

**KEENE VALLEY CONGREGATIONAL CHURCH
ANNUAL REPORT – 2020
OCTOBER 11, 2020**

OPENING PRAYER

TOLLING OF THE BELL

DECLARATION OF QUORUM

MINUTES FROM 10/13/19 MEETING

BUSINESS

ELECTION OF OFFICERS AND COUNCIL MEMBERS

MODERATOR – Karen Glass

VICE MODERATOR – Elizabeth Davidson Derr

TREASURER – Jimm Collin

CLERK – Deborah Mitchell

MEMBERS-AT-LARGE – Chris Blaicher, Linda LaBarge,
Dre Roebuck, Annie Scavo

UCC ANNUAL DELEGATE(S) – Barbara Merle-Smith

ALTERNATE – Anne Hurd

ACCEPTANCE OF ANNUAL REPORTS

PRESENTATION OF THE 2021 BUDGET

FUTURE AGENDA ITEMS

CLOSING PRAYER

ANNUAL MEETING MINUTES FOR THE YEAR 2018

OCTOBER 7, 2018

Present: Rev. John Sampson, Chris Blaicher, Sheila Blaicher, Fritz Sabbow, Wendy Koehring, Joseph Koehring, Elaine Taylor-Wilde, Jewels Taylor-Wilde, Barbara Merle-Smith, Charlotte Lichtenberg, Pam Gothner, Leslie Shipps, Larry Shipps, , Tom Both, Hope W. Stone, Barbara Strowger, Elizabeth Davidson Derr, Andrew F. Derr III, Donna Reed Austin, Bernard Webb, Ethel Webb, Martha Swan, Jean Coolidge, Susan Doolittle Lorraine Duvall, Charlotte Poletti, Linda LaBarge, Rob Hastings, Liz Jaques, Carol Blakeslee-Collin, Naj Wikoff, Shawn Lamarche, Bill Boardman, Alice Boardman, Ron Bussian, Lyn Bussian, Deb Gale. Guests: Bradley Day, Meryl Day.

KVCC ANNUAL MEETING October 13, 2019

The KVCC Annual Meeting was called to order at 11:19 AM.

Pastor John offered a prayer.

The tolling of the bell and the reading of names of those deceased the previous year.

It was announced by the Moderator, Karen Glass, that a quorum had been met.

Larry Shipps moved and Rob Hastings seconded the motion to approve the minutes from the previous Annual Meeting. Motion was carried.

Liz Jaques moved and Susie Doolittle seconded the motion to accept all of the Annual Reports. A discussion was made. Motion was carried.

Jimm Collin presented the proposed Budget. Naj Wikoff moved and Shelia Blaicher seconded the motion to accept the budget. A discussion was made. Motion carried.

The slate of officers was presented by Naj Wikoff. Susie Doolittle moved and Barbara Merle-Smith seconded to accept the slate. The motion carried.

Bazaar – Naj Wikoff moved and Shelia Blaicher seconded the motion that we have the Bazaar the first full weekend of August, 2020. The funds (\$9,200) from the 2019 Bazaar were allocated as follows: half to the Mission and Social Action Committee and half for the Church Office fund. Naj Wikoff motioned and Elaine Taylor-Wilde seconded to accept this allocation. A discussion was made, and the motion carried.

Future Agenda Items:

- Housing
- Tithing
- Timely Report Submissions
- Greener Building/Cleaner Energy
- Less plastic use
- More recycling
- Establishing a Financial Committee
- Lighting outside the back of the church
- Use of microphones during the annual meeting

Organ Discussion: We are trying to discern as a group what to do about the organ. Chris and Karen led a discussion about the organ. The group raised questions and concerns about the organ. A representative from the Allen company provided more information about the organ being considered for purchase to include: the longevity of the organ, the mechanics of the organ, the technology built into the organ, what the organ would look like, where the speakers would be and how many they would be, the cost and installation of the organ, other less expensive options. There was a passionate discussion about this purchase with several congregates weighing in on their positions.

A motion was made to adjourn the meeting; it was seconded. The motion was carried and the meeting concluded.

Respectfully submitted,
Deborah Mitchell, Clerk

NOMINATING COMMITTEE

This year, we are fortunate that many of the members of the Church Council agreed to serve another term for 2021. Our congregation is blessed to have a continuity of experience and leadership through these challenging times. The proposed slate for church leadership for 2021:

Moderator - Karen Glass

Vice Moderator - Elizabeth Davidson Derr

Treasurer - Jimm Collin

Clerk - Deborah Mitchell

Members at Large (4 positions) - Chris Blaicher, Linda LaBarge, Dre Roebuck, Annie Scavo

UCC Conference Delegate – Barbara Merle-Smith

UCC Conference Delegate - Alternate – Anne Hurd

MINISTER'S REPORT

2020 has been a year of unprecedented challenges for our nation, and for our church. The COVID-19 pandemic has upended all of our assumptions about how we, as a community of faith, meet, worship together, and offer support for our neighbors in need. Last year, at our annual meeting, no one had ever heard of COVID-19. And now the pandemic touches every decision we make as a congregation.

As things were beginning to close down last March, and as new guidelines were being developed by local, state and national health officials, I shared a reflection in Sunday morning worship, where I challenged us to make all of our decisions about how we would respond to the pandemic based on God's commandment to love each other with all of our hearts.

Over the past 6 months we have made amazing progress in responding to the new world we are living in. We've moved worship and all church meetings online. We've begun meeting in small, in person groups again. We've continued our book discussions, and continued meeting for prayer. We've continued providing support to members of our wider community. We continue to be a vibrant and healthy church.

And I hope we can look at what we have done so far and see how our accomplishments have always been grounded in our love for each other.

But our work isn't done. We are being called to continue our open and flexible response to a pandemic that is not over, and continues to impact every part of our life together.

How will we move ahead? How will we continue to create and refine guidelines for how we meet as a church? How will we find safe ways to come back together in person? What new means will we find to nourish our spiritual lives?

These are questions we must answer together as a community. And these are questions that we must continue to answer in love.

As I close my report, I will share another comment I made in my sermon before the lockdown. I said that I wasn't sure that the pandemic was part of God's plan for us, but I was sure that I felt privileged to walk this difficult journey together with all of you. And I still feel that way. I am thankful for our church community, for all our members and friends offer to each other, and to the larger world, and for all the love given and received.

May God continue to bless us, and companion us along the uncertain way before us.

MODERATOR'S REPORT

The Church Council is the governing body of our church. The congregation is represented by members-at-large, and members of a committee represent that Committee at the Council meeting. General operations of the church, budget matters and issues of concern are discussed at each meeting. Some matters are voted on in Council and others matters are recommended for a vote in a general congregation meeting. The Council meets monthly.

The topic of greatest concern this year has been the suspension of church activities during the pandemic. The church did not close, but is seeking ways to continue to serve its members while keeping them safe. With this in mind, the whole church looks different. As you will read in each committee report, you will note what actions they have taken this year to continue their activities and how those activities have changed.

Issues discussed in council:

Worship concerns

- With the help of Martha and Dennis Gallagher, worship was moved to an interactive, on-line platform.
- Easter was early in the lockdown. It was agreed to have a zoom service, even for Easter.
- Worship at the KV Neighborhood house was suspended.
- With the help of Lynn DeWalt under Rob Hastings' leadership, choir was moved to an online platform

Fiscal Concerns

- How to fund a church and support out mission without a weekly offering opportunity

Other concerns:

- Permission was given to resolve the tech issues in the office including purchase of new equipment
- Support was given for a First Annual Town of Keene Pride Parade
- Discussion of the purchase of an organ was deferred until an in-person, full congregation meeting could be held. The meeting would be scheduled at least three weeks after the church returned to full congregation

service.

- The creation of Congregation Directory was supported.

Submitted by Karen Glass

MEMBERS AT LARGE

As a member of KVCC council I have been proud to help, contribute and support my fellow council members.

As we strive to make decisions and policies for our church, community and greater world we do so taking ethical and environmental concerns to formulate policies for the greater good.

Although 2020 is proving to be challenging I am continually encouraged by the true caring, thoughtfulness and love this church provides us all.

Continuing to serve on this council my promise is to continue to do my best for you.

Respectfully,
Linda LaBarge

REPORT OF THE CHAPLAIN AT LARGE

By my third year at Moriah Shock I expected to be fitting in and comfortable with what was expected of me. Then along came March 17 and I was furloughed for 2 months as “non-essential”. I wrote nice little messages of encouragement from home. When I came back everything had changed. I was not allowed to do a combined Protestant-Catholic service. I was permitted to do Bible studies in the platoons (dorms). I have since done ecumenical Bible studies in each of the active platoons lasting about a half hour. There are usually only 3 or 4 participating except for a song at the end which sometimes the rest of the dorm joins in. Right now, there are only 3 of 6 active platoons at less than half their capacity so as to not overcrowd. This means we are at less than 1/3 capacity. Visiting hours have resumed on a very limited basis. I don’t know when things will change.

I continue to fill in at KVCC as chaplain. I continue to volunteer for Hospice although that has been limited to phone contacts of late. I have also developed a phone ministry to help people share their hopes and fears during these uncertain times.

Thank you for your emotional and spiritual support of my ministry

Rev. Jenifer Hale Deming

MUSIC REPORT

What a strange year for the music program. Everything was going along as expected and then the COVID restrictions hit home.

Our Fall music included “Joshua Fit the Battle of Jericho” and the walls came a tumbling down....and that’s what happened at the end of January. We suddenly couldn’t meet in person and singing as a group was out of the question. So, Lynn introduced us to an online form of singing called “Sound Trap” and off we went to try new technology and establish a virtual choir experience. Not easy on some of my older or less computer savvy members. We were able to attract enough singers to participate and music was provided for the online services. I will say it has been a challenge to do the quality of music we are able to do in person, but it still

provided a meaningful worship experience. I look forward to the day when we can sing in person again and thank everyone who has taken the time to participate.

Rob Hastings, Music Director

BUILDINGS AND GROUNDS COMMITTEE

Report from October, 2019 through September 2020

Handicapped parking lot. Gravel brought in. Leveled and rolled. Added one more spot. A lot grass due to lack of use during the pandemic. Hope install a better lighting system soon.
Garage scraped and painted. Completed in August. Two coats should preserve the building for a while.
Steeple clock replaced. The new electronic clock was installed in December 2019. Functioning as designed. No more dangerous ladder climbs.
Front Door Frame repaired. Will install new weather stripping this fall.
Manse Canopy Siding repaired and painting completed.

Inside projects such as refinishing tables, repainting floor grates etc.. are on hold during the Virus. Hearth's garden will be rebuilt next Spring. Guy Smith will patch the Manse porch roof and repair the Manse chimney.

Tom Both, Buildings Committee Chair

Annual Report of Grounds work from October 2019 - September 2020

Due to Covid-19 no work on the grounds was possible until June. Until we entered Phase III no volunteers could meet to do the work. Even so, small tasks were done by individuals. There were two work days in August with very limited turn out.

Memorial Garden: Bernie & Ethel Webb installed the water feature and maintained it for the season. Three more Memorial stones were ordered and will hopefully be ready for installation in October. The other 5 stones previously completed will be installed at the same time.

Weeding and trimming was done on a very limited basis. Jenifer Deming cleaned the crab grass between the cracks on the front walk. Some trimming of overgrown shrubs was also completed.

Susan Doolittle petitioned the Council for support on redoing the planting in front of the Manse. The Council approved support up to \$500.00. Susy will donate additional funds. This to be completed by East Branch Organics this fall.

The Creation Church Task Force asked this committee for approval to enlarge the butterfly/wildflower garden on the Market Street side of the church property. People were canvassed about this and it was discussed at Council. Approval for enhancement of the current garden by rototilling more of the garden if necessary and requesting larger plants to be donated for it was approved. Turning the entire lawn into a wildflower garden was NOT approved. Also, the signs, made by some of the children of the church in 2019 for the garden, will be installed next year to make it clear that it is a wildflower garden not just an area that someone forgot to mow.

Mowing of the grounds continued on a schedule that kept them looking neat for the growing season.

Tom Both and Jerry Smith oversaw the enlargement of the Handicapped Parking area.

Wants/Needs: Carried over from 2019

Installation of PVC tubes to be used for holding future banners

A bench to be placed next to the butterfly/wildflower garden

Removal of the mound of driveway debris

New Need:

New Committee Chairperson - after 13 years, Ingrid is retiring from the position

FLOWER COMMITTEE

Members: Alana Both, Ingrid Carman, Susy Doolittle, and Charlotte Lichtenberg, Coordinator (518-575-4567)

The coordinator sets the schedule and finds substitute volunteers to cover for absences.

Last year arrangements included natural materials (twigs, leaves, woodland plants.) House plants and flowers from community/church gardens were also used. Some arrangements were used multiple times with minimal changes. Late 2019 we were already using fewer cut flowers. We continued this theme with input from our group members and later from the KVCC Creative Justice group.

Early spring our church services were shared via Zoom. The altar arrangements for late summer and into fall will be scheduled for the first Sunday of the month and shown at the beginning of the Zoom services for the entire month. Our future plan includes not using large quantities of flowers for Christmas and Easter. Keep it simple.

We always welcome interested persons to volunteer to be on our substitute list. Responsibilities are greatly reduced when we can share this creative process with others, especially as Ingrid will not be available Jan. - April. Thank you in advance for considering this worthwhile experience! Questions welcome!

MISSION AND SOCIAL ACTION

\$4,760 M&SA Budget for 2020

\$2,000 of the budget for Advent 2020 (programs for support not finalized)

\$2,650 for allocations.

\$600 to Karen Glass – worker training

\$500 to Adirondack Foundation Sun Fund

\$550 to AdkAction Emergency Food Packages

\$1,000 to establish Creation Justice Church

\$4,650 spent/allocated, \$110 not yet allocated

Martha Swan stepped down as co-chair of M&SA, and Lorraine Duvall took over as co-chair along with Naj Wikoff. Later in the spring Loraine decided to focus all her energies on Creative Justice Church initiative, and then Joseph Koehring stepped in as co-chair.

The Creative Justice Initiative was organized under the leadership of Lorraine with many members of M&SA becoming active. A separate report has been authored by Loraine.

Prior to the establishment of the Creative Justice Church Initiative, M&SA has been working with faith groups around the region that created interfaith forums on addressing climate change as a spiritual practice

with an emphasis on youth. Katharine Preston and Naj reached out developed a relationship with the Temple Beth Israel in Plattsburgh. This initiative brought in the Methodist Church of Plattsburgh and other faith groups and was driven by a college-age youth initiative driven by SUNY student Hadar Peppperstone. Date was set (April 3), the schedule developed, and the program marketed and then COVID-19 hit resulting in the cancellation of the event. As the lead student was graduating, this project was put on hold, and going forward would continue under the Creation Justice initiative.

As part of Mission Moments, Nicole "Nicky" Hylton-Patterson, Director of the Adirondack Diversity Initiative, presented on the challenges of making the region more welcoming to all people giving examples of difficulties she's experienced, and the need for people she described as allies. In a sense, allies do more than protesting and marching, but actively work to address discrimination within their own organization, in their community and in the region.

Dan Plumley and Dre Roebuck launched the Mimi (Emma Lee) Woltner Home Project Initiative to help Mimi develop and implement a plan that would address the many unfinished home repair projects started by her late husband and reduce the amount of tools and other materials he left behind. Thus far a large pile of old metal has been taken to the transfer station, a contractor arranged that's addressing the house projects, and a garage sale held to reduce the stockpile of tools, etc. Next up, Dan will be building a set of outside stairs to the deck.

Currently, M&SA is reaching out to various community leaders running from the school, libraries, and local government to gain a better understanding of the challenges facing people in the community and opportunities for engagement and support.

Naj Wikoff

THE CHILDREN'S PROGRAM AT KVCC

Until mid-March, KVCC had an active and enthusiastic group of children who participated in the Child Care Program, with several new members. The kids, aided by youth and several older members of the congregation, presented an original Christmas pageant, much to the delight of everyone who watched it.

The pandemic, alas, caused the Child Care program (as well as the rest of in-person church) to close down, and, at Pastor John's urging, I have tried to maintain a consistent presence in our young people's lives by presenting a weekly youth message as part of our "Zoomed" worship service. Reviewing my life experiences, teachings of the natural world, and ways of worship in order to create what I hope is a meaningful message has been an extraordinary experience for me personally and has helped me feel grounded during a period of anxiety and isolation. I heartily recommend it and enthusiastically welcome others who might want to try it.

There will be a Christmas pageant in 2020, and we will be seeking young and old actors who can help with a virtual presentation. Our kids are now, as always, important and valued members of our congregation, and as they will carry on our work when we are gone, we must continue to nurture and support them.

Henrietta Jordan

WORSHIP COMMITTEE

Held on October 25, 2019, the first committee meeting was a retreat convened mainly to discuss the results of a survey, "What is worship to me", filled out earlier by the congregation. Since then, the committee has met regularly to examine in-depth the order of the service as presented in the bulletin. We need to understand what and why we do things, so that we can discern whether any changes are needed. We started at the top with music.

We had not progressed very far when COVID happened. Suddenly church services could not be held in the church building. Immediately, Martha and Dennis Gallagher stepped up to get the services online. Because of their decades of experience with musical performance, they were knowledgeable and equipped to do this quickly. The model they used was our order of service, whose familiarity was meant to give congregants comfort during these times. Now that it seems that services will be online for an extended time, the committee has begun to explore what that will mean and whether we need to make any adjustments.

Two new committees, one focusing on vespers and the other on the church's eventual reopening, have been created as subgroups of the worship committee to explore specific needs.

The minutes of the worship committee are posted on the KVCC website. Pastor John hopes that congregants who have questions, opinions, or concerns will feel free to approach any of the committee members, or even to come themselves to the very lively, interesting meetings.

Linda Bogardus

STATISTICS

Necrology

Janet Downs, Warren Dwight, Beth Koehring, Peg LaRose, Joanna Gunderson, Steven Hopkins, Winifred Hyson, Emily Pugsley, Carter Walker,

New Members

Nancy McArthur, Lyn Barrett-Bussian

TREASURER'S REPORT

For the most part, the financial health of the church remained strong this year. Our endowment has had its ups and downs because of market fluctuations and the coronavirus but as of now has regained most of its losses. Since the manse mortgage is paid off, we no longer have to withdraw 5% per year from the endowment to cover payments. As of the end of September 17, it is worth 1,440,548.38, up 1,423,237.88 from last year.

After accomplishing a number of church infrastructure repairs last year, it was time to turn to smaller tasks which included: new computers for the church secretary and the pastor, a PayPal button for donations on the church website, and a debit card for the petty cash account. These are small but important items for a church our size.

Thanks go out to all who have contributed to the church's finances with regular pledge and annual contributions during a difficult year. The church continues to support major causes such as the New York UCC conference through contributions to our church's wider mission. The mission and social action committee has been especially active this year donating to a number of worthwhile causes. We have also been interviewing a number of financial advisors about converting some endowment funds to socially responsible investments.

KVCC 2020 budget vs actual

Revenue (2020 revenue budget \$204,850 vs a year end forecast of \$190,000, 2021 revenue budget \$177,000)

- thru august, pledges, open plate, and PayPal offerings are running at 55% of goal vs 62% last year.
- pledges for 2021 should be higher if the pandemic is resolved otherwise, they should remain lower.
- there will be a short fall of approximately \$7,500 due to the cancelation of the annual bazar this year.

Expenses (2020 expense budget: \$203,598 vs year end forecast: \$188,500, 2021 expense budget \$188,500)

- expenses are running at 56% vs full year target with 66% of the year gone. This compares with 65% at this time last year.
- the manse loan has been paid off reducing an expense of about \$15,000 per year.

Jimm Collin, Treasurer

KVCC - 1 - 2021 Budget

(Amounts in Dollars)

	2020 Budget	2021 Budget	2021 Comments
Income and Transferred Funds			
Church Collections			
Cash	8,200.00	8,200.00	SWG
Non-Pledged Named Contributions	21,000.00	23,300.00	Pledges based on stewardship campaign
Pledges	78,000.00	78,000.00	
Total Collections	107,200.00	109,500.00	
Rental Income	9,950.00	9,950.00	Rental income is \$775/month for the apartment (with a \$100 concession for the bazaar) and \$750 annual rent on back parking lot paid by the Nature's Conservancy
Use of Facilities	2500.00	500.00	This is a fee paid to the Church for use of the VS room/Sanctuary for various functions (consistent with 2017 budget)
Memorials/Business Donations	1500.00	1500.00	Modest budget as it cannot be planned
Misc. Income	867.00	867.00	Other miscellaneous income items not related to other categories. Do not budget
Gifts in Kind	0.00	0.00	Gifts given in kind; do not budget.
Church Bazaar donation	5000.00	5000.00	Same level as prior years if bazar ta
Transfer from Endowment for general fund	54664.00	71388.00	5.0% of the rolling three year average balance of the endowment. Endowment balance 2017 \$1,480,218 YE2018. \$1,322,842. 2019 \$1,430,234 Rolling average \$1,366,588 times 4%
Transfer from Endowment for Manse Loan	15388.00	0.00	Additional Draw to pay for Principal & Interest payments on Manse Loan
Total Income from Operations	197069.00	198705.00	

Expenses

Pastoral Expenses

Pastor's Salary	45260.00	47523.00	Raise effective Jan 1, 2020, Follow UCC Guidelines for pastor pay change for 2020 (Column d, 16-20 years)
Pastor's Housing	18819.00	19760.06	41.58% of base salary Per Ministers Contract
Total Salary/Housing	64079.00	67283.06	
Pastor's FICA & Medicare	5036.62	5147.15	Estimated on 7.65% total Salary and Housing costs for year
Pastor's Pension / FPP	6336.40	6653.22	Current pension contribution is at 14.0%; increased for the 2017 salary level
Pastor's Health Ins.	8535.00	8705.00	Per UCC 2% increase
Pastor's Dental & other benefits	515.00	535.00	Pe UCC 4% increase
Total Pastor Health Insurance	9050.00	9240.00	Includes health, dental and vision benefits with the UCC plan; added a 5% increase over current premiums
Pastor's Continuing Ed/Prof Development	1000.00	1000.00	This is per John's agreement with the church.
Pastor's Auto Reimb	700.00	700.00	This is an estimate of travel to be reimbured to John for work related car use.
Substitute Pastor fee	1400.00	1400.00	Substitute minister fee is \$200 per service for John's planned vacation times and other sick times (8 services estimated)
Pastor Life Insurance	950.00	1009.24	We pay 1.5% total wage toward life insurance for John.
Total Pastoral Expenses	88552.02	92432.67	
Staff Payroll			
Music Director	7931.00	8130.00	Holding at current rate due to financial unctanty
Organist	7931.00	8130.00	Holding at current rate due to financial unctanty
Secretary	9500.00	10350.00	Holding at current rate due to financial unctanty
Bookkeeper	3900.00	3900.00	New Bookkeeper @ \$25/hr

Sub Music Director/Organist	1200.00	1200.00	Covers for planned absences by the Music Director or Organist. Pay level is \$150 per service for organist; \$75 per rehearsal and \$75 per service for Choir Dr.
Musicians	2500.00	2500.00	This encompasses mostly the summer music program which is provided a budget to honor the professional wages expected by some musicians
Memorials Services	1000.00	1000.00	Fees paid for the cost of Memorials - service fees to minister, musicians, directors
Christian Ed/ Nursery	0.00	0.00	This needs to be established what would be the cost of handling nursery or child care for the church.
FICA/Medicare	2600.00	2600.00	Budget based on 7.65% change in FICA and Medicare level for hourly/salaried Employees
Disability Insurance	280.00	280.00	This is paid to First Rehab annually for statutory disability coverage for employees
Video/Zoom Management	0.00	8000.00	Estimate, we do not at this time know how long this will be needed
Workman's Comp Insurance	1000.00	1000.00	This is paid to Am Trust North America for annual Worker's comp coverage
Total Staff Payroll	37842.00	47090.00	
Buildings & Grounds			
B&G Interest Group	1200.00	1200.00	\$895 for mulch (labor & materials), \$200 for grasses and grub control
Custodian Service	8400.00	8400.00	Jerry charges \$18/hr to clean the church; est \$700/month

Snow Removal / Lawn Care	4500.00	4500.00	Lawn Care: \$75/mow \$90/edging total 20 times per year (\$1,650), Shovel and Plow: Jerry charges \$30/shovel, \$80/plow
Other Alarm Service Costs	1350.00	1350.00	Mahoney charges \$399 for annual inspection fee and \$174/6 months for low temp and fire monitor fee
Reserve for Major Repairs	2500.00	2000.00	This is an end of year adjustment that is made when approved by the church council for future repairs and maintenance of the church.
Repairs & Maintenance and Other	2000.00	2000.00	Various repairs needed at the church and manse
MANSE Loan repayment	15388.00	0.00	Manse Interest and Principle, contributed by the endowment]
Total buildings & Grounds	35338.00	19450.00	

Ministry

Childcare	100.00	100.00	Henrietta's budget for various supplies used in childcare
Worship Interest Group	100.00	100.00	This is various purchases usually by the Minister to be used as materials in our liturgy. This includes small purchases for the Easter and Christmas Seasons
Open and Affirming Group	0.00	0.00	Project complete in 2018
Undesignated Project/Church Activities	1000.00	1000.00	Social events, offsite meetings , etc
Mission & Social Concerns Group	4856.00	4856.00	This budget is based on 3% of funds budgeted for Open Plate, Pledges and Endowment draw, unspent monies are rolled over into MS&A reserve

Fellowship & Other Worship Svs	1500.00	1500.00	These purchases are for Fellowship coffee used at coffee hour and other worship related supplies. It also included some sponsored luncheons for the church.
Music Dept Expenses	900.00	900.00	Genenral Music purchases
Total Ministry	8456.00	8456.00	

Property Expenses

Water - Manse	500.00	500.00	
Water - Church	500.00	500.00	
Heat - Manse	2400.00	2400.00	
Heat - Church	3700.00	3700.00	
Electric - Manse	1000.00	1000.00	Opportunity for LED lights
Electric - Church	1000.00	1000.00	Opportunity for LED lights
Telephone - Church	320.00	320.00	Telephone charges now are \$33/mo to cover the fire alarm service and \$5/month for Ooma service
RE Property Taxes	1200.00	1200.00	Need to refile exemption form for church use.
Liability & Fire Insurance	3751.00	3751.00	This is the total for all insurance policies paid to the Gordon Pratt Agency including
Internet Service	325.00	325.00	Current fee from KVVU is \$25 / month; we provide wireless to our tenant
Total Property Expenses	14696.00	14696.00	

General & Other Expenses

Copier Service	3300.00	3300.00	Fee from De Lage Lease company for office copier and printer services (est \$225/mo) & overages with National
Postage	400.00	400.00	Estimate similar levels as experienced in the past year.
Supplies	2500.00	2500.00	This category pays for all office supplies, copier paper, various office items such as calculators, ink for printers etc

Audit	0.00	0.00	No audit as treasurer, processes and now bookkeeper have changed, may audit in 2020
Total General & Other Exp	6200.00	6200.00	
Church Wider Obligations			
Essex UCC Association	1450.00	1450.00	Estimates church members at 225 at an annual fee (if this continues with Essex County)
OCWM	6435.00	6435.00	Our Church's Wider Mission planned payment.
Conference Expenses			
Total Wider Expenses	7885.00	7885.00	
TOTAL Operating Expenses	198969.02	196209.67	
Net Operating Income	-1900.02	2495.33	

KVCC Reserve Funds

	Balance Jan 1, 2020
Mission & Social Action Fund	4,793.96
Betsy Stinson Memorial	6,384.00
Organ Fund	
Reserve for Repairs	15,309.90
Flower Fund	678.84
Music Fund	178.81
Memorial Garden Stones	470.00
Bazaar 2019	9,296.20
Total	37,111.71

Known Bequeaths

Who Bequeathed	Donation	2019 Comments
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Other Accounts

Checking Accounts	Opening Jan 1, 2020
Operating Fund	\$94,024.00
Pastors Discretionary Fund	\$6,449.00

Endowment Fund

Opening Jan 1, 2019

1,477,102
