

Gilead Presbyterian Church 2025 Annual Report



Annual Congregational Meeting
Sunday, February 22, 2026

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Dear Gilead Family,

Looking back on 2025 (and the previous two years), I'm proud of what we as a church have accomplished. We have kept our doors wide open in welcome to our community, sharing God's love through our many missions and our very busy Food Pantry. We've come together not only in fellowship, but in the work of renovating our manse. We've successfully installed an up-to-date sound and video system and our live worship is watched by many people who are now part of our family as well. There's more that we've accomplished and you'll read all about our efforts this year in the reports to follow. The biggest news of 2025, of course, is that our pastoral search came to fruition and we called our pastor, Rev. Summer Sattora (along with her cats, Josh Allen and Rocky) on November 30th. As we get to know one another, let's keep our momentum going, inspired by the words of Jesus to love our neighbors as ourselves, and to love the Lord God with all our hearts.

I invite you to consider what 2026 might have in store for our "small but mighty" church. What dreams do you have for the life of Gilead? What ministries are calling to your heart? Feel free to chat with any of the members of Session, or ask to attend one of our meetings, held on the 2nd Tuesday of the month at 6:30 p.m. We are here for you and will listen with open minds to all who share their ideas with us.

Gilead is a church of perseverance and heart, and we have many gifts among us to share with our community. Let us continue to be a beacon of God's light to the world.

Peace,

Mariah

Mariah Warren
Clerk of Session

Clerk's Report on Membership 2025

At the beginning of 2025, there were 112 names on the active membership roll at Gilead.

We said goodbye to the following 4 members who went home to God:

Mary Lou Cassidy- 1/26/25

Roy Knapp- 5/3/25

Katherine Foote- 7/27/25

Diane Lester- 10/2/25

Therefore, as of December 31, 2025, our active membership is 108.

Baptisms 2025

The (adult) baptism of Rory Knapp was held on August 3, 2025, officiated by Rev. Martha Louise Harkness.

Members Removed Retroactive to 12/31/2022

Robert Evans- inactive/moved

Elizabeth DeGregorio- per father

Caroline Francis- per father in 2019; clerical error

Rachel McGeachy- per father/moved

Rebekah McGeachy- per father

Damon Potenza- transfer to Wappingers Falls Presbyterian

Alex Vandenberg- moved; requested and approved 8/17/21 but not counted

Erik Vandenberg- moved; requested and approved 8/17/21 but not counted

Lisa Vandenberg- moved; requested and approved 8/17/21 but not counted

*In an effort to clear the rolls, please let Session know if you have any family members not wishing to remain active in Gilead

**Gilead Presbyterian Church
2025 Financial Report**

2025 Summary

Your generosity makes Gilead's ministry and missions possible. Thank you to everyone who supported Gilead throughout 2025.

Income	Expenses	Surplus
\$132,620	\$118,522	\$14,098

Although Gilead once again ended 2025 with a surplus, it is important to note that no pastor's salary or benefit expenses were paid during the year. We did incur \$11,421 in expenses for supply pastors and moderators. We are deeply grateful to the many Gilead volunteers who preached throughout the year.

Our liability insurance continues to be our largest expense outside of salaries and benefits, totaling \$24,664 in 2025. We invested \$7,200 to repair the roof above the church office and \$43,507 to renovate the manse, with additional materials donated and an extraordinary number of volunteer hours contributed! Thank you to everyone who helped make the manse a welcoming home for Rev. Summer Sattora.

The Food Pantry remains a vital resource for our community and served an increased number of families in 2025. The Food Pantry received \$11,368 in monetary donations during the year, in addition to grants and food donations. Total Food Pantry expenditures were \$11,832.

The Deacons received \$476 in donations in 2025 and spent \$1,714.72 in support people in need and the missions of the church.

We received a \$20,000 Hudson River Presbytery Grant to upgrade the church video equipment, which included a new laptop and 4 cameras for use in the Sanctuary.

Gilead received approximately \$6,768 in memorial donations in 2025. Some of these donations were designated for the Food Pantry and the Operating Account. For undesignated memorial gifts, Session will determine how the funds will be used as needs arise.

Gilead received a \$75,000 bid to repave the driveway and parking lot to make our church entrance both attractive and safe. Session has asked the congregation to raise half of the cost (\$37,500). To date, \$15,464 has been raised toward this goal, some of which was donated in previous years.

At the end of 2025, Gilead held \$700,474 in reserves across checking and investment accounts. Please see the detailed financial reports for additional information.

2026 Budget

Session has approved the 2026 budget. To date, we have received \$61,200 in pledges.

The budgeted pastor's compensation package for 2026 includes:

- \$64,018 for salary, housing allowance, and Social Security allowance
- \$21,562 for pension and benefits
- \$4,600 for study leave, coaching, books, travel, and discretionary funds

The pastor's relocation expense is \$4,217

The per capita assessment has increased to \$41.31 per member for 2026. Liability insurance costs have also increased to \$25,651. Please refer to the financial reports for further details.

Income	Expenses
\$103,911	\$221,229

Pledges and Donations

Thank you again for your continued support of Gilead and its missions.

Pledges may be sent confidentially via email to bverdesi@gileadchurch.org or mailed to the church, attention Brenda Verdesi.

Donations may be mailed to:
Gilead Presbyterian Church
9 Church Street
Carmel, NY 10512

Donations may also be made via PayPal to gileadgiving@gmail.com.

Brenda Verdesi

Treasurer

**Gilead Presbyterian Church
Statement of Changes
December 31, 2025**

		December	YTD	YTD Budget	Budget
		2025	2025	2025	2025
INCOME					
	Pew- Nonpledge	15,211	40,508	30,000	30,000
	Pledge	9,730	67,745	75,640	75,640
	Reimbursed Expenses (flowers)	286	1,825	100	100
	Church Use	880	4,860	3,500	3,500
	CNS Common Area Exp Reimb	2,528	13,031	12,790	12,790
	Building & Grounds	700	3,795	0	0
	Capital Improvement	0	0	0	0
	Other (per capita, fundraisers)	83	856	4,000	4,000
Total		29,418	132,620	126,030	126,030
EXPENSES					
ADMINISTRATION					
	Advertisements	0	0	250	250
	Church Expenses	16	676	3,000	3,000
	Flowers	80	1,637	100	100
	Church Telephone\Internet	140	1,697	1,850	1,850
	Office Supplies	142	3,878	4,000	4,000
	Office Equipment Lease	218	1,912	2,500	2,500
	Accountant/Bookkeeper/Payroll Service fee	358	3,955	5,500	5,500
	Office Assistant Salary	325	4,326	5,840	5,840
	Per Capita	0	4,784	4,784	4,784
	Postage	7	7	100	100
	Workers Comp\Disability\NYS PFL	266	1,237	3,000	3,000
Total		1,553	24,110	30,924	30,924
MINISTRY					
	Pastor Salary	0	0	64,018	64,018
	Study Allowance	0	0	1,000	1,000
	Medical Benefits	0	0	32,711	32,711
	Dental Benefits	0	0	1,752	1,752
	Pension	0	0	6,434	6,434
	Disability, Life Insurance	0	0	1,336	1,336
	Pastor Telephone & Internet	0	0	625	625
	Pastor Substitutes\Moderators	964	11,421	10,300	10,300
	Travel & Meeting Expenses	0	0	2,000	2,000
	Discretionary	0	0	600	600
	Pastor Moving Expenses	3,705	3,705	0	0
Total		4,669	15,126	120,776	120,776
MUSIC & WORSHIP					
	Choir Director/Organist	1,297	16,845	16,861	16,861
	Music	0	0	250	250
	Organ/Piano/Bell Maintenance	0	495	1,800	1,800
	Staff Substitutes (piano & organ)	200	850	800	800
	Misc. Supplies & Copyright	0	125	150	150
	Maintenance of Sound System	0	0	200	200
Total		1,497	18,315	20,061	20,061
EDUCATION					
	Congregational Life	0	348	200	200
	Curriculum	0	0	500	500
	Supplies	28	467	500	500
	Bibles	0	0	250	250
	Adult Education	0	0	50	50
	Youth Group	0	0	500	500
	Confirmation	0	0	50	50
Total		28	815	2,050	2,050

**Gilead Presbyterian Church
Balance Sheet
December 31, 2025**

	Dec 31, 25	Nov 30, 25	\$ Change	Dec 31, 24	\$ Change
ASSETS					
Current Assets					
Checking/Savings					
Checking					
PCNB-Deacon Fund Checking x3365	7,787.31	8,432.31	-645.00	9,485.03	-1,697.72
PCNB-Directed Checking x3787					
PCNB-Directed Parking Lot	15,464.00	14,404.00	1,060.00	0.00	15,464.00
PCNB-Directed Checking x3787 - Other	21,753.18	27,023.89	-5,270.71	82,140.00	-60,386.82
Total PCNB-Directed Checking x3787	37,217.18	41,427.89	-4,210.71	82,140.00	-44,922.82
PCNB-Food Pantry Checking x4347	11,901.96	9,983.24	1,918.72	12,212.75	-310.79
PCNB-Operating Checking x3357	68,405.32	59,550.18	8,855.14	78,148.49	-9,743.17
Total Checking	125,311.77	119,393.62	5,918.15	181,986.27	-56,674.50
Savings & Investments					
Edward Jones MF - Unrestricted	30,954.40	28,470.65	2,483.75	30,309.94	644.46
Hudson Valley Credit Union					
HV - Restricted					
HV - Jagow Development	10,968.32	9,743.93	1,224.39	9,743.93	1,224.39
HV - Jagow Seminary	4,949.71	4,949.71	0.00	4,949.71	0.00
HV - Knieriem Scholarship	0.00	0.00	0.00	312.98	-312.98
HV - Louisa Lent Mem. Maint.	2,800.00	2,800.00	0.00	2,800.00	0.00
HV - Romberg Scholarship	1,504.35	1,504.35	0.00	2,104.35	-600.00
Total HV - Restricted	20,222.38	18,997.99	1,224.39	19,910.97	311.41
HV - Unrestricted					
HV - Jenny Temple Memorial	11,700.00	11,700.00	0.00	0.00	11,700.00
HV - Tree Preservation	6,300.00	6,300.00	0.00	0.00	6,300.00
HV - Balances Unallocated	41,913.54	39,477.28	2,436.26	38,264.36	3,649.18
HV - Christian Arts Camp	6,731.63	6,731.63	0.00	5,852.63	879.00
HV - Hutchinson Fund	6,682.69	6,415.99	266.70	6,415.99	266.70
HV - Ministerial Fund	2,706.41	2,706.41	0.00	2,706.41	0.00
HV - Youth Development/Activity	4,589.85	4,589.85	0.00	2,650.85	1,939.00
Total HV - Unrestricted	80,624.12	77,921.16	2,702.96	55,890.24	24,733.88
Hudson Valley Credit Union - Other	0.00	1,034.22	-1,034.22	1,034.22	-1,034.22
Total Hudson Valley Credit Union	100,846.50	97,953.37	2,893.13	76,835.43	24,011.07
PF Hutchinson-Presby Fdn	6,163.57	6,163.57	0.00	5,627.90	535.67
PF Jagow-Presby Fdn	24,410.62	24,410.62	0.00	21,780.25	2,630.37
PF New Covenant-Longterm Inv	395,902.45	368,294.92	27,607.53	351,790.86	44,111.59
Total Savings & Investments	558,277.54	525,293.13	32,984.41	486,344.38	71,933.16
Total Checking/Savings	683,589.31	644,686.75	38,902.56	668,330.65	15,258.66
Other Current Assets					
Undeposited Funds	16,885.02	5,534.86	11,350.16	12,026.00	4,859.02
Total Other Current Assets	16,885.02	5,534.86	11,350.16	12,026.00	4,859.02
Total Current Assets	700,474.33	650,221.61	50,252.72	680,356.65	20,117.68
Fixed Assets					
Building Improvements -Manse	0.00	0.00	0.00	5,900.00	-5,900.00
Building Improvements - Church	0.00	0.00	0.00	17,834.14	-17,834.14
Building Renovation -CEWing	0.00	0.00	0.00	345,444.92	-345,444.92
Total Fixed Assets	0.00	0.00	0.00	369,179.06	-369,179.06
TOTAL ASSETS	700,474.33	650,221.61	50,252.72	1,049,535.71	-349,061.38

**Gilead Presbyterian Church
Balance Sheet
December 31, 2025**

	Dec 31, 25	Nov 30, 25	\$ Change	Dec 31, 24	\$ Change
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable					
Accounts payable	2,403.68	1,832.06	571.62	10,784.14	-8,380.46
Total Accounts Payable	2,403.68	1,832.06	571.62	10,784.14	-8,380.46
Credit Cards					
American Express	3,895.37	2,302.44	1,592.93	1,725.58	2,169.79
Total Credit Cards	3,895.37	2,302.44	1,592.93	1,725.58	2,169.79
Other Current Liabilities					
Direct Deposit Liabilities	251.29	251.29	0.00	0.00	251.29
Total Other Current Liabilities	251.29	251.29	0.00	0.00	251.29
Total Current Liabilities	6,550.34	4,385.79	2,164.55	12,509.72	-5,959.38
Total Liabilities	6,550.34	4,385.79	2,164.55	12,509.72	-5,959.38
Equity					
Opening Bal Equity	179,257.12	179,257.12	0.00	179,257.12	0.00
Unrestrict (retained earnings)	488,589.81	488,589.81	0.00	532,705.54	-44,115.73
Net Income	26,077.06	-22,011.11	48,088.17	325,063.33	-298,986.27
Total Equity	693,923.99	645,835.82	48,088.17	1,037,025.99	-343,102.00
TOTAL LIABILITIES & EQUITY	700,474.33	650,221.61	50,252.72	1,049,535.71	-349,061.38

**Gilead Presbyterian Church
2026 Budget**

		YTD	Budget	Budget
INCOME		2025	2025	2026
	Pew - Nonpledge	40,508	30,000	30,000
	Pledge	67,745	75,640	61,200
	Reimbursed Expenses (flowers\pastor benefits)	1,825	100	154
	Church Use	4,860	3,500	3,500
	CNS Common Area Exp Reimb	13,031	12,790	5,057
	Building & Grounds	3,795	0	0
	Other (per capita, fundraisers)	856	4,000	4,000
Total		132,620	126,030	103,911
		YTD	Budget	Budget
EXPENSES		2025	2025	2026
ADMINISTRATION				
	Advertisements	0	250	250
	Church Expenses	676	3,000	3,000
	Flowers	1,637	100	100
	Church Telephone\Internet	1,697	1,850	1,850
	Office Supplies	3,878	4,000	4,000
	Office Equipment Lease	1,912	2,500	2,500
	Accountant/Bookkeeper/Payroll Service fees	3,955	5,500	5,500
	Office Assistant Salary	4,326	5,840	6,028
	Per Capita	4,784	4,784	4,627
	Postage	7	100	100
	Workers Comp\Disability\NYS PFL	1,237	3,000	3,000
Total		24,110	30,924	30,955
MINISTRY				
	Pastor Salary	0	58,227	58,227
	Pastor SSI & Medicare	0	5,791	5,791
	Pension	0	6,434	6,434
	Medical Benefits	0	32,711	13,247
	Dental Benefits	0	1,752	545
	Vision	0	0	54
	Disability, Life Insurance	0	1,336	1,336
	Pastor Substitutes\Moderators	11,421	10,300	600
	Study, Meeting, Travel Expenses	0	3,000	4,000
	Discretionary	0	600	600
	Pastor Moving Expenses	3,705	0	3,130
Total		15,126	120,151	93,963
MUSIC & WORSHIP				
	Choir Director/Organist	16,845	16,861	17,367
	Music & Copyright	125	400	400
	Organ/Piano/Bell Maintenance	495	1,800	1,800
	Staff Substitutes (piano & organ)	850	800	800
	Maintenance of Sound System	0	200	200
	Worship Supplies	467	500	500
Total		18,782	20,561	21,067
EDUCATION & CONGREGATIONAL LIFE				
	Congregational Life	348	200	600
	Adult Education	0	50	100
	Youth Education	0	800	800
	Youth Group	0	500	500
Total		348	1,550	2,000

**Gilead Presbyterian Church
2026 Budget**

EXPENSES		YTD	Budget	Budget
		2025	2025	2026
PROPERTY				
	Snowplowing	5,595	6,000	6,000
	Cleaning & Maintenance Services	2,900	6,000	4,000
	Custodial Services	7,097	8,343	8,343
	Waste Removal	4,041	4,200	3,000
	Water & Sewer Taxes	3,596	4,000	4,000
	Church Electricity	2,788	2,000	3,000
	Church Gas	4,352	5,000	5,000
	Liability Insurance	22,181	24,664	25,651
	Church Repairs & Maintenance	0	3,000	3,000
	Equipment Repairs & Maintenance	0	1,000	1,000
	Manse Gas	1,953	2,500	2,500
	Manse Electric	1,301	2,000	2,000
	Manse Repairs & Maintenance	4,353	5,000	5,000
	Other/Misc	0	500	500
	Total	60,156	74,207	72,994
Total Operating Expenses		118,522	247,393	220,979
OUTREACH				
	Local Outreach	0	250	250
	Total	0	250	250
TOTAL SPENDING		118,522	247,643	221,229
		YTD	Budget	Budget
		2025	2025	2026
	Income	132,620	126,030	103,911
	Expense	118,522	247,643	221,229
	Income Less Expense	14,098	(121,613)	(117,318)

**Gilead Presbyterian Church
Giving Comparisons
(2016 - 2026)**

Trends in Pledges			
2016	33	77,040	38.35%
2017	29	63,868	-17.10%
2018	32	74,248	16.25%
2019	29	74,890	0.86%
2020	32	85,466	14.12%
2022	18	73,555	-13.94%
2023	25	80,830	9.89%
2024	17	60,480	-25.18%
2025	19	75,640	25.07%
2026	21	61,200	-19.09%

*COVID - 2021 Pledge data not available

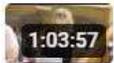
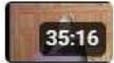
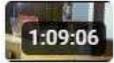
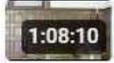
Audio/Visual Team Annual Report

In 2025, Gilead installed an upgraded multi-camera video system for which we obtained a grant for at the end of 2024. Session hired Miner Video to purchase and install the new video system, which included four new cameras, a tricaser, which is a compact, all-in-one live video production system (a mini-TV studio), and a new laptop and screen. This system also allows graphics to be added onto the video. Ahead of the installation, Paul Francis created the permanent audio/visual station to house the new equipment. His exceptional craftsmanship created an impressive wood surround and desktops that match the church so well, they look like they could have always been part of our sanctuary. Then Paul Verdesi and Dave Nielsen ran the wiring for the three new cameras around the sanctuary. We are grateful for their willingness to ascend to the heights needed to get this work done!

Our first service broadcasting using the new system was on March 16, 2025. Services are live streamed on Facebook and then transferred and saved on the Gilead YouTube channel. Analytics show consistent live viewers each Sunday on Facebook and additional viewers after services. We have had significant additional live viewers during our recent snowstorms, and we were even able to pre-record and provide a service on January 25th when there was a large snowstorm on Sunday morning. That service is currently our most viewed service. There are 28 subscribers on the YouTube channel.



Most Viewed Services

	 47:48	Sunday Worship Service - January 25, 2026	79	10.9%
	 1:03:57	Worship Service August 17, 2025	34	4.7%
	 35:16	March 29, 2024 Good Friday Service	28	3.9%
	 1:09:06	Worship Service August 10, 2025	27	3.7%
	 1:08:10	September 14, 2025 - Worship Service	25	3.5%

Thank you to Stephanie Gould, Lexie Fisher, Joshua Steinberg, and Robyn Steinberg for keeping our services online each week. They worked with each of our guest pastors on Sundays to make sure the worship service could be seen and heard both in the room and online.

Building and Grounds

- Lock Box
 - The lockbox for the church keys has been relocated from the garage to the porch on the rear of the Manse.
- A/V System
 - Audio Visual System in the church has been upgraded with several cameras and microphones. A grant was secured to cover the cost. Paul Francis built a booth in the corner of the sanctuary to house the equipment and operator(s).
- Paving Estimates (Michael A.)
 - Three estimates were secured for the re-surfacing of the church parking lot. Session chose to use Michael A. Contracting at a bid of \$75,000. Session opted to pay for half from existing funds and solicit the remaining from donations.
- Parking Lot Pole
 - NYSEG replaced the light pole and light in the parking lot. The new light is LED and should use less electricity and will be brighter.
- Wireless Doorbell
 - A wireless doorbell was installed at the side entrance to the church.
- Rear Door (Large Classroom)
 - The closer on the rear door in the large classroom was repaired. It was not self closing.
- Bathrooms
 - The toilet was repaired in the large bathroom due to a leak. The doorknob in the small bathroom was replaced.
- Church Roof
 - The roof over the church office was replaced. It was at the end of it's useful life and leaking. While replacing the roof they replaced a section of trim that was damaged in a storm.

MANSE RENOVATIONS

The Manse is now occupied. The Rev. Sattora moved in on January 2nd, and has begun to make herself and the cats at home.

In the past several months, we renovated both bathrooms and the kitchen. We painted the interior, refinished the floors, installed new carpet in the bedrooms and installed a new kitchen floor. All the electrical outlets and several electrical junction boxes were all upgraded and brought up to code. There is even a new dishwasher!

While most things have been attended to, there are still a few projects left to do. We need to install some gutters on the roof, fix the gutters and siding on the garage, and install some curtains and drapes. Hint: we might need a new committee for this.

I would like to thank Paul Verdasi, David Nielsen, Stephen Gould, and Walter Roth for their help in the demolition and rebuilding of the place. We had two very well attended congregational clean up days (thanks again to Robyn, Matt, Evan and Josh Steinberg, to Leslie Palmeri (who not only helped clean up, she brought lunch on several occasions) as well as Mariah Warren and Duane Boutte and Billy Stroud-Boutte, Brenda Verdesi and a score of others. We kept the project in budget and have given that ninety-seven-year-old home a proper upgrade so that it can keep our Pastor safe and comfortable for years to come.

Yours in Christ,

Paul Francis

CARMEL NURSERY SCHOOL

Annual Report January, 2026

Carmel Nursery School continues to provide an affordable quality pre-school education and operates as a separate independent entity of Gilead Church. We have a wonderful staff whose enthusiasm, dedication and hard work make our school a wonderful place to learn and play.

PROGRAM

Teaching

We are continuing to utilize the approach of team teaching. We continue to research and revamp our curriculum on a yearly basis to coincide with the increased state standards in order for children to be prepared for kindergarten. The positive response from parents, children and the Carmel Central School District has been overwhelming.

Preparing each child for kindergarten

Our pre-kindergarten evaluations will start soon. We continue to redesign the evaluation forms to reflect the changes in expectations from the Carmel Central School District as well as Brewster and Mahopac school districts for children entering kindergarten in the fall. We continue to keep an open line of communication with the local districts.

We will again in conjunction with our parents, complete input forms for the school district. Carmel Nursery had full participation in the return of these forms every year.

Enrollment/Registration

Unfortunately, this will be our last year for Carmel Nursery School. Universal Pre-K is now in all the local districts

and parents are choosing this option. We are saddened to not be returning in the fall after being part of Gilead for thirty plus years.

Special Programs/Community Outreach

Visit to Public library to encourage students to join story and craft times

Visit to Putnam Nursing and Rehab to entertain and do craft with the seniors.

Hamlet of Carmel Civic Association Member and Arts on the Lake donor.

Staff

The longevity of our teachers is an asset to our school. We have spent many long hours developing our ever-changing curriculum. We are most appreciative of all to Kelly O'Brien; who volunteers her time and energy to our classes. Most preschools and daycare centers have a high turnover rate for staff.

Finances

Financial Recap attached.

Respectfully submitted,

Sue O'Brien - Sue Stone
Co-Directors

FY Actual		
Carmel Nursery School		
September 1, 2024 to September 5, 2025		
		Actual
		FY 2024-2025
Income		
Tuition		81,260.00
Registration		2,863.00
Misc Income/Fundraiser (NET)		2,680.20
Enrichment Program		2,070.00
Total Income		88,873.20
Expenses		
Salary Sue O. (% total wages)		35,102.68
Salary Sue S. (% of total wages)		34,108.63
Salary for staff		0.00
Total Salaries (% of total income)		69,211.31
Employer payroll taxes @		5,294.67
Church (% of total income)		13,848.19
Misc/Contributions/Fundraiser Exp		1,686.15
Advertising		15.00
School Supplies		396.76
Music / Subs		350.00
Summer Floor Cleaning		0.00
Enrichment		1,480.00
Total Other Expenses		23,070.77
Total Salaries & Other Expenses		92,282.08
Net Income (distributed at YE)		-3,408.88

Carmel Nursery School
Balance Sheet
As of September 5, 2025

	<u>Sep 5, 25</u>	<u>Sep 5, 24</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings			
105 · Checking PCNB	10,205.65	21,879.62	-11,673.97
110 · Savings PCNB	1,793.87	1,793.29	0.58
Total Checking/Savings	11,999.52	23,672.91	-11,673.39
Accounts Receivable			
120 · Accounts Receivable	600.00	300.00	300.00
Total Accounts Receivable	600.00	300.00	300.00
Other Current Assets			
135 · Payroll Processing Due from GPC	500.00	200.00	300.00
Total Other Current Assets	500.00	200.00	300.00
Total Current Assets	13,099.52	24,172.91	-11,073.39
TOTAL ASSETS	<u>13,099.52</u>	<u>24,172.91</u>	<u>-11,073.39</u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
205 · Prepaid Tuition	4,028.00	0.00	4,028.00
210 · Prepaid Registration	1,363.00	0.00	1,363.00
Total Other Current Liabilities	5,391.00	0.00	5,391.00
Total Current Liabilities	5,391.00	0.00	5,391.00
Total Liabilities	5,391.00	0.00	5,391.00
Equity			
310 · Retained Earnings	10,356.37	13,284.99	-2,928.62
Net Income	-2,647.85	10,887.92	-13,535.77
Total Equity	7,708.52	24,172.91	-16,464.39
TOTAL LIABILITIES & EQUITY	<u>13,099.52</u>	<u>24,172.91</u>	<u>-11,073.39</u>

FY Budget		
Carmel Nursery School		
September 6, 2025 to August 31, 2026		
Income		FY Budget
Tuition		51,460.00
Registration		1,220.00
Misc Income/Fundraiser (NET)		1,500.00
Enrichment Program		0.00
Total Income		54,180.00
Expenses		
Salary Sue O. (% total wages)	51.32%	19,463.00
Salary Sue S. (% of total wages)	48.68%	18,463.00
Salary for staff		0.00
Total Salaries (% of total income)	70.00%	37,926.00
Employer payroll taxes @	7.65%	2,901.34
Church (% of total income)	14.00%	7,585.20
Misc/Contributions/Fundraiser Exp		1,455.00
Advertising		0.00
School Supplies		1,200.00
Music / Subs		100.00
Summer Floor Cleaning		500.00
Enrichment		0.00
Total Other Expenses		13,741.54
Total Salaries & Other Expenses		51,667.54
Net Income (distributed at YE)		2,512.46

Christian Education Report

February 2026

At the present time we have 13 children registered in Church School. We have 3 youth taking confirmation class to begin in March and 2 others to complete their studies from last year. Our Church School is made up to two classes, PreK-4 taught by Leslie Palmieri and 5th-8th grade taught by Diana Drake Behan. The confirmation class will be taught by Diana Drake Behan.

In Christian Education, the older class, grades five through high school, are studying the book *We Rise, We Resist, We Raise Our Voices*. The book has really encouraged lively conversations. It has lifted our spirits. It is taught us to stand up and cheer for the good fortunes that have been offered to us in our lives, and how we help create change for those who are not as fortunate as we are. The stories in the book have been an inspiration to the youth in this class as well as myself. It has helped us when we are distraught, to be able to find comfort in our faith. We have been offered hope in our troubled world. Though we live in a very challenging world, we have learned ways to help us reach out to help others, and to dig deeper into our faith beliefs.

Little Ones are learning about the calendar. They discussed which holidays are national and personal, and which ones are church related.! They continue to explore Bible stories by listening to the stories and creating crafts to help them recall the story and what they learned.

The confirmation curriculum is *Big God, Big Questions* published by our denomination.

We had a wonderful Christmas Pageant where we shared telling the nativity story with the congregation

As always, we welcome anyone who would like to help teach or substitute on Sundays.

Diana Drake Behan

Church School Superintendent

2025 Food Pantry Annual Report

It has been a busy year in the Food Pantry. We provided food to the following in 2025:

- Served 1905 households.
- Includes 569 Seniors, 2848 Adults and 2026 Children.
- Our mission is to serve 3 days' worth of food (9 meals per person) =

9 meals per person X 5443 = 48,987 meals provided in 2025!

We have had many people join us on Fridays to carry out food and organize our fresh fruit and vegetable bags. Here are just a few: Brenda Verdesi, Diana Behan, Lucy Ojeda, Wanda Schweitzer, Louis Nazario, Carol Eichler, and Elizabeth Alvarez. Wanda Schweitzer and Robyn Reilly have been cleaning and organizational dynamos. Our shoppers Dennis Gould and Roger Schwerkolt have both earned their halos for shopping weekly and picking up our monthly Hudson Valley Regional Food Bank order. Thank you to Walter Roth, Lisa Carpenter, John Vangor, Dave Nielsen, Steve Lester, Brenda Verdesi and BJ Scarfone for picking up food and helping carry it down to our basement headquarters. Thank you also to Jack and Addison Palmieri and Josh and Evan Steinberg for their help. I apologize if I have missed someone. It is truly a group effort.

We received several grants over the year including Wakefern grants, a grant from the Rye Presbyterian Church, several Stop and Shop grants, a grant from the Carmel Rotary Club, a Dyson Grant, HPNAP grants, legislative grants and a Gratitude Grant. Our wonderful Deacons have added monies from the sale of cards and other activities. We wish to thank Delores Knapp and Lucy Ojeda for their generosity. We also received food and monetary donations from our generous members of Gilead and the community.

Lori Peck (Delores Knapp's daughter) has organized several pickups for us at Kent Primary School. The teachers have been very generous and we appreciate Lori's efforts.

We had a Food Drive at Stop and Shop in Mahopac and Lexie and Stephanie Gould as well as Lucy Ojeda, Tina Annunziata, The Steinberg's, Diana Behan, Liz and Anna Alvarez, John, Vincent, and Gia Cambigianis, generously donated their time to help. Please forgive me! I am sure I have forgotten someone.

Leslie Palmieri

Food Pantry Chairperson

2025 GILEAD Music Department Annual Report

The Music Department at Gilead has had a very exciting year We have been blessed with new members, Robyn Reilly, Soprano, and Lauren Reilly, alto and violaist and Ester Egemba, soprano. If you have been considering joining this group.....we meet on Thursday evenings from 7-8pm and Sunday mornings at 9:10 am and would love to have you sing with us. We sing a variety of types of music and offer many opportunities for solos & a Capela singing groups. We sing every Sunday: September-June and go "On-the-Road" for Ecumenical Services throughout the year.

The Bell Chime Choir is a very fun group of about 14-15 members playing once a month; September—June, and once during the summer. Our newest members, Lauren Reilly, Walter Roth and Lucy Ojeda have happily added to our choir. If you would like to try this out, new members meet at 8:30 on the 2 Sundays before we play, and 8:20 on the day we play. (the 1st Sunday of the month).

Lo-Tones: an a Capella group, composed of Tenors & Basses singing during the summer and throughout the year.

Hi Tones: an a Capella group, composed of Sopranos and Altos singing during the summer and throughout the year.

Our special musicians throughout the year have consisted of:

Guitars: Mariah Warren, John Vangor, Billy Petito and Zoe Temple

Harpist: Elizabeth Ojeda-Petito

Pianist: Penny Cameron -- Piano/organ Duets (played for Special Occasions.)
Duane Stroud-Boutte', Zoe Temple, Della Temple, Billy Petito (Organ)

The Choir/GS and guitars, David Frost & John Vagor participated in the community Thanksgiving Service at Gilead this year.

The Christmas Open House, Mary Temple, **piano;** Mariah Warren, **Recorder& Vocalist;** John Vangor, **guitar,** who entertained with Christmas Music from 4-7 pm on Dec. 4.

The Christmas Eve Ensemble, directed by Billy Petito, **piano;** Mariah Warren, **recorder;** Julie Stan, **Clarinet;** Della Temple, **flute;** Zoe Temple, **Trumpet;** John Vangor **guitar.**

Instrumentalist/vocalist-solos and ensembles: Join us throughout the year to play in Worship. In addition, during July and August, these musicians join us to bring a variety of special music to our Summer Worship.

Unfortunately we were unable to do our annual Christmas-Carolers-Tour (the Sunday before Christmas) of local Rehab. Centers and stops at our Homebound Member's Houses. Next Year!!!

We are ever grateful to God for our very receptive Congregation, who are so supportive of our programs.

In Christ's Love,

Mary Temple

Deacon's Annual Report
2025

The deacons and Elders held a joint meeting in February . We discussed where Gilead is at present and goals for the future .

The deacons continue to take care of the Sacraments of Communion .

We continue to send out cards for birthdays , anniversaries , get well , sympathy and other joys and concerns .

Thank you to everyone who helps to make our coffee hour such a wonderful experience .

Our prayer chain volunteers are always giving prayers to God for all the joys and concerns of our Gilead family .

We hosted the Presbyterian Woman's Ash Wednesday retreat at the Holmes Camp . We supplied drinks and brunch snacks . The women brought their own lunch . Ty Ann Williams was the guest speaker from Guideposts . She led us through the 1st module of " Pathways to Happiness " .

Tina taught us how to make a 3D picture with painted pine cones . All proceeds were given to Gilead . We had a lot of fun .

We hosted receptions and remembrance services for Roy Knapp , Katherine Foote , Patsy Sciallo and Diane Lester .

When Diane Drake Behan is feeling better she will lead a Grief Group using the book " The Widow's Walk " .

Thanks are given to our youth Deacon Redd Behan for doing such a good job finding missions for Gilead to help . We will miss her as she goes off to college .

We gave to Habitat for humanity .

Through our hand made card sales we gave to the Food Pantry and The Parking Lot Fund .

We collected full size toiletries for C.A.P .

We gave a donation collected from all of you to " Earth Angels " . They raise money for families who have children with juvenile cancer .

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Deacon's Annual Report
2025

We collected supplies for babies and young children who come to the Food Pantry .

We made feminine hygiene bags for those in need at our Food Pantry .

We collected food at the Thanksgiving service . Half went to Gilead , the other half went to the Patterson community Church .

We hosted a Christmas Open House before the “ Holiday on the Lake “ parade .
We supplied finger foods , desserts , coffee , Mulled Cider and hot chocolate .
Mary and others provided the sanctuary with wonderful Christmas music .

We gave Christmas gifts to families in need from the Carmel School District .

Thanks to our whole Gilead family for always helping to share God's Love .

Sincerely

Mary Temple and Ellen Nielsen

PASTOR NOMINATING COMMITTEE

PNC Committee: Ellen Nielsen, Alexis Fisher, Bridgett Kessman, Emma McLean, Robyn Steinberg and Paul Francis

It has been a complete pleasure to work with these wonderful people for the past two years. We met together in the large classroom almost every Wednesday evening at 7:00 p.m. We learned about all Presbyteries rules and practices, we read “Manuals” and we did a lot of praying for guidance. Our learning curve was quite steep. Our patience at times was tested. We understood that our Gilead Family was impatient for a new beginning and were sometimes vocal as to how we should be doing our work, and what that should look like. As we worked, we found that God lead us. He lead us past our differences, our individual wants and viewpoints and to a place where we found the best candidate at the proper time.

Once it became clear that Reverend Summer Sattora was someone we felt could lead us with faith and conviction, we asked her to come and join us here at Gilead. There were many sleepless nights as we waited for her response to our call. Rev. Sattora prayed for her own discernment as to where God might want her to be. We were thrilled that she said yes and that you, the congregation of Gilead, confirmed that with a huge vote of confidence in November. The Lord has brought us together. It is our prayer, that we embrace this next step in all our journeys of faith, of family, of walking with each other as we live in the love of Jesus.

The job of the PNC committee is over. I will miss our Wednesday night meetings as I have gotten to know these dedicated ministers of God and Gilead so well in this time. I am grateful for their dedication and perseverance throughout this process. I encourage all of you to join a committee here. It is a wonderful way to work together in bringing Gods love into the world. To be fair, it is at times hard work and a pain to dedicate a portion of our busy lives to doing it. Yet the rewards are huge. I have learned so much about these powerful women during this time and am in awe of their dedication to their families, their friends and this church.

Yours in Christ,

Paul Francis

Gilead PNC