



Annual Business Meeting

2025 Year in Review / Proposed 2026 Budget

Date: Tuesday, February 3, 2026

Time: 7:00pm

Greetings CLC Family,

Wow, what a year! We have seen growth in just about every area of our church.

The children's ministry (CommunityKids) has opened up a new class with its own staffing of volunteers. It has been a slow growth but it certainly lightens the load for the nursery staff. The other class groups have shown growth as well.

Our Upper Room experience has been just that. We have seen consistent growth with new folks. The service itself has been incredibly impacting. Our Worship Team has been amazing. As Worshipers themselves, they have set the atmosphere of our Sunday Services to a new level. For that, I'm immensely grateful.

Our Connect Groups are strong and healthy, thanks to Chris and her team of leaders. They are showing consistency in both growth and participation. Light the Night & Operation Christmas Child were extremely successful. Our Christmas giveaways were so incredibly mind blowing. A salute to the leaders and teams that stepped up to the plate to encourage and bless others. I especially want to thank the GenLifeConnect Team. We reignited the youth ministry with a different focus. Raising Generational leaders through Relationships, Teaching, and Encounter. The Team, from worship, sharing Word, and engaging the teens in ice breakers, games and fellowship is have an impact, The Holy Week Experience out reach was spectacular. The crazy hard work under Chris's leadership, team and vision is nothing less than extraordinary and far above any of us could've imagined or comprehended. The eternal fruit is immeasurable. The outreach to churches, leaders, and our community will be more intentional this year. All in all, it has been a great year. The financial status of our church is a testament of the faithfulness of this amazing body. We were able to fix, renew, and purchase needed items that have been in need for some time. Most of which, has been purchased as one time purchases that are and will be used across the various ministries our church currently has going. The Heat 'n' AC in this building under the crazy work and planning by Todd & Mike and their team is not only finished but working efficiently and cost effective. Our growth has certainly been a factor in both receipts and expenditures. A huge shout out to Tammy and Dot who are working long and hard to get our finances and reports in order.

The Year 2026—A Year In the Making

We can expect more growth. Our outreach both in-person and the CLC media platform will bring us more people as well as a bigger outreach with the message of the Kingdom of God to the lost and hurting.

GenLifeConnect is planning to take our group and team to conferences, camps, and outside events. We currently are meeting on Wednesday Nights but plan, at some point, reaching out to our community teens on specific Friday Night events.

This what we stated and are building towards...

What we started in 2025, we continue in 2026. We will focus on several different levels.

The first is the raising, training, equipping of generational leaders. The GenLifeConnect will be going through a very different approach to ministering to a generation that is lost in confusion. The vision plan is to separate into two levels. Level one, having two meets a month with young people who want to go deeper in experience as well as encounter Jesus through planned events, worship, digging deeper into the word and practice this journey in the following part. The second will be holding one Friday a month GenLifeConnect & community nite Connect. Of which the teens in the disciple/mentor group will learn to outreach with their faith and confidence to those who do not know the Lord."

The process is slow but growing... Please pray for the Team Leaders & this Generation in which we seek to reach and minister.

We are planning to build a sound system for both the youth and outside church events of which will be portable friendly.

There are still yet major projects being planned for and prepared. One such project is the redoing of Guest Services.

On a staffing note-the Word encourages us to pray for laborers... this is exactly what I'm doing concerning a Youth Pastor and a Maintenance Campus Care person that will be available to come alongside Claude and take off some of his heavy lifting. Both of these areas are important for our future goals.

Together, we have a promise, a purpose, and a great future. Let's enter into this with thanksgiving and momentum.

With a Grateful Heart and Deep Love,
Pastor Rick Snowden

Community Life Church

Annual Business Meeting

February 3, 2026

The multi year financial plan for CLC has included proactively saving and setting aside year end funds for long-range planning (future costs), unexpected expenses (emergencies) and financial obligations.

In addition, to continue to make additional payments against the principal on the outstanding church loan so that it can be paid off as quickly as possible.

In review:

2025 Adopted Budget: \$345,000

Total Revenue* received for 2025 \$374,738 Over budget \$29,738

**(Includes \$15,000 of funds carried forward from 2024)*

Total Expenses for 2025 \$346,875 Over budget \$1,875

Highlights:

Revenue:

2025 Budget

- Flow through donations (Example: Finch Family/Mexico, Clarks/Haiti, Donations with special designations to give to others). \$7,870
- Large increase under Interest Income resulting from two (2) 5 month Certificate of Deposits. \$828
- 2024 year-end funds carried forward into the 2025 Budget. \$15,000

2026 Proposed Budget

- Year-end funds (2025) carried forward into the 2026 Budget. \$19,686
- Transfer from the Reserve Fund. \$28,000

Expenditures include:

- Heating and Cooling Equipment (\$8,403) - expenses related to the HVAC / Air Conditioning project. This project was paid over 2 calendar years (2024, 2025 and funded through generous donations). Maintaining the funds in this budget line item (\$7,000) to complete work needed at the parsonage.
- Special Events Materials and Supplies - Budget increase is for expenses related to the Mission work of the Holy Week Experience, as well as other special events during the year.
- Fellowship - Budget increase is for expenses related to our annual Christmas dinner, coffee and refreshment for Guest Services as well as paper products for all of our events in fellowship hall.

- Roof Repairs - NEW BUDGET LINE ITEM. As per our long-range plan, funds (\$21,000 - \$25,000) will be moved this year from the Reserve Fund to pay for the roof to be replaced at the parsonage.
- Building Expense - Funds have been carried over to complete the renovations to the Guest Services area. The funds have been saved for multiple years, through funding raised with the craft fair(s). Many thanks to Erin for all her work!
- Missions/Local - In 2025 we added Matthew 25, the local food pantry in Catskill to our list of Missions that we support.
- Security/First Aid - Safety is always a top priority. The church has filed grant paperwork to purchase two (2) new Automated External Defibrillators. One will replace an older existing AED that is located down in the gym area and one will be placed near the sanctuary/education wing.. If we do not secure the grant, the funds (\$3,000) will come from the Reserve Fund.
- Additional principal paid on the church loan. (\$6,300)

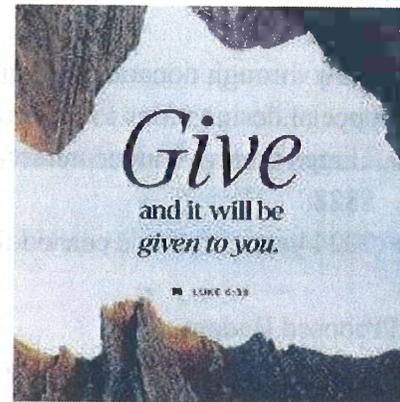
2026 Proposed Budget

After some difficult financial years, it's exciting to see God's church continuing to grow in both numbers, financially and most importantly spiritually. It is okay to say that with growth and planning for the future, the church's costs will increase.

Proposed Budget for 2026 - \$397,800.

This is an increase of \$52,686 over the 2025 budget. Of that increase \$28,000 will come from the Reserve Fund and \$4,800 will come from an increase in the amount of funds we are carrying into 2026.

The proposed budget reflects an increase in Contributions Income of \$19,695. This is within the amount that was generously given during the 2025 year.



At the Annual Meeting, we will review the 2025 budget, year end revenue and expenditures and the proposed 2026 budget. Thank you for your faithful giving and commitment to the ministry of CLC. The Bible says that those who give bountifully will receive bounty in heaven (2 Corinthians 9:6). It is a blessing to the church, as well as to the giver. Looking forward to what God has for us in 2026!

Tammy J. Sutherland
CLC Financial Secretary

Community Life Church
List of Accounts and Sub Accounts / 2025

Income		Facility Expenses		5340	Facility Expense
Donations		5300	Heating Expense	5341	Janitorial Supplies
4000	Contributions Income	5301	Fuel Oil	5342	Repairs
4001	Donation	5302	Propane	5342.1	Roof Repairs
4002	In-Kind Donation	5303	Heating Equipment Expense	5343	HVAC Maintenance
Other Income		5310	Office	5344	Grounds Maintenance
4100	Interest Earned	5311	Copier Services	5345	Equipment Maintenance
4200	Unrelated Business Income	5312	Telephone Services	5346	Inspections/Certifications
4201	Fundraiser	5313	Wireless Services	5347	Kitchen Supplies
4300	Professional Reimbursements	5314	Office Supplies	5348	Meals
4302	Other Professional Reimbursements	5315	Advertising	5349	Sanctuary Materials and Supplies
4400	Bookstore	5316	Professional Expenses	5360	Financial Services
Expense		5316.2	Honorarium Gifts	5361	Financial Software
Administrative Expenses		5320	Data Services	5362	Credit Card Processing Fees
5000	Salaries	5321	Broadband Internet	5363	Bank Fees
5002	Payroll Taxes	5322	Website Hosting	5364	Interest Expense: Bank Loan
5003	Payroll Service	5323	Church Management Software	5370	Vehicle Expenses
5004	Senior Pastor Salary	5324	Online Advertising	5371	Fuel
5008	Janitor Salary	5325	Network Services	5372	Vehicle Repairs/Maintenance
5020	Retirement Account	5326	Equipment	5373	Vehicle Insurance/Inspection
5030	Car Allowance	5330	Utilities	5380	Building Expense
5060	Healthcare	5331	Electric	5381	Reserve Fund
Missions		5332	Water	5390	Insurance
5200	International	5333	Waste Removal	5391	Liability Insurance
5210	Regional	5334	Alarm Services	5392	NYS Unemployment Insurance
5220	Local	5317	Outreach	5393	Workers Compensation Insurance
5230	Benevolence	5318	Fellowship	Ministries	
5250	Lite the Night	5319	Bookstore	5400	Community Kids
5260	Operation Christmas Child	5350	Property Taxes	5401	Nursery Care
Liability				5410	Worship
2504	Principal Payment: Bank Loan			5420	Guest Services
				5430	Security/First Aid
				5440	Counseling
				5450	Small Groups
				5451	Youth Ministry

Community Life Church
Review of 2025 Expenditures / Proposed 2026 Budget

Account No.	Account Name	2025 Actual Revenue / Expenditures	2025 Budget	Over/Under Budget	Proposed Budget 2026	Budget to Budget Difference
Asset: Beginning Balance Carried Forward		15,000.00	15,000.00	0.00	19,686.00	4,686.00
Transfer from Reserve Fund		0.00	0.00	0.00	28,000.00	28,000.00
Income/Donations						
4000	Contributions Income	331,044.99	308,255.00	22,789.99	327,950.00	19,695.00
4001	Donations	6,652.55	5,000.00	1,652.55	5,000.00	0.00
4002	In-Kind Donations	3,468.61	0.00	-	0.00	0.00
Total Contributions/Donations		341,166.15	313,255.00	27,911.15	332,950.00	19,695.00
Other Income						
4100	Interest Earned	872.87	45.00	827.87	150.00	105.00
4200	Unrelated Business Income	1,300.00	1,200.00	100.00	1,300.00	100.00
4201	Fundraiser	15,872.46	15,500.00	372.46	15,500.00	0.00
4210	Cafe Income	270.00	0.00	0.00	0.00	0.00
4400	Bookstore	298.00	0.00	0.00	100.00	100.00
Total Other Income		18,613.33	16,745.00	1,868.33	17,050.00	305.00
Total Income plus Balance Carried Forward		374,779.48	345,000.00	29,779.48	397,686.00	52,686.00
Expense						
Administrative Expenses						
5000	Salaries, Taxes, Payroll Service	78,436.49	79,140.00	-703.51	81,514.00	2,374.00
5020	Retirement Account	9,278.76	9,279.00	-0.24	9,279.00	0.00
5030	Car Allowance	5,200.00	5,200.00	0.00	5,200.00	0.00
5060	Healthcare	11,005.40	11,000.00	5.40	14,131.00	3,131.00
Total Administrative Expenses		103,920.65	104,619.00	-698.35	110,124.00	5,505.00
Facility Expenses						
5300	Heating Expense	38,181.23	41,000.00	-2,818.77	40,700.00	-300.00
5309	Special Events Material and Supplies	4,606.38	500.00	4,106.38	3,000.00	2,500.00
5310	Office	16,311.67	17,054.00	-742.33	21,038.00	3,984.00
5317	Outreach	418.11	800.00	-381.89	500.00	-300.00
5318	Fellowship	4,536.27	2,400.00	2,136.27	4,500.00	2,100.00
5319	Bookstore	639.65	450.00	189.65	650.00	200.00
5320	Data Services	14,477.99	16,210.00	-1,732.01	15,885.00	-325.00
5326	Equipment	11,503.12	5,000.00	6,503.12	5,000.00	0.00
5330	Utilities	22,279.45	25,000.00	-2,720.55	25,200.00	200.00
5340	Facility Maintenance	20,052.09	19,000.00	1,052.09	46,500.00	27,500.00
5350	Property Taxes	612.85	650.00	-37.15	652.00	2.00
5360	Financial Services	6,715.55	6,720.00	-4.45	6,978.00	258.00
5364	Interest Expense: Bank Loan	4,497.61	4,850.00	-352.39	4,400.00	-450.00
5370	Vehicle Expenses	8,120.95	7,522.00	598.95	8,300.00	778.00
5380	Building Expense	0.00	5,000.00	-5,000.00	7,753.00	2,753.00
5390	Insurance	15,316.62	16,345.00	-1,028.38	18,250.00	1,905.00
Total Facility Expenses		168,269.54	168,501.00	-231.46	209,306.00	40,805.00

Account #	Account Name	2025 Actual Revenue / Expenditures	2025 Budget	Over/Under Budget	Proposed Budget 2026	Budget to Budget Difference
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Missions

5200	International	12,030.00	13,500.00	-1,470.00	13,500.00	0.00
5210	Regional	10,900.00	10,600.00	300.00	10,600.00	0.00
5220	Local	1,550.00	600.00	950.00	1,600.00	1,000.00
5230	Benevolence	13,081.30	7,000.00	6,081.30	7,000.00	0.00
5250	Lite the Night	6,301.41	7,000.00	-698.59	7,000.00	0.00
5260	Operation Christmas Child	11,418.88	11,200.00	218.88	11,500.00	300.00
Total Missions		55,281.59	49,900.00	5,381.59	51,200.00	1,300.00

Ministries

4560	Cafe Expenses	-130.00	930.00	-1,060.00	1,070.00	140.00
5400	Community Kids	352.02	600.00	-247.98	1,200.00	600.00
5401	Nursery Care	0.00	0.00	0.00	200.00	200.00
5410	Worship	3,425.45	7,500.00	-4,074.55	6,500.00	-1,000.00
5420	Guest Services	1,993.94	850.00	1,143.94	1,200.00	350.00
5430	Security/First Aid	108.00	400.00	-292.00	3,400.00	3,000.00
5440	Counseling	43.02	100.00	-56.98	100.00	0.00
5450	Small Groups	1,560.27	1,000.00	560.27	1,000.00	0.00
5451	Youth Ministry	3,134.49	1,600.00	1,534.49	2,500.00	900.00
Total Ministries		10,487.19	12,980.00	-2,492.81	17,170.00	4,190.00
Total Expense		337,958.97	336,000.00	1,958.97	387,800.00	51,800.00

Net Income (Loss) 36,820.51 (Includes \$15,000 carried forward)

Liability

2504	Principal Payment: Bank Loan	8,916.31	9,000.00	-83.69	10,000.00	1,000.00
Total Expense/Liability		346,875.28	345,000.00	1,875.28	397,800.00	52,800.00

Beginning Balance Carried Forward

Proposed Budget

Net Income (Loss) less Principal Payment **27,904.20**

Less Carried Forward 2026 **\$19,686.00**

Balance: **8,218.20**

Balance Carried Forward:	Special Designation	\$1,261.00
3103 Lite the Night	\$712.59 Building Fund	\$7,753.67
3113 Operation Christmas Child	\$2,067.00 Cafe	\$1,070.00
3101/3116 Deacons/Missions Fund	\$6,822.29 Total	\$19,686.55

Reserve Fund Development:

Running Total

Year End 2023 - Deposit	\$10,000.00	\$10,000.00
Year End 2024 - Deposit	\$20,000.00	\$30,000.00
Year End 2025 - Deposit	\$8,218.00	\$38,218.00
Withdrawal - Budget 2026	\$28,000.00	\$10,218.00

Meeting Date: February 3, 2026

Community Life Church

Revenue Summary / Calendar Year 2025

Tithes & Offering: January 1, 2025 - December 31, 2025

Contribution Income: Budget Year 2025	Sunday Service: Tithes and Offering	Online Giving: Tithes and Offering	Sub Total	Less: Flow Thru Donations: Benevolence	Total	# of Sunday's in the Month	Average Weekly Giving Towards Church Expenses
January	\$20,634.10	\$3,440.07	\$24,074.17	\$2,600.00	\$21,474.17	4	\$5,368.54
February	\$14,193.33	\$5,792.08	\$19,985.41	\$125.00	\$19,860.41	3	\$6,620.14
March	\$24,343.95	\$6,428.75	\$30,772.70	\$125.00	\$30,647.70	5	\$6,129.54
Total Quarter I	\$59,171.38	\$15,660.90	\$74,832.28	\$2,850.00	\$71,982.28	12	\$5,998.52
April	\$17,231.55	\$8,214.19	\$25,445.74	\$265.00	\$25,180.74	4	\$6,295.19
May	\$20,690.68	\$7,455.40	\$28,146.08	\$440.00	\$27,706.08	4	\$6,926.52
June	\$22,961.82	\$8,454.22	\$31,416.04	\$375.00	\$31,041.04	5	\$6,208.21
Total Quarter II	\$60,884.05	\$24,123.81	\$85,007.86	\$1,080.00	\$83,927.86	13	\$6,455.99
July	\$21,267.59	\$7,300.17	\$28,567.76	\$365.00	\$28,202.76	4	\$7,050.69
August	\$20,324.72	\$7,167.54	\$27,492.26	\$330.00	\$27,162.26	5	\$5,432.45
September	\$19,087.33	\$6,073.01	\$25,160.34	\$335.00	\$24,825.34	4	\$6,206.34
Total Quarter III	\$60,679.64	\$20,540.72	\$81,220.36	\$1,030.00	\$80,190.36	13	\$6,168.49
October	\$22,208.81	\$5,839.56	\$28,048.37	\$300.00	\$27,748.37	4	\$6,937.09
November	\$25,695.07	\$6,098.22	\$31,793.29	\$925.00	\$30,868.29	5	\$6,173.66
December	\$22,498.14	\$7,644.69	\$30,142.83	\$1,685.00	\$28,457.83	4	\$7,114.46
Total Quarter IV	\$70,402.02	\$19,582.47	\$89,984.49	\$2,910.00	\$87,074.49	13	\$6,698.04
Grand Total	\$251,137.09	\$79,907.90	\$331,044.99	\$7,870.00	\$323,174.99	51	\$6,336.76

Benevolence flow thru funds: Finch Family/Mexico, Clark Family/Haiti, Special Designations/outside the church

**Church was closed one Sunday in February, due to inclement weather*

February 3, 2026

Community Life Church

Bank Loan: March 26, 2020

Amount of Loan: \$133,000.00

Term 30 Years

Monthly Payment: Principal/Interest \$638.66

Rate: 3.99%

Payment Year	Principal Payments	Additional Principal Payments	Total Principal Payments	Interest
Calendar Year 2020 (8 payments)	\$1,530.79	\$200.00	\$1,730.79	\$3,666.94
Calendar Year 2021	\$2,435.49	\$1,600.00	\$4,035.49	\$5,228.43
Calendar Year 2022	\$2,564.05	\$0.00	\$2,564.05	\$5,099.87
Calendar Year 2023	\$2,669.67	\$0.00	\$2,669.67	\$4,994.25
Calendar Year 2024	\$2,797.99	\$4,500.00	\$7,297.99	\$4,865.93
Calendar Year 2025	\$3,166.31	\$5,750.00	\$8,916.31	\$4,497.61
Total	\$15,164.30	\$12,050.00	\$27,214.30	\$28,353.03

Principal Balance Due:

\$105,785.70

2025 Year End Report

Annual Meeting: February 3, 2026

Community Life Church

Building and Grounds ~ Long Range Plan

To be completed in 2026

- Renovations for Guest Services (Funding carried forward)
- Replace Parsonage Roof - (Funding transferred from the Reserve Fund)
- Replace Heating and Air Conditioning Units in the Parsonage - (Funding budgeted)

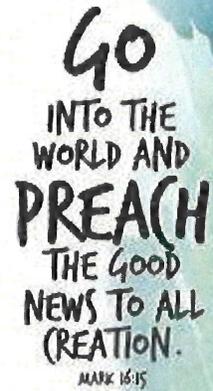
Long Range Planning (2 to 5 years)

- Refinish Sanctuary Floor
- Supplemental Heating - Education Wing
- Install Additional Insulation - Education Wing
- New Awning - Office Entrance
- Parking Lot - Top Coat, Seal and line parking lot
- Window Replacement

Community Life Church

Missions Supported Monthly (2026):

- Alight Center, Inc. - Pregnancy Resource Center (*Local*)
- American Center for Law and Justice - Legal Counsel (*Regional*)
- Amy & Caleb Finch - Morph Mexico (*International*)
- Bridges for Peace - Ministry in Israel (*International*)
- Christ for all Nations - Ministry to Africa (*International*)
- Christian Law Association - Legal Counsel to Churches (*International*)
- Creative Word Ministries - Sylvia Evans, Teacher and Prophetic (*Regional*)
- Elim Fellowship - New Life Bible School (Haiti), Rehema Home (Africa), Caboose (Kids and Camp) (*Regional / International*)
- Jazreel International- Global Humanitarian Aid (*International*)
- LifeSaver Ministries - Crisis Pregnancy Hot-Line (*International*)
- Matthew 25 / Catskill NY - Food Pantry for Local Community (*Local*) **NEW**
- Messenger International - Equipping Leaders and Pastors (John Bevere) (*International*)
- Ministers Fellowship International - Network of Pastors and Leaders (*Regional*)
- New Yorkers for Constitutional Freedom - Preserving Religious Freedom (*Regional*)
- Pearl Alliance - Rescue and Restore Trafficking Victims, Lisa Bevere (*International*)
- Samaritan's Purse - Provides Physical and Spiritual Help (*International*)
- Tikkun / Zion's Glory - Ministry in Israel, Jackie Santoro (*International*)
- To the Nations - Ministries in Honduras, Israel, etc., Martha Grice (*International*)
- Voice of the Martyrs - Provides Support to Christians who are Persecuted (*International*)



GO
INTO THE
WORLD AND
PREACH
THE GOOD
NEWS TO ALL
CREATION.
MARK 16:15

