

# 2025 Annual Report



FIRST PRESBYTERIAN

**C O N C O R D**

February 22, 2026

Dear Members and Friends of First Presbyterian Church,

This is the third annual report I have had the privilege of commending to you as your transitional pastor. At the end of my letter introducing the 2024 report, I signed off with, “Let’s see what God has in store for us in 2025!” Well, it turns out that God had a lot in store for us in 2025.

*God continued to delight us with his Word.* This past year more of us than ever were involved in weekly bible studies and adult Sunday School. In worship, our preaching took us from the world-altering stories of the early church in the book of Acts to an exploration of the fruit of the Spirit (which we sang about every week in an original song by Darryl McCollum: love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control). We spent the summer considering surprisingly contemporary stories of women in the Bible, and the fall pondering Jesus’ Sermon on the Mount asking ourselves, “Dare we live in the world it imagines?” We at First Pres are “people of the Book” and our engagement with scripture continues to shape our faith and life together.

*God gave us a vision for our neighborhood.* In partnership with chef Chandra Collins, who has been teaching healthy cooking classes for the cancer support community from our kitchen since 2019, we caught a vision for our church as a community hub where people might find resources that nurture not only the spiritual life, but the whole person—mind, body, and spirit. What developed was a program of classes and events offered under an initiative we’ve been calling “Get Well, Concord” ([getwellconcord.org](http://getwellconcord.org)). Though still in its fledgling stage, we hope to welcome more of our neighbors to our campus to find community and encouragement for living well. In addition to Get Well, Concord, we continued to support over 20 global and local mission partners, and to show hospitality to our preschool families and residents of the Heritage and Plaza Tower through seasonal parties, meals, and opportunities to volunteer.

*God continued to provide for our present and our future.* Our amazing facility and location, designed for a much larger congregation, is a gift to us, but costly to maintain. Through the generosity of our congregation and the income we received from leasing space to other churches, we ended 2025 in the black for the first time in several years. Our financial stability, I believe, is a sign of God’s provision and an affirmation that we still have a role to play as witnesses to Christ’s love and grace in downtown Concord. It gives us confidence and positions us well as we seek to call the next full-time pastor to serve FPCC. To that end, we elected an amazing Pastor Nominating Committee (PNC) which has begun to search for a pastor with the gifts and skills to lead us into the future. I hope you will join me in praying regularly for the PNC as they continue their discernment process.

I want to thank each one of you for your continued commitment to our church. It has been truly a joy and privilege to have served as your transitional pastor this year. I hope you will enjoy reading this report and being reminded of all the ways God blessed us in 2025.

With gratitude and great affection for you,

*Rev. Dr. Carol Miles*

## **Spiritual Formation Team**

The Spiritual Formation Committee is responsible for nurturing faith development and encouraging meaningful spiritual practices within the church. Team members include: Phyllis Graser (Elder Chair), Andrew Cardiasmenos (Worship Director), Marilyn Wollenweber (Children's Ministry Director), and Charmaine Ferrera.

## **Worship and Music**

Working in tandem, Pastor Carol and Andrew Cardiasmenos provide a balanced, scripture-centered worship service featuring a variety of music genres. The choir is the backbone of the worship music, accompanied beautifully on piano by Adrienne Johnson or on organ by Beth Byrne. The band, Grateful Heart, includes members Andrew Cardiasmenos, Darryl McCollum, Jonathan Aanestad, and Paul Roberds. They lead us in praise through contemporary music and original pieces. To ensure our worship service reaches beyond our walls, we provide access to our service online. Thank you to Astrid Stanczak, Jeremy Martin, Darryl McCollum, and David Stearns for their work in the sound booth. The musical highlight of the year was our Christmas Concert – Love Came Down. Once again, FPCC and St. Andrew's Presbyterian Church choirs joined to perform selections from Joel Raney's, Love Came Down at Christmas, along with several additional pieces. Accompanied by a string quartet and saxophonist, it was a great success. This Christmas collaboration between our two churches is likely to continue in the years ahead.

Our ushers and greeters provide a friendly face and warm welcome each week to all who enter our sanctuary. Thank you, Gary Beck, Terry Jones, Yaa Dabanka, Angela Salinas, Clayton Worsdell, and Wayne Matzen for your work as ushers. And there is hardly a Sunday that goes by without Judith Snider faithfully greeting all who enter – whether rain or shine.

Communion Sundays remain an integral part of our worship life. A heartfelt thank you to Angela and Maria Salinas, Marilyn Wollenweber, Carrie Smith, Ann Johnson, Kaffy Cecil, and Darryl McCollum for taking the time to prepare the elements for communion.

## **Christian Education**

Christian education remains a vital part of life at FPCC. Each week, following our Sunday coffee hour, congregants are invited to Sunday School where they can engage in meaningful scripture discussion.

Reverend Carol, as well as Commissioned Lay Pastor Rebecca Chase and Lisa Justice, presented sermons on topics from the Books of Acts and Revelations, Women of the Bible, and the Sermon on the Mount.

Our small group Ministry continues to flourish with weekly groups fostering study and fellowship. Some groups read and discussed, *Living Well Through Lent*, a short

book focused on the fruits of the spirit, while many groups also focused on the Psalms and the major prophets of the Bible.

### **Godly Play**

Our children's spiritual lives are guided each week through Godly Play activities. In a Montessori-style environment, children hear Bible stories and faith teachings that invite them to wonder, to listen for God, and to respond in creative personal ways. Godly play is a safe place where children are encouraged to ask questions explore their faith, and grow in their understanding of God's love. We are extremely grateful for our dedicated Godly Play teachers - Rebecca Chase, Ashley McCollum, Jan Sprague, Josh Maitland, Ann Johnson, Marilyn Wollenweber, Ruth Stevenson, and Bill and Kim Gilmore.

In October, the Children and Mission Teams joined together in a hands-on act of service. Children and their parents prepared lunch bags for distribution to our unhoused neighbors. They decorated the bags with drawings, wrote messages of encouragement, and filled each bag with nonperishable items and a new pair of socks. It was a beautiful expression of Christ's love in action.

### **Spiritual Growth – Children/Youth Annual Report**

We always look forward to seeing children in church. We are blessed to have 4 girls gracing us with their cheerful presence on a fairly regular basis. They go to Godly Play during our Sunday service to hear stories and learn about the people and events that are found in the Bible. Currently, we have seven adults who rotate as door people to assist during that time. We enjoy seeing the children during Coffee Hour! We have the following age groups that have attended this past year.

Age 4 and under -	2
Elementary school -	9
Middle school -	2
High school -	3

Because our team feels it's important for our children to feel a part of our congregation, we are encouraging them to participate in the regular church service from time to time. They may offer the welcome of the Sunday attendees, do the call to worship, say a prayer, read the scripture, help the ushers collect the offering, etc. They chose to act out the Christmas Story for our Christmas Eve Service this year.

This past year, we provided Easter Bags and an Easter Egg Hunt for all children attending Easter Sunday. We also had activities for them during our church's Fall Fest. We reached out to the Beginnings and Beyond Preschool to see if families would like to join our children's families in an Outreach Project to decorate lunch bags and fill them with socks and nonperishable items to be given to CORE for distribution to the unhoused. During Advent, we encouraged the children to look for the angel in the sanctuary. They received a sticker each week when they found the angel. The sticker

was put on a mason jar to create the manger scene. On Christmas Eve after they completed the scene, they received a motive candle to put in the jar to take home.

We are exploring possibilities of how to serve our Middle School and High School attendees. We look forward to supporting the children's and youth's Christian education and watching them grow in their Christian faith.

## **Mission Team**

Judith Snider/Angela Salinas/Maren Stanczak, Co-Chairs

Team Members: Margaret Bachman, David Dowell, Ann Johnson, Susan Lawson

Staff: Rev. Dr. Carol Miles

## **Missionaries and Agencies Supported**

Spent \$23,737.13 out of a total funding of \$28,000.00. Congregational giving was distributed to 21 missionaries, agencies, and groups locally and globally in 2025. This year we said goodbye to Tara Chase with Frontier Fellowship as she left the organization midyear after many years of service due to personal issues. The Clean Start Program as they were able to get approval for a grant to support the program. Caroline Kurtz with Maji Development Coalition in Ethiopia, retired at the end of the year after a lifetime of service (she started as a missionary kid with her father).

## **The following supported missionaries or mission agencies visited the church in 2025**

Michele Rickett from She Is Safe came and spoke during the service and at Sunday School as part of the Easter Offering last year. She is Safe works with girls who have been human trafficked in Asia. Sarah Cha with CRU working in the Middle East came to visit during the summer, speaking in Church and at Sunday School. Sarah works with college students bringing them into fellowship with small groups and retreats, where they can meet Jesus. Sarah was also our Christmas Offering designee.

## **Fund Raising**

Once again in October we held a Share the Warmth Blanket Drive, partnering with CORE to distribute all the blankets you gave to go toward the homeless in our county.

## **Ways of Serving – FPCC**

- The congregation participated in giving baskets at Easter and gifts at Christmas for Hope Solutions and Humanity Way. Families that would not otherwise have these gifts for their families were provided for with your abundance in donation of items and gifts.
- FPCC provided sandwiches serving about 46 bag lunches for distribution by CORE monthly to the homeless in our local area. In Dec. the mission/outreach teams combined with the children's team to invite the Beginning and Beyond kids and parents to help pre-stuff the dry goods that go in the lunch bags adding a pair of warm clean socks to each bag. The kids had a great time decorating the bags and stuffing them with socks, treats, and bible verses.
- Applesauce was collected for donation to the Safe Parking Lot Program in June.
- A group came together to provide dinner during winter for the families in the Winter Nights Program. Good food was shared with all.

- Mission Quilters continue to put out quilts throughout the year with most going to the East Bay Hospice, a total of 69 quilts made during the year. All the materials are donated.
- Congregational Care and Mission/Outreach also joined together to offer a bingo afternoon for our friends in FPCC, Heritage and Plaza Tower. The food was great and winners received prizes for restaurants in the area and Safeway.
- 5 women came together to help Julie Hamiter with a Christmas dinner with the students in InterVarsity at DVC. They ate great food, learned about the holiday, Jesus's birth and sang Christmas Carols.
- We showed 2 movies with a Justice theme. One was *No Other Land*, an Academy Award Winning Documentary about the destruction of a village in occupied West Bank. Christy Reiners, our missionary to the Palestinian people, attended and spoke about Wheelchairs for Gaza, an initiative of her organization In His Steps. The other was the film *Vigilantes, Inc.*, a video about voter fraud.
- Outreach and Mission joined with the Worship team to host snacks for the community with food provided by our friend Chandra, and then we all moved into the sanctuary to sing our favorite carols as we headed into the holiday season. A great time was had by those that attended.
- Last we helped provide hors d'oeuvres for the Christmas party held at the Heritage/Plaza Tower for our friends just across the street. Chandra provided the complete dinner with all the fixings for a holiday party. A few of us also helped on the day of the event.

### **A sampling of some of our missionaries' lives**

Steve Christensen continued to work with the tribes in Papua, New Guinea with Wycliffe on Bible translation. Meanwhile the Gregorievs celebrated their 18<sup>th</sup> anniversary and 17<sup>th</sup> year with Wycliffe as support people working to help move forward in bible translations, getting the Jesus and Luke films out in new languages. Nathanael focused on collaboration with other groups and working on EMDC, an annual Conference, the renowned media scripture engagement gathering in Thailand and the Netherlands. Darla was fighting cancer during this year, yet while both are busy, they supported each other during the good and the hard things in life knowing that God is with them throughout everything they are doing. If you would like to know more about these and other missionaries and agencies that you support through Missions please contact our Mission Team.

As servants, FPCC is to minister to all. "And I am sure that God, who began the good work within you, will continue His work until it is finally finished on the day when Jesus Christ comes back again," Philippians 1:6. The Mission Team wishes to thank all of you who have donated money, food, time, talent, and prayers to build community, lifting up people near and far from us, serving as Jesus would have us do as a Matthew 25 church, through Mission/Outreach done by YOU our congregation.

## **Congregational Life Report – 2025**

The 2025 Congregational Life Team was led by Elder Jim Whitfield and members Elder David Dowell, Elder Judith Snider, Congregational Life committee chair Ann Johnson, Matt Chapman, assisted by staff representative Rebecca Chase.

### **Our purpose: Support FPCC Community Fellowship**

We focus on those activities that support the internal FPCC congregation. Examples from this year are:

- Coffee hour each Sunday, spreading our “Love God, Love People, Serve” outreach goals.
- Valentines sent to congregants and special visitors in our neighborhood.
- Annual Congregational Meeting brunch with Deacon tables, February 23<sup>rd</sup>.
- Maundy Thursday soup supper before the evening service (41 attended!).
- April 20 Easter Sunday special coffee service with expanded refreshments.
- May 17 Sock Hop and casual buffet that featured “Route 66” jazz band with continued participation by our Heritage/Plaza Tower (HPT) residents. Over 100 participants from HPT and FPCC.
- June, July, and August featured Book Night, Game Night, and Movie Night activities for families and singles with casual meals offered.
- September 21 Pancake Brunch for FPCC and HTP. Over 90 participants! A great kickoff for fall FPCC activities.
- We again conducted a knife sharpening fundraiser in November and began distributing new FPCC coffee mugs to visitors.
- Our church hosted the Christmas Concert this year, with refreshment support from our committee, our choir, and the congregation.

The Merry Macs are a social outreach group that meet September to June each year. The September kickoff features a potluck buffet at a member’s home, followed by monthly events sponsored by members. We number 36.

Continuing our goal to support Community Fellowship, we are always in need of extra hands to continue our many activities. We are particularly appreciative of the Sunday Coffee Teams headed by David Dowell, Wayne Matzen, Ann Johnson, and the Whitfield/Wollenweber team. Each team can always use helping hands!

Jim Whitfield, Elder for Congregational Life

## **Deacon Report**

Our Deacons continued serving their parish members with home visits, phone calls, and/or talking with them during Sunday coffee hour. Our focus was to make our parishes feel more like an extended “family” group. We continued to meet bimonthly after coffee hour to talk about any issues that might be concerning our parish members, and what resources might be available for them. Rebecca, our staff liaison, presented several trainings on Spiritual First Aid Basics, how to help those who are experiencing stressful situations. We also received a list of resources available through the County.

We gathered our parishes together for the Annual Congregational Meeting in February. We decorated our tables and worked with the Congregational Life team to set up, furnish some of the food, and assist with cleanup after the meeting. We assisted with two memorials, and brought cookies to help supply refreshments following our joint Christmas Concert with Saint Andrew’s Presbyterian Church.

Our deacons were Carrie Smith and Marilyn Wollenweber, co-moderators; Wayne Matzen, Secretary and Communion coordinator; Margaret Bachman and Maria Salinas, co-chairmen for Memorials; Kaffy Cecil; Charlotte DeWitt; Ann Johnson; and John Young.

## **Finance Team Report**

By Elder David Stearns

Jeanne Falla, Frank Fribley, Vern Hance (treasurer), Pastor Carol Miles (staff liaison), David Stearns (chair), Roy Stutzman, Linde Weber (staff)

### **2025 Financial Results – Operations**

2025 was a very good year financially. Total income exceeded the budget by nearly \$106,000, and expenses were below budget by over \$58,000. We ended with a surplus for the year of over \$62,000, not including investment gains. Of the total income, 73% was from offerings and 27% from property and other miscellaneous. We thank God for our congregation and their faithful giving, as well for Session's stewardship in managing their teams' expenses.

### **Major Expenditures**

Personnel costs made up 70% of our total expenditures. Property management, (including utilities, maintenance, taxes and property insurance), continue to be a significant portion at 18% of our total expenditures. Mission expenditures are budgeted at 10% of offering income, which worked out to be 5% of our total actual expenditures for 2025.)

### **Dedicated/Restricted Accounts**

There were no major expenditures requiring drawing down restricted reserves held in our dedicated accounts.

### **FPCC is a Diverse Worshiping Center**

We provide space for five other independent churches plus four non-profit charitable organizations. Their lease payments provide nearly 31% of our Operating income.

They include:

#### ***Churches***

Vineyard Christian Fellowship  
Shiloh Centro Cristiano  
Concord City Blessings Church  
Iglesia Bautista Pueblo de Dios  
Remanente Escogido

#### ***Charitable Organizations***

Humanity Way, Inc.  
Cancer Support Community  
Senior Activity Center  
Two NA groups

### **Investments**

Our investments provided over \$44,000 realized income in 2025, including earnings from Trust and Endowment accounts. As of December 31, 2025, we have total investments of \$ 1,092,153.

### **Looking Forward to 2026**

For 2026, Session approved a total budget income of \$494,643 and expense of \$555,224, leaving a budget deficit of \$60,581. Session realizes that this large operating loss is not

sustainable in the long term and we will be looking at ways to reduce it. We continue to have faith in God and our congregation. As we begin 2026, please consider how you can serve your church in Concord with your Time, Talents, and Treasure.

## Statement of Activities

### Comparison of 2025 vs 2026 Budget \*

	2025 Budget		2025 Actual		2026 Budget	
	\$	%	\$	%	\$	%
<b>Income:</b>						
Offerings	280,000	63%	400,926	73%	342,200	69%
Property Rental & Facility Use	159,685	36%	144,859	26%	147,843	30%
Other Misc. Income	4,600	1%	4,475	1%	4,600	1%
<b>Total Income *</b>	<b>444,285</b>	<b>100%</b>	<b>550,259</b>	<b>100%</b>	<b>494,643</b>	<b>100%</b>
<b>Expense:</b>						
<b>Operations</b>						
People - Personnel Expenses	362,000	66%	339,600	70%	352,000	63%
Property **	97,700	18%	88,212	18%	99,689	18%
General Administration***	22,780	4%	18,555	4%	21,775	4%
Leadership Development	800	0.1%	-	0%	800	0.1%
Pastor Nominating Committee	2,000	0.4%	-	0%	16,000	2.9%
<b>Programs/Ministries:</b>						
Congregational Life						
Fellowship	4,950		3,131		4,890	
Deacon	600		-		600	
Outreach	1,100		333		1,900	
Communications	8,375		1,028		7,250	
Discipleship:						
Adult	2,000		586		1,500	
Youth	300		-		300	
Children	1,850		849		1,850	
Nursery/Toddlers	150		-		150	
Worship & Music	13,600		11,872		12,300	
<b>Total Programs/Ministries</b>	<b>32,925</b>	<b>6%</b>	<b>17,798</b>	<b>4%</b>	<b>30,740</b>	<b>6%</b>
<b>Mission Programs</b>	<b>28,000</b>	<b>5%</b>	<b>23,737</b>	<b>5%</b>	<b>34,220</b>	<b>6%</b>
<b>Total Expense</b>	<b>546,205</b>	<b>100%</b>	<b>487,903</b>	<b>100%</b>	<b>555,224</b>	<b>100%</b>
<b>Net Income / (Loss)</b>	<b>(101,920)</b>		<b>62,357</b>		<b>(60,581)</b>	
Percent of Total Income	<b>-22.94%</b>		<b>11.3%</b>		<b>-12.25%</b>	

\* All amounts exclude Beginnings & Beyond preschool and investment earnings.

\*\* Property includes utilities, maintenance, taxes and property insurance.

\*\*\* General Administration includes office equipment lease and maintenance, printing, postage, telephone, office supplies, computer hardware and software, etc.

**Statement of Financial Position \***  
**at Year End**

	<u>2024</u>	<u>2025</u>
	\$	\$
<b>Assets:</b>		
Cash	58,657	80,364
Accounts Receivable	-	-
Investments	948,628	1,092,154
Property, Equipment and Improvements (After Depreciation)	908,019	849,457
<b>Total Assets</b>	<b>1,915,304</b>	<b>2,021,975</b>
<b>Liabilities:</b>		
Accounts Payable	-	-
Deferred Income (security deposits)	3,150	450
<b>Total Liabilities</b>	<b>3,150</b>	<b>450</b>
<b>Net Assets:</b>		
General Fund Equity	653,849	756,628
Unrealized Gains/(Losses) on Investments	(17,068)	32,346
Bequests, Trust Funds & Endowments	316,955	318,667
Other Dedicated Funds **	50,399	64,427
Invested in Plant	908,019	849,457
<b>Total Net Assets</b>	<b>1,912,154</b>	<b>2,021,525</b>
<b>Total Liabilities and Net Assets</b>	<b>1,915,304</b>	<b>2,021,975</b>

\* All amounts exclude Beginnings & Beyond Preschool.

\*\* Other Dedicated Funds include Wish List, temporary holding accounts and other accounts established for specific purposes.

## ***Information About FPCC's Real Estate Assets***

### ***We own the following property:***

- 1 Main Campus, including the Sanctuary, Office Building, Fellowship Hall and Christian Education /Preschool Building;
- 2 Parking Lot across Colfax from the Sanctuary;
- 3 The Presbyterian Community Center (PCC), directly behind the Fellowship Hall, facing Grant Street. This building is currently leased to Vineyard Christian Fellowship.
- 4 The following other churches meet in FPCC facilities:
  - Vineyard Christian Fellowship/Shelter (in the PCC)
  - Shiloh Centro Cristiano
  - Iglesia Bautista Pueblo de Dios
  - Concord City Blessing Church
  - Remanente Escogido

### ***Capital Expenditures***

#### ***For the Twelve Months Ended December 31, 2025***

No capital expenditures in 2025

\$0

## **2025 Personnel Annual Report**

The Personnel Team works with the Head of Staff to support and encourage our church employees. The team conducts recruitment and hiring, and provides employee compensation, benefits, and compliance with state and federal employment and labor regulations.

### **2025 Highlights**

- At its April 22, 2025 meeting, Session approved a six-month extension to Rev. Dr. Carol Antablin Miles's Interim Pastor Contract with First Presbyterian Church of Concord. At its June 12, 2025 meeting, Presbytery's Committee on Ministry approved the contract extension. This extended Rev. Carol's ministry with FPCC from July through December 2025.
- At its December 17, 2025 meeting, Session approved a fourth contract extension for Rev. Carol Miles. Presbytery's Committee on Ministry approved the contract extension at their January 8, 2026 meeting. This extended Rev. Carol's contract for eight months, from January through August, 2026.
- Thanks to those serving as part of the Personnel Team in 2025: Jon Myers, Chair; Anna Belle Horgan; Linde Weber, staff; and Rev. Dr. Carol Antablin Miles, Staff Liaison.

## **First Presbyterian Church of Concord**

**Mission:** Love God, Love People ... Serve

**Vision:** As a community hub, connect with the needs of people, joyfully sharing Jesus and serving where God calls.

### **Values:**

- Guided by Scripture and prayer, we are a welcoming place where people, service, and God's love meet.
- Focused on hospitality, inclusiveness, and spiritual gifts, we worship God with delight.
- Unified in Jesus Christ, we are led by the Holy Spirit to invite, engage, and share God's Truth with each other, our community and the world.