

A watercolor illustration of a church with a tall, multi-tiered steeple. The church has a brown roof and light-colored walls. To the left of the church is a palm tree. To the right is a large, leafy green tree. The foreground shows some greenery and a path. The overall style is soft and artistic.

2023 CHURCH PROFILE

1660 South Beretania Street - Honolulu, Hawaii 96826

Copyright, 2022
CENTRAL UNION CHURCH
Honolulu, Hawai'i

** All Original Art Copyright by,
Mark Norseth*



E Komo Mai'

Welcome to our Church Profile...

*We are blessed to be living during such a time of great change.
There are so many wonderful opportunities to serve ahead, and
there is much to accomplish in His name!*

For almost two hundred years, Central Union Church has had an exemplary history as a community congregation. As the Body of Christ, we can take comfort in our legacy of being “*intensely missional*”. We will consciously use this legacy as the thread that will pull us into the future.

Over the next decade, we will be sharing God’s grace with many, many more. In 2033, we will be celebrating our 200th Anniversary as we trace the roots of Central Union Church back to its source.

We are patiently waiting for the new settled Senior Minister that God has already chosen, to work with us into the next season of serving others.

1660 South Beretania Street - Honolulu, Hawaii 96826



Where We're From

by Marion Lyman-Mersereau*

From the depths of dark earth
came scorching molten rock
that broke the surface of our azure sea
giving birth to these islands

from the depths of ancient time
came canoes with skilled navigators
voyagers with faith in many
that became faith in One

from other places of our world
came many more
who married many here
who became our island people

from lava that swiftly flowed
down the slopes of our mountains
came blue rock hewn into solid blocks
that built our church

from the narrow lofty steeple
to the lush garden below
come choirs of children and elders
with joyful voices that praise God

from the dark void of the beginning
came Light then The Word
that became flesh that teaches us
to love and to serve

from compassionate hearts
of this church community
comes assurance of things hoped for
and evidence of things not seen

** Original Poetry Copyright by,
Marion Lyman-Mersereau*

TABLE OF CONTENTS

COVER	1
WELCOME	3
SANCTUARY STEEPLE SKETCH	4
WHERE WE'RE FROM	5
TABLE OF CONTENTS	6
SANCTUARY NAVE PAINTING	7
INTRODUCTION	8
PREAMBLE	10
HISTORY	11
DEMOGRAPHICS & OTHER STATISTICS	12
COVID RESPONSE	14
WEEKLY WORSHIP SERVICES	15
CONGREGATIONAL SURVEY RESULTS	16
MINISTRIES & COMMITTEES	17
THE GOSPEL OF THE FINANCIALS	26
EPILOGUE	29



INTRODUCTION

Central Union Church is headed into an exciting future with new missions as the Body of Christ. We seek a Minister for Administration to join us on our journey to rebuild our congregation in the aftermath of the COVID lockdown, and to utilize our significant gifts from God to expand our outreach in service to others.

The process of seeking a Minister is one of self-discovery, reflection, and discernment. We have begun this process by examining our history of congregational growth and the transformation of our community. We have always been “*intensely missional*” since the Church’s founding. We realize that this legacy of working for others is the core underpinning of our future. We brought the Salvation Army to Hawaii, started the Palama Settlement (150th anniversary), developed Arcadia (170 independent senior housing units), and supported the creation of several other churches and overseas missions.

Today, Central Union Church resides on two campuses on the island of Oahu that are approximately 11 acres combined. In its weekly operations, Central Union Church cares for more than 170 children and families through its preschool ministry; it cares for hundreds of seniors through its multiple adult ministries, committees, services, programs, and venues; it reaches more than 3000 people virtually around the globe through its Pohnpeian ministry; and, since 2020, every Wednesday it distributes groceries through its Serving Aloha ministry which feeds more than 30,000 people a year.

Central Union Church also continues to minister to its congregation through vaccination clinics, communion, baptisms, weddings, funerals, and pastoral care. It plans to expand its outreach and enrollment in its preschool programs, senior care programs, and community partnerships. It also aspires to expand its missional reach beyond its current programs by developing much needed housing on its existing campuses and by growing its digital outreach services beyond its shores. Through these and additional Christian activities, we will be doing God’s work, and in turn, we will be continuing our legacy.

The Minister for Administration that we call, together with our Senior Minister, Associate Minister, the Director of Central Union Pre School and our Comptroller, will be responsible for building a leadership Team, and for leading Central Union Church into the future. The Minister for Administration, who joins us during this season of change, can look forward to celebrating our 200th year anniversary with us in 2033 - along with celebrating all the accomplishments that we will realize together - with God’s grace - during the next decade.



PREAMBLE

Central Union Church of Honolulu, a United Church of Christ congregation, acknowledges as its sole Head, Jesus Christ, Son of God, and Savior. The congregation looks to the Word of God in the Scriptures, and to the presence and power of the Holy Spirit to prosper its creative and redemptive work in the world.

Central Union Church recognizes two sacraments: Baptism and the Lord's Supper. Central Union Church is part of the Hawaii Conference United Church of Christ (HCUCC) and has standing in the Oahu Association United Church of Christ (OAUCC). It is also affiliated with the Hawaii Council of Churches, the National Council of Churches, and the World Council of Churches.

Each year, members of the congregation participate as voting members in the meetings of the OAUCC ("*Aha Mokupuni* ") and of the HCUCC ("*Aha Pae'aina* "). Several members of Central Union Church serve on the Oahu Association Committee on Ministry (COM). There is also one church member who sits on the National United Church of Christ Board (UCCB).

Central Union Church will continue to expand her sense of inclusionary practices. An opportunity presented itself on November 13, 2013, when Hawai'i's then-Governor, Neil Abercrombie, signed into law the Marriage Equality Bill. Following up on this legislation, Central Union's Church Council established a task force to study the issue of marriage equality and to make a recommendation to the congregation. In 2014, the congregation voted by more than 60% to support marriage equality. Central Union Church thus became one of the first churches in Hawaii to do so publicly.

As a faith community, Central Union Church's mission statement is:

We Engage and Embrace ALL as we seek to Embody Christ.

HISTORY

Central Union Church was formally established in 1887. Central Union Church is the merger of two small churches at the turn of the century. Bethel Chapel, established in 1833 for the seamen, and the Fort Street Church, established in 1852, made up mostly of traders and businessmen. In 1863, the American Board of Commissioners for Foreign Missions (ABCFM) declared their work a success and that Hawai'i had become a Christian nation. Many missionaries chose to remain in Hawai'i, and their sons and daughters, became members of the Fort Street Church.

As Hawai'i flourished, so too did the families of missionary ancestry. From 1887 until the end of World War II, most Church members were Caucasian (“*Haole*” in the Hawaiian language meaning “newcomer” or, not native to the islands). During this period, Hawai'i reflected many other places in the world that struggled with the disparities of the day between the haves and the have-nots as well as racial prejudice. In response, two Senior Ministers of Central Union Church made intentional efforts to integrate the congregation.

Rev. Albert Wentworth Palmer, Senior Minister of Central Union Church from 1917-1924, was recognized for his “*opposition to racial bigotry and injustice on numerous occasions, notably the 1920 plantation strike*”. (From the citation, or “kansha” [enduring gratitude and appreciation] presented by the Japanese American community as part of the celebration of 100 years of Japanese immigration to Hawai'i.) Palmer's actions during the 1920 plantation strike remain part of the rich history of Central Union Church. Palmer took to the pulpit in February 1920 and presented the “Palmer Plan” calling for fair treatment of labor and the establishment of a union representing the workers.

Rev. Palmer offered his resignation to Central Union Church because of his firm stand on behalf of the workers and labor. At that time, the Chair of the Hawaii Sugar Planters' Association (HSPA), John Waterhouse, was also Chair of Central Union's Board of Trustees. Waterhouse's response to Palmer's offer of resignation was “*What do you think we asked you to come to us for, if not to help us see the way of Christ?*”

Rev. Allen Hackett served as Senior Minister of Central Union Church from 1944-1951. During that time the church saw its “*largest membership and its greatest period of activity*”. Amongst the many new members taken in were several Asian families, thus making Central Union a growing multi-cultural church.

Today, Central Union Church has evolved into a much more diverse lower/middle/upper-middle class congregation with broad cultural, ethnic, and social demographics that include members struggling to survive making minimum wage sitting in the same pews as those of privilege and the descendants of the earliest days of the Church.

Central Union Church has also evolved into an aging congregation, much like many churches across North America and Europe. Central Union's statistics in this regard mirror national trends in Christianity. The congregation of Central Union Church actively struggles to find meaningful ways to deal with these trends, as well as the rapid changes facing American society and the world, through its Ministers, Ministries, and Committees.

During Central Union Church's rich history, no Minister has ever participated in a Situational Support Consultation or a Fitness Review.



DEMOGRAPHICS & OTHER STATISTICS

Central Union Church is in Honolulu on the island of Oahu. Honolulu is the largest city in Hawai'i. Honolulu's population, according to the 2020 census, is 1,016,508. (The population of the entire state of Hawai'i is 1,455,271.) The same census cites Hawai'i as the most ethnically diverse state in the Union. Asians (36.5%) and Caucasians (21.6%) comprise the largest ethnic groups (Honolulu Star-Advertiser, page 1, August 13, 2021).

- In the five (5) miles surrounding Central Union Church, Asians make up 54.3% and Caucasians 16.1%.
- The current membership roll of Central Union Church is 1,337. Of that number, the total average pre-COVID weekly attendance was 440 (2019) and the current post-COVID total weekly attendance is averaging 150 to 170 (2022).
- Close to 60% of the membership have been at Central Union Church for 25 years or more. The next largest group (20%) are those who have been members for 5-14 years. Approximately 77% have participated in the work of the Council or Committees and Ministries.
- In addition, 46% of the members live with a spouse or domestic partner. Another 31% have children at home. Those who are single with children make up 3%. Multi-generational families living together are 8%. Those who live alone are 12%.
- Caucasians make up the largest ethnic group (54%) at Central Union Church. Asians make up the second largest group (28%). Those who identify as “mixed race” make up 10%. Pohnpeians and other Pacific Islanders (including native Samoans and Hawaiians) make up the remaining 8%.
- Many members of the congregation (over 50%) state they are retired. An additional 4% say they are not employed. The remaining 38% are employed full or part-time.
- The congregation is highly educated with 55% having professional degrees or having completed post graduate work. An additional 37% have a college degree, or some college or vocational school experience. The remaining 8% have a high school diploma or the equivalent. (It is noted that the congregation’s youth were not included in these counts.)
- Occupations within the congregation reflect that high level of education. Over 20% are in the field of education, an additional 20% see themselves as professionals (M.D., Ph.D., Architects, Engineers, Attorneys, etc.). Close to 13% own their own business. Over 10% are in management positions.
- In the surrounding neighborhood close to 14% have professional degrees or have completed post-graduate work. Another 33% have a college degree or some college experience. 64% are in white-collar jobs.

- Approximately 44% of the households in the congregation state their annual income is between \$75,000-\$150,000. Another 10% say their income is between \$50,000-\$74,999. Many households declined to state their income. Close to 16% say, their income is less than \$50,000.
- The median household income in the five miles surrounding the church is \$75,914 with 92.9% above the poverty level.
- Over the past seven years, the new member count has been ten in 2022 as of March 2022 (COVID), four by Confession of Faith and six by Reaffirmation of Faith; four in 2020 (COVID) two by Confession of Faith, two by Transfer; twenty-one in 2019 (breakdown not available); eighty-two in 2018, thirty-one by Confession of Faith, twenty-four by Reaffirmation of Faith, twenty-seven by Transfer; forty in 2017, six by Confirmation, fourteen by Confession of Faith, sixteen by Reaffirmation of Faith, four by Transfer; and fifty-one in 2016, six by Confirmation, eighteen by Confession of Faith, eighteen by Reaffirmation of Faith, nine by Transfer.

COVID RESPONSE

In-person worship services at Central Union Church were suspended in March of 2020 as occurred around much of the world. At the time Central Union Church had no online worship services. The immediate response was to create online worship via Zoom and Facebook, as well as online offerings of Bible Study, prayer groups and other small group gatherings.

As the pandemic and its variants ebbed and flowed since 2020, Central Union Church instituted socially distanced Sunday services to respond to the pandemic's ever-changing safety protocols, in conjunction with the weekly online digital offerings.

As of the October 2020, the 9 a.m. services were restored with masks and social-distancing practices. As of April 2022, the 11:00 a.m. services were added. On November 6, 2022, the 7:00 a.m. services were restarted as well. Throughout the pandemic, services at the Windward campus continued at 10:00 a.m.

WEEKLY WORSHIP SERVICES

- **7 a.m. In-Person Service**

Held in Atherton Memorial Chapel and is described as a “*Contemplative*” worship service. The Senior Minister and the Associate Minister are the preachers. The service usually lasts 40 minutes and is attended by a portion of congregation that are very “*experienced*” (i.e., many of the attendees previously held lay leadership positions at Central Union Church). The pre-COVID attendance averaged between 50 to 70 people. The post-COVID lockdown attendance is averaging between 20 to 30.

- **9 a.m. In-Person Service**

Held in the Sanctuary and is described as a “*Traditional*” worship service. The Senior Minister was routinely the primary preacher pre-COVID. Since COVID, the Senior Minister and the Associate Minister have been the preachers. The service usually lasts 60 minutes. Our youth had support roles pre-COVID, including reading the Scripture, passing the collection plate, and dedicating the morning offering. This service always had a traditional choir of between one to two dozen singers. Post-COVID the choir averages about a dozen and the youth have only just begun to support the service again. Sunday School has also recently restarted during this service. The congregation sings the Doxology in both English and the Hawaiian language. Amongst the 150 to 200 in attendance (pre-COVID) were many multi-generational families, longtime Church members, as well as a growing contingent of new members. Post-COVID lockdown, the average attendance hovers in the 100 to 120 range.

- **10 a.m. Live & Prerecorded Streaming Service**

From the beginning of COVID a live streaming service started on Zoom and Facebook. Now, it is a pre-recorded service. The church’s seniors are particularly appreciative of this service as they can better see and hear the pastors and those with hearing impairments can now more easily read their lips. There are approximately 60 logins on Zoom weekly. The Facebook figures are unavailable. The service is described as an “*Up Close & Contemporary*” worship. The services are also made available to our congregation members residing at Arcadia (our assisted living senior housing development).

- **10 a.m. In-Person Service**

Held on the Windward Campus in the Sanctuary. Guest pastors support the pulpit. The service usually lasts 60 minutes. Attendance averages between 20 to 30. At the end of every service the congregation shares their thoughts and requests for prayers with each other.

- **11 a.m. In-Person Service**

Held in the Parish Hall and is described as a “*Contemporary*” worship service. It is structured to attract young people, families, the young-at-heart, and those wanting to sleep a little longer on Sunday mornings. There is a live band, singers, and the theme is contemporary Christian worship music. Attendance pre-COVID was between 60-80 people. Post-COVID it averages an attendance of 20 to 30. Amongst those in attendance is a complete cross-section of the demographics of the Church.

- **11 a.m. In-Person Pohnpeian Service**

Held in Atherton Memorial Chapel, this worship service is provided in the Pohnpeian language. Most of the 40 to 80 attendees (pre-COVID) are members of Central Union Church, sustaining volunteers, as well as their guests. Post-COVID, attendance is averaging between 30 to 40. It is a 90-minute service.

CONGREGATIONAL SURVEY RESULTS

The Senior Minister Search Committee conducted a survey of the Congregation in 2021 to gauge opinions and aspirations for the Senior Minister and the Church. Over 1000 surveys were distributed via email, of which 20% of recipients responded.

What follows is a synopsis of the responses that had the highest rankings:

- Sixty percent (60%) of the respondents feel Central Union Church’s theology is “*in between*” conservative and liberal
- Twenty-eight percent (28%) of the respondents feels the theology is “*liberal*”
- Twelve percent (12%) of the respondents feels the theology is “*conservative*”
- The respondents feel spiritual nurturing is “*heightened by the ministers and their message*”
- The respondents call for “*traditional worship and music*”
- The respondents call for “*Christian education opportunities*”
- The respondents call for “*attention to the Sacraments*”

MINISTRIES & COMMITTEES

The Central Union Church has a wide range of active Ministries and Committees:

- **Diaconate**

A volunteer resource that supports the Senior Minister and Associate Ministers every Sunday with openings and closings, planning, logistics, welcoming, ushers, offerings, baptisms, communion, lighting of the candles, and other coordination and support as needed.

- **Personnel & Pastoral Relations Committee (PPRC)**

A volunteer resource for the Senior Minister who has the responsibility for paid staff positions at the Church. It also makes decisions on matters relating to the Senior Minister's compensation and benefits.



- **Music Committee**

Music is an integral component of Central Union Church's identity. The Music Committee plays a major role at Central Union Church. It supports the weekly music program in worship services, organizes and manages concert events, and supports other community outreach events.

- **Bible Study**

There are weekly Bible Study and Prayer Groups (all via Zoom), including one for women (which has lasted over 30 years), and another for men.

- **Moai**

The Japanese concept of moai, that roughly translates to a “*coming together for a common purpose*”, meets in-person twice weekly at an outdoor park in Waikiki, and welcomes those members and visitors who wish to expand their social network by exercising and walking together.

- **Mindfulness**

Mindfulness Meditation, and Mindful Movement with Bamboo Sticks, meet weekly via Zoom. Pre-pandemic both groups met in person.

- **Stewardship**

The Stewardship Ministry continues to ensure congregational giving, with an emphasis on seeing “*generosity as a part of spiritual development*” Beyond the dollars that are brought in, the overarching goal of this Ministry is to move the congregation to transition from transactional stewardship to transformative generosity.



- **Central Union Windward Ministry**

About 20 members of the former Windward United Church of Christ have joined Central Union Church as a Ministry and attend worship on Central Union Church's Windward campus located on the northeastern side of the Island of Oahu. The Central Union Windward Ministry extends the services of Central Union Church to congregants and people living in Windward Oahu. In addition to in-person worship on Sundays, during the week there is a Thrift Shop, a Food Pantry, Bible Study, and Prayer Groups. Community recovery groups, yoga classes, and educational programs also utilize the Windward campus' facilities.



- **Pohnpeian Ministry**

Central Union Church's Pohnpeian Ministry began over 30 years ago when the Rev. Dr. Chester Terpstras was an Associate Minister at Central Union Church. Rev. Dr. Terpstra and his wife, Marjorie, were American Board missionaries in the 1950's on the island of Pohnpei. Whilst at Central Union Church, the Terpstras' felt a need to

minister to the Pohnpeians living in Honolulu. Thus, began Central Union Church's Pohnpeian Ministry. Many Pohnpeian brothers and sisters have joined Central Union Church since, and have become active members of Church Council, Committees, and Ministries. Led by Robinson Fredrick, the Central Union Church Pohnpeian Ministry broadcasts virtual Sunday services around the world with more than 3000 subscribers attending regularly.

- **Serving Aloha**

Every Wednesday beginning at 9:00 a.m. to 2:30 p.m., over 50 volunteers gather and receive truck deliveries, unpack, and divide the food and prepare bags of groceries. The volunteers then distribute the bags of food to more than 500 families in need. This effort is in partnership with the Hawai'i Food Bank which functions as a clearinghouse for donated food throughout Hawai'i.



- **Building & Grounds**

The Building and Grounds Ministry maintains and repairs Central Union Church's properties, which includes two campuses (totaling more than 11-acres). It recommends policies and procedures for "*efficient, effective, and safe administration of all physical assets*" of the Church. Any work that cannot be completed "in house" is competitively bid.

- **Nominating & Governance**

The Nominating and Governance Ministry nominates candidates for offices and Committees and Ministries of the Church. Additionally, it periodically reviews and makes recommendations regarding Central Union Church's Articles of Incorporation, Bylaws, and Standing Rules.

- **Faith Action**

One way to begin addressing the need for systemic, structural change has been through Central Union Church's membership in Faith Action (F.A.C.E. - Faith Action for Community Equity). This ecumenical group continues to advocate for affordable housing, taxation of Real Estate Investment Trusts (REITs), and legislation that calls for more community equity and inclusion.

- **Council**

The Church Council consists of consisting of Officers of the Church, and At-Large Members representing the congregation. Council continued to meet virtually during COVID, and around mid-2022 migrated to a hybrid-meeting platform. The Church Council has general charge of the affairs, programs, funds, business, and properties of the Church. Further, the Church Council ensures that Central Union Church complies with best practices for nonprofit tax-exempt religious organizations.

- **Preschool Ministry**

The Central Union Preschool Ministry (CUPS) maintains, develops, and improves the programs, facilities, faculty, and diversity of the Preschool. Central Union Church's CUPS provides an excellent education for children; ("*Keiki*" in the Hawaiian language) and continues to be a leading educational institution in the community as well as a feeder program for the State's premier private schools.



- **World Missions**

The World Missions Committee serves as “*Christ’s loving hands doing God’s work throughout the world*”. Through monetary donations, the sending of goods, and providing services, the Committee has sponsored clean water in Africa; sent boxes of hope for children in Lebanon; supported disaster relief in the Philippines; sent funds to the Family Village Farm, and built bathrooms in Vellore, India. Post-COVID, education and communication of the World Missions Committee’s activities needs to be heightened to gain broader congregational support.

- **Vision Committee**

The Church’s Vision Committee was formed for envisioning the missional, financial, and organizational needs of Central Union Church for the next 50-100 years. It has been tasked by Council to create a sustainable vision to support Church’s future service to others.



- **Community Outreach**

During the pandemic, the Community Outreach Ministry collaborated with food banks across Honolulu. The ministry is now known as “*Serving Aloha*”. The families that are served, and Central Union Church, must find ways to make structural changes that will enable these families to become active members of Central Union Church in the future.

Other activities of the Community Outreach Ministry include providing quarterly food and shelter for the homeless through the Church’s Family Promise; once-a-month meals for the Next Step and Keauhou Shelter; food bank distribution to school pantries; support for the Institute for Human Services - especially their work on homelessness; assisting immigrants and persons with disabilities; support for the UCC Transition House; and during the live Christmas Nativity Service – such as “*White Gifts*” are sent to social service agencies around the Island.

- **Community Groups**

Numerous outside groups utilize Central Union Church's facilities. They include tenants such as Arcadia (Assisted Living Facilities & Programs for seniors) and Ho'ola Na Pua ("*New Life for Our Children*") that is committed to the prevention of child sex trafficking. As well as weekly recovery groups like AA, AARP that provides tax assistance in the months leading to April 15, and other groups such as once-a-year baccalaureate services, piano and organ recitals, a Christmas tree sale on the Great Lawn by the addiction treatment center Habilitat, and a Boy Scout Troop.

- **Thrift Shop**

The Thrift Shop, a ministry of the Women's League, is open twice a week and provides the community with upcycled clothing and goods. The proceeds from these sales support college scholarships for deserving Hawai'i students.



- **Real Estate Committee**

The Church's Real Estate Committee was formed by Council in 2021 for the purpose of evaluating how Central Union Church could leverage its significant real estate assets to sustainably fund both its operations and its missions into the future, and for executing an implementation plan which has been approved by a congregational vote. The work of the Real Estate Committee is ongoing and dynamic.

- **Virtual Services (Ad Hoc)**

At the beginning of COVID, an ad hoc Virtual Services Committee was formed to support our ministers with creating a new digital outreach platform. Issues remain relating to programming, funding, staffing, equipment, bandwidth, streaming, audio, and lighting challenges. The Committee has developed strategies to address these issues and have prepared budgets. Recently, Council leadership has initiated a grant request to find funding to significantly improve this important new digital ministry in 2023.

THE GOSPEL OF THE FINANCIALS

- **Financial Strength**

Our Church's financial strength is our Balance Sheet. The total assets are greater than *\$22.3 million* - while our liabilities are less than \$200 thousand.

- **Valuation**

Today, the market value of our eight-acre Honolulu Campus, and our three-acre Windward Campus combined is approximately *\$90 million*, which is significantly greater than the historic basis represented on our Balance Sheet.

- **Liquidity**

Our Church's liquid assets are *\$9.4 million*.

- **Debt**

Our Church's operation is relatively *free of debt - we have no mortgage*.

- **Maintenance**

Our Church commissioned an architectural study in 2019 and identified *\$5 million* in deferred maintenance at two of its primary buildings that will require fund raising.

- **Stewardship**

Our Church commissioned a Next Level Giving study in 2018 and identified that a handful of individuals (most in their 90's) are the primary supporters of the Church. Recently, the Stewardship Committee initiated the 2024 "In a Heartbeat" stewardship campaign.

- **Income**

Our Church's Income Statement shows a \$1.2 million operating deficit as of July 31st, 2022, as of seven months into 2022. This deficit includes two non-cash items:

- *Depreciation* *\$ 310,000*
- *Unrealized Losses* *\$ 906,000* (on our investment portfolio)

The remainder of the Income Statement as of July 31, 2022, is on-target.

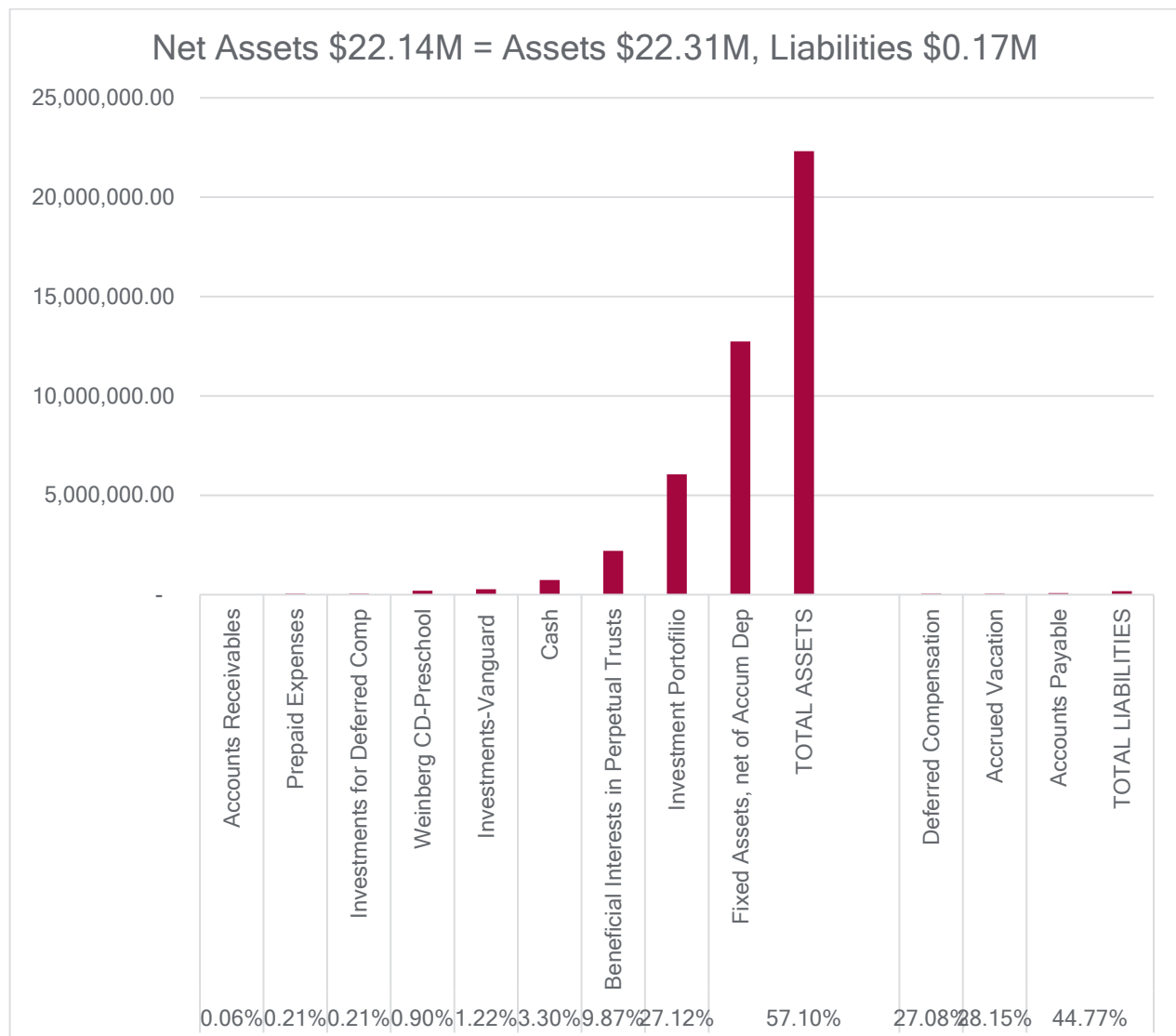
- **Annual Endowment Draws**

The annual draws that support the operating budget have been less than 4% of the investment portfolio. In 2017, the Church Council set a goal to reduce our reliance on our endowment earnings to the *sustainable draw of 4%*.

Our Church has been successful in implementing this annual goal for 5-years running:

- 2018 \$ 191,000 Draw
- 2019 \$ 186,000 Draw
- 2020 \$ 229,000 Draw
- 2021 \$ 239,000 Draw
- 2022 \$ 169,000 Draw

- **Balance Sheet (7/31/22)**



- Income Statement (7/31/22)

	Year-to-Date			
	Actual	Budget	Variance	PY Actual
REVENUE				
Contributions-Pledges & Open Plate	402,766.34	482,757.81	(79,991.47)	468,616.67
Contributions-Gen Endowment	195,972.96	-	195,972.96	5,125.00
Special Offerings-5 for 5 Churches	14,901.95	3,050.00	11,851.95	4,093.54
Special Offerings-Flower Fund, Memorials	5,536.00	8,283.30	(2,747.30)	4,206.30
Trust Revenue	96,390.23	5,120.00	91,270.23	9,808.00
Other Revenue				
Wedding Income - Sanctuary	15,701.55	48,159.00	(32,457.45)	5,697.00
Wedding Income - Atherton	2,015.76	15,000.00	(12,984.24)	2,350.00
Wedding Income - Other	5,475.83	9,000.00	(3,524.17)	2,725.00
Other Rev. - Miscellaneous	9,343.00	138,606.47	(129,263.47)	13,539.67
Preschool Contribution	173,077.34	204,166.69	(31,089.35)	161,795.63
Other Rev. - Use of Facility	163,987.76	224,583.31	(60,595.55)	151,345.04
Thrift Shop Gross Sales	54,262.40	32,500.00	21,762.40	38,967.00
Other Rev - Memorials	9,809.50	1,000.00	8,809.50	1,473.00
Other Rev - Grants	-	-	-	313,149.72
Total Other Revenue	433,673.14	673,015.47	(239,342.33)	691,042.06
Holding Revenue	37,321.05	-	37,321.05	14,547.94
Windward Campus Rev.	98,122.48	5,225.00	92,897.48	94,906.74
TOTAL OPERATING REVENUE	1,284,684.15	1,177,451.58	107,232.57	1,292,346.25
Investment Portfolio-Realized/Unrealized Gains/ (Loss)	(874,183.55)	250,716.69	(1,124,900.24)	630,486.67
TOTAL REVENUE	410,500.60	1,428,168.27	(1,017,667.67)	1,922,832.92
EXPENSES				
Worship & Pastoral	46,984.44	82,323.01	(35,338.57)	46,639.47
Christian Education	122,038.61	144,772.39	(22,733.78)	120,997.63
Music Ministry	83,671.16	95,057.57	(11,386.41)	68,173.24
Outreach-Our Wider Mission, Oahu Assn.	10,500.00	12,416.69	(1,916.69)	15,500.00
Special Contrib. Exp.-OGHS	3,858.00	500.00	3,358.00	1,190.00
Social Services-Deacons Theological	16,813.32	3,150.00	13,663.32	14,653.08
Administration Expenses	432,077.43	470,834.56	(38,757.13)	387,472.63
Campus Buildings & Grounds	410,873.88	518,670.74	(107,796.86)	363,777.18
Wedding	18,796.02	67,629.38	(48,833.36)	12,496.62
Women's League	63,528.03	56,058.38	7,469.65	4,506.89
Other Expenses-Interest Expense	3,000.70	6,346.00	(3,345.30)	16,988.35
Holding Expenses	33,180.42	-	33,180.42	16,509.97
Central Union Windward Expenses	72,075.23	22,575.00	49,500.23	110,977.17
TOTAL OPERATING EXPENSES	1,317,397.24	1,480,333.72	(162,936.48)	1,179,882.23
Non Operating Expenses-Depreciation	309,979.28	-	309,979.28	318,674.62
TOTAL EXPENSES	1,627,376.52	1,480,333.72	147,042.80	1,498,556.85
NET SURPLUS/(DEFICIT)	(1,216,875.92)	(52,165.45)	(1,164,710.47)	424,276.07
Before Endowment Draws				
Total Endowment Withdrawals	23,550.00	-	23,550.00	34,105.80
EXCESS/(DEFICIT)	(1,193,325.92)	(52,165.45)	(1,141,160.47)	458,381.87
**				
Depreciation	\$ 309,979			
Portfolio Unrealized Gains/Losses	\$ 906,145			
Total	\$ 1,216,124	** = \$1,193,326 of the Deficit is due to Non Cash Items		

EPILOGUE

Who is God calling to journey with us? Who is God calling us to be? Where is Central Union Church going? How will we be serving our neighbors in the future? What future missions will ensure our relevance? How will Central Union Church become sustainable and vibrant in what is being reported to be a post-Christian era?

These are just a few of the important questions that we need to find answers to. With a newly arrived Senior Minister We are currently working on finding answers to all these questions. We know that it's going to take a lot of prayer, all of us working together, moved by the Spirit, with the grace of God, and with the spiritual leadership and guidance of our new Senior Minister to find our way.

Our goal is to have answered all these questions before we celebrate our 200th anniversary. It will not be an easy challenge. However, we have been blessed with a long history of rising to meet difficult challenges in service to others.

Central Union Church's own history book that was published in 1988 tells an amazing story of faith, unity, destructive fires, social challenges, planting new churches and missions, as well as a story of spiritual leadership and growth as Hawai'i transitioned from a Monarchy to a Territory of the United States, to the 50th State in the Union, and ultimately into a thriving global destination. We now have a new chapter to write for the 21st century!

Interestingly, the final words in our history book offer us a glimpse into our future, and the words remain just as relevant today as they did many decades ago...

A dynamic church enriched but not constrained by its tremendous history, Central Union Church is a source of contemporary spiritual nurturing, guidance, and fellowship.

We are patiently waiting for the new Minister for Administration that God has already chosen, to join our Leadership Team to work with us into the next season of serving others.

--- 0 0 ---

