



FIRST PRESBYTERIAN CHURCH  
**ANNUAL REPORT**  
**2025**

Presented at the Annual Meeting on February 1, 2026.

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Thank you to all of you who contributed content and photos to the Annual Report!

If you have any questions or would like more detailed information about any of the following reports, please contact Rev. Paul Van Kempen.

# A Note from Rev. Cathy C. Hoop

Everyone has a story of how they came to be a part of this faith community. Some of you shopped around and landed here for a variety of reasons. Some of you married into the denomination. One person told me that they were intending to go to the church across the street but turned left instead of right and ended up here! The people were so friendly they decided to stay. Maybe you had been a part of a Presbyterian Church in another city, and well, we are the only PC(USA church in town, so that makes us pretty easy to find. Maybe a friend invited you. Each of these divergent paths converge here. Each of your stories make us the unique tapestry that we are. Your experiences – whether you have “been here forever” or are brand new to FPC – are a gift. We need to know the stories of our past and to be open to the possibilities of the future to which God is calling us.

In these pages, you can take a walk through the past year. The stories and data gathered here will only give you a glimpse of the varied ways we engaged in learning, connecting, serving and worshiping. I hope as you read though this, as you take a look at the photographs, that you will be encouraged. This church is filled with hopeful and faithful people who are laboring with God to offer a vision of God’s peace to our community and beyond. When you volunteer at Habitat for Humanity or Kids’ Food Basket or the CAH Food Club; when you bring diaper donations for Nestlings and school supplies for the Children’s Advocacy Center, you are demonstrating God’s love. When you take home communion to one of our home bound members and lend your talents to the music ministry, you are embodying God’s love. Greeting and ushering, preparing the communion bread, reading a story to a child, making the coffee on a Sunday morning. Each job is valued and for the varied ways you engage in the ministry of FPC, we are blessed. . .

We are so richly blessed in these and in so many other tangible and intangible ways.

A new year of ministry awaits us! I cannot wait to see what God will call us to dream and to do!

Let us embrace these words from Saint Oscar Romero:

It helps, now and then,  
to step back and take the long view.

The Kingdom is not only beyond our efforts;  
it is even beyond our vision.

We accomplish in our lifetime  
only a fraction of the magnificent enterprise  
that is God’s work.

Blessings,

Cathy

# A Note from Rev. Dr. Paul Van Kempen

There is one thing that is true of kids everywhere—they love microphones. During pageant rehearsals this year, the children had the opportunity to hear their voices amplified through the speakers in the basement and in the sanctuary. And during the service, you heard those voices too.

It was a reminder of something important about this congregation: we make space for people to use their voices to speak about what they believe and to lead—even when those voices belong to preschoolers reciting a rhyme about the birth of Jesus.

This year, many voices helped shape our life together. Our musicians shared their voices and their instruments generously. The FPC Orchestra was the largest—and most age-diverse—it has been in a long time. The FPC Choir (with some new, strong voices) continued to lead us in beautiful, faithful worship throughout the year.

New technology in the sanctuary also meant new opportunities to lead. Our volunteer tech team grew—with youth and adults running slides, cameras, microphones, lights, livestreams, and more. Their work happens mostly behind the scenes, but it has made a meaningful difference in how we worship together. We are deeply grateful.

Our youth have been finding their voices as well—reading through the entire New Testament, gathering with youth from across the presbytery and with local congregations, and building confidence in who they are and what they believe. Our confirmands, too, have been finding their voices as they ask big questions alongside their mentors and fellow confirmands.

I am also grateful for the support you have shown me personally this year as I completed the DMin process—turning in my thesis, defending it, and graduating in April. This milestone was made possible by a congregation that values learning, growth, and thoughtful ministry.

It was a big year, and it has been a joy to work with all of you to share the good news and to live more fully into the love and grace of Jesus Christ.

Grace and Peace,

Pastor Paul

# Youth@First

How do you get kids reading their Bibles? You create a lottery system where with each chapter read, they enter their name into a drawing for monthly prizes and a grand prize at the end of the year. (I also told them if they finish the WHOLE New Testament, they can paint their name on the wall of the youth room.) Our New Testament Reading challenge has been an incredible way to get the kids engaged with scripture. We have already completed the Gospels and over Christmas break the kids are reading the book of Acts. It isn't too late to join in the fun—let me know if you want a reading list

## Highlights:

- 260 Chapters in the New Testament  
(and 260 days in our New Testament Reading Challenge)
- 1200 ft of plastic to create the Haunted Halloween Maze
- 5 Churches gathering together for inter-denominational youth events  
(FPC Holland, Hope, Holland UCC, FUMC, FPC Grand Haven)



# Preschool

We are so lucky to have a preschool in our building. The young voices echoing down the hall certainly make life more joy-filled for everyone who comes to the church. The programming at FP Preschool is of the highest caliber—as are the teachers and staff. But the preschool is more than a school—it is a community. Each year the preschool hosts many events to bring families together so they can share life. This year we hosted the wheel-a-thon, the Jingle Bell Jamboree (with record-breaking attendance), VIP night, Mother’s Day Tea, play dates, summer camps and more!

## Highlights:

- 150 attendees at the Jingle bell Jamboree
- 87 free ice-pops gives out by the Polar Patrol at the Wheel-a-thon
- 4 Amazing staff members (Haley, Jenny, Danielle, Marina)



First Presbyterian  
Preschool



FPC hosted Wheel-a-thon



# Spiritual Growth and Ministry

The year began quietly. No one knew exactly what the year would hold, but there was a shared sense of expectation—an awareness that God was preparing something new among us.

## **Nursery & Celebration Time: The Sound of New Life**

Nursery and Celebration Time, the story was told in giggles, tiny footsteps, and the gentle rhythm of a place to find comfort. We welcomed four new families, continued to have a consistent nursery staff along with 20 rotating adult volunteers and youth volunteers who created a safe and joy filled space. In the simplicity of sharing kindness and peace, seeds become planted in the youngest hearts.

## **Worship Center: A Year of Gathering and Growth**

Pre-K – 2nd grade and 3rd – 5th grade. Each Sunday became a chapter in our shared story. The Worship Center filled with familiar faces and new ones; each child was welcomed into their Worship Center for a time to experience the stories of God, explore ways to grow in their faith, and be who they are, among friends. There are 8 rotating Celebrants who are blessed to be with an average of 12 kids each week.

## **Youth Ministry: A Generation Rising**

Youth Ministry is within Pastor Paul's report. God is stirring something powerful in the next generation.

**Adult Ministry:** Every week a group gathers in the Michigan Room after the worship service for further opportunities for learning and engagement with God's Word. Many weeks we turn to a current events curriculum called the *Wired Word*. With the newspaper in one hand, and scripture in the other, we consider what is happening in our world, and how our faith informs our living.

During Lent, we read together, *What We Remember Will Be Saved* by Stephanie Saldana, an exploration of what people take with them when they must leave their homes behind. It is a powerful reminder of the importance of memory, storytelling, and the preservation of personal history in the face of adversity. It was an inspiring read for a reflective season.

During Advent we read, *Calling All Angels* by Erin Wathen, which partnered well with our "What Do You Fear?" Advent theme.

Weekly Men's Group, monthly meetings of Women's and Men's Book groups, and the Presbyterian Women's monthly Bible study meetings are additional ways that members have found spiritual connection, encouragement, and challenge.

## **All Generation Ministries: One Church, Many Seasons of Life**

Across the church, many gathered: Advent and Lenten study groups & events; a meal shared while creating Advent crafts representing the Light that they took home or gave to the Deacons to share with others; Women's Retreat, The Sacred Journey with guest speaker Rev. Janet Salyer, hosting 31 participants; Peace Camp Wild Wonder, over 30 campers with an equal amount of volunteers collaborating together for a wonder-filled week; Youth and children participated in Worship, sharing the Word of the Christmas story through the pageant *When Jesus Was Born*, (Joseph M. Martin and Jeff Reeves). Weaving the church family together in meaningful ways.

# Spiritual Growth and Ministry

## New Members: A Growing Family

Perhaps the most beautiful part of the year was welcoming new members into our church family. Some came searching for community, others for healing, others simply following a nudge from God. Through membership classes, conversations, and faith, they found belonging. Many quickly stepped into serving, joining in fellowship, and becoming part of the heartbeat of our church.

## Reflection

As we look back, the story of this year is one of growth, unity, and God's steady faithfulness.

Every ministry—every generation—played a part. And as we step into a new year, we do so with gratitude for what God has done and in anticipation for what God will do next. "Worshipping, serving and living with a fresh vision of God's vibrant energy and grace for all."



Left: Peace Camp(ers)  
Below: 2025 Women's Retreat attendees.



# Spiritual Growth and Ministry



Above: Sunday worship at the Outdoor Discovery Center



Left: Advent gathering orchestra

Below: Family Christmas Eve service and stars created during the Advent gathering



# FPC Bus Ministry

Our Sunday morning bus ministry is a lifeline for many of our members and is one of the many ways we are able to welcome new friends to our community.

Because we have a bus with seatbelts, we can use it for more purposes than just Sunday mornings with our seniors. Of course, we are so much more comfortable keeping them safe even on these short runs, too. We can accommodate wheel chairs and walkers using the lift system. The use has grown so that most Sundays we have to make 2 runs to accommodate all the riders. We first go to the 3 Appledorn buildings and then make a second run to Freedom Village and Warm Friend. We have 5 teams (a driver and assistant) covering the Sundays. Four of them take one Sunday a month and a fifth team covers 5th Sunday months, extra events, and substitutes.

Transporting our members is an enjoyable, fulfilling volunteer opportunity, and we would welcome anyone interested in joining our team as a driver (requires a CDL license which is very easy to acquire) or an assistant (no special requirements other than helping hands and a smile).

## **The bus was also used for:**

- A White Caps game
- Dinner and play in Saugatuck
- Seniors to attend the Shrimp Boil
- Moving supplies to PRIDE and Shrimp Boil.

## **And for the youth:**

- Allegan Event
- Cranes Orchard
- First Presbyterian Hastings inter-church event
- Fast Food Progressive Lunch



Some of our Freedom Village and Warm Friend riders.

# Presbyterian Women

“Forgiven and freed by God in Jesus Christ, and empowered by the Holy Spirit, we commit ourselves,

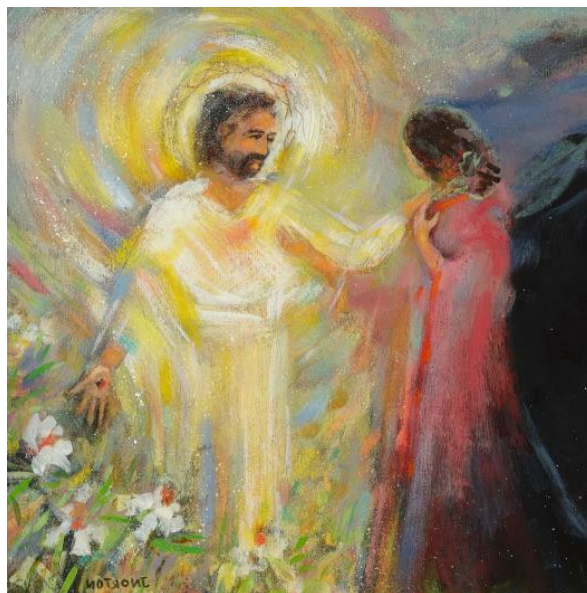
- to nurture our faith through prayer and Bible study,
- to support the mission of the church worldwide,
- to work for justice and peace,
- to build an inclusive, caring community of women that strengthens the Presbyterian Church (U.S.A.) and witnesses to the promise of God’s kingdom.”



Our PW Purpose, said together before every Miriam Circle meeting of our Bible Study, has lead us over the years to support women and children in our community through the work of two local agencies: Resilience and Presbyterian Preschool. Further, we collect for Least Coin, an International and multi-faith agency, by giving a penny for our prayers, and for the mission of the PW. We literally do this work “a penny at a time.”

This year we began the study of *Finding Resilience, Joy, and Our Identity in Jesus Christ*, written by The Rev. Dr. Rashell Hunter. She has taught polity and Presbyterian Heritage at Louisville Seminary and served 14 years as director of Racial Equity & Women’s Intercultural Ministries in the national church offices in Louisville. (She’s really good!) We began in the Fall with Resilience, and in December moved to Joy. In April we will begin with Finding Our Identity. We have seen our Miriam Circle grow.

When December brought our town a deep freeze and snowy, icy days, our Annual Soup Luncheon still had 16 brave women share a pot of soup, bread, and desserts. Even our speaker could not get there. We will ensure that Resilience donations of new underwear for women and children get to that agency, and we very successfully helped to sell the Quality Car Wash tickets that give back 40% to our Preschool. The good news is that we have enough in our account again to provide a check to our preschool. That is JOYful!



# Mission and Outreach Council

The purpose of the Mission and Outreach Council is to act as Christ's heart and hands in our community, and to educate and inform our members of ways they can connect. We do this by seeking partnerships and relationships with other agencies, where we can make a difference in the lives of our neighbors, and that offers opportunities for our church members to be involved in their work.

During 2025, our congregation has provided over \$30,000 and hundreds of volunteer hours with these local agencies:

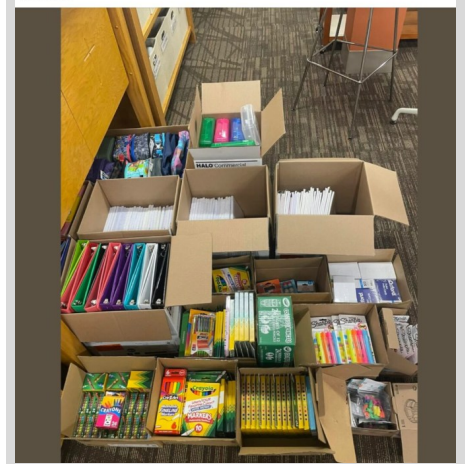
- ACTS
- Community Action House
- Good Samaritan
- Holland Free Clinic
- Lighthouse Immigrant Advocates
- 70 times 7
- Resilience
- Children's Advocacy Center
- Escape Ministries
- Habitat for Humanity
- Kids' Food Basket
- Nestlings Diaper Bank
- Out On The Lakeshore

Kids' Food Basket garden

A part of our mission is to help inform our congregation about the local agencies we support as a church and about opportunities for each member to become involved. Our Outreach Kiosk has information about all the local agencies we work with and an outreach member available to chat with. Representatives from the agencies also come to church on Sunday mornings and share information about the work they do in our community. We hope that you can stop by the Outreach Kiosk and see for yourself how we make a difference. We always have room on our council for more people who may be interested in helping guide how our church serves in our community. We hope you can join us at the Outreach Kiosk and ask us how you can be involved.



What a beautiful response to the call for school supplies for Children's Advocacy Center! Thank you for your generous contributions - what a blessing to the families who will receive these resources!



Members of the congregation have responded in many ways to the call to be Christ's hands and feet in this community. We participated in several special events such as Peace Camp, CROP Hunger Walk, and the sponsorship of a booth at the Holland Project Pride Day. Generous church members have collected coats, cleaning supplies, and blankets for our neighbors in need and provided Christmas gifts for children at the Children's Advocacy Center. We encourage our Presbyterians to help distribute food through Community Action House, donate diapers, and find other ways to connect with the community. We have had several workdays building houses with Habitat for Humanity and preparing meals through the Refresh ministry of Community Action house. We also provided \$13,000 in support for denominational mission work through the Presbyterian Church. We anticipate growing our outreach in the future both financially and through volunteer efforts. Please continue to support the work of the Outreach Council through your financial gifts and personal involvement.

# Worship and Arts Council

In 2025, our weekly Sunday worship services continued to be streamed online. An upgraded audio/visual system enhanced the quality of the livestream for those worshipping from home. After much consideration, screens were installed in the sanctuary, allowing improved participation for those with visual impairment or difficulty holding heavy hymnals.

Displays in the narthex included Nature photography by Mimi Keller, wood carvings by Mike Van Houzen, art and projects created by our children and youth, Peace Camp projects, back to school photos, icons and carved ducks by Jean Flowers, and our annual nativity display during advent.

Maundy Thursday's service included a simple meal of soup and a chance to wash each others' hands or feet. Other special services included our More Light Sunday in June, when we heard from Rev. Barb Schreur, Immigration Sunday on July 9, our annual Outdoor Discovery service, Blessing of the Animals, and a service of Longest Night. Our children put together a Christmas pageant presented on the last Sunday of Advent and our two Christmas Eve services (one designed especially for children) brought much joy and hope to our congregation.

Worship Council welcomed several of our youth as instrumental musicians, cantors, communion servers, and audio/visual board operators. We appreciate the contributions of all of our members.

We continue to be so thankful for the ways our members come together to make worship happen—by serving as liturgists, communion preparers/servers, ushers, a/v operators, musicians, and more!



Top: Family Christmas Eve Service



Right: Wood carvings by Mike Van Houzen



# Deacons

In 2025, the Deacons paired up to bring home communion to our homebound members at the first of each month. An added benefit is the opportunity to share what is going on in church with those who cannot attend in person.

- Two events were enjoyed by senior adults: a Bird Watching luncheon in the spring and an All Saints party in the fall.
- The Deacons and the Connections Council teamed up for the Shrimp Boil, a wonderful picnic for all ages at the home of the Rund Scott family.
- Birthday cards were sent from the Deacons each month to members under 18 or over 85
- Care packages were mailed to college students for exam week in May and December.
- Families and children gathered after church to make Christmas decorations to give to homebound members and to decorate the M&M Café.
- Members meet monthly to make prayer shawls.
- The Deacons organized care teams providing meals, cards, transportation, handy worker services, and visits.

In 2026, the Deacons look forward to continuing to facilitate opportunities for our congregation, in particular the senior adults, those who are homebound, and our members who are struggling with some of life's challenges.



# Finance / Stewardship Council

The goal of the finance council is to supervise the use of the church resources to ensure that they are used wisely to further the mission of the church. We also conduct the stewardship campaign to encourage congregational support and work with the treasurer and the councils to prepare a budget for each year.

Each month the council reviews two important financial statements. The first is the Income and Expense Report which shows income received in the previous month and the expenses paid. This data is compared to the approved budget. Secondly, we review the church's balance sheet. The document discloses the assets of the church, including offerings, gifts, and investment income, as well as the liabilities of the church, such as salaries, insurance, maintenance costs, and our mortgage. Special thanks are owed to Bob Knittel who has faithfully served as our treasurer and guided us through this process for a number of years. We are grateful that Rob Colton is now stepping in to shoulder that responsibility.

Through the grace of the holy spirit, faithful giving by our members, and prudent stewardship by those before us, FPC currently enjoys a healthy balance sheet. Generous support from the congregation and lower than anticipated expenses mean that we are doing well with our 2025 budget. In addition, the Debt Retirement Campaign we held this spring has already paid off most of the mortgage, which will allow us to allocate more resources away from debt retirement, and towards the mission of the church.

As we prepare our budget for next year, each council submits a proposal estimating how much money they will need to accomplish their role in the mission of the church. Not surprisingly, in many cases, operational costs such as salaries and maintenance continue to increase, as do the needs of many of our Mission and Outreach church partners. Our giving needs to keep pace with the increasing financial demands of the church and our extended church partners.



Our stewardship campaign this fall, in which we were able to lift our voices and pledges in a *Chorus of Generosity*, helps to give us a sense of how much income we can anticipate in gifts and offerings. This allows us to determine how best we can meet our anticipated expenses, and whether we need to draw more resources from our investments, or try to adjust our expenses to cover any potential shortfall. We are grateful to all those who have generously pledged their support for our church and her mission for the upcoming year. We pray and trust that we can be faithful stewards of the gifts God has granted us, and that we can continue to serve as Christ's hands and feet in this community.

# Building and Business Council

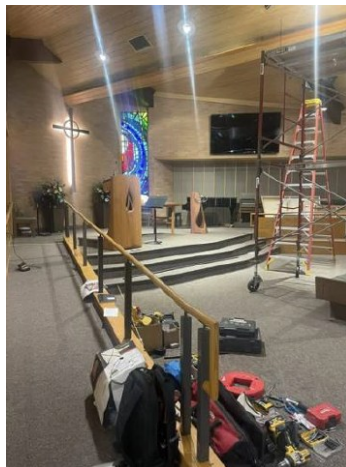
2025 has been an exciting year in terms of capital projects for First Presbyterian Church of Holland. Some of the more anticipated projects were completed during the year. The funding of these projects came from the generous gift of the Richardson family.

In the sanctuary, the video screens were made operational in May. The hearing aid loop was revised. The equipment to support video access including a live stream video audio encoder and cameras were installed. The new sanctuary light replacement and intensity control system was completed in August.



In the Michigan Room, a full audio-visual conferencing system was installed, and the room configuration was altered to support that enhancement.

New furnaces for the sanctuary and fellowship hall and the addition of air conditioning to the original section of the narthex was completed. All the old furnaces have been replaced with the completion of this project.



In the maintenance and repair arenas, the failed section of the LED lighting panel in the stained-glass window was replaced, and an access panel was fabricated to allow for maintenance in the future.

Significant repairs were made to the in-ground sprinkling system around the church property.

In the church, kitchen repairs were made to the stove and, just recently, to the dishwasher.

Above: Video screens and new lighting in the sanctuary.

Through November of this year (2025) the total expenditures for Building and Business accounts were \$95,687 compared to the year-to-date budget of \$122,066. The amount budgeted for 2025 was \$130,569.

An annual budget for 2026 was submitted after thorough review of past expenditures in each of the Building Council's assigned fiscal responsibility areas.

One project scheduled for Spring 2026 is the revision of the 28th Street entrance to the church. The existing stairs will be completely removed and replaced with new stairs which will include a larger landing area at the entrance doors and a wheelchair ramp connecting to the sidewalk.

Adding a solar power array will be investigated further in 2026. Initial contact has been established with a solar panel provider and additional information, current monthly usage, is necessary to proceed with determining load requirements.

# Connections Council

The hope and vision of the Connections Council is that each person who comes through the doors, whether new friend or long-time member, will find a warm and welcoming community. For years we've discussed the idea of having a Welcome Bag for new visitors to help show them who we are as a congregation in respect to our care for each other, our community and world. This year we made it happen! In addition to information about the church, each bag contains a wood spoon crafted by Holland Bowl Mill, with the inscription, *Serve with Us*. We have shared 16 bags,

Our program for Young Families, who meet every 2nd Wednesday for a meal & activity, is another opportunity for kids and adults to connect.

## Other social events were:

- 2 Dinners for 7
- 2 dinners & shows at HCT
- Easter Breakfast
- FPC Pride Tent
- Paddle weekend
- White Caps game
- Shrimp Boil
- Kick-off picnic
- Trunk or Treat & Pie Contest
- Advent Gathering
- "Village" gatherings for families with children and youth



We also hosted 6 memorial receptions: Marilyn Lynn, Dave Zessin, John Briggs, Jim Smith, Lee Janssen, and Elsie Bergstrom. We have a committed core team of volunteers that provide the personalized requests of the family. More hands make less work if you are interested in helping.



Left and above: FPC Pride tent at Kollen Park PRIDE event.

# Connections Council

The M&M Café continues to be a place of connections after each church service. The children's snack table has been incorporated into the main area allowing parents to enjoy adult conversations while watching over their family. Thank you to all the volunteers that set-up and clean-up every week and to all of you for making donations to help fund it. Thank you to the Anderson family, Teutsch family, Lou Hoop and Chris Urbaniak for washing the coffee cups and glasses in the kitchen dishwasher so they are ready for the following week.

Connections Council strives to provide opportunities for all our members to connect on a deeper level beyond Sunday mornings. We are always looking for new ideas, for meeting needs of all ages, and building on activities so many seem to enjoy. If you would like to join Alana Cocanour, Cassie Kregger, Melissa McAfee, and Chris Urbaniak, we would love to have you. If you would like to participate in just one activity (ex: Cindy Helder heading up the Talent/Untalent show) it can be a short time commitment. Contact any of us with questions.



Left and bottom left: Trunk or Treat & Pie Contest

Bottom right: 'Village' gathering.



# Personnel

The year 2025 can best be described as very stable for our FPC staff. We had no movement of staff members leaving or coming this year which provided for a steady flow of day-to-day work processes. Following a 6-month trial period last year directing the church's music program, Associate Pastor Paul Van Kempen accepted this role on a continuing basis, in addition to his many other responsibilities. Working together, Pastor Cathy and Pastor Paul provided a seamless transition in the church's music ministry and it continues to be a highlight in our worship experience.

The FPC staff is a dedicated, hard-working team whose collective efforts provide a cohesive work environment to support our pastors and congregation. We look forward to 2026 with great anticipation for another very successful year.

Personnel Council members include Bill Haines, Paula Perkins, Helen Teutsch, and Bruce Rosensteel - Elder.



Top Row Across: Rev. Cathy C. Hoop, Rev. Dr. Paul Van Kempen, Thom Samuelson, Lori Klinesteker

Middle Row Across: KiKi Leman, Lori Lepard, Marlene Field

Bottom Row Across: Rose Gifford, Jane Oosterhouse, Sue Stock

# Clerk of Session

## Church Membership in 2025

- New Church Members 15
- Total Church Members 302

## We celebrate our members who joined in 2023:

Josh De Vries, Katie De Vries, Douglas Edema, Richard Hulse, Ben Krause, Christina Krause, Gail Lopez, Bob Morris, Liz Peterson, Dale Roberts, Jeanine Roberts, Nate Sall, Sarah Sall, Don Sexton, Kathy Sexton.

**We celebrate the Births of:** Finn and Poppy Sall on July 30, 2025, to Nate and Sarah Sall.

**We celebrate the Baptism of:** Charlie Ruth De Vries on November 23, 2025, parents - Josh and Katie De Vries.

**We celebrate the lives of those who passed in 2025:** Elsie Bergstrom, John Briggs, Meriem Elwell, Lee Janssen, Marilyn Lynn, Marilyn Rea, and David Zessin.

## RULING ELDERS

**Class of 2026:** Luke Rund-Scott

**Class of 2027:** Jen Laux-Ludwig, Tom Salley, Tim Staal

**Class of 2028:** Jon Kreple, Lauren Stouffer, Chris Urbaniak

**Class of 2029:** Alana Cocanour, Paula Perkins

## DEACONS

**Class of 2027:** Lloyd Helder, Michelle Richardson, Leah Wallar

**Class of 2028:** Cathy Colten, Gail Hering, Fred Mc Conkey

**Class of 2029:** Carleen Bauer, Marti Disler, Mark Van Oostenburg

## **Thank you to our retiring class of January 31, 2026:**

**Ruling Elders:** Carleen Bauer, Bill Evenson, Cassie Kregger, Bruce Rosensteel, Ben Rund-Scott

**Deacons:** Tom Glover, Kristin Goddard, Terri Schamper

# Treasurer Report

**Pledged receipts** for November totaled \$24,629 versus the budget of \$27,000. That is a shortfall of (\$2,371).

**Non-Pledge receipts** for November totaled \$12,680 versus the budget of \$5,000. That is a positive result of \$7,680.

**Total income for November** was \$38,343 versus the budget of \$32,682. That is positive by \$5,661.

**Year-to-date income** is \$496,085 versus a budget of \$466,657. That is positive by \$29,428.

**Expenses continue to be under budget as a whole.**

There was \$36,098 in expenses versus budgeted expenses of \$55,408. This is positive by \$19,310. \$13,000 of this positive is due to building and liability insurance which was budgeted to be spent in November being paid in October.

**Year to date expenses** total \$469,118 versus a budget of \$521,405. Total expenditures are \$52,287 less than budget.

This results in **Net Ordinary Income** during November of \$2,245 versus a projected budgeted loss of (\$22,726).

**Year-to-date income** is \$26,967 versus a projected budgeted loss of (\$54,748), which is a positive of \$81,715.

**The Balance Sheet** through November 2025 remains strong with \$560,009 in current assets. \$324,032 of this is at West Michigan Advisors and there is \$235,977 in combined checking and savings. Another \$606,790 is in the New Covenant Mission Fund and \$282,424 is in the New Covenant Building Fund.

**Total assets** at the end of November totals \$1,449,223.

There were \$83,523 in liabilities at the end of November.

Equity at the end of November was \$1,365,700. In the current assets of \$560,009 there is \$48,839 in designated funds to be spent.

**The balance on the mortgage** is down to \$74,565.

# FPC 2025 Year End Financial Report

## First Presbyterian Church

### 2025 Year End Financial Report

#### Ordinary Income/Expense

##### Income

Pledged Receipts	453,798.35
Plate	3,669.76
Non-Pledge Giving	81,807.12
Advanced Pledge Receipts	0.00
Mission Fund Earnings	21,036.12
Interest Income	4,543.84
Meeting Room Rental Income	2,300.00
Per Capita Income	2,764.20
M&M Cafe	1,937.00
Preschool Rent	4,155.55
<b>Total Income</b>	<b>576,011.94</b>

##### Expense

Pastor Expense	120,914.57
Associate Pastor Expense	102,805.66
Staff Salaries	104,766.78
Building & Business Expenses	105,778.73
Spiritual Growth & Formation	3,603.18
Worship & Arts Expenses	10,193.82
Connections	4,536.16
Session & Deacon Expense	682.43
Transportation	2,859.49
Outreach	45,621.69
Per Capita Payment	13,104.00
Capital Campaign-Mortgage Inter	8,983.95
<b>Total Expense</b>	<b>523,850.46</b>

**Net Ordinary Income** 52,161.48

#### Other Income/Expense

Total Other Income	169,712.49
Total Other Expense	171,403.14

# FPC 2025 Balance Sheet

## First Presbyterian Church 2025 Balance Sheet

	<u>Dec 31, 25</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
HNB Checking - Operating Funds	94,278.79
Huntington Bank Money Market	204,265.91
<b>Total Checking/Savings</b>	<u>298,544.70</u>
Other Current Assets	
Raymond James Investment Acct	2,910.06
West MI Advisors - RJ Trust	327,106.17
<b>Total Other Current Assets</b>	<u>330,016.23</u>
<b>Total Current Assets</b>	<u>628,560.93</u>
Other Assets	
New Covenant MissionFund	607,628.14
New Covenant BuildingFund	288,081.83
<b>Total Other Assets</b>	<u>895,709.97</u>
<b>TOTAL ASSETS</b>	<u><u>1,524,270.90</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
Current Liabilities	
Other Current Liabilities	
Head of Staff Cont Ed	1,015.95
Advanced Pledges	12,750.00
Payroll Liabilities	5,463.01
<b>Total Other Current Liabilities</b>	<u>19,228.96</u>
<b>Total Current Liabilities</b>	19,228.96
Long Term Liabilities	
CAPITAL CAMPAIGN-MORTGAGE NOTE	72,091.06
<b>Total Long Term Liabilities</b>	<u>72,091.06</u>
<b>Total Liabilities</b>	91,320.02
Equity	
SPECIAL MISSION OFFERINGS	4,237.00
DESIGNATED FUNDS	62,701.72
DESIGNATED FUNDS-Capital Camp	-247,621.52
New Covenant Mission Fund	607,628.14
New Covenant Building Fund	288,081.83
Debt Relief Capital Campaign	220,274.54
West MI Advisors - RJ Trust -Eq	330,016.20
Unrestricted Net Assets	117,162.14
Net Income	50,470.83
<b>Total Equity</b>	<u>1,432,950.88</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>1,524,270.90</u></u>

# FPC 2026 Budget

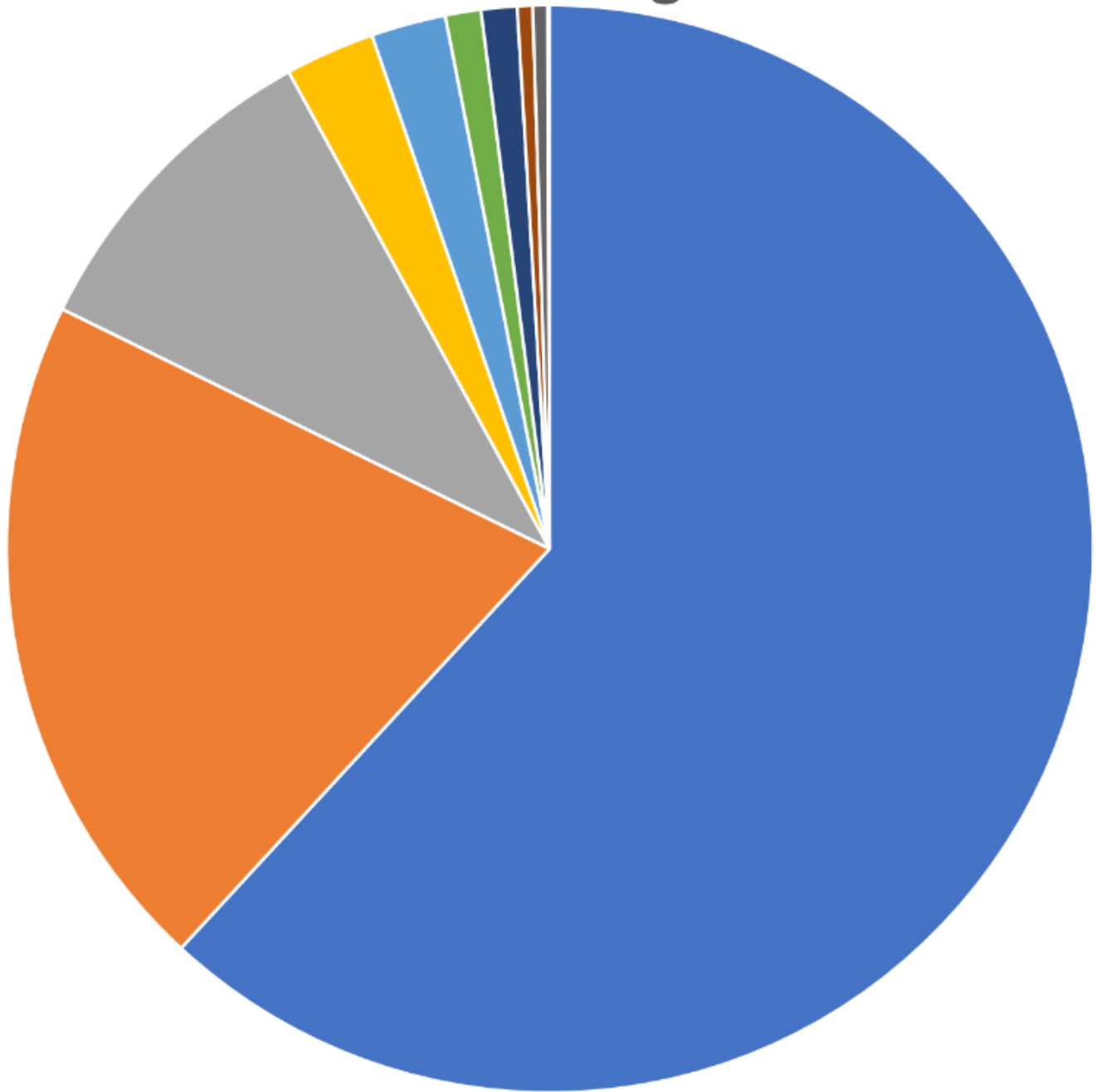
## First Presbyterian Church

### 2026 Budget

	<b>2026 Budget</b>
<b>Income</b>	
Pledge Receipts	\$465,000
Plate Offering	\$4,000
Non-Pledge Giving	\$57,570
Mission Fund Earnings	\$22,000
Interest	\$4,000
Meeting Room Income	\$2,200
Per Capita	\$3,000
M&M Café	\$1,500
Preschool Rent	\$4,500
<b>Total Income</b>	<b>\$563,770</b>
<b>Staff Expense</b>	
Pastor Expense	\$124,298
Associate Pastor Expense	\$114,078
Staff Salaries	\$110,450
<b>Total Staff Expense</b>	<b>\$348,826</b>
<b>Other Expenses</b>	
Building and Business	\$114,994
Spiritual Growth & Formation	\$6,000
Worship & Arts	\$12,550
Connections	\$6,000
Session & Deacons	\$300
Transportaion	\$2,600
Outreach Expense	\$55,000
Per Capita	\$15,000
Mortgage Interest	\$2,500
<b>Total Other Expenses</b>	<b>\$214,944</b>
<b>Total Expenses</b>	<b>\$563,770</b>
<b>Net Income</b>	<b>\$0</b>

# FPC 2026 Budget

## 2026 Budget



■ Personnel	\$348,826	■ Building and Business	\$114,994	■ Outreach	\$55,000
■ Per Capita	\$15,000	■ Worship & Arts	\$12,550	■ Spiritual Growth & Formation	\$6,000
■ Connections	\$6,000	■ Transportaion	\$2,600	■ Mortgage Interest	\$2,500
■ Session & Deacons	\$300				