

First Congregational Church of Saugatuck

One Hundred and Sixty-Two Years



2022 Annual Report

Congregational Meeting
January 15th, 2023

FIRST CONGREGATIONAL CHURCH OF SAUGATUCK

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Loving God, loving one another and serving the community, since 1860

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Annual Meeting Minutes

MINUTES OF THE 161st ANNUAL MEETING First Congregational Church of Saugatuck, MI – January 16, 2022 Meeting held via Virtual Meeting and In-person at the church

Moderator Cathy Brockington called the meeting to order at 11:14 am.

Clerk Janna Rudich declared that a quorum of the members were present.

Pastor Sarah Terlouw gave a devotional, a slide show looking back at 2021 and prayer.

Clerk Janna Rudich shared a poem and read a list of those members who had died in 2021.

The motion to approve a hybrid In-Person/Virtual Meeting by Tom Van Tassel and seconded by Phyllis Yff was unanimously approved.

The motion to approve the minutes from the 2021 annual meeting by Kristyn Boyce and seconded by Linda Escott was unanimously approved.

The motion to approve the agenda for the 2022 annual meeting with one change by Linda Escott and seconded by Dan Mayer was unanimously approved.

Pastoral Sabbatical Presentation and Q & A – Moderator Cathy Brockington presented the pastoral sabbatical policy. The Board of Ministry created a sabbatical policy to include in the call letter for future pastors. The Board of Ministry would like to give Pastor Sarah a sabbatical leave in 2022. The pastoral sabbatical committee (Cathy Brockington, Cindy Raue and Kristyn Boyce) worked with Pastor Terlouw to create a sabbatical plan. Pastor Terlouw would like to follow a sabbatical plan of 1/3 of her time dedicated to study, 1/3 of her time for learning to enhance the congregation and 1/3 of her time for rest and relaxation. Treasurer Yff explained how the financial aspect of the sabbatical was planned for in the budget. The dates of the planned sabbatical would be the month of May. Pastor Terlouw has appropriate activities for each part of her sabbatical.

2022 Proposed Budget Discussion and Approval – Treasurer/Moderator Treasurer Phyllis Yff presented the proposed 2022 budget totaling \$166,000. Contributions were increased to \$89,000, church use was increased to \$3,500 and parking lot funds were increased to \$9,000. Because in 2020 the church only used \$10,000 of the budgeted money market transfers and none of the budgeted money market transfers in 2021, the money market transfers were increased to \$64,500 in 2022. The increased money market transfers will help fund several large projects that will be completed in 2022 such as a new sound system, replacing the two sets of outside double doors and parking lot maintenance and improvements. The office manager will receive a \$1 an hour raise at her anniversary date. Ralph Birkholz asked who the church sexton was. Treasurer Yff said that the sexton is a professional cleaning company called All in One Cleaning that handles the cleaning and minor maintenance. Tom Van Tassel asked who did our snowplowing. Treasurer Yff said that our snowplowing was done by Maintenance Management Company. Betty White asked about the parking lot. Treasurer Yff said that the drain was cleaned in the fall and resurfacing and striping will happen in the spring of 2022. White also mentioned that the drain seems to plug whenever the needles from the evergreens fall. Discussion regarding installing a different type of drain cover that would catch the needles. White also mentioned that the railings next to the steps up to the double doors were loose. Discussion regarding steps that had been taken to repair them. Motion to approve the 2022 budget totaling \$166,000 by Frank Lamb and seconded by Pat Gentry was unanimously approved.

Board Nomination Slate – Moderator Brockington presented the nomination slate. Motion by to approve the 2022 slate of nominations by Linda Escott and seconded by Tim Terlouw was unanimously approved.

2022 Theme Presentation – Pastor Sarah presented the 2022 theme of ‘This is My Church’. It will focus on in-reach and out-reach which has become very important because of the decrease in in-person worship during the COVID pandemic. She would like to empower the laity to reinvest in the church.

Unveiling of the 2022 Mission Board – The 2022 Missions Board was presented by Missions Captain Tim Terlouw – In late winter around Valentine’s Day, we will have a special offering for the Love Fund. The spring mission will be Grace Children’s Home in Myanmar to which our Easter collection will be given. The summer mission will be FellinLove Farm with a church service and picnic held at the farm to which our noisy offering will be given. The fall mission will be Crop Walk, which since it is the 40th anniversary of Crop Walk and a special interest of Peggy Boyce will hopefully be very successful. The winter mission will be Christian Neighbors Thanksgiving baskets and Christmas gifts to which our Christmas Eve offering will be given.

Open Forum – Yff would like to compile a history of the church by forming a committee to look at preserving this history and investigate the history of donated items or items that may have been purchased using memorial funds. Ralph Birkholz asked why the balance in the Youth Programs was brought down to \$0. Pastor Sarah explained that because of the COVID pandemic, in person programs for youth were canceled. The church will be looking to restart several of the programs at the start of the new school year. Tentative plans for the youth program include combining the Sunday School into one class, restarting the Grilled Cheese Wednesday program and starting a monthly family worship service. We have also started a chime choir. The PF summer camp will hopefully also be available this summer. Ralph Birkholz asked about the scouting program. Pastor Sarah explained that we still have the charter for the scouting program. The Boy Scouts are meeting at the Community Church. The Cub Scouts and parent meetings will be held at our church when they are comfortable meeting in person. Scouting Sunday in February has been difficult to schedule during the pandemic. Kathy Plapp asked about the shepherds program. Congregational Care captain Connie Rusiecki will be contacting the shepherds to initiate a planning meeting on how to keep in better touch with the members. In addition, the shepherding program will be needed while Pastor Sarah is on sabbatical to help with the needs of the congregation. Betty White asked what would happen while Pastor Sarah is gone. Pastor Sarah started that the shepherds and pastors on call would be available for congregational needs. In addition, even though she is on sabbatical, she would be available to anything that comes up.

Motion by Tom Van Tassel and Kristyn Boyce to adjourn the meeting at 12:20 was unanimously approved.

Janna Rudich, Clerk

Dearest Faith Family,

I'd like to begin my annual letter with an ode to the unseen helpers. An ode to those who "do" without being asked, who pitch in without the formality of a sign-up sheet, who see a need and step in to fill it without the expectation of a title or a committee's oversight:

- To Phyllis Yff, for dragging the trash can to the curb after worship every week, for changing the light bulbs and a million other little things.
- To Dan Rusiecki, for remembering to ring the bell and light the candles on a Sunday morning.
- To Ralph Birkholz, for un-wrinkling all the dollar bills that come into the parking lot donation bin.
- To Linda Escott, for keeping the kitchen stocked with The World's Best Hot Cocoa.
- To Myrna Dornan, for making sure the church doesn't hoard away decades of dust and things we haven't used since the Jurassic age.
- To Timothy Terlouw, for lifting all the heavy things and being my go-to helper for all the projects.
- To Cathy Brockington, for re-writing the sheet music for us newbie chime ringers.
- To Danny Mayer, for always looking for ways to use his creative musical gifts and who is always up for recruiting a friend to join in.
- To Wendy Van Tassell, for working to introduce the women of the church to new fellowship possibilities.

There is a danger in reports like this, when you begin to name people in gratitude, many folks are inevitably left out. And this, being an ode to the unseen helpers, will, by its nature, always be incomplete. Even so, at the heart of this list, is a deep well of gratitude for ALL the individuals that pick up the little projects that keep wind in the sail of this church vessel. Thank you. Thank you. Thank you!

The theme for 2022 was This is My Church! At the heart of this theme was a vision for building up the congregation in our identity as a Child of God and fostering some excitement in our beautiful little church family. There were 4 goals for our congregation and leadership. 1) Focusing on in-reach and out-reach work as we continue to recover post-pandemic 2) Lay empowerment 3) Worship accessibility 4) Reimagining our student and family ministry for the next school year. I'm going to hang onto these goals with our leadership heading into 2023 as they each need more energy. There were a few new events and efforts of the church that happened over the year that tell us we are on the right track.

- We made significant upgrades to the accessibility of our worship services by revamping our entire audio system throughout the building. This has not only been an improvement for our in-person worshippers. But we have about 15 households that join us online for worship each and every week! Our YouTube page has seen a steady increase in subscribers and viewership. The world of online worship is a new frontier in ministry and outreach! And we are engaging with it well.
- Taking part in the local Whoot-Ville Christmas Parade was a significant step for our church family! Not only was it a silly day filled with fun and fellowship, it was a time of intentional public invitation. We handed out 200 invitations to worship, and we had several people from the community join us for worship during the Christmas season as a direct result of those invitations. This public outreach feels like a huge spiritual growth step for the congregation! Having a presence in the local parades is a continued effort to be in direct partnership with the community. Think... Music in the Park Bake Sales, Monarch Fest, worship at Fellinlove Farm, Peggy's Artist Lunch and... PARADES!

- We have introduced new roles during the worship service - Liturgist, Poet, and Hymn Leader. Bringing a variety of voices to our worshippers and giving the church community new opportunities to be a part of the engine of the worship hour. These roles were introduced before my sabbatical, ahead of a time when supporting the worship service with strong lay leadership would be very important. Do to such a positive response, we have continued these roles!

It has been another heartfelt year of ministry, filled with both successes and frustrations. I appreciate how beautifully you all took on the challenge of the 40-day Sabbatical back in May! You cared for one another with much grace and love. And all our guest speakers were deeply appreciative of your hospitality! Well done everyone!

As we set sail into our 163rd year of ministry, I pray that God continues to lead us onward together and challenge us with new ministry opportunities. As always, you are welcome and you are wanted.

All together in Christ,
Rev. Sarah Terlouw

One Hundred Sixty Two years ago, our intrepid Congregational ancestors founded our little “church on the hill”. It always amazes me when I think of their incredible courage and vision. They put their trust in the Lord and worked together to make their church a reality. We continue to build on their foundation as we meet here today and plan for this next year for our church and our congregation.

During the 2022 calendar year, our church has been a very active part of the Saugatuck-Douglas community. We donate to Christian Neighbors in many ways. We offer our parking lot and our building for community service. We participate in community events such as the Art Fairs and the Christmas Parade. Our pastor provides worship opportunities for the residents of the Cove Nursing Home in Douglas. Please browse through the Captains' Reports to see all the accomplishments of this past year. We have been blessed to have the talents of Janna Rudich as our Clerk for the last two years. She will be stepping back this year. And Cindy Raue, who is signing up for another term, has really kept our facilities up to snuff as the Building Captain for the past three years. New Captains are joining returning ones to keep us moving forward.

Our theme for 2023 is “Imagine the Possibilities”, based on the Bible verse from Proverbs 16:3: *“Commit to the Lord whatever you do, and he will establish your plans”*. We never know what the future will hold for us, but we have been richly blessed because we have been willing to step out and try new ideas. Some unexpected blessings that have arisen because of the nimble shifts that we have made in the last two years include the Summer Bake Sales, which have replaced the Women's Fellowship Bazaar as an income project and have evolved into a very pleasant social event for members and friends of our church who come to enjoy the company and the music on summer Wednesday evenings. The Parking Lot proceeds have tripled in the past two years, bringing in some extra monies to the general fund, and a great convenience to workers downtown, as well as tourists who are willing to walk down and up the hill. Online You Tube worship has provided access for members and friends all over the state and the U.S. to attend our services and maintain their contact with their church roots. And during the Blizzard of 2022, our church didn't miss a beat when the Christmas Eve Service went online, as well as in person. 50 community members braved the snow and cruel wind chills to celebrate the warm glow of our Candlelight service in person, while others of us could participate at home. Two years ago, we might not have imagined these possibilities, but they happened because we did them.

In many ways the Lord has been good to us because we are here. Through the generosity of friends of the church, we are anticipating the delivery of a “new” organ this spring. Bob Ruddy is already planning a dedication recital and Nyla Hensley is very excited to add to our music team contributions. Additionally, because of a significant gift of a set of three octaves of chimes (with all the equipment and music) from the St. Johns Congregational Church, we now enjoy the music and fellowship of the “Family Chime Choir”. Who knew that we would receive these blessings? Truly the Lord has provided because we put our faith in the Lord.

In 2023, we will continue to update and remodel our facilities and programs. We continue to search for Christian Education solutions that will provide our youth a firm foundation in Congregationalism, while our talented pastor regularly continues to provide Adult Christian Education opportunities. We once again face a major facility update as we need to replace our furnaces. Our front steps are not in good shape and we don't want anyone to get hurt because the steps need attention. So we are embarking on another Capitol Campaign. Pastor Sarah will give us all the details of what the Board on Ministry has been planning and how we can all help each other to reach our fundraising goals for these necessary projects. In addition we are including one “want” project—new carpeting in our sanctuary.

If we all are willing to trust in the Lord, as the Proverbs verse of our theme says, He will help us to make our goals into reality. I encourage everyone to “Imagine the Possibilities” and keep looking up as we go forward into 2023.

Your Moderator,
Cathy Brockington

Births and Baptisms:

Leo Kalu-Perry Uzoh	07/24/22
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Deaths:

Jack Nyland	04/10/22
Ruby "Chris" Roth	05/31/22
David B Webster	11/26/22

New Members:

Jim Hensley	09/18/22
Nyla Hensley	09/18/22

Transfers: None

Weddings:

Gracie Longoria & Carlos Beltran	06/25/22
Erica Wallen & David Hall	12/17/22

As of December 31, 2022, membership count is 141.

Submitted by
Janna Rudich
Clerk

Let me start again this year by thanking all of you for volunteering in any fashion during our worship services. It takes all of us to make each and every Sunday happen. Whether you have read Scripture/ been our liturgist, read a poem, greeted people at the door, volunteered your talents in music, passed the offering plate, served Communion, or were simply just available to talk to someone, you have made our house of worship a welcoming place, so, again, thank you!!

January and February didn't involve a whole lot of extra planning, though we were blessed by the VanTassels on Epiphany Sunday with special music.

March was the beginning of Lent, in which we enjoyed another partnership with A Sanctified Art, full of art, poetry, rewritten hymns and a daily devotional to enjoy at home. On March 6, we hosted a guest pastor, Claude Johnson. Cindy Raue and Pat Gentry Taught us a new hymn, "World Peace Prayer." March 13, Danny Mayer offered up special music for us. March 20, Connie Rusiecki and Cathy Brockington sang "Come, just as you are" in a service that reminded us all that we are worthy. March 27, Wendy VanTassell soloed "Come to Jesus." April 3, Pat Gentry and Cathy Brockington sang "Shine on us." April 10, Palm Sunday, we got to introduce our brand new Chimes Choir! April 15, we hosted a Good Friday service here in our chapel. This was the first service I can recall that we haven't partnered with other churches in the community for this very special night of reflection. April 17, Easter Sunday, we were blessed by Lelaina and Zee Boyce, introducing "Marvelous Light" in song. April 24th was Holy Humor Sunday (hands down my favorite service of the year), with a circus theme, complete with a balloon artist, balloon arch over the Communion table, Pastor Ringleader, acrobats, hula hooper, it was so much fun! Bob Ruddy and I played a piano duet of "He Lives". This was also our sending service for Pastor Sarah's Sabbatical.

Ah yes, The Sabbatical! This was a first for me, as I think it was for most of us. It took a lot of planning, but it went very smoothly. Thank you, yet again, for all your help in welcoming our guest pastors and learning the new role of liturgist to help lighten the load of the service for our guests. Many thanks to Rev. Tom and Wendy Van Tassell, Rev. Dr. Cindy Bacon-Hammer, Rev. Dr. Ashley Cleere and Rev. Art Ritter for being available to lead us while Pastor Sarah was away. May 22 was Student Appreciation Sunday. Isabel Noguera shared her musical talents with us this day.

June 5, Pentecost Sunday and our Welcome home service for Pastor Sarah and Tim. Janna Rudich and I played a piano duet of "For the beauty of the earth." June 12 was our first outdoor worship service for the year. We held a hymn sing on the lawn. June 19, our annual prayer walk. Thank you to Rev. Tom VanTassell for leading those of us who can't make the trek through town in prayer for our community, our students, our visitors and ourselves.

July 17, we held our 2nd annual outdoor worship service with our friends at Fell In Love farms. Many thanks to Tom and Wendy VanTassell for leading music, so I could enjoy navigating the students through a fun Scavenger Hunt.

August 14 was our final outdoor worship service, with another hymn sing. Thank you all for your many hymn requests.

In October and November, we had many special services. October 2nd was World Communion Sunday, where

we got to enjoy breads from all over the world. November 6, we celebrated All Saint's Day, remembering all of those we have lost in the last year and adorning our Communion table with photos and memorabilia from them. November 20 was Heritage Sunday, when we were again blessed by special music from our Chimes Choir.

November 26, we gathered to deck our halls in preparation for Advent. Thank you to everyone who lent a hand in setting up and decorating the trees, putting out a Nativity scene, hung wreaths, adorned the windows with garland and candles, set up the Advent candles and created the lovely banners that supported our theme for the season.

November 27, Advent series "From generation to generation" began. December 11, Nyla Hensley offered up a beautiful organ piece for our Offertory. December 18, the Chimes Choir performed a somewhat complicated, but beautiful piece of music (thank you, Cathy Brockington!). On Christmas Eve, Tom and Wendy VanTassell and Connie Ruscieki added a special flair to the service by leading "O little town of Bethlehem" by guitar only and trio-ing "What Child is This?" The Christmas Day service was cancelled and moved to New Year's Day.

I know I lost some of my notes on special music, so if I didn't mention you, I sincerely apologize! Please know that I appreciate you and thank you again!

Kristyn Boyce, Worship Arts Captain

January - New Snow plower did a good job. Phyllis got the squirrel out that was trapped in the church. Old doors kept staying open so the critter could get in. Submitted down payment invoice for new sound system. Consumers Energy trying to figure out why sanctuary is so cold.

February - New piano cover is complete. Heating issues resolved.

March – Received quotes to replace the two double doors. Stuart White volunteered to fix railings outside the church.

April – Historical Society approved the new doors. Furnace problems continue. Considering contacting a property management company to take care of grounds. Still looking into solutions to the parking lot drain.

May – Lakewood Construction measured for new doors and placed order. Get a quote to level outside handicap entrance. Sandra still working on property management. Discussion regarding the drain situation under neath the furnaces.

June – Parking lot blacktopped and striped on June 20. New doors will be installed in August. Received quote for property maintenance. Discussion followed. Issued tabled for more information.

July – Parking lot blacktopped and striped. New doors will be installed August 2. Sprinkling system repaired.

August – New doors are installed. Privacy film placed on door windows to chapel. Presented quote for new furnaces/air conditioners. Waiting for quote to fix carpet by new doors. Reviewed samples of new sign on building. We still need lighting on new yard sign. Need to rehab front doorsteps at some time.

October – Drain in the middle of north parking lot was painted orange – to avoid tripping. Shine cleaned out the gutters and returned to remove the little tree growing on the flat roof section. The carpet has been repaired by the new doors. While Cindy is out the Bldg/Grounds committee will consist of Sandra, Sarah, Phyllis and Cathy.

November – Committee meeting this week to discuss need and want list for capital campaign. New welcome desk installed. New paper towel dispensers installed where needed.

December – Plumbing backups where resolved by Rick McKellips and a team from Rapid Flush, discovered that we have a lid of so sort trapped in our sewer pipe that could cause issues in the future.

Projects coming up for 2023:

- Women’s bathroom will be painted off the fellowship hall.
- Nursery/Play Room will be receiving a new coat of paint.
- A new copier has been purchased for the office, we are awaiting delivery.
- Capital Campaign projects include: replacing the furnaces and air-conditioners, replacing (or repairing) the stone coating on the entryway steps, adding some additional exterior signage, installing new benches along the sidewalk, and replacing the carpeting in the sanctuary.

Projects for “one day” include:

- Moving the offices upstairs
- Installing some additional outdoor lighting
- Re-imagining our landscaping in the front yard

May God Bless us all in our future gatherings.

Cindy Raue

Building Captain

Hello all,

Firstly, I want to apologize because if you read my latest newsletter article, you are going to hear very similar information. Second, I want to thank everyone who donated money, brought in items for the food pantry or participated in any of our fundraising this year. The Board of Ministry appreciates all of it and are super grateful.

I wanted to do a rundown of everything we raised this year:

- In February we raised \$514 in a Valentine's Day special collection for the Love Fund!
- For our Easter Special Offering we raised \$2,124 for Grace Children's Home and Ministry of Myanmar to help them buy a power generator! We were one of many churches donating money and all of our donations went a long way in helping them buy one.
- Over the summer we did a collection for Fellinlove Farm and raised \$268.30!. We also had an amazing service there that included a runaway pig!
- Also during the summer, we collected Cereal for Christian Neighbors. It wasn't one of our "official" collections, but it helps fulfill the need in the area. Additionally, I would like to thank the Lambs for helping the church by bringing a load to Christian Neighbors for us.
- In September we celebrated the 40th Anniversary of Crop Walk in the Douglas/Saugatuck area and our church contributed \$1,435!
- Our Christmas Eve offering for Christian Neighbors and we collected \$468.82. Additionally, the Thanksgiving basket and the Gifts of Love collections were also a success!

Thank you all again for supporting our missions this year! Together we brought in almost \$5,000 in mission funds, and, of course, countless cereal boxes, cake mixes, and other good.

Now to look forward to next year:

For our February special offering we're doing a "I ❤️ my Community" collection. Our hope is to start a slush fund of sorts for whenever we're approached by groups in the community for help (Boys and Girls Club, Hazardous Waste Day, The High School etc etc).

For our Easter special Offering we're doing a collection for one of a national mission partners called: A CHRISTIAN MINISTRY IN THE NATIONAL PARKS (based out of Colorado). A Christian Ministry in the National Parks is one of the mission partners recommended by the NACCC and they are "an interdenominational student-led ministry with the dream of providing Christian community for the people working in, living in, and visiting the national parks." The NACCC is sponsoring a mission trip in May to the Cherokee National Forest in North Carolina in partnership with the CMNP. While our collection will be going to the organization, we're hoping to advertise and advocate for the mission trip as well.

Over the summer we are once again partnering with Fellinlove Farm. They have become great friends of the church and we love going there for a summer worship service and picnic.

Our Thanksgiving collection, as always, will be for Christian Neighbors, alongside the Thanksgiving Basket program and the Gifts of Love program.

And to tope the year off, it will be Love Fund on Christmas Eve.

Thank you all again for your generosity! What a great year for missions it has been! I look forward to seeing 2023 takes us in our ministry together.

Timothy Terlouw

We started the year out again under a COVID threat in the community so coffee hour was cancelled until the end of February, and there were no community life events during the first quarter of the year.

After Easter, the Holy Humor Sunday theme was "Circus". Clowns were on display throughout the sanctuary and fellowship hall, and during the worship service several members displayed their talents by dancing, doing, acrobatics, and even doing a tai-kwan-do demonstration.

After Holy Humor Sunday, while Pastor Sarah was on sabbatical leave, the sabbatical planning team planned for special brunch and lunch coffee hours, including a hot dog/hamburger lunch on May 29. Then, on Pentecost Sunday, June 5, we welcomed Pastor Sarah and Tim back with a potluck dinner.

In June the Women's Fellowship again began to manage the bake sales at Saugatuck's Music in the Park on Wednesdays. Church members delivered their baked goods to the church or the park throughout the summer. Proceeds from the bake sales will be used for various church and community projects as they arise.

July 17 found us at Fellinlove Farm for outdoor worship (entertained by a runaway pig!) and annual summer picnic. Hot dogs and picnic potluck dishes were enjoyed by everyone. Interaction with all the farm animals was encouraged.

September 11 was "Come and See" Sunday followed by an Ice cream social. Then, on September 24, Pastor Sarah and Tim hosted a fundraising dinner to cover adoption expenses which many members of the congregation happily supported.

We had 6 entrants to the Chili Cook-off on October 15, accompanied by 10 contestants for a pumpkin carving contest. Participants voted for their favorite chili and for their favorite Jack-O-Lantern. Winners went home with pies!

The rest of the fall months were busy in preparation for the Heritage Sunday potluck held on November 20, a craft day when several members met to make banners to display in the sanctuary during advent and to create a Dr. Seuss Christmas tree to use during Saugatuck's Whootville Christmas parade. Several members participated in the parade and, along with displaying the tree, handed out candy canes and 180 invitations to worship.

The December 18 fellowship hour cookie exchange was enjoyed by all, as our bakers baked their favorite cookies to share, then went home with lots of treats to share with family and friends.

Submitted by
Pat Gentry
Community Life Captain
01/02/2023

Congregational Care

Connie Rusiecki

No report submitted

Christian Education

Justine Kolev

No report submitted

As we begin this new year, we look back at where we've been and look forward to accomplishing goals, dreams and plans for 2023 and beyond. To imagine God's plans for us and prayerfully set our goals and dreams to live our vision of Loving God, loving each other and serving our community.

Other than market conditions lowering our unrestricted portion of the heritage fund, our 2022 ended on a high point with contributions over budget, expenses below budget and surpassing \$11,000 of parking lot donations. We accomplished two major projects – new doors and a new sound system. We had extra expenses in the maintenance category with furnace/thermostat repairs and installations. We had a marvelous experience for lay members of our church family having the opportunity to more actively participate in our worship service that started with our Pastor's sabbatical and will continue into our future.

We are a dedicated community of faith. Through your gifts of time, talents and treasures, you are the people who provide and maintain both our physical facility and property, and our many spiritual ministries to each other and our community. We invite all of those who participate in our church's life to engage in developing and furthering First Congregational Church's stories of faith in action for the year 2023.

The proposed 2023 budget of \$198,563 is our projection to fulfill our Church's missions, programs, and to care for our building which both provides and receives gifts of our community. Contributions were increased to reflect changes in 2022 giving levels. A \$65,000 capital campaign is being launched to replace furnaces and air conditioners, repair steps, add outdoor benches, new signage and new carpet. Money Market Transfers equal 7.25% of the Heritage Fund. Information Technology includes a replacement printer for the office. Maintenance is increased to reflect higher costs associated with caring for our aging building. Community events budget was increased to add additional programming similar to the Monarch Butterfly presentation held last fall. Worship supplies increase allows for the continuation of themed and special Sundays programming. Our wage expenses were increased for staff raises and reclassifying Pastor social security match to operations. Our budget without the proposed capital campaign reflects a \$32,500 decrease from last year.

I look forward to serving as Church Treasurer and being a member of this amazing church family!

Phyllis Yff

First Congregational Church of Saugatuck
2022-2023 Budget

Description	2022 Budget	2023 Proposed Budget	Inc (Dec)
Income			
Contributions	\$89,000	\$93,000	\$4,000
Capital Campaign		\$65,000	\$65,000
Money Market Transfers	\$64,500	\$27,063	-\$37,437
Church Use	\$3,500	\$3,500	\$0
Parking Lot	\$9,000	\$10,000	\$1,000
Total Income	\$166,000	\$198,563	\$32,563
Expense			
Church Maintenance & Operations			
Advertising	\$2,600	\$2,600	\$0
Building Improvement	\$18,500	\$65,000	\$46,500
Delegate Travel	\$500	\$500	\$0
Dues / Assoc. Fees	\$2,300	\$2,300	\$0
Elevator	\$1,500	\$1,500	\$0
Information Technology	\$24,000	\$4,500	-\$19,500
Insurance Premiums	\$4,040	\$4,200	\$160
Maintenance	\$5,600	\$7,000	\$1,400
Postage/Box Rent	\$890	\$890	\$0
Refuse Pick-up	\$190	\$190	\$0
Supplies	\$1,600	\$2,000	\$400
Utilities	\$11,000	\$11,000	\$0
Total Church Maintenance & Operation	\$72,720	\$101,680	\$28,960
Ministry			
Community Events	\$300	\$500	\$200
Guest Organists	\$900	\$900	\$0
Guest Pastors	\$3,500	\$750	-\$2,750
Instrument Maintenance	\$600	\$700	\$100
Publications	\$750	\$850	\$100
Special Music	\$750	\$500	-\$250
Supplies – Christian Ed	\$900	\$700	-\$200
Supplies – Music	\$200	\$200	\$0
Supplies – Worship	\$500	\$1,100	\$600
Supplies - Kitchen	\$300	\$380	\$80
Youth Programs	\$400	\$400	\$0
Total Diaconate / Music	\$9,100	\$6,980	-\$2,120
Staffing			
CE Director	\$4,000	\$6,000	\$2,000
Office Manager	\$7,861	\$8,400	\$539
Pianist	\$5,780	\$6,242	\$462
Sexton	\$7,356	\$5,500	-\$1,856
Payroll Taxes (Employer)	\$1,503	\$1,579	\$76
Total Staffing	\$26,500	\$27,721	\$1,221
Pastor Expenses			
Retirement	\$7,430	\$7,430	\$0
Housing Allowance	\$22,000	\$14,000	-\$8,000
Employer Social Security Match	\$2,465	\$2,825	\$360
Salary	\$24,785	\$36,927	\$12,142
Travel & Publications	\$1,000	\$1,000	\$0
Total Pastor Expenses	\$57,680	\$62,182	\$4,502
Total Expense	\$166,000	\$198,563	\$32,563
Net Income (Loss)	\$0	-\$0	-\$0

First Congregational Church of Saugatuck Balance Sheet Prev Year Comparison

01/12/23

Accrual Basis

As of December 31, 2022

	Dec 31, 22	Dec 31, 21	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Checking			
Women's Fellowship Circle	4,316.99	1,797.37	2,519.62
Checking - Other	9,086.19	2,467.27	6,618.92
Total Checking	13,403.18	4,264.64	9,138.54
RJ - Endowment Unrestricted Savings	73,783.10	249,784.43	-176,001.33
Building Improvement Fund	10,298.00	298.00	10,000.00
CE / PF Funds	2,173.60	2,173.60	0.00
Love Fund	3,350.25	3,189.20	161.05
Memorial Fund	2,504.34	5,251.34	-2,747.00
Music Fund	500.00	500.00	0.00
Total Savings	18,826.19	11,412.14	7,414.05
Total Checking/Savings	106,012.47	265,461.21	-159,448.74
Other Current Assets			
Undeposited Funds	0.00	19.12	-19.12
Total Other Current Assets	0.00	19.12	-19.12
Total Current Assets	106,012.47	265,480.33	-159,467.86
Fixed Assets			
Building Improvements	69,815.00	69,815.00	0.00
Total Fixed Assets	69,815.00	69,815.00	0.00
Other Assets			
RJ-Endowment Restricted	300,000.00	300,000.00	0.00
Total Other Assets	300,000.00	300,000.00	0.00
TOTAL ASSETS	475,827.47	635,295.33	-159,467.86
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Payroll Tax Liabilities	2,157.30	1,032.16	1,125.14
Total Other Current Liabilities	2,157.30	1,032.16	1,125.14
Total Current Liabilities	2,157.30	1,032.16	1,125.14
Total Liabilities	2,157.30	1,032.16	1,125.14
Equity			
Opening Balance Equity	357,416.48	357,416.48	0.00
Retained Earnings	276,846.69	172,972.78	103,873.91
Net Income	-160,593.00	103,873.91	-264,466.91
Total Equity	473,670.17	634,263.17	-160,593.00
TOTAL LIABILITIES & EQUITY	475,827.47	635,295.33	-159,467.86

First Congregational Church of Saugatuck
Profit & Loss Prev Year Comparison YTD
January through December 2022

01/12/23

Accrual Basis

	Jan - Dec 22	Jan - Dec 21	\$ Change
Ordinary Income/Expense			
Income			
Building Usage	3,670.00	3,725.00	-55.00
Contributions	104,108.65	88,719.72	15,388.93
Money Market Transfers	45,000.00	0.00	45,000.00
Parking Lot	11,600.17	9,889.07	1,711.10
Total Income	164,378.82	102,333.79	62,045.03
Gross Profit	164,378.82	102,333.79	62,045.03
Expense			
Church Maintenance & Operations			
Advertising	2,032.21	2,836.56	-804.35
Building Improvement	17,575.39	3,493.75	14,081.64
Delegate Travel NACCC, MCCCC	105.00	0.00	105.00
Dues / Assoc. Fees	2,115.00	2,257.00	-142.00
Elevator	659.70	977.80	-318.10
Information Technology	23,373.06	2,117.45	21,255.61
Insurance Premiums	3,947.49	4,391.21	-443.72
Maintenance	7,909.81	4,362.78	3,547.03
Postage/Box Rent	776.69	934.81	-158.12
Refuse Pick-up	178.94	172.89	6.05
Supplies/Office Exp	2,066.51	1,468.74	597.77
Utilities	10,381.25	10,163.84	217.41
Total Church Maintenance & Operations	71,121.05	33,176.83	37,944.22
Diaconate			
Community Events	459.58	17.59	441.99
Guest Organists	825.00	750.00	75.00
Guest Pastors	3,189.27	450.00	2,739.27
Instrument Maintenance	600.00	1,770.20	-1,170.20
Publications	787.19	728.80	58.39
Special Music	225.00	0.00	225.00
Supplies - Christian Education	603.65	1,090.37	-486.72
Supplies - Kitchen	357.63	80.50	277.13
Supplies - Music	0.00	214.00	-214.00
Supplies - Worship	1,689.52	538.66	1,150.86
Youth Programs	159.19	0.00	159.19
Total Diaconate	8,896.03	5,640.12	3,255.91
Pastor Expenses			
Housing Allowance	13,999.92	21,999.82	-7,999.90
Retirement	8,652.00	5,572.50	3,079.50
Salary	32,229.53	27,250.08	4,979.45
Travel & Publications	1,118.55	1,084.83	33.72
Total Pastor Expenses	56,000.00	55,907.23	92.77
Payroll Taxes (Employer)	4,134.02	4,899.17	-765.15
Staffing			
Custodian/Sexton	4,114.00	4,944.00	-830.00
Office Manager	7,378.75	6,476.14	902.61
Pianist	5,779.92	5,779.92	0.00
Total Staffing	17,272.67	17,200.06	72.61
Total Expense	157,423.77	116,823.41	40,600.36
Net Ordinary Income	6,955.05	-14,489.62	21,444.67

01/12/23

First Congregational Church of Saugatuck Profit & Loss Prev Year Comparison YTD

Accrual Basis

January through December 2022

	Jan - Dec 22	Jan - Dec 21	\$ Change
Other Income/Expense			
Other Income			
Investment Income			
Dividends	6,507.08	8,016.48	-1,509.40
Fees	-5,064.16	-5,620.32	556.16
Gain/Loss	-132,444.25	98,869.85	-231,314.10
Transferred Funds	-45,000.00	0.00	-45,000.00
Total Investment Income	-176,001.33	101,266.01	-277,267.34
PPP Loan Forgiveness	0.00	15,821.52	-15,821.52
Savings Account Funds Activity			
Building Improvement Fund	10,030.00	-3,810.00	13,840.00
Love Fund	-38.95	785.23	-824.18
Memorial Fund	-2,747.00	1,305.00	-4,052.00
Women's Fellowship Circle	2,635.23	-819.63	3,454.86
Total Savings Account Funds Activity	9,879.28	-2,539.40	12,418.68
Special Collection Activity	-1,304.00	3,974.00	-5,278.00
Total Other Income	-167,426.05	118,522.13	-285,948.18
Other Expense			
Non-Budgeted Expense	122.00	158.60	-36.60
Total Other Expense	122.00	158.60	-36.60
Net Other Income	-167,548.05	118,363.53	-285,911.58
Net Income	-160,593.00	103,873.91	-264,466.91