

2025 ANNUAL REPORT

GIVING LIGHT



■■■ CALVARY PRESBYTERIAN CHURCH ■■■

SAN FRANCISCO • MARCH 1, 2026

2025 At-a-Glance

GOOD WORKS

MADE POSSIBLE BY YOUR FAITHFUL GENEROSITY

8 BAPTISMS

32 NEW MEMBERS

40% INCREASE
in virtual worship

8% INCREASE
in onsite worship attendance

9 YEARS
as a sanctuary congregation

38 YOUTH

participated in the "A Charlie Brown Christmas"
service as readers, singers, and ushers



67 PARTICIPANTS

gathered for fellowship and renewal at the
Church Retreat at Zephyr Point, Lake Tahoe

101+ PARTICIPANTS

attended at least one Church Night program

250 PEOPLE

prayed for by name, led by the Deacons

860 ATTENDEES

enjoyed the Sonia Sotomayor children's book author event

4,500 NEW FOLLOWERS

on social media

\$235,000

in direct financial support to Matthew 25 partners
and other community nonprofits

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NOTE TO OUR CONGREGATION

This annual report is different than ones we have produced in previous years. It is much shorter. It does have information on the past year, but we're looking at where we have been to better focus on where we are going. The old version took a lot of staff and volunteer time to produce, and it didn't get much engagement from the congregation. We look forward to your feedback. How do you like this newer, leaner report?

Questions or comments about the 2025 Annual Report?

Please email info@calpres.org, thank you!

A Letter from Rev. Marcella Auld Glass

Pastor & Head of Staff

Worship attendance continues to grow, both in person and online, and more people are engaging with our sermon excerpts digitally than ever before.

A group of church leaders (representatives from the Session, the Deacons, the Foundation, and the staff) have been meeting to discern Calvary's vision and to dream what God is calling us to do. This letter is intended to update you on this process and share some highlights.

A few themes have emerged from our discussions last year.

INSPIRATION

Throughout the discernment process, we found inspiration for Calvary's future in the scripture passage below from Matthew 5:14-16:

"You are the light of the world. A city built on a hill cannot be hidden. No one after lighting a lamp puts it under the bushel basket, but on the lampstand, and it gives light to all in the house. In the same way, let your light shine before others, so that they may see your good works and give glory to your Father in heaven."

CHANGE AND TRANSFORMATION

We recognize that our world suffers from disconnection, division, and a loss of meaning. In response to our culture's isolation and separation, we want to cultivate a spiritual home where people find belonging, so we can grow in faith, and be open to Christ-centered transformation.

Transformation is different than change. If we decide we want to change, we modify our behavior, habits, or routine. We start a new hobby. We paint our living room. We buy something new and shiny. *Change* happens when we take on something new.

Transformation occurs when we let things fall away. Transformation happens when we open ourselves to something that is beyond our control. It requires letting go and trusting that God is at work.

There is lots of change in the world, and some of it is great. We're seeking Christ-centered transformation though, not just change for change's sake. But for people to be open to transformation, they must first feel belonging, and trust they have a

community where they are safe, where all of who they are is welcome, and where they can be honest about both their strengths and their weaknesses.

STRATEGIC GROWTH

We recognized that we have been a church in 'maintenance mode', which is how church consultants describe all churches where things have been going well, but forward momentum has stalled because the churches have been weathering transition. This makes sense. In the last decade, Calvary has faced pastoral transition and covid challenges. Now Calvary is ready to move into a more strategic growth phase, where we actively seek people who need a spiritual home. Each of us has a role to play in welcoming newcomers to our city and church, including professional transplants, families with young children, and empty nesters and other groups.

CURTAIN COMPLEXITY & ASSESS PROGRAMS

You may see some changes around Calvary, and I want you to know that they are happening because church leaders are actively discerning what we need to let go of, so we, as a congregation, can be open to transformation too.

We have reorganized our volunteer committee framework (see pages 12-13), and hope you will get involved in one or more of the ministry teams. Partly because 'many hands make light work', as the saying goes. But mainly because our congregation is stronger when more voices are at the table and making decisions, praying for discernment, and inviting others into the fun and community (and work, but mainly fun and community).

As these new committees go about their work, they will be looking at individual ministries and programs and asking a few questions:

- Does this further Calvary's vision and mission?
- Is this ministry or program entirely staff led or is there tangible support (volunteers and annual financial support) from the congregation?
- Is it time to make some changes to this program?
- Do the resources (time, treasure, talent) required to operate this program fit with our capacity?

With all the chaos of the world, it is such a gift to have the Calvary community. We are engaged in meaningful work that is helping people in our community. Our Living Sanctuary team accompanies immigrants and refugees as they seek safety and stability in a new country; our Mission and Care programs feed people and honor the dignity of people struggling to find housing and economic stability; our music ministry leads us each week in worship and also offers magnificent concerts for the wider community; our children and youth programs are building relationships that meet our kids where they are and offer belonging for them.

In the past few years, we've brought back an All-Church Retreat on the shores of Lake Tahoe (please make plans to attend this year's retreat over Memorial Day weekend) and started a new Church Night during the week to bring people together around meals and study. Our building is full almost every night of the week with community groups and our relationship with Book Passage has brought authors like Supreme Court Justice Sonia Sotomayor, George Saunders, Amor Towles, and Tori Amos into our sanctuary for interesting discussions. Doris Kearns Goodwin will be here at the end of April.

As we continue to discern our vision and seek what God is dreaming for us, it is a gift to be able to do it from a place of stability and growth. Thank you for all the ways you support Calvary so we can be a community who speaks our values boldly, serves our community faithfully, tries every day to know God more, and invites others to join us in the journey.

A handwritten signature in black ink that reads "Rev. Marcella A. Glass". The signature is written in a cursive, flowing style.

Rev. Marcella A. Glass

ALL-CHURCH RETREAT • LAKE TAHOE



2026 Leadership

2026 CALVARY ELDERS



WILL BONDURANT



BRIAN BONE



JEANINE BRAN



JOEL BURRILL



ERIN DRESS



PRISCILLA DWYER



JEN GEE



BILL GOODSON



LADD MARTIN



SYLVIA MESTAYER-COLLINS



JENNIFER MILLER
CLERK OF SESSION



AUDREY SHEFFIELD



ROSS WILSON

2026 CALVARY DEACONS



**GUADALUPE (LUPY)
AMADOR**



CINDY CARROLL



**JEN
CHAMBERLAIN**



ELLEN CURRY



**RACHEL (RAE)
HAGNER**



**HELEN
HUCKLEBERRY**



JB KING



JOSHUA MARPLE



**TERRY MILBY
CO-MODERATOR**



AMY OVALLE



SUSAN RAKNESS



ROBERT ROMANO



GRANT SMITH



**JARED WATERMAN
CO-MODERATOR**



SUSIE WILLIAMS

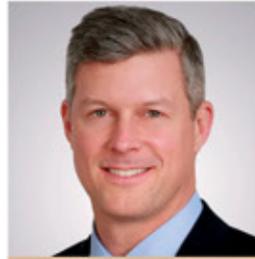
2026 CALVARY FOUNDATION



KRISTEN MARSH



TANYA MARSTON



TRAVIS PEARSON



DOROTHY PETT



PAUL PITTS
PRESIDENT



SCOTT TIERNEY



ROBIN WORKMAN

THANK YOU OUTGOING LEADERS!

Thank you to the following church officers who rotated off their boards of service in 2025! Your faithfulness, energy, and dedication helped guide the church as we continued to grow in faith, community, and action; we are thankful for the many ways you led, cared for, and served the church.

ELDERS



SARAH ANDERSON



BONNIE HALFORD



JOANNA HALK



JANE MANNING
HYATT

DEACONS



ANNIE COULTER



HELEN HEIMANN



TRIPP MICKLE



KATHY SMOLEN

FOUNDATION



BRIAN GAUCK

New Volunteer Committee Framework

SUPPORTING CALVARY'S VISION & MISSION

VISION

An inclusive faith community that radiates God's light to the world.

MISSION

Calvary seeks to know God more deeply in community, speaks our values boldly, serves others with love, and opens our doors and our hearts so others can join the story God is writing here.

CLEARER PATHWAYS TO SERVE

In 2025, church leaders prayerfully reviewed our volunteer committee framework and recognized that while it had grown faithfully over time, it had also become complex and sometimes unclear—particularly for those new to our community.

We streamlined Calvary's committee structure to foster stronger collaboration, clearer leadership pathways, and more accessible entry points for service. By bringing related ministries together and clarifying responsibilities, we are stewarding our volunteer energy more wisely and positioning Calvary for growth and greater impact.

We believe this renewed structure will help us move more nimbly, welcome more leaders, and focus more fully on the work God calls us to do.



COMMITTEES

MISSION & CARE

FAITH
FORMATION

WORSHIP
& MUSIC

GROWTH &
COMMUNITY
ENGAGEMENT

GOVERNANCE &
ADMINISTRATION

LEADERS

Jeanine Bran
Jen Gee
Sylvia
Mestayer-Collins
Terry Milby
Jared Waterman
Victor H. Floyd

Bill Goodson
Priscilla Dwyer
Joann Lee

Audrey Sheffield
Michael Conley
Marci Glass

Brian Bone
Erin Dress
Ladd Martin
Robin Morjikian

Will Bondurant
Joel Burrill
Jennifer Miller
Ross Wilson
David Foster

PURPOSE

Responding to Christ's words in Matthew 25, we answer the call to help our neighbors – feeding, healing, visiting, and advocating for equality. Everything we do is rooted in prayer, mercy, justice, and lovingkindness.

We serve and enrich the community by deepening our faith and deepening our relationships as a community. We seek to know and love God and to know and love our neighbor, so that we are nurtured and inspired for the work of transformation in the world.

Crafting transformative worship that leads people to experience awe and wonder.

To invite and inspire all who are living, or exploring, a life of faith to belong, give, and grow with Calvary – building community rooted in connection, kindness, generosity, and hope.

To enable Calvary's mission, ministries, and programs, provide oversight and direction for all leadership, teams, and governance needs regarding staff, building, and financial resources.

Report of the Corporation

Calvary's corporate and financial affairs are managed primarily through the Finance Mission Team under the authority of the Session and the legally formed 501(c)3 Corporation (The Trustees of Calvary Presbyterian Church and Congregation of San Francisco being officially incorporated in 1854). Corporate Officers are chosen by Session, usually from among its members, and are presented at a Congregational meeting. For 2025, the President was Jennifer Gee, the Vice President was Joel Burrill, the Secretary was Jennifer Miller, and the Treasurer was Ross Wilson. The Chief Administrative Officer and Assistant Secretary, David Foster, is an additional officer and agent of the Corporation, approved by Session.

In conducting its affairs, Calvary continued to maintain the tax-exempt status of its Corporation. For 2025, the Corporation did not undertake any changes in banking relationships. On December 14, 2025 the Congregation approved changes in the by-laws relating to the number of officers (e.g., Elders & Deacons), the timing of officer installation, the definition of a quorum, the status of the Clerk of Session, and the election of Nominating Committee members. If desired, more details are available from the Corporate Secretary and Clerk of Session.

The Corporation continued its ownership interest in the housing of the associate pastor Rev. Joann Lee. Rev. Lee bought a house in San Francisco in 2017 with the Corporation investing \$700,000 as a co-equity partner. In a policy change in 2019, future housing equity investments were delegated to the Calvary Foundation. In 2017 the Corporation also invested in a participating debt arrangement with the minister Rev. Victor Floyd for about \$60,000. Each parties' interest has since fully vested. In 2024 the Corporation terminated the 2017 arrangement with Rev. Floyd and substituted a 3-year forgivable loan arrangement, with \$20,000 being forgiven in 2024, 2025, and 2026.

In 2019 the Calvary Foundation became the funding source and administrator of a Pastor Housing Program, taking over from the Corporation. In January 2026, Rev. Marcella Glass became the first pastor to benefit from this program. Rev. Glass has purchased a home in a multi-unit building in San Francisco with two sources of assistance from the Foundation. The first is a long term, co-equity arrangement with the Foundation investing \$500,000 in shared ownership of her home. The second is a short-term, bridge loan of \$500,000, pending Rev. Glass' sale of her Boise home, expected to be paid back in March 2026.

The Corporation's financial statements for the year-ended December 31, 2024 were reviewed by Cook and Company, an independent accounting firm. Cook and Company issued their review opinion on May 19, 2025 without exceptions and with no material modifications. Any Calvary member is welcome to request a copy of the 2024, or prior, accountant reviewed financial statements. The 2025 financial statements are expected to be reviewed by May 2026.

Jennifer Miller, *Corporate Secretary*

David Foster, *Chief Administrative Officer*

FINANCIAL OPERATING RESULTS

	2024 ACTUALS	2025 BUDGET	2025 RESULTS (EST.)
Pledges Received (Total)	\$1,340,415	1,357,000	1,362,000
General Gifts (e.g., plate, special contributions)	105,418	150,000	109,000
Other Income (from programs)	6,789	20,000	27,000
Per Capita, Flowers support	7,025	8,000	9,000
Total Direct Annual Support	\$1,459,647	\$1,535,000	\$1,507,000

Calvary Nursery School	249,810	249,000	250,000
Use of Facilities (other third parties)	136,573	130,000	143,000
Subtotal Other Rental Support	386,383	379,000	393,000
Calvary Foundation Support	889,000	879,000	879,000
Total Unrestricted Cash Income	\$2,735,030	\$2,793,000	\$2,779,000

OPERATING EXPENSES

Personnel (all employed staff, full & part-time)	2,202,330	2,337,000	2,374,000
Faith in Action	228,322	237,000	235,000
Worship & Music	62,807	85,000	99,000
Education	10,830	45,000	19,000
Fellowship & New Projects	34,833	51,000	66,000
Development	18,485	20,000	18,000
Membership (incl. per capita)	28,323	35,000	30,000
Building (non-staff)	362,959	310,000	368,000
Administration & Communications (ex. depr.)	292,375	288,000	298,000
Total Operating Expenses (OpEx)	\$3,241,264	\$3,408,000	\$3,507,000

Operating Deficit	(506,234)	(615,000)	(728,000)
Capital Expenditures (CapEx)	(111,842)	(125,000)	(90,000)
Reserves <u>used</u> to fund Operations and CapEx	(618,076)	(740,000)	(818,000)
Investment returns & valuation changes, net	423,277	90,000	340,000
Bequests & other one-time cash inflows	552,808	150,000	175,000
Extra tithe spending for Faith in Action Ministry <small>(not included in FIA line above)</small>	(48,000)		
Reserves <u>gained</u> from other sources	928,085	240,000	515,000
Church Reserves/Savings, 2025 is est.	\$4,961,379	\$4,460,000	\$4,700,000

Notes:

1. This presentation shows the major operating cash inflows and outflows and does not correspond to specialized accounting formats (e.g., GAAP)
2. The estimates for 2025 results are dated from early January 2026 and will change after final accounting and adjustments in April 2026
3. 2024 Actuals may not exactly match earlier reports and estimates due to reclassifications and final accounting adjustments from last year
4. Inflows to Church Reserves include bequests, restricted donations, net investment returns, government grants, and other one-time financial events



Calvary seeks to know God more deeply in community, speaks our values boldly, serves others with love, and opens our doors and our hearts so others can join the story God is writing here.

calpres.org

