

Welcome!

Annual Reports Package

This is the Annual Report Package for the fiscal year 2024-2025. Please review this package in its entirety. Questions/concerns about the information contained in this package should be sent to the Church's email box: oursaviourqueens@gmail.com

If you do not have access to email but would still like to submit questions/concerns, please feel free to contact the church office at (718) 739-7452 and speak with church secretary, Ms. Farhana Kabir, or Pastor Carroll. You may also stop by the office and leave a note for the Church Council to get back to you. We will respond before the Annual Meeting. **Questions/Concerns must be received no later than February 9th, 2025,** and will be answered before the Annual Meeting.

Annual Meeting Date: February 16th, 2025
9:00 am and 11:00 am

The Annual Meeting will be held after each worship service and will be conducted by the Church Council President. 10% of eligible voting members will constitute a quorum. As of this report, the votes of 39 members will constitute a quorum.

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- The Church Council President's Report & Message
- Preschool Report
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- Financial Report
- 2025-2026 Budget Proposal

The Church Council President's Report & Message

The Church Council along with the presiding Pastor and Treasurer meets once a month to review and address issues related to operating the church. This meeting is online via Zoom from the comfort of our homes. During this meeting we review outstanding bills that were not paid on time, review issues related to maintaining the church's building and parsonage, requests from the school and any other important new business that comes up.

Currently, we have six council members serving the church community. However, as of March 1st, 2025, there will be one open position on the Council. In addition, there is now an open position for treasurer, as our current treasurer, Ms. Evelyn Mandal, has resigned but continues to serve until we have filled this position. The treasurer reviews the bank accounts, the financial statements and signs off checks. The treasurer also conducts banking transactions on behalf of the church. If you are interested in any of these positions, please notify the Church Council or Pastor Carroll as soon as possible.

These positions are voluntary but provide an important service to our community. It is an opportunity to work in concert with seasoned professionals to manage a business as a leader.

This past fiscal year has been a challenge for all of us on Council. We have had several instances of the roof leaking. Thanks to Eulanda Powers, the leaks were contained in time to not cause severe damage to the organ or other electronic equipment stored in the areas where there were leaks.

We have had the roof repaired above the entry way, so it no longer leaks there. The roof above the sacristy was also replaced recently. However, due to a dead bird that was stuck in the drain, the heavy rainfalls in December caused backup and overflow that eventually made its way into the sacristy. Pastor Carroll was able to contact the roofer and negotiate a repair for free. This work was not covered by the warranty. We have also

had to bring up to date the inspection and maintenance of the chairlifts with the Department of Buildings. Thankfully, we were able to negotiate a waiver of the fines and complete the work. In collaboration with the School, we also addressed violations from the building department that was a result of the roof leaking.

We have also taken care of a plumbing blockage down the sewer lines. Although members of the church community stepped up to help resolve the issue, we had to hire an outside contractor for insurance purposes.

Just recently, and just as the temperatures dropped, the boiler went down. A church member showed up just on time and fixed it. It is members that maintain this church. You do not have to be on the Church Council to serve. Come serve as you are and leave better than you were.

We have also installed a new security system that is monitored by ADT. This decision was made after we experienced a breach last year.

Prior to Pastor Carroll's arrival, the parsonage was completely renovated, and we were just above budget of \$70,000. Our actual costs were \$72,500. The overage was due to a complete rewiring of the parsonage that was not part of the renovation contract. The old electrical wires had become corroded and there was no saving them. The cost of the renovation was covered by a gift that was given to us some time ago and was earmarked to repair the parsonage. The amount of the actual gift was \$75,000. A new half bath on the first floor, new kitchen cabinets and hood with vent, new walls and ceiling, light fixtures, staircase and floors were all part of the renovation. The parsonage had not been renovated in a very long time.

You will find an announcement from Pastor Carroll in his report. Please note that we continue to work with the Bishop's Office on seeking a permanent Senior Pastor for our church and will be providing updates as we receive them to the congregation. More on this is in the Call Committee's Report.

This year we have also seen in-person attendance drop and we averaged approximately 70 people per week. Our online ministry is active and continues to be so with visits on Facebook, Instagram and YouTube totaling:

Facebook: 25,000 visitors in 2024; up 7.1% from the prior year. 91 new follows; down 44.2% from the prior year.

Instagram: No data available.

YouTube: 5,000+ subscribers within the last 3 months of 2024. 17,000+ viewers for the same period.

Under Pastor Carroll's leadership, we will be having our first communicants this year since Pastor Bob's departure. Pastor Carroll has been researching our church's community to see what makes us so unique and adding to those stories; bringing church and life celebrations together so we understand what it is we are celebrating.

I would like to take this opportunity to thank Pastor Carroll, Pastor Moira, the members of our staff, our Council members (team), treasurer, and volunteers who help keep the church open and active. Without their help we would not be able to keep the doors open. It is not just about funding; it is about a community sharing one goal and working together to keep the wheels turning.

We are a church of many that come together to worship one God under one roof and as one people. As we continue our search for a permanent Senior Pastor, let us not forget our roots in this church and continue to show up_ 100 years strong and going. Our strengths lie in our commitment to God, to our community and to each other as one church. Come back: pray and serve.

Pre-School Report

It has certainly been a busy year at the preschool! We started the year with the application period for our new batch of 2024-2025 students. This was the first year that our registration numbers were not strong from the beginning. We were underenrolled right up until the end of the summer and the new school year was set to begin. Luckily, we had several last-minute registrants and were able to fully enroll. This year, however, we've found an influx of families moving in and out of the neighborhood, so it has been difficult maintaining full enrollment.

For the students that have remained in our school, we have been able to create memories at several successful events! We held family wellness challenges to help get families motivated to live healthier lifestyles. This included challenging our families to reduce screen time and increase physical activities. We invited families to the school for craft events, fashion shows, theater performances, Zumba class, parades, parties and more!

We also conducted several parent-teacher conferences keeping families informed on our students' progress. We completed our first year using a brand-new curriculum and assessment model implemented by the Department of Education and began our second year using these tools feeling more comfortable and confident with its content.

We welcomed two new staff members and also said goodbye to two of our veteran employees. Miss Elsie Orellana and Miss Precious Lett took over as Miss Vanessa and Miss Parveen left to seize other opportunities. Miss Elsie and Miss Precious have integrated themselves into our little family seamlessly! The school staff has been so wonderful, and we have been so lucky to be able to reward their efforts with the remainder of the staff retention grants we received at the end of the 2023-2024 school year.

We have renewed our permit with the NYC Department of Health and are licensed until 2026. We've had several inspections over the year as well as getting our water tested for lead and a permit amendment to add the kitchen to the school's permit. We did receive a few minor violations for building maintenance but have been trying our best to stay on top of any repairs that need to be done. We have also amended our permit expanding our hours of operation to accommodate our newly implemented extended hours program. It is a pilot program funded by the NYC Department of Education.

Through this program we are able to offer morning care and after-school care for parents in need of longer hours or for those who would like to extend their child's learning. We started the extended hours in December and so far the students have enjoyed their extra time at school. Upon receiving the funds for this program, we will be able to offer extracurricular activities such as robotics, dance and/or yoga to our students in the extended program. We're happy to be able to provide the community with these services and pray it contributes to the continued success of our preschool!

Ministry Report

We are pleased to report that with the Interim Pastor, Julius Carroll, coming on board in June 2024, all ministries outside of regular worship have been resumed. This includes baptism, confirmation, and first communion classes. In addition, Pastor Carroll conducted a series of "Holy Conversations" and the knowledge gleaned from these sessions will be used by the Call Committee to complete the Ministry Site Profile for the call process aimed at attaining a permanent Senior Pastor for Our Saviour.

It is worth mentioning however, that we are always in need of additional Worship Assistants (for example: lectors, ushers, communion assistants, and altar prep assistants). Training will be provided for those who are willing to serve, and we would like to encourage our youths and young adults to get involved.

If interested, please reach out to Church Council, one of our current Worship Assistants on any Sunday, or Sabrina (Leah) Singh who coordinates and schedules Worship Assistants for all worship services. Sabrina's contact information is: leahsingh382@gmail.com.

Worship: Our 30-minute online worship videos are available every Sunday @ 12:00 PM on Our Saviour's Facebook page and YouTube channel or through the Church's website. These videos are archived and can be viewed 24/7.

Call Committee Report

The Call Committee is ready to continue the Call Process for a permanent Senior Pastor for Our Saviour.

The most important aspect of the Call Process is completing the Ministry Site Profile (MSP) and the submission of same to the Bishop's Office via electronic upload through ELCA's website.

Pertinent information obtained from the series of Holy Conversations, initiated and conducted by Interim Pastor Julius Carroll (thank you Pastor Carroll), will be used to complete the MSP. The MSP will then be used by the Metropolitan New York Synod (the Bishop's Office) to find a Senior Pastor who will match most, if not all, of the needs of OSL's congregation and community.

The Call Process also requires the resubmission all the documents (updated versions) previously submitted to the Bishop's Office during the Call Process for an Associate Pastor back in 2021. In March 2024, most of the updated documentation was resubmitted, and I am hoping that this will satisfy the requirements. Since the Parsonage was recently renovated, an additional requisite by the Bishop's Office, is an inspection

report of the building (to be conducted by an independent party). By the date of the Congregational Meeting, this will be fulfilled (inspection scheduled for 01/24/2025).

The Call Committee is dedicated to seeing this process through and will continue to work diligently with the Assistant to the Bishop, Rev. Angela Shannon, to accomplish this important mission.

The members of the Call Committee are:

Elaine Peters-Guthrie (Chair)
Neil Pierre
Sybil Dowe
Carolyn Brown
Rip Persaud
Beatrice Ramraj
Bibi Erriah
Terry Guthrie (Alternate)
Eulanda Powers (Alternate)

Pastor Carroll's Report

For everything there is a season, and a time for every matter under heaven (Ecclesiastes 3:1)

Dear Siblings in Christ:

The MATTERS under heaven – and within the context of Our Saviour Lutheran Church - that I want to address is the SEASON of my being the Interim Lead Pastor. It has been a blessing of God that Geneva and I have been among you these past eight months. Ya'll (as we say in North Carolina) have received us **warmly** and oriented us patiently to the Caribbean – Rim's Cultures. My contract with you was to end on May 21st . However, due to a non-life-threatening health diagnosis – I will have to return home the end of February.

The second MATTER is related to my hopes and prayers for you at 90th Ave. and 175th Street. And those hopes are **that you take – into your heart the awareness of the Holy Spirit's presence with you and power in you as you move into another chapter of the Call process.** Sometimes with the Spirit's wind blows – things get messy. Embrace the changes and challenges – Spirit will carry you through. And the final MATTER is related to your ministry of presence with the life of the congregation. Your leadership needs **YOU** gathered in worship in the pews; involved in using your: Spirit – given time – talent – financial resources – to the honor and glory of God and for the work of "Our Saviour" for, our Savior.

Stewardship of Time

June 1 - December 31, 2024 (indicates the # of occasions)

Preached: (28) Presided at Holy Communion (21)

Pastoral Care: (10)

Pastoral Reach – Out: (12)

Leading Worship in Special Occasions (ex. Christmas – Eve): (18)

On-Line Video Tapping: (28)

Meetings (more than two people in attendance): (9)

Conferences (no more than two people in attendance): (4)

General Administration: (20)

Evangelism: (15)

Christian Education: (6)

Respectfully Submitted,
The Rev. Dr. Julius Carroll

Pastor Moira's Report

Throughout 2024, Our Saviour continued its partnership with First Presbyterian Church of Freeport, where I am also a pastor. This was a fruitful enterprise – I worked part time at both churches – and served on Sundays at each church twice a month. From January 2024 to May, 2024 – I worked with the Coverage Pastor, Rev. Marcia Parkinson-Harrison, who was helpful as I took on the mantle of providing the weekly on-line worship services. During this time when Our Saviour was without a lead Interim Pastor, I also did a weekly Lenten Worship Series on Wednesdays on Biblical passages about being altered by God. I led a weekly Bible Study as well.

With the Our Saviour community, I welcomed with joy on June 1 the lead Interim Pastor, Rev. Dr. Julius Carroll. Under Rev. Carroll's expertise, the on-line worship opportunity transitioned seamlessly, and I continued to be present to the Our Saviour community on two Sundays a month. I also recorded the gospel lessons for the on-line worship, right now we are recorded through August 2025! In December we were able to reinstate visits to shut-ins with members of the congregation – thanks to Nirvana and Miriam Ramkissoon, Esther Jagarnath, Joyce John, Anita Lindie, Sybil Dowe and Neil Pierre.

It has been an honor to serve Our Saviour during this significant time of transition, with all the highs and lows that accompany such an experience. I extend my profound gratitude to Rev. Carroll, the Church Council, the church staff, and the entire Our Saviour congregation for your support that enabled me to carry out such a rewarding ministry. As my contract draws to a close on February 28, 2025, I am filled with profound gratitude (and some sadness for sure) for the amazing opportunity to minister at Our Saviour. I am excited to be able to continue as the on-line worship coordinator. I pray that our Lord continues to lead Our Saviour into a promising future, opening up new opportunities to serve our community and in other in the name of Jesus.

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584 Calls
164 Visits
12 Hospital Visits
9 Prayer Meetings
2 Wake Services
4 Funeral Services
2 Graveside Services
1 Baptism
2 House/Baby Blessings

Yours in Christ,
Rev. Moira Ahearne
Associate Pastor

Church Council Members and Terms of Office

Beatrice Ramraj	2 nd Term Expires 02/28/2026
Anita Lindie	2 nd Term Expires 02/28/2025 (will need replacement)
Eulanda Powers	2 nd Term Expires 02/28/2026
Geeta Leung	1 st Term Expires 02/28/2025, 2 nd term will expire 02/28/2028
Elaine Peters-Guthrie	1 st Term expires 02/28/2027
Neil Pierre	1 st Term pending installation (nominated to replace Sean Rangasamy)

Nominations for Church Council members must be made in writing (email or other) and seconded by February 9th, 2025. Nominations from the floor are not allowed.

Evelyn Mandal, Treasurer (not on Church Council). Resigned but serving until we find a replacement.

Parochial Report

Baptisms:	2 (Children), 1 (Adult)
Affirmations:	0
Confirmations:	0
New members received:	1
Total baptized members:	670
Total confirmed members:	380
Average weekly worship attendance for 2024:	70

Financial Report

Our church operates on a fiscal year (March 1 to February 28/29). This method of reporting aligns to a more accurate picture of the financial operations of our church.

Our current financial reporting/operating is period March 1st, 2024, to November 30th, 2024. Our financial position at the end of November 2024 suggests that we are currently operating at a loss. This is because our offering is far less than expected at the beginning of this fiscal period. We have had to bridge the gap with distributions from our investment funds to the tune of \$50,000 this year to cover expenses that we did not anticipate but had to incur in order to keep the church running. We hope that in the fiscal year 2025-2026 we can raise enough funds to return this to the investment account.

As of January 10th, 2025, our investment account balance was \$812,453.

The following two (2) pages contain the most recent financial statement available as of 11/30/2024.

Current financial statement as of November 30th, 2024

Our Saviour Lutheran Church

Financial Report as of November 30, 2025

Category	Description	Fiscal Year Budget	Actual Cost YTD	Comments
		2024-2025	11/30/24	
Income				
	General Offering / Regular Giving / Vanco	278,000	141,138	
	Memorial Gifts - Worship	16,000	5,138	
	Misc. Revenue	1,000	-	
	Congregational Events	1,500	-	As of 11/30/2024, our offering/givings is 58% of our budget. We should be closer to 75% at the end of November 2024. This is a 17% drop in offering.
	Gifts	1,000	-	
	Preschool Shared Expenses	59,200	29,600	
	Building Use	-	-	
	Investment Income / Dividend Income	-	29,623	
	Total Income	356,700	205,499	
Expenses				
Compensation Expenses				
Pastor				
	Base Salary	80,000	45,381	
	Housing Equity Allowance	3,000	-	N/A
	Social Security	4,000	7,836	
	Pension/ Medical	20,000	14,130	
	Parsonage Expenses - Utilities	2,500	3,590	Light, Water, Gas, Security at the Parsonage.
	Other Expense	-	1,682	Moving expense for Pastor Carroll
	Senior Pastor Compensation & Benefits	109,500	72,618	
	Visitation Pastor	50,000	43,917	Pastor Moira's compensation
	Coverage Pastor	15,600	3,900	Before Pastor Carroll started in May.
	Supply Preachers	15,000	2,920	Before Pastor Carroll started in May.
	Future Staff/Programming/Discretionary	-	-	
	Associate/Visiting Pastor Compensation	80,600	50,737	
Staff & Consultant Services				
	Office staff	45,000	18,671	
	Custodian	-	5,760	
	Payroll Services	2,000	1,207	
	Accounting Fees	4,500	3,375	Office staff, custodian, outside services, stipend to organist and accountant to help the church maintain its operations.
	Bookkeeping Services	-	798	
	Professional Fees/Bookkeeping	550	498	
	Organist/Musicians	11,000	5,860	
	Choir Director	-	-	
	Total Staff and Consultant Services	63,050	36,170	
Payroll Taxes and Insurance				
	Unemployment Insurance	-	844	
	Employer unemployment insurance	-	314	
	Disability Insurance	-	(126)	
	Employer FICA	-	10,000	
	Payroll Taxes	-	1,208	
	Total payroll taxes and insurance	-	12,241	This is a % of payroll and is required.
Total Compensation, Benefits, Consultant, Taxes, Insurance		253,150	171,765	

Category	Description	Fiscal Year Budget	Actual Cost YTD	Comments
		2024-2025	11/30/24	
Other Operating Expenses				
Worship				
	Worship Supplies	5,000	2,527	
	Altar Flowers	-	960	
	Offering Envelopes	2,500	1,103	
	Church Budget	-	-	
	Live Stream Operation	2,000	252	
	Total Worship	9,500	4,841	
Administration				
	Office Equipment	14,000	9,669	
	Office Operations	-	876	
	Office Supplies	1,500	693	
	Postage	-	347	
	Quickbooks	-	813	
	Bank and credit card fees	-	686	
	Other - Misc	1,500	163	
	Total Administration	17,000	13,248	
Outreach				
	Benevolence - Synod	14,000	8,000	
	Benevolence - Other	-	596	
	Food Pantry	-	-	
	Missionary Support	-	-	
	Postage	750	-	
	Evangelism - Includes Video Ministry and Carnival	-	-	
	Website	1,500	1,710	
	Vacation Bible School	-	-	
	Carnival	-	-	
	Congregational Events	-	190	
	Total Outreach	16,250	10,496	
Christian Development				
	Christian Education/Youth	1,000	-	
	Workshops/Events/Synod Assembly	800	-	
	Total Christian Development	1,800	-	
Building Operations				
	Insurance	12,000	9,065	
	Building supplies	-	10	
	Utilities - Church	16,000	15,471	
	Repairs and Maintenance	20,000	1,893	Plumbing issues resolved by Roto Rooter.
	Capital Improve/Preventative - Church	10,000	15,852	roof repair
	Permits & Fees	1,000	-	
	Total Building Operations	59,000	42,291	
Total Other Operating Costs		103,550	70,876	
Total Expenses		356,700	242,641	
Net Income (Loss)		(0)	(37,142)	

2025 – 2026 Budget Proposal

Our Saviour Lutheran Church		
Fiscal Year 2025-2026 Budget		
	FY 24-25 Budget (12 mths)	Fiscal Year 2025 - 2026 Budget Proposal
Income		
General Offering / Regular Giving / Vanco	278,000	188,184
Memorial Gifts - Worship	16,000	16,000
Misc. Revenue	1,000	-
Congregational Events	1,500	-
Gifts	1,000	-
Preschool Shared Expenses	59,200	74,000
Investment Income / Dividend Income	-	39,498
Total Income	356,700	317,682
Expenses		
Compensation Expenses		
Pastor		
Base Salary	80,000	20,000
Housing Equity Allowance	3,000	750
Social Security	4,000	1,000
Pension/ Medical	20,000	5,000
Parsonage Expenses - Utilities	2,500	625
Senior Pastor Compensation & Benefits	109,500	27,375
Base Salary	80,000	60,000
Housing Equity Allowance	3,000	2,250
Social Security	4,000	3,000
Pension/ Medical	20,000	15,000
Parsonage Expenses - Utilities	2,500	1,875
Other Expense	-	2,000
Senior Pastor Compensation & Benefits	109,500	84,125
Visitation Pastor	50,000	50,000
Coverage Pastor	15,600	-
Supply Preachers	15,000	20,000
Associate/Visiting Pastor Compensation	80,600	70,000
Staff & Consultant Services		
Full time office secretary/administrator	45,000	50,000
Custodian	-	8,000
Payroll Services	2,000	2,000
Accounting Fees	4,500	4,500
Bookkeeping Services	-	1,064
Professional Fees/Bookkeeping	550	550
Organist/Musicians	11,000	11,000
On-line Workshop Administration	-	12,000
Total Staff and Consultant Services	63,050	89,114

Continued on the next page . . .

	FY 24-25 Budget (12 mths)	Fiscal Year 2025 - 2026 Budget Proposal
Payroll Taxes and Insurance		
Unemployment Insurance	-	1,126
Employer unemployment insurance	-	419
Disability Insurance	-	200
Employer FICA	-	13,333
Payroll Taxes	-	1,611
Total payroll taxes and insurance	-	16,689
Total Compensation, Benefits, Consultant, Taxes, Insurance	253,150	203,178
Worship		
Worship Supplies	5,000	3,369
Altar Flowers	-	1,280
Offering Envelopes	2,500	1,471
Live Stream Operation	2,000	2,000
Total Worship	9,500	8,120
Administration		
Office Equipment	14,000	12,892
Office Operations	-	1,168
Office Supplies	1,500	1,500
Postage	-	463
Quickbooks	-	1,084
Bank and credit card fees	-	915
Other - Misc	1,500	218
Total Administration	17,000	18,240
Outreach		
Benevolence - Synod	14,000	10,667
Postage	750	-
Website	1,500	2,280
Congregational Events	-	253
Total Outreach	16,250	13,200
Christian Development		
Christian Education/Youth	1,000	1,000
Workshops/Events/Synod Assembly	800	1,000
Total Christian Development	1,800	2,000
Building Operations		
Insurance	12,000	12,087
Utilities - Church	16,000	20,628
Repairs and Maintenance	20,000	20,000
Capital Improve/Preventative - Church	10,000	20,000
Permits & Fees	1,000	-
Total Building Operations	59,000	72,715
Total Other Operating Costs	103,550	114,274
Total Expenses	356,700	317,452
Net Income (Loss)	(0)	229

End of report.