

FIRST CONGREGATIONAL CHURCH STAFF

The Rev. William Burhans, Lead Pastor

The Rev. Ms. Judith B. Arnold, Associate Pastor

Ms. Kathleen Zagata, RN, MS, CS, Minister of Congregational Health and Wellness

Ms. Jane Ring Frank, Minister of Music & Worship Arts

Mr. Jacob Greenberg, Interim Director of Faith Formation Children & Youth

Mr. Jeffrey Mead, Organist

Ms. Sarah Marino, Office Administrator

Mr. Edward Banzy, Building Manager

Mr. William Lewis, Building Superintendent

Mr. Jose Foronda, Bookkeeper

Ms. Christin Atkins, Facilities Assistant

The Rev. Dr. Kenneth Orth, Pastoral Counselor (Affiliate)

FIRST CONGREGATIONAL CHURCH OFFICERS & VOLUNTEERS

Sarah Gallop, Moderator

Bruce Lauterwasser, Treasurer

Keith Russell, Assistant Treasurer

Marianne Carter, Clerk

Anne Hoenicke, Membership Registrar & Archivist & Vice Treasurer

Nancy Kneiss, Communications Design

Leslie French, Librarian

Bill McCarter, Historian

Rebecca Beltz, Church Auditor

Edward Lamson, Church Auditor

Edward Martin, Church Auditor

Lisa Loughlin, Delegate to the MBA Sector of SNEUCC

Bill McCarter, Delegate to the MBA Sector of SNEUCC

Laurie Roby, Delegate to the MBA Sector of SNEUCC

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Agenda & Warrant

Agenda

181st Annual meeting After Worship May 16th 2021

"They are like a tree planted by water, yielding its fruit in season." - Psalm 1

Order of Meeting

Grace/Opening Prayer

Moderator's Opening Remarks

Establishment of Quorum

Call to Order

Approval of Minutes of Congregational Meetings since last Annual Meeting

Hymn

Covenant

In Memoriam

Articles of Business

- I. Receive reports and place on file
- II. Thanks for service in love and elections
- III. Hear and act on any special gifts and bequests

Closing Hymn

Benediction

First Congregational Church of Winchester
Notice of 181st Annual Meeting

This communication notifies the members of First Congregational Church in Winchester, Massachusetts qualified to vote therein, to meet virtually on Zoom on Sunday May 16th, 2021, immediately following the morning worship service, to act on the following matters:

- ARTICLE I: To receive and place on file the annual report of the congregation which:
- includes the reports of the Ministry Team, Treasurer, Leadership Team, and Membership Registrar
 - includes minutes of the Congregational Meetings held since May 17th, 2020, and any other written and oral reports which the Church may vote to receive
 - may include reports of the Sustaining and Living Ministries of the Church, as appropriate
- ARTICLE II: To thank those who served on Ministries for the 2020-2021 program year and vote on the slate of officers (Treasurer, Moderator, Clerk,) for one-year terms (2021-2022) and the slate of new Leadership Team members for two three-year terms (2021-2024), and one one-year term (2021-2022)
- ARTICLE III: To hear and act upon reports of special gifts and bequests to the Church since the last Annual Meeting
- ARTICLE IV: To transact such other business as may properly come before the meeting

This notice is made by such written and electronic means considered to be reasonably effective as notice of an upcoming business meeting of the Church, and is made at least eight days before the meeting.

Non-members are warmly invited to join with us at this meeting, though they are reminded not to take part in voting.



Winchester, Massachusetts
April 29th, 2021

Sarah E. Gallop
Moderator

CALL TO ANNUAL MEETING

The 181st Annual Meeting of the First Congregational Church in Winchester, Massachusetts, United Church of Christ is called on Sunday, May 17th after Worship via Zoom.

THE COVENANT THE FIRST CONGREGATIONAL CHURCH IN WINCHESTER

We, the members of this church, covenant and bind ourselves to strive to know the will of God; to walk in the ways of the Lord, made known and to be made known; to exalt the worship of the one true God; to work and pray for the progress of knowledge, the promotion of justice, the reign of peace, and the realization of human community.

OPENING HYMN: FOR ALL THE SAINTS verses 1 & 3 Tune: SINE NOMINE R. Vaughan Williams

For all the saints whom from their labors rest,
Who thee by faith before the world confessed,
Thy name, O Jesus, be forever blest,
Alleluia! Alleluia!

Still may your people, faithful, true, and bold,
live as the saints who nobly fought of old,
and share with them a glorious crown of gold.
Alleluia! Alleluia!

CLOSING HYMN: My Hope Is Built on Nothing Less verses 1 & 3 Tune: SOLID ROCK L. M. with refrain William B. Bradbury

1 My hope is built on nothing less
than Jesus' love and righteousness;
I dare not trust this earthly frame,
but wholly lean on Jesus' name.

Refrain:
On Christ, the solid rock, I stand;
all other ground is sinking sand,
all other ground is sinking sand.

3 His oath, his covenant, his blood
support me in the whelming flood;
when all around my soul gives way,
he then is all my hope and stay. [Refrain]

REPORTS OF THE MEMBERSHIP REGISTRAR

1 SUMMARY

Total Membership Beginning of January 2020	416	
Total Received into Membership 2020	+13	
Confirmation		+13
Letter of Transfer		+
Confession of Faith		+
Reaffirmation of Faith		+
Reactivated from Inactive		+
Total Released from Membership 2020	-9	
By Letter of Transfer		-1
Withdrawn by Request		-
Moved to Inactive		-1
By Death		-7
Net Change	+4	
Total Membership End of December 2020	420	

2

3 RECEIVED INTO MEMBERSHIP 2020 - Total New Members Received (13)

<u>Confirmation New Members (13)</u> <ol style="list-style-type: none"> 1. Jamason "Jamie" Balfanz 2. Whitney Bradford Bohne 3. Sarah Elizabeth Campbell 4. Mabel Shoemaker Carpini 5. Emily "Lulu" Anne Girotti 6. Trevor Edward Mahoney 7. Shannon Alicia Miranda 8. Steven David Rozmanith 9. Alex Owen Samson 10. Emma Elizabeth Scipione 11. Jackson Fleming Tresselt 12. Henry Paxton Wilhoite 13. Benjamin "Ben" Waters Wilson 	<u>Adult New Members (0)</u> <u>Reactivated from Inactive (0)</u>
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5 RELEASED FROM MEMBERSHIP Jan 1 - Dec 31, 2020 - Total Released from Membership (9)

<u>By Letter of Transfer Out (1)</u> <ol style="list-style-type: none"> 1. Rev. Meredith "Merrie" A. Allen 	<u>Moved to Inactive (1)</u> <ol style="list-style-type: none"> 1. Douglas Whitten Miller
<u>Withdrawn by Request (0)</u>	

REPORTS OF THE MEMBERSHIP REGISTRAR

RELEASED FROM MEMBERSHIP Jan 1 - Dec 31, 2020 - continued

By Death (7 active members) Jan 1 - Dec 31, 2020

Members, Former Members, and Inactive Members

1. Pamela Mae (Shrader) Boerner, m
2. Janet (Lumsden) Brewer, nmp
3. Mildred "Millie" L. (Lawson) Clare, m
4. Robert "Bob" J. Drummond, i
5. Martha Ruth (Thompson) George, m
6. Charles "Joe" Parker Harris, m
7. Marjorie "Polly" (Osterwald) Keppler, m
8. Sandra "Sandy" Joan (Sabin) Northfield, f
9. Muriel Constance Penna, m
10. Janet L. Snover, m

m - member

fm - former member

i - inactive member

nmp - non-member participant

Extended Church Family

- Bartlett Clay Arnold, younger brother of Rev. Judy Arnold
- Jeff Ashworth, the husband of MaryAnn McCall-Taylor's sister
- Harrison Bicknell, Cathy Crabtree's father
- Louise French Blodget, Dudley Blodget's mother
- Hank Daggett, Julia Daggett's father
- Michael Dinsmore, Sarah Marino's uncle
- Thomas "Tripp" Hutchins Grosvenor, III, Pam McPherson's brother
- Karen Jones, Craig Jones' mother
- Howard Jewett (Hank) Lamson, Ted Lamson's brother
- John J. Loughlin, Jr, Lisa Loughlin's father
- Eleanor K. Topping, Denis Mullane's sister
- Marty Oppegard Rahmeier, daughter-in-law of Paul and Lynne, wife of Tim, mother of Emma and Natalie.
- Margaret (Peg) Perenick, former church secretary and bookkeeper
- E. Thomas Porter
- Adalain (Taffy) Weir, Dave Weir's mother
- David H. Weis, Michelle Crawford's stepfather
- Suzanne White, Mother-in-law of Megan Scipione's sister

BAPTISMS 2020 (5)

1. Finnegan Mark Borton
2. Emily "Lulu" Anne Girotti

3. James Montgomery Lewis
4. Caroline Montgomery Malone
5. Kasey Elaine Nordstrom

REPORT OF THE MINISTERIAL TEAM

Lead Pastor:

May 2020-May 2021

Rev. Will Burhans

In coming up on 6 years as Lead Pastor of First Congregational Church in Winchester, I believe this year has been as momentous as any of my tenure, what I referred to in a recent sermon as a “kairos” moment for this church. Internally it has been the convergence of a number of factors including the upheaval and on-line pivot required of us because of the pandemic, the departure of our Children and Youth Minister, Ben Pulaski, who served the church faithfully for 8 years, the dedicated and determined effort of our Leadership Team to develop a strategic plan for the coming years of our life together, and the planned departures of Rev. Judy Arnold and Kathleen Zagata within this 5-year time frame. All of this was situated within the larger context of the global pandemics of COVID-19 and the climate crisis as well as the American kairos moment of racial reckoning. The Strategic Plan that was developed by the Leadership Team is included within this Annual Report, see Appendix A. It speaks clearly about where we hope to go as a congregation in the years to come emphasizing our family programs, Ripley as a venue for spirituality and arts, racial and environmental justice, the development of small groups, continued outreach through technology, and the work towards a thoroughly sustainable facility.

It was both a challenging difficult time to pastor the congregation during this past year, but also quite energizing, creative and fruitful. Our strong Ministry Team continued to do a faithful job of keeping the congregation worshipping, connected and cared for, I believe, though I imagine there are also those who have experienced this year as a time of greater disconnect and separation from the congregation than others. I hope we can rectify that in the coming year. Jake Greenberg came on as our Interim Children and Youth Director and has worked hard and with a lot of heart in an extremely difficult situation. There is concern about what has been lost with our family programs during the pandemic and this interim time which is why it became so critical to move on the search for a new Associate Pastor for Youth and Families as soon as possible. A Search Committee has been called together and they begin the search process here at the beginning of May 2021.

I know that God has continued to accompany us along this way and that our worship, prayers, outreach, and communal connections have deepened and ripened through this trying time, rippling outward in blessing to our world. I hope and pray that we will continue listening to what God is asking of us as a church here in Winchester and that we will find ever new ways to embody Christ’s sacrificial love for others. I am grateful to be on this journey with this beloved community!

Grace and Peace,

Rev. Will Burhans

REPORT OF THE MUSIC & WORSHIP ARTS MINISTRY

The world speaks to me in colors, my soul answers in music.

Rabindranath Tagore (1861-1941)

Through choral and congregational singing, through bell ringers, through instrumental music, through traditional, jazz, gospel, and folk styles, we believe that music serves to glorify God, to magnify God's word, to unify, and to inspire. We at First Congregational Church are blessed with a talented organist, Jeffrey Mead, who graces our C.B. Fisk, opus 50, 1969 pipe organ and two vocal soloists/section leaders, Susan K. Navien and Peter Owens, who have been a cherished part of the worship life of the church for decades.

Part 1: What went well for the ministry, perhaps surprisingly so in the midst of the pandemic (September 2020 to June 2021):

- Choir participation has been strong, committed, and faithful. On average, we have met on **Zoom every two weeks** during the program year. We used the time for sharing, for prayer, as a check-in, with opportunity for each person to offer their reflections, hopes, and anxieties about this suspended time. These virtual gatherings have been rich in generosity, spirit, and faith.
- Weekly worship has continued with engaging music provided by both **professionals and volunteers of the Music program**. The **Jazz Band** graced us with their beautiful stylings for two of the services this year.
- Johanna Kepler contributed to our worship services with stunning **liturgical dances**, filmed at the University of Michigan.
- In March of 2021, the church choir participated in the **Driveway Choir Project**, Medford High School parking lot. This event represented the first opportunity for chorus members to sing together safely in over a year. The Driveway Choir Project provided microphones, sound board, and a mini-FM broadcast station allowing our church choir to sing, each person in their own car, while hearing the whole ensemble over their car radios - live, with no latency. We are grateful to **Jenn Richter** for joining us on a wet and stormy Thursday evening to photograph this event!
- We added our **soloists**, Susan K. Navien and Peter Owens, to our hymn videos (with Jeffrey Mead at the keyboards), supporting us as we sing alone in our homes.
- Quartets (Susan K. Navien, Peter Owens, Cindy Wankowicz, Tony McPherson, Elizabeth Page), with Jeffrey at the keyboards, offered stunning music for both the Christmas Eve and Easter services - three worship services for each festival day. We thank **Sarah Campbell** for her beautiful violin offerings at Christmas. These "parking lot" services were live streamed by Productive Media, and the musicians remained in the Sanctuary, while the assembled gathered in the Vine Street parking lot.

What the Ministry struggled with (September 2020 to June 2021):

- Sadly, the Senior Choir and Carilloneers lost a program year of in-person music making. The loss of rehearsals and worship has continued to be difficult and

REPORT OF THE MUSIC & WORSHIP ARTS MINISTRY

devastating for the ensembles of the church. People sing and play together for the intimacy that comes from closely listening to one another and from having a common goal, for God's glory, for the social connections, for joy, for beauty, for laughter, for abject failure and ultimately for musical redemption. We miss the sparkle of the bells and the richness of the choral voices.

- We live in hope that, vaccinated and with strict guidelines, we may find a safe way to sing together in the fall of 2021.

Respectfully submitted,
Jane Ring Frank, Minister of Music and Worship Arts

REPORT OF THE LEADERSHIP TEAM

What went well....

- **Communication and connection.** The Leadership Team continued to meet monthly over zoom with additional full group and small group task force meetings in between as necessary and collaborative work over email. Although we were physically apart, we remained strongly connected and worked cohesively as a group.
- **Focused on strategic planning reflective of our church community.** We developed a comprehensive online survey, distributed it to the congregation and aggregated the results from almost 150 survey responses.
- **Developed and communicated a Strategic Plan rooted in our purpose.** Using the survey data along with additional input from the last six years of visioning work and targeted conversations, we developed a strategic plan and presented it ten separate times to the various ministries and the wider congregation.
- **Provided guidance and funding support for the steeple repair project.** The Leadership Team worked creatively to secure funding to cover the steeple project overruns by running a successful "Light the Steeple" campaign and obtaining congregational approval for a draw on the endowment allowing all planned work to be completed.
- **Operational oversight.** Approved Safe Church Policy, 2021 budget, and funding for additional repairs to the church's boiler system, wrote charge and recruited committee for Associate Pastor for Youth and Families search.

REPORT OF THE LEADERSHIP TEAM

What we struggled with....

- The Leadership Team initially struggled to hone in on the strategic objectives that best reflect our church's purpose, and to differentiate a few strategic objectives from all of our important ongoing work. Through listening intently to the thoughts, feelings and feedback of our members, we believe we have arrived at the right strategic objectives, and we are continuing to listen to feedback on this living document.
- We had trouble continuing to recruit volunteers for the various standing and ad hoc committees necessary to keep important tasks of the church moving forward, while acknowledging that generous church members are often called upon for these jobs too frequently. All members need the opportunity at church for both contributing their talents and for their own spiritual participation and development. We believe that a cycle of serving on committees that includes learning, serving, teaching and then moving on is healthy for committees, individual members, and our church. We strive to make more progress on this in the next year.
- We also grappled with discerning some financial decision making in a time of unusual demands and unusual revenue sources, such as the federal Payroll Protection Program. Navigating the complex web of interdependencies, where we as a church are both giving and receiving, and integrating appropriately with the network of other givers for those who we serve, highlighted for us the importance of thinking flexibly but also keeping our core priorities and values at the fore. We must be faithful stewards and plan for the unexpected; but also put our faith in one another and God.

The Leadership Team: Sarah Gallop (Moderator), Marianne Carter (Clerk), Nancy O'Connor, David Peretti, Marty Rozmanith, Jason Ryan, Cindy Wankowicz, and Jennifer Wilson – in collaboration with the Ministry Team and Treasurer, Bruce Lauterwasser

REPORT OF THE DIACONATE MINISTRY

Current Deacons:

Third Year -- Carrie Ehrbar, Aaron Kneiss, Katherine Mortensen (Head)

Second Year -- Margaret McIndoe, Megan Scipione, Nick Troisi

First Year -- Richard Carbone, Mabs Harris, Joan Valeriano

The role of the Diaconate was significantly impacted by the COVID-19 Pandemic. The traditional role of tending to the ritual life of the church was limited. While we were not involved in welcoming members and participants to worship each Sunday, collecting the offering, and helping to prepare and administer communion, we were involved in the new ways. We assisted with the in-person, outdoor, Christmas Eve and Easter services. We assisted with baptisms. We also read scripture throughout the year and assisted with readings for the Tenebrae Service. The Diaconate also has worked to support the ministry

REPORT OF THE DIACONATE MINISTRY

team as needed. We haven't had occasion to call upon Life Deacons this year and we appreciate the ongoing support as we resume services.

We continue to faithfully work with the Ministry Team to administer the Pastor and Deacons Fund. We appreciate your generous support of this important fund. As of the end of March 2021, the balance of the Pastors and Deacons Fund was \$6,788, the savings account had \$324, and there was nothing in the checking account. The expenditures for the 12 months ending March 31, 2021 were \$1,000 (transfer to the Chidley Education Fund).

We moved our in-person meetings to online Zoom sessions, continuing on the first Wednesday of each month starting at 7:30 PM. We decided to hold the service for Incoming and Retiring Deacons via Zoom. Many of the traditional events were cancelled this year (i.e. Retreat, Celebration of Life Deacons).

The adaptations that will be necessary in the future due to the pandemic are unknown. The Diaconate remains dedicated to assisting the Ministry Team with the ritual aspects of our services, in whatever form this may take going forward. Creative problem-solving and responding to the need of the Ministry Team and congregation continue to be an honor for the Diaconate.

Incoming Deacons:

Janet Vaughn

John Keeley

TBD

New Head Deacon:

Margaret McIndoe

New Treasurer:

Joan Valeriano

REPORTS OF THE FAITH FORMATION MINISTRY

Children and Youth Faith Formation Ministry

Annual Report 2020

One to three bullet points about what went well for your ministry, perhaps surprisingly so in the midst of the pandemic, for example:

- We were able to pull together a wonderful intergenerational Christmas Pageant which was recorded via Zoom.
- Thanks to the dedication of our team of Forum Leaders, we were able to hold Forum physically distanced throughout the fall and have recently restarted it with the warmer weather.

REPORT OF THE FAITH FORMATION MINISTRY

- We felt really good about our initiative to engage Rick Irving for a Parent Speaker Series covering a range of topics from anxiety to re-establishing a sense of personal competence.

One to three bullet points about what your ministry struggled with, for example:

- We struggled with how to connect with our Stepping Stones children (grades K-5). Attempts to do physically distanced in-person and online programs both attracted very small numbers.
- Zoom fatigue also took its toll on our middle school program; numbers dwindled as the year progressed.
- We continued to have trouble recruiting volunteers and are anxious about having enough folks to run all our programs in the fall.

Children & Youth Faith Formation: Patricia Brady, Kate Carpini, Jake Greenberg, Maggie Keeler, Co-Chair, Carolyn Plosky, Susan Rozmanith, Michelle Stewart, Co-Chair, Nick Wankowicz

Adult Faith Exploration Ministry
Annual Report, Sept. 2020 - June 2021

Things we felt went well during this program year:

- As a sequel to the well-attended "Juneteenth" eve racial justice Zoom we co-sponsored with the Outreach Ministry last June 18th, we supported a three-evening book discussion series in November 2020. Jerry Mechling led these discussions of "How to Be an Antiracist," by Ibram X. Kendi. A total of 40 people participated, including several from the community. These initial events inspired the formation of a working group that will continue to offer programs, events, and ideas for how our congregation might move forward on the theme of racial justice. Members of "Racial Justice: Talk, Learn, Act" are self-drawn from many areas of our church.
- We were pleasantly surprised by our ability to continue to offer Zoom-based Adult Faith Exploration programming throughout the pandemic, a good close second to being together in person. We lent our support to Rev. Will's 4-week Advent series on the Incarnation (Nov.- Dec. 2020). We acted as an awareness conduit for 3 webinars on Transgender Awareness (Feb. - Mar. 2021), which were offered by the Open & Affirming Coalition of the UCC. During Lent, which began in late February, we provided a variety of weekly soup recipes for the virtual, 6-week "Tuesdays with Jesus" evening program; with the help of the Outreach Ministry, soup-of-the-week was delivered to a few members of the congregation. In that way, we were able to have a communal, virtual sharing of a common soup. In May and June 2021 we plan to support Rev. Will's coming 4-week program on the Resurrection. All of these programs were, and will continue to be, on Zoom.

REPORT OF THE FAITH FORMATION MINISTRY

- On April 11th at 1PM we presented the video, "The Story of the Jews - 1: In the Beginning, " hosted by Simon Schama, followed by a brief discussion. Based on the life of the prophet Moses, this was the "Judaism" piece of our series on the three Abrahamic faiths (Christianity, Islam, and Judaism). Having waited more than a year for a chance to do this third and final piece in person, we at last decided to go ahead

with it remotely, via Zoom. We are considering adding a wrap-up session to this series next fall -- when, we hope, we can meet in person again.

Things our ministry struggled with this year:

- Like everyone else, we struggled with the effects of the pandemic shutdown. We felt somewhat stymied in our programming by being unable to hold our events in person, especially because they typically have an important social component - talking and eating together, for example - that was missing this year. We also felt the loss of some of the intimacy, connection, and energy of our normal, in-person meetings.
- We have continued to struggle to define our Ministry and its purpose, given the many "pop-up" efforts in our church that are closely related to Adult Faith Exploration (for example, Tuesdays with Jesus, Centering Prayer, etc.), yet may not be initiated by our group. We wonder: What programs should the Adult Faith Ministry be offering that would not exceed the "bandwidth" of our congregation's time and attention, or compete with these other offerings?
- With a convergence of planned "retirements" and members who feel called to move to new and urgent missions in our church, we find our Ministry in a transitional moment. It's one of both challenge and opportunity:
 - to rethink the Adult Faith Exploration Ministry's mission, focus, scope and programming approach to fulfilling the church's Growing in Faith purpose, and supporting the Deepening of Faith through Small Groups strategic objective; and
 - to re-constitute our group in the context of the leaner church structure envisioned in the Strategic Plan. We are in the process of discerning how many lay people we need in total and will be searching for people who want to join this ministry and help with the effort over the coming months of defining Adult Faith Exploration's mission and focus.

Faithfully submitted by Karen Roberts (co-chair), Laurie Roby (co-chair), Sarah Gallop, Anne Hoenicke, Andy McKinley, Liz Sayre, and Rev. Will Burhans (Ministry Team Liaison)

REPORT OF RIPLEY CHAPEL PROGRAMMING

At first you might find that nothing happens there. But if you have a sacred space and use it, eventually something will happen. Your sacred space is where you find yourself again and again.
(Joseph Campbell)

As vital, sacred space, Ripley Chapel offers us the opportunity to enhance and deepen our spiritual lives. We aspire to offer engaging worship, healing circles, contemplative practices, centering prayer, yoga, as well as a vibrant resource for youth and children. And Ripley Chapel is home to rich artistic expression: concerts, art, poetry and more, where our neighbors and the larger community are most welcome.

What went well for the Ministry (September 2020 - June 2021):

- Ripley Chapel played host to moving and thoughtful worship services (i.e. Ash Wednesday), Sunday morning worship, Healing Circles (Health Ministry), Yoga (Christine Tresselt), Centering Prayer, Retreats and more. All of these rich services were enacted on Zoom, with an engaged congregation.
- We established a fine working relationship with Geoff Briggs and Seth Wereska from Productive Media, Inc. We created a number of programs with Geoff and Seth; these programs were successfully live streamed to audiences and congregation alike. Geoff and Seth are currently analyzing our audio/video/live stream capacity and needs, developing estimates for possible equipment purchase and helping us to understand staffing needs for running our own live streams in the future.
- We hosted our first live stream concert from Ripley Chapel, under the umbrella of Ripley Presents - Hank Wonder - in November 2020. We had a small live audience in the parking lot, watching the concert on a big screen. We live streamed the event to a large and enthusiastic audience! The concert was a great success.
- Ripley Presents hosted folk duo, Atwater-Donnelly, in an Advent/Christmas Zoom concert, December 2020, filmed from their Rhode Island farmhouse! We offered the concert free of charge to a sizable audience, who thoroughly enjoyed the Atwater-Donnelly brand of traditional folk music and clogging. The audience was drawn from communities all over this country - brought together by a love of this music and of this duo.
- In February 2021, as a part of our Lenten journey, Ripley Presents welcomed artist and activist Willie Baronet. Earlier in the month we hosted a church-wide watch party of Willie's *Signs of Humanity*, a documentary film that explores interrelated themes of home, homelessness, compassion, and humanity. One week later, we welcomed Willie Baronet to an interactive Zoom event, where Willie offered his passionate reflections, sharing the stories of people on the streets, interweaving them with themes like purpose, mission, creativity, leadership, and the meaning of home. It is our hope to bring Willie and his art installation, *We Are All Homeless*, to Ripley Chapel in late fall 2021.

What the Ministry struggled with (September 2020-June 2021):

Although COVID-19 put a disappointing hold on all in-person services, concerts and events, Ripley Chapel became the backdrop for many meaningful and rich spiritual/artistic offerings. We look forward to returning to the Chapel for in-person and live streamed events.

Respectfully submitted on behalf of Ripley Programming,

Jane Ring Frank, Minister of Music and Worship Arts, Will Burhans, Teresa Cader, Laurie Roby, Rob Skinner, Christine Tresselt, and Cindy Wankowicz

REPORT OF THE PERSONNEL MINISTRY

During this program year, as the building remained closed to the public and worship continued online due to the ongoing pandemic, the staff did a wonderful job of adapting and finding unusual and creative ways to successfully perform their work. With the congregation's continuing financial support and the government's pandemic payroll assistance, the church was able to retain and continue full salaries for every staff member.

Personnel Ministry met monthly on Zoom. Although virtual meetings were not as much fun as in-person meetings, they were perhaps more efficient.

- In conjunction with Leadership Team, Personnel Ministry finalized and published the Safe Church Policy, the goal of which is to ensure that all who participate in church life have a safe, secure, and nurturing environment in which to work and explore their relationship with God and each other.
- Along with Anne Hoenicke, we are in the process of developing a comprehensive written policy concerning sabbaticals.
- We updated relevant staff job descriptions to include responsibilities under the Safe Church Policy.
- We updated the Staff Handbook: changed Columbus Day to Indigenous Peoples Day; updated the sick day policy due to increase in staff size; made all pronouns gender-neutral; and amended the "Notice Requested" section to delete mention of sabbaticals since that topic is covered in individual call letters.
- With respect to the budget, we recommended a 1.5% cost of living increase for staff, which recommendation was made a part of the 2021 budget.
- We hand delivered Christmas bonuses to staff members' homes.
- The annual review process is underway. Staff is completing their self-evaluations using the electronic forms system we implemented last year, which successfully streamlined and simplified this once time consuming process.
- We maintained regular contact with staff members, alert for ways in which we could assist them in their development and growth at the church.

We are pleased to announce that Andrew Beltz and John Keeley will be joining Personnel Ministry next year. Penny Sparrow and Carole Cooke are rotating off at the end of their respective terms. Andy Gallop will assume the chair.

Respectfully submitted,
Carole Cooke (chair), Andy Gallop, Dina Pradel, Jennie Ryan, Penny Sparrow, and
Jerry Vaughn

REPORT OF THE FACILITIES MINISTRY

July 2020 - June 2021

The Facilities Ministry, like all the Ministries, had a very unusual year in 2020/2021 adapting to the demands of the pandemic and yet, for FacMin, doing mostly of business as usual things. Thanks to the generosity of church members and a PPP loan our staff and budget were at full strength so we could get our business done. While the building was largely closed for all normal activities, the Neighborhood Cooperative Nursery School resumed operations at 50% normal capacity in September 2020 which was an essential step for its very

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survival in its 50th year. Other tenants were mostly inactive in the building. Nonetheless the basic work of keeping the building clean and functional continued with the add on of Covid-19 cleaning practices.

Highlights of the year

- **Steeple repair project.** While this project was managed directly by the Steeple Task Force the FacMin was involved throughout this VERY challenging project. The STF was formed by the Leadership Team in 2018. The STF, initially led by Bob McIndoe reported to the Facilities Ministry but also the Leadership Team through its liaison, Marty Rozmanith. In the fall of 2019 Dick Sayre assumed leadership and acted as project manager during the contracting, execution, and cost management of the effort until completion in February 2021. After years of planning and months of preparations in the first half of 2020 the scaffolding began to be erected around the steeple in early June. Over the ensuing months the scaffolding rose level by level. There was a pause for a while at the clock so that initial work on the repair of the Town of Winchester clock (first placed in our steeple by a gift to the young town in the middle 1850s). Then, bit by bit, the scaffolding rose to allow for the discovery of all sorts of “interesting” problems that were not visible from the ground and the drone inspection that was also done during the planning. Finally, on October 20 the top was reached and we had our first close-up look at the cross, 185 feet from the ground - one of the tallest steeples in Massachusetts.

One challenging step in the raising of the scaffolding (and expensive) was the installation of temporary cellphone antennas on the outside of the scaffolding. The T-Mobile tenant of our steeple has three antennas located inside the steeple close to the top. Workers could not do their jobs at that level without the relocation of those antennas.

Work proceeded apace from this point on as we needed to beat the winter weather in order to get the bulk of the work completed. Painters Pride of Framingham, MA, served as our general contractor and used its years of experience with church and steeple restorations to our great benefit. The work was challenging even without a pandemic in our midst. One of the most significant surprises was the steep increase in the cost of copper required to replace the roofing over the four dormers above the clock faces. Once at the top we discovered the cross and its base required substantial repairs and restoration. The cross was taken down and went to Painters Pride's workshop for restoration. It was clear that the copper cross needed to be re-gilded - while costly it will outlast painting it by decades. Once the base was repaired and largely re-fabricated the cross was put back and a re-dedication of the cross was performed by Rev. Will Burhans with an accompanying song provided by our choir's tenor soloist, Peter Owens. It was a chilly and very breezy morning that December 3, 2020 but the video was made and then shared for all to see at the next virtual worship service.

By mid-December the scaffolding began to be removed. Our lightening projection contractor finished the installation of all new rods and ground cables on the steeple and the sanctuary roof. Again when the scaffolding was down to the clock level there was a pause as the final steps in the clock work was completed and the new LED

REPORT OF THE FACILITIES MINISTRY

based spire lights were installed near the eaves of the spire. By the end of January 2021 the scaffolding was down and the site was being cleaned up. Inside the sanctuary, roof braces were removed that were required to support the weight of the scaffolding where it rested on the roof. Some of the balcony ceilings were replaced and painted.

The final steps were to re-start the town clock and install and aim the new ground based LED lights that would illuminate the lower half of the steeple. That was completed on the evening of February 23, 2021.

What an amazing effort by the Steeple Task Force members: Bob McIndoe, Dick Sayre, John Fiske, Tom Church, Jerry Vaughn, David Weir. We are so grateful for their work, their patience and persistence, and their care and attention to detail toward the preservation of this treasure.

The original budget for the project finalized in January 2020 was \$348,350. Due to a number of unforeseen or impossible to accurately estimate costs, the final tally was \$447,492. The majority of this overage was the increased cost of copper (\$69,000). Most of the cost of the project was covered by special steeple funds created by the church when the renting of the steeple for cell phone transmitters was begun. But the overrun did require serious help from the Leadership Team, aided by Treasurer Bruce Lauterwasser and Associate Treasurer Anne Hoenicke and the generosity of members who helped with the lighting costs. Finally, the Facilities Ministry special reserve funds were tapped in a significant way. This last step means that there will be constraints on other facility projects in 2021 and likely beyond.

- **Forum Room renovation.** As the Ripley Chapel project concluded in early 2020 we were left with a somewhat unexpected problem to address: getting the Forum Room back in shape for use by the youth. The room was impacted significantly during the Ripley project due to wiring and plumbing installations. The Facilities Ministry decided to make a full restoration of the room which was truly due for a refresh. Replacing the recessed ceiling tiles and painting was straight forward but the wall to wall rug in the room also was past due for removal. And finally, a careful examination of the windows of the room compelled us to invest in full replacements of the single glazed, warped and water damaged windows. The ceiling tiles and painting was completed in great fashion by our Building Superintendent, Bill Lewis. The windows were custom ordered and professionally installed. And a new laminate floor was also professionally installed. The latter was accomplished at the same time the floor of the elevator was replaced as was the carpeting on the stairway leading from the central lobby down to the Chidley Hall and Forum level.
- **Boiler replacement.** A very difficult challenge presented itself unexpectedly in October of 2020. During the annual inspection by our steam boiler service provider, Fraser Engineering, critical rusts amounts was observed that was due to some leaking between two of the cast iron sections of the boiler. Although records of the age of the boiler are not clear it was likely installed in 1999. We knew it was nearing end-of-life but thought we had a few more years. The initial estimate for the full replacement of the boiler and burner and related parts was \$93,000 which was quite a shock. Since the boiler still could function we did some considerable work to

REPORT OF THE FACILITIES MINISTRY

determine what our choices were and consulted a few contractors (although there are very few that service boilers of this size). We even had a considerable discussion with the Wellesley Hills UCC where Fraser recently replaced their old boiler with dual boilers. In the end we worked with Fraser to undertake a smaller replacement - replace just three sections of the eight section boiler.

The work commenced just after Christmas during the nursery school's vacation period. Once the boiler was taken apart it became clear that for a variety of reasons it would be impossible to replace just the three sections and be guaranteed that the repaired boiler would not still leak where the old and new sections met. So we rapidly determined that we had to replace the entire boiler. We retained the current burner, which was new in 2012, and some other components to keep costs as low as possible. Fraser staff worked really hard to get this completed quickly. Ed Banzy and Bill Lewis also worked hard overseeing the now unheated building to monitor it and do everything possible to retain heat. Because of everyone's effort the building did not sink to a temperature range where we would have to start draining pipes and the fire sprinkler system. The final cost of the repairs was \$42,886; the entire boiler was replaced so it has a 10 year warranty. Much thanks are due to Ed Banzy for leading this effort and to Bruce Lauterwasser, Church Treasurer, the Leadership Team and Sarah Gallop, and Fraser Engineering who really supported us during this very stressful time!

- **Building improvements.** With the arrival of the pandemic the church was closed for all regular use until September 2020 when the Nursery School re-opened at 50% capacity. The Facilities Ministry decided to take advantage of this window and undertook a number of repainting and minor repairs. These were primarily accomplished by Bill Lewis, with direction and support of Ed Banzy, our Building Manager. Here are some of the more notable improvements:
 - Repainting of all wrought iron railings, inside and outside.
 - Interior stairs were repainted including white safety trim at the tread edges.
 - The outdoor handicap ramp was repaired by a mason.
 - Heating system steam condensate pumps repaired (1) and replaced (1).
- **Office furniture.** We are most grateful to Dick Sayre who donated some much needed office furniture for the upper church office and the 3rd floor Archives Room.
- **Parking lot planter.** Just completed as of this writing is the wonderful work of Steve Rozmanith who, as an Eagle Scout project, designed and built a replacement for the badly damaged planter next to the parking gate on the Vine Street side of the property. This planter has been struck countless times by snow plows, trucks, and cars over the years. Steve worked with Doug Taylor of the Facilities Ministry to develop the plans and seek input and guidance. (Doug has been the guardian angel of the planter for many years and has been the one to ensure there are living plantings within and to have lighted Christmas trees appear magically every December.). Thank you, Steve and the scouts!
- **Safety and Security assessment.** In March and April 2021 Ed Banzy, Bruce Alexander, and Bruce Lauterwasser did walkthroughs of the building and grounds with representatives from the Winchester Fire and Police Departments in order to check

REPORT OF THE FACILITIES MINISTRY

our preparedness for fire, medical emergency, and security. We learned a lot and gained some action items as well as ways we can work on improving our preparedness over time.

- **Facilities 5 Year Strategic Plan.** By the end of 2021 the Facilities Ministry developed a 5 year strategic plan. The Plan is a list of 15 medium to major projects that should be completed (or at least planned) by the end of 2025. These range from a complete upgrade to a modern carbon zero HVAC system for the building to parking lot improvements to exterior door restorations or replacements to creating a comprehensive facility manual. This plan still requires work to identify the cost and other resources needed to complete. But it is an important start on something we have never had before.

The Facilities Ministry's mission at times feels overwhelming to its volunteer members and staff. The challenge is a blend of keeping things clean and in tolerable repair to supporting the delivery of regular and extraordinary programs and events to conducting large and complex projects to keep everything going into the ever changing future. Below is a list of some of the key challenges the Ministry struggles with:

- ❖ **Organizational Capacity.** We find we are continually challenged by our church's capacity to undertake the things we want to, and often, must do. And then to prioritize what we do when. Constraints are a dedicated, hard working but part time staff and the capacity of volunteer members to help with projects. We have made some amazing achievements over the past 5+ years with Ripley Chapel, the steeple, and the unexpected boiler replacement. But there is much that needs to be done that is still waiting its turn.
- ❖ **Funding.** FacMin relies on the annual operational budget for routine and predictable repairs and replacements. It also depends on the income from a number of endowed funds to cover the really big items. Over the years the yearly income from those funds has been between \$20,000 and \$25,000. But to save for the occasional very big project we should really spend only about 75% of these funds in a typical year to allow a balance to accumulate so we have the necessary funds to support these big projects that come along every 3-5 years. Due to extraordinary projects in recent years the residual balances of these spending funds has been drawn down. This means, notwithstanding our new 5 Year Strategic Plan, we need to go easy on what we take on in the near term. With a Facility like ours we should probably strive to run an average total balance for these funds of \$40,000 - \$50,000.
- ❖ **Modernizing and Upgrades.** A continuous part of the challenge of the facility is to keep up with the needs to upgrade infrastructure and modernize. That can include heat system controls, security system additions, electrical (we still have some knob and tube wiring - still safe, but deserving replacement), etc. Bathrooms are a significant item we should be upgrading, both for the sake of being a welcome place to visit as well as to support ease of cleaning.

Submitted by Bruce Alexander, Chair, for the FCCW Facilities Ministry: John Fiske, Robin Delurey, Tom Church, Doug Taylor, Andy Spiegel, Rev. Will Burhans, and Richard Carbone; and Facilities staff: Ed Banzy, Building Manager and Bill Lewis, Building Superintendent.

REPORT OF THE HEALTH MINISTRY

June 2020 - June 2021



Recount with us the ways we have served up love, faith, welcome and hope this past year!

Adapted Health and Wellness programming - revised for Zoom

- Bi-monthly Healing Circles
- 11th Hour Program, November 8th: *"Eat Well to Stay Well this Winter"*
- Women's Advent Gathering, December 7th: *"Joy...delivered!"*
- Service of Light Healing Service, December 17th
- Health Ministry Sunday Service, February 7th: *"To everything there is a season" including time for the Young: "Seasons of COVID: Keeping faith during the pandemic"*
- Fall Contemplative Retreat with Rev J Goodell: *"Blessed are those poor in spirit"*
- Spring Retreat with Rev Will, K Zagata and Rev J Goodell: *"Holy Lament and Love's Invitation"*
- Mental Health Awareness Sunday, May 23, 2021

Maintained strong and healthy connections while physically distancing

- Home visits and deliveries: Hymnals, Thanksgiving meals, Poinsettias, Palms, Easter plants
- Coordinated with Winchester Health Department to secure "at home" and Jenks Center vaccinations for our elders
- Weekly Sermon, Seasonal Greetings (made by youth), Vaccine card protectors mailed to members at home without computers
- Led complex coordination to move a church member to a new apartment
- Fall / Spring Tea Gatherings: Who is in our church archives? Home for the Holidays

Expanded Reach of our Health Ministry Leadership

- SNEUCC Wellness & Health Justice Ministries - K. Zagata
 - Wellness: Key to Thriving in a Pandemic: March 20, 2021 - Presenter
 - Covid-19 2021 Update: Seeds of Hope with Rev Goodwin, February 11, 2021- Panelist

REPORT OF THE HEALTH MINISTRY

- Nourishing Faith through Ministries of Health: October 24, 2020 - Presenter
- Winchester Community TV notice in support of Mental Health Resource- Interface

Called to deliver despite challenges

- Monthly in person meetings became weekly most months to adapt programming and meet the needs of the congregation during the pandemic
- While Zoom fatigue was real, we supported each other, allowed for breaks, and made room for spiritual and emotional growth both individually and as a team

Key Goals for next year

- Safely transitioning to in person Health Ministry programming
- Enlist new membership
- Collaborate with LT to envision path forward

Respectfully submitted,

Health Ministry Team

Pam Budner

Regina Campbell

John Keeley

Leigh Kelliher

Branda Wilhoite

Kathleen Zagata, Health Minister

REPORT OF THE ENVIRONMENTAL JUSTICE MINISTRY

"Some people, in order to discover God, read books. But there is a great book: the very appearance of created things. Look above you! Look below you! Note it; read it. God who you want to discover, never wrote that book with ink; instead, God set before your eyes the things that God had made. Can you ask for a louder voice than that?"
St. Augustine

What came together surprisingly well:

- a) Along with other UCC churches in the conference, FCC took part in the Creation Care Voter Pledge. In addition, in committing to have a percentage of our congregation pledge to vote (and thereby impact important policy decisions around climate and social justice) we now lead with other UCC churches that have embraced the Congregation Climate Justice Voter Challenge.

a. <https://www.sneucc.org/creation-care-voter-pledge>

REPORT OF THE ENVIRONMENTAL JUSTICE MINISTRY

b.

- b) Though delayed, the Repair Café concept as championed by EJ member, Karen Bellacosa, continues to cultivate a thriving partnership with Sustainable Winchester, the Town of Winchester, the UU Church, Parish of Epiphany and other organizations/businesses. A launch date for the first Repair Café is set for Saturday, September 25th, to be held outdoors at FCC (parking lot area).
- c) Recognizing the intersectionality between the environment, racism and other social/economic issues, representatives from EJ took part in the book study, *Trouble the Water*, sponsored by FCC's Racial Justice Working Group. While taking part in the entirety of the study, our particular focus was on the pervasiveness of Environmental Racism and its impact on indigenous populations and communities of color.
- d) Along with Bruce Alexander (Facilities) and Bruce Lauterwasser (Treasurer), co-chairs Jessica & Barry McArdle, took part in a solar energy webinar offered through Interfaith Power & Light, including other discussions. On the basis of previous analysis done and with updates to its favorable return on investment, a proposal to LT and the wider congregation is in the works. More good news! FCC now officially holds membership in the Massachusetts Interfaith Power & Light.
- e) With participation of adult, youth and children of our congregation, EJ took an active role in crafting and organizing this year's Earth Day service on Sunday, April 18th. We also welcomed, denominational leader, author and public theologian, Rev. Dr. Jim Antal, to our virtual pulpit. His book, *Climate Church, Climate World*, has been made available for a book study in June, followed by a zoom Q & A with the author himself.
- f) Along, with the development of a beautiful logo (thanks to Haliana Burhans and her boyfriend), the Environment Justice webpage was completed last year (thanks to Nancy Kneiss). To further improve communication, a monthly newsletter, Environmental Justice, is now issued through FCC's email thread, updating the congregation on current events, renewable energy and important policy matters that impact God's beloved creation.
- g) Given combined work from FCC's EJ, and other church and organizational leaders, SNEUCC is preparing to launch its latest revision of the Green Congregation Challenge, of which FCC has attained Level One.

What we're aspiring towards in the weeks and months ahead:

- a) A launch date for the first Repair Café is set for Saturday, September 25th, to be held outdoors at FCC (parking lot area).
- b) Denominational leader, public theologian and activist, Rev. Jim Antal's excellent book, *Climate Church, Climate World*, has been made available for a zoom book study and conversation this June, followed by a zoom Q & A with the author himself during the last week of June.

REPORT OF THE ENVIRONMENTAL JUSTICE MINISTRY

- c) A Reno-Garden book study and conversation will be offered in July. Called, *Climate Justice*, its author, Mary Robinson, was awarded the Presidential Medal of Freedom by Barack Obama back in 2009. She also served as UN High Commissioner for Human Rights from 1997 - 2002. While underscoring the urgency of climate justice, she uses actual case studies (of indigenous and local folk) that respond with ingenuity, courage and hope.
- d) With the imminent launch of the newly updated Green Congregation Challenge, a presentation is being planned for the wider congregation, along with already realized and achievable goals towards Level Two.
- a) On the basis of previous analysis done and with updates to its favorable return on investment, a proposal for shifting FCC towards solar implementation, reducing our carbon footprint and energy savings, is in the works.

Given the pandemic, coupled with other factors, challenges we continue to face:

- a) Environmental Justice is oft perceived as a threat to our economic security, and thus adopting its measures as faith-based practices requires a cultural shift. It could be argued that in the long run, our very survival depends on a transition from a fossil-fuel to a renewable energy economy.
- b) Not being able to personally engage with folks from FCC and elsewhere, and thereby build momentum and membership as an organization, has slowed progress.

FCCW Environmental Justice: Rev. Will Burhans, Kathleen Zagata, Barry McArdle & Rev. Jessica McArdle (co-chairs), Karen Bellacosa, Dan Kuchma, Patricia Brady, Keith Russell, Bruce Alexander (facilities liaison), Linda Alexander (RIM liaison), Bruce Lauterwasser (LT and treasurer liaison), Julianne Zimmerman (RJWG liaison)

REPORT OF THE RENO GARDEN MINISTRY



REPORT OF THE RENO GARDEN MINISTRY

SEPTEMBER 2020 - MAY 2021

A Garden Refreshed

1. We are thrilled with the results of the pathways makeover, planned by Jay Olmsted, Landscape Architect, executed by Oliver Enterprises. The labyrinth surface is now clear and well defined; the aggregate walkway around the upper garden makes for safe and secure walking and good handicap access. The mixed surface of the lower garden pathway reflects the more rustic nature of this area.
The metal edging makes for neater edges and easier to maintain borders.
During this renovation the boulders surrounding the hillside of the lower bench, dedicated by the Mortenson family, were secured with mortar to prevent them from being dislodged.
2. The trees in the Garden continue to be cared for SAVATREE, under the aegis of arborist Hannah Hayes. The long term health of the trees is a priority.
3. The pond/fountain area is thoughtfully cared for by Robin each year. We are ever grateful for her willingness to pull on her boots and jump in to clear leaves and get the pump going. She has documented what it takes to keep it in good shape and we will add this to our Reno Garden manual.

Going Forward

1. This spring, 2021, we will begin a careful refresh of the right hand slope and pond surround with new plantings. The goal is to achieve the right mix of plants that will hold the soil and thrive. These areas have been a challenge due to inconsistent watering, rabbits (!) and the balance of soil and sunlight. We will work with plantsman and landscape architect Chris from Oliver Enterprises to guide the plan.
2. Also this year we plan to add a plaque inside the left entrance to the Garden to remind people that it is a place for quiet meditation and remembrance. Hopefully this will discourage commercial use of the Garden for photo shoots and remind all who enter of its natural intention.
3. Two dedication bricks each at the base of a bench have disappeared and will be replaced.
4. At the outset, the hope had been that the fees for placing ashes, memorial gifts and bricks would cover the ongoing expenses of maintaining the garden as well as help defray the bigger expenditures that come with restorative work. But they have not. To that end we will be doing some fundraising to celebrate the 10th anniversary of the Garden in 2022 to keep our resources healthy. Stay tuned!

~God is always present in the Garden~

Respectfully submitted,

Pam Budner for the Committee: Maryann McCall-Taylor, Robin Delurey, Elizabeth Cooper

REPORT OF THE FINANCIAL RESOURCES MINISTRY

What went well:

- Despite pandemic and shift to virtual service, stewardship exceeded its 2021 goal and received 127 pledges totaling \$627,000. A 1% increase in revenue over previous year.
- Stewardship campaign moved from hardcopy booklet to a well designed video production. Encouraged supporters to pledge online via FCCW website. Achieved successful transition to a more digital campaign going forward.
- Met monthly throughout church year and made some progress to address planned giving.

What did not go well:

- Adding new members to FRM team. Ministry needs to move through transition to new leadership.

Will Burhans, Douglas Clarke, Jonathan Goodell, Ben Keeler, Lisa Loughlin, David Peretti
Tom Roche, Chair, Taylor Tresselt, Jennifer Wilson

REPORT OF THE MISSION & OUTREACH MINISTRY

The Outreach team is the place to be! Our merry band includes Sarah Girotti, Laura Bailey, Janet Vaughn, Julia Dagget, Will Burhans, and Betsy Goodell.

We have the joy of helping us all extend our love and faith to our community - close at hand and more broadly. One of the ways we do that is to be stewards of the financial support you all give because a percentage of our giving is designated for mission outreach. Thank you! Together we as a church gave \$38,000 in grants to 16 organizations that serve our community. Each of these organizations apply for the grant and report back to us on how they are using our funds to impact justice, health, and strong, positive outcomes for those they serve.

We as a church also have three special offerings a year, each one dedicated to support a specific nonprofit organization who is extending God's love through their programs. Here is a summary of the three special groups we supported this year.

- In November, we selected Haley house to receive our Just Peace offering of \$4150. This Boston organization uses food with purpose and the power of community to break down barriers between people, empower individuals, and strengthen neighborhoods. Next time you are in Dudley Square, stop in and see community in action. Fun fact: we had the executive director join during one of our Zoom church services to share how Haley house is serving Roxbury, Mattapan, and other Boston communities.
- Our 2020 Christmas offering prioritized access to food and was designated to support Common Table, an initiative that provides work for food providers by serving food needs in Boston. Common Table leverages a powerful network of member food businesses, neighborhood restaurants, farm partners, and community-based organizations to produce delicious, culturally diverse, prepared meals to feed families

REPORT OF THE MISSION & OUTREACH MINISTRY

- in need -- because when you have more than you need, you build a longer table, not a higher fence. Thank you all for your generous support which meant we sent this organization a check for \$8400!
- Easter 2021 reminded us all of Resurrection hope and the encouraging signs of vaccines. We chose to dedicate our Easter offering of \$5435 to Boston Rescue Mission as they serve the homeless and those in risk of becoming homeless in Boston. Their services and programs are truly life affirming as they transform lives by empowering people at risk to achieve healthy and self-sufficient lives.

Other highlights for our committee this year include

- A virtual yet successful Giving tree that provided gifts to boys and girls from the community-based program Youth Villages LifeSet (formerly Germaine Lawrence Residential Program in Arlington) and gift cards for boys and girls from the Council of Social Concern in Woburn as well as much needed socks for the Lowell Transitional Learning Center and the Outdoor Church.
- Our first ever Fellowship and Service Team (FAST) program! The idea here was to provide 'outreach' opportunities where we could also grow closer as a congregation and get to know each other better. We chose January (in honor of the MLK Day of Service) as a month where our congregational could provide services for needs and requests right within our congregation. We hope to continue this program next January so stay tuned!
- We had a lot of fun partnering with Adult Formation and their Tuesdays with Jesus series! We organized eager soup makers with some folks who were more than glad to sample different soups each week. Thanks to so many of you who made soup and made deliveries around town!

What went well this year?

- Our support of organizations doing God's work in the community was very strong- financially and with Christmas gifts.
- We piloted some new ideas around outreach and service directly within our congregation and community - which we think is aligned with our emerging strategic plan.
- Keeping meetings to one hour and blending in some fun time ('tell us about your hometown')
- Ending the year with a gathering on Laura Bailey's patio!

Things that were more challenging?

- Finding ways to keep our red wagon ministry going - we are excited to restart this!

REPORT OF THE MISSION & OUTREACH MINISTRY

Dwelling Place Ministry

- Our church members have been very generous with volunteering to prepare and/or serve at the Dwelling Place during the pandemic.
- The number of meals being prepared have increased. We now prepare to have hot meals for 45 guests.
- We will continue to pack "to go" meals and distribute outdoors for the foreseeable future.
- The board is struggling to replace Lisa Loughlin in her guardian position. In the short term, she has agreed to stay on Monday and Wednesday evenings until her replacement is found.

Respectfully,

Cindy Mahoney and Louise Ritenhouse

Habitat for Humanity

Hammers don't work as well over Zoom, as it turns out! So there were no Habitat for Humanity work days during the pandemic. We are in the process of scheduling four Saturday work days during the '21-'22 program year. After years of organizing and co-organizing build days, Doug Taylor has given the reins to Andrew Beltz for such duties. Additionally, Merrimack Valley Habitat for Humanity, the entity with which we've built homes for many years, has merged with Habitat for Humanity of the North Shore, and is now Essex County Habitat for Humanity. We are excited to start building again with the new organization.

Andrew Beltz and Doug Taylor

REPORT OF THE COVID-19 FINANCIAL RESPONSE TEAM

Charge: The Covid-19 Financial Response Team (CFRT) was authorized by the Leadership Team in March 2020 and charged with developing a plan for the communication, collection and distribution of the 2020 Easter Offering and other related giving. The CFRT was charged with supporting individuals, families, nonprofits, and other Covid-19 related needs.

Composition: The team was comprised of representatives from the Ministry Team (Rev. Judy Arnold), the Diaconate (Jenny Splaine), Outreach ministry (Rev. Lisa Loughlin) and the Leadership Team (David Peretti, chair).

What went well:

1. Contributions - Due to generosity of many, the fund gratefully received \$48,540.50 in donations.
2. Communications - The team created an online grant application, communicated frequently in the weekly online newsletter, website and reminders before several church services and as well as word of mouth.
3. Meetings were held virtually on Zoom which allowed us to be together even when apart.
4. Grants - Through the end of February, we awarded 15 grants totaling \$35,175 in the areas of food and housing insecurities as well as assistance to area churches and nonprofits. We have earmarked 2 additional grants totaling \$5,000 and have remaining about \$8,500.

Work remaining:

1. Wrap up ongoing grant discussions.
2. Determine at what point, the leftover funds, if any, should be directed within the existing FCCW funds.

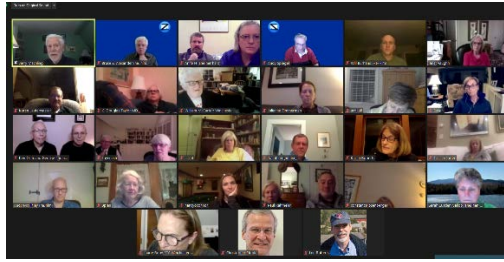
REPORT OF THE RACIAL JUSTICE WORKING GROUP

The Racial Justice Working Group is a newly formed Living Ministry with a charge of providing opportunities for the congregation and community to talk, learn, and act to promote greater racial justice and equity in our society. The Bible gives us an injunction in Isaiah to "learn to do right, seek justice and defend the oppressed" and Christ gives us the commandment: "You shall love your neighbor as yourself."

What Worked Well

- Last June, racial justice discussions started off with a well-attended Juneteenth-eve Zoom session, co-sponsored by the Adult Faith Exploration and Outreach Ministries.
- As a follow on, the congregation was invited to participate in a collective FCCW Reads activity by reading "How to Be an Antiracist," by Ibram X. Kendi over the summer.
- In November, a three-evening book discussion of the FCCW Reads book was led by Jerry Mechling. A total of 40 people participated (on Zoom!), including several from the community.

REPORT OF THE RACIAL JUSTICE WORKING GROUP



- In response to an open invitation following these events, volunteers formed a Racial Justice Working Group. We were pleasantly surprised that we were able to launch a new living ministry in the midst of the COVID19 pandemic. This is tempered by the recognition that there has been 400-year-long scourge of racial injustice in this country.
- We assembled an [Ideas "Bank"](#) and an extensive list of [Anti-Racist Resources](#).
- During Lent the Revs Will, Judy and Jessica led us through a discussion the book *Trouble the Water: A Christian Resource for the Work of Racial Justice* at the Tuesdays with Jesus sessions.

Plans

- This June, we plan to observe Juneteenth (a contraction of June and nineteenth). While many people may be unaware of this date, it has long been an important day in Black culture. It commemorates the announcement in Texas that slavery had ended, two and a half years after the Emancipation Proclamation. It is [recognized as an official holiday in 47 states and the District of Columbia](#), and many organizations have added Juneteenth to their roster of official work holidays.
- In fall 2021 we plan to offer "White Privilege - Let's Talk", a UCC course designed to invite church members to engage in safe, meaningful, and substantive conversations on race and to learn to see and faithfully oppose White Privilege in ourselves and the world around us.
- Recognizing that systemic racism intersects with and exacerbates pollution, climate change, and resource depletion, we plan to join forces with the Environmental Ministry to explore where and how God calls us to ministries of environmental justice.

Things We Struggled With

- The sheer magnitude of the problem of racial injustice is overwhelming and our group struggled with where to even start. We felt it was important to begin with and to acknowledge where we are and who we are - a mostly white town with a mostly white congregation, hence the White Privilege course planned for the fall.
- We found it hard to honor both the need to take time for discernment and the need to act and engage. Many feel a sense of crisis and urgency around prolonged racial injustice in our society, yet discernment is important too.
- As we embark upon this journey of addressing racial injustice, we struggle with the fear of making mistakes along the way, but we don't want fear of those mistakes to hold us back. We can learn from them, adjust course, and begin again.

As we continue as a living ministry, our deepest thanks go to all who have helped in contributing to this vital dialogue. Please know that we hope to continue to hear from you about your thoughts and interests in the specifics of this report, in racial justice, and more broadly in other justice topics.

REPORT OF THE RACIAL JUSTICE WORKING GROUP

FCCW Racial Justice Working Group:

Rev. Judy Arnold, Rev. Will Burhans, Sarah Gallop, Jonathan Goodell, Anne Hoenicke, Jessica McArdle (environmental justice liaison), Jerry Mechling, Kaye Nash and Julianne Zimmerman.

REPORT OF THE REGATHERING TEAM

The FCCW Regathering Team was established in May 2020 to investigate, develop, and implement safe plans for the possible phased-in resumption of in-person worship and other in-building activities at the First Congregational Church of Winchester in the context of the Covid-19 pandemic.

What Worked Well

- Over the course of the last year, the Regathering Team met willingly and energetically ten times to develop specific guidance for various periods of time that correlated with the church year.
- Our planning and implementation process was iterative, and executed in prioritized stages as new information related to the Covid-19 pandemic became available over time.
- We created a shared Google Drive to collect all of our guidance and resources in one place.
- Our first action was to create a Covid contact tracing form and a sign-in checklist that was required of anyone with approval to enter the building.
- Ongoing determinations were made about the use of the facility for worship, and by congregants, our youth, tenants, staff, workers, and the community, in strict correlation with current guidance.
- We researched and made decisions about cleaning supplies and practices.
- We communicated major decisions to the congregation.
- Following CDC and state guidance, a room-by-room capacity analysis was completed and the Building Use Request Form was updated with current guidance and FCCW protocols. We also analyzed the use of outdoor spaces.
- As things eased up a bit (more and more people were getting vaccinated), we started to consider the return of some tenants to the building.

Things We Struggled With

- Sometimes it was hard to keep up with evolving CDC and state guidance.
- A lot of our work fell to FCCW's Building Manager Ed Banzy, so give him a grateful thanks when you talk with him.
- Probably the biggest challenge is that no one had a crystal ball so we couldn't anticipate what would be happening in 3, 6, 9, 12 months.

REPORT OF THE REGATHERING TEAM

Plans

- The Regathering team will continue its work until the threat of the pandemic is well-controlled.
- For now, worship will continue by Zoom through the summer.
- A communication with new guidelines for the fall will be provided to the congregation when our plans are clearer.

FCCW Regathering Team

Ed Banzy, Will Burhans, Regina Campbell, Kate Carpini, Jane Ring Frank, Sarah Gallop, Jacob Greenberg, Maggie Keeler, Sarah Marino, Jessica McArdle, Bill McCarter, Kathy Mortensen, Doug McCall Taylor, Elizabeth Rozmanith, Susan Rozmanith, Jennie Ryan, Andy Spiegel, Michelle Stewart, and Kathleen Zagata

REPORT OF THE TREASURER

My report for 2019, written and published one year ago, started with these words: "As I sit here during the first week in May of 2020, sheltering in place as a result of the COVID-19 pandemic, I am encouraged by the resiliency of our congregation as reflected in on-line worship attendance, continuing participation in small group ministries via Zoom, new initiatives to reach out and connect with and support one another, and unfailingly generous financial support for our ministries and programs." Who could have predicted that one year later I would be summarizing our 2020 financial performance while still in relative isolation. It has been a challenging year for all of us, but the words I wrote one year ago could not be more true today. We have continued to be resilient, to worship together, to find strength and stimulation in small group activities, and to generously support our church financially. Let's consider the numbers.

Exhibit #1 shows the final ledger-to-budget report for 2020. Two items stand out in the Income section of the report, proceeds of \$93,802 from a Paycheck Protection Program (PPP) forgivable loan, and a transfer of \$104,480 to the Emergency Reserve Fund which represents the budget surplus for the year. The PPP loan came about as a result of the federal CARES act, passed in response to the COVID-19 pandemic. The purpose of the program was to give organizations facing loss of revenue or revenue uncertainty the ability to retain and fully compensate employees who might otherwise have lost income. After considerable discussion within both the Financial Resources Ministry (FRM) and subsequently the Leadership Team (LT) a decision was made to apply for a PPP loan based on significant uncertainty around both our ability to realize budgeted 2020 income and our ability to forecast (budget) 2021 income. Our application was approved and proceeds were used to ensure that all church employees continued to receive their full usual compensation for the entire year. This included employees who transitioned to fully remote work, employees who ended up splitting time between remote and on-site work, and employees whose normal work was interrupted or eliminated by the absence of live worship services. Throughout the year our Personnel Ministry and our Leadership Team continued to fully support our

REPORT OF THE TREASURER

commitment to our employees. Late in the year we successfully applied for loan forgiveness.

Another notable item in the Income section of Exhibit #1 is actual Pledge Receipts of \$619,268 which exceeded budget by nearly \$4,700, reflecting the strong commitment of our members to continue supporting the church in challenging times. Rental income was significantly below budget as a result of the building being closed for much of the year. On the Expenditures side of the ledger, not surprisingly spending was down in many areas as a result of the church building being closed for nearly nine months and normal Sunday activities like nursery care and choral singing being eliminated. On the other hand, a number of unbudgeted activities related to remote worship and remote programming resulted in unplanned spending. This is the case with Worship & Congregational Life which absorbed all of the unplanned technology costs associated with our on-line worship services. We also took advantage of underspending in many areas to intentionally overspend our Exterior Maintenance budget in order to take care of several important projects, including tree removal and repair of the handicap access ramp. Overall, expenditures were about 2% below budget.

Exhibit #2 shows the status of the church's invested funds. 2020 was a bit unusual in that a large draw was made from the invested funds portfolio to finance a major renovation of the church steeple (more detail on that later). In 2020, the invested funds were tapped for \$692,889, \$202,000 in support of the operating budget (the standard 5% Endowment draw based on a 3 year rolling average of Endowment value) and \$490,889 in support of specific spending needs (a significant fraction of that total came from steeple cell tower rental invested funds used to support the steeple renovation project). Details of the expenditures from our invested funds are shown in Exhibit #3. Despite the unusually large draw, a strong stock market led to a net increase for the year of \$140,000 in the value of the portfolio.

We were also able to maintain strong Outreach spending in 2020. Exhibit #4 shows the range of organizations that we supported with financial contributions in 2020. We also continued to prepare and deliver food to the Dwelling Place in Woburn and to make sandwiches for the Outdoor Church in Cambridge.

One of the very notable achievements for the year was the undertaking and completion (in January 2021) of a major steeple renovation project. Exhibit #5 shows the breakdown of costs for this \$541K project, and the various funding sources used to pay for the renovation. The final result has drawn admiration and praise from both church members and townspeople alike, and more importantly will keep our steeple in great shape for decades to come.

Looking ahead to 2021, we once again recruited a representative Budget Working Group to construct and recommend to the LT a balanced budget, which they did. Their job was helped considerably by the FRM, which conducted a strong pledge campaign employing video for the first time with the result that pledges exceeded goal by over 2%. In addition, the strong market performance of 2020 allowed for an increase in Endowment draw for the 2021 budget. So we have been able to maintain ministry budgets (appropriate for planned building availability) while providing for modest staff compensation increases and continued building maintenance. We are keeping our fingers crossed for a return to "live" worship in our beloved sanctuary in September.

REPORT OF THE TREASURER

In closing, as I try to do every year, I want to acknowledge the outstanding work of our finance team. Our Financial Resources Ministry works hard to plan and execute the annual pledge campaign, as well as oversee the investment and uses of our church's funds. Bookkeeper Jose Foronda did not miss a beat when the pandemic struck, continuing to come in to an empty office each week to issue checks, and working remotely to reconcile our various bank accounts and financial transactions. Assistant Treasurer Keith Russell, who in normal times counts, categorizes, and documents the weekly Sunday offerings continues on his extended pandemic hiatus. I look forward to reuniting with Keith in the church office over stacks of pledge envelopes and cash come September. Anne Hoenicke, in her role as Associate Treasurer, continued to serve in countless ways from chairing the 2021 Budget Working Group to preparing the exhibits that are included in this report, and countless tasks in between. And, as ever, I could not function in my role as Treasurer without the many talents of Sarah Marino, our Office Manager. Her extensive knowledge of our many processes, procedures, suppliers and church members and friends is invaluable as we work our way through the many weekly, monthly, and annual financial transactions that are the financial lifeblood of the church.

- Exhibit 1: Ledger to Budget Summary 12/31/2020
- Exhibit 2: 2020 Endowed and Spending Funds
- Exhibit 3: 2020 Expenditures from Spending Funds
- Exhibit 4: 2020 Outreach Exhibit
- Exhibit 5: Steeple Project Final Cost Summary

2020 Ledger to Budget Status Final 12/31/20		2020 Budget	2020 Actual	Delta 0	Percent of Budget 100% thru year
Income					
1050	Pledge Receipts	\$614,600	\$ 619,268	\$ (4,668)	101%
1100	General Endowment Transfer	128,000	128,000	0	100%
1200	Jenks Endowment Transfer	74,000	74,000	0	100%
1250	Rental Income	75,583	52,630	22,953	70%
1300	Back Pledges	500	7,440	-6,940	1488%
1350	Cash Collections	11,000	701	10,299	6%
1400	Unrestricted Gifts	2000	3,400	-1,400	170%
1401	Non-Pledged Gifts	15,000	28,001	-13,001	187%
1500	Interest / Miscellaneous	500	354	146	71%
1505	Donations Transaction Fees	-1,000	-1,460	460	146%
1550	Payroll Protection Program (PPP) Loan	0	93,802	-93,802	
1705	Transfer to/from Emergency Reserve Fund	0	-104,480	104,480	
	Income totals	920,183	901,656	18,527	98%
Expenditures					
Ministerial Salaries and Benefits - Clergy					
3100	Lead Pastor Salary & Housing	147,922	147,922	0	100%
3105	Associate Pastor Salary & Housing	56,354	56,390	-36	100%
3120	Clergy Benefits	67,718	67,925	-207	100%
	Total Clergy	271,994	272,236	(243)	100%
Other personnel costs					
3600	Travel	1,200	213	987	18%
3610	Lead Pastor Professional Expenses	2,000	1,458	542	73%
3614	Lead Pastor Continuing Education	1,500	807	693	54%
3616	Staff Professional Expenses	750	1,017	-267	136%
3618	Staff Professional Development	2,500	129	2,371	5%
3620	Sabbatical	1,500	2,000	-500	133%
3630	Church FICA	20,595	20,781	-186	101%
3640	Personnel Contingency	1,200	10,648	-9,448	887%
	Total Other Personnel	31,245	37,053	(5,808)	119%
Worship excluding clergy salary					
3400	Music Minister Salary	42,902	42,902	0	100%
3401	Organist	21,127	21,927	-800	104%
3421	Music Minister Benefits	6,015	6,094	-79	101%
3500	Independent Contractors Music	14,000	16,500	-2,500	118%
4170	Piano Maintenance	750	450	300	60%
5500	Music Materials	2,500	743	1,757	30%
5600	Deacons	2,150	1,527	623	71%
5625	Worship & Congregational Life	1,000	5,399	-4,399	540%
	Total Worship	90,444	95,543	(5,098)	106%
Christian Faith Formation					
3402	Minister of Faith Formation	52,543	51,265	1,278	98%
3422	Faith Formation Benefits	14,969	10,774	4,195	72%
3501	Independent Contractors Nursery	1,846	414	1,432	22%
3503	Nursery Supervisor	2,668	2,893	-225	108%
5700	Welcoming	1,000	55	945	6%
5800	Church School	6,000	1,143	4,857	19%
5825	Adult Faith Exploration	2,000	83	1,917	4%
5830	Library	500	54	446	11%
5850	Youth Activities	6,000	4,429	1,571	74%
5860	Confirmation	4,000	1,510	2,490	38%
	Total Faith Formation	91,526	72,620	18,906	79%

2020 Ledger to Budget Status Final 12/31/20		2020 Budget	2020 Actual	Delta 0	Percent of Budget 100% thru year
Health and Wellness					
3404	Minister of Health & Wellness	39,285	39,858	-573	101%
3420	Health Minister Benefits	5,500	5,497	3	100%
5750	Health Ministry	1,500	1,564	-64	104%
	Total Health and Wellness	46,284	46,919	(635)	101%
Mission and Service					
5100	General Outreach Appropriation	38,000	38,500	-500	101%
5101	UCC United Church Mission	48,945	48,945	0	100%
	Total Mission and Service	86,945	87,445	(500)	101%
Business Office					
3200	Office Staff	49,722	51,524	-1,803	104%
3220	Office Staff Benefits	7,013	7,035	-22	100%
3502	Bookkeeper & Independent Contractors Office	5,269	4,072	1,197	77%
4000	Copier rent & maintenance	3,600	2,175	1,425	60%
4010	Postage	2,000	1,594	406	80%
4100	Office Expense	13,000	15,158	-2,158	117%
4120	Telephone	3,600	4,313	-713	120%
	Total Business Office	84,203	85,872	(1,668)	102%
Facility Maintenance					
3300	Facilities Staff	56,695	56,713	-18	100%
3320	Facilities Staff Benefits	4,388	5,701	-1,313	130%
3505	Independent Contractors Facilities	4,553	2,681	1,873	59%
4125	Electricity	13,500	10,056	3,444	74%
4130	Water & Sewer	3,000	2,688	312	90%
4140	Interior Maintenance	27,000	29,054	-2,054	108%
4141	Exterior Maintenance	9,000	17,424	-8,424	194%
4142	Capital Reserve	2,000	2,000	0	100%
4145	Rubbish removal	2,835	2,314	521	82%
4150	Sexton supplies	3,000	2,685	315	90%
4155	Snow removal	8,000	4,845	3,155	61%
4160	Insurance	39,540	36,659	2,881	93%
4200	Fuel	25,000	22,995	2,005	92%
	Total Facilities	198,511	195,815	2,696	99%
All Church & Community Programs					
5630	Strategic Initiatives	0	0	0	
5640	Community Communications	1,500	956	544	64%
5650	LT Discretionary	500	158	342	32%
5660	All Church Events	3,000	50	2,950	2%
5670	Ripley Chapel Programs	12,500	6,990	5,510	56%
5680	Environmental Justice	750	0	750	0%
	Total All Church & Community Programs	18,250	8,154	10,096	45%
Expense totals		919,403	901,656	17,747	98%

2020 Report on Endowed Funds - General(Unrestricted) & Restricted/Designated Use

	2019		2020				2020
	Balance 12/31/2019	Draw Limit	Disbursed to operating budget or spending fund	Changes in Fund Principal	Add 2020 Investment Income	Add 2020 Portfolio Gain (Loss)	Balance 12/31/2020

General (Unrestricted) Use:

		(Note 1)		(Note 2)			
General (Unrestricted) Use: General Endowment	2,779,534	5% + \$35K	(163,000)	3,141	70,191	286,162	2,976,027
General (Unrestricted) Use: Jenks Endowment	1,573,128	5% spending rule	(74,000)	0	39,940	162,832	1,701,900
Subtotal - Unrestricted	4,352,662	(Draw Limit is based on 3-yr rolling avg balance)	(237,000)	3,141	110,131	448,994	4,677,927

Restricted/Designated Use:

Category	Full Fund Name			Disbursed 1/1/20	(Note 3)			
Facilities	Frederic E. Abbe Fund	71,985	5% spending rule	(1,800)	1,800	1,848	7,535	81,368
Facilities	Dorothy and Robert Beattie Family Fund	35,748	5% spending rule	(1,787)	0	883	3,600	38,444
Facilities	Eugenia Elizabeth Palmer Special Needs Fund	177,410	5% spending rule	(8,870)	0	4,382	17,865	190,787
Facilities	Steeple Income Fund (Note 4)	240,812	5% spending rule	(12,041)	(228,772)	2,974	12,125	15,099
Facilities	Peter T. and Carol Gustafson VanAken Fund	153,201	5% spending rule	(7,660)	0	3,784	15,428	164,753
Music	McIndoe Organ Maintenance Fund	74,005	5% spending rule	(3,700)	0	1,828	7,452	79,585
Music	Music Endowed Fund	20,033	5% spending rule	(1,002)	0	495	2,017	21,543
Music	Cassie M. Wallace Fund	18,781	5% spending rule	(939)	0	464	1,891	20,197
Pastor's Discretion	John Cleworth Pastor's Fund	8,225	5% spending rule	(411)	0	203	828	8,845
Pastor's Discretion	Charles H. Mason Pastor's Fund	13,523	5% spending rule	(676)	0	334	1,362	14,542
Those in Need	Mary Amy Hall Pastor & Deacons Fund	27,722	5% spending rule	(1,386)	0	685	2,792	29,812
UCC Mission & Outreach	Mason / Skillings Denominational Support Fund	43,136	5% spending rule	(2,157)	0	1,065	4,344	46,389
General/LT Discretion	Poduska Fund	32,705	5% spending rule	(1,635)	0	808	3,293	35,171
Youth	Eberle Forum Fund	10,147	5% spending rule	(507)	0	251	1,022	10,912
Youth	Redmond Youth Fund	3,214	5% spending rule	(161)	0	79	324	3,456
Youth	Jance Wilson Youth Directed Fund (Note 5)	-	5% spending rule	-	10,170	132	539	10,841
Flowers	Palmer - Niedringhaus Easter Flower Fund	4,755	5% spending rule	(238)	0	117	479	5,113
Divinity Scholarship	Howard J. and Frances Elder Chidley Memorial Fund	13,756	5% spending rule	(688)	0	340	1,385	14,793
Subtotal - Restricted/Designated Use	949,157			(45,658)	(216,802)	20,673	84,282	791,651

Endowed - Unrestricted and Restricted Total 5,301,819

(282,658) (213,662) 130,803 533,275 5,469,578

Notes:

- The congregation voted on 10/3/20 to draw \$35K to cover steeple repair expenses
- General Endowment includes current principal of Burhans mortgage, \$3,141 total principal payments in 2020
- Half of Abbe income goes to Spending Fund, half gets added to principal until it reaches \$100K
- (228,772) net includes +2,839 from Cell Tower Rental and -231,611 transferred per congregational vote to Steeple Income Spending fund.
- Memorial Gifts donated in memory of Janice E. Wilson

Total Vanguard Invested Spending Funds (from next page)	393,251
Total Vanguard Invested	5,862,829
WCB Spending Fund	30,940
Total All Funds	5,893,769

Year End 2020 Report on Status of Saving/Spending and Reserve Funds

		2019	2020				2020
		Final	5% Transfer from	Gifts and	Fund	Investment	Final
		Balance	Restricted Funds	Fund	Fund	Income	Balance
		12/31/2019	on 1/1/2020	additions	Expenditures		12/31/2020
*Receives income from an Endowed Restricted Fund							
DESIGNATED PURPOSE SAVINGS/SPENDING FUNDS							
1	Facilities Palmer Special Needs Spending Fund*	194	8,870	750	(7,145)	199	2,869
2	Facilities Prudential Spending Fund *(Abbe & Beattie)	83	3,587		(313)	119	3,476
3	Facilities Steeple Lighting Spending Fund	4,002			(1,279)	114	2,837
4	Facilities Steeple Income Spending Fund*	124,920	12,041	336,761	(396,940)	3,634	80,415
5	Facilities Van Aken Prudential Spending Fund*	2,413	7,660		(834)	328	9,567
6	Garden Reno Garden Spending Fund	61,338		148	(27,087)	1,628	36,027
7	Music McIndoe Organ Maintenance Spending Fund*	5,781	3,700		(885)	307	8,903
8	Music Wallace Music Spending Fund*	2,739	939			125	3,803
9	Music Music Expendable Spending Fund*	882	1,002	500		73	2,456
10	Mission & Outreach Outreach Activities Spending Fund	45,398			(11,000)	1,357	35,755
11	Pastor's Discretion Pastor's Special Needs Spending Fund*	67	1,087		(147)	37	1,044
12	Those in Need Pastor & Deacons Spending Fund*	9,873	1,386	538	(5,200)	304	6,900
13	General/LT Discretion Poduska Spending Fund*	6,707	1,635			284	8,626
14	Youth Eberle Forum / Redmond Youth Spending Fund*	12,701	668		(600)	444	13,214
15	Youth Peretti Mission Trip Spending Fund	10,327				351	10,678
16	Youth Youth Mission Trip Spending Fund	918		9,205	(10,123)	16	16
17	Youth Janice Wilson Youth Directed (JWYD) Spending Fund*	0					
18	Health Ministry Irwin Memorial Health Ministry Spending Fund	14,248		1,125	(466)	496	15,403
19	Flowers Flower Spending Fund	340		740	(225)	20	876
20	Flowers Niedringhaus Flowers Spending Fund*	1,900	119			69	2,087
21	Flowers Niedringhaus Lilies Spending Fund*	3,061	119			108	3,288
22	Individualized Memorial Gifts Spending Fund	2,862		8,075	(10,170)	62	829
23	Library Library Spending Fund	4,487				153	4,640
24	Divinity Scholarship Chidley Scholarship Spending Fund*	(17,076)	688			0	(16,388)
SUBTOTAL - DESIGNATED PURPOSE SAVINGS/SPENDING FUNDS		298,165	43,501	357,842	(472,414)	10,226	237,320

RESERVE FUNDS

25	Facilities Memorial Reserve Fund	(749)	0	0	0	0	(749)
26	Facilities Capital Reserve Fund	1,223	0	2,000	0	76	3,298
27	General/LT Discretion Emergency Reserve Fund	25,705	0	95,000	0	2,489	123,194
28	General/LT Discretion Kendall Loan Fund	38,554	0	502	(27,000)	860	12,917
29	Personnel Sabbatical Reserve Fund	14,734	0	2,000	0	535	17,269
SUBTOTAL - RESERVE FUNDS		79,468	0	99,502	(27,000)	3,960	155,931

TOTAL DESIGNATED PURPOSE SAVINGS/SPENDING and RESERVE FUNDS **377,633** **43,501** **457,344** **(499,414)** **14,186** **393,251**

PASS THROUGH FUNDS

30	Mission & Outreach Housing Loan Fund	0	0	8,172	(8,172)	0	0
31	Mission & Outreach Christmas, Easter & Just Peace Fund	0	0	8,689	(8,689)	0	0
32	Mission & Outreach Directed Gifts Fund	0	0	3,165	(3,165)	0	0
33	UCC Mission & Outreach Denominational Support Spending Fund	0	2,157	0	(2,157)	0	(0)
SUBTOTAL - Pass-Through Funds		0	2,157	20,026	(22,183)	0	(0)

INVESTED SEPARATELY (This fund is kept in a dedicated savings account in the Winchester Cooperative Bank, not invested with Vanguard)

34	COVID Relief COVID Financial Relief Fund (from 2020 Easter offering)	0	0	48,615	17,675		30,940
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GRAND TOTAL ALL SPENDING & RESERVE FUNDS **377,633** **45,658** **525,985** **(503,922)** **14,186** **424,191**

337K added = 232K from restricted Fund, 58K "Light the Steeple", 12K from Town for clock, 35K cong'l vote

Transferred to Pastor's Savings Acct at WSB/WCB

Transferred to Deacons' Savings Acct at WSB

Will receive income from JWYD endowed fund in 2021.

A capital reserve, 10% of unrestricted bequests 2K from operating budget annually. 10% of unrestricted bequests up to \$50K. \$65K of \$123K to cover steeple repair cost overruns Cash flow loans, paid in 10 years. Pay 6 months pastor salary every 5-7 years

2020 Treasurer's Report of Expenditures from Restricted Savings/Spending Funds

EXHIBIT #3

Category	Savings / Spending Fund	Amount Spent	Use(s) Description	Fund Subtotal	Category Subtotal
Facilities	Palmer Special Needs Spending Fund	\$ (4,495)	final 6 monthly energy loan repayments - LED lighting project	(6,395)	(417,361)
		\$ (1,900)	final cleaning of Ripley hallway tile floor		
Facilities	Prudential Spending Fund	\$ (313)	electronics for live streaming worship	(313)	
Facilities	Steeple Income Spending Fund	\$ (11,600)	first payment for steeple lighting	(408,540)	
		\$ (392,540)	Payments to Painter's Pride (steeple contractor)		
		\$ (4,400)	downpayment on lightning protection system		
Facilities	Steeple Lighting Spending Fund	\$ (1,279)	design work for new steeple lighting	(1,279)	
Facilities	Van Aken Prudential Spending Fund	\$ (834)	door alarm work on Ripley Chapel exterior entrance	(834)	
Garden	Reno Garden Spending Fund	\$ (1,950)	design work for new paved walkways in Reno Garden	(27,087)	(27,087)
		\$ (22,985)	resurfacing of Garden paths		
		\$ (84)	nutrients for soil		
		\$ (946)	fall clean-up		
		\$ (75)	soil analysis		
		\$ (1,047)	disease treatments		
Music	McIndoe Organ Maintenance Spending Fund	\$ (885)	tuning and maintenance of the organ	(885)	(885)
Youth	Eberle Forum / Redmond Youth Spending Fund	\$ (600)	purchase two fire tables for outdoor youth meetings	(600)	(1,518)
Youth	Youth Mission Trip Spending Fund	\$ (918)	ski trip net expenses above opr budget and family payments	(918)	
Health Ministry	Irwin Health Ministry Spending Fund	\$ (80)	color and black ink for a member's printer	(466)	(466)
		\$ (95)	supplies for COVID-19 response from Health Ministry		
		\$ (81)	rubber gloves and paper towels for COVID		
		\$ (92)	chicken soup & contractor bags for COVID response		
		\$ (11)	labels for hand sanitizers		
		\$ (89)	Ziploc bags for COVID supplies		
		\$ (19)	Emerge-C supplement for COVID response		
Flowers	Flower Spending Fund	\$ (90)	chancel flowers for 2/6 and 3/15 services	(225)	(225)
		\$ (14)	baptism roses		
		\$ (85)	palm plants for Holy Week recorded services		
		\$ (25)	planter for Kathleen		
		\$ (11)	mum for a Health Ministry need		
General Use	Kendall Cash Flow Loan Fund	\$ (27,000)	cover Ripley Chapel project overrun	(27,000)	(27,000)
Outreach	Outreach Activities Spending Fund	\$ (5,000)	for the SNEUCC Medical Debt Retirement Initiative	(11,000)	(16,347)
		\$ (6,000)	The Outdoor Church of Cambridge		
In Need	Pastor & Deacons Spending Fund	\$ (5,000)	transfer to Deacons for anticipated COVID needs	(5,200)	
		\$ (200)	gift cards for unhoused, food insecure and those in need		
In Need	Pastor's Special Needs Spending Fund	\$ (147)	help for parishioner in need	(147)	

Total Savings/Spending Funds Expenditures \$ (490,890) \$ (490,890) \$ (490,890)

Outreach 2020 thru 12/31/2020	Amount Spent 2020		
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Outreach Ministry Grants

Organization/Program Supported	Amount	Operating Budget	Pass Through Funds	Restricted Spending Funds
Boston City Mission, Inc.	\$2,500.00			
Budget Buddies	\$2,500.00			
Catie's Closet	\$2,000.00			
Lowell Transitional Living Center	\$3,000.00			
Mass Coalition for the Homeless	\$2,500.00			
Mission of Deeds	\$3,000.00			
Neighborhood Counseling & Community Services	\$2,000.00			
Outdoor Church gift cards for members	\$500.00			
Refugee Immigration Ministry	\$3,000.00			
Room to Grow	\$2,500.00			
Outdoor Church of Cambridge	\$3,000.00			
UTEC, Inc. (United Teen Equality Center)	\$2,500.00			
Winchester Farmer's Market Community HUB Inc.	\$500.00			
Woburn Council of Social Concern	\$2,000.00			
Women's Lunch Place	\$2,000.00			
Year Up	\$2,500.00			
Youth Villages Germaine Lawrence Campus	\$2,500.00			
~Free Rent - No groups using building during COVID	--			

Total Outreach Ministry Grants \$38,500

Metro Boston Area, SNEUCC and National UCC - Denominational Support

Metropolitan Boston Association - 3.6% allocation	\$1,839.67		
SNEUCC - Southern New England Conference UCC PG	\$12,236.25		
SNEUCC - Proportional Giving	\$11,623.03		
SNEUCC - Proportional Giving	\$12,000.00		
SNEUCC - Proportional Giving	\$11,246.05		

Total Operating Budget Support for UCC **\$48,945**

Mason/Skillings Bequest - Support for UCC in 2020			\$2,157
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\$51,102

Special Offerings - Pass Through Accounts

1. Christmas Offering 2019 - Common Cathedral (disbursed 2020)		\$4,004	
2. Easter Offering 2020 - COVID Financial Relief Fund (see below)			
3. Just Peace Offering 2020 - Haley House of Roxbury		\$4,550	

\$8,554

Directed Gifts from Offering Plate on Certain Sundays - Pass through Account

Not during COIVD			
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\$0

2020 Outreach Spending Fund* (persists) Disbursements

Medical Debt Relief Initiative via SNEUCC			\$5,000
Outdoor Church Director health insurance premium			\$6,000

***2020 Year End Balance is \$35,755 in this fund \$11,000**

COVID Financial Relief Fund 2020 Disbursements

Anonymous Disbursement		\$1,000	
Anonymous Disbursement		\$5,175	
Anonymous Disbursement		\$5,000	
Anonymous Disbursement		\$1,000	
Anonymous Disbursement		\$1,000	
Anonymous Disbursement		\$1,000	
Anonymous Disbursement		\$2,500	
Anonymous Disbursement		\$1,000	

12/31/2020 balance is \$30,940K Total 2020 YTD \$17,675

Pastor's & Deacons' Fund 2020 Disbursements to Deacons Savings Acct

\$5,200

Pastor's Discretionary Fund 2020 Disbursements to Pastor Savings Acct

\$147

	Operating Budget	Pass Through Funds	Restricted Spending Funds
Grand Totals Amount Spent 2020	\$87,445	\$26,229	\$18,504

Percent of Total Operating Budget Income 10% 3% 2%

Total Year End 2020 Income \$901,656

Total Spent all Types of Funds

\$132,178

\$44,733

Off Operating budget

Memo: Rent Relief in 2020 due to COVID-19 Pandemic

\$22,953

Act-Bud 2020

Steeple Renovation Project Financial Summary

EXPENSES

Project Item	Final Cost	Notes
Inspections / Permits	\$4,015	
Scaffolding	\$146,942	
Steeple work	\$287,000	
Cell phone antenna move	\$19,368	not anticipated in original plan
Lightning protection system	\$14,760	not anticipated in original plan
Clock repair (incl. platform)	\$21,036	Town contributed \$12,000
Steeple lighting system	\$47,952	
Project Total	\$541,073	

FUNDING

Funding Source	Amount	Comment
Steeple Invested Funds	\$385,744	Includes: Steeple Cell Tower Rental Income Restricted Fund, Steeple Spending Fund, Steeple Lighting Spending Fund
General Endowment Draw	\$35,000	per congregational vote - total \$50K authorized
"Light the Steeple" Campaign	\$50,000	
Town clock contribution	\$12,000	approved by Winchester Select Board
Emergency Reserve Fund	\$58,329	per LT recommendation
Total Expended Funds	\$541,073	

APPENDICES



Why a Strategic Plan Now?





Why a Strategic Plan Now?

- A “kairos” moment for us as a church:
 - How do we respond to what is going on in the world around us with the pandemic, the ecological crisis, and issues of justice?
 - In our denomination, numbers of members in our churches has declined from 1.6 million in 1990 to 800,000 in 2020. FCCW has arrested the trend of declining numbers over the last 5-8 years, holding relatively steady in membership, worship attendance and pledge units.
 - How do we bend the curve not just to be stabilized but actually drawing more people in among us and increasing our reach beyond us to share our faith, love and hope with others?



Why a Strategic Plan Now - Part 2

- There are changes in our staff happening now and coming down the pike. A new configuration of the Ministry Team is necessary.
 - Ben Pulaski's departure as Children and Youth Minister
 - The retirements of Rev. Judy and Kathleen
 - Rev. Will's 7-year mark among us which involves a 6-month sabbatical
- Based upon these factors, Your Leadership Team offers this plan for thinking strategically about how to position ourselves over the coming 5 years and forward to better live into our purpose and continue to be a church thriving for God's sake.



Inputs for Five-Year Strategic Plan

- Holy Conversations, Holy Destinations, Transition Team work (2004-2015)
- Purpose Statement (2012) & new By-Laws (2018)
- Extensive LT strategic planning work (2018-2021)
- Results of congregational survey (2020)
- Directional feedback from Lead Pastor's review (2020)
- Congregational budget meeting discussion (2021)

Our Purpose: We are a Christ-centered nurturing community, growing in faith, serving in love and welcoming all with joy!

Our 2021 Vision: To strengthen our faith and community within and broaden our reach beyond. Like breathing in and breathing out, our internal and external work is balanced, one serves the other, and makes for a vital communal body bearing fruit in service to God.

Our Strategic Objectives

Deepen Faith and Community Through Small Groups

Grow the Children, Youth, and Family Program

Branch Out Through Worship, Arts, and Justice Work

In the ground of God, we seek a **Sustainable Root System** of growing membership, thoughtful financial stewardship, sustainable facilities planning.

DEEPEN Faith and Community Through Small Groups

- ➡ Foster spiritual connections through small groups (Bible study, vocation, aging, wellness, healing, parenting, singles, etc.), deepening our relationship with God and one another
- ➡ Increase focus on religious education and faith development by leveraging the Lead Pastor's time, energy
- ➡ Create greater efficiencies in doing the business and administration of the church to free up more people to be engaged in small groups



GROW the Children, Youth, and Family Program

- ➡ **Develop our children/youth programs by offering a progressive faith development journey from baptism through confirmation and beyond**
- ➡ **Increase service and justice opportunities and connectivity among adults, children, and youth**
- ➡ **Through a full-time ordained Associate Minister in this position, tend to the pastoral care needs of parents**
- ➡ **Engagement in ministry to college students and young adults**



BRANCH OUT through Worship, Arts, and Justice Work

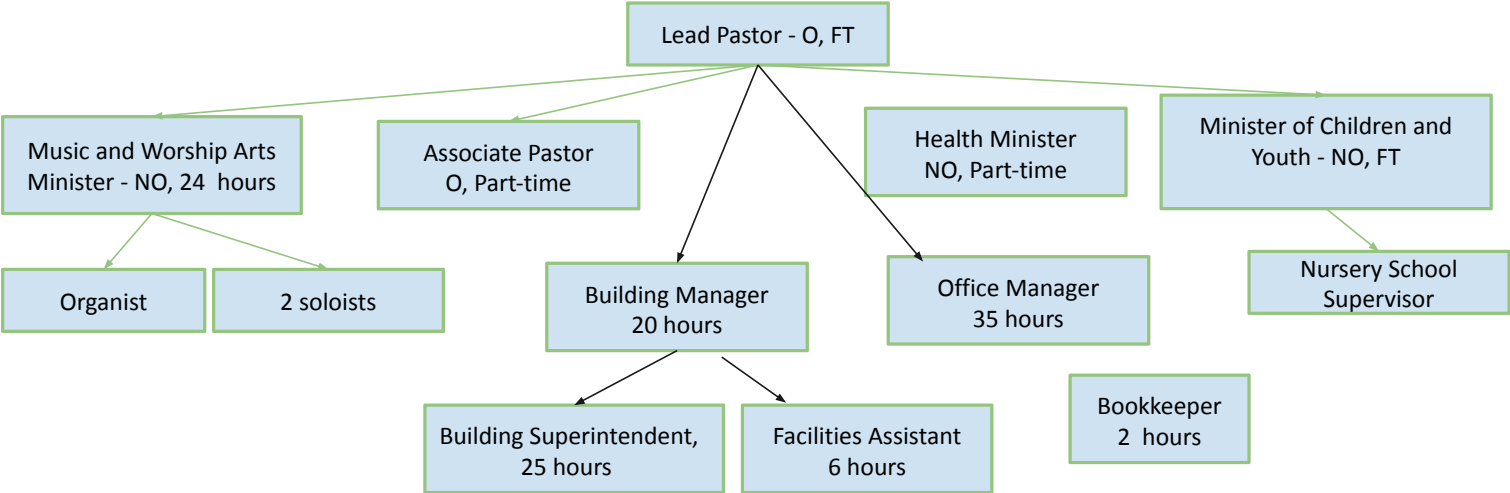
- ➡ **Develop a plan for expanding our on-line reach through technology and social media in a way that is authentic and responsive to our congregation's needs**
- ➡ **Expand Ripley spirituality and the arts programming and gallery/work space; increase Minister of Music and Worship Arts hours and hire a curator/intern**
- ➡ **Lift up social justice (e.g. environmental, racial) as a faith commitment and identify how our church will respond and collaborate with others (ex: town's effort to go carbon neutral, our efforts towards zero emissions)**



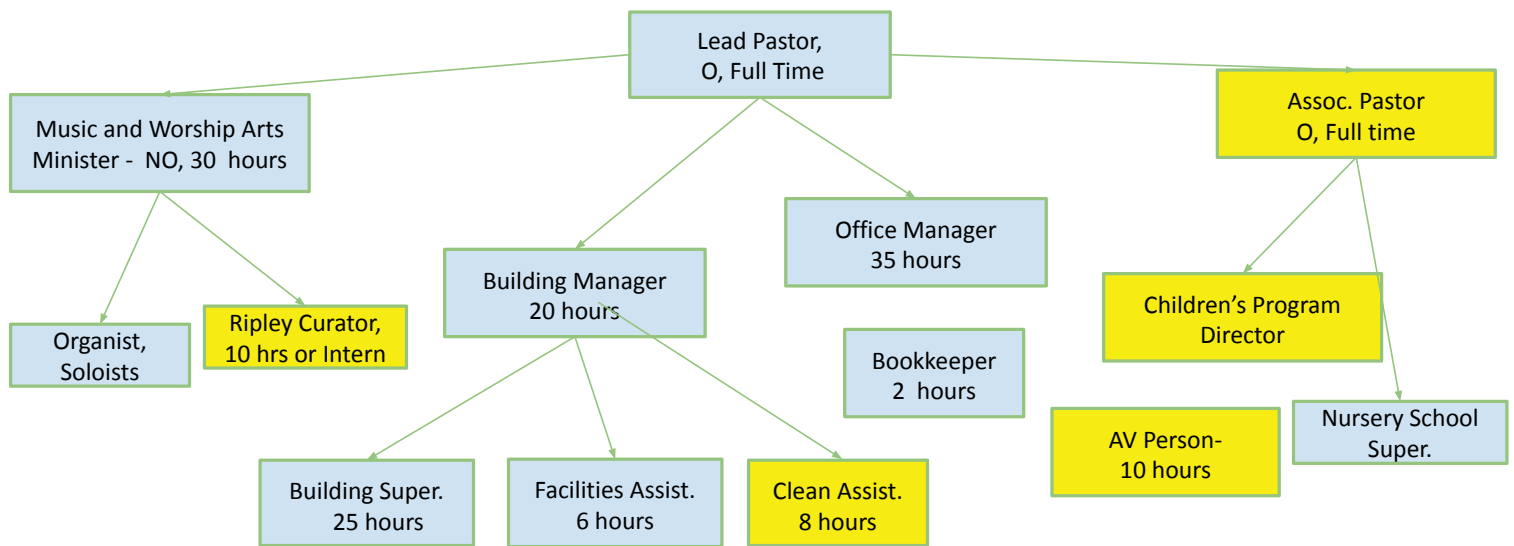
Our Sustainable Root System

- ➔ Invite more people into a relationship with God and one another in service to our purpose; i.e grow our membership and participation
- ➔ Ensure long-term financial health by exercising thoughtful financial stewardship, including a formalized planned giving program
- ➔ Develop a sustainable facilities and capital needs plan

Current Staffing Chart



Proposed Staffing Chart



Associate Pastor for Youth and Families

- Organizes and conducts middle/high school youth programs; including Forum, mission trips, fundraising activities, special events, confirmation w/ Lead Pastor
- Oversees Children's Program with the Children's Program Director (and supervises Director)
- Offers pastoral care for children, youth, and parents, including identifying program needs for families
- Worship Involvement – Time for the Young, Preaching, involving kids and youth in worship, children's chapel
- Liaison for selected ministries and small groups (tbd)
- Pastoral care, baptism, weddings, funerals, etc

Children's Program Director

- Stepping Stones on Sunday morning
- Christmas Pageant and Easter Egg Hunt/Easter Service
- Vacation Bible School during the summer
- Outreach/Mission Activities (ex: Build-a-bed)
- Revitalize Children's Choir in consultation with Music Minister



FCCW Annual Meeting 5/17/2020

Sarah Gallop opened the FCCW annual meeting immediately at the close of worship (10:45 AM) by welcoming everyone (~65 people) and going over some Zoom logistics.

Deirdre Giblin offered an opening prayer.

Sarah called the meeting to order by saying: "The call for this meeting has met the requirements of our by-laws in terms of the timing of the notice, the indication of the subject, and a description of the action needed." (Attachment)

Sarah acknowledged the preparation of the 2020 annual report and invited those who had not been able to send their reports in to do so by June 15, 2020. She then asked for approval of 2019 annual meeting and 2020 budget/steeple meeting minutes. After being moved by Andy Gallop and seconded by Jennifer Wilson, the two sets of minutes were unanimously approved.

The 2020 Annual Report can be accessed here: <https://fcc-winchester.com/wp-content/uploads/2020/06/FCCW-Annual-Report-2020-v.2.pdf>. Most materials referred to in these 2020 annual meeting minutes are included in the annual report. Items that are not in the report are included here in the minutes.

David Peretti led those assembled in a reading of FCCW's Covenant.

Lead pastor Will Burhans offered reflections about the impact of Covid, noting that while the building might be closed, FCCW is "open" and we will continue our vital spiritual activities as a community as best we can. Ideas are being generated about how best to worship virtually. Will also acknowledged all of the work that is lovingly carried out by members of the congregation to keep our church community connected and moving forward.

Cindy Wankowicz read the list of those who have passed away in our immediate and extended church family.

We sang the 3rd verse of "For all the Saints."

Bruce Lauterwasser, Treasurer, and Anne Hoenicke, Associate Treasurer, introduced a bequest and a restricted gift as follows:

Article I - First Item

The church acknowledges with gratitude the bequest of \$5,000 from the estate of Dale L. Sherburne.



There being no restrictions on the gift, 80% goes to the General Endowment, 10% goes to the Memorial Reserve (a capital reserve), and 10% goes to the Emergency Reserve (a deficit and surplus buffer) as per the voted policy of the church.

Article I - Motion to Accept Restricted Gift

Moved, that the church accept with gratitude the gift of \$7,500 from Robert and Margaret McIndoe, and in accordance with the wishes of the donors, that the funds be combined with existing Memorial Gifts in memory of Janice Wilson to create a permanently restricted fund with initial balance of \$10,170.00, to be known as the Janice Wilson Youth Directed Fund, the income only from which will be available on an annual basis for spending as determined by the youth of the church in consultation with the Youth Minister and members of the Children & Youth Faith Formation Ministry.

Sarah Gallop called for a motion, which was offered by Michelle Crawford and seconded by John Crabtree. The vote was unanimous.

Marty Rozmanith thanked all those who served on sustaining and living ministries for the 2019-2020 program year.

Peter Woolford introduced a proposed slate of officers for one-year terms (2020-2021):

- Bruce Lauterwasser, Treasurer
- Sarah Gallop, Moderator
- Marianne Carter, Clerk

Peter introduced the slate of lay Leadership Team members for three-year terms (2020-2023):

- Jason Ryan
- Nancy O'Connor

Sarah called for a motion which was offered by Andy Spiegel and seconded by Anne Hoenicke. The vote was unanimous.

Michelle Crawford introduced new Head Deacon Kathy Mortensen and three new Deacons: Richard Carbone, Joani Valeriano, and Mabs Harris.

Judy Arnold offered a communal prayer.

We sang: "My Hope is Built on Nothing Less" verses 1 and 3.

Jennifer Wilson offered a benediction.

Sarah ended the meeting at 12:45 PM with grateful thanks to the Annual Meeting Planning Team, and all assembled.

Respectfully Submitted,



Sarah E. Gallop
Secretary Pro Tem

The following notice was placed in the church e-mail blast on 4/30/20 and 5/7/20:

FCCW Annual Meeting on Zoom!

Everyone is warmly invited to FCCW's 180th annual meeting on Sunday May 17th, 2020 immediately after worship. The warrant for the meeting can be found here [see below]. The gathering will take place on Zoom, which will differ – but we hope, fun! We have a great team of people planning the meeting and all of its various parts. We look forward to sharing our church community's updates with you at that time.

*With gratitude,
Sarah Gallop, Moderator
On behalf of the Leadership Team*

And this one on 5/14/20:

Sunday: FCCW Annual Meeting on Zoom!

FCCW's 180th annual meeting will take place on Sunday May 17th, 2020 immediately after worship. We will be electing officers and new members of the Leadership Team, hearing who the new deacons are, and much more! We hope you will join us.

We won't be able to engage in our typical annual meeting Q&A since we'll be meeting virtually, but I hope you might take a few minutes to listen to my Fireside Chat which describes much of the work that has been going on behind the scenes in the FCCW community.

See you all on Sunday! Look for a Zoom link just before worship begins at 10 AM.

*With gratitude,
Sarah Gallop, Moderator
On behalf of the Leadership Team*

FCCW Special Congregational Meeting on Steeple Project 10/4/2020

The following notice was placed in the church e-mail blast on 9/24/20 and 10/1/20:

Immediately after our Zoom worship on Sunday 10/4/20, the Leadership Team will host a congregational meeting to provide an update on the steeple project and seek approval for funding some cost overruns due to unforeseen conditions, in part through the endowment. Sarah Gallop, Moderator, and the Leadership Team.

Sarah Gallop opened the meeting by setting by providing background and context for the proposed vote:

"The call for this meeting has met the requirements of our by-laws in terms of the timing of the notice, the indication of the subject, and a description of the action needed. Also, the required quorum of 25 members for a special congregational meeting has been met.

Background

At a special congregational meeting on 2/2/20, the Congregation approved the use of funds for the purpose of funding the steeple project:

That the Steeple Task Force be authorized to request that the Treasurer remove funds from the Temporarily Endowed and Restricted Steeple Income Fund for the purposes of the steeple repair project - work that will be approved on an ongoing basis by the Leadership Team in collaboration with the Facilities Ministry - up to the total amount available in the fund at the time of withdrawal; further that such significant expenditure of funds by the church for the purpose described is hereby approved.

At that time, the projected budget for the steeple project was approximately \$348,350 and the balance of the two funds was approximately \$360,000.

The Unforeseen Costs

As you know, the Steeple Task Force has been overseeing the Steeple Project over the past several months. Chaired by Dick Sayre — and Bob McIndoe before him — the other members include Tom Church, Jerry Vaughn, John Fiske, and Dave Weir. On 8/21, the Steeple Task Force informed the moderator, LT liaison (Marty Rozmanith), Treasurer, Facilities Ministry chair, and lead pastor of unforeseen conditions and associated costs related to the project.

These costs include additional repairs to the four dormers around the clocks and the clocks' gears, the temporary repositioning of the cell antenna, repair of a broken lightning rod, and the installation of lighting on the steeple itself and on the ground. This last item was anticipated and noted at the February special congregational

meeting but the amount was unknown at the time. The Steeple Task Force estimates these additional costs to be a little over \$150,000 (\$151,485).

Discussion

Several discussions took place after learning of the unforeseen conditions and expenses.

1. 8/27: a meeting with the Steeple Task Force, lead pastor, LT liaison, Treasurer, Facilities Ministry chair, and moderator (primary stakeholders) was held to review the circumstances in detail. At that meeting, we walked through nearly every line item of the original and updated budget and discussed topics related to materials, repairs, process, responsibility, and timing. That group agreed to recommend full funding of the cost overruns.
2. 9/10: LT discussed the steeple project update and charged a small group to pursue how best to fully finance the cost overruns.
3. 9/17: a meeting of that small group (LT members, moderator, lead pastor, Treasurer, LT liaison, Financial Resources Ministry Chair, and the Facilities Ministry chair) was held to discuss possible funding sources to pay for the cost overruns. The group agreed to recommend a multi-pronged approach to the Leadership Team.
4. 9/23: LT discussed and approved the multi-pronged approach. Simultaneously, the Financial Resources Ministry Chair ensured that all members of that ministry (which is charged with oversight of the endowment) were on board with the recommendation, which would need to go to the congregation for approval.
5. 10/4: Special Congregational Meeting"

Vote

Treasurer Bruce Lauterwasser introduced two slides in order to move into discussion and a vote:

Steeple Project

Unforeseen Costs and Proposed Funding Sources:



- \$65K for additional dormer work and clock gear repairs to be covered by the emergency reserve fund
- \$35K to address safety issues (broken lightning rod, temporary antenna repositioning) and up to an additional \$15K if needed for a total not-to-exceed \$50K to be covered by the endowment
- \$50K from a "Light the Steeple" campaign to fund the steeple and ground lighting. We will defer the ground lighting if we don't bring in the full amount

Steeple Project

Proposed Congregational Vote:



That the Treasurer be authorized to withdraw up to \$50K from the principal of FCCW's endowment for the purpose of paying for repairs and other safety issues related to the Steeple Project.

Sarah called for questions and some were raised regarding schedule, access, and the timing of the campaign. All were easily answered.

Paul Rahmeier moved the question (above) and John Crabtree seconded it. Sarah called for a vote, which was unanimous.

Sarah ended the meeting with grateful thanks to the Steeple Task Force, the Treasurer and Associate Treasurer, and all assembled. She closed with a prayer.

Respectfully Submitted,

Sarah E. Gallop
Secretary Pro Tem

First Congregational Church of Winchester - Congregational Meeting February 7, 2021

A meeting of the Congregation of First Congregational Church of Winchester (FCCW) was held (on Zoom) on Sunday, February 7, 2021, following worship, upon notice given to the Congregation in accordance with the bylaws, to consider whether to approve the proposed budget for 2021. Moderator Sarah Gallop called the meeting to order at 11:30 a.m., and opened the meeting with a prayer and thanks to the financial stewards and many volunteers of the Church, the "Zoomketeers" (Bruce Alexander, John Crabtree and Andy Siegel) for their technical assistance and the Health Ministry for their contributions to the day's beautiful Health Ministry Sunday worship service. Sixty-five individuals were in attendance, at least twenty-five of whom were active members qualified to vote, satisfying the FCCW's quorum requirements.

Budget

Before the Treasurer's budget presentation, the Moderator described the budget process, and recognized and commended the individuals who participated in the budget working group: Bruce Alexander (Facilities), Will Burhans (Ministry Team, LT, Music and Ripley), Sarah Gallop (LT/Moderator), Anne Hoenicke (Associate Treasurer), Bruce Lauterwasser (Treasurer); Kathleen Zagata (Health Ministry); Tom Roche (Financial Resources), Robin Delurey (Facilities); Margaret McIndoe (Deacons); Laura Bailey (Outreach); Carole Cooke (Personnel); Jessica McCardle (Environmental); Andy McKinley (Adult Faith Exploration) and Nick Wankowicz (Children & Youth Faith Formation). The Budget Working Group met five times to prepare the proposed budget. The Moderator also described the earlier Q&A session - open to all Church members and attendees -- that had taken place the prior week on the budget.

Treasurer Bruce Lauterwasser provided a review of the 2020 actual operating results, highlighting a surplus of \$104,480, as well as an overview of the proposed 2021 budget. (The budget handout is attached to these minutes.) The Treasurer described the budget uncertainties during 2020 generated by the pandemic, with financial impacts on both income and expenses. On the income side the uncertainties were due to an anticipated (and actual) decrease in rental income due to the closing of the Church building (ultimately a \$23,000 decrease) and whether pledge income would remain steady due to economic uncertainties (with pledge and non-pledge income ultimately exceeding budgeted amounts). The decrease in rental income was also offset by an increase in income due in large part to the Church's acceptance of a "PPP Loan" under the 2020 Cares Act in the amount of \$92,000 which was forgiven in accordance with government regulations (the loan effectively becoming a grant). Further positive impacts on the budget were a result of a decrease in expenses for utilities and worship and programming expenses.

The Treasurer also reported on the completed steeple project. The final estimated cost (a final bill is pending from the contractor) was \$540,000. Funding of the steeple restoration was provided primarily from two Steeple Maintenance funds maintained by the Church, i.e. one funded with rental income from cell service providers using the steeple (approximately \$385,000) and the other funded with the proceeds of a targeted capital campaign (approximately \$50,000) expressly for steeple lighting expenses. The Town of Winchester contributed \$12,000 toward repairs of the steeple clocks. Additional funding (approximately

\$60,000) was provided from the Emergency Reserve Fund. The Congregation also authorized the use of up to \$50,000 from endowment principal toward the steeple project expenses if needed due to cost overrides (\$35,000 was actually used).

The Treasurer provided an overview of the endowment and various funds which are either designated for specific uses or for general purposes, all of which are managed by the Financial Resources Ministry with investments in a mix of stocks, bonds and cash. A certain percentage of the unrestricted endowment fund income is used each year in the operating budget (approximately \$200,000 in 2020). Due to the healthy stock market return in 2020, despite the withdrawals from endowment funds, there was an increase in the total endowment as of the end of 2021 from approximately \$5,680,000 to \$5,820,000.

The Treasurer reported that despite the many uncertainties in 2020, the 2020 budget year ended without a deficit, with the excess amount of approximately \$104,000 being contributed automatically to the Church's Emergency Reserve Fund in accordance with FCCW policy.

The Treasurer reflected that there are continuing uncertainties on both the income and expense side of the budget for the 2021 fiscal year due to the continuing pandemic. However, while it is a certainty that rental income will remain significantly degraded with the building remaining closed, FCCW pledges from the Congregation for 2021 to date have exceeded the goal established by the Financial Resources Ministry which has been important to avoiding a projected deficit and in fact the Budget Working Group presented the Leadership Team with a balanced budget. The Budget Working Group believes that the proposed budget reflects the resources that are expected to be available to fund the expenses of carrying out the programs that FCCW would like to provide its community.

The budget incorporates a 1.5% increase in staff salaries as recommended by the Personnel Ministry, an even funded or slightly reduced Ministry budgets from 2020 (two were slightly increased) and reduced office and facilities expenses to account for the extended building closure and absence of live worship services.

Of note, the Treasurer pointed to a new line item for technology in the budget consolidating expenses that had formerly been spread among various line items.

The Moderator recognized the tremendous contribution of the Treasurer and of Associate Treasurer Anne Hoenicke in their diligent and collaborative efforts on the budget, and asked for a motion to approve in order to move into discussion.

It was **MOVED** (Paul Rahmeier) and **SECONDED** (Dick Sayre): **that the budget prepared for FCCW for 2021 by the Treasurer and presented to the meeting be approved.**

The Moderator opened the floor for questions. Comments included: thanks to the Treasurer for his presentation and a discussion of the uses of PPP funds. It was mentioned that some congregations determined that PPP funds would not be kept by the church as they did not need them - rather they were donated to community organizations - raising the question for FCCW as to whether FCCW should consider the same, especially given the \$104,000 surplus that went into the Emergency Reserve Fund. The Treasurer stated that FCCW did use the funds as intended to support staffing salaries, due to the unpredictability with respect to

income for the year. Also, FCCW did allow tenants reduced rental obligations to support them during the pandemic. Additional questions were asked about the proposal raised regarding funding of the Outreach Ministry, with mention of the earlier FCCW goal to incrementally increase funding to a level of 15% of the operating budget. The Treasurer described that as with most Ministries Outreach was level-funded for 2021, with Outreach Ministry funding at 9.6% for 2021. The Treasurer also pointed out that FCCW contributed to the funding of the Southern New England Conference of the UCC to support its mission. The anticipated 2021 Cares Act was mentioned as causing FCCW a similar conundrum as to acceptance of and use of any further funds received.

The Treasurer referenced that FCCW had also raised funds for the community in a Corona Virus fund established for that purpose (approximately \$55,000 was raised) to which many had contributed, with \$38,000 remaining in the fund. Others in the Congregation offered that in line with the theme of Reverend Burhan's sermon regarding "kairotic moments," that FCCW's Congregation was expressing its strong desire to lean in the direction of supporting ways to educate itself as to and address issues related to racial justice and the environment. Many indicated that these questions merited ongoing broader discussions and that the Leadership Team should include these themes in its consideration of a strategic plan for FCCW with reference to the funding of Outreach, the usage of any PPP or similar funds received and programming to educate and address the issues of concern. The Moderator offered that the Strategic Plan proposal will bring "rich discussion" of these ideas.

Questions were asked regarding the overruns to the Steeple Project expenses. The Treasurer explained that the overruns were due to the excessive rot found while repairs were ongoing, which resulted in significant additional expense and to the ultimate cost for lighting of the Steeple for which estimates were not in hand at the beginning of the project.

The MOTION PASSED by unanimous voice (and hands up) vote.

The Moderator expressed her thanks to all who had attended and participated in the meeting, and offered a closing prayer. The meeting was adjourned at 12:30 pm.

Recorded by Marianne Carter, Clerk

ATTACHMENTS

Warrant: <https://files.constantcontact.com/9e1f7f87001/a1e53735-085d-4fc8-abab-4bf99ab589f2.pdf>

Proposed Budget: <https://files.constantcontact.com/9e1f7f87001/cb36d2f5-20c6-44a8-acfe-812be4171505.pdf>

Endowed Funds Update: <https://files.constantcontact.com/9e1f7f87001/f1cc8479-3911-4bbb-bfcd-846211354043.pdf>

Talking Points: <https://files.constantcontact.com/9e1f7f87001/906f0478-7ef0-4079-a5dc-3910faaacc27.pdf>

2021 Budget Worksheet - Version Rev D

Surplus (Deficit)

Income

	2020 Budget	2020 Actual	2021 Budget	Change Bgt to Bgt	Change Bgt to Act
	781	0	(0)		
1050 Pledge Receipts	\$614,600	\$ 619,268	\$616,000	\$1,400	-\$3,268
1100 General Endowment Transfer	128,000	128,000	136,000	8,000	8,000
1200 Jenks Endowment Transfer	74,000	74,000	77,000	3,000	3,000
1250 Rental Income	75,583	52,630	49,751	-25,832	-2,879
1300 Back Pledges	500	7,440	2000	1,500	-5,440
1350 Cash Collections	11,000	701	5,000	-6,000	4,299
1400 Unrestricted Gifts	2000	3,400	2000	0	-1,400
1401 Non-Pledged Gifts	15,000	28,001	20,000	5,000	-8,001
1500 Interest / Miscellaneous Income	500	354	500	0	146
1505 Donations Transaction Fees	-1,000	-1,460	-1,500	-500	-40
1550 PPP Loan	0	93,802	0	0	-93,802
1705 Transfer to/from Emergency Reserve Fund	0	-104,480	0	0	104,480

Income totals

Total endowment transfers	202,000	202,000	213,000		
Percentage of Total Income	22.0%	22.4%	23.5%		

Expenditures**Ministerial Salaries and Benefits****Clergy**

3100/10 Lead Pastor Salary / Housing	147,922	147,922	150,630	2,709	2,709
3105/15 Associate Pastor Salary / Housing	56,354	56,390	57,422	1,068	1,032
3120 Clergy Benefits	67,718	67,925	69,949	2,231	
Total Clergy	271,994	272,236	278,002	6,008	5,765

Other personnel expenses

3600 Travel	1,200	213	500	-700	287
3610 Lead Pastor Professional Expenses	2,000	1,458	2,000	0	542
3614 Lead Pastor Continuing Education	1,500	807	1,500		693
3616 Staff Professional Expenses	750	1,017	750	0	-267
3618 Staff Professional Development	2,500	129	2,500	0	2,371
3620 Sabbatical	1,500	2,000	3,000	1,500	1,000
3630 Church FICA	20,595	20,781	21,256	661	475
3640 Personnel Contingency	1,200	10,648	1,200	0	-9,448
Total Other Personnel	31,245	37,053	32,706	1,461	-4,347

Worship excluding clergy salary

3400 Music Minister Salary	42,902	42,902	43,688	786	786
3401 Organist	21,127	21,927	21,514	387	-413
3421 Music Minister Benefits	6,015	6,094	6,116	101	23
3500 Independent Contractors Music	14,000	16,500	12,000	-2,000	-4,500
4170 Piano Maintenance	750	450	750	0	300
5500 Music Materials	2,500	743	2,500	0	1,757
5600 Deacons	2,150	1,527	2,150	0	623
5625 Worship & Congregational Life	1,000	5,399	1,000	0	-4,399
Total Worship	90,444	95,543	89,718	-726	-5,824

2021 pledge commitments at \$623,751 as of 1/17

continue 2020 rent relief policies for 8 months; added WCB parking revenue
potential for nearly \$10K from 2020 under payments
assume live services starting in September

1.5% Staff raises (take effect in September)

little if any travel until September

2021 Budget Worksheet - Version Rev D

		2020 Budget	2020 Actual	2021 Budget	Change Bgt to Bgt	Change Bgt to Act	
Surplus (Deficit)		781	0	(0)			
Christian Faith Formation							
3402	Minister of Faith Formation	52,543	51,265	39,953	-12,590	-11,312	Jacob @ 30 hrs instead of Ben full time
3422	Faith Formation Benefits	14,969	10,774	0	-14,969	-10,774	
3501	Independent Contractors Nursery	1,846	414	972	-874	558	nursery teens Sept through Dec
3503	Nursery Supervisor	2,668	2,893	2,717	49	-176	continue to compensate Brianna
5700	Welcoming	1,000	55	100	-900	45	
5800	Church School	6,000	1,143	1,650	-4,350	507	per CYFFORM input - total CS, Youth, Conf = \$12,050
5825	Adult Faith Exploration	2,000	83	1,000	-1,000	917	per input from AFE
5830	Library	500	54	100	-400	46	
5850	Youth Activities	6,000	4,429	7,900	1,900	3,471	per CYFFORM input - total CS, Youth, Conf = \$12,050
5860	Confirmation	4,000	1,510	2,500	-1,500	990	per CYFFORM input - total CS, Youth, Conf = \$12,050
Total Faith Formation		91,526	72,620	56,891	-34,634	-15,728	
Health and Wellness							
3404	Minister of Health & Wellness	39,285	39,858	40,004	719	146	
3420	Health Minister Benefits	5,500	5,497	5,601	101	104	
5750	Health Ministry	1,500	1,564	1,000	-500	-564	
Total Health and Wellness		46,284	46,919	46,605	320	-315	
Mission and Service							
5100	General Outreach Appropriation	38,000	38,500	38,000	0	-500	
5101	UCC United Church Mission	48,945	48,945	49,100	155	155	5.7% UCM as percent of actual 2020 income (\$901,656), \$2319.28 from Mason/Skillings
Total Mission and Service		86,945	87,445	87,100	155	-345	9.6% Outreach total as percent of total budgeted income
Business Office							
3200	Office Staff	49,722	51,524	54,979	5,257	3,455	move bookkeeper to office staff
3220	Office Staff Benefits	7,013	7,035	13,764	6,751	6,729	
3502	Independent Contractors Office	5,269	4,072	2,600	-2,669	-1,472	summer office coverage; move bookkeeper to office staff
4000	Copier rent & maintenance	3,600	2,175	2,500	-1,100	325	
4010	Postage	2,000	1,594	1,750	-250	156	
4100	Office Expense	13,000	15,158	8,000	-5,000	-7,158	technology items moved to separate line item
4105	Technology	0	0	14,000	14,000	14,000	see Technology and Office Expense tabs
4120	Telephone	3,600	4,313	3,600	0	-713	
Total Business Office		84,203	85,872	101,193	16,989	15,321	

2021 Budget Worksheet - Version Rev D		2020 Budget	2020 Actual	2021 Budget	Change Bgt to Bgt	Change Bgt to Act
Surplus (Deficit)		781	0	(0)		
Facility Maintenance						
3300	Facilities Staff	56,695	56,713	62,126	5,431	5,413
3320	Facilities Staff Benefits	4,388	5,701	4,564	176	-1,137
3505	Independent Contractors Facilities	4,553	2,681	0	-4,553	-2,681
4125	Electricity	13,500	10,056	12,000	-1,500	1,944
4130	Water & Sewer	3,000	2,688	2,300	-700	-388
4140	Interior Maintenance	27,000	29,054	30,000	3,000	946
4141	Exterior Maintenance	9,000	17,424	10,000	1,000	-7,424
4142	Capital Reserve	2,000	2,000	2,000	0	0
4144	Kendall Loan Repayment	0	0	0	0	0
4145	Rubbish removal	2,835	2,314	2,100	-735	-214
4150	Sexton supplies	3,000	2,685	3,000	0	315
4155	Snow removal	8,000	4,845	8,000	0	3,155
4160	Insurance	39,540	36,659	45,308	5,768	8,649
4200	Fuel	25,000	22,995	22,989	-2,011	-6
Total Facilities		198,511	195,815	204,387	5,876	8,573
All Church & Community Programs						
5630	Strategic Initiatives	0	0	0	0	0
5640	Community Communications	1,500	956	950	-550	-6
5650	LT Discretionary	500	158	200	-300	42
5660	All Church Events	3,000	50	1,000	-2,000	950
5670	Ripley Chapel Programs	12,500	6,990	7,000	-5,500	10
5680	Environmental Stewardship	750	0	500	-250	500
5690	Financial Resources Ministry	0	0	500	500	500
Total All Church & Community Programs		18,250	8,154	10,150	-8,100	1,996
Expense totals		919,403	901,656	906,751	-12,651	5,095
Percent increase over prior year				-1.4%		
Income over (under) expenses		781	(0)	(0)		

add Christine to facilities staff

Christine moved to facilities staff

start repayment in 2022 at \$3,000 per year for 9 years

based on actual rates for 2021

some live streamed events planned

new budget line item

BREAKOUT

Area	2020 Budget	2021 Percent of Expenses	2021 Budget	2021 Amt change	2021 % change
Personnel	631,732	68.5%	621,304	-10,428	-2%
Facilities	132,875	15.2%	137,697	4,822	4%
Office Expense	22,200	3.3%	29,850	7,650	34%
Outreach	86,945	9.6%	87,100	155	0%
Youth	16,000	1.3%	12,050	-3,950	-25%
Ministries	29,650	2.1%	18,750	-10,900	-37%
Total	919,403		906,751		

staff raises offset by reduced Youth Minister cost (part time interim vs. full time)

include technology expenses related to on-line & Zoom worship

reduced programming due to limited in-person meetings

reduced programming due to limited in-person meetings

2020 Report on Endowed Funds - General(Unrestricted) & Restricted/Designated Use

	2019		2020				2020
	Balance 12/31/2019	Draw Limit	Disbursed to operating budget or spending fund	Changes in Fund Principal	Add 2020 Investment Income	Add 2020 Portfolio Gain (Loss)	Balance 12/31/2020

General (Unrestricted) Use:

		(Note 1)	(Note 2)				
General (Unrestricted) Use: General Endowment	2,779,534	5% + \$35K	(163,000)	3,141	70,191	286,162	2,976,027
General (Unrestricted) Use: Jenks Endowment	1,573,128	5% spending rule	(74,000)	0	39,940	162,832	1,701,900
Subtotal - Unrestricted	4,352,662	(Draw Limit is based on 3-yr rolling avg balance)	(237,000)	3,141	110,131	448,994	4,677,927

Restricted/Designated Use:

Category	Full Fund Name			Disbursed 1/1/20	(Note 3)			
Facilities	Frederic E. Abbe Fund	71,985	5% spending rule	(1,800)	1,800	1,848	7,535	81,368
Facilities	Dorothy and Robert Beattie Family Fund	35,748	5% spending rule	(1,787)	0	883	3,600	38,444
Facilities	Eugenia Elizabeth Palmer Special Needs Fund	177,410	5% spending rule	(8,870)	0	4,382	17,865	190,787
Facilities	Steeple Income Fund (Note 4)	240,812	5% spending rule	(12,041)	(228,772)	2,974	12,125	15,099
Facilities	Peter T. and Carol Gustafson VanAken Fund	153,201	5% spending rule	(7,660)	0	3,784	15,428	164,753
Music	McIndoe Organ Maintenance Fund	74,005	5% spending rule	(3,700)	0	1,828	7,452	79,585
Music	Music Endowed Fund	20,033	5% spending rule	(1,002)	0	495	2,017	21,543
Music	Cassie M. Wallace Fund	18,781	5% spending rule	(939)	0	464	1,891	20,197
Pastor's Discretion	John Cleworth Pastor's Fund	8,225	5% spending rule	(411)	0	203	828	8,845
Pastor's Discretion	Charles H. Mason Pastor's Fund	13,523	5% spending rule	(676)	0	334	1,362	14,542
Those in Need	Mary Amy Hall Pastor & Deacons Fund	27,722	5% spending rule	(1,386)	0	685	2,792	29,812
UCC Mission & Outreach	Mason / Skillings Denominational Support Fund	43,136	5% spending rule	(2,157)	0	1,065	4,344	46,389
General/LT Discretion	Poduska Fund	32,705	5% spending rule	(1,635)	0	808	3,293	35,171
Youth	Eberle Forum Fund	10,147	5% spending rule	(507)	0	251	1,022	10,912
Youth	Redmond Youth Fund	3,214	5% spending rule	(161)	0	79	324	3,456
Youth	Jance Wilson Youth Directed Fund (Note 5)	-	5% spending rule	-	10,170	132	539	10,841
Flowers	Palmer - Niedringhaus Easter Flower Fund	4,755	5% spending rule	(238)	0	117	479	5,113
Divinity Scholarship	Howard J. and Frances Elder Chidley Memorial Fund	13,756	5% spending rule	(688)	0	340	1,385	14,793
Subtotal - Restricted/Designated Use		157,182		-45,658	-216,802	20,673	84,282	791,651

Endowed - Unrestricted and Restricted Total **4,509,844** **(282,658) (213,662) 130,803 533,275 5,469,578**

Notes:

1. The congregation voted on 10/3/20 to draw \$35K to cover steeple repair expenses
2. General Endowment includes current principal of Burhans mortgage, \$3,141 total principal payments in 2020
3. Half of Abbe income goes to Spending Fund, half gets added to principal until it reaches \$100K
4. (228,772) net includes +2,839 from Cell Tower Rental and -231,611 transferred per congregational vote to Steeple Income Spending fund.
5. Memorial Gifts donated in memory of Janice E. Wilson

Total Vanguard Invested Spending Funds (from next page)	393,251
Total Vanguard Invested	5,862,829
WCB Spending Fund	30,940
Total All Funds	5,893,769

Year End 2020 Report on Status of Saving/Spending and Reserve Funds

*Receives income from an Endowed Restricted Fund			2019	2020				2020
			Final Balance 12/31/2019	5% Transfer from Restricted Funds on 1/1/2020	Gifts and Fund additions	Fund Expenditures	Investment Income	Final Balance 12/31/2020
DESIGNATED PURPOSE SAVINGS/SPENDING FUNDS								
1	Facilities	Palmer Special Needs Spending Fund*	194	8,870	750	(7,145)	199	2,869
2	Facilities	Prudential Spending Fund *(Abbe & Beattie)	83	3,587		(313)	119	3,476
3	Facilities	Steeple Lighting Spending Fund	4,002			(1,279)	114	2,837
4	Facilities	Steeple Income Spending Fund*	124,920	12,041	336,761	(396,940)	3,634	80,415
5	Facilities	Van Aken Prudential Spending Fund*	2,413	7,660		(834)	328	9,567
6	Garden	Reno Garden Spending Fund	61,338		148	(27,087)	1,628	36,027
7	Music	McIndoe Organ Maintenance Spending Fund*	5,781	3,700		(885)	307	8,903
8	Music	Wallace Music Spending Fund*	2,739	939			125	3,803
9	Music	Music Expendable Spending Fund*	882	1,002	500		73	2,456
10	Mission & Outreach	Outreach Activities Spending Fund	45,398			(11,000)	1,357	35,755
11	Pastor's Discretion	Pastor's Special Needs Spending Fund*	67	1,087		(147)	37	1,044
12	Those in Need	Pastor & Deacons Spending Fund*	9,873	1,386	538	(5,200)	304	6,900
13	General/LT Discretion	Poduska Spending Fund*	6,707	1,635			284	8,626
14	Youth	Eberle Forum / Redmond Youth Spending Fund*	12,701	668		(600)	444	13,214
15	Youth	Peretti Mission Trip Spending Fund	10,327				351	10,678
16	Youth	Youth Mission Trip Spending Fund	918		9,205	(10,123)	16	16
17	Youth	Janice Wilson Youth Directed Spending Fund*	0					
18	Health Ministry	Irwin Memorial Health Ministry Spending Fund	14,248		1,125	(466)	496	15,403
19	Flowers	Flower Spending Fund	340		740	(225)	20	876
20	Flowers	Niedringhaus Flowers Spending Fund*	1,900	119			69	2,087
21	Flowers	Niedringhaus Lilies Spending Fund*	3,061	119			108	3,288
22	Individualized	Memorial Gifts Spending Fund	2,862		8,075	(10,170)	62	829
23	Library	Library Spending Fund	4,487				153	4,640
24	Divinity Scholarship	Chidley Scholarship Spending Fund*	(17,076)	688			0	(16,388)
SUBTOTAL - DESIGNATED PURPOSE SAVINGS/SPENDING FUNDS			298,165	43,501	357,842	(472,414)	10,226	237,320

337K added = 232K from restricted Fund, 58K "Light the Steeple", 12K from Town for clock, 35K cong'l vote

Will receive income from JWYD endowed fund in 2021.

RESERVE FUNDS

25	Facilities	Memorial Reserve Fund	(749)	0	0	0	0	(749)
26	Facilities	Capital Reserve Fund	1,223	0	2,000	0	76	3,298
27	General/LT Discretion	Emergency Reserve Fund	25,705	0	95,000	0	2,489	123,194
28	General/LT Discretion	Kendall Loan Fund	38,554	0	502	(27,000)	860	12,917
29	Personnel	Sabbatical Reserve Fund	14,734	0	2,000	0	535	17,269
SUBTOTAL - RESERVE FUNDS			79,468	0	99,502	(27,000)	3,960	155,931

A capital reserve, 10% of unrestricted bequests 2K from operating budget annually.
10% of unrestricted bequests up to \$50K. \$65K of \$123K to cover steeple repair cost overruns
Cash flow loans, paid in 10 years.
Pay 6 months pastor salary every 5-7 years

TOTAL DESIGNATED PURPOSE SAVINGS/SPENDING and RESERVE FUNDS **377,633** **43,501** **457,344** **(499,414)** **14,186** **393,251**

PASS THROUGH FUNDS

30	Mission & Outreach	Housing Loan Fund	0	0	8,172	(8,172)	0	0
31	Mission & Outreach	Christmas, Easter & Just Peace Fund	0	0	8,689	(8,689)	0	0
32	Mission & Outreach	Directed Gifts Fund	0	0	3,165	(3,165)	0	0
33	UCC Mission & Outreach	Denominational Support Spending Fund	0	2,157	0	(2,157)	0	(0)
SUBTOTAL - Pass-Through Funds			0	2,157	20,026	(22,183)	0	(0)

INVESTED SEPARATELY (This fund is kept in a dedicated savings account in the Winchester Cooperative Bank, not invested with Vanguard)

34	COVID Relief	COVID Financial Relief Fund (from 2020 Easter offering)	0	0	48,615	17,675		30,940
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GRAND TOTAL ALL FUNDS **377,633** **45,658** **525,985** **(503,922)** **14,186** **424,191**

2021 Budget Talking Points

The COVID-19 pandemic created unique challenges around the world in 2020, and the church was no exception. From on-line worship to Zoom meetings to the Virtual Visitation Network, we adapted in numerous ways, including in our budgeting process. Many unexpected expenses had to be covered in the 2020 budget, but many unplanned savings were realized as well. And the 2021 budgeting process has been built on continuing uncertainty as we anticipate getting back to “normal” sometime this year. In the end, it is the tremendous generosity of our members which continues to keep our church financially healthy and weathering the uncertainty.

2020 Financial Highlights

- 2020 Budget - Ended the year with a budget surplus of \$104,480
 - Pledge income exceeded budget by nearly \$5K
 - Non-Pledge income exceeded budget by \$13K
 - Applied for, and received, a Paycheck Protection Program loan of \$93,802
 - Rental income \$23K under budget due to building closure
 - Utilities costs \$6K under budget due to building closure (March through December)
 - Ministry expenses \$17.6K under budget due to suspension of live worship services and meetings
 - Per church policy, the 2020 budget surplus was transferred to the Emergency Reserve Fund
- PPP loan – as a result of the 2020 CARES act passed by Congress, forgivable loans were made available to certain businesses and non-profit organizations
 - Discussions within the Financial Resources Ministry and subsequently the Leadership Team resulted in a decision to apply for a PPP loan
 - Based on loan criteria, FCCW qualified for (and applied for) a loan of \$93,802 which was approved by the US Small Business Administration (SBA) and executed by the Winchester Cooperative Bank
 - Loan proceeds were used to assure continuity of compensation for all FCCW staff members and regular contractors
 - Following completion of the loan utilization period, FCCW’s application for loan forgiveness was accepted by the SBA
- Steeple Project - A major project to renovate the church’s steeple was approved by the congregation In January, undertaken in late Spring, and by the end of the year was nearly complete
 - Total project cost is approximately \$540,000 (final costs will not be known until project is complete in February, 2021)
 - Funding came from available Steeple Maintenance Funds (~\$385K), a directed capital campaign for the steeple lighting system (\$50K), a contribution from the Town of Winchester (\$12K for repair of the town owned clock), a transfer from our General Endowment funds (\$35K per vote of the congregation), and approximately \$60K from the Emergency Reserve Fund

2021 Budget Talking Points

Invested Funds

- FCCW maintains a portfolio of invested funds with an end-of-year (12/31/20) value of \$5.8M
- These funds are the result of gifts and bequests left to the church by current and former members.
- Some of these gifts/bequests are designated for specific uses
- 80%¹ of undesignated gifts are credited to our General Endowment Fund. Designated gifts are used to establish named funds (or may be added to existing funds already established whose purpose is compatible with the donor's intent)
- Funds are invested with Vanguard in accordance with a vote of the congregation which established a target investment mix of 65% stocks, 30% bonds, and 5% cash.
- Over 90% of these funds (\$5.47M) are considered restricted in that, either by stipulation of the terms of the gift/bequest (donor restricted) or by congregational vote (board designated), only the income generated by the fund may be spent, not the principal.
- Monies in the investment portfolio which may be spent (with spending authority assigned to specific ministries or individuals) are allocated to a number of Spending Funds (see exhibit). Some of these funds, but not all, receive income on an annual basis from one or more of the restricted funds.
- In 2020, the invested funds were tapped for \$628.4K, \$202K (the standard 5% draw) in support of the operating budget and \$426.4K in support of specific spending needs (a significant fraction of that total were funds used to support the steeple renovation project).
- Despite the withdrawal just noted of funds from the investment portfolio during 2020, the total value of the portfolio increased from \$5.68M to \$5.82M.

¹ 10% to Memorial Reserve (a capital reserve) and 10% to Emergency Reserve (an operations reserve) until balances reach 30K and 50K, respectively.

2021 Budget Talking Points

2021 Proposed Budget

- The 2021 Budget Working Group² developed and presented to the Leadership Team a balanced (!) budget for 2021 which assumes continuation of remote worship and building closure until August of 2021
- Income
 - A very successful 2021 pledge campaign, which ended up exceeding its goal, allowed for a small increase in pledge income over 2020
 - Strong stock market performance in 2020 resulted in larger than anticipated Endowment fund balances and thus an increased draw to the budget
 - Rental income continues to be significantly degraded as a result of the pandemic-induced building closure
- Expenditures
 - The budget incorporates 1.5% increases in staff salaries as recommended by the Personnel Ministry
 - Most Ministry budgets are maintained from 2020 or reduced to accommodate reduced program opportunities
 - Office expenses and Facilities expenses are planned to account for extended building closure and absence of live worship services

¹ Representation on the 2021 Budget Working Group (BWG): Bruce Lauterwasser, Treasurer; Anne Hoenicke, Associate Treasurer; Bruce Alexander, Facilities; Laura Bailey, Outreach; Will Burhans, Ministry Team, LT, Music and Ripley; Carole Cooke, Personnel; Robin Delurey, Facilities; Sarah Gallop, LT/Moderator; Margaret McIndoe, Deacons; Jessica McArdle, Environmental; Andy McKinley, Adult Faith Exploration; Tom Roche, Financial Resources; Nick Wankowicz, Children & Youth Faith Formation (CYFFORM); Kathleen Zagata, Health Ministry