

# First Congregational Church of Saugatuck

One Hundred and Sixty-Three Years



**2023 Annual Report**

**Congregational Meeting**  
**January 21st, 2024**

# FIRST CONGREGATIONAL CHURCH OF SAUGATUCK

296 Hoffman St., PO Box 633

Saugatuck, MI 49453

269-857-2929

[www.1stcongregational.net](http://www.1stcongregational.net)    [office@1stcongregational.net](mailto:office@1stcongregational.net)

**Pastor: Rev. Sarah Terlouw**

Cell: 989-640-1487

Email: [rev.SarahTerlouw@gmail.com](mailto:rev.SarahTerlouw@gmail.com)

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

## ***Table of Contents***

2023 Annual Meeting Minutes	Page 2-3
Pastor's Report	Page 4
Moderator's Report	Page 5
Clerk's Report	Page 6
Worship Arts Report	Page 7
Building & Grounds Report	Page 8
Missions & Stewardship Report	Page 9
Community Life Report	Page 10
Congregational Care Report	Page 11
Women's Fellowship Circle Report	Page 12
Treasurer's Report	Page 13
2023 Budget vs 2024 Proposed Budget	Page 14
Balance Sheet Previous Year Comparison 2023 vs 2022	Page 15
Profit and Loss Previous Year Comparison 2023 vs 2022	Page 16-17

# **2023 Annual Meeting Minutes**

---

## **MINUTES OF THE 161st ANNUAL MEETING First Congregational Church of Saugatuck, MI – January 15th, 2023 Meeting held via Virtual Meeting and In-person at the Church**

Moderator Cathy Brockington called the meeting to order at 11:25 am.

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

Pastor Sarah Terlouw gave a devotional and prayer.

Clerk Janna Rudich shared a poem and read a list of those members and friends of the congregation who had died in 2022.

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

The motion to approve the minutes from the 2021 annual meeting by Frank Lamb and seconded by Vic Mayer was unanimously approved.

The motion to approve the agenda for the 2022 annual meeting with one change by Pat Gentry and seconded by Carol Garvelink was unanimously approved.

**2023 Proposed Budget Discussion and Approval – Treasurer/Moderator** Treasurer Phyllis Yff presented the proposed 2023 budget totaling \$198,563. Notable changes are: Contributions were increased to \$93,000, Money market transfers were reduced to \$27,063, Capital campaign of \$65,000 was added to the Income category, Parking lot funds were increased to \$10,000, Building improvements were increased to \$65,000 and Guest pastors were reduced to \$750. Motion made to approve the 2023 budget as presented totaling \$198,563 by Tom Van Tassell and seconded by Pat Gentry. **Discussion:** Pastor Terlouw presented the ‘Imagine the Possibilities’ capital campaign. The church’s needs projects are: new furnaces/air conditioners, improving the front steps, new signage on the front of the building and installing benches in front of the building. The church’s wants project is: new carpet for the sanctuary. The campaign will kick off with a matching campaign until Easter 2023. The capital campaign fund raising will conclude in September 2023. Frank Lamb asked what would happen if the total fundraising goal amount was short. Could we take the money from the unrestricted portion of the Heritage fund? Treasurer Yff said that since the market has been down for awhile, it wouldn’t be a good idea to withdraw a large amount. It would take a vote of the congregation to take the money out of the restricted portion of the Heritage Fund. Our investments are mostly in mutual funds, stocks, money market and bonds. Ralph Birkholz asked if Raymond James was still doing a good job taking care of the Heritage funds. Treasurer Yff said she was pleased with them and that they’re very communicative regarding investing options. Birkholz also asked if we had considered solar or geothermal energy when replacing the HVAC units. Tom Van Tassell asked about the change in the pastor’s housing amounts. The pastor changed them after talking to their tax accountant. Mike Gentry asked if we could consider refurbishing the pews in the sanctuary when the carpet is replaced. Cindy Raue mentioned that we can finally correctly wire the Loop hearing system when the carpet is replaced by putting the wiring between the floor and the new carpet. Mike Gentry said that he didn’t feel that people who rented our church respected the property and building. Thom Houseman mentioned that the pew veneer was repaired in the 2000’s but should maybe be done again. Pastor Terlouw presented the pledge sheet for the capital campaign. Moderator Brockington called for a vote on the motion to approve the 2023 budget – Unanimous approval.

**Board Nomination Slate** Moderator Brockington presented the nomination slate. Motion by to approve the slate of nominations by Pat Gentry and seconded by Tom Van Tassell was unanimously approved.

**2023 Mission Theme Presentation and Unveiling of the Mission Board** Missions Captain Tim Terlouw reviewed the 2022 mission projects and thanked everyone who had donated time and/or money last year. He presented the 2023 mission projects: There will be a special offering in February to start a fund to use when community groups approach the church to help with civic projects. There will be an Easter special offering to support one of the NACCC mission partners called 'A Christian Ministry in the National Parks' which is a student-led ministry to provide Christian community for people working, living, and visiting in the national parks. The summer mission will be Fellinlove Farm which will hopefully include a worship service/church picnic. The Thanksgiving collection will be for Christian Neighbors with their Thanksgiving baskets and Gifts of Love. The Christmas Eve offering will be for the Love Fund.

**Open Forum** Tom Van Tassell mentioned that the International NACCC meeting will be held in Fiji with several of the members of the congregation planning on attending. He encouraged others to participate since it would be interesting to go to a whole new part of the world and also said that American Samoa is a Congregational nation. The NACCC meeting will be in Milwaukee which is more accessible to anyone who would want to attend. Pat Gentry asked for ideas of fun things the congregation to do together. Ralph Birkholz was concerned that it seemed visitors to our church don't seem to make a return visit. He mentioned that other churches have sign-up sheets which result in getting information that the church uses to contact the visitor. Our church is using a new visitor card that includes a donation by our church to their selected charity and also asks for information that will be used to contact them after their visit. Wendy Van Tassell suggested following up with visitors by bringing them a gift of some kind. Betty White asked how the visitors would submit their cards since we're not passing the offering plate anymore. Kathy Plapp mentioned that we should have a dedicated congregational member that would seek out visitors to welcome them personally to our church. Phyllis Yff mentioned that she had to close the safety deposit box due to the closure of the bank and that interesting historical items from the box were available to look at. Brad Rudich thanked Pastor Terlouw for all of her hard work for our church. Thom Houseman thanked Cathy Brockington for her efforts as moderator.

Pastor Terlouw closed to the meeting with prayer.

Motion by Tom Van Tassell and Mike Gentry to adjourn the meeting at 12:35 was unanimously approved.

Janna Rudich, Clerk

My Star Word for 2023 was abundance.

I remember pulling that word from the basket on Epiphany Sunday last year and feeling a little hurt by it. Tim and I were just coming off a challenging season in our family life, and I was not feeling "abundant." My hands and my heart were scraping the bottom of the barrel at that time.

But, as always, the Spirit can surprise us. And, as always, the practice of keeping an open mind towards my Star Word has never failed to yield a bit of fruit.

This year truly was one of ABUNDANCE.

Tim and I were blessed to grow our family with the addition of our daughter, which has also led to strengthened relationships and massive changes in our home and community life. Changes that I wouldn't trade for any number of restful night's sleeps ;). Thank you, God, for this big abundance!

And this year has also been one of a quiet abundance for the congregation. In looking through all my photos from this past year, there are several things that speak to me of our own abundance. Consider:

- **Abundance #1** - A capable and nimble leadership: Back in April, when Tim and I got the big call from the adoption agency that a baby was waiting for us at the hospital, the congregation was suddenly dealing with a drop-of-the-hat maternity leave. Only minimal plans had been made for this "some-day" possibility. Our church leadership and the congregation graciously and joyfully rolled with the sudden changes. I am so thankful for our Board of Ministry and to Tom and Wendy Van Tassells for being nimble and willing to keep our ministry wheels turning while Tim and I took the time we needed to care for Isla (and make the biggest life adjustment we may ever have to make.)
- **Abundance #2** - A willingness to explore new avenues for ministry. I've been delighted by the Women's Fellowship group continuing to try new things. In particular this year, the Women's Fellowship discovered a new way to partner with the local art club by providing breakfasts for artists on Art Fair mornings. This group continues to explore the question of "Who are my neighbors?" with their ministry. And they continue to be nimble, making shifts and changes as needed to adapt to new possibilities. At times the need to shift and change direction might feel burdensome, but the work of refining our ministry efforts is so worth it! Way to try new things ladies!
- **Abundance #3** - Prioritizing an accessible Meeting House: This year, we have all invested considerable time and resources into our Meeting House. The church furnaces and air-conditioners have been replaced, and repairs to the entryways will begin soon. In this time of discerning what projects need our attention and focus, the idea of making sure our Meeting House is accessible to the community has continued to be a priority! I have had numerous conversations with folks in the congregation that speak of ideas to make our worship and fellowship space more hospitable and accessible to all! Thank you all for upholding and advocating for accessibility.

All these things, and so much more, speak to me of a quietly abundant year, filled with moments to grow in our spiritual maturity and our trust in God's leading.

Heading into our 164th year of ministry together I have a few areas that I would like us to focus on and hold in prayer:

- Making sure our Board of Ministry is appropriately supported and filled with individuals ready to be involved in church leadership and who have a vision for our future.
- Continuing to find new creative avenues to partner with the community.
- Fostering our connections with our home members.

I heard somewhere once that doing church was 80% just showing up. Thank you all for continuing to show up for one another. From your presence and voice in the weekly worship service, to caring for another when we need a little extra support, to dreaming and praying about where the Spirit is leading us next. Thank you for showing up for one another.

All together in Christ,

Rev. Sarah Terlouw

Our theme for 2023 was "Imagine the Possibilities." As your Moderator, this was an invitation to encourage our church family to try new practices, explore different ideas about worship and fellowship, develop new relationships with our community and as a church family, to reach new goals.

Our first adventure was receiving the gift of a new organ for the sanctuary. The Peacock family donated their organ. Steve Smith and his assistant moved and installed it. Bob Ruddy and Steve played a dedication concert in November to finish our musical year on a high note. Other musical gifts that enriched our services this year included our Family Chimes Choir, Dan Mayer soloing (and singing with Tom and Wendy Van Tassell) and organizing a Men's Trio. A 4-part choral group (including the 10 church members and friends who were in the Lakeshore Community Chorus and Connie Rusiecki—an Evergreen Chorale singer) sang a choral piece at the Christmas Eve Candlelight Service. We were blessed with a great abundance of special music for our services during 2023.

Just as we were getting the year off and running, Pastor Sarah and Tim Terlouw got the all-important call from their adoption agency. An infant was waiting to come into their family. Being a nimble church, we immediately went into Childcare Leave Mode, with the Reverends Van Tassell as our interim pastors for eight weeks. There were a couple of crazy days, but we all shifted and waited to celebrate with Pastor Sarah and Tim as they became the parents of Isla.

Myrna Dornan championed a remodel of the nursery, in anticipation of our church welcoming a new baby to our Church Family. The room was washed, painted, and redecorated with up-to-date baby-safe furniture, equipment, and toys. With the birth of twin boys to Amber and Tim Wingard, we have the potential for three babies in the nursery on any Sunday. Needing to staff the Nursery, the Board of Ministry, created a job description for a Nursery Attendant. They revised the budget for a salary and proceeded to fill this new staff position. We hope this is the beginning of our new Sunday School.

The Lakeshore Community Chorus rehearses in our wonderful sanctuary (which is acoustically marvelous for singing). From September through December, we became the home office for the Chorus, housing the Director's office and music and equipment storage. Currently, we continue to store their equipment, but the future may bring new opportunities.

Knowing that our maintenance schedule told us that the furnaces were reaching the end of their productive life, early in 2023 we initiated a Capital Campaign with four ambitious goals: new furnaces and air conditioners, improving the front steps, new signage on the front of the building and installing benches in front of the building. First was to replace the furnaces. Other "must do's" included fix the front steps at all entrances and raise the sidewalk at the handicap entrance. After a survey and some discussion, the Congregation voted to replace the sanctuary carpet, if enough money was raised. Opportunities for donations included a matching funds campaign, a money tree donation campaign, a pledge drive, and a Halloween Candlelight Concert. All these events helped to raise a total of \$50,750. This was lower than our goal of \$65,000, and the furnace prices were much higher than the estimated numbers we had at the beginning of the campaign. We were able to replace our ailing furnaces in July, when we really needed the air conditioning. But after that, we reassessed our goals and prioritized the steps and sidewalk, which are safety issues, to be repaired using the remaining funds raised during the capital campaign.

Now we have a new list of projects for future campaign. I still hear "Imagine the Possibilities" in my head, but we will move on to a new theme for 2024. All the projects that were considered are still on the "To Do" list. By the grace of God, the possibilities will become realities in God's time, not ours. In the meantime, let us worship together and support one another as we grow in our relationship with God and with each other as children of God.

Respectfully,

Cathy Brockington, Moderator

**Births and Baptisms:**

Nathaniel Jasper Wingard 7.23.2023

Isaac Samuel Wingard 7.23.2023

Isla Maxine Terlouw 8.13.2023

**New Members:**

None

**Transfers:**

None

**Weddings:**

John Reiko & Katherine Harris 7.8.2023

Curt Farrell & Michelle DeBoer 8.12.2023

**Deaths:**

Molly Angela Baker 3.5.2023

Richard Smith 7.30.2023

As of December 31,2023, Membership count is 139

Submitted by

Kathy Plapp

Clerk

Thank you to all the volunteers that make each Sunday service run smoothly. I appreciate you showing up and participating to make every week unique! Thank you for greeting, reading poems, leading hymns and being our liturgists. Every role is important, and I am so grateful you all are willing to help.

I would also like to thank all our talented musicians, singers/songwriters, and Chimes Choir participants who have offered their gifts to provide special music performances throughout the year.

### **The year in review:**

Nothing of major significance happened in January or February, until the beginning of Lent, which was February 26. I had scheduled Nyla Hensley to perform a prelude for our special music that morning, but she ended up playing the entire service because I had come down with a nasty case of Covid. March 5, Cindy Raue blessed us with a song. March 13, Wendy Van Tassell shared a solo. We had a guest preacher on March 19th. Isolde Anderson covered for Pastor Sarah that day. April 2nd was Palm Sunday, complete with a loud Hallelujah Palm processional! We held a Good Friday service in our church this year. Easter fell on April 9. The following week, we held our annual Holy Humor Sunday Fun day (arguably my favorite service of the year) Our theme this year was "The Price is Right." If you got "called on down" to play a game, you got to choose a hymn for your prize. We had Plinko set up, the Cliffhanger game and a showcase. The hymns chosen were "He's got the whole world in His hands," "Down in my heart," and "In the garden."

AND THEN... Pastor Sarah and Tim got the call that they were going to be parents! I am eternally grateful that Revs. Tom and Wendy Van Tassell were available for the entirety of their family leave. They co-pastored our flock from April 23 through June 11. During that time, we had a Mother's Day service and Pentecost.

Pastor Sarah returned on Father's Day, but had a planned day off the following week. Rev. Kate Meyer provided pulpit supply on June 25.

July 23, Isaac and Nathaniel Wyngard were baptized, and Danny Mayer provided special music for that blessed occasion.

August 13, Isla Terlouw was baptized, and Wendy Van Tassell provided special music for that blessed occasion.

October 1 was World Communion Sunday. Each board member provided a different type of bread from all over the world.

October 29, the Chimes Choir performed a piece for special music.

November 5, All Saint's Day, Rev. Norm Steen provided pulpit supply.

November 26 began our season of Advent. We gathered on the 25th to Deck the Halls with trees, lights, the Advent wreath, Nativity scenes and wreaths on the outer doors. Purple and gold filled the Sanctuary. Danny Mayer provided special music on December 10. The Chimes Choir and Danny, Dave and Robert performed on December 17. We held 2 services on Christmas Eve. Christmas "light" in the morning, with Bob on the organ and a hot chocolate/coffee bar set up as we entered. The Candlelight service in the evening. Danny, Dave and Robert again blessed us with "The Little Drummer Boy/Peace on Earth" and a choral group, mostly from our congregation and a few from the Lakeshore Community Chorus, took my breath away with "The work of Christmas."

It was a pleasure serving as Captain again this year. Thank you all again for making this job look easy:)

Kristyn Boyce, Worship Arts Captain



Hello Everyone,

2023 recap:

- Furnace and A/C replacement were completed in August. We are seeing lower utility costs.
- Elevator maintenance continued with sign up of a 2024 maintenance agreement.
- A new organ was installed in the Sanctuary.
- The Nursery was painted.
- The clogged drain acted up 3 times. The item causing blockage was finally removed in December.
- Pest control service to trap squirrels and repair animal entry points into the church.
- Front entry steps repair work to begin in spring.
- Sidewalk lifting at handicap accessible door scheduled for May.

Future items to be addressed:

- Plumber attention needed for bathrooms and main water shut off.
- Exterior lights around the church, parking lot, and bell tower are under consideration.
- Dead and leaner tree work needed behind the church.
- Fence repair in east parking lot.
- Floodlight replacements in the Sanctuary.
- Railroad tie replacements in the south yard.
- Landscape yard sign.
- Carpet replacement.

Phyllis Yff, Acting Building & Grounds Captain

I would like to start off by thanking everyone who supported and contributed to our missions this past year. This was a rather eventful year for myself (and Sarah) and I appreciate the support you all continued to give to our missions as I was a little less on them than normal.

This is a quick rundown of what was raised:

- February collection for “We Love our Community” collection, \$320.
- Easter collection for A Christian Ministry in the National Parks: \$604.
- Two summer collections for Fellinlove Farm, \$380.
- For our Christmas Eve collection for the Love Fund, \$916.

Other donations to Christian Neighbors included:

- From January 24th - February 28th, jars of peanut butter.
- In May, a cereal drive.
- In October, canned soup for “Souptober.”
- In November we collected 77 cake mixes and 50 frostings.
- In December, Gifts of Love and A Comfy Cozy Clothing collections.

Thank you again for all your contributions.

Now we look forward to 2024. As of the last BOM meeting we chose some great missions partners to raise money for. The dates are subject to change, but the missions are as follows:

### **We Love Our Community Fund - February 11th**

The Board of Ministry started this fund last year as a way to have some resources for donations when we are approached for contributions from local organizations. These funds are given out at the BOM’s discretion to local groups who are doing innovative work.

### **Happy Life Children’s Home, Kenya - March 31st, Easter Sunday**

The Happy Life Mission is a non-profit Christian organization whose main vision is to give hope to abandoned children in Kenya through its three-fold ministry: Rescue mission for over 150 vulnerable and abandoned children seeking a ‘forever family’ for each of them through adoption by a Kenyan couple. Provision of quality Christian education to nearly 400 for those who are not adopted and to other children in the wider community. Provision of comprehensive pediatric medical care and maternity services through Jesse Kay Children’s Hospital. The Mission is based on the belief that God has a plan for each of these children, to give them a hope and a future, according to Jeremiah 29:11.

[www.happylifechildrenshome.com](http://www.happylifechildrenshome.com)

### **Seafarer’s Friend - Summer**

Seafarers’ Friend serves Christ by serving others. Since 1827 the Boston Seaman’s Friend Society, dba Seafarer’s Friend has extended friendship and hospitality to seafarers to meet their unmet physical, spiritual, emotional, and social needs. The Congregation will pack ditty bags/care packages for the ministry and take up a monetary collection this. <http://www.seafarersfriend.org/>

### **World Adoption Day Collection - November 10th**

World Adoption Day is Saturday, November 9th so I thought it would be fun and meaningful to do a collection on Sunday, November 10th for a local adoption agency. Adoption has always been a part of my story and with Isla it’s a part of Sarah’s and now the Church’s. We will be taking up a collection for Grant Me Hope: An organization that works to adopt older kids who can sometimes be overlooked. They do work in the Midwest (Michigan, Ohio and Indiana) as well as Georgia and South Carolina. - <https://grantmehope.org/>

They are in the process of establishing several houses for kids 18-21 who are getting phased out of the foster system and Grant Me Hope always needs monetary assistance with that.

### **Christian Neighbors - November and December**

We will support Christian Neighbors with their Thanksgiving Food Baskets and Christmastime “Gifts of Love” program.

That is all I have, Thank you again for all your support!

Timothy Terlouw

Happy New Year! As we go into the new year we reflect on the last year and thank God for all the blessings that we have received. Throughout 2023 our congregation has been busy with many activities and celebrations.

On February 18th, we had a Movie Trivia Night with classic theater snacks and candy prizes. On March 5th, the Van Tassells' hosted us for a viewing of the movie "Women Talking" followed by discussion and dinner at the Village Inn. The Lenten Soup Supper and Study Series were well attended in March and April.

The congregation helped Women's Fellowship from June through August by providing cookies and other sweet treats for the weekly bake sales at Saugatuck's Music in the Park. At Saugatuck's Fourth of July Parade, members handed out bottled water with a tag that said, "Come Park with Us." The all church picnic and potluck on July 16th was a success at Fellinlove Farm. On August 13th, we welcomed Isla Maxine Terlouw with a baby shower. On August 19th, a few of our members attended a West Michigan Whitecaps baseball game at the LMCU Ballpark in Comstock Park.

"Come and See" Sunday on September 10th was followed by an Ice Cream Social. On October 26th, we held a Halloween Candlelight Concert to raise money for the Capital Campaign. November 19th was our annual Heritage Sunday Potluck. On December 2nd, members participated in Saugatuck's annual "Whoot-ville" parade where they donned fun costumes and handed out candy cane worship invitations. An all church cookie exchange was held on December 10th in anticipation of our Christmas Celebration. Whew! What a lot to be thankful for!

Mark your calendars for a Leap Year Celebration on Thursday, February 29. We will be having a game night celebration of some sort. Suggestions for gaming activities are welcome!

Submitted by  
Pat Gentry  
Community Life Captain

---

*No report submitted*

To begin, I'd like to take a moment to thank the following officers for their time, talents, and service during this past year:

Pat Gentry, President  
Wendy Van Tassell, Treasurer  
Cindy Raue, Secretary

Your work was much appreciated!

As an organization, the *Women's Fellowship Circle* is guided by our mission statement: **Bringing women together for service, fellowship, and spiritual growth**. To that end, I'd like to share the work we completed for our church and community in 2023 in each area of service, fellowship, and spiritual growth.

### Service:

- Baked and served various breakfast items for an Art Club event. This was not only a fundraising activity but a way to connect with our local community.
- Donated money to update the church nursery: paint, a new rug, some furniture items.
- Baked, assembled, and delivered cookie tins and monetary gifts to our staff in appreciation for all the work they do for our church.
- Baked, assembled, and delivered cookie tins to our home members.
- Baked, assembled, and delivered cookie trays to the Police and Fire Departments as a thank you for their work in our communities. It was another way to reach out in our local communities.
- Held a weekly bake sale at Wick's Park for the Music in the Park event during the months of June, July, and August. This is one of our biggest fundraising events. Also, it is another way for us to reach out to our community.

There were many members of our congregation (both men and women) who baked items for us, took time to deliver items for us, and who set up or tore down events for us. We appreciate your support!

### Fellowship:

- Sent boxes of "goodies" to our college students and military families as a way of keeping them connected with our church.
- Sent baby welcoming gifts to Nathaniel Jasper and Isaac Samuel Wingard!
- Hosted a Baby Shower welcoming Isla Maxine Terlouw!
- Hosted a monthly Wine @ 5. This is a time for women to gather to talk and catch up on life. We met at a different local restaurant each month. This also allowed us to reach out, through our patronage, to our local restaurant community. (Men have joined us at various times.)
- Purchased the Rose of Jericho plants for the Easter Service.
- Held a monthly Bible Study (before our actual meeting). In 2023 we studied various women in the Bible including Esther, Ruth, and Rahab to name three.

As you can see, 2023 was a busy year for us! Again, we would like to thank ALL members of the congregation for their support this year! We see you, hear you, and count our blessings for you!!

All together in Service,  
Linda Escott, President  
Women's Fellowship Circle

As we begin this new year, we look back at where we've been and look forward to accomplishing goals, dreams and plans for 2024 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.

We began 2023 with our Imagine the Possibilities capital campaign to fund furnace and a/c replacement, steps and signage, and new carpeting. Project costs were much higher than budgeted, which required revisions to what projects would be funded. \$13,000 is being moved into the building repair savings account to fund steps repair to occur in 2024 and future projects. Our unrestricted portion of the heritage fund increased by \$20,300, our 2023 ended on a high point with contributions almost at budget, expenses below budget and surpassing \$13,000 of parking lot donations. We had extra expenses in the maintenance category with drain cleaning and pest removal. We had a marvelous experience welcoming Isla Terlouw to our church family and having the Van Tassels help during Pastor's maternity leave.

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 2024.

The proposed 2024 budget of \$133,039 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. Money Market Transfers are budgeted at 5.75% of the Heritage Fund. The Church maintenance budget was lowered to reflect lower supply, technology, and utility costs and to help balance our budget. Our wage expenses were revised to add our nursery attendant position, put the CE director budget on hold, staff raises and adding \$5600 to Pastor's salary package which equals an average of 2% annually since hired in 2015. Our budget is just under last year excluding the capital campaign.

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

Respectfully submitted by Phyllis Yff, Treasurer.

## 2023 Budget vs 2024 Proposed Budget

First Congregational Church of Saugatuck  
2023-2024 Budget

Description	2023 Budget	2024 Proposed Budget	Inc (Dec)
<b>Income</b>			
Contributions	\$93,000	\$93,000	0
Capital Campaign	\$65,000	\$0	(65,000)
Money Market Transfers	\$27,063	\$22,639	(4,424)
Church Use	\$3,500	\$4,400	900
Parking Lot	\$10,000	\$13,000	3,000
<b>Total Income</b>	<b>\$198,563</b>	<b>\$133,039</b>	<b>(65,524)</b>
<b>Expense</b>			
Church Maintenance & Operations			
Advertising	\$2,600	\$2,000	(600)
Building Improvement	\$65,000	\$0	(65,000)
Delegate Travel	\$500	\$500	0
Dues / Assoc. Fees	\$2,300	\$2,400	100
Elevator	\$1,500	\$1,500	0
Information Technology	\$4,500	\$2,800	(1,700)
Insurance Premiums	\$4,200	\$4,900	700
Maintenance	\$7,000	\$5,500	(1,500)
Postage/Box Rent	\$890	\$800	(90)
Refuse Pick-up	\$190	\$200	10
Supplies	\$2,000	\$1,400	(600)
Utilities	\$11,000	\$10,400	(600)
<b>Total Church Maintenance &amp; Operations</b>	<b>\$101,680</b>	<b>\$32,400</b>	<b>(69,280)</b>
<b>Ministry</b>			
Community Events	\$500	\$500	0
Guest Organists	\$900	\$900	0
Guest Pastors	\$750	\$750	0
Instrument Maintenance	\$700	\$700	0
Publications	\$850	\$850	0
Special Music	\$500	\$500	0
Supplies – Christian Ed	\$700	\$400	(300)
Supplies – Music	\$200	\$250	50
Supplies – Worship	\$1,100	\$1,000	(100)
Supplies - Kitchen	\$380	\$400	20
Youth Programs	\$400	\$400	0
<b>Total Diaconate / Music</b>	<b>\$6,980</b>	<b>\$6,650</b>	<b>(330)</b>
<b>Staffing</b>			
CE Director	\$6,000	\$0	(6,000)
Nursery Attendant	\$0	\$3,000	3,000
Office Manager	\$8,400	\$9,566	1,166
Pianist	\$6,242	\$6,242	0
Sexton	\$5,500	\$5,800	300
Payroll Taxes (Employer)	\$4,404	\$4,405	1
<b>Total Staffing</b>	<b>\$30,546</b>	<b>\$29,013</b>	<b>(1,533)</b>
<b>Pastor Salary Package</b>			
<b>Total Pastor Expenses</b>	<b>\$59,357</b>	<b>\$64,976</b>	<b>5,619</b>
<b>Total Expense</b>	<b>\$198,563</b>	<b>\$133,039</b>	<b>(65,524)</b>
<b>Net Income (Loss)</b>	<b>\$0</b>	<b>-\$0</b>	<b>(0)</b>

# Balance Sheet Previous Year Comparison 2023 vs 2022

## First Congregational Church of Saugatuck Balance Sheet Prev Year Comparison As of December 31, 2023

01/16/24

Accrual Basis

	Dec 31, 23	Dec 31, 22	\$ Change	% Change
<b>ASSETS</b>				
Current Assets				
Checking/Savings				
Checking				
Women's Fellowship Circle	4,564.07	4,466.99	97.08	2.2%
Checking - Other	4,332.66	9,236.19	-4,903.53	-53.1%
Total Checking	8,896.73	13,703.18	-4,806.45	-35.1%
RJ - Endowment Unrestricted Savings	94,081.73	73,783.10	20,298.63	27.5%
Building Improvement Fund	13,269.64	10,298.00	2,971.64	28.9%
CE / PF Funds	2,173.60	2,173.60	0.00	0.0%
Community Relations	320.00	0.00	320.00	100.0%
Love Fund	3,706.71	3,400.25	306.46	9.0%
Memorial Fund	2,554.34	2,504.34	50.00	2.0%
Music Fund	500.00	500.00	0.00	0.0%
Total Savings	22,524.29	18,876.19	3,648.10	19.3%
Total Checking/Savings	125,502.75	106,362.47	19,140.28	18.0%
Other Current Assets				
Undeposited Funds	0.00	19.12	-19.12	-100.0%
Total Other Current Assets	0.00	19.12	-19.12	-100.0%
Total Current Assets	125,502.75	106,381.59	19,121.16	18.0%
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%
<b>TOTAL ASSETS</b>	<b>495,317.75</b>	<b>476,196.59</b>	<b>19,121.16</b>	<b>4.0%</b>
<b>LIABILITIES &amp; EQUITY</b>				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Tax Liabilities	1,692.08	2,142.32	-450.24	-21.0%
Total Other Current Liabilities	1,692.08	2,142.32	-450.24	-21.0%
Total Current Liabilities	1,692.08	2,142.32	-450.24	-21.0%
Total Liabilities	1,692.08	2,142.32	-450.24	-21.0%
Equity				
Opening Balance Equity	357,416.48	357,416.48	0.00	0.0%
Retained Earnings	116,637.79	276,861.67	-160,223.88	-57.9%
Net Income	19,571.40	-160,223.88	179,795.28	112.2%
Total Equity	493,625.67	474,054.27	19,571.40	4.1%
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>495,317.75</b>	<b>476,196.59</b>	<b>19,121.16</b>	<b>4.0%</b>



# Profit and Loss Previous Year Comparison

## First Congregational Church of Saugatuck Profit & Loss Prev Year Comparison January through December 2023

01/18/24

Accrual Basis

	Jan - Dec 23	Jan - Dec 22	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Building Usage</b>				
Kitchen Rental	270.00	190.00	80.00	42.1%
Building Usage - Other	4,285.00	3,480.00	805.00	23.1%
<b>Total Building Usage</b>	4,555.00	3,670.00	885.00	24.1%
<b>Contributions</b>				
Capital Campaign 2023	54,181.64	0.00	54,181.64	100.0%
In-Kind Contributions	303.05	122.00	181.05	148.4%
Contributions - Other	89,091.67	104,505.77	-15,414.10	-14.8%
<b>Total Contributions</b>	143,576.36	104,627.77	38,948.59	37.2%
<b>Money Market Transfers</b>	25,000.00	45,000.00	-20,000.00	-44.4%
<b>Parking Lot</b>	13,133.92	11,600.17	1,533.75	13.2%
<b>Total Income</b>	186,265.28	164,897.94	21,367.34	13.0%
<b>Gross Profit</b>	186,265.28	164,897.94	21,367.34	13.0%
<b>Expense</b>				
<b>Church Maintenance &amp; Operations</b>				
Advertising	1,844.51	2,032.21	-187.70	-9.2%
Building Improvement	41,210.00	17,575.39	23,634.61	134.5%
Delegate Travel NACCC, MCCCC	105.00	105.00	0.00	0.0%
Dues / Assoc. Fees	1,615.00	2,115.00	-500.00	-23.6%
Elevator	675.14	659.70	15.44	2.3%
Information Technology	3,087.87	23,373.06	-20,285.19	-86.8%
Insurance Premiums	4,593.11	3,947.49	645.62	16.4%
Maintenance	8,248.48	7,909.81	338.67	4.3%
Postage/Box Rent	325.45	776.69	-451.24	-58.1%
Refuse Pick-up	461.71	178.94	282.77	158.0%
Supplies/Office Exp	1,186.00	2,066.51	-880.51	-42.6%
Utilities	13,720.47	10,381.25	3,339.22	32.2%
<b>Total Church Maintenance &amp; Operations</b>	77,072.74	71,121.05	5,951.69	8.4%
<b>Diaconate</b>				
Community Events	778.13	459.58	318.55	69.3%
Guest Organists	675.00	825.00	-150.00	-18.2%
Guest Pastors	5,790.00	3,189.27	2,600.73	81.6%
Instrument Maintenance	4,595.00	600.00	3,995.00	665.8%
Publications	375.79	787.19	-411.40	-52.3%
Special Music	0.00	225.00	-225.00	-100.0%
Supplies - Christian Education	74.78	603.65	-528.87	-87.6%
Supplies - Kitchen	402.15	357.63	44.52	12.5%
Supplies - Music	267.18	0.00	267.18	100.0%
Supplies - Worship	831.98	1,689.52	-857.54	-50.8%
Youth Programs	121.50	159.19	-37.69	-23.7%
Diaconate - Other	13.98	0.00	13.98	100.0%
<b>Total Diaconate</b>	13,925.49	8,896.03	5,029.46	56.5%
<b>Pastor Expenses</b>	62,523.91	56,000.00	6,523.91	11.7%
<b>Payroll Taxes (Employer)</b>	3,816.23	4,134.02	-317.79	-7.7%
<b>Staffing</b>				
Custodian/Sexton	5,854.50	4,114.00	1,740.50	42.3%
Office Manager	7,966.00	7,378.75	587.25	8.0%
Pianist	6,241.99	5,779.92	462.07	8.0%
<b>Total Staffing</b>	20,062.49	17,272.67	2,789.82	16.2%
<b>Total Expense</b>	177,400.86	157,423.77	19,977.09	12.7%
<b>Net Ordinary Income</b>	8,864.42	7,474.17	1,390.25	18.6%
<b>Other Income/Expense</b>				
<b>Other Income</b>				
<b>Investment Income</b>				
Dividends	9,126.51	6,507.08	2,619.43	40.3%
Fees	-2,394.51	-5,064.16	2,669.65	52.7%
Gain/Loss	38,695.64	-132,444.25	171,139.89	129.2%
Transferred Funds	-25,000.00	-45,000.00	20,000.00	44.4%
<b>Total Investment Income</b>	20,427.64	-176,001.33	196,428.97	111.6%

# Profit and Loss Previous Year Comparison

## First Congregational Church of Saugatuck Profit & Loss Prev Year Comparison January through December 2023

01/18/24

Accrual Basis

	Jan - Dec 23	Jan - Dec 22	\$ Change	% Change
<b>Savings Account Funds Activity</b>				
Building Improvement Fund	-10,000.00	10,030.00	-20,030.00	-199.7%
Love Fund	206.46	-38.95	245.41	630.1%
Memorial Fund	50.00	-2,747.00	2,797.00	101.8%
Savings Activity Community Rela	320.00	0.00	320.00	100.0%
Women's Fellowship Circle	97.08	2,485.23	-2,388.15	-96.1%
<b>Total Savings Account Funds Activity</b>	<b>-9,326.46</b>	<b>9,729.28</b>	<b>-19,055.74</b>	<b>-195.9%</b>
<b>Special Collection Activity</b>				
Collections	4,729.35	10,945.85	-6,216.50	-56.8%
Disbursements	-4,895.50	-12,444.85	7,549.35	60.7%
Refundable Deposits	0.00	0.00	0.00	0.0%
<b>Total Special Collection Activity</b>	<b>-166.15</b>	<b>-1,499.00</b>	<b>1,332.85</b>	<b>88.9%</b>
<b>Total Other Income</b>	<b>10,935.03</b>	<b>-167,771.05</b>	<b>178,706.08</b>	<b>106.5%</b>
<b>Other Expense</b>				
<b>Non-Budgeted Expense</b>				
Inkind Expenses	303.05	122.00	181.05	148.4%
<b>Total Non-Budgeted Expense</b>	<b>303.05</b>	<b>122.00</b>	<b>181.05</b>	<b>148.4%</b>
<b>Total Other Expense</b>	<b>303.05</b>	<b>122.00</b>	<b>181.05</b>	<b>148.4%</b>
<b>Net Other Income</b>	<b>10,631.98</b>	<b>-167,893.05</b>	<b>178,525.03</b>	<b>106.3%</b>
<b>Net Income</b>	<b>19,496.40</b>	<b>-160,418.88</b>	<b>179,915.28</b>	<b>112.2%</b>