

Grace United Church of Christ Annual Report – December 10, 2017

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To Grace UCC from the desk of The Moderator –

Many people, myself included, get caught up in measuring how well the White House administration is doing - 100 days in - now almost a full year. But how are we doing? One way to judge is to see through the lens of our Mission Statements. Are we staying true? Let's review and see.

We are guided by the teachings of Jesus - *The foundation of what we do here each week is grounded in the fundamental teachings of Jesus - living with integrity, compassion for those in need, spreading hospitality, etc. We speak it, We live it.*

We make decisions with integrity in accordance with our belief - *in council we hold each other accountable through open and honest discussions of the challenges and opportunities that we have.*

We nurture a community of extravagant welcome and hospitality. - *Amen, both in worship service and in sharing.*

We act in the interest of peace and social justice, prioritizing mission work to help those in need - *come to council and see this in action and participate in every opportunity that you can! See the various reports to get a deeper perspective of how mission focused we are.*

We promote and support opportunities for lay leadership. *I would guess that over the course of the year over 50% of the laity have participated in some leadership role in council, lay leader, providing the laity message.*

We embrace the diversity of each person's culture and spiritual journey - *Just look around and see who sits next to you. There continues to be great freedom for spiritual belief and expression. Check out the great diversity of messages shared during Laity Sunday.*

We maximize our community presence through collaboration and partnership. - *We've grown in this area by participation in interfaith pot-luck and in the Muslim celebration of the breaking of the fast during Ramadan. But our bread and butter continues to be all we do in the local community, in our church, with Family Promise, Grow-a-row, Food Pantry and more.*

I would say, and I hope you agree that we have been true to our calling, true to our core beliefs and true to each other this year.

Mike Sisco
Moderator

Treasurer's Annual Report for 2017

This is my second 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 graciously continued to support me, including handling 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 making sure our financial transactions are properly captured, categorized and reported to Council on a monthly basis.

Overview of 2017 Results

In my opinion, we continue to be in a very enviable position financially given our young age and relatively small size. Grace UCC was started in 2004 and has been in existence for only 13 years. We average about 30 to 35 attendees to Sunday worship service. But as of November 30th, we have unrestricted assets totaling \$81,508 and restricted assets totaling \$16,682.

So far this year, we've had an operating loss of **(\$1,974)** in our unrestricted accounts. And I project we will break even in the month of December and end the year with about a **(\$1,900)** loss. That loss compares unfavorably to our 2017 Budget of an \$8,000 gain. But that loss is misleading because it is the result of two significant positive developments (which will be reviewed later):

1. Creation of the Emergency Mission Fund, a new restricted account
2. Growth in our commitment to use our resources to help people in need in our community

Please remember, in addition to having total assets (restricted and unrestricted) of \$98,190, we do not have any debt or other significant obligations. So despite the small 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 and with improved levels of insurance coverage.

Key Developments for the Year

A. Creation of Emergency Mission Fund

We now have 4 Restricted Accounts

1. Pennies and Nickels – coins donated to the change bowl
2. Messiah/ Ms. Lhako – dollars contributed to the small bag
3. Respite Grant – grant that only be used for the designated purpose
4. EMF – created for usual mission needs, especially needs that have to be responded to quickly

Here are the year-to-date financial results for the Restricted Accounts.

	Pen & Nic	Mess/Lomo	EMF	Grant	Total
Beginning Balance	\$363	\$82	\$0	\$2,010	\$2,455
Donations received	\$391	\$552	\$24,699	\$3,120	\$28,762
Mission Payments	<u>(\$750)</u>	<u>(\$594)</u>	<u>(\$8,471)</u>	<u>(\$4,720)</u>	<u>(\$14,535)</u>
Gain	<u>(\$359)</u>	<u>(\$42)</u>	\$16,228	<u>(\$1,600)</u>	\$14,227
Ending Balance	\$4	\$40	\$16,228	\$410	\$16,682

We've received almost \$25,000 of donations toward the EMF, which is money dedicated to mission efforts and cannot be use to cover general operational expenses (such as salaries, rent and insurance). I believe the \$16,682 increase in our restricted accounts, dedicated to helping others, is a positive development for our church.

B. Growth in Missions

We are all aware of the growth in our community of people needing support or help. Our church has a big heart. And we've been walking the talk. The table below shows our year-to-date mission spending, our projected full year spending for 2017 and the full year spending for 2016. The year-to-date total amount of \$26,120 in mission spending speaks for itself. Our willingness to use our resources to help local people is another highlight for our church this year.

	YTD Nov	Projected	Full Year
	2017	2017	2016
General Missions	\$3,332	\$11,386	\$9,683
Pastor Discretionary	\$1,407	\$1,407	\$1,059
Pennies & Nickels	\$750	\$750	\$1,600
Messia/Ms. Lomo	\$594	\$646	\$2,438
EMF	\$8,471	\$8,671	\$0
Housing grant	\$4,720	\$5,130	\$4,230
<u>Loans</u>	<u>\$6,846</u>	<u>\$6,846</u>	<u>\$0</u>
Total	\$26,120	\$34,836	\$19,010

C. Improved Insurance Coverage

We switched insurance carriers this year, from United Fire Guarantee to Church Mutual Insurance Company. We achieved a significant annual premium savings in excess of \$1,000. And our new insurance

policies (workers comp and general liability) have better contract provisions and higher limits. In addition, we were able to acquire a \$2 million umbrella policy, which brings our total aggregate insurance limit to \$5 million. Council feels our improved insurance gives us all more peace of mind that if someone happens to suffer harm of some type during a church event, we will have sufficient coverage to take care of that person.

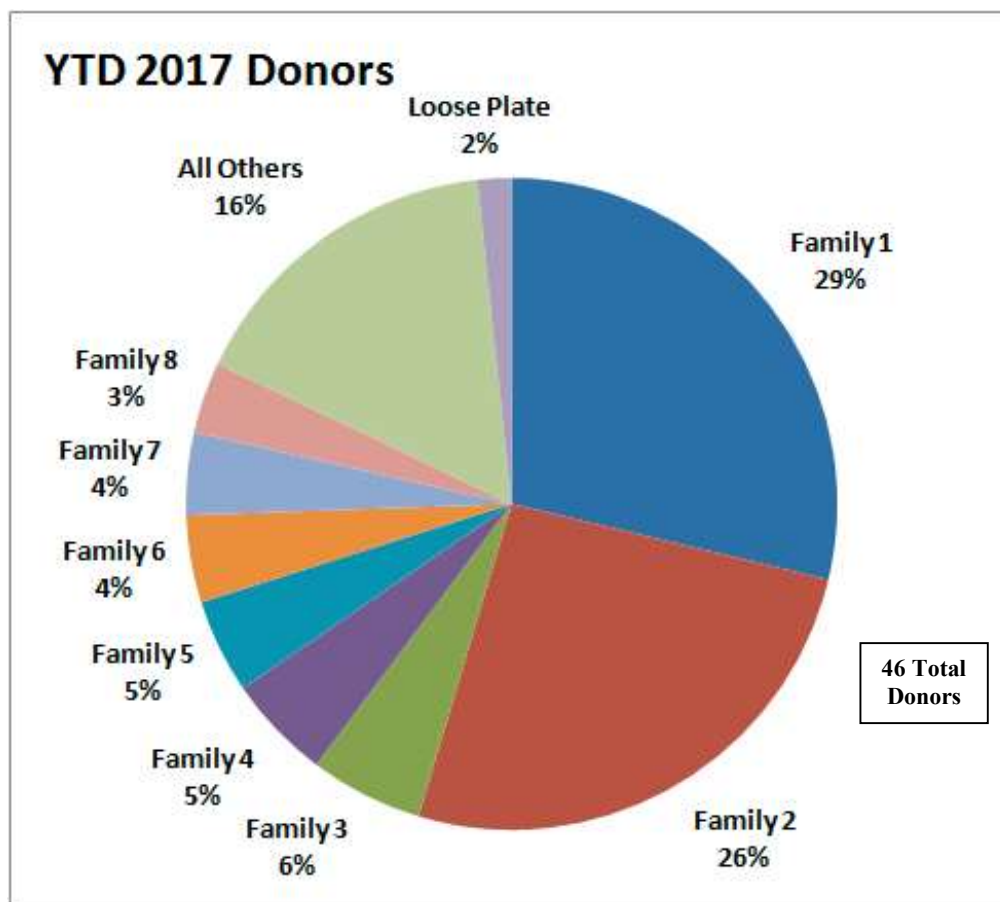
Church Mutual is also taking steps to support churches trying to develop procedures to reduce the risk of armed intruders. Council has established a sub-committee to determine if there are any prudent steps we might take to mitigate that risk for our church.

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.

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 it would be advisable to make every effort to grow our donor base/membership in order to reduce the revenue concentration risk on a small number of households.



2017 Financial Results/Proposed Budget for the Unrestricted Account

Grace UCC 2017 Full Year Projected Financial Results and 2018 Proposed Budget						
		Column A	Column B	Column C	Column D	Column E
			Full Year	Projected	Budget	Proposed Budget
		YTD 2017	2016	2017	2017	2018
	Revenue					
1	Sunday Offerings	\$101,409	\$121,555	\$118,160	\$125,000	\$120,000
2	Other (Golf/AmazonSmile)	\$56	\$2,176	\$68	\$1,400	\$50
3	Restricted (Mes/P&N/Grants)					\$0
4	Total Income	\$101,465	\$123,731	\$118,228	\$126,400	\$120,050
	Expenses					
5	Staff related	\$76,506	\$84,181	\$83,500	\$84,200	\$85,200
6	Office lease	\$7,700	\$8,400	\$8,400	\$8,400	\$8,400
7	Rent FWC	\$7,200	\$7,800	\$7,800	\$7,800	\$7,800
8	Advertising/Website	\$825	\$1,255	\$900	\$1,500	\$1,350
9	Missions	\$4,739	\$10,742	\$12,793	\$8,100	\$9,500
10	EAD/Peace Conference	\$1,604	\$1,685	\$1,604	\$1,500	\$1,600
11	Insurance	\$1,711	\$3,068	\$1,711	\$3,100	\$2,200
12	Worship/Programs	\$1,132	\$1,439	\$1,235	\$1,400	\$1,400
13	Miscellaneous Other	\$2,020	\$2,637	\$2,138	\$2,400	\$2,000
14	Total Expenses	\$103,439	\$121,208	\$120,082	\$118,400	\$119,450
15	Change in Surplus	(\$1,974)	\$2,523	(\$1,855)	\$8,000	\$600

Respectfully submitted by
Bill Taylor, Treasurer, Grace UCC

2017 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 2017 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.

Some highlights:

- Our growing relationship with the other religious groups – HIOC picnic, Thanksgiving Interfaith service where we were well represented, FJCC support during Family Promise, and the dinner/ breaking the fast with the Muslim Community.
- New member growth – we had quite a few people join the church this year. We are not sure of the exact number, but a lot of other churches have not had any new members.
- Growth in our adult bible study – both the adult bible studies continue to thrive. Wednesday evening is about to be too big for the church office. Geoff Marsh told one council member he was going to start coming again and said member wondered where he was going to sit!
- Community dinners – such a successful program. Important way we get to know each other better outside of Sunday morning.

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 Kathleen S. know as she organizes these Sundays and we are fortunate to have her in this role.)

In conjunction with the laity worship, 2017 continued to have three licensed ministers preside at communion on those laity Sundays. This is a three-year cycle, with our being in the fourth year for Geoff Marsh, Chris Syltevik, and Bill Taylor as those in this role. Beginning sometime in 2018 the now titled “communion leaders” will be John Schuper, Marianne Fimbel, and Bill Taylor. We thank Geoff and Chris for their wonderful leadership! If you are interested in being a communion leader at Grace UCC, 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.

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 2017:

- Annual Coat drive (donations, sorting and distribution help).
- America’s Grow A Row (picking vegetables that are donated to needy neighbors).
- 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...) In addition to donating on Sundays we went there on a Sat and sorted food, put them on the selves.
- Angel Patrol gifts every year (gifts purchased for needy neighbors)

- 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.
- Relay for Life: Led by the Schupners we had a great team and great turn out this year. This year's Relay was held again at the Hunterdon Central Regional High School and we had a great time. Thank you!
- 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.
- 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.
- 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 (this year we helped move one of their clients who is an Iraq war vet), we continued our assistance efforts to those in our community who are without homes and/ or struggling to make ends meet.
- Other –
 - The respite care grant renewed to help a family in our congregation.
 - A recent move to another apartment- just one example (out of many!) where we came together in small ways to help fellow members of our congregation.
 - Another example is representatives from our church went to Hopewell to express support for the local Sanctuary City initiative being lead by the mayor (a church member who we are very proud of).
- 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 comparison 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:

- Community Dinners: Led by Marianne, 2017 brought to us our ninth series of community dinners. This is where Grace UCC members and friends hosted a dinner where others from the church gathered and shared community and a meal together. Thank you to all the wonderful hosts! The tenth series will begin in 2018.
- 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: not held this year, but will be held in early 2018!

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 for hosting and sharing those important Bible stories!
- Confirmation: no one this year but we look forward to more in the future.
- Adult Bible Study:
 - Wednesday morning 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...

-Stein S. is our financial secretary- taking over from Chris S.

-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.

-Christine S. is our secretary- taking over from Stein.

-Kelly O. is our webmaster- we are so grateful for her work as the web site continues to be the main source by which people find our church.

Our deacons for 2017: Christine O., Jack J., Keith Y., Jeanne T., and Peggy T.

Thank you to you all as you continue to help minister to the congregation. (Note here- in addition to the deacons, we have continued a prayer and support e-mail list that has turned out to be invaluable in its efficiency and effectiveness. To date, we have 48 people praying and supporting those who submit their requests. In addition, we are lucky to have Jeanne paying our bills!)

Our trustees for 2017: Christine S., Mike S., Mary B., Kelly O., Geoff M., Bill T., and Stein S.

Of note: Geoff M. will be going off council and we are indebted to him and his years of service to the church! I think he has been on council since its formation!

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 2017. 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 thirteen 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