

*2020 Financial Reports
and
2021 Proposed Budget*



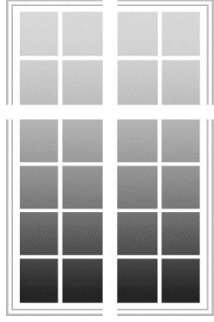
*First Congregational Church
of the United Church of Christ
Stockbridge, MA*

*presented for approval at the
Annual Budget Meeting
on
January 31, 2021*

*The Reverend Brent Damrow, Pastor
Cathy Clark, Moderator*

TABLE OF CONTENTS

Call to meeting	1
Order of business	2
Minutes – budget meeting 02/2020	3
Minutes – annual meeting 05/2020	5
Moderator’s report	6
Council fundraiser	7
Pastor’s budget message	8
Board of Christian Education	10
Board of Music	11
Board of Mission and Action	12
Board of Growth and Fellowship	13
Board of Trustees	14
Board of Deacons	16
Service League	17
Balance sheet	18
Performance, year ending 12/31/2020	19
Restricted gifts	22
Fund balances	23
2021 Budget Highlights	24
Proposed 2021 budget	25



FIRST CONGREGATIONAL
CHURCH UNITED CHURCH OF CHRIST
——— Stockbridge, Massachusetts ———

To all members of the First Congregational Church
of the United Church of Christ
Stockbridge, Massachusetts

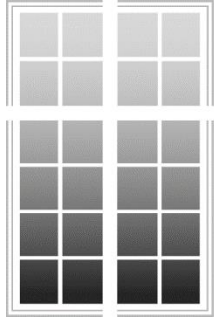
In accordance with the Bylaws of the Church, I hereby call the
Annual Budget Meeting of the Church for Sunday, January 31,
2021, at 11:00 a.m.

The business to be transacted is as follows:

To act upon the budget for the fiscal year 2021

To act upon any other business that may legally come before
the meeting.

Jeremy Ridenour, Clerk



FIRST CONGREGATIONAL CHURCH

UNITED CHURCH OF CHRIST

———— Stockbridge, Massachusetts ————

ORDER OF BUSINESS ANNUAL BUDGET MEETING

January 31, 2021

11:00 AM

- I. Opening Prayer
- II. Moment of Silence
- III. Reading of Call for the Meeting
- IV. Minutes of the previous meeting
- V. Treasurer's Report
- VI. Act upon the budget for FY2021
- VII. Board of Trustees report
- VIII. Other business
- IX. Adjournment

First Congregational Church, UCC
Stockbridge, Massachusetts
ANNUAL BUDGET MEETING Minutes
February 2, 2020

Present: Brent Damrow, Pastor; Chuck Gillett, Treasurer; Deb McMenemy, Moderator; Patricia Strauch, Clerk; and approximately 60 other members.

Welcome: Noting a quorum present, Deb McMenemy, Moderator, welcomed us and called the meeting to order at 11:05am, and asked Brent to lead us in prayer.

Opening Prayer and Moment of Silence: Brent Damrow, Pastor, noted that the altar candles would remain lit, as we continue our worship in this meeting. Brent led us in prayer and asked that we remember those who have gone before us and who still dance upon our hearts.

Reading of the Call: Patricia Strauch, Clerk, read the Call for the Meeting.

Previous Minutes: The minutes from the Annual Budget Meeting of January 27, 2019, and the Annual Meeting of May 19, 2019, were reviewed and approved by Motion that was made, seconded, and approved unanimously.

Treasurer's Report: Chuck Gillett, Treasurer, expressed thanks for all on the Budget Committee (Deb McMenemy, Ross Jolly, Joe Nicolosi, Brent Damrow, Chuck Gillett). Chuck referred to the Pastor's Budget Message (on page 10) which highlights some of the key areas where we did and did not spend money in 2019; and also that we have weathered some significant transitions in our church life, with the departure of Patty Fox and Cathy Schane-Lydon.

Chuck presented a summary of the completed 2019 Budget Year, noting that it takes a lot of good planning, and a lot of luck, to plan a budget and have it come in on target. Some notable points of the 2019 budget were that: pledges came in on target; the golf tournament fundraiser was very successful (through the hard work of Jim & Deb McMenemy); yet the total income was \$2,400 lower than budgeted. Budgeted expenses that were not spent were \$6,400 for the Music Director position; and \$13,660 for the Pastoral Assistant position. A new position was created for the Sexton, with the money for this amount taken from other line items, so there was no increase in spending for this position. Will Garrison is performing the position extremely well. All Boards and Committees had spending in line with their budget, other than a higher expense for the Organ Substitute line item for Music Board. Year-end net surplus was \$7,330.94, which is only due to not spending the full amounts for the Music Director and Pastoral Assistant positions.

Chuck reviewed the Restricted Account, which is separate from the Operating Account. All dollars in the Restricted Account are outside of the operating budget.

Act Upon the Budget for FY2020: Chuck Gillett, Treasurer, presented the 2020 Budget proposal. Noted areas of the 2020 Budget review were: pledges are estimated at \$11,000 more than the previous year; the salary of our Minister has reached \$50,000 (started out in 2013 at \$40,000) and we should be proud that we have gotten to this number; although some Boards and Committees are up a little or down a little as their needs required, most are the same; we have created a line item for Capital Reserve, which represents a fraction of our needs, but is a start to funding the substantial needs we have for the maintenance of our buildings. The new budget does set aside additional funding for the new Music Director to be hired, but we have no money set aside in the budget for additional pastoral support, which is critical to our future and will continue to be addressed. The 2020 Budget as presented is a balanced budget, and the church should be proud of that.

Questions from the congregation: (1) Ed Ivas - how did we accomplish such a good job with 2019 budget numbers? Chuck reminded us that this only happened because we did not spend the Pastoral Assistant salary in 2019. This position is not in the 2020 proposed budget, but we will need to address for 2021 budget. (2) Jo Ann Levitt - where are the funds for coverage for Brent during sabbatical? Chuck pointed out that there is a line item in the budget for Sabbatical Expense, where every month for the last 7 years we have taken \$175 per month and set this aside in the Restricted Account. That money, plus a gift received, gives us almost \$20,000 to cover this expense. (3) Jon Geldert - thank you for establishing the Capital Reserve line item to save for our future needs.

Deb McMenemy, Moderator, confirmed that there were no more questions, and asked for a motion to approve the budget as presented. The Budget for 2020 was approved as presented by Motion that was made, seconded, and approved unanimously.

Deb took a moment to thank Chuck Gillett for his 20 years of service as Treasurer of the church.

Deb invited Joe Nicolosi to speak on behalf of the Board of Trustees. Joe gave background and information regarding the building and maintenance issues. In 2019, Trustees engaged Historic Preservation Associates to conduct an independent study of catch-up issues, preventative recommendations, and opportunities for ensuring structural integrity. Trustees have gathered quotes for work to be completed over next 5 to 10 years. We have inherited a wonderful place for worship, which has served the congregation and community for 196 years. As current stewards, we are challenged to fund and address these issues and enable our church to continue its mission for the next 200 years. Full details are included in the Board of Trustees' report on page 16 and 17, and a copy of Joe's presentation is attached. Deb concluded by stating that we should be prepared for capital campaign fundraising in our future and that we will be working on forming a committee and moving forward.

Norman Rockwell Museum / Proctor Hall Update: Deb McMenemy reminded us that two years ago, we entered into a Memorandum of Understanding with Norman Rockwell Museum regarding their use of Proctor Hall, that would allow NRM to move forward with reviewing costs, feasibility, fundraising - during which time we would not pursue other options for the building. NRM has asked if they can extend this MOU, and our committee (Chuck Gillett, Bronly Boyd, Margaret Hornick, Brent Damrow, Deb McMenemy) met with Laurie Norton Moffatt, and the committee would like to continue this partnership with NRM for another two years, and recommends that we extend this MOU with a 2-year expiration date from February 2, 2020.

Questions from the congregation: (1) Kinney Frelinghuysen - do we own the building? Deb responded that it is complicated, but we certainly own the land on which the building sits. (2) David Anderegg - will there be a deadline? If we extend this for another 2 years and they ask for more time, what will we do? Brent advised that NRM has been making great strides in moving forward. There is a hope that Laurie Norton Moffatt will come to speak about this project. NRM has shared with us and with the town the dramatic efforts they have been taking, and the substantial work and dollars that have been spent on plans, reports, and studies, and working with their donors. NRM is taking this very seriously and we feel very good about the strength of the relationship between our two organizations.

A Motion was made, seconded, and approved unanimously, to approve a 2-year extension of the Memorandum of Understanding with the Norman Rockwell Museum, to expire on February 2, 2022.

Other Business: None was brought forward.

Adjournment: After the Lord's Prayer, the meeting was duly adjourned at 11:30am.

Respectfully submitted, Patricia Strauch, Clerk

First Congregational Church, UCC
Stockbridge, Massachusetts
ANNUAL MEETING Minutes
May 17, 2020

This meeting was held via Livestream - due to restrictions from the Covid-19 pandemic.

Present: Brent Damrow, Pastor; Deb McMenemy, Moderator; (both in the church building) and Patricia Strauch, Clerk (via Livestream); and approximately 77 other members (via Livestream).

Call to Order and Quorum Check: Noting a quorum present online, Deb McMenemy, Moderator, welcomed us and called the meeting to order at 11:05am. There was no live reading of the Call for the Meeting. A copy had been previously provided online and by mail (if requested).

Previous Minutes: A complete package for the Annual Meeting was prepared and distributed online and by mail (if requested) prior to the Meeting. Included in that package were the minutes from the Annual Meeting of May 19, 2019 and from the Annual Budget Meeting of February 2, 2020. These minutes were approved by Unanimous Consent (after time was given for people to call or text in with any objections).

Remembering Those We Have Lost: Brent led us in a time of remembrance, silence, and prayer, for those we lost in the past year.

Election of Boards and Officers: Deb asked everyone to review the Nominating Slate of Officers, Boards, and Committees of the Church (attached to these Minutes). Deb offered thanks to everyone that she has worked with during her tenure: the Council, Brent, the Officers, Chuck Gillett and Patty Strauch, as well as the Connections Committee; and expressed her appreciation to all members of boards and committees who said yes when they were asked to serve.

The Nominating Slate as presented was approved by Unanimous Consent (after time was given for people to call or text in with any objections).

Benediction: Brent shared words of gratitude for two giants of heart and experience, who will be leaving Council. Chuck Gillett, as Treasurer, for the years and years and years of faithful service, guiding us with wisdom, fortitude, and strength. And Deb McMenemy, as Moderator, a great gift, a great joy to the Church. We are a better and stronger place for people like Chuck and Deb, and so many others. Brent then closed with a Benediction.

Adjournment: The meeting ended at 11:17am.

Respectfully submitted,
Patricia Strauch, Clerk

Moderator's Report

Last year, the congregation approved a Balanced Budget for 2020. For the first time, our Budget included a modest Capital Reserve line item to begin making a dent in the Trustees list of necessary Deferred Maintenance projects, and prepared for the hiring of a new Minister of Music. And then a scant six weeks later, the world changed.

Without missing a beat (or a Sunday worship service) we went from in-person worship on March 8th to livestreaming on March 15th, largely through the resourcefulness, hard work and brilliance of Jon Geldert, but also some needed purchased technology. During the summer, we began a delightful Sunday night service out on the lawn (until it got too cold). The church purchased a large tent so that folks could gather, safely, outside. And we bought air purifiers, fans, masks, hand sanitizer, and other Covid-related paraphernalia. None of these items were in the Budget.

In addition, the needs of our community and beyond, dramatically increased. Our local Food Pantries began serving many more families, and there were more folks in our own backyard who were in desperate straits.

Almost immediately funds started flowing into the church, earmarked for: Food Pantry; Covid Response; Livestreaming; Open Table; or to “help where it’s most needed.” But how would Pledges, the largest source of our Operating Income, fare during these tumultuous times, with so many financial plans thrown into disarray? Our congregation instinctively knew that some of us would be unable to meet our pledges and moved in to fill the gap. In the end, Pledges actually came in for 2020 ahead of Budget (while Loose Offerings were about half of 2019’s amount – no collection plates at virtual services). And David Anderegg, a seemingly endless source of ingenuity, again created, with his talented cadre of co-conspirators, a virtual Lake Mahkeenac Radio Theater, meeting our Budget goal of \$4,000 for a fundraiser (you can still see it through the church’s website).

Some Expenses were actually lower than anticipated. Our Minister of Music took a temporary leave in the fall, and there was no Coffee Hour or traditional Sunday School classes for most of the year. Council was able to give a year-end gift card thank you to our staff – Brent, Will and Ron – on behalf of a grateful congregation, in recognition of their extraordinary contribution of time and talent during this most challenging year

Who knows what 2021 will throw our way? But we can handle it with God’s grace and guidance, and we will continue to meet our challenges, gather together, connect with each other, help others and be church.

Peace,

Cathy Clark, Church Moderator

Council Fundraiser

At the beginning of 2020, the Church Council decided to supplement the church budget through a fundraising event. It was decided to do another version of the “live radio theater” event we had in 2016 and 2018. We budgeted, and hoped to raise, \$4000 from this event.

The goals for this event were, as in the past, (a) to raise money for the church, and (b) to make it an event that would bring people in from the wider Berkshire community. Bringing in the wider community is a way of bringing in resources from outside the church (that is, not always trying to raise funds from within our community). More importantly, an event like this demonstrates to the wider world what we have to offer in addition to spiritual life: humor, fun, fellowship, artistic achievement, the beauty of our building and the dedication of our people.

This year, of course, we had to adapt to the pandemic circumstances. We had a very small live audience (just enough for the performers not to feel like they were playing to no one at all). Because of the lack of a substantial live audience, we had no program for which to sell advertisements and no pie contest, as we have had in the past. But, as is often said, when God closes a door, He opens a window. The show was live-streamed and therefore available to a wide audience outside Berkshire County. This audience was invited to contribute online, and many of them did so during and after the show.

The Lake Mahkeenac Radio Theater took place on Sunday October 25. All the entertainers donated their time and considerable talents, and we are indebted to them for their generosity. The event featured actors Christopher Brophy and Alison Larkin, singers Nellie Rustick and Bruce Mandel, and head writer and host David Anderegg. Sandor Szabo was at the keyboard, and we had hilarious cameo appearances by church members JoAnn Levitt and Jim McMenamy and Reverend Damrow. We also owe deep gratitude to Jon Geldert, who worked tirelessly to make the live-stream happen flawlessly.

All things considered, the show went well and was a successful fundraising event. To date, our donations totaled \$4,142.03, and we had minimal expenses (mostly cab fare for one carless performer). Our net profit for the entire event was \$4,014.03. Thanks are also in order for our audience and those who donated, some very generously, to make this event a success. The show is still available to be viewed on our YouTube channel and can be seen at www.stockbridgeucc.org/church-life/radiotheater

Respectfully submitted,

David Anderegg

Pastor's Budget Message

Now may our Lord Jesus Christ himself and God our Father, who loved us and through grace gave us eternal comfort and good hope, comfort your hearts, and strengthen them in every good work and word.

2 Thessalonians 2:16-17

Dear Brothers and Sisters,

I love Paul's letters to the Thessalonians. They are filled with love, encouragement, and joy at how that church is living into their moment. They put Paul in the cheer-leading mode, recognizing the immensity of the challenge before them while also acknowledging what they have already done and what they can do through the divine in their very midst. It is a recipe of being church and finding the company and courage to "fear not."

This year has been an immense challenge. We have been thrown into a new reality which none of us have experienced before. We have been faced with huge obstacles as we try to be church. That has included how we function in worship, formation, fellowship, and as a family. It has meant learning together and modeling how to be safe while connected; how to honor science and faith; how to share our vulnerabilities, our wisdom, and our love too. It also has and continues to include how we live into our mission to be God's love in the world – how to help those in need in troubling times.

What has been accomplished is nothing short of breathtaking. Through generosity of leadership, commitment, creativity, and resources of so many, we met the challenges of the year while maintaining a balanced budget. We did not do it by shrinking back and holding on to what was entrusted to us, instead we boldly stepped forward and people stepped up.

I want you to contemplate for a moment exactly what happened. We continued many of our core ministries including worship, two Adult Study groups, bringing in someone like Quinn Caldwell to challenge and expand our thinking, providing music that comforts and expands, small groups on race, the Giving Tree, resources developed every week for our kids, the Annual Birthday Party, an enjoyable and successful fundraiser, loaves of bread at Christmas, a Halloween Spooktacular, and much more. We have welcomed in new parts of our worshipping community through live streaming as well as new members to our church family. Looking outward, we also:

- Helped a young business make it through the spring while feeding the hungry. (Open Table)
- Supported the People's Pantry and the amazing work they do with resources, with supplies, and with so many volunteers stepping forward.
- Hosted the Berkshire Waldorf High School to enable them to continue being school.
- Equipped our buildings with a much needed and over-due technology upgrade.
- Transitioned to live streamed worship – expanding our reach.
- Offered two extra worship opportunities through Evening Worship and an extra Morning Prayer.
- Started a safety over-haul of our buildings to comply with current standards while protecting the beauty of the sanctuary.
- Equipped the building with air purifiers and other safety mechanisms that have allowed some internal and external groups (like Al-Anon) to meet.
- Shared beauty and hope with the community through things like the "Hope" banner and the Advent/Christmas Wreath.

I am overjoyed as I think of how we lived into this moment. We could not have done it without the generosity of so many people contributing to projects and simply offering gifts to use as the church saw fit. We also could not have done it without dedicated lay leadership and staff who boldly engaged and kept an eye on creative and efficient ways to fund it all.

I am floored by the generosity of the pledges that have come in for the coming year. We will continue to be bold. We will continue to take our mission seriously. We will continue to be fiscally prudent so that we can be effective and build a stronger and more sustainable church that can be even bolder in the years and generations to come.

With love and gratitude,

A handwritten signature in black ink, appearing to read "Brent Damrow". The signature is fluid and cursive, with a large initial "B" and a long, sweeping tail.

Brent Damrow, Pastor

Board of Christian Education

It wasn't the year we expected, but we learned about resilience, creativity and dedication.

In general, our expenses plummeted. We lost the need for nursery care in March. The fledgling youth group no longer met. There was no Easter Egg hunt or Christmas pageant. We did, however, have a physically distanced Rally Day on the lawn and families were thrilled to see each other again. Paul Rix was game master. Barb Kershner told us a story. We had pizza at our own family tables. And Anne Hutchinson assembled back-to-school supply bags for kids and organized crafts. At the end of the day, on the front lawn we had a display of stars with streamers that waved to passers by for weeks.

Our adult education programs kept moving even if through different mediums. We engaged people around critical topics of our time. Most of these things happened in small groups in order to build relationships even as we deepen our faith. As we moved into the pandemic, groups engaged around the topic of Sabbath. Responding to the world, other groups explored topics of race. This fall, two different groups launched a year-long Bible study – one using the Disciple curriculum and the other tackling the topic of Covenant. Our budget for all this work is relatively modest. We stretch our resources by inviting those who participate in activities to offset the cost of their materials. Church expenses are used to secure curricula, obtain additional resources to support the studies, and explore other possibilities. It is amazing to see how many people get involved in these groups and what it does for their connection to God, neighbor, and community.

A group of dedicated Sunday School teachers recorded weekly virtual lessons including readings and discussion. Jill Wheat did an amazing job coordinating and posting these, along with other resources such as coloring sheets, craft projects and music videos. She also delivered written materials to families who could not download them. For the seasons of Advent through epiphany, we also had recordings of congregants singing and performing their favorite carols as well as readings of Christmas stories for kids. These family resources were critical in maintaining connections with our families near and far (yes, even in Wilmington, North Carolina). The kids miss the teachers and the teachers miss the kids. Check out our on-line resources, no matter how old you are.

We did not use all of our budget this year and were able to reroute much of it back into the general budget in order to meet unexpected pandemic expenses. Our proposed budget for next year is much smaller than that of 2019. We are hoping that the vaccine rollout predictions are correct and that we will be meeting in person late summer or fall, and so have budgeted accordingly.

Until then may the peace of God, which surpasses all understanding, guard your hearts and minds.

Respectfully submitted,

Diane Piraino and Rev. Brent Damrow

Board of Music

The Board of Music works with the Minister of Music and Pastor Damrow to enhance the worship experience for our congregation and visitors through use of the adult and children's choirs, hand bells, organ, piano, and other special guest musicians and artists.

2020 was another dramatic transition year with the spring arrival of our new Minister of Music Sandor Szabo. He brings enormous talent and experience to our church, and he was fully welcomed into the community. Beginning in the fall and continuing until September of 2021, Sandor has felt he needed to take a leave of absence. This was due to pandemic related impacts on the local housing and job market, delaying his full time move to the Berkshires. He will continue to be taking part in a few of the recorded worship services. We look forward to his full time return.

We were blessed to have professional music leadership step up from within the membership of the congregation. During the winter months prior to Sandor's arrival, Tracy Wilson and Ron Hanft played the organ most Sundays. David Anderegg and Jean Stackhouse jumped in with the piano on other weeks, and Jack Brown helped with regular Thursday night choir rehearsals until the March pandemic shutdown. During the fall, we have added the talents of pianist Noah Palmer. Special thanks are due to Tracy Wilson for playing and managing the busy Advent and Christmas seasons. By not having a permanent member of the staff in this position for the full year, we came in under budget. The Music Director budget under "salaries and benefits" came in less than planned, while the budget for "organ substitute" was higher.

The Music Committee allocated our 2020 budget in the following ways:

Section leaders are professional artists that help augment the talented volunteer choristers. During the pandemic, we have not been able to have a choir, so their role has shifted to solo work since March and will continue that way until at least the fall of 2021. \$7,500 was allotted for section these soloists, spending \$6,180. In the 2021 budget this is decreased a bit to \$6,875. Thank you to Andrea Bargabos, John Demler and Jack Brown for being a steady rotation and providing vocal leadership during our remote services.

\$2,000 was budgeted for organ and piano tuning in 2020. This will be the same amount in 2021. Only \$460 was incurred in 2020. In order to support the excellence of the music program it is necessary to keep the Johnson Organ, the Steinway B Piano in the sanctuary and the Yamaha Grand piano in the JE Room functioning properly and in tune. Typically, the tuning is done twice a year for the organ and often before guest artists perform as needed.

Money to compensate guest musicians made up \$1,675 of the actual budget in 2020 and will remain unchanged in 2021. This money is mostly used for musicians who come to play in services such as the Christmas Eve Service, Easter Service, etc. Both years are below prior years and reflects smaller worship services during the pandemic.

In order to bring new musical offerings to the service it is necessary to expand the church's catalog, so \$469.00 was designated for new sheet music as well as a license that allows the church to photocopy music for the use of the choir and church bulletins. We also spent \$700 for a new set of hand-chimes.

The Board of Music would like to thank all those who have given of themselves in some way this year to the success of the music ministry of the church. You are truly a blessing!

Respectfully submitted,

Jack Brown (chair), on behalf of committee members Joan Kopperl, Gary Schieneman, Bob Doerr and Ronnie Cunningham

Board of Mission and Action

The Board of Mission and Action began 2020 with new faces on the board, spent some time getting to know each other (on Zoom!), and thoughtfully discussing the role this board plays in our church community. As the impacts of the pandemic began, the Board further decided to support initiatives that were likely to come up over the year, with the concept that we may not yet know the full scope of how these funds may be needed.

In the spring, Mission and Action voted to approve initial funding for the Open Table meals program that operated in collaboration with The Lost Lamb cafe in Stockbridge. This pilot program had 2 simple goals:

To provide a delicious prepared meal at low or no cost to our local community

To help a struggling local business survive during the pandemic

The program operated into August, and an average of 85 meals per week were picked up or delivered by church volunteers. Many people donated time and generous funding to make the Open Table successful!

Many of the programs that Mission and Action previously supported (Walk Out of Darkness and Construct Walk) did not happen in 2020. Financial support was given to the Muddy Brook Elementary School food program, the Berkshire Community Diaper Project and in the fall, funding was directed to the UCC World Disaster Relief Program to help provide financial relief and supplies to Hurricane relief in the Gulf States and Wildfire relief to the Western states.

This year, our Giving Tree program went on as scheduled – with a switch to “on line” tags and contactless giving! Outreach to Construct, Elizabeth Freeman Center and Great Barrington Housing resulted in 120 individuals, families – and homeless pets receiving gifts and holiday cheer.

Our church community has generously supported the efforts of the Peoples Pantry with donations of food, money and time. Funding from Mission and Action has also been directed to the Pastor’s Discretionary Fund, the Fire Safety Signage Project (Church Building exits) and the expected implementation of a new emergency food program named the Pop Up Pantry. The Board will continue to assess areas of unmet needs with a goal of providing necessary funding and program support to the community.

This year, Mission & Action received an additional \$1,000 in gifts specifically to be used to increase our 2020 funding. This gave us \$17,000 to use for funding grants, and the 2020 recipients are:

Our Church’s Wider Mission of the UCC (OCWM)

Basic Support, Disaster Relief

UCC Missions – One Great Hour of Sharing \$2,000

International/National

UCC Disaster Ministries Program USA – Hurricane & Wildfires 4,000

Local

Pastor’s Discretionary Fund / small grants as needed	2,348
Church Fire Safety Signage Project	2,400
Retired Ministers Fund – supplement Christmas Eve giving	1,500
Muddy Brook Elementary School – food program.....	1,000
Pop Up Pantry Project	1,000
Berkshire Community Diaper Project	500
Hevreh of Southern Berkshires – Breaking the Ice event	250
Open Table	1,500
COVID-related Needs	502

Respectfully submitted by Charlotte Rodgers (Chair) and Patty Strauch (Treasurer)

Board of Growth and Fellowship

The purpose of the Growth and Fellowship Board is to welcome friends and strangers alike into our worship space and our community. We are charged with making people feel connected, and we understand that charge as carrying out Jesus's commandment that we love one another.

Most of our budget for 2020 was written with the purpose of providing supplies for weekly coffee hours. This expense effectively ended in March with the onset of the pandemic and the cancellation of weekly coffee hours. As a result we significantly under-spent our budget for the year 2020.

Since March, we have struggled with how to continue to bind our community together. We have entertained several ideas and tried some (Zoom coffee hours after worship, organizing outdoor walks) which have no budget implications and were largely unsuccessful.

Our two big events of the post-pandemic year were the virtual All-Church Birthday Party in October and the holiday bread project in December. For the All-Church Birthday Party, we took orders for pieces of birthday cake and packaged the cake pieces (complete with a candle) for pickup and/or delivery to church members. We posted a "Happy Birthday" video on the church website and gave out approximately 100 pieces of cake. This project would have been impossible without the competent and cheerful leadership of Holland Brown.

For the holiday bread project, members of G and F each baked 20 loaves of holiday breads, wrapped and bagged them, and home-delivered them to 140 members and friends of our church. This was a huge project, but, judging by the feedback we received, it was very much appreciated by our members, and served the function of attempting to keep the community together and reaching out to "friends" as well as members. Most of our members donated the materials for this project; they are to be thanked for their generosity in this regard.

G and F also sends birthday cards and this year sent Christmas cards to members and friends who are too far away to get a holiday bread. We welcome input from the congregation about how to continue to contribute to fellowship while we are still locked down.

Respectfully submitted,

David Anderegg, chair

Michael Deegan, Mishel Kulibaba Epstein, Susan Moor, Vicky Cooper, Holland Brown, Brian Hyatt, Ann Brink, members of G and F Board

Board of Trustees

We have inherited a wonderful place for worship. Individually and collectively, we have served the needs of our congregation and have supported outreach to our community and to the world for 196 years. Our Goal as Trustees, is to be diligent stewards of this legacy and facility by fulfilling the following Objectives for 2020/2021:

Continue to support staff and lay leaders in completing our shared mission.

Support the re-organization of office and sanctuary spaces to meet current & future needs.

Improve safety, energy use, cleanliness and overall quality of our facility.

To form an Inter-board Subcommittee to initiate a funding campaign to address the deferred maintenance & capital improvements cited in “Capital Improvement Report 200220”.

In 2020:

Trustees have maintained a close relationship with Pastor Brent, Church Council and Administrator Will Garrison in understanding and supporting our shared missions.

Offices and classrooms have been completely reorganized and upgraded to accommodate the current staff and new Minister of Music. These included: “floating floor” systems in Ron’s former office (now Minister of Music) and Room 4 (former Minister of Music’s office), some new furniture and painting the named offices plus the hallway.

Bartered with the Stockbridge Golf Club – off-season meeting space for their Board of Trustees in return for their crew cleaning up the autumn leaves from church grounds.

Ongoing Inspections and Servicing - Fire safety systems, heating systems and kitchen systems have been inspected to ensure they are working properly and safely. Plumber Paul Murphy installed a new drain in one of the kitchen sinks.

Hired Anteris Solutions of Pittsfield/Lenox to install Wi-Fi and hardwire internet connectivity throughout the church building, including the sanctuary. This made live-streaming services a bit easier.

To comply with Town of Stockbridge building requirements an architect was hired to document occupancy ratings for each space in our facility and design exit signage. An engineering group was contracted to design emergency lighting for all exits.

Basement cleanup is continuing as the first step toward moisture abatement & Insulation. An application was initiated with National Grid 2020 and Berkshire Gas for resources to support this process.

Safety measures for Covid: In February and early March changes in practices and additional safety measure were applied. The building was closed. Brent and Will began taking turns splitting the office days/hours with very specific safety measures in place. All chemicals used in cleaning were reviewed and approved as Covid-19 acceptable.

Budgets and expenditures were monitored closely. A \$6500 grant was received from the High Meadow Foundation--\$2500 to go into 'Operating' and \$4,000 into 'Capital'.

A comprehensive report on the state of deferred maintenance and capital improvement opportunities for the Sanctuary, offices, classrooms and Manse by Peter Hamm (Historic Preservation Associates) was completed. Trustees proceeded to evaluate and identify the most urgent tasks and began consideration of funding options.

A Fundraising Steering Committee was formed to identify and recommend how to address the deferred maintenance and capital improvement funding requirements. Two fundraising consultants: Jennifer Williams (Williams Consulting Services) and Sarah Tanner (Financial Development Agency) were interviewed. The recommendation to engage Jennifer Williams to blend the attributes of both groups was approved by Trustees, Church Council and Finance.

In 2021:

Trustees will continue to fulfil the Objectives described in the opening paragraph of this report and in particular: to form an Inter-board Subcommittee to initiate a fundraising campaign to address the deferred maintenance & capital improvements cited in “Capital Improvement Report 200220” as well as other identified needs.

As the first step in the Fundraising campaign, the Fundraising Steering Committee will meet with Jennifer Williams to coordinate details for the Feasibility study. In this study, members of our church will have the opportunity to express their views on where and how funding should be applied to meet the various needs and missions of our church. During the study, interviews with various church members will be used to determine the leadership, timing and financial goal of the campaign.

In order to gain access to funds ahead of our capital campaign, Trustees, Council and Finance approved establishing a \$100K revolving line of credit, with UCC Cornerstone Fund, an arm of the United Church of Christ.

To address one of the urgent deferred maintenance issues stone mason Ron Petkus has been engaged to reset the front steps of the sanctuary starting ASAP in the spring.

A grant application for funding additional restoration of the sanctuary front columns and brickwork is being submitted to Community Preservation Committee, Stockbridge.

Thank you for your support.

The Board of Trustees

Board of Deacons

The Board of Deacons, with Pastor Brent's leadership, Treasurer Patty Strauch's guidance, and Administrator Will Garrison's organizational skills, supported worship in myriad ways as the pandemic radically limited the ways that we could be together with God. In our collaborative efforts to keep worship alive and accessible, we have grown as a church, deepened relationships in a time of isolation, and developed talents we did not know we had. It has been an exciting time to be a Deacon! Highlights of 2020 include:

Livestream: The emergent need for livestreaming worship services led to an unanticipated but essential expense for the Diaconate. As Jon Geldert developed the format and videography for the livestream, other Boards contributed funds to support the effort to keep the livestream going. We are grateful to the Boards who were able to dedicate funds from their budgets to support worship in this way: CE (\$1500); Growth and Fellowship (\$750) and Music (\$750).

Guest Pastor: The Reverend Quinn Caldwell's series of four sermons on the theme, "Emerge" provided stimulation and encouragement for the congregation and allowed Pastor Brent to have a restorative month away after his postponement of his sabbatical. The Diaconate's line-item covered the lively video recordings Quinn prepared for us.

Outdoor Worship Services: Pastor Brent and the Reopening Committee worked with the Deacons to provide several opportunities for Sunday morning worship outdoors. Many people dedicated volunteer hours to plan, set up, run, and take down the equipment needed for these services, and the Deacons are grateful for those donations.

Evening Worship: Pastor Brent, Jon Geldert, Sandor Szabo, and Deacons developed Sunday Evening Worship services outdoors for weeks in the summer and fall. Providing a different format and focus, these meditative services drew a diverse group of approximately 30 people each week, including people new to the church. The Diaconate is pleased that, in the Treasurer's words, "Everything that was spent for Evening Worship was offset by donations and loose offerings for that purpose!" Many thanks to all participants for their generosity!

Worship Supplies: The outdoor Advent Wreath and Labyrinth were a delight developed by Pastor Brent, Michael Deegan and Sarah Conly, and the Deacons as a gift to the community and a means to have a Christmas Eve service that combined new experiences of traditional elements of the season. The Diaconate thanks Windy Hill Orchard for their gift of a discount on the trees, and Ward's Nursery for their gift of a discount on the lights.

Respectfully submitted,

Elizabeth Young

Chair, Board of Deacons

Service League

Due to the pandemic, which shut nearly everything down, starting in mid March, the Service League had a quiet year. We met for lunches when it was safe. Our only function was a pop up holiday fair in December in front of the library. Our disbursements reflect the need locally for help.

Income:

Frontier Co-op.	\$14.44
Reception, J. Wilson.	\$250.00
Kit donations.	\$588.10
Summer fair.	\$20.00
Memorial, N. Ezequelle.	\$50.00
Pop up fair.	\$842.50
Outstanding for fair.	(\$24.00)
Total.	\$1789.04

Donations:

Elizabeth Freeman Center
Construct, Inc.
Western Mass. Food Bank
Lee Food Pantry
People's Food Pantry
FCC Scholarship Fund
Muddybrook Backpack Program
FCC JE Room upkeep

In response to pandemic:

Elder Services
Volunteers in Medicine
Lee Food Pantry
People's Food Pantry

Memorials:

People's Food Pantry, memory of R. Fadding
Hospice Care, memory of C. Tenney
Sonsini Animal Shelter, memory of N. Ezequelle

Total: \$7200.00

Other: \$431.96

4:09 PM

01/13/21

Cash Basis

First Congregational Church of Stockbridge

Balance Sheet

As of December 31, 2019

	Dec 31, 19
ASSETS	
Current Assets	
Checking/Savings	
1 · Berkshire Bank Checking Account	13,170.64
2 · Restrict Gift Account	42,843.25
Total Checking/Savings	56,013.89
Other Current Assets	
11500 · Fidelity Program Fund	9,112.00
12100 · Fidelity Endowment Fund	1,260,985.46
12200 · Park Avenue Scholarship Fund	56,277.77
Total Other Current Assets	1,326,375.23
Total Current Assets	1,382,389.12
Fixed Assets	
16000 · Pianos (2)	49,900.00
16500 · Computer/Related Eq	4,790.12
17100 · Church Land/Building	890,509.90
17300 · Parsonage Land/Building	320,806.00
Total Fixed Assets	1,266,006.02
TOTAL ASSETS	2,648,395.14
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
24300 · Flex Account Payable	458.45
24500 · Restricted Gifts Account	42,843.25
Total Other Current Liabilities	43,301.70
Total Current Liabilities	43,301.70
Long Term Liabilities	
27100 · Furnace Loan	8,146.02
Total Long Term Liabilities	8,146.02
Total Liabilities	51,447.72
Equity	
30000 · Opening Balance Equity	2,446,804.67
Net Income	150,142.75
Total Equity	2,596,947.42
TOTAL LIABILITIES & EQUITY	2,648,395.14

9:11 PM

01/16/21

Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
32000 · Income			
32100 · Pledges	210,094.07	210,000.00	94.07
32200 · Loose Offering	7,884.00	14,000.00	-6,116.00
32300 · Facility Use Donations	5,070.00	5,000.00	70.00
32400 · Fundraisers	4,014.03	4,000.00	14.03
32500 · Gifts	6,182.85	5,500.00	682.85
32600 · Golf Club Parking	1,600.00	1,600.00	0.00
Total 32000 · Income	234,844.95	240,100.00	-5,255.05
41000 · Fund Transfers			
41100 · Endowment Fund Transfer	55,199.97	55,200.00	-0.03
41300 · Program Fund Transfer	2,808.00	2,808.00	0.00
41000 · Fund Transfers - Other	0.00	0.00	0.00
Total 41000 · Fund Transfers	58,007.97	58,008.00	-0.03
45000 · Interest			
45020 · Interest	19.78		
Total 45000 · Interest	19.78		
46400 · Other Types of Income			
46430 · Miscellaneous Revenue	0.00		
Total 46400 · Other Types of Income	0.00		
Total Income	292,872.70	298,108.00	-5,235.30
Gross Profit	292,872.70	298,108.00	-5,235.30
Expense			
50000 · Salaries & Benefits			
51000 · Minister - salary & benefits			
51100 · Minister - salary	50,000.04	50,000.00	0.04
51200 · Minister - Pension Annuity	11,967.88	12,880.00	-912.12
51300 · Minister - Health & Dental	27,120.38	27,246.00	-125.62
51400 · Minister - FICA	5,889.96	5,890.00	-0.04
51500 · Minister - Disability/Life	1,145.08	1,155.00	-9.92
51600 · Minister - Parsonage allowance	3,000.00	3,000.00	0.00
51700 · Minister - Equity Allowance	3,000.00	3,000.00	0.00
Total 51000 · Minister - salary & benefits	102,123.34	103,171.00	-1,047.66
Total 50000 · Salaries & Benefits	102,123.34	103,171.00	-1,047.66
52000 · Music Director - salary & bnfts			
52100 · Music Director - salary	21,772.93	25,000.00	-3,227.07
52200 · Music Director - FICA	632.87	1,920.00	-1,287.13
52300 · Music Director - Benefits	2,701.92		
Total 52000 · Music Director - salary & bnfts	25,107.72	26,920.00	-1,812.28
53000 · Administrator - salary & bnfts			
53100 · Administrator - salary	23,400.00	23,400.00	0.00
53200 · Administrator - retirement	1,872.92	1,872.00	0.92
53400 · Administrator - Medical	326.00		
53500 · Administrator - FICA	1,790.15	1,790.00	0.15
Total 53000 · Administrator - salary & bnfts	27,389.07	27,062.00	327.07
53600 · Sexton - salary & bnfts			
53700 · Sexton - Salary	9,750.00	9,750.00	0.00
53800 · Sexton - retirement	779.08	780.00	-0.92
53850 · Sexton - Medical	133.96		
53900 · Sexton - FICA	745.91	746.00	-0.09
Total 53600 · Sexton - salary & bnfts	11,408.95	11,276.00	132.95

9:11 PM

01/16/21

Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget
54000 · Financial Secretary - sal & bnf			
54100 · Financial Secretary - salary	3,999.96	4,000.00	-0.04
54200 · Financial Secretary - FICA	305.99	306.00	-0.01
Total 54000 · Financial Secretary - sal & bnf	4,305.95	4,306.00	-0.05
55000 · Pastoral Assistant - sal & bnft			
55200 · Pastoral Assistant - FICA	0.00		
Total 55000 · Pastoral Assistant - sal & bnft	0.00		
61000 · Board of Christian Education			
61001 · Directed Gifts - CE	-500.00		
61100 · Adult Education	1,541.48	1,500.00	41.48
61200 · Sunday School	562.37	1,500.00	-937.63
61300 · Youth Group	137.07		
61305 · Special Events	1,466.92	1,000.00	466.92
61400 · Nursery	880.00	2,800.00	-1,920.00
Total 61000 · Board of Christian Education	4,087.84	6,800.00	-2,712.16
62000 · Growth & Fellowship			
62200 · Coffee/Food/Supplies	605.07	2,200.00	-1,594.93
62400 · Entrance/Narthex Project	195.91	400.00	-204.09
62500 · Miscellaneous	170.00	100.00	70.00
Total 62000 · Growth & Fellowship	970.98	2,700.00	-1,729.02
63000 · Board of Deacons			
63100 · Worship Supplies	1,116.35	1,200.00	-83.65
63150 · Livestream Worship	3,000.00		
63200 · Sabbatical Expense - church	2,400.00	2,400.00	0.00
63205 · Sabbatical Expense - pastor	600.00	600.00	0.00
63300 · Guest Pastors	1,200.00	1,200.00	0.00
63400 · Congregational Care	444.13	700.00	-255.87
63500 · Car Allowance - Minister	2,604.00	2,604.00	0.00
Total 63000 · Board of Deacons	11,364.48	8,704.00	2,660.48
64000 · Board of Music			
64100 · Organ/Piano/Bells tuning	460.00	2,000.00	-1,540.00
64200 · Choir Soloists	6,180.00	7,500.00	-1,320.00
64300 · Guest musicians	1,675.00	1,360.00	315.00
64400 · Sheet Music / Licenses	1,169.18	960.00	209.18
64500 · Organ Substitute	0.00	750.00	-750.00
Total 64000 · Board of Music	9,484.18	12,570.00	-3,085.82
65000 · Mission & Action			
65001 · Directed Gifts - M&A	-1,000.00		
65100 · Local Needs	8,652.17	6,000.00	2,652.17
65200 · National/International needs	4,000.00	6,000.00	-2,000.00
65300 · Discretionary Fund	2,347.83	1,500.00	847.83
65400 · UCC Missions	2,000.00	2,000.00	0.00
65500 · Kiva	0.00	500.00	-500.00
Total 65000 · Mission & Action	16,000.00	16,000.00	0.00
66000 · Church Council			
66200 · New Member Expense	81.25	400.00	-318.75
66300 · Denominational Support	4,000.00	4,000.00	0.00
66400 · Pastor's Initiative Fund	587.70	600.00	-12.30
66500 · Staff and Volunteer Support	2,182.42	300.00	1,882.42
66610 · Professional Dev - minister	1,964.16	2,000.00	-35.84
66620 · Professional Dev - music	146.00	750.00	-604.00
66630 · Professional Dev - Admin	170.00	300.00	-130.00
66670 · Marketing Materials/Web	1,417.36	1,500.00	-82.64
Total 66000 · Church Council	10,548.89	9,850.00	698.89

9:11 PM

01/16/21

Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget
67000 · Trustees & Maintenance			
67001 · Directed Gifts - Trustees	-12,508.85		
67110 · Church utilities - Gas	4,617.03	5,700.00	-1,082.97
67120 · Church utilities - Electric	3,173.46	2,520.00	653.46
67130 · Church utilities - Tel/Internet	2,613.06	2,352.00	261.06
67140 · Church utilities - Water	445.45	480.00	-34.55
67210 · Manse utilities - Gas	2,752.57	3,120.00	-367.43
67220 · Manse utilities - Electric	2,330.00	1,980.00	350.00
67230 · Manse utilities - Tel/Internet	1,745.64	1,524.00	221.64
67240 · Manse utilities - Water	1,382.31	1,200.00	182.31
67300 · Insurance - buildings	8,519.99	8,400.00	119.99
67400 · Worker's Comp	1,686.00	1,893.00	-207.00
67510 · Office Supplies			
67515 · Postage, Mailing Service	1,726.50	1,900.00	-173.50
67516 · Online Service Fees	1,071.03		
67510 · Office Supplies - Other	4,400.17	4,340.00	60.17
Total 67510 · Office Supplies	7,197.70	6,240.00	957.70
67520 · Copier, Printing, Paper	2,649.70	4,000.00	-1,350.30
67530 · Kitchen Supplies	508.60	1,140.00	-631.40
67540 · Sexton Support	1,000.00	1,000.00	0.00
67550 · Bookkeeper	3,450.00	2,900.00	550.00
67560 · Legal Fees	0.00	1,000.00	-1,000.00
67570 · Contracted services	10,065.44	8,500.00	1,565.44
67610 · Church Maintenance	16,976.49	4,000.00	12,976.49
67620 · Manse Maintenance	4,546.29	3,700.00	846.29
67630 · Grounds Maintenance	1,487.19	2,400.00	-912.81
67700 · Stewardship	1,140.44	500.00	640.44
Total 67000 · Trustees & Maintenance	65,778.51	64,549.00	1,229.51
69000 · Capital Reserve	4,200.00	4,200.00	0.00
Total Expense	292,769.91	298,108.00	-5,338.09
Net Ordinary Income	102.79	0.00	102.79
Net Income	102.79	0.00	102.79

Cash Basis

First Congregational Church of Stockbridge
Restricted Account Balances
As of December 31, 2020

Ordinary Income/Expense

Income

R 7100 · Sabbatical Accounts	
R 7101 · Sabbatical Church	11,187.02
R 7102 · Sabbatical Pastor	439.29
R 7103 · Sabbatical Grant Fund	20,000.00
Total R 7100 · Sabbatical Accounts	31,626.31
R 7200 · Mission & Action Projects	
R 7201 · Food Pantry	1,101.86
R 7202 · Open Table	0.00
R 7203 · Giving Tree	0.00
R 7206 · Retired Ministers Fund	2,125.18
R 7208 · Pop Up Pantry	1,000.00
Total R 7200 · Mission & Action Projects	4,227.04
R 7300 · Council Restricted	
R 7303 · Website	1,034.55
R 7304 · Sermon Fund	-572.40
Total R 7300 · Council Restricted	462.15
R 7400 · Deacons	
R 7401 · Sunday Evening Worship	0.00
Total R 7400 · Deacons	0.00
R 7500 · Music	
R 7501 · Music Programs	111.76
R 7502 · Minister of Music Support	14,000.00
Total R 7500 · Music	14,111.76
R 7600 · Trustees	
R 7601 · Trustees Restricted	1.31
R 7602 · Capital Projects	6,881.06
R 7603 · Capital Reserve Restricted	1,193.89
Total R 7600 · Trustees	8,076.26
R 7700 · Pastor	
R 7701 · Pastor Directed	0.00
R 7702 · Covid 19 Response	1,226.07
R 7703 · Gifts	12,295.61
Total R 7700 · Pastor	13,521.68
R 7800 · Financial Secretary / Treasurer	
R 7801 · Scholarship Fund	800.00
R 7803 · 2021 Prepaid Pledges	2,100.00
R 7804 · Memorial Garden	2,834.43
Total R 7800 · Financial Secretary / Treasurer	5,734.43
Total Balance	77,759.63

FUND BALANCES	12/31/2014	12/31/2015	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020
Berkshire Bank Ck	13,807.68	12,957.42	13,468.94	12,060.38	7,564.24	13,171.00	21,301.80
Clark Fund	5,079.43	4,740.42	4,775.63	5,319.87	5,319.87	transferred to endowment	-----
Scholarship Fund	47,848.34	47,692.72	49,263.98	56,193.42	50,697.14	56,278.00	58,504.03
Restricted Account	20,863.84	17,868.87	55,166.30	99,251.91	30,861.06	42,843.00	72,777.03
Greylock Credit	257.56	258.18	259.30	259.42	0.00	0.00	0.00
Capital Fund	3,988.57	7,030.37	15,640.84	1,044.00	0.00	0.00	0.00
Program Fund	33,152.00	30,344.00	27,536.00	14,728.00	11,920.00	9,112.00	6,304.00
Loan to Tri-Corner	50,000.00	50,000.00	50,000.00	transferred to endowment	-----	-----	-----
Endowment	1,202,690.15	1,147,256.54	1,196,868.46	1,282,233.79	1,134,110.00	1,260,985.00	1,364,907.73

Budget 2021 Highlights

This document is designed to feature the philosophy and some notable changes in the budget for the coming year. We encourage you to read this sheet before diving into the numbers.

Approach Regarding Planning Amidst the Pandemic

We have learned much from 2020 about funding required for our core ministries. This budget anticipates us returning to gathered worship and programs in the fall of this year. The numbers in the budget reflect applied formulas based on what we needed/used during the pandemic in 2020.

Notable Changes

- There has been a generous and dramatic increase in pledges and gifts for the coming year. The budgeted amount for both pledges and gifts only includes what we currently have in hand.
- The draw on the endowment is based on 4.5% of the value. The increase reflects an over-all increase in the value of the endowment.
- The Minister of Music Salary Line includes the planned return of Sandor in October.
- The Administrator and Sexton contracts included proportional health care benefits. Will had not needed them previously.
- We are increasing our Mission and Action budget as well as our Denominational Support to reflect the growth in the budget and our commitment to outreach.
- The decreases to Music, Growth and Fellowship, and Christian Education only represent the presumption that we will not resume some programs until the Fall. Their budgets will return to normal in subsequent years.
- Under the Deacons, we are including funding for streamed worship. This includes resources for needed new equipment as well as our new videographer.
- Under the Trustees:
 - ◊ We have increased funding available to Contracted Services to better represent reality.
 - ◊ We are increasing funding to the Church, Manse, and Grounds Maintenance lines to bring them closer to real need. They are not quite there but getting much closer.
 - ◊ We are including a line to cover interest for any loans needed to launch critical facility projects before the Capital Campaign is launched. With Council approval we are seeking a line of credit through the UCC.
 - ◊ We are including money for the exterior staining/painting of the Manse. This was identified as a priority in 2012 and cannot be put off longer. While this does not represent all funds needed, the Trustees have agreed to identify ways to finish the project.
 - ◊ We are putting \$15,000 into the Capital Reserve Fund. We imagine that we would need to put approximately \$20,000 per year to be fully sustainable. These funds are set aside both to respond to immediate needs (furnace replacement, equipment replacement...) as well as to fund needed capital improvements. By having such a fund, we would not have to appeal to the congregation as each need arises, and we would be fully ready to sustain our facilities once the Capital Campaign handles the deferred maintenance.

Bottom Line

This budget reflects current realities. We anticipate that there will both be growth to our income as new members join, as unexpected gifts are received, and as generosity unfolds. We also anticipate that there will be additional expenses that will arise. The budget reflects our commitment to meaningful ministries in sustainable ways, leaving our church more equipped to serve for future generations.

First Congregational Church, Stockbridge MA

	Actual 2014	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2020	Budget 2021
INCOME									
Pledges	\$ 171,202	\$ 161,325	\$ 159,897	\$ 169,208	\$ 186,859	\$ 199,035	\$ 210,094	\$ 210,000	\$ 229,300
Pledged One-Time Gifts									\$ 3,000
Loose Offering	\$ 12,374	\$ 13,249	\$ 15,307	\$ 17,503	\$ 18,112	\$ 15,133	\$ 7,884	\$ 14,000	\$ 7,000
Facility Use Donation	\$ 6,813	\$ 6,172	\$ 7,950	\$ 3,900	\$ 5,240	\$ 5,114	\$ 5,070	\$ 5,000	\$ 5,100
Fundraisers	\$ -	\$ -	\$ 3,944	\$ 12,657	\$ 4,199	\$ 8,500	\$ 4,014	\$ 4,000	\$ 2,500
Gifts/Donations	\$ 2,288	\$ 2,245	\$ 8,799	\$ 10,826	\$ 4,844	\$ 6,261	\$ 6,183	\$ 5,500	\$ 5,500
Golf Club Donation	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Interest Income	\$ 239	\$ 249	\$ 248	\$ 230	\$ 240	\$ 11	\$ 20	\$ -	\$ -
Income	\$ 193,915	\$ 184,240	\$ 197,145	\$ 215,324	\$ 221,094	\$ 235,654	\$ 234,865	\$ 240,100	\$ 254,000
FUND TRANSFERS									
Endowment Fund Transfer	\$ 57,000	\$ 60,000	\$ 57,000	\$ 52,008	\$ 57,600	\$ 54,000	\$ 55,200	\$ 55,200	\$ 58,472
Supplemental Endowment	\$ -	\$ -	\$ 4,000	\$ 12,000	\$ 12,000	\$ -	\$ -	\$ -	\$ -
Program Fund Transfer	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 6,304
Interest on CDC Loan	\$ -	\$ 1,500	\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	\$ -	\$ -
Carryover	\$ -	\$ -	\$ -	\$ 3,895	\$ -	\$ -	\$ -	\$ -	\$ 5,000
Historic Property Fund Trans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Fund Transfers Total	\$ 59,808	\$ 64,308	\$ 65,308	\$ 72,211	\$ 72,408	\$ 56,808	\$ 58,008	\$ 58,008	\$ 69,776
TOTAL INCOME	\$ 253,723	\$ 248,548	\$ 262,453	\$ 287,535	\$ 293,502	\$ 292,462	\$ 292,873	\$ 298,108	\$ 323,776
EXPENSES									
<u>Salaries & Benefits</u>									
Minister									
Salary	\$ 40,000	\$ 40,000	\$ 43,000	\$ 46,000	\$ 46,980	\$ 48,000	\$ 50,000	\$ 50,000	\$ 51,500
Pension Annuity	\$ 7,280	\$ 7,280	\$ 7,280	\$ 12,337	\$ 12,503	\$ 12,574	\$ 11,968	\$ 12,880	\$ 10,990
Health & Dental	\$ 17,619	\$ 18,156	\$ 22,392	\$ 24,309	\$ 25,935	\$ 26,475	\$ 27,120	\$ 27,246	\$ 28,554
FICA	\$ 5,126	\$ 5,126	\$ 5,356	\$ 5,592	\$ 5,592	\$ 6,000	\$ 5,890	\$ 5,890	\$ 6,005
Disability/Life	\$ 760	\$ 780	\$ 780	\$ 1,095	\$ 1,110	\$ 1,132	\$ 1,145	\$ 1,155	\$ 1,155
Parsonage Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Equity Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Music Director									
Salary	\$ 18,917	\$ 20,400	\$ 21,114	\$ 21,744	\$ 22,176	\$ 16,663	\$ 16,773	\$ 25,000	\$ 17,150
Budget Carryover to 2021							\$ 5,000	\$ -	\$ -
Benefits							\$ 2,702	\$ -	\$ 2,900
Fica	\$ 1,401	\$ 1,561	\$ 1,615	\$ 1,663	\$ 1,697	\$ 1,275	\$ 633	\$ 1,920	\$ 677
Administrator									
Salary	\$ 22,344	\$ 22,788	\$ 23,244	\$ 23,712	\$ 23,786	\$ 22,776	\$ 23,400	\$ 23,400	\$ 24,024
Retirement	\$ 1,788	\$ 1,824	\$ 1,860	\$ 1,896	\$ 1,842	\$ 1,822	\$ 1,873	\$ 1,872	\$ 1,922
Dental Insurance	\$ 499	\$ 500	\$ 500	\$ 500	\$ 500	\$ -	\$ -	\$ -	\$ -
Medical Ins Medicare	\$ 5,771	\$ 6,068	\$ 4,200	\$ 3,923	\$ 2,997	\$ -	\$ 326	\$ -	\$ 1,956
FICA	\$ 1,709	\$ 1,743	\$ 1,778	\$ 1,814	\$ 1,820	\$ 1,742	\$ 1,790	\$ 1,790	\$ 1,838

First Congregational Church, Stockbridge MA

	Actual 2014	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2020	Budget 2021
Sexton									
Salary	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,746	\$ 9,750	\$ 9,750	\$ 10,010
Retirement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 780	\$ 780	\$ 801
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 134	\$ -	\$ 804
FICA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363	\$ 746	\$ 746	\$ 766
Financial Secretary									
Salary	\$ 3,640	\$ 3,000	\$ 3,060	\$ 3,600	\$ 3,672	\$ 3,744	\$ 4,000	\$ 4,000	\$ 4,100
Music for Christian Ed	\$ -	\$ 100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
FICA	\$ 248	\$ 226	\$ 234	\$ 275	\$ 281	\$ 286	\$ 306	\$ 306	\$ 314
Pastoral Assistant									
Salary	\$ -	\$ -	\$ -	\$ -	\$ 17,000	\$ 4,650	\$ -	\$ -	\$ -
FICA	\$ -	\$ -	\$ -	\$ -	\$ 1,300	\$ 356	\$ -	\$ -	\$ -
Total Salaries/Benefits	\$ 133,102	\$ 135,552	\$ 142,413	\$ 154,460	\$ 175,191	\$ 158,984	\$ 170,336	\$ 172,735	\$ 171,466
Christian Education									
Directed Gifts - CE							\$ (500)	\$ -	\$ -
Adult Education	\$ 563	\$ 876	\$ 973	\$ 655	\$ 1,374	\$ 1,313	\$ 1,541	\$ 1,500	\$ 1,500
Sunday School	\$ 897	\$ 1,290	\$ 1,029	\$ 2,832	\$ 2,543	\$ 2,497	\$ 562	\$ 1,500	\$ 750
Youth Group							\$ 137	\$ -	\$ -
Special Events	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 129	\$ 1,467	\$ 1,000	\$ 500
Nursery	\$ 2,373	\$ 1,841	\$ 3,084	\$ 4,109	\$ 2,749	\$ 2,790	\$ 880	\$ 2,800	\$ 1,400
Total Christian Education	\$ 3,833	\$ 4,007	\$ 5,086	\$ 7,596	\$ 6,666	\$ 6,729	\$ 4,087	\$ 6,800	\$ 4,150
Growth & Fellowship									
Publicity	\$ 758	\$ 773	\$ 654	\$ 742	\$ 502	\$ -	\$ -	\$ -	\$ -
Coffee/Food/Supplies	\$ 1,237	\$ 1,732	\$ 2,158	\$ 2,396	\$ 2,014	\$ 2,386	\$ 605	\$ 2,200	\$ 735
Entrance/Narthex Project	\$ 829	\$ 413	\$ 607	\$ 276	\$ 603	\$ 393	\$ 196	\$ 400	\$ 400
Miscellaneous Exp	\$ 118	\$ 39	\$ 102	\$ 554	\$ 661	\$ 110	\$ 170	\$ 100	\$ 100
Total Growth & Fellowship	\$ 2,941	\$ 2,957	\$ 3,521	\$ 3,968	\$ 3,780	\$ 2,889	\$ 971	\$ 2,700	\$ 1,235
Diaconate									
Worship Supplies	\$ 746	\$ 889	\$ 1,634	\$ 1,218	\$ 963	\$ 1,961	\$ 1,116	\$ 1,200	\$ 1,338
Livestream Worship							\$ 3,000	\$ -	\$ 5,500
Sabbatical - church	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,400	\$ 2,400	\$ 2,566
Sabbatical - pastor							\$ 600	\$ 600	\$ 600
Guest Pastors	\$ 1,100	\$ 1,200	\$ 825	\$ 800	\$ 400	\$ 1,000	\$ 1,200	\$ 1,200	\$ 800
Congregational Care		\$ 361	\$ 425	\$ 585	\$ 394	\$ 824	\$ 444	\$ 700	\$ 700
Car Allowance - Minister	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604
Total Diaconate	\$ 6,550	\$ 7,154	\$ 7,588	\$ 7,307	\$ 6,461	\$ 8,489	\$ 11,364	\$ 8,704	\$ 14,108
Music Committee									
Organ/Piano/Bell Tuning	\$ 1,175	\$ 2,015	\$ 340	\$ 1,350	\$ 2,065	\$ 2,008	\$ 460	\$ 2,000	\$ 2,000
Choir Soloists	\$ 7,070	\$ 6,755	\$ 7,530	\$ 7,455	\$ 6,362	\$ 6,420	\$ 6,180	\$ 7,500	\$ 6,875
Guest Musicians	\$ 200	\$ 1,750	\$ 1,321	\$ 1,300	\$ 1,125	\$ 2,264	\$ 1,675	\$ 1,360	\$ 1,360
Evening Service Musicians							\$ -	\$ -	\$ 800
Sheet Music/One License	\$ 564	\$ 655	\$ 559	\$ 767	\$ 611	\$ 969	\$ 1,170	\$ 960	\$ 960
Special Music Svcs	\$ 688	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Organ Substitute	\$ 700	\$ 550	\$ 300	\$ 450	\$ 700	\$ 3,750	\$ -	\$ 750	\$ 200
Total Music Committee	\$ 10,397	\$ 11,725	\$ 10,050	\$ 11,322	\$ 10,863	\$ 15,411	\$ 9,485	\$ 12,570	\$ 12,195

First Congregational Church, Stockbridge MA

	Actual 2014	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2020	Budget 2021
Mission & Action									
Directed Gifts - M&A							\$ (1,000)	\$ -	\$ -
Local Needs	\$ 6,802	\$ 9,339	\$ 8,859	\$ 7,360	\$ 5,879	\$ 8,190	\$ 8,652	\$ 6,000	\$ 6,500
National/Int'l Needs	\$ 4,800	\$ 4,202	\$ 5,250	\$ 5,400	\$ 4,000	\$ 3,030	\$ 4,000	\$ 6,000	\$ 6,500
Discretionary Fund	\$ 2,331	\$ 1,176	\$ 1,650	\$ 2,061	\$ 1,801	\$ 1,762	\$ 2,348	\$ 1,500	\$ 2,250
UCC Missions	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ -	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Individual Grants	\$ 1,500	\$ 500	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -
Kiva	\$ -	\$ -	\$ -	\$ 1,000	\$ 500	\$ 500	\$ -	\$ 500	\$ -
Mental Health	\$ -	\$ -	\$ -	\$ 800			\$ -	\$ -	\$ -
Total Mission & Action	\$ 17,433	\$ 17,217	\$ 17,759	\$ 18,621	\$ 12,180	\$ 15,482	\$ 16,000	\$ 16,000	\$ 17,250
Council Expenses									
New Member Expenses	\$ 38	\$ 478	\$ 213	\$ 450	\$ 147	\$ 251	\$ 81	\$ 400	\$ 200
Pastor's Initiative Fund	\$ 1,373	\$ 532	\$ 520	\$ 590	\$ 837	\$ 704	\$ 588	\$ 600	\$ 600
Staff and Volunteer Support	\$ 457	\$ 263	\$ 533	\$ 452	\$ 217	\$ 783	\$ 2,182	\$ 300	\$ 750
Denominational Support	\$ 2,760	\$ 2,828	\$ 3,428	\$ 3,578	\$ 3,800	\$ 3,800	\$ 4,000	\$ 4,000	\$ 4,100
Professional Dev. - Minister	\$ 421	\$ 1,207	\$ 1,301	\$ 1,253	\$ 1,255	\$ 1,471	\$ 1,964	\$ 2,000	\$ 2,000
Professional Dev. - Pastor As	\$ -	\$ -	\$ -	\$ -	\$ 400	\$ 418	\$ -	\$ -	\$ -
Professional Dev. - Music	\$ 1,233	\$ 650	\$ 108	\$ 642	\$ 64	\$ 1,144	\$ 146	\$ 750	\$ 250
Professional Dev. - Admin. A	\$ -	\$ 477	\$ -	\$ 242	\$ 212	\$ -	\$ 170	\$ 300	\$ 300
Pastoral Support				\$ 6,281	\$ -	\$ 255	\$ -	\$ -	\$ -
Marketing Materials/Website	\$ 1,993	\$ 2,036	\$ 2,001	\$ 366	\$ 717	\$ 745	\$ 1,417	\$ 1,500	\$ 2,250
Total Council Budget	\$ 8,275	\$ 8,471	\$ 8,104	\$ 13,854	\$ 7,649	\$ 9,571	\$ 10,548	\$ 9,850	\$ 10,450
Trustees & General Maintenance									
Directed Gifts - Trustees							\$ (12,509)	\$ -	\$ -
Utilities-Church									
Utilities-Gas	\$ 5,659	\$ 5,125	\$ 3,342	\$ 4,237	\$ 4,876	\$ 5,442	\$ 4,617	\$ 5,700	\$ 5,700
Utilities-Electric	\$ 2,247	\$ 2,669	\$ 2,241	\$ 1,976	\$ 2,515	\$ 2,515	\$ 3,173	\$ 2,520	\$ 3,000
Utilities-Tel/Internet/Cable	\$ 2,421	\$ 1,765	\$ 1,809	\$ 1,818	\$ 2,063	\$ 2,050	\$ 2,613	\$ 2,352	\$ 2,964
Utilities-Water	\$ 444	\$ 373	\$ 297	\$ 468	\$ 677	\$ 442	\$ 446	\$ 480	\$ 480
Subtotal	\$ 10,772	\$ 9,932	\$ 7,689	\$ 8,499	\$ 10,131	\$ 10,449	\$ 10,849	\$ 11,052	\$ 12,144
Utilities-Manse									
Utilities-Gas	\$ 3,494	\$ 3,290	\$ 2,303	\$ 2,826	\$ 2,990	\$ 3,007	\$ 2,753	\$ 3,120	\$ 3,120
Utilities-Electric	\$ 1,074	\$ 1,547	\$ 1,485	\$ 1,542	\$ 1,856	\$ 1,943	\$ 2,330	\$ 1,980	\$ 2,000
Utilities-Telephone/Internet	\$ 1,304	\$ 1,128	\$ 1,244	\$ 1,141	\$ 1,159	\$ 1,232	\$ 1,746	\$ 1,524	\$ 2,028
Utilities-Water	\$ 739	\$ 870	\$ 595	\$ 1,235	\$ 1,535	\$ 1,081	\$ 1,382	\$ 1,200	\$ 1,400
Subtotal	\$ 6,612	\$ 6,835	\$ 5,627	\$ 6,744	\$ 7,540	\$ 7,263	\$ 8,211	\$ 7,824	\$ 8,548
General Maintenance									
Insurance for buildings	\$ 5,866	\$ 5,063	\$ 6,192	\$ 6,578	\$ 6,786	\$ 7,209	\$ 8,520	\$ 8,400	\$ 8,990
Worker's Comp	\$ 1,222	\$ 1,619	\$ 1,093	\$ 789	\$ 1,608	\$ 1,590	\$ 1,686	\$ 1,893	\$ 2,000
Office Expenses	\$ 10,138	\$ 8,979	\$ 8,719	\$ 13,050	\$ 10,161	\$ 4,613	\$ 4,400	\$ 4,340	\$ 4,340
Online Service Fees							\$ 1,071	\$ -	\$ -
Copier, Printing, Paper Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,323	\$ 2,650	\$ 4,000	\$ 4,000
Postage & Mailing Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,777	\$ 1,727	\$ 1,900	\$ 1,900
Kitchen Supplies	\$ 1,524	\$ 1,032	\$ 1,435	\$ 2,091	\$ 1,230	\$ 920	\$ 509	\$ 1,140	\$ 500
Sexton Support	\$ 10,800	\$ 10,775	\$ 11,700	\$ 11,825	\$ 11,625	\$ 5,850	\$ 1,000	\$ 1,000	\$ 500
Stewardship					\$ 473	\$ 658	\$ 1,140	\$ 500	\$ 500
Bookkeeper	\$ 4,730	\$ 4,890	\$ 4,500	\$ 4,425	\$ 4,800	\$ 2,850	\$ 3,450	\$ 2,900	\$ 3,000

First Congregational Church, Stockbridge MA

	Actual 2014	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2020	Budget 2021
Council Legal Fees	\$ -	\$ -	\$ -	\$ 861	\$ 1,700	\$ -	\$ -	\$ 1,000	\$ 1,000
Contracted Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,949	\$ 10,065	\$ 8,500	\$ 9,500
Church Maintenance	\$ 11,856	\$ 6,244	\$ 6,904	\$ 6,408	\$ 9,616	\$ 4,750	\$ 16,976	\$ 4,000	\$ 5,000
Manse Maintenance	\$ 5,456	\$ 2,906	\$ 5,083	\$ 2,224	\$ 2,748	\$ 3,789	\$ 4,546	\$ 3,700	\$ 4,500
Manse Painting							\$ -	\$ -	\$ 6,500
Grounds Maintenance	\$ 1,630	\$ 3,949	\$ 5,095	\$ 6,752	\$ 5,351	\$ 3,586	\$ 1,487	\$ 2,400	\$ 3,000
Interest on Equity Loan							\$ -	\$ -	\$ 2,000
Carryover to Next Year			\$ 3,895	\$ -			\$ -	\$ -	\$ -
Subtotal	\$ 53,222	\$ 45,457	\$ 54,616	\$ 55,003	\$ 56,098	\$ 49,864	\$ 59,227	\$ 45,673	\$ 57,230
Total Trustees/General Ma	\$ 70,606	\$ 62,224	\$ 67,932	\$ 70,246	\$ 73,769	\$ 67,576	\$ 65,778	\$ 64,549	\$ 77,922
Capital Reserve							\$ 4,200	\$ 4,200	\$ 15,000
TOTAL EXPENSES	\$ 253,136	\$ 249,307	\$ 262,453	\$ 287,374	\$ 296,559	\$ 285,131	\$ 292,769	\$ 298,108	\$ 323,776
Net Income	\$ 587	\$ (759)	-0-	\$ 161	\$ (3,057)	\$ 7,331	\$ 104	\$ -	\$ (0)