



**Meeting Packet
for the 236th Stated Meeting
of the
Presbytery of North Central Iowa**



March 7, 2026

**First Presbyterian Church
Algona, Iowa**

**Proposed Docket 236th Stated Meeting
Presbytery of North Central Iowa
March 7, 2026
10:00 a.m.**

9:00 a.m.	Registration and Coffee Fellowship	
9:30 a.m.	Orientation for New Commissioners	
10:00 a.m.	Call to Order with Prayer	Donna Carhill
	Welcome by Host Church and Land Acknowledgement	
	Statement by the Moderator of a Quorum	Donna Carhill
	Introduce First Timers and Guests	
	Motion to Approve Excused Absences	
	Motion to Seat Corresponding Members	
	Intent to Introduce New Business	
	Approve Docket	
	Worship with Communion	
	Consent Agenda	
	<ul style="list-style-type: none">• Tri-Presbyteries Personnel Commission Report – p. 3	
	Approve Minutes	
	<ul style="list-style-type: none">• Motion to Approve Minutes of October 28, 2025, Stated Meeting – p. 4	
	Council	Brad Braley
	<ul style="list-style-type: none">• Report on Tri-Presbyteries Councils Gatherings	
	Presbytery Moderator’s Report – p. 10	Donna Carhill
	Nominating Committee – p. 11	Nancy Beenken
	Request from State Center for Loan Approval – p. 12	Donna Carhill
	Order of the Day Noon Lunch	
	Lakeshore Center at Okoboji – p. 28	Adrian McMullen
	December/End of Year 2025 Financial Reports – p. 30	Chad Abbas

Commission on Ministry/Committee on Preparation for Ministry – p. 40 Walt Reemtsma

Executives' Reports

- Ministry and Mission Executive
- Pastor to the Presbyteries – p. 41
- Operations Executive & Stated Clerk

Amgad Beblawi
Ian McMullen
Annika Lister Stroope

Touching Base: Joys, Concerns, What's Happening

Adjournment with Prayer

Donna Carhill

Tri-Presbytery Personnel Commission Report

February 1, 2026

The Personnel Commission met Thursday, January 15, 2026, via Zoom at 2:00 pm

Commission Members Present: Judy Winkelpleck DM, Vice Moderator Dave McNally DM, Paul Masters (NC), Judy Klepfer (NC), Moderator Kevin Freese (PH), Jeff Stanley (PH), Shari O'Bannon (PH)

Excused and absent: Eric Pasanchin (DM), Kip Murphy (NC)

Executives: Annika Lister Stroope, Amgad Beblawi, Ian McMullen

Moderator Freese called the meeting to order with a quorum established. Judy Klepfer led devotions and opening prayer.

Meeting agenda approved along with minutes of December 4, 2025, meeting.

Reports were received from the Moderator and the Executives. Highlights included: Joint Council Zoom meeting on January 22, 17 listening stations for discernment process are being planned with dates and locations to be communicated, NC Mission trip to North Carolina (first week of February), Elder training sessions are being scheduled.

Old Business: Schedule for 2026 Personnel Commission Meetings approved. (March 19, May 21, August 20, October 15, December 17. All meetings at 2:00 pm via Zoom. Devotions and Secretary duties for March meeting is Paul Masters.

New Business: Updates were received on discernment process. Video featuring Council Moderators was viewed and discussed. Stressed the importance of this video being shown in all congregations with feedback encouraged. Tri-Presbytery collaboration report will be completed in near future.

Prayer requests were shared which included concern for Crittendon Center in Sioux City which provides Shelter for the homeless and childcare, etc. Their federal funding which is 20% of current budget has been cut.

Meeting adjourned with closing prayer led by Annika.

Next Personnel meeting scheduled for March 19, 2:00 pm via Zoom

Respectfully submitted

Kevin J. Freese, Moderator

**Presbytery of North Central Iowa
Stated Meeting
October 28, 2025
First Presbyterian Church, Mason City, Iowa**

The 235th Stated Meeting of the Presbytery of North Central Iowa was held at First Presbyterian Church, Reinbeck, Iowa, on Tuesday, October 28, 2025. Moderator RE Donna Carhill called the meeting to order with prayer at 10:04 a.m.

FORMATION OF THE ROLL

The following commissioners and members were registered for this meeting (Present, Absent, Excused):

CHURCH	MINISTER	P/A/E	COMMISSIONER
Ackley East Friesland	CRE Lynn Arends	E	A
Ackley First	Vacant	---	Pat Reimers
Albion First	CRE Charlie Flick	A	A
Algona First	Rev. Tamara En Tin	P	A
Algona First	Rev. Robert En Tin	P	-----
Ames Collegiate	Rev. Dr. Brett Becker Rev. Jen Hibben	E A	A
Ames Northminster	Rev. Jim DuBois	A	A
Boone First	Rev. John Pea	P	Jodi Tymeson
Burt	CRE Kent Madison CRE Walter Reemtsma	P P	Mark Kelly
Cedar Falls Cedar Heights Community	Rev. Dr. David Kivett Rev. Johnny Janssen	P A	Barbara Dowd
Cedar Falls First	Rev. Julie Erkel Hagee	P	Mark Mortenson
Clarion United	Vacant	---	A
Conrad First	Rev. John Erthein	E	A
Fort Dodge First	Rev. Paul Masters CRE Chris Helton	P A	A
Garner United	CRE David Skilling	A	A
Goldfield United	Vacant	---	A
Grand Junction First	Rev. Bill Kem CRE Wendy Pittman	P P	A
Greene First	Rev. Joan Thomas	A	A
Grundy Center Bethany	Rev. Tom Wiles	A	A
Grundy Center First	Vacant	---	Tim Laughlin
Irvington First	CRE Tony Raw	A	A
Jefferson First	Rev. Bill Kem CRE Wendy Pittman	P P	
Jesup First	CRE Dawn Person	P	A
Kamrar First	Vacant	---	A
Lakota First	CRE Kent Madison CRE Judy Junkermeier	P E	A
LeRoy, MN First	Vacant	---	A

CHURCH	MINISTER	P/A/E	COMMISSIONER
Lincoln Salem	Rev. Brad Braley Rev. Gary Catterson	P A	A
Lone Rock	CRE Walt Reemtsma	P	A
Marshalltown First	Rev. Bryan Kunz Rev. LaCosta Van Dyk	P P	Lee Wilkinson
Mason City First	Rev. Dr. Kenneth Murphy	P	Nancy Beenken
Maxwell First	CRE Adrian McMullen	P	A
McCallsburg	Rev. Thomas Poppe	A	A
Nevada Central	Rev. John Molacek	A	A
Paton First	Rev. Bill Kem CRE Wendy Pittman	P P	
Reinbeck Amity	CRE Darryl Widmayer	A	A
Reinbeck First	Vacant	---	Nancy Heronimus
Rudd Eden	Rev. Dixie Laube	P	Susie Brandau
State Center First	CRE Carol Tripp CRE David Tripp	A A	A
Steamboat Rock First	CRE Lynn Arends	E	A
Toledo First	Rev. Dr. Tom Bower	P	Sylvia Johnson
Traer United	Rev. Brice Hoyt	P	Greg Cluts
Washburn St. Paul's	Vacant	---	A
Waterloo Barclay	CRE Larry Fuson	A	A
Waterloo First	Rev. Timothy Dyck	P	A
Waterloo Unity	Rev. Christine Kaplunas	P	A
Waterloo Westminster	Rev. Jonny Craig	A	Judy Clauson
Woden First	Vacant	---	A

OTHER PRESBYTERY MEMBERS	STATUS	P/A/E
Honorably Retired		E
Rev. Bruce Baillie	Retired	E
Rev. John Bates	Retired	E
Rev. David Beckmann	Retired	E
Rev. Francis Beyea	Retired	E
Rev. Dr. Tom Bower	Retired	E
Rev. Brad Braley	Retired	E
Rev. Kerry Carson	Retired	P
Rev. Gary Catterson	Retired	E
Rev. Doug Darnold	Retired	E
Rev. Wade Ditty	Retired	E
Rev. Leah Elrod	Retired	E
Rev. Dan Emmert	Retired	E
Rev. Jerry Evelsizer	Retired	E
Rev. David Feltman	Retired	E
Rev. Patricia Geadelmann	Retired	E
Rev. Denise Group	Retired	P
Rev. John Hanna	Retired	E
Rev. Richard King	Retired	E

Rev. Jack Mauldin	Retired	E
Rev. Larry Mitchell	Retired	E
Rev. Gordon Moen	Retired	P
Rev. John Osborn	Retired	E
Rev. Mark Pell	Retired	E
Rev. Mary Wilber	Retired	E
Rev. Dr. Glenn Wilson	Retired	E
Rev. Cathy Young	Retired	E
CRE Diane Martin	Retired	E
Laboring Outside the Bounds in Validated Ministry		
Rev. Sara Sutter	Lakeshore Center at Okoboji	
Rev. Al Polito	Chaplain at St. Croix Hospice, Charles City, IA	
Specialized Ministry		
Rev. Sara Sutter	Lakeshore Center at Okoboji	P
Rev. Dr. Linda Smith	Hawkeye Community College	E
Debra Russom	Commissioned Ruling Elder	A
At-Large		
Rev. Ben Acosta	At-Large	A
Rev. Barbara Huisman	At-Large	A
Rev. Dr. Richard King	At-Large	A
Rev. Betsy Thompson	At-Large	A
Rev. Amy Wiles	At-Large	A
COMMITTEE MEMBERS		
Donna Carhill	Vice Moderator	P
Chad Abbas	Stewardship & Finance	P
Visitors		
Jan Reemtsma	Mason City First	P
Betsy Gross	Mason City First	P
Presbytery Staff		
Rev. Dr. Annika Lister Stroope	Administrative Executive & Stated Clerk	P
Amgad Beblawi	Mission Executive	P
Rev. Ian McMullen	Pastor to the Presbyteries	P
Jeannie Stolee	Office Manager	P

Abbreviations:

TE=Teaching Elder (Minister of the Word and Sacrament)

RE=Ruling Elder

CRE=Commissioned Ruling Elder

Moderator RE Adrian McMullen called the meeting to order with prayer and land acknowledgement at 2:30 p.m.

Moderator RE Donna Carhill called the meeting to order with prayer at 10:04 a.m.

Welcome by host church RE Nancy Geronimus. The following land acknowledgement was given by RE Carhill: *this morning we acknowledge that the land where we are meeting was once the land of the Meskwaki tribe. By this we show our honor and respect for those who have come before us.*

There was a statement by the moderator of a quorum. First time commissioners and guests were introduced. M/S/A excused absences. M/S/A docket as presented.

Worship with Communion

Memorial of Teaching and Ruling Elders

Offering to Pastors Education Debt Relief

M/S/A the consent agenda, which includes the September 2025 Financial Report, including PMA Remittance Report (Appendix A).

M/S/A minutes of March 18, 2025, stated meeting.

M/S/A minutes of August 12, 2025, called meeting.

RE Adrian McMullen, chair of Council, reported on Tri-Presbyteries Councils Gathering at Lakeshore October 21-23 by sharing a letter from the Council Moderators RE Linda Curtis-Stolper (Presbytery of Des Moines); RE Adrian McMullen (Presbytery of North Central Iowa); and TE Michael Gewecke (Presbytery of Prospect Hill) (Appendix B). This letter will be emailed and sent by USPS to all teaching elders/session moderators and clerks of session in the three presbyteries in mid-November.

RE Kip Murphy shared the report of the Personnel Commission. At the Personnel Commission meeting on October 28, the Personnel Commission conducted annual evaluations of the executive staff. The Commission also approved updated staff position descriptions (Appendix C) and the 2026 budget for the shared staffing model (the “United Presbytery of the Plains” budget, Appendix D).

Nominating Committee chair TE Sara Sutter presented the following motions:

Per the vote of the Presbytery on August 12, 2025 “*Recognizing the coordinated effort required, we propose streamlining our individual Presbytery committee structures, under the guidance of our current Executives, to focus on essential functions. This will maximize our capacity for meaningful discernment during this critical season,*” the Nominating Committee makes the following four motions to amend the Presbytery of North Central Iowa Manual of Operations in 2026 such that:

- the Treasurer of the Presbytery be a voting member of the Presbytery Council – motion passed.
- the Stewardship & Finance Committee be suspended for calendar year 2026 – motion passed.
- two current members of the Stewardship & Finance Committee (in addition to the Presbytery Treasurer) be elected to the Council as “Finance Elders” in order to facilitate the Council assuming the responsibilities of the Stewardship & Finance Committee to oversee closely the finances of the Presbytery during the discernment process for potential unification with the Presbyteries of Des Moines and Prospect Hill – motion passed.
- class years of the members of the Stewardship & Finance Committee, Mission and Ministry Committee, and Sexual Misconduct Response Committee be extended by one year, no new committee members be added in 2026, and that the committees be encouraged to meet on a strictly as-needed basis – motion passed.

M/A 2026 slate of officers and committee members as presented (Appendix E).

TE Sutter shared a report from Lakeshore Center at Okoboji. Day camp went well. Encouraging the affirmation of young people in the church. Eleven summer staff intend to return next year.

Order of the Day Noon Lunch

RE Chad Abbas, of Stewardship & Finance Committee, presented the financial report. M/S/A 2026 Per Capita of \$50.00. M/S/A 2026 Budget (Appendix F).

TE Bryan Kunz, chair of Mission & Ministry Committee, gave an oral report.

RE Walt Reemtsma stated that he had nothing to add to the written report of the Commission on Ministry/Committee on Preparation for Ministry (Appendix G).

Ministry and Mission Executive RE Amgad Beblawi shared a report.

Pastor to the Presbyteries TE Ian McMullen shared a report

Administrative Executive & Stated Clerk TE Annika Lister Stroope

- the presbytery has insurance coverage
- appreciation for staff colleagues
- 2023 and 2024 Presbytery Minutes Reviews (letter from Synod Stated Clerk Appendix H of these minutes)
- Biennial Bylaws Review (Appendix I)

M/S/A 2026 Presbytery Stated Meeting and Iowa Presbyterian Gathering Dates

- Saturday, March 7, 2026, Stated Meeting
- August 29, 2026, Iowa Presbyterian Gathering
- Tuesday, October 27, 2026, Stated Meeting at Jefferson First

Touching Base: Joys, Concerns, What’s Happening

RE Adrian McMullen conducted the installation of Moderator-Elect RE Donna Carhill and Vice Moderator- Elect TE Julie Erkel Hagee.

Moderator Carhill adjourned the meeting with prayer at 1:35 p.m.

Respectfully submitted,

Rev. Annika Lister Stroope
Stated Clerk

The following written reports were received and are included as Appendices:

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A.....2025 Financial Report.....	7
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Moderator's Report

2/18/26

Since becoming the official Moderator of North Central Iowa Presbytery I have participated in the following

- Attended the Moderator's Conference in Louisville, Kentucky
 - Moderators from all over the U.S.
 - Attended sessions on meeting protocol, discernment, church finances
- Participated in joint council meeting with NCI, Des Moines, and Prospect Hill Presbyteries
- Moderated the North Central Iowa Council Meeting in February
- Facilitated the Listening Session in Ft. Dodge with Rev. John Pea

Nominating Committee Report

Committee Members: Brad Braley, Sarah Sutter, Wendy Pittman and Nancy Beenken

Throughout the year we are focused on recruiting dedicated people to fill positions on the different NCI Presbytery Committees.

The nominating committee has met and recruited members for Commission on Ministry. We recommended Dixie Laub, John Ernein and LaCosta Van Dyke. We are working on other committees who need someone on their team.

If you are interested in being on a team or your committee needs someone, please let us know.

Respectfully Submitted
Nancy Beenken

PRESBYTERIAN INVESTMENT & LOAN PROGRAM

100 Witherspoon Street * Louisville KY 40202-1396

(800) 903-7457 * website: pilp.pcusa.org

email: loan.help@pcusa.org

LOAN APPLICATION

DATE (MM/DD/YYYY) 2/9/2026

SECTION A: GENERAL INFORMATION ABOUT BORROWER

First Presbyterian Church of State Center
BORROWER'S NAME AS LISTED ON ARTICLES OF INCORPORATION OR LATEST AMENDMENT TO ARTICLES OF INCORPORATION

302 3rd Ave SW State Center IA 50247
STREET ADDRESS CITY ST ZIP

P.O. Box 389 State Center IA 50247
MAILING ADDRESS IF DIFFERENT THAN STREET ADDRESS CITY ST ZIP

PHONE _____ FAX _____ COUNTY Marshall CHARTER DATE (MM/YYYY) _____

14,000 4/1/2026 4/15/26 4/30/26
LOAN AMOUNT REQUESTED LOAN TERM (YEARS) DESIRED CLOSING DATE CONSTRUCTION BEGINS FUNDS NEEDED BY

If church, whose name is on the title to the church property? CHURCH PRESBYTERY

If church, will church property serve as collateral for the loan? YES NO Unsecured

Estimated value of land and buildings \$ 250,000 Number of acres 0.32

PURPOSE OF LOAN (CHECK ALL THAT APPLY)

- | | | | |
|---|--|--|--|
| <u>NEW CONSTRUCTION</u> | <u>RENOVATIONS/REPAIRS</u> | <u>PURCHASE</u> | <u>REFINANCE</u> |
| <input type="checkbox"/> SANCTUARY | <input type="checkbox"/> SANCTUARY | <input type="checkbox"/> EXISTING BLDG | <input type="checkbox"/> EXISTING MORTGAGE |
| <input type="checkbox"/> CHRISTIAN ED SPACE | <input type="checkbox"/> CHRISTIAN ED SPACE | <input type="checkbox"/> LAND/SITE | <input type="checkbox"/> BOND ISSUE |
| <input type="checkbox"/> MULTI-PURPOSE BLDG | <input type="checkbox"/> MULTI-PURPOSE BLDG | <input type="checkbox"/> NCD SITE | <input type="checkbox"/> CONSTRUCTION LOAN |
| <input type="checkbox"/> ENERGY EFFICIENCY | <input type="checkbox"/> ENERGY EFFICIENCY | | |
| <input type="checkbox"/> ACCESSIBILITY | <input type="checkbox"/> ACCESSIBILITY | | |
| | <input type="checkbox"/> SAFETY & TECHNOLOGY | | |
| | <input type="checkbox"/> DISASTER RELIEF | | |

OTHER PURPOSE OF LOAN Roof Replacement

FOR OFFICE USE ONLY

DATE RECEIVED _____ PIN NUMBER _____ PRESBYTERY NAME _____ SYNOD NAME _____

PASTOR/LEADERSHIP INFORMATION

Carol Tripp
PASTOR/LEADERSHIP

9/1/2020
START DATE

805-469-2990
PHONE

cammerit@heartofiowa.net
EMAIL

How many head pastors have served this church (exclude interims and associates)? _____

If current tenure less than 5 years, list previous call:

_____	FROM (YYYY)	TO (YYYY)
CHURCH, CITY, ST		
_____	FROM (YYYY)	TO (YYYY)
CHURCH, CITY, ST		

CONTACT FOR LOAN APPLICATION

Carol Tripp
NAME

Commissioned Lay Pastor
TITLE

805-469-2990
PHONE

cammerit@heartofiowa.net
EMAIL

CLERK OF SESSION

Gloria Nichols
NAME

515-290-4064
PHONE

gloriajnichols@gmail.com
EMAIL

APPLICANT'S ATTORNEY INFORMATION

APPLICANT'S ATTORNEY _____

MAILING ADDRESS _____

CITY _____

STATE _____

ZIP _____

PHONE _____

FAX _____

EMAIL _____

CHECK HERE IF YOU WOULD LIKE COPIES OF LEGAL DOCUMENTS SENT TO YOUR ATTORNEY FOR REVIEW.

BORROWER'S INSURANCE INFORMATION

Insurance Board
AGENCY NAME

AGENT'S NAME _____

800-437-8830
PHONE

FAX _____

EMAIL _____

SECTION B: COMMUNITY DEMOGRAPHIC INFORMATION

Factors expected to contribute to the growth or decline of your parish/community's population and economy.

State Center serves as a "bedroom" community for families with employment in Marshalltown, Ames, and Des Moines. Increasingly, families move to State Center (population of 1300) for its low cost housing, school, and small town community with close proximity to more metropolitan amenities. The population is projected to hold at current levels or increase, depending upon state population growth. Our church is one of five in the city, and is located across the street from the elementary school. We have a reputation for being involved in community charitable events and being warm and welcoming to all.

CHURCH DEMOGRAPHICS - CHECK ALL THAT APPLY

- NEW CHURCH DEVELOPMENT <10 YEARS OLD
- RURAL/SMALL TOWN
- SUBURBAN
- FEDERATED/UNION CHURCH
- URBAN
- MATTHEW 25 CHURCH/GROUP

PREDOMINANT ETHNICITY OF MEMBERS - STATISTICAL PURPOSES ONLY

- AFRICAN-AMERICAN
- CAUCASIAN
- HISPANIC/LATINO
- MIDDLE EASTERN
- NATIVE AMERICAN
- MULTI-CULTURAL
- KOREAN-AMERICAN
- OTHER ASIAN _____
- OTHER _____

SECTION C: CHURCH STATISTICAL INFORMATION

If your church participates in the General Assembly's Annual Statistical Report each year, the historical data for membership and average weekly attendance may be found on line at <https://church-trends.pcusa.org/church/search/>. From this page you can find your congregation. On subsequent page you have an option to view statistical information about your church if it has been submitted.

CHURCH MEMBERSHIP		AVERAGE WEEKLY ATTENDANCE		ESTIMATED MEMBERSHIP BY AGE CATEGORIES	
2020	<u>30</u>	2020	<u>20</u>	% UNDER 45	<u>20%</u>
2021	<u>29</u>	2021	<u>28</u>	% 45 TO 65	<u>28%</u>
2022	<u>28</u>	2022	<u>27</u>	% OVER 65	<u>52%</u>
2023	<u>27</u>	2023	<u>25</u>		
2024	<u>25</u>	2024	<u>25</u>		

What year was the membership roll last purged? 2022

PLEDGE INFORMATION - OPERATING BUDGET

	2 YEARS AGO	LAST YEAR	CURRENT YEAR
Number of potential pledging units in church	<u>18</u>	<u>17</u>	<u>17</u>
Number that actually pledge	<u>13</u>	<u>9</u>	<u>10</u>

BUILDING FUND CAMPAIGN

1. Total pledged to capital campaign 10,000 over 1 years. Number of pledges 10
2. Pledges will be paid over what period? from 12/1/25 to 5/1/26
3. Was your capital campaign directed by a professional campaign service? YES **NO**
4. If yes, what campaign service was used? _____
5. Are future building fund campaigns planned? YES **NO**
6. If yes, what are the dates? from _____ to _____
7. In prior capital campaigns, what percent of money pledged was actually received? _____
8. If you have not had a campaign recently, please check this box.

PROJECTED NEW LOANS TO FUND THIS PROJECT (If exact information is not known, use anticipated information.)

LENDER	AMOUNT	LOAN RATE	TERM OF LOAN (years)	MONTHLY PAYMENT
<u>Presbyterian Investment & Loan Prog.</u>	<u>14,000</u>	<u>5.2%</u>	<u>5</u>	<u>265.48</u>
TOTALS: <u>\$14,000</u>				<u>15928.92</u>

CURRENT DEBT - LIST ALL CURRENT LOANS (Check any loans to be paid by new ILP loan.)

LENDER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENT	MATURITY DATE	LOAN RATE
<u>NONE</u>					
TOTALS:			<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

SECTION E: SITE LOAN DATA (fill in only if loan request is for land purchase)

SELECT ONE:

- NEW CHURCH DEVELOPEMENT SITE
 RELOCATION SITE (ATTACH EXPLANATION REGARDING DISPOSITION OF CURRENT PROPERTY)
 ADDITION TO CURRENT SITE

HOW WILL SITE BE USED?

REQUIRED ATTACHMENTS - SITE LOAN ONLY

1. SOIL TEST RESULTS FOR COMPACTION AND PERCOLATION
2. CONTRACT OF SALE (IF AVAILABLE)
3. REAL ESTATE CLOSING DOCUMENTS (IF PURCHASE HAS BEEN COMPLETED, FORWARD CLOSING STATEMENT, DEED)
4. PROOF OF ZONING COMPLIANCE
5. APPRAISAL WILL BE REQUIRED BEFORE LOAN CAN BE CLOSED

SECTION F: FINANCIAL PLAN - PROJECT COSTS & SOURCES

FOR PURCHASE OF A SITE OR EXISTING BUILDING

- 1. PURCHASE PRICE OF BUILDING/SITE 1. _____
- a. AMOUNT OF SQUARE FOOTAGE IN BUILDING a. _____
- b. NUMBER OF ACRES OF SQUARE FOOTAGE OF LAND b. _____
- c. APPRAISED VALUE - ATTACH COPY OF APPRAISAL c. _____

FOR CONSTRUCTION, RENOVATIONS OR REPAIRS

SIZE - IN SQ. FT. _____ COST PER SQ. FT. _____

- 1. CONSTRUCTION CONTRACT PRICE ESTIMATED FIRM 1. _____
- 2. ARCHITECT'S FEES 2. _____
- 3. FURNISHINGS, EQUIPMENT, PARKING, PAYMENT & PERFORMANCE BONDS, INSURANCE - 10% OF CONTRACT PRICE SUGGESTED 3. _____
- 4. CONTINGENCIES - 15% OF CONSTRUCTION CONTRACT PRICE SUGGESTED 4. _____
- 5. OTHER ANTICIPATED EXPENSES _____ 5. _____
- 6. TOTAL PROJECT COST 6. 33,200 Ⓢ

RESOURCES TO FUND PROJECT

CHURCH'S CASH & PLEDGE RESOURCES

- 1. CASH ON HAND FROM CAPITAL CAMPAIGN PLEDGES 1. 9350
- 2. CASH ON HAND FROM OTHER SOURCES - SPECIFY SOURCE Savings 2. \$10,000
- 3. CASH ALREADY EXPENDED ON THE PROJECT 3a. ∅
 - a. FROM CAPITAL CAMPAIGN PROCEEDS 3b. ∅
 - b. FROM OTHER RESOURCES 4. 650
- 4. ADDITIONAL FUNDS FROM CAPITAL CAMPAIGN TO BE SPENT DURING CONSTRUCTION

GIFTS & GRANTS

- 5. PRESBYTERY GIFTS & GRANTS 5. _____
- 6. SYNOD GIFTS & GRANTS 6. _____
- 7. OTHER GIFTS & GRANTS _____ 7. _____

OTHER LOANS TO FUND THIS PROJECT

- | | YEARS @ | INTEREST | MO/PMT | |
|--------------------------------|---------|----------|--------|-----------|
| 8. PRESBYTERY LOAN | _____ | _____ | _____ | 8. _____ |
| 9. SYNOD LOAN | _____ | _____ | _____ | 9. _____ |
| 10. BANK (COMMERCIAL) MORTGAGE | _____ | _____ | _____ | 10. _____ |
| 11. OTHER LOANS | _____ | _____ | _____ | 11. _____ |
- SPECIFY LENDER _____

- 12. TOTAL RESOURCES - TOTAL ITEMS 1 - 11 12. 20000 \$0
- 13. LOAN AMOUNT NEEDED (TOTAL PROJECT - TOTAL RESOURCES) 13. 13200 \$0
- 14. GRAND TOTAL RESOURCES (LINE 12 PLUS 13 - SHOULD EQUAL PROJECT COST LINE 6) 14. 33200 \$0

CHURCH/BORROWER

We, the undersigned, hereby certify that all statements made herein, are applicable to the organization for which we are signing and are true and correct to the best of our knowledge and belief. We further certify that this application is submitted with the full knowledge and approval of the official governing board we represent.

We also grant permission to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc., if the loan is funded in whole or in part by investor funds, to use our name and loan information in the production of the Presbyterian Investment & Loan Program's informational brochures and promotions, including but not limited to, interviews with the press and list sent to the investors or potential investors.

We also agree to periodically place in the congregation (or governing body) newsletters, bulletin inserts and other communication vehicles material promoting the Presbyterian Investment & Loan Program that will include information provided by or preapproved by the Program.

IT IS REQUIRED THAT A COPY OF THIS LOAN APPLICATION BE FORWARDED TO YOUR PRESBYTERY AND SYNOD, WHEN APPLICABLE.

Carol Tripp
AUTHORIZED SIGNATURE
Carol Tripp, CLP
TYPED OR PRINTED NAME AND TITLE
2/18/2026
DATE

Gloria Nichols
CLERK OF SESSION OR AUTHORIZED SIGNATURE
Gloria Nichols, Clerk of Session
TYPED OR PRINTED NAME AND TITLE
2/22/26
DATE

PRESBYTERY

RE: LOAN APPLICATION FOR _____

ON _____ (DATE) THE PRESBYTERY OF _____ IN ACCORDANCE WITH THE POLICIES OF THE INVESTMENT & LOAN PROGRAM AND ITS OWN PROCEDURES:

- * REVIEWED AND APPROVED THIS PROJECT AS TO ITS MISSION FOR THE BORROWER AND/OR THE GOVERNING BODY
- * REVIEWED AND APPROVED THE FINANCIAL PLAN AS FISCALLY RESPONSIBLE:
- * AGREED TO MONITOR THE APPLICATION OF THE EQUAL EMPLOYMENT OPPORTUNITY POLICY OF THE GENERAL ASSEMBLY AS APPROPRIATE TO THIS PROJECT:
- * HAS/WILL AGREE (D) AT ITS LAST/NEXT SCHEDULED MEETING HELD ON/TO BE HELD ON _____ (DATE) TO GUARANTEE/CO-SIGN THE LOAN (S) AND TO ASSUME REPAYMENT RESPONSIBILITY IN THE EVENT OF LOAN DEFAULT.

PRESBYTERY EXECUTIVE/STATED CLERK DATE

SYNOD - Not required in Synods of Mid-Atlantic, Northeast, South Atlantic, or Trinity

ON _____ (DATE) THE SYNOD OF _____ ENDORSED THIS APPLICATION FOR FUNDING AS REQUESTED (SYNOD ENDORSEMENT IS REQUIRED FOR ALL LOAN APPLICATIONS INCLUDING LOANS TO PRESBYTERIES, EXCEPT AS STATED ABOVE).

SYNOD EXECUTIVE/STATED CLERK DATE

APPLICATION SUBMISSION CHECKLIST

BORROWER WILL PROVIDE THESE ITEMS WITH THE COMPLETED APPLICATION:

- Financial statements for last 3 years (balance sheet, income & expenses) signed by treasurer/bookkeeper
- List of cash or liquid assets not disclosed in financial statements
- Most recent financial statement for current year
- Current year annual budget
- Proposed budget for next year, if available
- Proposed repayment plan
- Brief description of project scope & objectives
 1. How will project help the borrower accomplish its mission goals & objectives?
 2. Does the project include plans to improve accessibility (physical, auditory, visual)?
 3. Does the project include plans to improve the energy efficiency of your facilities?
- If available at time of submission (required to close loan)
 - Copy of bylaws plus any amendments certified by borrower's secretary
 - Copy of articles of incorporation plus any amendments certified by borrower's secretary
- If construction loan, include architect's drawings showing floor plan and elevations (file size)
- If construction loan, a copy of construction contract when available. Signed contract required before closing.

AFTER LOAN APPROVAL - REQUIREMENTS FOR CLOSING THE LOAN

PRESBYTERIAN INVESTMENT & LOAN (ILP) WILL PREPARE THESE ITEMS (AFTER LOAN APPROVAL):

- Commitment letter - provided for your signature after loan approval
- All title work & title commitment
- Mortgage/deed of trust
- Promissory note
- Presbytery guaranty agreement - this document will be sent to your presbytery
- Presbytery approval resolutions - this form will be sent to your presbytery by ILP
- Affidavit & certificate of incumbency

BORROWER WILL PROVIDE TO ILP (AFTER LOAN APPROVAL):

- If not already submitted
 - Copy of bylaws plus any amendments certified by borrower's secretary
 - Copy of articles of incorporation plus any amendments certified by borrower's secretary
- Certified congregation & corporation resolutions to approve borrowing
- Evidence that lender has been added as additional insured, loss payee & mortgagee to insurance policy
- Appraisal (required for purchase contracts) or appraisal checklist
- Evidence of zoning compliance
- State certificate of good standing/certificate of existences
- Environmental assessment checklist or phase 1 environmental audit

IF THIS IS A CONSTRUCTION LOAN, THE FOLLOWING ADDITIONAL ITEMS ARE REQUIRED:

- Payment & performance bonds – ordinarily for projects over \$1 million
- Property survey – if required to lift exceptions to title insurance
- Copy of signed construction contract – must have prior to closing
- Builder's risk insurance

Clare Lewis
(800) 903-7457, ext. 5865
clare.lewis@pcusa.org

Clayton Thomas
(800) 903-7457, ext. 5033
clayton.thomas@pcusa.org

Catherine Lynch
866-261-3530
catherine.lynch@pcusa.org

Sung Park
502-297-4644
sung.park@pcusa.org

Linda Sharp
(800) 903-7457, ext. 5082
linda.sharp@pcusa.org

SUBMIT SIGNED APPLICATION ALONG WITH DOCUMENTS FROM APPLICATION SUBMISSION CHECKLIST:

**PRESBYTERIAN INVESTMENT & LOAN PROGRAM
100 WITHERSPOON ST
LOUISVILLE KY 40202-1396**

January 2026

Accounts		12/31/2023			12/31/2024	
	Checking		\$7,325.93		Checking	\$13,405.97
	Buildg Savings		\$10,886.12		Buildg Savings	\$0.00
	Memorial Savings		\$4,348.89		Memorial Savings	\$4,753.27
	General Savings		\$4,503.05		General Savings	\$0.00
	Youth Fellowship		\$401.92		Youth Fellowship	\$358.29
	Total CB Accts		\$27,465.91		Total CB Accts	\$18,517.53
	New Covenant		\$2,167.79		411 18 month	\$3,072.20
	American Funds		\$36,564.10		558 18 month	\$5,120.99
	All Accts	Total	\$66,197.80		New Covenant	\$2,465.91
					American Funds	\$45,651.36
					All Accts	Total
						\$74,827.99
Budget 2026						
			Budget			
			year 2026			
Mileage			\$0.00			
Pastor Salary			\$13,200.00			
Pulpit Supply			\$1,050.00			
Worship Leader			\$600.00			
Worker's comp			\$750.00			
Continuing Ed			\$0.00			
Organist			\$2,340.00			
Music			\$175.00			
Secretary			\$6,300.00			
Bulletin's/Office Supplies			\$950.00			
Christian Ed.			\$150.00			
Deacons			\$100.00			
Missions			\$300.00			
Insurance			\$7,500.00			
Utilities			\$8,000.00			
Fuels			\$3,200.00			
Maint/Loan Repay			\$4,180.00			
Manse/Maint			\$1,500.00			
Youth Group			\$0.00			
Elevator			\$1,500.00			
Organ			\$450.00			
	\$0.00		\$52,245.00			
Giving						
Pledges/Donations			\$40,700.00			
Manse Rental			\$12,000.00			
			\$52,700.00			

OVER →

January 2026

Accounts		12/31/2025		1/31/2026	
	Checking		\$27,468.19	Checking	\$27,340.66
	Memorial Savings		\$4,760.41	Memorial Savings	\$4,770.23
	Youth Fellowship		\$358.92	Youth Fellowship	\$358.92
	Total CB Accts		\$32,587.52	Total CB Accts	\$32,469.81
	411 18 month		\$3,221.43	411 18 month	\$3,221.43
	558 18 month		\$0.00	New Covenant	\$2,470.65
	New Covenant		\$2,417.52	American Funds	\$46,156.75
	American Funds		\$45,651.36	All Accts Total	\$84,318.64
	All Accts Total		\$83,877.83		

Paul E. [Signature]
 Treasurer
 2/19/26

**First Presbyterian Church of State Center
Loan Application January 2026**

Brief Description of Project Scope and Objectives

1. How will the project help the borrower accomplish its mission, goals, and objectives?

The roof on the church building was last replaced in 2006, twenty years ago. In the past several months we have experienced a leak in our handicap entrance and in our front vestibule, above which is the bell tower. After having attempted several spot repairs over the handicap entrance it was determined that a whole roof replacement is now necessary.

Our congregation began its ministry in State Center in 1866, 160 years ago. Today we are a small but powerful group of people who fellowship, worship, and serve our Lord through ministering to one another as well as reaching out to the community through World Day of Prayer, meals prepared and served in our Community Cupboard, worshipping in our community service during the Iowa Rose Festival, serving pie at our community Rose Festival, holding baccalaureate for our high school graduates, and providing household goods through our freewill garage sale. Having a new roof on our building will assure that we can continue to minister and serve from our church.

2. Does the project include plans to improve accessibility? N/A We are handicap accessible through the use of our elevator to all three levels of the church building.
3. Does the project include plans to improve the energy efficiency of your facilities? Yes, a new roof will help both cool and heat the building efficiently and retain heat and cool air in our sanctuary.

Copies of by-laws and Articles of Incorporation are included.

Gannaway Construction

318 N Main St
 Gilman, IA 50106
 (641) 485-0267
 gannawayconstruction@hotmail.com



Estimate

ADDRESS
 Carol Tripp
 1st Presbyterian Church

ESTIMATE 3427
 DATE 11/07/2025

ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
Note...	<p>On 11/7/25 I inspected the entire roof surface of the 1st Presbyterian Church in State Center Iowa. They had expressed concern of several missing shingles as well as leaks in the flat roof above the Bell Tower. I noticed several areas of broken or missing shingles on the East Elevation. Some of them have been attempted to be repaired at some point. Others are still currently broken or missing. Other areas of the roof are starting to show considerable wear from storm damage and normal wear and tare over the years. Several areas of shingles have missing pieces and exposed matting. Other areas have several shingles that are laying flat, but are no longer sealed down. It's just a matter of time before they start blowing off or breaking.</p> <p>In review, the roof seems to be at the end of its life. It may be possible to get insurance to cover it due to wind/hail damage, but that is a decision you would have to make. You could choose to replace just certain slopes and do it in staged, but then you risk having a mis-matched roof amongst other issues. Some repairs may buy you some time, but will also expose you to a risk of substantial interior damage if everything failed at once.</p> <p>I am going to quote a total roof replacement. I would be more than happy to meet with the board and explain and answer any questions!</p>		0.00	0.00
Complete Roof Replacement	<p>Includes:</p> <ul style="list-style-type: none"> -Complete removal of all roofing materials down to decking. -New ice and water guard in all eves, valleys,, and slopes less than 3/12 pitch -New Synthetic Felt on remainder of roof. -All new metal roof edge -starter strip on entire perimeter of building. -GAF Timberline HDZ shingles -All new flashing and pipe boots and galvanized metal in 	54	550.00	29,700.00

	valleys			
	-Detailed clean up and disposal of all materials.			
Sheathing Disclaimer	Any required sheathing will be billed at \$75 per sheet.		0.00	0.00
Flat Roof	16'x16' EPDM Roof on top of Bell Tower Remove all layers. Confirm stability of structure and install new/ proper EPDM Roof	1	2,500.00	2,500.00

	SUBTOTAL	32,200.00
	TAX	0.00
	TOTAL	\$32,200.00

Accepted By

Accepted Date

North Side



South Side



Report: 67959691

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East Side



West Side



Report: 67959691

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Images

The following aerial images show different angles of this structure for your reference.

Top View

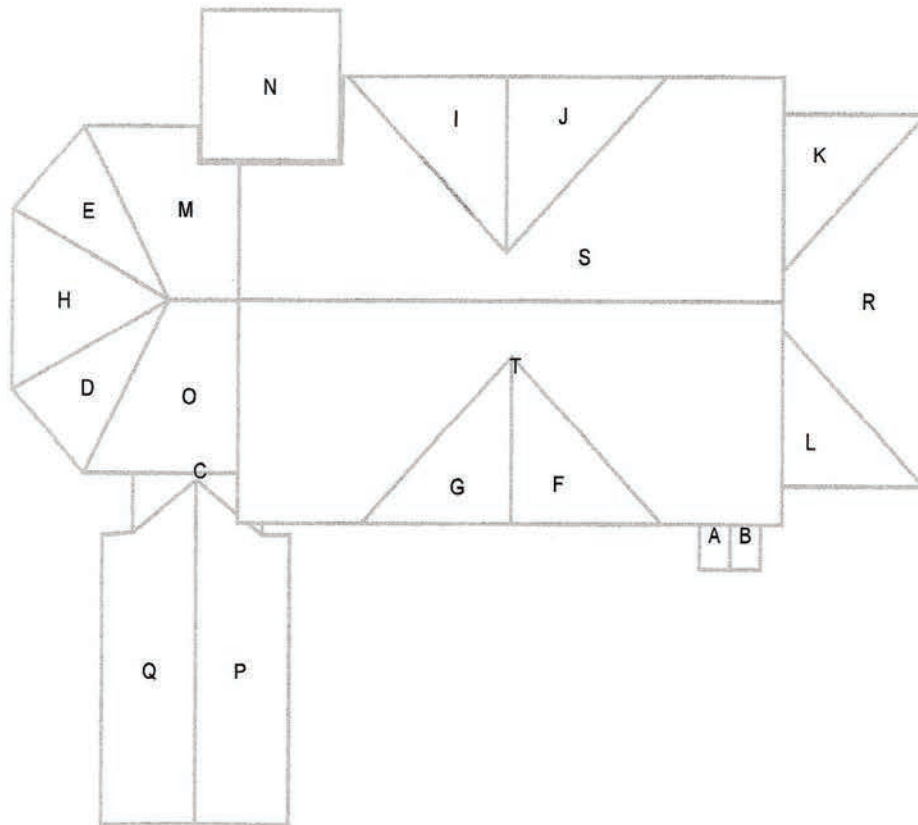


Report: 67959691

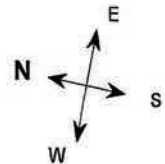
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Notes Diagram

Roof facets are labeled from smallest to largest (A to Z) for easy reference.



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Spring 2026



Greetings from Lakeshore Center at Okoboji!

As always, thank you for your faithful support of the ministry at Lakeshore Center. We are grateful for your financial support as a presbytery, as congregations, and as individuals. We appreciate your prayers and presence.

Registration is open on our website for everything currently on our calendar for 2026.

Upcoming retreats include:

- March 1-4 Quilters' Retreat
- March 13-15 Reading & Writing Retreat
- April 6-9 Pastors R&R
- April 17-19 Women's Retreat
- June 14-18 Summer Pastors' Retreat

Youth and adults that attend retreats and summer camps see the connectional church firsthand. Even a short-term time living as a part of an intentional Christian community has a lasting impact. Please consider coming to Lakeshore to see the love of Christ in action. You're never too old for making new friends!

"Taste and see that the Lord is good; blessed is the person who takes refuge in God!"
Psalm 34:8

"But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law."
Galatians 5:22-23

Our summer camp theme this year is "Taste and See." This is a homegrown curriculum focusing on the fruits of the spirit. We'll explore daily themes of Love, Joy, Peace, Patience, Goodness, and Faithfulness.

Summer Staff begins training on June 1. We are still looking for a few counselors (18 years or older), a worship leader, and day camp staff (16 years or older). We are in the process of recruiting camp pastors and volunteer nurses. Serving on summer staff offers a transformative leadership experience, often discipling our young adults in ways that lead to involvement in congregations, and even helping to identify and discern a call into ministry.

Last summer was our pilot program of running a Day Camp program. We are doing that again this year Mondays-Fridays from June 15-July 31 for children in Kindergarten thru 5th grade. We hope that this offering meets the needs of local kids who need safe supervision during the summer, vacationers with kids looking for something fun to do, for churches who might want to offer a day or two of day camp in place of or in addition to their own VBS. Day Campers can come for one day, multiple days, or the entire summer. The schedule offers flexibility that should work for almost any family.

The full camp brochure is on its way to churches, previous campers, and more. We have a freshly updated website and will offer more information on facebook and instagram. Please join us in praying for future campers, staff, and volunteers!

As spring approaches, we will need volunteers to help get the canteen, our cabins, and our grounds ready for a busy summer season. If individuals or groups are interested in helping with that, contact the office and we'll schedule a time that works for you. We'll have a wish list of projects and supplies posted on our website if you want a specific way to give in support of summer camp or the ministry of Lakeshore.

Sara has a few Sundays open for pulpit supply or some time for church visits. If you'd like to schedule a visit to your church, please reach out. If you'd like particular information or materials to do a Camp Sunday, we can make that available as well. We'd be glad to record a video for your church that could be shared during worship or on social media, too.

And last, if you have ideas or suggestions for Lakeshore, please let us know. We'd love to partner with your congregation and support your ministry as well.

With gratitude and hope,
Rev. Sara Sutter, Executive Director
Rev. John Hanna, Minister of Maintenance
Steve Sutter, Office Manager

Presbytery of North Central Iowa									
Statement of Financial Activities									
12/31/2025			d	f	m	h	g	c	
12			MTD Actual (This Yr) 12/31/2025	YTD Actual (This Yr) 12/31/2025	YTD Budget 12/31/2025	Budget (This Yr) 12/31/2025	YTD Actual (Prior Yr) 12/31/2024	Total Actual (Prior Yr) 12/31/2024	Notes
Presbytery Operations and Missions									
Revenues									
Operations Support	4001	Per Capita (GA, Syn, Presb)	\$ 27,949	\$ 213,605	\$ 217,258	\$ 217,258	\$ 234,257	\$ 234,257	
	4002	Presbytery Shared Mission	15,055	99,444	80,000	80,000	111,226	111,226	
	4003	Synod Support	833	10,000	10,000	10,000	10,000	10,000	
	4004	Donations	10	10	0	0	0	0	
	4005	Interest (checking/savings)	33	594	625	625	664	664	
	4007	Investment Earning Allocations	2,124	25,485	25,485	25,485	0	0	From NCTC General Fund
	4014	Inv Inc Beavers (unrest)	0	1,817	1,700	1,700	1,793	1,793	Income from this Fund is unrestricted.
	4016	Pastors' Debt Relief	0	1,515	0	0	833	833	Donations for Pastors' Debt Relief
		Total Operating Support	\$ 46,003	\$ 352,471	\$ 335,068	\$ 335,068	\$ 358,773	\$ 358,773	
Dedicated Support	4101	End. Income: Westminster LS	\$ 0	\$ 1,390	\$ 1,200	\$ 1,200	\$ 1,279	\$ 1,279	Interest designated by donor in equal thirds for 1. LCO; 2. Christian Education; 3. New church development and/or church revitalization. Disbursement authorized by the Council upon recommendation of the Stewardship and Finance Committee.
	4102	End. Income: Beavers Mission	0	242	236	236	239	239	Income used for adult mission trip expenses.
	4103	End. Income: Eckles Scholarshp	0	2,443	2,300	2,300	911	911	Income dedicated for Christian scholarships or The Academy.
	4104	End. Income: Rath Mission	0	8,895	7,000	7,000	8,182	8,182	Policy: spend this income first for M & M grants and LCO support.
	4105	End. Inc: LaPorte City Mission	0	691	700	700	682	682	Policy: spend this income first for M & M grants and LCO support.
	4106	End. Inc: Vanderwerf Music	0	412	760	760	406	406	Policy: spend this income first for M & M grants and then LCO support.
	4107	Inc New Cov (Greene)	0	0	4,417	4,417	0	0	
	4108	NCTC Colfax income (mission grants)	0	3,989	3,900	3,900	0	0	
		Total Dedicated Support	\$ 0	\$ 18,061	\$ 20,513	\$ 20,513	\$ 11,699	\$ 11,699	

Presbytery of North Central Iowa									
Statement of Financial Activities									
12/31/2025									
12									
			d	f	m	h	g	c	
			MTD Actual (This Yr)	YTD Actual (This Yr)	YTD Budget	Budget (This Yr)	YTD Actual (Prior Yr)	Total Actual (Prior Yr)	Notes
			12/31/2025	12/31/2025	12/31/2025	12/31/2025	12/31/2024	12/31/2024	
Changes in Designated Net Assets									
Designated Income (YE alloc)	4701	Des NA Inc: Peacemaking	\$ 931	\$ 2,119	\$ 0	\$ 0	\$ 3,809	\$ 3,809	Remittance income from congregations
	4702	Des NA Inc: Hunger	0	0	0	0	750	750	Remittance income from congregations
	4703	Inc Iowa Disaster Relief	0	0	0	0	4,829	4,829	Remittances from congregations and individuals
	4704	Cong Support - BOP (income)	6,995	13,990	0	0	400	400	Remittances from congregations and individuals, Synod grant.
Designated Expenses (YE Alloc)	5701	Des NA Exp: Peacemaking	0	0	0	0	0	0	Payouts by Presbytery
	5702	Des NA Exp: Hunger	0	0	0	0	0	0	Payouts by Presbytery
	5703	Exp Iowa Disaster Relief	0	0	0	0	0	0	Payouts by Presbytery
	5704	Cong Support - BOP (payouts)	6,995	13,989	0	0	0	0	Payouts by Presbytery
YTD Changes for Designated Net Assets			\$ 931	\$ 2,120	\$ 0	\$ 0	\$ 9,787	\$ 9,787	
Total Operations & Missions Income			\$ 46,934	\$ 372,652	\$ 355,581	\$ 355,581	\$ 380,259	\$ 380,259	
Expenses									
Per Capita	5001	Per Capita to GA	\$ 4,266	\$ 51,197	\$ 49,308	\$ 49,308	\$ 51,440	\$ 51,440	
	5002	Per Capita to Synod	2,165	25,976	\$ 25,976	25,976	28,870	28,870	
Total Per Capita			\$ 6,431	\$ 77,173	\$ 75,284	\$ 75,284	\$ 80,310	\$ 80,310	
Operations	5101	Denominational Mtgs	\$ 0	\$ 0	\$ 1,500	\$ 1,500	\$ 0	\$ 0	Unspent budget to acct 2404 at YE
	5102	Presbytery meetings	0	100	500	500	80	80	
	5103	Moderator expense	0	291	1,000	1,000	781	781	
	5104	Council Administration	0	0	500	500	0	0	
	5105	COM & CPM Admin	0	4,018	3,750	3,750	1,263	1,263	
	5106	COM Pastoral Care	0	1,136	1,500	1,500	2,175	2,175	
	5109	Nominating Administration	0	0	25	25	0	0	
	5111	Mission Administration	0	0	0	0	0	0	
	5112	Audit fees	0	1,800	2,750	2,750	0	0	
	5113	Accounting fees	500	6,000	6,000	6,000	6,000	6,000	
	5117	Operations- Insurance	2,197	4,472	4,000	4,000	4,724	4,724	
	5124	Permanent Judicial Commission	0	0	50	50	0	0	
	5128	UPP shared staff	18,401	220,816	220,816	220,816	216,486	216,486	
Total Operations Expenses			\$ 21,098	\$ 238,633	\$ 242,391	\$ 242,391	\$ 231,509	\$ 231,509	

Presbytery of North Central Iowa									
Statement of Financial Activities									
12/31/2025									
12									
d									
f									
m									
h									
g									
c									
Notes									
MTD Actual (This Yr)									
YTD Actual (This Yr)									
YTD Budget									
Budget (This Yr)									
YTD Actual (Prior Yr)									
Total Actual (Prior Yr)									
12/31/2025									
12/31/2025									
12/31/2025									
12/31/2025									
12/31/2024									
12/31/2024									
Mission & Ministry	5301	M & M: Grants	\$ 0	\$ 15,000	\$ 15,000	\$ 15,000	\$ 40,000	\$ 40,000	A portion is paid out of 2407.
	5302	M & M: Discretion of Mission Cmte	0	0	6,825	6,825	0	0	
	5303	M & M: Youth Triennium	0	0	50	50	0	0	Unspent budget to acct 2401 at YE
	5304	M & M: Trips, workshps, events	0	0	500	500	0	0	
	5305	M & M: Camp Support	2,974	35,685	35,685	35,685	52,000	52,000	
	5306	M & M: Theo Trg & Schol	0	0	3,000	3,000	3,000	3,000	
	5307	M & M: Lay academy	0	2,500	2,500	2,500	2,500	2,500	
	5308	M & M: Coronavirus Grants	0	0	0	0	0	0	
	5314	M & M: Vital Min Init/Cohorts	0	0	0	0	0	0	
	5316	M & M: Pastor ed debt Assist	0	0	6,000	6,000	0	0	Payouts for Pastors' Debt Relief
		Total Mission & Ministry Expenses	\$ 2,974	\$ 53,185	\$ 69,560	\$ 69,560	\$ 97,500	\$ 97,500	
		Total Operations & Missions Expenses	\$ 30,503	\$ 368,992	\$ 387,235	\$ 387,235	\$ 409,319	\$ 409,319	
		Operations & Missions Surplus (Deficit)	\$ 16,431	\$ 3,660	\$ (31,654)	\$ (31,654)	\$ (29,059)	\$ (29,059)	

Presbytery of North Central Iowa									
Statement of Financial Activities			d	f	m	h	g	c	
12/31/2025			MTD Actual (This Yr)	YTD Actual (This Yr)	YTD Budget	Budget (This Yr)	YTD Actual (Prior Yr)	Total Actual (Prior Yr)	Notes
12			12/31/2025	12/31/2025	12/31/2025	12/31/2025	12/31/2024	12/31/2024	
Investment Income and Transfers									
Investment Income	4601	Invest. Gains: NCTC General	\$ 18,775	\$ 96,963	\$ 0	\$ 0	\$ 77,448	\$ 77,448	Allocated at YE
	4602	Invest. Gains: LPL	0	1,952	0	0	12,511	12,511	Allocated at YE
	4603	Inves. Gains: NCTC (Greene)	3,186	17,602	0	0	19,299	19,299	Allocated at YE
	4605	Invest. Gains: NCTC Mission (Colfax)	2,962	17,317	0	0	0	0	Allocated at YE
		Investment Account Income	\$24,924	\$133,834	\$0	\$0	\$109,257.40	\$109,257	
Investment Income Transfers	5607	Transfer from Reserves (Oper)	\$ 2,124	\$ 25,485	\$ 25,485	\$ 25,485	\$ 0	\$ 0	
		Investment Income Transfers	\$ 2,124	\$ 25,485	\$ 25,485	\$ 25,485	\$ 0	\$ 0	
		Unallocated Investment Income	\$ 22,800	\$ 108,349	\$ (25,485)	\$ (25,485)	\$ 109,257	\$ 109,257	
Restricted Income and Spending									
Restricted Income	4801	Colfax income	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	Allocated at YE
	4802	Green income	0	0	0	0	0	0	Allocated at YE
		Restricted Income	\$0	\$0	\$0	\$0	\$0.00	\$0	
Restricted Spending	5801	Colfax expenses	\$ 0	\$ 3,989	\$ 0	\$ 0	\$ 0	\$ 0	Allocated at YE
	5802	Greene expenses	6,995	6,995	0	0	0	0	Allocated at YE
		Restricted Spending	\$ 6,995	\$ 10,983	\$ 0	\$ 0	\$ 0	\$ 0	
		Year-end Changes for Restricted Net Assets	\$ (6,995)	\$ (10,983)	\$ 0	\$ 0	\$ 0	\$ 0	
		Consolidated Changes	\$ 32,236	\$ 101,025	\$ (57,139)	\$ (57,139)	\$ 80,198	\$ 80,198	

Presbytery of North Central Iowa							
Statement of Financial Position				c	f		
12/31/2025				Prior Year-end	Current Yr.	Unallocated	
				12/31/2024	12/31/2025	YTD Earnings	Notes
Assets							
Cash and Investments	1001	Checking		\$ 180,927	\$ 123,503		Acct at United Community Bank
	1301	NCTC General Fund 1026		541,456	690,392		
	1302	Investments: LPL Jacobson		147,770	0		Closed 3/31/25. Assets divided between 1301 and 1305.
	1303	NCTC Greene Fund 1027		106,219	123,821		Purpose: Facilitate the mission work of PCUSA in carrying out the Great Commission of Jesus Christ.
	1305	NCTC General Mission 1028 (Colfax)		\$0	\$115,065		Established 3/31/25.
		Total Assets		\$ 976,372	\$ 1,052,781		
Liabilities							
Accounts Payable	2001	Accts Payable: General		\$ 0	\$ 0		
	2002	Accts Payable: UPP		0	0		
	2003	Accts Payable: Synod Per Cap		2,406	2,165		
	2004	A/P GA Per Capita		0	0		
	2005	A/P: Synod Acctg Fees		500	500		
		Payables and Other		\$ 2,906	\$ 2,665		
Council Dedicated Accounts	2401	Ded. Account: Youth Triennium		\$ 9,023	\$ 9,746	\$ 124	Unspent 5303 budget added at YE. Dispersed upon recommendation from M & M committee and approved by the Presbytery council.
	2402	Ded. Acct: New Church (Vesely)		14,392	5,422	197	Purpose: New church development. Both income and principal may be spent.
	2403	Ded. Acct: Mission (Aplington)		24,066	26,071	330	Purpose: Disaster assistance in NCI or PDA disaster assistance mission trips.
	2404	Ded. Acct : Denominational Mtgs		1,430	3,557	20	
	2405	Ded. Account: PDA Trip		869	2,250	12	Unspent 5101 budget added at YE.
		Total Dedicated Accounts		\$ 49,780	\$ 47,046		

Presbytery of North Central Iowa							
Statement of Financial Position				c	f		
12/31/2025				Prior Year-end	Current Yr.	Unallocated	
				12/31/2024	12/31/2025	YTD Earnings	Notes
Pass-through Payables	2501	Pass-thru: GA shared mission		\$ 3,564	\$ 4,590		
	2502	Pass-thru : Synod Mission		665	1,481		
	2503	Pass-thru: One Great Hour		1,859	696		
	2504	Pass-thru : GA Peacemaking		3,405	1,891		
	2505	Pass-thru: Christmas Joy		2,315	150		
	2506	Pass-thru: Pentecost		953	200		
	2507	Pass-thru: Theological Edu		600	690		
	2508	Pass-thru: Lakeshore Center		750	3,750		
	2509	Pass-thru: GA Des & Hunger		465	0		
	2510	Pass-thru: GA Disaster Relief		7,195	50		
	2511	Pass-thru: Hillcrest		0	0		
	2512	Pass-thru: Dubuque Seminary		100	0		
	2513	Pass-thru: Fairhaven Egypt		10,896	4,075		
		Total Pass-through Payables		\$ 32,768	\$ 17,573		
		Total Liabilities		\$ 85,454	\$ 67,284		

Presbytery of North Central Iowa							
Statement of Financial Position				c	f		
12/31/2025				Prior Year-end	Current Yr.	Unallocated	
				12/31/2024	12/31/2025	YTD Earnings	Notes
Net Assets							
Undesignated	3000	YTD Unallocated Earnings		\$ 80,198	\$ 101,025	98,503	
	3100	Prior Years' Unrest Net Assets		631,014	667,565	(25,485)	YTD transfers of allocated investment earnings from reserves
		Total Undesignated Net Assets		\$ 711,212	\$ 768,591		
Designated	3201	Net Assets: Operating Reserve		\$ 0	\$ 0		
	3701	Des. Net Assets: Peacemaking		4,147	8,185	2,176	Remittance from congregations: 1/3 goes to Presbytery, 2/3 goes to GA. Net income of Presbytery portion lands here.
	3702	Des. Net Assets: Hunger		0	750	0	Hunger offerings from congregations split 50/50 between NCI and GA Hunger Program. Funds disbursed on the recommendation of M & M Board. This is where the net income of the Presbytery portion ends up.
	3703	Des. Net Assets: Iowa Disaster Relief		0	4,829	0	Collection started in June 2024 for Iowa tornado relief.
	3704	Cong Support - BOP		0	400	1	Collection started in Dec 2024 for BOP dues relief
		Total Designated Net Assets		\$ 4,147	\$ 14,164		
Donor Restricted	3801	Res. NA: Mission (Colfax)		\$88,639	\$ 96,524	14,542	Income to be used for M & M grants. Dispersed upon recommendation of the M & M Committee.
	3802	Res. NA: Mission (Greene)		86,920	106,219	10,608	See 1303 above
		Total Restricted Net Assets		\$ 175,559	\$ 202,743		
		Total Net Assets		\$ 890,918	\$ 985,497		
		Total Liabilities and Net Assets		\$ 976,372	\$ 1,052,781		

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Presbytery of North Central Iowa Remittance Report																		1/1/2025	to	12/31/2025
		Per Cap Est 2025	Per Capita (Current)	Mission GA	Mission Synod	Mission Pby	One Great Hour	Peacemaking GA	Peacemaking Presb Share	Christmas Joy	Pentecost	Theological Education	Lakeshore Center	Hillcrest	Dubuque Seminary	Fairhaven - Egypt	GA Designated (includes hunger)	GA Disaster Relief		
<i>Income GL</i>			4001	4501	4502	4002	4503	4504	4701	4505	4506	4507	4508	4511	4512	4513	4509	4510		
<i>Expense GL</i>				5501	5502		5503	5504		5505	5506	5507	5508	5511	5512	5513	5509	5510		
<i>A/P GL</i>				2501	2502		2503	2504		2505	2506	2507	2508	2511	2512	2513	2509	2510		
Totals:		\$ 217,258	213,605.41	29,093.49	8,319.56	99,443.96	34,715.83	4,303.02	2,119.41	13,998.17	6,996.40	1,765.00	10,606.55			33,179.00	2,666.66	8,251.64	469,064.10	
Church City, Name	PIN																			
Ackley East Friesland	9188	\$ 2,392	2,392.00	62.50	10.00	177.50														2,642.00
Ackley First	2670	6,624	2,300.00	250.00	40.00	710.00														3,300.00
Albion	2671	1,334	1,334.00	125.00	20.00	355.00						100.00								1,934.00
Algona	2505	5,750	5,750.04				638.10	80.40	39.60	150.00	163.80		2,500.00							9,321.94
Ames Collegiate	2672	17,618	17,618.00	7,500.00	1,200.00	21,300.00	2,520.00	810.40	399.15	1,585.00	1,859.60	500.00						2,986.64		58,278.79
Ames Northminster	2522	9,292	9,292.00	1,125.00	180.00	3,195.00	1,949.00	680.40	335.13	1,869.00	679.80		453.20					545.00		20,303.53
Boone	2855	4,508	4,508.00	625.00	100.00	1,775.00	1,948.00				727.80									6,683.80
Burt	2509	4,324	4,324.00			6,600.00	509.16	140.70	69.30	411.00			941.00					600.00		14,195.16
Cedar Falls Cedar Hts	2675	14,766	14,766.00	2,340.00	374.40	6,645.60							500.00							24,626.00
Cedar Falls First	2674	5,612	6,528.71	2,520.86	403.37	7,159.23	2,695.00	859.27	423.23	2,640.00	1,266.00	500.00	1,000.00					1,980.00		27,975.67
Clarion	970	2,806	2,806.00	1,000.00	160.00	2,840.00	173.58	6.70	3.30		90.00	300.00								7,379.58
Conrad	2678	5,980	5,980.00			1,500.00	508.60			410.00			1,181.00			679.00				10,258.60
Garner	7346	2,622	1,796.60	62.50	10.00	177.50														2,046.60
Fort Dodge	2514	14,766	14,766.00				12,532.00	72.86	35.89	1,490.00	42.00					2,500.00				31,438.75
Goldfield	7353	5,060	5,060.00				167.59													5,227.59
Grand Junction	2517	1,472	1,472.00	62.50	10.00	177.50	554.00				100.00									2,376.00
Greene	2680	1,472	887.65																	887.65
Grundy Center Bethany	9192	6,900	6,901.00	500.00	500.00	2,000.00				215.00										10,116.00
Grundy Center First	2681	2,622	2,622.00	512.50		1,537.50	848.53	93.80	46.20		84.00							350.00		6,094.53
Irvington	2520	1,380	1,380.00	1,250.00	200.00	3,550.00	700.00				500.00									7,580.00
Jefferson	2521	5,336	5,336.00	1,000.00	160.00	2,840.00	794.60	175.88	86.62	275.00	490.00	250.00	1,750.00							13,158.10
Jesup	2486	2,668	2,668.00																	2,668.00
Kamrar	9194	1,610	1,610.00	250.00	250.00	2,000.00														4,110.00
Lakota	2525	2,116	2,116.00			700.00							350.00							3,166.00
Le Roy	3944	4,002	4,002.00			250.00												250.00		4,502.00
Lincoln	2683	2,898	2,898.00	50.50	8.08	143.42	175.20			291.17										3,566.37
Lone Rock	2528	1,932	1,932.00																	1,932.00
Marshalltown	2684	13,478	13,478.00	166.67	2,166.66	3,666.67	1,185.60			2,009.00						29,000.00	2,666.66			54,339.26
Mason City	2685	6,900	6,900.00	3,067.56	490.79	8,711.75	555.00	223.61	110.14	440.00	254.00							240.00		20,992.85
Maxwell	2686	2,806	2,806.00				154.76													2,960.76
McCallsburg	2687	690	1,395.34	142.68	22.82	405.18	200.00													2,166.02
Nevada	2689	2,530	2,530.00	2,505.25	400.81	7,114.83	254.69	60.30	29.70	70.00	215.00		856.35							14,036.93
Paton	2534	736	736.00	100.00	16.00	284.00	575.00						850.00							2,561.00
Reinbeck Amity	7555	1,518	1,518.00				58.00	47.74	23.51		36.60									1,683.85
Reinbeck First	3273	2,898	2,898.00		166.67	1,833.36	215.00	73.70	36.30				225.00					1,000.00		6,448.03
Rudd	9198	2,530	2,530.00	1,250.00	200.00	3,550.00	1,624.90	410.04	201.96	1,192.00										10,958.90
State Center	2690	1,242	695.47				135.14	43.78	21.56											895.95
Steamboat Rock	9201	3,220	3,220.00				50.00													3,270.00
Toledo	2691	2,162	2,162.00	1,000.00	160.00	2,840.00	126.00									1,000.00				7,288.00
Traer	7564	2,852	2,851.70				645.00	316.58	155.93									300.00		4,269.21

COM Report

North Central Iowa Presbytery

February 24, 2026

Com has been meeting on a monthly basis as it strives to help churches in transition and individuals who are answering the call to Christian Service.

Currently the following churches are in transition

Ackley, East Friesland

Albion, First

Clarion, First

Grundy, Center First

LeRoy, First

Reinbeck, First

Woden, First

Three of our churches, Grundy Center, Bethany, Lincoln, Salem, Reinbeck, UCC have entered into an experimental sharing agreement with 2 pastors serving three churches. To date the experiment seems to be proving positive results.

COM approved four requests for assistance with Board of Pensions Medical Coverage costs on behalf of four individuals serving churches in our presbytery. At total of \$17,008 was approved. The synod contributed \$7,000 toward the grants with the Presbytery contributing \$10,008. Those receiving the grants are very appreciative

Triennial reviews will soon be around the corner. Members of COM will be visiting with each church in the Presbytery.

Respectfully submitted

Walter Reemtsma, CRE; moderator

Report from Pastor to the Presbyteries – Rev Ian McMullen

My main responsibilities for the Presbytery is to provide support to the Commission on Ministry and the Committee on Preparation for Ministry. These two groups meet regularly and provide oversight and support to the ministries and ministers in our Presbytery. On April 11th, we will join with the other COM/CPM groups from two other Presbyteries in Jefferson to talk about what it looks like to minister together for the benefit of three Presbyteries - if that comes to pass.

I continue to travel to churches all over the state, providing Ruling Elder training, mission and vision leadership classes, and counsel to pastors and Sessions. During this time of discernment among the three Presbyteries, I am supporting the listening sessions, compiling the data that comes from them, and posting them on the Presbytery websites. Please add your voice to the process of discernment if you haven't already done so.

Since my last report to you, I traveled to Canton, North Carolina, where 15 workers from 4 presbyteries assisted in rebuilding homes that had been devastated by Hurricane Helene in 2025. Although we were there for only a few days, we were able to replace floors, walls, insulation, and drywall. But most importantly, we were able to help residents rebuild their lives. We've built some good relationships and spread Christian love.

One of the on-site coordinators told us that the official death toll from Hurricane Helene was 189 people. Those were the people to whom they could put faces and names. The homeless population in Asheville, however, suffered a greater loss, estimated between 1,200 – 1,800 people. Neighborhoods in Asheville went without power and water for as many as seven weeks. That kind of devastation will be felt for years to come. If you would like to join in these type of recovery efforts, we travel every year during the first week of February to places all over the country that have been similarly affected.

I am also pleased to represent our churches and presbyteries as a liaison to Buena Vista University and University of Dubuque Theological Seminary as a Advisory Council member.

Special thanks to our colleagues Amgad Beblawi, Anika Lister Stroope, and Jeannie Stolee for their dedication and hard work on behalf of the Presbyteries.

Respectfully, Rev. Ian McMullen