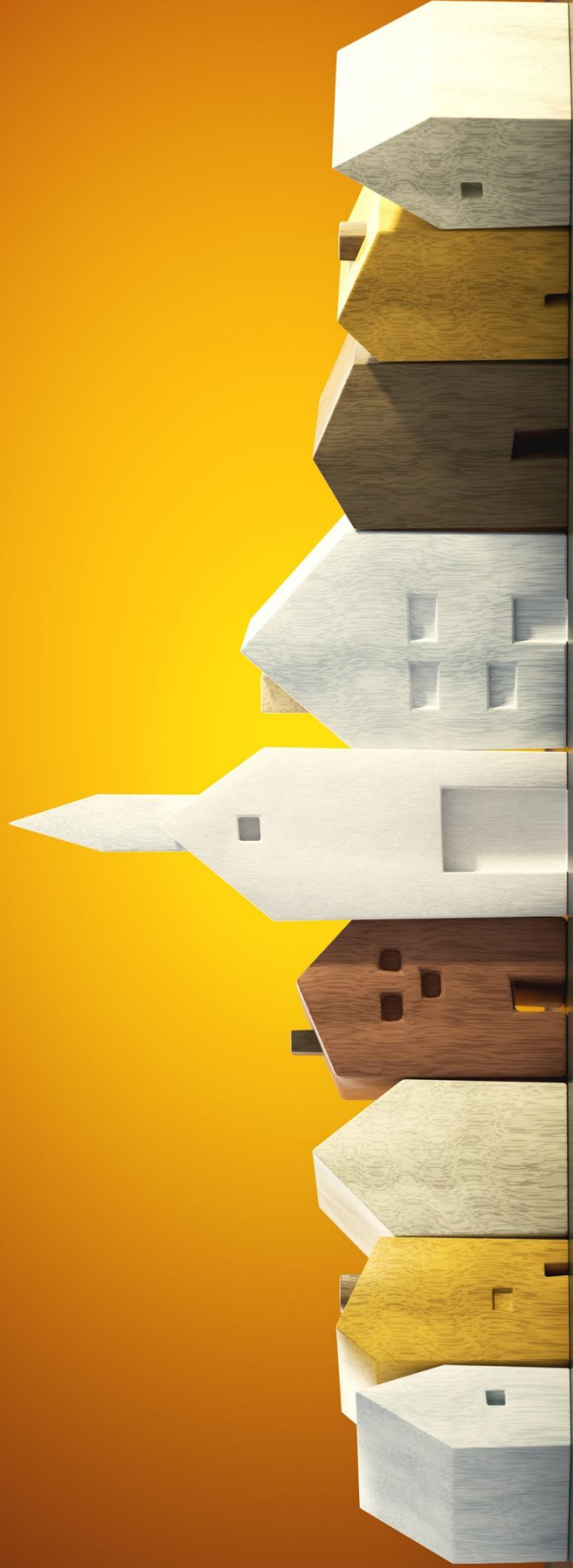


2024

ANNUAL REPORT



CHESTNUT STREET
Baptist Church


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2023 CSBC LEADERS & CHURCH OFFICERS - ELECTED MARCH 16, 2023

Annual Meeting Ballot · March 16, 2023

OFFICERS for election or reaffirmation: * = new this year

<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Clerk</i>	Mary Hyland
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Assistant Clerk</i>	Connie Overlock
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Moderator</i>	Kevin Stupca
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Assist. Moderator</i>	
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Assist. Treasurer</i>	
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Financial Reviewer</i>	Lana Arau
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Head Collector (Registrar)</i>	Jeannie Colson
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Collector</i>	Candy Smiley*
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Collector</i>	Karin Stupca
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Collector</i>	Ancuta McCafferty
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Collector</i>	Elizabeth Watkinson
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Finance Member at Large</i>	Alex Arau
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Finance Member at Large</i>	Jack Williams*
<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>Finance Member at Large</i>	

DEACONS for election or reaffirmation: * = new this year ** = covered by Elders until position filled

<input type="checkbox"/> yes	<input type="checkbox"/> no	Community	Ancuta McCafferty
<input type="checkbox"/> yes	<input type="checkbox"/> no	Community	Karin Stupca
<input type="checkbox"/> yes	<input type="checkbox"/> no	Outreach	Shaina Overlock
<input type="checkbox"/> yes	<input type="checkbox"/> no	Spiritual Growth	**
<input type="checkbox"/> yes	<input type="checkbox"/> no	Facilities	Taylor Martens
<input type="checkbox"/> yes	<input type="checkbox"/> no	Finance (Treasurer)	Alan McDonald*
<input type="checkbox"/> yes	<input type="checkbox"/> no	Worship Gatherings	Ashley Stinson

ELDERS * = new this year

<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>(1st term, beginning year 1)</i>	Charles Colson*
	FYI:	<i>(1st term, beginning year 3)</i>	Patrick McCafferty

PASTOR ADAM

Mark Twain famously said: “The two most important days in your life are the day you are born and the day you find out why.”

Chestnut Street Baptist Church was “born” 215 years ago on July 14, 1808. Over the course of the last year leadership has been working to more clearly articulate “why” - bringing greater specificity to our **vision, mission, and values**.

Vision is a picture of the preferred future. If we are operating optimally and everything is as it should be, what would our world look like?

“Our vision is to see a disciple making movement in the MidCoast of Maine that transforms lives by the Gospel of Jesus Christ.”

Notice that this is not just a statement about our *church* but our *whole community*. English theologian William Temple famously wrote: “The Church exists primarily for the sake of those who are still outside it.” As such, if the church is operating as it should, we would expect to see a growing impact not just upon this church body, but upon the community in which we are planted. Christ commissions the church for the sake of the world.

Also notice that we desire to see *disciples* – not merely “good people” or church attenders. Disciples are not just becoming *like* Christ but growing *in* Christ. Discipleship is not mere *imitation* but *identification*. The goal is not just minds *informed*, but persons *transformed*.

Moreover, we desire to see a *movement* begin. Encyclopedia Britannica says that social movements are a “sustained campaign in support of... a change in society’s structure or values.” We desire nothing less than the transformation of not just individuals, but culture. We envision a culture of disciple making that encourages disciples to make more disciples who will themselves make more disciples. We long for not just a *moment* or a new *ministry*; but for an ongoing *movement* of God.

How then might we work to make such a vision a reality? Our **mission**.

“We exist to make disciples who are ever-growing in their identity in Christ, their involvement in God’s mission, and their investment in His church.”

Identity, Involvement, Investment. Or the summary I think says it best: making disciples who are **IN CHRIST, ON MISSION, TOGETHER**.

All three of these elements are necessary for the formation of a disciple of Jesus Christ. We must be ever-growing **IN CHRIST** – in identity with, understanding of, and obedience to Him. We grow best as we are **ON MISSION** *with* Christ to our world. And we know that none of us will persevere alone, which is why we must *grow* and *go* **TOGETHER** as part of the Church. **IN CHRIST, ON MISSION, TOGETHER**.

In a nutshell, this is the *why* and the *what* of CSBC’s existence. However, the final part of the equation is *how*. How, or *in what way*, will we embody our **mission** to make manifest our **vision**? That is answered by our **values**.

We seek to create ministries, opportunities, and experiences that are:

- 1) *Accurate – Beautifully submitted to Biblical truth*
- 2) *Adorning – Excellence that points beyond itself to adorn Christ*

3) *Authentic* – Reflecting the character of this congregation

4) *Affecting* – Equipping persons for whole-life participation

The first value is the most important: no matter any other good advantage, all that we do must reflect an accurate understanding and application of Biblical truth or it simply should not be done.

Secondly, all should be done in a way that does not seek to glorify individual or ministry, but to glorify Christ. Let dependency never be upon any person or program but may all point to Christ. May persons not say, “How great is *this* leader,” or “How glorious is *that* ministry,” but let all say, “How great is their God!”

Thirdly, not every ministry, opportunity, song, or program authentically fits with the character of this congregation. Our worship team will probably never lead this congregation in a hip-hop song, and neither are we likely to begin a ministry in Mandarin Chinese. While such things could be a good fit for other congregations, our music and ministries must be an authentic reflection of the character of our congregation.

Finally, leaders should seek to do ministry *with* the congregation more than just *for* the congregation. Every ministry should purpose to equip participants to eventually do for themselves. The ministry of the church *gathered* should equip us to live as the church *scattered*.

So *why* was CSBC born? To be part of a disciple making movement that will transform the MidCoast of Maine, and beyond! Disciples of Jesus Christ, let us be ever-growing *IN CHRIST, ON MISSION, TOGETHER*.

Pastor Adam

OTHER NOTES:

- Our average in-person attendance for 2023 was 97.3 persons each Sunday as compared to an average in-person attendance in 2022 of 83 persons each Sunday.
- The online viewership of our Sunday morning gatherings in 2023 held steady with 2022 – on average around 13 devices concurrently watching.
- Sunday mornings 2023 we studied our way through the Gospel of Matthew (series to be completed after Easter 2024).
- I continue to regularly attend the Monday morning breakfast and have experienced it to be a wonderful opportunity to have conversations about Christ with members of our larger community.
- In 2023, we encouraged a read-through-the-Bible in a year program. We also participated in an eight-week Scripture memorization challenge.
- Our Wednesday evening family discipleship time has continued to grow, regularly attracting 12-20 persons from all walks of life. From 5:30-6:00pm we share a potluck dinner followed from 6-7pm by a Bible study and time of prayer. This gathering involves entire families, couples, and individuals in a regular discussion of the Word of God.
- Sunday mornings our Adult Sunday School class meets to faithfully continue their studies from LifeWay’s MasterWork series.
- The women’s Bible study on the book of John occurred on Thursday mornings at 10am led by Jeannie Colson and Ashley Stinson.

- We participated in an ecumenical prayer gathering at Littlefield Memorial Baptist Church Friday, March 31st.
- We grieved together the death of Rich Craft in March and celebrated the wedding of Brian and Alissa Watkins in October.
- We celebrated six baptisms: Emmeline Martens and Hannah Kohlstrom (January 22nd); Katie Kunkel, Ellen Kunkel, Alissa Ide-Motta, and Iris Larlee (April 9th).
- There were three child dedications: Olivia Clark and Gloriana Santiago (June 18th); Noah McDonald (July 2nd).
- For the first time that I can remember, because of snow and ice we were unable to ascend Mount Battie for our Easter 2023 Sunrise service. We instead worshipped together in Harbor Park.
- For the first time in 20 years of being at CSBC, I was unable to be at Walk Through Bethlehem because my family and I had COVID! Elder Patrick McCafferty took my place delivering the message in the manger scene and the church family did an incredible job making WTB a success!
- Upgraded our sound system with new microphones which seems to have addressed an interference problem we were having.
- This year the worship team introduced new songs including: *The Night Song*, *King of Kings*, *Jerusalem*, *Only a Holy God*, and *My God is All I Need (My God is So Big)*.

CLERK

“... ‘Do not be afraid or discouraged because of this vast army. For the battle is not yours, but God’s.’”

2 Chronicles 20:15 NIV

Years ago, I had this verse taped inside one of my lesson plan books. These days, I feel like it could be taped everywhere! But that’s just it. My feelings are feeble. He is not.

The following Clerk’s report gives a summary of our very basic 2023 finances, all 2023 business motions, and a 2023 membership timeline.

From the March 16, 2023, Annual Business Meeting:

Financial:

Treasurer Alan McDonald presented his report which was accompanied by very thorough handouts. He also provided a document to be included in the 2022 Annual Report.

As of December 31, 2022, our investments were at \$1,398,639.

Through February 25, 2023, giving is at \$284,214.85 which is \$9,059.85 over the budgeted/anticipated giving total.

Motions:

- 1) A motion passed for the following changes to our membership roll: Add: Steve and Donna Burkett, Tom and Gail Groening, Paul and Karry Leparulo, Jacob Nappa, and Brian Watkins.
- 2) Remove: Jeff Foltz, Terry and Sandy Hurlbut, William Hyland, and Madelyn Martens Dunbar.
- 3) After considerable discussion regarding the current copier's lease and the purchase of a new copier with service plan (net addition of \$4,423), a motion for the 2023-20204 budget passed.
- 4) A motion passed to approve the following list of candidates by vote:

Officers:

Clerk – Mary Hyland

Assistant Clerk- Connie Overlock

Moderator – Kevin Stupca

Assistant Moderator (vacant)

Assistant Treasurer (vacant)

Financial Reviewer-Lana Arau

Head Collector (Registrar) -Jeannie Colson

Collector – Candy Smiley

Collector – Karin Stupca

Collector – Ancuta McCafferty

Collector – Elizabeth Watkinson

Finance Member at Large-Alex Arau

Finance Member at Large-Jack Williams

Finance Member at Large (vacant)

Deacons:

Community – Ancuta McCafferty

Community – Karin Stupca

Outreach - Shaina Overlock

Spiritual Growth (vacant, covered by Elders)

Facilities -Taylor Martens

Finance (Treasurer) -Alan McDonald

Worship Gatherings – Ashley Stinson

Elders:

Charles Colson (first term, beginning year one)

From the April 30, 2023, Special Business Meeting:

Motions:

- 1) A motion passed to elect Steve Crane as Deacon of Outreach.

- 2) A motion passed to allocate \$33,000 for re-grading the driveway.

From the June 22, 2023, Quarterly Business Meeting:

Financial:

In April when there were 5 Sundays, giving was down by \$9,314, but in May when there were 4 Sundays, giving was up by \$5,175. As of May 31, 2023, the Morgan Stanley Account was at \$1,413,661.73. Our total assets were at \$1,501,412.88 and liabilities were at \$3,185.79.

Motions:

- 1) A motion passed to accept Alissa Ide-Motta into membership.

From the July 23, 2023, Special Business Meeting:

Motions:

- 1) A motion passed to accept Linda Benjamin into membership.
- 2) A motion passed to allocate money from our checking account non-budgeted funds not to exceed \$2,400 for the immediate replacement of our wireless microphone equipment.

From the September 21, 2023, Quarterly Business Meeting:

Financial:

Overall, income is down a little bit from last year, but we are not in a panic situation. Our Morgan Stanley account balance is \$1,474,115.16.

Motions:

Given that we did not have a quorum at the meeting, we could not vote on the motions.

From the October 15, 2023, Special Business Meeting:

Motions:

- 1) A motion passed that would close out two CDs (both designated "Floral Funds") upon maturity - no earlier than the maturity date listed on the CD's - and move them both to savings for new church floral.
- 2) Given that Motion #1 passed, a subsequent motion approved the use of the money liquidated from the Floral Fund CDs to purchase a new Christmas tree and replace old floral arrangements.
- 3) A motion passes to allocate up to \$1,000 of unbudgeted funds from checking to be used for an appreciation gift for the Allen Agency, given in gratitude for their continued willingness to allow us to use their parking lot.
- 4) A motion was passed to remove the names of Rick and Debbie Meservey from our membership roster.

From the December 14, 2023, Quarterly Business Meeting:

Financial:

General giving is up, whereas online giving is down a little bit – currently we are down \$14,171. We have not used any of the 4% allowance from the Morgan Stanley account; in the event of a shortfall, we do have that \$4,616 per month (\$55,395 total per year) available. As a whole, to date each ministry has remained within its budget.

Head collector Jeannie Colson added that cumulative giving is up for each month – ahead of where we were last year.

Motions:

We did not have a quorum and we did not have any motions up for vote.

MEMBERSHIP - DECEMBER 31, 2023, ENDING MEMBERSHIP (83)

New member names added by vote: (8)

Linda Benjamin (7.23.23)

Donna Burkett (3.16.23)

Steve Burkett (3.16.23)

Gail Groening (3.16.23)

Tom Groening (3.16.23)

Alissa Watkins (6.22.23)

Jacob Nappa (3.16.23)

Brian Watkins (3.16.23)

Member names removed by vote: (7)

Madeline Martens Dunbar (3.16.23)

Jeff Foltz (3.16.23)

Sandy Hurlbut (3.16.23)

Terry Hurlbut (3.16.23)

William Hyland (3.16.23)

Debbie Meservey (10.15.23)

Rick Meservey (10.15.23)

Member names removed due to transfer: (1)

Dianne Hire (10.10.23)

Deaths: (2)

Richard Craft (3.28.23)

Peter Perry (12.9.23)

This concludes the clerk's report for 2023. Thank you all so very much for your patience and support as the Lord works through me to do His work.

Respectfully and humbly submitted, Mary I. S. Hyland, Church Clerk

COMMUNITY

” ...that there should be no schism in the body; but that the members should have the same care one for another. And whether one member suffer, all the members suffer with it; or one member be honored, all the members rejoice with it. “

1 Corinthians 12:25-26 KJV

The CSBC Community Ministry, formed by Candy Smiley and Melinda Ferrazza has wonderful members and Karin Stupca and Anca McCafferty as deacons, exists to model God’s love for us, to encourage the love and care for one another, to celebrate each other’s good times, to help ease each other’s burdens during our trials, to create a space to gather in His name and fellowship with one another, a space and opportunity to welcome our visitors in, to get to know them and to invite them to take part in our church activities and to become a part of our church family.

This year, we continued with our monthly Fellowship Potluck Luncheons that take place on the 1st Sunday of every month.

Also, another monthly gathering is our Coffee Hour, where we meet for coffee and donuts or other pastries on every third Sunday of the month, immediately following service.

It has been wonderful to see an increase in the number of people attending these monthly events, following the pandemic years.

In March, Community provided cake and refreshments ready in celebration of the 8 new members that joined our Church family.

In April, our church family helped by providing food for Rich Craft’s memorial service.

Coffee was kindly donated by Zoot Coffee.

Also in April, we celebrated Easter and after our annual Sunrise Easter Service on Mount Battie (that happened to take place in downtown Camden this year, due to snow making the roads inaccessible on the mountain), we invited everybody to Easter Breakfast at the church, where we had breakfast casseroles and fruit, around tables beautifully decorated by Melinda and her family.

Easter was a wonderful time for some of our church family members to get baptized and the Community team rejoiced with them and celebrated this special moment with cupcakes, following the service.

In June we provided cake for 2 Baby Dedications.

July came with more cake; another baby being dedicated, and new members being welcomed into our church family.

In September our Fellowship Luncheon was the Annual Labor Day Picnic at Camden Hills State Park.

The church, with the help of the community team, provided hamburgers and hotdogs and the congregation brought side dishes to share.

We celebrated Pastor Adam and surprised him (?) with an early Pastor Appreciation, in September this year, where we provided a cake and Melinda, and her daughter Melea did their magic again and

very thoughtfully decorated the fellowship hall and even had a special puzzle gift for Pastor Adam 😊.

In November, Community, with the help of church volunteers, put together the Harvest Dinner, where they cooked and served turkey pot pies. Those attending brought pies for dessert. The Fellowship Hall was decorated with Candy and Lana Arau.

In February we had a game night at church, in the Fellowship Hall. Everybody brought their favorite game, their favorite snacks and Community provided chili and a fruit punch.

Although it was an impromptu Game night, the attendance was great, and some brought friends from outside of our church to join us.

Looking forward to March, we are preparing for Easter Breakfast following the Easter Sunrise Service on Mt. Battie.

Leah Kohlstrom continues to be diligent in organizing the wonderful Meal Trains for those in need. The congregation is quick to cook a meal for their brothers and sisters in Christ. What a wonderful show of love and support these meal trains are!

Ancuta McCafferty, Deacon of Community

KARIN STUPCA - DEACON'S FUND

In the past 12 months, the Deacons' Benevolence Fund has provided assistance to nine individuals or families. The type of assistance largely was for rent, utilities, medical bills, food, and clothing. One-third of the aid was for church members while two-thirds went to people with some connection to the church (either acquainted with a member or with a ministry we support). The amount of aid totaled approximately \$12,100. The fund is well supported by church members. We are able to meet needs and share Christ's love because of your ongoing generosity.

Karin Stupca, Deacon of Community (Deacon's Fund)

DORCAS MINISTRY

Dorcas Ministry members Leigh Smith, Joyce Stein, and Brian Vanden Brink went out on monthly visits to 5 of the 6 seniors in this group. The 6th person preferred a monthly letter of encouragement.

We continue to enjoy in-home visits after the restrictions of the pandemic.

Each home-bound senior was given a card and small plant at Easter, Christmas, and on their Birthday, as well as being kept supplied with current copies of Our Daily Bread.

We enjoy times of catching up on what is happening in their lives, bringing words of encouragement and sharing what is happening in the life of Chestnut Street Baptist Church.

Each visit ends with a prayer focusing on their current concerns, medical issues, and praising our LORD.

Finally, this ministry has been very effectively led by Leigh Smith for several years. Her faithful, thoughtful and spirit led efforts were consistent with the Biblical Dorcas who was “always doing good and helping the poor”. In this case the elderly, lonely and shut ins. Both Leigh and Joyce Stein have had to step back from this ministry recently. In Leigh’s case, she has increased caregiving responsibilities for her beloved husband Ron. And Joyce has had a difficult year with medical problems which have limited her involvement. But we have two new members that we’re welcoming to Dorcas, Debbie Gonnella and Donna Burkett. Both have a heart for this ministry and will be excellent in this role. I look forward to serving with them and thank Leigh and Joyce for their faithfulness, dedication to the shut-in and elderly and their hearts for the Lord.

In Him, Brian Vanden Brink | Debbie Gonnella | Donna Burket

QUARRY HILL

CSBC has agreed to provide a half-hour church service every 3rd Sunday of each month for the residents of Quarry Hill.

Pastor Adam Kohlstrom, Pastor Steve Burkett, and Elders: Patrick McCafferty, Dan Smiley, Brian Vandenbrink, and Rich Wellman; each prepare two half hour church services per year. Pastor Adam does the service in the month which Easter and Christmas occur.

Wendy Gordon plays piano accompaniment for the hymn singing.

Kathleen and Brian Vanden Brink have occasionally had the Sunday School make decorated cards that contain Scripture for residents attending services.

In December we were able to Christmas Carol on both Assisted Living floors. Several of our church families joined in.

It is a joy to be able to bring THE WORD to those who are no longer able to get out to church.

If there is anyone who would like to be a participant by providing special music, vocal or instrumental, please contact Wendy Gordon.

Also, if a pianist would be interested in ministering at these services contact Wendy.

SPIRITUAL GROWTH - CHILDREN AND YOUTH DISCIPLESHIP



“New Growth”

Children and Youth Discipleship

Birth to 8th grade.

Did you know that just before Easter some pine trees in some regions put out shoots of new growth. By the time Easter rolls around there will be little crosses formed on the longest shoots. Thus, the legend that pine trees know when it's Easter.

What does this have to do with the spiritual growth sphere for children and youth? These little shoots on the pine tree, the new growth, remind me of our ministry with children and youth. Our role as caregivers and teachers is to encourage this new growth, to nurture these young sprouts. One of the primary ways we have is teaching the Word.

Our Sunday morning teachers for K-4th grade are Linda Benjamin and me. Connie and Shaina Overlock are our substitutes, and sometimes Brian Vandenbrink. Our curriculum this year brings us to the New Testament and Jesus! The Biggest Story!

The Sunday Morning Middle School class is led by Pam Holland and Julie Crane. Stephen Crane assisted when needed. This group began studying the New Testament in the fall; COMMUNITY, how God works in and through us as we dwell in community, bound by our common faith in Him.

Last but not least, the nursery.... We see this as a ministry to young children and families.

“And the King will answer them, ‘Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.’” Matthew 25:40 ESV

Our nursery team is a mighty group of CPP trained holders of babies, builders of railroads, readers of stories and supporters of families. The team: Connie and Shaina Overlock, Ashley Stinson, Candy Smiley, Julie Crane, Pam Holland, Chris Martens, Liz Watkinson, Alex Knight, Haley Watkinson, Leah Kohlstrom, Linda Benjamin, Kevin and Karin Stupca, Brian Vandenbrink and me, Adda and Tim Kunkle, Mishelle and Dick Kelley, Donna and Steve Burkett.

Kathleen Vandenbrink, Ministry Coordinator, Children and Youth

FACILITIES

2023 saw the end of the major exterior renovation which began last year. The siding replacement project completion covered the following:

- Old vinyl siding and old wood clapboards have been removed.

- Miscellaneous rotten sheathing boards were replaced.
- Sanctuary, Fellowship Hall, Parlor, and Kitchen walls received blown in insulation.
- 13 new windows were installed in the 2nd floor Sunday school wing.
- An air infiltration barrier was installed and taped.
- All windows and doors received Lead Coated copper head flashing.
- New vinyl siding and assorted Aluminum exterior trim was installed.
- A new basement bulkhead door was installed.
- This spring also saw the following items completed in conjunction with this project:
- Installation of 28 new operable storm windows on Fellowship Hall and 1st floor windows of rear addition.
- Complete exterior painting on roof line trim and all doors and windows.

The alley way was completely redone, including regrading and adding gravel to improve the “bed” of the driveway prior to paving. Replacing asphalt curb with marble stone. Paving was completed as a gift from Sam Patterson, Sam Patterson & Sons Paving – and we are grateful for their gift and a job well done. There are still a couple of items remaining that will be addressed this coming year. Those items are hanging the gutter system and our storm windows and screens.

Respectfully submitted, Taylor Martens, Deacon of Facilities

WORSHIP GATHERINGS

Ushers: We are still in need of a head usher, but for now, we are using an online spreadsheet to help people sign up to serve. Children (with supervision), teens, and adults are welcome to participate. Thanks to all who sign up, and to those who don’t sign up, but willingly step in at the last minute!

Readers: Thank you to all who faithfully sign up to read each time we send out the spreadsheet. If you don’t have access to email, but would like to read, please let me know.

Audio/Visual: Thank you to Ian and Erika who do this job (with help from Olivia) so well every single week! They are always looking to train new people to serve when they are absent.

Choir: The choir is currently on hiatus until Wendy's work schedule becomes more manageable, or someone else steps forward to lead. The number of choir members has dwindled; Wendy is trusting that if God wants to bring back this ministry, he will bring them.

Communion: We have three bakers and prep people (and several teens who help with clean-up) who rotate through the schedule. During the off-season, we use homemade bread. During the summer months, when we need extra bread and juice, we use premade flat wafers (aka Styrofoam bread) so that we can stack the juice cups on top.

Respectfully submitted, Ashley Stinson, Deacon of Worship Gatherings

ADMINISTRATOR

In 2023 we continued to grow in many of our ministries. In the blessing of growth, there was an uptick in supply orders, assistance and support, and administrative functions that come along with the territory.

In the office, a printer was purchased after years of leasing and proved to become more costly over time with less included in the actual lease. It was time and it made sense after some homework on whether to proceed with the proposal to make the transition from lease to ownership. We have saved quite a bit. In fact, if we had continued our lease, we (basically) procured a new printer every 12 months with the payment we were making just to lease.

Along with Administrator duties, I continue in quite a few other roles: conducting a church service at Harbor Hill every 6 weeks, father/parent coaching at Zoe, preaching from time to time, moderator for our quarterly business meetings and our council meetings, Walk Through Bethlehem Chair, and a constant searching for ways to be efficient while operating and continued growth.

I remain responsible for the church communications, website, social media platforms, emails, and day to day functions in the office. Bulletins are prepared during each week and worship input made into our worship programs. I ready rooms for the meetings that take place.

I continue my role supporting Pastor Adam, the Elders, and our Deacons and Church Officers.

This is going on year 14 for me in the administrator position. As always, feel free to communicate any ideas, improvements, or thoughts on the church and the internal/external functions and interactions around us, outside the church and within our church family.

I am looking at making Visitor Packs this year and implementing ways to better communicate who CSBC is and what we are all about while we have “captive” audiences and folks who are searching for a church and The Gospel.

“Chief’s Corner”

Jesus... marveled at him, and turning to the crowd that followed him, said, “I tell you, not even in Israel have I found such faith.” Luke 7:9

Jesus, the “founder and perfecter of our faith”, was awestruck at the great faith he found in a Roman soldier, and He publicly recognized him even though that faith is ultimately grace from Jesus himself.

Do you frequently recognize your *team*? Are you more concerned with performance and outcomes?

Two main issues arise when recognition is solely focused on outcomes/results:

- Recognition becomes sporadic.
- Recognition feels impersonal, generic, and usually with no specifics or details.

More regular recognition: When you focus on praising effort and not outcomes, you naturally start to recognize the smaller wins that are happening on a weekly or monthly

basis. This makes recognition more frequent, and you'll be more likely to experience the positive influence of appreciation, like higher morale, higher commitment, others seeing their value as a person, and their value to the church, which in turn creates more people looking to join in – be *part of the family*.

Recognition is way more significant: Ever had someone routinely ask: Hi, how are you? Yet, you get the feeling they aren't really looking for an answer. By praising effort, you create a form of recognition that is more personal, the results are people feeling appreciated and the feedback way more genuine and meaningful. This has a huge, positive emotional impact on the family (team players) as they will feel sincerely valued.

Recognition influences behavior: By being specific in recognition, you are providing a positive emphasis. This is communicating to team players exactly the behaviors we value as a church. This encourages the team to continue with the same behaviors and level of performance, if not better.

Vital family harmony: True appreciation makes people feel deeply seen, deeply valued, and genuinely respected. This improves feelings of trust and safety. The climate of your church [team] will feel healthier. There is less space for toxic feelings and behaviors such as resentment, passive aggression, gossip, and other cancers that form from the apparent lack of genuine appreciation, and not exclusively focusing on the ministry outcomes.

Lack of recognition creates an atmosphere of huge insecurity. The atmosphere created with true recognition is people connected deeply with each other. People who appreciate learning about the work in other ministries and the unique skills their fellow brothers and sisters possess. It gives people a new viewpoint on the church and their work. It starts to feel less like competition, less worrying about what others might think of me and my performance. It begins to feel more like a family.

“I have always believed that the way you treat your employees is the way they will treat your customers, and that people flourish when they are praised.” -Sir Richard Branson, founder of Virgin Group

Thank you always and a privilege working here, Kein Stupca, CSBC Administrator

Financials 2023 - Comparison 2023/2024 Budget - Proposed 2024 Budget

2023 Budget - Proposed 2024 Budget	20
2024 Proposed Budget and Proposed Tier 2 Budget	23
Profit and Loss - APRIL 2022 - MARCH 2023	27
Profit and Loss Budget Versus Actual January-March 2023	32

DEACON OF FINANCE

The finance committee met regularly during the last fiscal year, and with help from the congregation and the appropriate ministries were able to assist in completing the following:

- The development, recommendation, then deployment of the 2023-2024 Budget, following a close examination of line items, expenses, and input from each ministry.
- Coordinating the completion of the building maintenance that was previously budgeted for alongside Facilities (Huge shoutout to Alex for coordinating and Taylor for tackling this).
- Switching over to a much more **cost effective** (and let's face it, more useful) online giving platform (A *huge* shoutout to Jeannie for the investment of time and research she poured into this, as well as to Barb for all the thorough input and assistance along the way).
- The consolidation of several accounts that were earmarked for a specific purpose (consolidation of the various scholarships).
- A review of some of the finance team's own internal processes, as well as processing related to collecting.
- Discussions and planning surrounding future policies to be observed by the finance team.

While serving as treasurer, I had the blessing and privilege of serving alongside some excellent people. Each of them bringing something unique to the table, whether it was insight, knowledge, or a desire to serve well, our meetings were both productive *and* encouraging!

At the conclusion of February, here is how budgeted expenses compare to actual spending broken down by ministry:

Ministry	YTD Expenses	Annual Budget	% of Budget
Facilities	\$ 52,852.48	\$ 54,400.00	97.16%
Finance	\$ 32,211.76	\$ 35,736.00	90.14%
Admin Support	\$ 12,995.05	\$ 15,373.00	84.53%
Elders	\$ 130,823.37	\$ 146,243.00	89.46%
Adult Discipleship	\$ 174.00	\$ 3,090.00	5.63%
Children and Youth	\$ 1,118.33	\$ 2,900.00	38.56%
Worship Gatherings	\$ 1,565.33	\$ 2,963.00	52.83%
Community	\$ 1,659.09	\$ 2,725.00	60.88%
Outreach	\$ 37,851.44	\$ 38,800.00	97.56%
Total	\$ 271,250.85	\$ 302,230.00	89.75%

By the end of February, here is also how Expected Giving/Actual Giving compares against Budgeted Expenses/Actual expenses:

Giving/Expense		Giving	Expense	Difference
February	Budgeted	\$ 22,810.00	\$ 25,186.00	\$ (2,376.00)
	Actual	\$ 42,258.00	\$ 17,497.00	\$ 24,761.00
YTD (Apr-Feb)	Budgeted	\$ 273,718.00	\$ 277,044.00	\$ (3,326.00)
	Actual	\$ 283,999.00	\$ 271,251.00	\$ 12,748.00

As you can see from the provided tables, Finance is anticipating that CSBC is going to finish strong this fiscal year and anticipates bringing in more in giving than was needed for budgeted expenses. To God be the Glory on that front, as He continues to Bless His church!

In examining the *approaching* fiscal year's budget, Finance sought to achieve the same goal we set out to last year: Conservative, sensible stewardship of the resources God has blessed us with. For the coming year, many of the increases we budgeted for were COLA Adjustments of 3.2% for salaried staff, as well as increases for some line items that went slightly over budget last year (due to an increase in the cost of services, inflation, etc.) Finance also has started examining areas for potential investment with any Tier II funds not yet allocated (this year for instance, the replenishing of the scholarship accounts, as well as various donations to CSBC, and Camp Fairhaven. Where in the approaching year I will be stepping down as treasurer, I will be leaving templates for the various reports.

Alan McDonald, Deacon of Finance

PROPOSED BUDGET COMPARED TO LAST YEARS BUDGET

	23-24 Budget	Proposed Budget 24-25	Change from Previous year
Ordinary Income/Expense			
Income			
Contributions			
General	0.00		
Online Donations	0.00		
Contributions - Other	302,230.00		
Total Contributions	302,230.00		
Total Income	302,230.00		
Gross Profit	302,230.00		
Expense			
STEWARDSHIP--FACILITIES			
Utilities/Maintenance--Church			
Custodian Supplies	\$1,500.00	\$1,500.00	\$0.00
Electric	\$5,000.00	\$5,000.00	\$0.00
Elevator Maint/Compliance	\$1,500.00	\$2,500.00	\$1,000.00 <i>Projected increase, over budget previous year.</i>
Equipment Repairs	\$650.00	\$650.00	\$0.00
Heating Oil	\$11,000.00	\$8,000.00	-\$3,000.00 <i>Credit carryover from previous year.</i>
Oil Burner Service Contract	\$1,600.00	\$1,600.00	\$0.00
R & I Church	\$3,000.00	\$4,000.00	\$1,000.00 <i>Requested increase from Facilities.</i>
Security System	\$1,500.00	\$2,000.00	\$500.00 <i>Projected increase, over budget previous year.</i>
Snow Removal/Yard Care	\$1,000.00	\$1,500.00	\$500.00 <i>Projected increase.</i>
Sprinkler System	\$3,000.00	\$5,000.00	\$2,000.00 <i>Projected increase, cost of service & water higher.</i>
Trash Pickup	\$750.00	\$750.00	\$0.00
Wastewater	\$1,200.00	\$1,200.00	\$0.00
Water - Maine Water	\$800.00	\$800.00	\$0.00
Total Utilities/Maintenance--Church	\$32,500.00	\$34,500.00	\$2,000.00
Custodian Salary	\$19,300.00	\$19,920.00	\$620.00 <i>3.2% COLA Increase</i>
Security-Opening/Closing	\$2,600.00	\$2,600.00	\$0.00
Total STEWARDSHIP--FACILITIES	\$54,400.00	\$57,020.00	\$2,620.00
STEWARDSHIP-FINANCE			
Supplies-Finance/Registrar	\$2,200.00	\$2,500.00	\$300.00 <i>Projected increase.</i>
Salary/Bookkeeper	\$15,238.00	\$15,726.00	\$488.00 <i>3.2% COLA Increase</i>
Payroll Tax			
FICA/SS Tax	\$8,694.00	\$8,375.00	-\$319.00 <i>Over budgeted previous year.</i>
Medicare	\$2,033.00	\$1,959.00	-\$74.00 <i>Over budgeted previous year.</i>
Total Payroll Tax	\$10,727.00	\$10,334.00	-\$393.00
Insurance			
Business Owners Liability	\$5,608.00	\$6,000.00	\$392.00 <i>Projected increase.</i>
Workers Comp	\$763.00	\$1,000.00	\$237.00 <i>Projected increase.</i>
Total Insurance	\$6,371.00	\$7,000.00	\$629.00
Online giving fees	\$1,200.00	\$200.00	-\$1,000.00 <i>Savings from switching providers.</i>
Total STEWARDSHIP-FINANCE	\$35,736.00	\$35,760.00	\$24.00
STEWARDSHIP-ADMIN. SUPPORT			
Advertising	\$500.00	\$500.00	\$0.00
Cell Phone	\$800.00	\$800.00	\$0.00
Church Office Supplies-General	\$2,000.00	\$2,000.00	\$0.00
Fees-PO Box, Safety Deposit Box	\$200.00	\$220.00	\$20.00 <i>Projected increase, over budget previous year.</i>
Internet/digital phone	\$2,400.00	\$2,400.00	\$0.00
Kitchen Supplies / Coffee	\$2,000.00	\$3,000.00	\$1,000.00 <i>Projected increase, over budget previous year.</i>
Office Equipment Repairs	\$6,823.00	\$3,000.00	-\$3,823.00 <i>Savings from purchasing printer.</i>
Website Design/Maintenance	\$500.00	\$500.00	\$0.00
Zoom Meetings	\$150.00	\$204.00	\$54.00 <i>Projected increase, cost of service has increased.</i>
Total STEWARDSHIP-ADMIN. SUPPORT	\$15,373.00	\$12,624.00	-\$2,749.00

ELDERS			
Salary - Church Administrator	\$50,586.00	\$52,205.00	\$1,619.00 3.2% COLA Adjustment.
Salary - Pastor Kohlstrom	\$59,151.00	\$61,044.00	\$1,893.00 3.2% COLA Adjustment.
Benefits/Pastor Kohlstrom			
Housing Allowance	\$25,000.00	\$27,500.00	\$2,500.00 Higher allowance allocated for increase in taxes. Higher allowance allocated to "catch up", Finance Committee noticed a year without an increase.
Retirement	\$5,306.00	\$6,104.00	\$798.00 Recommending Retirement be set to 10% of income.
Total Benefits/Pastor Kohlstrom	\$30,306.00	\$33,604.00	\$3,298.00
Reimb'd Exps - Pastor Kohlstrom			
Auto	\$400.00	\$400.00	\$0.00
Professional Expenses	\$4,000.00	\$4,000.00	\$0.00
Total Reimb'd Exps - Pastor Kohlstrom	\$4,400.00	\$4,400.00	\$0.00
Elders info meetings/luncheons	\$400.00	\$400.00	\$0.00
Pulpit Supply	\$900.00	\$900.00	\$0.00
Vacation/Sick/Temp - Secretary	\$500.00	\$500.00	\$0.00
<i>COLA Increases, Additional housing allowance allocation, and additional retirement allocation.</i>			
Total ELDERS	\$146,243.00	\$153,053.00	\$6,810.00
ADULT DISCIPLESHIP			
Adult Sunday School Curriculum	\$600.00	\$600.00	\$0.00
Discipleship Program	\$150.00	\$150.00	\$0.00
Training Mat'ls/Programs	\$750.00	\$750.00	\$0.00
Women's Ministry incl childcare	\$1,590.00	\$800.00	-\$790.00 Decrease in allocation for childcare, men have been helping take care of the children during study.
Total ADULT DISCIPLESHIP	\$3,090.00	\$2,300.00	-\$790.00
CHILDREN and YOUTH			
Childcare - Special Events	\$200.00	\$200.00	\$0.00
Educational Materials	\$750.00	\$750.00	\$0.00
Materials, Supplies	\$750.00	\$750.00	\$0.00
Summer/Vacation Programming	\$500.00	\$500.00	\$0.00
Teacher Appreciation	\$200.00	\$200.00	\$0.00
Training/Workshops/Spec Events	\$500.00	\$500.00	\$0.00
Total CHILDREN and YOUTH	\$2,900.00	\$2,900.00	\$0.00
WORSHIP GATHERINGS			
Choir	\$450.00	\$450.00	\$0.00
Labor Day Service fees	\$400.00	\$400.00	\$0.00
Music Licensing fees	\$978.00	\$978.00	\$0.00
Office Supplies/Gifts	\$75.00	\$75.00	\$0.00
Piano Tuning/Instrument Maintn	\$310.00	\$310.00	\$0.00
Praise/Worship Team	\$750.00	\$750.00	\$0.00
Total WORSHIP GATHERINGS	\$2,963.00	\$2,963.00	\$0.00
COMMUNITY			
Coffee Hour	\$575.00	\$575.00	\$0.00
Dorcas Ministry	\$300.00	\$300.00	\$0.00
Easter Breakfast	\$150.00	\$150.00	\$0.00
Family Programs	\$200.00	\$200.00	\$0.00
Fellowship Lunch	\$200.00	\$200.00	\$0.00
Harvest Supper	\$625.00	\$625.00	\$0.00
Hospitality	\$400.00	\$400.00	\$0.00
Labor Day Service/Picnic food	\$275.00	\$275.00	\$0.00
Total COMMUNITY	\$2,725.00	\$2,725.00	\$0.00

OUTREACH

FOREIGN Missions

ABWE - DeKryger	\$4,000.00	\$4,000.00	\$0.00
IBM Global - Murdochs	\$3,600.00	\$3,600.00	\$0.00
Intern'l Ministries - Clemmer	\$1,000.00	\$1,000.00	\$0.00
United World - J & F Young	\$3,600.00	\$3,600.00	\$0.00
Wycliffe - Clarkes	\$3,600.00	\$3,600.00	\$0.00
Total FOREIGN Missions	\$15,800.00	\$15,800.00	\$0.00

HOME Country Missions

Child Evangelism Fellow ship	\$2,000.00	\$2,000.00	\$0.00
Community Breakfasts - Expenses			
Community Breakfasts-Donations	\$0.00		
Community Breakfasts - Expenses - Other	\$4,000.00	\$4,000.00	\$0.00
Total Community Breakfasts - Expenses	\$4,000.00	\$4,000.00	\$0.00
Community Food Pantry	\$1,200.00	\$1,200.00	\$0.00
Fair Haven Camps	\$4,000.00	\$4,000.00	\$0.00
Ben Crelin's Ministry		\$2,500.00	\$2,500.00 <i>New Ministry Support requested by Outreach.</i>
FCA- Jones	\$2,500.00	\$2,500.00	\$0.00
Grief Share	\$150.00	\$150.00	\$0.00
Ladies Mission Circle	\$150.00	\$150.00	\$0.00
PenBay Christian Schools	\$2,000.00	\$3,000.00	\$1,000.00 <i>Requested increase from Outreach.</i>
Thrive Ministries	\$2,500.00	\$2,500.00	\$0.00
Walk Through Bethlehem	\$2,000.00	\$3,000.00	\$1,000.00 <i>Recommended increase from Finance.</i>
Zoe, A Woman's Center (Caretet)	\$2,500.00	\$2,500.00	\$0.00
Total HOME Country Missions	\$23,000.00	\$27,500.00	\$4,500.00

Total OUTREACH

\$38,800.00	\$43,300.00	\$4,500.00
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Total Expense

\$302,230.00	\$312,645.00
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\$10,415.00 *Net Increase to Budget for 2024-2025 Fiscal year.*

Net Ordinary Income

\$0.00

Net Income

\$0.00

Budget for 2024-2025 Fiscal Year is an increase overall of \$10,415. The increase was primarily from COLA adjustments to salaried employees of the church, as well as a few small increase in line items within the budget (including requested increases from that ministry specifically as well as anticipated increases projected by the finance committee). There were areas we were able to save in (major savings in Admin Support thanks to the acquisition of the new printer).

PROPOSED BUDGET MARCH 31, 2024 - APRIL 1 2025

	<u>Apr '24 - Mar 25</u>
Ordinary Income/Expense	
Income	
Contributions	
General	312,645.00
Online Donations	<u>0.00</u>
Total Contributions	<u>312,645.00</u>
Total Income	<u>312,645.00</u>
Gross Profit	312,645.00
Expense	
STEWARDSHIP--FACILITIES	
Utilities/Maintenance--Church	
Custodian Supplies	1,500.00
Electric	5,000.00
Elevator Maint/Compliance	2,500.00
Equipment Repairs	650.00
Heating Oil	8,000.00
Oil Burner Service Contract	1,600.00
R & I/Church	4,000.00
Security System	2,000.00
Snow Removal/Yard Care	1,500.00
Sprinkler System	5,000.00
Trash Pickup	750.00
Wastewater	1,200.00
Water - Maine Water	<u>800.00</u>
Total Utilities/Maintenance--Church	34,500.00
Custodian Salary	19,920.00
Security-Opening/Closing	<u>2,600.00</u>
Total STEWARDSHIP--FACILITIES	57,020.00
STEWARDSHIP-FINANCE	
Supplies-Finance/Registrar	2,500.00
Salary/Bookkeeper	15,726.00
Payroll Tax	
FICA/SS Tax	8,375.00
Medicare	<u>1,959.00</u>
Total Payroll Tax	10,334.00
Insurance	
Business Owners Liability	6,000.00
Workers Comp	<u>1,000.00</u>
Total Insurance	7,000.00
Online giving fees	<u>200.00</u>
Total STEWARDSHIP-FINANCE	35,760.00

STEWARDSHIP-ADMIN. SUPPORT	
Advertising	500.00
Cell Phone	800.00
Church Office Supplies-General	2,000.00
Fees-PO Box, Safety Deposit Box	220.00
Internet/digital phone	2,400.00
Kitchen Supplies / Coffee	3,000.00
Office Equipment Repairs/Lease	3,000.00
Website Design/Maintenance	500.00
Zoom Meetings	204.00
Total STEWARDSHIP-ADMIN. SUPPORT	<u>12,624.00</u>
ELDERS	
Salary - Church Administrator	52,205.00
Salary - Pastor Kohlstrom	61,044.00
Benefits/Pastor Kohlstrom	
Housing Allowance	27,500.00
Retirement	6,104.00
Total Benefits/Pastor Kohlstrom	<u>33,604.00</u>
Reimb'd Exps - Pastor Kohlstrom	
Auto	400.00
Professional Expenses	4,000.00
Total Reimb'd Exps - Pastor Kohlstrom	<u>4,400.00</u>
Elders info meetings/luncheons	400.00
Pulpit Supply	900.00
Vacation/Sick/Temp - Secretary	500.00
Total ELDERS	<u>153,053.00</u>
ADULT DISCIPLESHIP	
Adult Sunday School Curriculum	600.00
Bible Study/Our Daily Bread	0.00
Discipleship Program	150.00
Training Mat'ls/Programs	750.00
Women's Ministry incl childcare	800.00
Total ADULT DISCIPLESHIP	<u>2,300.00</u>
CHILDREN and YOUTH	
Childcare - Special Events	200.00
Educational Materials	750.00
Materials, Supplies	750.00
Summer/Vacation Programming	500.00
Teacher Appreciation	200.00
Training/Workshops/Spec Events	500.00
Total CHILDREN and YOUTH	<u>2,900.00</u>

WORSHIP GATHERINGS	
Choir	450.00
Labor Day Service fees	400.00
Music Licensing fees	978.00
Office Supplies/Gifts	75.00
Piano Tuning/Instrument Maintn	310.00
Praise/Worship Team	<u>750.00</u>
Total WORSHIP GATHERINGS	2,963.00
COMMUNITY	
Coffee Hour	575.00
Dorcas Ministry	300.00
Easter Breakfast	150.00
Family Programs	200.00
Fellow ship Lunch	200.00
Harvest Supper	625.00
Hospitality	400.00
Labor Day Service/Picnic food	<u>275.00</u>
Total COMMUNITY	2,725.00
OUTREACH	
FOREIGN Missions	
ABWE - DeKryger	4,000.00
Ben Crelin Ministry	2,500.00
IBM Global - Murdochs	3,600.00
Intern'l Ministries - Clemmer	1,000.00
United World - J & F Young	3,600.00
Wycliffe - Clarkes	<u>3,600.00</u>
Total FOREIGN Missions	18,300.00
HOME Country Missions	
Child Evangelism Fellow ship	2,000.00
Community Breakfasts - Expenses	
Community Breakfasts-Donations	0.00
Community Breakfasts - Expenses - Otr	<u>4,000.00</u>
Total Community Breakfasts - Expenses	4,000.00
Community Food Pantry	1,200.00
Fair Haven Camps	4,000.00
FCA- Jones	2,500.00
Grief Share	150.00
Ladies Mission Circle	150.00
PenBay Christian Schools	3,000.00
Thrive Ministries	2,500.00
Walk Through Bethlehem	3,000.00
Zoe, A Woman's Center (Caretnet)	<u>2,500.00</u>
Total HOME Country Missions	<u>25,000.00</u>
Total OUTREACH	<u>43,300.00</u>

Total Expense	<u>312,645.00</u>
Net Ordinary Income	0.00
Other Income/Expense	
Other Income	
Other Income	
Designated interest	
Designated accounts 1082862	0.00
Marstaller CD 1274878	0.00
Memorial Sch sav 1003332	0.00
Now interest	0.00
Ogier Camp Sch sav 4050193	0.00
York Flow er CD 1217113	<u>0.00</u>
Total Designated interest	<u>0.00</u>
Total Other Income	<u>0.00</u>
Total Other Income	0.00
Other Expense	
Other expense	
Non-budget expenses	
Camp Scholarships	0.00
Misc expense	0.00
Scholarship Checks	<u>0.00</u>
Total Non-budget expenses	<u>0.00</u>
Total Other expense	<u>0.00</u>
Total Other Expense	<u>0.00</u>
Net Other Income	<u>0.00</u>
Net Income	<u><u>0.00</u></u>

Tier II Funds: Requested Expenditures for 2024-2025 Fiscal Year
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Ministry	Purpose	Requested Amount	Funds Remaining
	Starting Amount		\$50,000.00
Outreach	Camp Fairhaven	\$2,500.00	\$47,500.00
Outreach	Penbay Christian Schools	\$2,500.00	\$45,000.00
Outreach	Clemmers "Cnants Bien Aimes" project	\$4,000.00	\$41,000.00
Outreach	CSBC Community Breakfast (equipment & supplies)	\$4,200.00	\$36,800.00
Outreach	Support for Abigail Johnston (CEF)	\$500.00	\$36,300.00
Outreach	ME Ministry Outreach Center	\$1,500.00	\$34,800.00
Spiritual Growth	Bookshelves	\$1,000.00	\$33,800.00
Finance	Ogier Camp Scholarship	\$15,000.00	\$18,800.00
Finance	Memorial Scholarship Savings	\$15,000.00	\$3,800.00
Finance	Camp Fairhaven	\$1,900.00	\$1,900.00
Finance	Penbay Christian Schools Scholarship Fund	\$1,900.00	\$0.00

PROFIT AND LOSS – APRIL 2022 - MARCH 2023

	Apr '22 - Mar 23	Budget	% of Budget
Ordinary Income/Expense			
Income			
Contributions			
General	234,991.71	275,155.00	85.4%
Online Donations	71,557.01		
Total Contributions	306,548.72	275,155.00	111.41%
Total Income	306,548.72	275,155.00	111.41%
Gross Profit	306,548.72	275,155.00	111.41%
Expense			
STEWARDSHIP--FACILITIES			
Utilities/Maintenance--Church			
Custodian Supplies	1,270.93	1,500.00	84.73%
Electric	4,314.78	4,000.00	107.87%
Elevator Maint/Compliance	1,402.44	1,500.00	93.5%
Equipment Repairs	431.36	500.00	86.27%
Heating Oil	10,351.13	11,000.00	94.1%
Oil Burner Service Contract	1,275.00	1,000.00	127.5%
R & I/Church	1,131.52	2,000.00	56.58%
Security System	1,506.97	1,500.00	100.47%
Snow Removal/Yard Care	484.00	1,000.00	48.4%
Sprinkler System	4,555.24	4,400.00	103.53%
Trash Pickup	660.00	750.00	88.0%
Wastewater	982.91	750.00	131.06%
Water - Maine Water	579.49	600.00	96.58%
Total Utilities/Maintenance--Church	28,945.77	30,500.00	94.9%
Custodian Salary	16,767.00	16,767.00	100.0%
Security-Opening/Closing	100.00	0.00	100.0%
Total STEWARDSHIP--FACILITIES	45,812.77	47,267.00	96.92%
STEWARDSHIP-FINANCE			
Supplies-Finance/Registrar	1,607.55	1,163.00	138.22%
Salary/Bookkeeper	13,743.00	13,743.00	100.0%
Payroll Tax			
FICA/SS Tax	7,317.55	7,318.00	99.99%
Medicare	1,711.37	1,711.00	100.02%
Total Payroll Tax	9,028.92	9,029.00	100.0%
Insurance			
Business Owners Liability	5,247.00	5,247.00	100.0%
Workers Comp	659.37	750.00	87.92%
Total Insurance	5,906.37	5,997.00	98.49%
Online giving fees	1,174.02	1,200.00	97.84%
Total STEWARDSHIP-FINANCE	31,459.86	31,132.00	101.05%

STEWARDSHIP-ADMIN. SUPPORT			
Advertising	376.25	500.00	75.25%
Cell Phone	790.42	780.00	101.34%
Church Office Supplies-General	2,016.03	2,000.00	100.8%
Fees-PO Box, Safety Deposit Box	198.00	190.00	104.21%
Internet/digital phone	2,129.64	2,004.00	106.27%
Kitchen Supplies / Coffee	2,135.68	1,500.00	142.38%
Office Equipment Repairs/Lease	5,205.93	3,947.00	131.9%
Website Design/Maintenance	581.00	550.00	105.64%
Zoom Meetings	191.74	150.00	127.83%
Total STEWARDSHIP-ADMIN. SUPPORT	13,624.69	11,621.00	117.24%
ELDERS			
Salary - Church Administrator	45,624.00	45,624.00	100.0%
Salary - Pastor Kohlstrom	53,352.00	53,352.00	100.0%
Benefits/Pastor Kohlstrom			
Housing Allowance	25,000.00	25,000.00	100.0%
Retirement	5,306.00	5,306.00	100.0%
Total Benefits/Pastor Kohlstrom	30,306.00	30,306.00	100.0%
Reimb'd Exps - Pastor Kohlstrom			
Auto	0.00	400.00	0.0%
Professional Expenses	3,982.85	4,000.00	99.57%
Total Reimb'd Exps - Pastor Kohlstrom	3,982.85	4,400.00	90.52%
Elders info meetings/luncheons	37.91	400.00	9.48%
Pulpit Supply	0.00	800.00	0.0%
Vacation/Sick/Temp - Secretary	0.00	500.00	0.0%
Total ELDERS	133,302.76	135,382.00	98.46%
ADULT DISCIPLESHIP			
Adult Sunday School Curriculum	169.00	600.00	28.17%
Bible Study/Our Daily Bread	150.00	150.00	100.0%
Training Mat'ls/Programs	0.00	750.00	0.0%
Women's Ministry incl childcare	0.00	1,590.00	0.0%
Total ADULT DISCIPLESHIP	319.00	3,090.00	10.32%
CHILDREN and YOUTH			
Childcare - Special Events	0.00	200.00	0.0%
Educational Materials	175.41	750.00	23.39%
Materials, Supplies	666.47	750.00	88.86%
Summer/Vacation Programming	0.00	500.00	0.0%
Teacher Appreciation	48.40	200.00	24.2%
Training/Workshops/Spec Events	98.05	500.00	19.61%
Total CHILDREN and YOUTH	988.33	2,900.00	34.08%

WORSHIP GATHERINGS			
Choir	0.00	450.00	0.0%
Labor Day Service fees	189.00	400.00	47.25%
Music Licensing fees	603.00	978.00	61.66%
Office Supplies/Gifts	239.41	50.00	478.82%
Piano Tuning/Instrument Maintn	0.00	310.00	0.0%
Praise/Worship Team	67.50	75.00	90.0%
Total WORSHIP GATHERINGS	1,098.91	2,263.00	48.56%
COMMUNITY			
Coffee Hour	374.36	575.00	65.11%
Dorcas Ministry	155.57	300.00	51.86%
Easter Breakfast	3.95	125.00	3.16%
Family Programs	213.04	200.00	106.52%
Fellow ship Lunch	62.48	200.00	31.24%
Harvest Supper	604.78	625.00	96.77%
Hospitality	402.79	400.00	100.7%
Labor Day Service/Picnic food	243.70	275.00	88.62%
Total COMMUNITY	2,060.67	2,700.00	76.32%
OUTREACH			
FOREIGN Missions			
ABWE - DeKryger	4,000.00	4,000.00	100.0%
IBM Global - Murdochs	3,600.00	3,600.00	100.0%
Intern'l Ministries - Clemmer	1,000.00	1,000.00	100.0%
United World - J & F Young	3,600.00	3,600.00	100.0%
Wycliffe - Clarkes	3,600.00	3,600.00	100.0%
Total FOREIGN Missions	15,800.00	15,800.00	100.0%
HOME Country Missions			
Child Evangelism Fellow ship	2,000.00	2,000.00	100.0%
Community Breakfasts - Expenses			
Community Breakfasts-Donations	-2,656.39	0.00	100.0%
Community Breakfasts - Expenses - Otr	5,925.80	3,000.00	197.53%
Total Community Breakfasts - Expenses	3,269.41	3,000.00	108.98%
Community Food Pantry	1,200.00	1,200.00	100.0%
Fair Haven Camps	4,000.00	4,000.00	100.0%
FCA - Jones	2,500.00	2,500.00	100.0%
Grief Share	0.00	150.00	0.0%
Ladies Mission Circle	150.00	150.00	100.0%
PenBay Christian Schools	2,000.00	2,000.00	100.0%
Thrive Ministries	2,500.00	2,500.00	100.0%
Walk Through Bethlehem	2,838.27	3,000.00	94.61%
Zoe, A Woman's Center (Caretet)	2,500.00	2,500.00	100.0%
Total HOME Country Missions	22,957.68	23,000.00	99.82%
Total OUTREACH	38,757.68	38,800.00	99.89%

Uncategorized Expenses	289.00		
Total Expense	267,713.67	275,155.00	97.3%
Net Ordinary Income	38,835.05	0.00	100.0%
Net Income	38,835.05	0.00	100.0%

PROFIT AND LOSS JANUARY 2023-MARCH 2023

	<u>Jan - Mar 23</u>
Ordinary Income/Expense	
Income	
Contributions	
General	71,050.86
Online Donations	<u>15,479.75</u>
Total Contributions	<u>86,530.61</u>
Total Income	<u>86,530.61</u>
Gross Profit	86,530.61
Expense	
STEWARDSHIP--FACILITIES	
Utilities/Maintenance--Church	
Custodian Supplies	269.72
Electric	1,508.17
Heating Oil	5,209.63
Oil Burner Service Contract	1,275.00
R & I/Church	535.00
Security System	360.00
Snow Removal/Yard Care	484.00
Sprinkler System	539.77
Trash Pickup	165.00
Wastewater	237.38
Water - Maine Water	<u>136.98</u>
Total Utilities/Maintenance--Church	10,720.65
Custodian Salary	3,869.00
Security-Opening/Closing	<u>100.00</u>
Total STEWARDSHIP--FACILITIES	14,689.65
STEWARDSHIP-FINANCE	
Supplies-Finance/Registrar	1,554.80
Salary/Bookkeeper	3,436.00
Payroll Tax	
FICA/SS Tax	1,775.03
Medicare	<u>415.13</u>
Total Payroll Tax	2,190.16
Online giving fees	<u>319.00</u>
Total STEWARDSHIP-FINANCE	7,499.96

STEWARDSHIP-ADMIN. SUPPORT

Cell Phone	197.98
Church Office Supplies-General	513.15
Fees-PO Box, Safety Deposit Box	198.00
Internet/digital phone	532.50
Kitchen Supplies / Coffee	490.00
Office Equipment Repairs/Lease	986.25
Website Design/Maintenance	273.00
Zoom Meetings	48.73
	<hr/>
Total STEWARDSHIP-ADMIN. SUPPORT	3,239.61

ELDERS

Salary - Church Administrator	10,529.00
Salary - Pastor Kohlstrom	13,338.00
Benefits/Pastor Kohlstrom	
Housing Allowance	6,250.00
Retirement	1,326.50
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Total Benefits/Pastor Kohlstrom	7,576.50
Reimb'd Exps - Pastor Kohlstrom	
Professional Expenses	1,468.19
	<hr/>
Total Reimb'd Exps - Pastor Kohlstrom	1,468.19
Elders info meetings/luncheons	37.91
Pulpit Supply	0.00
	<hr/>
Total ELDERS	32,949.60

CHILDREN and YOUTH

Educational Materials	67.13
Materials, Supplies	315.24
	<hr/>
Total CHILDREN and YOUTH	382.37

WORSHIP GATHERINGS

Music Licensing fees	162.00
Office Supplies/Gifts	177.45
	<hr/>
Total WORSHIP GATHERINGS	339.45

COMMUNITY	
Coffee Hour	162.64
Family Programs	77.21
Fellow ship Lunch	62.48
Harvest Supper	12.53
Hospitality	198.71
Total COMMUNITY	<u>513.57</u>
OUTREACH	
FOREIGN Missions	
ABWE - DeKryger	1,000.00
IBM Global - Murdochs	900.00
Intern'l Ministries - Clemmer	250.00
United World - J & F Young	900.00
Wycliffe - Clarkes	900.00
Total FOREIGN Missions	<u>3,950.00</u>
HOME Country Missions	
Child Evangelism Fellow ship	500.00
Community Breakfasts - Expenses	
Community Breakfasts-Donations	-668.90
Community Breakfasts - Expenses - Otr	1,519.64
Total Community Breakfasts - Expenses	<u>850.74</u>
Community Food Pantry	300.00
Fair Haven Camps	1,000.00
FCA- Jones	625.00
PenBay Christian Schools	500.00
Thrive Ministries	625.00
Walk Through Bethlehem	1,327.94
Zoe, A Woman's Center (Caret)	625.00
Total HOME Country Missions	<u>6,353.68</u>
Total OUTREACH	<u>10,303.68</u>

Total Expense	<u>69,917.89</u>
Net Ordinary Income	16,612.72
Other Income/Expense	
Other Income	
Other Income	
Designated interest	
Designated accounts 1082862	0.09
Marstaller CD 1274878	11.23
Memorial Sch sav 1003332	0.44
Now interest	5.37
Ogier Camp Sch sav 4050193	0.05
Richardson Sch CD 1212902	1.53
York Flow er CD 1217113	<u>7.40</u>
Total Designated interest	<u>26.11</u>
Total Other Income	<u>26.11</u>
Total Other Income	26.11
Other Expense	
Other expense	
Morgan Stanley expenses	
Capital Improvements 2022-2023	31,541.63
Tier 2 - Cap Imprvmt Excess	<u>50,000.00</u>
Total Morgan Stanley expenses	81,541.63
Non-budget expenses	
Misc expense	<u>349.99</u>
Total Non-budget expenses	<u>349.99</u>
Total Other expense	<u>81,891.62</u>
Total Other Expense	<u>81,891.62</u>
Net Other Income	<u>-81,865.51</u>
Net Income	<u>-65,252.79</u>

	<u>Apr - Dec 23</u>	<u>Budget</u>	<u>% of Budget</u>
Ordinary Income/Expense			
Income			
Contributions			
General	195,290.28		
Online Donations	34,175.15		
Contributions - Other	0.00	302,230.00	0.0%
Total Contributions	<u>229,465.43</u>	<u>302,230.00</u>	<u>75.92%</u>
Total Income	<u>229,465.43</u>	<u>302,230.00</u>	<u>75.92%</u>
Gross Profit	229,465.43	302,230.00	75.92%
Expense			
STEWARDSHIP--FACILITIES			
Utilities/Maintenance--Church			
Custodian Supplies	1,535.20	1,500.00	102.35%
Electric	3,559.39	5,000.00	71.19%
Elevator Maint/Compliance	2,367.04	1,500.00	157.8%
Equipment Repairs	631.60	650.00	97.17%
Heating Oil	6,612.96	11,000.00	60.12%
Oil Burner Service Contract	281.60	1,600.00	17.6%
R & I/Church	4,212.97	3,000.00	140.43%
Security System	1,229.97	1,500.00	82.0%
Snow Removal/Yard Care	0.00	1,000.00	0.0%
Sprinkler System	4,230.56	3,000.00	141.02%
Trash Pickup	495.00	750.00	66.0%
Wastewater	1,130.42	1,200.00	94.2%
Water - Maine Water	512.74	800.00	64.09%
Total Utilities/Maintenance--Church	<u>26,799.45</u>	<u>32,500.00</u>	<u>82.46%</u>
Custodian Salary	14,475.00	19,300.00	75.0%
Security-Opening/Closing	1,750.00	2,600.00	67.31%
Total STEWARDSHIP--FACILITIES	<u>43,024.45</u>	<u>54,400.00</u>	<u>79.09%</u>
STEWARDSHIP-FINANCE			
Supplies-Finance/Registrar	270.09	2,200.00	12.28%
Salary/Bookkeeper	11,428.50	15,238.00	75.0%
Payroll Tax			
FICA/SS Tax	6,058.07	9,561.00	63.36%
Medicare	1,416.81	1,166.00	121.51%
Total Payroll Tax	<u>7,474.88</u>	<u>10,727.00</u>	<u>69.68%</u>
Insurance			
Business Owners Liability	5,608.00	5,608.00	100.0%
Workers Comp	850.00	763.00	111.4%
Total Insurance	<u>6,458.00</u>	<u>6,371.00</u>	<u>101.37%</u>
Online giving fees	622.25	1,200.00	51.85%
Total STEWARDSHIP-FINANCE	<u>26,253.72</u>	<u>35,736.00</u>	<u>73.47%</u>

STEWARDSHIP-ADMIN. SUPPORT			
Advertising	126.06	500.00	25.21%
Cell Phone	593.70	800.00	74.21%
Church Office Supplies-General	1,042.86	2,000.00	52.14%
Fees-PO Box, Safety Deposit Box	9.65	200.00	4.83%
Internet/digital phone	1,596.49	2,400.00	66.52%
Kitchen Supplies / Coffee	2,559.36	2,000.00	127.97%
Office Equipment Repairs/Lease	5,555.09	6,823.00	81.42%
Website Design/Maintenance	308.00	500.00	61.6%
Zoom Meetings	152.55	150.00	101.7%
Total STEWARDSHIP-ADMIN. SUPPORT	11,943.76	15,373.00	77.69%
ELDERS			
Salary - Church Administrator	37,939.50	50,586.00	75.0%
Salary - Pastor Kohlstrom	44,363.25	59,151.00	75.0%
Benefits/Pastor Kohlstrom			
Housing Allowance	18,750.00	25,000.00	75.0%
Retirement	3,979.50	5,306.00	75.0%
Total Benefits/Pastor Kohlstrom	22,729.50	30,306.00	75.0%
Reimb'd Exps - Pastor Kohlstrom			
Auto	0.00	400.00	0.0%
Professional Expenses	3,110.39	4,000.00	77.76%
Total Reimb'd Exps - Pastor Kohlstrom	3,110.39	4,400.00	70.69%
Elders info meetings/luncheons	0.00	400.00	0.0%
Pulpit Supply	300.00	900.00	33.33%
Vacation/Sick/Temp - Secretary	0.00	500.00	0.0%
Total ELDERS	108,442.64	146,243.00	74.15%
ADULT DISCIPLESHIP			
Adult Sunday School Curriculum	174.00	600.00	29.0%
Discipleship Program	0.00	150.00	0.0%
Training Mat'ls/Programs	0.00	750.00	0.0%
Women's Ministry incl childcare	0.00	1,590.00	0.0%
Total ADULT DISCIPLESHIP	174.00	3,090.00	5.63%
CHILDREN and YOUTH			
Childcare - Special Events	0.00	200.00	0.0%
Educational Materials	169.00	750.00	22.53%
Materials, Supplies	542.74	750.00	72.37%
Summer/Vacation Programming	0.00	500.00	0.0%
Teacher Appreciation	89.96	200.00	44.98%
Training/Workshops/Spec Events	0.00	500.00	0.0%
Total CHILDREN and YOUTH	801.70	2,900.00	27.65%

WORSHIP GATHERINGS			
Choir	0.00	450.00	0.0%
Labor Day Service fees	164.00	400.00	41.0%
Music Licensing fees	468.00	978.00	47.85%
Office Supplies/Gifts	100.35	75.00	133.8%
Piano Tuning/Instrument Maintn	155.00	310.00	50.0%
Praise/Worship Team	482.98	750.00	64.4%
Total WORSHIP GATHERINGS	1,370.33	2,963.00	46.25%
COMMUNITY			
Coffee Hour	293.53	575.00	51.05%
Dorcas Ministry	176.77	300.00	58.92%
Easter Breakfast	122.40	150.00	81.6%
Family Programs	0.00	200.00	0.0%
Fellow ship Lunch	36.50	200.00	18.25%
Harvest Supper	358.62	625.00	57.38%
Hospitality	285.89	400.00	71.47%
Labor Day Service/Picnic food	209.21	275.00	76.08%
Total COMMUNITY	1,482.92	2,725.00	54.42%
OUTREACH			
FOREIGN Missions			
ABWE - DeKryger	3,000.00	4,000.00	75.0%
IBM Global - Murdochs	2,700.00	3,600.00	75.0%
Intern'l Ministries - Clemmer	750.00	1,000.00	75.0%
United World - J & F Young	2,700.00	3,600.00	75.0%
Wycliffe - Clarkes	2,700.00	3,600.00	75.0%
Total FOREIGN Missions	11,850.00	15,800.00	75.0%
HOME Country Missions			
Child Evangelism Fellow ship	1,500.00	2,000.00	75.0%
Community Breakfasts - Expenses			
Community Breakfasts-Donations	-3,631.71	0.00	100.0%
Community Breakfasts - Expenses - Otr	5,950.38	4,000.00	148.76%
Total Community Breakfasts - Expenses	2,318.67	4,000.00	57.97%
Community Food Pantry	900.00	1,200.00	75.0%
Fair Haven Camps	3,000.00	4,000.00	75.0%
FCA- Jones	1,875.00	2,500.00	75.0%
Grief Share	0.00	150.00	0.0%
Ladies Mission Circle	150.00	150.00	100.0%
PenBay Christian Schools	1,500.00	2,000.00	75.0%
Thrive Ministries	1,875.00	2,500.00	75.0%
Walk Through Bethlehem	2,355.60	2,000.00	117.78%
Zoe, A Woman's Center (Caretnet)	1,875.00	2,500.00	75.0%
Total HOME Country Missions	17,349.27	23,000.00	75.43%
Total OUTREACH	29,199.27	38,800.00	75.26%

Total Expense	<u>222,692.79</u>	<u>302,230.00</u>	<u>73.68%</u>
Net Ordinary Income	<u>6,772.64</u>	<u>0.00</u>	<u>100.0%</u>
Net Income	<u>6,772.64</u>	<u>0.00</u>	<u>100.0%</u>

Financial Reviewer

I have reviewed the books of Chestnut Street Baptist Church as of December 31, 2023, so I could complete the review by the March 24, 2024, Annual Meeting. CSBC’s fiscal year runs through the period of March 31 – April 1.

The books match the financial statements published in the annual report. All cash accounts were reconciled from bank and financial institution statements to financial statements. There were no material misstatements. The expenses were spot checked. The records appear substantially correct. I believe the CSBC financial statements clearly reflect the activities of the church.

Please note: The Deacon’s Fund was not reviewed.

Respectfully submitted, February 25, 2024 - Lana Arau, CSBC Financial reviewer

Church Membership as of December 31, 2023

- | | |
|-----------------------------|--------------------------------|
| 1. Ames, Hazel | 45. Martens, Taylor |
| 2. Arau, Alex | 46. McCafferty, Ancuta |
| 3. Arau, Lana | 47. McCafferty, Patrick |
| 4. Atwood, Bill | 48. McDonald, Alan |
| 5. Atwood, Sandra | 49. McDonald, Michaela |
| 6. Benjamin, Linda | 50. McKay, Esther |
| 7. Brown, Edith | 51. McKay, Rob |
| 8. Burkett, Donna | 52. Nappa, Jacob |
| 9. Burkett, Steve | 53. Overlock, Connie |
| 10. Chapman, Paul | 54. Overlock, Patrick |
| 11. Chapman, Annie | 55. Overlock, Scott |
| 12. Clark, Erika | 56. Overlock, Shaina |
| 13. Clark, Ian | 57. Pacheco, Jeff |
| 14. Colson, Charles | 58. Patterson, Andrea |
| 15. Colson, Jeannie | 59. Patterson, Samuel |
| 16. Craft, Sue | 60. Payson, Timothy |
| 17. Crane, Julie | 61. Robinson, Fran |
| 18. Crane, Stephen | 62. Robinson, Fred |
| 19. Deigan, Jim | 63. Siegel, Priscilla |
| 20. Deigan, Sheri | 64. Smiley, Candy |
| 21. Flewelling, Ellen | 65. Smiley, Dan |
| 22. Gonnella, Debbie | 66. Smith, Leigh |
| 23. Gonnella, Peter | 67. Stein, Joyce |
| 24. Gordon, Wendy | 68. Stinson, Ashley |
| 25. Groening, Gail | 69. Stupca, Karin |
| 26. Groening, Tom | 70. Stupca, Kevin |
| 27. Hopkins, Alice | 71. VandenBrink, Brian |
| 28. Hopkins, Allan | 72. VandenBrink, Kathleen |
| 29. Hopkins, Paul | 73. Waite, Mary |
| 30. Hunt, Ashley | 74. Watkins, Alissa |
| 31. Hunt, Maryann | 75. Watkins, Brian |
| 32. Hyland, Mary | 76. Watkinson, Elizabeth |
| 33. Hyland, Randy | 77. Watkinson, Terry |
| 34. Jinno, Rev. David | 78. Wellman, Richard |
| 35. Jinno, Margaret-Elaine | 79. Wells, Kevin |
| 36. Jones, Ronda | 80. Williams, John (Jack) |
| 37. Kohlstrom, Pastor, Adam | 81. Williams, Christine (Tina) |
| 38. Kohlstrom, Leah | 82. Winchenbach, Elizabeth |
| 39. Komulainen, Beverly | 83. Winkes, Adda |
| 40. Komulainen, William | |
| 41. Kunkel, Tim | |
| 42. Leparulo, Karry | |
| 43. Leparulo, Paul | |
| 44. Martens, Christine | |