



First Congregational United Church of Christ

Board of Trustees

December 14, 2021 6:00 PM

Call to Order
Reflection
Previous Minutes
Treasurer Report

Hoekstra, Anne
Myers, Bret
Jorgensen, Keith
Allbaugh, David

Staff Reports

Music Director
Youth Director
Office Manager
Senior Minister

Overton, Luke
Chronister, Abbie
Wolfe, Michelle
Myers, Bret

Summaries/Highlights

Boards:

Social Causes and Justice (Mission)
Creative Ministries (Fine Arts)
Spiritual Life & Care (Diaconate)
Physical Resources (Building & Grounds)
Spiritual Growth & Programs (Religious Education)

Allbaugh, Laurie
Greene, Paul
Greene, Gina
Lauterbach, Gordon
Ahrens, Tim

Committees:

Endowment
Memorial Committee
Nominating Committee
Grin & Grow
Love Inc
Reopening Committee

Stevenson, James
Brock, Bob
Highnam, Diane
Hoekstra, Greg
Thuesen, Kay
Ahrens, Tim

Old Business

Grin and Grow contract review

Hoekstra, Anne

New Business

Update on Search and Call process

Hoekstra, Anne

Other Business

Adjournment

Next Trustees Meeting January 11, 2022, 6:00 PM
Next Common Meeting February 8, 2022, 7:00 PM
Annual Meeting January 23, 2022 time tbd

Present: Moderator Anne Hoekstra, Greg Holt, Gina Greene, Diane Highnam, Laurie Allbaugh, Dave Allbaugh, Craig Driver, Cliff Highnam, Paul Greene, Lauren Reisinger, and Keith Jorgensen. Virtually present: Tim Ahrens, Jim Stevenson, Kay Thuesen and Karen Jensen. Staff: Rev. Bret Myers, Abbie Greene and virtually, Michelle Wolfe.

Moderator Hoekstra called the meeting to order at 6:00 PM. Rev. Myers offered his comments for Reflections.

Motion: To approve the minutes of the August 10, 2021, board meeting. **Paul Greene / Laurie Allbaugh / Carried**

Treasurer's Report: Treasurer Dave Allbaugh opened with a quick review of the September financial report. He noted we are in good financial shape. In his review, he shared that there is some possibility of an increase in utilities in the coming months, both water and natural gas. The details are in his written report. See the attached report. Details for the close of the Organ Fund Capital Campaign are also in his written report. Depending on member pledges received as we close the calendar year, a decision on whether to draw the third Memorial Pledge from Endowment will be made. He commented on the change in banks and noted the resolution for doing so comes later in the agenda.

Motion: To approve the Treasurer's report as presented. **Dave Allbaugh / Craig Driver / Carried**

Staff Reports:

Music Director: See the attached written report.

Youth Director: Abbie Greene commented on her written report. See the attached report.

Office Manager: Michelle Wolfe reported business as usual with no particular items requiring comment.

Senior Minister: Rev. Myers noted the Church History Taskforce is trying to finish their Church History time-line project. The Envisioning Phase will be next. He commented on three special Sunday services held recently; a song fest with a kayaking event following, a blessing of the animals with Crop Walk following, and Worldwide Communion Sunday. A Bible study has begun focusing on the book of Genesis. He noted Stewardship Sundays will begin on October 24th with speakers during three of them. An All-Saints remembrance service will be conducted November 1st. He has requested Luke and Hudson for help in special services for Thanksgiving and Christmas. Rev. Myers also reported making more calls to member of the congregation, both general members as well as shut ins. He informed the board that he is planning some time off following both Thanksgiving and Christmas.

Board Reports:

Boards and Committees were requested to have "brainstorming" sessions during their common meetings.

Social Causes and Justice: Laurie Allbaugh suggested a survey concerning membership re-engagement following the year of COVID, as this was an also a concern voiced by Moderator Hoekstra. A series of "Why" questions could be posed concerning lack of attendance. Laurie also shared that their board is focusing on more local mission opportunities at this time. Some discussion followed on the attendance issue. Paul Greene and others volunteered to make calls using the church directory as a guide. See the attached written report.

Creative Ministries: Paul Greene and Greg Holt reported having had a great meeting recently with ideas centered mostly on more community involvement. See the attached report for their specific suggestions. A number of general comments were made on the benefits of getting back to "normal" programming.

Spiritual Life and Care: Gina Greene commented on her attached written report. The key concern is the dwindling number of board members, now down to four. She indicated they will be asking general members of the congregation for help with Sunday morning duties. They are still meeting monthly and working on ideas to stay connected with the members of the church.

Physical Resources: No report. Moderator Hoekstra mentioned the possibility of contractor beginning work on the water damage areas from last spring.

Spiritual Growth and Programs: Tim Ahrens commented on his attached written report. He stressed the board's feeling that we the church need to "have some fun." They are looking at several events, a chili cookoff, Fall Festival and several other possible events. Winter programming for the youth is a key focus.

Committee Reports:

Endowment: Jim Stevenson had nothing to add to his attached written report.

Nominating: Diane Highnam reported having minimal success in recruiting individuals to fill a number of open positions on boards and committees. She commented on remarks by several individuals confused by apparent discrepancies for in-person, in-church meetings favoring some groups and not others. Some discussion followed.

Grin and Grow: Cliff Highnam reviewed his attached written report. He highlighted a few key points. He shared that staffing has been an issue. The grant for a new playground was not approved. Cliff then focused on some building issues and just who should be responsible for them. One, some loose tiles need repair. The board felt as landlords, the church should be responsible for the repair and cost. Two, an "alert" alarm is needed on the west side exit door. Given Grin and Grow required its instillation, the board felt they should handle the cost. Three, some water on the floor of the upstairs bathrooms has been an issue. A plumber has been called and repairs made. Again, as landlords, the church will handle the cost of repair. Four, there is a lighting issue at the South Street door in the darker days of the year. This issue is still under investigation. It was noted that the contract with Grin and Grow is coming up for renewal and several items are outdated and need updating prior to signing.

Love Inc: Kay Thuesen reported a new director has been hired, Jenny Nelson. She noted that both staff and volunteers are now receiving training for their areas of responsibility.

Reopening: Tim Ahrens commented on his attached written report. Following a spirited discussion by the members present, it was the consensus that indoor services are now necessary with the usual precautions in place.

Old Business:

Grin and Grow contract renewal: As noted above, the contract will be reviewed and updated for signing.

New Business:

Moderator Hoekstra reviewed the contract situation with Rev. Myers. He was hired as a Designated Term Interim, which allows him to be considered for the Settled Pastor position. She has called a Special Board of Trustees meeting for November 2nd to consider this decision. Rev. Myers has been asked to make his intentions known by this date. Depending on his decision, the board will know what steps will then be necessary to fill the Settled Pastor position. Moderator Hoekstra closed by noting staff reviews will begin in a couple of weeks.

Bank Resolution: See the attached Banking Resolution as prepared by Treasurer Allbaugh. Dave reviewed the resolution and its purpose.

Motion: To accept the Banking Resolution as presented. **Dave Allbaugh / Paul Greene / Carried**

Meeting Adjourned.

Respectfully submitted,
Keith Jorgensen, Clerk

Youth Director Report

Board of Trustees Meeting - December 14th, 2021

Past (November)

- PTO November 2nd-8th
- Office Hours Monday, Tuesday, and Thursday 1pm-5pm
- Children's messages weekly for worship (and designating someone else intermittently)
- Weekly Youth Group on Wednesday evenings (inside, masked)
- Sunday School and Childcare provided weekly on Sundays
- Attended a school play that some youth were in

Present (December)

- Time off on December 26th
- Office Hours Monday, Tuesday, and Thursday 1pm-5pm
- Children's messages weekly for worship (and designating someone else intermittently)
- Weekly Youth Group on Wednesday evenings (inside, masked)
- Sunday School and Childcare provided weekly on Sundays
- Attended a musical that some youth are in
- Youth doing Advent Candle readings
- Meeting with representative from Junior Achievement of Eastern Iowa, as they are setting up a program at Bunger Middle School

Future (January)

- Office Hours Monday, Tuesday, Thursday, and Friday 1pm-5pm
 - Expanded weekly hours (from 20 hours to 22 hours) for spring semester
 - This allows me to flow better with the church schedule and only work 14 hours per week over the summer (as there is more happening during the school year and in the summer, things calm down)
- Children's messages weekly for worship (and designating someone at least once a month)
- Weekly Youth Group on Wednesday evenings (inside, masked)
- Sunday School and Childcare provided weekly on Sundays
- Pizza-Making Party
- Working with youth on missions
 - Dance Marathon at University of Iowa, contact is Japhy Holt
- Pilgrim Heights should have their Summer 2022 schedule posted, so I will be connecting with them to explore camp possibilities
- Volunteering for Junior Achievement of Eastern Iowa at Bunger Middle School (Partners in Education)

Respectfully submitted,
Abbie Chronister

Office Manager Report

These last two months have been busy with Stewardship Season. Dave and I have been meeting weekly to update 2022 pledges and plan for the end of year and 2022 budgeting. We have switched to using Community Bank and Trust for our bank accounts. The banking as well as ACH Payroll transitioned smoothly. We will finalize all US Bank accounts this month. I also finished creating a digital file from our membership index cards which will make accounting of members more efficient and give us more of a realistic number of current members.

It's not too soon for board/committee chairs to be thinking about what they would like to put in their reports for the annual meeting. Starting the end of this month, I will be putting reminders in Tidings requesting those reports. Thanks for thinking about this in advance.

Just a reminder that I am on vacation December 13th through the 17th but Abbie has been gracious enough to assist with publishing the Tidings and Bulletin. I can still be reached by cell for emergencies.

Respectfully Submitted,
Michelle Wolfe

Social Causes and Justice Board Report (Missions)

The Neighbors in Need Offering was publicized and collected with \$490 donated.

Meals on wheels have been delivered 4 times in October, November and December by 9 volunteers.

Diane Highnam spear headed the gathering of toys to contribute to the Love, Inc Christmas stores. We were delighted the congregation responded with many donations especially considering the mitten tree and adopt a family are also part of the church's holiday offerings.

Greg Hoekstra continued working with Grin and Grow on a variety of projects. The moving of the playground is on hold at this point.

Diane Highnam supplied a salad for the Getting Ahead in the Cedar Valley class dinner held here in the Historic Church Row Neighborhood.

Other opportunities to support a variety of local organizations have been highlighted in Tidings, including Junior Achievement, Retrieving Freedom, Thanksgiving Food donations for veterans, Last Hope Animal Rescue and House of Hope. We look forward to more of our congregation explaining what inspires mission for them. We are currently collaborating with the spiritual growth board on adopt a families from Bunger. As always, we welcome more suggestions, participants and members!

Respectfully submitted,

Laurie Allbaugh

Creative Ministries Report (Fine Arts)

“Being Creative” in a world still filled with doubt is still, appropriately, the theme for the Creative Ministries Board. Our discussions have centered around many possibilities for the coming year. Having options for how those are delivered is just a part of the challenge, as it is for all boards.

The Ayanna Gregory performance has been postponed until spring. This will be a very special event for our church to host for the community given our rich history in abolition and civil rights.

Other possibilities we are exploring to get into the community:

- Sponsoring music groups for community events, such as 4th Street Cruise and Pride Weekend
- Participating in other community events, such as the Grout Museum Art Walk, by providing hands-on-activities, or music, or a permanent “play” sculpture
- Create a neighborhood gathering place at/near the existing G&G playground area with a shelter and/or “play” sculpture
- Have a community-invited contest for the design of a “play” sculpture
- Hosting music events, indoor/outdoor, of known Christian musicians
- Hosting the dedication concert with Hudson playing our “new” organ when allowable
- Organizing a progressive event with Church Row with a Stations of the Cross theme

Respectfully submitted,

Paul Greene & Greg Holt, co-chairs

Board of Spiritual Life and Care (Deacons)

The Board of Spiritual Life and Care met on Sunday, Nov. 7, 2021 via Zoom.

The Board has assigned Deacon in Charge responsibilities but with 3 active members and 1 from home helper will be doing a lot of teaming and calling on other members. Gina Greene is currently handling communion responsibilities. The board continues to be flexible to the changing needs of the church and the pandemic.

After contacting, the Akin, Heinick, Athey team took care of decorating the sanctuary. Ginni Casteel reminded us that there are some memorial dollars from her mom, Donna Sheridan, that can be used for new decorations as needed. It was decided to keep things simple this year and consider options for next year.

A project was discussed and the team (Cindy Thompson, Nancy Mahood, Gina Greene and Ginni Casteel) decided to do a Christmas bread delivery to shut-ins and members that have not been attending or might need an extra hug. Preparations were made by Cindy Thompson and Cards were prepared by Ginni Casteel. Nancy Mahood baked 25 loaves of bread that were delivered in the area by Anne Hoekstra and Sue Hummel. About 15 Christmas cards were sent to out of town members. A special thanks to all that helped. This joyous project was completed the week of December 6th.

Gina Greene, Chair

Physical Resources Report (Building & Grounds)

We have seen some project activity recently. That is a great thing to see since contractor availability has been a challenge and we have much to do.

Recent projects:

The Lighting in the parking lot has been upgraded to LED. Now that it is getting dark earlier and the choirs are practicing it is great to have that working again, and activity around the church that was curtailed by the pandemic can happen at night with the safety provided by good lighting.

Lighting in the sanctuary has been upgraded to LED so it will need less frequent lamp replacement, generate less heat and offer better lighting. The heat and age had deteriorated the wiring in those hanging fixtures and the original lamp sockets were unserviceable. All 4 lights have been updated and the improvement is significant. In addition the electric usage is about 20% of the former incandescent lights. This was done in a way that the existing dimmers can be retained.

The building has significant tuck pointing needs and in fact a part of the tower's brickwork on the corner of 4th and South was not structurally sound. The contractor was able to rebuild that section of the tower and complete about half of the tuck pointing before weather interrupted the progress. This is an ongoing challenge in a building over 100 years old and more work is to be done in the spring.

The parking lot was breaking up in front of the garage and we were able to share some of the cost of that repair with the insurance agency. That was not a big project but one that needed to be done.

The main activity for 2022 will be the restoration of the water/moisture damage in the stairwell on 4th and South as well as the South street entrance hall and the dining room. We have insurance proceeds to complete that work and are working with a contractor who has experience in plaster restoration to schedule repairs.

Also for 2022 we will need to replace the cooling system for the choir room/music office and the library/friendship room. This had failed and repairs were not successful in the past, but with those spaces not used this past summer we did not complete the replacement of that system. With the return of activities, we will need to take care of that.

As always old buildings are a challenge and I cannot predict what the next challenge will be.

Kyle continues to do a wonderful job, and it has been challenging to sometimes be the only one of the staff present in the building due to the pandemic. When you see him, please take a minute to thank him for his service, he truly cares about the facility and the congregation. He was also a great help in setup and tear down for the parking lot sale. I am truly thankful for the many things he does on a day to day basis that go unnoticed because they prevent problems.

Respectfully submitted,

Gordon Lauterbach, Chair of Physical Resources

ENDOWMENT COMMITTEE

Status

The balance in the Endowment Fund on September 30, 2021 was \$2,092,897.02 which does not include the organ loan balance of \$34,900 nor Goodrich \$152,615.58.

Disbursements since the last Board of Trustees' Meeting on October 12, 2021 were:

Aug and Sep Section Lead Salaries.....	\$1,700.00
October Memorial Pledge.....	<u>\$23,651.34</u>
Total.....	\$25,351.34

No gifts or bequests were received thus far in 2021.

Guidance

With concerns of funding the operating budget, the Board of Trustees needs to know that there are restricted bequests which have seldom been used. This is a summary of those funds:

Bainter Fund, est. 1986, \$31,249.19¹

Charles F and D. Clair Jacobs Memorial Lecture, est. 1991, \$4,394²

Goodrich Fund, est. 2004, \$100,000³

Youth Empowerment Fund, est. 2012, \$25,000.⁴

Bill and Jean Stevens Fund, est. 2017, \$25,000⁵.

The amount available from each fund is equal to the average yield of the Endowment Fund for the most recent three periods. The exact percentage will be established in January 2022, but can be estimated as 10%. As an example, the Bainter Fund would have 10% of \$31,249.19 or \$3,124.92 available for Youth programming as specified in the footnotes.

Another question raised for budget support is the percentage of the Memorial Pledges that can be disbursed each year. As stated in previous reports to the Board, the amount of the Memorial Pledges exceeds the Funds currently held by First Bank. Based on the larger amount of the total Endowment Balance, these are the disbursement percentages for the past five years:

Table 1. Percentage of total Endowment Fund disbursed by year.

Year	Disbursement as % of Endowment Fund
2016	11.20%
2017	8.52%
2018	7.68%
2019	6.62%
2020	6.18%

For the Endowment Committee,

Jim Stevenson, Chair

¹ **Bainter Fund.** Mingled. Endowment to transfer \$3,000 (approximate annual earnings) to FCUCC Youth Checking Account upon request by the BYLEF Committee per Board of Trustees proclamation dated May 11, 2021. Administered by BYLEF Committee, consisting of a representative of the Board of Religious Education, a representative of the Board of Fine Arts, a representative of the Board of Missions, and the professional or lay staff member responsible for Youth Ministries. The Senior Minister shall serve ex officio.

² **Jacobs Lectures.** Commingled. Gift to be used as seed money for series. Endowment to underwrite annual or biannual lecture including honorarium, travel expenses, advertising and other related costs.

³ **Goodrich Fund.** Mingled. The principal and any unused income of the original \$100,000 to be retained and invested in income producing investments. Income from the fund to be disbursed by the Senior Minister only, with oversight of the Board of Spiritual Life and Care (Deacons) to benefit needy seniors in the Congregation.

⁴ **Youth Empowerment.** Mingled. The fund is administered by the Senior Minister for the benefit of youth attending or participating in youth programming at FCUCC. Funds to be used in scholarship fashion. Corpus may be invaded as necessary. Administered by Granting Committee of Senior Minister, Staff Youth Director and Chair of Board of Spiritual Growth and Programs (Religious Education).

⁵ **Stevens Fund.** Mingled. Invested by Endowment Trustee. Disbursements decided by Senior Minister, Chair of Spiritual Growth and Programs (Religious Education), and Chair of Board of Social Causes and Justice (Mission) as a group. Used for 1. Youth and Educational programming, 2. Outreach activities, and 3. Special Sunday services.

Grin & Grow Contract

I am presenting the updated version of the current G & G contract on the next few pages. As you see, the contract once approved will be backdated to August 1, 2021. Michelle noticed it had expired in September, and we have taken the opportunity to amend it to have it reflect their current status (there is no longer another site in town), and to eliminate some language in #6 about Discrimination in Programming, which is covered elsewhere for their services and does not need including in our contract with them. There is an additional \$50 per month being charged G & G for garage space they are using for files. In #10. Signage and Equipment, the first paragraph is eliminated because it no longer pertains to our situation. An additional sentence has been added in #4 so that it is clear that First C is able to utilize their classrooms when G & G are not using them.

Please bring any questions or concerns Tuesday evening.

~ *Anne Hoekstra*

AGREEMENT TO PROVIDE CHILD CARE SERVICES

THIS IS AN EXTENTION OF THE AGREEMENT originally entered into the 1st day of August, 2004, by and between First Congregational United Church of Christ, (hereinafter referred to as "Church"), and Grin and grow, LTD, (hereinafter referred to as "Provider"). It is agreed as follows:

RECITALS

- A. The parties have determined that there is a need for a child care center to be located and operated at Church's facilities located at 608 West Fourth Street, Waterloo, Iowa.
- B. Church has determined that the establishment and operation of a child care facility by Provider would be beneficial to Church, its members and the local community, as well as furthering the mission statement of Church

THEREFORE, IT IS HEREBY AGREED AS FOLLOWS:

1. **SERVICES PROVIDED.** Provider shall operate and manage a child care facility on the property of Church in accordance with all applicable local, state and federal ordinances, rules, regulations and laws.
2. **LOCATION.** Church agrees that it will furnish Provider space within its physical facilities which is reasonable and appropriate for Provider to effectively and adequately provide quality child care services. Said space shall include:

- * Church's nursery, main floor classrooms
- * approved upstairs classrooms
- * upstairs kitchen
- * upstairs all-purpose room
- * office area at South Street entrance
- * office next to Church Youth Director
- * parking area for staff
- * drop off area for children
- * outdoor playground area
- * room at the south end of the garage
- * other areas as may be requested and approved

1. Provider will make no changes to the physical structure of the church or the supporting infrastructure without first gaining written approval from the Church. Said requests shall be made in writing.

3. TERMS. The terms of this Extension of Agreement shall commence on the 1st day of August 1, 2021, and shall continue through the 31st day of July, 2022. Provider shall have the option to renew the terms of this Agreement for additional three (3) year terms, which option(s) shall be exercised by giving notice to Church, no less than 90 days prior to the expiration of a term or continued term. This Agreement may be terminated by either party at any time with or without cause upon 90 days prior written notice to the other party.

4. **MAINTENANCE.** Church agrees to provide maintenance of the Church building as follows below at no additional costs above and beyond the rent paid by Provider to Church during the term(s) of this Agreement. Said maintenance to include, but shall not be limited to, all necessary lawn care and snow removal, lighting/firing of boilers, and furnace equipment operation necessary to provide heat or air conditioning on all days and at all times Provider is providing child care services. Church will provide all necessary janitorial and floor maintenance necessary to clean common areas including hallways, stairs and landings except as noted elsewhere. Provider will be responsible for cleaning the nursery, upstairs classrooms used, first floor classrooms used, kitchen areas, classroom bathrooms, upstairs/main floor bathrooms, upstairs all-purpose room, office space, and hallways utilized by Provider following Provider's usage. Provider agrees to leave the classrooms, nurseries, and bathrooms in a condition so that they are ready for Church use, and Church agrees to have the shared space ready for Provider's use on Monday morning or following any Church usage. **Church may use classrooms and furniture therein, but not Provider's supplies, when Provider is not in session.** All necessary kitchen, restroom, and classroom cleaning supplies of Provider spaces will be provided by the Provider. Cleaning supplies of the Provider shall be kept separate from cleaning and maintenance supplies of the Church. Provider agrees to collaborate with Church's environmental projects with regards to recyclable items and efficient use of utilities. Recyclable items will be deposited at designated location for their removal by the Church for recycling.
5. **EQUAL EMPLOYMENT OPPORTUNITY EMPLOYER:** Provider agrees to affirmatively state that it is an equal employment opportunity employer, and to comply with the requirements of the Bureau of Equal Opportunity/Affirmative Action of the Iowa Department of Human Services.
- 6.
7. **DISCRIMINATION IN PROGRAMMING:** Provider is not a religious entity and the parties agree that no person shall, on the grounds of race, religion, sex, creed, color, national origin, sexual orientation, political affiliation, veteran's status or handicapping condition be excluded from participation in, be denied the benefits of, or be subject to discrimination in the performance of this Agreement, and the service contemplated by this Agreement.
8. **RENT:** Possession will be provided from Church to Provider on August 1, 2021. In return for providing the space as listed in Recital 2 for child care services, Provider agrees to pay periodic monthly rent to Church on the 15th day of each month. A 10% surcharge will be added to any payment more than 15 days overdue. The amount of base rent shall be **\$1170** per month, and shall be subject to annual review and re-negotiation. Any proposed modification in the monthly rent shall be communicated in writing by the Church to Provider no less than 90 days prior to the annual anniversary of the effective date of this Agreement in the event that re-negotiation of the monthly rental amount is being requested.
9. **INSURANCE:** The parties agree to secure and keep in force for the duration of this Agreement adequate insurance coverage to protect against losses. Said insurance coverage shall include student accident, general liability, premises liability, property, property damage, medical payment, Worker's Compensation, theft and casualty coverage. The parties agree that both parties will be listed as named insured's or additional named insured's, as appropriate, on any and all insurance policies in force during the term(s) of this Agreement.
10. **EQUIPMENT:** Should this Agreement be terminated by either party, equipment and/or improvements provided or made by each respective party shall be considered to be the property of each respective party making said improvement or providing said equipment and shall be allocated and distributed accordingly.
11. **MISCELLANEOUS:** Following approval of this Agreement by both parties, a representative from Church shall be allowed to sit on the Board of Directors of Grin and Grow. This representation on the Board of Directors shall continue so long as this agreement remains in effect. Further, appropriate representatives of Church and Provider shall meet to discuss and address any potential problems, concerns, or conflicts brought about by the administration of this Agreement. The parties agree to meet as required to mutually address and resolve any issues.
12. **WHOLE AGREEMENT:** This document contains all of the agreements and conditions made between the parties hereto, and may not be modified, changed, or terminated, in whole or in part, orally or in any other manner, without the express written consent of the parties' respective Boards.

IN WITNESS WHEREOF, the parties have duly executed their respective signatures to this Agreement.

FIRST CONGREGATIONAL CHURCH

By: _____ Date _____
Moderator

GRIN AND GROW, LTD.

By: _____ Date _____
Board Chairperson/President

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2021	Annual Budget	Percent of Budget
				91.7%
INCOME				
Offering Income:				
Current Pledges	21,656.05	200,200.69	218,417	91.7%
Past Pledges	-	10,150.00	11,500	88.3%
Memorial Pledges	-	70,954.00	70,954	100.0%
Non-Pledges	11,080.02	34,321.36	34,550	99.3%
Loose Offering	45.00	247.00	1,000	24.7%
Total Offering Income	32,781.07	315,873.05	336,421	93.9%
Other Income:				
Rent	1,120.00	11,720.00	12,000	97.7%
Parking Lot & Garbage	-	3,448.20	3,338	103.3%
Miscellaneous Income	-	-	250	0.0%
Facilities Maintenance Subsidy	-	-	25,000	0.0%
Capital Fund Subsidy	-	-	3,000	0.0%
Section Leader Subsidy	-	2,300.00	7,500	30.7%
Total Other Income	1,120.00	17,468.20	51,088	34.2%
Total Income	33,901.07	333,341.25	387,509	86.0%
EXPENSE				
Board of Trustees				
Pastor				
Salary	4,726.76	51,994.36	56,721	91.7%
Housing Allowance	1,403.16	15,434.76	16,838	91.7%
Annuity	858.25	9,440.75	10,299	91.7%
Health Insurance	1,014.50	11,259.50	11,710	96.2%
SS & Medicare Offset	469.00	5,159.00	5,628	91.7%
Disability Insurance	91.95	1,011.45	1,104	91.6%
Continuing Education	-	378.61	1,000	37.9%
Total Senior Minister	8,563.62	94,678.43	103,300	91.7%
Youth Director				
Salary	1,666.66	18,333.26	20,000	91.7%
Continuing Education	138.49	138.49	450	30.8%
Total Youth Director	1,805.15	18,471.75	20,450	90.3%
Professional Expense				
Senior Pastor Expense Allowance	-	863.30	1,000	86.3% Includes 2020 Expense of \$374
Youth Director Expense Allowance	-	-	300	0.0%
Organist Expense Allowance	-	74.95	500	15.0%
Delegate Expense Allowance	-	-	500	0.0%
Staff Continuing Education	-	-	500	0.0%
Pulpit Supply	200.00	200.00	800	25.0%
Total Professional Expense	200.00	1,138.25	3,600	31.6%
Staff Salaries				
Director of Music	1,050.66	11,557.26	12,608	91.7%
Organist	1,195.84	13,154.24	14,350	91.7%
Custodian	2,626.58	28,892.38	31,519	91.7%

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Total Staff Salaries	4,873.08	53,603.88	58,477	91.7%
Office & Administration				
Office Manager	3,192.42	34,316.64	35,109	97.7%
Office Supplies/Expenses	294.14	2,698.15	4,000	67.5%
Internet	136.84	1,430.91	1,700	84.2%
Office Equipment/Maint.	637.79	3,223.32	3,500	92.1%
Postage	-	2,184.00	2,800	78.0%
Advertising	16.04	176.44	400	44.1%
Social Security (7.65%)	845.82	8,445.17	8,690	97.2%
Van Expense	-	97.72	300	32.6%
Capital Account	-	-	4,000	0.0%
Stewardship	-	39.95	200	20.0%
COVID Related Expenses	179.00	179.00	200	89.5%
Simple IRA Employer Match	160.88	1,282.87	-	-
Total Office & Administration	5,462.93	54,074.17	60,899	88.8%
Total Board of Trustees	20,904.78	221,966.48	246,726	90.0%
Board of Spiritual Life & Care (Deacons)				
Altar Care	48.95	447.05	150	298.0% * New Altar Candles
Flowers	(24.00)	(24.00)	150	-16.0%
Dinners and Receptions	-	-	390	0.0%
Christmas Decorations	-	-	50	0.0%
C.U.E. Seminary Support	-	1,750.00	3,500	50.0%
Evangelism	-	-	50	0.0%
Total Diaconate	24.95	2,173.05	4,290	50.7%
Board Of Physical Resources (Building & Grounds)				
Utilities:				
MidAmerican	1,227.00	13,292.00	16,100	82.6%
Phones	39.95	828.58	900	92.1%
Waste Disposal	97.07	1,067.77	1,180	90.5%
Water Works	-	5,280.30	5,000	105.6%
Total Utilities	1,364.02	20,468.65	23,180	88.3%
Maintenance	9,759.34	14,454.58	40,000	36.1%
Maintenance Grin & Grow	243.57	820.31	1,000	82.0%
Insurance	4,361.50	17,497.50	15,000	116.7%
Custodial Supplies	123.51	1,071.08	2,000	53.6%
Total Building & Grounds	15,851.94	54,312.12	81,180	66.9%
Board of Spiritual Growth & Programs (Religious Education)				
Curriculum	-	355.50	400	88.9%
Supplemental Materials	-	-	100	0.0%
Equipment Maintenance	-	32.09	150	21.4%
Children's Fellowship	-	162.26	500	32.5%
Youth Fellowship	27.00	326.00	900	36.2%
Young Adults	-	-	200	0.0%
Childcare Salary	60.00	360.00	825	43.6%
Adult Education	-	-	200	0.0%

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Special Events	115.54	369.37	1,500	24.6%
Summer Programming	-	101.80	500	20.4%
Library - Books/Periodicals	-	29.75	360	8.3%
Total Religious Education	202.54	1,736.77	5,635	30.8%
Board of Creative Ministries (Fine Arts)				
Section Leaders	1,500.00	5,160.00	7,500	68.8%
Guest Musicians	-	650.00	750	86.7%
Instrument Maintenance	112.33	289.55	2,000	14.5%
Program Materials	18.80	702.87	500	140.6% * Singing Masks Bought
Choir Robe Cleaning	-	-	150	0.0%
Copyright License	-	405.00	700	57.9%
Memberships & Assc	-	105.00	230	45.7%
Reception Supplies	-	-	300	0.0%
Total Fine Arts	1,631.13	7,312.42	12,130	60.3%
Board of Social Causes & Justice (Missions)				
World Mission				
OCWM Basic Support	2,750.00	30,250.00	32,000	94.5%
Sunday School Mission Project	-	-	200	0.0%
Regional Mission				
Association Dues	-	-	700	0.0%
Delegate Expense	-	-	200	0.0%
Adopt-a-Cabin	-	-	100	0.0%
Local Mission				
Community Mission	-	-	2,000	0.0%
Community Meals	-	-	1,000	0.0%
Partners-in-Education	-	-	500	0.0%
Church Row Partnership	-	-	50	0.0%
Total Missions	2,750.00	30,250.00	36,750	82.3%
Total Expenses	41,365.34	317,750.84	386,711	82.2%
Net Income	(7,464.27)	15,590.41	798	

Cash Balance - General Acct	Month	YTD
Beginning Cash Balance	66,333.24	70,496.72
Net Income	(7,464.27)	15,590.41
Transition Account Inc		
Taxes Withheld (Inc)	-	-
2021 Donations Rec'd in 2020	-	(4,200.00)
Advance Pledge 2021		(23,018.16)
Advance Pledge 2022	2,000.00	2,000.00
Ending Cash Balance	60,868.97	60,868.97

Pledge Status

2021 Pledges

Number of pledge units: 74
Amount pledged: \$235,267
Amount due as of 14 Dec 21: **\$15,881 from 25 pledge units.**
Percent pledge dollars paid: 93%

2022 Pledges

Pledges Received: 57 equals 77 percent of 2021 pledge units
Pledged Amount: \$203,944 equals 87 percent of 2021 pledge amount
Pledges Increased: 12 with amount **increased \$12,877, including one new pledge of \$2,400**
Pledges the Same: 32
Pledges Decreased: 13 with amount **decreased \$14,430**
Pledges Lost: 8 with amount **lost \$10,970**
For a net Decrease: \$25,400

The reasons and amounts of the 21 pledges that were decreased and lost:

A one-time payment in 2021: 10 pledges with amount of \$11,070
Relocation and death: 2 pledges with amount of \$6,000
Personal financial: 2 pledges with amount of \$820
Church direction: 5 pledges with amount of \$4,710
Unknown reason: 2 pledges with amount of \$2,800

The reasons for pledge decreases came from Michelle and Dave, based on our communication with members.

2021 One-Time Donations

Number of donations: 16
Amount of donations: \$16,850

With current pledges inserted in the 2022 Budget Planning worksheet we have a **deficit of \$53,319.**

Dave Allbaugh
Treasurer

Pledge Distribution Comparison

	2022	2022	2022	2021	2021	2021	2020	2020	2020
	#	\$	\$ cum	#	\$	\$ cum	#	\$	\$ cum
> \$15K	3	\$64,200	64,200	3	\$61,800	61,800	3	\$60,600	60,600
10 - 15	2	\$29,000	93,200	2	\$23,743	85,543	4	\$43,700	104,300
7.5 -10	0	\$0	93,200	0	\$0	85,543	0	\$0	104,300
5 – 7.5	5	\$31,920	125,120	7	\$40,890	126,433	9	\$49,560	153,860
2.5 – 5	11	\$43,300	168,420	14	\$48,360	174,793	11	\$38,360	192,220
1 – 2.5	17	\$26,510	194,930	23	\$33,660	208,453	24	\$33,500	225,720
0.5 – 1	10	\$6,930	201,860	10	\$6,350	214,803	12	\$7,510	233,230
< 0.5	9	\$2,084	203,944	13	\$3,614	218,417	13	\$3,732	236,962
	57			72			76		

Comparing 2021 to 2022

For units pledging more than \$7,500, the number remained at 5 and the amount this group pledged **increased \$7,657**. Our major donors have all pledged.

For units pledging between \$5,000 and \$7,500, the number decreased from 7 to 5 and the amount this group pledged **decreased \$8,970**.

For units pledging between \$2,500 and \$5,000, the number decreased from 14 to 11 and the amount this group pledged **decreased \$5,060**.

For units pledging between \$1,000 and \$2,500, the number decreased from 23 to 17 and the amount this group pledged **decreased \$7,150**.

For units pledging less than \$1,000, the number decreased from 23 to 19 and the amount this group pledged **decreased \$950**.

14-Dec-21

DRAFT - UNAPPROVED

2022 Budget

Assume Normal Church Activities Jan - Dec 2022

	proposed 2022 Budget	2021 Budget	Change	Remarks
INCOME				per Michelle & Dave
Offering Income:				
Current Pledges	203,944	218,417	-14473	
Past Pledges	1,000	11,500	-10500	history
Memorial Pledges	72,618	70,954	1664	3.2% of \$2.269320 million
Non-Pledges	15,000	34,550	-19550	history, large gift last year
Loose Offering	1,500	1,000	500	back in Sanctuary
Total Offering Income	294,062	336,421	-42359	
Other Income:				
Rent	13,440	12,000	1440	additional space provided G&G
Parking Lot & Garbage	3,338	3,338	0	
Miscellaneous Income	0	250	-250	NA & alanon moved out
Facilities Maintenance Subsidy	25,000	25,000	0	
Capital Fund Subsidy	3,000	3,000	0	
Section Leader Subsidy	15,000	7,500	7500	per G. Holt & Luke
Total Other Income	59,778	51,088	8690	
Total Income	353,840	387,509	-33669	
EXPENSE				
Board of Trustees				
Pastor				no change in sal & housing
Salary	56,721	56,721	0	
Housing Allowance	16,838	16,838	0	
Annuity	10,299	10,299	0	
Health Insurance	12,862	11,710	1152	per 2022 pension board
SS & Medicare Offset	5,628	5,628	0	
Disability Insurance	1,104	1,104	0	
Continuing Education	1,000	1,000	0	
Total Pastor	104,452	103,300	1152	
Youth Director				
Salary	20,600	20,000	600	3 percent performace increase
Continuing Education	450	450	0	
Total Youth Director	21,050	20,450	600	
Professional Expense				
Senior Pastor Expense Allowance	500	1,000	-500	potential unfilled position
Youth Director Expense Allowance	300	300	0	
Organist Expense Allowance	500	500	0	
Delegate Expense Allowance	500	500	0	
Staff Continuing Education	500	500	0	

14-Dec-21

DRAFT - UNAPPROVED

2022 Budget

Assume Normal Church Activities Jan - Dec 2022

Pulpit Supply	800	800	0	
Total Professional Expense	<u>3,100</u>	<u>3,600</u>	<u>-500</u>	
Staff Salaries				3 percent increase
Director of Music	12,987	12,608	379	
Organist	14,781	14,350	431	
Custodian	32,465	31,519	946	
Total Staff Salaries	<u>60,233</u>	<u>58,477</u>	<u>1756</u>	
Office & Administration				per Michelle
Office Manager	39,459	35,109	4350	3 percent increase
Office Supplies/Expenses	4,000	4,000	0	
Cost of Donations		0	0	
Internet	2,000	1,700	300	per current billing
Office Equipment/Maint.	3,500	3,500	0	
Postage	2,200	2,800	-600	reduced membership
Advertising	240	400	-160	
Social Security (7.65%)	9,202	8,690	512	3 percent increase
Van Expense	200	300	-100	history
Capital Account	4,000	4,000	0	
Stewardship	200	200	0	
COVID Related Expenses	0	200	-200	
Transition/Search Comm. Expense	2,000	0	2000	needed in 2022, TBD
SIMPLE IRA Employer Match	1,833	0	1833	Abbie joins in Sep 22
Total Office & Administration	<u>68,834</u>	<u>60,899</u>	<u>7935</u>	
Total Board of Trustees	<u>257,669</u>	<u>246,726</u>	<u>10943</u>	
Board of Deacons				per Gina
Altar Care	150	150	0	
Flowers	150	150	0	
Dinners and Receptions	400	390	10	
Christmas Decorations	200	50	150	
C.U.E. Seminary Support	3,500	3,500	0	
Evangelism	50	50	0	
Total Diaconate	<u>4,450</u>	<u>4,290</u>	<u>160</u>	
Board Of Building & Grounds				
Utilities:				per Gordon, Kyle, Michelle
MidAmerican	17,500	16,100	1400	increased gas costs
Phones	900	900	0	
Waste Disposal	1,180	1,180	0	
Water Works	7,000	5,000	2000	new sewer assesment
Total Utilities	<u>26,580</u>	<u>23,180</u>	<u>3400</u>	
Maintenance	40,000	40,000	0	
Maintenance Grin & Grow	1,000	1,000	0	
Insurance	18,500	15,000	3500	based on actual billings
Custodial Supplies	2,000	2,000	0	

14-Dec-21

DRAFT - UNAPPROVED

2022 Budget

Assume Normal Church Activities Jan - Dec 2022

Total Building & Grounds	88,080	81,180	6900	
Board of Religious Education				per Tim & Abbie
Curriculum	400	400	0	
Supplemental Materials	100	100	0	
Equipment Maintenance	150	150	0	
Children's Fellowship	500	500	0	
Youth Fellowship	900	900	0	
Confirmation	0	0	0	
Young Adults	200	200	0	
Childcare Salary	1,500	825	675	resume in person
Adult Education	200	200	0	
Special Events	1,500	1,500	0	
Summer Programming	500	500	0	
Library - Books/Periodicals	360	360	0	
Total Religious Education	6,310	5,635	675	
Board of Fine Arts				per G. Holt & Luke
Section Leaders	15,000	7,500	7500	based on full year in person
Guest Musicians	1,000	750	250	
Instrument Maintenance	750	2,000	-1250	reduced organ maintenance
Program Materials	750	500	250	
Choir Robe Cleaning	150	150	0	
Copyright License	700	700	0	
Memberships & Assc	250	230	20	
Reception Supplies	300	300	0	
Total Fine Arts	18,900	12,130	6770	
Board of Missions				per Laurie
World Mission				
OCWM Basic Support	27,000	32,000	-5000	based on reduced members
Sunday School Mission Project	200	200	0	
Regional Mission				
Association Dues	700	700	0	
Delegate Expense	200	200	0	
Adopt-a-Cabin	100	100	0	
Local Mission				
Community Mission	2,000	2,000	0	
Community Meals	1,000	1,000	0	
Partners-in-Education	500	500	0	
Church Row Partnership	50	50	0	
Total Missions	31,750	36,750	-5000	
Total Expenses	407,159	386,711	20448	
Net Income	(53,319)	798	-54117	