2025

CFC

Ministry

Reports

2025 Pastor's Report

Wow, the year has flown by! Of course, preaching one Sunday and immediately preparing for the next with a seasoning of other responsibilities in between helps to make time go by so fast. So many wonderful ministry opportunities were had in 2025, it still amazes me; watching the year in review video a few weeks ago really brought that home for me.

A few of the many highlights are the twenty individuals who became new members to our CFC family, which may be a record for us. We also baptized ten people, including two who were baptized on October 12 in Lake Michigan – by me! Burrr! Seriously, I am incredibly humbled by God's faithfulness to CFC. My prayer is that 2026 will be a year when more people accept the gift of our Savior Jesus Christ; are obedient through baptism, and become a CFC Family member, that's so exciting.

Another God moment was the success of our Vacation Bible School, hosting for the first time in our Family Worship Center, our team went all out and made an impact in the lives of the young attenders. I'm also looking forward to what our Young Adult Life Group will be doing this coming year. Zeak and Deb DeWyse have put themselves out for these young adults – keep it up!

Our Future Expansion Committee is still working at making the Family Worship Center our building. We have made an offer to purchase, however, the owners will not move on anything until January 2027, so we wait. On the same point, we have put together a Funding the Future Team which is chaired by Ken Ryskamp. This team will be launching a fundraising campaign for the intent to purchase our current building as well as for needed renovations. Please be in prayer for these teams, it's not about the building, that's our tool; but it's about building God's kingdom here in west Mackinac County. Also, our first annual Harvest Sunday was a remarkable success with $11,000.00 raised toward the ministries of CFC.

A few more positive numbers, our overall attendance has once again increased from the previous year, up from 167 per Sunday in 2024 to 171 per Sunday in 2025. This includes 2 Sundays of low attendance due to ice and snowstorms.

I am reminded of Philippians 1:6, "*Being confident of this, that He who began a good work in you will carry it on to completion until the day of Christ Jesus*." Yes, God has been at work in us, and He will not stop until all is completed. Thank you for being an important part of God's work here CFC.

Kathy & are honored to serve our Lord alongside you.

-PT

Hello CFC Family!

We have had a very productive year with many new relationships created in our church family, and throughout our community! Every week I am thankful and in awe of what Our God is doing thru all of you! I see a culture of serving others and helping them grow in their faith life. And that is what God has put all of us imperfect people, here to do!

As one of your CFC council members and chairperson, I am thankful for those I work alongside of to facilitate the business of CFC! Our council consists of PT, Tim Wyse, Pat Gustafson, Secretary Connie Kostiuk, Treasurer Kelly Roth, Head Trustee Team of Pastor Chad and Katie Gouza. Tim Wyse and Pat Gustafson's terms have ended as of 12/31/25. We Thank them for their efforts the last 2-3 years! We welcome Kyle Bryers and Ron Frank to the Council to take over where Tim and Pat leave off.

Last January of 2025 Kelly Roth became our Treasurer, taking over for Dean Broadberg who served in that capacity for an exceptionally long time! Thank You again Dean for all your work! Kelly has done an excellent job in the transition, and along with the stewardship team, they will continue to keep our finances in order.

We have made wise improvements to our policies and procedures. The council believes these changes will serve everyone better in the future. We will continue to improve on this as we grow. Thanks to Katie Gouza for her efforts in updating our documents.

Our Future expansion team is continuing their work to acquire the current building while having plan B semi ready to go. Please continue to pray for wisdom and understanding of God's purpose and timing corporately at 7am and 7pm

Our Funding the future Committee is also preparing for our future needs, and we thank them for their efforts as well.

We have lots of moving parts and it is wonderful that there are so many helping with the tasks. As always, there is much to do, and if you are feeling called to serve, please reach out to any of the staff, the Elders, the Discernment Team or the Council, and we will help you find a place to serve!

Council will continue to look after the business side of our CFC family in 2026. One of our big tasks will be updating our by-laws. We will be working on the suggested changes and get them to the family for review prior to either our April or July Family meetings. Remember, our meetings are typically on the 3rd Thursday of the month at either FWC or NCF at 6:00 pm. You are always welcome to join us!

Zeak Dewyse Chairperson CFC Council

2025 Ministry Reports
Elders / Spirtual Life Team

Randy Cadeau (Chair)

A new name was given for Elders Team: "Spirtual Life Team"

Sam Norman, our Elder and Deacon, has left those positions for a teaching position.

ShepardingTeams Outreach is continuing to grow and make an inpact.

A Discernment Team has begun and will be working together as needed.

We have also initiated a Readiness Team.

Everence is still a part of our monthly meetings.

Benevolence: We have given help for monitary assistance to 3 individuals in our area this year, along with the help of Love/Inc.

We have a new member, Keith Laabs, on our Team as of December 2025. Welcome Keith!

CHRISTIAN FELLOWSHIP CHURCH

O: (906)477-6553
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Naubinway, MI 49762

Deacon Ministry Report for 2025

The Deacon was involved in several ministry functions during the year.

- **Attended all Elders meetings as an active participant with the team.**
- **Attended all Leadership Team meetings**
- **Oversaw the administration of the CFC Family Assistance Fund,**
- **Scheduled and oversaw the preparation for communion for the church**
- **Served as a coleader for the Redemption Road recovery program by leading the large group teaching and discussion session.**
- **Lead and taught the Thursday Men's Bible Study**
- **Lead the after-sermon discussion on Sunday**
- **Served as backup leader for the men's Bible Study Fellowship program.**
- **Served as ministry coverage for at home contact in our area.**

The Deacon position will be closed as of January 2026 in order to continue our video ministry THE JOURNEY.

Respectfully Submitted

Sam Norman

2025 Stewardship Team Report

We had another good year for CFC in 2025. We did fall short of our Tithes & Offerings Budget, however, our bank account is in balance and all bills are paid, so no outstanding debts. We also spent less than our Expense Budget, which prevented us from having to move money from the Savings account in order to pay bills.

The Tithes & Offerings Budget was $413,000 and we ended the year with $361,785; our expenses were budgeted at $426,035 and we ended the year with expenditures of $35,000 less than budgeted at $390,808.

We are having more people utilizing our online giving through VANCO. The end of December 2025 saw the online giving for the year was over $100,000 for the second year in a row.

The amounts on our CFC Balance Sheet as of December 31,2025 were as follows:

Checking Account	$76,313.21
Savings Account	$31,112.82
EIMA Fund (Everence Money Market)	$420,948.75
Temporarily Restricted Funds	$85,930.90
Total Equity	$528,374.78

CFC continues to be blessed by Prayer Park and the Living Waters Prayer Chapel. Thank you, God! During the summer months, we receive 30 or more prayer cards on a weekly basis from those needing prayer. We also receive many comments on the beauty of this area for a place to stop and pray and refresh. We also continue to have engagements and a couple weddings performed at the Prayer Chapel. We also received over $3,000 in donations toward the Prayer Chapel and we have now filled up our first book of people signing in when they have visited.

We also would like to thank those who contributed to the North Carolina Mission Trip of over $2,600, to the “Harvest Blessing” project of over $11,000 and to those who have generously given to our Fund the Future Campaign totaling over $52,000. The generosity you show for those in need, whether for others or right here at home is greatly humbling and appreciated.

This was my first full year as CFC Treasurer and I have thoroughly enjoyed Kelly serving in this ministry. I have a wonderful team serving along side of me with Ron Frank, Bill Black, Devon Derusha and Craig Savonen, I couldn’t have done it without them.

Kelly Roth, Treasurer

Chad & Katti Gouza Trustee Report January 13,2026

Completed in 2025: Thank you to all who served with us, you are greatly appreciated!!

Snowplowing arrangements made for 2025

Snowblower at RC updated to a newer model, and the other repaired.

LED Lights were purchased and installed at NC.

Condensation pumps at RC and NC were removed and have been tied into the drain lines.

Well pump records mailed for Prayer Park. Water samples sent in.

Checked into painting the front of FWC, costs too much for a building we don't own.

The drain field and water lines were found at NC. Outside drain work done at NC.

Chad Germain mowed the lawns for all Naubinway properties and did an excellent job.

Dave and Linda Livermore mowed at RC and always do a great job.

Prayer Park and church spring cleanup day a success.

FWC bathrooms painted.

Geese deterrent purchased and applied at Prayer Park.

New tables purchased for use at any building.

Insurance for bounce house for July 4th.

Certa Site inspected fire extinguishers at all CFC locations.

AED 's replaced and up to date.

Furnace filters replaced all locations. Furnace at NC serviced.

Air conditioner unit serviced at FWC.

Air purifier added to FWC.

Shovels and snowblowers out at all locations. Salt purchased and dropped at all locations.

Porta potty winterized at FWC.

Bob Boseman shoveling at FWC.

Peep hole and doorbell at FWC east door installed.

Building address placed on window at FWC for emergency purposes.

Snowplowing arrangements made for 2026

Well house heater turned on FWC. Outside spicket drained for winter at FWC.

New tires purchased for the bus

Future projects:

Vault toilet at Prayer Park instead of porta potties they are pricey.

Painting community room light green at NC. Vinyl flooring in bathrooms at NC.

Electrical transfer switch installed for backup generator at NC.

Look into purchasing salt in bulk for upcoming winters.

Salt spreader for parking lot?

Install fencing around Kids Cabin for security.

Check shingles at RC in 2026.

2025 Everence Ministry Report

In 2025 we had Sharing Fund Grant monies of $3000 and we only used $187.00 in assisting one family with repairing a vehicle. With the Everence Sharing Fund Grant we receive a 50% match in all qualifying applications to pay back to our Benevolence Fund. **In 2024, ALL congregations received the amount of $3,000 in Sharing Fund Grant monies** however, in 2025 it was necessary for the Stewardship Team to complete the 4 quarterly reports and the Stewardship Ministry Assessment Tool, of which all were completed, meaning we will again receive $3000 in Sharing Fund Grant monies. I have spoken to Randy Cadeau, the Spiritual Life Team Chair to alert him to letting me know when our Benevolence Fund is used to help someone in the community or from CFC.

Everence supplies us with the Pastors Salary Guideline for composing the salaries for our Senior and Associate Pastors. This is a huge help in making sure everyone's pay is figured the same way.

Everence held 3 sessions of Webinar Wednesdays in 2025. The first session was in March and the topics were: ***Financial planning with a purpose; Necessary conversations: Let's talk about money; Retirement readiness: Understanding your income options; and Invest in a better world.*** The second session was in September/October and the topics were: ***1) Women, Wealth and Well-being: Creating confidence through the discomfort; 2) Charitable Giving: you know why. We know how. & 3) Annuity Basics.*** The final session was in October/November and those topics were: ***The Longevity Equation: preparing for future of long-term care together; When to utilize an institutional trustee or executor; The ABCs and 123s of Donor Advised Funds; and Investing 101: Get the basics to start your investment journey.*** Everence does a great job on their webinars are very informative. If you would like to watch any of these webinars on your own time, please contact Kelly Roth for the link.

Everence hosted a Medicare Mondays webinar series in 2025, which was held on the second Monday of the month in February & continued through May. Topics will include, when and where to sign up for Medicare, what Medicare covers, plus an explanation of Medicare Parts A, B, C, and D. **Attendance was recommended for those ready to sign up for Medicare.**

A new program for 2025 was the Student Checking Account. Smart banking for your future. **Members could earn up to $50 when they opened an account & made a deposit.** Whether the youth in their life is starting their first job, building a budget, or just want a debit card that works for them, their new Student Checking Account, is **available to anyone aged 13-22,** & gives them the tools to take control of their finances – **without fees, minimum balances, or opening deposit amount required. A special promo for 2025 was** Everence would match deposits to a Student Checking Account, dollar for dollar, up to $50 from October through December 2025.

Everence held 3 separate webinars during 2025. They were: ***Stop making a resolution: Turn your financial goals into reality;*** this was a new webinar to learn strategies to organize your finances, set goals, and improve financial habits. ***Money talk for relationships*** taught communication skills and ground rules for talking about money; common money beliefs and scripts and how they influence financial behavior; and money management strategies that could be implemented on your own or with others. ***Financial Fraud in the Church: Best practices for prevention and mitigation*** explored ways your congregation can greatly lessen fraud's likelihood and what to do if it happens. This webinar was ideal for pastors, stewardship advocates, treasurers and other congregational leaders.

Everence hosted five sets of webinars for the Stewardship Partners and I participated in all of the webinars as head of the Stewardship Team. The five webinars were Stewardship Steps: Moving your Stewardship Ministry forward in 2025. Step 1: ***Telling your church's story*** – Telling your story is not only about connecting your church's vision for ministry, it's also about uncovering stories of how God is touching the lives of those within your community of faith; and then finding ways to retell those stories to your community of faith may be blessed and inspired. Step 2: ***Teaching & Preaching Stewardship*** – Teaching and preaching about stewardship helps people grow in the spiritual practices of money management and generosity. It also helps people navigate their own financial journey, no matter their life stage or income and asset level. Step 3: ***Asking for Involvement*** – People think of stewardship primarily as managing money

well. However, stewardship also encompasses a spirit of generosity that shapes and expands how we share God's love. As church leaders, we help shape disciples' understanding of how to respond generously to the generous God we serve.
Step 4: ***Thanking Givers*** – "Saying thank you is a critical component of your stewardship efforts and allows you to model gratitude to the congregation." Modeling gratitude conveys a message from leadership that we see and acknowledge your valuable contributions you are making to our church. When you thank people, they feel valued and appreciated. Step 5: ***Planning for the Future*** – The role of planning for the stewardship leaders is crucial in laying a foundation that builds a connection to what God is attempting to do in your community. Planning helps create a roadmap that provides a framework and direction for creating and cultivating a healthy and growing stewardship culture.

In November, Everence holds a Client Appreciation Event for Everence members and Advocates. The 2025 Theme for the event was ***The Power of Saying Thank you!*** I am not only the CFC Everence Advocate, I am an Everence member, holding a checking & saving account and the Everence My Neighbor credit card. Everence is always excited to celebrate their Everence members, advocates, pastors, and clients. They hold a time of fellowship with Everence members and staff, learning about ways Everence is serving advocates, hearing appreciation stories from the Everence team, and they also have giveaways, prizes and more!

I am looking forward to 2026 and what God has in store for us! Please continue to pray for the Financial Stewardship Team as we move forward through the Everence ministry in 2025.

Everence Advocate
Kelly Roth

CFC Tech Team Summary 2025

The CFC Tech Team would like to start by saying that we had to say goodbye for now to a long-time leader and friend, Geoff Van Hise. Geoff served faithfully right up to going home to be with Jesus, and that truly displayed his heart for God and love for the body of Christ. His smile and laughter will be greatly missed. Geoff's dedication and faithfulness will be a goal that we all aim and strive for, and for that we say, "Thank you, brother."

In 2025, the Tech Team has undergone many changes. We now have three sets of steady hands working the camera on a consistent schedule. One of which is one of our High School age attendees. Camera sound is now more efficient and higher quality from week to week with improvements ahead. Our very high-tech digital mixer has also been given utmost attention to optimizing sound quality both in-person and online, with the goal of maximizing quality and limiting harsh frequencies and feedback. Our PowerPoint Team remains faithful as ever as we plan to add at least one more ServStaff member to each station: Sound Board (Audio), Camera (Visual), and PowerPoint (Presentation). We also have been speaking with a brother in Christ, (Steven Lowerly) from another church who is helping us move forward in wisdom as we plan to upgrade our computer system. The new computer would be the platform on which we enhance our service presentation and make it more streamlined and efficient than ever. We appreciate all that the Lord is doing and look forward to the future with expectation and excitement.

Thanks for all your prayers and God Bless! -Pastor Eric

Music Ministry 2025

The music ministry team at CFC is an active participant in each Sunday Worship service. 21 singers and instrumentalists were active on the team in 2025. We also work closely with approximately 6 technicians (sound, video, lights, computer) that rotate and share the duties on Sunday mornings. I am grateful for the people that offer to share their gifts of singing, playing instruments and technical support- this is a group ministry and a calling. I am especially thankful for Eric Lytle, who stepped up to lead worship while I was on vacation and to Duane Krenek and Ally Loebach who covered the piano in my absence. Giving others the chance to lead/play builds up new leaders and blesses them and the congregation. I schedule teams 1-2 months ahead and send out a schedule. I work to make sure everyone gets the opportunity to serve each month.

Each week, after I select the music, I send the written music to those on the team that week and also text a YouTube playlist which includes each song to listen to, with the idea that each team member prepares at home before we meet to practice on Sunday mornings. On Sundays, the tech team is the first to arrive at church so we are ready for the instrumentalists to begin at 8:40am and then the singers join us at 9:00am. As worship director, I choose the weekly service music, arrange the music, create paper and electronic copies of the music, communicate weekly with the praise team, create the Sunday PowerPoints, create pre-service Countdown videos, put together the Order of Worship, keep records of all music sung at any of our services, report to CCLI the music we perform (when required to do so), help in planning the Advent Series and any special services that require music, rehearse the music each week and finally perform the worship music by playing piano, singing and leading the worship team during the Sunday morning service. When available, I also rehearse, put together teams and play for funerals. The music is prayerfully chosen to support the message or theme for the week, and I am in contact with Pastor Tim (or whoever is speaking) each week.

This year I started to share a Facebook Music post each week. I make a YouTube playlist of the songs we will be singing (I try to use lyric videos) and Kelly posts this list to our Facebook page. The thought is, anyone who wants to prepare for Sunday or just worship with our songs for the week can take part.

We had a variety of special music this year including vocal solos/duets, instrumental solos and ensembles. We had a special Christmas Service that included the entire Praise Team on the 3rd Sunday of advent.

Our Music Ministry is a blessing to those who participate, and I believe to our congregation as well. Our goal on the worship team is to point to God in worship in such a way that God is glorified and the people feel drawn to worship and experience God's presence. We strive to be true worshippers, and not just leaders.
Thank you for this opportunity to serve.

Jomay Bomber

Hospitality Team

Our hospitality team was happy to serve in 2025 with Easter Son-Rise breakfast, 6 potlucks, Fish Fry Sunday along with 5 celebrations of life meals and 1 light snack.

We were blessed with a couple more CFC friends who recently joined our team: Lori Ehrbar, Barb Salo and Ann Savonen. My hope is to have enough people that we can rotate Sunday duties.

It is so appreciated to have those who have signed up to provide finger food treats on Sunday and others who have made baked goods to stock our freezer. With the growing attendance numbers, ask someone you meet to sign up with you to provide Sunday treats. Keeping it simple and limiting it to one or two items, makes it easier.

We hope we have served you well and provided a welcoming space to fellowship! Thank you.

Your Hospitality Team
Sent from my iPhone

OUTREACH & IMPACT MINISTRY

The CFC Outreach and Impact Ministry organized the following events and activities in an effort to bless and impact those in our church, our community and around the world.

- **In January we participated in "Coins for Care Net" and handed out baby bottles for CFC family members to take home to fill with cash and coins.**
- **$14,500 was collected & donated to Samaritan's Purse for Hurricane Relief.**
- **In April we hosted the 3rd annual Ladies Night Out to help our CFC ladies build relationships and to get to know each other better. Lisa Wallace was our speaker.**
- **Collected toiletry items for the Engadine High School Key Club to help stock the shelves with items for students in need.**
- **Invited a representative from the Jesus Festival planning team to come to CFC to share about the July event in Escanaba. CFC donated toys for the event and a number of people volunteered for the weekend.**
- **CFC planned & hosted the community World Day of Prayer.**
- **Created a float advertising VBS and participated in the 4th of July parade.**
- **Sponsored and supervised a Bounce House at the July 4th event in Naubinway.**
- **Planned and hosted the Community VBS and many CFC members participated in volunteering for the week.**
- **Advertised and encouraged our CFC adults to attend area Men's & Women's Retreats.**
- **Made improvements at Prayer Park and kept the Chapel stocked with prayer cards, books, bibles and other items that visitors could take to encourage them.**
- **Advertised & participated in the Back to School Blessing at ECS.**
- **CFC collected groceries during Harvest Sunday and distributed them to the area food pantries.**
- **Organized the 3rd annual "Cookies & Costumes" event at the FWC on Halloween. We offered a place to warm-up, use the restrooms and to enjoy some cookies, hotdogs hot chocolate and cider. We handed out treat bags with candy, "Jesus Loves You" bracelets and a tract. We had a movie playing on the big screens, a bounce house, other games and coloring pages for the kids. New winter coats were also offered to anyone in need.**
- **Collected and purchased items for the youth OCC Shoebox project.**
- **In addition, several CFC members organized a Community Christmas Dinner at the GTH in Engadine.**

We want to thank the CFC church family for supporting and participating in this ministry.

CFC Kids Ministry Summary 2025

We are pleased to share that after our first year utilizing the Answers in Genesis digital curriculum, we are seeing steady growth and participation from our students. The digital resources allow us to share lesson resources with our teachers using the myAnswers.com webpage, and we can even email resources to teachers which allows them to prepare for lessons from anywhere. This curriculum is highly engaging with a Flip-Chart used by teachers to provide great commentary but also colorful pictures that represent the lesson well. This curriculum is also filled with opportunities to get the students up and moving with fun, educational activities. We have five teachers who rotate teaching responsibilities and more than ten ServStaff members who support and help our teachers accomplish their teaching goals from week to week. The children are learning the power and richness found in God's word, which will be their firm foundation for life and the lives of their family in future generations. We pray that as we grow in numbers, we will have adequate space and ServStaff to accommodate that growth. We ask that you continue to pray for CFC to acquire the building we are in so we can begin to plan and serve the greatest asset the church body has, our children!

Thanks, and God Bless! -Pastor Eric

2025 CFC Ministry Report

IMPACT YOUTH

The Impact Youth Group consists of teens grades 8-12 that come from Naubinway, Engadine, Gould City, Curtis, Germfask, and the Newberry area. The group meets on Sunday afternoons an average of 2x per month as schedules permit.

In early February our group held a fundraising bake sale at the Winter Carnival to raise funds for Freeze Out.

Our group teamed up with Illumin8 and attended the Freeze Out winter camp in Lake Ann, MI in mid-February and had a great experience!

In the Spring the group spent a Sunday afternoon picking up trash along US 2 in memory of Maggie Bosman.

May 18th we had Youth Sunday at CFC and the teens participated in almost all elements of the Sunday morning service including everything from directing parking to sharing the message. They did a great job and received a lot of positive feedback!

The youth held a 4th of July Bake Sale to raise funds for our trip to Aurora, IL in December.

In September we kicked off our OCC Shoebox project by shopping for items to pack in the boxes. We also started collecting donations of items from the CFC family.

In November we had a "Packing Party" and packed around 150 shoeboxes!

In December we took a weekend trip to the OCC Processing Center and helped to inspect and pack shoeboxes that came in from all over the surrounding states. It was super impactful!

Attended a Sidewalk Prophets concert in Gaylord.

We want to thank the CFC family for all of your support this past year. 😊

CARING MINISTRIES & MOTHER'S & FATHERS DAY GIFTS MINISTRY

REPORT FOR: 2025

Working in the church is an important part of being a Christian. When we serve in the church, we should do so with joy and eagerness. The purpose of the Caring Ministry at CFC is to send birthday, anniversary and get well cards to the CFC Family. Sympathy cards will be sent to the family experiencing the loss of a loved one.

In the event of the death of an immediate family member, a Gideons Bible donation of 5 Bibles will be made in memory of our loved one. Unfortunately, we ordered many Gideons Bibles this year in remembrance of loved ones.

I enjoy the Caring Ministry. 2025 saw more new growth at Christian Fellowship Church. I was kept busy not only sending out cards but busy in just keeping the cards and postage ordered.

With CFC growing it was a bit of a challenge to know just how many Mother's Day and Father's Day gifts to plan on. I am hoping next year will even be more growth.

As for 2026, the Discernment Team has requested a couple additional responsibilities be added to the Caring Ministry this year. One is the College Care Packages and the other is to coordinate meal trains when needed. I will need to meet with the people that have done this is the past to get an idea of what needs to be done and, to find the right people to assist with this.

What a blessing it is to be a part of Christian Fellowship Church.

Blessings,

Connie Kostiuk – Caring Ministry

2025

Text-em-all Report
Submitted By Sharon Flatt

Monthly charge: $69.00
Enhanced (messages over 320 characters): .05 per message

Total monthly charges:	$828.00
Total enhanced charges:	$ 48.90
Total year amount:	$876.90

Total voice messages:	1,487
Total text messages:	17,450
Total messages sent:	18,937

Total contacts in text-em-all: 154

usage-summary-messages-116762

Date	Broadcasts Completed	Voice Broadcast Messages	Text Broadcast Messages	Conversation Messages	Automation Messages	Total Messages
2025/12	32	254	1526	0	0	1780
2025/11	31	99	1378	0	0	1477
2025/10	38	122	1685	0	0	1807
2025/9	27	92	1410	0	0	1502
2025/8	42	123	2064	0	0	2187
2025/7	21	57	1100	0	0	1157
2025/6	20	240	751	1	0	992
2025/5	27	81	1383	2	0	1466
2025/4	41	106	2085	0	0	2191
2025/3	33	170	1568	0	0	1738
2025/2	28	74	1210	1	0	1285
2025/1	24	69	1290	0	0	1359

BillingHistory 2

Date	Description	Amount	Invoice Number	Invoice Status	Credits	Group Size	Balance Due
12/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 162 Messages	$77.10			0.00	200	
11/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 80 Messages	$73.00			0.00	200	
10/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers	$69.00			0.00	200	
9/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 230 Messages	$80.50			0.00	200	
8/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 92 Messages	$73.60			0.00	200	
7/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 81 Messages	$73.05			0.00	200	
6/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers	$69.00			0.00	200	
5/29/2025 1:02 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 286 Messages	$83.30			0.00	200	
4/29/2025 2:59 PM	Subscription Level Changed to Group Size of 200 Phone Numbers Message Add-On Charges for 336 Messages	$85.80			0.00	200	
3/28/2025 1:03 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 13 Messages	$69.65			0.00	200	
2/28/2025 1:03 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers Message Add-On Charges for 25 Messages	$70.25			0.00	200	
1/28/2025 1:03 AM	Subscription Monthly Fee for Group Size of 200 Phone Numbers	$69.00			0.00	200	

ECS Assistance Program Report

Deb DeWyse

The ECS Assistance Program is an absolute blessing to our school system and to me. It is wonderful feeling when a teacher comes to me with a need and I am able, through your generous help, to fulfil that request.

Typically, the fund will use $500-$1500 depending on the needs of the students. Some examples of where the funds have been dispersed in the past include:

Basketball shoes

Pay to participate fees

Doctor Co-pays & Office Calls

Dentist Bills

Money for out-of-town meals for athletes with no parental support

This year the fund was used very little.

Steel toe boots for a student so he could take the welding class at school was the only purchase.

Thank you all so much for your continued support of this fund. It makes an impact on both the teachers and the students.

Mission Report for 2025

Our mission team members included: Carol Norman, chairperson, Steve and Stephanie Anable, Cyndi Bosman and Lester Livermore. This past year we have had several people resign from the mission team including Cyndi Bosman, Steve and Stephanie Anable. Carol Norman has decided to step down from Mission Chair and is happy to announce that Lisa Wallace will be taking over for 2026. Carol will remain on the mission team.

Beauty for Ashes: Currently budgeted for $4000.00

Beauty for Ashes has been able to continue to reach out to the at risk women in the Flint area. These women have been involved in prostitution, some have come out of being trafficked. The organization has been able to hold fund raisers with much success. Since Brainna Thompson resigned to be a stay at home mom the staff duties and management is run by their board with Hannah Standard as president of the board.

Beauty for Ashes is a ministry dedicated to bringing hope and healing for a new and empowered life through the love of Jesus. We minister to women who are survivors of human trafficking and those at risk of sexual exploitation and addiction.

87.2 of monies received go to program expenses and 12.8 goes to cover administrative expenses.

Continue to keep them in prayer as they serve the women in the Flint area to bring them out of prostitution, drug abuse and give them Beauty for Ashes.

Big Life: We supported Big Life with a gift of $2500.00 in 2025. We had a pastor from India come to speak to our congregation as well as his daughter. He delivered a wonderful message.

The administrative costs for big life ministries can vary significantly. Generally, administrative costs are considered to be below 15% of total expenses for most charities, but this can differ based on the specific ministry and its operational structure. For example, some ministries may have administrative costs as high as 43.1% of their expenses. It's important to note that these costs can include salaries, rent, and other operational expenses that support the ministry's overall functions.

The administrative salaries for Big Life International Ministries are not explicitly detailed in the available sources. However, general salary information for similar organizations indicates:

The average annual salary for employees at Big Life in the United States is $80,439. Salaries typically range from $70,330 to $92,027 annually, depending on the role and experience. The highest-paid position is the Chief Executive Officer, with an average salary of approximately $622,669 per year.

For more specific salary details, it may be beneficial to consult the company's official resources or salary surveys.

Big Life attests to having a baptism every 8 minutes, serves 180 countries with 70+ have disciple making ministries and they distribute 1100 Bibles daily.

Compass Pregnancy and Family Resource Center (Previously CareNet):

We budgeted $4000.00 for Compass in 2025. Compass is supporter funded including over 30 churches in the Eastern UP. Funding is also provided by individuals, community organizations and businesses. They receive no government funding. They are also debt free.

The name change came about as to better represent the services offered while remaining true to their mission. Focus remains on supporting abortion minded and vulnerable women. They also are able to serve parents and children through parenting programs that can have a significant impact on future generations.

The pregnancy center continues to provide ultrasounds. The Crib provides needed items for babies and young children.

There is a medical director over the center, this is has what enables them to offer ultrasounds and pregnancy tests.

CounterAct (previously Orphan Helpers): Orphan Helpers received $2500.00 as part of our budget for 2025. This program works with equipping incarcerated and released youth for a change life across the Northern Triangle of Central America.

Youth are trapped in a relentless and vicious cycle of adversity.

Incarcerated youth in Central America see little hope for their future. They often find themselves imprisoned for crimes they've been groomed or coerced to commit. Life behind bars is bleak, and their options after release are limited: return to a life of crime, face an early death, or attempt to flee the country.

Without an education, job opportunities, and someone to believe in them, they are vulnerable to exploitation and reincarceration. After a lifetime of severe adversities, they can't envision an alternative future. And when their holistic needs go unmet, this cycle of generational trauma and brokenness repeats.

2M+ People from El Salvador, Guatemala, and Honduras encountered in the past 4 years at the U.S. Southwest Border.

5th Honduras' murder rate of 35.09 per 100,000 people is 5th highest in the world.

$1.1B Amount extorted each year from individuals and businesses across the Northern Triangle.

I could not find any information about how much goes to administrative fees however I did find this information Counteract International does not specify the exact administrative fees for their ministry. However, the organization is known for its holistic approach to equipping incarcerated and released youth, which includes mentorship, life skills training, and biblical guidance. The organization's mission is to help youth embrace a new trajectory for their life through consistent mentorship and support. counteract.org For more detailed information on the administrative fees and how they are used, it is recommended to contact Counteract International directly or visit their official website. I did check the website and they did not list anything in regards to how much is spent on administrative fees.

Eden Childrens' village: Eden ministries is budgeted for $3900.00 in 2025.

Our primary focus is on providing a loving and secure home for orphans, rooted in the values and teachings of our Christian faith. Beyond orphan care, we actively engage in ministry initiatives, seeking to follow the example of Christ in every way.

Susan and Kevin Fry spoke at our church in October as they were visiting their supporters throughout the US.

The administrative costs for Eden Ministries in Zimbabwe are essential for sustaining their operations, which include:

Day-to-day activities: This encompasses feeding children, maintaining homes, transportation, salaries, utilities, maintenance, and repairs.

Operational funds: These are crucial for the overall functioning and sustainability of the ministry, enabling the provision of a stable environment for the children under care.

Annual campaigns: For example, the "Feed the Village" campaign focuses on agricultural food production costs, which supports the ministry's efforts in providing essential nutrition to the community.

Financial breakdown can be obtained on their website.

Engadine Consolidate Schools: This amount was decreased to $1800.00 for 2025. They did not require the previously $3000.00 budgeted amount,. The money for this is for kids in need of any types of clothing or needs. Debbie DeWyse oversees this mission.

Ghana Christian Missions: Ghana Christian Missions is provided with $2500.00 per year. Wisdom Nyador is the director. He and his wife Rebbekah had the opportunity to come and share about Ghana Christian Missions with us. I have had the opportunity to serve twice in Ghana and to see how their mission works through sharing the love of Christ and discipling the African people.

Ghana Christian Mission (GCM) is dedicated to sharing the Gospel and providing community support through church planting, medical outreach, and education initiatives in Ghana.

Mission and Activities: Ghana Christian Mission aims to spread the hope of the Gospel to all people in Ghana, focusing on both spiritual and physical needs. Their key areas of work include:

Church Planting - GCM has established numerous churches across Ghana, providing a place for worship and community support. They have started 185 churches, helping to foster local congregations and spiritual growth.

Medical Outreach - The mission operates seven medical clinics in rural areas, offering essential healthcare services while sharing the Gospel. These clinics serve as safe spaces for individuals to receive medical care and spiritual guidance.

Christian Education - GCM has initiated three schools to provide a Christian environment for children, addressing the need for education in a country where schooling is not free. This initiative aims to improve educational access and promote Christian values among the youth.

Community Development -GCM is involved in various community development projects, including job skills training and agricultural education, which help improve living standards and provide families with sustainable income sources. They also engage in outreach programs that support orphans, widows, and disabled individuals, helping them to find hope and purpose through faith and practical assistance.

Financial information can be obtained on their website.

Global Health Outreach: Global health outreach is supported by prayer and also service on the mission field by Carol Norman. There is also room for others to join on any of these mission trips. This is not supported with the missions budget however many of the church family has supported Carol on these trips with financial support and money.

Healing Loft: This ministry was budgeted with $750.00. They are no longer a presence in the Upper Peninsula. The director has moved to Lower Michigan. .

Illuminate: Illuminate is a youth mission program that works with youth in Newberry. They receive $1500.00 in missions funds. The Illuminate youth did come to CFC worship center to participate in worship and share testimonies.

Keryx: Keryx is a new mission that we took on in 2024. Keryx is budgeted $2500.00 per year. This ministry works with community Keryx weekends and helps those who are incarcerated return to a normal life when they leave prison or jail. This ministry has seen a lot of change this past year. While we supported primarily the prison aspect, given the change and effect it had on the community Keryx it was recommended for 2026 for the funding to go directly to the local Keryx in Community. There were a total of 4 retreats held in the Eastern UP this past year, 2 for men and 2 for women. There was also a message by Chad Gouza and testimonies from those who have attended Keryx.

Lingap: We continue to support Lingap Children's Foundation in the Phillipines with $2500.00 in financial support. This organization is one that others through- out the country are trying to emulate. Our support of them has been a true blessing.

This charity's score is 97%, earning it a Four-Star rating. If this organization aligns with your passions and values, you can give with confidence.

Living Hope: Living Hope Ministries in Ontario, Canada, focuses on encouraging and developing local churches that serve First Nations communities. Their mission includes:

Worshiping in full devotion and attracting seekers.

Mobilizing believers and restoring families. Changing communities and affecting the world positively.

They provide various services such as worship services, support programs, Bible studies, and outreach opportunities for all ages.

Our financial support to Living Hope is $3200.00. We have not had anyone come to speak from Living Hope ministries. This would be a goal for 2026.

Love INC: Many from our congregation continue to volunteer at Love Inc. Our gift to them is $3800.00 per year. Karen spoke to our church family this past year. They also had a celebration on their anniversary. They have been able to hire an extra person to help with social issues of those in the community. Our church family has also helped Love INC financially in addition to what is given through missions.

Sunshine Foundation: Sunshine foundation is a community which works with people with developmental disabilities. We support them through missions with an amount of $500.00 as well as the money that is collected in our birthday bank. A person from the Sunshine Foundation did come and speak at our church.

Time to Revive: This program partners with local churches and leaders across the nation. They have a passion for making disciples and a call for repentance. We provide $3100.00 to support their mission. Pastor Tim, Chad and Eric were able to meet with them this year. Time to Revive also had a big presence in Chicago reaching out to the people there. Scott was planning to come to speak this past fall however due to Nikki's continue health problems was not able to do so.

Undesignated Mission: $2000.00 is set aside for the undesignated mission funds. There have been several outreach trips to help in areas devastated by the weather including 2 trips to North Carolina and Gaylord, Michigan.

Youth Mission Fund: The youth mission fund is gifted with $2000.00 per year. Our youth have been very impactful in collecting and putting shoeboxes together for Samaritan's Purse to be distributed around the world. They also traveled to Wisconsin to help finish up the project prior to the shoeboxes being sent.

Total missions funding for 2025 was $47, 250.00

Respectfully submitted,

Carol Norman, Missions Chairperson.

Missions Team

Steve Anable, Stephanie Anable, Cyndi Bosman, Lester Livermore and Carol Norman

Attached is the 2025 Missions Budget

We have added an increase of $7000.00. While there has been some concern that our mission's budget does not reach 15% of our 2025 total budget, we need to take into consideration that we were not going to increase this year due to the additional expenses for our church budget which included the hiring of 2 assistant pastors.

I would also like to add that the amount that is budgeted comes out of what our tithes and offerings for the year. It does not include other areas where "the church" comes forward and donates to other areas. The amount of money donated to the Hurricane Relief to Samaritan's Purse and Heart for the House exceeded $30,000 combined. We as the church also give to other missions. Many of us who go on mission trips are assisted by the congregation to offset expenses or provide for our own expenses. Many also support missions by sponsoring a child, giving to other missions. Also we need to include the time that is given in supporting missions, going on mission trips, taking personal time off from work etc. Time is as valuable resource as the dollars that are given. Also there is a lot of mission work that goes on at the Living Water's Prayer Chapel.

2024 Budget was $30,340.00

2025 Budget Requested was $37,840.00

Total 2025 Budget $47,250.00

The current budget for 2025 is as follows.

MISSION'S BUDGET 2025

Beauty for Ashes	$4000.00	
Big Life – Church Planting	$2500.00	
Compass, previously Care Net	$4000.00	
Conference LINC	$4200.00	1% of church budget
Engadine Cons. Schools	$1800.00	
Eden Ministries	$3900	
Ghana Christian Missions	$2500.00	
Healing Loft	$ 750.000	
Keryx	$2500.00	
Illuminate	$1500.00	
Lingap Children's Foundation	$2500.00	
Living Hope- Grabers, SSM, Canada	$3200.00	
Love INC	$3800.00	
CounterAct (Orphan Helpers)	$2500.00	
Sunshine Foundation	$ 500.00	
Time to Revive	$3100.00	
Undesignated Mission Trip	$2000.00	
Youth Mission's Fund	$2000.00	
TOTAL	**$47,250.00**	