

Grace United Church of Christ Annual Report – November 16, 2014



To Grace UCC- From the Moderator

This is our tenth year. It has been a year of growth in defining who we are and how we service our membership and our community. The Grace community has expressed its generosity and gifts in several ways. For example, we provide monthly laity services, participated in the Family Retreat at Koinania , held a golf outing at Hopewell and welcome the revitalization of Women's Fellowship. There are many ways to live our values for our members and community and the new wheel chair ramp speaks to those as well. Please take time to review our values that are detailed within this report to see what guides the things that we do.

This year we also reached out to the community by hosting the Celebrant Singers and we are honored to be once again hosting the Thanksgiving Interfaith service. Thankfully we did not have a repeat of Hurricane Sandy and we were able to participate in the Flemington Street Fair.

Grace UCC continues to be involved in mission work within our community and beyond by participating in the "Church has left the Building". We continue to volunteer at Safe of Hunterdon, Habitat for Humanity and Family Promise. We are proud to sponsor Messia. These are a few of the ways in which we give to those in need.

Every year we evolve. We define who we are and who we want to be. We continue to be a church that gives of ourselves through our mission work, through what we do for our community, and what we do for one another.

I want to thank our members for defining Grace UCC by living its values. When you walk into this church—regardless of who you are or where you are on life's journey— you are welcome. This will never change. To our visitors and new members, we welcome you and look forward to sharing our spiritual journey with you.

Lets make 2015 another year of growth individually, and as a church.

God bless,

Mary Bernard

Moderator of Grace U.C.C.

Grace UCC Annual Report - Treasurer's Report– October 31, 2014

Summary of 2014 Expenses through October:

Purchases this year:

- A wheelchair accessible ramp for a cost of \$2,100. Thanks to Bill for orchestrating the construction and purchase.
- A new computer for Dan for \$266.23.

Ongoing savings reductions:

- We significantly reduced our Internet and phone usage by simply relying on Dan's wireless hotspot on his phone. We discontinued service from Centurylink and avoided costs for internet service calls when the network/modem wouldn't work. This will save us approximately \$1300 per year.
- Due to reduced staff, our workman's compensation and overall liability insurance has been reduced by nearly \$500, and the taxes we pay for employees by nearly \$1000.

Budget Over Spends for 2014.

- We overspent the Evangelism and Marketing budget of \$1200 this year through combined purchases of the in-home flyer (\$2038) and Restaurant Placemats (\$537).

2014 Budget Change Highlights:

- The total budget for 2014 will be reduced from 125,000 to \$120,000 due to projected decrease in giving.
- Staff Salaries were increased 2% to account for cost of living. Dan's pension will increase 5.7% to move us closer to UCC norms.
- Reduction in Internet and Phone as highlighted above.
- Reduction in the Space for Grace Fund from \$4000 to \$2600 due to anticipated reduced income.
- Reduction in Computers and Network from \$600 to \$100.
- Reduction in anticipated Per Diems that we pay for guest speakers from \$1000 down to \$500. We have such great lay speakers!!
- Pastor's Travel and Expense reduced from \$800 to \$500 based on fewer conference trips needed.

Overall Cash on hand

- At the end of 10/31/2013 we had \$46,924.70.
- At the end of 1031/2014 we had \$58,236.32
- Net Gain of \$11,311.62 year over year.

Outlook – With the reductions in spend on some items and the overages on others, it is anticipated that we will remain in budget this year assuming revenue projections.

Respectfully submitted,
Michael Sisco – Treasurer

Budget Summary	2014 Budget	2014 Actual – October	2014 EOY Estimate	2015 Budget	% Change
Non-Staff Expenses	\$34,800	\$23,820	\$35,770	\$31,260	-10.17%
Staff Expenses	\$76,200	\$63,107	\$74,500	\$76,174	-0.03%
Operational Expense	\$111,000	\$86,927	\$110,270	\$107,434	-3.21%
Operating Contingency	\$10,000	\$-	\$10,000	\$10,000	0.00%
Space for Grace Fund	\$4,000	\$-	\$4,000	\$2,566	-35.85%
Total Expense	\$125,000	\$86,927	\$124,270	\$120,000	-4.00%
Income from Offerings	\$125,000	\$92,497	\$125,000	\$120,000	-4.00%
Income Other (Lease and Freezer)					
Growth Grant Allocated (or new)					
Total Income	\$125,000	\$92,497	\$125,000	\$120,000	-4.00%
Net Projected Budget Variance	\$-	\$5,570	\$730	\$-	
Budget Line Detail					
Non Staff Expenses	\$34,800	\$23,820	\$35,770	\$31,260	-10.17%
Education: training and materials	\$500	\$759	\$760	\$500	0.00%
Facilities Expense	\$20,000	\$16,340	\$20,172	\$17,460	-12.70%
Facilities Expense:Church Rent	\$8,200	\$6,900	\$8,200	\$8,200	0.00%
Facilities Expense:Computers and Network	\$600	\$266	\$300	\$100	-83.33%
Facilities Expense:Internet and Phone	\$1,700	\$872	\$872	\$360	-78.82%
Facilities Expense:Office Rent	\$9,000	\$7,000	\$8,400	\$8,400	-6.67%
Facilities Expense:Office Supplies	\$500	\$202	\$300	\$400	-20.00%
Facilities Expense: (Ramp)		\$1,100	\$2,100		
Missions	\$10,000	\$1,218	\$9,938	\$9,500	-5.00%
Christian Childrens' Fund (Messia)	\$300	\$144	\$240	\$300	0.00%
Pennies & Nickels	\$600	\$133	\$600	\$600	0.00%
Missions and Allocation	\$8,100	\$111	\$8,000	\$8,100	0.00%
Local Out Reach	\$1,000	\$233	\$500	\$500	-50.00%
Loans		\$598	\$598	\$700	
Worship and Programs	\$2,800	\$1,746	\$2,100	\$2,300	-17.86%
Sunday Worship (includes per diem pastor)	\$1,000	\$262	\$300	\$500	-50.00%
Other Programs	\$500	\$409	\$500	\$500	0.00%
Nursery	\$1,300	\$1,075	\$1,300	\$1,300	0.00%
Evangelism and Marketing	\$1,500	\$2,707	\$2,800	\$1,500	0.00%
Advertising	\$1,200	\$2,707	\$2,800	\$1,200	0.00%
Website	\$300	\$-		\$-	-100.00%
FlowThru		\$960			
Operational Expense	\$-	\$90		\$-	
Staff Expenses	\$76,200	\$63,107	\$74,500	\$76,174	-0.03%
Staff Expense:Salaries	\$63,700	\$53,072	\$63,700	\$64,974	2.00%
Staff:Dan Salary	\$55,600		\$55,600	\$56,712	2.00%
Staff:Dorothy Salary	\$8,100		\$8,100	\$8,262	2.00%
Staff Expense:Employer Paid Taxes	\$2,500	\$1,325	\$1,500	\$1,600	-36.00%
Staff Expense:Balance Point payroll fees	\$1,500	\$1,309	\$1,500	\$1,600	6.67%
Staff Expense:Insurance	\$2,500	\$1,743	\$2,000	\$2,000	-20.00%
Staff Expense:Pensions (Dan)	\$5,200	\$5,000	\$5,000	\$5,500	5.77%
Staff Expense:Travel and Expense	\$800	\$658	\$800	\$500	-37.50%

Grace UCC Financial Secretary Annual Report for 2014

This Annual Report is being submitted as of November 12, 2014.

Giving

As of the end of October, donations to Grace UCC have been fairly consistent with the comparable period in 2013. Total donations from members, visitors and other individual supporters through the end of October were \$93,132. That is slightly less (-1.6%) than our total donations budget of \$94,688 for that period.

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 6 years.

October YTD	2009	2010	2011	2012	2013	2014
Cash donations	\$75,212	\$83,245	\$87,962	\$89,846	\$90,261	\$90,055
In-kind gifts	\$1,623	\$1,234	\$1,971	\$2,041	\$4,101	\$3,077
Total donations	\$76,835	\$84,479	\$89,933	\$91,887	\$94,362	\$93,132

Sunday Worship Attendance

Currently the church has about 100 voting members. While the exact attendance percentage changes slightly over the course of each year (summer time being the lowest attendance period), about 35% of the church members regularly attend Sunday worship services. The other 65% of church members are fairly infrequent attendees of Sunday worship services.

Attendance at Grace UCC Sunday worship services has remained fairly flat over the last two years. The church is averaging about 40 people per Sunday worship service. The table below shows the details.

Avg. Attendance	2009	2010	2011	2012	2013	YTD 2014
Adults	35.3	33.2	33.2	33.6	33.4	34.1
Children	4.8	4.2	5.1	7.4	6.5	5.8
Total	40.1	37.4	38.3	41.0	39.9	39.9

Respectively submitted,



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

**Grace United Church of Christ
Annual Report – November 16, 2014**



Pastor Report

Submitted by the Reverend Daniel J. Lundquist

INTRODUCTION

Almost ten years ago (December 4, 2004) we began the Grace UCC church. Ten 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 2014 has been an eventful one, filled with great worship experiences, Bible studies, laity worship, council meetings, fellowship, community dinners, breakfasts, and mission and outreach work- just to name a few.

WORSHIP/ SUNDAY

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. 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.) I apologize if I am about to forget anyone but we have been blessed to hear the following preach (some of whom we have heard from more than once): Clint N., Chris S., Peter S., Geoff M., Bill T., Michaela B., Jan D., Christine O., Kathleen S., George M., Mike S., George S., John S., and Kelly O.

In conjunction with the laity worship, 2014 continues to have three licensed ministers preside at communion on those laity Sundays. This is a three-year cycle, with our being in the second year

for Geoff Marsh, Chris Syltevik, and Bill Taylor as those in this role. If you are interested in being a licensed minister at Grace UCC in the future, please speak with Dan.

We have been, and continue to be blessed to have such wonderful music talent. We are led by Dorothy who does a great job each Sunday sharing her gifts with us. Other talent in this area is shared of course by Howard, Michael, Hope, Erin, Jack, Carol, Chris S., Chris L. (and Sammy), Duncan, Mike, Kim, Charlie, Bev, Keith, Jeannette, Vassie, Mira, Mary Kate, Isabella and Gabrielle. Mike S. has taken on the role of organizing more music and for this we are grateful. Thanks Mike! We look forward to more musical talents in the future...

Thank you all for making Sunday such a wonderful experience!

In addition, to our Sunday worship we also hosted the annual Thanksgiving Ecumenical/Interfaith worship the week of Thanksgiving. With two rabbis, and imam, a priest (Episcopal), and three ministers and wonderful evening of worship together was experienced by all. As it turns out, we will be hosting this event again this year, on Tuesday, November 25 at 7:30 pm.

Thanks to Christine O., we also hosted the Celebrant Singers one evening. Again, a great worship experience was had all the while getting to meet a great group of young people as they travel the country and the world sharing their gifts.

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: we continue to support the local chapter (Raritan Valley) both financially and in our participation in at least one workday per year. Our last workday was in October...Look for more workdays in Lambertville. Thank you to all who are helping bring affordable and safe housing to those in need.
- Can Help: With the leadership of Ed, we have been saving our aluminum cans. With the money we have received from this, we have been able to give financial assistance to those in need for things like oil during the winter season.
- 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. The children are given a choice of projects to support- for example one year the children chose to give the money raised to *Feeding America* through which 7,200 meals were given.
- Relay for Life: Led by the Schupners we had a great team and great turn out this year. This year’s Relay was held at the Hunterdon Central Regional High School and even though we had to be indoors for the event, a lot of money and awareness was raised. Thank you!

- 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 Sponsorship: We, as a congregation, support a child named Messia 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!
- 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...)
- Heifer International: Thanks to Mike S., Christine O, and Bridget A. we added a great project to our Thanksgiving season. Many animals were purchased and donated and we are doing this project again this Thanksgiving season.
- 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.
- SAFE in Hunterdon: Serving Women, Men and Families in Crisis: We continue to support this organization both with their annual candlelight vigil (clergy participation) and, this and in future years, their *Men in Heels* program.
- *Love the World: The Church Has Left the Building*: now in its second year for Grace UCC, we were involved with a multi-church (in both Pennsylvania and New Jersey) event where local mission projects are done to, in part, show the church and the community the need to "leave the building" and help neighbors more often (which Grace does a great job at!). This year we supported this effort via a food distribution project which the teens participated in and the men cleaning at the Flemington Food Pantry. (Thank you Bill T. for organizing and for Michaela helping with the teens.) The event culminated with a worship gathering at the Flemington Baptist Church where members from the churches involved gathered, sang and shared stories about how God touched them and their congregations during this event.
- 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, 2014 brought to us our sixth (?) 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 seventh 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's Gatherings: a monthly soup gathering beginning last year has been restarted. Look for more gatherings. Thank you Jeanne for the motivation here...
- Koinonia Retreat: thanks to Chris S., many gathered at the Koinonia retreat center in New York for a time of refreshment, fun, and spirituality. A great time was had by all and many expressed an interest in making this a yearly event.

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

- Sunday School: 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 leader Carol J. 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.

- The Toddler Care program continues over at the office. This has been a great success and we have many of the parents to thank for making it so...thank you Mariah for your continue organization in this area.
 - Teen Sunday School: Led by Bill, and now Michaela, our teens (ages @13-18) are offered a Bible Study lesson before worship over at the church office from 10:00-10:45 am. We are in the process of adding a Confirmation component to this time. This is a wonderful component of our church program and we are blessed to have it in our midst.
 - Adult Bible Study:
 - Wednesday morning (10:00 am.) adult study meets at Garden Salad 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.

Mary B. is our moderator. Mary's leadership has been a blessing and we have all benefited from her leadership.

Christine O. is our vice-moderator. She leads us well. She and her husband Paul were instrumental in updating our Safe Church Policy this year. Thank you Christine!

Geoff M. is our secretary. We continue to be grateful to Geoff for his willingness to take on this very vital role.

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

Bill T. continues to be our financial secretary (I use the same words here as last year's report). 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 2014: Christine O., Michael St., Kathleen S., Stein S. Jeanne T., and now Peggy T. (replacing Ed F.- thanks Ed!). 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 40 people praying and supporting those who submit their requests.)

Our trustees for 2014: Bill T., Mike S., Mary B., Geoff M., and pending congregational approval at the annual meeting, Chris L. who has also taken over the moderating of the web site. Thank you for doing those things that are oftentimes done with little recognition.

In addition, our council meetings now are more efficiently run via a team concept, one initiated by Michael St. and appreciated by all.

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

CONCLUSION

A lot to report from 2014. 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 (great Street Fair in October! And, look for ads in the local diners) and to help transform others from worry to hope (great coat drive this past week- thank you!), from fear to love, from rejection to acceptance, from imprisonment to freedom. Let us continue to be agents of love, of salvation.

Respectfully and lovingly submitted,

Daniel J. Lundquist