

Grace United Church of Christ Annual Report – December 15, 2019



Page 1: Moderator Report.
Pages 2-7: Treasurer Report.
Page 7: 2020 Budget.
Pages 8-14: Pastor Report.



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To Grace UCC from the desk of The Moderator –

It's difficult in these days to keep perspective and not get discouraged. A wonderful hymn that I really like helps to shine a light.

“Be Thou my Vision, O Lord of my heart
Naught be all else to me, save that Thou art
Thou my best Thought, by day or by night
Waking or sleeping, Thy presence my light”

God’s vision can help us to keep the past where it can help us, not hurt us.

His vision can guide us, inspire us, and keep us on a good path this year.

I hope you agree that we have been true to our calling, true to our core beliefs and true to each other this year. May God ever guide and direct us going forward in fulfilling his vision for our church.

Mike Sisco
Moderator



Treasurer’s Annual Report for 2019

This is my fourth Annual Report as Treasurer. It continues to be my honor to volunteer with the rest of Council in managing the financial affairs of the church. I continue to be much aided in my responsibilities by Jeanne Taylor, who handles responsibility for aggregating and paying all our bills on a timely basis. Her contribution is just so invaluable. It allows me to focus on my primary responsibilities which consist of (1) properly categorizing and reporting our financial transactions and (2) leading our financial risk management.

Overview of 2019 Results

In my opinion, we continue to be in a solid position financially. Grace UCC was started in 2004 and has been in existence for 15 years now. The key areas I would highlight:

A. Attendance

Year to date, we’ve averaged 30.5 attendees to our Sunday worship service. That is a noteworthy decrease from past years. The reduction in our active membership is a significant financial risk to our church.

Avg Attendance	2012	2013	2014	2015	2016	2017	2018	2019
January	32.4	47.8	43.3	41.3	42.8	31.0	33.0	31.5
February	39.3	42.3	39.5	34.8	38.0	38.5	31.8	29.8
March	48.5	52.0	40.2	38.8	51.8	34.5	40.0	28.6
April	51.4	39.0	60.5	59.0	32.3	48.6	45.6	44.3
May	33.5	31.8	37.0	58.0	39.2	34.0	23.0	29.5
June	39.8	40.6	35.8	48.0	29.0	48.3	30.0	29.0
July	35.5	33.8	39.8	40.3	28.2	34.0	29.6	30.0
August	32.3	33.5	29.2	36.6	34.0	32.8	31.3	24.8
September	35.6	38.6	33.0	41.0	35.5	31.0	29.0	28.8
October	41.8	39.0	44.0	49.5	35.0	34.0	29.0	27.0
November	46.3	45.4	36.4	46.8	41.3	34.3	31.3	33.3
Grand Total	39.7	40.6	39.5	45.0	37.0	36.5	32.5	30.5

The decline in attendance as evidenced in the table above poses a substantial financial threat. Currently, a significant portion of our revenue comes from a very small number of members. And the decrease in attendance in our Sunday worship service is a cause for concern. That attendance reduction exacerbates the financial risk of having a significant portion of our donations coming from a very small number of our members. It would be advisable for all us to make every effort to grow our donor base/membership in order to reduce the donation

concentration risk on a small number of households. Please consider this call for increased giving in the coming months to sustain our missions.

B. Balance Sheet

As of November 30th, we have unrestricted assets totaling \$82,887.71 and restricted assets totaling \$6,462.59. Both of those amounts compare favorably to where we were last year at end of November.

Grace UCC - Summary of Bank Assets as of November 30, 2019				
Restricted Accounts				
<i>Pennies and Nickels</i>				
<i>Messia / Ms. Lomo</i>				
<i>Emergency Missions</i>				
<i>Grants</i>				Prior Year
Total				\$2,931.37
Unrestricted Accounts				
<i>Operating</i>				
<i>PayPal / Other</i>				
<i>Savings/Money Market</i>				YTD interest
<i>Certificates of Deposit</i>				Incept to date interest
<i>Loans</i>				
<i>Obligations not paid</i>				Prior Year
Total				\$73,526.67
Total Assets				
Net Worth (approximate)				

Starting in November of 2018, we embarked upon a laddered purchase program of one year bank certificate of deposits. We purchased one year CDs in the amount of \$2,700 each for eight months in a row. In addition, in July of 2019 we opened a higher interest Money Market Account and closed our lower interest Savings Account. As a result of those changes we've earned \$609 in interest so far this year. That's about \$600 more than the \$9 in interest we earned through November of last year.

C. Mission spending

Our November year to date mission spending has totaled \$7,206.23. That mission spending was spread over our four restricted accounts and our regular operating account (as shown below).

1. Pennies & Nickels	\$710.00	Restricted
2. Messia/Ms. Lomo	\$594.00	Restricted
3. Emergency Mission Fund	\$1,328.78	Restricted
4. Restricted Grants	\$2,000.00	Restricted
5. <u>Operating</u>	<u>\$2,581.45</u>	Unrestricted
Total	\$7,206.23	

Here is a more detailed listing of the recipients of our mission spending.

GUCC 2019 Mission Spending	
Member of congregation	\$3,262.44
Local non-member	\$1,119.80
Flem Area Faith Leaders Assoc	\$44.99
Family Promise	\$900.00
Peace Action Committee	\$100.00
Flemington Food Pantry	\$0.00
Messia/Ms. Lomo	\$594.00
Kiva Loans	\$325.00
Leukemia & Lymphoma	\$150.00
Pennies & Nickels	\$710.00
November YTD	\$7,206.23

Members of our congregation, local non-members and local service organizations (like Family Promise) constitute the largest portion of our mission spending.

Mission related stewardship plea: Mission Spending for the year is projected to be approximately \$17,000. That level of spending proves that the need for support in our community persists. Our church has a big heart.

In order for Grace UCC to continue to be a beacon of hope for families in need, it is important that our members go beyond their normal year end catch up payments. We need to continue to be generous in our volunteering and in our donations for the support of others. Increased donations would be very helpful to our Emergency Mission Fund (EMF).

D. Grants

Council was successful in pursuing grants for specific needs of the church. A special grant in the amount of \$2,000 from UC Homes received. That grant was used to allow a church member install a much needed wheelchair locking mechanism on their van. An unrestricted grant of \$5,000 was received from the Sheppard Foundation. That grant is being used to fund some of the Mission Spending items listed above.

We also received a very generous \$50,000 donation from one of our member families. Part of that donation (\$24,000) was restricted to our catching up the accumulated delinquency in our pension contribution for our pastor. We were unable to make contribution to the pastor's pension plan for the first eight years of our existence. But thanks to that donation, we no longer have any delinquencies in that area. The remaining \$26,000 was given on an unrestricted basis and has helped to cover significant reductions in our Sunday donations (attributed to reduced attendance, key donors moving away, reduced retirement income by some members, etc.).

E. Risk Management

Church Council completed a formal Safety Plan for the church. Paul Anzano spearheaded that effort with Council. His efforts resulted in the donation of two valuable AED devices. One is hanging on the wall at the Flemington Woman's Club (FWC) and the other is stored on the bookshelves at that Church Office.

In addition, we signed a new 3 year lease with the FWC, effective January 1, 2020. That lease provides assurance that we will continue to have a place to worship on Sunday morning for the next three years. Our relationship with the FWC continues to be very friendly and supportive. And since we don't own a building, it is important to our Christian mission that we have a comfortable, consistent place to worship each week.

F. Financial Results

So far this year, we've had an operating gain of \$3,843 in our unrestricted accounts. But if December donations and expenses follow the patterns seen in previous years, I project we will end the year with a **(\$1,170)** loss. Our budget for the year was zero (break even). So I expect us to miss that budget by **(\$1,170)**. *(See page 6 for the detail line items.)*

Please remember, in addition to having total assets (both restricted and unrestricted) of \$89,350, we do not have any debt or other significant obligations. So despite the **(\$1,170)** financial shortfall being projected for the year in our unrestricted accounts, we continue to be financially stable, with low risk of a significant shock to our balance sheet.



- Total Unrestricted and Restricted Accounts Summary Results
- 2020 Proposed Budget

Grace UCC 2019 Projected Full Year Financial Results and 2020 Proposed Budget							
	Column A	Column B	Column C	Column D	Column E	Column F	
	Nov YTD 2019	Full Year 2017	Full Year 2018	Projected 2019	Budget 2019	Budget 2020	
Revenue							
1	Sunday Offerings	\$79,072	\$121,312	\$120,437	\$91,299	\$120,575	\$106,000
2	Other (Golf/AmazonSmile)	\$31,142	\$56	\$432	\$31,200	\$450	\$14,900
3	Restricted (Mes/P&N/EMF/Gran	\$30,097	\$29,015	\$4,579	\$30,097		
4	Total Income	\$140,310	\$150,383	\$125,449	\$152,596	\$121,025	\$120,900
Expenses							
5	Staff related	\$104,021	\$88,669	\$84,691	\$111,903	\$87,220	\$86,838
6	Office lease	\$7,700	\$8,400	\$8,400	\$8,400	\$8,400	\$8,400
7	Rent FWC	\$7,050	\$7,950	\$7,800	\$7,800	\$7,800	\$8,580
8	Advertising/Website	\$1,894	\$825	\$1,681	\$1,900	\$1,500	\$1,500
9	Missions	\$8,678	\$41,754	\$15,359	\$16,913	\$9,500	\$8,526
10	EAD/Peace Conference	\$1,602	\$1,604	\$727	\$1,602	\$1,600	\$1,600
11	Insurance	\$2,130	\$1,711	\$2,135	\$2,130	\$2,200	\$2,200
12	Worship/Programs	\$612	\$1,502	\$1,123	\$668	\$1,000	\$750
13	Miscellaneous Other	\$2,781	\$2,179	\$4,403	\$2,951	\$1,805	\$2,506
14	Total Expenses	\$136,468	\$154,595	\$126,319	\$154,266	\$121,025	\$120,900
15	Change in Surplus	\$3,843	(\$4,212)	(\$871)	(\$1,670)	\$0	\$0

Respectfully submitted by Bill Taylor, Treasurer, Grace UCC



2019 Annual Report- Pastor Report

Submitted by the Reverend Dr. Daniel J. Lundquist

INTRODUCTION

Fourteen (December 4, 2004) years ago we began the community of Grace United Church of Christ. Thirteen years and many wonderful, exciting, and blessed things have happened in our community.

Serving Justice, Loving Kindness: Grace UCC's mission statement is alive and well. We continue to refer to that statement, along with *No Matter Who You Are or Where You Are on Life's Journey You Are Welcome Here* as we name who and what we are as a church and community gathered together. It has been and continues to be an honor to work with each and every one of you. I truly believe Grace United Church of Christ takes to heart its mission and its vision. As such, we continue to be a welcoming and vibrant community.

The year 2019 has been an eventful one, filled with great worship experiences, bible studies, laity worship, council meetings, fellowship, interfaith gatherings, breakfasts, and mission and outreach work- just to name a few.



WORSHIP/ SUNDAY

Shelly is our music coordinator and we are grateful for her ministry. We have been blessed with her gifts as well as she leads the church with our music programs. Of note, if you have something to sing or play, Shelly is always open to your participation!

This year we have seen the continuation and refinement of laity worship, where one Sunday per month (usually the last Sunday of each month) we are blessed with the laity leading every aspect of the worship experience. I have enjoyed the different voices and messages as well. This has been met with wonderful praise as we not only hear and give witness to many different voices in the church but give testimony to the concept of “the priesthood of all believers”. (If you would like to participate, let Christine S. know as she organizes these Sundays and we are fortunate to have her in this role.)

In conjunction with the laity worship, 2019 continues to have three communion leaders on those laity Sundays: Bill Taylor, Marianne F., and Jack J. If you are interested in being a communion leader, please speak with Dan. Thank you all for making Sunday such a wonderful experience!

In addition, to our Sunday worship we have had the children remain in worship and those 2nd grade and below leave after the Lord’s Prayer and join Carol in the backroom for Story Circle. This has been going very well and we thank Carol for this as we continue our intergenerational worship experience.

As mentioned last year, if there is anyone who is interested in putting together an educational program for those between the grades of 3-8 or 9-12, please let us know.

MISSIONS:

As we worship, as we study and learn, we also reach out and help. A simple word for this is “mission”.



Two of my favorite passages of the bible are a) Matthew 25: 31 ff. where we are encouraged to feed the hungry, clothe the naked, and visit those in prison; and b) James 2: 14ff. where it states, “So faith by itself, if it has no works, is dead.” Both of these passages are prophetic and we here at Grace do a lot to make our faith not dead, but alive. Here are but some examples from 2019:

- Pennies and Nickels: This continues to be a great and well-received program. Each Sunday there is a silver, *change bowl* that is sent around during the offering. In it is placed loose change that is later converted to the support of mission projects both local and global. Then, led by Christine O., the children are given a choice of projects to support. Hundreds of dollars have been donated!
- Family Promise (FP): Led by Bill T. we continue to help the homeless in Hunterdon County. From being a support church, to helping raise emergency funds, to helping with moves, we continued our assistance efforts to those in our community who are without homes and/ or struggling to make ends meet.
- Coat Drive.
- EMF Fund: Helping others with medical, food related, etc. expenses.
- Interfaith Mission Day: Held in October, a number of us gathered with other denominations and faith traditions to help with various mission projects- many of us did a great job cleaning up some garbage in the Flemington area.
- Child/ Elder Sponsorship: We, as a congregation, support both a child named Messia via the Christian Children’s Fund and an elder named Ms. Lhako. You get a chance to support this effort each Sunday as a small bag with their names is passed around during the offering.
- Flemington Food Pantry: Led by Elaine, we bring needed items for the local food pantry to church the last Sunday of each month. They are then brought to the pantry and distributed to those who are in need. We continue to see more and more support with this effort and it is greatly appreciated. (If possible, try to remember to pick up a few items whenever you are at the grocery store and bring them to church...)
- Coalition for Peace Action: Led by Peter, we continue to be involved with supporting the peace coalition. We are also a co-sponsor of their yearly conference held in Princeton.
- Another wonderful mission project every year is the Angel Patrol program where Christmas gifts are given to families and children. Thank you, Bill T., for leading this effort!
- We are a “Five for Five” congregation which means we support the greater denomination (UCC) in their five wider offerings, which are:



1: UCC Basic Support (OCWM- Our Church’s Wider Mission):

Provides funding from congregations for Conferences and the national ministries of the United Church of Christ (Wider

Church Ministries, Local Church Ministries, Justice and Witness Ministries, General Ministries, and Pension Boards).

2: One Great Hour of Sharing (Fourth Sunday in Lent): Channels resources for international programs in health, education and agricultural development, emergency relief, refugee ministries, and both international and domestic disaster response, administered by Wider Church Ministries, Global Sharing of Resources.

3: Strengthen the Church (Pentecost Sunday): Supports leadership for new and revitalizing congregations, programs for youth and young adults, and leadership development for the whole church. UCC Conference and Local Church Ministries carry out these ministries.

4: Neighbors in Need (First Sunday in October): Supports ministries of justice and compassion throughout the United States and Puerto Rico, including the Council for American Indian Ministries (CAIM), justice and advocacy, and direct service projects supported by Justice and Witness Ministries.

5: The Christmas Fund (Sunday before Christmas): Helps provide pension and health premium supplementation to low-income retired church workers, emergency assistance to clergy families in need, and Christmas checks to hundreds of annuitants, as administered by the Pension Boards.



FELLOWSHIP

In addition to these mission projects we have wonderful fellowship. From potlucks, to breakfasts to dinners, we continue to develop and grow, in large part, because of the relationships we share and nurture. Of note:

- Men's Breakfast: At least once per month, the men in the church are invited to gather for breakfast at the Country Griddle in Flemington. The socialization and laughter is very welcome.
- Epiphany Party: held every year at Dan and Mary Kate's.
- Community Dinners- I am sure they will return! Thank you Marianne!

These mission projects and fellowship, their support and desire to continue to be involved with them come from our heart and our minds where we seek to be instruments of Christ's peace and love here on earth. To come to this point, in addition to our worship celebrations, mission projects, and fellowship, we gather on a regular basis for Christian and Religious Education.

EDUCATION

- Story Circle during worship for those 2nd grade and below. Thank you, Carol J, for hosting and sharing those important Bible stories!
- Adult Bible Study:
 - Wed. (9:30 am.) adult study meets at Grateful Bites in Flemington.
 - Wednesday evening Bible Study meets at the church office at 7 pm.
- Anti-Racism Book Reading/ Group: Held with the Flemington Presbyterian Church and the Flemington Jewish Community Center. Another book/ group will begin in 01-2020.

These small groups continue to be great gatherings of support as we question, learn and process our faith and life journeys.



COUNCIL

None of the above could have happened without the ongoing support and vision of Grace UCC's council.

Mike S. is our moderator. Thank you, Mike, as you lead us forward.

Mary B. is our vice-moderator after Christine O. retired- thank you Christine!

Robert D. is our secretary after Christine S. moved on but is still on council- thank you Robert and Christine!

Bill T. is our Treasurer and we are blessed to have him continue to do all those things needed, oftentimes behind the scenes, of our church.

Jeanne T. is our financial secretary. She has done a great job and we are so blessed to have her on the council.

We have “deacons and trustees” and yet, as we move forward, these roles have become interchangeable and it actually makes church work all that more inclusive! Those on the council except for the above: Jack J., Christine S., Keith Y., Kelly O., Peggy T., Stein S., Sarah L., and Dan L.

Of note: we are indebted to Kelly O. who is our webmaster! She has also added a blog to her repertoire which is very informative. Thank you Kelly!

Thank you all on the council for doing those things that are oftentimes done with little recognition.

If you feel called to be a deacon or a trustee, feel free to contact Mike S. or myself. We would love to have you join the council!



CONCLUSION

A lot to report from 2019. All good, all blessings and all things for which we can be grateful. I apologize if I have left anyone out by name, as I most likely did. (I also want to mention my gratitude for the church's support over these past three years as I pursued and obtained my Doctor of Ministry- thank you!)

What a great place, what a great vision. What a unique church. Doing church here in and of itself is a mission; being ***Open and Affirming is a mission***- let us never forget that. Let us never forget we did not exist until December of 2004. A lot of ground and growth has occurred in these past ten years. This is a place worthy of our time and our commitments. A place which tries to live its values which are:

No matter who you are or where you are on life's journey you are welcome here.

- We are guided by the teachings of Jesus.
- We make decisions with integrity in accordance with our beliefs.
- We act in the interest of peace and social justice.
- We promote and support opportunities for lay leadership.
- We conduct ourselves in a transparent and ethical manner.
- We maximize our community presence through collaboration and partnership.
- We continually act and reflect as we promote a learning culture.
- We nurture a community of extravagant welcome and hospitality.
- We celebrate our strengths and accomplishments and appreciate our fears and doubts.
- We embrace the diversity of each person's culture and spiritual journey.
- We seek out and use the knowledge and wisdom of our congregation in decision-making.

May we continue to live out these values as a church. May we point to them in all that we do and decide to do in the future. Lives have been transformed with each of the above points. We have discovered so many people's gifts. Let us continue to nurture each other's gifts. Let us continue to share these gifts with the larger community. Let us continue to define how we can continue to share these gifts and continue to be a place where truly ***no matter who you are or where you are on life's journey, you are welcome here.***

This is a special and unique place. God bless. Let us continue to grow and to help transform others from worry to hope, from fear to love (Angel Patrol these next couple of weeks), from rejection to acceptance, from imprisonment to freedom. Let us continue to be agents of love, of salvation. Let us also stand up for those who need defending...

Respectfully and lovingly submitted,

Daniel J. Lundquist