

ANNUAL REPORT

2026



Founded 1792

United Church of Ludlow

Ludlow, Vermont

2025 Annual Report Index & Agenda

Sunday, January 25, 2026

Call Annual Meeting to Order

Opening Prayer

Approve Minutes of Annual Meeting January 26, 2025 2 - 6

Proposal for The United Church of Ludlow to accept the revision of the Church Bylaws,
Discussion and Vote

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Other Business

- Collection of non-food items for Black River Good Neighbors
– Mission Outreach Committee

Adjourn Meeting

**United Church of Ludlow
Annual Meeting 2024
Sunday, January 26, 2024, at 1230 PM**

United Church of Ludlow, 48 Pleasant St, Ludlow, VT 05149

UNAPPROVED MINUTES

Present: Roll call - 30 people were present in person, and 3 on Zoom.

Present on Zoom: Lisa Hamm-Greenawalt, and Bob and Ginny Kottkamp.

(Ralph Pace attended the 10 AM church service via Zoom but said he was unable to attend the Annual Meeting. In the Zoom Chat, he gave his written support for the ONA proposal.)

I. Call Meeting to Order – Laura Creaser called the meeting to order at 11:06 AM. She did Roll Call and counted 27 members of the United Church present, and reported to Lisa Hamm-Greenawalt, the Clerk, that a quorum existed, with 27 total attendees, including 3 on Zoom. Three people arrived after that, bringing the total to 30 attendees in person and 3 attendees on Zoom.

II. Opening Prayer – Pastor Michelle Fountain led an opening prayer.

III. Annual Meeting Date Bylaw Change Proposal –

MOTION: Fra DeVine made a motion to amend the bylaws to change the date of the Annual Meeting to between Jan. 15 and Feb. 1. Christine Boardman seconded the motion.

DISCUSSION: Bill Kneebone suggested the dates be changed to include the first Sunday in February. Michelle explained that this vote was using the same language as the current, bylaws but simply shifting the dates to coincide with the annual meeting.

VOTE: The motion passed unanimously, 27-0.

IV. Amendment to Agenda

MOTION: Fra DeVine made a motion to add an amendment to the ONA vote so that following discussion on the ONA statement, there would be a follow-up discussion and vote on a UMC Reconciling Ministries statement. Penny Trick seconded the motion. DISCUSSION: Lisa Hamm-Greenawalt explained that we needed the two separate votes because we are a United Church that is affiliated with both the UCC and UMC churches, which have different names and requirements for their inclusiveness certifications.

VOTE: The motion passed unanimously.

V. Approval of 2024 Annual Meeting Minutes

MOTION: Bob Malecki made a motion to accept the 2024 Annual Meeting Minutes. Andy Ohotnicky seconded.

DISCUSSION: Christine Boardman pointed out an error in the meeting time, saying the meeting was called to order at 1055 AM, not 1155 AM as recorded. Bob M accepted the correction.

VOTE: As amended, the motion passed unanimously.

VI. Open and Affirming/Reconciling Ministry Church Discussion

MOTION 1: Fra DeVine made a motion to approve a Proposal for The United Church of Ludlow to become an Open and Affirming Church in the United Church of Christ, which was read out loud (*and added at end of minutes*). Christine Boardman seconded the motion.

DISCUSSION: Fra spoke on the background and history of the statement. He said after initial media dissemination (press release, website, Facebook), the next steps for promoting ONA status, including how this would be conveyed physically outside the church, would be discussed by the Building Inclusivity Team and presented to the Board, and any interested congregant was invited to join.

Lisa Hamm-Greenawalt remarked that when this effort started 2½ years ago, many people already thought UCL was an ONA church, since it had approved civil unions in 2009. But she said she felt going through the process had strengthened the church, deepened relationships, and that God had planned its timing for a moment in history when many of the people we are discussing welcoming are feeling increasingly marginalized and rejected by society, and needed a sign of love and acceptance.

Linda Alexander said she opposed the amendment. She was angry to have seen any rainbow-colored messaging on the Facebook page. She expressed her opinion that the church is God's house and a sacred place, and as a conservative, she doesn't believe it's appropriate to address sex and gender in church. She said, "We are all God's people and no one group is special." She said she felt that the ONA statement sets this one group apart, and that she would be looking in the pews wondering who was in them if these statements passed. She said she might not be comfortable staying here if the statement passed.

Dean Alexander added his own belief that members of the United Church of Ludlow already value and welcome a diverse congregation, and he doesn't feel the need to identify all these specific groups. He said "Everyone is Welcome" is all we need.

Carol DeVine said the purpose of the ONA Statement is not to identify who is walking through the door. The purpose is that we're talking about a marginalized community that needs to hear words of welcome; it's about the welcome we are sending *out* the door. She mentioned that her gay daughter said while weeping at her wedding how hard it was to be gay, to always be outside and not feel welcome in society. Carol pointed out that Christ welcomed everyone, but he said it out loud to specific marginalized groups such as prostitutes, engaging with outsiders specifically and deliberately. "It's not for *us* that we're doing this," she explained. "We're making absolutely sure that a community that is marginalized and that is suffering feels welcome here. Not just that 'all people are welcome'—that could mean almost anything. They deserve to be told, *you* specifically are welcome in this church." Carol said she has been publicly advocating for the gay community for 40 years, even before her two daughters told her and Fra that they were gay.

Penny Trick revealed that her father is gay and was asked to leave his church when he came out. "This is an insurance policy to stop allowing this to happen to someone else," she said. "It doesn't set a group apart. It makes everyone feel equal."

VOTE: The ONA Statement Motion passed with 30 votes in favor and 3 against.

MOTION 2: Penny Trick made a motion to approve the Reconciling Congregations Ministry statement of the United Methodist Church, and Fra DeVine seconded. Laura Creaser read the statement aloud. (*Added at end of minutes*)

DISCUSSION: None

VOTE: The UMC Reconciling Congregations Ministry statement passed with 30 votes in favor and 3 against, giving it the more than 75% approval percentage required by the Reconciling Ministries Network.

VII. Committee Reports

MOTION: Pastor Michelle made a motion to vote on all reports—Pastor’s, Deaconate, Trustees, Communications Team, Outreach, Treasurers, and Auditors Reports—as one unit. Laura Creaser seconded.

DISCUSSION: None.

VOTE: The motion passed unanimously. Michelle thanked everyone for all their work and commitment to the church.

VIII. Proposed Budget for Fiscal 2025

MOTION: Dean Alexander made a motion to approve the 2025 Budget for the United Church of Ludlow. Bill Belcher seconded.

DISCUSSION: Bob Malecki presented the budget for 2025 on behalf of the Executive Board, which he said was based on estimates of giving.

Highlights included: There is more interest income coming in because of a change in the location of the reserve account. There are \$92,000 in revenues this year in the budget. It also includes increased benevolence, and some payroll changes to Michelle’s package to follow VT UCC guidelines. He clarified that Christian Education means children and adult education and Bible Study. There’s an off-budget section with money for fundraising activities and direct mission. He clarified that gifts and pledges to the Ring Out Love Capital Campaign are not included in this 2025 budget. Dean Alexander clarified the campaign brought in around \$60,000 over a three-year pledge period.

VOTE: The motion passed unanimously.

IX. Proposal for the proceeds from the sale of the Parsonage: Bob said the church needed a policy associated with the funds from sale of the parsonage, which is essentially a “rainy day fund”, serving as a reserve for any large expenses for the UCL, which is invested prudently on a 75 percent equity / 25 percent income fund basis.

MOTION: Dean Alexander made a motion to approve the Parsonage Sale Fund Policy found on page 23 of the Annual Report. Christine Boardman seconded.

DISCUSSION: Christine Boardman asked for a definition of a “rainy day fund.” Examples Bob Malecki gave were catastrophic damage, to support a budget if needed, or to fund an unanticipated big-ticket item. Any expenditure would need to be approved by $\frac{2}{3}$ majority of the congregation in a special meeting or the Annual Meeting.

Lisa Hamm-Greenawalt thanked Bob Malecki for all his hard work on the budget since he took over for Lisha a year ago. The congregation applauded in thanks.

Christine asked about Ring Out Love, reminding the congregation that we agreed to tithe 10% of total receipts toward mission and outreach, and wondering when this would be done. Bob clarified that we would do that when we close the books. Christine suggested we consider spending some before it’s done on urgent need items. Laura responded that the Executive Board would consider this when it meets.

VOTE: The motion passed unanimously.

X. 2025 Slate of Officers

OFFICE	OCCUPANT	TERM EXPIRES
○ President	Vacant	
○ Treasurer	Bob Malecki	2025
○ Clerk	Lisa Hamm-Greenawalt	2025
○ Receiver of Offerings	Bill Kneebone	2025
○ Trustees		
Dean Alexander		2026
Laura Creaser		2028
Nancy Martel		2028
Andy Ohotnicky		2025
Loren Stolp		2028
○ Deacons		
Laura Creaser (Chair)		2028
Marge MacIntyre		2028
Nancy Martel		2027
Sandy Peplau		2027
Linda Thomson		2027
○ Auditor	Dean Alexander	2025
○ Mission Outreach Comm.		
Bill Kneebone		2025
Sandy Peplau		2025
Linda Thomson		2025
○ Communication Team		
Lisa Hamm-Greenawalt		2025
Pat Moore		2025
George Thomson		2025
Penny Trick		2025

MOTION: Christine Boardman made a motion to approve the 2025 Slate of Officers.
Nancy Martel seconded the motion.

DISCUSSION: None.

VOTE: The motion passed unanimously.

XI. Adjournment –

MOTION: Michelle made a motion to adjourn the 2025 Annual Meeting, Andy seconded.

DISCUSSION: None.

VOTE: The motion passed unanimously. Laura Creaser adjourned the meeting at 1205 PM

*Minutes submitted by
Lisa Hamm-Greenawalt,
Clerk to the Board*

ADDENDA:

United Church of Christ

Proposal for The United Church of Ludlow to become an Open and Affirming Church

“I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another.” (John 13:34)

We, the United Church of Ludlow, value and welcome a diverse congregation. We are an Open and Affirming (ONA) church, believing that each of us is created in God’s image. We celebrate everyone, including: people of all ages, races, cultures, sexual orientations, gender identities and expressions, family configurations, economic circumstances, education, physical, cognitive, or emotional abilities, spiritual and religious traditions.

We welcome all to participate fully in the life, leadership, ministry, and mission of this church as we seek to grow together spiritually in an open, safe, and nurturing community of faith. We strive to live God’s message of inclusive love through Jesus Christ in our community, nation, and world. We commit ourselves to the ongoing work of being an ONA congregation, seeking peace and justice as we live out the belief that God is still speaking. With God’s grace, we journey together in Christian faith.

United Methodist Church

Reconciling Ministries Foundational Statement

“We celebrate God’s gift of diversity and value the wholeness made possible in community equally shared and shepherded by all. We welcome and affirm people of every gender identity, gender expression, and sexual orientation, who are also of every age, race, ethnicity, physical and mental ability, level of education, and family structure, and of every economic, immigration, marital, and social status, and so much more. We acknowledge that we live in a world of profound social, economic, and political inequities. As followers of Jesus, we commit ourselves to the pursuit of justice and pledge to stand in solidarity with all who are marginalized and oppressed.”

Reconciling Ministries are required to affirm this foundational statement by a vote of at least 75%.

Pastor's Report for 2025

As I look back on this year, the first word that comes to mind is gratitude. I have so much gratitude towards God and all of you for all that we as a church community have accomplished this year:

- We shared meaningful worship and coffee hour fellowship each Sunday.
- We voted to be an Open and Affirming Church welcoming all of God's people openly, especially those in the LGBTQIA community who have often been marginalized.
- We had an addition to our sign made with the UCC Rainbow Comma and the UMC Rainbow Flame to share our Open and Affirming/Reconciling status.
- We Welcomed eight new members: Karen and Tim Williams, Chelsea Anderson, Matthew Bohn, Beth and Lou Krefski, Wendy North, and Roger Scully.
- We conducted the baptism of Scotlyn Anderson(my first!).
- I conducted my first wedding of Chelsea Anderson and Matthew Bohn.
- We set up a Disaster Hub with over 35 Disaster Buckets in part of our Sunday School Room and received news coverage for our efforts.
- We hosted a dinner to Fight World Hunger and raised over \$3000 to support local and world food needs.
- We hosted our first Vacation Bible School in many years for five children.
- We gave away over \$8000 in Mission Funds (supplemented by a portion of our Ring Out Love Campaign Funds) to support local, national, and global non-profit organizations that are helping people.
- We held our 3rd Annual Wild Church in Belmont at the home of Carol and Fra DeVine: connecting with the creator in creation.
- We held our 3rd Annual Holy Hilarity Sunday to look at the lighter side of faith and release the tensions from our bodies and minds.
- We helped several local families in their time of need.
- A group of us went to Handel's Messiah at Grace Congregational in Rutland and enjoyed dinner together afterwards.
- A group of us went caroling at the Gill Home and Gill Terrace and enjoyed a soup supper afterwards.
- We continue to be there for one another with food, transportation, love, prayers and support in times of need.
- We lead with love, continuing to work towards peace and justice in our community, nation, and world.
- We celebrated the lives of: Pearl Wu, Ginny Kottkamp, Polly Marin and Laura Caravatt.

I am grateful to each and every one of you as we walk this faith journey together and look forward to seeing where God leads us next.

Peace and blessings,
Pastor Michelle

Executive Board Report for 2025

The Executive Board met nine times in 2025. In absence of a President, Laura Creaser led the meetings. During these meetings, we received and discussed reports from Pastor Michelle and all the standing committees of the church. Significant actions or decisions of the Executive Board that occurred through the year are listed below.

- Planned the 2025 Annual Meeting
- Approved budget for our Prayer Shawl Ministry
- Addressed our neighbors concerns about Sunday morning and other event parking blocking their driveway. Obtained agreement to park across the street and facilitated placement of a parking sign to delineate the church parking area.
- Approved budget to cover the 0.44% VT payroll tax supporting Child Care
- Designated an ad-hoc committee for reviewing the Bylaws, the subsequently reviewed and approved the changes to the bylaws for recommendation to the Congregation.
- Voted that Magris talc mining proceeds from the Smith Estate bequest go into the Building Fund.
- Supported initiation of a Building Inclusivity Team to plan how we communicate to the community that we are an ONA church and provide welcoming support to the LGBTQIA+ community. Approved purchasing and installing the new ONA hanging sign.
- Began publishing Executive Board Meeting Minutes to the church website.
- Approved two major projects recommended by the Trustees using money from the Building Fund: replacing the building's furnaces and painting the exterior trim.
- Planned and executed the Stewardship Campaign to support the 2026 Budget.
- Drafted, reviewed and approved the 2026 Annual Budget for recommendation to the Congregation.

One items that was pushed to 2026 is planning for the Ring Out Love Celebration event to close out our capital campaign. The Executive Board is planning on having this celebration in the Spring of 2026 and welcomes any volunteers from the Congregation to help with planning and running this event.

Respectfully submitted,

Dean Alexander, Laura Creaser, Pastor Michelle Fountain (ex-officio), Lisa Hamm-Greenawalt, Bill Kneebone, Bob Malecki, Nancy Martel, Andy Ohotnicky, Loren Stolp

Diaconate Report for 2025

Members of the diaconate are: Laura Creaser (Chair), Sandy Peplau, Linda Thomson, Marge Macintyre and Nancy Martel.

The Deacons assist Pastor Michelle and the guest Clergy with the Sunday church service. They also assist with special church services, such as Maundy Thursday and Christmas Eve, weddings, baptisms, celebrations of life, installations of new members and other church/community functions.

Zoom services are carried out each Sunday by Laura Creaser or another deacon.

Deacons correspond through emails, phone calls and in person after church services. This allows them to keep up-to-date with church business.

Laura, who is also a trustee, represents the deacons at the Executive Board Meetings.

A responsibility of the Deacon Chair is to find speakers for the Sundays that Pastor Michelle is not with us. It was wonderful to have Christine Boardman, Bruce Bishop, Hannah Sotak, Jeremy Schrauf and Mary Owens lead us in worship over the past year.

Deacons set up and help the Pastor serve Communion the first Sunday of each month.

Deacons help with ushering, and coffee hour.

Thank you to our Deacons for being at the pulpit on their assigned Sundays, and for their commitment to the church.

Respectfully submitted,

Laura Creaser

Chairperson for the Diaconate

Trustees Report for 2025

The Board of Trustees are responsible for the care, maintenance, and repair of all Church property, equipment and furnishings and making recommendations to the Executive Board on matters relating to these issues. This responsibility includes but is not limited to the following:

1. The committee shall be responsible for making sure that all supplies necessary for the operation and maintenance of the church are provided and stored in a proper manner and to be available for church staff and membership as needed.
2. The committee shall be responsible for the scheduling and coordination of church usage by outside entities.
3. The committee shall maintain a list of suppliers and contractors who will assist the committee in providing the services and supplies necessary for the operation of the church.
4. The committee shall routinely inspect the church facilities and property for issues of repair or maintenance that may require attention.

In 2025, the trustees oversaw and completed the following tasks:

1. Replacement of the two furnaces that heat the church with modern and efficient propane units.
2. The Trustees arranged for and oversaw the painting of all the exterior trim of the church.
3. Arranged for the replacement of the hot water heater with a modern, on-demand propane unit.
4. Installed hand rails beside the steps up to the altar.

For 2026, the Trustees are preparing an outline for, along with assignments for, the duties and responsibilities of the committee. We also will be preparing a detailed list of contractors and suppliers for the services and supplies necessary to maintain and operate the church and would also like to acknowledge the donation of plowing and mowing services to the church by Wayne Hammond.

Respectfully submitted,

Trustees: Dean Alexander, Andy Ohotniky, Laura Creaser, Loren Stolp, Nancy Martel

Communications Team Report 2025

The United Church of Ludlow's Communications Team, created by the Executive Board in November 2024, accomplished the following in 2025:

- Overhauled and maintained the website, unitedchurch.us.
- Maintained the church Facebook page, <https://www.facebook.com/UCLudlow/>, and shared church happenings on local Facebook groups.
- Filmed almost every church service and gave the footage to Okemo Valley TV, which then broadcast the services online at okemovalley.tv. The communications budget was expanded to underwrite OVTV at the nonprofit rate of \$100 a year in appreciation for the editing and broadcasting of services.
- Publicized church events such as holiday services, celebrations of life, Wild Church, Christmas Caroling, and the Stuffed Shells for Hunger event via press releases, social media, posters, and the church website
- Took photos and videos of the life of the church and disseminated them through communications channels.
- Promoted the United Church's decision to become an Open and Affirming Church, and made recommendations for changes in the Bulletin and building to reflect this.

The mission of the Communications Team is to keep our church vibrant and growing by connecting with the community throughout the year. It promotes the United Church of Ludlow's Mission and Vision, and spreads news about services, church seasons, fundraisers, and special events, to the Ludlow community and beyond. The Communications Team's tools include:

- Website maintenance
- Social media channels
- Press releases and calendar announcements (creation and dissemination)
- Posters (creation and dissemination)
- Media list maintenance
- Ad placement
- Event planning
- Taking photos and videos of church life
- Maintaining the church profile in the UCC and UMC databases
- Announcing events in church
- Recording services for Okemo Valley TV
- Card ministry
- And whatever other means are appropriate

The Communications Team has a line item in the church budget, and one member represents the Communications Team at Executive Board meetings. Currently, the team members are Lisa Hamm-Greenawalt, George Thomson, Pat Moore, and Penny Trick.

Submitted by Lisa Hamm-Greenawalt, Communications Team Chair

Mission Outreach Committee Report 2025

This year the United Church of Ludlow increased the funds available to the Mission Outreach Committee to distribute in 2025 to \$5,000.00

For a number of years, we have divided the bulk of our Outreach funds (\$4,000) between a global charity, Malayaka House and a local charity, Black River Good Neighbors. The remainder of the funds in past years were used to support flood victims, Vermont Food Bank, UCC's Wider Mission and their Open and Affirming Coalition and Disaster Kits.

The 2024 Outreach funds of \$1,000.00 for Disaster Kits were utilized in 2025. The church raised an additional \$1,625.00 from donations and a fundraising evening of SINGO with Jane McGarry and musician Sammy Blanchette. We also received a grant of \$3,000.00 from UCC Vermont Conference. Those funds and the efforts of Stacy and Bob Malecki, Loren Stolp, Mary Jo Rubin, Bill Belcher, Penny Trick, Nancy Martel, Karen and Tim Williams and Pastor Michelle enabled the church to become a Disaster Hub. Over 30 flood buckets, fans, sump pumps, shovels, and hygiene kits, as well as the other supplies needed to mobilize to help an area clean up after a flood were purchased and stored at the church. There are \$494.00 kept in reserve for additional support in the aftermath of a disaster.

In 2025 Malayaka House, a home for orphaned and abandoned children in Entebbe, Uganda received \$1,500.00.

Globally, we also supported World Central Kitchen with a donation of \$950.00 and \$950.00 to Action Against Hunger.

Our local outreach was Black River Good Neighbors which received \$1,500.00.

The remaining \$100.00 went to the Guilford Community Church Youth Service Trip.

This year our Outreach donations were further augmented by a tithe of \$3,200.00 from the funds raised in the Ring Out Love campaign. Those funds added additional contributions to:

Black River Good Neighbors	\$1,000.00
Vermont Foodbank	\$1,000.00
World Central Kitchen	\$550.00
Action Against Hunger	\$550.00
UCC Open and Affirming Coalition	\$100.00

In November 2025 the United Church of Ludlow, along with the support of the Ludlow Rotary and the Okemo Valley Women's Club put on a fund-raising dinner to Fight World Hunger. Many church members stuffed shells to stuff hungry children's bellies. Everything needed for the dinner was donated thanks to the efforts of Roger Scully and George Thomson with publicity by Lisa Hamm Greenwalt resulting in a profit of \$3,212.00. Ludlow Rotary received \$1,318.50

which they donated to fight hunger locally. The church's portion of the profits, \$1,839.50 was divided equally between World Central Kitchen and Action Against Hunger.

For a small congregation, we can be very proud of our efforts to follow in Christ's footsteps. Our benevolence resulted in contributions to make a difference in our world of over \$10,000.00 in 2025.

Committee Members: Bill Kneebone, Beth Krefski, Sandy Peplau, Linda Thomson Submitted by Outreach Committee Chair, Linda Thomson

Bylaws Committee Report

In February 2025, it was decided that a review of the United Church of Ludlow By-Laws was warranted. A task force consisting of Bob Malecki, Laura Creaser and Francis DeVine was formed by the Executive Board to complete the review. The committee completed an article by article review to make sure the By-Laws were consistent with the Church's current practices. In addition, the document was reviewed for grammatical correctness, and some content was moved between sections to improve readability. The proposed changes were reviewed with the Executive Board, who have recommended their adoption to the Congregation in the 2026 Annual Meeting. This summary most significant changes are highlighted below.

Preamble – The language of the Preamble now incorporates our current Missions Statement: Striving to live God's message of inclusive love through Jesus Christ in our community, nation, and world.

Article VI Annual Meeting, Paragraph 10 – The requirement for calling a Special Meeting by voting members in good standing should be increased from ten percent to twenty percent. Ten percent equates to only about 7 members. This recommendation is made to ensure that a fair representation of Church members is involved in important decisions.

Article VII Quorum of Members, Paragraph 12 – Increase the required percent for reaching a meeting quorum from ten percent to thirty percent of voting members in good standing. Ten percent equates to only about 7 members. Thirty percent represents about 21 members. This recommendation is made to ensure that a fair representation of Church members is involved in important decisions.

Article IX. Officers, Paragraph 15 – Associate Members become eligible to serve in one of the Officer positions. This increases the pool of people eligible to serve.

Article X. Standing Committees, Paragraph 18d - In recognition of the need to provide information about the Church and its activities through social media and other media, the Communications Team is made a Standing Committee. Additionally, the responsibilities of the Communications Team are detailed in Article XII, Paragraph 25i.

Article XI. Executive Board, Paragraph 19 – The composition of the Executive Board has been modified to include the Chair of the Communications Team and three Trustees, consisting of the Chair and two other Trustees selected by the current Trustees, instead of all (up to six) Trustees. The intent of this change is to provide a better balance of church leaders on the Executive Board.

Article XII. Duties of Officers and Standing Committees – This article has been modified to reflect to current operation of the church. Of note, Paragraph 25d has been updated to explicitly ensure confidentiality of contributions data and to permit an assistant for the Receiver of Offerings for making weekly deposits, record keeping and other administrative tasks. Additionally, Paragraph 25e concerning the Auditor adds for flexibility that the financial audit may occur at any time during the year.

Respectfully Submitted, Laura Creaser, Francis DeVine, Bob Malecki

Treasurer's Report 2025

The financial reports contained in this Annual Report are listed below:

- 2024/5 Budget & Actuals Report and 2026 Proposed Budget
- UCL Asset Accounts Report
 - Shows where our fund assets reside at the beginning and end of the year.
- UCL Net Asset Accounts Report
 - For each of our off-budget accounts, shows beginning balances, receipts, disbursements, and ending balances for the year
- Ring Out Love Capital Campaign Report

The 2025 budget, which was balanced, closed with a \$2,780 surplus.

Total Revenue for 2025 came in slightly below target by \$420 (0.5%). Pledge income was \$2,883 (4.3%) higher than budgeted for the year. This was offset by "Other Giving", which was \$3,456 (17.3%) under budget.

Total Expenditures for the year were also less than budgeted, by \$3,200 (3.5%). The reader will note one small addition to the Pastor salary package in 2025. This is a 0.44% State of Vermont payroll tax for child care (that is deducted from all VT worker paychecks) that was mistakenly omitted from the 2025. The budget was underspent in most areas. Supply Pastor spending was under budget by \$939 (33.5%), and non-Pastor services expenses were \$1,294 (9%) less than planned due to fewer actual service hours worked than budgeted. Overhead expenses were also \$467 (17%) less than budgeted. In 2025, the church building oil furnaces were replaced by propane furnaces. Thus, the amounts spent on oil and propane in 2025 differ significantly from the budgeted amounts, but the overall utilities expense was \$685 (7.0%) less than planned. Organ tuning expenses and the new Prayer Shawl budget line approved by the Executive Board resulted in a \$779 overage in Programs expenses. These lines of the Programs budget are being increased accordingly in the proposed 2026 budget.

United Church of Ludlow (UCL) total Missions Outreach amounted to \$10,302 or 11.2% of our annual budget in 2025!

A summary of 2025 UCL Mission Outreach giving is provided below:

• Budgeted Mission Outreach -	\$5,000
• Methodist Apportionment Giving -	\$250
• UCC Per Capita -	\$870
• UCC Wider Missions -	\$1,000
• One Great Hour of Sharing -	\$610
• Strengthen the Church -	\$151
• Neighbors in Need -	\$365
• Christmas Fund -	\$925
• Disaster Kits -	<u>\$1,131</u>
TOTAL	\$10,302

Additionally, \$7,625 was distributed from the Discretionary Fund for individuals and families in need, \$3,200 was distributed as part of our tithe from the Ring Out Love Capital Campaign, and \$1,839.50 was distributed from the proceeds of our World Hunger Dinner.

The UCL Operating Reserve stands at a healthy \$133,946, or 152% of the 2026 budgeted income. These funds can be used to cover any future budget shortfalls.

End of year (non-building and non-property) total assets of the church are \$503,947, which is an increase of 2.3% from 2024. The increase is primarily due to the performance of our Vanguard Fund investment, which holds the Parsonage Sale Fund, and increased in value by 15.3% to \$251,864 in 2025.

As documented in the Trustees Report, significant expenditures, \$45,382, were made from the Building Fund in 2025. Building Fund interest earnings (\$4,294), and Magris talc mining royalties from the bequest from the Robert Smith, Jr. Estate in 2024 (\$8,995) and 2025 (\$9,350) helped offset these expenditures such that the year-end Building Fund balance is still a healthy \$94,453.

At the beginning of 2025, I set up payroll for Pastor Michelle as an employee and our organist Terry DeYoung as a contractor using the OnPay payroll service. Payroll processing using this service has been running smoothly all year, with direct deposits made to the recipient accounts, all appropriate federal and state tax payments made and tax forms submitted. The cost shown in the proposed 2026 budget will be about \$750 in 2026.

I have been working through the year with the Insurance Board to update our property and liability policy to one better suited for a small church. It has the potential to save the church \$1,600 or more annually. At this writing, our application is still with the underwriters.

In preparation for adding the ability to take donations through our UCL website, I created a Square account for the church. Then, Lisa Hamm-Greenawalt and I worked together to establish a Donate button on the church's website using our new Square account. Credit card donations are transferred directly to the church's Berkshire Bank checking account less the Square transaction fee of 2.9% + 30¢. For the moment, I am assigning the Square transaction fees to the "Supplies and Expenses" expense line in our budget.

I thank Bill Kneebone for his dedicated service as the Receiver of Offerings. I appreciate Karey Kobak and Laura Creaser's help to electronically send me mail that comes in during the eight months I am not in Ludlow. My thanks also go to George Thomson for being on call to write checks during the months I am away. Finally, I thank the Executive Board members who have been a pleasure to work with again this year, and who continue to persevere through my lengthy Treasurer's Reports, budget discussions, etc.

In faith and service,
Bob Malecki - Treasurer

UNITED CHURCH OF LUDLOW
2024/5 BUDGET & ACTUALS AND 2026 PROPOSED BUDGET

	BUDGET	ACTUAL	BUDGET	ACTUAL	Proposed BUDGET
INCOME	2024	2024	2025	2025	2026
CHURCH USAGE	400	500	400	1,100	400
INTEREST	25	1,795	4,508	3,970	3,800
OFFERINGS					
Estimates of Giving	59,000	50,754	67,130	70,013	67,130
Other Genl Fund Offerings	25,000	26,520	20,000	16,535	16,500
Discretionary Fund	100	0	0	0	0
Flower Fund	300	345	0	0	0
FUND RAISING	500	0	0	0	0
TOTAL INCOME:	85,325	79,914	92,038	91,618	87,830
EXPENDITURES					
BENEVOLENCE/MISSIONS					
Mission Outreach	4,000	4,000	5,000	5,000	4,500
Discretionary Fund	300	300	1000	1,000	500
Methodist Apportionment	200	200	250	250	250
UCC Per Cap	1,200	851	900	870	900
UCC Wider Mission	500	500	1,000	1,000	500
Total Benevolence/Missions:	6,200	5,851	8,150	8,120	6,650
INSURANCE	13,500	13,541	14,553	14,553	14,500
OVERHEAD					
Advertising & PR	250	146	600	506	300
(Total) Supplies & Expenses	800	1,456	2,050	1,746	2,450
Finance Expenses		320	350	379	350
Payroll Service		0	350	296	750
Office Supplies		290	400	430	400
Kitchen Supplies		521	600	311	600
Subscriptions		325	350	330	350
Office Copier/Contract	1,000	210	0	0	0
Postage	70	73	100	31	100
Total Overhead Expenses:	2,120	1,885	2,750	2,284	2,850
PAYROLL & BENEFITS					
Pastors Salary Package					
Salary	18,000	18,000	18,450	18,450	18,967
Housing Allowance	7,200	7,200	7,380	7,380	7,587
Soc Security Offset	0	0	1,976	1,976	2,031
VT Child Care Tax	0	0	0	90	100
Pension	1,980	3,400	2,841	2,841	2,921
Conference Costs	400	0	500	154	500
Education	400	442	500	686	500
Travel Allowance	500	365	500	265	500
Total Pastors Package:	28,480	29,408	32,147	31,842	33,106
Secretarial Services	5,400	3,138	4,100	3,666	4,000
Organist/Pianist	8,060	7,515	8,320	7,780	8,580
Cleaning Services	1,800	1,582	1,968	1,648	2,000
Staff Relations	0	402	500	500	500
Supply Pastor	1,800	1,350	2,400	1,600	2,000
Supply Pastor, mileage	500	230	400	261	350
Lait Conference Costs	200	0	250	0	250
Total Staff:	17,760	14,217	17,938	15,455	17,680

2024/5 BUDGET & ACTUALS AND 2026 PROPOSED BUDGET (Cont'd)

EXPENDITURES (CONT'D)	BUDGET 2024	ACTUAL 2024	BUDGET 2025	ACTUAL 2025	Proposed BUDGET 2026
REPAIRS & MAINTENANCE	4,000	3,990	4,000	3,990	4,000
UTILITIES					
Electricity	600	506	600	758	850
Telephone/TDS.net	1,500	1,334	1,500	1,342	1,500
Propane	800	694	800	3,683	6,650
Oil	6,000	3,961	6,100	2,547	0
Water/Sewer	750	754	800	785	800
Total Church Utilities:	9,650	7,249	9,800	9,115	9,800
PROGRAMS					
Christian Education	100	88	500	203	500
Music - Including Piano/Organ Tuning	350	740	900	1,420	1,500
Flowers	500	377	300	300	300
Card Ministry	200	44	500	128	500
Prayer Shawl Ministry	0	0	0	1,078	300
Worship Supplies	500	71	500	350	500
Total Programs:	1,650	1,320	2,700	3,479	3,600
TOTAL INCOME	85,325	79,914	92,038	91,618	87,830
TOTAL EXPENDITURES	83,360	77,459	92,038	88,838	92,186
NET INCOME	1,965	2,455	0	2,780	-4,356

United Church of Ludlow - Asset Accounts
December 31, 2025

	<u>2024</u>	<u>2025</u>	<u>Change</u>
CASH			
Bank Accounts			
Berkshire Checking			
General Fund Checking	5,616	5,624	7
Discretionary Fund	1,180	5,403	4,223
Ring Out Love	4,485	10,535	6,050
Total - Berkshire Checking	\$ 11,282	\$ 21,562	\$10,280
Berkshire Savings			
General Fund Savings	141,774	132,197	-9,577
Building Fund - Berkshire Savings	10,127	10,340	214
Total - Berkshire Savings	\$ 151,901	\$ 142,538	-\$9,363
M&T Savings			
Building Fund - M&T	22,210	6,222	-15,988
Agan Window Fund	3,814	3,814	0
Total - M&T Savings	\$ 26,024	\$ 10,036	-\$15,988
East Rise FCU			
Building Fund - East Rise FCU	84,859	77,891	-6,968
Total - East Rise FCU	\$ 84,859	\$ 77,891	-\$6,968
Total Bank Accounts	\$ 274,066	\$ 252,027	-\$22,039
Prepaid Expenses	231	237	6
TOTAL CASH	\$ 274,297	\$ 252,263	-\$22,033
INVESTMENTS			
Vanguard			
Parsonage Sale Fund	218,521	251,684	33,163
Total - Vanguard	\$ 218,521	\$ 251,684	\$ 33,163
TOTAL INVESTMENTS	\$ 218,521	\$ 251,684	\$ 33,163
TOTAL ASSETS	\$ 492,818	\$ 503,947	\$ 11,130

United Church of Ludlow - Net Asset Accounts
January 1, 2025 - December 31, 2025

Account	Beg. Balance	Receipts	Disbursements	End Balance
PREPAID PLEDGES				
Prepaid Pledges	\$ 600	\$ 600	\$ 600	\$ 600
UCC BENEVOLENCES				
One Great Hour of Sharing	\$ -	\$ 610	\$ 610	\$ -
Strengthen the Church	\$ -	\$ 151	\$ 151	\$ -
Neighbors in Need	\$ -	\$ 365	\$ 365	\$ -
Christmas Fund	\$ -	\$ 925	\$ 925	\$ -
OTHER BENEVOLENCES				
Disaster Kits	\$ 1,625	\$ 3,000	\$ 4,131	\$ 494
World Hunger Dinner	\$ -	\$ 3,212	\$ 3,212	\$ -
OTHER				
Operating Reserve	\$ 133,947			\$ 133,947
Expense Credits	\$ -	\$ 3,160	\$ 3,160	\$ -
Bequests	\$ 8,995	\$ 9,350	\$ 18,344	\$ -
SPECIAL FUNDS				
Discretionary Fund	\$ 1,180	\$ 11,855	\$ 7,632	\$ 5,403
Flower Fund	\$ -	\$ 315	\$ 77	\$ 238
William Agan Window Fund	\$ 3,814	\$ -	\$ -	\$ 3,814
Building Fund	\$ 117,196	\$ 22,639	\$ 45,382	\$ 94,453
Parsonage Sale Fund	\$ 218,521	\$ 33,163	\$ -	\$ 251,684
Memorials	\$ -	\$ 1,000	\$ 1,000	\$ -
CAPITAL CAMPAIGN				
Ring Out Love	\$ 4,485	\$ 9,250	\$ 3,200	\$ 10,535
TOTAL NET ASSET ACCOUNTS	\$ 490,362	\$ 99,596	\$ 88,791	\$ 501,167
RETAINED EARNINGS				
Excess Income/Expenses	\$ 2,455 *	\$ 2,780	\$ 2,455 *	\$ 2,780
TOTAL NET ASSET AND EQUITY	\$ 492,818	\$ 102,376	\$ 91,246	\$ 503,947

* \$2,455.10 Excess Income/Expenses from 2024 was transferred to Discretionary Fund (\$855.10) and 2025 Budget Heating Oil Budget Line (\$1,600) per Executive Board Vote

United Church of Ludlow - Ring Out Love Capital Campaign
January 1, 2025 - December 31, 2025

INCOME	1-Jan 2025	Change	31-Dec 2025
Offerings	\$ 37,205	\$ 9,250	\$ 46,455
TOTAL INCOME:	\$ 37,205	\$ 9,250	\$ 46,455
EXPENDITURES			
Campaign Expenses	\$ 100	\$ -	\$ 100
Church Bell Repairs	\$ 25,000	\$ -	\$ 25,000
Sanctuary Sound System	\$ 7,620	\$ -	\$ 7,620
Exterior Facade Stonework	\$ -	\$ -	\$ -
Mission Outreach	\$ -	\$ 3,200	\$ 3,200
TOTAL EXPENDITURES:	\$ 32,720	\$ 3,200	\$ 35,920
FUNDS REMAINING	\$ 4,485	\$ 6,050	\$ 10,535

Auditor's Report 2025

To be distributed on January 25.

2026 Slate of Officers

OFFICE		TERM EXPIRES END OF
President	Vacant	
Treasurer	Bob Malecki	2026
Clerk	Lisa Hamm-Greenawalt	2026
Receiver of Offerings	Wendy North	2026
Trustees	Dean Alexander (Chair)	2026
	Laura Creaser	2028
	Nancy Martel	2028
	Andy Ohotnicky	2028
	Loren Stolp	2028
Deacons	Laura Creaser (Chair)	2026
	Lou Krefski	2028
	Marge MacIntyre	2028
	Nancy Martel	2027
	Sandy Peplau	2027
	Linda Thomson	2027
Auditors	Dean Alexander	2026
Mission Outreach Comm.	Bill Kneebone	2028
	Beth Krefski	2028
	Sandy Peplau	2028
	Linda Thomson	2028
Communication Team	Lisa Hamm-Greenawalt	2028
	Pat Moore	2028
	George Thomson	2028
	Penny Trick	2028