

Grace United Church of Christ Annual Report – December 4, 2011



To Grace UCC from the desk of The Moderator -

This has been another satisfying year for Grace UCC. We are a small congregation that acts big. What I mean by that; is that we give of ourselves in a big way by what we do in our mission work and by what we do for one another. This will be outlined in greater detail within this Annual Report.

I want to acknowledge our long time members for defining Grace UCC by living its values. When you walk into this church, it is apparent that we are a church that welcomes everyone, regardless of who they are, or where they are on life's journey. To our new members, we welcome you and look forward to sharing our spiritual journey with you.

We have a lot to offer as a church and we need to let others know what attracts us here every Sunday. May 2012 be a year of growth individually and as a church.

Mary A. Bernard

Grace UCC Annual Report - Treasurer's Report– November 30, 2011

We are truly blessed at Grace UCC with an abundance of generosity, hospitality, and fiscal responsibility. We began the year with a planned budget deficit of \$16,000. In September, it looked like we might end up with a \$29,000 deficit and an appeal was made. Due to the overwhelming response to our mid-year appeal, we anticipate that we will end the year with only a \$13,000 deficit which is truly amazing. God be praised!

Grace UCC began the year with about \$47K in assets, the majority as cash deposited in FDIC insured accounts with TD Bank, Everbank, and in a CD at Hudson City Savings. At the beginning of the year, the CD from Hudson City was moved into the cash account at TD Bank to allow for more operating liquidity.

Operational expenses during 2011 are forecast to be somewhat less than budgeted due to transferring some of our previous operations expenses to growth expenses that are managed separately.

The church received \$11,000 in grants which were targeted for specific growth expenses. Council allocated \$8,000 of this money to 2011 and the remainder will be rolled into 2012 with hopefully other grant money that we may receive.

At the end of 2011, I expect the Church's assets will be about \$15K, lower vs. 2010 due to the deficit in the current year plan and small depreciation. The financial plan is to keep the assets mainly as cash deposited in FDIC insured accounts with the TD Bank and with Everbank. Principal financial events during 2011:

- Receipt of \$11,000 in grants from UCC.
- Transferring the \$30,800 CD from Hudson City into the cash account at TD Bank.
- Transferring management of the finances from Excel Spreadsheets to Quicken®.
- On December 2nd, 2011, Council decided to begin a "Facilities Space Expansion" fund with an initial allocation of \$1,000 from cash reserves. This money will be used for the eventual transition to a larger facility when the time comes. It can be contributed to separately from regular tithes and offerings.

Respectfully submitted,
Michael Sisco – Treasurer

Banking and Balance Sheet Summary

TD Bank Summary	
Balance - 1/1/2011	\$ 1,261.24
Balance Transfer CD from Hudson Bank - 1/1/2011	\$ 30,874.05
Income from Offering and Grants	\$ 121,417.26
Expenses	\$ 132,085.31
Net Loss/Gain	\$ (10,668.05)
TD Bank Balance - 11/30/2011	\$ 21,467.24

Assets	2009 Actual	2010 Actual	2011 (Nov)
Cash (Checking and Money Market accounts)	\$ 32,123	\$ 1,261	\$ 21,467
Everbank Money Markey		\$ 9,533	\$ 7,100
Investments (CD)	\$ 30,000	\$ 30,831	\$ -
Accounts receivable (Zeugner escrow, PayPal)	\$ 700	\$ 1,736	\$ 700
Computers & office equipment (5-year depreciation)	\$ 4,761	\$ 3,935	\$ 2,500
Total Assets	\$ 67,584	\$ 47,296	\$ 31,767

Presentation of the 2012 Budget

Budget Summary	2011 Budget	2011 (est)	2012 Budget
Non-Staff Expenses	\$ 29,100	\$ 25,900	\$ 25,900
Staff Expenses	\$ 111,300	\$ 112,450	\$ 99,100
Operational Expense	\$ 140,400	\$ 138,350	\$ 125,000
Growth Expense	\$ -	\$ 8,000	\$ 3,000
Total Expense	\$ 140,400	\$ 146,350	\$ 128,000
Income from Offerings	\$ 124,000	\$ 125,000	\$ 125,000
Growth Grant Allocated	\$ -	\$ 8,000	\$ 3,000
Total Income	\$ 124,000	\$ 133,000	\$ 128,000
Net Projected Budget Variance	\$ (16,400)	\$ (13,350)	\$ -

Budget Line Detail	2011 Budget	2011(est)	2012Budget
Non Staff Expenses	\$ 29,100	\$ 25,900	\$ 25,900
Communications and Publicity	\$ 2,000	\$ -	\$ -
Education and Training:Education Materials	\$ 200	\$ 500	\$ 500
Facilities Expense	\$ 19,700	\$ 18,700	\$ 18,700
Facilities Expense:Church Rent		\$ 7,800	\$ 7,800
Facilities Expense:Computers and Network		\$ 600	\$ 600
Facilities Expense:Internet and Phone		\$ 1,400	\$ 1,400
Facilities Expense:Office Rent		\$ 8,000	\$ 8,000
Facilities Expense:Office Supplies		\$ 900	\$ 900
Missions	\$ 6,000	\$ 6,500	\$ 6,500
Christian Childrens' Fund (Messia)		\$ 300	\$ 300
Pennies & Nickels		\$ 1,000	\$ 1,000
Missions and Allocation		\$ 5,000	\$ 5,000
Pastors Discretionary		\$ 200	\$ 200
Worship and Programs	\$ 200	\$ 200	\$ 200
Evangelism and Marketing	\$ 1,000	\$ -	\$ -

Staff Expenses	\$ 111,300	\$ 112,450	\$ 99,100
Staff Expense:Salaries	\$ 94,750	\$ 96,800	\$ 93,400
Staff Expense:Employer Paid Taxes	\$ 2,950	\$ 550	\$ 600
Staff Expense:Balance Point payroll fees	\$ 1,300	\$ 1,500	\$ 1,500
Staff Expense:Insurance	\$ 800	\$ 2,400	\$ 2,400
Staff Expense:Pensions	\$ 10,000	\$ 10,000	\$ -
Staff Expense:Travel and Expense	\$ 1,500	\$ 1,200	\$ 1,200

Growth Grants Expenses	\$ -	\$ 8,000	\$ 3,000
Growth:Advertising - Facebook	0	\$ 2,250	\$ 800
Growth:Advertising - Website	0	\$ 200	\$ 200
Growth:Advertising:Democrat	0	\$ 1,600	\$ 1,600
Growth:Marketing Promotionals	0	\$ 1,750	\$ 200
Growth:Programs	0	\$ 2,200	\$ 200

**Grace United Church of Christ
Annual Report – December 4, 2011**



Pastors' Reports

Submitted by the Reverend Daniel J. Lundquist

I begin by reporting to you that exactly seven years ago to the date we began the Grace UCC church...seven years and many wonderful, exciting and blessed things have happened in the growth of our church.

This year in fact, in the Spring of 2011 at the New Jersey Association of the Central Atlantic Conference of the United Church of Christ's annual meeting we were voted unanimously as church with full standing. Thanks to all who were able to attend and for all of everyone's support as we move forward with God's work and mission.

Serving Justice, Loving Kindness: Grace UCC's mission statement, is alive and well. We continue to refer to that statement, along with others (e.g., a community of extravagant welcome, God is Still Speaking, No Matter Who You Are or Where You Are on Life's Journey You Are Welcome Here) as we continue to 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 vision. As such, we continue to be a welcoming and vibrant community.

The year 2011 has been an eventful one, filled with great worship experiences, Bible studies, council meetings, fellowship, a new logo, community dinners, breakfasts, and mission and outreach work- just to name a few themes.

We have been, and continue to be blessed to have in our midst such wonderful **music** talent.

- With Dorothy (<http://graceuccnj.org/Dorothy.html>) we get to hear the heart of God in her passion and in her great gift on the piano.
- Howard (<http://graceuccnj.org/Howard.html>) and Michael (<http://graceuccnj.org/Michael.html>) both share their art of guitar and song.

- Charlie, Duncan (<http://graceuccnj.org/Duncan.html>), Jack (<http://graceuccnj.org/Jack.html>), and Myke (and the occasional yet so greatly appreciated appearance of various choirs and “the Jims”) continue to bless us all.

Thank you all for making Sunday so a great experience!

Missions

In addition to these partnered mission projects we continue to find many ways to move from thinking about our faith to acting on our faith. 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 2011:

- Habitat for Humanity (<http://graceuccnj.org/Habitat.html>): we continue to support the local chapter (RaritanValley) both financially and in our participation in a workday on April 16, 2011. Look for more workdays including ones in Lambertville. Thank you to all who are helping bring **affordable and safe housing** to those in need.
- Can Help (<http://graceuccnj.org/CanHelp.html>): With the leadership of Ed, we have been saving (and sometimes crushing) our aluminum cans. With the money we have received from this, we have been able to give over \$1,000 to those in need for things like oil during the winter season.
- Pennies and Nickels (<http://graceuccnj.org/penniesandnickels.html>): 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, most of which are global in nature. For 2011 pennies and nickels has helped support the following:
 - Feeding America. **7,200 meals for those in need.**
 - Two Kiva Loans- **made loans to the working poor.**
- Relay for Life (<http://graceuccnj.org/relayforlife.html>): Led by Alice, this yearly mission project was again a great success. The relay was held on the weekend of May 6, 2011. We gathered and walked as the *Grace for Life* team. Our team came in second and raised over \$2,000 for **cancer treatment and research**.
- Interfaith Hospitality Network (IHN): Led by Bill T. we embark at the end of 2011 in helping the homeless in Hunterdon. Look for movie information dates along with days and times we will be partnering with other churches in offering food and assistance to those in our community who are without homes and shelter.
- We continue to be a partner to the Iguana Coffeehouse: (<http://graceuccnj.org/iguana.html>). One was held on July 16, 2011 and raised over \$848 for **Japan relief**. Another one was held on April 9, 2011 at which over \$1,000 was donated to the Flemington Food Pantry. And, yet another is scheduled to be held on December 27, 2011 at which time a donation will be made to **IHN** (Interfaith Hospitality Network).
- Child Sponsorship (<http://graceuccnj.org/Messia.html>). Messia, a child the congregation supports via the Christian Children’s Fund. You get a chance to support this effort each Sunday as a small bag with her name is passed around to the offering

time. In addition, the children, during Sunday School, have been sending Messia cards on a regular basis- thank you!

- **Coat Drive** (<http://graceuccnj.org/coatdrive.html>): Normally we host and co-sponsor, with **Hunterdon Hispanos**, a coat (and winter clothing) drive each year for the neighborhood and larger Flemington area. However, this year, with a recent change in Hunterdon Hispanos leadership it has not been arranged for this year. (Last year, on November 17, 2010, we helped **distribute hundreds of donated items** to over one hundred people in the Flemington area.) Efforts will continue arrange to cosponsor this event in 2012.
- **Flemington Food Pantry** (<http://graceuccnj.org/FoodPantry.html>): 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...)
- **Heifer International**: Thanks to Mike S., Christine O, and Bridget A. we added a great project to our Thanksgiving season. We have yet to determine how many sheep, goats, etc. have been purchased but it looked like it was going well!
- **Coalition for Peace Action** (<http://www.peacecoalition.org/>): Led by Peter, we continue to be involved with **supporting the peace** coalition. This year Grace UCC was again a co-sponsor of their annual Peace Conference that was held in November at Princeton University.
- **SAFE in Hunterdon; Serving Women, Men and Families in Crisis** (<http://www.safeinhunterdon.org/>): We continue to **support this organization** both with their annual candlelight vigil (clergy participation) and with their communities of light event where we serve as a warming station for those who setting up the candles in the neighborhoods.
- 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 (<http://graceuccnj.org/CommunityDinners.html>): Led by Marianne, 2011 brought to us our fourth 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. The fourth series will begin in the New Year.
- 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.
- Women and Wine: A great addition to the year- each month the women of the church gather for fellowship, most recently in Lambertville.
- Deep Sea fishing: a great time and we need to do this again...
- Cloisters Trip: another good time and in a great setting.

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, we gather on a regular basis for Christian and Religious Education.

- Sunday School (<http://graceuccnj.org/Sunday-School.html>): Every Sunday morning (for a short time during worship) the children (age 12 and under) are offered a **Sunday School lesson**. Thanks to our wonderful teachers (Melissa, Elaine, Edeo, Carol, Mike, Christine, and Geoff) and their creativity, our children are **learning about God, about the Bible, about what it means to be a church**, about our loving and inclusive God. It is great to see the teachers have the freedom to use the lesson in the manner they are most comfortable and in which they use their knowledge and creativity. The children love this time and all involved are giving of their gifts in a wonderful way. Thank you.
- Teen Sunday School (<http://graceuccnj.org/Teenagers.html>): Led by Bill, our teens (ages 13-18) are offered a **Bible Study** lesson before worship over at the church office from 10:00-10:45 am. This is a wonderful component of our church program and we are blessed to have it in our midst.
- Adult Bible Study (<http://graceuccnj.org/JourneyBible.html>): In addition to the Wednesday morning adult study, the Wednesday evening Bible Study has met almost every week in 2011. During our **small group** time together we have been following the *Journey through the Bible* series. This year we have covered the remainder of the Old Testament/ the Hebrew Scriptures...As we move into the New Testament, as a recap, we

will be showing, beginning November 30, 2011, a four part movie titled *Empires: Kingdom of David: The Saga of the Israelites*.

- In addition, led by Christine S., on the first Wednesday of every month a **Taize** worship time will be offered.

This small group continues to be a great **gathering of support** as we question, learn and process our faith and life journeys.

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

Mary B. is our moderator, replacing Mike S. who is now our Treasurer. Mary's involvement is wonderful for our church and we are blessed to have her in this position.

Christine O. is our vice-moderator. She has filled in splendidly whenever she has been needed. We can all look forward to her sharing her many gifts as we move forward as a church.

Geoff M. is our secretary. Geoff has held this position in the past and we welcome his gifts in this area as he returned to the position in 2011.

As mentioned Mike S. is our Treasurer and it has been a great relief to many to have him there as we had entered 2011 with a vacancy in this area.

Bill T. continues to be our financial secretary. Using one of Bill's words, he does an *outstanding* job. From envelopes to tallies, to pie charts and numbers, Bill's gifts are welcomed and needed.

Our deacons for 2011: Christine O., Ed F., Michael St. (who also did the *Grace Cafe*- an event that was appreciated by all and is helping us hone our values and beliefs as we move forward as a congregation), Edeo M., Kathleen S. and Stein S. Thank you to you all as you continue to help minister to the congregation.

Our trustees for 2011: Bill T., Mike S., Mary B. and Geoff M. Thank you for doing those things that are oftentimes done "behind the scenes".

A lot to report from 2011. 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. Like all groups, there is always room for improvement but we need to always remember and give thanks for all we are doing. Let us never forget we did not exist until December of 2004. A lot of ground and growth has occurred in those seven years. This is a place worthy of our time and our commitments.

Last year I was asked at a council meeting to put together some "talking points" that would help describe Grace UCC. On the front page of the web site I added the following:

Grace UCC is:

- An Open and Affirming church.
- Where the Bible is taken seriously if not literally.
- Where science, psychology, history and anthropology are welcome.

- Where the arts and music of all forms are welcome.
- Where all are welcome to the communion table.
- Where fellowship and kindness are embraced.
- Where mission, peace and justice are embraced.
- Where metaphor, analogy and allegory are welcomed.
- An ecumenical and interfaith church.
- Where questions of belief and faith are welcomed.
- Where the pastors preach what they feel and believe.
- Where religious education is offered to all.
- An extravagantly welcoming church.

Lives have been transformed with each of the above points. We have discovered so many people's gifts. Let us continue to nurture each others' gifts. Let us continue to share these gifts with the larger community. Let us continue to define and figure out how we can better share these gifts and get the word out about this special place. A place where truly **“no matter who you are or where you are on life's journey, you are welcome here.”**

Truly, 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, from rejection to acceptance, from imprisonment to freedom. Let us be the agents of love, of salvation. Let us continue to give to Grace as she does God's work in the larger community and in the world.

Respectfully and lovingly submitted,

Daniel J. Lundquist

Congregational Meeting Annual Report:

Rev. Sue Goodwin

December 4, 2011

2011. I will always remember this year. I remember standing at Manny Taylor's hospital bed and praying with him and with Peggy the day before he died. I remember giving the eulogy for Judy Newton when she passed. I thank God for the way those two lives intersected with all of ours. Judy and Manny will be in our hearts always. I also give thanks for meeting each member of the Ross Family: Melissa, Will, Lily and Jadon. I give thanks for meeting Sarah, Scott and Peyton Yi, Mariah, Chris and Sam, David Wiltshire and Robin Reinhard. Each person has brought joy and important gifts to use here at Grace as we "serve justice and love kindness".

Service has been a big part of this past year for me. I am on the Coordinating Committee for Interfaith Hospitality Network (IHN) and delighted that Grace is hosting IHN clients for three nights this Christmas season. I joined the Hunterdon Interfaith Outreach Council (HIOC) where we are working with IHN to assist those living "on the margins" to pay their utility bills rather than risk homelessness. Over Thanksgiving I conducted two spiritual workshops with resident-clients at Anderson House (women's residential recovery center) and working with them has been a blessing. Yesterday a large group of GUCC folks and friends went to the Newark YMCA to throw a birthday party for homeless children living at the Y temporarily. This was in conjunction with the BRIDGES program.

Growth: I feel that our congregation continues to grow in faith and fellowship and I am eager to grow in number. I hope we can ask ourselves each month: "What have I done to grow Grace UCC?" We need to grow because it is part of our mission and we need to grow because it will be good for us as well as good for others. Louisa May Alcott famously wrote: "Blessings are burdens unless they are shared." Grace is meant to be shared. Early in the year I wrote a grant for growth funds from the UCC's Central Atlantic Conference (CAC) and the New Jersey Association. We received limited funding for growth projects and some advice to consider how our rental space affects our growth potential. This is an issue for on-going discussion.

Five new families would bring new energy to Grace. Five individuals would bring new gifts to Grace. Five couples would bring vitality. Let's think about a 5-5-5 program here.

Misc The Grace Café was a positive experience for our church. I would like to see us collate and present the results in a congregational meeting in the near future.

We have some fabulous teenagers in our midst and I would like to see our offerings for teens ramped up in 2012. I would also like to see our young people involved in worship in bigger ways. I'd like to ask for volunteers to work on dramatic presentations with our youth.... These presentations could be incorporated into worship; particularly when they convey aspects of the Scripture reading.

I love how our worship included dance this past Easter (thank you Rod Rodgers Dance Company). The Belle Canto performance was very successful I hope more arts in worship is in

our future. This would also include more choral performances by our congregations. The “mini-choirs” we’ve formed over the years have been great.

Our final New Members service of the year is next week.

Christmas Eve marks the baptism of Marianne and Ed Fimbel’s grandson Braydon. What a special way to herald the birth of Jesus....

I continue to serve on the UCC’s Church and Ministry Commission.

Bible Study: Our Wed group began the year with the conclusion of our Advent reading from last year and moved into studying prayer relying on Philip Yancy’s book on the subject for some direction. Currently we are studying women of the bible using a variety of resources including Edith Deen’s traditional study and supplementing with readings from The Women’s Bible Commentary and The Genesis of Ethics. We continually discover how women used what little power they possessed and to challenge marginalization and oppression in order to make a difference.

Music: We are truly blessed to have many talented musicians in our fold. Special thanks to Dorothy, Howard, Michael, Charlie, Jack, Carol, Duncan, Across the Street and all who contribute to worship with their musical gifts.

I look forward to growing together in number, in love and in faith,

Sue Goodwin

Grace UCC Financial Secretary Annual Report for 2011

This Annual Report is being submitted as of November 30, 2011.

Giving

Donations to Grace UCC have grown 15.6% over the comparable period of 2010. Total donations from members, visitors and other individual supporters through the end of November were \$104,451. That amount is 2.6% higher than our budget of \$101,792 for that period. A large part of the growth in donations in 2011 can be attributed to the appeal made to the congregation in October for help in reducing the operating deficit.

The table below demonstrates the commitment our members and supporters have made to the improvement in the financial health of the church over the last 5 years.

November YTD	2007	2008	2009	2010	2011
Cash donations	\$57,673	\$84,496	\$87,337	\$88,879	\$101,709
In-kind gifts	\$1,041	\$2,044	\$1,675	\$1,453	\$2,742
Total donations	\$58,714	\$86,540	\$89,012	\$90,332	\$104,451

Sunday Worship Attendance

Currently the church has about 95 voting members. While the exact percentage changes slightly over the course of each year (summer time being the lowest attendance period), about 38% of the church members regularly attend Sunday worship services. The other 62% of church members are fairly infrequent attendees of Sunday worship services.

Attendance at Grace UCC Sunday worship services has remained fairly stable over the last four years. The church has averaged about 38 people per Sunday worship service during that period. The table below shows the details.

Avg. Attendance	2007	2008	2009	2010	YTD 2011
Adults	28.1	31.8	35.3	33.2	32.7
Children	3.8	5.5	4.1	4.2	5.0
Total	31.9	37.3	39.4	37.4	37.7

Respectively submitted,



Bill Taylor, Financial Secretary, GUCC
taylorware1@comcast.net