

*2021 Financial Reports
and
2022 Proposed Budget*



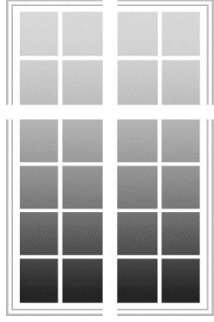
*First Congregational Church
of the United Church of Christ
Stockbridge, MA*

*presented for approval at the
Annual Budget Meeting
on
February 6, 2022*

*The Reverend Brent Damrow, Pastor
Cathy Clark, Moderator
Patty Strauch, Treasurer*

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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

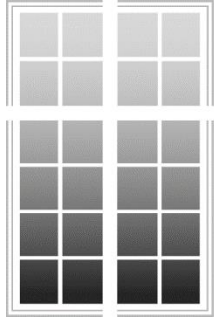
In accordance with the Bylaws of the Church, I hereby call
the Annual Budget Meeting of the Church for Sunday,
February 6, 2022, at 11:00 a.m.

The business to be transacted is as follows:

To act upon the budget for the fiscal year 2022.

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

February 6, 2022

11:00 AM

- I. Opening Prayer
- II. Moment of Silence
- III. Reading of Call for the Meeting
- IV. Minutes of the previous meetings
- V. Treasurer's Report
- VI. Act upon the budget for FY2022
- VII. Other business
- VIII. Adjournment

First Congregational Church, UCC
Stockbridge, Massachusetts
ANNUAL BUDGET MEETING Minutes
January 31, 2021

Present: Brent Damrow, Cathy Clark and approximately 40 members present virtually for this meeting.

The annual budget meeting took place virtually via the Sunday worship livestreaming. At 11:09 a.m. Cathy Clark, Moderator, began the Annual Budget Meeting. With over 35 members, Cathy announced a quorum for the meeting. Brent then offered an opening prayer for the meeting. Cathy then called the meeting and announced 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. Comments or dissenting votes can be texted into Brent Damrow.

Cathy called upon Joe Nicolosi to report on Trustees. A pre-recorded message by Joe Nicolosi was then streamed. Joe reviewed previous projects by the Trustees. This year in the 2021 Annual Budget Trustees listed various projects that necessitate a capital fundraising campaign. Joe reported that they have begun to engage a fundraising professional, Jennifer Williams, to guide the church through this process. Jennifer and the Fundraising Steering Committee will explore various projects and long-term needs. Joe asked for the church's engagement in the process which he described as open and inclusive.

After Joe's report, Cathy thanked Treasurer Patty Strauch for all of her diligent work over the past year during this trying year. Cathy shared that last Sunday (1/24) a Zoom meeting was held to discuss the budget. Cathy noted that there are cause for joy, including our balanced budget and commitment to the various missions of the church.

A pre-recorded message was then shared by Patty Strauch. Patty provided a brief presentation divided into two parts: reviewing the 2020 budget and looking ahead to the proposed 2021 budget. A couple of new unexpected line items were added to the budget in the wake of COVID-19. Ongoing expenses (such as Livestreaming Worship) were added as line items of the budget. The good news is that our new financial software allows us to track expenses in a very detailed manner. Another new line item in the 2020 budget is Directed Gifts (see Christian Education, Mission and Action, and Trustees), which reflects unexpected donations to the church. For instance, Trustees received \$12,500 a large portion of which came from the Henderson Memorial Fund to repair the office education wing. Patty also reviewed the Restricted Funds. We ended the year with \$104 as a surplus budget. Patty thanked the leadership of the pastor and the council for their creativity and flexibility during this challenging year.

Cathy then invited people to text in questions to Brent. Brent had Patty on the phone to field any questions that might emerge. No questions emerged at this time. Cathy then invited the church to look to page 24 of the budget report to review the 2021 proposed budget. The livestream then went back to a pre-recorded message by Patty about the proposed budget for 2021. Patty announced that we are presenting a balanced budget. Patty shared that we plan on fully funding all Boards in 2022. There has been a generous and dramatic increase in pledges and gifts for the coming year. We are increasing our Mission and Action Budget, Denominational Support, livestreaming worship, and Contracted Services.

Rick Floyd texted in congratulations to the church leadership for its financial leadership. Again, Cathy invited members to text in questions about the budget. Supportive text messages came in from various members, but no questions emerged. Rick Floyd put forward a motion and Charlotte Rodgers seconded the motion to approve the 2021 budget. The Budget for 2021 was approved unanimously at approximately at 11:44 a.m. Cathy asked if there were any issues to come before the congregation. No other business was brought forward. Pastor Brent ended the meeting with prayer.

Respectfully submitted,
Jeremy Ridenour, Clerk

First Congregational Church, UCC
Stockbridge, Massachusetts
SPECIAL CONGREGATIONAL MEETING Minutes
October 24, 2021
This meeting was held both in-person and via livestream

Present: Cathy Clark began the special congregational meeting at 10:57 a.m. and announced the agenda for the meeting. Cathy announced a quorum for the meeting based on attendance in the church. Rev. Barbara Kershner then led the congregation in prayer.

Joe Nicolosi described some of the major projects (which were decided upon based on congregational input) that would be funded through the Capital Campaign. Phase One projects include repairing the church building, e.g., resetting the front steps, insulating the basement, and addressing safety issues in accordance with town laws. These projects will cost a total of \$95,000. Phase One projects include updates, a universal accessibility ramp into the JE Room, repairs to the Manse, garage exterior, JE room renovations, organ repair, painting of the steeple, roof and window repairs for offices, church furnaces, and kitchen. Phase Two projects include updating outdoor space, installation of solar panels, enhancement to music program such as new equipment, new signage to welcome people, and upgraded classrooms. Joe reiterated that the cost for the entire list of projects substantially exceeds the proposed Capital Campaign goal, and that grant funding opportunities are also being sought to obtain additional funding for these various projects.

After Joe spoke, Ron Hanft offered a brief presentation on the needed repairs for the organ. Ron began by emphasizing the importance of the excellent music program for the church. There are two current problems: ciphers (i.e., the continuous sounding of the pipe that is no longer being pressed) and pipes that no longer “speak”. In 2019, Ron found over 45 pipes that were no longer speaking. Last year, the organ was examined by a local organ company in Northampton. The four areas of concern found were: 1) Wires and switches are broken, 2) Within the pipe chamber, there are old leather and wooden components that no longer function, 3) Windchests are failing in certain areas, and 4) There are gaps between the pipes. Next, Cathy solicited questions. Joan Kopperl asked about the estimate for the repairs to the organ, and what it included. Ron stated the estimate for repairs only is approximately \$116,000, and does not include any improvements or enlargements—“this is not icing on the cake; it is just the basic cake.”

Bronly Boyd offered an update on the front steps and background about the project. The steps did not quite meet building code. The mason that was hired tried multiple times to bring the steps into compliance. The mason is coming back next week to try to set the stones which need to be done precisely to make sure they meet the standards.

Jennifer Williams then shared the results of the Feasibility Study. Jennifer offered the highlights and provided background about the need for the Feasibility Study. She shared her rationale for setting a goal of \$850,000 within a three-year pledging period rather than the initial thinking of \$1,000,000.

After Jennifer gave her presentation, Frank Russell briefly spoke about planned giving (i.e., putting funds for the church in estate plans). Frank shared that he plans to look more into how to help people with planned giving.

Cathy then put forward the motion: "To approve the launch of a Capital Campaign with a goal of \$850,000, including consultant fees." The motion was made and seconded. Congregants were then encouraged to ask questions or text in their questions. A question was texted in from Ted Randolph and Diane Piraino about the Manse repairs, including the addition of a new bathroom. Joe responded that a shower would be added to a “powder room” on the first floor. It would only be a moderate expense. Linda Colvin asked about projects

that are not high in the list of priorities but are important. Joe responded that projects were placed in Phase One or Two depending on their urgency, and responses from boards, committees, and the congregation on “Needs and Dreams,” in addition to reactions from the recently completed feasibility study. Joe also said that the list of projects was a living document, and congregational support for projects remain an important component in the priority of projects. A vote was then held. The motion to approve the launching of the Capital Campaign with a goal of \$850,000, including consultant fees, passed unanimously. A motion to adjourn the meeting was approved unanimously. The meeting was adjourned at 11:54 a.m.

Respectfully submitted,

Jeremy Ridenour, Clerk

Moderator's Report

Dear Brothers and Sisters,

"It is well with our souls." Words from one of our most beloved hymns radiates peace and even joy. Yet, the words were written during a time of tragedy and despair for the author. Last year has been filled with more sadness and worry than most years, as we confront a societal polarization never before witnessed, global disarray, and a pandemic that just won't let go.

During this time, the church has been a beacon of light and support, not only among us, but also for others well beyond our immediate community. The generosity of time, talent, and treasure that our church has shared this last year has been incredible.

While who and what we are may seem to have little to do with an Annual Budget meeting, how we use all our resources (time, talent, and treasure) is very much a matter of importance. Our budget reflects the sometimes difficult choices made between all we want to accomplish and the resources we have to do it.

We have maintained our commitment to Mission & Action, reaching out to help both individuals and organizations committed to improving the lives of those we will never know or see. There also are donations to the church's restricted accounts, which never touch the Profit and Loss Statement, that reinforce our commitment to specific organizations, such as the Food Pantry and Afghan refugee support. This year our kids raised money through their Halloween Trick-or-Treating adventures that went to buy chickens, ducks, and sheep through Heifer International. The Service League used their creative energies to support local organizations and fund scholarships. Olga Schwede and Madonna Meagher guided us through a successful fundraiser, an artists' showcase of original art.

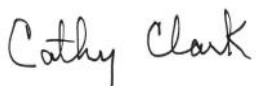
Perhaps the greatest feat of fiscal faith occurred on October 24th at our Special Congregational meeting when the congregation unanimously approved the launch of an \$850,000 Capital Campaign. Since then, a Campaign Executive Committee has been formed and there are two dozen folks volunteering their time and talent to make it all happen.

Thanks go to our boards that helped shape the 2022 Proposed Budget, the Budget Committee, and especially to our Treasurer, Patty Strauch, for her firm, yet gentle, command of all things financial. Thanks also to our Financial Secretary, Ron Hanft, for his meticulous attention to shepherding our pledges, and to our Administrator, Will Garrison, for being the master of our checkbook, and for his eagle-eye on expenses. Finally, a big thanks to Pastor Brent for his leadership and guidance.

While stress and sadness are too often our companions, we remain grateful for opportunities to experience peace and joy, both with each other and with what we can accomplish together.

It is well with our souls, Amen.

Peace,

A handwritten signature in cursive script that reads "Cathy Clark".

Cathy Clark, Moderator

Council Fundraiser

The Art Show, held in person and online in May, exceeded its goal of \$2,500.

Olga Schwede, in her May newsletter article, offered “thank-yous” to the many who helped make this a success:

Thanks to Jeannene Booher, Margaret Hornick, Terry Wise, Ronnie Cunningham and Ellen Murtagh for warmly welcoming visitors. Thank you, too, to Madonna Meagher for her initial input and good ideas for the show. To all among us and beyond who contributed and purchased art we are all very grateful. Thanks to Will for all his continuous help. Lastly, my deep gratitude to our minister and guide Brent for his shared planning, caring, and footwork.

Of course, thanks to all the artists who rose to the challenge of creating artwork (mostly) measuring just 12”x12.” The list includes Cindy Brown, Terry Wise, Ronnie Cunningham, Ted Bachman, Ellen Murtagh, Pauline Nault, Lynn Martin, Ruth Adotte, Nellie Rustick, Lynn Curtis, Kinney Frelinghuysen, Daisy Rockwell, Drea Pecor, Thea Knapp Baker, Zenaida Koroleva, Rebecca Nebesar, and Olga Schwede.

Together we supported this place of community and hope. Thanks be to God!

~ Olga Schwede

Pastor's Budget Message

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding will guard your hearts and your minds in Christ Jesus.

Philippians 4:4-7

Dear Church Family,

It is with deep gratitude and joy that I write my budget report this year. There is much related to our budget that might have been anxiety producing in the last year – the ongoing fluidity of pandemic life, much-needed projects launching at the church, like the front steps and my sabbatical, to name just a few. In the end though, there is cause for rejoicing. A few of the things that come to my mind include:

- Rejoicing in the leadership of this church. Together they met the financial challenges by fostering stewardship, tracking expenditures, and meeting the budget.
- Rejoicing in the ongoing generosity of the congregation to not just fund our needs, but to reach out to the community and engage the needs of our neighbors here and around the world.
- Rejoicing that we were able to fulfill our commitment to contribute to our Capital Reserve Fund ensuring that we can meet the needs of the moment, leave this place better than we found it for future generations, and respond to sudden or un-anticipated needs.
- Rejoicing that our Treasurer, Board of Trustees, Budget Committee, and Church Council worked hard, faithfully, and together to wrap up 2021 and lean into our calling for 2022.
- Rejoicing that we have policies and practices (like setting aside funds for sabbatical times) that meet the needs of particular times without having to sacrifice our commitment to ongoing ministries.
- Rejoicing for the gifts and skills of all who have contributed to this year and just as much that we rely on the grace and possibility of the One we follow.
- Rejoicing that this is a place and a church family that I get to be a part of.

I hope that you read the reports in this document and the budget that has been proposed by the Budget Committee and unanimously approved by both the Board of Trustees and the Church Council. I hope that you prayerfully consider our calling. I hope that you rejoice in the Spirit moving through this place.

In gratitude, peace, hope, and love,



Brent Damrow, Pastor

Board of Christian Education

For a second year, our Sunday school program has had ups and downs and has required versatility and nimbleness for rapid pivots from our Board and Sunday school teachers. After a winter of making use of weekly virtual lessons and related resources such as coloring sheets, craft projects and music videos, expertly coordinated by Jill Wheat with contributions from numerous teachers, we were happy to move outdoors in the fall. The tent and a partially blocked driveway became a safe and fun place for combined-age Sunday school lessons. After a few months of meeting indoors, we have returned to a virtual format, although the children overwhelmingly prefer in person gatherings. We hope that becomes a possibility again soon. Because it remains unsafe to host a full-fledged nursery with a paid attendant, our expenditures have been lower than 2019 and previous years. With great hope, we are budgeting for a nursery attendant for half of 2022.

Youth group has been initiated with an enthusiastic group of age 10 and up. A hike-swim-bonfire afternoon at Benedict Pond got the kids thinking about future options. An Advent craft event with a discussion of charitable giving rounded out 2021, with the hope of more in-person events when it's safe. Thank you to Ted Randolph for taking the lead, along with various board members and parents.

We are including a line item for Youth Group in 2022.

Our adult education programs kept moving, with the use of Zoom technology. Three year-long study groups (two focusing on Covenant and one a Disciple Bible Study) carried over from 2020. From a budget perspective that helped keep our spending lower for this year as all of the expenses were incurred in 2020. Late summer featured a Men's Theological Book Group exploring *For the Life of the World; Theology That Makes a Difference* by Miroslav Volf and Matthew Croasmun. With the coming of Pastor Brent's sabbatical, CE coordinated three sermon discussion groups. As Advent arrived, CE purchased Advent devotionals for the congregation and Elizabeth Young hosted a small group that reflected on the writings. Finally, we are delighted to report that the materials for the Gospel of Luke Study (happening now) were ordered last year so that preparations could be made so most of the expenses for that course are already covered.

Once again, we did not use all of our budget this year. Planning for 2022 expenses roughly follows the 2021 budget, with the addition of Youth Group funds. Assuming we eventually return to full in-person worship and learning, with a functioning nursery, we will hope to return our budget to 2019 levels in 2023.

In the meantime, peace be with you all.

Respectfully submitted,

Terry Wise

Board of Music

The Board of Music is charged with supporting the music programs of the church. The most important of these programs is Sunday worship: funds allocated to the Board of Music budget are used to make beautiful music happen every week of the year to support and enrich our worship experience.

Many of our budget items are fixed from year to year: for example, we arrange for tuning the pianos and the organ on a regular schedule. We also pay the licensing fee which allows us to reprint hymns in our worship bulletin.

The biggest and most variable item in our budget is for choir section leaders and vocal soloists. Like many items in the church budget during a pandemic year, these expenditures have been very difficult to predict. We were expecting a return to choir singing, which means we would pay choir section leaders, but instead we have had vocal soloists leading hymns and providing service music that would, in normal times, be performed by the choir. We are grateful to have a roster of high-quality singers to perform these duties. Because sometimes we do without vocal soloists (when the bell choir or kids' choir takes a service, for example) we were underspent in this budget category in 2021, and we were able to return some funds to the general treasury.

Because of these planning difficulties, we need to expect to spend money for vocal soloists and, when we return to choir singing, section leaders. We may be underspent again at the end of 2022, but having a robust music program for Sunday worship requires planning for regular expenditures every week and celebrating when we do not need everything we have set aside. In anticipation of hiring a new Minister of Music in 2022, we also need to plan for robust support to allow that person to create impactful music programming.

Thank you to all the talented musicians who have made a joyful noise this budget year. We look forward to a new year with confidence that we can continue to make beautiful music in the year ahead.

Respectfully submitted,

David Anderegg, Chairman, Board of Music

Ronnie Cunningham, Deb McMenamy, Bob Doerr, Gary Schieneman, Mary Hoeltzel, Tom Ruffing,
members of the Board of Music

Board of Mission & Action

The Board of Mission and Action began 2021 continuing to think about the impacts of the pandemic and how the budget could best be used to serve our community – both locally, in the US and around the world. We also shared with each other our belief that we want our congregation to know where their pledges are going, so with that in mind, monthly newsletter updates have explained some things in more detail!

Our year started with the purchase of a large shed, building the shed, and then stocking it with shelf stable food necessities. This project, known as the Pop up Pantry, opened during Holy Week, and continues to provide food to anyone in need. Continuing our mission to help us connect through the pandemic, we made a donation to purchase a new laptop computer to be used on the Zoom cart at church.

Mission and Action changed how we made donations to United Church of Christ (UCC) Missions. We joined the program named “Five for Five,” giving five times per year to specifically support the Church Wider Mission, One Great Hour of Sharing, Strengthen the Church, Neighbors in Need and the Retired Ministers Fund. The KIVA loan program continued on with the youth of our church selecting loan recipients.

We supported local needs, such as the Peoples Pantry, Berkshire Diaper Project, Gould Farm, Construct, Lit Net and the Berkshire Center for Justice. This year, our congregation’s Giving Tree program supported local families by giving over 135 individual gifts to those in need. In National and International needs we sent donations to support Covid Relief for India, Hurricane Relief for Haiti, Emergency funds for women in Afghanistan and, through Church World Service, general support for Afghanistan. The Salvation Army and Emergency relief funds through UCC Disaster Ministries for states impacted by the fall tornado outbreaks were also supported.

In December, Mission and Action, with the approval of Church Council, formed a partnership with the Unitarian Universalist Meeting Church of South Berkshires to sponsor and support a Afghanistan refugee family. Initial funds were placed in a restricted account for this specific project, and many from our congregation have already donated their time and home furnishing goods to help our family, who arrived in Pittsfield on December 28.

The 2021 recipients of funding grants from our Annual Operating Budget are:

UCC Missions Five for Five	\$2,000
National/International needs	\$5,400
Local needs	\$7,005.85
Pastor’s Discretionary Funds	<u>\$1,826.46</u>
Total Mission and Action	\$16,232.31
Directed Gifts received.....	\$2,400
Directed Gifts expenses	\$2,400

Respectfully submitted, Charlotte Rodgers, Chair, Mission and Action
Carl Bradford, Cindy Brown, Sarah Conly, Martha Floyd, Nick Pohl and Bruce Wilkens

Board of Growth and Fellowship

The purpose of the Board of Growth and Fellowship 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.

Our budget for 2021 was written with a scaled-down weekly coffee hour in mind. In light of the ongoing pandemic, and our hiatus from serving coffee, we rebranded the post-worship time as Fellowship Hour. Our weekly expenses continue to be significantly lower than past years, though we did offer light snacks and beverages during Fellowship hour October-December. The bulk of our budget was used to fund the Narthex project, which included the purchase of plants and planters, and the 2nd annual Christmas Bread Project.

Similar to last year, for the holiday bread project members of G&F, as well as two volunteers from the congregation, baked loaves holiday breads for 135 local-ish members and friends of the church. Breads were baked, wrapped and bagged in materials provided by G&F and delivered the week before Christmas. Home delivery was carried out by G&F as well as six volunteers from the congregation, with deliveries spanning west to Troy, NY, east to Sandisfield, MA; south to Canaan, CT; and north to Dalton, MA. This was a logistically challenging project, though we benefitted from experience and made positive modifications. Feedback was again positive, with the connections made delighting recipients and deliverers in kind. With the exception of the hardware provided by G&F, the bakers and deliverers donated their time and materials for this project; they are to be thanked for their generosity in this regard.

We also included custom-printed Christmas cards in the bags with the breads, and mailed the cards to distant friends and members. This year we featured artwork by one of the children at church, which provided an element of delight and surprise to a repeat event. G&F continues to send birthday cards to friends and members each month as well.

We welcome input from all who have suggestions on how we might continue to serve our growth and fellowship purpose as we experience variability in our in-person opportunities in 2022.

Respectfully submitted,

Holland Eaton, chair

Vicky Cooper, Mishel Kulibaba Epstein, Susan Moor, Brian Farrell, Brian Hyatt, Becky Smith, members of the Board Growth and Fellowship.

Board of Deacons

It was a full year for the Board of Deacons, as we helped support a variety of worship forms through the shifts of the pandemic, a transition back to consistent worship in the sanctuary in the fall, and the many guest ministers that carried worship services through the period of Pastor Brent's sabbatical. We also received tremendous support throughout this year from Pastor Brent, Treasurer Patty Strauch, Administrator Will Garrison, and countless former Deacons, other Boards, and members of the congregation as we strove to maintain and support a welcoming, inclusive, and meaningful worship experience. Budget highlights from 2021 include:

Livestream: The Board of Deacons is grateful to have been able to support a dedicated livestream technician, Diego Salinetti, who so expertly managed all of the livestreaming and accompanying equipment. Under Pastor Brent's leadership, we also supported the visual enhancement of livestream services by acquiring praise banners.

Outdoor Worship Services: In considering the many benefits of outdoor worship, even beyond the pandemic, the Board of Deacons invested in a moveable chair rack and spinning chair markers to facilitate a better set up and experience at outdoor worship services. Pastor Brent, Jon, Diego, the Deacons, and many others helped with setting up and putting away all that was needed for the outdoor services.

Holidays and Special Services: The pandemic continued to provide inspiration for finding meaningful ways to celebrate together, including through the moving experience of the pilgrim's path and stations laid out around the church at Ash Wednesday that Pastor Brent led us in imagining and creating, and the welcoming Advent Spiral and beautiful giant tree-lit Advent Wreath in the front yard of the church that deacons Ted Randolph and Michael Deegan were instrumental in conceiving and bringing to life.

Worship Supplies: Finding the right communion cups was a topic of discussion and expenditure for the Board of Deacons. Other worship supplies, such as digital music and materials for the kids' time were also supported.

Guest Ministers: While the bulk of the guest ministers in 2021 came through the separate budget for supporting Pastor Brent's sabbatical, we are grateful to Barbara Kershner for her guest ministry service.

Respectfully submitted,

Anna Duhon

Council representative, Board of Deacons

Board of Trustees

We are fortunate to be part of an active and spiritual church family that has inherited a wonderful place for worship in our iconic church building, built 198 years ago. Sturdy branches of our majestic trees in our front lawn spread outward to the sky, beckoning a welcome to join us. The manse that we continue to improve provides a peaceful and welcoming place for our pastor and his family and the JE room/class/meeting rooms buzz with not only activities of the church but our community as well.

This is possible because of the financial gifts, time, love, and devotion you give to a place that we affectionately call our spiritual home. Your voluntary gifts mean a great deal to us, and we want to share how they are used. Following this report will also be one that focuses on work being done as part of the Capital Campaign.

2021 Activities

Financial Management: With rigorous oversight, we had a successful year of financially managing the budget, including supporting some new initiatives started by our fellow boards, making improvements to our campus, initiating, and securing broad church support to create an \$850,000 Capital Campaign to fund major projects. The Church year end working budget report showed of \$315,730 income and expenditures of \$313,991.

Trees: Our front lawn is graced with one of the finest specimens of European Fernleaf Beech in the area, a lovely Copper European Beach that may have provided beechnuts to our forefathers, and a Yellowwood, a tree protected by the National Forest Act in addition to red oaks and large sugar maple. With limbs breaking and falling, they all needed attention. Since the town owns a large portion of the lawn, we worked together on a cost-sharing arrangement. The trees were made structurally sound and it is now safe for all to walk our property.

Other Maintenance and Improvements: •Two air conditioners reduce humidity in the JE Room. • The shutter project funded through a Community Preservation Grant is complete. •We have a new copier/printer/scanner that creates professional copies. •When the furnace stopped working, it was with relief when it only needed a control panel. •We continue to work with the Stockbridge Golf Club. They remove the fallen leaves on our grounds.

Activities for FY 2022:

After completing another successful Stewardship Campaign, we approved funding a \$225,000 FY 2022 budget. The Trustees portion of the budget and Capital Campaign funds will be used for the following: •Be the lead group in implementing the work recommended in the capital campaign. With our next major project being the barrier-free access ramp. •Give high priority to maintaining the safety of the building by staying in compliance with all state and local regulations. •Immediate concerns are installing emergency lighting and dealing with wiring issues in the office wing. •Finish work on the front steps and touch up the Narthex. • Work with professionals to monitor the condition of the trees knowing that if needed, money is being allocated for treatments. • Review bylaws for compliance and discuss changing the fiscal year so the budget is in place at the beginning of the fiscal year. •Continue to be a good neighbor to the Golf Club and work to support budget requests from the board that serves a valuable role in the church's functioning. •Again, we will lead a stewardship campaign.

Thank you: •Will Garrison, our sexton and administrator, is working with us daily to accomplish the work we've reported. Please join us in thanking him for his dedication and the passion that he brings to his work. •After our last church meeting Mary Hoeltzel and Kara Smith left our board. We thank them for their tireless dedication and contributions. •We welcome Ron Haft and Cris Raymond to the board and have put them to work. • Every member works hard for you, and we especially want to thank Joe Nicolosi and Bronly Boyd for their leadership this year.

Christine Rasmussen, Chair, Bronly Boyd. Alice Collins, Ron Haft, Joe Nicolosi, Don Rogers and Patty Strauch and Pastor Brent Damrow.

Capital Campaign

The Capital Campaign budget is kept separately from the Annual Operating Budget in keeping with generally accepted accounting principles (GAAP). We hope the following is helpful.

Given pressing need, contractor availability, and supply chain issues, the Board of Trustees moved forward with some critical projects on the Capital Campaign list. This was done consistent with the approach detailed in last year's Budget Report announcing the establishment of a Line of Credit. The Trustees were prepared to pursue alternate funding sources to pay off the loan if the Campaign had not been approved.

Line of Credit: Knowing that it would be two years before the Capital Campaign would generate the funds necessary to do needed repairs, a \$100,000 line of credit from Berkshire Bank allowed us to begin several capital projects before the costs escalated. At the close of the year, the balance owed on that account is \$75,751.

How Money Was Spent: Our iconic white marble steps: The first major and we hope the most stressful project was to replace the iconic white marble steps that grace our building. The steps had begun to pull away from the building creating a potential for water drain into the building. Their unevenness increased the chance of someone falling. It took two attempts to meet today's building code.

Barrier-Free Access Ramp: A barrier-free entrance built to code was required to get the Building Permit to reconstruct the steps. Working with an architect, we submitted plans that were approved for a ramp that is in the style of the building entrance into the JE room. Watch for more information as we work to meet an important goal of having our facility accessible to all.

Manse & Garage: The manse 's soffits and fascia, the front entryway and the back porch were painted - a welcoming entrance to the home of our pastor and his family. New paint replaced dated wallpaper in the guestroom and kitchen, lighting was improved in the bathroom and painting was completed in the front room.

The garage had become a home to many wild animals. To restore its usefulness, three feet of pine- tree debris was removed between the back wall and fence to install new sills. The building was tightened with new garage doors that allowed for the use of automatic door openers.

Weatherization- in part thanks to grant funding: When the church received a grant to weatherize the building, 200 years of accumulation were removed from the cellar. Insulation was installed in the attics above the sanctuary, in the JE Room, and the office/classroom wing. A vapor barrier was added to the basement and some work was done in the manse. The project cost was \$26,421, with MA Safe through Berkshire Gas contributing \$14,810, and the church is now a greener building.

First Congregational Church of Stockbridge
Balance Sheet
As of December 31, 2020

	<u>Dec 31, 20</u>
ASSETS	
Current Assets	
Checking/Savings	
1 · Berkshire Bank Checking Account	17,016.03
2 · Restrict Gift Account	76,180.89
Total Checking/Savings	93,196.92
Accounts Receivable	
11200 · Pledges Receivable	1,500.00
Total Accounts Receivable	1,500.00
Other Current Assets	
11500 · Fidelity Program Fund	9,112.00
12000 · Undeposited Funds	-7,560.00
12100 · Fidelity Endowment Fund	1,362,099.73
12200 · Park Avenue Scholarship Fund	58,504.39
Total Other Current Assets	1,422,156.12
Total Current Assets	1,516,853.04
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	<u>2,782,859.06</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
24300 · Flex Account Payable	115.42
24500 · Restricted Gifts Account	77,059.63
Total Other Current Liabilities	77,175.05
Total Current Liabilities	77,175.05
Long Term Liabilities	
27100 · Furnace Loan	5,711.25
Total Long Term Liabilities	5,711.25
Total Liabilities	82,886.30
Equity	
30000 · Opening Balance Equity	2,445,491.33
32001 · Unrestricted Net Assets	150,197.75
Net Income	104,283.68
Total Equity	2,699,972.76
TOTAL LIABILITIES & EQUITY	<u>2,782,859.06</u>

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Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
32000 · Income			
32100 · Pledges	223,524.29	229,300.00	-5,775.71
32105 · Pledges - One-Time Gifts	2,186.00	3,000.00	-814.00
32200 · Loose Offering	14,380.97	7,000.00	7,380.97
32300 · Facility Use Donations	5,230.00	5,100.00	130.00
32400 · Fundraisers	2,515.00	2,500.00	15.00
32500 · Gifts	1,513.00	5,500.00	-3,987.00
32600 · Golf Club Parking	1,600.00	1,600.00	0.00
Total 32000 · Income	250,949.26	254,000.00	-3,050.74
41000 · Fund Transfers			
41100 · Endowment Fund Transfer	58,472.04	58,472.00	0.04
41300 · Program Fund Transfer	6,303.96	6,304.00	-0.04
41500 · Carryover	0.00	5,000.00	-5,000.00
Total 41000 · Fund Transfers	64,776.00	69,776.00	-5,000.00
45000 · Interest			
45020 · Interest	5.49		
Total 45000 · Interest	5.49		
Total Income	315,730.75	323,776.00	-8,045.25
Gross Profit	315,730.75	323,776.00	-8,045.25
Expense			
50000 · Salaries & Benefits			
51000 · Minister - salary & benefits			
51100 · Minister - salary	51,500.04	51,500.00	0.04
51200 · Minister - Pension Annuity	10,759.12	10,990.00	-230.88
51300 · Minister - Health & Dental	28,554.00	28,554.00	0.00
51400 · Minister - FICA	5,889.96	6,005.00	-115.04
51500 · Minister - Disability/Life	1,177.56	1,155.00	22.56
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	103,880.68	104,204.00	-323.32
Total 50000 · Salaries & Benefits	103,880.68	104,204.00	-323.32
52000 · Music Director - salary & bnfts			
52100 · Music Director - salary	13,625.00	17,150.00	-3,525.00
52200 · Music Director - FICA	0.00	677.00	-677.00
52300 · Music Director - Benefits	0.00	2,900.00	-2,900.00
Total 52000 · Music Director - salary & bnfts	13,625.00	20,727.00	-7,102.00
53000 · Administrator - salary & bnfts			
53100 · Administrator - salary	26,742.21	24,024.00	2,718.21
53200 · Administrator - retirement	1,921.92	1,922.00	-0.08
53400 · Administrator - Medical	1,956.00	1,956.00	0.00
53500 · Administrator - FICA	2,045.75	1,838.00	207.75
Total 53000 · Administrator - salary & bnfts	32,665.88	29,740.00	2,925.88
53600 · Sexton - salary & bnfts			
53700 · Sexton - Salary	10,010.02	10,010.00	0.02
53800 · Sexton - retirement	801.00	801.00	0.00
53850 · Sexton - Medical	804.00	804.00	0.00
53900 · Sexton - FICA	765.84	766.00	-0.16
Total 53600 · Sexton - salary & bnfts	12,380.86	12,381.00	-0.14

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Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
 January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
54000 · Financial Secretary - sal & bnf			
54100 · Financial Secretary - salary	4,643.68	4,100.00	543.68
54200 · Financial Secretary - FICA	355.08	314.00	41.08
Total 54000 · Financial Secretary - sal & bnf	4,998.76	4,414.00	584.76
61000 · Board of Christian Education			
61100 · Adult Education	1,035.63	1,500.00	-464.37
61200 · Sunday School	793.02	750.00	43.02
61300 · Youth Group	133.94		
61305 · Special Events	200.00	500.00	-300.00
61400 · Nursery	0.00	1,400.00	-1,400.00
Total 61000 · Board of Christian Education	2,162.59	4,150.00	-1,987.41
62000 · Growth & Fellowship			
62200 · Coffee/Food/Supplies	37.32	735.00	-697.68
62400 · Entrance/Narthex Project	613.16	400.00	213.16
62500 · Miscellaneous	164.60	100.00	64.60
Total 62000 · Growth & Fellowship	815.08	1,235.00	-419.92
63000 · Board of Deacons			
63100 · Worship Supplies	1,536.52	1,338.00	198.52
63150 · Livestream Worship	4,534.77	5,500.00	-965.23
63200 · Sabbatical Expense - church	2,565.96	2,566.00	-0.04
63205 · Sabbatical Expense - pastor	600.00	600.00	0.00
63300 · Guest Pastors	250.00	800.00	-550.00
63400 · Congregational Care	119.81	700.00	-580.19
63500 · Car Allowance - Minister	2,604.00	2,604.00	0.00
Total 63000 · Board of Deacons	12,211.06	14,108.00	-1,896.94
64000 · Board of Music			
64100 · Organ/Piano/Bells tuning	1,785.00	2,000.00	-215.00
64200 · Choir Soloists	4,950.00	6,875.00	-1,925.00
64300 · Guest musicians	1,625.00	1,360.00	265.00
64350 · Outdoor Services Music	431.01	800.00	-368.99
64400 · Sheet Music / Licenses	924.52	960.00	-35.48
64500 · Organ Substitute	0.00	200.00	-200.00
64000 · Board of Music - Other	359.00		
Total 64000 · Board of Music	10,074.53	12,195.00	-2,120.47
65000 · Mission & Action			
65100 · Local Needs	7,005.85	6,500.00	505.85
65200 · National/International needs	6,400.00	6,500.00	-100.00
65300 · Discretionary Fund	1,826.46	2,250.00	-423.54
65400 · UCC Missions	2,000.00	1,999.92	0.08
Total 65000 · Mission & Action	17,232.31	17,249.92	-17.61
66000 · Church Council			
66200 · New Member Expense	0.00	200.00	-200.00
66300 · Denominational Support	4,100.00	4,100.00	0.00
66400 · Pastor's Initiative Fund	457.16	600.00	-142.84
66500 · Staff and Volunteer Support	500.00	750.00	-250.00
66610 · Professional Dev - minister	2,221.17	2,000.00	221.17
66620 · Professional Dev - music	0.00	250.00	-250.00
66630 · Professional Dev - Admin	0.00	300.00	-300.00
66670 · Marketing Materials/Web	2,250.95	2,250.00	0.95
Total 66000 · Church Council	9,529.28	10,450.00	-920.72

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Cash Basis

First Congregational Church of Stockbridge
Profit & Loss Budget vs. Actual for the Year
January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
67000 · Trustees & Maintenance			
67110 · Church utilities - Gas	5,697.47	5,700.00	-2.53
67120 · Church utilities - Electric	2,920.36	3,000.00	-79.64
67130 · Church utilities - Tel/Internet	3,700.62	2,694.00	1,006.62
67140 · Church utilities - Water	508.51	480.00	28.51
67210 · Manse utilities - Gas	2,697.25	3,120.00	-422.75
67220 · Manse utilities - Electric	2,516.68	2,000.00	516.68
67230 · Manse utilities - Tel/Internet	2,034.72	2,028.00	6.72
67240 · Manse utilities - Water	1,293.75	1,400.00	-106.25
67300 · Insurance - buildings	8,940.26	8,990.00	-49.74
67400 · Worker's Comp	1,231.00	2,000.00	-769.00
67510 · Office Supplies			
67515 · Postage, Mailing Service	1,666.32	1,900.00	-233.68
67517 · MacFarlane Copier 0% 18 month	2,380.29		
67518 · Dell Office Laptop 0% 18 month	693.68		
67519 · Dell Livestream PC 0% 12 month	1,326.80		
67510 · Office Supplies - Other	6,894.03	4,340.00	2,554.03
Total 67510 · Office Supplies	12,961.12	6,240.00	6,721.12
67520 · Copier, Printing, Paper	1,171.69	4,000.00	-2,828.31
67530 · Kitchen Supplies	162.13	500.00	-337.87
67540 · Sexton Support	364.50	500.00	-135.50
67550 · Bookkeeper	3,350.00	3,000.00	350.00
67560 · Legal Fees	0.00	1,000.00	-1,000.00
67570 · Contracted services	10,545.66	9,500.00	1,045.66
67610 · Church Maintenance	5,237.27	5,000.00	237.27
67620 · Manse Maintenance	4,649.72	4,500.00	149.72
67625 · Manse Painting	0.00	6,500.00	-6,500.00
67630 · Grounds Maintenance	3,095.19	3,000.00	95.19
67640 · Interest on Equity Loan	1,111.74	2,000.00	-888.26
67700 · Stewardship	225.55	500.00	-274.45
Total 67000 · Trustees & Maintenance	74,415.19	77,652.00	-3,236.81
69000 · Capital Reserve Fund	15,000.00	15,000.00	0.00
69100 · Carryover	5,000.00		
Total Expense	313,991.22	323,505.92	-9,514.70
Net Ordinary Income	1,739.53	270.08	1,469.45
Net Income	1,739.53	270.08	1,469.45

Cash Basis

First Congregational Church of Stockbridge
Restricted - Account Balances
As of December 31, 2021

	<u>Dec 31, 21</u>
R 7100 · Sabbatical Accounts	
R 7101 · Sabbatical Church Fund	6,656.43
R 7102 · Sabbatical Pastor Fund	1,039.29
R 7103 · Sabbatical Grant Fund	3,940.88
Total R 7100 · Sabbatical Accounts	<u>11,636.60</u>
R 7200 · Mission & Action Projects	
R 7201 · Food Pantry	1,428.50
R 7203 · Giving Tree	93.01
R 7204 · Summer School Backpack Program	0.00
R 7206 · Retired Ministers Fund	2,073.37
R 7208 · Pop Up Pantry	620.65
R 7209 · Tornado Rebuilding Program	1,200.00
R 7210 · Afghan Resettlement Project	2,000.00
Total R 7200 · Mission & Action Projects	<u>7,415.53</u>
R 7300 · Council Restricted	
R 7303 · Website	1,744.55
R 7304 · Sermon Fund	0.00
Total R 7300 · Council Restricted	<u>1,744.55</u>
R 7400 · Deacons	
R 7401 · Sunday Evening Worship	0.00
R 7402 · Flower Fund	537.95
Total R 7400 · Deacons	<u>537.95</u>
R 7500 · Music	
R 7501 · Music Programs	111.76
R 7502 · Minister of Music Support	20,000.00
Total R 7500 · Music	<u>20,111.76</u>
R 7600 · Trustees	
R 7601 · Trustees Restricted	6,127.39
R 7602 · Capital Projects	0.00
R 7603 · Capital Reserve Fund	16,193.89
R 7604 · Window Shutter Project	5,090.00
R 7605 · Capital Campaign	0.00
R 7606 · Tree Work	0.00
Total R 7600 · Trustees	<u>27,411.28</u>
R 7700 · Pastor	
R 7701 · Pastor Directed	1,000.00
R 7702 · Covid 19 Response	262.97
R 7703 · Gifts	3,182.32
Total R 7700 · Pastor	<u>4,445.29</u>
R 7800 · Treasurer	
R 7801 · Scholarship Fund	1,000.00
R 7803 · 2021 Prepaid Pledges	0.00
R 7804 · Memorial Garden	3,899.43
R 7805 · CE Projects	220.00
R 7806 · 2022 Prepaid Pledges	14,550.00
Total R 7800 · Treasurer	<u>19,669.43</u>
Total Balance	<u>92,972.39</u>

First Congregational Church of Stockbridge
Income and Expenses through the Restricted Account
 January through December 2021

Cash Basis

With the new financial software we utilize in the church office, we are able to provide additional reports. This new report shows the income and expenses that flow through our Restricted Account.

It is exciting to be able to see the funds that come in through Directed Gift and Grants, as well as funds that we allocate each year for our Sabbatical Accounts and Capital Reserve.

	<u>Jan - Dec 21</u>
42000 · Designated Income	
42100 · Directed Gifts	21,088.83
42200 · Grants	33,864.05
42300 · Capital Reserve Fund Transfer	0.00
42400 · Sabbatical Church Fund Transfer	6,796.55
42600 · Sabbatical Grant Fund Transfer	16,113.85
Total 42000 · Designated Income	<u>77,863.28</u>
90000 · Designated Expenses	
90100 · Buildings Related	38,380.39
90200 · Grounds Related	2,000.00
90300 · Program Related	1,210.71
90400 · Community Engagement/Outreach	13,361.78
90500 · Sabbatical Related	22,910.40
Total 90000 · Designated Expenses	<u>77,863.28</u>

FIRST CONGREGATIONAL CHURCH OF STOCKBRIDGE
BANK AND FUND BALANCES
As of December 31, 2021

ACCOUNT	12/31/2014	12/31/2015	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Operating Checking	13,807.68	12,957.42	13,468.94	12,060.38	7,564.24	13,171.00	21,301.80	7,702.47
Restricted Checking	20,863.84	17,868.87	55,166.30	99,251.91	30,861.06	42,843.00	72,777.03	52,198.13
Capital Campaign Checking	-----	-----	-----	-----	-----	-----	-----	9,592.43
Scholarship Fund	47,848.34	47,692.72	49,263.98	56,193.42	50,697.14	56,278.00	58,504.03	63,591.68
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	1,514,866.92
Program Fund	33,152.00	30,344.00	27,536.00	14,728.00	11,920.00	9,112.00	6,304.00	0.00
Clark Fund	5,079.43	4,740.42	4,775.63	5,319.87	5,319.87	transferred to endowment	-----	-----
Greylock Credit	257.56	258.18	259.30	259.42	0.00	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	0.00
Loan to Tri-Corner	50,000.00	50,000.00	50,000.00	transferred to endowment	-----	-----	-----	-----

Budget 2022 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.

As the Pandemic Continues

First, we are grateful for the ongoing engagement and support of the Congregation. We have learned much about funding required for our core ministries. The proposed budget:

- Includes an understanding that more fully-gathered worship and programs will unfold over the summer and into the fall.
- Utilizes data and communication from the past years as well as what utilities and other companies have told us about changing rates to formulate a continually more accurate estimate.
- Takes a cautious view on “income” (if anything underestimating what could realistically come in).

Notable Changes

- Pledging continues to be amazingly resilient in these tough times – thank you!
- The draw on the endowment is based on 4.5% of the value (averaged over two years). The increase reflects an over-all increase in the value of the endowment.
- The Minister of Music salary line includes the planned start of a new person in May.
- We are continuing to honor our commitment to Will’s medical insurance costs while also increasing his retirement benefits to try and reach both what is right and what is standard.
- We are funding the first six months of a position designed specifically to assist Christian Education and particularly the Sunday School and Youth programs. A job description for a one-year contracted position is being drafted by CE and reviewed by Council. We anticipate posting the position and hiring by July to run for one year. We will utilize this one-year position to consider other identified staffing needs at the church and to see how to proceed moving forward.
- In both Deacons and Music, there is a needed increase both to guest preachers and musicians. These numbers have not been adjusted in many years and need to change to meet current times.
- Under the Trustees:
 - ◊ We have increased funding available to Contracted Services to better represent reality and include digital services.
 - ◊ 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 have increased the Grounds Budget for the coming year to handle a gypsy moth problem affecting the oak trees on the front lawn.
 - ◊ We are continuing to set aside money for the Capital Reserve. While we have lowered this amount during the Capital Campaign, it is important to continue building resources for improvements or to respond to immediate needs that are not anticipated in the annual budget or are included in the Capital Campaign.

Bottom Line

This budget reflects current realities. We anticipate that flexibility will continue to be in high demand as the pandemic continues to change and evolve. The Church Council will continue to manage both revenue and expenses in response to changing conditions. 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 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Budget 2021	Budget 2022
INCOME									
Pledges	\$161,325	\$159,897	\$169,208	\$186,859	\$199,035	\$210,934	\$223,524	\$229,300	\$225,000
Pledges - One-Time Gifts						\$ -	\$ 2,186	\$ 3,000	\$ -
Loose Offering	\$ 13,249	\$ 15,307	\$ 17,503	\$ 18,112	\$ 15,133	\$ 7,884	\$ 14,381	\$ 7,000	\$ 14,000
Facility Use Donation	\$ 6,172	\$ 7,950	\$ 3,900	\$ 5,240	\$ 5,114	\$ 5,070	\$ 5,230	\$ 5,100	\$ 5,000
Fundraisers	\$ -	\$ 3,944	\$ 12,657	\$ 4,199	\$ 8,500	\$ 4,014	\$ -		\$ 3,500
Art Fundraiser						\$ -	\$ 2,515	\$ 2,500	\$ 1,000
Gifts/Donations	\$ 2,245	\$ 8,799	\$ 10,826	\$ 4,844	\$ 6,261	\$ 6,183	\$ 1,513	\$ 5,500	\$ 4,000
Golf Club Donation	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Interest Income	\$ 249	\$ 248	\$ 230	\$ 240	\$ 11	\$ 20	\$ 5	\$ -	\$ -
Income	\$184,240	\$197,145	\$215,324	\$221,094	\$235,654	\$235,705	\$250,955	\$254,000	\$254,100
FUND TRANSFERS									
Endowment Fund Transfer	\$ 60,000	\$ 57,000	\$ 52,008	\$ 57,600	\$ 54,000	\$ 55,200	\$ 58,472	\$ 58,472	\$ 63,972
Supplemental Endowment	\$ -	\$ 4,000	\$ 12,000	\$ 12,000	\$ -	\$ -	\$ -	\$ -	\$ -
Program Fund Transfer	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 6,304	\$ 6,304	\$ -
Interest on CDC Loan	\$ 1,500	\$ 1,500	\$ 1,500	\$ -			\$ -	\$ -	\$ -
Music Minister Fund Transfer									\$ 10,000
CE Director Fund Transfer									\$ 5,000
Carryover	\$ -	\$ -	\$ 3,895	\$ -			\$ -	\$ 5,000	\$ 5,000
Historic Property Fund Trans	\$ -	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -
Fund Transfers Total	\$ 64,308	\$ 65,308	\$ 72,211	\$ 72,408	\$ 56,808	\$ 58,008	\$ 64,776	\$ 69,776	\$ 83,972
TOTAL INCOME	\$248,548	\$262,453	\$287,535	\$293,502	\$292,462	\$293,713	\$315,731	\$323,776	\$338,072
EXPENSES									
<u>Salaries & Benefits</u>									
Minister									
Salary	\$ 40,000	\$ 43,000	\$ 46,000	\$ 46,980	\$ 48,000	\$ 50,000	\$ 51,500	\$ 51,500	\$ 53,045
Pension Annuity	\$ 7,280	\$ 7,280	\$ 12,337	\$ 12,503	\$ 12,574	\$ 11,968	\$ 10,759	\$ 10,990	\$ 11,206
Health & Dental	\$ 18,156	\$ 22,392	\$ 24,309	\$ 25,935	\$ 26,475	\$ 27,120	\$ 28,554	\$ 28,554	\$ 28,812
FICA	\$ 5,126	\$ 5,356	\$ 5,592	\$ 5,592	\$ 6,000	\$ 5,890	\$ 5,890	\$ 6,005	\$ 6,123
Disability/Life	\$ 780	\$ 780	\$ 1,095	\$ 1,110	\$ 1,132	\$ 1,145	\$ 1,178	\$ 1,155	\$ 1,200
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	\$ 4,000
Music Director									
Salary	\$ 20,400	\$ 21,114	\$ 21,744	\$ 22,176	\$ 16,663	\$ 16,773	\$ 13,625	\$ 17,150	\$ 24,500
Fica	\$ 1,561	\$ 1,615	\$ 1,663	\$ 1,697	\$ 1,275	\$ 633	\$ -	\$ 677	\$ 1,530
Budget Carryover to 2021						\$ 5,000			
Benefits						\$ 2,702	\$ -	\$ 2,900	\$ 6,667
Administrator									
Salary	\$ 22,788	\$ 23,244	\$ 23,712	\$ 23,786	\$ 22,776	\$ 23,400	\$ 26,742	\$ 24,024	\$ 24,745
Retirement	\$ 1,824	\$ 1,860	\$ 1,896	\$ 1,842	\$ 1,822	\$ 1,873	\$ 1,922	\$ 1,922	\$ 2,474
Dental Insurance	\$ 500	\$ 500	\$ 500	\$ 500			\$ -	\$ -	\$ -
Medical Ins	\$ 6,068	\$ 4,200	\$ 3,923	\$ 2,997		\$ 326	\$ 1,956	\$ 1,956	\$ 3,175
FICA	\$ 1,743	\$ 1,778	\$ 1,814	\$ 1,820	\$ 1,742	\$ 1,790	\$ 2,046	\$ 1,838	\$ 1,880

First Congregational Church, Stockbridge MA

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Budget 2021	Budget 2022
Sexton									
Salary	\$ -	\$ -	\$ -	\$ -	\$ 4,746	\$ 9,750	\$ 10,010	\$ 10,010	\$ 10,313
Retirement	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 779	\$ 801	\$ 801	\$ 1,031
Medical Ins						\$ 134	\$ 804	\$ 804	\$ 1,361
FICA	\$ -	\$ -	\$ -	\$ -	\$ 363	\$ 746	\$ 766	\$ 766	\$ 789
Financial Secretary									
Salary	\$ 3,000	\$ 3,060	\$ 3,600	\$ 3,672	\$ 3,744	\$ 4,000	\$ 4,644	\$ 4,100	\$ 4,223
Music for Christian Ed	\$ 100	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -
FICA	\$ 226	\$ 234	\$ 275	\$ 281	\$ 286	\$ 306	\$ 355	\$ 314	\$ 323
Pastoral Assistant									
Salary	\$ -	\$ -	\$ -	\$ 17,000	\$ 4,650	\$ -	\$ -	\$ -	\$ -
FICA	\$ -	\$ -	\$ -	\$ 1,300	\$ 356	\$ -	\$ -	\$ -	\$ -
Total Salaries/Benefits	\$135,552	\$142,413	\$154,460	\$ 175,191	\$158,984	\$170,335	\$167,551	\$171,466	\$190,397
Christian Education									
Directed Gifts - CE						\$ (500)			
Adult Education	\$ 876	\$ 973	\$ 655	\$ 1,374	\$ 1,313	\$ 1,541	\$ 1,036	\$ 1,500	\$ 1,500
Sunday School	\$ 1,290	\$ 1,029	\$ 2,832	\$ 2,543	\$ 2,497	\$ 562	\$ 793	\$ 750	\$ 1,500
Youth Group						\$ 137	\$ 134		\$ 500
Special Events	\$ -	\$ -	\$ -	\$ -	\$ 129	\$ 1,467	\$ 200	\$ 500	\$ 500
CE Director									\$ 5,000
Nursery	\$ 1,841	\$ 3,084	\$ 4,109	\$ 2,749	\$ 2,790	\$ 880	\$ -	\$ 1,400	\$ 1,400
Total Christian Education	\$ 4,007	\$ 5,086	\$ 7,596	\$ 6,666	\$ 6,729	\$ 4,088	\$ 2,163	\$ 4,150	\$ 10,400
Growth & Fellowship									
Publicity	\$ 773	\$ 654	\$ 742	\$ 502	\$ -	\$ -	\$ -	\$ -	\$ -
Coffee/Food/Supplies	\$ 1,732	\$ 2,158	\$ 2,396	\$ 2,014	\$ 2,386	\$ 605	\$ 37	\$ 735	\$ 2,200
Entrance/Narthex Project	\$ 413	\$ 607	\$ 276	\$ 603	\$ 393	\$ 196	\$ 613	\$ 400	\$ 400
Visitor/Growth									\$ 500
Miscellaneous Exp	\$ 39	\$ 102	\$ 554	\$ 661	\$ 110	\$ 170	\$ 165	\$ 100	\$ 200
Total Growth & Fellowship	\$ 2,957	\$ 3,521	\$ 3,968	\$ 3,780	\$ 2,889	\$ 971	\$ 815	\$ 1,235	\$ 3,300
Diaconate									
Worship Supplies	\$ 889	\$ 1,634	\$ 1,218	\$ 963	\$ 1,961	\$ 1,116	\$ 1,537	\$ 1,338	\$ 1,600
Livestream Worship						\$ 3,000	\$ 4,535	\$ 5,500	\$ 4,500
Sabbatical - church	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,400	\$ 2,566	\$ 2,566	\$ 2,400
Sabbatical - pastor						\$ 600	\$ 600	\$ 600	\$ 600
Guest Pastors	\$ 1,200	\$ 825	\$ 800	\$ 400	\$ 1,000	\$ 1,200	\$ 250	\$ 800	\$ 1,800
Congregational Care	\$ 361	\$ 425	\$ 585	\$ 394	\$ 824	\$ 444	\$ 120	\$ 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	\$ 7,154	\$ 7,588	\$ 7,307	\$ 6,461	\$ 8,489	\$ 11,364	\$ 12,211	\$ 14,108	\$ 14,204
Music Committee									
Organ/Piano/Bell Tuning	\$ 2,015	\$ 340	\$ 1,350	\$ 2,065	\$ 2,008	\$ 460	\$ 1,785	\$ 2,000	\$ 2,000
Choir Soloists	\$ 6,755	\$ 7,530	\$ 7,455	\$ 6,362	\$ 6,420	\$ 6,180	\$ 4,950	\$ 6,875	\$ 6,100
Guest Musicians	\$ 1,750	\$ 1,321	\$ 1,300	\$ 1,125	\$ 2,264	\$ 1,675	\$ 1,625	\$ 1,360	\$ 1,360
Evening Service Musicians						\$ -	\$ 431	\$ 800	\$ -
Sheet Music/One License	\$ 655	\$ 559	\$ 767	\$ 611	\$ 969	\$ 1,169	\$ 925	\$ 960	\$ 960
Special Music Svcs	\$ -	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -
Misc							\$ 359		
Organ Substitute	\$ 550	\$ 300	\$ 450	\$ 700	\$ 3,750	\$ -	\$ -	\$ 200	\$ 750
Total Music Committee	\$ 11,725	\$ 10,050	\$ 11,322	\$ 10,863	\$ 15,411	\$ 9,484	\$ 10,075	\$ 12,195	\$ 11,170

First Congregational Church, Stockbridge MA

Mission & Action

Directed Gifts - M&A

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Budget 2021	Budget 2022
						\$ (1,000)			
Local Needs	\$ 9,339	\$ 8,859	\$ 7,360	\$ 5,879	\$ 8,190	\$ 8,652	\$ 7,006	\$ 6,500	\$ 6,500
National/Int'l Needs	\$ 4,202	\$ 5,250	\$ 5,400	\$ 4,000	\$ 3,030	\$ 4,000	\$ 6,400	\$ 6,500	\$ 6,500
Discretionary Fund	\$ 1,176	\$ 1,650	\$ 2,061	\$ 1,801	\$ 1,762	\$ 2,348	\$ 1,826	\$ 2,250	\$ 2,250
UCC Missions	\$ 2,000	\$ 2,000	\$ 2,000	\$ -	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Individual Grants	\$ 500	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -
Kiva	\$ -	\$ -	\$ 1,000	\$ 500	\$ 500	\$ -	\$ -	\$ -	\$ -
Mental Health	\$ -	\$ -	\$ 800				\$ -	\$ -	\$ -
Total Mission & Action	\$ 17,217	\$ 17,759	\$ 18,621	\$ 12,180	\$ 15,482	\$ 16,000	\$ 17,232	\$ 17,250	\$ 17,250

Council Expenses

New Member Expenses	\$ 478	\$ 213	\$ 450	\$ 147	\$ 251	\$ 81	\$ -	\$ 200	\$ 400
Pastor's Initiative Fund	\$ 532	\$ 520	\$ 590	\$ 837	\$ 704	\$ 588	\$ 457	\$ 600	\$ 600
Staff and Volunteer Support	\$ 263	\$ 533	\$ 452	\$ 217	\$ 783	\$ 2,182	\$ 500	\$ 750	\$ 500
Denominational Support	\$ 2,828	\$ 3,428	\$ 3,578	\$ 3,800	\$ 3,800	\$ 4,000	\$ 4,100	\$ 4,100	\$ 4,200
Professional Dev. - Minister	\$ 1,207	\$ 1,301	\$ 1,253	\$ 1,255	\$ 1,471	\$ 1,964	\$ 2,221	\$ 2,000	\$ 2,000
Professional Dev. - Pastor As	\$ -	\$ -	\$ -	\$ 400	\$ 418	\$ -		\$ -	\$ -
Professional Dev. - Music	\$ 650	\$ 108	\$ 642	\$ 64	\$ 1,144	\$ 146	\$ -	\$ 250	\$ 666
Professional Dev. - Admin. A	\$ 477	\$ -	\$ 242	\$ 212	\$ -	\$ 170	\$ -	\$ 300	\$ 300
Pastoral Support			\$ 6,281	\$ -	\$ 255	\$ -	\$ -	\$ -	\$ -
Marketing Materials/Website	\$ 2,036	\$ 2,001	\$ 366	\$ 717	\$ 745	\$ 1,417	\$ 2,251	\$ 2,250	\$ 2,250
Total Council Budget	\$ 8,471	\$ 8,104	\$ 13,854	\$ 7,649	\$ 9,571	\$ 10,549	\$ 9,529	\$ 10,450	\$ 10,916

Trustees & General Maintenance

Directed Gifts - Trustees

Utilities-Church

						\$ (12,509)			
Utilities-Gas	\$ 5,125	\$ 3,342	\$ 4,237	\$ 4,876	\$ 5,442	\$ 4,617	\$ 5,698	\$ 5,700	\$ 6,240
Utilities-Electric	\$ 2,669	\$ 2,241	\$ 1,976	\$ 2,515	\$ 2,515	\$ 3,173	\$ 2,920	\$ 3,000	\$ 3,000
Utilities-Tel/Internet/Cable	\$ 1,765	\$ 1,809	\$ 1,818	\$ 2,063	\$ 2,050	\$ 2,613	\$ 3,701	\$ 2,694	\$ 3,800
Utilities-Water	\$ 373	\$ 297	\$ 468	\$ 677	\$ 442	\$ 445	\$ 509	\$ 480	\$ 500
Subtotal	\$ 9,932	\$ 7,689	\$ 8,499	\$ 10,131	\$ 10,449	\$ 10,849	\$ 12,827	\$ 11,874	\$ 13,540

Utilities-Manse

Utilities-Gas	\$ 3,290	\$ 2,303	\$ 2,826	\$ 2,990	\$ 3,007	\$ 2,753	\$ 2,697	\$ 3,120	\$ 3,120
Utilities-Electric	\$ 1,547	\$ 1,485	\$ 1,542	\$ 1,856	\$ 1,943	\$ 2,330	\$ 2,517	\$ 2,000	\$ 2,700
Utilities-Telephone/Internet	\$ 1,128	\$ 1,244	\$ 1,141	\$ 1,159	\$ 1,232	\$ 1,746	\$ 2,035	\$ 2,028	\$ 2,035
Utilities-Water	\$ 870	\$ 595	\$ 1,235	\$ 1,535	\$ 1,081	\$ 1,382	\$ 1,294	\$ 1,400	\$ 1,400
Subtotal	\$ 6,835	\$ 5,627	\$ 6,744	\$ 7,540	\$ 7,263	\$ 8,211	\$ 8,543	\$ 8,548	\$ 9,255

General Maintenance

Insurance for buildings	\$ 5,063	\$ 6,192	\$ 6,578	\$ 6,786	\$ 7,209	\$ 8,520	\$ 8,940	\$ 8,990	\$ 9,246
Worker's Comp	\$ 1,619	\$ 1,093	\$ 789	\$ 1,608	\$ 1,590	\$ 1,686	\$ 1,231	\$ 2,000	\$ 2,000
Office Expenses	\$ 8,979	\$ 8,719	\$ 13,050	\$ 10,161	\$ 4,613	\$ 4,400	\$ 11,295	\$ 4,340	\$ 6,739
Online Service Fees						\$ 1,071	\$ -	\$ -	
Copier, Printing, Paper Exper	\$ -	\$ -	\$ -	\$ -	\$ 4,323	\$ 2,650	\$ 1,172	\$ 4,000	\$ 2,950
Postage & Mailing Services	\$ -	\$ -	\$ -	\$ -	\$ 1,777	\$ 1,727	\$ 1,666	\$ 1,900	\$ 1,900
Kitchen Supplies	\$ 1,032	\$ 1,435	\$ 2,091	\$ 1,230	\$ 920	\$ 509	\$ 162	\$ 500	\$ 1,140
Sexton Support	\$ 10,775	\$ 11,700	\$ 11,825	\$ 11,625	\$ 5,850	\$ 1,000	\$ 365	\$ 500	\$ 1,000
Stewardship				\$ 473	\$ 658	\$ 1,140	\$ 226	\$ 500	\$ 500

First Congregational Church, Stockbridge MA

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Budget 2021	Budget 2022
Bookkeeper	\$ 4,890	\$ 4,500	\$ 4,425	\$ 4,800	\$ 2,850	\$ 3,450	\$ 3,350	\$ 3,000	\$ 3,500
Council Legal Fees	\$ -	\$ -	\$ 861	\$ 1,700	\$ -	\$ -	\$ -	\$ 1,000	\$ 1,000
Contracted Services	\$ -	\$ -	\$ -	\$ -	\$ 7,949	\$ 10,065	\$ 10,546	\$ 9,500	\$ 10,400
Church Maintenance	\$ 6,244	\$ 6,904	\$ 6,408	\$ 9,616	\$ 4,750	\$ 16,976	\$ 5,237	\$ 5,000	\$ 5,250
Manse Maintenance	\$ 2,906	\$ 5,083	\$ 2,224	\$ 2,748	\$ 3,789	\$ 4,546	\$ 4,650	\$ 4,500	\$ 4,750
Manse Painting							\$ -	\$ 6,500	
Grounds Maintenance	\$ 3,949	\$ 5,095	\$ 6,752	\$ 5,351	\$ 3,586	\$ 1,487	\$ 3,095	\$ 3,000	\$ 4,250
Interest on Equity Loan							\$ 1,112	\$ 2,000	\$ -
Subtotal	\$ 45,457	\$ 50,721	\$ 55,003	\$ 56,098	\$ 49,864	\$ 59,228	\$ 53,046	\$ 57,230	\$ 54,625
Total Trustees/General Mai	\$ 62,224	\$ 64,037	\$ 70,246	\$ 73,769	\$ 67,576	\$ 65,779	\$ 74,416	\$ 77,652	\$ 77,420
Carryover to Next Year		\$ 3,895	\$ -				\$ 5,000	\$ -	\$ -
Capital Reserve						\$ 4,200	\$ 15,000	\$ 15,000	\$ 3,000
TOTAL EXPENSES	\$249,307	\$262,453	\$287,374	\$296,559	\$285,131	\$292,770	\$313,992	\$323,506	\$338,057
Net Income	\$ (759)	-0-	\$ 161	\$ (3,057)	\$ 7,331	\$ 943	\$ 1,739	\$ 270	\$ 15