

*"See, I am doing a new thing!  
Now it springs up; do you not perceive it?"*  
– Isaiah 43:19

**Dear Beloved Members and Friends of Covenant Presbyterian Church,**

I write to you with a deep sense of gratitude and excitement as we embark on this year's stewardship campaign, ***A New Beginning***. In many ways, this verse from Isaiah, above, captures the spirit of our congregation right now. God is at work in our midst, breathing new life into our church, guiding us into a season of deep renewal, and calling us forward in faith.

Over the past few years, our church—like so many others—faced challenges, changes, and uncertainties. The pandemic disrupted our rhythms of worship and fellowship, and leadership transitions required patience and resilience. Through it all, God has been faithful. As I begin my ninth month as your pastor, I see evidence everywhere that this is indeed ***A New Beginning!***

Our worship is vibrant, ministries are growing and making a difference, and our sense of community is strengthening. We are reimagining what it means to be a church in this time and place, and each week, there is new energy and new hope. God is doing something fresh among us—can you feel it?

As with any stewardship season, we will talk about how God's new work may be expressed in specific, concrete ways, and we'll talk about the funds needed to accomplish this. But may we never pretend this "New Beginning" is of us. This fresh new life springing up is *God's* work, *God's* doing. Because we belong, body and soul, in life and in death, to God, this work of God is our work and our charge too.

I ask you to prayerfully consider how you can be part of this work God is doing here at Covenant. Stewardship is not just about finances—but also faith, commitment, and trust in God's provision. Your gifts of all kinds make it possible for our congregation to worship, serve, and grow in ways that reflect Christ's passionate love for the world. In all these ways, we not only honor God, but we make a powerful witness in our community to God's love and grace. Your support makes a difference!

In coming weeks, join us in worship as we explore this theme together. We will reflect on what it means to embrace ***A New Beginning*** – as individuals, as a congregation, and as stewards of God's abundant gifts. On April 27, we will celebrate Dedication Sunday, a time to offer our pledges for the coming year and commit ourselves anew to God's work in this place.

Join us as, hand-in-hand with God, we witness and work for ***A New Beginning*** here at Covenant!

With gratitude and hope,

*Tom*

Tom Buchanan  
Pastor, Covenant Presbyterian Church

<b>ACCOUNTS</b>	<b>Revised Budget 2024- 2025</b>	<b>Proposed 2025-2026</b>	<b>Increase/ (Decrease)</b>
<b>TOTAL BUDGET</b>	<b>\$465,219</b>	<b>\$482,023</b>	<b>\$16,804</b>
<b>Budgeted Benevolences</b>			
5001 - Presbytery	\$36,000	\$36,000	\$-
5002 - Theological Seminaries	\$500	\$500	\$-
5003 - Campus Ministry	<u>\$2,500</u>	<u>\$2,500</u>	\$-
<u>Total: Budg. Ben.</u>	<u><b>\$39,000</b></u>	<u><b>\$39,000</b></u>	<u><b>\$-</b></u>
<b>SALARIES:</b>			
<i>Pastor/Head of Staff</i>			
Interim pastor, July 24	\$9,457		\$(9,457)
5019-Salary	\$51,553	\$57,340	\$5,787
5019-SECA--50%	\$5,610	\$6,273	\$663
5022-Health Insurance	\$24,461	\$24,120	\$(341)
5021-Pension and Disability	\$7,333	\$8,200	\$867
5020-Housing	\$21,780	\$24,660	\$2,880
5024-Professional Expense	\$2,000	\$2,000	\$-
5023-Continuing ed	<u>\$1,000</u>	\$1,000	\$-
<u>Total: Pastor</u>	<u><b>\$123,194</b></u>	<u><b>\$123,593</b></u>	<u><b>\$399</b></u>
<i>Other Salaries:</i>			
5162-Director of Music/Accompanist	\$37,152	\$38,081	\$929
5199-Coordinator of Missions & CE	\$28,442	\$29,153	\$711
5163-Bookkeeper-Judy	\$7,001	\$7,176	\$175
5242-Handbell Director-David	\$4,157	\$4,261	\$104
5769-Care of Young Children	\$1,500	\$1,538	\$37
5243- VideoTtechnician	\$15,999	\$15,999	\$0

5171-Office Manager-Karen		\$28,429	\$29,315	\$886
	<u>Total: Other Salaries</u>	<u>\$122,679</u>	<u>\$125,522</u>	<u>\$2,842</u>
<b><u>FICA other positions</u></b>	<u>Total FICA other</u>	<u>\$9,385</u>	<u>\$9,602</u>	\$217
<b>Non-FICA expenditures</b>				
5171-Office manager pension/IRA		\$7,000	\$7,000	\$-
5164-Custodial 1099 (non-FICA)		\$13,390	\$13,390	\$-
5804-Music Program		\$500	\$500	\$-
5231-Continuing Ed costs		\$257	\$263	\$6
6002-Professional Expense		\$750	\$769	\$19
	<u>TOTAL: Non-FICA</u>	<u>\$21,897</u>	<u>\$21,922</u>	<u>\$25</u>
	<u>TOTAL: Personnel</u>	<u>\$275,703</u>		
	TOTAL PERSONNEL	\$269,698.00	\$280,639	\$3,484
<b>ADMINISTRATION:</b>				
<i>Miscellaneous:</i>				
5200-Supplies, Postage, Equipment		\$13,000	\$15,000	\$2,000
5204-Session Training and Retreat		\$1,800	\$1,800	\$-
5203-Personnel Committee		\$800	\$800	\$-
6114-Computer Replacement/Maintenance		<u>\$1,000</u>	\$1,500	\$500
	<u>Total: Admin</u>	<u>\$16,600</u>	<u>\$19,100</u>	<u>\$2,500</u>
<b>MINISTRIES:</b>				
<i>Building &amp; Grounds</i>				
5702-Interior building maintenance		\$10,000	\$10,000	\$-
5706-Exterior building maintenance		\$5,000	\$5,000	\$-
6103-Plumbing/Electric/Appliances		\$4,600	\$4,600	\$-
6112-Lawn care including pine straw		\$11,410	\$11,410	\$-

6116-Gutter maintenance x2 per year	\$800	\$800	\$-
5707-Fixed service costs (trash, pests)	<u>\$1,440</u>	<u>\$1,440</u>	\$-
TOTAL BUILDING & GROUN	<u>\$33,250</u>	<u>\$33,250</u>	\$0-

*Christian Education:*

5714 - Covenant Connection	\$2,000	\$2,500	\$500
5708-Retreats/Mission Trips for Youth	\$5,000	\$7,000	\$2,000
5709-Youth group meals (Sunday night)	\$1,000	\$1,500	\$500
5806-Young Adult Ministry	\$400	\$250	\$(150)
5718-Misc. including background checks	\$500	\$500	\$-
5805-Church School Materials/Curriculum	\$2,000	\$2,000	\$-
5713-Vacation Church School	\$600	\$-	\$(600)
5710-Fund Raising Expense	\$200	\$-	\$(200)
6113-Library	<u>\$180</u>	\$250	\$70
TOTAL CHRISTIAN ED.	<u>\$11,880</u>	\$14,000	\$2,120

*Community Missions/Outreach (local/global)*

5717-Thornwell-Youth	\$250	\$250	\$-
5722-Homeless Outreach		\$500	\$500
5723-Project Safe	\$1,000	\$1,000	\$-
5724-Our Daily Bread	\$700	\$700	\$-
5726-Mission Outreach Events	\$500	\$500	\$-
5727-Family Promise-Covenant	\$1,000	\$1,000	\$-
5728-Knitters & Knotters	\$400	\$400	\$-
5767-PW-dues to the PCUSA	\$500	\$500	\$-
5772-Covenant Food Distribution	\$1,950	\$1,950	\$-
5807-Covenant Cooks	\$3,000	\$2,800	\$(200)
6117-LGBTQ Outreach	\$1,500	\$1,500	\$-
6118-Schools Outreach	\$2,200	\$2,000	\$(200)
6119-Athens Anti-discrimination coalition	\$500	\$-	\$(500)
6120-Miscellaneous	<u>\$500</u>	\$-	\$(500)
Mission Trip			\$-

(New) Athens Area Homeless Shelter		\$1,500	\$1,500
(New) Immigrant Outreach		\$1,000	\$1,000
(New) Environmental Outreach		\$500	\$500

TOTAL MISSIONS		<b><u>\$14,000</u></b>	<b><u>\$16,100</u></b>	<b><u>\$2,100</u></b>
----------------	--	------------------------	------------------------	-----------------------

*Congregational Care:*

Communion elements for the retreat	\$18	\$18	\$-
5730-Communion elements	\$18	\$18	\$-
5731-Visitor Luncheons (4)	\$75	\$75	\$-
5732-Receptions-Grads, Confirmation, etc	\$75	\$75	\$-
5733-Mailings-college, homebound	\$275	\$275	\$-
5735-Memorial Services	\$315	\$315	\$-
5736-Youth Alumni Breakfast	\$68	\$68	\$-
5773-Covenant Retirees Lucheons	\$250	\$250	\$-
5776-Andrew Ministry	\$540	\$540	\$-
5798-Knitters-Knotters	<u>\$500</u>	<u>\$500</u>	\$-

TOTAL CONG. CARE		<b><u>\$2,116</u></b>	<b><u>\$2,116</u></b>	<b><u>\$-</u></b>
------------------	--	-----------------------	-----------------------	-------------------

*Congregational Fellowship:*

5737-Heart of Covenant Dinner	\$450	\$1,100	\$650
5738-Easter Morning Breakfast	\$200	\$200	\$-
5739-Pentecost Reception	\$100	\$110	\$10
5740-Covenant Coffee House	\$50	\$90	\$40
5741-Rally Day Luncheon	\$150	\$150	\$-
5742-World Communion Reception	\$50	\$100	\$50
5743-Christmas Decorations	\$150	\$150	\$-
5744-Christmas Progressive Dinner	\$180	\$180	\$-
5745-Christmas Choral Worship Lunch	\$70	\$70	\$-
5746-BRaS Gatherings	\$100	\$100	\$-
5770-Fellowship Misc	\$100	\$300	\$200
6107-Picnics (Fall & Spring)	\$250	\$300	\$50

6121-Games Gatherings	\$50	\$50	\$-
6122-Olomouc Support	\$100	\$100	\$-
TOTAL CONG. FELLOWSHI	<u>\$2,000</u>	<u>\$3,000</u>	<u>\$1,000</u>

*Finance:*

5747-Budget preparation and pledge drive	\$720	\$720	\$-
5802-External audit fee	\$1,200	\$1,200	\$-
TOTAL FINANCE	<u>\$1,920</u>	\$1,920	\$0-

*Worship Ministry Team:*

5748-Pianos/tuning/repair	\$525	\$560	\$35
5749-Music Copyright License	\$430	\$450	\$20
5750-Sheet Music	\$600	\$600	\$-
5753-Repairs	\$500	\$500	\$-
5755-Cleaning of Choir Robes	\$50	\$300	\$250
5756-Substitute Musicians	\$500	\$1,000	\$500
5757-Communion Supplies	\$400	\$400	\$-
5758-Pulpit Supply	\$1,000	\$1,000	\$-
5759-Christmas Tree	\$200	\$220	\$20
5762-First Grade Breakfast	\$100	\$100	\$-
5763-Misc Supplies (name tags, lynards, etc)	\$150	\$300	\$150
5764-Repair of Banners, etc	\$50		\$(50)
5799-Floral Fund	\$500	\$500	\$-
5810-Handbell Music & Supplies	\$360	\$360	\$-
5803-Guest Musicians	\$1,635	\$1,800	\$165
Asst AV Tech	\$2,000	\$1,300	\$(700)
6123-Sutdent Support (UGA)	<u>\$4,000</u>	\$7,000	\$3,000
TOTAL WORSHIP	\$13,000	\$16,390	\$3,390

*Properties:*

5501-Utilities	\$31,350	\$34,500	\$3,150
5503-Insurance	\$9,800	\$10,100	\$300

5502-Supplies	\$5,000	\$5,900	\$900
Insurance			\$-
<u>Total: Properties</u>	<u>\$46,150</u>	<u>\$50,500</u>	<u>\$4,350</u>
<i>Other Operating Expenses:</i>			
5601-Presbytery Per Capita	\$6,748	\$4,608	\$(2,140)
5178-Online Service Fees	\$1,000	\$1,000	\$-
5610-Subscriptions	<u>\$400</u>	\$400	\$-
Total Other Oper. Expenses	<u>\$8,148</u>	<u>\$6,008</u>	<u>\$(2,140)</u>
Total Ministry Team/Other Budgets			
<b>TOTAL BUDGET</b>	<b>\$465,219</b>	<b>\$482,023</b>	<b>\$16,804</b>