



BANNER ELK
PRESBYTERIAN CHURCH
PC(USA) Congregation

Banner Elk Presbyterian Church

2021 Annual Report

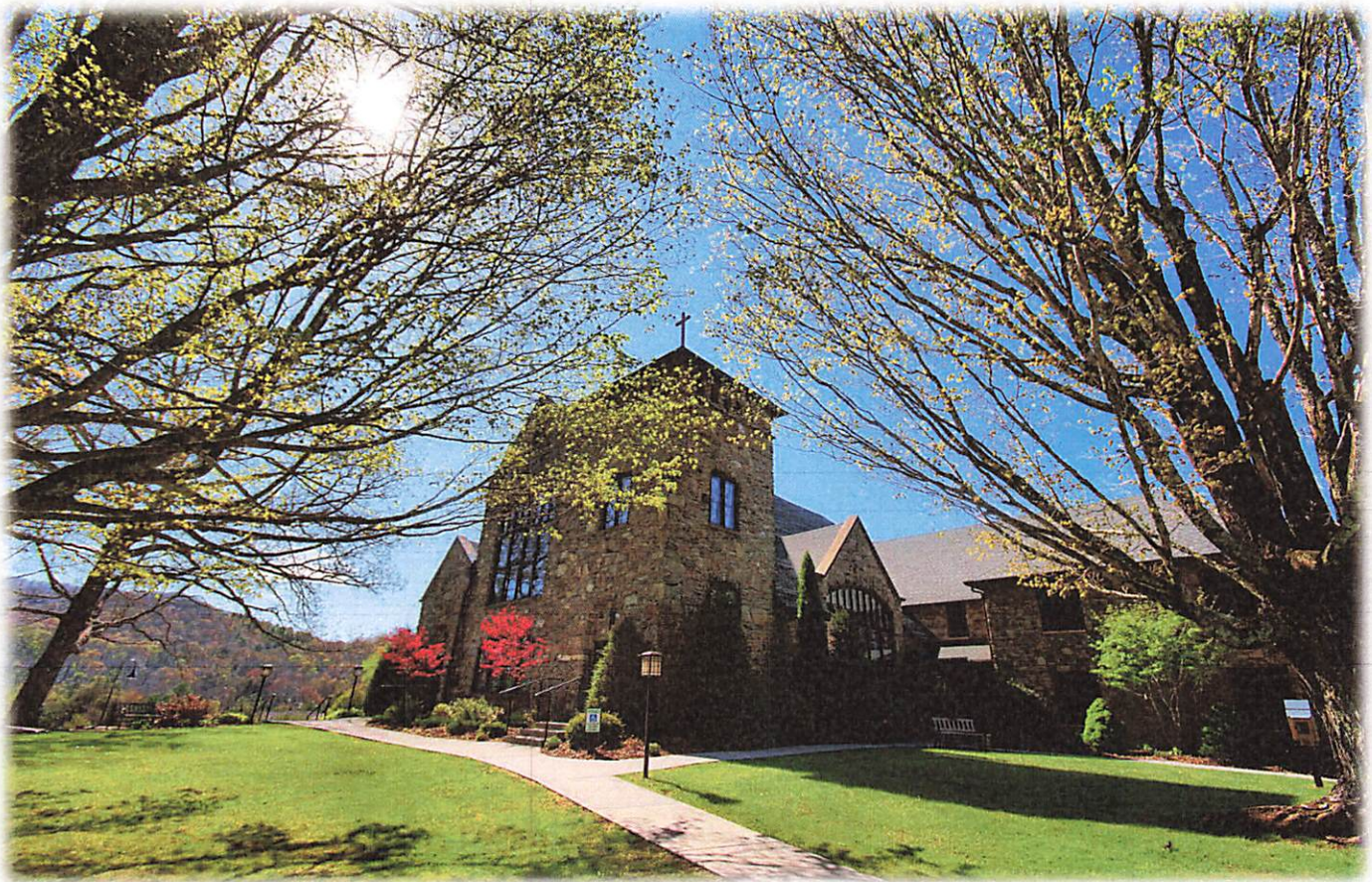


Photo Courtesy Mark File

The primary purposes of our 2022 Annual Meeting are:

1. To celebrate God's blessings in 2021
2. To present the 2022 Budget



Annual Report 2021

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Pastor's Annual Report 2021

This was another year in which the Holy Spirit fueled our ingenuity and imagination in ministry. It was also a year of transition and new beginnings. 2021 began with worship being conducted online via YouTube due to the continuation of the COVID-19 Pandemic. The Lenten season was a hybrid of in-person and virtual gatherings as well. Church members used their gifts and talents to share with one another their faith and reflections through video devotionals by individuals, a special video highlighting the caring ministry of the Comfort Makers, as well as beautiful musical reflections. During this important season of the life of the church, Christian Education leaders and Congregational Care members helped people stay connected with their siblings in Christ whether they felt comfortable gathering in-person or remaining home. Pastoral Care continued to be a challenge as the pandemic waned and surged throughout 2021 making hospital visits and homebound visits difficult to impossible depending on the surge. I look forward to connecting with those of you I have not met, and I am grateful for the Shepherd ministry that keeps us in care and in prayer for one another. Devotions for Children were recorded by many members of the congregation so that even the youngest members of our congregation could feel loved and supported by their church family when many were still staying home due to the Pandemic.

As summer approached everyone was happy to greet and welcome back the beloved "summer people" as worship continued in-person throughout the summer. The beloved Kirkin' O the Tartan was a luminous tradition that was able to continue this year! The summer ushered in a new season for Banner Elk Presbyterian Church. On July 18th the Pastor Nominating Committee called a Congregational Meeting to announce their recommendation for the new pastor. The Pastor Nominating Committee's diligent and faithful task had been completed, as they called, well...me! July 18th was a special day for our family, not only because it was Isaac's 15th birthday, but because we were delighted and incredibly blessed that God called us here to Banner Elk Presbyterian Church. There are no proper words to explain the honor it is to be called to serve here as pastor, as the first woman Head of Staff, and to be ordained in the ministry here in such a place with such a rich history of Christ-led service to the community. On behalf of the congregation, I would like to extend gratitude for the tireless and pray-fueled efforts of the Pastor Nominating Committee.

Our community gave a beautiful farewell to Rev. Deck Guess on August 29th. We are so grateful for his transitional ministry, which turned out to be so much more than that. He not only led the community through a time of pastoral transition, but through a pandemic. His service, care, worship, and friendship during this unprecedented season will indeed be remembered. A beautiful table was given in thanks and gratitude to Rev. Deck and Deb. The table, a true work of art, was created by Dr. Dick Larson and presented by Dr. Jim Ferguson. On behalf my colleague in ministry, Rev. Deck sends his greetings, prayers, and love to you all this very day.

On August 26th, in-person choir practice began again, under the leadership of another new member of the Banner Elk Presbyterian family: Nina Allbert. The worship life of Banner Elk Presbyterian was beginning anew with a new pastor, a new choir director. Thanks to the media team and the session for the continued effort to provide on-line videos of worship services to those who were not able to join us for in-person worship.

October 10th marked a day of two Sunday services, morning worship, and my Ordination Service. I am so grateful to Rev. Dr. Byron Wade, the General Presbyter of the Presbytery of Western North Carolina for preaching my ordination sermon. I am thankful for my fellow ministers Rev. Maggie Lauterer, Rev. Kathy Campbell, and Rev. Tee Gatewood for serving in leadership during the service as well.

Although the pandemic shaped our worship through the end of 2021, with the help of our amazing Worship team (Music, Communion, Media, Arts) we were able to create a truly beautiful Advent season with a blend of new and old traditions. We began the Advent season with a baptism! What pure holy joy to baptize Isaiah Bender into the family of Christ! We were honored to host the Community Carol Sing and usher in the light of Christ through music. I am also grateful to all of those who wrote for our Advent Devotional which brought Scripture and Meditation to the in-boxes of our community each morning of Advent. Many thanks to the

Communications Committee who created a new logo, Christmas Cards for our members and extended church family, and invitations mailed to friends of BEPC to join us for our Advent events. We all continue to take a posture of openness and flexibility in how we can best connect with one another and the community-at-large, whether that is invitation to join us for in-person events or continuing to invest and explore in digital connections for worship.

When I look back upon 2021 all I can see is light. The light of Christ shining through the darkness of the pandemic, the new day that God brought to Banner Elk, and the continued commitment by the congregation to make sure that no one in Avery County and beyond felt left alone, hungry, or unloved. It was another year of the generosity of our Lord being poured out onto us and going forth into the community. Prayers were lifted, meals were shared, gifts of time, talent, and blessing were given. I have faith that the light and connections with one another will grow even brighter as we continue to live out our faith in this new season in which God has led us and walks beside us.

In Christ,

Rev. Rachael McConnell

Personnel Committee Annual Report 2021

Purpose and Responsibilities:

Determine, define, and fill new positions for staff as necessary. Oversee and recommend activities, duties, and responsibilities for each staff member. Evaluation of each staff member to be conducted on an annual basis with some positions more frequently if deemed individually necessary.

Accomplishments This Year:

1. When the coronavirus canceled in person worship and gatherings, through the generosity of the BEPC family, all staff continued to be paid full salary for job descriptions available.
2. In May, accepted the resignation of Music Director Diane Rydell after 29 years of service to Banner Elk Presbyterian Church.
3. At the July 18 Congregational Meeting, learned report from the Pastor Nominating Committee, nominating Pastor Rachael McConnell as the new Pastor.
4. Facilitated by Janet Speer, employed David Soyars Organist/Pianist, Nina Allbert Choir Director, Suzie Fisk, Hand Bell Director.
5. Conducted evaluations of staff members using evaluation forms developed by the Personnel Committee.
6. Maintained Nursery Caregiver position.
7. Maintained Personnel files in the locked fireproof box in the church office.
8. Reinstated the LMC Choir Scholarship Program under the direction of Nina Allbert.
9. A December bonus was given to each staff member as planned in the 2021 Budget.
10. In December, a letter was sent to all church members informing them of the opportunity to send a Love Offering for Rev. Rachael McConnell. The offering was collected and presented to Rev. McConnell at the close of the Congregational Meeting on December 19.

Goals and Objectives for 2023:

- Solicit information from the staff to assure their Position Descriptions match the actual duties performed.
- Continue to review and revise Position Descriptions and seek staff to respond as the needs of the church evolve.
- Conduct annual staff evaluations as directed by Session.
- Work with Session on budgetary issues regarding Personnel.
- Report to Session as needed.
- Continue to refine and assess duties and responsibilities of staff to ensure efficiency and equitable workload distribution.

Members: Murry Haber, Rick Owen, Susan Carter.

Clerk's Annual Report 2021

New Members

Profession of Faith:

Youth Profession of Faith:

Reaffirmation of Faith: Jarrett W. Koski, 4-15-2021 (1)

Letter of Transfer: Rodney (Rod) Sundstrom, Barbara Sundstrom, Samuel, W. Kohler, 4-15-2021, Christina Clark, Julian Clark, Sherrell Washer Fischer 8-29-21 (6)

New Affiliate Members: Gloria Jane Marshall, Michael John Marshall, Joanne Kettle, 8-29-21 (3)

Members Removed from Membership Roll: Cas and Jayme Vernon (2)

Members Placed on the Inactive List by request or are not living in the area: Sherry Lambert, David Nichols, Linda Strom, Bruce Pendergast, Mary Ann Davis, Cari Ashbaugh, Kevin Wilcox, Larry Kennedy, Donna Tate, Jan Miller (10)

Removed from Affiliate Roll:

Members Transferred Out:

Deceased Members: Billie Garrett, 2-22-2021; Frank Thoubboron 2-24-2021;
Edwin Carraway (E.C.) Newman, II, 4-7-2021; Marianne Gore 10-12-2021 (4)

Deceased Affiliate Members: Enid Tatje, 1-6-2021; Robert Tatje, 4-11-2021; George McManus, 5-19-2021 (3)

Deceased Friends of the Church: Beverly (Bev) Rowlain Norris, 6-2-2021; Phillip (Phil) Myers, 10-6-2021;
Lora Hamrick 10-26-2021; Rev. Eugene (Gene) Norris 11-20-2021 (4)

Deceased Former Member and Elder: Martin McQueen, 2-22-2021; Terrell Jones 11-2-2021 (2)

Funeral/Memorial Service: Billie Garrett, 3-13-21; Edwin (E.C.) Carraway Newman, II 4-16-2021;
William (Bill) John Wilson, III, 6-26-2021; Jane Boyer, 7-23-21;
Stewart (Stu) Stoudemire 10-23-2021 (5)

Births:

Child Baptism: Rylee Marie Kirkpatrick, daughter of Michael Kirkpatrick and Katie Riley, May 23, 2021;
Isaiah James Bender, son of Stephen and Alison Bender, November 28, 2021

Adult Baptisms: none

Elder Ordinations/Installations: By special order from General Assembly the Ordination and Installation for Rick Garrett for the Class of 2023, the Installation of Alice Johnson, Donna Dicks, and Janet Speer for the Class of 2023, the Installation of Carol Larson for the Class of 2021, and the Installation of Don Hilsmier for the Class of 2022 have permission to begin service on 1-21-2021 with the Ordination and Installation Service to be held as soon as covid-19 safe procedures permit, which took place on 8-8-2021.

Member Weddings:

Non-Member Weddings: July 31 Sandra Burke Shirley and John Thomas Keane;
September 17, Hillary Pollard and Mike Putman

Respectfully Submitted,

Susan Carter

Clerk of Session

2021 Church Statistical Report

Church	Banner Elk	PIN	20902
Presbytery	Western North Carolina		
Address	PO Box 158, Banner Elk, NC 28604-0158		
Phone	828-898-5406	Fax	828-898-7615
Email	bepreschurch@skybest.com		
Web Site	bannerelekpresbyterian.org		



Membership

Prior Active Members	193	Adjusted membership	193
Gains		Losses	
Certificate	6	Certificate	0
Youth Professions	0	Deaths	4
Professions & Reaffirmations	1	Deleted for any Other Reason	12
Total Gains	7	Total Losses	16
Total Ending Active Members	184		

Baptisms

Presented by Others	2	Average Weekly Worship Attendance	134
At Confirmation	0	Female Members	103
All Other	0	Friends of the Congregation	198
		Ruling Elders on Session	12
		Do you have Deacons?	No

Age Distribution of Active Members

25 & Under	13
26 - 40	26
41 - 55	23
56 - 70	34
Over 70	88
Total Age Distribution	184

People with Disabilities

Hearing impairment	1
Sight impairment	0
Mobility impairment	3
Other impairment	14

Christian Education

Birth - 3	1	Grade 7	3
Age 4	3	Grade 8	1
Kindergarten	0	Grade 9	3
Grade 1	2	Grade 10	0
Grade 2	0	Grade 11	0
Grade 3	3	Grade 12	6
Grade 4	1	Young Adults	1
Grade 5	1	Over 25	30
Grade 6	1	Teachers/Officers	10
		Total Christian Education	66

Racial Ethnic

Asian/Pacific Islander/South Asian	0	Native American/Alaska Native/Indigenous	0
Black/African American/African	0	White	182
Middle Eastern/North African	1	Multiracial	0
Hispanic/Latino-a	1		
		Total Racial Ethnic	184

Financial Data

Annual Income	426,558	Mission Expenses	67,370
Annual Expenses	405,475	Personnel Expenses	233,640
		Facilities Expenses	83,274

Mission Committee Annual Report 2021

This has been another challenging year. Despite the restrictions imposed by the covid pandemic and the necessity to move funds around because of the virus; the mission committee responded to many needs. In addition to all our budgeted benevolences, the local school system needed help with school supplies and money to buy clothing for their pantries. Because of the sharp rise in heating oil and gas prices, additional funds were provided to RAM to help with these costs. Because of the tornados in Kentucky, our Christmas Eve offering was sent to the Presbyterian Disaster Relief Fund designated for Kentucky. As a committee we are very fortunate to have a generous discretionary fund that allows us to respond to many needs as they arise.

We thank our compassionate congregation for their continued support for all our endeavors.

Submitted by

Carol Larson, Chairman

Communications Committee Annual Report 2021

The Communications Committee had a fun and very productive year! Many new projects were tackled, with the development and implementation of the following:

- Name Tag Policy
- Directory Policy
- Weekly Prayer Concerns email
- Church website development and administration
- New Church Logo
- Overall Communications Plan
-

The Communications Committee also worked with other committees and facets of BEPC to develop and print marketing materials, such as Woolly Worm event parking advertisements, Advent cards, "Community Carol Sing along" flyers, and Christmas cards. These products were beautifully designed, professionally printed, and very well received.

With the Overall Communications Plan being further developed next year, and with the upcoming collaborations to design and implement more marketing and outreach materials, the Communications Committee is looking forward to what's in our future!

Submitted by

Lyndsay Ennis, Chairman

Worship Committee Annual Report 2021

Members with their duties

Janet Speer (chair)
Debi Tornow (Vice Chair) Ushers and Acolytes
Ron Toler; various
Jimmy Ennis; various
Martha Burns; Banners
Nina Albert: Music
Luana Anderson oversees pre-worship
Susan Blalock; vestments and communion
Deka Tate: Flowers
Judy Hilsmeir: Weddings
Rachael McConnell: Pastor

These people were on the committee, but after restructuring are on different committees or off. (Mark File, David Soyars, Suzie Fisk.

Note: Janet Speer would like to personally thank Debi Tornow who went beyond the call of duty and took on Janet's responsibilities when she had to be with her ailing mother-in-law.

Report on Duties of Worship Committee

Note: During the time when we were not worshipping indoors, the committee took on the gargantuan task of making services work outdoors.

Sunday morning: ensure the Sanctuary is prepared for Worship. Two committee members are present for services to oversee needs.

- Schedule Liturgists

- Schedule Ushers

- Ensure ushers are present

- Ensure Bulletins are out

- Ensure Offering plates in place

- Ensure Registration pads in place, then taken up names after the service

- Congregation count

- Be present for any needs by congregation; water, information, help with greeting

- Make sure banners reflect the season/theme

- Ensure flowers are in the Sanctuary.

- Disperse sanctuary flowers to shut-ins and others who would appreciate them

- Set up of communion, including when we began using Baggies for in-church communion

- Arrangements for Special Sunday Services

 - Kirkin'

 - Pentecost

 - Advent Sundays; Schedule groups to light Advent candle; use script.

 - Lent

 - Easter

 - World Communion Sunday

 - All Saints Day

Worship Committee oversees extra worship events:

- Christmas Eve
- Reverend McConnell's ordination
- Community Carol Sing
- Weddings

Worship Committee temporarily suspended Arts Ministry Committee since Worship was addressing this area. The following was achieved.

Music

Music program underwent a major renovation.

Hiring music directors for Choir, Children's music, keyboard, and handbells

Working with alterations in the budget.

Working with music and its place in Worship

Listen to suggestions from Congregation

Worked out a mask system for Choir

Specific reports on music from directors

Choral music by Nina Albert

I started working with the BEP music ministry in September. We began the fall with a choir of 25. We have prepared music for Sunday services, an ordination, a community carol sing, a candlelight community service at Mt. Calvary Baptist church, a lesson in carol service, a children's pageant, and two Christmas Eve services. I am delighted that we have a nice blend of returning long time choir members and new members. Of course our numbers go up and down based on the season. We are so fortunate to have other fabulous musicians to add to our service music. First and foremost our wonderful pianist/organist David Soyars. But also, we have 2 flautist, a pianist, a handbell soloist, the handbells choir, and a saxophonist! We started the year singing with shields, after consulting with our medical professionals it was decided that for the safety of the choir, with the omicron variant we should move to using singing masks. Hopefully, one day these will no longer be necessary. We are moving forward, the choir is growing stronger vocally, we are adding new members, and most importantly, the choir seems to be enjoying our varied repertoire and singing praises to God.

Handbells by Suzie Fisk

The Handbell Choir moved to a new practice room.

The bells were refurbished by Blake Long of CBL Handbell Services. He came to the church to do the work in July.

The choir members learned many new skills including the ability to make any necessary repairs to the bells.

The acoustics in the sanctuary were explored by ringing from different areas besides the typical front spot; most notably the balcony.

The church invested in modest attire which makes the group look fully coordinated.

The handbell choir played seven times including three times during Advent.

Keyboards/music direction-David Soyars (also did Men's Chorus in 2021)

It has been a pleasure to create worship music with our many talented musicians since coming on board as interim organist in May and transitioning into the on-going role of organist/pianist. We successfully programmed a wide variety of special music throughout the summer months in addition to the men's ensemble. Special thanks to Janet for her assistance. Nina has been a joy to collaborate with and her energy and skills have certainly created a renaissance in the choir.

The piano and organ received their spring and fall tuning and maintenance which is recognized as standard for most church instruments. Both service providers were changed to ensure we have highly competent and dependable technicians. The piano technician provided needed improvements to the action of the piano, making it significantly more responsive with an end result of much improved sound and dynamics. He will continue with some adjustments at the spring tuning, being mindful of our budget.

The organ required additional maintenance last spring to address several problems. The organ tuners have advised that we probably should plan to replace the tuning sleeves in the next year or so. The tuning sleeve is a ring of metal at the top of each pipe that slides up or down incrementally for tuning. Age and normal wear cause them to slip too easily which can make it difficult to tune the organ, as well as have some notes go out of tune more quickly. This just needs to be on our radar for planning. They also inspected facade pipes and made upfitting recommendations for safety after a pipe fell in December. Repairs are anticipated in early 2022. Given the age of the organ, it also seems advisable that we should anticipate some larger repair expenses in the coming years.

Other Arts areas

World Communion Table

Arrange for people to offer different languages

Use Pentecost embellishments for Reverend McConnell's ordination

Put up Pentecost embellishments for Pentecost

Make costumes, prepare children for music and performance of Nativity

Cards to announce Advent events

Stars for Star Words event January 2, 2022

Bells for All Saints Day

Continue working to bring in Raleigh Ringers in 2022; began talking to other churches to partner with us

Media

The Worship Committee was asked to be the committee that oversees Media.

As of the end of December, and after many meetings and difficult negotiations, Larry Zimmer is overseeing media with Pete Welter as the board operator. We continue to look for long lasting solutions.

Other areas accomplished

Tweaked Worship Committee

Hanging of the Greens/Chili Lunch

Began a ministry to take Sanctuary flowers to shut-ins or people who can use a "lift"

Submitted by Janet Speer, Chairman

Membership/Outreach Committee Annual Report 2021

The Membership/ Outreach Committee's goal was to assist in increasing the church family and church outreach in our community. Due to COVID-19 and guidelines to limit the spread of the virus, this committee was limited from our past participation levels.

The following actions were taken by the committee in 2021.

1. Distribution of coffee mugs that included Church information to visitors.
2. Assisted the pastor with Inquirers classes.
3. Conducted activities for Lees McRae college on their move-in day at Avery dorm.
4. Assisted with the collection of the friendship registers every Sunday.

Submitted by

Bob Blalock, chairman

Fellowship Committee Annual Report 2021

Accomplishments of this committee, normally in charge of providing meals for the congregation, usually monthly, were somewhat curtailed by restrictions involving Covid 19. However, two Second Sunday brunches were held in the King Fellowship Hall, along with a June 13 Lunch on the Lawn, catered by Subway. This was a collaborative effort with Congregational Care.

The Care Call Connection, also a collaborative effort with Congregational Care, began in March and continued throughout the year with at least 26 volunteers calling members of the congregation on a regular basis.

The annual picnic was held on July 22, at Tate/Evans Pavilion. This event served as a "going away" and "thank you" for Reverend Deck Guess. Daniel Boone Inn catered the event.

The reception following the ordination of Reverend Rachael McConnell, on October 10, was sponsored by the Fellowship Committee, with the assistance of Don Hilsmier, Membership.

Waffles for Toys took the place of the Second Sunday Brunch on November 14. Joining with A.C. Marriott and volunteers from our youth and their parents, attendees brought unwrapped gifts to support Avery Project Christmas Store.

The maintenance and care of the kitchen is monitored by Chris Zimmer, who keeps supplies stocked.

Many volunteers willingly serve this committee and are on hand to set up and dismantle tables and chairs, run errands, deliver food, secure facilities and in general, always step up to serve.

Goals for next year will be pared down due to budget concerns. Catered meals will be discontinued, and we will rely on pot-luck meals from many talented cooks in our congregation. We are hoping to revise Second Sunday Brunches/Breakfasts when the concerns for open gatherings are lifted.

Submitted by

Luana Anderson, Chairman

Congregational Care Committee Annual Report 2021

This past year has been continuing challenges for our worship as a congregation due to the Pandemic. Nevertheless, we have soldiered on with the Holy Spirit leading our way. We have several Care committees that have managed to function without compromise to its receivers. Below are subcommittee reports.

Prayer Committee Report

The Prayer committee ministry sent out 288 church member letters twice during the year. They sent five letters to five families a week and focused prayer on these five families. Private prayer requests came to us, and they were added each week. The families often reached back out to our team with special requests.

This past year and year before we created calling teams with people from Nurture and our group. We were to call twice a year or more. to "check" on members and how they were handling quarantines, vaccinations, deaths, illness, generally a whole new way of life for all of us. Loss of jobs, social distancing, and families could not be together. In the Spring, we had an outside lunch at church that was catered. And it was a breath of fresh Spring air, enjoyed by many members. It gave a boost to carry on with innovative ideas for congregating.

Stephen Ministry Report

Note: With Covid, in person events were challenge

Care receiver #1 outstanding results. Worked with a Stephen Minister about three months and was comfortable to cease sessions for three months.

Care receiver #2 good results for getting some tools and working for four months, and then the receiver wanted to end sessions, yet wanted the Stephen Minister to be available as needed.

Care receiver #3 was not formalized and Care giver called once a week for a session and keeps a strong email connection.

There have been one or two more receivers for one or two events and have not been formalized or documented.

The call campaign extended to the Stephen ministry and their clients. The ministry reached out to their receivers to see if there were any discussion regarding our new lifestyle through the Pandemic days. If the clients wanted to be called more, then the ministers would check on their wellbeing. This time has been stressful on all ages and depression has been rampant.

Walking with Shadows Report

This is now a part of the Stephen Ministry and has a Stephen Minister as a facilitator. Meetings were not a possibility because of the Pandemic and quarantine. We are on pause now but will continue later. Some meetings were on zoom, with an educational film and then discussion with the group. We lost a minister due to a move and now have a male and female minister. We will pause until we receive more requests, we will be on standby.

I would like to thank my subcommittee chairs: Chris Zimmer, Prayer Ministry; Janet Speer, Walking with Shadows and Stephen Ministry; and Susan Blalock, Shepherd Ministry.

Submitted by
Deka Tate, Chairman

Comfort Makers Annual Report 2021

Comfort Makers made twenty-one blankets this year, giving most all away to good causes including a campaign to make them for displaced children. The dedications are as follows

January/Feb. – Paster Nominating Committee
March – Pre School Teachers
April – Deb and Dick Guess
May – Local Law Enforcement
June – Pat Anderson Family
July – David Tate and Yellow Mountain Enterprise
August-Phil and Julie Myers
September-Banner Elk Presbyterian Music Program
October – Camilla and Jim Dick
November – Deka Tate
December – Elaine Curtis

Special Blankets given away to good causes

One Lap quilt given to Sam Kohler after surgery
One lap quilt given to Fred Pfohl
Blanket given to Rachael McConnell family
Lap quilt given to Bill Elder
14 Children's blankets for displaced children
Baby Blanket to Michael Kirkpatrick's baby
Baby Blanket to Murry Haber's granddaughter
Lap quilt Lisa Shook

Submitted by
Janet Speer

Prayer Shawl Ministry Annual Report 2021

The Prayer Shawl Ministry has met in various forms this past year with the knitters and crocheters meeting outside on the lawn, by Zoom, and socially distanced in the Margaret Tate Parlor and the Fellowship Hall. Approximately 40 knitted and crocheted shawls were completed this year with 25 shawls being shared with church members, families, and friends across the globe. The Prayer Shawl Ministry is budgeted as a Subcommittee of the Missions Committee. Most of the yarn is donated leaving Budget expenses to purchase some yarn, postage, card stock, envelopes, gift bags and tissue, and shawl labels.

Submitted by
Alice Johnson

Christian Education Annual Report 2021

Committee members: Steve Bender, Ed Donnell, Alice Johnson, Rachael McConnell, Nancy Owen, Ginger Toler, with AC Marriott and Donna Dicks, co-chairs

Programs and activities carried out this year include:

- various Zoom studies including Lent and Advent studies (number in group):
Practicing: Changing Yourself to Change the World: Escobar (8-10)
Lent of Liberation: Confronting the Legacy of American Slavery: Mills (15-20)
Advent in Plain Sight: Duffield (8-12)
- in-person women's 9-week summer study using PW Horizons session on "Lament" (12)
- "Lent at Home in Community", a six-week program for our families with children to complete at home. Materials distributed to 12 families.
- 12 weeks of children's devotionals led by various members using the Children's Story Bible (a copy given to each family to keep); links posted for families to view at their convenience (4-5 families).
- Several high school students served as leaders for the S.A.V.E. program (School-Aged Virtual Education), to support our church and preschool families which had children in elementary school, during COVID breaks from school.
- Faith Seekers adult Sunday School class met using Zoom and in-person settings during the year; Steve Bender, Janet Speer and Martha Williams led various studies
- VBS was held July 27-29 for 4-11 year-olds from 5:30-7:30 with the Children's Study Bible as basis for lessons. Volunteers from congregation assisting in teaching and helping. Well received with 15 children in attendance.
- Stuffed toys VBS held for one week in early September organized by AC Marriott who posted photos on the church website.
- Blessing of the backpacks during worship to blessing our children and youth as they prepared for a new school year; each given a token to remember God's care and love.
- Children's music class and Sunday School began in September, led by Nina Allbert and volunteer teachers; 9:30-10:30 each Sunday outdoors, weather permitting, in fellowship hall when needed (4-7)
- Children & Youth Christmas Pageant during worship on Dec. 12th.

Possible goals for 2022:

- Create more opportunities for adults to gather/learn/share
Short-term special topics or studies with outside speakers
Dinner and study groups for several weeks in summer
One-day seminar (s) with lunch and special speaker/topics
- Build up our youth program perhaps by joining with other churches for regular events; concentrate on service-oriented activities
- Enable youth to attend camp experience at Montreat
- Possible family retreat in fall
- Continue to support and expand our children's programs

Submitted by
AC Marriott and Donna Dicks

Preschool Annual Report 2021

The Preschool operates with a Board consisting of the Preschool Director, Pastor, Church Finance Officer, with church, community, and parent members following a Session approved Policies and Procedures Manual. The program serves children ages 2-5, operates 9 1/2 months following an August-June school year calendar, Monday-Friday, 9:00am-1:00pm. Summer Camp is offered.

In January, the middle of the Preschool year, 22 students were enrolled. Staff employed were AC Marriott, Director/3's Lead Teacher, Teacher; Martie Dodd, 2's Lead Teacher; Jarrett Koski, 4's Lead Teacher; Lucy Corning, 3's Teaching Assistant; Britt Ammann, 2's Teaching Assistant.

In August, the beginning of the Preschool year, 25 students were enrolled with all previous school year staff returning! After budget considerations the board voted to give all staff a \$1.00/hour raise for their continuous hard work. Tuition was raised to \$300.00 per month. At the beginning of August, \$7,200.00 out of a \$10,000.00 donation was spent on new child size lunchroom furniture, new classroom supplies and educational materials.

Despite COVID concerns, the strictly enforced COVID Policy was successful in keeping the Preschool open. Also, the Preschool Board adopted the October 1, 2021 BEPC COVID-19 Policy & Guidelines, and four out of five staff members are vaccinated with the fifth one going to get tested weekly. The board decided to test out our drug abuse policy and initiated a testing program done unannounced and all staff members tested negative.

The 8 weeks of Summer Camp had a full enrollment of 12 students each week. The Summer Camp weeks are reported to be joyful theme-based learning experiences, and the Camp is meeting a need for quality summer preschool childcare. The theme for 2021 summer camp was "Pete The Cat".

The partnership with Holston Camp Preschool for coordinated afternoon childcare did not proceed as anticipated.

Parents, staff, and board members coordinated a "donation" parking arrangement during Woolly Worm weekend. After splitting the money with the youth activities account, the Preschool earned \$603.00.

The children have Chapel scheduled every Thursday. Due to COVID-19 extracurricular activities such as story readers and music class have been put on hold to limit outside exposure. The Son-Shine Playground has provided active joyful outdoor play each day the weather permits. Letterland literacy and STEAM (Science, Technology, Engineering, Arts, Mathematics) inspired curriculum is implemented for the three classrooms.

A group of wonderful students from Lee's McRae College helped the preschool one day for LMC Mountain Day of Service in October. New child sized lunchroom furniture was put together and the SONshine playground was cleaned up with leaves raked, new mulch spread, shed organized and toys upkept. We are very thankful for the close relationship to LMC.

As a group, the children participate in 11:00am Worship by singing in in May and December. Rather than in person worship in December the preschool children recorded a singing performance that was sent out to all preschool parents, posted on church and preschool Facebook page.

The evacuation plan continues with documented Fire Drills, with the December 2021 drill completed in 1 minutes and 52 seconds. Preschool Staff members are encouraged to take training classes online and attend any Blue Ridge Partnership for Children sponsored in house trainings. Director attends quarterly director meetings.

All five teachers successfully attended the Georgia Early Childhood Conference by Zoom in early March, with very positive feedback regarding the quality of the workshops offered. Three staff members also attended 3

hours continued education workshop via zoom on a Saturday in September. We hope to make this a yearly continued educational opportunity. (Katie Fletcher was formerly President of the Georgia Preschool Association).

Continuing from the Fall Session 2020, as a mission of the church in response to coronavirus pandemic restrictions, with scholarship support from Session, the Preschool Board and Staff operated a School Age Virtual Education (SAVE) program. This was developed to meet the needs of elementary school age children whose parents are teaching at BEPC Preschool, are members of BEPC or are members of the community who need a space and an adult assisting with an affordable cost education. In January, 14 students continued enrollment. With elementary age students returning to in person learning in April, SAVE was discontinued.

We hosted a successful five-day Scholastic Book Fair in April. Social event such as pancake supper was put on hold this year due to COVID-19 concerns. We earned \$743.00 in scholastic dollars as a profit which is used for new supplies and materials for the upcoming preschool year.

After receiving a request from a family in need for Christmas, our preschool board adopted an "Angel Tree Family" consisting of a single parent with five children. The two Parent Representatives to the Board took charge and collected gifts from our community to help the family to a wonderful holiday. The need was well received and completed with success.

From the benefit of two non-member weddings in 2021, \$1,000.00 was transferred to the Preschool Scholarship Fund. Families receive partial monthly funding with the Spring total approved at \$355.00 per month and the Fall total approved at \$720.00.

Submitted by AC Marriott, Susan Carter, and Cathy Richmond

Building & Grounds Committee Annual Report 2021

Building and Grounds had no large facility needs this year and fortunately was able to support an upgrade in landscaping, computers, equipment purchases to improve the live streaming, and updated wired and wireless networks and telephone system. These costs included an increase in landscaping and mowing to \$10,000, computers for Rev McConnell (\$2800) and A.C. Marriott (\$500), sound and camera system equipment for live streaming (\$900), and AV consulting and improvements (\$1600). These improvements follow expenditures of almost \$1600 In 2020 for AV equipment to support live streaming.

We also expanded the B&G Committee by adding 3 new members, a 2nd session member, and the landscaping coordinator. Our committee grew from 2 to 7.

Below is the more detailed report from Larry Zimmer, BEPC Clerk of the Works.

BEPC Clerk of the Works Report – 2021

Major Projects:

- Update wired and wireless network throughout the facility to improve reliability, speed and security. (William Dethlefs)
- Update telephone system to VOIP (Voice over IP) for additional flexibility and features. (William Dethlefs)
- Developed and implemented “in-sanctuary” live stream and video recording capability (in collaboration with Mark File)

Ongoing Maintenance:

- Replace lights and ballasts as needed.
- Minor plumbing repairs – e.g. drips, running toilets, clogs, etc.
- Minor repairs – e.g. broken tables, ice maker, spot clean carpets, etc.

Other Projects:

- Replaced timers for outside lights to automatically adjust for nighttime hours and include battery backup.
- Installed wiring for narthex table lamps.
- Enabled remote access to church files for authorized personnel.
- Moved Handbells across the hall on 2nd floor and replaced lights with LEDs.
- Trapped / removed ground hogs and blocked entrances. (Alisa / Ron Gore).
- Removed Little Lending Library.
- Replaced broken handrails at choir entrance and added reinforcing brackets.
- Tested illuminating stained glass windows in belfry. Discontinued due to limited benefit.
- Added surveillance camera to main hallway facing elevator.
- Replaced missing mirror panes in window in 2nd Floor Ladies Room.
- Eliminate drip from roof over choir door deck.
- Adjusted and lubricated Sanctuary entrance doors to decrease sticking and ease locking.

Submitted by Bob Todd, Chairman

Banner Elk Presbyterian Church Permanent Funds Ministry Endowment Fund 2021 Annual Report

In November 2016 the BEPC Endowment Fund was created with \$37,145.00. The money was invested with New Covenant Trusts Company which works through the Presbyterian Foundation. All Funds make investment decisions with the social-witness principles approved by the General Assembly of the Presbyterian Church.

The Endowment Fund is divided into three accounts (1 General, 2 designated)

General – non restricted account – opened 11/30/2016

Unique Ministries – restricted – opened 04/21/2017

Building Maintenance Fund –restricted- opened 10/16/2017

Investments are held in 4 mutual funds

New Covenant Balanced Income Fund – 64% of Income Fund, 34% Growth fund

New Covenant Balanced Growth Fund – 60% growth Fund, 39% Income Fund

New Covenant Income Fund – 35% Mortgage backed securities,

31% corporate obligations, 19% US treasury Notes

New Covenant Growth Fund - 95% diversified common stocks, 4% Government Fund

2021 Year End Report

Please note that fees for managing the Mutual Funds are taken from Dividend Income/capital gains monies. Overall values for all the shares have increased over the year.

General Endowment Fund Values

Jan 2021	\$116,827
Capital Gains	\$4,230
Dividend Income	\$5,639
Transfer in	\$5000.00
Withdrawal	\$0.00
Dec 2021	\$136,894

Unique Ministries Fund Values

Jan 2021	\$32,591
Transfer in	\$0.00
Capital Gains	\$1,099
Dividend Income	\$1,489
Dec 2021	\$36,552

Funds are divided between Feeding the Hungry 74.3% and the Needs of Children 25.7%

Building Maintenance Fund Values

Jan 2021	\$2,667
Capital Gains	\$91.00
Dividend Income	\$123.00
Dec 2020	\$2,997

Total Fund Values

Jan 2021	\$152,085
Income	\$5000.00
Capital gains	\$5,420
Dividend Income	\$7,251
Withdrawal	\$0.00
Dec 2021	\$176,443

Respectfully Submitted

Dorothy Pullease, Treasurer

Banner Elk Presbyterian Church 2021 Financial Summary

Account Summaries	Jan 2021	Income	Expense	Dec 31, 2021 Balance
Operations account	\$0.00	\$432,475	\$405,475	\$27,000
Committed Funds	\$120,331	\$111,990	\$ 90,332	\$142,692
Colubarium	\$23,835	\$1,469	\$650	\$24,094

Banner Elk Presbyterian Church Expense Summary

Missions & Ministries \$118,735 Personnel \$233,640 Facilities Maintenance & Grounds \$48,462
 Budgeted & Committed Budgeted & Committed

Banner Elk Presbyterian Preschool and Summer Camp – Fiscal year August 1, 2021- July 31, 2022

August 2021	Income	Expenses	YTD- December 2021 Balance
\$0.00	\$50,382	\$50,600	(\$218.00)

See attached Preschool balance sheet for more details

High Country Wealth Management Account – BEPC Lynn Newnan Memorial Fund

Jan 2021	Income	withdrawal	Cap Gains/Dividends	Dec 2021
\$23,680	\$0.00	\$1200.00	\$1,034.84	\$24,842

Purpose of this Fund is to provide at least \$1200.00 in funding a year to the Rob Clemmer Benevolent Fund.

BEPC Endowment Fund

Jan 2021	Income	Cap Gains	Dividends	Dec 2021
\$152,085	\$5,000	\$5,420	\$7,251	\$176,443

Sale of Church Property - Land

On October 22, 2021 Lot #5 Hemlock Drive in Mountain Glenn sold for \$12,500. BEPC received this lot as a gift on February 7, 2011 and was then valued at \$40,000. The proceeds from the sale were \$11,150.20.

Banner Elk Presbyterian Church
Income and Expense Statement
GENERAL FUND 01, December 2021

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Current Period Year to Date Annual Budget Annual Budget
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**** Unposted transactions have been included on this report ****

INCOME	4000				
Contributions	4100	\$55,539.51	\$407,074.77	\$390,274.75	104.30 %
Transfers In	4215	0.00	25,276.00	25,276.00	100.00 %
Gains, Interest, Dividend	4535	41.56	124.26	0.00	0.00 %
TOTAL INCOME		<u>55,581.07</u>	<u>432,475.03</u>	<u>415,550.75</u>	<u>104.07 %</u>
EXPENSES	5000				
BENEVOLENT EXPENSES	5050				
BEN-Presbytery of WNC	5110	\$3,500.00	\$14,000.00	\$14,000.00	100.00 %
BEN-Reaching Avery Minis.	5230	1,500.00	6,000.00	6,000.00	100.00 %
BEN-Grandfather Home	5250	125.00	500.00	500.00	100.00 %
BEN-Avery County Habitat	5260	1,500.00	6,000.00	6,000.00	100.00 %
BEN-Guatemala	5285	0.00	4,000.00	4,000.00	100.00 %
BEN-Yellow Mtn Enterprise	5290	1,250.00	5,000.00	5,000.00	100.00 %
BEN-Volunteer Avery Co.	5305	375.00	1,500.00	1,500.00	100.00 %
BEN-FAF	5370	1,125.00	4,500.00	4,500.00	100.00 %
BEN-Blue Ridge Partners	5376	600.00	2,400.00	2,400.00	100.00 %
BEN-Presbtn Mission:Oasis	5377	750.00	3,000.00	3,000.00	100.00 %
BEN-Mission Disctionry Fd	5378	700.00	3,700.00	3,700.00	100.00 %
BEN-New Opp.Sch. For Womn	5379	0.00	1,600.00	1,600.00	100.00 %
BEN-Avery Sch Spec Needs	5380	0.00	2,000.00	2,000.00	100.00 %
BEN-Time For A Change	5381	0.00	2,726.66	3,500.00	77.90 %
BEN-PCUSA Water Purificat	5382	250.00	1,000.00	1,000.00	100.00 %
BEN-Pastor's Fd for Needy	5383	45.00	364.18	1,000.00	36.42 %
BEN-Causby China Mission	5385	750.00	3,000.00	3,000.00	100.00 %
BEN-PCUSA Disaster Assist	5387	750.00	3,000.00	3,000.00	100.00 %
BEN-Mayland Fellowship	5388	0.00	250.00	250.00	100.00 %
BEN-Hill School	5389	375.00	1,500.00	1,500.00	100.00 %
BEN-Scholarships	5391	0.00	0.00	2,000.00	0.00 %
Subtotal Benevolent Expenses	5050	<u>13,595.00</u>	<u>66,040.84</u>	<u>69,450.00</u>	<u>95.09 %</u>
PERSONNEL EXPENSES	5500				
PERSONNEL-Non Titled Expe	5501	2,664.00	2,664.00	2,570.00	103.66 %
MINISTER	5600				
Salary	5610	2,455.42	34,982.83	34,700.00	100.82 %
Social Security Allowance	5620	375.68	5,102.56	5,117.85	99.70 %
Housing Allowance	5630	2,455.42	31,716.11	31,000.00	102.31 %
Pension/Medical Ins/Life	5660	1,839.66	26,990.26	25,750.56	104.81 %
Health Reimburse. Account	5665	0.00	1,642.04	2,700.00	60.82 %
Professional Expenses	5685	429.56	2,228.28	1,261.59	176.62 %
BEPC 403b Church Contribu	5687	0.00	3,600.00	4,800.00	75.00 %
Employee Contrib.403(b)	5688	0.00	900.00	1,200.00	75.00 %
Subtotal Minister	5600	<u>7,555.74</u>	<u>107,162.08</u>	<u>106,530.00</u>	<u>100.59 %</u>
CHILDREN/YOUTH COORDINATO	5706	650.00	7,800.00	7,800.00	100.00 %
PRESC DRTR—Health Ins Sup	5707	200.00	2,400.00	2,400.00	100.00 %
OFFICE ADMINISTRATOR	5710	2,029.76	24,357.12	24,357.00	100.00 %
OFFICE MANAGER/BK Salary	5780	2,867.34	34,408.08	34,408.00	100.00 %
Choir Director Salary	5810	2,715.00	28,644.80	24,900.75	115.04 %
CHOIR—Student Interns	5880	300.00	2,420.00	500.00	484.00 %
Organist/Pianist Salary	5910	0.00	0.00	500.00	0.00 %

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Banner Elk Presbyterian Church
Income and Expense Statement
GENERAL FUND 01, December 2021

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JANITORIAL Salary	5920	1,157.10	13,885.20	13,885.00	100.00 %
Nursery: Lead Care Giver	5925	172.50	1,192.50	500.00	238.50 %
Chld Care-Com Meetngs	5926	0.00	0.00	100.00	0.00 %
Employer Taxes	5995	911.00	8,706.00	8,000.00	108.83 %
Subtotal Personnel Expenses	5500	21,222.44	233,639.78	226,450.75	103.17 %
BUILDING & GROUNDS	6100				
BG-Supplies:bldgs	6111	953.00	4,669.48	3,200.00	145.92 %
BG-Repairs & Maintenance	6112	97.16	7,339.77	10,000.00	73.40 %
BG-Mowing/Snow Removal	6114	2,670.00	13,663.97	10,000.00	136.64 %
BG-Electricity	6121	539.28	5,887.02	6,000.00	98.12 %
BG-Natural Gas	6122	676.30	4,443.38	3,500.00	126.95 %
BG-Water/Sewer/Garbage	6123	127.95	1,467.99	1,200.00	122.33 %
BG-Elevator Maintenance	6180	3,790.20	3,990.20	3,400.00	117.36 %
Subtotal Building & Grounds	6100	8,853.89	41,461.81	37,300.00	111.16 %
CHRISTIAN EDUCATION	6210				
CE-Literature & Media	6211	411.73	1,593.96	2,500.00	63.76 %
CE-Supplies & Equipment	6212	199.00	199.00	800.00	24.88 %
CE-Middles/High	6232	99.54	148.21	1,500.00	9.88 %
CE-Children/Littles	6236	37.20	1,382.80	1,000.00	138.28 %
CE-Camp Scholarship	6243	0.00	700.00	1,000.00	70.00 %
CE-Church Family Retreats	6253	0.00	0.00	2,000.00	0.00 %
CE-Adult Ministries	6255	0.00	0.00	2,500.00	0.00 %
CE-Non-Titled Expenses	6256	0.00	0.00	500.00	0.00 %
Subtotal Christian Education	6210	747.47	4,023.97	11,800.00	34.10 %
CONGREGATIONAL CARE	6300				
CC-Kitchen Supplies-FN	6310	0.00	379.24	1,000.00	37.92 %
CC-Fellowship Activities	6320	194.33	720.32	1,000.00	72.03 %
CC-Fellship Activities-FN	6321	0.00	1,808.18	2,500.00	72.33 %
CC-Hilltoppers-FN	6322	0.00	1,571.78	1,500.00	104.79 %
CC-Shepherd Group	6340	60.40	267.07	300.00	89.02 %
CC-Prayer Ministry	6341	0.00	167.31	300.00	55.77 %
CC-Stephen Ministry	6342	0.00	108.99	5,000.00	2.18 %
CC-Walking w/h Shadows	6343	0.00	0.00	1,000.00	0.00 %
Subtotal Congregational Care	6300	254.73	5,022.89	12,600.00	39.86 %
WORSHIP	6400				
WO-Communion/Special Serv	6420	80.14	359.56	800.00	44.95 %
WO-Choir & Handbell Music	6430	0.00	408.50	500.00	81.70 %
WO-Pulpit Supply	6440	0.00	1,000.00	2,000.00	50.00 %
WO-Professional Musicians	6441	0.00	950.00	600.00	158.33 %
WO-Guest Organist	6442	0.00	500.00	400.00	125.00 %
WO-Christmas Supplies	6450	928.10	1,234.74	500.00	246.95 %
WO-Prof Mbrshp & Conf	6465	0.00	0.00	200.00	0.00 %
WO-Organ Maint/Plano Tune	6470	887.60	3,362.80	1,600.00	210.18 %
WO-Arts in Worship	6472	0.00	235.50	2,500.00	9.42 %
WO-Banners	6473	0.00	21.82	500.00	4.36 %
WO-Flowers	6474	0.00	141.86	500.00	28.37 %

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**Banner Elk Presbyterian Church
Income and Expense Statement
GENERAL FUND 01, December 2021**

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Percentage

**** Unposted transactions have been included on this report ****

WO-Non-Titled Expenses	6475	22.56	863.47	500.00	172.69 %
Subtotal Worship	6400	1,918.40	9,078.25	10,600.00	85.64 %
ADMINISTRATION	6500				
AD-Phone/Internet/Fire	6511	452.76	7,591.19	8,500.00	89.31 %
AD-Supplies	6512	1,160.50	4,823.92	4,800.00	100.50 %
AD-Postage	6513	143.10	1,838.21	1,800.00	102.12 %
AD-Office Equipment/Copie	6514	440.92	8,514.53	8,700.00	97.87 %
AD-CPA Audit	6515	0.00	1,600.00	1,400.00	114.29 %
AD-PNC-Search Comtee Exp	6516	0.00	10,355.05	5,000.00	207.10 %
AD-Pppty Insur,Taxes	6520	0.00	9,967.00	10,100.00	98.68 %
Subtotal Administration	6500	2,197.28	44,689.90	40,300.00	110.89 %
MISSIONS	6600				
MI-LMC Student Ministries	6620	74.43	74.43	1,750.00	4.25 %
MI-Comfort Makers	6630	0.00	440.56	1,000.00	44.06 %
MI-Prayer Shawl Ministry	6631	0.00	271.38	200.00	135.69 %
Subtotal Missions	6600	74.43	786.37	2,950.00	26.66 %
STEWARDSHIP/FINANCE	6700				
PFM: Committee Expenses	6740	0.00	0.00	500.00	0.00 %
OUTREACH COMMITTEE	6800				
OR-Committee Expenses	6810	64.64	522.12	2,000.00	26.11 %
COMMUNICATIONS	6900				
CO-Committee Expense	6910	133.99	208.99	1,600.00	13.06 %
TOTAL EXPENSES		<u>49,062.27</u>	<u>405,474.92</u>	<u>415,550.75</u>	<u>97.58 %</u>
EXCESS INCOME/EXPENSES		<u>\$6,518.80</u>	<u>\$27,000.11</u>	<u>\$0.00</u>	<u>0.00 %</u>

Banner Elk Presbyterian Preschool

Balance Sheet

As of December 31, 2021

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
First Community Checking Account	41,338.97
PPP Bank - Loan Funds	0.00
Total First Community Checking Account	41,338.97
Total Bank Accounts	\$41,338.97
Accounts Receivable	
Accounts Receivable	50.00
Total Accounts Receivable	\$50.00
Other Current Assets	
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$41,388.97
TOTAL ASSETS	\$41,388.97
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Other Current Liabilities	
Due To BEPC Preschool PR AUG	0.00
Payroll Liabilities	0.00
Federal Taxes (941/944)	102.26
Federal Withholding Payable	309.00
FICA Payable	1,081.33
Medicare Payable	241.44
NC Income Tax	-5.00
North Carolina Withholding	95.00
Total Payroll Liabilities	1,824.03
Registration Fees for Coming Year	0.00
Tuition for next year	0.00
Total Other Current Liabilities	\$1,824.03
Total Current Liabilities	\$1,824.03
Long-Term Liabilities	
PPP Loan	0.00
Total Long-Term Liabilities	\$0.00
Total Liabilities	\$1,824.03
Equity	
BEPC Paid PR Taxes Aug	0.00
Unrestricted Net Assets	39,831.94
Net Income	-267.00
Total Equity	\$39,564.94
TOTAL LIABILITIES AND EQUITY	\$41,388.97

2022 Approved Budget

12/29/2021			2022
			BUDGET
INCOME			
GENERAL FUND			
	4100	Total Contributions	\$ 386,789.00
	4215	Transfers In	\$ -
	4535	Gains, Interest, Dividends	\$ -
TOTAL INCOME			\$ 386,789.00
EXPENSES			
BENEVOLENCE			
	5110	Presbytery of WNC	\$ 14,000.00
	5230	Reaching Avery Ministries (RAM)	\$ 6,000.00
	5250	Grandfather Home	\$ 500.00
	5260	Avery County Habitat	\$ 5,000.00
	5285	Guatemala	\$ 4,000.00
	5290	Yellow Mtn. Enterprises	\$ 4,500.00
	5305	Volunteer Avery Co.	\$ 1,500.00
	5370	Feeding Avery Families	\$ 4,000.00
	5376	Blue Ridge Partnership for Children	\$ 2,400.00
	5377	Oasis Local Mission	\$ 2,500.00
	5378	Mission Discretionary Fund	\$ 2,700.00
	5379	New Oppor Sch for Women	\$ 1,600.00
	5380	Avery County Schools Special Needs Fund	\$ 1,500.00
	5381	Time For A Change	\$ 2,500.00
	5382	PCUSA Water Purification	\$ 500.00
	5383	Pastor's Fund for the Needy	\$ 1,000.00
	5385	Causby China Mission	\$ 2,500.00
	5387	PCUSA Disaster Assistance	\$ 2,000.00
	5388	Mayland Fellowship	\$ 500.00
	5389	Hill School	\$ 1,500.00
	5391	Scholarships	\$ 1,500.00
	5392	Emergency Financial Aid at Lees McRae	\$ 2,500.00
SUBTOTAL BENEVOLENCE			\$ 64,700.00
PERCENTAGE BENEVOLENCE			16.73%
MINISTER COMPENSATION			
	5610	Salary	\$ 29,465.00
	5620	Social Security Allowance	\$ 4,508.15
	5630	Housing Allowance	\$ 29,465.00
	5660	Pension/Medical Insurance	\$ 21,804.10
	5685	Travel, Education, Professional Expenses	\$ 4,757.75
SUBTOTAL MINISTER COMPENSATION			\$ 90,000.00
OTHER PERSONNEL			
ADMINISTRATION			
	5710	Office Administrator Salary (Alisa)	\$ 24,845.00
	5780	Office Manager/Bookkeeper Salary (Dedy)	\$ 35,095.00

12/29/2021			2022
			BUDGET
	MUSIC		
	5810	Choir Director Salary	\$ 14,000.00
	5880	Choir Student Interns	\$ 5,000.00
	5910	Organist/Pianist Salary	\$ 14,000.00
	5915	Handbells Lead Salary	\$ 2,400.00
	CHILDREN/YOUTH		
	5706	Children/Youth Coordinator Salary (AC)	\$ 7,956.00
	5707	Preschool Director Health Insurance Suppl	\$ 2,400.00
	5925	Nursery Care Giver	\$ 2,500.00
	5926	Child Care During Committee Meetings	\$ 300.00
	JANITORIAL		
	5920	Salary	\$ 14,163.00
	OTHER		
	5995	Employer Taxes	\$ 8,160.00
	5501	Non-Titled Expenses	\$ 2,570.00
		SUBTOTAL OTHER PERSONNEL	\$ 133,389.00
	BUILDING & GROUNDS		
	6111	Supplies: Buildings	\$ 3,200.00
	6112	Repairs & Maintenance	\$ 10,000.00
	6114	Mowing/Snow Removal	\$ 10,000.00
	6121	Electricity	\$ 5,500.00
	6122	Natural Gas	\$ 4,000.00
	6123	Water/Sewer/Garbage	\$ 1,500.00
	6180	Elevator Maintenance	\$ 3,400.00
		SUBTOTAL BUILDING & GROUNDS	\$ 37,600.00
	CHRISTIAN EDUCATION		
	6211	Literature & Media	\$ 1,500.00
	6212	Supplies & Equipment	\$ 500.00
	6232	Middles/High	\$ 500.00
	6236	Kids Zone	\$ 1,200.00
	6243	Camp Scholarship	\$ 1,000.00
	6253	Church Family Retreats	\$ 1,200.00
	6255	Adult Ministries	\$ 1,000.00
	6256	Non-Titled Expenses	\$ 100.00
		SUBTOTAL CHRISTIAN EDUCATION	\$ 7,000.00
	CONGREGATIONAL CARE		
	6320	Fellowship Activities	\$ 1,300.00
	6340	Shepherd Group	\$ 300.00
	6341	Prayer Ministry	\$ 200.00
	6342	Stephen Ministry	\$ 2,500.00
	6343	Walking with Shadows	\$ 700.00
		SUBTOTAL CONGREGATIONAL CARE	\$ 5,000.00
	FELLOWSHIP		
	6310	Kitchen Supplies	\$ 500.00
	6321	Fellowship Activities	\$ 1,500.00
		SUBTOTAL FELLOWSHIP & NURTURE	\$ 2,000.00

12/29/2021			2022
			BUDGET
WORSHIP			
	6420	Communion/Special Services	\$ 600.00
	6430	Choir/Bell Music	\$ 700.00
	6440	Pulpit Supply	\$ 1,100.00
	6441	Professional Musicians	\$ 1,200.00
	6442	Guest Organist	\$ 500.00
	6450	Christmas Supplies	\$ 300.00
	6465	Professional Mbrshp & Conferences	\$ 500.00
	6469	Children's Music Program	\$ 500.00
	6470	Organ Main/Piano Tuning	\$ 2,000.00
	6472	Arts In Worship	\$ 500.00
	6473	Banners	\$ 300.00
	6474	Flowers	\$ 400.00
	6475	Non-Titled Expenses	\$ 400.00
		SUBTOTAL WORSHIP	\$ 9,000.00
ADMINISTRATION			
	6511	Phone/Internet/Fire	\$ 6,700.00
	6512	Supplies	\$ 4,800.00
	6513	Postage	\$ 2,400.00
	6514	Equipment & Copier	\$ 8,700.00
	6515	CPA Audit	\$ -
	6520	Property Insurance/Taxes	\$ 10,100.00
		SUBTOTAL ADMINISTRATION	\$ 32,700.00
MISSION			
	6620	LMC Student Ministries	\$ 1,750.00
	6630	Comfort Makers	\$ 750.00
	6631	Prayer Shawl Ministry	\$ 400.00
		SUBTOTAL MISSION	\$ 2,900.00
		SUBTOTAL MISSION & BENEVOLENCE	\$ 67,600.00
		PERCENTAGE MISSION & BENEVOLENCE	17.48%
STEWARDSHIP & FINANCE			
	6740	PFM Committee Expenses	\$ 500.00
OUTREACH			
	6810	Committee Expenses	\$ 1,000.00
COMMUNICATIONS			
	6910	Committee Expenses	\$ 1,000.00
		SUBTOTAL COMMUNICATIONS	\$ 1,000.00
TOTAL EXPENSES			\$ 386,789.00
SURPLUS/DEFICIT			\$ -