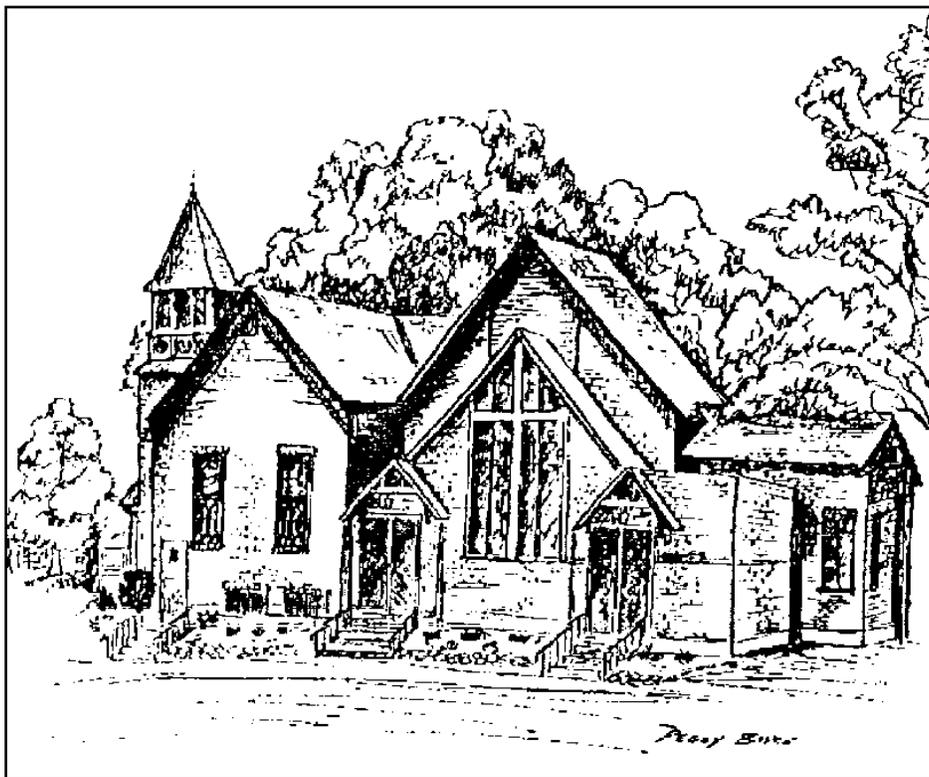


*First Congregational Church
of Saugatuck*

One Hundred Fifty-Nine Years



2019 Annual Report

**Congregational Meeting
January 19, 2020**

FIRST CONGREGATIONAL CHURCH of SAUGATUCK

296 Hoffman St.

PO Box 633, Saugatuck, MI 49453

Pastor: Rev. Sarah (Gladstone) Terlouw

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Loving God, One Another and Our Communities for over 150 years

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Note: Community Life and Congregational Care positions were not filled for the full year, therefore there are no reports for these.

MINUTES OF THE 158TH ANNUAL MEETING
First Congregational Church of Saugatuck, MI - Sunday, January 20, 2019

Moderator Phyllis Yff called the meeting to order at 11:21am, and gave the opening prayer. The motion to approve the minutes from the 2018 annual meeting by Connie Rusiecki and Kirke White passed. Betty White read a list of those members who died during 2018.

After Pastor Sarah Terlouw, Moderator Yff and Diaconate Chair Linda Escott reviewed their reports printed herein, Pastor Sarah briefly described the process of creating a new position called Christian Education Director, for which Karen Holstein has been hired. She asked for prayers for Diana Theilgaard-Hoppe, our former Sunday School Superintendent, who is resuming treatment for cancer. Pastor Sarah also thanked Linda Kinnaman, Joan Lamb and Kathy Plapp, who have been leading the Sunday School classes during Diana's long medical leave.

A campaign kick-off letter "Under the Roof" was distributed to each member to explain the process of funding the replacement of the church roof, including a pledge statement. The proposed budget for 2019 contains a \$60,000 item for this purpose. Some members have issued a matching fund challenge of \$5000 to the congregation. Although the estimates for the roof came in at \$50-55,000, other needed repairs can be covered by the \$60,000 item.

Treasurer Brad Rudich presented the proposed 2019 budget totaling \$177,809. Cathy Brockington made a motion, supported by Pat Gentry, to accept the 2019 budget, and the motion carried. Ralph Birkholz commented that directional signage on Hoffman and Griffith Streets needs to be repaired or replaced, and we need to do a better job of advertising ourselves.

The new constitution of 2019 was presented. It outlines a new governance structure based on a "Board of Ministry" instead of "Prudential Board," containing four officers, Moderator, Clerk, Treasurer and Congregational Way Captain (delegate), plus six other captains in charge of Building/Grounds, Community Life, Christian Education, Worship Arts, Stewardship/Missions, and Congregational Care. Connie Rusecki made a motion, supported by Linda Escott, to approve the new Constitution. Motion carried.

The Slate of Nominations follows:

- Moderator, Phyllis Yff (2 years)
- Treasurer, Brad Rudich (2 years)
- Clerk, Jana Rudich (2 years)
- Congregational Way/Delegate, Cathy Brockington (2 years)
- Community Life Captain, Linda Kinnaman (3 years)
- Christian Education Captain, Linda Escott (3 years)
- Stewardship/Missions Captain _____ (2 years)
- Worship Arts Captain, Kristin Boyce (2 years)
- Congregational Care Captain _____ (1 year)
- Building/Grounds Captain, Cindy Raue (1 year)

Motion to accept this slate by Kirke White/Linda Kinnaman carried.

A poster was unveiled showing the theme for 2019 "In the Beginning" and the missions: Spring, Habitat for Humanity; summer, community garden; fall (Thanksgiving) Interact Club of Saugatuck High School, CROP, and Christian Neighbors baskets; winter, Christian Neighbors Christmas offering and giving tree, and Love Fund for Christmas Eve.

There being no further business, the meeting adjourned at 12:30pm. Betty A. White, Clerk

Pastor's Report Presented at the 159th Annual Meeting
held on January 19th, 2020

The fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Those who belong to Christ Jesus have crucified the flesh with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit.

Galatians 5: 22-25

Dearest Faith Family,

Happy Birthday! As I write this letter to you, the congregation will celebrate its 160th year since the charter date of the First Congregational Church of Saugatuck on January 11th, 1860. That is 160 years of ministry and service to the Saugatuck community. That is 160 years of people - young and old, rich and poor, saint and stranger, conservative and liberal - from all different backgrounds and ways of life. That is 160 years of being a family of faithful in the heart of our little town. What a gift to share God's love and welcome to our neighbors and friends. Congratulations everybody! AND... Happy Birthday!

Even as we are all still stuffed with birthday cakes and there is still cheerful confetti strewn throughout the sanctuary... it is the 159th year of the church that I reflect on with you in this moment.

We had some swings and misses this year as well as some major victories! We had grand plans for partnering with Habitat for Humanity to join our efforts with some of our neighboring churches to come together in a brand new "Unity Build" for a local family, but the project lagged due of the difficulty of finding appropriate land that could pass inspections. That being said, we still have hope that the ground will be broken on this home in the spring of 2020 so that the Cadman family can have that new start that they have been waiting for. We also had plans of putting in a community garden this year, right along the sidewalk down to Butler St., but again those plans were washed away as we had a torrential spring! We were never able to get this project rooted (literally)...

That being said, what we did manage this year was astronomical! We put a brand new roof on our church building! Together we have raised \$45,500! This was a fairly harrowing project... what was supposed to be a week-long construction project turned into an eight week project. Rain delay after rain delay, one unexpected surprise after another, kept us all on our toes! Now, thankfully, it is no longer raining inside the sanctuary itself and we have a healthy building once again for our next 160 years! I am immensely proud of how the congregation and community came together to raise the funds for the roof - between our bake sales at Music in the Park EVERY Wednesday night, parking lot donations, our Lego Church fund raiser, matching campaign, and just donations given in love and graciousness from our beloved church family. Thank you all!

We also saw some new, simple program releases in the congregation. We expanded our traditional Lenten soup suppers concept and turned it into "Soup & Bread," a Wednesday evening fellowship gathering and study group. We have read books, studied Scripture, and savored a lot of marvelous soups. We met over lent, throughout the fall and during Advent. I look forward to our next Soup & Bread series beginning in March, 2020.

2019 also featured some interesting worship adventures. We had a thrilling Mister Rogers Sermon Series, another fun Holy Humor Sunday (this time baseball themed), and we went on a Prayer Walk through town together at the start of the summer to bless our community for the busy season ahead, which was a bold and new way to live out our commitment to being a “neighborhood” church.

There are far more special worship moments, mission projects, and outreach efforts that happened in 2019 than I can mention in this letter. Before I get to my “charge” to you all for 2020, I do want to mention that we have said good-bye to several pillars of our church this year: Kirke White, Jane Mayer and Beverly Nieuwsma will all be dearly missed. We also remember Diana Theilgaard who, in great devotion, led our Sunday School program for five years. Each of these individuals have shaped who we are as a congregation. May we take solace in their legacies of kindness, courage and faithfulness.

My charge to you, dear congregation, is to put on a cloak of holy vision this year, to dress yourself with a hat of courage, lace up your boots of effort, and don the gloves of generosity and openness. We have before us a year of renewal! I’ve said it once, twice... at least a dozen times in the last few months, but this is a season of renewal for us all. Now, what does that mean? What is renewal? ... that remains to be seen, defined and lived by our congregation.

This past Heritage Sunday we blessed the year ahead of us as one of asking deep and purposeful questions like: Where have I seen God at work in our community? What is giving us life and energy within the church? Where are we going together as the family of God? What might my role be in the Kingdom of God? How can our Lord use my gifts? May we ask these questions trusting that God will set before us a path for our ministry.

Our theme for this year: *The Journey*: building on our past, and renewing our future. With our 160th birthday year upon us (along with celebrating the 400th anniversary of the landing of the Mayflower at Plymouth) we have much to be thankful for! I invite you to walk with me this year, bravely, as we dream holy dreams and work in earnest for God’s kingdom of love here in Saugatuck.

All together in Christ,

Rev. Sarah Terlouw

Moderator's Report 2019

Over this past year, our “**In the Beginning**” year, we accomplished some amazing things. We have a new constitution, new board structure, a new Sunday School director, and to top it all off, literally - a new roof! Could we even begin to imagine we would raise \$45,500 for the roof through all of us as a church family giving extra of our time, talents and treasures? We came together as a church, a church family and community armed with the power of prayer, cookie sheets, Legos and checkbooks, and we succeeded! This is what being involved looks like: teamwork, faith, fellowship and vision. Outdoor services, women's fellowship group, bible studies, clean-up days, bridge lessons, trivia nights, bazaars. meetings and worship are all part of who we are when we “Go out and BE THE CHURCH”.

As I was preparing to write this report, I came across an excerpt from Louise Haskins where a man standing at the gate of the year asks for light to safely tread into the unknown and is answered with 'Go out into the darkness and put your hand into the Hand of God; That shall be to you better than light and safer than a known way.' So here at the beginning of this new year, we are reaching our hand up and beginning 2020 with the theme “**The Journey**” that focuses on the many faith journeys before us and the many opportunities for all of us to walk forward together on God's path. Our journey with celebrating our 160th anniversary along with the 400th anniversary of the landing at Plymouth Rock. A year of celebrations and a year focusing on walking the path God has chosen for us as a church family and community of disciples. As we imagine our upcoming year, we reflect on those who journeyed before us, going into the dessert, going to a new land, forward into the unknown. We look to God and remember he is with as we journey forward too.

Our journey this year also focuses on renewal – what is God's mission for us and how can we best discern, celebrate and participate in what God is doing in the world. 2020 is a year of visioning for our congregation starting with establishing a “**Renewal Coordinating Team.**” This team will have activities throughout the year discovering a renewal journey that is participatory, missional, engaging, exciting and enriching. We'll look to become a missional church focusing on God's mission for us. The team will be prayerfully carrying out this ministry, keeping God's word and guidance as central to the work and serving with imagination, enthusiasm and love. To learn more about this team or process, please see a member of the Board of Ministry.

Thanks be to God and thanks be to you, the congregation, for walking along side of me as I continue to serve as your moderator.

In his name,
Phyllis Yff
Moderator

Clerk's Report 2019

Births and Baptisms: none

Deaths:

Don Mullen (former minister)	02/07/19
Kirke White	04/06/19
Colleen Devore (Bekken)	04/12/19
Marcus Waugh	05/21/19
Steven Klingenberg	08/07/19
Carrie Morse	11/18/19
Jane Mayer	12/14/19
Beverly Nieusma	12/25/19
David Mauger (former member)	06/26/19
Henry McMurphey (nonmember)	09/14/19
Henry Gleason (former member)	09/17/19
Diana Theilgaard (nonmember)	11/22/19

New Members:

Timothy Terlouw
Amory Jewett

Transfers: none

Weddings:

Samantha Roberts to Jeffery Gilleland	09/07/19
Jacqueline Back to Jake Saucier	11/30/19
Rachel Hamstra to Elizabeth Roberts	09/21/19

As of December 31, 2018, membership count is 141.

Submitted by
Janna Rudich
Clerk

Congregational Way /Delegate Report 2019

Once again it has been a busy year for your Congregational Way Captain. As the Year-Round Delegate, I receive a monthly newsletter from the National Association on topics of importance to our Congregational Denomination. Every month there are three questions that we are asked to respond to regarding different activities, methods of communication, missions, or any other topic that the national committees are seeking input from member churches.

In addition, as our church's official Delegate, I attend Regional, State and National Meetings. I always bring greetings from our church and enjoy joining in activities and discussions about timely topics relevant to all Congregational Churches.

The Annual Meeting was held in Cincinnati, OH, in June 2019. The theme for the meeting explored Jesus' teaching that earthly treasure is fleeting, while God's love through Christ is everlasting

Once again, First Congregational Church of Saugatuck was a Fair Share contributor to the National Association. This means we contribute \$13.00 to \$14.99 per member. Our Clerk makes a diligent effort to keep our active membership list up to date, so we can give an accurate contribution to the National Association every year. If you wish to give a larger personal gift to the National Association, please go to www.naccc.org to explore other opportunities for supporting the Congregational Way.

In September, the Western Michigan Association of Congregational Churches met to enjoy a Saturday of fellowship and discussion in preparation for the upcoming state meeting. On October 18 and 19, the Western Michigan Association hosted the Michigan Conference of Congregational Churches at Central Lake near Benzonia. Twenty-five churches from all over Michigan were represented. Region reports, Committee Reports and National Association News were presented. The guest speaker's topic was "Why Aren't People Coming to Church?" Then the meeting was closed with a communion service.

In 2020 The Congregational Church will celebrate the 400th Anniversary of the landing of the Pilgrims in North America. Resources and study guides are available for all churches to study the foundations of our faith. We all look forward to the 66th Annual Meeting in Portland, Maine, (Massachusetts is fully booked for the tourist crowd.) where we will study and celebrate "The Great Crossing".

I encourage anyone who is interested in The Congregational Way to attend any or all of the regional, state or national meetings. It is a great way to learn about the width and breadth of what Congregationalism is in the United States. This year the International Congregational Conference is meeting in the U.S. in July. Our small denomination has fingers that stretch all over the world.

Respectfully Submitted,

Cathy Brockington
Conference Delegate
Year-Round Delegate

Christian Education Report 2019

Another year has come and gone, filled with some firsts (not bad for a church celebrating 160 years!), new experiences and great sadness. It was our first year working through a new Board of Ministry organization and how that was going to work. Our first full year with our new Christian Education Director, Karen Holstine. Great sadness at the passing of Diana Theilgaard-Hoppe, our former Sunday School Director and friend. Here is our year in review:

Adult Christian Education Opportunities

- Lenten Soup & Bread study, “Cultivating and Letting Go”.
- Soup & Bread Bible study of the life of David.
- Tuesday Lectio Divina “brown bag lunch” Bible Study.
- Advent Soup & Bread study of the book, Light of the World: A Beginner’s Guide to Advent by Amy-Jill Levine.

Sunday School

- Youth Sunday in May
- Bible given to Adam Vander Molen. We honored our high school graduates, McKenzie Boyce and Makenna Van Raalte.
- We had two young people representing us at the Michigan Congregational Summer Camp (MCSC) during the summer: Hayden Birkholz and Liberty Kolev!
- A summer filled with mission projects: Blessing Rocks, Kids’ Food Basket.
- TWO performances for Christmas. First students sang with our Chancel Choir then, the next week, performed not only an Acrostic Poem about Christmas but also acted out a Nativity Scene!

Thank you for the opportunity of serving as Christian Education Captain. I would also like to take a moment to thank the children for their participation in our Sunday School program and the parents for encouraging your child’s participation. Thank you, too, to those who assisted with our program, be it doing mission study in the summer or throughout the year. Finally, thanks to the adults for your participation with our Soup & Bread study!! I look forward to increasing our opportunities for study, fellowship and outreach in 2020

In His service,
Linda Escott
Christian Education Captain

A Special Report from Karen Holstine, CE Director

The month of December was exiting and busy, to say the least. Attendance has been more consistent and encouraging! One Sunday we had 11 children in class!! That’s exciting!! Praise the Lord! The Nativity Story was a 3-week long challenge with Joshua Picklerick (the kiddos named him), the shepherd, who was on a long journey looking for the newborn Savior!!

Now the new year is upon us! The children’s ministry is growing and many new faces have joined us. We are excited to see what the Lord has in store for us!!

VBS is still on my heart for the upcoming summer! Keep this in your prayers; I know that VBS is an amazing outreach for the community!!

Worship Arts Report 2019

Thank you everyone who has helped me as I've figured out my role as worship arts captain. A special thank you to Pastor Sarah and Phyllis for reminding me when I need to change colors or decorate for a special service and for your help in doing so. Pastor Sarah has many fun and wonderful ideas!

In January and February, we enjoyed a worship series called "Won't you be my neighbor?" Together we explored the life, wisdom and ministry of Mr. Fred Rogers! The chancel area was decorated to reflect the set of the show and the congregation sang the theme song every week. Later on, in November, a group from the church went to see the new Mister Rogers movie starring Tom Hanks.

Our worship series for Lent was called "Cultivating and letting go." This series invited the congregation to think about what we nurture in our lives and what needs to be pruned away. Each week, we were invited to write these things down on a piece of paper and fold origami birds and balloons to add to our tree.

Following Easter, we had our baseball themed Holy Humor Sunday, complete with singing the National Anthem, having a first pitch thrown, a seventh inning stretch, peanuts and cracker jacks, a preacher thrown out of the game and a rookie card photo booth!

In June, we stepped out of our box a bit and held a prayer walk through our neighborhood and around downtown.

We had three wonderful outdoor services through the summer with a different musical style every month. In June, the Boyce ladies led the indoor-outdoor service; July, Still Life joined us; and the Van Houtens shared their joy and service in the Lord in August! What a blessing to be able to do this!

On September 8, we had a Homecoming Sunday to kick off our Sunday school, choir and Bible study programming for the year.

October 6 was World Communion Sunday, featuring prayer and breads from around the world.

November we held our Heritage Sunday worship service, exploring our puritan past, and we blessed the congregation towards a year of "renewal."

In December, we decked the halls together. Thank you, congregation, for your help in decorating the trees! And great catch, Pastor Sarah, when the tree fell during worship!! We held a couple of very special worship services as well: Longest Night service for those who are grieving during the Christmas season, and the very twinkling Candlelight Christmas Eve service.

On the last Sunday of the year we had a special liturgy on the 12 days of Christmas.

Kristyn Boyce
Worship Arts Captain

Building & Grounds Report 2019

2019 recap:

- Roof replacement was the big event. Realizing there was no "air gap" above the sanctuary and replacing sheeting on the rest of the roof added time and money to project.
- Elevator maintenance continued with sign up of maintenance agreement.
- Lights in sanctuary were replaced with brighter LED bulbs. Much needed.
- Ballasts were replaced in fellowship hall.
- Maintenance on furnace and fire extinguishers was completed.
- Pianos were refurbished using memorial funds.

Future items to be addressed:

- Plumber attention needed for bathrooms, drinking fountain, kitchen sink.
- Front doors need repairs or replacement soon.
- The steps and railings into the building will need attention or replacement.
- Exterior lights on building, parking lot and Bell tower are under consideration.
- New signage is now on the budget.

These are some of the things to be considered in the upcoming year.

Thanks for caring,

Cindy Raue - Building & Grounds Captain

Phyllis Yff - Moderator

Missions & Stewardship Report 2019

This year we were able to meet our goals with fundraising and missions.

Our “*Under this Roof*” exceeded our expectations through our

- Bake sale at *Music In The Park* with \$3044
- Lego Church at \$2158 and
- Parking lot at \$6853.

With other contributions raised, we reached a total of \$46,665! Excellent job!

- Habitat For Humanity Contributions were \$1200, for the Cadman Family in Hamilton
- Crop walk contributions were \$1100
- Christian Neighbors \$246
- Interact Club \$302
- Love Fund \$1116 for the year

Thanks, and congratulations for making a difference

Respectfully submitted,

Dave Edwards

Missions and Stewardship Captain

Treasurer's Report 2019

The 2019 budget year was a success by many standards. The church's goal of contributions from members was nearly achieved, reaching 95% of the annual budgeted amount. In past years the church has relied on endowment funds to meet the overall budget goals, and 2019 was not different. Fortunately, the market was good to the church for the year.

Overall, expenses were under budget for 2019 with the exception of the roof that came in \$37,480 over budget after discovering shingles had been nailed directly to the sanctuary ceiling. This created the need for adding an air gap between the ceiling and the shingles. The capital campaign so far has raised \$45,665 or 94% of our goal.

The 2020 budget of \$121,697 includes increases for signage, advertising, special music and maintenance items. This budget also fulfills the Church's missions, programs and service to our community.

The Board of Ministry recognizes the incredible effort by our Congregation for almost completing last year's capital campaign on top of your regular contributions. There will be upcoming activities to finish the campaign in 2020.

Respectively submitted,
Phyllis Yff
Moderator

Proposed Budget for 2020

Description	2019 Budget	2020 Budget	Inc (Dec)
Income			
Contributions	\$84,000.00	\$84,000.00	\$0.00
Capital Campaign	\$30,000.00	\$2,773.00	(\$27,227.00)
Money Market Transfers	\$58,909.00	\$29,924.00	(\$28,985.00)
Church Use	\$1,400.00	\$1,500.00	\$100.00
Parking Lot	\$3,500.00	\$3,500.00	\$0.00
Total Income	\$177,809.00	\$121,697.00	(\$56,112.00)
Expense			
Church Maintenance & Operations			
Advertising	\$1,000.00	\$1,500.00	\$500.00
Building Improvement	\$60,000.00	\$4,000.00	(\$56,000.00)
Delegate Travel	\$500.00	\$500.00	\$0.00
Dues / Assoc. Fees	\$1,432.00	\$1,732.00	\$300.00
Elevator	\$624.00	\$1,000.00	\$376.00
Information Technology	\$500.00	\$500.00	\$0.00
Insurance Premiums	\$4,100.00	\$3,200.00	(\$900.00)
Maintenance	\$4,300.00	\$4,800.00	\$500.00
Postage/Box Rent	\$700.00	\$700.00	\$0.00
Refuse Pick-up	\$190.00	\$190.00	\$0.00
Supplies	\$1,300.00	\$1,300.00	\$0.00
Utilities	\$10,500.00	\$10,600.00	\$100.00
Total Church Maintenance & Operations	\$85,146.00	\$30,022.00	(\$55,124.00)
Diaconate / Music			
Community Events	\$200.00	\$200.00	\$0.00
Guest Organists	\$700.00	\$900.00	\$200.00
Guest Pastors	\$700.00	\$750.00	\$50.00
Instrument Maintenance	\$400.00	\$400.00	\$0.00
Publications	\$250.00	\$250.00	\$0.00
Special Music	\$100.00	\$500.00	\$400.00
Supplies – Christian Ed	\$800.00	\$800.00	\$0.00
Supplies – Music	\$150.00	\$200.00	\$50.00
Supplies - Diaconate	\$200.00	\$200.00	\$0.00
Supplies - Kitchen	\$300.00	\$300.00	\$0.00
Youth Programs	\$150.00	\$400.00	\$250.00
Total Diaconate / Music	\$3,950.00	\$4,900.00	\$950.00
Staffing			
CE Director	\$7,800.00	\$6,000.00	(\$1,800.00)
Office Manager	\$8,549.00	\$8,549.00	\$0.00
Pianist	\$5,645.00	\$5,645.00	\$0.00
Sexton	\$7,356.00	\$7,356.00	\$0.00
Payroll Taxes (Employer)	\$1,683.00	\$1,545.00	(\$138.00)
Total Staffing	\$31,033.00	\$29,095.00	(\$1,938.00)
Pastor Expenses			
Retirement	\$8,000.00	\$7,430.00	(\$570.00)
Housing Allowance	\$22,000.00	\$22,000.00	\$0.00
Employer Social Security Match	\$1,895.00	\$2,465.00	\$570.00
Salary	\$24,785.00	\$24,785.00	\$0.00
Travel & Publications	\$1,000.00	\$1,000.00	\$0.00
Total Pastor Expenses	\$57,680.00	\$57,680.00	\$0.00
Total Expense	\$177,809.00	\$121,697.00	(\$56,112.00)
Net Income (Loss)	\$0.00	\$0.00	\$0.00

Balance Sheet Previous Year Comparison**As of December 31, 2019**

	Dec 31, 19	Dec 31, 18	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Checking	4,655.31	7,883.97	-3,228.66	-40.95%
RJ - Endowment				
Unrestricted	84,742.92	73,493.01	11,249.91	15.31%
Savings				
Building				
Improvement Fund	30.00	30.00	0.00	0.0%
CE / PF Funds	2,173.60	2,173.60	0.00	0.0%
Community Relations	0.00	210.52	-210.52	-100.0%
Love Fund	1,479.70	665.19	814.51	122.45%
Memorial Fund	3,781.34	5,046.34	-1,265.00	-25.07%
Music Fund	500.00	500.00	0.00	0.0%
Parish Nurse Funds	0.00	107.19	-107.19	-100.0%
Total Savings	7,964.64	8,732.84	-768.20	-8.8%
Women's Friendship				
Circle	4,140.11	3,861.25	278.86	7.22%
Total Checking/Savings	101,502.98	93,971.07	7,531.91	8.02%
Accounts Receivable				
Accts Receivable -				
Student Loan	0.00	4,432.59	-4,432.59	-100.0%
Total Accounts Receivable	0.00	4,432.59	-4,432.59	-100.0%
Total Current Assets	101,502.98	98,403.66	3,099.32	3.15%
Fixed Assets				
Building Improvements	69,815.00	69,815.00	0.00	0.0%
Total Fixed Assets	69,815.00	69,815.00	0.00	0.0%
Other Assets				
RJ-Endowment Restricted	300,000.00	300,000.00	0.00	0.0%
Total Other Assets	300,000.00	300,000.00	0.00	0.0%
TOTAL ASSETS	471,317.98	468,218.66	3,099.32	0.66%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Tax Liabilities	1,490.53	1,186.79	303.74	25.59%
Total Other Current				
Liabilities	1,490.53	1,186.79	303.74	25.59%
Total Current Liabilities	1,490.53	1,186.79	303.74	25.59%
Total Liabilities	1,490.53	1,186.79	303.74	25.59%
Equity				
Opening Balance Equity	357,416.48	357,416.48	0.00	0.0%
			-	
Retained Earnings	109,615.39	163,559.03	53,943.64	-32.98%
Net Income	2,795.58	-53,943.64	56,739.22	105.18%
Total Equity	469,827.45	467,031.87	2,795.58	0.6%
TOTAL LIABILITIES & EQUITY	471,317.98	468,218.66	3,099.32	0.66%

Profit & Loss – Budget vs. Actual for Calendar Year 2019

	Jan - Dec 19	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Gifts Received - Endowment Fund	3,338.75	0.00	3,338.75	100.0%
Building Usage	2,525.00	1,400.00	1,125.00	180.36%
Contributions				
Under This Roof Campaign	45,664.60	30,000.00	15,664.60	152.22%
In-Kind Contributions	471.57			
Contributions - Other	76,085.14	84,000.00	-7,914.86	90.58%
Total Contributions	122,221.31	114,000.00	8,221.31	107.21%
Money Market Transfers	80,000.00	58,909.00	21,091.00	135.8%
Parking Lot	3,505.00	3,500.00	5.00	100.14%
Total Income	211,590.06	177,809.00	33,781.06	119.0%
Expense				
Church Maintenance & Operations				
Advertising	1,163.80	1,000.00	163.80	116.38%
Building Improvement	97,480.00	60,000.00	37,480.00	162.47%
Delegate Travel NACCC, MCCCC	0.00	500.00	-500.00	0.0%
Dues / Assoc. Fees	1,436.00	1,432.00	4.00	100.28%
Elevator	1,974.50	624.00	1,350.50	316.43%
Information Technology	774.95	500.00	274.95	154.99%
Insurance Premiums	2,841.23	4,100.00	-1,258.77	69.3%
Maintenance	4,483.62	4,300.00	183.62	104.27%
Postage/Box Rent	663.50	700.00	-36.50	94.79%
Refuse Pick-up	161.40	190.00	-28.60	84.95%
Supplies/Office Exp	1,440.00	1,300.00	140.00	110.77%
Utilities	10,699.15	10,500.00	199.15	101.9%
Total Church Maintenance & Operations	123,118.15	85,146.00	37,972.15	144.6%
Diaconate				
Community Events	80.00	200.00	-120.00	40.0%
Guest Organists	700.00	700.00	0.00	100.0%
Guest Pastors	750.00	700.00	50.00	107.14%
Instrument Maintenance	156.62	400.00	-243.38	39.16%
Publications	440.62	250.00	190.62	176.25%
Special Music	50.00	100.00	-50.00	50.0%
Supplies - Christian Education	831.16	800.00	31.16	103.9%
Supplies - Diaconate	281.56	200.00	81.56	140.78%
Supplies - Kitchen	139.90	300.00	-160.10	46.63%
Supplies - Music	234.38	150.00	84.38	156.25%
Youth Programs	0.00	150.00	-150.00	0.0%
Total Diaconate	3,664.24	3,950.00	-285.76	92.77%
Staffing				
CE Director	7,800.00	7,800.00	0.00	100.0%
Custodian/Sexton	6,511.00	7,356.00	-845.00	88.51%
Office Manager	8,714.00	8,549.00	165.00	101.93%
Pianist	5,645.00	5,645.00	0.00	100.0%
Total Staffing	28,670.00	29,350.00	-680.00	97.68%
Pastor Expenses				
Housing Allowance	22,000.00	22,000.00	0.00	100.0%
Retirement	8,000.00	8,000.00	0.00	100.0%
Salary	24,785.00	24,785.00	0.00	100.0%
Travel & Publications	943.69	1,000.00	-56.31	94.37%
Total Pastor Expenses	55,728.69	55,785.00	-56.31	99.9%
Payroll Taxes (Employer)	4,126.72	3,578.00	548.72	115.34%
Total Expense	215,307.80	177,809.00	37,498.80	121.09%
Net Ordinary Income	-3,717.74	0.00	-3,717.74	100.0%