



ST. MATTHEW'S

EPISCOPAL CHURCH

Annual Report 2025

St. Matthew's Episcopal Church
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Louisville, KY 40207

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www.stmatthewsepiscopallouisville.org

Reports for the Year 2025

Parish Goals	4,5
Planned Giving	6
Stewards of St. Matthew's	6
Clergy & Staff	7,8
2025 Vestry & Officers	8,9
Unsung Heroes	10
St. Matthew's Financial Reports	11-15
2026 Approved Consolidating Budget	15,16
2026 Budget Narrative	17,18
Ministry Information and Reports	19-28
Parish Statistics	28
Outreach Schedule	29

Parish Goals 2025-2026

1. Work to encourage fellowship by improving participation in church-sponsored events, including, but not limited to, the following: 11a intergenerational programming, Clingman Forum, Dimensions of Faith, and Skill Sharing classes.

2025 Benchmarks:

- a. A leader should be determined within the first 90 days of 2025. **Completed**
- b. A fellowship participation group needs to be established and convene a meeting within the first 120 days of 2025. **Completed**
- c. The fellowship participation group should generate specific action items that will be presented to the Vestry by the monthly August meeting so action can be taken commensurate with the start of the '25 - 26 program year and considered in budget preparations for 2026. **Completed**
- d. Invitations will be sent to ministry leaders before St. Matthew's Day to sponsor at least one event throughout the program year. *Status: Set down for now, see 2026 benchmark for Goal #1*
- e. The fellowship participation group will create a schedule of ministry spotlights throughout the calendar year to be included in the eSpirit and the mailer by Saint Matthew's Day. **Completed**

2026 Benchmark: Determine if the groups for Goal #1 and Goal #2 should be combined before creating new benchmarks for Goal #1 for 2026.

2. Better promote the parish's creativity and highlight the programs, ministries, and spaces that are uniquely St. Matthew's (Peeps Diorama Making, St. Matthew's Day, Skill Sharing, Makerspace, Community Garden, etc.).

2025 Benchmarks:

- a. A leader should be determined within the first 90 days of 2025, and the leader will meet with the Director of Communications within 30 days.
*Status: The leader has been determined as Jessica Roufus, and she met Charles on April 1. **Completed***
- b. A group to highlight parish creativity group needs to be established and convene a meeting within the first 120 days of 2025.
*Status: The group has been recruited and formed, and we had our first meeting on May 21. This small group consists of Jessica Roufus, Robin Garr, Julia Ceresa, and Lauren Ceresa. **Completed***
- c. The group and leader will work with the Director of Communications on the internal and external marketing for uniquely Saint Matthew's events.
*Status: We have drafted some goals below that will help us meet this benchmark. In addition, here are some things we have done to support uniquely Saint Matthew's events: (1) The group created chalk drawings in the parking lot to advertise Godspell. (2) Reached out to our marketing contact list (outside parishes and local groups) to advertise Diana Butler Bass. **Ongoing***
- f. Invitations will be sent to ministry leaders before St. Matthew's Day to sponsor at least one event throughout the program year.
*Revised Benchmark for 2026: The group and leader will work with the staff and ministry leaders to market and sponsor uniquely St. Matthew's events. **Ongoing***
- d. The leader will routinely meet with the staff and Ministry Leaders to collaborate on promotional ideas for highlighting uniquely Saint Matthew's events.
*Status: The small group checked in, via email, on the first quarter's worth of events and uniquely St. Matthew's spaces. We are due to check in again. **Ongoing***
- e. The parish creativity group should generate some specific action items that will be presented to the Vestry by the monthly August meeting so action can be taken commensurate with the start of the '25 - 26 program year and considered in budget preparations for 2026.
*Status: The small group drafted and presented specific action items to the Vestry and the VIT team. These action items were approved and then **Completed**.*

Specific Action Items:

- 1.) *During at least 3 quarters of the Fiscal Year, conduct one focused event or spotlight on a uniquely St. Matthew's space (once per quarter).*
- 2.) *Conduct quarterly communications with St. Matthew's Staff about upcoming uniquely St. Matthew's events and finalize action items for members of the promotion group.*
- 3.) *Assist in sharing and promoting Social Media content to promote uniquely St. Matthew's events in the community.*
- 4.) *Working with the Director of Communications - create a marketing contact list with contacts and best practices for sharing events with other parishes and local groups.*

2026 Benchmark: Determine if the groups for Goal #1 and Goal #2 should be combined before creating new benchmarks for Goal #2 for 2026.

3. Design and implement a sustainable health ministry at St. Matthew's.

2025 Benchmarks:

- a. Lay leaders will interpret the results of the 2024 survey and create appropriate benchmark(s) for the ministry. **Completed**
- b. Based on the results of the 2024 survey, establish a Health Ministry advisory group. **Completed**
- c. A leader should be determined within the first 60 days of 2025. **Completed**
- d. A health ministry advisory group needs to be established and convene a meeting within the first 90 days of 2025. **Completed**
- e. The health ministry advisory group should generate some specific action items, which should be presented to the Vestry by the August monthly meeting so action can be taken commensurate with the start of the '25 - '26 program year and considered in budget preparations for 2026.
*Status update: The leaders of the grief group will be contacted in September or October by Kelly to see if they want to continue planning or if she should recruit new leaders. They decided to make the Healing Eucharist the gathering place for people seeking grief support. **Completed***
*Status update: The leaders of the Alzheimer's group are up and running. They create a program each month and report the results to Kelly. After many months of programming, the group decided their work was done, and a new group was formed. **Completed***
*Status update: The Alzheimer's Association Caregivers' Support Group now meets on the 3rd Wednesday of the month. **Ongoing***
*Status update: The library now has a section for people living with or caring for individuals with dementia. **Ongoing***
*Status update: Five licensed medical professionals agreed to participate in the Credentialed Medical Assistance Ministry. **Completed***
- f. The leader, with the support of the Health Ministry advisory group, will inform and invite the congregation to participate and learn about the Health Ministry. *Status update: The website now has a health ministry page with updates about all the health ministry offerings. <https://stmatthewsepiscopallouisville.org/health-ministry> **Ongoing***
- g. Vaccine Clinic 2025. A Walgreens led vaccine clinic was held in Saints Hall. COVID and flu shots were administered by Walgreens personnel. 30 parishioners and 2 community members participated.

2026 Benchmarks:

1. A Walgreens-led vaccine clinic, offering flu and COVID protection, will be held in early October. Both parishioners and community members will be invited to participate. Announcements will be made in September.
2. The Health Ministry will be overseen by the Director of Congregational Life.

Planned Giving

Many people like to leave a gift to charity in their wills. The Planned Giving Committee was established in 2010 to encourage parishioners to include St. Matthew's in their will or estate plans. In 2014, the Planned Giving Committee created a legacy society known as the Stewards of St. Matthew's. The Stewards of St. Matthew's are listed below.

Individuals are part of the Stewards of St. Matthew's when they share with the rector or a member of the Planned Giving Committee that they have included a gift to St. Matthew's in their will or trust, or named St. Matthew's to receive a future gift as the beneficiary of a life insurance policy, tax-deferred retirement plan, charitable gift annuity, or other type of planned gift.

Stewards of St. Matthew's

Ken and Denee Bannister	Judy Fisher	Penny Shaw
Dottie Bardenwerper	Lee and Jody Fletcher	Anne & John Shelby
Neville Blakemore Jr.	Charles Frank	Cynthia Stringfield
Anne and Will Bogel	Robin Garr & Mary Johnson	Amy Tidwell
Ellie Britt	Gaylee Gillim and Ed Hart	Barbara Uligian
David and Jackie Brooks	Mary Louise Gorman	Kevin and Linda Wardell
William Brown	Dave and Sarah Johansen	George Wheeler
Brian and Sara Ceresa	Brian and Kelly Kirby	Michelle Yelverton
Steve and Mary Jane Cherry	Tom Kolb and Cathy Sutton	Vicki Zurlage
Bess Cleveland and Sophia Kidd	Greg Kuhns	4 Stewards are anonymous
Linda Collins	Barbara & David Lee	
Donna Delph	Stan and Sally Macdonald	
Patricia Enriquez	Bob & Sharon Nesmith	
Peggy Enriquez	Edie Nixon	
Phil Eschels	Lynn and Gibbs Reese	
Winslow Fairleigh	Dottie Rohrer	

Stewards – In Memory of:

George A. W. Allen	Kevin Clark & Mickey Peck	Barbara (Babs) Hardy	Bo Nixon
Anne Ardery	Lee Deters	Judy Heuglin	Gwen Parkins
Sue Bach	Jane Disney	Charles Hood	Aidan & Bobbie Stone
Kathy Bowling	Chuck Hamrick	Susan Judge	Frank Warden
Naomi Christian	Lee Hamrick	Barbara (Babs) Moore	

Clergy & Staff

● Full time

○ Part time



The Rev. Kelly Kirby
● Rector



The Rev. Suzanne Barrow
● Director of
Congregational Life



The Rev. Jan Scholtz
● Deacon



Robert Lee
● Director of Music



Joanne Coleman
● Account



Julie Mushkin
Ministry Coordinator &
● Youth Minister



Charles Frank
● Director of Communications



Teagan Morrison
Program &
Communications
● Assistant



Catherine Banks
● Parish Administrator



Daniel Horton
● Maintenance
Technician

Care Givers/Weekend Helpers

Erica Burton

Kylee Neff

Karly Keller

Olivia Vessels

Meg Young

Clergy Among Us

The Rev. Dr. Helen Jones

The Rev. Canon Dr. Jason Lewis

The Rev. Dr. Georgine Buckwalter

The Rev. Mary Jane Cherry

Vestry & Officers



Gaylee Gillim
Senior Warden

*Nominating Committee, Planned
Giving & Stewardship, Finance*



Rick Lotz
Junior Warden

*Building & Grounds –Chair,
Finance, Nominating
Committee, Finance*



Edie Nixon
Treasurer

Finance



Patricia Enriquez
Clerk



Neville Blakemore, Jr.

Buildings and Grounds



Heather Duffy

Outreach



Phil Eschels

*Planned Giving & Stewardship,
Outreach, Vision Implementation
Team*



Jamie Horsley

DOF, Nominating Committee



Melissa Klassen

Planned Giving & Stewardship



Sally Macdonald

Building & Grounds, Outreach



Robin McNally

Outreach



Chris Newton

Buildings & Grounds



Rob Peck

Buildings & Grounds



Jessica Roufus

Vision Implementation Team



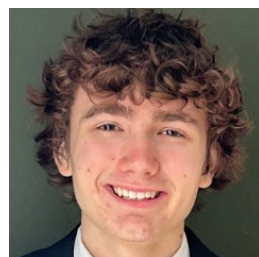
Penny Shaw

Vision Implementation Team



Anne Shelby

Nominating Committee



William Lewis

*Youth Representative,
Nominating Committee*

Unsung Heroes

An Unsung Hero is one who does great deeds but receives little or no recognition for them.

January 2025	Heather Duffy and George Wheeler
January 2024	Phil Eschels and Robin McNally
January 2023	Laura Bomar and Brian Ceresa
January 2022	Sara Ceresa and Steve Cherry
January 2021	Mike Risley, Mike Schmitt, John Shelby, Russ Weis
January 2020	Robin Garr and Ann Hines
January 2019	Lynn Miller and Speed Stodghill
January 2018	Sarah and Dave Johansen
January 2017	Betty Triplett & Brian Good
January 2016	Greg Petrites & Sarah Clement
January 2015	Harry & Ann Tidwell
February 2014	Kathy Bowling & Don Kissling
January 2013	Sarah Weston
January 2012	Ellen Robertson & Mary Louise Gorman
January 2011	Lee & Jody Fletcher
January 2010	Linda Collins
January 2009	Dottie Rohrer
January 2008	Ed & Karen Hill
January 2007	Bill McKinney
January 2006	Richard Rodahaffer & John Thomas
January 2005	Aidan & Bobbie Stone
January 2004	Fred & Joan Siegfriedt
January 2003	Chuck & Joyce Barry
January 2002	Lillian Yeager
January 2001	Jonnie Hoge and Sharon Nesmith
January 2000	Jane O'Roark
January 1999	Maida Wood
January 1998	whole parish
January 1997	Joyce Aprile, Mack Matthews, Evelyn Carter, Betty Jobson

St. Matthew's Episcopal Church

2025 Income Statement Budget vs. Actual

For fiscal year 2025, the budget was approved with a net income of \$179. The actual was a net loss of \$22,848, due mostly to weather-related expenses and minor equipment failure. Below are explanations of items that substantially differed from the budget.

Income

- **Pledges and Loose Offerings** – The total of \$709,735 was \$9,735 higher than the budget of \$700,000.
- **Fundraising & Interest** – Fundraising was budgeted to include a Home & Garden sale, one trivia night, as well as cash earned from Kroger cards. The Home & Garden sale was a huge success, raising \$11,729, the trivia night was held in November, and earned \$4,112. In addition, interest earned on five CD's contributed \$4,680.
- **Rental Income** – Rentals fell short of expectations by \$6,048, partially due to decreased outside rentals.

Expense

Expenses reflect all expenditures, including those spent out of restricted and endowed funds. Those expenses are included in the departments that are affected and then reimbursed through the line "Expenses Released from Designated Funds."

- **Salaries and Benefits** – Actual expenses were \$15,433 better than budgeted due mainly to lower health insurance.
- **Operating Expenses**
 - **Telephone** – The actual of \$5,831 was \$2,257 below budget, due to the installation of more efficient system.
 - **Building Maintenance** – The actual of \$83,294 was \$21,260 higher than budget. This was due to the replacement of a water heater (\$15,000) and a water pump (\$5000).
 - **Grounds** – Large snow events in December 2024 and January 2025 caused an overage of \$9,228.
 - **Communications & Advertising** – An increase of many technology subscriptions created a increase over budget. This was offset by the delay of a computer purchase, creating a positive budget variance of \$2,685.
- **Miscellaneous Expense** – A budgeted expense for Stewardship losses was not necessary (\$5,000). This was partially offset by higher credit card expenses, resulting in a positive budget variance of \$2,264.
- **Work Inside the Parish**
 - **Music & Supplies** – An adjustable organ bench was purchased, causing a budget overage of \$1,042.
 - **Leadership** – Lower than budgeted Convention costs and Vestry Retreat expenses led to a \$2,200 budget surplus.
 - **Churchwide Formation Expenses**– Expenses were \$12,180 higher than budgeted. While Intergenerational Programming has increased significantly over last year, the Director of Formation was frugal with expenses associated with these programs. This was offset by an unanticipated change in Dimensions of Faith speakers as well as timing for a 2026 speaker's payment.
 - **Children's Education and Youth** – Children's Education was \$1,117 lower than budget and Youth Expenses were \$1662 lower than budget due to lower than anticipated programming expenses.
 - **Grant Expenses** – Grant expenses were \$507. This included Skill Sharing Class expenses, as well as expenses incurred from three Preaching Initiative Grant workshops. These expenses were \$4,093 below anticipated spending.

Balance Sheet Items

- Short-term CDs were invested at \$126,391 on 1/1/24. One CD was cashed for operating expenses, and the ending balance, including interest earned, was \$110,366. Four CDs remain.
- Endowment Investments grew by \$408,721. This is from donations to the Endowment campaign as well as market growth, less expenses released through the income statement (\$105,246). To date, \$1,204,823 has been raised through the Endowment campaign. One year remains of this three-year commitment.
- Prepaid Pledges totaled \$112,487, as some parishioners have paid their 2026 Stewardship intentions prior to the end of the year.
- Payables increased by 18.39% this year. Gifts have increased the Building Maintenance payable, and the Health Savings Payable had an addition of \$2,000, to guard against future healthcare needs.

St. Matthew's Episcopal Church

2025 General Fund Income Statement

Month Ending December 31, 2025

INCOME	December					YTD					Annual Budget					Prior Year	
	Actual				Budget	Actual				Budget	Difference	Actual				% YTD to Annual Budget	YTD
	Operating	Balance Sheet Restricted	Endowment	Total		Operating	Balance Sheet Restricted	Endowment	Total			Operating	Balance Sheet Restricted	Endowment	Total		
Giving																	
Pledges/Intentions	6,760	-	-	6,760	74,000	637,546	-	-	637,546	625,000	12,546	625,000	-	-	625,000	102.01%	665,134
Unpledged Donations	9,341	-	-	9,341	13,000	70,608	1,581	-	72,189	75,000	(2,811)	75,000	-	-	75,000	96.25%	100,713
Request Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	#DIV/0!	-
Grant Income	-	-	-	-	-	-	1,500	-	1,500	-	1,500	-	-	-	-	#DIV/0!	-
Fundraising & Misc Income	1,561	-	-	1,561	1,085	21,060	-	-	21,060	16,350	4,710	16,350	-	-	16,350	128.81%	7,972
Rental Income	1,310	-	-	1,310	6,422	43,336	-	-	43,336	49,384	(6,048)	49,380	-	-	49,380	87.76%	54,430
TOTAL INCOME	18,872	-	-	18,872	94,607	772,661	3,081	-	775,822	786,734	9,888	786,730	-	-	786,730	101.28%	828,248
EXPENSE																	
Work Outside the Parish																	
Diocesan Pledge	8,414	-	-	8,414	8,417	100,973	-	-	100,973	100,971	(2)	100,971	-	-	100,971	100.00%	100,030
Outreach	282	1,000	2,337	3,997	1,136	3,120	39,370	4,674	47,164	42,972	(4,192)	3,130	24,850	15,000	42,870	109.76%	45,218
Total Work Outside the Parish	8,694	1,000	2,837	12,011	9,652	104,093	39,370	4,674	148,137	143,943	(4,194)	104,081	24,350	15,000	143,941	102.81%	146,248
Salaries, Housing & Benefits	40,871	-	-	40,871	37,748	417,400	-	-	417,400	432,833	15,433	428,898	3,000	-	432,838	96.43%	429,910
Operating Expenses																	
Building Expenses																	
General Insurance	(984)	-	-	(984)	3,262	39,066	-	-	39,066	39,166	100	39,166	-	-	39,166	99.74%	35,746
Utilities	6,081	-	-	6,081	6,400	72,278	-	-	72,278	71,076	(1,202)	71,076	-	-	71,076	101.69%	75,282
Telephone/Internet	269	-	-	269	674	5,831	-	-	5,831	8,088	2,257	8,088	-	-	8,088	72.06%	8,034
Building Maintenance	12,567	-	1,164	13,731	4,064	55,275	2,047	25,971	83,294	62,034	(21,260)	25,341	12,000	24,700	62,041	134.26%	76,781
Janitorial Supplies & Service	173	-	-	173	276	4,558	-	-	4,558	7,156	2,598	7,150	-	-	7,150	63.75%	3,705
Grounds	5,250	-	-	5,250	7,450	37,335	-	690	38,025	28,797	(9,228)	13,797	-	15,000	28,797	132.04%	39,708
Waste Removal	372	-	-	372	300	4,088	-	-	4,088	3,600	(488)	3,600	-	-	3,600	113.56%	3,603
Office Expenses																	
Office Supplies & Services	2,186	-	-	2,186	752	13,473	-	979	14,452	13,648	(804)	13,650	-	-	13,650	105.67%	18,035
Postage	4	-	-	4	52	1,816	-	-	1,816	2,858	1,042	2,858	-	-	2,858	63.53%	2,162
Computer Service	-	-	-	-	-	95	-	-	95	-	(95)	-	-	-	-	#DIV/0!	150
Communications & Advertising	1,649	-	-	1,649	1,168	9,181	-	1,360	10,541	13,226	2,685	8,330	-	4,900	13,230	79.67%	10,193
Miscellaneous Expense	817	-	-	817	5,741	7,876	-	-	7,876	10,140	2,264	10,140	-	-	10,140	77.67%	5,529
Total Operating Expenses	28,886	-	1,184	29,548	30,138	260,871	2,047	28,000	291,918	268,738	(22,128)	205,186	12,000	44,800	268,786	106.62%	278,922
Program (Work Inside Parish) Expense																	
Worship	75	881	-	956	1,408	1,762	2,470	-	4,232	5,425	1,193	1,935	3,200	300	5,425	78.00%	5,259
Music & Supplies	(93)	1,700	192	1,799	3,941	14,738	4,783	1,405	20,926	24,205	3,279	14,705	5,500	4,000	24,205	88.45%	21,916
Hospitality & Receptions	84	-	-	84	125	2,029	-	-	2,029	2,332	303	2,332	-	-	2,332	86.99%	2,178
Member Engagement	9	-	-	9	-	21	-	-	21	-	(21)	2,200	-	-	2,200	21.65%	953
Leadership	-	-	-	-	-	476	-	-	476	2,200	1,724	2,200	-	-	2,200	21.65%	953
Church Education/Christian Formation																	
Administrative	-	-	-	-	20	9	-	-	9	180	171	180	-	-	180	4.83%	2,306
Churchwide Formation Events	226	-	-	226	790	1,509	-	150	1,659	4,000	2,341	500	-	3,500	4,000	41.47%	487
Confirmation	-	-	-	-	-	349	-	-	349	450	101	450	-	-	450	77.56%	10,753
Adult Education	-	-	8,414	8,414	190	210	-	23,820	24,030	11,850	(12,180)	2,150	-	9,700	11,850	202.78%	738
Children Education	9	-	-	9	265	683	-	-	683	1,800	1,117	1,800	-	-	1,800	37.93%	85
Youth/Young Adult	-	-	-	-	185	636	100	-	736	2,400	1,664	1,200	1,200	-	2,400	30.72%	1,286
Total Education/Formation	235	-	8,414	8,649	1,370	3,397	100	23,970	27,467	20,680	(6,787)	6,280	-	13,200	19,480	141.00%	15,254
Library	75	-	-	75	100	613	-	-	613	1,000	387	1,000	-	-	1,000	61.35%	829

EXPENSE	December					YTD					Annual Budget					Prior Year	
	Actual				Budget	Actual				Budget	Difference	Actual				% YTD to Annual Budget	YTD
	Operating	Balance Sheet Restricted	Endowment	Total		Operating	Balance Sheet Restricted	Endowment	Total			Operating	Balance Sheet Restricted	Endowment	Total		
Total Program Expense	386	2,661	8,808	11,872	9,944	21,098	7,363	25,376	66,784	66,842	78	23,442	9,800	17,600	66,842	89.88%	48,728
Grant Expense	-	284	-	284	1,160	-	607	-	607	4,800	4,093	-	4,800	-	4,800	11.03%	1,884
TOTAL EXPENSE	78,416	3,886	12,107	94,387	86,634	786,889	48,273	68,048	903,728	897,007	(6,719)	786,686	84,350	77,100	897,016	100.76%	902,782
RELEASED FROM DESIGNATED FUNDS (Detailed below)	-	(3,886)	(12,107)	(16,872)	(30,282)	-	(48,197)	(68,048)	(106,248)	(131,462)	(28,208)	-	(64,360)	(77,100)	(131,460)	80.07%	(117,808)
NET INCOME/EXPENSE	(69,443)	(3,886)	(12,107)	(85,436)	(56,688)	(22,843)	(48,197)	(68,048)	(106,248)	(131,462)	(28,208)	186	-	-	186	-133.47%	45,256

CA SH RESERVE \$

An indication of financial health is each reserve of three-six months of the annual budget

CA SH RESERVE \$ NEEDED:	\$ 185,018 - \$ 338,033	CURRENT CA SH RESERVE:	\$ 384,730 (Cash plus CD)	CURRENT CA SH RESERVE:	
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Expenses Released from Designated Funds-used as operating funds above	December					YTD					Annual Budget					Prior Year	
	Actual				Budget	Actual				Budget	Difference	Actual				% YTD to Annual Budget	YTD
	Operating	Balance Sheet Restricted	Endowment	Total		Operating	Balance Sheet Restricted	Endowment	Total			Operating	Balance Sheet Restricted	Endowment	Total		
Released from Restricted Funds on the Balance Sheet																	
Building Repairs & Maintenance Fund	-	-	-	-	1,600	-	-	-	12,000	12,000	-	12,000	-	-	12,000	0.00%	-
Bell Tower	-	-	-	-	3,000	-	2,047	-	2,047	1,360	1,400	1,400	-	-	1,400	87.14%	-
Christmas & Easter Flowers	311	-	811	3,000	1,360	1,360	-	-	1,360	1,400	1,400	1,400	-	-	1,400	87.14%	-
Christmas & Easter Musicians	1,400	-	1,400	1,600	2,650	2,650	-	-	2,650	2,500	2,500	2,500	-	-	2,500	108.09%	-
Flowers-Weekly	71	-	71	1,400	628	628	-	-	628	1,800	1,800	1,800	-	-	1,800	28.33%	102
Grant Funding	284	-	284	5,800	(864)	(864)	-	-	(864)	5,600	5,600	5,600	-	-	5,600	-17.74%	-
Music	300	-	-	826	1,133	1,133	-	-	1,133	3,000	3,000	3,000	-	-	3,000	37.73%	-
Outreach	1,000	-	1,000	420	38,371	38,371	-	-	38,371	23,852	23,852	23,850	-	-	23,850	186.03%	333
Youth	-	-	-	3,896	100	100	-	-	100	4,200	4,200	4,200	-	-	4,200	2.53%	-
Released from the Endowment Fund	-	-	12,107	12,107	30,282	-	68,048	68,048	131,462	72,405	72,405	-	-	77,100	77,100	78.69%	117,808
Total Released from Designated Funds	-	3,886	12,107	16,872	49,862	48,197	68,048	68,048	106,248	128,766	128,766	-	64,360	77,100	131,460	78.69%	118,244

St. Mathew's Episcopal Church

Consolidating Balance Sheet

Month Ending December 31, 2025

	Balance	Change	Balance	Change	Balance	% Change
	12/31/24	Jan-Nov	11/30/25	December	12/31/25	from 12/31/24
ASSETS						
CURRENT ASSETS						
CASH						
Operating Checking	189,139	96,059	285,198	(46,233)	238,965	26.34%
Petty Cash Funds	175	-	175	-	175	
Subtotal Cash	189,314	96,059	285,373	(46,233)	239,140	
SHORT-TERM INVESTMENTS	106,213	3,133	109,347	1,019	110,366	
PREPAID EXPENSES						
Prepaid Insurance	(761)	(306)	(1,067)	1,067	-	
Prepaid Service Contracts	2,362	(2,181)	182	(182)	-	
Subtotal Prepaid Expenses	1,601	(2,486)	(885)	885	-	
RECEIVABLES						
Due (to)/from Endowment	164	(100)	64	(64)	-	
Bell Tower Receivable	-	2,047	2,047	(27,000)	(24,953)	
Accounts Receivable	9,929	2,580	12,509	(6,024)	6,486	
Subtotal Receivables	10,093	4,527	14,620	(33,088)	(18,468)	
Subtotal Current Assets	307,222	101,233	408,455	(77,417)	331,038	
LONG-TERM INVESTMENTS						
Endowment Investments	2,331,193	315,690	2,646,883	93,031	2,739,914	17.53%
Subtotal Long-Term Investments	2,331,193	315,690	2,646,883	93,031	2,739,914	
FIXED ASSETS						
LAND						
BUILDINGS	5,828,970	-	5,828,970	-	5,828,970	
EQUIPMENT						
Furniture & Equipment	685,544	-	685,544	-	685,544	
Musical Instruments	71,077	-	71,077	-	71,077	
PROPERTY						
318 N Hubbards Lane	211,648	-	211,648	-	211,648	
Subtotal Fixed Assets	6,936,125	-	6,936,125	-	6,936,125	
TOTAL ASSETS	9,574,540	416,923	9,991,463	15,614	10,007,077	4.52%
LIABILITIES						
PAYABLES						
MISCELLANEOUS PAYABLES						
Prepaid Pledges	99,500	(10,930)	88,570	23,917	112,487	
Accounts Payable	11,174	(72)	11,101	(7,646)	3,455	
TEMPORARILY RESTRICTED PAYABLES						
Building Maintenance & Additi	12,721	5,500	18,221	10,500	28,721	
Clergy Continuing Education P	5,353	-	5,353	-	5,353	
Daughters of the King	485	144	629	20	649	
Flower Fund	4,650	1,026	5,676	67	5,743	
Health Savings Payable	8,000	-	8,000	2,000	10,000	
Memorial Garden	26,128	5,182	31,310	500	31,810	
Music Fund	7,487	3,017	10,503	(300)	10,203	
Outreach	19,410	(7,367)	12,043	6,866	18,909	
Outreach-Food Insecurities Co	-	5,100	5,100	-	5,100	
Sabbatical Expense Payable	4,083	917	5,000	83	5,083	
Special Offerings	3,072	3,151	6,223	(2,750)	3,473	
Special Music & Flowers	1,591	1,162	2,753	295	3,048	
Youth Fund	15,441	(100)	15,341	-	15,341	
Subtotal Payables	219,093	6,730	225,823	33,553	259,376	18.39%
GRANTS PAYABLE						
Collegeville Grant	10,212	284	10,496	(284)	10,212	
Diocese of Kentucky Grant	-	5,985	5,985	-	5,985	
Calvin Theological Seminary G	(7)	(238)	(245)	245	-	
Nicholas Eastman Memorial G	18,000	-	18,000	(1,000)	17,000	
Subtotal Grants Payable	28,205	6,031	34,236	(1,040)	33,197	
TOTAL LIABILITIES	247,298	12,761	260,059	32,513	292,572	18.31%
UNRESTRICTED FUND BALANCE	7,004,048	29,954	7,034,003	(58,233)	6,975,770	-0.40%
RESTRICTED & ENDOWED FUND BALANCE	2,331,193	366,207	2,697,401	41,334	2,738,735	17.48%
TOTAL LIABILITIES AND FUND BALANCE	9,582,540	408,923	9,991,463	15,614	10,007,077	4.43%

**St. Matthew's Episcopal Church
Endowment Fund**

Year Ending December 31, 2025

	as of 12/31/24	as of 12/31/25
CASH & SECURITIES		
Cash - Stock Yards	\$86,032.79	\$78,908.48
Investment - Fed Govt Obl Tax Mngd Fund	\$327,299.57	\$560,731.00
Dodge & Cox Balanced Fund	\$1,009,170.22	\$1,071,685.19
Bonds	\$916,145.40	\$1,028,589.40
Total	\$2,338,647.98	\$2,739,914.07

Sub-Fund Account	Current	Endowed	Total
General Use	\$56,276.38	\$1,704,321.60	\$1,760,597.98
Assets, Memorials & Aesthetics	\$16,229.07	\$261,033.22	\$277,262.29
Parish Programs	\$15,769.75	\$78,824.39	\$94,594.14
Outreach	\$30,427.46	\$387,933.74	\$418,361.20
Dimensions of Faith	\$2,977.09	\$186,121.36	\$189,098.45
Total	\$121,679.75	\$2,618,234.31	\$2,739,914.06

Donations and Dividends	2025
Dividends/Interest	\$148,996.46
General Use	\$243,341.15
Assets, Memorials & Aesthetics	\$840.00
Parish Programs	\$564.00
Outreach	\$0.00
Dimensions of Faith	\$355.00
Total	\$394,096.61

Disbursements	
General Use	\$27,640.20
Assets, Memorials & Aesthetics	\$0.00
Parish Programs	\$1,363.35
Outreach	\$15,000.00
Dimensions of Faith	\$17,471.03
Mgmt Fee	\$4,909.17
Total Disbursements	\$66,383.75

Clergy Discretionary Funds

The Rev. Kelly Kirby, *Rector*

Assistance to parishioners	\$0
Assistance to non-parishioners	\$250.00
Charitable Organizations	<u>\$1,235.00</u>
Total:	\$1,485.00

The Rev. Suzanne Barrow, *Director of Congregational Life*

Assistance to parishioners	\$0
Assistance to non-parishioners	\$2,200.00
Charitable Organizations	<u>\$1,050.00</u>
Total:	\$3,250.00

The Rev. Jan Scholtz, *Deacon*

Assistance to parishioners	\$0
Assistance to non-parishioners	\$0
Charitable Organizations	<u>\$0</u>
Total:	\$0

St. Matthew's Episcopal Church 2026 Consolidating Budget

	Approved 2026 Budget				Approved 2025 Budget			
	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment - Available for Current Use</i>	<i>Total</i>	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment</i>	<i>Total</i>
INCOME								
Giving								
Intentions	631,500			631,500	625,000			625,000
Donations	<u>75,000</u>			<u>75,000</u>	<u>75,000</u>			<u>75,000</u>
Total Giving	706,500	0	0	706,500	700,000	0	0	700,000
Fund Income		44,388	110,157	154,545				
Rental Income				0				0
Office Space Lease Income	25,080	0	0	25,080	25,080	0	0	25,080
Facility Rental Income	18,272	0	0	18,272	24,300	0	0	24,300
Total Rental Income	<u>43,352</u>	<u>0</u>	<u>0</u>	<u>43,352</u>	<u>49,380</u>	<u>0</u>	<u>0</u>	<u>49,380</u>
Miscellaneous Income								
Fundraising Income	4,325	0	0	4,325	11,850	0	0	11,850
Interest Income	<u>4,840</u>			<u>4,840</u>	<u>4,500</u>			<u>4,500</u>
Total Miscellaneous Income	9,165	0	0	9,165	16,350	0	0	16,350
TOTAL INCOME	759,017	44,388	110,157	913,562	765,730	0	0	765,730
EXPENSE								
Work Outside the Parish								
Diocesan Pledge	101,572			101,572	100,973			100,973
Outreach	<u>3,120</u>	<u>23,788</u>	<u>14,000</u>	<u>40,908</u>	<u>3,120</u>	<u>24,350</u>	<u>15,000</u>	<u>42,470</u>
Total Work Outside the Parish	<u>104,692</u>	<u>23,788</u>	<u>14,000</u>	<u>142,480</u>	<u>104,093</u>	<u>24,350</u>	<u>15,000</u>	<u>143,443</u>
Salaries & Benefits								
Salaries	353,236	0	0	353,236	351,196	3,000	0	354,196
Pension	37,845			37,845	36,314			36,314
Social Security Employer Expense	13,040			13,040	13,991			13,991
Health & Life Insurance	18,903	0	0	18,903	20,335	0	0	20,335
Auto Expense	1,000	0	0	1,000	1,000	0	0	1,000
Continuing Education	4,000	0	0	4,000	4,000			4,000
Rector's Reimbursables	2,000			2,000	2,000			2,000
Sabbatical Expense	<u>1,000</u>			<u>1,000</u>	<u>1,000</u>			<u>1,000</u>
Total Salaries & Benefits	<u>431,024</u>	<u>0</u>	<u>0</u>	<u>431,024</u>	<u>429,836</u>	<u>3,000</u>	<u>0</u>	<u>432,836</u>
Operating Expense								
Building Expense								
General Insurance	41,989	0	0	41,989	39,166	0	0	39,166
Utilities	74,800	0	0	74,800	71,076	0	0	71,076
Telephone & Internet	5,832	0	0	5,832	8,088	0	0	8,088

	Approved 2026 Budget				Approved 2025 Budget			
	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment - Available for Current Use</i>	<i>Total</i>	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment</i>	<i>Total</i>
Building Maintenance	23,635	10,000	31,000	64,635	25,341	12,000	24,700	62,041
Janitorial Supplies & Service	5,300	0	0	5,300	7,150	0	0	7,150
Grounds	7,500	0	14,000	21,500	13,797	0	15,000	28,797
Waste Removal	<u>3,800</u>			<u>3,800</u>	<u>3,600</u>			<u>3,600</u>
Total Building Expense	162,856	10,000	45,000	217,856	168,218	12,000	39,700	219,918
Office Expense								
Office Supplies	9,727	0	0	9,727	13,650	0	0	13,650
Postage	2,776	0	0	2,776	2,858	0	0	2,858
Computer Service	500	0	0	500	0	0	0	0
Communications Technology	5,454	0	3,000	8,454	5,102	0	3,000	8,102
Advertising	0	0	1,500	1,500	780	0	1,900	2,680
Printed Materials	<u>2,402</u>	<u>0</u>	<u>0</u>	<u>2,402</u>	<u>2,448</u>	<u>0</u>	<u>0</u>	<u>2,448</u>
Total Office Expense	20,859	0	4,500	25,359	24,838	0	4,900	29,738
Miscellaneous Expense								
Allowance for Pledge Adjustment	5,000			5,000	5,000			5,000
Miscellaneous	65	0	0	65	115	0	0	115
Payroll/Bank Fees	<u>5,125</u>	<u>0</u>	<u>0</u>	<u>5,125</u>	<u>5,025</u>	<u>0</u>	<u>0</u>	<u>5,025</u>
Total Miscellaneous Expense	10,190	0	0	10,190	10,140	0	0	10,140
Total Operating Expenses	193,905	10,000	49,500	253,405	203,196	12,000	44,600	259,796
Program (Work Inside Parish) Expense								
Worship								
Altar Guild	1,445	0	0	1,445	1,345	0	0	1,345
Flower Guild		1,800		1,800		1,800		1,800
Special Occasion Flowers		1,800		1,800		1,400		1,400
Misc. Worship Supplies	<u>450</u>	<u>0</u>	<u>0</u>	<u>450</u>	<u>580</u>	<u>0</u>	<u>300</u>	<u>880</u>
Total Worship	1,895	3,600	0	5,495	1,925	3,200	300	5,425
Membership	0	0	0	0				
Music & Supplies								
Music & Supplies	1,450		0	1,450	1,450		0	1,450
Guest Musicians	650			650	650			650
Christmas & Easter Musicians		2,500		2,500		2,500		2,500
Music Assistant	8,900	3,000		11,900	8,900	3,000		11,900
Organ/Music Substitute	1,125			1,125	1,125			1,125
Music Equipment/Repair				0			4,000	4,000
Service Contracts	<u>2,580</u>	<u>0</u>	<u>0</u>	<u>2,580</u>	<u>2,580</u>	<u>0</u>	<u>0</u>	<u>2,580</u>
Total Music & Supplies	14,705	5,500	0	20,205	14,705	5,500	4,000	24,205

	Approved 2026 Budget				Approved 2025 Budget			
	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment - Available for Current Use</i>	<i>Total</i>	<i>Operating</i>	<i>Donor Restricted</i>	<i>Endowment</i>	<i>Total</i>
Hospitality & Receptions	2,600	0	0	2,600	2,332	0	0	2,332
Administrative								
Vestry	450			450	400			400
Annual Meeting				0				0
Diocesan Convention	<u>1,800</u>	<u>0</u>	<u>0</u>	<u>1,800</u>	<u>1,800</u>	<u>0</u>	<u>0</u>	<u>1,800</u>
Total Administrative	2,250	0	0	2,250	2,200	0	0	2,200
Church Education/Christian Formation								
Meetings	150			150	180			180
Churchwide Formation Events	1,450	0	2,500	3,950	1,500	0	2,500	4,000
Confirmation	300	0	0	300	450	0	0	450
Adult Education	1,175	0	8,050	9,225	1,150	0	10,700	11,850
Children Education	1,950	0	0	1,950	1,800	0	0	1,800
Young Adult	500			500				
Youth	<u>1,225</u>	<u>1,700</u>	<u>0</u>	<u>2,925</u>	<u>1,200</u>	<u>1,200</u>	<u>0</u>	<u>2,400</u>
Total Education/Formation	6,750	1,700	10,550	19,000	6,280	1,200	13,200	20,680
Library	1,000	0	0	1,000	1,000	0	0	1,000
Total Program Expense	29,200	10,800	10,550	50,550	28,442	9,900	17,500	55,842
Grant Expense	0	5,600	0	5,600	0	4,600	0	4,600
Total Expense	758,821	50,188	74,050	883,059	765,567	53,850	77,100	896,517
Released from Designated Funds		(5,800)	36,107	30,503		(53,850)	(77,100)	(130,950)
NET INCOME/EXPENSE	196	0	0	196	163	0	0	163

St. Matthew's Episcopal Church 2026 Budget Narrative

A budget is a picture, an estimate of what our rector, finance committee and vestry expect to happen in 2026, both in terms of the income we receive and the expenses we incur. To some extent, budget development is guided by the previous year's budget but is adjusted based on actual income and the expense of the year just ending, as well as new expenditures that are planned.

This narrative budget explains both where we expect to get our income in 2026, as well as the amounts we expect to receive; it also shows how we intend to spend that income. For 2026, we have created a budget where our revenue matches our expenses. We have anticipated operating income of \$765,730, donor-restricted income of \$44,388, and Endowment (the portion available for current use) Income of \$110,157. Projected expenses of \$758,821 for operating, \$50,188 for donor-restricted funds, and \$73,950 for current-use endowment. With the release from funds (\$-30,603), our budget forecasts that we will have \$196 in income remaining at year's end.

A budget is a blueprint for us to follow. This budget aims to ensure that we have funds to adequately cover our expenses.

Income Sources and Amounts

Our 2026 budget is based on St. Matthew's receiving \$759,017 in income. The bulk of that income, \$706,500 will come from gifts from parishioners, \$631,000 pledged in our annual stewardship campaign, and \$75,000 expected in loose or unpledged offerings. We have achieved 99.8% of the Stewardship goal.

Currently, four not-for-profit organizations rent office space. In addition, many outside groups use Saints Hall, the fields, and various rooms throughout the building; a total of \$43,352 is budgeted for rents received, which is \$6,028 lower than 2025.

Fundraising Income of \$4,325 is budgeted to be raised through a trivia night, as well as donations earned through Kroger and American Express.

Interest income is budgeted to be \$4,840, received from 4 certificates of deposit.

Expense Sources and Amounts

Work Outside the Parish

Just as parishioners pledge money to St. Matthew's, each year St. Matthew's pledges money to the Episcopal Diocese of Kentucky. The diocese expects each parish to give 13 percent of their previous year's (2024) income as reported on their parochial report to the diocese. We have pledged to give \$101,572 in 2026.

For 2026, \$40,908 is budgeted for outreach expenses. This is our expected expenditure for outreach from all sources: operating funds (\$3,120), endowment funds (\$14,000) and special collections, such as for Easter & Christmas (\$23,788).

Salaries & Benefits

For 2026, St. Matthew's has budgeted \$431,024 for staff salaries and benefits. Staff benefits include pensions and Social Security, as well as health and life insurance for full-time employees, auto expenses and continuing education. In addition, \$1,000 is budgeted annually for the future sabbatical expense. A cost-of-living increase was given to all employees, and an additional deposit will be made to the savings plan for future health insurance needs.

Operating Expenses

Operating expenses account for 28 percent of the 2026 budget. This category includes maintenance of our buildings and grounds and running the church office. We have budgeted \$219,918 for building expenses. More than half of the expenditures in this category are for utilities and maintenance - \$74,800 and \$64,635 respectively. \$41,000 of the building maintenance expenses are funded by non-operating funds. Property, casualty and liability insurance premiums account for another \$41,989 and Grounds care is an additional \$21,400.

Office and Miscellaneous expenses are an additional \$25,359 and \$10,190 respectively, and this includes office supplies, technology, printed materials and credit card/bank fees.

Work Inside the Parish

The final expense category is for the expenses for our parish programs. The 2026 budget anticipates \$50,550 to be spent in this category. Expenses are budgeted for worship expenses such as prayer books and eucharistic supplies; for musicians and receptions, coffee-hour coffee; for sending delegates to the Diocesan Convention; for intergenerational programming, adult education, confirmation preparation, our children's program, youth program, Dimensions of Faith and books for our library.

Accounting for Designated Funds

Accounting for Designated Funds

There are two sources of designated funds. We expect to fund 14.1% of the entire budget using restricted funds.

DONOR-RESTRICTED FUNDS

Donations given for a specific purpose are classified as donor-restricted. These funds may only be used for the specific purpose identified by the donor. In 2026, anticipated expenditures are from the following funds:

- Building Repairs & Maintenance- \$ 10,000
- Christmas & Easter Flowers - \$1,800
- Christmas & Easter Musicians - \$2,500
- Weekly Altar Flowers - \$1,800
- Music - \$3,000
- Outreach - \$23,788
- Eastman Outreach Grant - \$1,000
- Preaching Initiative Grant - \$4,600

The St. Matthew's Endowment

Many churches have endowments. A church endowment is a fund of money set up with bequests in wills from parishioners who wanted to ensure support for their church in the future after they passed on. Typically, bequests contain instructions (which legally must be honored) for support of specific programs. Endowments are not set up to be used for ongoing operational expenses, but for one-time or special programs or uses. The vast majority of funds in endowments are reserved to earn income; only a small portion of endowment funds – typically five percent – is ever spent in one year, as described above.

In 2023, St. Matthew's embarked on an Endowment Campaign to double the Endowment, and this campaign was very successful. The campaign reached 117% of its goal of \$1,200,000, raising \$1,408,930. To date, \$1,204,823 of the campaign has been paid.

At the end of 2025, funds in the St. Matthew's Endowment Fund totaled \$2,739,914.

Our endowment funds are reserved for:

- One-time capital expenses like a new heating and air-conditioning system
- Our Dimensions of Faith speaker series
- Seed money to try new programs that may (or may not) in future years become part of the regular budget
- Support for our outreach efforts

Anticipated expenditures from the endowment in 2026 include:

- Major building repairs of \$31,000; this includes unanticipated equipment failure. Groundskeeping and tree maintenance of \$13,900
- Outreach grant of \$14,000.
- Dimensions of Faith will bring in two speakers, expending \$8,050.

Ministry Information and Reports

Parish Life

The Rev. Suzanne Barrow

Care Teams

Barbara Lee, Martha Ash, Sarah Johansen and Lynn Miller

The Care Team Ministry continues as a volunteer team of 33 parishioners. On average, each year we make connections with 75% of our parish members through cards, emails, visits, phone calls, and meal deliveries. Working closely with our clergy, the Care Teams provide support to parish members in need and enable our clergy to focus on areas of ministry beyond the Care Team mission. Care Teams are committed to continue nurturing our parish family in the new year. We welcome new volunteers to provide care. If you are interested in joining our ministry, please contact The Rev. Suzanne Barrow or Care Team Co-Coordinator Martha Ash and Barbara Lee.

Building and Grounds

Catherine Banks

Building and Grounds

Rick Lotz

This parish is blessed to enjoy beautiful facilities within a park-like, campus setting. As such, it is part of our responsibility as a congregation to maintain our buildings and grounds, not only for ourselves, but for future generations. Fortunately, St. Matthew's Episcopal continues to have members with skills and experience in architecture, engineering, landscaping and various building trades, who constantly step up to volunteer their time and effort to do whatever is needed. We have a strong Buildings and Grounds Committee that works with the Finance Committee, the full Vestry and church staff to prioritize and oversee buildings and grounds operations. Catherine Banks, our Parish Administrator, continues to stay ahead of repairs, manage contractors, and maintain vigilance over our building systems.

The year 2025 was a busy year filled with continued routine maintenance and repairs that happen every year associated with HVAC, plumbing, electrical systems, tree care, lawn care, floor care, building moisture issues etc. However, we did face several significant issues as well. The year started off with several larger snowfalls which meant we had to clear the parking lots of ice and snow on several occasions. This caused a large cost, well over our budgeted amount, and hurt us throughout the entire year. A second major issue has been the security lock on the double entry doors under the portico into the Narthex. We thought we had found a good solution to the push button lock that was 20 years old and did not accommodate handicapped or disabled persons very well. We worked through one company, and thought we had a fix, only to realize it was not working as intended. So, we went with another outfit and believe we now have a great entry keypad lock system which is easy to manipulate and is digitized so Catherine can maintain it from her office. And finally, we have the issue of major roof leaks over the Sanctuary. After spending almost an entire year trying to determine the source of the leaks, filing an insurance claim, being visited by numerous adjusters and roofing contractors, we think we have finally determined the source of the leaks and have embarked on a path to correct them. The issue is a 60+ year-old copper roof, with many joints all over it. The joints are soldered in place and over time, with expansion/contraction and significant weather events, those joints have deteriorated and are now allowing rainwater to enter the building. We are working through all the issues related to immediate repairs to the roof, and resultant damage to some of the organ pipes, wood ceiling and carpeting in the Sanctuary.

On a very positive note, we have many volunteers who continue to paint various rooms, offices and corridors in the church building to keep things looking fresh and clean. We have a very dedicated group of parishioners who help maintain the Memorial Garden and plantings by weeding, pruning, and planting new shrubs and bushes. In the spring we were the recipients of a lovely tree carving gift from several parishioners depicting many of our campus animal visitors and embracing our efforts to generate a creation culture in our parish. And right at the end of the year we were blessed by the erection of a Bell Tower in front of the church, a gift in memory of longtime parishioner, Bo

Nixon. We know its beautiful tones will be shared with our neighbors and be a lovely call to worship, weddings, funerals and other special occasions in our parish life.

The final item I want to call to everyone's attention is the outstanding work and effort of Max Griffin to accomplish his Eagle Scout Project. Max and a crew of fellow scouts and a few dads revitalized two very old picnic tables under the large tree in the lower fields behind the parking lot at the back of the church. They removed the old wood, sanded and painted the metal frames and then replaced the tops and benches with new wood that will last for many years to come. In addition, he and his crew constructed a bench in the alcove just outside the double portico entrance doors to the Narthex. This welcome addition will provide a place for parishioners to sit and wait for a ride or be a place where they can put packages or boxes down while navigating the button lock for the doors. Congratulations to Max!

2025 was actually a very good year, especially given the many challenges we faced, and we are looking forward to 2026 being even better. A huge thank you goes out to all committee members, volunteer parishioners, staff, and vendors who keep the ball rolling on all these fronts and present our parish home as a beautiful place to gather, share and worship.

Memorial Garden

Lavonne Fingerson

Church members are invited to help care for our sacred cremation garden located between the Sanctuary and Massie Ave. Volunteers who enjoy landscaping work are always needed to help care for and maintain this sacred space. We aim to have monthly workdays during the growing season to enjoy fellowship and working outside. Tasks typically include weeding and mulching, and occasional trimming and planting. Flowers are planted each year adjacent to the cremation garden in memory of beloved pets.

Adult, Children & Youth Ministries

Julie Mushkin

Youth and Adult Confirmation and Reception

Gaylee Gillim, Julie Mushkin, and Brian Kirby

Both youth and adult confirmation classes explore all aspects of Christian faith as well as history, scripture, serving, and studying *The Book of Common Prayer*. Confirmation classes meet between February and May and often with the clergy. We typically have one field trip. Our youth confirmation class is offered annually and is composed of youth in seventh grade and above who make a six-month commitment to attend class on Sunday mornings, guided by adult volunteers. Adult confirmation/reception is offered annually from March through May. Each confirmand has a sponsor who supports the candidate on his/her/their journey. In 2025, we confirmed 1 youth candidate and 1 adult candidate, and we received 4 adult candidates.

Daughters of the King

Cynthia Springfield

The Order of the Daughters of the King (DOK) is a spiritual sisterhood of women dedicated to a life of prayer, service, and evangelism. Founded in 1885 in the United States, the DOK currently includes women from the Episcopal, Lutheran, Roman Catholic, and Anglican churches throughout the world. The Hildegard Visionary Chapter was installed at St. Matthew's Episcopal Church in January 2005.

The DOK is a lay religious order, not merely an organization. Rather than simply enrolling to attend meetings, Daughters take lifelong vows to follow the Rule of Prayer and the Rule of Service. The Rule of Prayer is a commitment to intentional daily prayer, while the Rule of Service seeks to strengthen and support the parish.

Our local chapter meets at 12:15 PM on the first Sunday of every month in Meeting Room A. During these meetings, we discuss organizational matters, parish support, and educational topics, and we provide updates to our prayer list. We welcome all prayer requests and maintain strict confidentiality.

All women of our church are invited to attend our meetings and become members of the DOK. We offer annual training for those interested in joining the Order. This year, we are excited to welcome a new member to our chapter, Loise Kimama, who will be initiated early in 2026.

Motto
For His Sake
I am but one,
But I am one.
I cannot do everything,
But I can do something.
What I can do,
I ought to do.
What I ought to do,
By the grace of God,
I will do.
Lord, what will you have me do?

Dimensions of Faith

Julie Mushkin

Dimensions of Faith is an endowed lecture series that brings distinguished speakers to St. Matthew's, usually twice a year. It aims to offer intellectually stimulating and provocative forums on social, ethical, and theological issues. It is intended to reflect the Episcopal tradition of being open to diverse points of view. In March of 2025, we welcomed renowned peacemaker Rev. John Dear, who delivered his lecture "Blessed are the Peacemakers: Living a Nonviolent Life, Working for a Nonviolent World," and in November of 2025, we were joined by bestselling author Diana Butler Bass, who delivered her lecture, "A Beautiful Year? Finding Faith, Wisdom, and Courage in Difficult Days."

Going Deeper Spiritually

Denee Bannister and Peggy Woolley

Going Deeper Spiritually is a group of 10 to 15 people who meet for study and discussion as we seek intentional spiritual growth. We began 2025 by completing the book, *Inhabiting Eden: Christians, the Bible, and the Ecological Crisis*, by Patricia Tull. We had a great study, as the author is a friend of one of our members and had joined us earlier for discussion.

During Lent, we again chose to follow the daily devotional material in the Living Compass study: "*Living Well: Cultivating the Fruits of the Spirit in Heart, Soul, and Mind*." As in previous years, the material proved to inspire us and to generate meaningful sharing.

In the fall, we began a study of Marianne Budde's book, *How We Learn To Be Brave*. Having recently had the opportunity to hear her speak in St. Matt's Dimensions of Faith series, we felt a connection and all found the book helpful as we navigate our current social and political unrest. In October, we held a retreat at Knobs Haven in Loretto, KY. We were blessed to be led by priest Georgine Buckwalter in an exciting process of "Embracing Our Inner Crone." With Georgine's extensive work studying and dealing with aging, she helped us to see how the view of women as wise elders and leaders of the community has been changed to a more negative view. We had great fun and serious reflection on seeing ourselves as valuable women with unique gifts to share. (The men in our group were invited but were unable to attend.)

For Advent 2025, one of our few male members, retired United Church of Christ clergy John Manzo, led us in reflections on the differing Christmas stories in Matthew and Luke. Periodically, we study poetry brought by members for sharing and discussion. The authentic dialogue in our studies means that we also enjoy a sense of fellowship and support for one another.

Throughout 2025, our group ministered to one of our members as she struggled with cancer. We felt blessed to offer her care and to be with her as she took that journey. In May, we held a memorial service at Cave Hill Cemetery, reflecting on our time together through memories and poetry. Our meetings during the summer were more a time of fellowship and conversation, as we met for garden parties in each other's homes.

Going Deeper meets from 9:45 to 11:30 a.m. on the second and fourth Thursdays of each month, except during Advent and Lent when the group meets weekly. We are currently meeting virtually over Zoom.

We have enjoyed the contribution of several new members this year, and we invite others to join us at any time or for any book study where we share and honor our personal insights and stories and value different perspectives. If interested in joining the "Deepers" group, contact Ellie Britt, our current coordinator: ellie451@yahoo.com.

Ladies' Lunch Bunch

Peggy Enriquez

Ladies' Lunch Bunch is open to all women in the parish and meets every month on the third Thursday at 11:30a. We gather at a local restaurant to enjoy each other's company and good food. It is not unusual when a lifelong friendship is formed!



Monday Bible Study

The Rev. Kelly Kirby

The Monday Morning Bible Study is entering its twentieth year. Throughout 2025, we continued reading the New Testament in the chronological order in which the books were written; we are currently studying Hebrews.

Each year, we hold two special events: a field trip to the Temple in February and a Christmas party in December. It is a longstanding tradition for members to honor the rector during the Christmas season. For the past nineteen years, this has been done by purchasing a goat through Heifer International or Episcopal Relief & Development. In turn, the rector also purchases a goat in memory of members who passed away during the year. We honored the memory of Jane Disney.



Adult Education & Clingman Forum

Robin Garr

The people of St. Matthew's have a long tradition of continuing our theological, biblical, and community formation beyond church on Sundays. We gather for regular small-group meetings to discuss and learn a world of theological and scriptural topics and more.

We get together via Zoom for Virtual Adult Education every Monday from 6-7 p.m. year-round, typically sharing a musical selection to center us spiritually, an introduction opening some aspect of the day's topic, and an engaging video featuring a well-known theologian, scripture expert, or other speaker, after which we debrief with an extended discussion of the points we've just heard. We also plan occasional special Pub Theology gatherings in which we get together in person for discussions over food and drink.

Clingman Forum, our in-person adult education programming, takes place on Sundays after the 10 o'clock Eucharist. This is an open discussion in which we may incorporate our thoughts about the Lectionary readings for the day and an open discussion about a current news event that may have theological implications or raise questions about how our baptismal covenant calls us to respond. We also host guest speakers from time to time, and they too are invited to participate in open discussions.

All are welcome to take part in our Adult Education programming; not only adults but interested youth as well. You can keep up with the week's activity by following the eSpirit and Sunday service bulletin; however, if you register for our Adult Ed email, you can stay informed about all sessions and participate in additional discussion via email or text. Contact Robin Garr (robingarr@gmail.com) or sign up here today to add your name to the list.

Women in Conversation

Judith Fischer, Sheila Poore and Linda Wardell

Women in Conversation is a lay-led group that meets at the church most Tuesdays at noon for 90 minutes. We typically discuss a source, such as a book or podcast, which may or may not cover a religious topic. When reading a book, we usually cover one chapter per week, though our conversations often branch out into broader topics. Among our sources in 2025 was *Freeing Jesus*, a book by Dimensions of Faith speaker Diana Butler Bass. All women are welcome.



Intergenerational Programming, Children, and Youth

Intergenerational Planning Committee

The Intergenerational Planning Committee is an advisory committee that works with Julie Mushkin, the Ministry Coordinator. The committee helps the coordinator plan events that involve parishioners of all ages. Highlights of past years typically include an annual Easter egg hunt, Christmas Pageant, Peeps Diorama Challenge, Parish Advent Fun Day, Lenten craft kits, and the parish origami dove project. We are continuing to expand our intergenerational programming to further connect our children and youth with all members of the church.

Children's Ministry – Church School

During 2025, children participated through educational programs, outreach ministries, intergenerational activities, and liturgical leadership in the Eucharist. Youth served as acolytes, and children ages 5-12 attended Godly Play during the programming year (January-May and August-December).

Godly Play is a children's program for children in kindergarten through fifth grade. Children begin worship with their families and leave for a portion of the Eucharist but return in time to take communion. Through this program, we share stories of our faith from the Bible, church history, and our liturgy. We use simple materials in a Montessori style, allowing all present to be one with the story. Godly Play seeks to give each child the vocabulary to express their inherent relationship with God and encourage their faith journey in our community. Two adults are needed for each class. The "Door Person" welcomes the children into the Godly Playspace (room), helps with craft materials, preparing feast (snack & drink), and supporting any other needs. The "Storyteller" leads the class by memorizing, then presenting, the story using provided materials, wondering about the story with the children, praying with the children before the feast, and blessing each child before leaving the space.

Youth Program

The St. Matthew's youth continue to play an integral part in the life of the parish. Youth participate in intergenerational programming activities throughout the year and meet outside of the Sunday worship service for fun and community building. Youth also plan and execute the Shrove Tuesday Pancake Supper and Youth Sunday in the spring and the annual Christmas Pageant in December. Youth continue to be a vital part of the St. Matthew's Food Pantry on the 3rd Saturday of the month as well.

Library & Archives

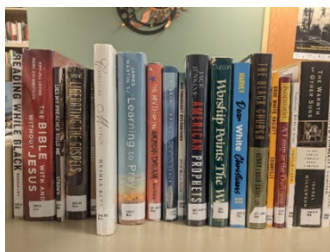
Lee Fletcher

St. Matthew's Episcopal Library

The library, with its organized collection of over 3000 items, provides an accessible and inviting space for study and research for individuals and various groups such as the rector's Monday Morning Bible Study class. It circulates its books and media to parishioners of all ages. The library's OPAC (online public access catalog) and web site are available 24/7 at www.stmatthewsepiscopallouisville.org/library.

The library is led by our Librarian, Lee Fletcher. Many parishioners assist with the library's operation. Newcomers to St. Matthew's are especially welcome to the library as both patrons and prospective volunteers. Volunteers are always needed to assist parishioners and to check out items after each Sunday morning service. There is also a book cart upstairs by the information desk to browse and you can check out books there as well!

The library has been in its current location since 2008. In addition to its Sunday morning hours between and after services, the library is normally available by appointment.



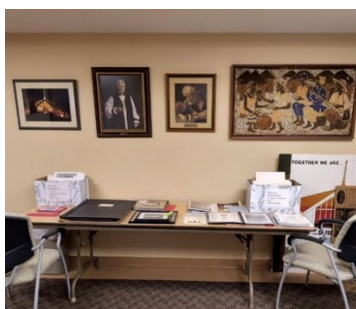
Archives

The Archives of St. Matthew's were developed over 40 years ago to collect and organize materials that are part of our church history. The Archives include documents, photographs, oral histories, scrapbooks, reports, minutes, pictorial and other directories. It also includes items in print, media, and ephemera. Some of the material is in digital format and some historical information can be accessed online at <http://www.stmatthewsepiscopallouisville.org/library/archives-and-history/>.

During the past few years, the Archives played special roles with displays during the 75th Anniversary, the anniversary of our assistance following Katrina, a trip to Montgomery Alabama, and the most recent being the time capsule. The latter display will morph into one that includes the new bell tower. A presentation of the church history was also given during the 75th anniversary.

Some items remain on display for parishioners and visitors as they pass through.

For information and volunteer possibilities, contact Lee Fletcher at lee.fletcher@twc.com or 693-4145. Interest in areas such as topical church histories, photography and computers are helpful when volunteering.



Outreach/Social Justice

The Rev. Kelly Kirby

Outreach Committee

Phil Poore

As a direct consequence of our faith and our mission to “reach out as Christ's hands in the world,” St. Matthew's actively engages in charitable work.

MINISTRY	2025	2026
	Budget	Budget
Churchill Downs Chapel Dinner	400	
Life Skills	0	
Women's Board of Episcopal Church Home	1,500	1,500
Habitat for Humanity	8,800	3,788
Food Pantry	3,150	9,000
St. George's Scholar Institute	11,000	10,500
St. Matthews Area Ministries	1,000	1,000
Kenya Kids at Rongo	9,000	9,000
Episcopal Relief and Development	3,000	0
St. George's Relief Fund-Christmas Boxes	2,000	0
Discretionary Fund-Rector	2,400	2,400
Discretionary Fund-Dir. Of Congregational Life	720	720
TOTAL	\$ 42,970	\$40,908

Some of our ministries are collection and distribution ministries. Kentucky Refugee Ministry has a collection/distribution component to it. The knitting ministry is both a collection and a creation ministry as we knit the scarves, hats, and cowls before we collect them. Each month we focus on a different ministry.

SMEC Food Pantry

Lynn Miller

St. Matthew's Food Pantry operates on the third Saturday of every month from around 8a to 11a. We operate as a drive-through food pantry in the parking area and driveways behind Saints Hall. Volunteers receive food delivered by the Dare to Care Food Bank's truck, sort it into boxes and bags, and distribute them to guests as they line up and drive through the distribution point. Serving 200 to 225-plus families on a typical weekend, we take care to represent St. Matthew's with welcoming smiles, being present for our hungry neighbors and hearing what they have to say.

There is something for everyone to do: help set up tables and organize food, help direct cars in the parking lot, load food into boxes and into cars, retrieve grocery carts, and clean up at the conclusion of the day.

All ages are welcome to volunteer.

Food Collections for Calvary and St. George

Bill Weinberg

In 2025, St. Matthew's food collection ministry supported the pantries of Calvary and St. George's parishes by collecting and delivering donations of non-perishable food items and paper, toiletry and laundry products. These pantries help provide relief to those in need in the local downtown communities. Deliveries were made quarterly.

Donations were dropped off at a shopping cart in the narthex in St. Matthew's, then delivered by a team of volunteers organized and led by Barbara Lee, David Lee and Bill Weinberg. The roster of volunteers includes Ellen Robertson, Bill Weinberg, Phil Poore, Mark Ash, Jan Linker, Dick Hudson, Amy Tidwell, Barbara Lee and David Lee. Calvary serves 150 daily meals 3 times weekly, and St. George serves over 1000 people each month.

As a general rule, donated items are evenly split between Calvary and St. George's parishes, with the exception of non-food items that were given to the St. George's low-income seniors program. There were a large number of donated items in November as response to SNAP benefits being threatened.

Here are the number of estimated items delivered:

MONTH IN 2024	CALVARY	ST. GEORGE'S
JAN	185	185
APRIL	102	102
AUGUST	272	272
NOVEMBER	702	946
TOTAL	1,261	1,509

Habitat for Humanity

LaVonne Fingerson, Sheila and Phil Poore, Barbara Kamer-Thompson

St. Matthew's Episcopal Church has supported Habitat for Humanity of Metro Louisville for over 30 years with our time and treasure. Habitat's mission is to put God's love into action by building homes, promoting hope, and investing in our communities by serving families in need of a decent place to live. Members of St. Matthew's support Habitat by working on construction sites, serving as homebuyer advocates, or providing lunches for volunteers. Visit LouisvilleHabitat.org if you'd like to learn more or volunteer.

In April 2025, the home we co-sponsored with St. Matthews United Methodist and St. Paul United Methodist Churches for a Somalian family was completed. In 2026, we look forward to joining with several Episcopal churches in our Diocese to sponsor another home. Construction is scheduled to begin in the Fall.

Advent Tree Ministry

Phil Poore

The Advent Tree Ministry collects Advent and Christmas gifts for organizations that minister to those lacking in the necessities of life, especially those serving low-income families, children, or refugees. This year's Advent Tree donations benefitted children who need the services of the Court Appointed Special Advocates (CASA). Outreach Committee Volunteers wrote requested items on ornamental tags which were then placed on the Christmas tree in the narthex. Parishioners selected tags, purchased the requested gifts and placed them under the tree. Gifts included toys, dolls, tennis shoes, coats, dress-up clothes, gift cards, water bottles, clothing items, snacks, and household necessities, such as toilet paper. CASA employees picked up the gifts two weeks before Christmas. The CASA advocates expressed that they were overwhelmed by our generosity.

Kenya Kids at Rongo

Speed Stodghill

Kenya Kids at Rongo, Inc. is a 501 (C)(3) non-profit corporation operating in Louisville, KY, since May 2017. The focus of Kenya Kids at Rongo is providing financial support for the operation of Ebenezer Children's Center outside of Rongo, Kenya. Ebenezer Children's Center is a product of the faith, vision, and long-term commitment of Kenyan Daniel Ochieng and his wife Damaris who have had strong ties with St. Matthew's Episcopal Church (SMEC) for many years. Daniel and Damaris live on-site with their family and are responsible for the management and supervision of Ebenezer operations. Ebenezer provides for the basic human needs of 60-75 vulnerable Kenyan orphans. Ebenezer also serves as a rescue center for abused children that must be removed from their homes by local authorities. Young children attend an on-site primary school. In addition, we support tuition-based secondary school and

university education opportunities for older Ebenezer orphan scholars. Vocational training (tailoring and welding) is available for orphans that do not pursue further educational opportunities. Life in Kenya is hard and Ebenezer Children's Center gives these vulnerable children hope for building a future.

Ebenezer Children's Center is recognized by Kenya as a Charitable Children's Institute (CCI.) This is the desired and appropriate certification for a Kenyan orphanage.

During 2025 St. Matthew's Episcopal Church contributed \$9,000 to Kenya Kids at Rongo fundraising efforts. Total funds raised in 2025 were \$54,516. This total includes \$11,802 revenue associated with the first annual Harambee Celebration that was held at SMEC on the night of November 22, 2025. If you could not be with us this year, we hope you can make it 2026. Total 2025 expenses were \$4,293. This includes Harambee Celebration expense of \$3,771 and bank wire fees of \$522. In 2025 we dispersed \$51,750 directly to Ebenezer Children's Center. These funds were used for orphanage operations and student tuition/expenses. If you have not already done so, take a pictorial tour of

Ebenezer Children's Center by visiting our website, <http://www.kenyakidsatrongo.org>.

There are currently (3) SMEC parishioners and (1) former member of SMEC on the Kenya Kids at Rongo, Inc. Board. If you have any questions/concerns, please contact Speed Stodghill (WmSpeed2@aol.com).



Kentucky Refugee Ministries

Denee Bannister

Kentucky Refugee Ministries (KRM) is a local non-profit organization that welcomes and helps resettle refugees from around the world. They also work extensively with Cuban arrivals seeking asylum in Louisville.

St. Matthew's Episcopal Church (SMEC) has a long-standing relationship with KRM. Over the past 12 years, we have partnered with them to co-sponsor the resettlement of three refugee families, helping them set up their households, arrange transportation, and secure food. We also support them with essential needs such as education, employment, and navigating life in Louisville. Several SMEC members remain in contact with these families, who are all thriving in their new lives.

Through our outreach ministry, SMEC annually collects new and gently used coats, hats, gloves, blankets, and scarves for KRM clients. Thanks to the generosity of our church members and friends, we collected over 150 items in 2025. During our September collection weeks, we also gathered additional high-priority items—such as diapers, laundry soap, and dish soap—to help mitigate the impact of recent SNAP fund shortages. The outpouring of support this year was incredible; we even continued to accept adult winter coats informally through Thanksgiving.

KRM has a year-round need for furniture, household goods, blankets, and sheets. Please visit the Kentucky Refugee Ministries website for a full list of needs. Note that they do not accept clothing (other than winter coats) and no longer offer on-site drop-off times. You can use the website to arrange furniture pickup or contact Denee Bannister for help scheduling one. Small household items may also be brought directly to Denee. Please keep KRM in mind when friends or family members are moving or downsizing!

How to Get Involved:

For more information on donating or volunteering, please contact Sharon Nesmith at snesmith@mindspring.com or Denee Bannister at dancedenee@bellsouth.net.

St. George's Scholar Institute

Arthur Cox, Exec. Dir., Bob Nesmith, Board Member

St. George's Scholar Institute (SGSI) is a youth development agency that provides quality, out-of-school time programming for social, emotional, and academic learning for vulnerable youth in the California, Parkhill, and Parkland neighborhoods in West Louisville. Our mission is to embrace, educate and empower youth. During the school year, SGSI conducts after-school programs that include tutoring, college & career readiness workshops, Arts programming and girls and boys mentoring programs.

The year 2025 started with hopes that we would be able to fulfill the programming calendar. We administered college going workshops with the intention of taking 28 high schoolers to college tours throughout the South for their Spring Break. Because of funding gaps, we couldn't deliver on that promise to our young people.

Quickly, we turned our attention to our upcoming Summer Camp "Reading Rockets." We delivered a high-quality camp for 63 grade school youth, 4 high school Jr. Interns and 6 College interns. Unfortunately, because of the funding gaps, we couldn't do our end-of-program field trip to Holiday World. We were simply out of money.

We were forced to pause our programming for the Fall of 2025. We had to recalibrate our budget, lay off staff and look for new opportunities for funding. Grants that normally sustained our programming were scarce. The Non-profit funding environment has been devastated with cuts from the Federal and State Government forcing Foundations to reassign their priorities to what they deem as “emergency situations” throughout the city, state, and country. We’ve had to rely on our closest allies, board members and friends to keep our doors open. In December of 2025, we were awarded two meaningful grants that have helped to revive our hopes for 2026. However, we will continue to need the support from our friends to make it through these difficult times.

We’re looking to partner with other youth serving organizations to ensure that our most precious resource, our kids, don’t get left behind. One of the grants awarded will help to build out our resource development initiatives to include hiring a part-time Development Director.

Once again, we have plans to offer college readiness and workforce development workshops for high schoolers. We’ve partnered to ensure that our kids have a seat for a college tour to Florida in the Spring. And we have plans to have our Summer Camp back in West Louisville at Western Middle School.

On behalf of the Directors of the Board of SGSI, they extend thanks to St. Matthew’s Episcopal Church for its unparalleled support of our work. Your unwavering commitment to serve the least of these has truly been a blessing to and for St. George’s Scholar Institute. We humbly say, “Thank you” and pray for your continued support.

Parish Statistics

	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Baptisms	6	2	7	3	3
Confirmed, Received & Reaffirmed	13	4	11	7	6
Marriages	3	4	4	0	1
Burials	18	6	16	11	10
Sunday Eucharist	108 (in person) 22 (on line)	157	160	202	205
Average Sunday Attendance (in person)	87	134	163*	151	162(in person) 110(online)
Monetary Pledges	180	177	162	163	165
Amount Pledged	\$670,924	\$648,035	\$625,166	\$630,045	\$621,258

*Christmas Eve was on a Sunday.

The total Monetary Pledges for 2026 are 153 and the total amount pledged for 2026 is \$623,807.

The Endowment Campaign has 89 pledges for \$1,408,930. At the end of 2025, \$1,204,823 has been received.

Outreach

Special Offerings

The Outreach Committee supports:

- Special Offerings at Christmas and Easter are to fund designated fund outreach ministries.
- Special Offerings at Thanksgiving, which are designated to St. George's Relief Fund for their Christmas boxes.

Outreach Ministry/Collection of the Month 2026

January	Food Collections for St. George and Calvary
February	St. Matthews Area Ministries (St. MAMS)
March	Food Pantry
April	Kenya Kids at Rongo, Food Collections for St. George and Calvary
May	Habitat for Humanity
June	St. George's Scholar Institute
July	Food Collections for St. George and Calvary
August	Women's Board at the Episcopal Church Home
September	KRM
October	Food Pantry, Food Collections for St. George and Calvary
November	Churchill Downs Backside Ministry St. George Christmas Boxes (special offering)
December	KRM scarf collection; Advent Tree (recipients to be determined)