

# South Church in Andover

## United Church of Christ

Andover, Massachusetts



**2025 Annual Financial Reports**  
**315th Annual Meeting**  
**February 8, 2026**

# Introduction

## Celebrating Achievements and Looking Ahead

As we reflect on the past year and anticipate the future, there is much to celebrate. The year 2025 marked significant milestones for South Church, highlighted by the success of our capital campaign and the completion of creative, structurally critical renovations. These efforts have transformed our worship environment into a space that honors historical tradition while remaining liturgically current, safer, and more environmentally efficient.

## Growth and Outreach

Our congregation continues to grow, fueled by expanding outreach and mission work across local, regional, national, and global communities. Members continue to be generous with their time, talents and treasure allowing South Church to care for its members, grow and pursue new opportunities. The commitment to service is evident in our expanding programs, which foster deeper connections within and beyond our church.

## Music and Leadership

The music program continues to welcome more participants—especially youth—and embraces a broader range of vocal and instrumental offerings. Our pastoral leadership remains steady and inspiring, consistently providing faithful guidance.

## About This Report

This document is the first of two Annual Reports to be published in 2026. It covers the church's financial activity and statistics for the 2025 calendar year. The second report, titled Program Reports, will be released in June and will cover activities from June 1, 2025, to May 31, 2026. Program Reports will also include nominations for church officers for the 2026–2027 program year and will be available at the semi-annual congregational meeting in June 2026.

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## REPORT OF THE TREASURER

### Financial Position Summary

	31-Dec-2024	Net Change	31-Dec-2025
<b>ASSETS</b>			
<i>Bank &amp; Brokerage Accounts</i>	1,485,019	(249,900)	1,235,119
<i>Fixed Assets</i>			
Fixed Assets - Original Cost	2,590,630	-	2,590,630
Fixed Assets - Accumulated Depreciation	(1,641,167)	(74,018)	(1,715,185)
<i>Fixed Assets Net</i>	949,463	(74,018)	875,445
<i>Trust Fund Investments</i>			
Church Trust Fund Investment Portfolio	2,043,103	220,576	2,263,679
Cemetery Trust Fund Investment Portfolio	1,964,304	(84,523)	1,879,781
<i>Total Trust Fund Investments</i>	4,007,407	136,053	4,143,460
<b>Total Assets</b>	<b>6,441,889</b>	<b>(187,865)</b>	<b>6,254,023</b>
<b>LIABILITIES</b>			
<i>Current Liabilities</i>	23,718	3,524	22,875
<i>Long Term Liabilities</i>	-	-	616,314
<b>Total Liabilities</b>	<b>23,718</b>	<b>3,524</b>	<b>639,189</b>
<b>FUND BALANCES</b>			
<u><b>Community Service</b></u>			
Missions - Budgeted	9,248	(2,507)	6,741
Missions - Designated Gifts	20,366	(4,218)	16,149
<u><b>Congregational Life</b></u>			
Performing Arts Reserve	7,310	(1,475)	5,835
Senior's Ministries	4,918	642	5,559
Women's Ministries	11,679	2,808	14,488
<u><b>Facilities</b></u>			
Building Reserve	257,441	30,115	287,556
Cemetery Operations	93,132	(96,327)	(3,195)
Paint Escrow Fund	15,071	3,500	18,571
Parish Center	946,704	(83,373)	863,331
Solar Reserve	6,002	500	6,502
<u><b>Faith Formation</b></u>			
Youth Fund	22,190	(1,725)	20,465
Social Justice Coalition	1,146	(701)	444
<u><b>Finance</b></u>			
Memorial Gifts	18,589	(8,104)	10,485
Operating Reserve	82,754	(14,883)	67,870
<u><b>Pastoral</b></u>			
Samaritan	8,921	(894)	8,027
<u><b>Restricted Reserves</b></u>	918,723	(708,161)	210,561
<u><b>Spiritual Life</b></u>			
Flowers	6,672	586	7,257
Music Reserve	24,793	(4,616)	20,177
<u><b>Ministries Revenue &amp; Expense</b></u>	(44,953)	(50,495)	(95,448)
	2,441,722	(970,347)	1,471,375
Bequest Trust Fund	2,043,094	220,585	2,263,679
Cemetery Trust Fund	1,964,304	(84,523)	1,879,781
<b>Total Trust Funds</b>	4,007,398	136,062	4,143,460
<b>Total All Funds</b>	6,418,103	(803,268)	5,614,834
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>6,441,821</b>	<b>(799,744)</b>	<b>6,254,023</b>

### Annual Giving Summary

	Actual 2024	Budget 2025	Actual 2025	Budget 2026
<b>Sources of Funds for Annual Giving</b>				
Pledges & anticipated pledges	\$720,550	\$748,474	712,234	832,000
Unfulfilled pledges, non-pledged giving & over-pledges (UNO)				36,000
<b>Total Annual Giving</b>	<b>\$757,048</b>	<b>\$748,474</b>	<b>\$712,234</b>	<b>\$868,000</b>

### ANNUAL GIVING ALLOCATION

General Fund Allocation	721,084	654,829	618,589	803,855
Missions	59,145	59,145	59,145	59,145
Building Reserve	20,000	25,000	25,000	
Painting Escrow	9,000	9,000	9,000	4,500
Solar Reserve	500	500	500	500
<b>Total Annual Giving</b>	<b>\$809,729</b>	<b>\$748,474</b>	<b>\$712,234</b>	<b>\$868,000</b>

### Ministry Teams Operating Activity

	Actual 2024	Budget 2025	Actual 2025	Budget 2026
<b>INCOME</b>				
Annual Giving Allocation	\$726,572	748,474	712,234	\$803,855
Distribution of Trust Fund Earnings	56,854	57,590	57,590	84,264
Allocation to Restricted Reserve				(\$24,662)
Organizational Gifts	48,244	59,772	69,088	75,000
Fund Income			12,251	\$33,000
Miscellaneous	1,170	-	705	600
<b>Total Income</b>	<b>832,839</b>	<b>865,836</b>	<b>851,868</b>	<b>972,057</b>

### EXPENSE

<b><u>Ministry Staff</u></b>				
Salary & Benefits	438,207	459,116	463,113	498,215
Education & Expense	14,729	14,500	13,433	14,500
<b>Total Staff</b>	<b>452,936</b>	<b>473,616</b>	<b>476,546</b>	<b>512,715</b>

<b><u>Ministry Programs</u></b>				
Congregational Life: Fellowship	2,250	2,300	1,650	2,300
Congregational Life: Small Group	562	500	146	300
Congregational Life: Welcoming	654	1,500	848	1,500
Facilities: Green Team	300	300	309	310
Finance: Giving	0	400	312	400
Faith Formation: Confirmation	1,790	1,400	716	1,400
Faith Formation: Family Ministry	0	0	41	1,500
Faith Formation: Library	541	500	498	500
Faith Formation: South Church Pride	384	700	432	750
Faith Formation: Youth	8,151	8,800	7,888	8,750
Spiritual Life: Diaconate	1,073	2,700	1,363	1,500
Spiritual Life: Music	17,331	20,350	20,465	22,550
<b>Total Programs</b>	<b>33,017</b>	<b>39,450</b>	<b>34,667</b>	<b>41,760</b>

<b>Total Ministry Staff and Programs</b>	<b>485,953</b>	<b>513,066</b>	<b>511,213</b>	<b>554,475</b>
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### Ministry Teams Operating Activity (Page 2)

EXPENSE (Continued)	Actual 2024	Budget 2025	Actual 2025	Budget 2026
<b><u>Administration</u></b>				
Salary & Benefits	114,840	117,633	104,488	94,532.00
Workers Compensation Insurance	4,258	4,600	4,757	5,000
Office Supplies & Communications	13,998	12,800	22,412	44,400
Bank Charges/Processing Fees	1,992	2,000	3,384	3,600
<b>Total Administration</b>	<b>135,087</b>	<b>137,033</b>	<b>135,041</b>	<b>147,532</b>
<b><u>Facilities</u></b>				
Facilities Salary & Benefits	18,799	25,091	20,944	25,718
Building and Grounds Maintenance	63,744	61,191	64,850	67,710
Church Heat (Gas)	22,344	30,100	28,644	26,500
Church Electrical & Other Utilities	17,662	25,030	18,246	29,000
IT Technology	17,310	20,350	18,635	27,570
Property Insurance	77,619	72,000	88,246	82,000
Parsonage Maintenance	2,089	2,350	4,655	1,510
Parsonage Electrical & Other Utilities	2,468	3,110	2,642	5,600
Parsonage Heat (Gas)	1,839	2,755	2,585	1,480
Parsonage Snow/Grass Care	5,844	1,765	5,280	2,900
<b>Total Facilities</b>	<b>229,718</b>	<b>243,742</b>	<b>254,727</b>	<b>269,988</b>
<b>Total Expenses</b>	<b>\$850,758</b>	<b>\$893,841</b>	<b>\$900,982</b>	<b>\$971,995</b>
<b>NET INCOME</b>	<b>(\$17,919)</b>	<b>(\$28,005)</b>	<b>(\$49,114)</b>	<b>\$62</b>

### BUILDING & PAINT ESCROW FUNDS ACTIVITY

2025

	Building Reserve	Paint Escrow	Solar	TOTAL
<b>Balance at January 1, 2024</b>	<b>257,441</b>	<b>15,071</b>	<b>6,002</b>	<b>278,514</b>
Annual Giving Allocation	25,000	9,000	500	34,500
Interest & Dividend Income	49,952			49,952
Organizational Gifts	2,906			2,906
Misc. Income	680			680
<b>Total Revenue</b>	<b>78,537</b>	<b>9,000</b>	<b>500</b>	<b>88,037</b>
Painting		5,500		
Parsonage Whole House Water Filter	1,100			
Stonewall	4,900			
Tree Removal	8,410			
Building Management System Software	10,138			
Fence	8,000			
Church Water Mitidation	5,900			
Youth Refrigerator	2,100			
Church Music Room Air Conditioner	450			
Security Upgrades	1,548			
Steel Rail	3,000			
YMCA Lock Upgrades	2,125			
Other Misc. Projects	752			
<b>Total Expenditures</b>	<b>48,423</b>	<b>5,500</b>	<b>0</b>	<b>0</b>
<b>Balance at December 31, 2024</b>	<b>\$287,556</b>	<b>\$18,571</b>	<b>\$6,502</b>	<b>\$366,551</b>

# CEMETERY AND CHURCH TRUST FUNDS ACTIVITY

2025

	Cemetery Fund	Church Fund	Combined Trust Funds
<b>BEGINNING FUND BALANCES 1/1/2025</b>	<b>1,964,304</b>	<b>2,043,103</b>	<b>4,007,407</b>
<b>INCOME</b>			
Interest Income	215,645	257,020	472,665
Dividend Income	50,924	49,154	100,077
Gifts/Bequests			0
Cemetery Plot Sales			0
Total Realized Income	266,569	306,174	572,743
<b>EXPENSES</b>			
Distributions to support Church Programs & Funds	(340,000)	(81,007)	(421,007)
Investment Advisor Fee	(11,092)	(4,591)	(15,683)
Total Distributions & Expenses	(351,092)	(85,598)	(436,690)
<b>CHANGE IN MARKET VALUE</b>			
<b>ENDING FUND BALANCES 12/31/2023</b>	<b>1,879,781</b>	<b>2,263,679</b>	<b>4,143,460</b>
<b>Portfolio Return</b>	<b>13.6%</b>	<b>15.0%</b>	
			<b>Combined Trust Funds</b>
<b>FUND ASSETS DIVERSIFICATION</b>			
Cash and Equivalents			1%
Taxable Fixed Income Securities			26%
Equities			73%
Total Assets			100.0%
<b>AILOCATION OF TRUST FUND DISTRIBUTIONS</b>	<b>Actual 2025</b>		
Cemetery Operations Fund	340,000		
General Fund	56,670		
Flower Fund	2,024		
Missions - Budgeted Fund	10,586		
Music Reserve Fund	4,969		
Senior Ministries Fund	642		
Women Ministries Fund	3,539		
Music and Faith Endowment	969		
Mental Health Endowment	1,608		
Total Church Funds	81,007		
Total Distributions of Realized Income	421,007		

# TOTAL OUTREACH GIVING - 2025

	Opening Fund Balances	Annual & Designated Giving	Expenditures	YE Balance
Missions Fund	9,248	\$69,931	\$72,438	\$6,741
Designated Gifts Fund	20,366	36,901	41,119	\$16,148
Samaritan Fund	8,921	7,571	8,465	8,027
<b>Total Giving</b>	<b>\$31,464</b>	<b>\$114,403</b>	<b>\$122,023</b>	<b>\$23,844</b>

	Missions Fund Missions	Designated Giving	Total Missions Giving
<b>Giving Expenditures</b>			
<b><i>SNEUCC Program Support</i></b>			
United Church Mission	\$11,000		\$11,000
Northeast Association	\$11,000		\$11,000
<b>SNEUCC Program Support</b>	<b>\$22,000</b>	<b>\$0</b>	<b>\$22,000</b>
<b><i>Missions Giving</i></b>			
ABC House	\$5,800.00		\$5,800.00
AFM SNAP/GAP	\$3,990.00		\$3,990.00
Bread & Roses	\$8,222.00		\$8,222.00
American Red Cross	\$500.00		\$500.00
American Friends of Jamaica	\$500.00		\$500.00
Habitat for Humanity	\$1,125.00		\$1,125.00
Lazarus House	\$5,450.00		\$5,450.00
Neighbors in Need	\$7,250.00		\$7,250.00
Only a Child	\$2,200.00		\$2,200.00
Emergency Relief	\$5,001.00		\$5,001.00
Honduras Hope	\$4,400.00		\$4,400.00
Giving Garden	\$6,000.00		\$6,000.00
Monthly Mission Partners		\$41,119.00	\$41,119.00
<b>Sub Total</b>	<b>\$72,438</b>	<b>\$41,119</b>	<b>\$113,557</b>
<b><i>Samaritan Fund</i></b>		<b>\$8,465</b>	<b>\$8,465</b>
<b>Total</b>	<b>\$72,438</b>	<b>\$49,584</b>	<b>\$122,022</b>



## 2026 Annual Giving Campaign Summary

The 2026 Annual Giving Campaign at South Church was guided by the belief that generosity is a reflection of the heart and a vital part of sustaining our community's good work. This year, we returned our campaign to its traditional fall schedule, inviting members to pledge their support ahead of the new year and to help shape the ministry and impact of South Church in 2026.

As of January 22, 2026, we have received 203 pledges totaling \$789,826. By the end of the month, we are projected to come in around \$830,000 with 213 pledges— just shy of our ambitious goal of \$836,000 and 225 pledging households. We hope to wrap up our giving campaign by closing that small gap, and we are deeply grateful for the generosity of every member whose pledge has contributed to our campaign! If you have not yet pledged, now is the time to help us cross the finish line!

Your pledges make possible the day-to-day ministry of South Church: supporting our outstanding ministers and staff, growing our children and youth programs through needed classroom upgrades, investing in ecological justice education at the Giving Garden, and ensuring fair and competitive compensation for all staff.

Thank you to everyone who has pledged and who continues to embody God's love and compassion through your generosity. Together, we carry forward the good work begun in us, sustaining a legacy of hope and transformation in Andover and beyond.

*In service,*

*Mike Rottman, Wayne Shaw, David Strong, Kate Jagger, Martin McGrath, and Eric Stubenhaus*

# Report of the Trustees of the Trust Funds

The Trustees of the Trust Funds are three members appointed for a single six-year term and are responsible for managing the endowment of South Church. There are two separate funds: the Cemetery Fund and the Trust Fund, each with a distinct and separate purpose. The following breakdown of year-end investment balances is used to calculate the following year's disbursements based upon a calculation approved by the Trustees of the Trust Funds (TOTF) as further detailed below.

## Cemetery Fund:

The purpose of this fund is to provide predictable income to cover annual maintenance costs of the cemetery and cannot be used to finance any general church operations. It consists of contributions by those who wish to see the cemetery well-maintained and includes money received for purchase and perpetual care of cemetery lots. It is to be used exclusively for upkeep of the cemetery including gravestone repair, landscaping, and shrub/tree maintenance.

Year	Year-End Balance	Subsequent Year Disbursements	Annual Return (after expenses/disbursements)
2022	\$1,615,387	\$64,104 for FY-2023	-14.30%
2023	\$1,783,834	\$73,235 for FY-2024	13.60%
2024	\$1,964,304	\$40,000 for FY-2025	13.90%
2025	\$1,879,781	FY 2026 TBD*	14.30%

*Note: Adjustment to the 2025 disbursement, and decreased balance in the Cemetery Fund, due to the Columbarium. TOTF is working to determine appropriate allocation for FY2026*

## Trust Fund:

The purpose of this fund is to provide a predictable source of income in accordance with individual bequests since the late 1800s, "The Endowment Fund." It is managed as one pool for investment purposes and to mitigate risk and is distributed to specific Church accounts according to the wishes of the donor and for general purposes if no direction was provided.

Year	Year-End Balance	Subsequent Year Disbursements	Annual Return (after expenses/disbursements)
2022	\$1,713,537	\$68,403 for FY-2023	-14.70%
2023	\$1,885,037	\$78,616 for FY-2024	13.70%
2024	\$2,043,103	\$81,007 for FY-2025	14.10%
2025	\$2,263,679	\$84,264 for FY-2026	15.10%

## Overview of 2025 Performance:

2025 was another strong year, with the average account returning 14.7%, slightly below its benchmark. Performance was positively impacted by our allocation to an actively managed bond fund, which outperformed the fixed-income benchmark. This benefit was partially offset by a modest underweight to international equities and a tilt toward small-cap and value stocks, which together led to a small amount of underperformance relative to the benchmark portfolio.

Overall, the committee is pleased with the results and remains confident in the strategic and current asset allocation, as outlined below.

Strategic Asset Class Guidelines and Benchmarks Going Forward				
Asset Class	Strategic Allocation	Range (as % of Allocations)	Benchmark Securities	Benchmark Allocation
Domestic US Equities:	55%	(+/-) 20%	VTI - Vanguard Total Stock ETF:	55%
Int'l Non-US Equities:	15%	(+/-) 20%	VEU -Vanguard FTSE All World ETF :	15%
Fixed Income Securities:	26%	(+/-) 20%	AGG - US Aggregate Bond ETF:	26%
Cash:	4%	(+/-) 5%	N/A:	1%

Current Asset Class Diversification	
Cash and Equivalents	1%
Taxable Fixed Income Securities	26%
Equities	73%
Total Assets	100.00%

## Outlook for 2026:

While many challenges will arise in the new year, we remain confident that South Church's endowment funds will weather any storms that arise and benefit from improvements in the financial markets over the long haul.

*Respectfully submitted,*  
*Lenore Price, Ron Hill, Scott Cornin*

Cemetery and Church Trust Funds				
2025				
				Combined
		Cemetery Funds	Church Funds	Trust Funds
BEGINNING FUND BALANCES 1/1/2025		1,964,304	2,043,103	4,007,407
INCOME				
	Interest Income			0
	Dividend Income			0
	Gifts/Bequests			0
	Deposits	39,600		39,600
	Total Realized Income	39,600	0	39,600
EXPENSES				
	Distributions to Support Church Programs	385,000	81,007	466,007
	Distributions from Seeds of Faith Fund			
	Investment Advisor Fee	5,692	6,290	11,982
	Total Expenses	345,400	81,007	426,407
CHANGE IN MARKET VALUE		260,877	301,583	562,460
ENDING FUND BALANCES 12/31/2025		1,879,781	2,263,679	4,143,460
Portfolio Return After Fees (TWR)		14.30%	15.10%	14.70%
				Combined
				Trust Funds
FUND ASSETS DIVERSIFICATION				
	Cash and Equivalents			1%
	Taxable Fixed Income Securities			26%
	Equities			73%
	Total Assets			100%

## Memorial Gifts Team

Memorial Gifts meets a few times a year via email. We administer donations given to the church in memory of those who have passed and in honor of those who are still with us.

We received many gifts this year without designation; these gifts went into our General Account.

With great joy, we released funds from the Van Doran family to purchase new adult choir robes, new youth choir robes and stoles that distinguish which choir they represent.

The Memorial Gifts Committee continues to acknowledge gifts; to contact those who memorialize loved ones with the lighting of the steeple each month; to review the committee's financial reports; to consider requests of church committees and boards for use of funds; and to maintain two Remembrance books: one in a case in the Narthex and a copy in the sitting area near the church offices.

We encourage committees and boards within the church to contact Memorial Gifts about needs that are not included in a regular budget. Some funds have a specific purpose designated by the family; other funds are available for the purchase of any tangible gifts that will benefit the church and are consistent with our church's mission.

*Char Lyons, Chair & Steeple Lighting*

*Eric Stuebenhaus, Correspondent*

*Jen Bouchard, Finance*

# Report of the Mission and Justice Team

The Mission and Justice Team worked very hard this year to continue the team's charter, "to lead the congregation in creating connection with our mission partners through education, financial support, hands-on service and authentic equity-based relationship building and to live into Jesus' example of justice, equity, and inclusion through our actions and resources." Our team was composed of 10 members, two of whom served as co-chairs and one as treasurer. In addition, we had two members of the Council who kept us informed about church activities and concerns, and a clergy member, Genna Hosterman, who was our advisor. We met monthly on Zoom to allow flexibility for our team to participate remotely.

Our mandate was threefold: 1) to oversee the church's CORE Mission Partners and distribute their quarterly funds, 2) to select and vet Monthly Mission Partners for the congregation's consideration and 3) to distribute emergency funds from our Impact Account to areas of the world that have urgent needs. We also facilitated volunteer opportunities and the collection of goods for our Monthly and CORE Mission Partners as we responded to their requests.

One of our goals for this and the next year is to educate the congregation about our CORE Mission Partners. Funds are distributed quarterly to these organizations, but it all occurs behind the scenes. We would like the congregation to know where their funds are going and the good work they are doing to promote healthy communities, good education, safe housing, and fight food insecurity, locally and around the world.

This year, the team distributed the \$65,500 from the budget the Church Council approves for South Church's CORE Mission Partners, i.e., ABC House of Andover, Bread & Roses, the Andover Farmer's Market SNAP Match, the Giving Garden, Habitat for Humanity, Lazarus House, Neighbors in Need, Honduras Hope, Only a Child, and the United Church of Christ (UCC). This year (as we do every year) we asked our CORE Mission Partners (with the exception of the UCC) to complete a financial request application. The team then evaluated these applications and adjusted our funding and support on behalf of South Church.

Moreover, the Monthly Mission Partner tradition continued to offer the congregation options for sharing their time, talents, and treasures. The Mission and Justice Team chose organizations that are doing innovative and unique work for our local, national and international community. They were presented to the congregation by the clergy and designated speakers and consecrated by our deacons via prayer. South Church members and friends contributed \$41,119.10 this year through the Monthly Mission Partner program.

One program in particular, Nan's Project, which raises awareness of suicidality in youth, was chosen and led by one of our South Church youths. The Youth Group also baked and sold pies and for Thanksgiving to raise their own funds for the Project. We rejoiced that South Church's Mission

and Justice Program can allow anyone, old or young, a platform to express their wishes for a better world and get support from the entire congregation.

This year's other Monthly Mission Partners included UTEC to support troubled youth, Under the Same Moon for their school program in Guatemala, Honduras Hope to repair their dormitory roof so that students that live far away can attend school as well as to extend their water system to additional communities, Elevated Thought to provide opportunity for youth and artists of color, Power of Flowers for repurposing donated flowers into bouquets for clients in nursing homes, mental health facilities, and residential institutions, the International Institute of New England (IINE) to resettle and support refugees with housing, jobs, and English language skills, GLAD Law to assist LGBTQ+ individuals with legal issues, and More Than Words to help system-involved youth continue their education and learn job skills. Recommendations for Monthly Mission Partners were submitted by members of the congregation, the community, staff, and the Mission and Justice Team.

Further, this year we sent our emergency Impact Funds to help residents affected by the California wildfires, World Central Kitchen following the Myanmar earthquake and the Texas floods, the American Red Cross during the Alaska floods, and American Friends of Jamaica following the flooding caused by Hurricane Melissa. Church members expressed appreciation that our church responds to neighbors worldwide in times of catastrophic need.

We, the Mission and Justice Team, were impressed that through these three programs, i.e., CORE Mission Partners, Monthly Mission Partners, and emergency Impact Funds, South Church members and friends gave a total of \$113,620 toward mission work during 2025. They contributed to multiple collections of much-needed goods and learned about or volunteered with the programs we supported. We were delighted to provide South Church with opportunities to embody God's love and compassion, to actively nurture connections within and beyond our church walls, and to bring meaning and joy in spiritual growth, fellowship, and service.

*Cheryl Kraley and Rachel Daniels, Co-chairs, Ann Marie Cortner, Cindy Ozirsky, Laura Jordan, Brenda Cronin, Andrea Stidsen, Kristie Nardini, Marie Machacek. Amy Joyall and Lori Wycoff, Council Representatives. Rev. Genna Hosterman, Team Advisor*

# Report of the Facilities Ministry

In 2025, the Facilities Ministry experienced a particularly active year, balancing routine facilities responsibilities with significant coordination related to projects undertaken as part of the Capital Campaign. While the accomplishments of the Capital Campaign are documented in a separate report, the Facilities Team worked closely with church leadership, contractors, and volunteers to ensure that both capital and non-capital projects were carried out thoughtfully, safely, and efficiently.

The Facilities Ministry continued to operate under the guidance of our Facilities Manager, Andy Brien. Andy's experience, responsiveness, and deep knowledge of our historic buildings remain invaluable assets to South Church. The Facilities Team in 2025 was led by Brenda Bryan and included Bill Stewart, Tim Ozirsky, and Lucas Bacchi (IT); Emily Strong (Safety Team); and Char Lyons (Cemetery and Memorial Garden). Together, the team supported the care, safety, and stewardship of all church properties.

In addition to major capital improvements, the Facilities Team oversaw and completed a wide range of non-capital projects focused on maintenance, safety, IT infrastructure, and incremental improvements across church properties.

Highlights of 2025 include:

## Church

- Church water mitigation work
- Youth Ministry refrigerator installation
- Exterior painting of the church kitchen wall
- Interior painting of rear hallways, YMCA space, and third-floor back hallway (Holy Rollers)
- Installation of air conditioning in the Church Music Room
- Security door upgrades for Youth and YMCA spaces
- IT Building Management System software updates (three versions)

## Parsonage

- Fence replacement
- Whole-house water treatment filter installation
- Tree removal

## Cemetery

- Repair and cleaning of 25 monuments
- Cemetery water main replacement
- Continued care of cemetery grounds, trees, and drainage



## Memorial Garden and Columbarium

Through a thoughtful collaboration between the Facilities Ministry, Investment Team (formerly Trustees of the Trust Fund), and Andy Brien, South Church—with the support of Council and Church members—embarked on an ambitious project to expand our historic cemetery and creating a beautiful space to accommodate the interment of cremated remains. A beautiful columbarium wall and a garth space (underground burial niches) along with a Memorial Garden were constructed. There are a total of 232 niches that will accommodate up to 644 urns. Construction costs were funded by a \$315,000 contribution from the Cemetery Trust Fund, \$85,000 from a Cemetery Reserve Fund and \$100,000 from sales of burial niches. A total of 28 burial niches were sold, generating \$135,000 that together with the Trust Fund and cemetery reserve, covered the construction cost of just over \$500,000. Funds generated from future niche sales will go to the Cemetery Trust Fund, repaying the original investment and contributing to the future growth of the Cemetery Trust Fund. With this beautiful Memorial Garden and Columbarium, South Church has ensured the availability of burial space for church members and others for the foreseeable future.

The Facilities Ministry is deeply grateful for the dedication of Andy Brien, the Facilities Team, and the many volunteers who contributed their time and talents throughout the year. Their commitment ensures that South Church's buildings and grounds remain welcoming, well maintained spaces for worship, fellowship, and service.

*Brenda Bryan, Greg Galat Co-Chairs*

# Report of the Capital Campaign Building Team

The year 2025 marked the realization of many long-envisioned improvements to our church through the Capital Campaign, *Rooted in Faith, Growing in Hope*. Several of these projects had been discussed for years—and in some cases decades—and their completion represents a significant milestone in the life of our congregation.

This success was made possible by several blessings: the extraordinary generosity of our congregation, a thoughtful and collaborative planning process, the expertise of an outstanding contractor, and the dedication and hard work of many church members.

## Major Projects Completed

The following major projects were completed between Easter and Homecoming:

- Sanctuary redesign to expand the chancel and better support worship in the 21st century, while honoring the architectural character of the space. This project also included a significant upgrade to the lighting system.
- Fire protection (sprinklers) for the steeple, attic, and Sanctuary. Churches like ours are particularly vulnerable to lightning strikes, and the addition of fire protection greatly reduces the risk of catastrophic damage.
- New storm windows for the Sanctuary, improving both energy efficiency and the appearance of the church's exterior. This work included repairs to the existing windows.
- Steeple repairs, including replacement of much of the exterior wood paneling, new clock faces, a new clock mechanism, regilding of the weather vane, and repainting.
- Kitchen renovations, featuring new flooring, cabinetry, work surfaces, and a new island.
- ADA accessibility improvements throughout the building, making our church more welcoming and accessible to all.
- New heat pump system for the lower level of the 1861 building, serving Fellowship Hall, the kitchen, and the south-side rooms.
- Sound-absorbing panels in Fellowship Hall, creating a more comfortable and inviting space for large gatherings.

## Projects Still to Be Completed

While the work listed above is complete, a few projects remain, pending final campaign funding:

- A new heat pump system for the parsonage
- Potential improvements to the IT systems
- Contribution to the building reserve

## Financial overview

- Total pledges: \$3,005,000
- Total received \$2,240,000
- Total spent: \$2,435,000
- Budgeted cost for uncompleted projects (including \$300K for building reserve): \$437,000
- Total estimated spending (sum of the previous two lines) \$2,872,000
- It is recommended that receipts above \$2,872,000 flow to the building reserve

The Capital Campaign and Building Team extend our deepest thanks to the congregation for your generosity, trust, and faith. None of this would have been possible without your support.

# Report of the Nominating Team

We are happy to report that this past year's nominating slate included many new faces as well as familiar faces in new roles. We are so thankful for the work of the South Church Ministries and Teams and the valuable work that they do to enrich and support our church.

Since the main nominating slate was approved at the annual meeting in June, Council has voted to approve several additional volunteers to help round it out. Specifically, Wayne Shaw, Martin McGrath and Eric Stubenhaus joined Annual Giving. Also, Greg Galat joined as co-chair of the Facilities ministry. Thanks to these folks for the service they have already provided in these roles!

The Nominating Team will continue its work of discovering the gifts and skills of the lay leaders in South Church and discerning how the talents of each might be put to best use in our communal efforts. The congregation will vote on a renewed slate of volunteers at the June semiannual meeting.

If you are interested in any particular opportunities to serve South Church in leadership in 2026-2027, please reach out to the Nominating team and we will be happy to discuss with you. We hope that everyone prayerfully considers where they may be called to serve during the upcoming nominating period as we hope to fill all positions this year to enable South Church to continue to be successful.

Dave Jagger: [david.jagger@oracle.com](mailto:david.jagger@oracle.com); Stephanie Aude: [stephanieaude@gmail.com](mailto:stephanieaude@gmail.com)

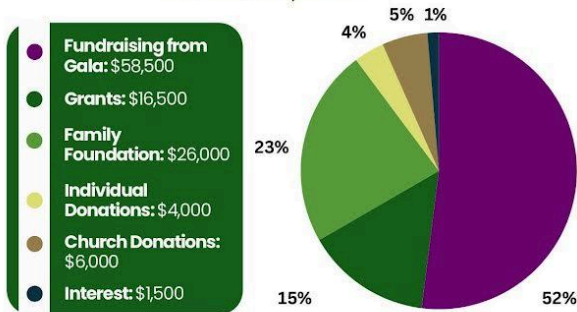
# Report of the Giving Garden

## 2025 FINANCIAL REPORT

The Giving Garden had a balanced budget in 2025, as we raised \$112,500 and our expenses totaled \$105,500.

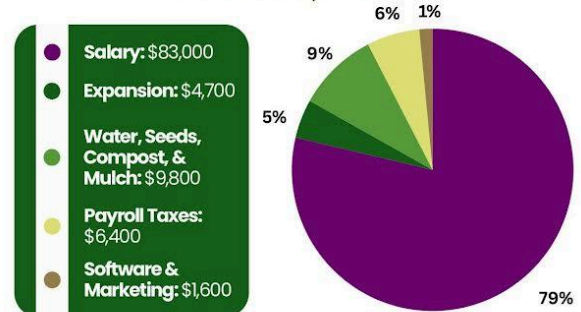
### 2025 Fundraising Income

Total: \$112,500



### 2025 Total Expenses

Total: \$105,500



## IMPACT FROM OUR COMMUNITY



**711**

Volunteers giving their time



**3244**

Volunteer hours supporting our garden



**50/50 Split**

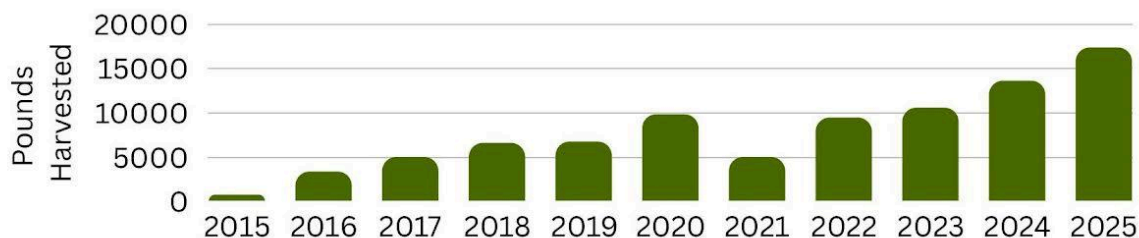
Youth & Adult Volunteers

**Volunteers: 357 Adult & 354 Youth**

- 12 Education Youth Groups
- 6 Faith Groups
- 11 Corporate/Businesses

## IMPACT ON FOOD INSECURITY

### AMOUNT OF PRODUCE HARVESTED & DONATED PER YEAR



# Report of the Andover Farmers Market

The mission of Andover Farmers Market has always been for it to be more than just a place to buy food. The 2025 market season produced unprecedented results across every measured dimension, enabling the market to fulfill its mission more effectively than ever before. One of the five pillars guiding the decision-making process is **"supporting food justice"**, something that has become more important and more challenging every year. By offering affordable vendor fees, AFM enables small producers to keep their prices competitive, making fresh, local food more accessible across income levels. The presence of diverse vendors, including several community partners focused on food justice initiatives, strengthens our market's role in addressing food security challenges. In 2025, we expanded our food security programming, with notable growth in nutrition assistance use.

## Quantifying Food Access Impact: SNAP and Food Assistance Programs

- **152 unique SNAP customers served in 2025** — up from 128 in 2024, a 19% increase.
- **107 new SNAP customers in 2025** — up from 80 new SNAP customers in 2024, a 33% increase.
- **\$11,225 in SNAP benefits redeemed** — a 26% increase over 2024 (\$8,922). Facilitating direct access to locally made/grown fresh food for eligible households.
- **\$11,145 in matching funds distributed** — a 30% increase over 2024 (\$8,558). By matching up to \$25/shopper/week, these funds double the purchasing power of SNAP customers and making nutritious food more affordable.
- **\$4,799 in POP (Power of Produce) funds** — new in 2025, providing children ages 4-12 with \$3/week in tokens to spend on produce at participating farm vendors.
- **\$22,370 in market tokens issued** — 28% increase from 2024 encompassing all of AFM's food access programs (SNAP, Market Match, POP Club).

## The Trajectory of Food Justice

These numbers tell a powerful story about Andover Farmers Market's role in advancing food security. Since 2020, we have grown from serving 8 SNAP customers to 152—a 19-fold increase. SNAP funds redeemed have grown from \$775 to \$11,225—nearly 15 times the 2020 level. When combined with matching funds, we are channeling over \$22,000 annually toward food security—resources that stay within our local food economy while addressing critical community needs. The introduction of the Power of Produce program in 2025 further demonstrates our market's commitment to cultivating lifelong healthy eating habits by

engaging children directly with local farmers and fresh produce. AFM is not merely a farmers market; it is a vital food justice infrastructure serving our community's most vulnerable residents.

The tremendous support from South Church in the form of donations, resources, volunteers, and more, makes this possible. Andover Farmers Market would like to express its gratitude to the South Church community.

# South Church Parish Record for 2025

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## Pastoral Services

Baptisms	7
Weddings	1
Funerals	5

## Communications Reach

Email Buzz Subscriptions	709
Email Youth and Family Subscriptions	239
Facebook Followers	991
Instagram Followers	769

## Volunteer Impact

In 2025, 210 volunteers signed on to Service Central to be of service to their community. They served their church, neighborhood, and wider world for a total of 1,353 hours logged on Service Central.

## Sunday Morning Average Attendance

Sunday worship YouTube	153
In-person worship	161
YouTube subscribers	613
YouTube video views	14,055

*\*Special Note: In 2025, South Church welcomed at least 8,784 souls to in-person worship, up 9.5% from 2024.*



### Church School and Youth

Engaged Youth (Nursery to grade 5)	40
Confirmation / Bridges students	10
Youth Groups (active participants)	
Middle School (grades 6–8)	15
Senior High (grades 9-12)	18

### Active Membership, December 31, 2024 556

Youth Confirmed	11
New Adult Members	26
<b>Total New Members</b>	<b>37</b>
Removed by Transfer	2
Removed by Voluntary Withdrawal	n/a
Removed by Death	4
<b>Total Removed</b>	<b>6</b>

### **Active Membership, \*December 31, 2025** 587

\* “Active” status is changed to “inactive” for those members who have been away two years or more including young adult members no longer living at home in addition to active members who have moved out of the area and are no longer contributing financially to the church.

### New Members

Debra Adams Dumas	Anil Bhandari	Jay Dumas
Alice Dhliwayo	Cathy Nicholson	Tom Nicholson
Monica Reedy	Yara Halasa Rappel	Ron Rappel
Jim Sheehan	RJ Sheehan	Eleanor Storch
Sylvia Storch	Leo Oppenberg	Jan Brink
Mike Brink	Dr. Austin Washington	Ylisse Bess
Sharon Gelotti	Paul Leuzzi	Jason Day
Beth Elliott	Patty Flanagan	Chris Talty
K. Iver	Lori VanDerlinde	

## **Member Deaths**

Sally Hudgins

David Wade

Judy Knoll

Carol Vanderpol

## **Fifty+ Year Members**

Dorothy Patterson (1941)	Laura Lattanzio (1969)	Morgan Kiker (1973)
Judith Nowinski (1956)	Linda Look (1969)	Robyn Poirier (1973)
Marilyn Fitzgerald (1958)	Charlotte Taylor (1969)	Joan Johnson (1974)
Jane Ellen Batchelder (1960)	Sherry Tupper (1970)	Marna Moorhead (1974)
Deborah Brent (1961)	Glenn Rogers (1971)	Doug Mesler (1975)
Joanne Smith (1962)	Jennifer Rogers (1971)	James Warren (1975)
Frederick Nowell III (1964)	Ellen Arvidson (1971)	Cheryl Foster (1976)
Carol-Georgine West (1965)	Meredith Moody (1972)	Karen Foster-Gervacio (1976)
Barry Cratty (1967)	Dave Penner (1972)	Jan Holden (1976)
Priscilla Bartle (1968)	Rachel Penner (1972)	Victoria Hoyt (1976)
Richard Bartle (1968)	Barbara Collins (1973)	Clara Wade (1976)
Marilyn Finlayson (1968)	Phyllis Cutler (1973)	Jane Johnson
Dale Lattanzio (1969)	Beth Kiker (1973)	

# Minutes of the 314th Annual Meeting

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The 314th Annual Meeting of South Church in Andover was held in the Church Sanctuary and online via Zoom. After Wayne Shaw, Clerk, recognized a quorum of 50 voting members in the sanctuary and on Zoom, Dennis Forgue, Moderator, called the meeting to order.

- The slides presented at the meeting can be found at [2025 Meeting Slides](#).
- The 2024 Financial Report distributed at the meeting can be found at [2024 Financial Report](#).

## Opening Prayer

Reverend Dana Allen Walsh opened the meeting with a prayer.

## Celebration of Our Decade Anniversary Members

Dennis Forgue recognized our five 50-year members and then went on to recognize our 40-, 30-, 20-, and 10-year members.

## Capital Campaign Update

Kate Jagger and Al Joyall, co-chairs of the Capital Campaign Committee, updated the Congregation. To date, the campaign has raised \$2,853,272. They went on to thank the Congregation, Campaign Team, Building Team, church staff, and Reverend Walsh for their significant contributions to the campaign. They also introduced a special opportunity to the congregation in which an anonymous donor has offered to match all future donations up to \$75,000.

## Building Team Update

Marty Mason from the Building Team presented the current status of the construction projects funded by the Capital Campaign. Work continues on developing detailed design documents and engaging contractors to bid on the planned projects. The Chancel design has been changed, moving the wheelchair ramp to the opposite side of the Sanctuary.

## Alternate Worship Plans During Construction

Reverend Walsh updated the Church on worship plans during construction. Beginning on Sunday, April 27, 2025, worship services will be held at Cochran Chapel at Phillips Academy (2 Chapel Avenue, Andover). The chapel is located just a half-mile from South Church. Phillips Academy leadership is enthusiastic about supporting South Church during this time of construction and has offered use of the chapel free of charge.

Our regular 10:00 a.m. worship time will continue in this temporary location. Please note that on May 11, June 1, and June 8, we will hold virtual-only services due to previously scheduled events at Phillips Academy.

#### Important Details for Your Sunday Experience:

- Nursery Care and Sunday School: Continue through May 18 (except May 11), utilizing classrooms below the Cochran Chapel sanctuary.
- Fellowship Hour: Refreshments will be served either on the chapel front steps or in the narthex (provided we have enough volunteers—click here to sign up!).
- Accessibility: The chapel is fully accessible via the side entrance on Chapel Road, with an elevator inside.
- Parking: Available in the adjacent lot (except for spots marked for Andover Inn) and along Bartlet and School Streets.
- Music Ministry: Continues with both the piano and organ available at Cochran Chapel.
- Sacred Rituals: Our baptismal font and communion table will both be available.
- Livestream: We are hopeful that we will be able to livestream worship each week from Cochran Chapel.

We are grateful to Phillips Academy for their generous hospitality, which builds upon our centuries-old connection. The academy's founder, Samuel Phillips Jr., was the grandson of Samuel Phillips, who served as our congregation's first pastor beginning in 1711. While this temporary relocation represents a change in our usual routine, we look forward to gathering in this historic space as our beloved sanctuary undergoes important renovations.

More information will be shared in the coming weeks. If you have any questions, please do not hesitate to reach out to Pastor Walsh, Pastor Genna, Dennis Forgue (Moderator), or our Deacons.

#### **2024 Year in Review**

Nora Pelt prepared a year-in-review presentation, which was shown at the meeting.

#### **2025 Church Budget**

Dennis Forgue began the budget presentation by highlighting the more than \$200,000 in charitable contributions the church made in 2024. He then presented the budget highlights, after which David Strong provided an update on Annual Giving. A summary of the 2025 budget was presented, and a motion was put forward.

**Vote: Motion to approve the 2025 budget as printed on pages four and five of the 2024 Annual Financial Reports dated February 2, 2025.**

**The moderator declared that the 2025 budget was approved by a unanimous vote in the Sanctuary and online.**

**Closing Prayer**

Having no further business, Reverend Walsh closed the Annual Meeting with a prayer.