

## 2025 Church Investments

The Sackets Harbor United Presbyterian Church has the following investments:

### **Edward Jones**

Account Value as of 12/31/2025      \$217,144.41  
Annualized Return for 2025      \$23,899      11.84%  
Portfolio Objective- Balanced Growth and Income  
Established with proceeds primarily derived from the sale of the manse  
Purpose: Provide funds for the Pastor's housing allowance as needed

### **New Covenant Mutual Funds**

New Covenant Income Fund - General Reserve

Portfolio Value Beginning 1/1/2025    \$28,151.06

Portfolio Value Ending 12/31/2025    \$30,156.14

New Covenant Balanced Income Fund - Protected Endowment

Portfolio Value Beginning 1/1/2025    \$20,573.71

Portfolio Value Ending 12/31/2025    \$22,707.86

New Covenant Balanced Growth Fund - Permanent Endowment

Portfolio Value Beginning 1/1/2025    \$26,646.09

Portfolio Value Ending 12/31/2025    \$29,987.23

New Covenant Income Fund - Hay Trust

Portfolio Value Beginning 1/1/2025    \$2,494.44

Portfolio Value Ending 12/31/2025    \$2,585.98

Notes on New Covenant Funds:

General Reserve-Principal and Earnings may be used at the discretion of the Session.

Protected Endowment-Principal may only be used by action of the Congregation

at two separate meetings held 30 days apart. Earnings may be used at the discretion of the Session.

Permanent Endowment-Principal may never be withdrawn for any reason. Earnings may be used at the discretion of the Congregation.

Respectfully submitted,

John Deans