



St. David's Episcopal Church & School

October 1, 2025

Vestry Meeting Minutes

Meeting Time & Location

October 1, 2025, 7:00 - 8:30 p.m. EST

St. David's Episcopal Church & School – Adult Education Room and via Zoom

Attending

Vestry Members

Present: The Rev. Stephen Hagerty (Rector), Bob Chirles (Sr. Warden), Margot Culhane (Jr. Warden), Katherine Beckett-Goodwin (Co-Treasurer), Betty Brown, Luke Donohue, Sharon Easley (Register), Bobbie Johnson, H.L. Norwich, Bill O'Donnell

Additional Officers

Carol Bonifant (Chaplain to the Vestry), Greg Cross (Co-Treasurer)

Also Attending

Meg Antwi (Preschool Director), Maureen Carey, Adell Panetta, Allan Steed, Marilyn Tracy, Chris Smith Hayward Learn (attended up through parishioner comments section of meeting)

Call to Order

The Rev. Stephen Hagerty, Rector, called the St. David's Episcopal Church and School Vestry Meeting to order at 7:02 p.m.

Attendees said the Lord's Prayer together to start the meeting.

Carol Bonifant, Chaplain to the Vestry, offered an opening prayer:

Father God, Your ways are always best, help us to align our decisions, ideas, and trust levels with You. You know we want to serve You; we want to follow You yet at times we are not sure we are. Draw us deeper into Your Word. Holy Spirit nudge us into a more consistent prayer life. Keep us from leaning into our own understanding instead of trusting You. No matter how hard it is! Show us how to answer questions; "How are we doing so far this year?" "How does that compare with where we thought we would be?" "What are our targets for this year?" If our answers only come from our own understanding, we will miss the mark. Help us answer these questions not only from a financial perspective. These questions apply to St David's Spiritual life as well as physical life. We can do nothing without You Lord! We know that in our hearts now help us know that with our actions. In Your Name Jesus, we pray, **Amen!!**

Scripture/Formation Study

Vestry members shared their experiences with doing the interview "homework" from the last Vestry meeting. **Next Steps:** For any Vestry members that haven't yet done the interview, there is still time.



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Approval of Vestry Meeting Agenda

Rev. Stephen presented the previously distributed October 1, 2025 Vestry Meeting Agenda for final review; two changes were submitted: add discussion of FEMA grant application for 2026 and discussion of potential changes to staff medical insurance.

Motion: Approve the October 1, 2025 Vestry Meeting Agenda as amended

Upon motion duly made and seconded, the Vestry unanimously approved the October 1, 2025 Vestry Meeting Agenda as amended.

Group Norms

Greg Cross read the Group Norms for the group.

Start and stop on time, and vote to extend meeting time | Use "I" statements to show respect for one another | Revisit open issues & discern when to table an issue for another time | Commit to speak up and contribute at each meeting | Come prepared for the meeting by having read the material beforehand | Be present and focus on active listening.

Parishioner Comment Period

- Hayward Learn gave a brief overview of his history since coming to St. David's approximately one year ago. He is currently serving as the St. David's representative in the Piedmont Region. Hayward brought to the Vestry's attention information he learned at the last meeting of the Piedmont Region. There are 86 families in Leesburg that are being displaced due to their trailer park being closed, two of these families missed out on relocation assistance and several churches in the area have pledged financial assistance which is being directed to the families through Fr. Daniel at St. Gabriel's. Hayward stated he hoped that St. David's might also lend some financial support in this situation.
- Currently there is an opening for a youth representative to the Piedmont Region. Two youth in our congregation were proposed as possibly being good candidates.
- New website is coming online.

Property Report

Allan Steed presented the previously distributed Property Reports for [July](#) and [August](#). Highlights of the reports discussion:

- Lots of work done over the summer! Adell and Marilyn led efforts to get all of this done.

Ministry/Worship Report

Maureen Carey, Lay Pastoral Assistant and Director of Children & Youth Ministry, provided her report [Ministry/Worship Report](#) to the Vestry prior to the meeting. No questions/comments were presented about the report.

Preschool Report

Meg Antwi, Preschool Director, provided her report [Preschool Report](#) to the vestry prior to the meeting. Highlights of Meg's report:



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- A lot of work completed over the summer
- 9/8/2025 was 1st day of school - 20 more kids than last year
- 3s - only one spot left before being filled
- Meadow classroom going really well; getting good feedback from parents
- 8 kids in the new class

Outreach Committee Report

Margot Culhane, Committee Co-Chair, provided her report [Outreach Committee Report](#) to the Vestry prior to the meeting. No questions/comments were presented about the report.

Warden's Report

Bob Chirles (Sr. Warden) discussed the previously distributed [Wardens' Report](#). Two things he wanted to bring to everyone's attention are:

- The families that are going through economic crisis in Loudoun county
- Impact of Federal government closure which might lead to more people losing their jobs. What can St. David's do about this situation?

Rector's Report

Rev. Stephen provided the [Rector's Report](#) to the Vestry prior to the meeting. No questions/comments were presented about the report.

Email Vote Ratification of moving funds to accommodate the Trimark Contract

Motion previously submitted by Margot Culhane & Robert Chirles on August 7, 2025 to Vestry members (via email). Motion was seconded and unanimously approved via an email vote. The motion was presented at the October 1, 2025 Vestry meeting for ratification.

- For context, the current balance in "6605-02 HVAC Repairs and Maintenance" is \$13,807.50 and the current balance in "6604-03 HVAC Service Contract" is \$713. We are proposing moving funds from "6605-02" to "6604-03" to cover the contract payments.
- Calculations: $\$1,140 \times 2 = \$2,280$, less the existing balance of \$713, leaves a balance needed of \$1,567 in the Budget Line "6604-03 HVAC Service Contract."

Motion: Upon recommendation of the Property Team, move that the Vestry reallocate monies in the amount of \$1,567.00 from "Line Item 6605-02 HVAC Repairs and Maintenance" to cover the 2025-26 Trimark Contract payments for September 2025 (\$1,140) and December 2025 (\$1,140). The amount of \$1,567 would be in addition to the current balance of \$713 in "6604-03 HVAC Service Contract" budget line.

Upon motion duly made and seconded, the Vestry unanimously ratified the email vote on August 7, 2025 to transfer \$1,567.00 from "6605-02 HVAC Repairs and Maintenance" to "6604-03 HVAC Service Contract" line item.



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Email Vote Ratification of approving funds to replace Preschool Keypad

Motion previously submitted by Margot Culhane on August 17, 2025 to Vestry members (via email). Motion was seconded and unanimously approved via an email vote. The motion was presented at the October 1, 2025 Vestry meeting for ratification.

Motion: Upon recommendation of the Property Team, move that the Vestry reallocate monies in the amount of \$2,211.28 from "Line Item (6601-01) titled "Mortgage Principal and Interest Accounts" to the Line item "6605-01 General Repairs and Maintenance" which is currently in a deficit to cover the FQ quote for replacing the Preschool door keypad.

Upon motion duly made and seconded, the Vestry unanimously ratified the email vote on August 17, 2025 to reallocate monies in the amount of \$2,211.28 from "Line Item (6601-01) titled "Mortgage Principal and Interest Accounts" to the Line item "6605-01 General Repairs and Maintenance" which is currently in a deficit to cover the FQ quote for replacing the Preschool door keypad.

Updated General Laws & Regulations Church Cemetery

Prior to the meeting, the trustees sent to the Vestry the document [General Laws and Regulations of St. David's Episcopal Church Cemetery At Ashburn, Loudoun County, Virginia, Updated August 21, 2024, Revised August 1, 2025](#), for them to review the latest revisions. There was a discussion of the document and changes. The following edit was discussed and proposed:

- Item 13 to be edited to read: by blood, marriage, or adoption

Motion: Approve "General Laws and Regulations of St. David's Episcopal Church Cemetery At Ashburn, Loudoun County, Virginia, Updated August 21, 2024, Revised August 1, 2025" as edited to include "or adoption" in item 13.

Upon motion duly made and seconded, the Vestry unanimously approved the "General Laws and Regulations of St. David's Episcopal Church Cemetery At Ashburn, Loudoun County, Virginia, Updated August 21, 2024, Revised August 1, 2025" as amended.

2026 FEMA Grant Application

Katherine Beckett-Goodwin provided background on St. David's history with applying for the FEMA grant for "hardening" of places of worship.

- Jim Tracy and Katherine completed the grant application for 2024.
- Katherine, Luke Donohue, and Sharon Easley completed the application in 2026.
- We have an updated assessment from Loudoun County Sheriff; we'll look at those things that were suggested that we can do with the resources we have.
- Given limited volunteer resources and current priorities, do we want to attempt to apply for funding for the 2026 Federal fiscal year?
- After discussion, the decision was made St. David's will not pursue the grant this year and will re-evaluate this option again next year.

Approval of Vestry Meeting Minutes

Sharon Easley presented the previously distributed July 23, 2025 Vestry Meeting Minutes for approval.



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Motion: Approve the July 23, 2025 Vestry Meeting Minutes

Upon motion duly made and seconded, the Vestry unanimously approved the July 23, 2025 Vestry Meeting Minutes as submitted.

Treasurers' Report

Katherine Beckett-Goodwin and Greg Cross, Co-Treasurers, presented the previously distributed [Treasurers' Report as of August 31, 2025](#). Highlights of the report included:

- New format for the report with simplified cover sheet but still has detailed financials
- \$34K in red through August
- Mortgage Match accelerated the progress to our budget targets (brought the estimated 2025 operating deficit to less than \$60,000.)
- Expenses at 70% of Budget (should be at 67%)
- Pledge offerings are on track with the budget YTD
- Expenses have stabilized over the last 3 months with an average run rate of ~\$49,000
- Before any proposed budget changes, the deficit for 2025 is estimated at \$40K - \$50K.
- Property team estimates an additional \$7,500 is needed for the remainder of 2025 for needed and potential repair and maintenance expenses
- Next steps for 2026 Budget preparation will be the Budget Workshop on 10/25 (9:00 am to noon)

Motion: Approve the Treasurers' Report as of August 31, 2025 as presented

Upon motion duly made and seconded, the Vestry unanimously approved the Treasurers' Report as of August 31, as presented.

Property Budget Request

The property team presented their [justification](#) for a request to add additional funds in the amount of \$7,500 to cover anticipated repairs for the remainder of 2025. Highlights of the discussion include:

- The \$7,500 includes some padding so Vestry would not need to do another vote to add more funds in the event additional repairs are needed.
- Greg Cross noted that there were funds available in the "HVAC" line item.
- After discussion with Vestry and property team, it was agreed that the amount to be transferred would be \$5,000, and if more funds were needed before the end of the year the Vestry would address it at that time.

Motion: Move to approve reallocating \$5,000 from the "HVAC Repairs & Maintenance" line item (6605-03) to the "General Repairs & Maintenance" line item (6605-01).

Upon motion duly made and seconded, the Vestry unanimously approved reallocating \$5,000 from the "HVAC Repairs & Maintenance" line item (6605-03) to "General Repairs & Maintenance" line item (6605-01).

Potential Changes to St. David's Church and School Base Medical Insurance Plan

There was a robust discussion of the [renewal options](#) for staff medical insurance and the possibility of changing St. David's base plan from the 90/10 coinsurance option to the 80/20 coinsurance option and



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the annual cost savings that would result from the change. Staff provided a summary of their thoughts which had been shared with the Rector and Wardens a couple months earlier.

Since there was a short period of time for the Vestry to review and make a decision; a motion for tabling the discussion to the next Vestry Meeting on 10/22/2025 was proposed. This will be one week into the open enrollment period and still allow staff time to make a decision on their healthcare plan.

Motion: Move to table discussion and decision of potential changes to St. David's Church and School base medical insurance plan until the 10/22/2025 Vestry Meeting.

Upon motion duly made and seconded, the Vestry unanimously approved tabling discussion and decision of potential changes to St. David's Church and School base medical insurance plan until the 10/22/2025 Vestry Meeting.

Closing Prayer

Carol offered a closing prayer:

Father, how do You see us as leaders in Your Church at St David's? Are we where we are supposed to be? Are we focused on You more than our problems? Are our hearts filled with gratitude? If not then convict us Holy Spirit and turn us to a position that we can clearly see You in our work, hear You in each other and hold Your hand as we walk together following You! In the Name of Jesus, the Christ we pray, **Amen!**

Calendar Items

2026 Budget Workshop on October 25, 2025.

Adjournment

The Rev. Stephen Hagerty adjourned the Vestry Meeting at 8:52 p.m.

The next Vestry Meeting will be held on October 22, 2025, at 7:00 p.m. in the Adult Christian Ed. Room and via Zoom.

Respectfully Submitted:

Sharon Easley, Register
St. David's Episcopal Church & School
October 22, 2025

Summary of Motions & Items of Note

Approved	October 1, 2025 Vestry Meeting Agenda as amended
Approved	July 23, 2025 Vestry Meeting Minutes as submitted
Approved	Treasurers' Report as of August 31 as presented



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Approved	Reallocate monies in the amount of \$1,567.00 from "Line Item 6605-02 HVAC Repairs and Maintenance" to cover the 2025-26 Trimark Contract payments for September 2025 (\$1,140) and December 2025 (\$1,140). The amount of \$1,567 would be in addition to the current balance of \$713 in "6604-03 HVAC Service Contract" budget line.
Approved	Reallocate monies in the amount of \$2,211.28 from "Line Item (6601-01) titled "Mortgage Principal and Interest Accounts" to the Line item "6605-01 General Repairs and Maintenance" which is currently in a deficit to cover the FQ quote for replacing the Preschool door keypad.
Approved	"General Laws and Regulations of St. David's Episcopal Church Cemetery At Ashburn, Loudoun County, Virginia, Updated August 21, 2024, Revised August 1, 2025" as amended.
Approved	Reallocate \$5,000 from the "HVAC Repairs & Maintenance" line item (6605-03) to "General Repairs & Maintenance" line item (6605-01).
Approved	Table discussion and decision of potential changes to St. David's Church and School base medical insurance plan until the 10/22/2025 Vestry Meeting.



Property & Trustees Team Report

July 31, 2025

St. David's Episcopal Church and School
43600 Russell Branch Parkway
Ashburn, Virginia, USA 20147
property@sdlife.org / trustees@sdlife.org

Overall

Adell and Marilyn worked most of these items together and got help from others as needed to accomplish a great deal of work over the summer.

Negotiated new Trimark HVAC contract

Completed new cleaning contract, including supply ordering and more days of cleaning for same price as last year.

Disposed of unusable cleaning products

Created and ordered new signage for Meadow building and church entrance- correct service time will now be noted on the sign along with the Episcopal Pride Shield

July 15 - Kim was contacted by a historian studying Belmont Chapel. I took pictures of the monument and what is left of the chapel, as well as pictures of the chapel that hang in the church office and shared them with him. He is asking about the date of the pictures that hang in our church office.

We provided some additional history and reference material on Margaret Mercer.

The Thomas Balch Library in Leesburg also has an Exhibit Room named after Marget Mercer and they did an education series for us in 2017 or 2018 time frame too, so it's another good public reference where they can learn more about her.

<https://www.leesburgva.gov/departments/thomas-balch-library/library-news-events/exhibits>

Buildings

Church

MARK THE DATE – September 20, 2025 *Wedding in the Church*

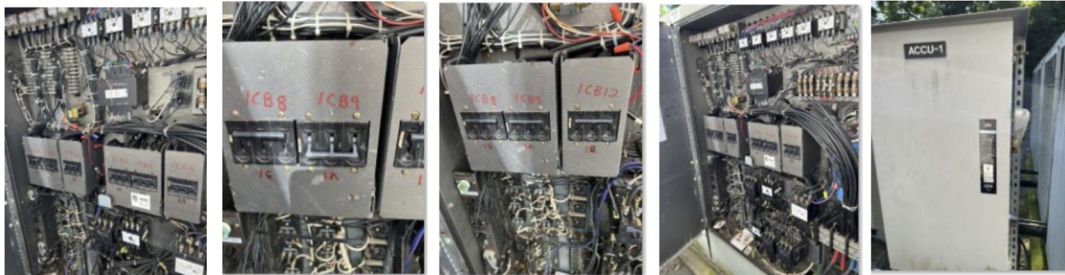
Planned and negotiated painting of Ark, Adult Ed Room and repairs/repainting in church hallway and sanctuary- private donor is paying for this

Planned and negotiated new shades for Adult Ed Room – private donor is paying for this

July 5 - The Sanctuary A/C was not running on that Saturday morning. A tripped breaker (**1CB9**) was found on the Sanctuary outdoor HVAC unit ACCU#1 and **oL2 Drive Overload** error on the Air Handler unit in the HVAC machine room in the attic.

The outdoor circuit breaker was reset first, then proceeded to check out the upstairs unit and reset the power on it to get things going again.

Outdoors



Upstairs

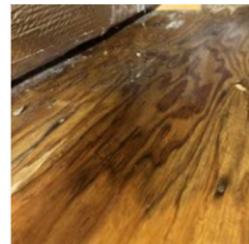


This is the first time this year, that I know of this problem happening, so my guess is we had a power interruption or was weather induced interference with stable power coming into our facility that caused it.

The system was back up and running around 10 A.M.

Mercer Hall (School)

HVAC leak in Preschool Attic fixed



Got Trimark to pay for new carpet in the Nest

Discovered mold in the Preschool classrooms - upon researching what was done last year, it was decided to try to remediate the mold on our own and see if it comes back. Potential cost savings \$1000

Boslaugh Hall (Church Office)

Repaired toilet in women's restroom in Boslaugh.

Discovered moldy leak on men's room ceiling in Boslaugh due to leaking roof vent- negotiated contractor to fix

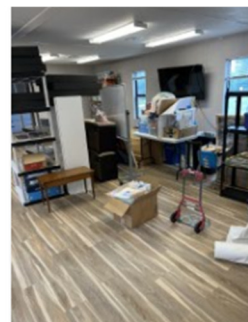
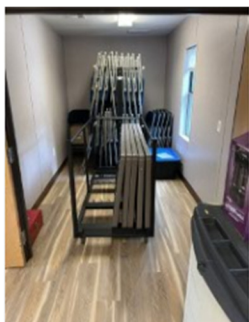
ANNEX Building

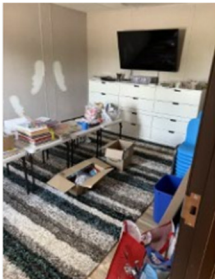
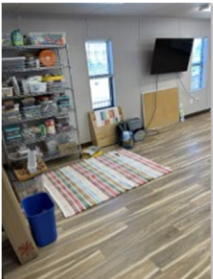
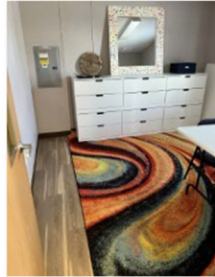
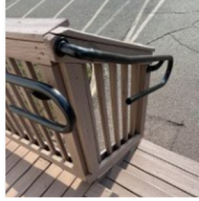
Completed cleanout of storage units and all items in Annex

Annex renovation completed



Floors installed in Annex and Ark





HVAC condensation issue on Annex fixed



Hole in Annex roof fixed for free by Alex

Property Safety & Security

Started investigating replacement of JCI (Johnson Controls) Fire Alarms systems and replacement or modernization of the ADT Security cameras and systems.

Property Management

7/23 Keller Landscape did tree and shrub trimming and sprayed the grass areas for weeds across the campus.

7/29 Rich Goodwin was contacted concerning Boy Scout Troop Service Projects around the Church property. Rich is coordinating the availability of the troop.

7/29 Rev. Stephen asked the Property Team and Meg Antwi (School) to be the contacts for Declan McClintock on his proposed Eagle Scout Project.

In the Eden Garden – A special thanks to Jen Peiler, Jackie Halprin, Beth La Pilusa, and Fred Nuguid for watering and weeding and planting to make the garden absolutely BEAUTIFUL!

Church Cemetery and Columbarium's

Marilyn and Chris had Sonia Singham's cremains transferred to a bronze urn and placed back in the niche.

Continuing to try to get the vendor out to engrave several Columbarium cover stones.

Met Judy to swap out her Husband's original token ashes memorial box with permanent URN, in which she wishes to be buried with upon her death.



Open Repair/Replace Items List as of May 2025

01) Install Door/Lock Management system to track and record all entries and exits through doors with keypads.

02) Sanctuary Doors - All 6 doors in the Church are worn out and need to be replaced; also identified as a safety issue from the Security Study Report done in 2019 - Estimated \$20K per set of 3 for \$60K plus \$10K for Badge and/or Keypad Access.

03) Doors in Boslaugh need to be replaced

04) Looking into placing a fourth sump pump inside the entrance to the crawl space (as when there is a heavy rainwater flooding in that portion of the concrete floor)

05) Install Lighted Security Bollards between Parking Lot and Buildings to reduce risk of vehicular damage to structures and improve sidewalk lighting.

06) Repaving of entire parking lot \$172,000, which is an update from the \$150K that Chris Smith estimate tool before he retired. City wide of Northern Virginia as of May 2025.

07) Update alarm systems dialers.

08) Church windows cleaning – removal of South plexiglass and replace with acoustical shades. There are 68 pieces of plexiglass. Not clear what removal of the curved Plexiglas would do to acoustics which was the reason for their installation.

For the Property and Trustees Team,

Property Stewards

Allan Steed, Sr. Property Steward, Bruce MacMonigle, Marilyn Tracy, Chris Smith, Jim Tracy and Adell Panetta with Kim Gauthier, Parish Administrator

Trustees (Cemetery and Property Management with Diocese of Virginia)

Allan Steed, Sr. Trustee, Bruce MacMonigle, Chris Smith, Marilyn Tracy

<https://www.sdlife.org/trustees>

Link to Canon's of the Diocese of Virginia for Reference – Property (Section 15)

<https://episcopalvirginia.org/who-we-are/governance/constitution-and-canons/>



Property & Trustees Team Report

August 31, 2025

St. David's Episcopal Church and School
43600 Russell Branch Parkway
Ashburn, Virginia, USA 20147
property@sdlife.org / trustees@sdlife.org

Overall

August 1, 2025, a new cleaning company, Perfect Services, began-organized orientation, equipment and supplies storage and supply orders. 3 weeks later, handled giving these cleaners 30 days' notice due to lack of communication and cleaning not done to our satisfaction.

Procured new cleaning company to begin Oct 1, 2025

Major refresh of church and Boslaugh rooms, all paid for with funds from private donors and items we found during our storage cleanout:

8/18 Meeting with Declan McClintock – Eagle Scout project – Meg, Dennis Kellen, Adell and Marilyn

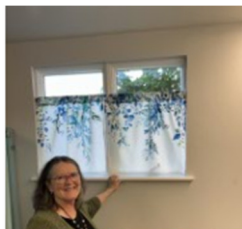
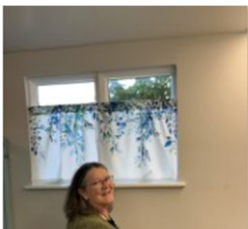
Buildings

Church

Adjusted threshold of church's north door so that it could be opened easily.

Sound Team cleaned out Pump Room and Sanctuary storage areas – Bruce is working to get rid of old equipment via eBay to support the Sound Team budget.

New Curtains were installed in the Ladies and Men's Restrooms to replace old worn-out window coverings.



Cleaned out and reorganized Vesting Room

Adult Ed Room: new blinds, new ceiling lighting, painted walls, ceiling and trim, emptied, organized and labeled all cabinets, scrubbed outside of all cabinets, installed new hardware on all cabinets, repaired and touched up white table (Marilyn), repaired door, replaced broken doorstop, added plants and décor

Garden Classroom (formerly Ark): painted walls, ceiling and trim, new ceiling lights, new cabinet hardware, new switch plates, new doorstops, cleaned out and organized storage in church closets

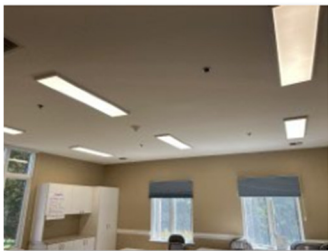


Church Hallway: Removed extra preschool hook racks, repaired all damaged drywall, painted all walls, repaired/painted around newly installed drinking fountains, removed old tape from ceiling, ceiling lights replaced with LED bulbs, wooden toybox moved to Annex

Narthex: Repaired and repainted drywall

Sanctuary: Repaired holes in the wall surrounding thermostat cover, touch-up painted, cleaned and reframed Occupancy Certificate

Contemporary Electric **GRATIS** (thanks to Chris Broadbent) installed 6 new 1 X 4 ft low profile fixtures in both the Adult Ed. room and the Garden classroom, and new LED bulbs in the Narthex hallway and bathrooms: repaired switch to font on sound board – Allan sent Chris a note of thanks and appreciation. Each new light fixture is valued at \$150 for context and future planning which also provides a since of “Cost Avoidance” contributed by a parishioner.



Door to the Ark/Garden classroom out of alignment and lock needs replaced (Chris)

8/11 Cleaned (removed the dirt and algae) from all the exterior Narthex windowsills

Adell and Marilyn picked paint colors for Adult Ed. and Garden room and some rooms in Boslaugh

8/19 Cleaned (removed the green algae) from all the exterior Sanctuary windowsills – We discovered all North facing windows have peeling paint – asked Nestor for proposal

8/29 Cleaned the dirt and algae off the bottom of the corner walls in the Garden



Set up a Church Laptop to run the Welcome Station Monitor in the Narthex Hallway for slides to announce News, Upcoming events and general information like the Summer Vacation Photo series that Rev. Stephen started with the help of Bruce, Kim and Allan

- the TV input is HDMI 3. It should not require selecting the input but just in case
- the laptop is housed in the welcome desk on the left of the top shelf. It is hidden behind a box but it is NOT locked because there is no locking port available
- a wired mouse and the TV remote on the top of the welcome station to operate the PC
- the laptop has an external keyboard located on the far left of the top shelf of the welcome desk.
- the presentation is titled “Narthex Sunday Slides Presentation” and is located in the folder - Worship - Sound Team - Technical Team Ministry - 10 AM Service - 2025 Service
- Kim can maintain the presentation on the website and does not need to visit the TV in the narthex to updates slides
- we are still working to ensure the presentation is set to automatically advance through the slides and loop continuously

8/12 - Kim needed updated Capacity for Church building Estimates to help with JCI Fire System quotes to right-size to our current capacities.

The Sanctuary indicates that it can hold 681 people. The form is dated 1999, but we've been advertising 300 Max capacity for Weddings and other programs.

Having said that, there have been changes to the original PEW configuration of the Church since we began using it in 1999.

The area where the Choir is now, used to be filled with Pews, like we have under the West Window of the Church, and the Choir and Organ was limited to the space directly under the Southeast Windows to the Left of the Altar on a wooden platform that was removed. That happened in the 2003-2004-ish timeframe but certainly before Fr. Stephen McWhorter retired early in 2006.

We also lost Pews under the Southwest Front windows to the right of the Altar, to create the "Soft Space" shortly after Rev. Sussan started, for the kids there that we have now.

The wood from the old pews that was removed from the Choir area, was repurposed by one of our Parishioners / Wood Workers, that the time, which was done by Larry DeSimone and his son Nick, to build the cabinet at the Visitor Station under the Monitor hanging on the wall there now. The wood was also used for the Usher Stand and the Children's book station cabinet that was moved over next to the entrance to the Vesting Room.

So, we have lost roughly at least a 1/3 of our original capacity, so maybe now 400 cozy which does not include overflow into the Narthex and Hallway, which we have actually used more than once in the past for the CEO's (Christmas and Easter Only's) services. Our attendance counts from the Easter Sunday service was 431 for context.

Note: The two Church HVAC systems needed to be restarted two more times after the initial outage discovered July 4th weekend. The systems were stable in September, except for the power outage that will be covered in the September report. It was not the same problem each time, so guessing that construction work next door causing power stability issues for our campus being a potential cause or weather related due to heavy rain or thunderstorms passing through.

Mercer Hall (School)

Supervised removal and replacement of damaged carpet in Nest classroom due to HVAC flood (successfully negotiated with HVAC company to cover cost of new carpet \$2650)

Adell and Marilyn sprayed and cleaned the mold from the walls in the Nest classroom

Adell and Marilyn cleaned the labels off the Annex windows both inside and outside

8/7 contacted 5 companies for Preschool playground work – 3 gave proposals

Signed Preschool playground contract with Green Sun Landscape \$5,690

8/23 Katherine and Richard Goodwin spend 9 hours to power wash some of the fence surrounding the Preschool playground

8/26 Green Sun Landscape – Preschool playground project -installed mulch in the playground, at the door to the school, inside the wagon wheel area; added pea gravel to the “small world area”; and added dirt to the digging in “dirt pile”



8/27 Green Sun cut down and removed 2 dead trees and installed timbers to control the movement of mulch and pea gravel at the School front door sidewalk



8/28 Green Sun was hired to complete the power washing of the Preschool fence \$850



Boslaugh Hall (Church Office)

Replaced flapper valve in women's restroom in Boslaugh

8/8 - Mold was discovered on the ceiling in the men's bathroom. Nestor (painting contractor). We found two roof leaks - replaced a collar on 1 vent pipe and repaired the 4 ridge vents



Reattached Mailbox lid on exterior Office wall (not functional)



Kim's Office: painted walls, trim and ceiling, moved in shelves and file cabinet with all Property records now stored in her office, new floor vents
Ginny's Office: painted walls, trim and ceiling, added missing baseboard, covered bare switches and plugs, new switch plate

Kitchen/Workroom: repaired ceiling, painted walls, trim and ceiling, reorganize cabinets, remove unused wall cabinet and shelves, new cabinet hardware, scrubbed appliances, new switch plate, new towel rack

Margaret Mercer Conference Room: Painted walls and trim, new sheer curtains, removed extra furniture, hung historical décor and preschool art

Father Johnson Conference Room: (Formerly Known as the Purple Room)
Painted walls and trim, new floor vents, painted old table for use under TV

Ladies Room: Repaired all drywall, painted walls, trim and ceiling, installed door bumpers, fixed running toilet, new lighting, recalked sink area, new décor

Men's Room: Removed tool cabinet and all tools, repaired all drywall, painted walls, trim and ceiling, installed door bumpers, fixed broken toilet, new lighting, recalked sink area, repaired mold damage on ceiling, new décor

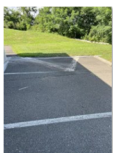
Added doorstops to all doors in Boslaugh- repaired walls where handles had made holes due to no door stops

Estimated cost of privately donated refresh/renovation is \$9,000 not including all the lighting Chris B. donated

ANNEX Building

Relocated mobile coat rack to Annex- center closet in hallway now has room for coats, umbrellas and lost & found

Allan attached clamps to hold the pipes draining the Annex AC units to the ground



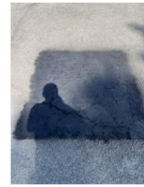
Property Safety & Security

Attended security review meeting with sheriff's office led by Karl Colder.

8/19_- Environmental Pest Control sprayed the campus grounds for pests /ticks

Property Management

8/2 Allan and Marilyn used four cans of spray paint to block out the two handicapped signs on the ground at the parking lot entrance at the Preschool



8/4 – Construction Tape installed by Beazer development to mark the “shared path” across our property
Total 20 ft wide – 5 ft from curb to path, 10 ft wide path, 5 ft grade towards parking lot

8/5 Inventoried the folding tables and chairs across the entire campus

8/11 All the trees and shrubs in the shared path were cut down

8/13 the tree stumps in the path were cut to the ground



8/13 and 8/14 Met with two landscape companies to discuss PS playground needs

8/14 the tree stumps in the path were removed

8/15 the grass was removed in preparation of paving the path

8/18 asphalt path paved

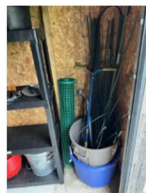
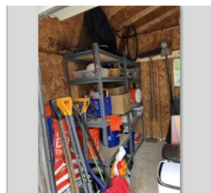
8/21 Areas along both sides of the path with seeded and covered with straw

- Met with Tony Shumate manager of the Beazer development to our North

The old Youth Team Fire Pit for burning Christmas Trees for Ephiany and other fun stuff was cleaned out.



8/24 – Adell and Allan cleared out and reorganized the old Storage shed.



Church Cemetery and Columbarium's

Parker and Son engraved the five columbaria cover stones.

Straightened and reset brick pavers at the east side of columbaria. More work is needed.

Wardens Special Request – 3 Wishes

Fri, Aug 15 at 9:49 PM

Hello Rev. Stephen, Bob, and Margot.

As requested by the Wardens, the Property Team was asked to bring three ideas or projects to the Vestry's attention for what we think should be or could be top priorities to address this year, or as soon as possible.

Three or four items that we think should be on the list are as follows:

1) Replace both the JCI Fire and ADT Security system, together as one project, so we only have one company to deal with for both services. Note: The property team and Rector should have remote access to control systems, get alerts and be able to action them remotely from our smart phones.

Although we would prefer to replace the entire system in all three (3) buildings, our short-term immediate need is to replace the system in the Office Boslaugh building. We are in the process of soliciting solutions and bids from both JCI and ADT.

2) Replace the exterior doors to Church, including the two emergency exit doors in front of the church, the Office doors and School doors, that have yet to be replaced, so we can get the PIN code access with a single key as emergency backup for all new doors. The two emergency exit doors at the front of the church, would be a nice to have, so they are tied into the same system, as the other doors, but could be done, later, if to costly now.

3) The parking lot grading and resurfacing to current county code standards, with all new markings, signage, concrete bumpers at edge parking spaces, and speed bumps in front of the school and office, which should include proper grading for water drainage that does not pool up on the asphalt surface and drains away from all buildings.

4) Church HVAC GeoThermal system – since we know this one is a long shot, just noting and reminding the vestry that we were supposed to revisit it every six months, when it was tabled, after all of the work that went into it during COVID times. Perhaps, at least, the HVAC Controls system, that was roughly \$23K'ish, the last time we checked, could be considered too.

Thank you for your consideration

Allan, Marilyn, Chris, Bruce, Adell, Kim and Jim
property@sdlife.org

NOTE – This list is a WIP – Work-In-Progress and has evolved since originally submitted which will be discussed further in September based on a new problem with the sump pumps under the Office Boslaugh Building with excess water after heavy rain fall and other ground water issues, so stay tuned.

Open Repair/Replace Items List as of May 2025

01) Install Door/Lock Management system to track and record all entries and exits through doors with keypads.

02) Sanctuary Doors - All 6 doors in the Church are worn out and need to be replaced; also identified as a safety issue from the Security Study Report done in 2019 - Estimated \$20K per set of 3 for \$60K plus \$10K for Badge and/or Keypad Access.

03) Doors in Boslaugh need to be replaced

04) Looking into placing a fourth sump pump inside the entrance to the crawl space (as when there is a heavy rainwater flooding in that portion of the concrete floor)

05) Install Lighted Security Bollards between Parking Lot and Buildings to reduce risk of vehicular damage to structures and improve sidewalk lighting.

06) Repaving of entire parking lot \$172,000, which is an update from the \$150K that Chris Smith estimate tool before he retired. City wide of Northern Virginia as of May 2025.

07) Update alarm systems dialers.

08) Church windows cleaning – removal of South plexiglass and replace with acoustical shades. There are 68 pieces of plexiglass. Not clear what removal of the curved Plexiglas would do to acoustics which was the reason for their installation.

For the Property and Trustees Team,

Property Stewards

Allan Steed, Sr. Property Steward, Bruce MacMonigle, Marilyn Tracy, Chris Smith, Jim Tracy and Adell Panetta with Kim Gauthier, Parish Administrator

Trustees (Cemetery and Property Management with Diocese of Virginia)

Allan Steed, Sr. Trustee, Bruce MacMonigle, Chris Smith, Marilyn Tracy

<https://www.sdlife.org/trustees>

Link to Canon's of the Diocese of Virginia for Reference – Property (Section 15)

<https://episcopalvirginia.org/who-we-are/governance/constitution-and-canons/>

August 2025
Worship/Children/Youth Ministry and Pastoral Care Report

Worship

- Maureen continues to support and serve with Rev. Stephen on Sunday mornings in August
Arriving at 8:30 to check/prepare altar set up/any last minute clean up
Prep Seashell area
Verger/server check in
Check in with sound team and mic set up for seashells and check soft space
- Soft space continues to be utilized during service. Maureen continues to sit in or near the soft space during the adult homily. Bible and liturgical appropriate soft activities are in the basket.
- Fall plans:
 1. The children will begin to walk out with Maureen directly to Sunday School beginning on September 21st
 2. On the third Sunday of each month, *The Kindness Rocks Project* will continue in the narthex and be available independently. All are invited to participate. This is intergenerational, all ages welcome.
- Messy Church plans for the fall and spring

Children and Youth Ministry

- Sunday School
Sunday School is paused June – August. Planning/organizing for fall
- Baking with the Bible
Baking with the Bible is paused during the summer
Fall Baking with the Bible schedule and prep underway

Preschool

- Maureen continues to plan/coordinate with Meg, the 2025/2026 preschool and kindergarten enrichment class children's chapel

Outreach

- Maureen was on vacation for the August outreach meeting.
- Planning for pet supply collection for the fall to coordinate with Blessing of the Animals

Pastoral Care

- Ongoing communication and scheduling PC visits along with LEM to a few parishioners
- 2 Pastoral Care meetings with parishioners

Social Media

- Social media/digital ministry continues to be an important component of communication and visibility. I am trying to regularly create reels/TikTok/posts/take photos for ministry and repost information from the Episcopal Church as I see it and can fit into my schedule
- Looking for a youth social media intern to help with ministry posts

Administrative/Miscellaneous

- Met with Adell Panetta about property and children/youth ministry supply organization
- Organized Sunday School Room for fall program year beginning
- Assisted with cleaning up and junk hall
- Attended standing committee and Bishop interview on August 7th at Shrine Mont

Submitted by Maureen Carey

Lay Pastoral Assistant/ Director of Children and Youth Ministry/Preschool Chaplain and Board Member

Messy Church USA Board Member

September 24, 2025



Preschool Report for Vestry Meeting on 10/1/25

Prepared by Meg Antwi, Preschool Director

9/24/25

OVERALL:

- Successful Teacher Work Week in August, including Parent Orientation and Meet the Teacher events. Theme for the year is "Slow Down and Get Grounded".
- Successful first weeks of school including roster changes, new students, tours
- Enrollment update: 100 students with 6 open spaces, 20 more students than last year
- We continue to be active on social media with the intent to post at least 4 updates/week.
- The service project for October is collection for Loudoun Hunger Relief.

PROPERTY:

- School and property were refreshed in August to include power washing, new mulch, fresh pea gravel, and deep cleaning.
- New carpet was installed in the Nest.
- The Meadow and the Garden are ready!

UPCOMING:

- Fall Fest- October 15, 5pm-7pm
- Fire Truck visit
- First teacher meetings
- Halloween parades and parties

SDL July/August Outreach Report for September 2025 Vestry Meeting (10/01)

Margot

- ❖ July trip to LHR was a success! Thanks Bobbie! A bit of an uptick in donations and specifically items they were most in need of at the time.
- ❖ August School supply donations gathered and dropped off - two shopping carts full of items to Mobile Hope. They were happy to see more donations. They had just had their bus event and were running low on supplies!
- ❖ Future:
 - Oct Dog Care Items for Heeling House
 - Late Oct/Early Nov Good Shepherd Alliance
 - Nov Coats with Kops for Kids
 - Dec Toys 4 Tots

Committee is: Margot, Mike, Maureen, Bobbie and Rev. Stephen.

Normally, meetings are 2nd Tuesday/month at 1pm in the Office

I have been sidetracked with some personal issues and we have moved and cancelled meetings.

Next meeting is scheduled Tuesday Oct 7 at 11:30.

Want to know more? Join us!

SDL July and August Wardens' Report for September 2025 Vestry Meeting on 10/1/25

Bob Chirles Sr Warden

Margot Culhane Jr Warden

- Continued planning balance of 2025 and 2026
- Held First meeting with Property and Co-treasurers for assessing where we are, where we are going, clarity on roles and responsibilities....
- Continued discussions regarding Preschool Expansion Proposal issues
- Prepped for and held August vestry workshop with vestry spiritual exercise, Myers-Briggs Personality Questionnaire (previously taken individually) results and discussion emphasizing communication differences and how to navigate those, leadership training with "Emotionally Healthy Leader" book, discussion of updating Vestry Standards of Procedure.
- Held e-votes for some out of budget expenses
- Reviewed first draft Cemetery By Laws
- Rescheduled various meetings and events – calendaring for fall.
- Held wild (paint fume induced) paint drying watch sessions as Adell and Marilyn transformed the church office, among other activities in Rev Stephen's absence

"Seeds Growing"

- Preschool expansion
- Vestry formation continues with The Emotionally Healthy Leader and "Rev Stephen's many sheets of lamination" (a play on Joseph's coat of many colors)

"Planting Seeds"

- Many procedures and policies have been written BUT are woefully out of date – Bylaws begun, Vestry SOP round 1 done, round 2 begun, plan for 10/22 meeting discussion and potential vote.
- Began Stewardship Campaign discussion/direction/team

Praise God from whom these blessings flow!

Rector's Report to the Vestry

Parish Name: St. David's Episcopal Church & School
Date of Meeting: Wednesday, Oct. 01, 2025
Prepared by: The Rev. Stephen Hagerty, Rector & Pastor

I. Spiritual and Pastoral Leadership

- **Worship Highlights:**

Here are the Average Sunday Attendance (ASA) numbers per service for the end of July, all of August, & parts of September 2025:

- Date: In-person (Online)
 - July 20, 2025: 119 (31)
 - July 27, 2025: 130 (26)
 - August 3, 2025: 119 (29)
 - August 10, 2025: 109 (39)
 - August 17, 2025: 118 (27)
 - August 24, 2025: 98 (27)
 - August 31, 2025: 84 (28)
 - September 7, 2025: 110 (25)
 - September 14, 2025: 182 (26)
 - September 21, 2025: 104 (42)
- As of today, our overall "2025 ASA" to date is 138 in person (33 on-line).

- **Pastoral Care:**

I continue to meet individually with folks, as well as jointly with couples who are preparing for marriage. We have had some significant requests for financial assistance, which I have been able to meet using the Rector's Discretionary Fund. The more we continue to streamline and simplify policies and daily operations, the more time I can give to this ministry as well as leadership development in general.

2. Ministry Updates

- **Christian Formation:**

Our Sunday "30 Good Minutes" continue to be lively and well-attended (between 20-30 folks per session)

- **Parish Life & Fellowship:**

I am looking forward to hearing about the one-on-one meetings that you have done in August 2025 with someone else who attends our vestry meetings. Particularly, what you have learned.

3. Administration and Operations

- **Staffing:**

Thanks to all who assisted in the review and completion of our Preschool Director's 2025-26 Contract. In the coming months, I will be working on putting together an HR Committee to assist with these kinds of items, as well as provide guidance and support for staff. I am also working with the Wardens to review staff performance as well as to determine any changes

needed to the 2025-26 Budget, including possible salary increases and/or bonuses. I continue to encourage vestry to check-in with staff on any support they might need, as well as to inquire about how their work is going and what they are excited about. (*A gentle reminder to bring any issues/concerns you may have directly to me as their supervisor.*)

- **Buildings & Grounds:**

The wardens, I, and the Property Trustees will meet on second time on Saturday, Oct. 11th at 12NOON in the Adult Christian Education Room. We will continue to discuss and review roles and responsibilities and to clarify processes and policies, all of which will be communicated to the vestry and the parish. In addition, I will also begin a discussion about recruitment of new members to this committee and leadership succession planning.

- **Staff Development:**

The staff continues to meet weekly in-person on Tuesdays from 10:00am to 11:00am. These meetings include prayer, an individual check-in, review of past week's schedule and responsibilities, planning upcoming events for the next week (and following), and brainstorming any administrative challenges. This is also a time when I inform the staff of any pertinent information from our vestry meetings.

5. Challenges and Needs

- Starting this Wednesday, Oct 1, I will begin Part 2 of the School of Emotionally Healthy (EH) Leadership, entitled, "EH Relationships for Leaders." More info can be found [here](#). I cannot begin to tell you how these courses and fellowship have impacted my sense of ministry.
- When I think of my focus over the next year, in addition to preaching, pastoral care, and administration, I want to prioritize *leadership development* and *the equipping of new/current leaders*. Part of this is imagining and encouraging the natural flow of lay ministers *in and out* of ministry roles (like what we do with Vestry). I want to make sure that our leaders are taking time for sabbath and that the ministry work they're doing remains meaningful and not burdensome. For me, the most important component for all our leaders is spiritual nourishment, reflected in the regular attendance at worship and relaxed fellowship in building new relationships, particularly with the new members God is providing us with (almost) weekly!

6. Gratitude and Encouragement

- I am grateful to start to feel the need and the freedom to plan 2, 3, 5, 10 years out (!), particularly in imagining and discerning how God might be asking us to utilize the gifts and skills that new members are bringing, as well as imaging different ministries for the abundance of talent and skills in our current membership.
- Many folks have commented to me personally on how much the *Vision Statement* is impacting them, and I am seeing it used in how we live our communal life. This fills my heart with gratitude!

[Faithfully submitted by The Rev. Stephen Hagerty, Rector & Pastor]

**General Laws and Regulations of
St. David's Episcopal Church Cemetery
At Ashburn, Loudoun County, Virginia
Updated August 21, 2024
Revised August 1, 2025**

The Trustees placed burial of the dead on an organized basis at St. David's Episcopal Church by establishing the St. David's Episcopal Church Cemetery in the year 2000.

Prior to that, for over a century, burials had been made at random in the churchyard, and scores of unmarked graves are in the existing known cemetery.

The General Laws and Cemetery Regulations set out as follows represent guidelines for the operation of the Cemetery. They are designed to provide for orderly and proper conduct of the Cemetery in the best interests of all holders of Burial Rights and in the best interests of St. David's Episcopal Church.

It should be pointed out that St. David's Episcopal Church is a completely nonprofit operation – no individual benefits personally. Trustees of the Church who accept responsibility for the management of the Cemetery, including the details of interment, and the receipt and disbursement of funds, do so entirely on a volunteer basis. No salaries are paid.

The Trustees of St. David's Episcopal Church feel they can expect, and will be grateful for the assistance and cooperation of all who hold Burial Rights and those whose dead are buried here.

In the best interest of all concerned, questions and queries concerning General Laws and Regulations of St. David's Episcopal Church Cemetery should be addressed to the Senior Trustee, St. David's Episcopal Church, 43600 Russell Branch Parkway, Ashburn, VA 20147.

General Laws of St. David's Episcopal Church Cemetery

The Trustees of St. David's Episcopal Church in regular meeting November 6, 2000 formulated the following General Laws governing the administration of St. David's Episcopal Church Cemetery at Ashburn, Loudoun County, Virginia. These General Laws and Regulations were revised and approved by the Vestry on October 18, 2004. The rules and regulations were further updated on December 5, 2008 when the Vestry elected to terminate all further sales of in-ground burial sites. This update changes the pricing for niches and other smaller matters.

When any conflict or contradiction exists or appears to exist between the following General Laws, or any Cemetery Regulations adopted thereunder, and the wording of statements contained in the Certificate of Title to Burial Rights previously issued to holders of Burial Rights, or which may be issued in the future after date of adoption of these Laws and Regulations, the wording and meaning of the General Laws and Cemetery Regulations herein set forth shall govern and prevail.

1--Name of Cemetery

The name of the burial ground located on the property of St. David's Episcopal Church at Ashburn, Loudoun County, Virginia, shall be St. David's Episcopal Church Cemetery.

2--Authority of Trustees of the Church

The Cemetery shall be under the perpetual control of the Trustees of St. David's Episcopal Church, subject to the rights, powers and responsibilities granted by the Vestry of the said Church. The Trustees are empowered to make such rules and regulations for the operation, control and maintenance of the Cemetery as they may see fit and proper from time to time and shall appoint a member of the Church Staff to carry out the rules and regulations established by the Trustees.

3--Authority of Staff

The member of the Church Staff so designated in all respects with full and complete responsibility is answerable to the Trustees under these General Laws of the Cemetery and under such rules and regulations.

4--Not a Public Cemetery

It is hereby specifically provided that St. David's Episcopal Church Cemetery is not a public place of interment; provided further, however, that the privilege of purchasing Burial Rights in St. David's Episcopal Church Cemetery shall be available to the public at the discretion of the Trustees, and the Trustees may at their discretion restrict or refuse the sale of Burial Rights at any time they determine such restriction to be in the best interest of the Church and the Cemetery.

5--Title to Land Does Not Pass

Persons acquiring by purchase the Right of Burial for themselves and their heirs, specifically acquire no right in fee simple whatsoever; all right, title, interest and estate in the land of St. David's Episcopal Church Cemetery being vested forever in the Trustees of the Church as provided in the Laws of the Commonwealth of Virginia.

6--Trustees Shall Set Charges and Fees

The value of Burial Rights shall be reviewed and determined by the Trustees annually, as likewise they shall determine all other charges, fees and assessments which shall be decided upon as just and proper for the dignified maintenance of St. David's Episcopal Church Cemetery.

The following prices are established effective September 30, 2024. The price for a niche, whether indoor or outdoor, will be \$4,000 for church members and \$6,000 for non-members.

The initial purchase price of a niche shall include the cost of opening and closing the niche, and the cost of engraving one name and two dates on the fronting stone of the niche. The family may, at their cost provide the urn of their choosing, subject to specific size requirement of the niche or may purchase it through St. David's at the then current price. The family wishing to have the urn engraved prior to interment shall be responsible for doing so. In all cases a columbarium fronting stone or panel will only be engraved with a maximum of two names and their birth and death years. A second interment in a columbarium niche will incur an additional cost of \$750.00 for opening/closing and engraving one additional name and two years on the fronting stone. No interment shall be permitted in any burial site until all charges, fees and assessments due thereon are paid, or until

acceptable provision for payment is made, and the Senior Trustee is fully authorized to enforce this requirement.

7—Niche Installation Requirements

Niche inscriptions will be normally selected at the time of purchase of a niche. The niche will be engraved with only the date(s) of death left blank. This installation will take place as quickly as possible after the completion of the purchase. In the case of installment payments, the engraving will be scheduled after receipt of the last payment. In the absence of information from the family for more than six months, St. David's may elect to engrave the niche as the Trustees see fit. Should a parishioner choose to purchase niches for future use by their family, the front stone will not be engraved until the time of internment. The Trustees will make every effort to ensure that the cemetery records show the sale and planned use of each niche and to ensure no other sale of the assigned niche is made in error. However, should such an error occur, the owner's only recourse will be to select another niche or to receive a refund for the original cost of the niche.

8--Perpetual Care Provisions Required

Burial Rights in St. David's Episcopal Church Cemetery include perpetual care. The Trustees shall set aside twenty percent of the initial sale price for investment in the St. David's Episcopal Church Cemetery Perpetual Care Fund and another twenty percent in the St. David's Episcopal Church Cemetery Capital Fund.

9--Accounts in Arrears

All charges, fees and assessments of every kind levied against the holders of Burial Rights prior to the establishment of the Perpetual Care Trust Fund, and standing unpaid against the accounts of holders of Burial Rights, are hereby declared to be valid and due. The Senior Trustee is authorized to refuse burial service in any site against which charges in arrears exist, and is authorized to require payment in full or in part, with adequate provision for payment of the balance, prior to the opening of a grave. This provision shall likewise apply against all assessments and charges that become unpaid and delinquent in the future. The Senior Trustee, in concert with the Rector, is authorized to exercise his/her best judgment in cases of proven financial hardship in administering this section.

10--Repossession of Burial Rights

The Senior Trustee is empowered, upon 60 days notice by mail, to revoke and repossess title to the vacant niches or plots involved in the charges in arrears, and such repossessed niches shall be available for the sale of Burial Rights to others.

11--Installment Payments

Purchase of Burial Rights may be arranged on an installment purchase plan over one year provided however that in any case where Burial Rights are being acquired for immediate occupancy of a grave or graves, all charges shall be paid in full at the time of burial.

12--Sale of Burial Rights by Holders

Burial Rights in St. David's Episcopal Church Cemetery may be relinquished by the owner back to the Trustees only. No refund in part or in whole will be given if the front plate to a niche or the marker to a grave has been installed. In cases where no personalization has yet taken place, the owner may appeal to the Trustees for an exception. The decision to grant an exception and refund is solely the responsibility of the Trustees and is final. Sale of Burial Rights by one person to another is not permitted, and in the event such sale is attempted, the Trustees shall recognize no transfer of Burial Rights.

13--Transfer of Burial Rights by Gift

Owners of Burial Rights in unoccupied gravesites may transfer title by gift only to a person or persons related to the donor by blood or marriage and then only with the consent of the Trustees acting on application in writing. There shall be no exchange of money in such transfers. The Trustees shall satisfy themselves as to the validity and justification for such transfer; and all charges and fees outstanding against the gravesites involved in the application must be paid in full prior to granting the application. The cost of any alterations to markers as a result of a transfer will be borne solely by the donor.

14--Cemetery Records

A Certificate of Title issued in the name or names of the person or persons purchasing such right shall evidence the Right of Burial in St. David's Episcopal Church Cemetery. This Certificate of Title shall show, in addition to the names of all purchasers, the Section, Lot and Grave Numbers of the burial sites or niche in which rights are acquired. The member of the church staff designated by the

Trustees shall maintain an exact and permanent record of this Certificate of Title, and all other such files, records and forms as may be necessary to provide permanent and efficient recording of the acquisition of Burial Rights. No Certificate of Title shall be issued until the full price of Burial Rights including Perpetual Care, and any other charges at that time in effect, shall have been paid.

15--Burial Rights by Inheritance

Ownership of Burial Rights in St. David's Episcopal Church Cemetery, in the absence of devise by will, shall be deemed to pass from parents to children to grandchildren, in direct line of descent. The Right of Burial in such unoccupied gravesites or niche may thus pass to such children and grandchildren, but St. David's Episcopal Church Cemetery shall not be responsible for any decision as to which heir or heirs shall have the privilege of burial. The heirs of original purchasers of Burial Rights are liable for all accrued charges and fees as may be carried forward from the decease of the original purchasers, or which may accrue after decease of the original owners.

16—Budgeting and Accounting for Cemetery Funds

All monies, including the Cemetery Funds, received and expended by St. David's Episcopal Church or any of its entities shall be managed in accordance with the "Manual of Business Methods in Church Affairs" as published by the National Church and implemented by the Diocese of Virginia. In addition handling and treatment of the Cemetery Funds shall be in accordance with the direction of the Treasurer of St. David's Episcopal Church. Three funds have been established and will continue to be used: 1) the Cemetery Operating Fund, 2) the Cemetery Perpetual Care Fund, and 3) the Cemetery Capital Fund. Additional accounts may be established by the Treasurer upon the recommendation of the Trustees.

In accordance with the Church's normal budget and fund processes, a separate proposed budget and a mid-year revision will be prepared for the Cemetery as it is for the Preschool and the Church. The Cemetery Budget and the mid-year revision must be reviewed and approved by the Trustees and forwarded to the Vestry for final approval. Formal approval of all three budgets by the Vestry is required.

The annual Cemetery budget will be prepared in September/October each year, presented to the Vestry in November each year and approved in December each year. The mid-year review will take place in July/August each year.

17--Amendments and Additions to the Laws and Regulations

The General Laws of St. David's Episcopal Church Cemetery, and Cemetery Regulations set forth thereunder, may be amended, enlarged or added to at any time by the Trustees of St. David's Episcopal Church subject to final approval by the Vestry.

Regulations of St. David's Episcopal Church Cemetery

The following regulations governing the operation of St. David's Episcopal Church Cemetery are provided for the orderly and dignified appearance of the Cemetery and for the maintenance of high standards in the interest of all holders of Burial Rights therein. Adopted by the Trustees of St. David's Episcopal Church in regular meeting November 6, 2000 and updated on October 11, 2004, they are in effect from date of passage, amending, enlarging and superseding all regulations previously adopted.

1 -- Planting of Trees, Shrubs, Etc.

No trees, shrubs, vines or plants of any kind shall be planted by the holders of Burial Rights in St. David's Episcopal Church Cemetery.

2 -- Regulation of Flowers

Persons who from time to time wish to place memorial flowers on grave sites in St. David's Episcopal Church Cemetery should place these flowers in the vase included with the marker. Persons who wish to place flowers at an outdoor columbarium niche should place them on the ground at the foot of the wall containing the niche. Flowers may not be placed at the indoor columbarium. All flowers will be removed when they become dried and withered. All other types of flowers and flower holders shall be removed. Neither the Church nor the Cemetery shall not be held accountable in any way for receptacles so removed.

The use of tin cans, bottles, or other unsightly containers for flower holders is prohibited, and they will be removed at once; likewise the use of excessively large or ornate containers is prohibited.

Persons who remove their own flowers from the Cemetery must also remove the container at the same time; empty flower holders must not be left in the Cemetery.

Artificial flowers and other memorial decorations made of artificial materials may be placed in the same manner as real flowers in St. David's Episcopal Church Cemetery and such decorations will be removed when, in the judgment of the Trustees, they have become unsightly.

Flowers placed on a grave at time of interment will remain only until they become withered and unsightly and will be removed at the discretion of the Senior Trustee or the Rector. Flags of The United States of America will be removed within one week following national holidays.

3 -- Fences, Copings, Etc. Prohibited

Burial sites, lots, or portions of lots shall not be enclosed by fences, copings, hedges or any other structure. Further, arbors or trellises are not permitted.

4 -- Disposal of Trash

Persons placing memorial flowers or decorations in the Cemetery, or removing same, shall place all refuse or litter in the trash containers located throughout the Cemetery. Trash or discarded matter of any kind must not be left on the ground within or around the Cemetery or other Church property.

5 – Cemetery Plots

Cemetery plots may be used for the burial of either a single casket within a vault or one or two urns with cremains.

6 -- Notice of Grave Service Required

Application for the opening of a grave or columbarium niche must be received by the Church staff and conveyed to the Trustees **not less than 96 hours** (Sunday hours not counted) prior to the desired time of interment.

7 -- Opening of Graves or Niches

No gravesite or niche shall be opened for interment by any persons other than those in the employ of and under the directions of the Senior Trustee, or the Trustees. The charge for niche opening service shall be determined from time to time by the Trustees and shall be included in the purchase price of the niche. The charge for

opening a grave for either a casket or urn shall be part of the funeral services provided by the funeral home selected by the family.

8 -- Burial Vaults Required

Vaults are required for all full casket burials in St. David's Episcopal Church Cemetery and burials in **wooden boxes shall not be permitted** (except as provided below). Burial vaults shall be of standard weight concrete or of other permanent material and construction equal to standard weight concrete. Sheet metal vaults shall not be permitted. For burial of infants or children under two years of age, the Senior Trustee or the Rector at their discretion may waive the requirement of a vault. Burial vaults are not required for the burial of cremated remains in a gravesite.

9 -- Above Ground Burials Prohibited

The erection of mausoleums or aboveground burial vaults of any kind shall not be permitted other than the Columbaria.

10 -- Monuments and Markers

All grave markers will be flat and lay not higher than the surface of the ground. The owner may have installed a custom marker at their expense, with approval of the Trustees. All markers must be installed by a reputable monument company.

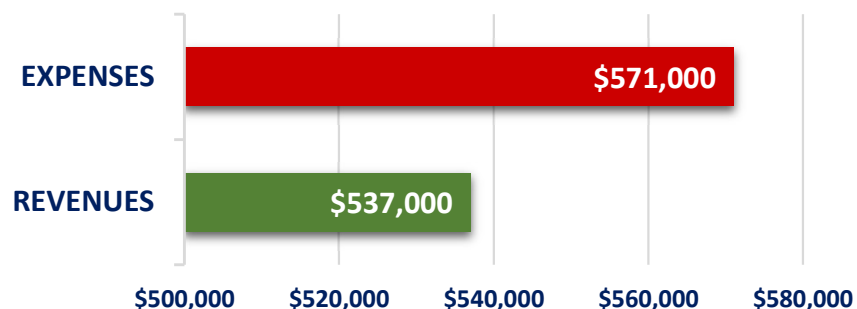
The price of a gravesite shall include an approved standard bronze grave marker, approximately 24 inches by 14 inches engraved with the deceased's name, birth date and death date. In any case, if the purchaser has not placed a grave marker on the grave within 90 days after burial, the Church will place a small standard engraved marker on the grave site bearing the deceased's name, date of birth and date of death.

Whenever two urns are to be placed in a single grave plot the owner shall pay for a single marker that bears both names and with both birth and death dates with the death date of the second person left blank until inurnment.

Whenever it shall be necessary to move a family lot marker or monument and replace same in order to open and prepare a grave for burial service or for exhumation, the cost of labor and material required shall be added to the charge established for burial service.

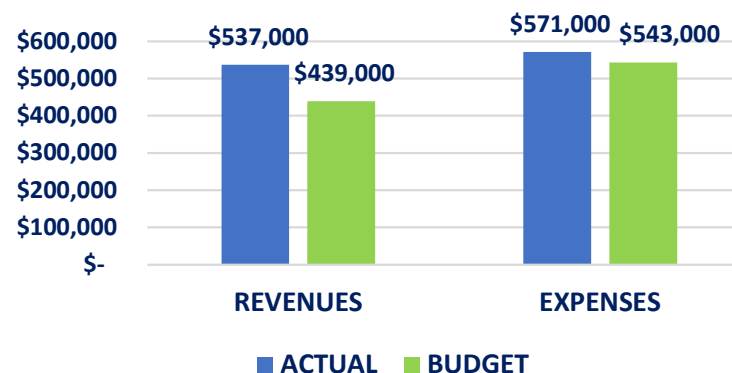
Treasurers' Report – YTD August 2025

CHURCH OPERATING RESULTS through AUGUST 2025



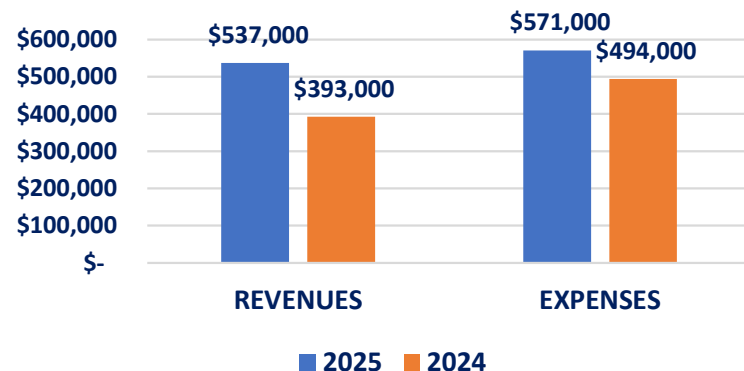
Operating deficit of \$34,000 through August 2025

YTD ACTUAL vs. YTD BUDGET



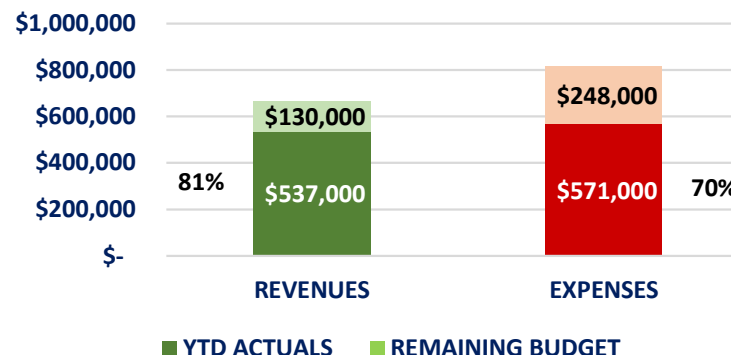
Exceeding YTD Budget on Revenues and Expenses

YTD 2025 vs. YTD 2024



YTD August operating deficit lower than 2024 by \$67,000

PROGRESS TO BUDGET



Mortgage Match accelerated the progress to our budget targets

Treasurers' Report – YTD August 2025

Highlights:

- Pledge offerings are on track with the budget YTD.
- Expenses have stabilized over the last 3 months with an average run rate of ~\$49,000.
- Before any proposed budget changes, the deficit for 2025 is estimated at \$40K - \$50K.
- Property team estimates an additional \$7,500 is needed for the remainder of 2025 for needed and potential repair and maintenance expenses.

Take away:

Mortgage Match gifts have brought the estimated 2025 operating deficit to less than \$60,000.

St. David's Episcopal Church & School

Consolidated Balance Sheet

As of August 31, 2025

	TOTAL
ASSETS	\$4,554,921.83
LIABILITIES AND EQUITY	
Liabilities	\$201,909.50
Equity	\$4,353,012.33
TOTAL LIABILITIES AND EQUITY	\$4,554,921.83

St. David's Episcopal Church & School

Consolidated Income Statement

January - August, 2025

	TOTAL
Income	\$779,828.53
GROSS PROFIT	\$779,828.53
Expenses	\$847,528.49
NET OPERATING INCOME	\$ -67,699.96
Other Income	\$178,446.24
Other Expenses	\$46,854.95
NET OTHER INCOME	\$131,591.29
NET INCOME	\$63,891.33

St. David's Episcopal Church & School
Balance Sheet
As of August 31, 2025

	<u>Total</u>
ASSETS	
Current Assets	
Bank Accounts	
1072 Bill.com Money Out Clearing	278
1211-00 Church Operating Account	37,176
1212-00 Self Funded Ministries	
1212-01 Bromley Ministry Reserve	11,048
1212-04 Domestic Outreach Ministry Rese	4,653
1212-05 VBS Ministry Reserve	1,744
1212-10 Youth Mission Reserves	12,983
Total 1212-00 Self Funded Ministries	<u>30,429</u>
1213-00 Parish Ministry Reserves	
1213-02 Eden Ministry Reserve	(3,025)
1213-03 Prayer Quilt Ministry Reserve	1,003
1213-07 DOK Ministry Reserves	1,061
1213-08 Men's Fellowship Group Reserves	1,367
1213-09 Messy Church Account	10,426
1213-10 Rector Ministry Fund	247
Total 1213-00 Parish Ministry Reserves	<u>11,080</u>
1214-01 Repair Reserves - Designated	55,273
Total 1214-00 Repair Reserves	<u>55,273</u>
1215-01 Discretionary Fund - Rector	1,348
Total 1215-00 Discretionary Funds	<u>1,348</u>
Total 1210-00 BB&T Checking 1605-Church	<u>135,305</u>
BB&T Checking 3351 - School	39,592
Total 1200-00 Checking	<u>174,897</u>
1300-00 Savings	
1320-00 BB&T Savings 0920 - JT Fund	7,174
1330-00 Truist Cash Reserve 3129 - Church	95,441
1340-00 Truist MMA 3102 - Cemetery	29,865
1350-00 Truist MMA 3110 - PoPS	18,693
Total 1300-00 Savings	<u>151,173</u>
Total Bank Accounts	<u>326,349</u>
Accounts Receivable	
1400-00 Accts Receivable	
1500-01 STAMP	6,761
Total 1500-00 Short Term Investments	<u>6,761</u>
Total Other Current Assets	<u>6,761</u>
Total Current Assets	<u>333,109</u>
Fixed Assets	
1700-00 Furniture & Equipment	361,856

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

1800-00 Property & Buildings	3,240,772
Total Fixed Assets	3,602,627
Other Assets	
1600-00 Long Term Investments	
1600-01 TOTF 001 Endowment	46,044
1600-02 TOTF 002 Church Capital Fund	345,112
1600-03 TOTF 003 Cemet'y Perpetual Care	99,370
1600-04 TOTF 004 Cemetery Capital Fund	31,992
1600-05 TOTF 005 Church Pastoral Fund	97,066
Total 1600-00 Long Term Investments	619,585
Total Other Assets	619,585
TOTAL ASSETS	4,555,322
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 *Accounts Payable	20,566
Total Accounts Payable	20,566
Credit Cards	
BOA 9273	73
BOA 8726	1,826
BOA 6765	213
BOA 3645	3,795
BOA 9048	352
Total 2500-00 Parent BOA Credit Card	6,259
Total Credit Cards	6,259
Other Current Liabilities	
2100-00 Accounts Payable	
2101-01 Pension Accts Payable	1,180
Total 2101-00 Payroll Accounts Payable	1,180
2102-00 Other Obligations	
2102-01 Future Cemetery Obligation	95,750
2102-02 Security Deposit for Facility Rental	500
Total 2102-00 Other Obligations	96,250
Total 2100-00 Accounts Payable	97,430
2201-00 Prepaid Pledges	36,502
2202-01 Prepaid Tuition - Preschool	38,015
2202-05 Prepaids Lunch Bunch	1,650
2202-07 Prepaid KWILD	1,350
Total 2202-00 Prepaid Tuition	41,015
Total 2200-00 Prepaid Accounts	77,517
Total Other Current Liabilities	174,948
Total Current Liabilities	201,773
Long-Term Liabilities	
2400-00 Long Term Notes Payable	
Total Liabilities	201,773

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

Equity	
3000 Opening Balance Equity	225,940
3100-00 Unrestricted Net Assets	3,339,642
3200-00 Designated Net Assets	78,936
32000 *Unrestricted Net Assets	419,047
3300-00 Temp Restricted Net Assets	212,840
3400-00 Perm Restricted Net Assets	12,716
Net Income	64,428
Total Equity	4,353,549
TOTAL LIABILITIES AND EQUITY	4,555,322

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025			Total		
								Actual	Budget	Variance	Actual	Budget	Remaining
Income													
4000-00 Operating Income								-			-		-
4100-00 Unrestricted Offerings								-			-		-
4101-00 Pledged Offerings	53,988	40,565	44,295	52,219	37,172	40,850	60,802	37,640	49,128	\$ (11,488.28)	367,529	562,846	\$ (195,317.16)
4102-00 Unpledged Offerings	4,050	2,690	3,799	9,576	2,595	4,337	2,375	3,855	4,808	\$ (952.70)	33,277	51,815	\$ (18,537.66)
4103-00 Loose Cash Offerings	1,435	1,176	599	577	793	1,071	1,019	807	865	\$ (58.35)	7,477	10,226	\$ (2,748.80)
4104-00 Special Offerings											-		-
4104-01 Spec Offer - Christmas	1,350							-			1,350	10,000	\$ (8,650.00)
4104-02 Spec Offer - Easter				6,180				-			6,180	10,000	\$ (3,820.00)
4104-03 Spec Gifts - Unrestricted				100,000				-			100,000	-	100,000
Total 4104-00 Special Offerings	1,350	-	-	106,180	-	-	-	-	-		107,530	20,000	87,530
Total 4100-00 Unrestricted Offerings	60,824	44,431	48,693	168,552	40,560	46,258	64,196	42,302	54,801	\$ (12,499.33)	515,813	644,887	\$ (129,073.62)
4200-00 Restricted Offerings								-			-		-
4203-00 Restr Gifts - Liturgical								-			-		-
4203-01 Restr Gifts - Flowers			50	525				-			575	1,000	\$ (425.00)
Total 4203-00 Restr Gifts - Liturgical	-	-	50	525	-	-	-	-	-		575	1,000	\$ (425.00)
Total 4200-00 Restricted Offerings	-	-	50	525	-	-	-	-	-		575	1,000	\$ (425.00)
4300-00 Investment Income - Operations											-		-
4300-01 Dividends & Interest		5	9	9	34	142	172	173		\$ 172.50	543	-	543
Total 4300-00 Investment Income - Operations	-	5	9	9	34	142	172	173	-	\$ 172.50	543	-	543
4500-00 Fees & Other Income											-		-
4500-01 Facility Rental Income	1,310	600	940	1,380	630	5,360	2,700	630	833	\$ (203.33)	13,550	10,000	3,550
4500-05 Misc Income				425				-			425	500	\$ (75.48)
4500-09 Preschool Rent received	700	700	700	700	700	700	700	700	1,000	\$ (300.00)	5,600	10,200	\$ (4,600.00)
Total 4500-00 Fees & Other Income	2,010	1,300	1,640	2,505	1,330	6,060	3,400	1,330	1,833	\$ (503.33)	19,575	20,700	\$ (1,125.48)
Total 4000-00 Operating Income	62,834	45,735	50,392	171,590	41,924	52,459	67,768	43,804	56,634	\$ (12,830.16)	536,506	666,587	\$ (130,081.31)
Total Income	62,834	45,735	50,392	171,590	41,924	52,459	67,768	43,804	56,634	\$ (12,830.16)	536,506	666,587	\$ (130,081.31)
Gross Profit	62,834	45,735	50,392	171,590	41,924	52,459	67,768	43,804	56,634	\$ (12,830.16)	536,506	666,587	\$ (130,081.31)
Expenses													
6000-00 Operating Expenses											-		-
6100-00 External Expenses											-		-
6101-00 Diocesan Related Expense											-		-
6101-01 Diocesan Pledge								-			-	5,000	5,000
6101-02 Diocesan Delegates								-			-	1,000	1,000
6101-03 Region 13 Dues								-			-	300	300
Total 6101-00 Diocesan Related Expense	-	-	-	-	-	-	-	-	-		-	6,300	6,300
6102-00 Outreach Efforts											-		-
Total 6100-00 External Expenses	-	-	-	-	-	-	-	-	-		-	6,300	6,300
6200-00 Personnel											-		-
6210-00 Pastoral Compensation											-		-
6210-01 Clergy Salary	4,792	4,792	4,792	4,792	4,792	4,792	4,792	4,792	4,792	\$ 0.01	38,333	57,500	19,167
6210-03 Clergy Housing Allowance	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	\$ 0.01	29,333	44,000	14,667
6210-04 Supply Clergy								210	-	\$ (210.00)	210	1,500	1,290
Total 6210-00 Pastoral Compensation	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,668	8,458	\$ (209.98)	67,877	103,000	35,123
6230-00 Lay Compensation											-		-
6230-01 Salary - Lay	8,022	8,618	9,214	9,214	9,214	9,214	9,214	9,214	9,214	\$ 0.02	71,925	112,075	40,150
6230-03 Music P/Roll Compensation	2,627	2,627	2,627	2,627	2,627	2,627	2,627	2,627	2,627		21,012	31,519	10,506
6230-05 Communications	1,000	1,000									2,000	2,000	-
Total 6230-00 Lay Compensation	11,649	12,245	11,841	11,841	11,841	11,841	11,841	11,841	11,841	\$ 0.02	94,938	145,594	50,656

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025			Total		
								Actual	Budget	Variance	Actual	Budget	Remaining
6260-00 Personnel Benefits													
6260-01 FICA	1,462	1,510	1,562	1,562	1,556	1,557	1,538	1,538	1,578	\$ 40.10	12,284	18,754	6,470
6260-02 Pension Exp	2,410	2,429	2,429	2,728	2,728	2,728	1,639	3,792	2,750	\$ (1,042.09)	20,884	32,307	11,423
6260-03 Health Insurance Expense	3,977	3,977	4,008	4,008	10,423	3,533	5,028	5,028	5,084	\$ 56.30	39,982	58,797	18,815
6260-04 Life Insurance Expense	42	42	42	42	42	42			100	\$ 100.00	252	1,200	948
6260-05 LTD Expense									-	-	-	-	-
Total 6260-00 Personnel Benefits	7,891	7,958	8,041	8,340	14,749	7,861	8,205	10,358	9,512	\$ (845.69)	73,403	111,058	37,655
6270-00 Misc Personnel Expense													
6270-01 Staffing Expense		368							-	-	368	500	132
6270-02 Workers Comp Payroll Tax				89				584	-	\$ (583.50)	673	200	\$ (472.50)
6270-03 Payroll Processing	203	77	88	84	83	77	112	51	83	\$ 32.79	775	1,000	225
6270-04 Continuing Education	25	900	58						458	\$ 458.33	983	5,500	4,517
6270-06 Travel Expense							287		-	-	287	2,500	2,213
Total 6270-00 Misc Personnel Expense	228	1,345	146	173	83	77	399	634	542	\$ (92.38)	3,085	9,700	6,615
Total 6200-00 Personnel	28,227	30,006	28,486	28,812	35,131	28,237	28,903	31,501	30,353	\$ (1,148.03)	239,302	369,352	130,051
6300-00 Liturgical Worship Expenses													
6300-01 Liturgical Worship Expenses Misc					296				-	-	296	1,625	1,329
6301-00 Altar Supplies									-	-	-	-	-
6301-01 Wine & Host Expense					178				-	-	178	500	322
6301-03 Liturgical - Misc Expenses	40	11		127	31	147	62	103	83	\$ (19.42)	520	1,000	480
Total 6301-00 Altar Supplies	40	11	-	127	209	147	62	103	83	\$ (19.42)	698	1,500	802
6302-00 Flowers				858					-	-	858	1,000	142
6303-00 Music Supplies & Equip									-	-	-	-	-
6303-01 Common Music Expense			300		195		532		-	-	1,027	1,000	\$ (27.00)
6303-04 Music Equip-Tuning Expense			250						-	-	250	400	150
Total 6303-00 Music Supplies & Equip	-	-	550	-	195	-	532	-	-	-	1,277	1,400	123
6304-00 Audio/Visual Expenses									-	-	-	-	-
6304-03 AV Expenses - Other				122		296			-	-	418	1,000	582
Total 6304-00 Audio/Visual Expenses	-	-	-	122	-	296	-	-	-	-	418	1,000	582
6306-00 Musicians									-	-	-	-	-
6306-03 Musicians - Special Events									-	-	-	1,225	1,225
6306-05 Musicians	1,480	2,790	1,415	2,900	2,095	1,100	200		410	\$ 410.00	11,980	24,590	12,610
Total 6306-00 Musicians	1,480	2,790	1,415	2,900	2,095	1,100	200	-	410	\$ 410.00	11,980	25,815	13,835
Total 6300-00 Liturgical Worship Expenses	1,520	2,801	1,965	4,007	2,795	1,543	794	103	493	\$ 390.58	15,527	32,340	16,813
6500-00 Ministry Expenses													
6501-00 Welcoming & Incorporation													
6501-01 Welcoming									-	-	-	-	-
6501-02 The Connection	6	6	6	6	6	6	6	6	170	\$ 164.01	48	1,500	1,452
6501-03 Stewardship									-	-	-	1,000	1,000
Total 6501-00 Welcoming & Incorporation	6	6	6	6	6	6	6	6	170	\$ 164.01	48	2,500	2,452
6502-00 Ministries - Parish Life									-	-	-	-	-
6502-01 Youth & Children's Music Pgm									-	-	-	-	-
6502-02 Pentecost Festival Expenses									-	-	-	500	500
6502-03 Advent Festival Expenses									-	-	-	500	500
6502-05 Parish Life	230		218			247			-	-	694	1,000	306
Total 6502-00 Ministries - Parish Life	230	-	218	-	-	247	-	-	-	-	694	2,000	1,306
6504-00 Hospitality Ministry Expenses									-	-	-	-	-
6504-01 Sunday Fellowship Expenses	114		43		192	79		170	43	\$ (126.24)	598	520	\$ (77.63)
6504-01-2 Sunday Fellowship collections	(152)	(146)	(65)	(56)	(73)	(81)	(41)	(43)	(43)	\$ (0.33)	(657)	(520)	137

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025			Total		
								Actual	Budget	Variance	Actual	Budget	Remaining
Total 6504-01 Sunday Fellowship Expenses	(38)	(146)	(22)	(56)	119	(2)	(41)	127	-	\$ (126.57)	(59)	-	59
6504-02 Vestry Hospitality Expenses						200		42	\$	41.67	200	500	300
6504-03 Other Parish Event Expenses								83	\$	83.33	-	1,000	1,000
Total 6504-00 Hospitality Ministry Expenses	(38)	(146)	(22)	(56)	119	198	(41)	127	125	\$ (1.57)	141	1,500	1,359
6505-00 Pastoral Care Ministry								-	-	-	-	-	-
6505-01 Lay Eucharistic Ministry	81	17	20		35	26	2	13	\$	13.33	181	160	\$ (20.69)
Total 6505-00 Pastoral Care Ministry	81	17	20	-	35	26	2	-	13	\$ 13.33	181	160	\$ (20.69)
6506-00 Spiritual Formation Ministry								-	-	-	-	-	-
6506-01 Baptism	14							-	-	-	14	100	86
6506-02 Communion								-	-	-	-	250	250
6506-03 Confirmation							62	62	-	\$ (62.12)	124	750	626
Total 6506-00 Spiritual Formation Ministry	14	-	-	-	-	-	62	62	-	\$ (62.12)	138	1,100	962
6507-00 Christian Education Ministry								-	-	-	-	-	-
6507-04 Christ Ed Curriculum & Expenses			74	32	58	101	62	50	\$	50.00	328	600	272
Total 6507-00 Christian Education Ministry	-	-	74	32	58	101	62	-	50	\$ 50.00	328	600	272
6508-00 Youth Ministry	72	26		84	91	144		125	\$	125.00	416	1,500	1,084
Total 6500-00 Ministry Expenses	365	(97)	296	66	309	721	91	195	483	\$ 288.65	1,945	9,360	7,415
6600-00 Property Expenses								-	-	-	-	-	-
6601-00 Mortgage/Building Use								-	-	-	-	-	-
6601-01 Mortgage Interest	471	435	357	672				202	\$	202.00	1,935	4,845	2,910
6601-04 Mortgage Principal Pymt	10,135	10,172	10,249	91,676				10,404	\$	10,404.00	122,233	122,355	122
Total 6601-00 Mortgage/Building Use	10,607	10,607	10,607	92,348	-	-	-	-	10,606	\$ 10,606.00	124,168	127,200	3,032
6602-00 Property Protection								-	-	-	-	-	-
6602-01 Insurance			3,758			3,758		-	-	-	7,516	14,400	6,884
6602-02 Fire, Secur, permit, monitoring	1,747	460	460	460	460	460	1,672	477	1,083	\$ 606.32	6,194	13,000	6,806
6602-03 Fire, alarm system repairs	1,688			3,245				280	\$	280.00	4,933	4,500	\$ (432.98)
Total 6602-00 Property Protection	3,435	460	4,218	3,705	460	4,218	1,672	477	1,363	\$ 886.32	18,643	31,900	13,257
6603-00 Funding to Repair Reserve	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	\$ 0.33	16,664	25,000	8,336
6604-00 Maintenance Contracts								-	-	-	-	-	-
6604-01 Landscaping Contract			2,009	2,009	2,009	2,009		2,534	1,578	\$ (956.44)	10,572	14,200	3,628
6604-02 Janitorial Contract	1,271	1,271	1,271	1,421		1,271	2,542		2,200	\$ 2,200.00	9,047	16,500	7,453
6604-03 HVAC Service Contract	655			655				-	-	-	1,310	2,026	716
6604-04 Pest Control Contract		150	75	75	250		328	178	150	\$ (27.50)	1,056	1,800	745
6604-05 Refuse Collection	86	86	86	176	90	90	91	101	88	\$ (13.46)	807	1,050	243
6604-06 Snow Removal	6,080	3,150						-	-	-	9,230	8,000	\$ (1,230.00)
Total 6604-00 Maintenance Contracts	8,092	4,657	3,442	4,337	2,349	3,370	2,961	2,813	4,016	\$ 1,202.60	32,022	43,576	11,554
6605-00 Repairs & Maintenance								-	-	-	-	-	-
6605-01 General Repairs & Maint	1,842	74	1,189	7,998	560			534	833	\$ 299.06	12,198	10,000	\$ (2,197.87)
6605-02 Landscaping Services							500		150	\$ 150.00	500	1,800	1,300
6605-03 HVAC Repairs & Maint	4,790		413		10,710	280	413	2,500	\$	2,500.00	16,605	30,000	13,395
Total 6605-00 Repairs & Maintenance	6,632	74	1,602	7,998	11,270	280	913	534	3,483	\$ 2,949.06	29,303	41,800	12,497
6605-01-3 General Repairs and Maintenance								-	-	-	-	-	-
Total 6600-00 Property Expenses	30,849	17,881	21,951	110,471	16,162	9,951	7,628	5,908	21,552	\$ 15,644.31	220,800	269,476	48,676
6700-00 Utilities								-	-	-	-	-	-
6700-01 Telephone & Internet	845	846	845	846	542	542	1,478	826	917	\$ 90.45	6,771	11,000	4,229
6700-02 Natural Gas	4,230	5,798	13,446	6,032	1,508	31	108	579	525	\$ (54.48)	31,732	28,600	\$ (3,131.97)
6700-03 Electricity		1,498	2,361	1,340	1,489	1,786	1,913	2,591	1,875	\$ (716.43)	12,977	22,500	9,523
6700-04 Water & Sewer		373				343			333	\$ 333.33	716	4,000	3,284
Total 6700-00 Utilities	5,075	8,514	16,652	8,218	3,539	2,702	3,498	3,997	3,650	\$ (347.13)	52,195	66,100	13,905

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025			Total		
								Actual	Budget	Variance	Actual	Budget	Remaining
6800-00 General & Administrative								-		-	-		-
6801-00 Office Supply Expenses								-		-	-		-
6801-01 Office Administrative Supplies	159	206	36	367	25	59	29	92	200	\$ 107.81	974	2,400	1,426
6801-02 Kitchen/Cleaning Supplies		836		32				292	167	\$ (125.79)	1,161	2,000	839
Total 6801-00 Office Supply Expenses	159	1,043	36	399	25	59	29	385	367	\$ (17.98)	2,135	4,400	2,265
6802-00 Office Equipment Expense								-		-	-		-
6802-02 IT Equipment & Software	331	331	331	331	331	353	353	353	448	\$ 94.18	2,717	5,371	2,654
6802-03 Office Contracts	290	695	191	269	980	349	191	830	459	\$ (370.77)	3,794	5,508	1,714
Total 6802-00 Office Equipment Expense	621	1,026	522	600	1,311	702	544	1,183	907	\$ (276.59)	6,511	10,879	4,368
6803-00 Office Services								-		-	-		-
6803-01 Postage & Shipping		54		1,350	36		(36)	10	100	\$ 90.00	1,414	1,200	\$ (214.10)
6803-02 Legal & Accounting	3,500	3,500	3,500	3,500	3,845	3,557	3,500	3,500	3,500	-	28,402	42,000	13,598
6803-03 IT Services	1,785	1,770	1,770	1,770	1,770	1,771	1,773	1,773	1,829	\$ 55.80	14,185	21,948	7,763
6803-04 Bank Charges	304	574	362	287	650	663	446	300	481	\$ 181.41	3,586	5,772	2,186
6803-05 Dues & Subscriptions		1,399	(1,399)			69	69	69	42	\$ (27.33)	207	500	293
Total 6803-00 Office Services	5,589	7,298	4,233	6,907	6,302	6,061	5,751	5,652	5,952	\$ 299.88	47,794	71,420	23,626
6804-00 Advertising & Marketing	626	235	206					418	250	\$ (168.39)	1,485	3,000	1,515
6805-00 Food & Catering								-		-	-		-
6805-01 Catering								-		-	-		-
6805-02 Food & Beverage								9	83	\$ 74.28	9	1,000	991
Total 6805-00 Food & Catering	-	-	-	-	-	-	-	9	83	\$ 74.28	9	1,000	991
6806-00 Misc G&A								-		-	-		-
6806-01 Miscellaneous G&A			15	15	15			17	\$ 16.67		45	200	155
Total 6806-00 Misc G&A	-	-	15	15	15	-	-	-	17	\$ 16.67	45	200	155
Total 6800-00 General & Administrative	6,996	9,602	5,013	7,922	7,654	6,822	6,325	7,647	7,575	\$ (72.13)	57,979	90,899	32,920
Total 6000-00 Operating Expenses	73,030	68,705	74,362	159,495	65,590	49,977	47,239	49,350	64,107	\$ 14,756.25	587,748	843,827	256,079
Total Expenses	73,030	68,705	74,362	159,495	65,590	49,977	47,239	49,350	64,107	\$ 14,756.25	587,748	843,827	256,079
Net Operating Income	(10,196)	(22,970)	(23,970)	12,095	(23,666)	2,482	20,529	(5,546)	(7,472)	\$ 1,926.09	(51,243)	(177,240)	125,998
Repair Reserve add back								2,083	2,083		16,664	25,000	\$ 8,336.00
Adjusted Net Operating Income								\$ (3,463)	\$ (5,389)		\$ (34,579)	\$ (152,240)	\$ 117,661.77

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Non-Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Total
Other Income									
5000-00 Non-Operating Income									0.00
5100-00 Long Term Investment Gain/Loss									0.00
5100-01 Gain/Loss TOTF001 Endowment	871	(94)	(866)	100	1,333	1,657	198	1,036	4,236
5100-02 Gain/Loss TOTF002 Captl Fund	6,526	(701)	(6,494)	750	9,992	12,422	1,486	7,767	31,747
5100-03 Gain/Loss TOTF005 Church Pastor	1,836	(197)	(1,827)	211	2,810	3,494	418	2,185	8,929
5100-06 Gain/Loss STAMP Fund	30	43	30	42	3	42	7	54	252
Total 5100-00 Long Term Investment Gain/Loss	9,263	(949)	(9,157)	1,103	14,138	17,616	2,109	11,042	45,164
5200-00 Capital Fundraising									-
5201-00 Repair Reserve Fund Rev									-
5201-02 RR - Designated	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	16,664
Total 5201-00 Repair Reserve Fund Rev	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	16,664
5202-00 Capital Improvement Gifts									-
5202-01 Capital Funds Gifts				42,727	47,172	4,710			94,608
Total 5202-00 Capital Improvement Gifts	-	-	-	42,727	47,172	4,710	-	-	94,608
Total 5200-00 Capital Fundraising	2,083	2,083	2,083	44,810	49,255	6,793	2,083	2,083	111,272
5300-00 Discretionary Fund Gifts									-
5300-01 Disc Fund Gifts - Rector			200			750	500		1,450
Total 5300-00 Discretionary Fund Gifts	-	-	200	-	-	750	500	-	1,450
5600-00 Self Funded Ministry Revenue									-
5601-00 SF Parish Life Ministry Rev									-
5601-03 SF Prayer Quilt Ministry		50				110			160
5601-05 DOK Ministry		61							61
5601-06 Men's Fellowship Group Ministry			1,045						1,045
5601-10 Rector Ministry Fund		1,000							1,000
Total 5601-00 SF Parish Life Ministry Rev	-	1,111	1,045	-	-	110	-	-	2,266
5602-00 VBS Revenue									-
5602-01 VBS Fees			1,265	605	385	(275)			1,980
Total 5602-00 VBS Revenue	-	-	1,265	605	385	(275)	-	-	1,980
Total 5600-00 Self Funded Ministry Revenue	-	1,111	2,310	605	385	(165)	-	-	4,246
5700-00 Outreach Ministry Income									-
5704-00 Domestic Outreach									-
5704-01 Dom Outreach General Gifts			70						70
Total 5704-00 Domestic Outreach	-	-	70	-	-	-	-	-	70
Total 5700-00 Outreach Ministry Income	-	-	70	-	-	-	-	-	70
Total 5000-00 Non-Operating Income	11,346	2,245	(4,494)	46,517	63,778	24,994	4,692	13,125	162,202
Total Other Income	11,346	2,245	(4,494)	46,517	63,778	24,994	4,692	13,125	162,202

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church
DRAFT Non-Operating Income Statement - CHURCH
January - August 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Total
Other Expenses									
7000-00 Non-Operating Expenses									-
7300-00 Discretionary Fund Expenses									-
7300-01 Disc. Fund Exp - Rector	2,119	2,979		296	450			960	6,803
Total 7300-00 Discretionary Fund Expenses	2,119	2,979	-	296	450	-	-	960	6,803
7600-00 Self Funded Ministry Expenses									-
7601-00 SF Parish Life Ministry Exp.									-
7601-02 Eden Ministry Expense				1,200	1,309				2,509
7601-03 Prayer Quilt Expense				262			254		517
7601-06 Men's Fellowship Group Expense		572							572
7601-07 Messy Church Expense	13		99	146			25		283
7601-10 Rector Ministry Fund	1,031	3,623	2,387	1,137	162	71	58		8,468
Total 7601-00 SF Parish Life Ministry Exp.	1,044	4,195	2,486	2,745	1,471	71	337	-	12,349
7602-00 Vacation Bible School Exp		227		433	858	1,093		(48)	2,562
Total 7600-00 Self Funded Ministry Expenses	1,044	4,422	2,486	3,178	2,328	1,164	337	(48)	14,911
Total 7000-00 Non-Operating Expenses	3,163	7,401	2,486	3,474	2,778	1,164	337	912	21,714
Total Other Expenses	3,163	7,401	2,486	3,474	2,778	1,164	337	912	21,714
Net Other Income	8,183	(5,156)	(6,980)	43,044	61,000	23,830	4,355	12,214	140,488

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church & School
Profit and Loss
July - August, 2025

	Jul 2025	Aug 2025	Total
Income			
4401-01 Registration - Preschool		1,350	1,350
Total 4401-00 Preschool Tuition & Fees	-	1,350	1,350
Total 4400-00 School Tuition & Fees	-	1,350	1,350
Total 4000-00 Operating Income	-	1,350	1,350
Total Income	-	1,350	1,350
Gross Profit	-	1,350	1,350
Expenses			
6230-01-2 Salary - Lay PS	8,325	8,325	16,650
Total 6230-00 Lay Compensation	8,325	8,325	16,650
6260-00 Personnel Benefits			-
6260-01-2 FICA - PS	637	637	1,274
6260-02-2 Pension Exp - PS		1,510	1,510
Total 6260-00 Personnel Benefits	637	2,147	2,784
6270-01-2 Staffing Expense - PS	10	10	21
6270-02-2 Workers Comp Payroll - PS		584	584
6270-03-2 Payroll Processing - PS	65	118	183
6270-04-2 Continuing Education - PS	267	120	387
6270-05-2 Staff Recognition - PS	32	869	902
Total 6270-00 Misc Personnel Expense	374	1,701	2,075
Total 6200-00 Personnel	9,336	12,174	21,509
6401-00 Class Supplies	429	308	737
6402-01 Outdoor Equipment	222	184	407
6402-02 Indoor Equipment	698	9	707
Total 6402-00 Class Equipment	921	193	1,114
6403-00 School Teaching Materials		447	447
Total 6400-00 School Educational Expenses	1,350	948	2,298
6601-02 Building Use Fee - School	700	700	1,400
Total 6601-00 Mortgage/Building Use	700	700	1,400
6604-02-2 Janitorial Contract - PS	2,542		2,542
6604-04-2 Pest Control Contract - PS	334	178	512
6604-05-2 Refuse Collection - PS	91	101	192
Total 6604-00 Maintenance Contracts	2,967	279	3,246
6605-01-2 General Repairs & Maint - PS	30	2,956	2,987
6605-04 Playground Maintenance		12,230	12,230
Total 6605-00 Repairs & Maintenance	30	15,186	15,217
Total 6600-00 Property Expenses	3,697	16,165	19,863
6700-01-2 Telephone & Internet - PS	260	260	520
6700-02 Natural Gas	26		26

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6700-02-2 Natural Gas - PS		42	42
6700-03-2 Electricity - PS	353	492	845
Total 6700-00 Utilities	640	794	1,433
6801-01-2 Office Administrative Supplies - PS	114	72	186
6801-02-2 Kitchen/Cleaning Supplies - PS	6	544	550
Total 6801-00 Office Supply Expenses	120	616	736
6802-01-2 Office Equipment & Maintenance - PS		805	805
Total 6802-00 Office Equipment Expense	-	805	805
6803-03-2 IT Services - PS	137	142	279
6803-05-2 Dues & Subscriptions - PS	145	239	384
Total 6803-00 Office Services	282	381	663
6805-01-2 Catering - PS		224	224
6805-02-2 Food & Beverage - PS	73	214	287
Total 6805-00 Food & Catering	73	439	512
6806-01-2 Miscellaneous G&A - PS	75		75
Total 6806-00 Misc G&A	75	-	75
Total 6800-00 General & Administrative	550	2,241	2,792
Total 6000-00 Operating Expenses	15,573	32,322	47,895
Total Expenses	15,573	32,322	47,895
Net Operating Income	(15,573)	(30,972)	(46,545)
Other Expenses			
7100-01 Non-operating Expense Capital Improvements	20,255		20,255
Total 7100-00 Capital Improvements	20,255	-	20,255
Total 7000-00 Non-Operating Expenses	20,255	-	20,255
Total Other Expenses	20,255	-	20,255
Net Other Income	(20,255)	-	(20,255)
Net Income	(35,828)	(30,972)	(66,800)

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church & School
DRAFT Profit and Loss - Cemetery
January - August, 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Total
Income									
4300-01-3 Dividends & Interest - CM		28	54	52	54	52	54	54	347
Total 4300-00 Investment Income - Operations	-	28	54	52	54	52	54	54	347
4500-00 Fees & Other Income									-
4500-04 Columbarium Fee			4,000		3,000	3,000			10,000
Total 4500-00 Fees & Other Income	-	-	4,000	-	3,000	3,000	-	-	10,000
Total 4000-00 Operating Income	-	28	4,054	52	3,054	3,052	54	54	10,347
Total Income	-	28	4,054	52	3,054	3,052	54	54	10,347
Gross Profit	-	28	4,054	52	3,054	3,052	54	54	10,347
Expenses									
6606-03 Columbarium Burial Expense	194		16				242	985	1,437
Total 6606-00 Operations	194	-	16	-	-	-	242	985	1,437
Total 6600-00 Property Expenses	194	-	16	-	-	-	242	985	1,437
Total 6000-00 Operating Expenses	194	-	16	-	-	-	242	985	1,437
Total Expenses	194	-	16	-	-	-	242	985	1,437
Net Operating Income	(194)	28	4,038	52	3,054	3,052	(188)	(931)	8,910
Other Income									
5000-00 Non-Operating Income									-
5100-00 Long Term Investment Gain/Loss									-
5100-04 Gain/Loss TOTF003 Perp Care	1,879	(202)	(1,870)	216	2,877	3,577	428	2,237	9,141
5100-05 Gain/Loss TOTF004 Cmty Cap Fund	605	(65)	(602)	69	926	1,152	138	720	2,943
Total 5100-00 Long Term Investment Gain/Loss	2,484	(267)	(2,472)	285	3,803	4,728	565	2,957	12,084
Total 5000-00 Non-Operating Income	2,484	(267)	(2,472)	285	3,803	4,728	565	2,957	12,084
Total Other Income	2,484	(267)	(2,472)	285	3,803	4,728	565	2,957	12,084
Net Other Income	2,484	(267)	(2,472)	285	3,803	4,728	565	2,957	12,084
Net Income	2,290	(239)	1,566	337	6,857	7,780	377	2,026	20,994

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church & School
DRAFT Profit and Loss - POPS
July - August, 2025

	Jul 2025	Aug 2025	Total
Income			
4300-01-2 Dividends & Interest PS	34	34	68
Total 4300-00 Investment Income - Operations	34	34	68
Total 4000-00 Operating Income	34	34	68
Total Income	34	34	68
Gross Profit	34	34	68
Expenses			
Total Expenses			-
Net Operating Income	34	34	68
Other Expenses			
7401-00 POPS Misc Expenses		153	153
Total 7400-00 POPS Fundraising Expenses	-	153	153
Total 7000-00 Non-Operating Expenses	-	153	153
Total Other Expenses	-	153	153
Net Other Income	-	(153)	(153)
Net Income	34	(119)	(85)

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

Expense	Amount	Notes
Expenses we paid for to be reimbursed:		
Adell- New Vents for Nest Classroom	\$ 68.61	Scrubbed moldy vents with bleach and still looked black, so we replaced them to avoid potential new mold
Adell- New valve and flapper for toilet	\$ 33.37	Boslaugh Men's Room toilet was leaking onto floor, labor was donated
Allan- Batteries for ADT security system	\$ 70.00	Replaced batteries in 3 units
Allan- Notary Fee for sidewalk easement paperwork	\$ 10.00	Required by the county
Chris- Baldino lock repair invoice, Garden Classroom	\$ 305.91	After doing partial repair himself, Chris paid the Baldino invoice for the lock repair
Chris- flapper kit for women's bathroom- Boslaugh	\$ 15.00	Chris repaired the toilet that was running constantly after flushing
Repairs we would like to do before end of 2025:		
Install 2 Honeywell Thermostats for Annex Building	\$ 250.00	With increased usage of the building, remote access to the thermostats is vital to saving on energy costs when thermostats are manually adjusted by outside groups and teachers
Paint 9 church windows that are severely peeling	\$ 1,500.00	These windows have needed to be painted for several years, and we are trying to avoid rot due to bare exposed wood on window frames This is the estimate for labor and paint.
Gutter install and extensions around the church	\$ 865.47	Install 2 new gutters on roof in garden area and extend 4 downspouts on Church building to avoid water pooling and damage
Replace spotlight bulbs around campus	\$ 200.00	Spotlights and floodlights are out around the church and school- these need to be replaced for safety. Property team will do the labor
Funding for potenial expenses:		
Batteries	\$ 100.00	Various batteries are always running out
Plumbing	\$ 500.00	This is only in case of emergency- which hopefully won't happen
Other Repairs	\$ 3,500.00	This is only in case of emergency-which hopefully won't happen
	<u>\$ 7,418.36</u>	

Motion to Review and Approve the Chosen Base Insurance Plan Benefit for Plan Year 2026

Vestry Meeting, October 1, 2025

Background:

In addition to PTO (paid time off) and pension benefits, St. David's provides a generous benefits package to "full time" employees in line with the requirements of the Diocese of Virginia and the Canons of the Episcopal Church of the USA (ECUSA). Employees working 1500 hours or more are eligible for health, dental and life insurance benefits. Health is a premium cost share model, dental premium is provided in full, basic life is included in pension benefits.

Parity Requirement: The DHP (Denominational Health Plan) requires that each diocese establish a standard for the minimum required employer cost sharing for eligible employees. This is known as the "parity" requirement of the DHP. There must be equal treatment by all institutions subject to the DHP for their clergy AND lay employees. For more information: https://episcopalvirginia.org/wp-content/uploads/2024/04/DOV_-_Model_for_Parity_in_Health_Insurance_2015.pdf

Cost Sharing Requirements: St. David's pays a percentage of the chosen base health insurance plan premium, regardless of the plan chosen by St. David's, per the Diocese of Virginia DHP requirements.

- 90% of the cost of single coverage
- 80% of the cost of couple coverage
- 80% of the cost of parent coverage
- 60% of the cost of family coverage

The chosen base health insurance plan offered by St. David's: The Diocese of Virginia offers seven health insurance plans (6 Anthem, 1 Kaiser) for employees to choose from. St. David's chosen base health insurance plan in 2025, and in previous years, has been the PPO 90/10 coverage plan. Maintaining the PPO 90/10 coverage plan as St. David's base health insurance plan in 2026 is estimated to cost an additional \$4,128 in premium payment costs in 2026 due to premiums increasing 7% compared to 2025. Being prudent stewards of God's resources, we reviewed a potential change in the base plan to an 80/20 coverage which is the most common offering in the market. Changing the chosen base health insurance plan to the PPO 80/20 coverage plan is estimated to save the church \$4,338 in premium payment costs in 2026. This is based on three positions with Employee Only coverage and one position with Employee + Spouse coverage. However, if a current employee wanted to continue with the 90/10 coverage plan instead of an 80/20 coverage plan, it would cost the employee an additional \$1,980 annually, or \$165 more per month, to pay the additional premium to do so (Employee Only coverage). A change would also affect the Preschool employee benefits costs for 2026. See attached worksheet for details.

Motion choices:

I move the Vestry approve changing the St. David's chosen base health insurance plan to Anthem BCBS BlueCard PPO 80 MPP3 (80/20 coverage) for 2026 effective as of January 1, 2026. The chosen base health insurance plan will be reviewed annually by the Finance Committee and Vestry.

or

I move the Vestry keep the St. David's chosen base health insurance plan of Anthem BCBS BlueCard PPO 90 MPP2 (90/10 coverage) for 2026. The chosen base health insurance plan will be reviewed annually by the Finance Committee and Vestry.

St. David's Episcopal Church & School
2026 Insurance Plans Premiums Comparisons

2026 Total Plan Premium Cost/Rates	Plan Code	Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-15/HSA-	MHDG	\$ 1,020	\$ 2,040	\$ 1,840	\$ 3,060
Anthem BCBS CDHP-20/HSA-	MHDE	\$ 900	\$ 1,795	\$ 1,615	\$ 2,690
Anthem BCBS BlueCard PPO 70	MPP4	\$ 960	\$ 1,915	\$ 1,725	\$ 2,875
Anthem BCBS BlueCard PPO 80	MPP3	\$ 1,055	\$ 2,110	\$ 1,900	\$ 3,165
Anthem BCBS BlueCard PPO 90	MPP2	\$ 1,220	\$ 2,435	\$ 2,190	\$ 3,655
Anthem BCBS BlueCard PPO 100	MPP1	\$ 1,455	\$ 2,905	\$ 2,615	\$ 4,355
Kaiser Permanente EPO 80 Plan	MKLO	\$ 1,065	\$ 2,130	\$ 1,915	\$ 3,195
Based on SD chosen base plan PPO 80					
2026 St. David's Cost Per Month for any plan:		\$ 949.50	\$ 1,688.00	\$ 1,520.00	\$ 1,899.00
2026 Employee Premium Cost Per Month - base plan PPO 80		Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-15/HSA-	MHDG	\$ 70.50	\$ 352.00	\$ 320.00	\$ 1,161.00
Anthem BCBS CDHP-20/HSA-	MHDE	\$ (49.50)	\$ 107.00	\$ 95.00	\$ 791.00
Anthem BCBS BlueCard PPO 70	MPP4	\$ 10.50	\$ 227.00	\$ 205.00	\$ 976.00
Anthem BCBS BlueCard PPO 80	MPP3	\$ 105.50	\$ 422.00	\$ 380.00	\$ 1,266.00
Anthem BCBS BlueCard PPO 90	MPP2	\$ 270.50	\$ 747.00	\$ 670.00	\$ 1,756.00
Anthem BCBS BlueCard PPO 100	MPP1	\$ 505.50	\$ 1,217.00	\$ 1,095.00	\$ 2,456.00
Kaiser Permanente EPO 80 Plan	MKLO	\$ 115.50	\$ 442.00	\$ 395.00	\$ 1,296.00
2026 St. David's Annual Health Ins. Premium Cost Per Employee 80/20 base plan		\$ 11,394.00	\$ 20,256.00	\$ 18,240.00	\$ 22,788.00
Based on SD chosen base plan PPO 90					
2026 St. David's Cost Per Month for any plan:		\$ 1,098.00	\$ 1,948.00	\$ 1,752.00	\$ 2,193.00
2026 Employee Premium Cost Per Month - base plan PPO 90		Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-15/HSA-	MHDG	\$ (78.00)	\$ 92.00	\$ 88.00	\$ 867.00
Anthem BCBS CDHP-20/HSA-	MHDE	\$ (198.00)	\$ (153.00)	\$ (137.00)	\$ 497.00
Anthem BCBS BlueCard PPO 70	MPP4	\$ (138.00)	\$ (33.00)	\$ (27.00)	\$ 682.00
Anthem BCBS BlueCard PPO 80	MPP3	\$ (43.00)	\$ 162.00	\$ 148.00	\$ 972.00
Anthem BCBS BlueCard PPO 90	MPP2	\$ 122.00	\$ 487.00	\$ 438.00	\$ 1,462.00
Anthem BCBS BlueCard PPO 100	MPP1	\$ 357.00	\$ 957.00	\$ 863.00	\$ 2,162.00
Kaiser Permanente EPO 80 Plan	MKLO	\$ (33.00)	\$ 182.00	\$ 163.00	\$ 1,002.00
2026 St. David's Annual Health Ins. Premium Cost Per Employee 90/10 base plan		\$ 13,176.00	\$ 23,376.00	\$ 21,024.00	\$ 26,316.00
2026 St. David's Annual Health Ins. Premium Cost Diff Per Employee, PPO 90 base plan vs PPO 80 base plan					
		\$ 1,782.00	\$ 3,120.00	\$ 2,784.00	\$ 3,528.00
Annual Increase 2026 over 2025 Health Ins. Premium for SD with 90/10 base plan					
		\$ 864.00	\$ 1,536.00	\$ 1,344.00	\$ 1,728.00
St. David's Dental Ins. Premium Cost Annual Per Employee (100% paid by SD, no change 2025 to 2026)					
		\$ 300.00	\$ 660.00	\$ 780.00	\$ 1,080.00



Plan	Anthem BCBS BlueCard PPO 100		Anthem BCBS BlueCard PPO 90		Anthem BCBS BlueCard PPO 80		Anthem BCBS BlueCard PPO 70		Anthem BCBS CDHP 20/HSA		Kaiser EPO 80
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network Only
Annual Deductible (CDHPs have a combined medical & Rx deductible)	\$0 per person \$0 per family	\$500 per person \$1,000 per family	\$500 per person \$1,000 per family	\$1,000 per person \$2,000 per family	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	\$3,500 per person \$7,000 per family	\$7,000 per person \$14,000 per family	\$2,800 per person \$5,450 per family	\$3,000 per person \$6,000 per family	\$500 per person \$1,000 per family
Annual Out-of-Pocket Limit	\$2,000 per person \$4,000 per family	\$4,000 per person \$8,000 per family	\$2,500 per person \$5,000 per family	\$5,000 per person \$10,000 per family	\$3,500 per person \$7,000 per family	\$7,000 per person \$14,000 per family	\$5,000 per person \$10,000 per family	\$10,000 per person \$20,000 per family	\$4,200 per person \$8,450 per family	\$7,000 per person \$13,000 per family	\$3,500 per person \$7,000 per family
Preventive Care											
Preventive Services & Well-Child Care	\$0 copay	50% coinsurance	\$0 copay	50% coinsurance	\$0 copay	50% coinsurance	\$0 copay	50% coinsurance	\$0 copay	45% coinsurance	\$0 copay
Physician Services											
Office Visit	\$30 copay	50% coinsurance	\$30 copay	50% coinsurance	\$30 copay	50% coinsurance	\$30 copay	50% coinsurance	20% coinsurance	45% coinsurance	\$25 copay
Diagnostic Services (outpatient)	\$0 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Specialist Care	\$45 copay	50% coinsurance	\$45 copay	50% coinsurance	\$45 copay	50% coinsurance	\$45 copay	50% coinsurance	20% coinsurance	45% coinsurance	\$35 copay
Hospital Services											
Inpatient Services (including inpatient maternity services)	\$250 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Outpatient Surgery	\$200 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Emergency Room Care	\$250 copay	\$250 copay	\$250 copay	\$250 copay	\$250 copay	\$250 copay	\$250 copay	\$250 copay	20% coinsurance	20% coinsurance	20% coinsurance
Ambulance Services	\$0 copay	\$0 copay	10% coinsurance	10% coinsurance	20% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance
Behavioral Health											
Outpatient Services	\$0 copay	30% coinsurance	\$30 copay	30% coinsurance	\$30 copay	30% coinsurance	\$30 copay	30% coinsurance	20% coinsurance	45% coinsurance	\$25 copay per visit for individual visit
Inpatient Services	\$250 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Other Medical Services											
Durable Medical Equipment	\$0 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Home Health Care (210 visits per calendar year, combined network and out-of- network)	\$0 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	\$0 copay
Outpatient Therapy (60 visits per calendar year per each type of therapy, combined network and out-of-network)	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance (includes speech, physical, and occupational)	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance (includes speech, physical, and occupational)	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance (includes speech, physical, and occupational)	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance (includes speech, physical, and occupational)	20% coinsurance (includes speech, physical, and occupational)	45% coinsurance (includes speech, physical, and occupational)	\$25 copay (includes speech, physical, and occupational)
Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network)	\$0 copay	50% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance	30% coinsurance	50% coinsurance	20% coinsurance	45% coinsurance	20% coinsurance
Urgent Care Services	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	20% coinsurance	20% coinsurance	\$50 copay

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Prescription Drug Benefits

	Express Scripts			Kaiser Permanente	
	Standard		CDHP-20/HSA	EPO 80	
	Retail	Home Delivery	Retail and Home Delivery	Retail	Home Delivery
Annual Prescription Deductible (in-network)	None	None	\$2,800 per person \$5,450 per family (combined with medical deductible)	None	None
Tier 1: Generic	Up to a \$10 copay	Up to a \$25 copay	You pay 15% after deductible	Up to a \$10 copay	Up to a \$10 copay for a 30-day supply or \$20 for up to a 90-day supply
Tier 2: Preferred Brand Name	Up to a \$40 copay	Up to a \$100 copay	You pay 25% after deductible	Up to a \$30 copay	Up to a \$30 copay for a 30-day supply or \$60 for up to a 90-day supply
Tier 3: Non-Preferred Brand Name	Up to a \$80 copay	Up to a \$200 copay	You pay 50% after deductible	Not Applicable	Not Applicable
Dispensing Limits Per Copayment	Up to a 30-day supply	Up to a 90-day supply	Up to a 30-day supply (retail) or 90-day supply (mail order)	Up to a 30-day supply	Up to a 90-day supply

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Vision Benefits		
	EyeMed	
	Network	Out-of-Network
Eye Examinations	\$0 copay	Plan pays up to \$30 for ophthalmologists or optometrists
Lenses (eligible once every calendar year)	\$10 copay	Plan pays up to: \$32 for single vision \$46 for bifocal \$57 for trifocal
Lens Options		
Standard Progressive (add-on to bifocal)	Up to \$75 copay	Plan pays up to \$46
UV Coating	up to \$15 copay	You are responsible for the cost of any lens options that you elect from out-of-network providers.
Tint (solid and Gradient)	up to \$15 copay	
Standard Scratch Resistance	up to \$15 copay	
Standard Polycarbonate	\$0 copay	
Standard Anti-Reflective Coating	up to \$45 copay	
Disposable	20% off retail price	
Frames (eligible once every calendar year)	\$150 allowance, 20% off balance over \$150	Plan pays up to \$47
Contact Lenses (eligible once every calendar year)		
Conventional	\$150 allowance, 15% off balance over \$150	Plan pays up to \$100
Disposable	\$150 allowance, then you pay balance over \$150	Plan pays up to \$100

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The Plans described in this document (collectively, the Plans) are sponsored and administered by the Church Pension Group Services Corporation (CPGSC), also known as The Episcopal Church Medical Trust (the Medical Trust). The Plans that are self-funded are funded by The Episcopal Church Clergy and Employees' Benefit Trust (ECCEBT), which is a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

This document contains only a partial, general description of the Plans. It is provided for informational purposes only and should not be viewed as a contract, an offer of coverage, a confirmation of eligibility, or investment, tax, medical or other advice. In the event of a conflict between this document and the official Plan documents (summary of benefits and coverage, Plan Document Handbook), the official Plan documents will govern. The Church Pension Fund and CPGSC (collectively, CPG), retain the right to amend, terminate or modify the terms of the Plans, as well as any post-retirement health subsidy, at any time, for any reason and, unless required by law, without notice.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States, and not all Plans are available on both a self-funded and fully insured basis. The Plans do not cover all healthcare expenses, and Plan participants should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations and procedures.

All benefits under the Plans are subject to applicable laws, regulations and policies.

Except for the Preventive Dental PPO Plan, all such benefits are subject to coordination of benefits. The Plans are subrogated to all of the rights of a Plan participant against any party liable for such participant's illness or injury, to the extent of the reasonable value of the benefits provided to such participant under the Plans. The Plans may assert this right independently of a Plan participant, and such participant is obligated to cooperate with the Medical Trust in order to protect the Plans' subrogation rights.

CPG does not provide any healthcare services and therefore cannot guarantee any results or outcomes. Healthcare providers and vendors are independent contractors in private practice and are neither employees nor agents of CPG. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.