

Presbytery of Riverside

PO Box 1561

San Jacinto, CA 92581



REPORT PACKET

FOR THE

STATED MEETING

of the PRESBYTERY OF RIVERSIDE

SATURDAY, November 8, 2025

Hosted by

**Jim Strand, Office Manager, Presbytery of Riverside
In Person @ Magnolia Presbyterian Church, Riverside**



PRESBYTERY OF RIVERSIDE
STATED PREBYTERY MEETING

November 8, 2025

IN-PERSON (@ Magnolia Presbyterian Church, Riverside)

PROPOSED DOCKET



*“Riverside Presbytery:
connecting and supporting
pastors, leaders, and congregations,
in sharing Christ’s transforming love”*
(Presbytery of Riverside Mission Statement)

CONNECTING THROUGH CHRIST
IIN THROUGH W/ITL
(Presbytery of Riverside Why Statement)

Numbers on Side Denote Report Number

- 9:30 am Registration/Check-In
- 10:00 am Call to Order
 - Opening Prayer
 - Declaration of a Quorum
 - Docket Approval
 - ▲ *Call to Worship*
 - ▲ *Hymn #331 God of the Ages Whose Almighty Hand*
 - Reading of Mission Statement and Why Statement
 - Welcome to 1st time Commissioners, Corresponding Members, Guests
 - Welcome from Host Congregation
- 10:15 am Preparing Ourselves
 - Call to Confession and Corporate Confession
 - Assurance of Forgiveness
 - ▲ *Passing the Peace*
- 10:30 am **(1)** Stated Clerk’s Report/Consent Agenda
- 10:40 am **(2)** Committee on Ministry
 - For Action:
 - **Examine** TE Terra Pennington for membership and installation as Pastor of Palm Springs Presbyterian Church
 - **Receive** TE Terra Pennington as a minister member of the Presbytery of Riverside upon dismissal from Grace Presbytery (if way be clear)
 - **Approve** the Call of TE Terra Pennington with the following terms:

Cash Salary	\$50,400	
Housing Allowance	\$24,000	31 days paid vacation (≤5 Sundays)
Total Eff. Salary	\$74,400	2 weeks study leave
BOP	\$19,334	12 days sick leave
Reimbursements	\$4,850	12 weeks paid Family Medical Leave
SECA Supplement	\$5,691.60	One time Moving costs ≤\$5,000
Total Annual Cost to Congregation: \$104,275.6		
 - **Approve** the Administrative Commission to Install TE Terra Pennington
 - Concur with the Cathedral City, Community (dba All People’s Presbyterian Church) to **dissolve** the pastoral relationship between TE Brian Gaeta-Symonds and Cathedral City

- **Examine** TE Brian Gaeta-Symonds for installation as Pastor/Head of Staff of First Presbyterian Church of San Bernardino
- **Approve** the Call of TE Brian Gaeta-Symonds with the following terms:

Cash Salary	\$36,600	
Housing Allowance	\$38,400	31 days paid vacation (≤5 Sundays)
Total Eff. Salary	\$75,000	14 days study leave (≤2 Sundays)
BOP (+children)	\$28,450	12 days sick leave
Reimbursements	\$4,850	12 weeks paid Family Medical Leave
Total Annual Cost to Congregation: \$108,300		
- **Approve** the Administrative Commission to Install TE Brian Gaeta-Symonds
- **Establish** an Administrative Commission to walk alongside the session and congregation of Cathedral City, Community (dba All People’s Presbyterian Church) as they work towards dissolving, including but not limited to:
 - Meeting with and attending session meetings
 - Reviewing minutes and session and congregational meetings
 - Reviewing the finances of the congregation
 - Reviewing contracts entered into
 - The AC has the authority to assume original jurisdiction if it deems necessary, with due process, granting fair notice and an opportunity to be heard by the session and members of the congregation

11:00 am **(3) Committee on Representation and Nominations**

- For Action:
 - **Elect** the following slate as nominated by CORN
 - to Committee on Ministry
 - RE Ann Lauder milk (Riverside Magnolia), class of 2028
 - RE Susan Lai (Upland Taiwan), class of 2028
 - TE Wayne Morrow (Yucca Valley), class of 2028
 - to Committee on Preparation for Ministry
 - TE Claire Schlegel (Rancho Cucamonga), class of 2028
 - to Partners in Ministry Committee
 - RE Jelaiya Jacob (Ridgecrest), class of 2028
 - RE Wilson Kayange (Redlands 1st), class of 2028
 - RE Jim O’Brien (Lake Arrowhead), class of 2028
 - to Property, Finance, Investment and Fund Development Committee
 - RE Cindy Stewart (Palm Springs), class of 2028
 - RE John Millsap (Lake Arrowhead), class of 2028
 - As Commissioners to Synod
 - RE Susan Skoglund (San Bernardino), class of 2025
 - TE Paul Knopf (Riverside Magnolia), class of 2025
 - RE Wilson Kayange (Redlands 1st), class of 2028
 - TE Julie Hodges (Indio), class of 2028
 - **Elect** RE Joe Lee (Upland Taiwan) as Vice-Moderator
 - **Elect** RE Commissioner, TE Commissioner, and YAAD to the 227th General Assembly of the Presbyterian Church (USA)

11:15 am Proclaiming God’s Word

- ▲ *Hymn #762 When the Poor Ones* November 8, 2025 Presbytery Docket | Page 2
- Gospel Reading: Luke 10:30-35 (in English and American Sign Language)
- Message: “The Road We Travel”

- TE Alfred Graise, outgoing Presbytery Moderator

11:40 am God's Word in Action: Family Promise of Riverside

12:00 noon 2-minute announcement time

12:10 pm Presbytery Leader

12:20 pm **(4)** Property, Finance, Investment, and Fund Development

- For Action:
 - **Adopt** new PFIFD policy for Manual of Administrative Operations
 - **Receive** report of Financial Audit for 2023

12:30 pm Presbytery Commission

- For Action:
 - **Adopt** the 2026 Budget
 - **Approve** extending the term for the Presbytery Leader to June 30, 2028.
 - **Elect** the following to Committee on Representation and Nominations as nominated by the Presbytery Commission
 - RE Debbie Law (Redlands 1st), class of 2027
 - RE Don Reiersen (Riverside Calvary), class of 2028

12:40 pm Responding to the Word

- Offering to support Family Promise of Riverside / *Offertory*
 - Cash/Check donations can be placed in the plate
 - Online donations can be made [here](#)
- Sacrament of the Lord's Supper & Necrology
 - ▲ "*Come to the Table*"
- Installation of Officers
- Recognition of Outgoing Leaders

1:00 pm Triennium

1:20 pm Written Reports

1:25 pm Taking God's Word into the World

- Community Building: What are you thankful for from this meeting?
- ▲ Adjournment & Closing Prayer
- ▲ Benediction
- ▲ Closer "*All the People Said Amen*"

Lunch in Fireside Room

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Stated Clerk Report to Presbytery Assembly – November 8, 2025
Paul Knopf, Stated Clerk

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For Information:

1. Stated Presbytery Meeting Schedule for 2026:
Saturday, February 21 10am
Saturday, May 16 10am
Saturday, August 15 10am
Saturday, November 21 10am (note: is the weekend before Thanksgiving)

If your congregation would like to host an in-person meeting in 2026, please email statedclerk@riversidepresbytery.com to extend an invitation

2. The 2025 per capita apportionment is as follows:

\$30.31 Presbytery
\$10.84 General Assembly
\$2.85 Synod
\$44.00 – 2024 Total

3. 2026 Presbytery Minimums

Effective Salary (includes salary and housing)	\$70,304
Board of Pensions (26% of Effective Salary)	\$19,334*
OR (47% of Effective Salary in Trans. Plan)	\$33,043
Reimbursements	\$4,850
(including Auto/Travel, Professional/Business, and Study Leave)	
Study Leave (2 weeks)	
Vacation (31 days, max of 5 Sundays)	
Paid Family Medical Leave (minimum of 12 weeks)	

*Overall compensation for installed pastors cannot be reduced below 2024
Terms of Call levels due to health plan benefit changes by the BOP
-note: the Minimum Terms of Call apply to Installed Pastors
Temporary Pastor Minimum: 85% of Installed Pastor Effective Salary minimum (per COM Handbook)
Commissioned Pastor Minimum: 85% of Installed Pastor Effective Salary minimum (per COM/HPCC vote on March 2, 2023)

For the Record:

1. The Presbytery Review of Session Records occurred on September 20, 2025 at Riverside, Magnolia, reviewing records from 2024. The following records were reviewed with none or only minor exceptions: Hemet, Indio, Lake Arrowhead, Ontario, Rancho Cucamonga, Redlands 1st (also 2023 records were reviewed), Ridgecrest, Riverside Calvary, Riverside Magnolia, Temecula, Twentynine Palms, Upland Taiwan, and Wildomar. When exceptions were noted, plans to prevent them next year were indicated. San Bernardino 1st arranged an alternative time (completed) and Palm

Springs has scheduled an alternate time to review their records.

Beaumont, Big Bear, Cathedral City, Corona, Redlands Community, Rialto, Riverside Victoria, Upland First, Wildomar, and Yucca Valley have not conducted their record review. Record Reviews are constitutionally required and failure to participate could result in greater oversight from the presbytery.

2. The Presbytery received notice on October 15, 2025 that it was named in a remedial complaint filed with the Synod of Southern California and Hawaii by Joseph Helleis, a member of Wildomar, Mountain View, on or about October 10, 2025.

The Presbytery Commission named a Committee of Counsel, consisting of TE Julie Hodges, RE Ann Lauder milk, and TE Cheryl Raine who is preparing an answer to the complaint.

The Presbytery was notified on October 27, 2025 that the officers of the Synod PJC issued a Decision on the Preliminary Questions and is accepting the complaint. The Presbytery was notified on October 29, 2025 that the Synod PJC affirmed the complainant’s request for a Stay of Enforcement regarding the Presbytery’s vote to dissolve the Wildomar congregation, effective November 30, 2025.

Let us be in prayer for the Synod PJC, the Presbytery, the AC for Wildomar, and congregation of Wildomar, and the complainant.

3. D-3.0602b states, *“The stated clerk shall keep a current roster of those members of the permanent judicial commission whose terms have expired within the past six years. The names shall be arranged alphabetically within classes beginning with the most recent class. The stated clerk shall report the roster annually to the council or councils.”*

2026	2023	2021
TE Curtis Webster†	TE Alfred Graise	RE Anne Smith†
(resigned in 2023)	RE Izar Martinez	RE Carol Stanley

4. The Presbytery is in compliance with G-3.0106 having the following policies as part of the Manual of Administrative Operations:
 - a. Sexual Misconduct Policy (Approved by the Assembly on June 10, 2017)
 - b. Harassment Policy (Approved by the Assembly on November 4, 2023)
 - c. Child and Youth Protection Policy (Approved by the Assembly on June 17, 2023)
-note: the policy includes Vulnerable Adults in compliance with the 2025-2027 Book of Order
 - d. Antiracism Policy (Approved by the Assembly on November 4, 2023)
5. As of September 30, 2025, the Presbytery has transmitted \$10,722.00 in General Mission Funds to the General Assembly, \$14,793.52 in Per Capita to the General Assembly, and \$3,889.19 in Per Capita to the Synod of Southern California and Hawaii

- 6. Bylaw 7.04 is suspended until 2026 while some elected service positions extend beyond the six-year term limit (dates of service changing from July-June to January-December) (Action approved on June 15, 2024)

For Action:

The Stated Clerk brings the Consent Agenda for vote:

- 1. **Approve** the minutes of the September 13, 2025 stated meeting of Presbytery held at the First Presbyterian Church of Hemet
- 2. By participating in this meeting attendees are also **giving** the presbytery **permission** to audio record the meeting, for the benefit of the minutes
- 3. **Grant voice** without vote to presbyters in attendance who are members in good standing in mid-level councils and registered for this meeting (corresponding members)
- 4. **Enter** upon the permanent record, at the close of the meeting, those information items provided to Presbytery but not otherwise acted upon
- 5. **Recognize** that the action items approved at this meeting, taken together with all votes responding to request by sub bodies of the Presbytery, as fulfilling the Presbytery’s responsibility to review the work of the continuing committees, and special organizations, in accordance with the principles of administrative review in G-3.0108a

The Presbytery Commission brings the following items for vote

- 7. **Approve** the 2025 Redress of Imbalance, effective January 1, 2025-December 31, 2025

The Property, Finance, Investment & Fund Development Committee brings the following items for vote

- 8. **Receive** the following financial report:

- a. September 2025 and September YTD 2025 Budget vs. Actuals

	Sep Actual	Sep Budget	YTD Actual	YTD Budget	FY Budget
Revenue	\$ 21,232	\$ 22,086	\$260,041	\$198,771	\$265,029
Expense	\$ 28,792	\$ 29,148	\$265,706	\$262,329	\$349,772
Surplus/(Deficit)	(\$ 7,561)	(\$ 7,062)	(\$ 5.665)	(\$ 63,557) (\$ 84,743)

- 9. **Approve** setting the Per Capita amount for 2026 at \$44.00 (the same from 2025)

\$29.89 Presbytery	(decrease of \$0.42)
\$11.26 General Assembly	(increase of \$0.42)
<u>\$2.85 Synod</u>	(unchanged)
\$44.00 – 2026 Total	(unchanged)

- 10. **Approve** the 2025 lease between Hemet 1st and Christian Compassion Center, Inc.

-----End of Consent Agenda-----

-----End of Stated Clerk’s Report-----

Redress of Imbalance – 2026 – Effective January 1, 2026-December 31, 2026

1a

G-3.0301 Composition and Responsibilities

The presbytery is the council serving as a corporate expression of the church within a certain district and is composed of all the congregations and ministers of the Word and Sacrament within that district. The presbytery shall adopt and communicate to the sessions a plan for determining how many ruling elders each session should elect as commissioners to presbytery, with a goal of numerical parity of ministers of the Word and Sacrament and ruling elders. This plan shall require each session to elect at least one commissioner and shall take into consideration the size of congregations as well as a method to fulfill the principles of participation and representation found in F-1.0403 and G- 3.0103. Ruling elders elected as officers of the presbytery shall be enrolled as members during the period of their service. A presbytery may enroll, or may provide by its own rule for the enrollment of, ruling elders during terms of elected service to the presbytery or its congregations.

The following is recommended for achieving numerical parity of Teaching Elders and Ruling Elders:

Total TE (Ministers of Word and Sacrament): 69

Ruling Elders

Each Congregation with 1-75 members: 2 Ruling Elders

Each Congregation with more than 75 members: 3 Ruling Elders

- | | |
|-------------------------|---------------------------|
| Beaumont – 3 | Rialto – 2 |
| Big Bear – 2 | Ridgecrest – 2 |
| Cathedral City – 2 | Riverside, Calvary – 3 |
| Corona – 2 | Riverside, Magnolia – 3 |
| Hemet – 3 | Riverside, Victoria – 2 |
| Indio – 3 | San Bernardino, First – 3 |
| Lake Arrowhead – 3 | Temecula Grace – 3 |
| Ontario – 2 | Twentynine Palms – 2 |
| Palm Springs – 2 | Upland, First – 3 |
| Rancho Cucamonga – 3 | Upland, Taiwan – 2 |
| Redlands, Community – 2 | Yucca Valley – 2 |
| Redlands, First – 3 | |

Total from churches: 57

Past Moderator Ruling Elders: 6

Ruling Elder Commission, Committee, Team Chairs: 2

Certified Christian Educators or Commissioned Lay Pastors: 5

Total RE: 70

Ruling Elder commissioners elected by particular congregations will be enrolled as members of presbytery upon filing with the Stated Clerk a certification of election by registering.

The Presbytery of Riverside
2025 Roll of Presbytery (69 members)

1b

CONGREGATIONAL PASTORS (14)

Noel Anderson (101 Upland First)
Brian Gaeta-Symonds (101 Cathedral City)
Alfred Graise (101 Riverside Calvary)
Julie Hodges (101 Indio)
Sylvia Karcher (108 Redlands Community)
Paul Knopf (101 Riverside Magnolia/303 PoR)
Scott Mason (101 Beaumont)
Wayne Morrow (101 Desert Hills)
Andrew Parnell (108 Rialto)
Cheryl Raine (101 Redlands First)
Claire Schlegel (108 Rancho Cucamonga)
Bill Stanley (101 Lake Arrowhead)
Erin Thomas (101 Riverside Calvary)
Narcissis Tucker Bishop (108 Ontario)

VALIDATED MINISTRIES (16)

Les Bishop (791)
Ashley Childress (791)
William Huntley (644)
Rafik Ibrahim (301 Temecula Arabic)
Julius Jackson (644)
Frances Lin (302 Presbytery of Riverside)
David Loleng (403 Presbyterian Foundation)
James Munyi (791)
Noah Park (405)
Glen Pettigrove (644)
Musiko Ponirin (791)
Sam Roberts (771 Veterans Affairs)
Bill Roozeboom (644 Fuller Seminary)
Esther Shin (405)
Gyeong-Seob Shin (301 Palm Springs Korean)
Thomas Yu (701)

COMMISSIONED PASOTRS (RULING ELDERS)

Wendy Lamb (107 San Bernardino)
Joyce Mwangi (792 Apple Valley)
Patrick Shetler (107 Hemet)
Hart Tan (107 Redlands First)

MEMBERS AT-LARGE (8)

Azeem Alam (797)
Robert Allan (797)
Christine Dickerson (797)
Joshua Hsieh (797)
Janice Kennedy (797)
Karen Lloyd (797)
Martin Smith (797)
Scott Stolte (797)

RETIRED/HONORABLY RETIRED (31)

Dennis Barger (299)
Hameed Barkat (299)
Tina Blair (299)
John Campbell-Nelson (299)
Bradley Copeland (299/109)
Henry DeGraaff (299)
Galdino Donjuan (299)
Ronald Duvall (299)
William David Eisenhower (299)
Noe Falconi (299/109)
Kenneth Gammons (299)
Matthew George (299)
Jerry Hangen (299)
Lee Ireland (299)
William Noel Johnson (299)
Thelma King (299)
Richard Knowles (299)
Albin Kovar (299)
Dale Leroy Kraai (299)
William Nelson (299)
Neal Neuenschwander (299)
Nancy Richmond (299)
Norman Roadarmel (299)
Rob Stewart (299/305)
Pat Stout (299)
Barbara Thursby (299)
Donald Thursby (299)
Chaiseng Wang (299)
Janice Willette (299)
Paul Wu (299)
In Yang (299)

For Information

1. COM did not meet as a committee in October.

Committee Decisions (actions taken on behalf of the Presbytery Assembly, can be rescinded or modified by the Assembly)

1. None

For Action

1. On September 21, 2025, the Rev. Terra Pennington was elected by Palm Springs Presbyterian Church as Solo Pastor. A subset of COM conducted a credentialing interview with the Rev. Pennington and with their endorsement, COM recommends the following:

- a. **Examine** TE Terra Pennington for membership and installation as Pastor of Palm Springs Presbyterian Church
- b. **Receive** TE Terra Pennington as a minister member of the Presbytery of Riverside upon dismissal from Grace Presbytery (pending successful examination)
- c. **Approve** the Call of TE Terra Pennington with the following terms:

Cash Salary	\$50,400
Housing Allowance	<u>\$24,000</u>
Total Eff. Salary	\$74,400
BOP	\$19,344
Reimbursements	<u>\$ 4,850</u>

Total Annual Cost to Congregation: \$98,594

14 days study leave (incl. 2 Sundays)

31 days vacation (up to 5 Sundays)

12 weeks Paid Family medical leave

- d. **Approve** the PA Moderator to be approved to appoint the members of the Administrative Commission to Install TE Terra Pennington.

2. On October 12, 2025, the Rev. Brian Gaeta-Symonds was elected by San Bernardino, First as Pastor/Head of Staff. COM recommends the following:

- a. Concur with the Cathedral City, Community (dba All People’s Presbyterian Church) to **dissolve** the pastoral relationship between TE Brian Gaeta-Symonds and Cathedral City
- b. **Examine** TE Brian Gaeta-Symonds for installation as Pastor/Head of Staff of First Presbyterian Church of San Bernardino
- c. **Approve** the Call of TE Brian Gaeta-Symonds with the following terms:

Cash Salary	\$36,600
Housing Allowance	<u>\$38,400</u>
Total Eff. Salary	\$75,000
BOP	\$28,450
Reimbursements	<u>\$ 4,850</u>

Total Annual Cost to Congregation: \$108,300

Paid vacation (min. of 31 days annually)

Paid Continuing Education (min. of 14 days including 2 Sundays)
Paid Family Medical Leave (min. of 12 weeks)

- d. **Approve** the PA Moderator to be approved to appoint the members of the Administrative Commission to Install TE Brian Gaeta-Symonds.

Note: G-2.0104b states:

Standards for ordained service reflect the church's desire to submit joyfully to the Lordship of Jesus Christ in all aspects of life (F-1.02). The council responsible for ordination and/or installation (G-2.0402; G-2.0607; G-3.0306) shall examine each candidate's calling, gifts, preparation, and suitability for the responsibilities of ordered ministry. The examination shall include, but not be limited to, a determination of the candidate's ability and commitment to fulfill all requirements as expressed in the constitutional questions for ordination and installation (W-4.0404), the Historic Principles of Church Order (F-3.01), and in the principles of participation and representation found in F-1.0403. Councils shall be guided by Scripture and the confessions in applying standards to individual candidates.

3. On October 23, 2025, the Session of Cathedral City, Community (dba All People's Presbyterian Church) met and requested the Presbytery dissolve the congregation by the end of the year. COM recommends the following:
 - a. Establish an Administrative Commission to walk alongside the session and congregation as they work towards dissolving, including but not limited to:
 - i. Meeting with and attending session meeting
 - ii. Review minutes and session and congregational meetings
 - iii. Review the finances of the congregation
 - iv. Review contracts entered into
 - b. The AC has the authority to assume original jurisdiction if it deems necessary, with due process, granting fair notice and an opportunity to be heard by the session and members of the congregation

Statement of Faith – the Rev. Terra Pennington

2a

Living in obedience to a sovereign God who gives love, mercy and presence to a broken world, we are called with God's help to be a people of faith who live in community and display love, mercy and presence to each other and our broken world.

I believe in one sovereign triune God who touches all humanity with a grace that does not come because of any human action. I believe that all God's creation is good, but humanity pulled away from that goodness. God did not stop loving us in our failure, and sent one who was sinless to reunite us with our loving Creator. Not capable of perfection, but with the help of the Creator, Redeemer and Sustainer to seek and do goodness, our good actions are done as a thankful response to this loving God who chose to reconcile humanity into an intimate relationship with God's self. The sacrament of baptism provides an outward sign of this grace and when a child is baptized we recognize how God claims us as God's own even before we are able to utter our first word. The church is then to be a place where all members are enabled to foster an example of God's loving care for all of God's children. I believe that Jesus came to us, being both God and also human at the same time. He showed us how to best live our lives, caring for the poor, being with the sick, attending to the needs of those that society rejected. He challenged religious and political authorities and for this was sentenced to death. He died and he was buried. He was resurrected after this death. Because of this resurrection we are able to be in full communion with our Creator despite our fallen nature that leads us to separation from God. In the sacrament of the Lord's Supper, we experience the mystery of God's presence among us. As Jesus celebrated a meal with his friends, we as one community together acknowledge his death and celebrate his resurrection. As Jesus set for us the example, through grace and power of the Creator, the Redeeming Son, and the Holy Spirit the church is called to care for all those through words and actions, creating a world where God's kingdom is not just an abstract thought, but a tangible reality. The Holy Spirit moves in concert with the Creator God and the Redeeming Son as the third part of the trinity. Through the Holy Spirit we are able to experience God's presence in our own lives, the lives of others and the world around us. Comforting us, the Holy Spirit illuminates the Old and New Testament scriptures, whispering to us to live out these teachings in our daily lives. Taking these scriptures with authority, we are able to have intimacy with God and our neighbors. The church is to be guided by the principles of scripture, and in so doing becomes a place where we do not live our spiritual lives out alone, but in and with support of our siblings in Christ, waiting Jesus' return.

Statement of Faith

1. I believe in the triune God described and expressed as the three in one; Father, Son, and Holy Spirit. And that he is the sovereign creator of all life, our parent, of whose care we can never place ourselves outside, and from whom we can never be separated.
I believe that God has a desire for everyone to be saved and yet allows for some to choose to stand in opposition to that free gift of grace.
I believe that God, who covenanted with Abraham, Isaac, and Jacob, and with Sarah, Rebekah, and Rachel, also covenants with us; that the stories of the Israelites of the old Testament and the peoples of the New Testament are our shared stories. And that God is eternal, steadfast, and faithful, becoming for us the God of compassion, suffering, victory, mercy, justice, patience, wisdom, and holiness. I believe that anything that replaces God as the object of our trust is sin, and we should make every faithful attempt to avoid them. I believe we find our beginning, present, and our eternity with the incomprehensible mystery of God and within that mystery we find the self-sharing, other-regarding, community-forming love that sustains us all on our journeys, individually and together. I believe that God blesses and judges, listens to prayer and responds to our cries of distress.

2. I believe Jesus Christ to be the incarnated Son of God, fully human and fully divine.
I believe that we are all called and invited to be the children and family of God through the faithful receiving of the gift of grace; and that this gift of grace, received through our faith in Christ, reunites and reconciles us with our Creator.
I believe that in his lifetime, among many things, two specific sacraments were exemplified for us to continue; the communion of the holy feast that Christ shared with his disciples, and the commission to baptize in the name of the Father, Son, and Holy Spirit; the triune God. I believe these acts of using ordinary elements, not only remind us of the saving act of our Christ and of our community and relationship with each other and with God, but that they also invite us more deeply to be in the presence of Christ. I believe that by example in many other acts, Christ charged us to love and care for the poor, the sick, the lonely, and those whom society thought to be less deserving.
I believe that Christ was judged and condemned to death on a cross. Christ died on that cross, was buried and descended into hell. After three days Christ resurrected, and, it is through that gift of grace, unconditionally given, that we share in Christ's resurrection and eternal life.

3. I believe that God entrusted us with the care and responsibility of being compassionate and thoughtful stewards of this world (to guard, to watch, to protect), and its resources - both from the earth and human-made. And, that we are called and charged with the humility to discern what this looks like.
I believe the **Holy Spirit** to be the very breath of God; that which was breathed over creation, into Christ, and which will accompany us into the life eternal. It calls all in the Church for good and special work, and gives various gifts and graces to all its members. The Spirit awakens hope, yearning, and restlessness for the completion of God's work in this world. It causes us to struggle against hostility, injustice, and other evils, such as destruction, and is at work within us, and all creation, while offering assurance, comfort, courage, and hope. The Spirit unites us to Christ and to each other and by it we are reborn.

4. I believe Scripture to be the inspired Word of God consisting of the books of the Old and New Testaments. I believe that the Word of God is our first and foremost tool used to guide us in working for justice and reconciliation in and of this world, and that the gospel is the standard to which we might look for an example of how to build right relationship with each other.
I believe Scripture to be a proclamation of new life and freedom in Christ, in which justice prevails over injustice, friendship over inhospitality, community over disempowerment of the other, and always life over death.

5. I believe the Church catholic, in accordance with scripture, to be the diverse expression and identity of all the members of the family of God here on earth. This is where we worship, where the sacraments are performed, where we discern ways of discipleship, and where grace is offered.
In baptism our community of faith shares with us symbols that remind us of the wondrous grace of God; of the dying and rising with Christ, cleansing from our sin, rebirth by and receiving of the gift of the Holy Spirit, and a welcoming into the family of God. In communion through the breaking of bread and pouring of the cup, we are reminded of Christ's death, are made aware of his presence with us through the Holy Spirit, and hope for God's coming sovereign reign of justice, freedom, and peace.

Presbytery of Riverside - Committee List - Classes 2025-2027

2c

* Committee Chair(s) in Bold								
Dec 31 2028			Dec 31 2027			Dec 31 2026		
COMMITTEE ON REPRESENTATION/NOMINATION								
4-5 members; nominated by the Presbytery Commission								
<i>RE Don Reierson</i>	Wm	1	<i>RE Susan Skoglund</i>	Wf	1	RE Amy Smith	Af	2
			<i>RE Debbie Law</i>	Af	2	<i>RE Carol Stanley</i>	Wf	1
COMMITTEE ON PREPARATION FOR MINISTRY								
4-5 members								
<i>TE Claire Schlegel</i>	Wf	1	TE Tina Blair	Wf	2	<i>TE Barbara Thursby</i>	Wf	1.00
			<i>RE Jim McCune</i>	Wm	1			
			<i>TE Andrew Parnell</i>	Wm	1			
COMMITTEE ON MINISTRY								
9-12 members								
<i>RE Ann Laudermilk</i>	Wf	2	TE Cheryl Raine	Wf	2	<i>TE Bill Stanley</i>	Wm	1
<i>RE Susan Lai</i>	Af	1	TE Neal Neuenschwander	Wm	2	<i>TE Bill Roozeboom</i>	Wm	2
<i>TE Wayne Morrow</i>	Wm	2				<i>RE Jim Strand</i>	Wm	1
						<i>RE Mary Bolaños</i>	Lf	1
PROPERTY, FINANCE, INVESTMENTS, & FUND DEVELOPMENT								
4-6 members								
<i>RE Cindy Stewart</i>	Wf	1	<i>RE Brent Nord</i>	Wm	1	RE Paul Lambert	Wm	1
<i>RE John Millsap</i>	Wm	2				<i>TE Don Thursby</i>	6y^	2
PARTNERS IN MINISTRY								
7-9 members								
<i>RE Jelaiya Jacob</i>	Bf	1	<i>TE Scott Mason</i>	Wm	1	<i>RE Linda Bingham</i>	LF	1
<i>RE Wilson Kayange</i>	Bm	1	<i>RE Don Reierson</i>	Wm	2	<i>TE Brian Gaeta-Symonds</i>	Wm	1
<i>RE Jim O'Brien</i>	Wm	1	<i>RE Van Romine</i>	Wm		TE Erin Thomas	Wf	1
OFFICERS								
<i>RE Joseph Lee (PC Chair)</i>	Am		<i>RE Ann Laudermilk (Moderator)</i>	Wf		<i>TE Alfred Graise (PC Chair)</i>	Am	
****OPEN**** (Moderator)			<i>RE Joseph Lee (Moderator)</i>	Am		<i>RE Ann Laudermilk (Moderator)</i>	Wf	
****OPEN**** (Vice-Moderator)			****OPEN**** (Vice-Moderator)			<i>RE Joseph Lee (Vice-Moderator)</i>	Am	
PERMANENT JUDICIAL COMMISSION								
9 members (3 classes of 6 years; currently in transition, elect in odd years)								
3031			2029			2026		
****OPEN****			<i>RE Jim Appleton</i>	Wm		<i>TE Neal Neuenschwander</i>	Wm	
****OPEN****			<i>RE Thelma King</i>	Wf		<i>RE Amy Smith</i>	Wf	
****OPEN****			<i>TE Nancy Richmond</i>	Wf				
			<i>TE Rob Stewart</i>	Wm				
SYNOD COMMISSIONERS								
4 members (3-year terms in even years)								
<i>TE Julie Hodges</i>	Wf					<i>TE Claire Schlegel</i>	Wf	
<i>RE Wilson Kayange</i>	Bm					<i>RE Amy Smith</i>	Wf	
GENERAL ASSEMBLY COMMISSIONERS								
2028						2026		
****OPEN****						<i>RE Ann Laudermilk</i>	Wf	
****OPEN****						<i>TE Frances Lin</i>	Af	

Total Occupied 48
PC Chair, Mod, Vice-Mod cycle 1 spot each

Total Female (f) 24
 Total Male (m) 24

Total Arabic (Ar) 1
 Total Asian (A) 4
 Total Black (B) 3
 Total Latino (L) 2
 Total Non-White 10
 Total White (W) 38

**Committee on Representation and Nominations Report to Presbytery Assembly
Saturday, November 8, 2025**

3

The Committee on Representation and Nominations propose the following names to be entered into nomination:

Vice Moderator for the Presbytery – RE Joe Lee

Partners in Ministry (PIM):

- RE Jelaiya Jacob, Class of 2028
- RE Wilson Kayange, Class of 2028
- RE James O’Brien, Class of 2028

Committee on Ministry (COM):

- TE Wayne Morrow, Class of 2028
- RE Susan Lai, Class of 2028
- RE Ann Laudermilk, Class of 2028

Committee on Preparation for Ministry (CPM):

- TE Claire Schlegel, Class of 2028

Property, Finance, Investments & Fund Development (PFIFD):

- RE Cindy Stewart
- RE John Millsap

Synod Commissioners:

- RE Susan Skoglund, Class of 2025
- TE Paul Knopf, Class of 2025
- TE Julie Hodges, Class of 2028
- RE Wilson Kayange, Class of 2028

Commissioner Candidates for General Assembly:

Teaching Elder Frances Lin

Ruling Elder Ann Laudermilk

YAAD – possible nomination from the floor

Respectfully submitted,
Amy Smith, Chair



PRESBYTERY OF RIVERSIDE
NOMINATION FORM FOR GENERAL ASSEMBLY
COMMISSIONER/YOUNG ADULT ADVISORY DELEGATE
227TH GENERAL ASSEMBLY, JUNE 22 – JULY 2, Milwaukee, WI

3a

RULING ELDER

MINISTER/TE

YAAD (ages 17-23)

Ministers of the Word and Sacrament must have attended at least 50% of the Presbytery Assembly meetings in the previous 12 months. YAADs **must** be between the ages of 17 to 23 on the first day of the GA, June 22, 2026. Consideration for all nominees include maintaining a balance of diversity, ability to participate fully in preparation before and through the entire GA, and active service to the denomination.

NAME Frances Lin E-MAIL ep@riversidepresbytery.com

ADDRESS 329 Poppyfield Glen

CITY Escondido ZIP CODE 92026

CELL PHONE 760-807-8843 ALTERNATE PHONE _____

CHURCH/CURRENT MINISTRY Riverside Presbytery

DATE OF BIRTH 3/9/1968 HAVE YOU BEEN A COMMISSIONER BEFORE? WHEN? 2016

PLEASE RESPOND TO THE FOLLOWING QUESTIONS:

How has the Triune God called you to serve in the faith Communities?
 Please list areas of recent active ministry in your local church, the Presbytery, Synod, or General Assembly.

See Attached

How has the Triune God called you to serve the greater community?
 You may add other leadership roles and activities in other venues (community, school, etc.)

See Attached

How do you believe the Triune God is calling you to serve as a commissioner/YAAD to the 226th General Assembly? What gifts would you bring to the larger church conversation?

See Attached

By submitting this form, you are affirming that you are willing and able to serve if elected
 Please send completed form by e-mail to riversidepresbytery.info@riversidepresbytery.com

NO LATER THAN OCTOBER 1, 2025

Riverside Presbytery Commissioner Application

By Frances Lin, Teaching Elder.

1. How has the Triune God called you to serve in the faith Communities?

Please list areas of recent active ministry in your local church, the Presbytery, Synod, or General Assembly.

I am honored to fulfill the role of Presbytery Leader, a position that grants me the incredible opportunity to engage with each church within our Presbytery community. Each congregation embodies its unique mission and serves its community in distinct ways, yet the unchanging nature of God's grace and mercy resonates throughout all our diverse ministries. It's awe-inspiring to witness the ways God is actively involved not only within our church walls but also in the broader communities we touch.

One of the most fulfilling aspects of my role as a mid-council leader is the chance to hear the stories and see the tangible ways God's presence manifests when our congregations serve with dedication and purpose. Whether it's a local outreach program to serve women and children who are experiencing homelessness or a youth group organizing to serve food to people in need, these acts of faithfulness reveal the vibrant work God is doing through our members. Each encounter deepens my appreciation for the shared mission we are on and reinforces the belief that, through our collective efforts, we are making a meaningful difference in the lives of others.

As the Presbytery Leader, I have the opportunity to connect and collaborate with other presbytery leaders in our Synod. Next year, we will be involved in several events together. For example, the Santa Barbara Presbytery is hosting a special event in January to discuss missional opportunities. Several presbyteries, including Riverside Presbytery, will be participating in this event.

I am currently serving on the Unification Commission for the denomination. Our task is to unify the Office of General Assembly as well as the Presbyterian Mission Agency. Over the past four years, our primary task has been diligently collaborating with staff members from both organizations, engaging in thoughtful discussions and strategic planning to ensure a seamless integration. We have conducted numerous meetings, workshops, and consultations to gather input and insights from various stakeholders. As we prepare for the upcoming General Assembly next year, we are eager to present our comprehensive recommendations, which we believe will strengthen our mission and enhance our collective impact in fulfilling our shared goals.

2.How has the Triune God called you to serve the greater community?

You may add other leadership roles and activities in other venues

I firmly believe that the Triune God purposefully calls individuals whom God intends to equip for God's work, rather than simply choosing those who already possess the necessary skills and qualifications. This perspective helps me to remain open and curious about the diverse ways God is moving and working beyond my immediate environment and experiences. I find it essential to explore how God's influence reaches different communities and individuals, expanding my understanding of God's ultimate plans.

Moreover, I hold a deep conviction in the interconnected nature of humanity as God designed us to be in relationship with one another. It is through these meaningful connections, whether formed in our families, communities, or through shared missions, that we can collectively discern and fulfill the unique vision God has for us. These relationships not only enrich our lives but also empower us to work together more effectively in pursuit of a greater purpose.

When the opportunity to serve arises, my first thought is always to say, "Sure, let me give it a try." I am inspired by the story of the Prophet Isaiah, who boldly responded to God with the words, "Here I am, send me!" I believe that God would be with me no matter what, even when I fail, God would be there. God's plan and purpose will always be fulfilled; I am not the one to make it happen but how awesome it is to be used by God to be part of God's greater plan. Below are some of the more meaningful things I have done through the years.

I have been leading a small group of women for 12 years. We started out as a Bible study group, and they have supported me throughout my ordination journey. They are not just a group of women; they have become part of my family.

I was a charter member of Cyclical Inc.; a non-profit organization focused on inspiring faithful innovation through churches.

3. How do you believe the Triune God is calling you to serve as a commissioner/YAAD to the 226th General Assembly? What gifts would you bring to the larger church conversation?

God has done incredible wonders in my life, blessing me with an array of talents and abilities that I cherish deeply. As our denomination undergoes significant transformations, the larger Church community is engaged in a profound search for its true identity. It is important that we are all together, leaning on God, trusting our process

It's important for us to confront the uncomfortable truth that, at times, we have caused harm—not only to the world around us but also to ourselves. In moments like these, it is essential for us to take a step back and conduct a thorough examination of our hearts, seeking alignment with God's will. We must reflect on our actions within our communities and scrutinize how we treat one another, ensuring that we embody the love and compassion that our faith calls us to uphold.

One of the greatest gifts I cherish is my deep-seated ability to truly listen to others, which stems from a genuine desire to create a safe and welcoming environment for their thoughts and emotions. Whether someone is sharing a moment of joy or seeking comfort during a challenging period, I take pride in my knack for being fully present and engaged. I find immense fulfillment in these interactions, as they allow me to connect on a meaningful level.

Moreover, I have developed a strong aptitude for navigating diverse perspectives, which enables me to find common ground amidst differing opinions. This skill allows me to engage in discussions with empathy and openness, facilitating productive conversations and fostering collaboration. By walking alongside people from various walks of life, I strive to bridge gaps and build understanding, ensuring that everyone feels heard and valued in every interaction.



PRESBYTERY OF RIVERSIDE
NOMINATION FORM FOR GENERAL ASSEMBLY
COMMISSIONER/YOUNG ADULT ADVISORY DELEGATE
227TH GENERAL ASSEMBLY, JUNE 22 – JULY 2, Milwaukee, WI

3b

RULING ELDER

MINISTER/TE

YAAD (ages 17-23)

Ministers of the Word and Sacrament must have attended at least 50% of the Presbytery Assembly meetings in the previous 12 months. YAADs **must** be between the ages of 17 to 23 on the first day of the GA, June 22, 2026. Consideration for all nominees include maintaining a balance of diversity, ability to participate fully in preparation before and through the entire GA, and active service to the denomination.

NAME _____ E-MAIL _____

ADDRESS _____

CITY _____ ZIP CODE _____

CELL PHONE _____ ALTERNATE PHONE _____

CHURCH/CURRENT MINISTRY _____

DATE OF BIRTH _____ HAVE YOU BEEN A COMMISSIONER BEFORE? WHEN? _____

PLEASE RESPOND TO THE FOLLOWING QUESTIONS:

How has the Triune God called you to serve in the faith Communities?
 Please list areas of recent active ministry in your local church, the Presbytery, Synod, or General Assembly.

How has the Triune God called you to serve the greater community?
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How do you believe the Triune God is calling you to serve as a commissioner/YAAD to the 226th General Assembly? What gifts would you bring to the larger church conversation?

By submitting this form, you are affirming that you are willing and able to serve if elected
 Please send completed form by e-mail to riversidepresbytery.info@riversidepresbytery.com

NO LATER THAN OCTOBER 1, 2025

**Property, Finance, Investment and Fund Development Committee Report (PFIFD)
to the Presbytery Assembly, October 29, 2025 by Paul R. Lambert, III, PFIFD
Moderator**

4

**Committee Members: Paul Lambert, Moderator; Chris Nettles, Nancy Richmond, Don Thursby
Ex-Officio Members: Frances Lin**

Motions to Presbytery Assembly:

- **PFIFD recommends that the Presbytery Assembly receive the following Financial Reports:
Budget vs Actuals as of September 30, 2025.**

	Sept Actual	YTD Actual	Full Year Budget
Revenue	\$ 21,232	\$260,041	\$265,029
Expense	<u>\$ 28,792</u>	<u>\$265,706</u>	<u>\$349,772</u>
Surplus/(Deficit)	(\$ 7,561)	(\$ 5,665)	(\$ 84,743)

- **PFIFD recommends approval of the 2026 Preliminary Budget.**
- **PFIFD recommends that Per Capita of \$44.00 per member remain the same for 2026.**

	<u>2025</u>	<u>2026</u>	<u>DIFFERENCE</u>
General Assembly	\$10.84	\$11.26	+ \$0.42
Synod	\$ 2.85	\$ 2.85	
Presbytery	<u>\$30.31</u>	<u>\$29.89</u>	<u>- \$0.42</u>
TOTAL	\$44.00	\$44.00	NO CHANGE

- **PFIFD recommends approval of the PFIFD chapter for the Manual of Administrative Operations.**
- **PFIFD recommends approval of the 2025 lease from the Hemet Church to Christian Compassion Center, Inc. with the understanding that the 2026 lease will utilize the Presbytery recommended format.**

Informational Items

- **Per Capita Transmittal as of 6/30/25.**
- **General Mission Transmittal as of 6/30/25.**
- **2023 Financial Audit with Response Letter.**

(CONTINUED ON NEXT PAGE)

Property, Finance, Investment and Fund Development Committee Report (PFIFD) to the Presbytery Assembly, October 29, 2025 by Paul R. Lambert, III, PFIFD Moderator

**Presbyterian Investment & Loan Program – 1st Quarter 2025 Report is below:
Investment and Loans Program**

	Original Loan	Balance	Current
Grace PC, Temecula	\$ 1,755,000.00	\$ 716,359.41	Yes
Northkirk UPC	\$ 450,000.00	\$ 185,782.90	Yes
FPC, Wildomar	\$ 481,000.00	\$ 200,111.96	No

PCUSA Church Loan Program

	Original Loan	Balance	Current
FPC, Upland	\$ 295,000.00	\$ 148,724.32	Yes
Upland Taiwan PC	\$ 450,000.00	\$ 187,801.67	Yes
Lake Arrowhead PC	\$ 200,000.00	\$ 101,995.79	Yes
FPC, Redlands	\$ 189,450.00	\$ 143,868.25	Yes

Total of All Loans **\$ 1,684,644.30**

Church Mortgage Grants

	Original Grant	Balance
Good Shepherd PC, SB	\$ 2,000.00	\$ 2,000.00
Good Shepherd PC, SB	\$ 3,000.00	\$ 2,730.00

*Church Mortgage grants only require repayment if the church property is sold or if the church leaves the denomination. These two Church Mortgage Grants date back to 1949! If the Presbytery were to payback these grants, the monies would be used for church loans in the future.

- **The Presbytery of Riverside currently has properties that require oversight by PFIFD**
 - **Home of Neighborly Services (HNS)**
 - **El Buen Pastor**

- **Notes Held by the Presbytery of Riverside for Properties Sold – 9/30/25 Balance**
 - Colton (Echoes of Love) – Loan Balance of \$162,143.75 (Loan is current.) YTD interest received \$5,512.68.
 - Fontana (Heroes Church) – Loan Balance of \$720,257.46 (Loan is current.) YTD interest received \$38,989.48.
 - Yucaipa (Cornerstone Praise) – Loan Balance of \$1,108,351.90 (Loan is current.) YTD interest received \$41,862.89.

**Property, Finance, Investment and Fund Development Committee Report (PFIFD)
to the Presbytery Assembly, October 29, 2025 by Paul R. Lambert, III, PFIFD
Moderator**

- **Loans Held by the Presbytery for Active Churches – 9/30/25 Loan Balances**
 - First Presbyterian Church, Corona Loan - \$88,097.12.
 - Desert Hills Presbyterian Church – Loan for Emergency Funds – \$212.50.
 - Community Presbyterian Church of Redlands – Loan for Gate Installations - \$226.74.

- **Other Business**
 - The Treasurer has opened a second set of US Bank Credit Cards for the purpose of utilizing credit cards with a rewards program. The initial set of US Bank credit cards are to be closed upon activation of the new set of rewards program credit cards.
 - The Treasurer has obtained a Medallion Signature Guarantee and submitted paperwork to New Covenant Funds to transfer \$432,830.57 in funds still under the name of Yucaipa Valley Presbyterian Church into a Presbytery of Riverside account.

Respectfully Submitted,

Paul R. Lambert, III

Treasurer / Chair, Property, Finance, and Investment Fund Development Committee

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
ASSETS		
Current Assets		
Bank Accounts		
10000 Bank Accounts		
10001 WF Checking - Operating	\$ 10,701.57	\$ 70,949.48
10002 WF Checking - Restricted	17,684.41	65,184.93
10003 WF Checking - Stimulus		4,321.81
10007 US Bank - Operating	55,004.30	
10008 US Bank - Restricted	48,801.08	
Total 10000 Bank Accounts	132,191.36	140,456.22
10020 Investment Accounts		
New Cov Bal Income Fd #0224		
10021 Found Bal Income #0224 - O	1,121,518.76	1,021,941.97
10022 Found Bal Income #0224 - R	19,271.14	19,271.14
10023 Found Bal Income #0224 - S	431.35	431.35
Total New Cov Bal Income Fd #0224	1,141,221.25	1,041,644.46
New Cov Bal Income Fd GDD #0269		
10031 Found Bal Income GDD #0269 - R	884,589.05	817,482.54
Total New Cov Bal Income Fd GDD #0269	884,589.05	817,482.54
PILP		
10051 PILP #7124 and #7125 - O	99,161.86	96,659.55
10052 PILP #7113 - R	81,926.80	79,730.35
10053 PILP Yucaipa #9110	53,566.88	52,286.16
Total PILP	234,655.54	228,676.06
San Bernardino HNS - Investment		
10061 HNS Disbursement Fund #0349	87,167.01	107,543.73
10062 HNS Capital Fund #0350	584.86	542.95
Total San Bernardino HNS - Investment	87,751.87	108,086.68
Total 10020 Investment Accounts	2,348,217.71	2,195,889.74
10065 New Covenant Yucaipa #1345	432,830.57	363,312.51
10080 Petty Cash	113.80	113.80
Total Bank Accounts	2,913,353.44	2,699,772.27
Accounts Receivable		

No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
10100 Accounts Receivable	94,978.26	97,576.83
Total Accounts Receivable	94,978.26	97,576.83
Other Current Assets		
10300 Allowance - Uncollectible Per Cap. & GM	11,461.16	(53,187.00)
10301 Allowance for Uncollectible Accounts	(89,697.12)	(89,697.12)
10801 Prepaid - Insurance	3,692.00	4,202.50
10802 Prepaid - Rent	100.00	100.00
Total Other Current Assets	(74,443.96)	(138,581.62)
Total Current Assets	2,933,887.74	2,658,767.48
Fixed Assets		
10500 Fixed Assets		
10501 HNS Land	75,397.00	75,397.00
10502 HNS Land Improvements	40,251.00	40,251.00
10503 HNS Building	184,603.00	184,603.00
10505 Furniture & Fixtures	1,821.87	1,821.87
10506 Computer Equipment	8,985.81	8,985.81
HNS Building Improvements (10504)	5,727.08	5,727.08
Total 10500 Fixed Assets	316,785.76	316,785.76
10600 Accumulated Depreciation	(117,747.15)	(117,747.15)
Total Fixed Assets	199,038.61	199,038.61
Other Assets		
10700 Notes Receivable		
10701 First Corona - Note	88,097.12	89,897.12
10702 Colton - Note	162,143.75	213,528.43
10703 Fontana Heroes Church - Note	720,257.46	732,535.42
10705 N/R - Cornerstone Praise Center	1,108,351.90	1,127,308.97
10706 N/R - Desert Hills Presbyterian Church	212.50	2,762.50
10707 N/R - Community Presb Redlands	226.74	1,586.70
10708 N/R - Wildomar	20,199.06	
Total 10700 Notes Receivable	2,099,488.53	2,167,619.14
10730 Loan Receivable - Emergency Assistance		603.00
Total Other Assets	2,099,488.53	2,168,222.14
TOTAL ASSETS	5,232,414.88	5,026,028.23

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
20000 Accounts Payable		2,075.71
Total Accounts Payable	-	2,075.71
Credit Cards		
20010 Credit Card Accounts		
Wells Fargo- Frances MC		143.76
Total 20010 Credit Card Accounts	-	143.76
Total Credit Cards	-	143.76
Other Current Liabilities		
20100 Payroll Liabilities		
20110 Accrued Salaries	8,179.96	7,034.94
20111 Accrued Vacation	14,138.81	3,993.98
Total 20100 Payroll Liabilities	22,318.77	11,028.92
20200 Per Capita and General Mission		
2024 General Mission		
20217a Payable to GA (2024)		9,953.67
Total 2024 General Mission	-	9,953.67
2024 Per Capita		
20218a Payable to GA (2024)		10,933.76
20218b Payable to Synod (2024)		3,179.71
Total 2024 Per Capita	-	14,113.47
2025 General Mission		
20219a Payable to GA (2025)	9,083.00	
Total 2025 General Mission	9,083.00	-
2025 Per Capita		
20220a Payable to GA (2025)	10,793.77	
20220b Payable to Synod (2025)	2,838.06	
Total 2025 Per Capita	13,631.83	-
Total 20200 Per Capita and General Mission	22,714.83	24,067.14
20300 Special Offerings Payable		

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
20312 Shin/Park Offering Payable	245.98	
Total 20300 Special Offerings Payable	245.98	-
20500 Property & Finance		
20506 Emergency Church Payable - O	6,024.31	6,024.31
Total 20500 Property & Finance	6,024.31	6,024.31
20800 AC- New Worshiping Communities		
20806 El Buen Pastor Grant Funds		2,690.24
Total 20800 AC- New Worshiping Communities	-	2,690.24
Total Other Current Liabilities	51,303.89	43,810.61
Total Current Liabilities	51,303.89	46,030.08
Total Liabilities	51,303.89	46,030.08
Equity		
33000 With Donor Restrictions		
Estates and Bequests		
20401 Mission / Evangelism Fund - R		
20401b Burgess Endowment	1,113.06	1,013.40
20401c Right Hand Endowment	7,055.00	5,288.82
Total 20401 Mission / Evangelism Fund - R	8,168.06	6,302.22
20403 Smith Estate - R	4,134.43	3,959.07
Total Estates and Bequests	12,302.49	10,261.29
Grants		
33310 NWC		10,000.00
Total Grants	-	10,000.00
HPCC		
20701 HPCC Directed Salary Sharing - R	5,225.37	5,225.37
Total HPCC	5,225.37	5,225.37
Partners In Ministry		
20603 Stewardship Training/Promo - S	4,753.45	4,750.30
20604 Hunger Grant - R	35.00	835.00
20606 Evangelism Grant - R		1,700.00
20607 Fourth Grade Program - R	35,884.17	36,337.78
20609 Peacemaking - R	7,310.16	7,310.16
30612 Immigrant Emergency	434.12	1,498.22

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
30614 Lofton Fox 809 (Yucaipa)	7,522.26	6,250.62
30615 Lofton Fox 674 (Yucaipa)	2,812.63	1,758.39
Total Partners In Ministry	58,751.79	60,440.47
Preparation for Ministry Com.		
20901 Seminary Scholarship - R	10,244.40	10,244.40
20902 Preparation for Ministry - R	9,432.90	9,432.90
Total Preparation for Ministry Com.	19,677.30	19,677.30
Property & Finance		
20401a Maccartney Endowment	20,480.60	17,372.85
33510 Synod SBHNS	1,236.03	25,236.03
Total Property & Finance	21,716.63	42,608.88
Total 33000 With Donor Restrictions	117,673.58	148,213.31
34000 Without Donor Restrictions		
30290 Unrestricted Funds	4,158,258.90	4,085,185.62
34010 Designated Funds - AD/CD		
Estates and Bequests		
20402 Peyton Fund	16,321.61	16,321.61
Total Estates and Bequests	16,321.61	16,321.61
HPCC		
34020 Cornelia Riley 708 (Yucaipa)	20,376.93	17,211.49
Total HPCC	20,376.93	17,211.49
Partners in Ministry		
20605 New Church Development - R	40,320.75	40,320.75
20608 Youth Triennium - R	77,739.83	32,334.52
Total Partners in Ministry	118,060.58	72,655.27
Property & Finance		
20590 Other	1,380.00	1,380.00
Total Property & Finance	1,380.00	1,380.00
Total 34010 Designated Funds - AD/CD	156,139.12	107,568.37
Total 34000 Without Donor Restrictions	4,314,398.02	4,192,753.99
60000 Unrealized Gains/Losses		
60001 Unrealized Gains / Losses - O	768,173.63	671,625.54
60002 Unrealized Gains / Losses - R	2,481.09	2,481.09

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The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of September 30, 2025

	Total	
	As of Sep 30, 2025	As of Sep 30, 2024 (PY)
Total 60000 Unrealized Gains/Losses	770,654.72	674,106.63
Net Income	(21,615.33)	(35,075.78)
Total Equity	5,181,110.99	4,979,998.15
TOTAL LIABILITIES AND EQUITY	\$ 5,232,414.88	\$ 5,026,028.23

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Presbytery of Riverside
Budget vs. Actuals YTD - Accrual Basis
September, 2025

	Sep 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
40000 Income								
40001 General Mission Apportionment		\$ 4,149.92	\$ (4,149.92)	0.00%	\$ 44,725.60	\$ 37,349.28	\$ 7,376.32	119.75%
40002 Per Capita Apportionment		5,000.00	(5,000.00)	0.00%	64,681.54	45,000.00	19,681.54	143.74%
40101 EP/SC Salary Support Income - O	166.67		166.67		1,500.03		1,500.03	
Total 40000 Income	166.67	9,149.92	(8,983.25)	1.82%	110,907.17	82,349.28	28,557.89	134.68%
40010 Interest Income								
40011 Interest - Colton Note	555.02	590.83	(35.81)	93.94%	5,512.68	5,317.47	195.21	103.67%
40013 Interest - Heroes Church	4,215.99	4,195.50	20.49	100.49%	38,989.48	37,759.50	1,229.98	103.26%
40013a Interest - Yucaipa	4,624.87	4,634.75	(9.88)	99.79%	41,862.89	41,712.75	150.14	100.36%
40015 Investment Interest								
40015a Investment Interest - O		208.33	(208.33)	0.00%	2,839.54	1,874.97	964.57	151.44%
40015b Investment Interest - R	559.74	154.92	404.82	361.31%	1,655.71	1,394.28	261.43	118.75%
40015c Investment Interest - S	0.20	0.04	0.16	500.00%	0.99	0.36	0.63	275.00%
Total 40015 Investment Interest	559.94	363.29	196.65	154.13%	4,496.24	3,269.61	1,226.63	137.52%
Total 40010 Interest Income	9,955.82	9,784.37	171.45	101.75%	90,861.29	88,059.33	2,801.96	103.18%
40016 Investment Dividends								
40016a Dividends - O	7,099.44	1,000.00	6,099.44	709.94%	17,060.16	9,000.00	8,060.16	189.56%
40016b Dividends - R	4,009.61	666.67	3,342.94	601.44%	9,265.70	6,000.03	3,265.67	154.43%
Total 40016 Investment Dividends	11,109.05	1,666.67	9,442.38	666.54%	26,325.86	15,000.03	11,325.83	175.51%
40017 Endowment Income								
40017a Endowment Income - O		301.50	(301.50)	0.00%	2,375.20	2,713.50	(338.30)	87.53%
40017b Endowment Income - R		1,100.50	(1,100.50)	0.00%	10,421.54	9,904.50	517.04	105.22%
Total 40017 Endowment Income	-	1,402.00	(1,402.00)	0.00%	12,796.74	12,618.00	178.74	101.42%
41000 Contributions								
41010 Contributions - O		3.58	(3.58)	0.00%	400.00	32.22	367.78	1241.46%
41020 Contributions - R		66.67	(66.67)	0.00%		600.03	(600.03)	0.00%
41050 Bequests		12.50	(12.50)	0.00%	18,735.55	112.50	18,623.05	16653.82%
Total 41000 Contributions	-	82.75	(82.75)	0.00%	19,135.55	744.75	18,390.80	2569.39%
41060 Peacemaking - R					14.37		14.37	
Total Income	21,231.54	22,085.71	(854.17)	96.13%	260,040.98	198,771.39	61,269.59	130.82%
Gross Profit	21,231.54	22,085.71	(854.17)	96.13%	260,040.98	198,771.39	61,269.59	130.82%
Expenses								
50000 General Expenses								
50120 Per Capita to GA and Synod		2,271.67	(2,271.67)	0.00%		20,445.03	(20,445.03)	0.00%
Administrative Office Expenses								
50004 Insurance	5,150.50	1,170.75	3,979.75	439.93%	11,076.00	10,536.75	539.25	105.12%
50005 Office Expenses	87.65	166.67	(79.02)	52.59%	1,593.35	1,500.03	93.32	106.22%
50006 Office Rent	100.00	100.00		100.00%	900.00	900.00		100.00%

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Presbytery of Riverside
Budget vs. Actuals YTD - Accrual Basis
September, 2025

	Sep 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
50007 Postage	16.25	41.67	(25.42)	39.00%	405.69	375.03	30.66	108.18%
50008 Utilities	28.25	100.00	(71.75)	28.25%	253.23	900.00	(646.77)	28.14%
50010 Computer Hardware/Software/Tech		250.00	(250.00)	0.00%	1,355.17	2,250.00	(894.83)	60.23%
50011 Equipment Maintenance / Repair		208.33	(208.33)	0.00%		1,874.97	(1,874.97)	0.00%
50012 Bank Fees		20.83	(20.83)	0.00%	(138.03)	187.47	(325.50)	-73.63%
50014 Accounting Expense	1,900.00	1,250.00	650.00	152.00%	17,100.00	11,250.00	5,850.00	152.00%
Total Administrative Office Expenses	7,282.65	3,308.25	3,974.40	220.14%	32,545.41	29,774.25	2,771.16	109.31%
In/Out Account (Expense)								
50035 Presbytery Lunch	50.00		50.00		143.18		143.18	
Total In/Out Account (Expense)	50.00	-	50.00		143.18	-	143.18	
Total 50000 General Expenses	7,332.65	5,579.92	1,752.73	131.41%	32,688.59	50,219.28	(17,530.69)	65.09%
50060 Payroll Expenses								
50061 Payroll Tax Expense	273.10	350.00	(76.90)	78.03%	2,233.25	3,150.00	(916.75)	70.90%
50062 Workers Comp Insurance	125.75	116.67	9.08	107.78%	1,131.75	1,050.03	81.72	107.78%
50063 Payroll Service Expense	98.84	83.33	15.51	118.61%	639.56	749.97	(110.41)	85.28%
Additional Personnel Wages								
50076 VCI Coordinator	763.75	1,000.00	(236.25)	76.38%	5,021.25	9,000.00	(3,978.75)	55.79%
Total Additional Personnel Wages	763.75	1,000.00	(236.25)	76.38%	5,021.25	9,000.00	(3,978.75)	55.79%
Exec Presbytery/Stated Clerk								
50090 SECA								
50090b Stated Clerk	905.88		905.88		8,159.62		8,159.62	
Total 50090 SECA	905.88	-	905.88		8,159.62	-	8,159.62	
50091 Salary								
50091a Exec Presbytery	4,875.00	4,875.00		100.00%	43,938.73	43,875.00	63.73	100.15%
50091b Stated Clerk	1,040.00	1,040.00		100.00%	9,289.57	9,360.00	(70.43)	99.25%
Total 50091 Salary	5,915.00	5,915.00	-	100.00%	53,228.30	53,235.00	(6.70)	99.99%
50092 Housing Allowance								
50092a Exec Presbytery	4,875.00	4,875.00		100.00%	43,875.00	43,875.00		100.00%
50092b Stated Clerk	1,040.00	1,040.00		100.00%	9,360.00	9,360.00		100.00%
Total 50092 Housing Allowance	5,915.00	5,915.00	-	100.00%	53,235.00	53,235.00	-	100.00%
50093 Pension - Medical								
50093a Exec Presbytery	978.89	975.00	3.89	100.40%	8,810.01	8,775.00	35.01	100.40%
50093b Stated Clerk	931.57	894.40	37.17	104.16%	8,384.13	8,049.60	334.53	104.16%
Total 50093 Pension - Medical	1,910.46	1,869.40	41.06	102.20%	17,194.14	16,824.60	369.54	102.20%
Total Exec Presbytery/Stated Clerk	14,646.34	13,699.40	946.94	106.91%	131,817.06	123,294.60	8,522.46	106.91%
Office Manager								
50081 Salary	2,806.00	2,643.33	162.67	106.15%	24,171.25	23,789.97	381.28	101.60%
50082 Medical Expense	13.89	16.67	(2.78)	83.32%	125.01	150.03	(25.02)	83.32%
Total Office Manager	2,819.89	2,660.00	159.89	106.01%	24,296.26	23,940.00	356.26	101.49%

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Presbytery of Riverside
Budget vs. Actuals YTD - Accrual Basis
September, 2025

	Sep 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Total 50060 Payroll Expenses	18,727.67	17,909.40	818.27	104.57%	165,139.13	161,184.60	3,954.53	102.45%
50100 Personnel Expenses								
50101 Exec Presbytery/Stated Clerk Professional Exp								
50101a Exec Presbytery	685.00	1,250.00	(565.00)	54.80%	5,870.97	11,250.00	(5,379.03)	52.19%
50101b Stated Clerk		387.50	(387.50)	0.00%	672.18	3,487.50	(2,815.32)	19.27%
Total 50101 Exec Presbytery/Stated Clerk Professional Exp	685.00	1,637.50	(952.50)	41.83%	6,543.15	14,737.50	(8,194.35)	44.40%
50103 Staff Ed & Prof Development					29.00		29.00	
50105 Mileage Reimbursement		166.67	(166.67)	0.00%	307.37	1,500.03	(1,192.66)	20.49%
Total 50100 Personnel Expenses	685.00	1,804.17	(1,119.17)	37.97%	6,879.52	16,237.53	(9,358.01)	42.37%
50200 Presbytery Missions - Committees, Commissions, Teams								
50201 Property / Finance								
50206 SBHNS - Monthly Distribution	2,000.00	2,000.00		100.00%	18,000.00	18,000.00		100.00%
50208 Emergency Church Expense	47.13	208.33	(161.20)	22.62%	85.93	1,874.97	(1,789.04)	4.58%
Total 50201 Property / Finance	2,047.13	2,208.33	(161.20)	92.70%	18,085.93	19,874.97	(1,789.04)	91.00%
50210 HPCC								
50212 HPCC Expense		50.00	(50.00)	0.00%		450.00	(450.00)	0.00%
50216 Background Checks		33.33	(33.33)	0.00%		299.97	(299.97)	0.00%
Total 50210 HPCC	-	83.33	(83.33)	0.00%	-	749.97	(749.97)	0.00%
50230 Comm on Prep for Ministry								
50231 Dept. of Justice Screening		20.83	(20.83)	0.00%		187.47	(187.47)	0.00%
50232 Psychological Assessments		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
50233 Supplies / Update Members Book		41.67	(41.67)	0.00%		375.03	(375.03)	0.00%
Total 50230 Comm on Prep for Ministry	-	145.83	(145.83)	0.00%	-	1,312.47	(1,312.47)	0.00%
50240 Partners in Ministry Expenses								
50241 Advocacy		208.33	(208.33)	0.00%		1,874.97	(1,874.97)	0.00%
50246 Scholarship - Conf/Trips		208.33	(208.33)	0.00%	100.00	1,874.97	(1,774.97)	5.33%
50247 Clergy Retreat		208.33	(208.33)	0.00%	(0.55)	1,874.97	(1,875.52)	-0.03%
50248 Congregational Resources		125.00	(125.00)	0.00%		1,125.00	(1,125.00)	0.00%
50249 Leadership Training		83.33	(83.33)	0.00%		749.97	(749.97)	0.00%
50251 Big Bear Camper Scholarship		333.33	(333.33)	0.00%	5,575.00	2,999.97	2,575.03	185.84%
50253 Youth Triennium Expense					36,738.69		36,738.69	
50254 Youth Ministry - Other		41.67	(41.67)	0.00%	500.00	375.03	124.97	133.32%
Total 50240 Partners in Ministry Expenses	-	1,208.32	(1,208.32)	0.00%	42,913.14	10,874.88	32,038.26	394.61%
50260 Presbytery Commission								
50002 Moderator Expenses		208.33	(208.33)	0.00%		1,874.97	(1,874.97)	0.00%
Total 50260 Presbytery Commission	-	208.33	(208.33)	0.00%	-	1,874.97	(1,874.97)	0.00%
Total 50200 Presbytery Missions - Committees, Commissions, Teams	2,047.13	3,854.14	(1,807.01)	53.12%	60,999.07	34,687.26	26,311.81	175.85%

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Presbytery of Riverside
Budget vs. Actuals YTD - Accrual Basis
September, 2025

	Sep 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Total Expenses	28,792.45	29,147.63	(355.18)	98.78%	265,706.31	262,328.67	3,377.64	101.29%
Net Operating Income	(7,560.91)	(7,061.92)	(498.99)	107.07%	(5,665.33)	(63,557.28)	57,891.95	8.91%
Other Income								
59240 Partners in Ministry Flow Through Revenue								
59242 Grant Income					25,032.00		25,032.00	
Total 59240 Partners in Ministry Flow Through Revenue	-	-	-		25,032.00	-	25,032.00	
Total Other Income	-	-	-		25,032.00	-	25,032.00	
Other Expenses								
60240 Partners in Ministry Flow Through Expenses								
50256 Fourth Grade Program					4,950.00		4,950.00	
50257 Immigrant Emergency Fund					1,000.00		1,000.00	
60244 PCUSA Grant Expense					25,032.00		25,032.00	
Total 60240 Partners in Ministry Flow Through Expenses	-	-	-		30,982.00	-	30,982.00	
60280 NWC/AC Flow Through Expenses								
60281 Grant Expense					10,000.00		10,000.00	
Total 60280 NWC/AC Flow Through Expenses	-	-	-		10,000.00	-	10,000.00	
Total Other Expenses	-	-	-		40,982.00	-	40,982.00	
Net Other Income	-	-	-		(15,950.00)	-	(15,950.00)	
Net Income	\$ (7,560.91)	\$ (7,061.92)	\$ (498.99)	107.07%	\$ (21,615.33)	\$ (63,557.28)	\$ 41,941.95	34.01%

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**PRESBYTERY OF RIVERSIDE
2026 Budget Worksheet**

	2026 Annual Budget		
	PRELIMINARY		2025 Annual Budget
Revenue			
40000 Income			
40001 General Mission Apportionment	51,940.00		49,799.00
40002 Per Capita Apportionment	47,000.00		60,000.00
40101 EP/SC Salary Support Income - O			
Total 40000 Income	98,940.00		109,799.00
40010 Interest Income			
40011 Interest - Colton Note	6,660.00		7,090.00
40013 Interest - Heroes Church	50,400.00		50,346.00
40013a Interest - Yucaipa	55,200.00		55,617.00
40015 Investment Interest			
40015a Investment Interest - O	2,900.00		2,500.00
40015b Investment Interest - R	1,900.00		1,859.00
40015c Investment Interest - S	1.00		0.50
Total 40015 Investment Interest	4,801.00		4,359.50
Total 40010 Interest Income	117,061.00		117,412.50
40016 Investment Dividends			
40016a Dividends - O	17,000.00		12,000.00
40016b Dividends - R	9,200.00		8,000.00
Total 40016 Investment Dividends	26,200.00		20,000.00
40017 Endowment Income			
40017a Endowment Income - O	3,000.00		3,618.00
40017b Endowment Income - R	13,000.00		13,206.00
Total 40017 Endowment Income	16,000.00		16,824.00
41000 Contributions			
41010 Contributions - O	300.00		43.00
41020 Contributions - R			800.00
41050 Bequests	-		150.00
Total 41000 Contributions	300.00		993.00
41060 Peacemaking - R			
Total Revenue	258,501.00		265,028.50
Gross Profit	258,501.00		265,028.50
Expenditures			
50000 General Expenses			
50120 Per Capita to GA and Synod	20,000.00		27,260.00
Administrative Office Expenses			
50004 Insurance	13,000.00		11,000.00
50005 Office Expenses	2,000.00		2,000.00
50006 Office Rent			1,200.00
50007 Postage	500.00		500.00

	2026 Annual Budget		2025 Annual Budget
	PRELIMINARY		
50008 Utilities	500.00		1,200.00
50010 Computer Hardware/Software/Tech	2,000.00		3,000.00
50011 Equipment Maintenance / Repair	1,000.00		2,500.00
50012 Bank Fees	250.00		250.00
50014 Accounting Expense	26,400.00		15,000.00
50015 Legal Fees & Professional Fees			
Total Administrative Office Expenses	45,650.00		36,650.00
Total 50000 General Expenses	65,650.00		63,910.00
50060 Payroll Expenses			
50061 Payroll Tax Expense	3,500.00		4,200.00
50062 Workers Comp Insurance	1,400.00		1,400.00
50063 Payroll Service Expense	1,000.00		1,000.00
Additional Personnel Wages			
50071 Treasurer			
50071a Medical Expense			
Total 50071 Treasurer			
50076 Transitional Associate			12,000.00
Total Additional Personnel Wages	-		12,000.00
Exec Presbytery/Stated Clerk			
50091 Salary			
50091a Exec Presbytery	61,425.00		58,500.00
50091b Stated Clerk	13,104.00		12,480.00
Total 50091 Salary	74,529.00		70,980.00
50092 Housing Allowance			
50092a Exec Presbytery	61,425.00		58,500.00
50092b Stated Clerk	13,104.00		12,480.00
Total 50092 Housing Allowance	74,529.00		70,980.00
50093 Pension - Medical			
50093a Exec Presbytery	12,285.00		11,700.00
50093b Stated Clerk	11,269.44		10,732.80
Total 50093 Pension-Medical	23,554.44		22,432.80
Total Exec Presbytery/Stated Clerk	172,612.44		164,392.80
Office Manager			
50081 Salary	33,306.00		31,720.00
50082 Medical Expense	200.00		200.00
Total Office Manager	33,506.00		31,920.00
Total 50060 Payroll Expenses	212,018.44		214,912.80
50100 Personnel Expenses			
50101 Exec Presbytery/Stated Clerk Professional Exp			
50101a Exec Presbytery	14,175.00		15,000.00
50101b Stated Clerk	4,882.50		4,650.00
Total 50101 Exec Presbytery/Stated Clerk Professional Exp	19,057.50		19,650.00
50105 Mileage Reimbursement	1,050.00		2,000.00
Total 50100 Personnel Expenses	20,107.50		21,650.00
50200 Presbytery Missions - Committees, Commissions, Teams			
50201 Property / Finance			
50203 Financial Network Meeting			

	2026 Annual Budget		2025 Annual Budget
	PRELIMINARY		
50204 SBHNS Expense			
50206 SBHNS - Monthly Distribution	24,000.00		24,000.00
50208 Emergency Church Expense	1,000.00		2,500.00
Total 50201 Property / Finance	25,000.00		26,500.00
50210 HPCC			
50211 Ministry Support			
50212 COM Expense	300.00		600.00
50216 Background Checks	400.00		400.00
50220 Directed Salary Sharing			
Total 50210 HPCC	700.00		1,000.00
50230 Comm on Prep for Ministry			
50231 Dept. of Justice Screening	250.00		250.00
50232 Psychological Assessments	1,000.00		1,000.00
50233 Supplies / Update Members Book			500.00
Total 50230 Comm on Prep for Ministry	1,250.00		1,750.00
50240 Partners in Ministry Expenses			
50241 Advocacy	2,500.00		2,500.00
50243 Evangelism Grants			
50245 Small Church Grants			
50246 Scholarship - Conf/Trips	2,000.00		2,500.00
50247 Clergy Retreat	2,500.00		2,500.00
50248 Congregational Resources	1,000.00		1,500.00
50249 Leadership Training	1,000.00		1,000.00
50251 Big Bear Camper Scholarship	4,000.00		4,000.00
50253 Youth Triennium Expense			-
50254 Youth Ministry - Other	500.00		500.00
Total 50240 Partners in Ministry Expenses	13,500.00		14,500.00
50260 Presbytery Commission			
50002 Moderator Expenses	2,500.00		2,500.00
50003 Presbytery Meetings			
50261 Gracious Dismissal Expenses			
50263 Commission Retreat			
Total 50260 Presbytery Commission	2,500.00		2,500.00
50270 Committee on Representation			
50271 Conference & Training			
Total 50270 Committee on Representation			-
50280 NWC/AC			
50281 NWC/AC Expense			
Total 50280 NWC/AC	-		-
Total 50200 Presbytery Missions - Committees, Commissions, Teams	42,950.00		46,250.00
Total Expenditures	340,725.94		346,722.80
Net Operating Revenue	(82,224.94)		(81,694.30)
Other Revenue			
59240 Partners in Ministry Flow Through Revenue			
59241 Contributions - R			
Total 59240 Partners in Ministry Flow Through Revenue	-		-
59500 Miscellaneous Revenue			

	2026 Annual Budget		
	PRELIMINARY		2025 Annual Budget
Total Other Revenue	-		-
Other Expenditures			
60240 Partners in Ministry Flow Through Expenses			
50256 Fourth Grade Program			
50257 Immigrant Emergency Fund			
Total 60240 Partners in Ministry Flow Through Expenses	-		-
Total Other Expenditures	-		-
Net Other Revenue	-		-
Net Revenue	(82,224.94)		(81,694.30)

**PROPERTY, FINANCE, INVESTMENT AND FUNDS DEVELOPMENT
COMMITTEE**

4c

I. Membership

- A. The Property, Finance, Investment and Funds Development Committee consists of five (5) to seven (7) members, divided into three classes.
- B. Care is taken that the Committee chair has experience in budget and finance matters and to have a member of the Committee with real estate expertise. Members of this Committee should have the basic knowledge of accounting and financial statements.
- C. The Stated Clerk and Bookkeeper serve as a resource to this committee as requested.
- D. The Presbytery Leader serves as an *ex-officio* member, without vote.

II. Purpose and Accountability

A. Purpose

The purpose of the PFIFD Committee is to:

- 1. Manage the financial affairs of the Presbytery pursuant to *BoO* G-3.0113.
 - 2. Consider and make recommendations to the Presbytery regarding member church requests to act regarding real property pursuant to *BoO* G-3.0303f and G-4.0206.
 - 3. Maintain adequate insurance pursuant to *BoO* G-3.0112.
- B. The PFIFD Committee is subject to the Presbytery's financial procedures regarding financial processes (*e.g.*, vouchers, monitoring committee budgets, how to apply for budgeted funds, unbudgeted funds).
 - C. The PFIFD Committee is responsible to, and reports to, the Presbytery. It has a **fiduciary duty** to act in the best interest of the Presbytery. It has a **fiduciary obligation** because the Presbytery has a special trust in the Committee to negotiate financial and property matters on its behalf and relies on the Committee to exercise its discretion and expertise in acting for the Presbytery.

III. Duties and Responsibilities

- A. The Committee prepares and presents a combined Presbytery operations and missions budget by:

1. Conferring with all standing committees and officers of the Presbytery and the Presbytery Commission concerning their respective budget needs for the following year, including any anticipated significant revisions or events that affect their work;
2. Preparing and submitting to the Presbytery Commission a preliminary budget that identifies various categories of operating expenses, the recommended per capita apportionment, and anticipated receipts to fund mission projects;
3. Publishing the proposed budget, with the Presbytery Commission's recommendation for action, following that Commission's October meeting;
4. Submitting the proposed budget for adoption by the Presbytery in November.
5. Coordinating with the Partner In Mission (PIM) Committee to provide the combined operations and mission financial reports including budgets and performance to budget.
6. Recommending usage of any Presbytery-owned property through the recommendation of the Real Estate Task Force.
7. Following action of the trustees of the corporation to offer property for lease or rental, engaging and serving as the point of contact for any agency that manages rental property on behalf of the Presbytery.
8. Reviews and makes recommendations regarding Presbytery loans, overseeing all the notes held by the Presbytery.
9. Reviewing and making recommendations to Presbytery concerning all requests from particular congregations desiring to take property actions as described at *BoO* G-4.0206.
10. Dealing with particular churches regarding property matters, upon request.
11. Providing oversight for mission project performance to budget, which may include offering guidance for maintaining records and making financial reports.
12. Providing accounting and financial consulting services to any mission project or other entity of the Presbytery that receives a grant. The committee that submitted a successful application for a grant manages the reporting framework for any financial reports required by the entity that made the grant.
13. Designating those individuals, by name and position, who are authorized to sign checks drawn on, or use debit or credit cards, or withdraw monies from accounts maintained by the Presbytery.

14. Obtaining an annual review or audit. An audit shall be performed at least every five years of the Presbytery books by an independent public accountant. (see *BoO* G-3.0113).

B. Manages and oversees gifts and grants to the Presbytery that are managed through the funds listed below. Supports the Presbytery organization that is designated below for administration of each fund.

1. Funds maintained by the Presbytery are categorized as follows:

- a. Permanently Restricted Funds include principal for that fund, which is permanently set aside as an endowment to produce income for the purpose stated.
- b. Donor-restricted Funds are permanently used for the purpose stated by the donor. Both income generated by the fund and principal may be expended for that purpose.
- c. Presbytery-designated Funds have been set aside by the Presbytery for the purpose stated, and may be changed by an act of the Presbytery.
- d. Undesignated funds have not been allocated to a particular purpose. Such funds provide a reserve to be used through the Presbytery budgeting process. While restricted and designated funds are administered by the Presbytery committee identified in paragraph 5, below, undesignated funds are administered by the committee identified at the time the fund expenditure is authorized.

2. Funds are maintained in investment accounts as determined by the PFIFD Committee. Income (including dividends and interest) that is generated by those investments is allocated to each specific fund on a pro-rated formula for any fund that exceeds \$10,000 in principal value.

3. PFIFD exercises oversight over funds administered by the designated committee. Fund administration includes, but is not limited to:

- a. Ensuring funds withdrawn during each year do not exceed the income unless otherwise provided for within the Presbytery's annual budget.
- b. Validating and approving any monies disbursed from funds.
- c. Advising the Bookkeeper on the account to credit for any monies received other than those processed through the Presbytery's accounting system prior to their being made available for use through that system.

4. Disbursement of designated and other funds administered by the Presbytery is reviewed by PFIFD. Specifically with regard to grant applications for Presbytery

- funds, PFIFD has a fiduciary responsibility to the Presbytery to ensure, to the extent possible, through review of documentation available:
- a. The disbursement of funds from a source (*e.g.*, a higher level council of the PC(USA)) that include restrictions on use of those funds is in strict accordance with the rules of uses for the restricted funds from that source.
 - b. The financial capabilities and stability of the intended recipient organization; this would include ability to provide any requisite matching funds.
 - c. Metrics or measurable *objective* data to determine that progress is being made over time to warrant continuation of multi-year grants.
 - d. The organization should have a realistic financial model for the planned activities to be funded by the grant. The importance of a careful, thorough review of that model is directly proportional to the amount of the grant as a percentage of the overall funds required for those activities.
5. Funds maintained by the Presbytery and designated committees for fund administration are:
- a. Permanently Restricted Fund
 - b. Donor-restricted Funds
 - (i) Helen & Ole Norland Memorial Fund — funds received for Fourth Grade only to develop respect for self and others and teach responsibility. Use for camp scholarships. PIM Committee.
 - (ii) Margaret Burgess Memorial Fund — funds received for evangelical mission program. PIM Committee.
 - (iii) Right Hand Account Fund — funds received for the sole purpose of evangelism spreading the good news of Jesus.
 - (iv) Dr and Mrs. Robertson Macartney Memorial Fund—funds received from land acquisition, building funds capital expenses including repair and upkeep of organ. PFIFD Committee.
 - (v) Don and Mary Mohler Memorial Fund—funds received from Crestline Presbyterian Church. COM Committee.
 - (vi) Cornelia Bastiannse Riley Memorial Fund- funds from Yucaipa Valley Presbyterian Church. COM Committee

c. Presbytery-designated funds

- (i) Peacemaking Fund — offerings received from the Peacemaking Offering, used for peacemaking efforts; Leadership Subcommittee.
- (ii) Vitalizing Congregations Fund — funds received from the Yucaipa Church Fund to be used for events or programs that revitalize existing congregations and/or leadership development; PIM Committee.
- (iii) Youth Triennium Fund- funds received from Yucaipa Valley Presbyterian Church.
- (iv) New Worshipping Community Fund — received from selling of property to support NWC activities within the geographic boundaries of the Presbytery, including any required matching funds for higher level council NWC grants;

C. Expenditures

1. The Committee identifies funding for emergent needs that are outside the annual budget (*e.g.*, investigating committee expenses).
2. After approval of the budget by Presbytery, proposals for new programs or for expenditures of funds for unbudgeted items must be presented to the Presbytery Commission through the appropriate committee(s). If the Presbytery Commission concurs with establishing the new program or expenditure, it refers the item to the PFIFD Committee. The PFIFD Committee, after consultation with the committee(s), sets forth the total estimated costs and the proposed source of funding.
3. Reimbursed travel for authorized Presbytery business outside the geographic boundaries of the Presbytery must be approved in advance by the chair of the commission, standing committee or Presbytery Commission for which the travel is budgeted. Reasonable, necessary and actual travel expenses will be reimbursed after travel is complete. Travel expenses for spouses, other family members or guests will not be reimbursed. Economy or tourist-class airfares are to be used when travelling on Presbytery business. Expense reports for travel must be approved by the chair of the commission, standing committee or Presbytery Commission that sponsored the trip. Committee chairs' travel is approved by the Presbytery Leader. The Presbytery Leader's travel is approved by the Leadership Team of the Presbytery Commission that acts as the Human Resources Department for staff.
4. The Presbytery office does not issue checks that cause a budget line item to exceed the amount included in the budget approved for that year without approval of the PFIFD Committee.

D. Property Management

The Committee is responsible for the following:

1. Overseeing the work for the Real Estate Task Force.
2. Making property related decisions based on the recommendations of the Real Estate Task Force.
3. Managing and overseeing all real property for which the Presbytery holds title. In instances where a congregation that is a member of this Presbytery occupies the property, all actions related to the property taken by the Committee normally are done in consultation with the session of that congregation.
4. Acting as the Presbytery's representative for property of dissolved or extinct congregations, as described by the standing rules.
5. Recommending to the Presbytery actions regarding the sale, lease or encumbrance of any real property for which the Presbytery holds title.

E. Financial Records & Reports

1. All persons handling funds of the Presbytery, its committees, and activities under the auspices or purview of the Presbytery, shall maintain records sufficient to account for the sources and expenditures of those funds, itemized by budget line items.
2. Reviewing financial and/or property documents on behalf of the Presbytery upon written request by the cognizant standing committee or officer of the Presbytery.
3. Financial reports by Presbytery committees, mission project steering committees ACs shall be made in sufficient detail to demonstrate that expenditures were for authorized purposes.
 - a. Reports should provide summary lines that allow direct comparison to the Presbytery's budget line items.
 - b. Reports should be in a format sufficiently like that of the approved budget for that entity to allow comparison with that document.

F. Authority to Act

The Property, Finance, Investment and Funds Development is empowered to do the following as a "commission" of the Presbytery, pursuant to *BoO* G-3.0109b, provided that all such actions are reported to the next stated meeting of the Presbytery for incorporation in its records:

Finding in order issues of encumbering congregational property (see *BoO* G-4.0206a) and leasing congregational property (see *BoO* G-4.0206b).

December 4, 2024

**TERMS AGREEMENT FOR CHRISTIAN COMPASSION CENTER, INC.
and
FIRST PRESBYTERIAN CHURCH OF HEMET**

This contract is entered into between **Christian Compassion Center, Inc., PO Box 86722, San Diego, CA 92138-6722** herein after named **Christian Compassion Center, Inc.** and **First Presbyterian Church, Hemet, California**, herein after named **FPCH**, located at 515 E. Kimball Avenue, Hemet, California. The **Chapel** is the building involved in this contract.

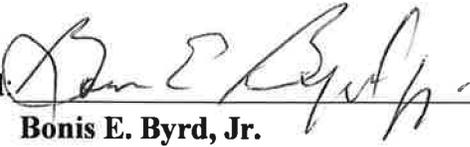
The **Christian Compassion Center, Inc.** will occupy the Chapel in the above-referenced property for the time period of **January 1, 2025 through December 31, 2025.**

Terms of this contract shall be as follows:

1. Month-to-month rental agreement with a timeframe of twelve (12) months, commencing January 1, 2025 and ending on December 31, 2025.
2. Renegotiation of terms to commence at the end of 12 months.
3. Monthly rent of **\$800.00** payable on the 1st of each month, with late fee of \$20.00 if not paid by the 5th of each month.
4. A 30 days' notice of cancellation without cause is required in writing.
5. Proof of current insurance, including Sexual Misconduct, by **Christian Compassion Center, Inc.** with a rider of not less than \$1 million is to be provided to FPCH. **Christian Compassion Center, Inc.** shall also provide proof of Workers' Compensation Insurance for their employees.
6. Utilities will be paid by FPCH.
7. FPCH will be responsible for all custodial duties.
8. **Christian Compassion Center, Inc.** will be responsible for damages sustained by its activities and programs.
9. A refundable security deposit less damages of \$800.00 is to be provided.
10. FPCH will notify **Christian Compassion Center, Inc.** of any and all known scheduled events, and 72 hours in advance of events not known at this time.
11. The **Christian Compassion Center, Inc** will exercise due care on behalf of FPCH in all its programs and services.
12. FPCH retains the right to rent other space which may be available in the building. **Christian Compassion Center, Inc.** is to respect the privacy of others in order to minimize any disturbance to the other renters.
13. **Christian Compassion Center, Inc.**'s supervisor or designee must be on the premises at all times during any and all of **Christian Compassion Center, Inc.** activities.
14. The **Christian Compassion Center, Inc.** is allowed storage in room or rooms as designated by FPCH. No flammable or hazardous materials may be stored on the premises.

15. Keys to the facility have been given to **Bonis E. Byrd, Jr.** on **December 4, 2024.**
16. The **Christian Compassion Center, Inc.** principal contact for this agreement is **Bonis E. Byrd, Jr., Pastor.**
17. FPCH principal contact for this agreement will be **Martin Richter**, FPCH Corporate Assignee or designee.

AGREEMENT. This contract is hereby agreed to on this 4th day of December 2024.

Signed:  _____ **Christian Compassion Center, Inc.**
Bonis E. Byrd, Jr.

Signed:  _____ FPCH Representative
Martin Richter

Soli Deo Gloria

To God Alone Be Glory

REVISED PER CAPITA TRANSMITTAL - 2025

Presbytery of Riverside (360-568)
 PO Box 1561
 San Jacinto, CA 92581
 909-881-1595

Date: 01/01/25 - 12/31/25

2025PCA Rates		
GA	\$ 10.84	25%
Synod	\$ 2.85	6%
Presbytery	\$ 30.31	69%
Total	\$ 44.00	100%

PER CAPITA APPORTIONMENT						DATA ENTRY AREA												Pledged		
PIN	Church	Received	Presby Portion	Synod Portion	G.A. Portion	Payment JAN	Payment FEB	Payment MARCH	Payment APRIL	Payment MAY	Payment JUNE	Payment JULY	Payment AUG	Payment SEPT	Payment OCT	Payment NOV	Payment DEC	Total	Amt	Amt Due
00697	Beaumont	2,800.00	1,928.80	181.36	689.84				2,800.00									2,800.00	7,216.00	4,416.00
11176	Big Bear	616.00	424.34	39.90	151.76			616.00										616.00	616.00	-
00698	Cathedral City	924.00	636.50	59.85	227.65									924.00				924.00	924.00	-
10725	Corona, First	1,121.94	772.86	72.67	276.41	124.66	124.66		249.32	124.66		124.66	249.32	124.66				1,121.94	1,496.00	374.06
00701	Crestline, Community	-	-	-	-													-	-	-
00719	Fontana, First	-	-	-	-													-	-	-
00703	Hemet, First	2,288.00	1,576.13	148.19	563.69				1,144.00			1,144.00						2,288.00	4,576.00	2,288.00
10649	Indio, St. Andrew's	3,432.00	2,364.17	222.29	845.54	3,432.00												3,432.00	3,432.00	-
00705	Lake Arrowhead, Community	8,184.00	5,637.63	530.08	2,016.29			2,728.00			2,728.00		2,728.00					8,184.00	8,184.00	-
00706	Ontario, Westminster	-	-	-	-													-	1,320.00	1,320.00
10980	Palm Springs	1,000.00	688.86	64.77	246.37	250.00	250.00						500.00					1,000.00	2,992.00	1,992.00
00804	Rancho Cucamonga, Northkirk	1,152.00	793.56	74.62	283.82					1,152.00								1,152.00	3,476.00	2,324.00
08156	Redlands, Community	418.00	287.95	27.07	102.98							418.00						418.00	836.00	418.00
00708	Redlands, First	6,380.00	4,394.93	413.23	1,571.84				1,595.00	1,595.00	1,595.00	1,595.00						6,380.00	6,380.00	-
04410	Rialto, Bethany	-	-	-	-													-	880.00	880.00
00880	Ridgecrest	-	-	-	-													-	1,232.00	1,232.00
00710	Riverside, Calvary	7,920.00	5,455.77	512.98	1,951.25		3,168.00	1,584.00	1,584.00	1,584.00								7,920.00	7,920.00	-
00711	Riverside, Magnolia	8,096.00	5,577.01	524.38	1,994.61			8,096.00										8,096.00	8,096.00	-
04469	Riverside, Victoria	836.00	575.88	54.15	205.97				836.00									836.00	836.00	-
00713	San Bernardino, First	7,128.00	4,910.19	461.68	1,756.13		4,752.00	2,376.00										7,128.00	7,128.00	-
00714	San Bernardino, Good Shepherd	-	-	-	-													-	-	-
11653	Temecula, Grace	6,468.00	4,455.55	418.93	1,593.52			2,156.00			2,156.00		2,156.00					6,468.00	7,964.00	1,496.00
12029	Temecula Valley Korean	-	-	-	-													-	-	-
00716	Twentynine Palms, Little Church	792.00	545.57	51.30	195.13		792.00											792.00	792.00	-
00717	Upland, First	490.00	337.54	31.74	120.72						490.00							490.00	10,824.00	10,334.00
11177	Upland, Taiwan	-	-	-	-													-	2,464.00	2,464.00
00702	Wildomar, First	-	-	-	-													-	1,628.00	1,628.00
07700	Yucca Valley, Desert Hills	-	-	-	-													-	2,684.00	2,684.00
****	Korean Presb Ch of Palm Springs	-	-	-	-													-	-	-
****	Spirit of the Desert (Fellowship)	-	-	-	-													-	-	-
Total Per Capita Apportionment		\$ 60,045.94	\$ 41,363.24	\$ 3,889.19	\$ 14,793.52	3,806.66	9,086.66	17,556.00	8,208.32	4,455.66	6,969.00	3,281.66	3,477.32	3,204.66	-	-	-	60,045.94	93,896.00	33,850.06

**** Funds contributed towards Presbytery Riverside's portion of unpaid Church Per Capita due at year-end

REVISED GENERAL MISSION TRANSMITTAL - 2025

Presbytery of Riverside (360-568)
 PO Box 1561
 San Jacinto, CA 92581
 909-881-1595

Date: 01/01/25- 12/31/25

GENERAL MISSION APPORTIONMENT					DATA ENTRY AREA														
PIN	Church	Amount Received	Presby Portion	G.A. Portion	Payment JAN	Payment FEB	Payment MAR	Payment APRIL	Payment MAY	Payment JUNE	Payment JULY	Payment AUG	Payment SEPT	Payment OCT	Payment NOV	Payment DEC	Total	Pledged	Amount Due
00697	Beaumont	-	-	-													-		-
11176	Big Bear	-	-	-													-		-
00698	Cathedral City	-	-	-													-		-
10725	Corona, First	25.00	20.00	5.00	25.00												25.00	25.00	-
00701	Crestline, Community	-	-	-													-		-
00719	Fontana, First	-	-	-													-		-
00703	Hemet, First	1,000.00	800.00	200.00		1,000.00											1,000.00	1,000.00	-
10649	Indio, St. Andrew's	500.00	400.00	100.00				250.00				250.00					500.00	1,000.00	500.00
00705	Lake Arrowhead, Community	1,000.00	800.00	200.00			1,000.00										1,000.00	3,000.00	2,000.00
00706	Ontario, Westminster	-	-	-													-		-
10980	Palm Springs	-	-	-													-	400.00	400.00
00804	Rancho Cucamonga, Northkirk	-	-	-													-		-
08156	Redlands, Community	-	-	-													-		-
00708	Redlands, First	3,500.00	2,800.00	700.00				875.00	875.00	875.00	875.00						3,500.00	3,500.00	-
04410	Rialto, Bethany	-	-	-													-		-
00880	Ridgecrest	-	-	-													-		-
00710	Riverside, Calvary	12,000.00	7,200.00	4,800.00			4,000.00		4,000.00				4,000.00				12,000.00	21,000.00	9,000.00
00711	Riverside, Magnolia	11,250.00	9,000.00	2,250.00		2,500.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00				11,250.00	15,000.00	3,750.00
74469	Riverside, Victoria	-	-	-													-		-
00713	San Bernardino, First	9,000.00	7,200.00	1,800.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00				9,000.00	12,000.00	3,000.00
00714	San Bernardino, Good Shepherd	-	-	-													-		-
11653	Temecula, Grace	2,835.00	2,268.00	567.00		630.00	315.00		630.00	315.00	315.00	315.00	315.00				2,835.00	3,780.00	945.00
12029	Temecula Valley Korean	-	-	-													-		-
00716	Twentynine Palms, Little Church	500.00	400.00	100.00		500.00											500.00	500.00	-
00717	Upland, First	-	-	-													-		-
11177	Upland, Taiwan	-	-	-													-		-
00702	Wildomar, First	-	-	-													-		-
07700	Yucca Valley, Desert Hills	-	-	-													-		-
Total General Mission Apportionment		\$41,610.00	\$30,888.00	\$10,722.00	\$1,025.00	\$5,630.00	\$7,565.00	\$3,375.00	\$7,755.00	\$3,440.00	\$3,440.00	\$2,815.00	\$6,565.00	\$ -	\$ -	\$ -	\$41,610.00	61,205.00	19,595.00

PRESBYTERY OF RIVERSIDE

REPORT ON AUDIT OF FINANCIAL STATEMENTS

FOR THE YEAR ENDED

DECEMBER 31, 2023

SCOTT KRIVIS & COMPANY

CERTIFIED PUBLIC ACCOUNTANT
20700 VENTURA BOULEVARD, SUITE 234
WOODLAND HILLS, CA 91364
(818) 594-7200 * (818) 594-0372 FAX

INDEPENDENT AUDITOR'S REPORT

Presbytery of Riverside
Redlands, California

Opinion

We have audited the accompanying financial statements of Presbytery of Riverside, which comprise the statement of financial position as of December 31, 2023, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Presbytery of Riverside as of December 31, 2023, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Presbytery of Riverside and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Presbytery of Riverside's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

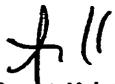
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Presbytery of Riverside's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Presbytery of Riverside's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.



Scott Krivis & Company

Woodland Hills, CA
July 25, 2025

**PRESBYTERY OF RIVERSIDE
Statement of Financial Position
December 31, 2023**

ASSETS

Assets:

Cash	\$	114,196
Notes & Loan Receivable (Note 3)		2,183,128
Investments		2,358,964
Property & Equipment, Net (Note 4)		199,039
Prepaid Expenses		4,186
 Total Assets	 \$	 <u><u>4,859,513</u></u>

LIABILITIES AND NET ASSETS

Liabilities

Accounts payable and accrued expenses	\$	17,306
Other liabilities		<u>37,020</u>
 Total Liabilities		 54,326

Net Assets:

Without donor restrictions		4,643,028
With donor restrictions		<u>162,160</u>
 Total Net Assets		 <u><u>4,805,187</u></u>
 Total Liabilities And Net Assets	 \$	 <u><u>4,859,513</u></u>

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements.

PRESBYTERY OF RIVERSIDE

STATEMENT OF ACTIVITIES

December 31, 2023

	Without Donor Restrictions	With Donor Restrictions (Temporary)	Total
REVENUE AND SUPPORT			
Per capita apportionment	\$ 43,873	\$ -	\$ 43,873
Contribution and grants	88,314	13,993	102,307
Interest and dividend income	152,744	18,515	171,259
Endowment and other income	3,492	13,336	16,828
	<hr/>	<hr/>	<hr/>
TOTAL REVENUE AND SUPPORT	288,423	45,844	334,267
	<hr/>	<hr/>	<hr/>
EXPENSES			
Program services:			
Donation/Mission giving	42,560		42,560
Presbytery commission and related ministry partners	60,196	53,213	113,409
Management and general administrative	328,739		328,739
Depreciation	7,564		7,564
Other expense (bad debts)	122,945		122,945
	<hr/>	<hr/>	<hr/>
TOTAL EXPENSES	562,004	53,213	615,217
	<hr/>	<hr/>	<hr/>
CHANGE IN NET ASSETS BEFORE OTHER CHANGES	(273,581)	(7,369)	(280,950)
OTHER CHANGES			
Unrealized gain(loss) on investments	226,091		226,091
	<hr/>	<hr/>	<hr/>
CHANGE IN NET ASSETS	(47,490)	(7,369)	(54,859)
NET ASSETS, BEGINNING OF YEAR	4,690,518	169,529	4,860,046
	<hr/>	<hr/>	<hr/>
NET ASSETS, END OF YEAR	\$ 4,643,028	\$ 162,160	\$ 4,805,187
	<hr/>	<hr/>	<hr/>

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements.

PRESBYTERY OF RIVERSIDE
Statement of Cash Flows
For The Year Ended December 31, 2023

CASH FLOWS FROM OPERATING ACTIVITIES:	
Change in net assets	\$ (54,859)
Adjustments to reconcile change in net assets to cash used by operating activities:	
Unrealized gain on investments	(226,091)
Depreciation	7,564
(Increase) decrease in operating assets:	
Receivables, net	(6,985)
Prepaid expenses	(754)
Increase (decrease) in operating liabilities:	
Accounts payable and accrued liabilities	(754)
Other liabilities	<u>(1,685)</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	(283,564)
 CASH FLOWS FROM INVESTING ACTIVITIES:	
Change in investments, net	62,243
Change in notes receivable, net	(39,133)
Change in property and equipment, net	<u>(16,376)</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	6,734
 CASH FLOWS FROM FINANCING ACTIVITIES:	
Change in net assets, net	<u>(12,757)</u>
NET CASH PROVIDED (USED) BY FINANCING ACTIVITIES	<u>(12,757)</u>
NET DECREASE IN CASH	(289,587)
CASH, BEGINNING OF YEAR	<u>403,783</u>
CASH, END OF YEAR	\$ <u><u>114,196</u></u>

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

1. Organization and Operations:

Organization

The Presbytery of Riverside (Presbytery) exists to serve Jesus Christ in San Bernardino and Riverside counties with one congregation in Kern County, California, supporting one another's ministries and missions and finding joint ministry and mission to do as a whole. The Presbytery was organized on November 25, 1902, and is an organizational unit of the Presbyterian Church (U.S.A.). The council of the Presbytery shall be known as the Presbytery of Riverside Assembly, herein referred to as the Presbytery Assembly.

The Presbytery Assembly is governed by the Constitution of the Presbyterian Church (U.S.A.), the Presbytery's Articles of Incorporation and its Bylaws.

The Presbytery Assembly is responsible for the government of the church throughout its district and for assisting and supporting the witness of congregations to the sovereign activity of God in the world, so that all congregations become communities of faith, hope, love, and witness.

The Presbytery of Riverside is also a California nonprofit religious corporation, incorporated December 9, 1922, and is subject to California Nonprofit Religious Corporation Law (CA Corp Code 9110-9690).

The principal office for the transaction of the business of this Presbytery, including corporate affairs, shall be located within the geographical bounds of the Presbytery. Riverside Presbytery is a small presbytery, with 24 congregations, two New Worshiping Communities, and a total membership of around 2000, but the Presbytery is large geographically. The Presbytery is diverse theologically but largely homogeneous racial-ethnically in an exceedingly diverse part of Southern California. The Presbytery is a resource and administrative organization for the congregations and its pastors.

2. Significant Accounting Policies:

The following significant accounting policies of the Presbytery of Riverside are used in the preparation of these financial statements.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. Significant Accounting Policies: Continued:

Fund Accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and reporting into funds established according to their nature and purpose.

The organization has adopted FASB ASC 958-605, "Accounting for Contributions Received and Made", FASB ASC 958-205, "Financial Statements of Not-for-Profit Organizations: and FASB ASC 958-320, "Accounting for Certain Investments Held by Not-for-Profit Organizations." FASB ASC 958-320 requires that covered investments be reported in the statement of financial position at fair value with any realized or unrealized gain and losses reported in the statement of activities.

FASB ASC 958-205 establishes standards for external financial reporting by not-for-profit organizations and requires resources be classified for accounting and reporting purposes into net assets categories according to externally (donor) imposed restrictions. FASB ASC 958-605 requires that unconditional promises to give be recorded as receivables and revenues and requires the organization to distinguish between contributions received for each net asset category in accordance with donor-imposed restrictions. The assets, liabilities and net assets of the organization are reported within categories as follows:

Net Assets

- a. Net assets "Without Donor Restrictions" – net assets that are not subject to donor-imposed stipulations or net assets that are unrestricted. Unrestricted net assets is the part of the net assets of the organization that is not temporarily restricted by donor-imposed stipulations - that is, the part of net assets resulting from (a) all revenues, expenses, gains, and losses that are not changes in temporarily restricted net assets and (b) reclassifications from (to) other classes of net assets as a consequence of donor-imposed stipulations, their expiration by passage of time, or fulfillment and removal by actions of the organization pursuant to those stipulations. The only limits on unrestricted net assets are broad limits resulting from the nature of the organization and the purposes specified in its articles of incorporation or bylaws and, perhaps, limits resulting from contractual agreements.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. Significant Accounting Policies: Continued:

b. Net Assets "With Donor Restrictions" - the part of the net assets of the Presbytery resulting from (a) contributions and other inflows of assets whose use by the Presbytery is limited by donor-imposed stipulations that either expire by passage of time or can be fulfilled and removed by actions of the Presbytery pursuant to those stipulations, (b) other asset enhancements and diminishments subject to the same kinds of stipulations, and (c) reclassifications to (from) other classes of net assets as a consequence of donor-imposed stipulations, their expiration by passage of time, or their fulfillment and removal by actions of the Presbytery pursuant to those stipulations.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires House of Rest to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statement and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates, and those could be material.

Income Taxes

Presbytery of Riverside is exempt from Federal income and California franchise taxes under the provisions of the Internal Revenue Code Section 501(c)(3) and corresponding California provisions. Accordingly, no provision has been made for such taxes in the accompanying financial statements. As a result of their tax-exempt status, there are no uncertain tax positions required to be reported in accordance with FIN48.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. Significant Accounting Policies: Continued:

Fixed Assets

Fixed assets are stated at cost. For financial reporting purposes, the Presbytery follows the policy of providing depreciation on the straight-line method over the estimated useful lives of the assets which are as follows:

	Years
Building and improvements	5-39
Furniture and equipment	5-7

3. Notes Receivable:

Notes and loan receivable are comprised of the following as of December 31, 2023:

On June 27, 2012, the Presbytery loaned Echoes of Love Ministry Inc. (Colton) \$624,600 with interest from 08/10/12 on unpaid principal at the rate of 4% per annum. Principal and interest payable in monthly installments of Three Thousand Five Hundred Sixty-One and 35/100 (\$3,561.35) or more on the 10th day of each month, beginning on the 10th day of September 2012 over twenty-two years, at which time the entire principal balance together with interest due thereon, shall become due and payable. The outstanding balance as of December 31, 2023, is \$293,383.

On November 7, 2019, the Presbytery loaned Heroes Church (Fontana) \$736,000 with interest from November 19, 2019, on the amounts of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of 6.5% per annum. Principal and interest due in monthly installments of Four Thousand Six Hundred Fifty-Two and 03/100 (\$4,652.03), or more, commencing on December 19, 2019, over 5 years (60 payments), at which time the entire principal balance together with interest due thereon, shall become due and payable. Outstanding balance as of December 31, 2023, is \$738,537.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

3. Notes Receivable: Continued:

In September of 2022, the Presbytery loaned Cornerstone Praise Center \$1,162,500 with interest from September 30, 2022, on the amounts of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of 5% per annum. Principal and interest due in monthly installments of Six Thousand Two Hundred Forty-One dollars (\$6,241.00), or more, commencing on September 30, 2022, over 30 years (360 payments), at which time the entire principal balance together with interest due thereon, shall become due and payable. The outstanding balance as of December 31, 2023, is \$1,140,919.

In September 2023, the Presbytery loaned Dessert Hills Presbyterian Church \$5,100 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$4,675.

In October 2023, the Presbytery loaned Community Presbytery Redlands \$2,720 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$2,607.

In March 2023, the Presbytery loaned Palm Springs Church \$2,412 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$1,608.

In 1990, the Presbytery loaned Corona First Presbyterian Church \$339,000 at 2% interest based on the original agreement. As of December 31, 2023, the outstanding balance is \$91,097. The Presbytery only expects to receive the funds if the property will be sold. Hence, an allowance for doubtful account was established for \$89,697.

The Presbytery also loaned Bethany Rialto and Wildomar Church. As of December 31, 2023, the outstanding balance were \$10,000 and \$9,027, respectively. The Presbytery do not expect to collect the balance and has written off as uncollectible.

The total outstanding balance of notes and loans receivable on December 31, 2023, is \$2,183,128.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

4. Property and Equipment:

Property and Equipment is comprised of the following as of December 31, 2023:

Land	\$ 75,397
Land improvements	40,251
Buildings and improvements	190,330
Furniture and equipment	<u>10,808</u>
Property and Equipment, gross	316,786
Less accumulated depreciation	<u>(117,747)</u>
Property and Equipment, net	<u>\$ 199,039</u>

5. Investments:

The organization has invested funds as of December 31, 2023 as follows:

	<u>Fair Value</u>
New Covenant Mutual Funds:	
New Covenant Balanced Income Fund	\$ 642,028
New Covenant Balanced Income Fund	1,453,434
New Covenant Balanced Growth Fund	<u>39,336</u>
Total	<u>\$ 2,134,798</u>

6. Financial instruments- Fair values and risk management

The following table shows the carrying amounts and fair values of financial assets at December 31, 2023 including their levels in the fair value hierarchy:

<u>Financial assets</u>	<u>Carrying amount Designated at fair value</u>	<u>Fair Value</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$ 2,134,798	\$ 2,134,798	-	-

Certain assets are reported at fair value in the financial statements. Fair value is the price that would be received to sell an asset in an orderly transaction in the principal, or most advantageous, market the measurement date under current market conditions regardless of whether that price is directly observable or estimated using another valuation technique.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

6. Financial instruments- Fair values and risk management (Continued):

Inputs used to determine fair value refer broadly to the assumptions that market participants would use in pricing the asset, including assumptions about risk. Inputs may be observable or unobservable. Observable inputs are inputs that reflect the assumptions market participants would use in pricing the asset based on market data obtained from sources independent of the reporting entity. Unobservable inputs are inputs that reflect the reporting entity's own assumptions about the assumptions market participants would use in pricing the asset based on the best information available. A three-tier hierarchy categorizes the inputs as follows:

Level 1: "Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date. An active market for the asset or liability is a market in which transactions for the asset or liability occur with sufficient frequency and volume to provide pricing information on an ongoing basis."

Level 2: "Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly." Examples of Level 2 inputs include the following: quoted prices for similar assets and liabilities in active markets or in markets that are not active and inputs other than quoted prices that are observable for the asset or liability.

Level 3: "Level 3 inputs are unobservable inputs for the asset or liability. Unobservable inputs shall be used to measure fair value to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date."

Investments are carried at fair value based on the net asset value of the underlying mutual funds as of the balance sheet date with readily determinable fair values based on daily redemption values.

6. Employee Benefits:

The Presbytery do not have full-time employees except for the Executive Presbytery. The Presbytery paid 10% of retirement benefits of the Executive Presbytery's salary. Medical and housing allowance was also provided as part of employment agreement with the Presbytery. For the year December 31, 2023, the total housing allowance expense is \$58,165 and total retirement benefits including medical benefits is \$46,985. Information with respect to accumulated benefits and net assets available for benefits, as it relates solely to the Presbytery's employees, is not available.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

7. Concentration of Credit Risk:

The organization maintains cash with Wells Fargo Bank. Accounts are guaranteed by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. At December 31, 2023, the cash balance is \$114,082. No cash balances exceeded the FDIC insured limits.

Also, the Presbytery has cash and investments with New Covenant Mutual Funds. These investments are not insured. At December 31, 2023, the organization's uninsured investments balance total \$2,134,798. Although the fair values of investments are subject to fluctuation on a year-to-year basis, the Presbytery believes that the investment policies and guidelines are prudent for the long-term welfare of the Presbytery.

8. Subsequent Events

Presbytery of Riverside has evaluated events subsequent to December 31, 2023, in connection with the preparation of these financial statements, which is the date the financial statements were available to be issued. There were no subsequent events requiring disclosure as of this date.

See Independent Accountants' Audit Report.

Presbytery of Riverside

Response to 2023 Audit

Prepared by Scott Krivis and Company

While the Presbytery of Riverside accepts the results of the Audit, we felt it was appropriate to respond to certain issues that arose during the preparation and completion of the 2023 Audit.

The process of this audit was extremely difficult and complex. The audit process took an unreasonably slow fifteen months. Our office staff, Treasurer, and contracted accounting firm worked very hard in both 2024 and 2025 to provide the large amounts of data, information, and policies the auditors needed to perform the audit.

We do feel that it is important to highlight several errors that were found in the final copy of the audit, all of which pertain to the Notes Receivable Section pages 9 and 10:

- Regarding the loan to Echoes of Love Ministry, Inc., the loan should have been due over ten years, not twenty-two years. This would have resulted in repayment by September of 2022. This did not happen and a subsequent extension to August 10, 2024 and increased payment amount was approved by the Presbytery on April 20, 2022.
- Regarding the loan to Cornerstone Praise Center, the loan payment amount was to be amortized over 30 years, but with full payment of the loan due in 5 years, which will be August 30, 2027.

We thank Scott Krivis and Company for their completion of the audit and will seek to perform another, more complete audit of the 2025 financial year from a different audit firm.

Sincerely,

Paul R. Lambert, III

Treasurer

The Presbytery of Riverside