

- Ceiling fans in social hall
- Keyless entry for entrance doors
- New window shades in the parish hall without cords
- Higher toilet in handicapped stall of Women's Room (ADA compliant)
- Men's Room Improvements
- Several additional sanctuary chairs with arms for people needing assistance
- Twin vases made of pottery that could go on altar at Lent
- Repaired storage drawers in office
- Artwork and framing, or textile wall-hangings, for the parish hall and/or Nave
- Some shallow-depth floating shelves or ledges for the member memorial plaques, to keep them level and nicely grouped somewhere (perhaps adjacent to memorial quilt).
- A new kitchen faucet with a single handle.
- A large lighted Christmas wreath to hang on the building to be seen from the street.
- A large, heavy but easily movable outdoor umbrella with weighted stand to be placed over the welcome/refreshment tables for outdoor services and events.
- A pretty cabinet (a welcoming cabinet) at the entrance of the church for nametags, announcements, etc. with drawers to hold whatever we might want to put on the cabinet, including an easel with a kind of clip board that could hold a page updated weekly that says, "upcoming events, all are welcome."

CONGREGATIONAL GIFT POLICY

HOLY FAITH CHURCH

6299 Ann Arbor-Saline Rd. – Saline, MI 48176

Tax ID #38-2224909 Faith Lutheran Church dba Holy Faith Church

PURPOSE

To give a written process to all constituents of our congregation that outlines what types of property are acceptable as gifts above and beyond pledges or plate offerings, and how decisions are made for its use.

This policy will answer 2 core questions:

1. How can I provide a gift to the congregation?
2. How will the congregation use my gift?

INITIAL APPROVAL

Motion to move forward with adoption of this policy and creation of the fund passed unanimously at the Parish Leadership Team (PLT) Meeting 11/17/2020. In the December 2019 PLT meeting the PLT passed a motion to create a "long term investment fund for capital replacement and to seed this fund with \$30,000 from our Savings Account." The PLT also passed a motion to utilize \$12,500 from the Ann Arbor Community Grant received in 2019 to be added to this long term investment fund. Additionally \$2000 was included in the 2020 Operating Budget to be added to the fund. This makes a total initial investment of \$44,500.

ELEMENTS OF THE GIFT POLICY

- I. Gift Acceptance
 - a. Defines *who* will decide if gift is *accepted*
 - b. Defines *what* gifts will be *considered*
- II. Gift Use
 - a. Defines *who* will decide how gifts are used
 - b. Outlines process and guidelines to determine *how* gifts are used
- III. Policy Distribution and Changes
- IV. Ways to Make a Gift
 - a. Giving vehicles and methods

I. Gift Acceptance

- A. Members are encouraged to consider blessing the congregation with gifts free of designations.
- B. When an asset is **offered** to our congregation through an estate, from a living individual, family, or other legal entity that is above and beyond a regular pledge/plate offering, the Parish Leadership Team will determine whether the gift will be **accepted**.
- C. All gifts will be considered on a case by case basis taking into consideration the type of asset, gift transfer costs, designations, potential liabilities, the congregation's mission, current congregational needs, and other factors.
- D. Gifts may be offered in a variety of ways. Our congregation is willing to **consider** the following types of assets:
 1. Cash
 2. Securities
 - a. Publicly traded securities
 - i. Stocks
 - ii. Bonds
 - iii. Mutual funds

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- iv. Options/warrants
- v. REITs (Real Estate Interest Trusts)
- vi. Other marketable securities traded on public exchanges
- b. Non-publicly traded securities
 - i. MLPs (Master Limited Partnerships)
 - ii. Closely held business interests
 - iii. Partnerships
 - iv. Limited liability corporations
 - v. S-Corp shares/C-Corp shares
 - vi. Options/Warrants
- 3. Life insurance (assignment of ownership) – permanent type with cash value
- 4. Real property
 - a. Residential
 - b. Commercial
 - c. Life Estate
- 5. Tangible personal property
 - a. Vehicles
 - b. Jewelry
 - c. Books
 - d. Art
 - e. Collections
- 6. Other property
 - a. Mineral rights/oil and gas interests
 - b. Royalties
 - c. Notes/mortgages
 - d. Copyrights/Patents/Trademarks
 - e. Bargain sales: congregation purchases an asset for less than fair market value

Members and Donors should understand that in most cases the congregation will look to liquidate gifts and utilize the cash value of the gift.

Gifts of Real Property will require a vote of the congregation since according to the By-Laws the power of “acquiring real property through any means, disposing of real property through any means” is not vested in the PLT but reserved for the congregation. (see By-Laws Section 4 Governance)

- E. If a determination is made to decline a gift, the donor or representative of the donor's estate shall be contacted by verbal notice followed by written notice on official letterhead sent by U.S. Mail or email. Contact will be made by the Parish Leadership Team or Clergy, at the discretion of the Parish Leadership Team.

II. Gift Use

- A. If our congregation accepts an unrestricted gift, *which is defined as an asset that a donor has given to our congregation without any limitation of its use*, the Parish Leadership Team shall determine how the gift shall be used following the guidelines provided in this section.
- B. For Unrestricted gifts of **\$1,000 or greater**, as a model of good stewardship and gratefulness to God and God's blessings, the Parish Leadership Team shall tithe at least

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(10%) from the initial gift before any other allocations are made. The contribution may be distributed to one of more of the following:

- i. 50% to ELCA Churchwide ministries and related organizations AND 50% to Episcopal Church USA churchwide ministries and related organizations
- ii. Any charitable organization.

C. **If the gift is unrestricted, 50% or more of the gift [from the net proceeds after the tithe], may be deposited into the congregation's investment fund.** Funds intended for the congregation's investment fund may be collected in a dedicated account and deposited into the investment fund when the dedicated account is above \$2000.

D. **If the gift is unrestricted, the overall use [of the net proceeds after the tithe and investment deposit] may be directed to the Memorial Funds.**

E. Members are encouraged to give gifts free of restrictions. Gifts may be accepted with specific designations at the discretion of the PLT and the congregation will work to honor those designations as described in this section. The congregation's investment fund may be a designation. Gifts with specific designations/restrictions are accepted with the understanding that the funds are to be used for the benefit of the congregation in support of its mission and current ministries. Donors should be aware that programs offered by the congregation may be discontinued, renamed or incorporated into other programs. The congregation may accept a gift subject to the restrictions but reserves the right to use the gift in a manner consistent with the general intent of the restrictions. Donors may not restrict the manner in which a gift, bequest, or investment fund is invested by the congregation.

- a. Restricted gifts added into named funds will be reviewed periodically (at least annually) by the Pastor and the Parish Leadership Team.
- b. If restricted funds are unable to be used due to a lack of program or need, the Parish Leadership Team may choose to initiate a good faith effort to contact the donor, estate, or family to discuss removing the designation or redirecting the gift to meet a current need or project within the congregation.
- c. After the good faith effort is completed or exhausted, every effort will be made to redirect the gift to a related fund or ministry. If that is not possible the gift may become unrestricted.
- d. Gifts that become unrestricted will then begin the unrestricted gifts process, as outlined in this document, to determine the use.

F. Memorial Fund Purpose and Disbursements

- a. The Holy Faith Memorial Fund exists to accept gifts **in memory of those who have died or in honor of those who are living** from members and friends of the church. Gifts will be celebrated and used in support of ministry, worship, and life of the church.
- b. Ideally memorial funds are used to enhance Holy Faith's physical, spiritual, safety aspects, aesthetics, in support of new ministries, or other short-term / one-time expenses. Memorial funds may be used for general funds but discretion is advised as these are not typically an ongoing source of income. Memorial funds may be used for **any purpose** deemed appropriate by the PLT for the benefits of the church.

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- c. A list should be maintained of suitable projects that memorial funds can fulfill. There shall always be Memorial Gift suggestions available in different price ranges.
- d. Memorial funds should be spent or allocated on an annual basis, or the balance should be allocated down to an amount designated annually by PLT.
- e. Gifts to the memorial fund should be acknowledged as they come in. This may be done with personal thank you notes, a logbook of gifts or other means.
- f. Holy Faith's Annual report should include a budgetary statement of memorial gifts received including the people in whose memory they were given. The Annual report should also include how memorial fund disbursements were used in the year.
- g. Disbursements of the Memorial Funds shall be made with the approval of the PLT.

G. Congregation's investment fund will be used as follows:

- a. The "Congregation's investment fund" referred to in this policy will show on the Balance Sheet of the congregation as the "ELCA HF Investment Fund"
- b. Dividends from the investment fund will be recorded as Interest Income from the ELCA Capital Investment Fund. These funds will be received into general funds but are intended to offset the cost of capital projects needed on a regular basis.
- c. Withdrawals from the congregation's investment fund may be made with a motion passed by the Parish Leadership Team for a designated purpose.

III. Policy Distribution and Changes

- A. This Congregational Gift Policy shall be presented to the congregation at least once per year at the annual congregational meeting through the packet of reports.
- B. The Parish Leadership Team shall review this Congregational Gift Policy at least once per year for updates and revisions.

IV. Ways to Make a Gift

- A. Cash, check, or money order
- B. Beneficiary designations – primary or secondary/contingent
 - Retirement accounts
 - i. IRA, 401(k), 403(b), Annuity
 - ii. Qualified Charitable Distributions (QCD)
 - Individual or joint bank/brokerage accounts
 - iii. Transfer on death
 - iv. Payable on death
 - Life insurance
 - Distribution from donor advised fund or named endowment
 - Living trust, Will
 - Real estate - Transfer of deed on death

- C. Asset transfer

CONGREGATIONAL GIFT POLICY

HOLY FAITH CHURCH

6299 Ann Arbor-Saline Rd. – Saline, MI 48176
Tax ID #38-2224909 Faith Lutheran Church dba Holy Faith Church

Transfer securities from your brokerage account directly to our congregation's brokerage account, or use the ELCA Foundation to facilitate the transfer.

Transfer a title or deed to our congregation.

Assign ownership of life insurance to our congregation, or ELCA Foundation, FBO (for benefit of) our congregation.

D. Deferred gifts can be provided by the **ELCA Foundation** or other institution

Charitable gift annuity

Charitable remainder trust

Donor advised fund

Named endowment

Life estate

E. Bargain sale - Sell an asset to our congregation below fair market value

RESOURCE

ELCA Foundation: 800-638-3522 elca.org/foundation

We have resources available through the services of the ELCA Foundation. These gift planning services are available at no charge to you as a member of our congregation. The Charitable Gift Planner assists with establishing a comprehensive gift plan that provides for your family and the ministries you care about. In addition, the Gift Planner assists with current gifts to our congregation as described in this policy.

Policy Revision History

| | |
|------------|--|
| 11/17/2020 | Parish Leadership Team (PLT) originally approved |
| 03/07/2022 | Edits adopted by PLT following annual review of suggested edits |
| 10/17/2022 | Edits proposed for section II.F. Memorial Fund Purpose and Disbursements |
| 11/15/2022 | Revision adopted by PLT of section II.F. Memorial Fund Purpose and Disbursements |
| 09/16/2025 | Revision adopted for section II.F. Memorial Fund Purpose and Disbursements |

1/11/2026

For December 2025 income was **\$9,615.80** and expenses were **\$18,188.67**. For the month of December income less expenses is **negative** at **\$-8,572.87**. For the year, operating income was **\$217,051.00** less expenses of **\$230,026.09** gives a year end that is **negative** at **\$-12,975.09**. Compared to our 2025 budget expenses were 98.96% of budget and income was 100.36% of budget. Because of the faithful stewardship and generosity of the members of this congregation, we are ending the year better than planned in our budget but in a deficit operating position.

The Balance Sheet shows total Assets at **\$251,231.57** less Liability of **\$1,503.03** and Dedicated Accounts of **\$67,763.05** which gives a total Equity of **\$181,965.49**. The Balance Sheet Assets show the primary Checking Account with a total balance of **\$28,311.58** and the primary Savings account with balance of **\$82,844.79**.

Capital Investment and Maintenance/Repairs

- In March thanks to a generous bequest, we installed new Sanctuary seating
- The cement approach to our main entrance was replaced and made more effective for wheelchairs and walkers.
- The main sign on Saline-Ann Arbor Road was replaced.
- Water damage in the basement was restored.

Dedicated Accounts and Memorial Funds

- In total for the 2025 year we received \$13,286.42 for local and global ministries and dispersed \$8,883.42. This includes:
 - \$750 to The Church at the Crossroads in Detroit
 - \$2,871 to Samaritas
 - \$5,135 to Lutheran World Relief (LWR) and Episcopal Relief & Development (ERD)
- In total in 2025 we received \$47,160 in Memorial Funds in Memory or in Honor of:

Alicia Hutz, Kathleen Mangi, Dorothy Durfee, Robert Preston, Georgine Steude,
Jane Darling, Neil Savage, Tom Venable, Phyllis Zawisza
- \$37,031 of Memorial funds were used to support
 - New Sanctuary Piano
 - Outreach Coordinator funding
 - 2025 College for Congregational Development
 - Nursery care funding
 - Updating the Memorial Plaque

As Treasurer, I submit this report to the PLT and recommend a motion be made to accept the treasurer's report pending audit.

Respectfully Submitted,



Andrew E. Amstutz

Following Reports: Treasurer's Report (Statement of Income and Expense) by Major Group and by Account, Balance Sheet by Account, Dedicated Accounts, Cash Flow (General Ledger detail for Checking Account)

1/11/2026
01:50 pm

Holy Faith Church
Treasurer's Report
Finance year 2025, December

Book 01: Holy Faith Church-General

| | Actual Dec. 2025 | Actual as of 12/31/2025 | Budget as of 12/31/2025 | Budget 2025 | Percent of Budget |
|---------------------|---------------------|----------------------------|----------------------------|-------------------|----------------------|
| Income | | | | | |
| 41 - Pledges | 9,593.60 | 211,355.77 | 210,000.01 | 210,000.01 | 100.65 |
| 43 - Rental | 0.00 | 1,715.00 | 3,499.96 | 3,499.96 | 49.00 |
| 44 - Loose Offering | 20.00 | 1,352.17 | 999.96 | 999.96 | 135.22 |
| 47 - Miscellaneous | 0.00 | 1,813.00 | 750.00 | 750.00 | 241.73 |
| 48 - Interest | 2.20 | 815.06 | 1,032.96 | 1,032.96 | 78.91 |
| Income: | 9,615.80 | 217,051.00 | 216,282.89 | 216,282.89 | 100.36% |

Expense

| | | | | | |
|--------------------------------|------------------|-------------------|-------------------|-------------------|---------------|
| 52 - Staff/Salary | 13,740.17 | 152,094.08 | 149,053.08 | 149,053.08 | 102.04 |
| 56 - Professional Services | 475.00 | 9,045.46 | 11,689.88 | 11,689.88 | 77.38 |
| 61 - Building & Grounds | 3,525.86 | 26,987.47 | 30,147.84 | 30,147.84 | 89.52 |
| 62 - Programs | 123.29 | 4,236.11 | 6,549.96 | 6,549.96 | 64.67 |
| 63 - Apportionment/Benevolence | 0.00 | 18,795.30 | 20,504.04 | 20,504.04 | 91.67 |
| 64 - Community Publicity | 0.00 | 24.97 | 300.00 | 300.00 | 8.32 |
| 66 - Office Operations | 324.35 | 18,842.70 | 14,200.08 | 14,200.08 | 132.69 |
| Expense: | 18,188.67 | 230,026.09 | 232,444.88 | 232,444.88 | 98.96% |

Summary, Book 01: Holy Faith Church-General

| | Actual Dec. 2025 | Actual as of 12/31/2025 | Budget as of 12/31/2025 | Budget 2025 | Percent of Budget |
|--------------------|---------------------|----------------------------|----------------------------|-------------------|----------------------|
| Income: | 9,615.80 | 217,051.00 | 216,282.89 | 216,282.89 | 100.36% |
| - Expense: | 18,188.67 | 230,026.09 | 232,444.88 | 232,444.88 | 98.96% |
| Net Income: | -8,572.87 | -12,975.09 | -16,161.99 | -16,161.99 | |

Holy Faith Church
Treasurer's Report
Finance year 2025, December

Book 01: Holy Faith Church-General

| | Actual Dec. 2025 | Actual as of 12/31/2025 | Budget as of 12/31/2025 | Budget 2025 | Percent of Budget |
|--|---------------------|----------------------------|----------------------------|----------------|----------------------|
|--|---------------------|----------------------------|----------------------------|----------------|----------------------|

Income

41 - Pledges

00 - (no Minor group)

| | | | | | |
|------------------------|----------|------------|------------|------------|---------|
| 015-41-00-00 Pledges | 9,593.60 | 211,355.77 | 210,000.01 | 210,000.01 | 100.65% |
| 00 - (no Minor group): | 9,593.60 | 211,355.77 | 210,000.01 | 210,000.01 | 100.65% |
| 41 - Pledges: | 9,593.60 | 211,355.77 | 210,000.01 | 210,000.01 | 100.65% |

43 - Rental

01 - Building

| | | | | | |
|---------------------------|------|----------|--------|--------|---------|
| 015-43-01-00 Rental/Bldg. | 0.00 | 1,715.00 | 999.96 | 999.96 | 171.51% |
| 01 - Building: | 0.00 | 1,715.00 | 999.96 | 999.96 | 171.51% |

02 - Co-op

| | | | | | |
|---------------------------|------|----------|----------|----------|--------|
| 015-43-02-00 Rental/Co-op | 0.00 | 0.00 | 2,500.00 | 2,500.00 | 0.00% |
| 02 - Co-op: | 0.00 | 0.00 | 2,500.00 | 2,500.00 | 0.00% |
| 43 - Rental: | 0.00 | 1,715.00 | 3,499.96 | 3,499.96 | 49.00% |

44 - Loose Offering

00 - (no Minor group)

| | | | | | |
|-------------------------------------|-------|----------|--------|--------|---------|
| 015-44-00-00 Plate (Loose Offering) | 20.00 | 1,352.17 | 999.96 | 999.96 | 135.22% |
| 00 - (no Minor group): | 20.00 | 1,352.17 | 999.96 | 999.96 | 135.22% |
| 44 - Loose Offering: | 20.00 | 1,352.17 | 999.96 | 999.96 | 135.22% |

47 - Miscellaneous

00 - (no Minor group)

| | | | | | |
|----------------------------|------|----------|--------|--------|---------|
| 015-47-00-00 Miscellaneous | 0.00 | 1,813.00 | 750.00 | 750.00 | 241.73% |
| 00 - (no Minor group): | 0.00 | 1,813.00 | 750.00 | 750.00 | 241.73% |

02 - Other

| | | | | | |
|-------------------------------|------|----------|--------|--------|---------|
| 015-47-02-01 Debt Forgiveness | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 02 - Other: | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 47 - Miscellaneous: | 0.00 | 1,813.00 | 750.00 | 750.00 | 241.73% |

48 - Interest

00 - (no Minor group)

| | | | | | |
|------------------------|------|--------|----------|----------|--------|
| 015-48-00-00 Interest | 2.20 | 815.06 | 1,032.96 | 1,032.96 | 78.91% |
| 00 - (no Minor group): | 2.20 | 815.06 | 1,032.96 | 1,032.96 | 78.91% |

02 - ELCA Investment Fund Div

| | | | | | |
|---------------------------------------|-----------------|-------------------|-------------------|-------------------|----------------|
| 015-48-02-00 ELCA Investment Fund Div | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 02 - ELCA Investment Fund Div: | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 48 - Interest: | 2.20 | 815.06 | 1,032.96 | 1,032.96 | 78.91% |
| Income: | 9,615.80 | 217,051.00 | 216,282.89 | 216,282.89 | 100.36% |

Expense

52 - Staff/Salary

01 - Administrative Assistant

| | | | | | |
|--------------------------------|----------|-----------|-----------|-----------|---------|
| 016-52-01-00 Office Manager | 1,628.24 | 20,268.42 | 19,539.00 | 19,539.00 | 103.73% |
| 01 - Administrative Assistant: | 1,628.24 | 20,268.42 | 19,539.00 | 19,539.00 | 103.73% |

02 - Other Staff

| | | | | | |
|-----------------------------------|----------|-----------|-----------|-----------|---------|
| 016-52-02-00 Nursery Attendant | -40.00 | 480.00 | 480.00 | 480.00 | 100.00% |
| 016-52-02-01 Outreach Coordinator | 1,339.00 | 16,068.00 | 16,068.00 | 16,068.00 | 100.00% |

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Holy Faith Church
Treasurer's Report
Finance year 2025, December

| <u>Book 01: Holy Faith Church-General</u> | | Actual Dec. 2025 | Actual as of 12/31/2025 | Budget as of 12/31/2025 | Budget 2025 | Percent of Budget |
|---|-------------------------------|---------------------|----------------------------|----------------------------|----------------|----------------------|
| 016-52-02-02 | Outreach Coordinator - Offset | 0.00 | -8,033.00 | -8,034.00 | -8,034.00 | 99.99% |
| | 02 - Other Staff: | 1,299.00 | 8,515.00 | 8,514.00 | 8,514.00 | 100.01% |
| 03 - Music | | | | | | |
| 016-52-03-00 | Music Director | 1,400.76 | 20,941.26 | 18,210.00 | 18,210.00 | 115.00% |
| 016-52-03-01 | Choir Director | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| | 03 - Music: | 1,400.76 | 20,941.26 | 18,210.00 | 18,210.00 | 115.00% |
| 04 - Custodian | | | | | | |
| 016-52-04-00 | Custodian | 204.75 | 2,455.51 | 1,950.00 | 1,950.00 | 125.92% |
| | 04 - Custodian: | 204.75 | 2,455.51 | 1,950.00 | 1,950.00 | 125.92% |
| 05 - Pastor | | | | | | |
| 016-52-05-00 | Pastor-Salary | 5,857.00 | 70,284.00 | 70,284.00 | 70,284.00 | 100.00% |
| 016-52-05-01 | Medical Insurance/Annuity | 1,077.00 | 12,924.00 | 12,924.00 | 12,924.00 | 100.00% |
| 016-52-05-03 | Life Insurance | 45.89 | 550.68 | 551.04 | 551.04 | 99.93% |
| 016-52-05-05 | Pension | 1,874.64 | 11,247.84 | 12,651.00 | 12,651.00 | 88.91% |
| | 05 - Pastor: | 8,854.53 | 95,006.52 | 96,410.04 | 96,410.04 | 98.54% |
| 06 - Other | | | | | | |
| 016-52-06-00 | FICA | 352.89 | 4,583.37 | 4,200.00 | 4,200.00 | 109.13% |
| 016-52-06-01 | Workers Compensation | 0.00 | 324.00 | 230.04 | 230.04 | 140.85% |
| | 06 - Other: | 352.89 | 4,907.37 | 4,430.04 | 4,430.04 | 110.77% |
| | 52 - Staff/Salary: | 13,740.17 | 152,094.08 | 149,053.08 | 149,053.08 | 102.04% |
| 56 - Professional Services | | | | | | |
| 01 - Pastor Professional | | | | | | |
| 016-56-01-00 | Pastor-Professional | 0.00 | 2,286.42 | 1,250.04 | 1,250.04 | 182.91% |
| 016-56-01-01 | Pastor Cont. Ed. | 0.00 | 1,416.41 | 999.96 | 999.96 | 141.65% |
| 016-56-01-04 | Pastor Mileage | 0.00 | 0.00 | 999.96 | 999.96 | 0.00% |
| 016-56-01-05 | Pastor Cell/Communications | 0.00 | 187.50 | 750.00 | 750.00 | 25.00% |
| | 01 - Pastor Professional: | 0.00 | 3,890.33 | 3,999.96 | 3,999.96 | 97.26% |
| 02 - Supply Musicians | | | | | | |
| 016-56-02-00 | Supply Musicians | 200.00 | 1,990.00 | 1,500.00 | 1,500.00 | 132.67% |
| | 02 - Supply Musicians: | 200.00 | 1,990.00 | 1,500.00 | 1,500.00 | 132.67% |
| 03 - Deacon | | | | | | |
| 016-56-03-00 | Deacon | 0.00 | 301.19 | 999.96 | 999.96 | 30.12% |
| | 03 - Deacon: | 0.00 | 301.19 | 999.96 | 999.96 | 30.12% |
| 05 - Supply Pastors | | | | | | |
| 016-56-05-00 | Supply Pastors | 100.00 | 2,754.58 | 4,239.96 | 4,239.96 | 64.97% |
| 016-56-05-01 | Sabbatical Supply | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 016-56-05-02 | Sabbatical Supply - Offset | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| | 05 - Supply Pastors: | 100.00 | 2,754.58 | 4,239.96 | 4,239.96 | 64.97% |
| 06 - Financial Review | | | | | | |
| 016-56-06-00 | Financial Review | 0.00 | 24.36 | 50.00 | 50.00 | 48.72% |
| | 06 - Financial Review: | 0.00 | 24.36 | 50.00 | 50.00 | 48.72% |
| 08 - Piano Tuning | | | | | | |
| 016-56-08-00 | Piano Tuning | 175.00 | 85.00 | 900.00 | 900.00 | 9.44% |
| | 08 - Piano Tuning: | 175.00 | 85.00 | 900.00 | 900.00 | 9.44% |
| | 56 - Professional Services: | 475.00 | 9,045.46 | 11,689.88 | 11,689.88 | 77.38% |
| 61 - Building & Grounds | | | | | | |
| 01 - Maintenance/Repairs | | | | | | |

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Holy Faith Church
Treasurer's Report
Finance year 2025, December

| <u>Book 01: Holy Faith Church-General</u> | | Actual Dec. 2025 | Actual as of 12/31/2025 | Budget as of 12/31/2025 | Budget 2025 | Percent of Budget |
|---|------------------------------|---------------------|----------------------------|----------------------------|----------------|----------------------|
| 016-61-01-00 | Maintenance/Repairs | 383.47 | 2,688.89 | 3,999.96 | 3,999.96 | 67.22% |
| 016-61-01-01 | Maintenance/Repair Offset | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| | 01 - Maintenance/Repairs: | 383.47 | 2,688.89 | 3,999.96 | 3,999.96 | 67.22% |
| 02 - Snow Removal/Lawn Care | | | | | | |
| 016-61-02-00 | Snow Removal/Lawn Care | 1,088.46 | 9,214.72 | 8,000.04 | 8,000.04 | 115.18% |
| | 02 - Snow Removal/Lawn Care: | 1,088.46 | 9,214.72 | 8,000.04 | 8,000.04 | 115.18% |
| 03 - Fees | | | | | | |
| 016-61-03-00 | Water Test/Regulatory Fee | 0.00 | 1,632.71 | 999.96 | 999.96 | 163.28% |
| | 03 - Fees: | 0.00 | 1,632.71 | 999.96 | 999.96 | 163.28% |
| 04 - Agreements | | | | | | |
| 016-61-04-00 | Maintenance Agreements | 0.00 | 310.00 | 999.96 | 999.96 | 31.00% |
| | 04 - Agreements: | 0.00 | 310.00 | 999.96 | 999.96 | 31.00% |
| 05 - Utilities | | | | | | |
| 016-61-05-00 | Utilities | 404.93 | 5,497.55 | 6,000.00 | 6,000.00 | 91.63% |
| | 05 - Utilities: | 404.93 | 5,497.55 | 6,000.00 | 6,000.00 | 91.63% |
| 06 - Building Supplies | | | | | | |
| 016-61-06-00 | Build/Cleaning Supplies | 0.00 | 1,273.10 | 999.96 | 999.96 | 127.32% |
| | 06 - Building Supplies: | 0.00 | 1,273.10 | 999.96 | 999.96 | 127.32% |
| 07 - Building Insurance | | | | | | |
| 016-61-07-00 | Building Insurance | 1,649.00 | 6,370.50 | 6,147.96 | 6,147.96 | 103.62% |
| | 07 - Building Insurance: | 1,649.00 | 6,370.50 | 6,147.96 | 6,147.96 | 103.62% |
| 09 - Capital Budget Funding | | | | | | |
| 016-61-09-00 | Capital Budget Funding | 0.00 | 0.00 | 3,000.00 | 3,000.00 | 0.00% |
| | 09 - Capital Budget Funding: | 0.00 | 0.00 | 3,000.00 | 3,000.00 | 0.00% |
| | 61 - Building & Grounds: | 3,525.86 | 26,987.47 | 30,147.84 | 30,147.84 | 89.52% |
| 62 - Programs | | | | | | |
| 01 - Christian Education | | | | | | |
| 016-62-01-01 | Christian Education | 0.00 | 752.68 | 699.96 | 699.96 | 107.53% |
| 016-62-01-04 | Christian Ed. - T | 0.00 | 213.18 | 500.04 | 500.04 | 42.63% |
| 016-62-01-05 | New Programs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| | 01 - Christian Education: | 0.00 | 965.86 | 1,200.00 | 1,200.00 | 80.49% |
| 02 - Altar Guild | | | | | | |
| 016-62-02-00 | Altar Guild | 0.00 | 1,005.55 | 650.04 | 650.04 | 154.69% |
| 016-62-02-01 | Altar Flowers | 411.82 | 1,100.95 | 99.96 | 99.96 | 1,101.39% |
| 016-62-02-02 | Altar Flowers Offset | -1,010.00 | -1,948.00 | 0.00 | 0.00 | 0.00% |
| | 02 - Altar Guild: | -598.18 | 158.50 | 750.00 | 750.00 | 21.13% |
| 03 - Outreach | | | | | | |
| 016-62-03-01 | Paper Pantry Expense | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 016-62-03-02 | Food Garden Expense | 0.00 | 27.63 | 300.00 | 300.00 | 9.21% |
| 016-62-03-03 | Outreach Expenses | 0.00 | -100.00 | 500.04 | 500.04 | -20.00% |
| | 03 - Outreach: | 0.00 | -72.37 | 800.04 | 800.04 | -9.05% |
| 04 - Stewardship | | | | | | |
| 016-62-04-00 | Stewardship | 191.78 | 219.08 | 200.04 | 200.04 | 109.52% |
| | 04 - Stewardship: | 191.78 | 219.08 | 200.04 | 200.04 | 109.52% |
| 05 - Hospitality | | | | | | |
| 016-62-05-00 | Hospitality | 173.69 | 558.46 | 999.96 | 999.96 | 55.85% |

Holy Faith Church
Treasurer's Report
Finance year 2025, December

| <u>Book 01: Holy Faith Church-General</u> | Actual | Actual | Budget | Budget | Percent of |
|---|------------------|-------------------|-------------------|-------------------|---------------|
| | Dec. 2025 | as of 12/31/2025 | as of 12/31/2025 | 2025 | Budget |
| 05 - Hospitality: | 173.69 | 558.46 | 999.96 | 999.96 | 55.85% |
| 07 - Assembly/Convention | | | | | |
| 016-62-07-00 Assembly/Convention | 324.00 | 589.00 | 999.96 | 999.96 | 58.90% |
| 07 - Assembly/Convention: | 324.00 | 589.00 | 999.96 | 999.96 | 58.90% |
| 25 - Music | | | | | |
| 016-62-25-00 Music | 0.00 | 407.97 | 600.00 | 600.00 | 68.00% |
| 25 - Music: | 0.00 | 407.97 | 600.00 | 600.00 | 68.00% |
| 30 - Worship | | | | | |
| 016-62-30-00 Worship | 32.00 | 1,409.61 | 999.96 | 999.96 | 140.97% |
| 30 - Worship: | 32.00 | 1,409.61 | 999.96 | 999.96 | 140.97% |
| 62 - Programs: | 123.29 | 4,236.11 | 6,549.96 | 6,549.96 | 64.67% |
| 63 - Apportionment/Benevolence | | | | | |
| 01 - Episcopal Apportionment | | | | | |
| 016-63-01-00 Episcopal | 0.00 | 9,397.63 | 10,251.96 | 10,251.96 | 91.67% |
| 01 - Episcopal Apportionment: | 0.00 | 9,397.63 | 10,251.96 | 10,251.96 | 91.67% |
| 02 - Lutheran | | | | | |
| 016-63-02-00 Lutheran/Benevolence | 0.00 | 7,518.21 | 8,202.00 | 8,202.00 | 91.66% |
| 016-63-02-02 Samaritas (LSSM) | 0.00 | 939.73 | 1,025.04 | 1,025.04 | 91.68% |
| 016-63-02-03 Lutheran World Hunger | 0.00 | 939.73 | 1,025.04 | 1,025.04 | 91.68% |
| 02 - Lutheran: | 0.00 | 9,397.67 | 10,252.08 | 10,252.08 | 91.67% |
| 63 - Apportionment/Benevolence: | 0.00 | 18,795.30 | 20,504.04 | 20,504.04 | 91.67% |
| 64 - Community Publicity | | | | | |
| 00 - (no Minor group) | | | | | |
| 016-64-00-00 Community Publicity | 0.00 | 24.97 | 300.00 | 300.00 | 8.32% |
| 00 - (no Minor group): | 0.00 | 24.97 | 300.00 | 300.00 | 8.32% |
| 64 - Community Publicity: | 0.00 | 24.97 | 300.00 | 300.00 | 8.32% |
| 66 - Office Operations | | | | | |
| 02 - Comcast/Software | | | | | |
| 016-66-02-00 Comcast/Software | 816.58 | 5,333.10 | 5,000.04 | 5,000.04 | 106.66% |
| 02 - Comcast/Software: | 816.58 | 5,333.10 | 5,000.04 | 5,000.04 | 106.66% |
| 03 - Copier | | | | | |
| 016-66-03-00 Copier | 359.57 | 4,664.93 | 3,500.04 | 3,500.04 | 133.28% |
| 03 - Copier: | 359.57 | 4,664.93 | 3,500.04 | 3,500.04 | 133.28% |
| 04 - Payroll Fees | | | | | |
| 016-66-04-00 Payroll Fees | 33.00 | 399.00 | 399.96 | 399.96 | 99.76% |
| 04 - Payroll Fees: | 33.00 | 399.00 | 399.96 | 399.96 | 99.76% |
| 05 - E-Giving | | | | | |
| 016-66-05-00 E Giving Fees | 158.71 | 2,271.26 | 1,800.00 | 1,800.00 | 126.18% |
| 05 - E-Giving: | 158.71 | 2,271.26 | 1,800.00 | 1,800.00 | 126.18% |
| 06 - Office Supplies | | | | | |
| 016-66-06-00 Office Supplies | -1,043.51 | 6,174.41 | 3,500.04 | 3,500.04 | 176.41% |
| 06 - Office Supplies: | -1,043.51 | 6,174.41 | 3,500.04 | 3,500.04 | 176.41% |
| 66 - Office Operations: | 324.35 | 18,842.70 | 14,200.08 | 14,200.08 | 132.69% |
| Expense: | 18,188.67 | 230,026.09 | 232,444.88 | 232,444.88 | 98.96% |

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Holy Faith Church
Treasurer's Report
Finance year 2025, December

| Summary, Book 01: Holy Faith Church-General | Actual | | Budget | | Percent of Budget |
|---|------------------|-------------------|-------------------|-------------------|----------------------|
| | Dec. 2025 | as of 12/31/2025 | as of 12/31/2025 | Budget 2025 | |
| Income: | 9,615.80 | 217,051.00 | 216,282.89 | 216,282.89 | 100.36% |
| - Expense: | 18,188.67 | 230,026.09 | 232,444.88 | 232,444.88 | 98.96% |
| Net Income: | -8,572.87 | -12,975.09 | -16,161.99 | -16,161.99 | |

Holy Faith Church
Balance Sheet
Finance year 2025 as of 12/31/2025

| Book 01 - Holy Faith Church-General | Balance as of 1/1/2025 | Balance as of 12/31/2025 | Change | Percent change |
|--|---------------------------|-----------------------------|-------------------|-------------------|
| Assets | | | | |
| 011-10-10-10 Checking Account-HNT-6849 | 120,655.23 | 28,311.58 | -92,343.65 | -76.5% |
| 011-10-25-00 Reserves-HNT-8348 | 62,833.58 | 82,844.79 | 20,011.21 | 31.8% |
| 011-10-70-01 Preschool-HNT-8322 | 1,504.99 | 1,505.14 | 0.15 | - % |
| 011-10-80-00 Petty Cash | 100.00 | 100.00 | 0.00 | - % |
| 011-10-90-00 Pastor's Discr-HNT-8921 | 9.55 | 0.00 | -9.55 | -100.0% |
| 011-20-40-00 ELCA HF Investment Fund | 67,721.91 | 76,172.37 | 8,450.46 | 12.5% |
| 011-20-40-10 CD #1 - 6288 - 3/12/2026 | 15,000.00 | 15,630.12 | 630.12 | 4.2% |
| 011-20-40-11 CD #2 - 6270 - 9/12/2026 | 15,000.00 | 15,667.87 | 667.87 | 4.5% |
| 011-20-50-00 Growth and Income Fund | 28,382.07 | 30,999.70 | 2,617.63 | 9.2% |
| Total assets: | 311,207.33 | 251,231.57 | -59,975.76 | -19.3% |
| Liabilities | | | | |
| 012-00-00-00 Coop Nurs Escr Acct | 1,503.03 | 1,503.03 | 0.00 | - % |
| Liabilities: | 1,503.03 | 1,503.03 | 0.00 | - % |
| Dedicated | | | | |
| 017-01-01-01 SASS | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-02 Special Appeals ShortTerm | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-03 TRI | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-04 Ele's Place | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-05 Mission Fund | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-06 Habitat | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-08 FID/Nov | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-15 Hope Clinic | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-16 Crop Hunger Walk | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-18 Rise-Up Campaign | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-22 Heifer International | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-25 Holy Week Offering | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-26 ELCA Diversity Task Force | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-27 ARK Ministry | 62.00 | 0.00 | -62.00 | -100.0% |
| 017-01-01-36 SafeHouse | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-37 ERD/LWR | 135.00 | 5,000.00 | 4,865.00 | 3,603.7% |
| 017-01-01-39 Campus Ministries | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-40 Bread for the World | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-41 Samaritans | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-42 Undue Medical Debt | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-43 Dementia Friendly | 500.00 | 0.00 | -500.00 | -100.0% |
| 017-01-01-44 Church at the Crossroads | 0.00 | 0.00 | 0.00 | - % |
| 017-01-01-45 Fed Up | 0.00 | 100.00 | 100.00 | - % |
| 017-01-02-00 Staff Gifts | 15.51 | 2,210.51 | 2,195.00 | 14,152.2% |
| 017-01-03-00 Paper Pantry | 2,537.33 | 2,037.33 | -500.00 | -19.7% |
| 017-01-05-00 Altar Flowers | 0.00 | 0.00 | 0.00 | - % |
| 017-01-07-00 Pastor's Discretionary | 98.75 | 2,612.35 | 2,513.60 | 2,545.4% |
| 017-01-10-00 Food Garden | 1,634.70 | 1,831.69 | 196.99 | 12.1% |
| 017-01-11-01 Childrens Ministry | 0.00 | 0.00 | 0.00 | - % |
| 017-01-12-00 Mem. Garden | 211.58 | 211.58 | 0.00 | - % |
| 017-01-13-00 Bldg/Grounds | 67,590.00 | 1,742.76 | -65,847.24 | -97.4% |
| 017-01-13-01 Capital Projects | 29,290.44 | 16,893.43 | -12,397.01 | -42.3% |
| 017-01-13-02 Hybrid Worship | 0.00 | 0.00 | 0.00 | - % |

Holy Faith Church
Balance Sheet
Finance year 2025 as of 12/31/2025

Book 01 - Holy Faith Church-General

| | | Balance as of 1/1/2025 | Balance as of 12/31/2025 | Change | Percent change |
|-------------------|---------------------------|---------------------------|-----------------------------|------------|-------------------|
| 017-01-20-00 | Bank Transfers | 0.00 | 0.00 | 0.00 | - % |
| 017-01-21-00 | Bishop Special Offering | 249.00 | 0.00 | -249.00 | -100.0% |
| 017-01-40-00 | Prayer Shawl | 0.00 | 299.00 | 299.00 | - % |
| 017-01-43-00 | Congregational Meals | 109.80 | 0.00 | -109.80 | -100.0% |
| 017-01-43-01 | Congregational Retreat | 0.00 | 0.00 | 0.00 | - % |
| 017-01-47-00 | Corner Health Center | 0.00 | 0.00 | 0.00 | - % |
| 017-02-03-01 | Memorial Funds | 24,559.80 | 34,448.73 | 9,888.93 | 40.3% |
| 017-02-03-02 | Music Memorial Funds | 0.00 | 139.78 | 139.78 | - % |
| 017-02-03-03 | Honorary Funds | 135.89 | 235.89 | 100.00 | 73.6% |
| 017-03-20-01 | AA Area Com. Found. Grant | 0.00 | 0.00 | 0.00 | - % |
| Dedicated: | | 127,129.80 | 67,763.05 | -59,366.75 | -46.7% |

Equity

| | | | | | |
|---|-----------------------|-------------------|-------------------|-------------------|---------------|
| 013-00-00-00 | Restricted Bldg | 6,000.00 | 6,000.00 | 0.00 | - % |
| 013-00-00-01 | Restricted Equip | 1,441.60 | 1,441.60 | 0.00 | - % |
| 013-00-00-03 | Restricted Sabbatical | 416.30 | 416.30 | 0.00 | - % |
| 013-00-00-04 | Restricted Endowment | 0.00 | 0.00 | 0.00 | - % |
| 013-00-00-06 | Unrestricted(Savings) | 105,501.70 | 117,867.78 | 12,366.08 | 11.7% |
| Equity: | | 113,359.60 | 125,725.68 | 12,366.08 | 10.9% |
| Book equity: | | 69,214.90 | 56,239.81 | -12,975.09 | -18.7% |
| Total liabilities, dedicated and equity: | | 311,207.33 | 251,231.57 | -59,975.76 | -19.3% |

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Holy Faith Church
General Ledger - Detail
from 12/1/2025 to 12/31/2025

Book: Holy Faith Church-General (01)

| Asset | | | | | |
|---|---|--|-----------|-----------|--------------------|
| Account / Transaction | Information | Activity description | Amount | Balance | 12/01/25 |
| 011-10-10-10 Checking Account-HNT-6849 | | | | | \$27,364.45 |
| Receipt | 1283 12/1/2025 | E-Giving | 48.32 | 48.32 | |
| Receipt | 1284 12/1/2025 | E-Giving | 350.00 | 398.32 | |
| Receipt | 1285 12/1/2025 | E-Giving | 500.00 | 898.32 | |
| Receipt | 1286 12/1/2025 | E-Giving | 820.00 | 1,718.32 | |
| Receipt | 1287 12/1/2025 | E-Giving | 150.00 | 1,868.32 | |
| Receipt | 1297 12/1/2025 | E-Giving | 280.00 | 2,148.32 | |
| Journal | 140 12/1/2025 NCS Services - EFT - E-Giving | EFT - E-Giving Fees | -30.00 | 2,118.32 | |
| Receipt | 1280 12/2/2025 | E-Giving | 100.00 | 2,218.32 | |
| Receipt | 1281 12/2/2025 | E-Giving | 200.00 | 2,418.32 | |
| Receipt | 1282 12/3/2025 | E-Giving | 100.00 | 2,518.32 | |
| Check | 2083 12/4/2025 Concordia Publishing House - Invoice # 01150973 | Invoice # 01150973 | -425.00 | 2,093.32 | |
| Check | 2076 12/4/2025 Fithian, Eric - Sound and Silence 12/21/25 | Sound and Silence 12/21/25 | -100.00 | 1,993.32 | |
| Check | 2077 12/4/2025 Geddes, Katie - Sound and Silence 12/21/25 | Sound and Silence 12/21/25 | -100.00 | 1,893.32 | |
| Check | 2078 12/4/2025 Augsburg Fortress - Invoice # 99336196 | Invoice # 99336196 | -32.00 | 1,861.32 | |
| Check | 2079 12/4/2025 Key Bank - Account # 01010025500099 | Account # 01010025500099 | -43.00 | 1,818.32 | |
| Check | 2080 12/4/2025 Belote, Cory - Reimbursement - Stamps | Reimbursement - Stamps | -78.00 | 1,740.32 | |
| Check | 2082 12/4/2025 Hendricks, David - St Nick Appearance 12/6/25 | St Nick Appearance 12/6/25 | -100.00 | 1,640.32 | |
| Check | 2084 12/4/2025 Dan McGraw - Reimbursement - Kitchen, Funeral Supplies | Reimbursement - Kitchen, Funeral Supplies | -145.71 | 1,494.61 | |
| Check | 2085 12/4/2025 Church Insurance Agency - Acct #0002125 9/1/2025 - 9/1/2026 | Acct #0002125 9/1/2025 - 9/1/2026 | -1,649.00 | -154.39 | |
| Check | 2086 12/4/2025 Security & Protective Services, LLC - Invoice # HFC1003 | Invoice # HFC1003 | -525.00 | -679.39 | |
| Check | 2081 12/4/2025 Centlivre, Mike - Reimbursement - Engraving Plaques for Memorial Board | Reimbursement - Engraving Plaques for Memorial Board | -77.00 | -756.39 | |
| Receipt | 1298 12/4/2025 | E-Giving | 100.00 | -656.39 | |
| Journal | 130 12/4/2025 Comcast - November 2025 | Comcast Auto Deduct Bill | -373.57 | -1,029.96 | |
| Journal | 141 12/5/2025 NCS Services - EFT - E-Giving | EFT - E-Giving Fees | -128.71 | -1,158.67 | |
| Receipt | 1299 12/6/2025 | E-Giving | 50.00 | -1,108.67 | |
| Receipt | 1276 12/7/2025 | Weekly Giving | 1,832.00 | 723.33 | |
| Receipt | 1300 12/8/2025 | E-Giving | 48.32 | 771.65 | |
| Receipt | 1301 12/8/2025 | E-Giving | 292.00 | 1,063.65 | |
| Journal | 125 12/8/2025 DTE Energy | DTE December 2025 Bill | -404.93 | 658.72 | |
| Receipt | 1302 12/12/2025 | E-Giving | 75.00 | 733.72 | |
| Receipt | 1288 12/12/2025 | E-Giving | 50.00 | 783.72 | |
| Receipt | 1303 12/12/2025 | E-Giving | 32.00 | 815.72 | |
| Receipt | 1304 12/13/2025 | E-Giving | 110.00 | 925.72 | |
| Receipt | 1277 12/14/2025 | Weekly Giving | 2,740.00 | 3,665.72 | |
| Receipt | 1305 12/14/2025 | E-Giving | 25.00 | 3,690.72 | |
| Receipt | 1306 12/15/2025 | E-Giving | 100.00 | 3,790.72 | |
| Receipt | 1307 12/15/2025 | E-Giving | 48.32 | 3,839.04 | |
| Receipt | 1310 12/15/2025 | E-Giving | 267.00 | 4,106.04 | |
| Journal | 4712/15/2025 Fidelity Investments | Fidelity Annuity | -1,077.00 | 3,029.04 | |
| Journal | 13812/15/2025 | Payroll 12/15/2025 | -5,498.08 | -2,469.04 | |

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Holy Faith Church
General Ledger - Detail
from 12/1/2025 to 12/31/2025

| Asset | | | | | | |
|------------------------|--|---|-----------|------------------|--|--|
| Account / Transaction | Information | Activity description | Amount | Balance 12/01/25 | | |
| Check 20912/16/2025 | All Together Campus Ministry - Donation - All Together Campus Ministry | Donation - All Together Campus Ministry | -100.00 | -2,569.04 | | |
| Check 209312/16/2025 | Canterbury House - Donation - U-M Episcopal Ministry | Donation - U-M Episcopal Ministry | -100.00 | -2,669.04 | | |
| Check 209212/16/2025 | Hope Clinic - Donation - Hope Clinic | Donation - Hope Clinic | -100.00 | -2,769.04 | | |
| Check 208712/16/2025 | Couture's Property Maintenance - Invoice No 07766D - November 2025 | Invoice No 07766D - November 2025 Snow & Ice | -693.60 | -3,462.64 | | |
| Check 208812/16/2025 | Junga's Ace Hardware - Acct 20076 | Acct 20076 | -55.93 | -3,518.57 | | |
| Check 208912/16/2025 | Kollath, Teri - Reimbursement - Replacement Keys for Front Door | Reimbursement - Replacement Keys for Front Door | -16.47 | -3,535.04 | | |
| Check 209012/16/2025 | Lutheran Campus Ministry - Donation - U-M ELCA Campus Ministry | Donation - U-M ELCA Campus Ministry | -100.00 | -3,635.04 | | |
| Receipt 128912/16/2025 | E-Giving | E-Giving | 50.00 | -3,585.04 | | |
| Receipt 131112/17/2025 | E-Giving | E-Giving | 300.00 | -3,285.04 | | |
| Journal 13612/17/2025 | Episcopal Diocese of Michigan | Pastor's Life Insurance | -45.89 | -3,330.93 | | |
| Receipt 127812/21/2025 | Weekly Giving | Weekly Giving | 7,275.00 | 3,944.07 | | |
| Receipt 129012/21/2025 | E-Giving | E-Giving | 100.00 | 4,044.07 | | |
| Receipt 130812/22/2025 | E-Giving | E-Giving | 48.32 | 4,092.39 | | |
| Receipt 131212/22/2025 | E-Giving | E-Giving | 200.00 | 4,292.39 | | |
| Receipt 129112/22/2025 | E-Giving | E-Giving | 50.00 | 4,342.39 | | |
| Receipt 129212/22/2025 | E-Giving | E-Giving | 25.00 | 4,367.39 | | |
| Receipt 129312/23/2025 | E-Giving | E-Giving | 100.00 | 4,467.39 | | |
| Receipt 131312/24/2025 | E-Giving | E-Giving | 50.00 | 4,517.39 | | |
| Receipt 131412/25/2025 | E-Giving | E-Giving | 180.00 | 4,697.39 | | |
| Receipt 131512/26/2025 | E-Giving | E-Giving | 32.00 | 4,729.39 | | |
| Receipt 131612/26/2025 | E-Giving | E-Giving | 150.00 | 4,879.39 | | |
| Receipt 131712/26/2025 | E-Giving | E-Giving | 440.00 | 5,319.39 | | |
| Receipt 129412/26/2025 | E-Giving | E-Giving | 500.00 | 5,819.39 | | |
| Receipt 129512/26/2025 | E-Giving | E-Giving | 1,000.00 | 6,819.39 | | |
| Receipt 129612/26/2025 | E-Giving | E-Giving | 1,000.00 | 7,819.39 | | |
| Receipt 127912/28/2025 | Weekly Giving | Weekly Giving | 2,024.00 | 9,843.39 | | |
| Check 210212/29/2025 | Pinter's Greenhouse - Invoice # 49722 | Invoice # 49722 | -252.50 | 9,590.89 | | |
| Check 209412/29/2025 | Great American Financial Svcs - Invoice # 40758248 | Invoice # 40758248 | -359.57 | 9,231.32 | | |
| Check 209512/29/2025 | Couture's Property Maintenance - Invoice # 02495Q; August 2025 | Invoice # 02495Q; August 2025 | -336.00 | 8,895.32 | | |
| Check 209612/29/2025 | Security & Protective Services, LLC - Invoice # HFC1008 | Invoice # HFC1008 | -175.00 | 8,720.32 | | |
| Check 209712/29/2025 | Dan McGraw - Reimbursement - Plasticware and plates | Reimbursement - Plasticware and plates | -27.98 | 8,692.34 | | |
| Check 209912/29/2025 | Gamble & Son Piano Restoration, LLC - Nave Piano Tuning | Nave Piano Tuning | -175.00 | 8,517.34 | | |
| Check 210112/29/2025 | Reifert, Lisa - Reimbursements - 10/31 - 11/28/25 | Reimbursements - 10/31 - 11/28/25 | -218.18 | 8,299.16 | | |
| Check 210012/29/2025 | Chase Card Services - Acct # 1666; 11/11/25 - 12/10/25 Credit Card | Acct # 1666; 11/11/25 - 12/10/25 Credit Card | -168.15 | 8,131.01 | | |
| Receipt 130912/29/2025 | E-Giving | E-Giving | 48.32 | 8,179.33 | | |
| Journal 13912/31/2025 | Payroll 12/31/2025 | Payroll 12/31/2025 | -5,357.56 | 2,821.77 | | |
| Journal 14212/31/2025 | Church Pension Fund | Church Pension Fund Oct-Nov 2025 | -1,874.64 | 947.13 | | |

Net total for period: **\$947.13** **\$28,311.58**

2026 Proposed Operating Budget

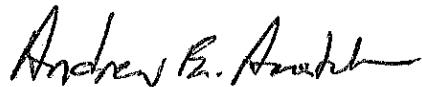
The 2026 Operating Budget was developed by the Finance Committee which includes Andrew Amstutz (Treasurer), Wendy Amstutz (Former Bookkeeper), Cory Belote (New Bookkeeper), Mike Centlivre (Financial Secretary), Lisa Reifert (PLT Liaison), Betsey Hubbard, Jake Altman, , Christine Robinson. The budget is based on the 2025 budget and actual income and expenditures. The **2026 Proposed Budget by Account** shows the proposed budget in addition to the 2024 Budget and Actuals. The 2025 Proposed Budget has the following notable changes:

1. **Pledges** – Projecting a slight increase in Pledge giving from \$211,356 to \$215,000
2. **Rental/SCOOP Co-Op** - no income in budget plan as there is not a new rental yet established.
3. **Staff/Salary** – The budget includes an increase for our Pastor and all our staff. We are able to do this because of the generosity of the members of the congregation. (3%)
4. **Staff/Salary, Outreach Coordinator** – we were excited to have Janet Cook continue with us as Outreach Coordinator. In 2025 we offset 50% of the Outreach Coordinator Salary with the remaining funds from Memorial Funds. The 2026 proposed budget also shows a 100% offset of the Outreach Coordinator Salary which is planned to be provided from Memorial Funds and other gifts. It is important to note that we will need to grow our annual giving to continue to sustain this position.
5. **Apportionment/Benevolence** – Our budget includes an 5% increased commitment to the Dioses and Synod. The Apportionment to the Dioses is calculated based on income over the last three years and is a commitment we make in August of each year for the following year. We give an equal amount to the Lutheran Synod including the support for Samaritas and Lutheran World Hunger.
6. **Deacon** expenses have been removed for 2026
7. **Maintenance/Repairs** budget has been decreased from \$4000 to \$3000
8. **Capital Budget Funding (\$3000)** has been removed. In previous years this was used for Capital refurbishment or investment.

The proposed 2026 Operating Budget includes total expected Income of **\$218,750**, expected Expenses of **\$229,966**, leaving a budgeted Income less expense of **\$-11,216**.

It is our firm belief that remaining focused on seeking God together and reaching out to our neighbors will continue to sustain us.

Respectfully submitted,



Andrew E. Amstutz, Treasurer

History & Trends

In 2025, our Average Sunday Attendance (ASA) with hybrid worship was 74.

Summary of our Rooted in Abundance Pledge Campaign

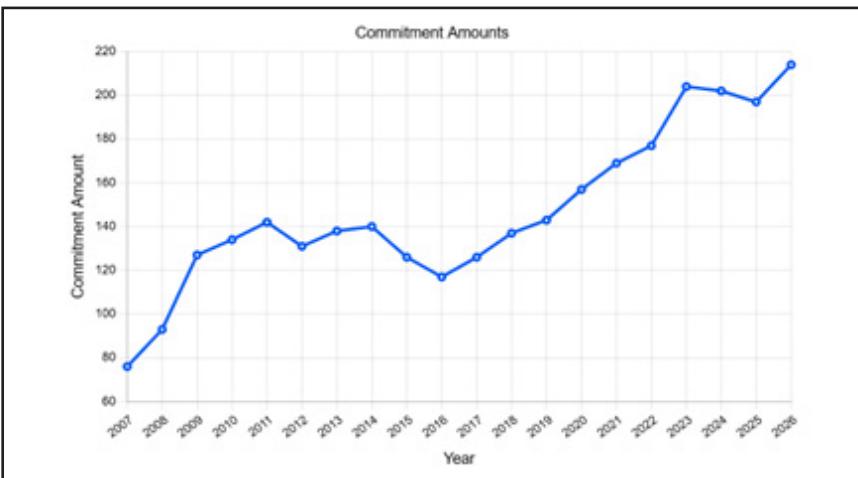
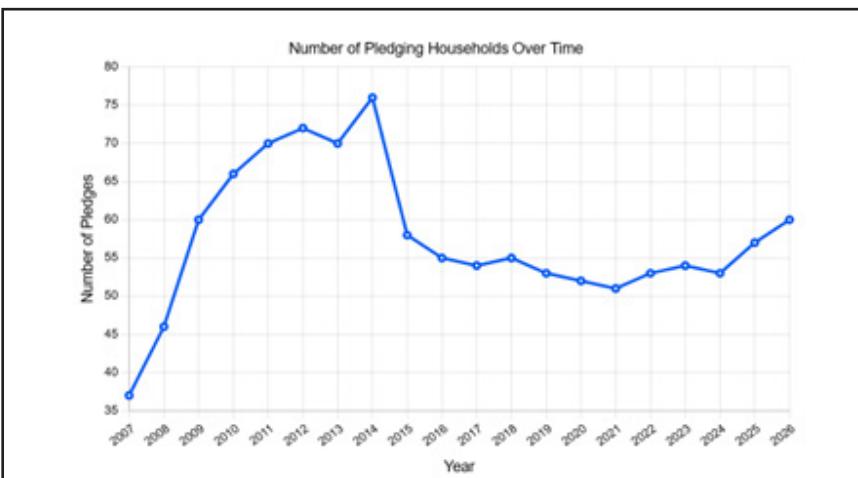
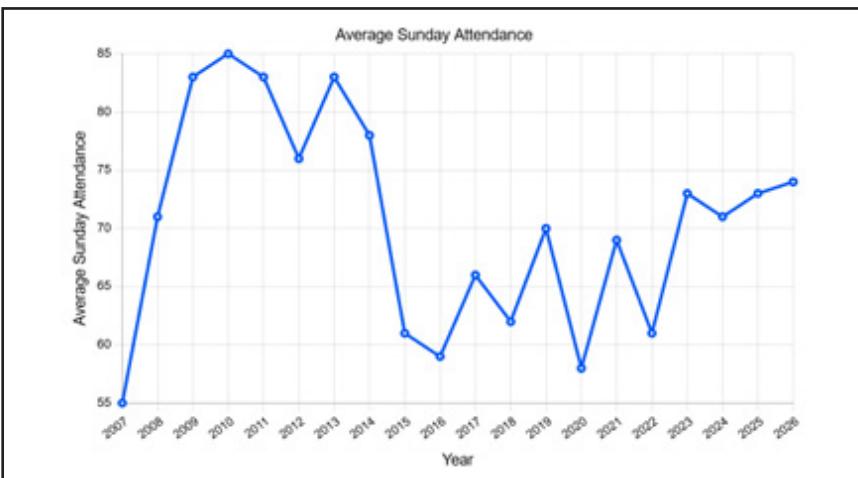
60 pledges

\$214,000 pledged (rounded to thousands)

24 pledges increased

4 pledges decreased

10 new pledges



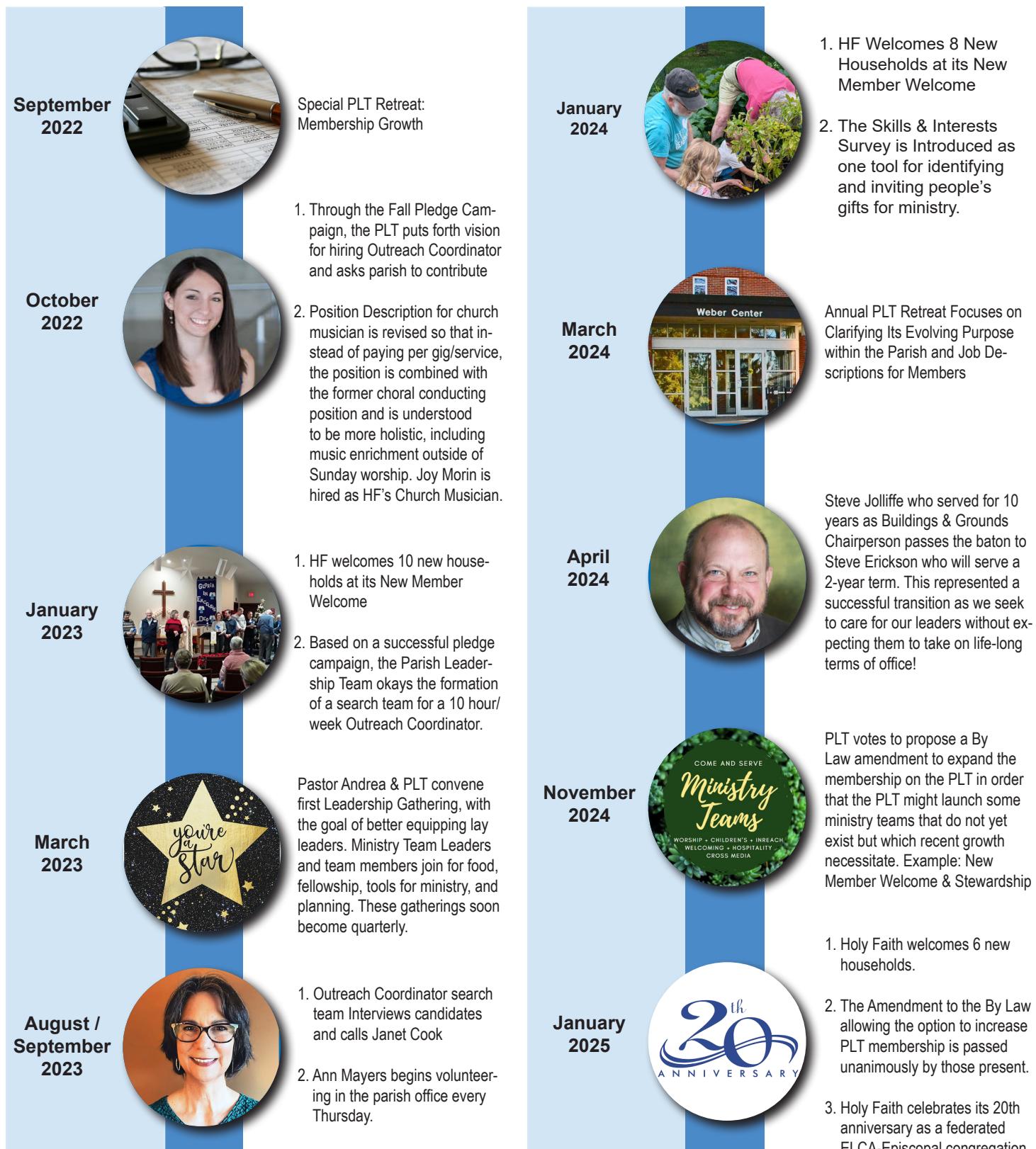
Holy Faith Church 2026 Budget (Proposed)

| Line | Account | 2024 Actual | 2025 Budget | 2025 Actual | 2026 Budget |
|------|--|-------------------|--------------------|--------------------|--------------------|
| 1 | (015-41-00-00) Pledges | \$ 213,386 | \$ 210,000 | \$ 211,356 | \$ 215,000 |
| 2 | (015-43-01-00) Rental/Bldg. | \$ 3,146 | \$ 1,000 | \$ 1,715 | \$ 1,000 |
| 3 | (015-43-02-00) Rental/Co-op | \$ 3,000 | \$ 2,500 | \$ - | |
| 4 | (015-44-00-00) Plate (Loose Offering) | \$ 1,322 | \$ 1,000 | \$ 1,352 | \$ 1,000 |
| 5 | (015-47-00-00) Miscellaneous | \$ 91 | \$ 750 | \$ 1,813 | \$ 750 |
| 6 | (015-48-00-00) Interest | \$ 1,039 | \$ 1,033 | \$ 815 | \$ 1,000 |
| 7 | Total Income: | \$ 221,984 | \$ 216,283 | \$ 217,051 | \$ 218,750 |
| 8 | | | | | |
| 9 | (016-52-01-00) Office Manager | \$ 18,240 | \$ 19,539 | \$ 20,268 | \$ 20,129 |
| 10 | (016-52-02-00) Nursery Attendant | \$ 405 | \$ 480 | \$ 480 | \$ 480 |
| 11 | (016-52-02-01) Outreach Coordinator | \$ 15,275 | \$ 16,068 | \$ 16,068 | \$ 16,550 |
| 12 | (016-52-02-02) Outreach Coordinator - Offset | \$ (9,768) | \$ (8,034) | \$ (8,033) | \$ (16,550) |
| 13 | (016-52-03-00) Music Director | \$ 17,668 | \$ 18,210 | \$ 20,941 | \$ 18,756 |
| 14 | (016-52-04-00) Custodian | \$ 2,209 | \$ 1,950 | \$ 2,456 | \$ 2,634 |
| 15 | (016-52-05-00) Pastor-Salary | \$ 68,237 | \$ 70,284 | \$ 70,284 | \$ 72,393 |
| 16 | (016-52-05-01) Medical Insurance/Annuity | \$ 12,492 | \$ 12,924 | \$ 12,924 | \$ 13,704 |
| 17 | (016-52-05-03) Life Insurance | \$ 551 | \$ 551 | \$ 551 | \$ 551 |
| 18 | (016-52-05-05) Pension | \$ 11,248 | \$ 12,651 | \$ 11,248 | \$ 13,031 |
| 19 | (016-52-06-00) FICA | \$ 4,063 | \$ 4,200 | \$ 4,583 | \$ 4,440 |
| 20 | (016-52-06-01) Workers Compensation | \$ 161 | \$ 230 | \$ 324 | \$ 325 |
| 21 | (016-56-01-00) Pastor-Professional | \$ 2,661 | \$ 1,250 | \$ 2,286 | \$ 1,250 |
| 22 | (016-56-01-01) Pastor Cont. Ed. | \$ 1,481 | \$ 1,000 | \$ 1,416 | \$ 1,000 |
| 23 | (016-56-01-04) Pastor Mileage | \$ - | \$ 1,000 | \$ - | \$ 1,400 |
| 24 | (016-56-01-05) Pastor Cell/Communications | \$ - | \$ 750 | \$ 188 | \$ 750 |
| 25 | (016-56-02-00) Supply Musicians | \$ 1,900 | \$ 1,500 | \$ 1,990 | \$ 1,500 |
| 26 | (016-56-03-00) Deacon | \$ 317 | \$ 1,000 | \$ 301 | |
| 27 | (016-56-05-00) Supply Pastors | \$ 2,384 | \$ 4,240 | \$ 2,755 | \$ 4,240 |
| 28 | (016-56-05-01) Sabbatical Supply | \$ 6,818 | \$ - | \$ - | |
| 29 | (016-56-05-02) Sabbatical Supply - Offset | \$ (6,784) | \$ - | \$ - | |
| 30 | (016-56-06-00) Financial Review | \$ - | \$ 50 | \$ 24 | \$ 50 |
| 31 | (016-56-08-00) Piano Tuning | \$ 525 | \$ 900 | \$ 85 | \$ 900 |
| 32 | (016-61-01-00) Maintenance/Repairs | \$ 2,739 | \$ 4,000 | \$ 2,689 | \$ 3,000 |
| 33 | (016-61-01-01) Maintenance/Repair Offset | \$ (361) | \$ - | \$ - | |
| 34 | (016-61-02-00) Snow Removal/Lawn Care | \$ 6,896 | \$ 8,000 | \$ 9,215 | \$ 11,000 |
| 35 | (016-61-03-00) Water Test/Regulatory Fee | \$ 1,457 | \$ 1,000 | \$ 1,633 | \$ 1,500 |
| 36 | (016-61-04-00) Maintenance Agreements | \$ 310 | \$ 1,000 | \$ 310 | \$ 1,000 |
| 37 | (016-61-05-00) Utilities | \$ 5,145 | \$ 6,000 | \$ 5,498 | \$ 6,000 |
| 38 | (016-61-06-00) Build/Cleaning Supplies | \$ 785 | \$ 1,000 | \$ 1,273 | \$ 1,100 |
| 39 | (016-61-07-00) Building Insurance | \$ 5,629 | \$ 6,148 | \$ 6,371 | \$ 6,596 |
| 40 | (016-61-09-00) Capital Budget Funding | \$ 3,000 | \$ 3,000 | \$ - | |
| 41 | (016-62-01-01) Christian Education | \$ 503 | \$ 700 | \$ 753 | \$ 700 |
| 42 | (016-62-01-04) Christian Ed. - T | \$ 306 | \$ 500 | \$ 213 | \$ 300 |
| 43 | (016-62-01-05) New Programs | \$ 762 | \$ - | \$ - | |
| 44 | (016-62-02-00) Altar Guild | \$ 1,685 | \$ 650 | \$ 1,006 | \$ 650 |
| 45 | (016-62-02-01) Altar Flowers | \$ 1,034 | \$ 100 | \$ 1,100 | \$ 840 |
| 46 | (016-62-02-02) Altar Flowers Offset | \$ (1,236) | \$ - | \$ (1,948) | \$ (840) |
| 47 | (016-62-03-02) Food Garden Expense | \$ 300 | \$ 300 | \$ 28 | \$ 300 |
| 48 | (016-62-03-03) Outreach Expenses | \$ - | \$ 500 | \$ (100) | \$ 500 |
| 49 | (016-62-04-00) Stewardship | \$ 72 | \$ 200 | \$ 219 | \$ 200 |
| 50 | (016-62-05-00) Hospitality | \$ 880 | \$ 1,000 | \$ 558 | \$ 1,000 |
| 51 | (016-62-07-00) Assembly/Convention | \$ 837 | \$ 1,000 | \$ 589 | \$ 1,000 |
| 52 | (016-62-25-00) Music | \$ 588 | \$ 600 | \$ 408 | \$ 600 |
| 53 | (016-62-30-00) Worship | \$ 1,193 | \$ 1,000 | \$ 1,410 | \$ 1,000 |
| 54 | (016-63-01-00) Episcopal | \$ 9,527 | \$ 10,252 | \$ 9,398 | \$ 10,735 |
| 55 | (016-63-02-00) Lutheran/Benevolence | \$ 7,562 | \$ 8,202 | \$ 7,518 | \$ 8,588 |
| 56 | (016-63-02-02) Samaritas (LSSM) | \$ 945 | \$ 1,025 | \$ 940 | \$ 1,074 |
| 57 | (016-63-02-03) Lutheran World Hunger | \$ 945 | \$ 1,025 | \$ 940 | \$ 1,074 |
| 58 | (016-64-00-00) Community Publicity | \$ 300 | \$ 300 | \$ 25 | \$ 300 |
| 59 | (016-66-02-00) Comcast/Software | \$ 4,830 | \$ 5,000 | \$ 5,333 | \$ 5,000 |
| 60 | (016-66-03-00) Copier | \$ 5,291 | \$ 3,500 | \$ 4,665 | \$ 4,320 |
| 61 | (016-66-04-00) Payroll Fees | \$ 393 | \$ 400 | \$ 399 | \$ 396 |
| 62 | (016-66-05-00) E Giving Fees | \$ 1,981 | \$ 1,800 | \$ 2,271 | \$ 1,000 |
| 63 | (016-66-06-00) Office Supplies | \$ 4,049 | \$ 3,500 | \$ 6,174 | \$ 3,500 |
| 64 | Total Expense: | \$ 218,428 | \$ 232,445 | \$ 230,026 | \$ 229,966 |
| 65 | Income less Expense: | \$ 3,555 | \$ (16,162) | \$ (12,975) | \$ (11,216) |

Timeline of Holy Faith's Congregational Development Since 2022

As we emerged from the pandemic in 2022, Holy Faith's Parish Leadership Team recognized the blessing of membership growth. The PLT met for a special in-person retreat that year to plan for how that growth could be harnessed for ministry and to consider the parish's main goals expressed through the Congregational Assessment Tool (CAT survey): 1) parish growth; and 2) expanded

outreach ministries so that Holy Faith helps the world look a little more like the Kingdom of God. At that retreat, the PLT recognized the need for additional staff hours, and committed to some restructuring to help us carry out ministry smoothly with a greater number of people. This is a timeline of what has been accomplished since that retreat.



Timeline of Holy Faith's Congregational Development Since 2022 (Cont.)

February 2025



Assessing how we invite people to Holy Faith and gather as a community, the PLT decided to use the Oscar Haab Estate gift (restricted for capital improvements) to increase the visibility of our lawn sign, purchase new seating, and repair our front sidewalks and curbs.

May-October 2025



Monthly Family Dinners met during the warmer months, while kids could play outside.

May 2025



"Voices for Justice" group began organizing Holy Faith members and friends in the community to stand up for human and civil rights.

September 2025



Monthly Sound & Silence services were launched, an experiment in music and meditation. Each month features a musical guest who plays music which leads people into silence for meditation and prayer. The services will continue through April 2026, possibly to resume in the fall.

2025 Staff Continuing Education

Holy Faith's staff regularly participate in continuing and theological education in order to stay informed, and in order to help our congregation be more faithful, healthy, and effective. Here is a snapshot of our studies from 2025. All of the staff, including Housekeeper, Jennifer Wielkopolan, and Childcare Provider, Erica Swan, take Safe Church training every three years.



Pastor Andrea Martin. Twice a month, Pastor Andrea participates the 2025-2026 Healthy Congregations Leadership Series: "Going the Distance." The Leadership Series is an opportunity for leaders across professions (pastors, religious leaders, educators, administrators, and health professionals) to enrich and expand their ability to apply principles of systems thinking to self, family, and organizations. This is Pastor Andrea's 4th year participating. ELCA Pastor Dana Runestad, known affectionately by many Holy Faithers, is on the faculty of Healthy Congregations. Andrea is thankful for the continuing education fund that Holy Faith provides.



Deacon Don Dersnah. Even in retirement, Deacon Don is a regular participant at the weekly Holy Faith Adult Ed class. He also attends monthly leadership meetings with Bishop Perry and Episcopal clergy.



Church Musician Joy Morin. In 2025, Joy participated in a 14-week online course for church musicians called "Creating Worship that Works" taught by Ellen Johnston, retired Director of Music, Liturgy, and the Arts, at Virginia Theological Seminary, Alexandria, VA.



Outreach Coordinator Janet Cook. In spring 2025, Janet attended the Justice Summit offered by the ELCA's SEMI Synod. She networked, attended main lectures, and participated in breakout groups. Bob and Judy Kullberg attended with her. In June 2025, Janet attended the weeklong College for Congregational Development, convened by the Episcopal Diocese of Michigan. The College provides tools to clergy and lay people, helping them be more responsive and collaborative leaders who nurture more effective, healthy, and faithful practices in the context where they serve.



Parish Administrator Laurie Tikkanen. In 2025, Laurie took online courses for advance training in Adobe's Creative Cloud software programs, particularly as it applies to using AI in church graphics, and in using updated applications in our Wix website and Constant Contact programs.

Physical Boundaries: Some Considerations for Our Life Together at Holy Faith Church

From our February 18th 2024 Coffee Hour Forum, adapted from Charlie Jacobs' notes

It's part of living our Christian faith and our parish culture to be supportive to one another. We should, when appropriate, and in an appropriate manner, be able to give pats on the back or hugs, when a person wants them. As humans we need physical contact. Being an active, vibrant congregation depends on personal relationships. We want to be respectful of each other, but we also don't want to give up personal contact, and we don't want people to have to worry about being harassed. And we know many of us are more concerned about germs than we were before 2020. We also don't want anyone to leave church wondering if they have crossed a boundary line. With all this in mind, we talked about the following boundaries pertaining to our bodies and personal space that we might strive to keep:

HUGS

- Know yourself – what do you think about hugs in church? At our informal poll on February 18th, more people fell into the “hugger” group than the “not a hugger” group, with the rest gravitating toward the “it depends” group.
- Ask permission before giving a hug. “Can you use a hug?”
- Be aware of height differences. A side hug often feels better for both parties when there is a significant height difference.
- It's always appropriate to say no to a hug. “No thanks, I'm okay.” Alternatively, when approached for a hug you don't want, non-verbal communication can be easy and effective. It is possible to deflect an unwanted hug with a handshake, a high five, a fist bump, an elbow bump, or by stepping away.
- It is also always okay when receiving a hug (even after accepting one) to move a person's hand if you don't like where it is, or to step out of the hug.

PERSONAL SPACE & INTEGRITY

- “Leave room for the Holy Spirit” was said by more than one former Roman Catholic in the room. Avoid coming too close to another person at church.
- Be aware of height differences. Often – in order to be heard – a taller person will get too close to a shorter person when talking. Suggest continuing the conversation while sitting down to talk.
- Generally, at church, we want to avoid commenting on another person's physical appearance.

Because each of us has a right to protect our space and bodies, it is always okay to say, “Hey, back off,” or “I need some more space.” Frowning was a tool used during the Civil Rights campaign as a way of expressing disapproval in response to an off-color joke. Frowning can sometimes be helpful in situations in which someone is infringing on our boundaries.

PASSING THE PEACE

- Since COVid, we have stayed at our seats and waved peace signs from there.
- About 50% of the people present on February 18th said (for many reasons) that they like this more restrained way.
- The other 50% were divided. Half missed the more convivial way we did it before COVid (moving about, hugging, shaking hands, catching up and talking). The others wished for something more in the middle.
- We decided to remove the rubric from the bulletin about people staying in their seats. People who wish to move can walk around and greet in a more extroverted way, while being okay with people who stay still and wave.

OTHER THOUGHTS ABOUT BOUNDARIES

- Know your own boundaries and practice communicating them.
- Be okay with people having boundaries different from your own.
- Setting boundaries is not selfish; it is good stewardship.
- Setting boundaries helps us hold onto self while connecting with others.

Meet the Nominees for Holy Faith's Parish Leadership Team: Bill Knight and Susan Wehinger

Introducing the slate of members offering themselves to serve on the Parish Leadership Team:



Bill Knight – Class of 2029

I've been coming to Holy Faith since:
2024, and the way I discovered Holy Faith was ... Steve Jolliffe invited me.

On a Wednesday afternoon, you will find me:
Playing bridge.

My favorite food is:
I'm an omnivore.

One day I hope to:
Go to Paris one more time.

I'd like to serve on the Parish Leadership Team because:
I've been warmly welcomed by everyone and I would like to serve as a way of saying thank you.



Susan Wehinger – Class of 2029

I've been coming to Holy Faith since:
September 2023.

On a Wednesday afternoon, you will find me:
Teaching piano/voice lessons in my home studio

My favorite food is:
Pizza- Detroit style.

One day I hope to:
Return to Germany to visit my pen pal.

I'd like to serve on the Parish Leadership Team because:
I would like to help the parish in sustainability and growth.

Episcopal Diocesan Convention Delegates



Diane Jacobs



Teri Kollath



Lisa Reifert

Alternate



Susan Wehinger

Nominating Committee for PLT Class of '30



Lisa Reifert



Charlie Jacobs



Pr. Andrea Martin

ELCA Synod Assembly Representatives

Alternates

To be determined.

Appendix

Other HFC Reports

Pastor's Discretionary Fund Report

The Pastor's Discretionary Fund is outside the operating expenses of the parish. The fund serves the poor and the needs of the community. The use of such funds is therefore restricted to address needs among the congregation, community members, and Church ministries. The discretionary fund is subject to audit.

The Pastor's Discretionary Fund is funded by donations that people may make at any time. Also, all gifts made in thanksgiving for weddings, baptisms, and funerals are directed to the discretionary fund. If you have contributed this fund, THANK YOU!

2025 disbursements totaled approximately \$2,170.
The December 31st balance is \$2,612.

2025 disbursements were made toward:

- Grocery cards for 2 community families
- Gas cards for a community family
- Graduation gifts for Holy Faith grads to download faith/Bible apps
- Fed Up Food Ministries
- Hope Clinic
- Campus Ministries
 - Lord of Light (UM's ELCA campus ministry)
 - Canterbury House (UM's Episcopal campus ministry)
 - All Together Ministries (a joint venture of the ELCA and Episcopal Churches for campus ministry at Wayne State, UM Dearborn, and Henry Ford College)
- Samaritas Refugee Resettlement
- Global Refugee Fund
- Episcopal Church Migration Ministries
- "Strangers No Longer," the diocesan group providing for the basic needs of a mom, infant, and 4 year old whose breadwinner was detained this fall.
- Berkeley Divinity School at Yale
- Healthy Congregations
- Lunch for the MLK and Good Friday Kids' Workshops, offered as a gift to the community

Each year, the needs of Holy Faith members are prioritized. Holy Faith parishioners who are in need of assistance for food, rent, utilities, and the like, should make their need known to the Clergy who will keep such needs in confidence.

Also, if Holy Faith members know of community needs that could be helped by a small donation, please notify the Clergy. Priority is given to faith-based ministries.

Faithfully submitted,
Andrea+

Making a Lasting Impact through Legacy Planning



We drink from wells we did not dig. We are warmed by fires we did not build. -paraphrase of Deuteronomy 6:11

Holy Faith is thankful to Gillian Donovan who informed us that she has provided for Holy Faith in her will. By doing so, she helps ensure Holy Faith's continued ministry for years to come.

Holy Faith Church's ministries benefit greatly from bequests. It is a way to sustain our mission for generations to come, without affecting your income during your lifetime. It is helpful if the church knows to expect a gift.

If you have provided for Holy Faith in your will, or if you wish to know more about how you can leave a lasting gift, please contact Office Manager Laurie Tikkanen who will put you in touch with a regional gift planner.

Laurie's email is:
office@holy-faith-church.org.

Thrivent Action Team Grants



Thrivent is an insurance and financial services company that is also a non-for-profit membership services organization for Christians.

Every Thrivent member is eligible to apply for two Thrivent Action Team Grants per calendar year (each worth \$250.00) toward projects in the member's congregation or community.

If you are a Thrivent Member and wish to help fund a project at Holy Faith Church that benefits outreach and is also community building (Thrivent's two criteria), please contact Pastor Andrea at: andrea@holy-faith-church.org

Projects may be service or educational, and preference is given to projects that involve two communities of people working together (or projects that somehow touch the wider community beyond the walls of the congregation).

In the past, members have received grants for the Food Garden, the Memorial Garden, and other community outreach programs.

Ministry Reports

Altar Guild - Mary Fatchett

This year we had the honor of thanking two members who have officially retired from the Altar Guild: Christen Mitchell and Deacon Don, although he still holds the position of advisor. Our sincere thanks for all their hard work and service and wish them the best in their further endeavors at Holy Faith.

We also welcome our new Altar Flower Person in Charge, Lisa Reifert. This ministry is spiritually rewarding because we are preparing the altar for our eucharistic celebration and readying the nave to create a pleasing and reverent mood for the congregation.

The Altar Guild members are a dedicated and diligent group, adjusting to every change with a positive attitude and willingness to help wherever needed. They have always made sure that the altar, banners, and worship area are ready for all occasions. I would like to thank every member for their faithfulness and dedication. You are definitely God's Silent Angels and are truly appreciated by everyone!

A special thank you to Mike Centlivre for his dexterity on the ladders, Ann Mayers for keeping us well stocked in communion bread, and Deacon Don Dersnah for his unending support. Also a special thanks to Pastor Andrea for her appreciation and support of everyone's service. A pat on the back is always welcomed.

Building & Grounds - Steve Erickson

The Building and Grounds Committee is responsible for maintenance and repair of the physical church property. Volunteers from the group often undertake smaller projects, while larger jobs are outsourced to commercial contractors.

2025 Activity

- Couture Property Management continues to be the vendor for lawn care, snowplowing and salting. I recommend a market test this spring to confirm the competitiveness of this supplier.
- Koch & White remains supplier of maintenance for the heating, air conditioning and water heater.
- Mike Vaillancourt continued his quest to rewire the church's outdated fluorescent light fixtures to accept modern LED bulbs, thereby reducing operating costs and improving lighting in the church.
- A predictive and preventative maintenance schedule was developed for the building and all equipment in the church. A punch list of open maintenance items was added.
- The water quality audits continue to be conducted and submitted to Washtenaw County. There have been zero (0) non-conformances in 2025.
- Dexter Builders, Inc. installed a new sidewalk in April. Two (2) new ADA ramps were added. A bench was installed near the walkway ramps to facilitate easier pick-up of parishioners with mobility issues.
- One of the parking lot light standards were struck and damaged in April. The insurance settlement wasn't resolved until December so the work will now take place this spring.
- In June, the large maple next to the building was removed and the balance of trees were pruned and inspected.
- The preschool area was flooded by severe storm in July. The damage was quickly mitigated and all the repairs were completed in a few weeks.

- The new sign arrived in October and was installed by the Men's group in early November. A garden berm will be built around the sign in the spring.
- A fall cleanup was held on November 1, 2025th. Gutters were cleaned, bushes were trimmed, weeds were pulled, windows were washed, mulch was moved, and many leaves were ground for future compost.

Outlook 2026+

- The carpets will be cleaned after the spring thaw.
- Security improvements are suggested to install an automatic door and a keypad at the east entrance. A speaker will be added to the preschool area to facilitate better communication.
- The toilets in the ladies room will be replaced with more ergonomically friendly fixtures. Other improvements to the restrooms will be reviewed and implemented.
- An ad hoc committee will be assembled to discuss the merits of resurfacing or repaving the parking lot.
- In Memory – Neil Savage a long time member of the Building and Grounds team passed away this year. When you look around the church you can find many examples of his craftsmanship.

Finance Committee - Lisa Reifert

The Finance Committee meets quarterly to discuss the parish finances by reviewing the budget vs actual expenses, building insurance coverage, and process integrity. Thank you to Andy Amstutz (Treasurer), Cory Belote (Bookkeeper), Christine Robison, Mike Centlivre (Financial Secretary), Betsy Hubbard and Lisa Reifert (PLT).

A 2025 Financial Review of the Holy Faith financial systems was shown to be satisfactory and that Holy Faith is using best practices suggested by the Diocese / Synod. The Financial Review was conducted by St James Episcopal Church and Cory Belote and Christine Robison conducted a Financial Review for St James. Well done!

Wendy Amstutz, Bookkeeper/Co-Treasurer, stepped down from her role after 10 years and Cory Belote is our Bookkeeper. Andy Amstutz will be stepping down as Treasurer in 2026 and we thank him for his 10+ years service. Andy has a gift of presenting financial information in a understandable and relatable way. His wealth of accumulated knowledge has been so helpful as the PLT makes important decisions. Andy and Wendy are passing on a financial system that is strong and healthy to the next person who takes on the Treasurer's role. Thank you!

The committee is always looking to reduce expenses. Tithe.ly was introduced as a way to reduce credit card processing fees. Thanks to Andy Amstutz and Mike Centlivre for their help in introducing the Tithe.ly system to Holy Faith. We are already seeing results!

The committee also met several times in late November and early December to create a recommended budget for 2026. The budget was presented to the PLT and was approved with few changes.

Anyone interested in parish finances is welcome to join the committee. We meet quarterly and usually after church. For more information, please contact Lisa Reifert at lisareifert76@gmail.com.

Outreach Ministry - Janet Cook

Holy Faith is involved in a variety of impactful activities in our community. Included are the Food Garden, Holiday baskets for SASS, weekly food collection for SASS, FedUp meal prep/serve, Prayer Shawls, and First Presbyterian Soles 4 Souls.

The following activities I have been directly involved in:

- MLK, jr Workshop
- Attended several SASS Housing Meetings throughout the year; Christine Robison come with me on one.
- Celebration of 20 years as a Federated Church combined with Undue Medical Debt success; planned and participated.
- Eleven successful First Friday meal prep and serves at Hope Clinic. One was cancelled by Hope. This will continue through May, 2026 and be re-evaluated for a longer commitment.
- Hope Clinic Leadership Lunch attended with Lisa Reifert.
- Organized and drove four Holy Faith members to explore and learn at the Charles H. Wright African American Museum.
- Attended ELGA Asylum Fundraiser at St. Paul's cathedral with Pastor Andrea.
- Attended Washtenaw Sanctuary Churches in Ann Arbor.
- Lecture/workshop Hope Clinic Breakfast meeting attended with Sarah Brown.
- Organized and presented the Stuff the Bus back to school supplies fundraiser for SASS.
- ELGA Justice Summit participated in Wixom.
- Organized HF folks and St.James folks to meet in Dexter for a town hall hosted by US Congresswoman Debbie Dingell.
- Partnered with Bill Knight to create and host four (2 hour) workshops on writing your Advanced Directives attended by HF members and 2 others.
- Shopped and set up (two with Ann Mayers-TY!) for three Sack Lunch packing events. at the first we packed 100 lunches, the second was 125 and the third was 150. Do you see a trend? I then delivered all of the lunches to Hope Clinic, they are so happy to receive them.
- Organized communication for two Lord of Light Lutheran Campus Ministry Sunday dinners. The fall dinner was organized by Katie Garvey, TY! March and October we served fabulous meals with the help of HF members that were nourishing, delicious and a delightful opportunity to engage with students.
- Organized with Ann Mayers and Betsey Hubbard 2 delicious meals for the Family Dinner events. Ann, Betsey and I delighted in cooking, baking, and serving these young families.
- Attended and supported several Voices of Justice meetings Protested in Saline with HF members for social justice.

- Participated with Active Shooter Training at HF.
- I attended the College for Congregational development in Detroit 6/22-6/27 which was packed with information, opportunity for networking and a great addition to my tool box for serving at Holy Faith. I am deeply grateful for this experience.
- Initiated meeting with Emily Holiday at Hope Clinic regarding opportunities for efficient meal serves, and a variety of input our team wished to offer along with many questions. Emily was quite pleased with our dedication and suggestions.
- I then conducted a meeting with our First Friday team in August that was informed by my learning at the College for Congregational Development. It was a successful dinner meeting that looked objectively at what we like about this volunteering activity, what needs to change and how to go about it. Many HF members have participated with the leads being Vicki and John English, Lisa and Fritz Reifert, Susan Cummings, Teri Kollath, Mike Centlivre, Mary Hogan and also includes Katie Garvey, Steve Erickson, Barry and Elaine Osterbur, and Carola Gerigk, students from Saline High school Key Club, and members of Webster Church UCC Diane Dues and Edda Williams. Join us! We have a good time working together and making a difference in our community with folks that are less fortunate.
- I contacted and was successful in having Saline High School Key Club sending out nine students to help with grounds maintenance, mainly raking leaves on November 1st. Fun day! Four students stayed for snacks and bible study. It was delightful! Jacob Figueras made a suggestion for our Christmas banner and his idea won!

All of these activities require a lot of communication typically by email and phone. I have shared coffee and lunch with HF members and have timely communication with Pastor Andrea by phone and in person for advice, planning and discerning where my energies are best spent.

I enjoy representing Holy Faith as your outreach coordinator and promoting the church and its activities amongst my circles of influence. Just the other day, I decided to pump gas at Lodi Market after loading up the 150 sack lunches for Hope Clinic. Outside stood three young men and I pulled up and offered a phone charging cable I had found on the ground near the gas pump. It turned out that one of the young men is the new owner and is very excited about the changes he plans to make to update and improve his business.

When he stated he is getting a new sign, I said we just got a new sign! I introduced myself and my position at Holy Faith and pointed to the church less than a 1/4 mile down the road. He in turn offered to assist with any community service projects that we may need help with. It was a warm and positive contact.

Planting seeds, listening deeply for ideas, championing people to use their natural talents and encouraging Holy Faith to be known in the community as a church that is walking the talk is of special importance.

Pathways to Participation: Ministries at Holy Faith & Contact Names

Below is a list of some of Holy Faith's ministries. We say "some," because Holy Faith parishioners are always taking initiative and serving where there are needs. If you would like to learn more about one of these ministries, or if you wish to become involved, please contact the person listed. Contact information can be found in the church directory.

Altar Guild

Mary Fatchett

Members prepare the chancel and nave for each service by hanging timely banners, preparing the altar, and setting up the communion vessels. It is a service, privilege, and way to express gratitude / thanksgiving to God.

Be3 Group (Big, Bodacious, Bold)

Vicki English

Members collaborate with 7 sister ELCA congregations in Washtenaw County on green initiatives such as soft plastic recycling, Christmastime Styrofoam recycling, planting trees, etc.

Buildings & Grounds

Steve Erickson

Members maintain facilities, recommend projects to the PLT, and help prioritize building needs.

Chosen Watch Parties

Lori Venable

Join us as we watch "The Chosen," an historical drama based on the life of Jesus and those who knew him. Each session, we watch an episode together and engage in a group discussion using guided reflection questions.

Communication Team

Audrey Altman

Internal and external communications to maximize our gospel outreach inside the church and in the community.

Counters

Diane Jacobs

Volunteers work in pairs to count, record, and deposit the Sunday offering.

ELCA Synod Assembly and Episcopal Diocesan Convention

Pastor Andrea Martin

Volunteers are elected at Holy Faith's Annual Meeting in January and represent Holy Faith at Synod Assembly in May, and/or Diocesan Convention in October.

Eucharistic Visitors

Pastor Andrea Martin

Visitors receive training to visit and bring communion to parishioners who are homebound.

Finance Team

Lisa Reifert

Advises the treasurer and Parish Leadership Team and helps draft a budget for the year.

Flower Team

Lisa Reifert / Dan McGraw

Collaborates with the Worship, Altar Guild and Hospitality Teams and is responsible for arranging and placement of flowers for regular worship and other church events.

Garden Buddies

Mary Hogan

Plan, plant, tend, and harvest Holy Faith's vegetable garden and donate the produce to the Saline Area Social Service food pantry and FedUp Ministries.

Hospitality Team**Dan McGraw***Members prepare receptions for congregation events and funerals.***Liturgy Team****Pastor Andrea Martin***Members help the Pastor plan worship for the liturgical seasons and for special services.***Lunch Bunch****Barbara Arnold***On 2nd Mondays of the month, Holy Faith gets a big table at Carrigan's Café in Saline. Everyone pays their own way and enjoys fellowship and conversation. There's room for you!***Music****Joy Morin***Volunteers participate musically in Sunday worship as instrumentalists, vocalists, choir members, or bell tree players. All ages and abilities are welcome.***Office Volunteers****Laurie Tikkanen***Assist with office tasks on a weekly or monthly basis including data entry, assembling mailings and filing.***Parish Archive Team****Norlaine Tinsey / Carolyn Schneider***Gathers, appraises, processes, catalogs, and saves the official records and historical materials that document the heritage and business of the church. The team implements and continuously improves a management program in order to move church records and historical documents through a cycle from active to inactive to permanent storage.***Parish Leadership Team****Teri Kollath, President***The Parish Leadership Team consists of six parishioners, plus the clergy and treasurer. Together, they are the primary governing body of the parish.***Prayer Shawl Team****Diane Jacobs***Holy Faith knitters make prayer shawls and prayer squares to give to people who need a divine hug.***Readers & Assisting Ministers****Ann Mayers***Volunteers read the lessons, lead prayers, and/or serve at the altar during worship.***Technology Support****Jim Mangi & Andy Amstutz***Through Zoom, and using the church's equipment, volunteers provide opportunities for online participation in worship and parish events.***Tuesday Morning Adult Education****Tish Dersnah***During the academic year, Tish leads explorations of topics pertaining to faith in the parish hall, 10:30-11:30 am. Contact Tish to find out what the current topic is.***Ushers****Pastor Andrea Martin***Assist people through the worship service and also help ensure the safety of members***Voices for Justice Team****Judy Kullberg / James Hilton***Voices For Justice is a group of Holy Faith members who feel compelled by our faith to defend human dignity, stand with the poor and powerless, advocate for justice, work for peace, and care for the earth.*

Groundskeeping & Creation Care

There are several Groundskeeping and Creation Care ministries at Holy Faith. If you would like to be involved or have a concern or question about any of these areas, please contact the point person listed.

Garden Buddies

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Mary Hogan

Evergreen Garden Maintenance

Dan McGraw

Foundational Plants

Volunteers trim and care for the large shrubs around the perimeter of the building.

Harold Tinsey

Flower Beds & Planters, Front Entrance

Judy Kullberg

Lawn & Parking Lot Maintenance

The Buildings & Grounds Team oversees lawn care, tree health, snow and ice removal, as well as the parking lot, sidewalks, and building exterior

Building & Grounds

Memorial Garden

This group of dedicated parishioners plan a low-maintenance and peaceful Memorial Garden that will last for years. Members of Holy Faith may arrange to have cremains interred in the Memorial Garden.

Katie Garvey

Perimeter Beds:

Rear of building (East)

Gardener Needed

South side of building, other side of Parish Hall

T Kollath & L Reifert

Northern border of property (forsythia hedge)

Gardener Needed

Front of building, other side of Parish Hall wall (West facing)

T Kollath & L Reifert

Front of building, other side of the Nave (West facing)

T Kollath & L Reifert

Playground

Needed

Wildflower Garden

John Hassett

Located on the front lawn and shaped like a heart, the wildflower garden boasts plants native to our area.