

Cordova Neighborhood Church

Annual Report

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Cordova Neighborhood Church

10600 Coloma Road

Rancho Cordova, CA 95670

CNChurch.org

STAFF

Philip Cooley, Lead Pastor

Susan Wright, Pastor for Women and Senior Ministries

Sonja Flood, KidMin Director

Michael Washabaugh, Youth Director

Brittany Sullivan, Church Administrator

Jessica Davies, Bookkeeping

ELDERS

Jeff Davies

John Gossard

Don Smith

Philip Cooley

BOARD OF DIRECTORS

CHAIR Lina Washabaugh

Scotti Fritts

Rob Kearney

Joe Lockhart

Gillian Rouge

Shula Gossard

Philip Cooley

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Board of Directors

Lina Washabaugh, Board Chair



Introduction

As my third and final year on the CNC Governing Board comes to an end, I once again have the pleasure of providing you a glimpse at the last year's worth of business matters of the Church. However, since I could not possibly do it alone, I would like to once again introduce our board. Our members this year included Rob Kearney (Member), Joe Lockhart (Member), Gillian Rouge (Treasurer), Shula Gossard (Correspondence), Scotti Fritts (Secretary), and Lina Washabaugh (Chairman). It is the service and honor of the CNC Governing Board to oversee the business and financial matters of the church as we look to God for his guidance and provision. He is Our Great Provider. Each year I have served on our board has been a year of financial struggle for CNC, and 2023 continued to be so. However, I have learned over these 3 years of service as your board member, that when we come to the end of our own means, we really get to see the amazing love and provision of our Holy Father, as he cares for his body, the Church. We came into this year with a budget that had many necessary cuts, including our donut fund, paying a dedicated groundskeeper, and reductions to the salaries of both our Lead and Associate Pastor. Despite trying to adopt a budget that was within our means, monthly giving has remained low, and many months were below what we needed to make ends meet. By August the cushion we had set aside to cover short months was almost gone, and then a miracle happened.

God is Good

A company informed us that they had accidentally been overcharging us for years and gave us a substantial refund. God had provided what we needed. As giving continued to be tight, the board looked into other means to help provide the Church with income. Despite the concentrated effort by many, most ideas did not pan out, and then God provided again with the hope of a sale of our property to the Rancho Cordova Food Locker. As we continue to pursue this business transaction we have high hopes of being able to use the land for the service of the community, as was its original intention, of partnering with another organization that can help us minister to our neighbors, and of relieving the heavy burden of debt that our mortgage has been for our congregation. As we looked towards 2024 and adopted another budget of even more cuts to salaries and other areas, things again looked grim, but then God provided twice more. First, we were given an anonymous gift that allowed us to fix broken appliances, and bless our youth with the ability to do missions once again. Then we were given a large gift from an estate that allowed us to fully restore the salaries of all of our Pastoral Staff to 2022 levels before we had to make any cuts. When we were down, the Lord provided hope, and means over and over again. I encourage you all to trust the Lord when you think you are at the end of your ability, financial or otherwise, and see the amazing works he can do for you, and through you.

Matthew 6:31-33 "

So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well."

ELDERS Report

John Gossard, Jeff Davies and Don Smith

To all God's people at Cordova Neighborhood Church.

Thank you for the opportunity to serve you in the past year, as we continue to seek out how God is working to shape our lives, and transform us as a church body. As a Leadership team we ask for, and wait expectantly upon God's wisdom and guiding hand. It is exciting as new people join our congregation, to see them using their gifts and talents as they play into the life of the church. Our Heavenly Father has great and beautiful purposes that He has called us to. As people of faith, we are called to bless and encourage each other, to reflect the light of God in our community, and thereby bring glory to our Father in Heaven.

Looking back we see constant examples of God's faithfulness and provision. He has nurtured us through the teaching of the Word from the pulpit and through classes and small groups as we have gathered. He has graciously supplied for our financial needs, and above that given us Benevolent funds to help those in need. He has answered countless prayers of His people as we call out to Him. He has given us fellowship with each other, and a unity in the Spirit as we share time together, breaking bread, sharing potlucks, and celebrating the events of life.

Looking forward to this coming year, it is God's faithfulness that we can depend on as we walk through the unknowns of life. He wants to shape us and use us, to build each other up, to impact the lives of those around us, and to bless our community. Let us be attentive to His voice and the influence of the Holy Spirit

In this coming year our Elder group will continue to uphold you in our ministry of prayer, in leading classes and teaching God's word, in administering the Benevolent Fund for the needs of our people, and in supporting our leadership team.

In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven. Matthew 5:16

KidMin, Sonja Flood

Thank you CNC family for pouring into our little ones! This year has been full of sweetness, teachers gently tending through songs and stories, and questions overflowing from children. The questions spoken up by the children fill us with excitement because then we know their hearts and minds seek to understand God and his ways. His ways are perfect!

At CNC we want your children to feel safe, loved, and delighted. We are passionate about pointing your kids to trust and love God's word. His words are life-giving, and his paths are good. We pray for you and your families that He will continue to draw you close to himself and comfort you. I pray you and your family will experience God's presence and his safety throughout 2024. Psalm 61:4 I long to dwell in your tent forever and take refuge in the shelter of your wings.

A huge shout-out to Gillian Rouge and other Stamping up demonstrators. They created Stamping Art gift boxes for each of our kids. This was such a beautiful answer to prayer asking God to help us find a way for kids to feel delighted. Thank you for sharing the talents God has blessed you with and your generosity at such a tender time of year for families. I thank God for you. 2 Corinthians 9:11 You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

Thank you Shula for taking on the heavy lifting of safety for our children. If you see Shula Gossard, please thank her for her effort, time, and dedication to getting our policies and teachers in compliance so that our Kidmin at CNC provides utmost safety for our children.

Please, praise God with me for our wonderful team: Dawn Brancaccio, Faith Brancaccio, Carol Cahoon, Charlotte Cooley, Sydney Cooley, Jeff, Jessica and Kaylin Davies, Theresa Davis, Denae Derby, Emet Flood, Scotti Fritts, Shula Gossard, Emalyn Hayworth, Myasin Khammaloun, Jeanelle Lockhart, Jeanette Muller, Cindy Nouanhchanh, Cheryl Oldham, Jessica Payne, Shirley Scheel, Jamie Skrabec, Brittany, Lucian and Ryder Sullivan, Kellie and Danny Thompson, Drake Washabaugh, Susan Wait-Thompson, Ann Wright, and Susan Wright.

With Prayers,

Sonja Flood

PEP 55+, Pastor Susan Wright

Pop quiz! Who knows what PEP 55+ means? The 55+ indicates the age range for this ministry, 55 years and up. But we don't card! And PEP stands for People Encouraging People.

Food was often involved in our times together and ministry opportunities.

- Weekly Breakfast Fellowship at Black Bear Diner. Led by Rusty Bloomquist.
- 4th Sunday Meals: either at a restaurant or church potluck.
- Donated dinners to the Wednesday night youth groups. Organized by Jamie Skrabec.
- Sunday Morning Coffee Hour/Hospitality Ministry: Denae Derby, Jeanette Muller, Glenda Caldwell, Jim and Gillian Rouge, and Cheryl Keith.
- Donated to a churchwide food pantry drive. Organized by Penny Riggs.

Spiritual experiences were happening.

- Weekly Bible studies (at church and Zoom) for men and women: Pastor Susan.
- Taught or helped in KidMin on Sundays: Shirley Scheel, Sydney Cooley, Denae Derby, Scotti Fritts, Jamie Skrabec, Susan Wait-Thompson, and Carol Cahoon.

Other areas of church life impacted by PEPers.

- Sunday morning greeter: Penny Riggs.
- Worship team and media volunteers: Dave Myers, Shirley Skadan-Smith, Gillian and Jim Rouge.
- Cleaned the sanctuary: Scotti Fritts, Sydney Cooley, and Denae Derby.

Sometimes we just had fun.

- Field Trips.
- 5th Tuesday Games

Finally, the thank you part.

- PEPers, y'all blasted a year of encouragement into all areas of life. Thanks so much for your involvement, prayers, friendship, and ministries.
- The PEP leadership team kept things fresh: Glenda Caldwell, Jeanette Muller, Mary Kelley (and me). I appreciate your talents, commitment, ideas, and compassion.
- Finally, and most importantly, thank you to Our Heavenly Father. We always strove to follow His vision. We pray for more of the same in 2024.



Women's Ministry, Pastor Susan Wright

The 2023 survey showed that 23/26 women felt that Fun and Fellowship was their greatest need. Serving together came in second at 16/26. See some of the events.

Fun & Fellowship

- 25 women attended the friendship themed Mug & Muffin. Sonja Flood talked about how friendships helps us. Then Pastor Susan shared about how to make friends. The biggest plus was there was lots of talking/connection at the tables in part due to Shirley Skadan-Smith's questions.
- On a hot Saturday in July, Dawn King had the women over for a Potluck Pool Party. It was well attended. Three of the women had not been to an event before.
- 11 women (and 1 man) attended the Card Making and Lunch. The \$10 lunch was organized/prepared by Jamie Skrabec and Susan Wait-Thompson. Gillian Rouge is our resident expert in card making and teaching.
- Eight women did a Sunday morning book study on friendship: Find Your People by Jennie Allen. We didn't love the book, but we loved the connections we made with each other. Three ladies joined us who had not been a part of a study before. The group went on to do an advent series. The goal of finding our people was accomplished.
- The Sock Exchange Christmas Party was a blast with a photo booth, themed tables (dreamed up/provided by Susan Wait-Thompson and Jamie Skrabec), a Left-Right game led by Shirley Skadan-Smith, and a sock devotional (Pastor Susan). I am sure I heard all 32 women exclaim "What a great time."

Serving Together

- Each month Jamie Skrabec organized a dinner for CNC's youth groups. Two of the most popular meals have been In-N-Out burgers/fries and Pizza two times (Costco and Pizza Guys). Whenever Jamie needed help, Susan Wait-Thompson was there. Check The Hub for the monthly menu and sign up. You can also donate money.
- We collected enough socks to FILL a large laundry basket for the October Sock Drive. They went to the New Beginnings Clothes Closet.

Ongoing Groups from Previous Years

- The Monthly movie chat met 10 times last year over Zoom.
- Twice a month crafty ladies meet to do hand projects for their own personal use/gifting and to pass out to the community, including baby blankets to CNC's newborns.
- Operation Christmas Child is a Fall favorite. Kathy Riordan oversees this ministry (along with her husband, Dan) Pssst; it isn't too early to start collecting for 2024.



I am thankful for the Women's Ministry Team's creativity, faithfulness, and love for CNC's women. It's



been a treat to serve with ya'll: Jamie Skrabec, Scotti Fritts, Shirley Skadan-Smith, and Susan Wait-Thompson. Lastly, I am grateful for the influence of God's love, wisdom, and inspiration as we planned our year. And I am grateful for the growth the team members and women of CNC experienced. We need each other. And we need God. This past year, we had both in abundance.

YOUTH Ministry Director Michael Washabaugh

Thank you for your support

Thank you for your continued support of the Youth Ministry at CNC, we could not have had the wonderful experience we had this year without all of you donating your time, money and especially your food. The kids come hungry and excited and I am very grateful that CNC can provide for our program. I especially appreciate the time and effort of my volunteers: Janelle Lockhart, Christian Brancaccio, Lisa DeRosa, Kellie Thompson, Cheryl and Mat Oldham and Scotti Fritts.

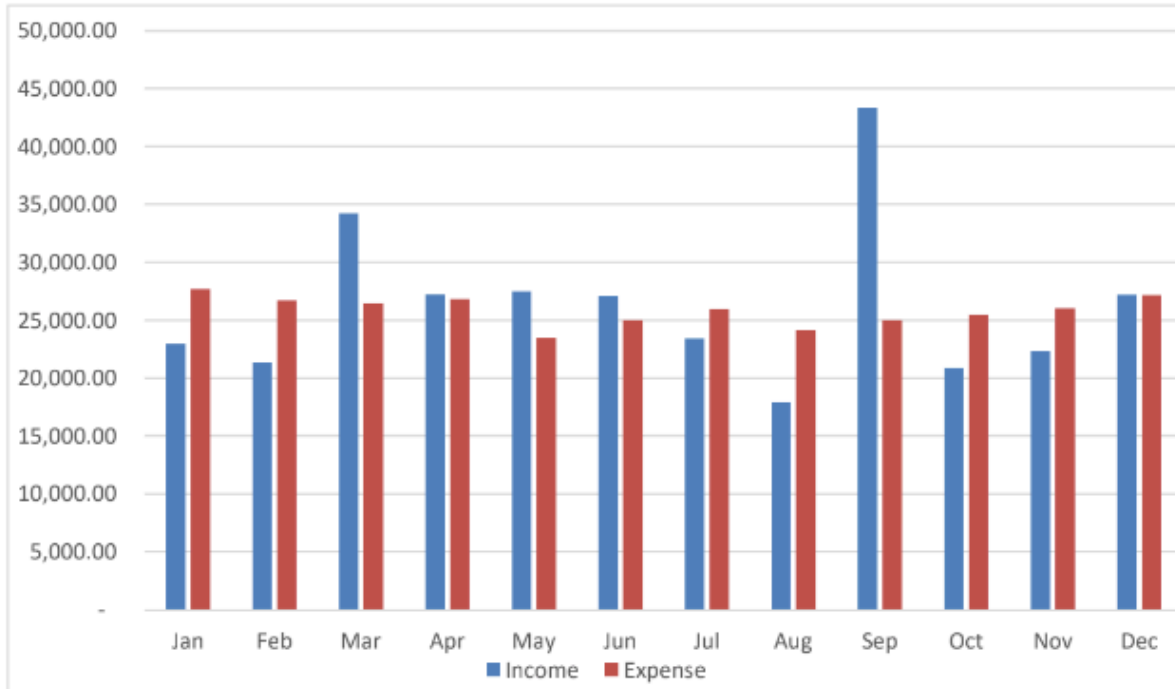
Activities and Participation

This year was a blast! We had an All-Nighter laser tag event at JAS-tag, we took small trips to get treats, we shared in wonderful meals, watched movies, and we had our pool parties! We met and played games and learned more about who God is and why we need Him. This year our Middle school group stayed around 15 or more, and our high school group though small (about 10) were wonderful and fun. This year also marked our new split times of 6:30PM-7:30PM for Middle School and 7:30PM-9:00PM for High School which has been a great success.





2023 Income & Expenses



Budget Income		
GENERAL FUND-Budget Income	315,514.71	
Total Budget Income	315,514.71	
GENERAL FUND-Budget Expenses		
PAYROLL EXPENSES	(154,699.96)	
LOAN PAYMENTS	(82,197.24)	
OPERATING EXPENSES	(70,546.57)	
Total Budget Expenses	(307,443.77)	8,070.94
Restricted Funds Income		
GCF -MISSIONS-Income	6,501.10	
OTHER MISSIONS-Income	6,925.00	
BENEVOLENT FUND-Income	6,110.39	
MISCELLANEOUS FUND-Income	116,794.70	
Total Restricted Fund Income	136,331.19	52,329.90
Restricted Fund Expenses		
GCF-MISSIONS-Expenses	(6,560.80)	
OTHER MISSIONS-Expenses	(8,927.39)	
BENEVOLENT FUND-Expenses	(5,634.06)	
MISCELLANEOUS FUND-Expenses	(62,879.04)	
Total Restricted Fund Expenses	(84,001.29)	

Statement of Financial Activity

2023

	Jan - Dec 23
Ordinary Income/Expense	
Income	
Total 40200 · General Fund	315,514.71
Total Income	315,514.71
Gross Profit	315,514.71
Expense	
51000 · Payroll Wage Expense	
Total 51001 · Pastor Wage Expense	126,517.10
Total 51003 · Administrative Wage Expense	16,887.61
Total 51005 · Support Staff Wage Expense	11,295.25
Total 51000 · Payroll Wage Expense	154,699.96
51010 · FICA/Medicare- Employer P/R Exp	4,191.72
52513 · Worker Comp Insurance	1,351.81
Total 51509 · Orchard Alliance Loan Payment	82,197.24
52511 · Property/Equipment Taxes	2,583.00
52512 · Business Insurance	8,760.00
52514 · Utilities - Electric	7,668.32
52515 · Utilities - Gas	6,786.90
52516 · Utilities - Water	3,314.62
52517 · Utilities - Sewer/Refuse	10,614.81
52518 · Utilities - Telephone/Internet	4,126.22
53522 · Copier Maintenance	20.00
53523 · Copier Lease	7,953.58
53524 · Office Expense	3,101.38
53525 · Postage and Mailings	68.30
53526 · Computer Program Support	2,569.00
57140 · Furniture and Equipment Exp	43.48
54529 · Building Maintenance	4,899.63
54530 · Custodial Supplies	567.42
54531 · Ground Maintenance	1,053.29
55631 · Media	1,744.39
55643 · Music	32.00
55645 · Sound	79.00
56632 · Children's Ministry	151.43
56637 · Senior Ministry	22.19
56639 · Women's Ministry	31.89
56643 · Fellowship/ Outreach Ministry	800.00
57110 · Kitchen Supplies	304.60
57130 · Miscellaneous	276.59
66000 · Payroll Expenses	0.00
Total Expense	307,443.77
Net Income	8,070.94

Statement of Financial Position

2023

Dec 31, 23

ASSETS	
Current Assets	
Checking/Savings	
10100 · Checking Account	113,076.37
Total Checking/Savings	<u>113,076.37</u>
Total Current Assets	113,076.37
Fixed Assets	
15100 · Building - Original	260,998.00
15101 · Building - CE	1,150,214.44
15200 · Building - Office (House)	179,993.10
15300 · Land	102,300.00
15400 · Furniture and Equipment	89,859.32
Total Fixed Assets	<u>1,783,364.86</u>
TOTAL ASSETS	<u><u>1,896,441.23</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
20100 · Payroll Liabilities	0.01
Total Other Current Liabilities	<u>0.01</u>
Total Current Liabilities	0.01
Long Term Liabilities	
27240 · Orchard Alliance (ADF) Loan	806,650.19
Total Long Term Liabilities	<u>806,650.19</u>
Total Liabilities	806,650.20
Equity	
36932 · AT&T Refund	0.00
32000 · UNRESTRICTED NET ASSETS	6,113.29
36501 · Temporary Restricted Fund	
36929 · Donation Fund	11,000.00
36721 · RC School Supply Fund	575.11
36753 · Media-Music Fund	36.75
36503 · Build Fund - Maintenance/ Roof	1,202.72
36502 · Missions- Great Commission Fund	0.00
36505 · Other Missions Fund - C&MA	0.00
36575 · Other Mission - Misc.	0.00
36601 · Other Mission - Mexicali	0.00
36705 · CAMA Fund	0.00
36913 · CNC Mission Trips	4,000.00
36706 · Benevolent Fund	626.01
36707 · Fellowship Outreach Ministry Fd	0.00
36708 · Memorial Fund	70,508.20
36709 · Love Offering Fund	1,620.00
36710 · Children's Ministry Fund	0.00
36712 · Church Camp Fund	0.00

Statement of Financial Position

2023

	<u>Dec 31, 23</u>
36713 · Youth Camp Fund	430.00
36714 · Youth Ministry Fund	3,712.58
36715 · Fireworks Fund	31.00
36717 · Men's Ministry Fund	0.00
36718 · Men's Retreat Fund	334.00
36720 · Wed/Memorial/Misc-Staff	909.86
36722 · Gardening/Special Projects Fund	591.19
36725 · Books/Shirt Fund	0.00
36728 · Babysitter Fund	0.00
36733 · Senior Ministry Fund	511.62
36737 · Women's Ministry Fund	1,979.65
36738 · Women's Retreat Fund	0.00
36740 · Copies Fund	17.98
36741 · Office Fund	7.59
36746 · Nursery Fund	0.00
36749 · Neighborhood Meals Fund	0.00
36752 · Sound Fund	3.00
36901 · Business Insurance Fund	1,910.05
36905 · Workers Comp Fund	325.58
36908 · Property/Equipment Tax Fund	442.34
36911 · Global Outreach Fund	0.00
36919 · Doughnut Fund	685.87
36922 · Van Maint/Insurance Fund	0.00
36925 · Bank Holding Account	0.00
36930 · IRA Donation Holding Account-GC	0.03
36931 · IRA Donation Holding Account-MT	0.00
Total 36501 · Temporary Restricted Fund	101,461.13
Total 38300 · Perm. Restricted Net Assets	1,783,364.86
Total 39000 · LT Liabilities	(806,650.19)
Net Income	5,501.94
Total Equity	1,089,791.03
TOTAL LIABILITIES & EQUITY	<u>1,896,441.23</u>

Cordova Neighborhood Church 2024 Budget	2024 Budget	2024 Monthly Budget
Pastoral Staff Salaries/Benefits	146,062.00	12,171.83
Administrative Staff Salaries/Benefits	28,800.00	2,400.00
Employee Tax/Insurance Costs	5,760.00	480.00
Total Staff Salaries/Benefits Costs	180,622.00	15,051.83
LOAN - ORCHARD ALLIANCE (ADF)	82,197.24	6,849.77
PROPERTY-EQUIPMENT TAXES	2,400.00	200.00
INSURANCE	8,050.00	670.83
Total Facilities Costs	92,647.24	7,720.60
ELEC - SMUD	8,000.00	666.67
GAS - PG&E	6,850.00	570.83
WATER- Golden State	2,500.00	208.33
SEWER\REFUSE-	10,600.00	883.33
TELEPHONE/ INTERNET	4,125.00	343.75
Total Utilities Cost	32,075.00	2,672.92
COPIER MAINTENANCE	-	-
COPIER LEASE	7,950.00	662.50
OFFICE SUPPLIES	3,100.00	258.33
POSTAGE	100.00	8.33
COMPUTER SUPP/MAINT	2,570.00	214.17
FURNITURE / EQUIPMENT	-	-
Total Office/Administrative Costs	13,720.00	1,143.33
BUILDING MAINTENANCE	4,500.00	375.00
ROOF MAINTENANCE	1,325.00	110.42
CUSTODIAL SUPPLIES	550.00	45.83
GROUND MAINTENANCE	1,000.00	83.33
VAN INSURANCE/MAINTENANCE	-	-
Total Facility/Van Maintenance Costs	7,375.00	614.58
MEDIA	1,700.00	141.67
SOUND	115.00	9.58
CHILDREN'S MINISTRY	200.00	16.67
YOUTH MINISTRY	-	-
WOMENS MINISTRIES	-	-
NURSERY	-	-
FELLOWSHIP/OUTREACH MIN.	-	-
KITCHEN SUPPLIES	350.00	29.17
CONFREG\BOOKS	-	-
MISCELLANEOUS	250.00	20.83
SPEAKERS	-	-
RC COMMUNITY COUNCIL	-	-
HEALTH/LIT MINISTRY	-	-
Total Ministry/Ministry Support Costs	2,615.00	217.92
Total	329,054.24	27,421.19