

**NLCC
2024**

ANNUAL REPORT



Love God  Love Neighbors  Love Ourselves

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My Dearest Friends and Families of NLCC,

Just reflecting not just on this past year of 2024, but on the past five years of being your pastor, I cannot but give my deepest thanks to God for each one of you. It's been such an honorable and blessed journey of my ministry together with NLCC, the most loving and caring congregation I've ever met in my life. It wasn't just because of all the wonderful things we've accomplished together, but more importantly because of your real, loving presence in one another's life that made all our ministries most meaningful and valuable.

Especially, for this year, I'm so grateful for all the "relational and missional" ministries that all the NLCC leaders including the Session and the Board of Deacons have developed not just to make our ministries more viable and sustainable, but deeply impactful and transforming in our relationships with one another. In other words, in all our ministries, NLCC has been embodying and living out the greatest commandment in Matthew 22:37-39, 'You shall love the Lord your God with all your heart and with all your soul and with all your mind.'... 'You shall love your neighbor as yourself.'

Loving Neighbors Preschool (LNP), as you already know, is one of NLCC's "relational and missional" ministries that requires consistent loving care for both children and their families and staff members. All NLCC leaders have been working so hard to help LNP to be not just financially sustainable, but educationally and spiritually nurturing. We're making a good progress, as the Session is fully committed to helping LNP to achieve such goals. A special thanks to Julie Burton, Pat & Bob Thompson, Sue and Ron Messner, Sue Van Aelst, Sue Fink, Penny and Joe Schmidt, Jeff Burton, Bev Adams, and Annie Jun who have given their countless hours and days not only to have LNP up and running, but also to make LNP a welcoming and loving environment for children to be and grow. Many thanks to all of you who have been constantly praying and supporting LNP in various ways, which have made its ministry much more relational and missional.

Another "relational and missional" ministry is our overall caring ministry. Back in March of 2024, just before our dearest friend Doug Gauthier passed away in a Detroit hospital, the Session called him and whispered into his ears how much they loved and cared about him and thanked God for Doug's life and ministries together with NLCC for many years. The Board of Deacons not only organized a "Foodie Fellowship" providing meals for the Gauthier family, but also set up and hosted a wonderful funeral reception after Doug's memorial service at our church. All the Gauthier's family members and their friends who came to the service were deeply touched and comforted by NLCC's loving care for them.

I hope and pray that NLCC will continue to strengthen all our ministries in more "relational and missional" ways by building consistent, long-lasting loving and caring relationships with all other people around us.

May God continue to bless us and all our ministries in transition in 2025!

With the love of Christ, Pastor Sam



Deacon Ministry Report

In 2024 the Deacons were very busy. Below are the many ways we served. Several prayer requests and praises are noted at the beginning of every meeting, sometimes takes over 30 minutes

- Sending sympathy, get well and thinking of you cards, Amy and Bobbi Elliott**
- Returning community rewards from Oleson's grocery stores and contributing to NLCC's discretionary fund, Bev Adams**
- Turning in pop cans from anyone who drops them off. This money also goes towards the discretionary fund and people in need, All Deacons take turns with this • High Level Financials: We are not at breakeven yet, but working towards this goal and hopefully will eventually improve upon that! We will continue to fundraise and also look for grants and other sources of funding to allow us to maintain a balance for emergencies and unplanned expenses.**
- Organizing and distributing 10 Thanksgiving dinners to families in our community who are in need. This will be happening on November 24, Sunday, Thank you to Kathy Gauthier, Amy Elliott and the Adams' for organizing it**
- Calling on, emailing or visiting face to face assigned members/friends (sheep)of NLCC on a regular basis.**

Our Shepherding program is kept updated by Sue Messner

- Delivering meals to members in need during recovery from surgery, illness or times of grief....Foodie Fellowship, Sue Messner-Maintaining Prayer Chain. Eleven on the thread. This is conveniently done by a Prayer Chain group text and seems to be very efficient and effective**

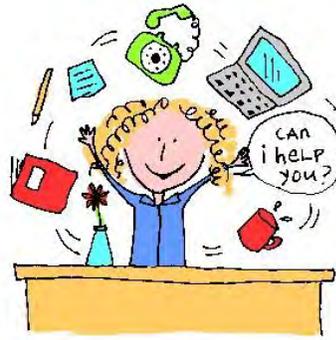


- Sending out special Thank-you and recognition notes to many people involved in NLCC for acts of service**
- Providing snacks and beverages for All-Star driving school students once a month, Deacons take turns**
- Organizing and setting up the church for several potlucks and celebrations throughout the year:**
 - March 31-Easter potluck and celebration**
 - July 14-Summer potluck**
 - September 29-May Cummings 90th birthday celebration**
 - October 6- Jill and Frieder Lauer's wedding potluck**
 - November 3-Sam's farewell potluck**
 - December 8-Hanging of the Greens potluck**
- Helping with set up and serving for funerals Doug Gauthier-April 1**

- **Safe Harbor**
- **Generations Ahead**
- **Cherry Festival**
- **Loving Neighbors
Preschool**
- **Volunteers helping with
Preschool**
- **Deacons helping with
treats for the Drivers Ed
classes**
- **Thanksgiving food
Baskets for needy
families.**



The Office, technology & support



Lori, Pat & Penny all volunteer one day a week at the church. Saving the church over \$30,000 in administrative help. The office is open on Tuesday from 10-1 and on Fridays during school from 8:30-noon. (Summer hours will change for Lori) Penny has taken on a lot more working with the church and preschool finances. She is in the office on Thursdays. Pat has added helping the preschool with badges and technology plus the Slide show on the TV. Lori keeps us all straight plus the wall calendar. Both Penny, Lori and Pat keep smiling throughout all the changes.

Tasks are the following:

- **Newsletters each week**
- **Mailing the newsletters to those that don't have technology.**
- **Notifying Elders of inspections**

- **Helping Pastor Or Lay Ministers**
- **Mailings**
- **Correspondence**
- **Soothing Ruffled Feathers**
- **Facebook, Instagram**
- **Web site maintained by Steve Kellman.**
 - **All technology help is from Steve Kellman, Micah Justin, Rachel Justin and Matt Hanna. Awesome help.**
 - **Church Family Directories need to up date in 2025**
 - **Christmas Eve Service Bulletins and directing**
 - **Penny has the hardest job. She is a quick learner and has to learn a lot of new things with the accountant**
 - **All financials**
 - **Help with Grant Writing**

- **Filing**
- **Attendance**
- **Reminders each week**
- **Calendars on website**
- **Finally have the TV screen on a stand so we can digitally see the latest news with NLCC and other groups can use the TV**

- **Micah, Rachel Justin and Matt Hanna. Awesome help.**

- **Annual report**

- **Paying bills**

- **Financial reports for Session.**

- **Payroll, Taxes & Bills**

- **LNP bills and financials**

- **Many thanks to Penny who has been working closely with Accountant and Mark Bondy. She has the hardest job trying to keep up with new programs and technology.**

- **Smoothing ruffled feathers.**

- **Making sure the Pulpit and Session Meetings & Music are covered each Sunday and each month.**

- **Memorial Gardens Plaque.**



I'm Clerk of Session

Annual Report

As clerk of session I am responsible for maintaining a record of all session meetings and congregational meetings. I also maintain rolls of active and inactive members and record all Baptisms, Marriages, and deaths.

Since I am the record keeper I also file reports to Presbytery of Mackinac and PCUSA and the state of Michigan.

I communicate session decisions in response to member questions, suggestions, or concerns.

Our active member list now has 47 members. New members in 2024 include : Hannah Lanz, Ronald Tennant, Coleen Tennant, and Edward Wilson. Hannah Lanz was Baptized.

We mourned the death of Douglas Gauthier and celebrated the marriage of Frederick Lauer and Jill Justin.

Respectfully Submitted,

Sue V Fink, Clerk of Session Annual Report



2024 LNP Annual Report

Mission:

Loving Neighbors Preschool fosters development of children in their formative years and works with their families for their educational, physical, emotional, spiritual and social development.

Why did NLCC open a child care center?

Loving Neighbors Preschool was conceived of and then opened in response to our community's existing and growing need for childcare for young families in our community. Our Northern Lakes Community Church congregation has been able to support these young families by providing faith based child care powered by NLCC congregation's efforts in His name for over a year! WOW!

Accomplishments:

- Our original provisional license expired after 6 months. In March, State of MI licensing inspected LNP and granted us our first two year License which is valid until March of 2026.
- LNP is currently serving 17 children and 15 families! Four of our families are pregnant with #2 and we are able to provide care for them when needed in 2025, Praise God!
- We hired a new director, Angie McFadden in October. She has focused heavily on staffing and process improvement with good success. She is such a blessing to our program.
- In addition to our director, we are providing employment to 9 teachers!
- Our volunteer team (Sue F, Sue M, Jim R, Bob T, Penny S, Jeff B, Pat T, Ron M, Sue VA and Julie B) are critical to our success. The children, teachers and director love having their support!

Challenges:

- Building a strong team is an issue with small businesses both locally and beyond. LNP is no exception. We look forward to providing a more stable staff with Angie's leadership and support from our steering team.
- In 2024, financially, LNP depended on our generous donors. Our 2025 plans include adding more children and staff to improve our ability to operate without depending on donors for our day to day expenses. We will continue to ask for donations to allow us to plan for future larger projects such as utilizing our sanctuary space for large motor skill based activities.

**Thank you for your loving
support of our center....We are a little
church on a big mission!!
Julie Burton**

Julie Burton, Elder

Mission and Evangelism (Not including Our team organized and led the following activities to support our church's mission and evangelism goals:

- **Safe Harbor: Served in February of 2023 by preparing 3 dinners and serving over 200 meals and volunteering in various roles including check in, guest meds etc.**
- **Added three meals in December to help cover difficult to fill spots during the holidays! Thank you to our entire congregation for their loving support of our homeless community.**
- **Sue VanAelst led a crew to volunteer at the National Cherry Festival via the Children's Pet Show and the Pit Spit! Our volunteers proudly wore NLCC T-Shirts**
- **LNP tee's to these events!**

Worship Ministry Team

Annual report

Team Members: Chair Elder Sue Fink, Sue Messner, Beverly Adams, Jill Lauer

The role of this ministry team is to make sure that our worship service run smoothly and meets the needs of the congregation. Several groups contribute to achieving this goal.

- 1) Worship Coordinators are central to our goal of smoothly run worship services. They come in early to empty the dishwasher and start the coffee. They make sure snacks are plated and the snack table ready. They collect the offering and bring it forward during the doxology or arrange someone else to do this. They keep a watchful eye out during the service and provide assistance as needed. They prepare the snack table during the song and stay to cleanup the kitchen when everything is over. The following people have served as worship coordinators during 2024: Beverly Adams, Julie Burton, Amy Elliott, Annie Jun, and Sue Fink. The worship ministry team is also responsible for preparing communion on the first Sunday of each month. This has been handled this year by Sue Fink.**
- 2) The liturgists who participate in our worship services are also coordinated by the worship ministry team. Each liturgist serves for one month at a time. The following people have served as liturgists during 2024: Ron and Sue Messner, Pat and Bob Thompson, Joe Schmidt, Sue Van Aelst, Sue Fink, and Marilyn Horning.**
- 3) Changing the colors on the cross and seasonal decorations are handled by Ron and Sue Messner, Sue Fink and many members of the congregation.**
- 4) Music is ably led by our Director of Music, Jill Lauer. We are looking for another person to lead when Jill is gone. We are using some people in December who may become more regular substitutes. Micah Justin contributes the beat to our music with his bass guitar, and Rachael Justin is making the slides we need for each service.**

Submitted by Elder Sue Fink



Our Christian Education team

**Team Members: Sue Messner, Jill Lauer, Sue Fink
Sue's group is growing which is just awesome!**

We continued to support our church family with monthly

Tuesday Tune Ups for much of 2024. We shared food, fellowship and faith by having dinner together, bible study and song. Thanks to Sue Messner and Jill Justin for leading this program.

Bev Adams, Sue Messner and Julie Burton continued to lead their small groups by meeting regularly throughout the year.

We have three active small groups that meet for fellowship and Bible study.

This year we did an advent study from the book, "Calling All Angels". A small group met for dinner and study three Fridays in December while other purchased the book to study on their own.

Sue Fink goes to Loving Neighbors Preschool twice a week to teach a Bible Lesson from Children in Worship and other materials to the toddler and preschool classes.

Submitted by Elder Sue Fink & Julie Burton, Elder

The LNP steering and building teams moved our childcare mission from an idea to fruition in 2023/24! Key accomplishments include:



- • **Applied for and received the following grants/donations totaling \$300k**
- - **Elk Rapids Presbyterian Church (\$5k)**
- - **The Gerstacker Foundation (\$10k)**
- - **Presbytery of Mackinac (\$50k)**
- - **State of MI Pre-Licensure Grant (\$10k)**
- - **Presbyterian Church of Traverse City (\$2.5k)**
- - **State of MI IFF Facilities Grant (\$123.5)**
- **Individual Donors (\$103k)**
- **Coordinated the following building/property improvements:**
- **following Monday, September 18!!**
- • **Current Enrollment: Almost 50% full.**
- - **Turtle Doves (Young Toddler Class): 9 children out of 12 possible spots**
- - **Little Lambs (Infants): 4 children out of 4 possible spots**
- **Lion Cubs (Older Toddler - Preschool Class): 0 out of 12 spots (we are looking for a**
- **Lead Teacher for this class prior to advertising these openings**

High Level Financials: We are not at breakeven yet, but working towards this goal and hopefully will continue to improve. The Steering team is Julie Burton, Pat Thompson, Sue Fink and Angie McFadden. They report directly with the Session.

**NLCC Personnel Committee annual
Report January 15, 2025**

**Nominees were identified for Session,
Deacon and Nominating Committee
openings starting in 2025. Elections were
held on December 15, 2024. Inductions/Ordinations are projected for
NLCC Personnel Committee annual Report
January 15, 2025**



**Nominees were identified for Session, Deacon and Nominating
Committee openings starting in 2025. Elections were held on
December 15, 2024. Inductions/Ordinations are projected for the
Congregational meeting on January 19, 2025**

NOMINATING COMMITTEE SLATE

- Penny Schmidt-2nd year
- Amy Elliott-1st year

**In recognition of the many challenges facing NLCC, several of the
current elders have volunteered to serve for an additional term**

**• Intent is to lay the foundation for the pastor search while building on
the 2024 preliminary efforts to define and implement organizational
goals**

**• The Presbytery has already assisted in finding appropriate individuals
to deliver sermons and moderate Session meetings. The full support of
the congregation is not only needed but fully expected**

ELDER'S SLATE

- Class of 2025 Mark Bondy (2ND year of 2year term)
- Class of 2026 Pat Thompson (2nd consecutive term)
- Class of 2026 Sue VanAelst (2nd consecutive term)• Class of 2026 Sue Fink (3rd consecutive term)

DEACON'S SLATE

- **Class of 2026 Rachel Justin (1st term)**
- **Class of 2025 Amy Elliott (2ND year of 2year term)**
- **Class of 2026 Brenda Lewis (2nd consecutive term)**

PASTOR PERFORMANCE REVIEW PROCESS

An annual Performance Review was held with Pastor Sam on September 4th

LOVING NEIGHBORS PRESCHOOL

Participated in LNP staff interview process

NATIONAL CHERRY FESTIVAL

NLCC participated in the National Cherry Festival's Community Share Group program. This provided us an opportunity to present a positive face to our local community, while earning a stipend of \$902.81, and enjoying our time together!

Respectively Submitted by Susan VanAelst, Elder on Session

From [Mark Bondy, Elder \(2024\)](#) and [Jim Dulzo](#) the latest information on the Finances of NLCC.

The Finance team is transitioning as the NLCC and Loving Neighbors Preschool operations have become much more complicated with more moving parts. Mark Bondy is the new Finance elder and Jim Dulzo, CPA, has been retained by NLCC to prepare tax returns, payroll, and to help build out our financial reporting capabilities as well. Joe and Penny Schmidt have been very helpful throughout this changeover, and we thank Gary Baillod for his previous leadership and willingness to fill in where needed.

We have also upgraded our Quickbooks software to allow better financial management and to include our CPA. Jim Dulzo and Mark are in the process of creating new processes to keep NLCC and LNP accounting separate, but of course it all rolls up to NLCC as the primary entity. Mark's main goal is to add the ability to forecast what's ahead of us, both for the LNP and NLCC. While the LNP is still in start-up mode, finding the right staff and balancing the ability to grow the number of kids to the maximum of 28, we are currently running an ongoing deficit at LNP. We have a decent cushion from the funds raised during this start-up phase. Julie, Mark will be reviewing the LNP growth plan to fit with our financial resources and to get ready for reaching full capacity, ideally sometime this year.

[Mark Bondy](#) , [Finance Elder](#)

Loving Neighbors Preschool 2025 Proposed Budget

	Actual - 10/31/24	NOT AN APPROVED 2024 Budget	Projected 2024	2025 Proposed Budget	NOTES
Income					
Preschool Tuition	197,017.50	296,215.00	246,421.00	374,325.00	
Individual Donations	17,301.99	5,256.00	17,301.99	-	
Other Donations	1,000.00	2,000.00	1,000.00	-	
Total Income	215,319.49	303,471.00	264,722.99	374,325.00	
Expenses					
Personnel Expenses					
Director Salary	30,678.63	49,000.00	36,814.36	54,600.00	
Teacher Salary	166,010.87	168,665.00	199,213.04	242,692.59	
Payroll Tax Expense	15,046.76	16,651.00	18,056.11	22,742.88	
Total Personnel Expenses	211,736.26	234,316.00	254,083.51	320,035.47	
Operating Expenses					
Center Supplies	14,005.76	12,850.00	16,806.91	2,000.00	
Creative Curriculum	2,613.93	3,565.00	2,851.56	2,851.56	
Rent	10,000.00	12,000.00	12,000.00	12,000.00	\$1,000 per Month
Bank Services Charges	648.75	591.00	718.75	700.00	
Office Supplies	1,451.56	2,937.00	1,500.00	1,800.00	
Bath R: Cleaning, Med. Supplies	612.54	590.00	735.05	1,800.00	
Building and Property Security	4,042.29	4,042.29	4,042.29	-	
Training/Orientation Meetings	912.81	1,772.00	912.81	1,000.00	
Dues & Subscriptions	500.00	600.00	500.00	600.00	
Misc Expenses	1,210.98	962.00	1,210.98	-	
Repairs and Maintenance	482.85	549.00	482.85	600.00	
Cleaning Expenses	809.53	2,429.00	971.44	-	
Background Checks	66.25	-	66.25	330.00	
Staff Development	651.12	1,954.00	651.12	-	
Other Staff Expense	738.01	418.00	738.01	500.00	
Office/Equipment	1,605.03	4,815.00	1,605.03	500.00	
Permits/Licenses	285.00	300.00	285.00	-	
Casual Labor	269.15	800.00	269.15	500.00	
Total Operating Expenses	40,905.56	51,174.29	46,347.20	25,181.56	
Total Expenses	252,641.82	285,490.29	300,430.71	345,217.03	
Net Cash Flow	(37,322.33)	17,980.71	(35,707.72)	29,107.97	

Northern Lakes Community Church Final 2025 Approved Budget

	2025 Budget
Income	
Pledged Offerings	105,000.00
Offerings Unpledged	25,000.00
Per Capita from Members	400.00
Preschool Rental Income	12,000.00
Other Income	1,500.00
Interest Income	750.00
Totoal Income	144,650.00
 Expenses	
Personnel Expenses	
Payroll Tax Expense	450.00
Music Director	5,000.00
Associate Music Director	500.00
Guest Pastor/Artist	9,600.00
Mileage Expense	1,200.00
Workmen's Comp	800.00
Total Personnel Expenses	17,550.00
 Property and Operating Expenses	
Mortgage Retirement	35,638.44
Building Security	500.00
General Insurance	4,700.00
Building Repair and Maintenance	5,000.00
Snowplowing	2,800.00
Telephone & Internet	2,000.00
Consumer's Electric	4,500.00
DTE Gas	3,000.00
Waste Removal	650.00
Water	1,100.00
Cleaning Service	7,000.00
Bank/ CC Service Charges	200.00
Total Property and Operating Expenses	67,088.44

Misc/Other Expenses	
Web\Computer	200.00
Office Supplies	2,500.00
Printing and Reproduction	200.00
Per Capita Expense	1,600.00
Worship Supplies	500.00
Professional Fees	3,760.00
Capital Reserve	10,000.00
Misc. Expense	600.00
Dues and Subscriptions	1,200.00
Total Misc/Other Expenses	<u>20,560.00</u>
Total Expenses	<u>105,198.44</u>
Net Cash Flow	<u><u>39,451.56</u></u>

Financial Year Highlights

- Church
- Loving Neighbors Preschool
- Combined Year end

Accomplishments

- Conversion to Jim Dulzo
- QuickBooks
- NLCC/LNP tracked separately
- Financial Reporting to Session

2025...and beyond

- Budgets for both
- Mortgage and Insurance increases
- Saving pastor expenses

Building and Grounds Maintenance

Joe Schmidt and committee

- **Grant Monies went towards a storage shed 12x16 and installed**
- **Repaired sidewalk cracking and level.**
- **Replaced lights in entry to sanctuary.**
- **Repaired toilets and men's urinal.**
- **Cleared brush in front entry.**
- **Filled in old well pit sand to prevent someone from falling in;.**
- **Received a push lawnmower from Kathy Stoddard.**
- **Had a work session in June to do ground maintenance (8-10 people helped.**
- **A big thanks to all who helped kathy Gauthier to move and make repairs to her home . Realistically half the church helped the project move forward by painting, yard maintenance, minor house repairs, huge garage sale and going through her house and sorting all her stuff. Now her house has been put on the market to sell which will help her financially**

