

Grace United Church of Christ

Annual Report – December 9, 2018



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From the desk of The Moderator (It's a tiny desk trust me!)

You've heard it and its true. It's the collection of the little things more than the big that make the most impact. And so I offer to the church this Holiday Season many small and not so small gifts which we've given to ourselves, to each other and to those who we touch in some way. There are many more of course but you've all given somewhere below. Blessings on you all.

- Council - Geoff Marsh stepped down and Mike D'Aversa stepped up
- Jeanne Taylor takes on the Financial Secretary role from Stein
- Jack Johnson replaced John Schupner to serve communion
- Missions: Dare I start the list.....we're the small church with a BIG heart
- New this year - Adopted a Family from Puerto Rico and blessed them with goodness, and prayer – Jenny Phurr turns on the Spanish to provide critical support and logistics.
- Armed Intruder training and Safety Plan put in place; tough stuff but important.
- Heating Bills, Electricity, Transportation, Moving, Gift Cards, and more through the Emergency Fund.
- Peace Movies, Peace Actions, Peaceful Protests, EAD – Peace Conference – we're there.
- Confirmations and Affirmations – what a blessing, thank you.
- Easter Fun, yes, we must have fun young and old (er)!
- Broke a Bench and Fixed a Bench; Piano Tuned; New Chairs Purchased (Did I mention details).
- Set-up, Take-Down, Rah, Rah, Rah!! Go Red, Black and White.
- Good-Bye Schupners. Hello North Carolina! (We love you and God's Blessing).
- Chris Syltevik takes on the Laity Worship Puzzle and the Pieces come together beautifully.
- Liza puts on the White Team mantle and leads the way.
- Interfaith Picnic brings out the unity and connection of us all. Sharing table together.
- Interfaith mourning for the loss of our Jewish brothers and sisters to violence. Sharing sadness.
- Interfaith Celebrations for Thanksgiving. Sharing Joys.
- And LOTs of Thanksgiving Meals deliver, and Coats provided and gardens harvested.
- Kelly the Queen Webmaster reigns with a brand-new website. Can you say Awesome!!
- Name Tags - we now get them from Duncan.
- Prayers and more Prayers - building a chain of support.
- Pennies and Nickels keep on investing in the world - Yeah Children (and Christine O.)
- Kelly's giving birth (so to speak!) with new Grace Tee shirts, Totes, and more custom coolness.
- Reading on Immigration for Advent. How does that work? Stick around and find out!



- And we're saving money - new insurance and payroll services (Now we're getting down and dirty)
- And of course, great preaching, teaching, singing, performing. We've got Talent!
- It's a Big Boat we have, and we have many rowers to deliver Kindness, Peace, Justice and more of God's Community to the world. Praise be Given to God!!

Mike Sisco
Moderator

Treasurer's Annual Report for 2018

This is my third Annual Report as Treasurer. It has been my honor to volunteer with the rest of Council in managing the financial affairs of the church. I want to especially acknowledge that I am very much aided in my responsibilities by Jeanne Taylor, who has continued to handle the responsibility for aggregating and paying our various bills on a timely basis. Her contribution has been invaluable and has allowed me to focus on my primary responsibilities which consists of (1) making sure our financial transactions are properly categorized and reported to Council on a monthly basis and (2) financial risk management.

Overview of 2018 Results

In my opinion, we continue to be in an enviable position financially given our young age and relatively small size. Grace UCC was started in 2004 and has been in existence for only 14 years. Here are the key areas I would highlight.

A. Attendance

Year to date, we've averaged about 33 attendees to our Sunday worship service. That is a noteworthy decrease from past years... *(Dec 2018 projected)*

Avg Attendance	2012	2013	2014	2015	2016	2017	2018
January	32.4	47.8	43.3	41.3	42.8	31.0	33.0
February	39.3	42.3	39.5	34.8	38.0	38.5	31.8
March	48.5	52.0	40.2	38.8	51.8	34.5	40.0
April	51.4	39.0	60.5	59.0	32.3	48.6	45.6
May	33.5	31.8	37.0	58.0	39.2	34.0	23.0
June	39.8	40.6	35.8	48.0	29.0	48.3	30.0
July	35.5	33.8	39.8	40.3	28.2	34.0	29.6
August	32.3	33.5	29.2	36.6	34.0	32.8	31.3
September	35.6	38.6	33.0	41.0	35.5	31.0	29.0
October	41.8	39.0	44.0	49.5	35.0	34.0	29.0
November	46.3	45.4	36.4	46.8	41.3	34.3	31.3
December	53.6	37.8	40.5	46.0	42.7	42.6	43.0
Grand Total	41.0	40.4	39.6	45.1	37.3	37.1	32.7

B. Balance Sheet

As of November 30th, we have unrestricted assets totaling \$73,527.55 and restricted assets totaling \$2,931.37.

Grace UCC - Summary of Bank Assets as of November 30, 2018				
Restricted Accounts				
<i>Pennies and Nickels</i>		\$127.46		
<i>Messia / Ms. Lomo</i>		\$156.44		
<i>Emergency Missions</i>		\$2,647.47		
<i>Housing Grant</i>		\$0.00		
Total		\$2,931.37		
Unrestricted Accounts				
<i>Operating</i>		\$43,422.85		
<i>PayPal / Other</i>		\$0.00		
<i>Savings</i>		\$21,430.43	\$9.80	ytd interest
<i>Certificates of Deposit</i>		\$2,700.00		
<i>Loans</i>		\$5,974.27		
<i>Obligations not paid</i>		\$0.00		
Total		\$73,527.55		
Total Assets		\$76,458.92		

Starting in November, we embarked upon a laddered purchase program of one year bank certificate of deposits. Each month for the next eleven months, it is our plan to purchase an additional \$2,700 in one year CD's. We expect to receive over \$600 in additional annual investment income, starting in November of next year.

C. Mission spending

Our year to date mission spending has totaled \$20,108.30. That mission spending was spread over our four restricted accounts and our regular operating account (as shown below).

1. Pennies & Nickels	\$410.00	Restricted
2. Messia/Ms. Lomo	\$594.00	Restricted
3. Emergency Mission Fund	\$13,655.76	Restricted
4. Grants	\$410.00	Restricted
5. Operating	<u>\$5,038.54</u>	Unrestricted
Total	\$20,108.30	

Here is a more detailed listing of the recipients of our mission spending. Members of our congregation and non-members in our community constitute the largest portion of our mission spending.

GUCC 2018 Mission Spending		
Member of congregation		\$13,946.94
Local non-member		\$2,665.35
Puerto Rico family		\$900.00
Family Promise		\$307.01
Coalition for Peace Action		\$100.00
Flemington Food Pantry		\$1,185.00
Messia		\$264.00
Ms. Lomo		\$330.00
Pennies & Nickels		
Heifer International		\$150.00
Friendly Water for the World		\$60.00
Feeding America		\$200.00
November YTD		\$20,108.30
December approved mission spending		
Messia/Ms. Lomo		\$54.00
CAC of the UCC (5 for 5)		\$5,000.00
HIOC		\$500.00
America's Grow A Row		\$500.00
Projected Total for 2018		\$26,162.30

Mission related stewardship plea: The total projected mission spending for the year is \$26,162.30. That level of spending proves that the need for support in our community persists. Our church has a big heart. And we've been walking the talk. In order for Grace 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 members to go beyond "catch up" donations to a more "make up" donation posture. Members need to help the church "make up" some of the growing financial gap among families in need in our community. Increased donations would be very helpful to our Emergency Mission Fund (EMF). The EMF is a restricted account used exclusively for mission spending that develops on an emergency basis.

D. Risk Management

Our insurance carrier, Church Mutual, has taken steps to support their insured churches who are trying to develop procedures to reduce the risk of armed intruders. Church Council reviewed the recommendations of our insurance company and established a good dialogue with our local law enforcement authorities. Armed Intruder training, open to the entire congregation, was conducted this year by Detective Kevin Burd, the Head of the SWAT team for Hunterdon County. Church Council continues to develop a formal Safety Plan which is expected to be published and implemented after the first of the year. Paul Anzano has been spearheading that effort with Council.

E. Financial Results

So far this year, we've had an operating loss of **(\$5,028.17)** in our unrestricted accounts. But if December donations follow the patterns seen in previous years, I project we will essentially break even for the year **(\$100)**. Our budget for the year was a \$600 improvement in our surplus. So we will miss that budget by only \$700. *(See page 6 for the detail line items.)*

Please remember, in addition to having total assets (both restricted and unrestricted) of \$76,458.92, we do not have any debt or other significant obligations. So despite the small (\$100) 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.

F. Financial Strength

We have no debt burden and minimal facility maintenance. We don't own a building. We don't have a mortgage obligation. And we don't have significant facility maintenance costs. We are blessed to have a good relationship with the Flemington Women's Center and the use of their facility every Sunday morning at a very attractive price.

G. Financial Threat

Currently, a significant portion of our revenue comes from a very small number of members. That is not unusual, especially for a relatively new church with a small membership base. But the decrease in attendance in our Sunday worship service is a cause for concern. And it exacerbates the financial risk of having a significant portion of our donations coming from a very small number of our members. That point has come into even more focus as a result of one of our key families moving away to North Carolina this month. 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.

Grace UCC 2018 Full Year Projected Financial Results and 2019 Proposed Budget								
		Column A	Column B	Column C	Column D	Column E		Column F
		YTD Nov 2018	Full Year 2017	Projected 2018	Budget 2018	Projected vs. Budget		Budget 2019
	Revenue							
1	Sunday Offerings	\$99,333	\$121,312	\$117,669	\$120,000	(\$2,331)		\$115,800
2	Other (Golf/AmazonSmile)	\$388	\$56	\$390	\$50	\$340		\$450
3	Restricted (Mes/P&N/Grants)							\$0
4	Total Income	\$99,722	\$121,368	\$118,059	\$120,050	(\$1,991)		\$116,250
	Expenses							
5	Staff related	\$77,211	\$88,669	\$82,816	\$85,200	(\$2,384)		\$83,250
6	Office lease	\$7,700	\$8,400	\$8,400	\$8,400	\$0		\$8,400
7	Rent FWC	\$7,050	\$7,950	\$7,800	\$7,800	\$0		\$7,800
8	Advertising/Website	\$1,465	\$825	\$1,598	\$1,350	\$248		\$1,500
9	Missions	\$4,480	\$12,739	\$10,534	\$9,500	\$1,034		\$9,500
10	EAD/Peace Conference	\$727	\$1,604	\$727	\$1,600	(\$873)		\$1,600
11	Insurance	\$2,135	\$1,711	\$2,135	\$2,200	(\$65)		\$2,200
12	Worship/Programs	\$739	\$1,502	\$806	\$1,400	(\$594)		\$1,000
13	Miscellaneous Other	\$3,244	\$2,179	\$3,344	\$2,000	\$1,344		\$1,000
14	Total Expenses	\$104,750	\$125,580	\$118,159	\$119,450	(\$1,291)		\$116,250
15	Change in Surplus	(\$5,028)	(\$4,212)	(\$100)	\$600	(\$700)		\$0

Respectfully submitted by
Bill Taylor, Treasurer, Grace UCC



2018 Annual Report- Pastor Report

Submitted by the Reverend Daniel J. Lundquist

INTRODUCTION

Exactly thirteen (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 2018 has been an eventful one, filled with great worship experiences, bible studies, laity worship, council meetings, fellowship, interfaith gatherings, community dinners, 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, 2018 continues to have three communion leaders on those laity Sundays. This is a three-year cycle, with our being in the third year for Chris Syltevik, and Bill Taylor, and Marianne F. Marianne replaces John S. as the Schupners move back to NC (we will miss you all!). 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, please let us know. An idea would be for this age group to be offered a class at the same time the 9-12 graders are meeting, over in the office around 10:15 am each Sunday morning before church.

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 2018:

- 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.
- 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 continue as well- thank you Marianne!

EDUCATION

- Story Circle during worship for those 2nd grade and below. Thank you, Carol J, for hosting and sharing those important Bible stories!
- A great Affirmation/ Confirmation program this year- Gabrielle and Malik were confirmed. Robert and Liza D., along with Geoff affirmed their faith!
- 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.

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.

Christine O. is our vice-moderator. She leads us well as well...

Chris S. is our secretary...a great writer and keep everything in order!

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., Mary B., Mike D., Keith Y., Kelly O., Peggy T., Stein S. and Yours Truly.

Of note: we are indebted to Kelly O. who is our web-master!

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 2018. 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.

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 (great coat drive this past week- thank you!), 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