

Annual Meeting
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 July 2021-June 2022

Budget Highlights

AGENDA FOR THE SEMI-ANNUAL MEETING JUNE 13, 2021

THE CALL TO ORDER	Aften Hamm Consistory President
OPENING DEVOTION	Aften Hamm Consistory President
ACCEPTANCE OF MINUTES from the January 24, 2021 Meeting Minutes , as recorded by the Consistory Secretary	Congregation
PRESENTATION OF REPORTS OF THE AUDIT COMMITTEE Follow along with the reports included in your packet	Carrington Smith
ACCEPTANCE OF AUDITED REPORTS from the Committee Approved by Unanimous Consent	Congregation
PRESENTATION OF TREASURER'S INTERIM REPORT Fiscal year July 1, 2020 - June 30, 2021, prior to book closing	Marianne Kitzmiller
ACCEPTANCE OF INTERIM TREASURER'S REPORT Approval by Unanimous Consent	Congregation
PRESENTATION OF THE GENERAL FUND BUDGET Fiscal year July 1, 2021 – June 30, 2022	Marianne Kitzmiller
ACCEPTANCE OF GENERAL BUDGET: MOTION AND SECOND, FOR APPROVAL	Congregation
QUESTIONS OPENED FOR DISCUSSION	Congregation
CALL FOR VOTE Simple majority for approval, voice vote	Aften Hamm Consistory President
OTHER BUSINESS	
CLOSING COMMENTS	Aften Hamm Consistory President
CALL FOR MOTION AND SECOND, FOR ADJOURNMENT	Congregation

MINUTES FROM THE SEMI-ANNUAL CONGREGATIONAL MEETING JANUARY 24, 2021

Consistory President, Aften Hamm, opened the meeting. There were 54 people in attendance via Zoom. After confirming that the attendance was sufficient for a quorum, she called the meeting to order immediately following the 10:30 am virtual service, at 11:35am.

A read aloud of the minutes from the June 2020 Semi-Annual Congregational meeting was waived by unanimous consent. A motion was made by Al Stubbmann and seconded by Ron Pope to accept the minutes. All in favor.

Treasurer, Rick Klingensmith presented the Treasurer's Interim Report from July 1, 2020 to December 31, 2020. He noted that the total income is below budget by \$15,171. Weekly giving and special envelopes were below budget by \$4,882. Income for Christmas Eve offering was below budget by \$6,477. Mission and Outreach offerings are exceeding budget by \$1,056. Other income is lower by \$569. Total expenses are under budget by \$24,931 primarily due to pandemic effects on worship, church usage and staffing, and education. Budgeted Expenses include budget adjustment for timing of certain items (worship items, facilities, salary-related expenses, etc.). The final proceeds from the PPP loan were recorded into income this fiscal year; the full amount of the loan, \$69,468, was forgiven by the Government in 2020. Bill Metzger made a motion to accept the Treasurer's Interim Report and Jamie Adcock seconded the motion. All in favor.

Carrington Smith presented the reports from the Audit Committee for the general budget for the period of July 1, 2019 through June 30, 2020. There were no questions regarding the reports. Carol Pope made a motion to accept these reports and Gary Yenko seconded the motion. All in favor.

A motion was made by Janice Metzger and seconded by Rick Klingensmith to elect the following Consistory persons for the class of 2024: Brian Horwith (1st term), Dixie Gross (1st term), Don Penrod (1st term), Al Stubbmann(2nd term), Jim Lane(2nd term), and Larry Todd(2nd term). There were no nominations from the floor. The election of the aforementioned nominees was approved with unanimous consent.

A motion was made by Carrington Smith and seconded by Ron Pope to nominate Al Stubbmann for a first 5-year term on the Funds of Lasting Gifts Committee. There were no nominations from the floor. The election of the aforementioned nominee was approved with unanimous consent.

In closing comments, President Aften Hamm expressed her thanks to the Congregation, our Pastors, Staff and Consistory members for their service. She expressed her sincere thanks to the outgoing Consistory members for their service as well. Pastor Kris thanked Rick Klingensmith for serving as Union UCC Treasurer for over 21 years. Aften Hamm also noted that despite the pandemic, the church donated over \$73,000 in mission efforts this year.

With no further business, a motion to adjourn was made by Dan Topp and seconded by Carol Pope. The Semi-Annual Congregation Meeting was adjourned at 11:52am with unanimous consent.

Respectfully submitted,
Deborah Wenner

UNION UNITED CHURCH OF CHRIST
Funds of Lasting Gifts
Annual Report 2020 Rev.Ci

Balance December 31, 2019	\$3,475,992.16
Income:	
Appreciation (loss) of Portfolio	(\$8,992.64)
Memorial Contributions {Cash}	\$8,795.56
Total Income	(\$197,08)
Expenses:	
Allen M.M. George Fund	\$229.28
Alton & Hannah Baer Fund	\$655.44
Carillonic Bells Fund	\$0.00
Christian Enrichment Fund	\$1,277.83
Holben Fund	\$45,521.45
Wotring Ministerial Endowment Fund	\$17,400.00
Non Designated Fund	\$28,867 .00
Pauline Mengel Fund	\$9,059.97
RJU MLS Memorial Fund	\$2,583 .08
Ruth Semmel Fund	\$717 .9 4
Wehr Family Fund	\$9,621.22
Heintzelman Mem. lib. Fund	\$1,670.54
Johnson Organ and Piano Fund	\$ 395.00
Thomas Family Fund	\$1,500.00
Total Expenses	\$119,498.75
Balance December 31, 2020	\$3,356,296.33

UNION UNITED CHURCH OF CHRIST

Funds of Lasting Gifts
Earnings and Investment Activity Annual Summary - 2020 Rev. O

CASH ACCOUNT

\$50,969.48

Balance **NNB Super Now Account** December 31, 2019 Income:

Interest:

Neffs NB Super NOW Acct.	\$102.24	
Neffs NB CO's	\$1,744.78	
United Church Foundation Comm ,Trust	\$3,282.10	
total Interest:		\$5,129.12

Memorials

Wehr Memorial Funds	\$7,045.56	
Thomas Family Funds	\$750.00	
Alton & Hannah Baer fund	\$1,000.00	
Subtotal Memorials		\$8,795.56

Subtotal Memorials

Total income:

\$13,924.68

Transfers from JMS Money Market Fund

Feb 13 • Transfer to NNB Checking Account	\$75,000.00	
Dec 21 - Transfer to NNB Checking Account	\$110,000.00	
Total JMS Transfers to NNB Account		\$185,000.00

Fund Disbursements:

Allen M. M. George Fund	\$229.28
Alton & Hannah Baer Fund	\$655.44
Cari/Ionic Bells Fund	\$0.00
Christian Enrichment Fund	\$1,277.13
Holben Fund	\$45,521.45
Ministerial Endowment Fund	\$17,400.00
Non Designated Fund	\$28,867.00
Pauline Mengel Fund	\$9,059.97
RJU & MLS Memorial Fund	\$2,583.08
Ruth Semmel Fund	\$717.94
Wehr Family Fund	\$9,621.22
Heintzelman Mem. Lib. Fund	\$1,670.54
Johnson Organ an Piano Fund	\$39E.00
Thomas Family Fund	\$1,50C.00

Total Fund Disbursements:

Balance NNB Super Now Account December 31, 2020

\$119,498.75

\$130,395.41

TREASURER'S REPORT

Interim Report for July 2020 through June 2021 (Forecasted)

Financial Statement Summary (General Fund):

<u>Income</u>	<u>Forecast</u>	<u>Budget</u>	<u>Difference</u>
General Weekly Offering (envelopes and plate)	\$ 390,620	\$ 402,100	\$ (11,480)
Christmas Eve Offering	\$ 11,580	\$ 18,000	\$ (6,420)
Subtotal - Offering	\$ 402,200	\$ 420,100	\$ (17,900)
Mission and Outreach Gifts	\$ 8,600	\$ 7,500	\$ 1,100
Program Income	\$ 2,870	\$ 11,440	\$ (8,570)
Other Income (FOLG, special gifts, fundraisers, etc.)	\$ 28,130	\$ 52,960	\$ (24,830)
Total Income	\$ 441,800	\$ 492,000	\$ (50,200)
Expenses			
Facilities (church building)	\$ 63,675	\$ 63,583	\$ 92
Salaries and Salary-related Expenses	\$ 326,500	\$ 361,707	\$ (35,207)
Mission and Outreach	\$ 17,885	\$ 16,785	\$ 1,100
Education	\$ 3,470	\$ 15,000	\$ (11,530)
Other Programs (leadership, worship, fellowship)	\$ 19,100	\$ 21,165	\$ (2,065)
General Office Operating Costs	\$ 12,880	\$ 13,760	\$ (880)
Subtotal Expenses	\$ 443,510	\$ 492,000	\$ (48,490)
Total Expenses	\$ 443,510	\$ 492,000	\$ (48,490)
Total Net Income (Income less Expenses)	\$ (1,710)	\$ -	\$ (1,710)
Church Reserve Fund (Paycheck Protection Program)	\$ 19,470	\$ -	\$ 19,470
Total Net Income	\$ 17,760	\$ -	\$ 17,760

Commentary:

Total Net Income is +\$17,760 due to remainder of a loan from the Paycheck Protection Program

Total income is forecasted to be \$50,200 less than budget.

- General weekly giving (envelopes and plates) below budget by \$11,480 due to pandemic effect
- Special gifts are below budget by \$17,400 as the funding is not needed due to PPP loan

Total expenses are forecasted to be \$48,490 less than budget.

- Salary-related expenses lower due to a staff member retirement and less church caretaker activity
- Education expenses are \$11,530 lower due to suspension of a majority of activities
- Other Programs costs are \$2,065 below budget due to pandemic effect

Savings of \$17,760 can be transferred to the Church Reserve Fund for use in FY2021-2022

UNION UNITED CHURCH OF CHRIST
Neffs, Pennsylvania

<u>Anticipated Income for July 2021 thru June 2022</u>	<u>Income Budget</u>		
Contributions, Current and Benevolent:	<u>2020/2021 fcst</u>	<u>2021/2022</u>	
General (Weekly Envelopes and Plate)	\$366,240	\$375,000	
Improvement Fund	\$7,400	\$7,400	
Communion	\$5,840	\$10,000	
Mission and Outreach	\$8,600	\$7,500	
Lent and Good Friday	\$2,190	\$2,000	
Harvest Home, Thanksgiving and Christmas	\$12,530	\$18,800	
Program Income	\$2,870	\$11,400	
Preschool Contribution	\$0	\$900	
Miscellaneous (Building Donations, Interest)	\$8,000	\$6,000	
Fundraisers	\$2,110	\$5,000	
Special Gifts from the Reserve Fund	\$19,670	\$30,170	
Funds of Lasting Gifts	<u>\$25,820</u>	<u>\$29,230</u>	
Total Income Budget	\$461,270	\$503,400	<u>\$503,400</u>
<u>Anticipated Expenses for July 2021 thru June 2022</u>	<u>Expense Budget</u>		
<u>Facilities and Office Equipment</u>	<u>2020/2021 fcst</u>	<u>2021/2022</u>	
Church Building / Property	\$57,040	\$65,115	
Office Equipment	\$6,635	<u>\$6,739</u> \$71,854	
<u>Employee Salaries</u>			
Pastor	\$90,800	\$92,392	
Financial Manager	\$16,990	\$18,455	
Church Office Administrator	\$30,590	\$31,127	
Visitation Pastor	\$13,360	\$13,592	
Interim Coach and Consultant	\$200	\$0	
Minister of Faith Formation	\$0	\$19,240	
Dir. of Christian Education	\$9,970	\$400	
Associate Pastor	\$45,550	\$48,363	
Minister of Music	\$25,940	\$26,398	
Nursery Attendant	\$0	\$1,154	
Interim Faith Formation Director	\$6,510	\$0	
Instrumental Asst Choir Director	\$1,150	\$1,166	
Facility Caretakers	\$13,600	<u>\$28,760</u> \$281,047	
<u>Employee Expenses</u>			
Health Insurance (net of Pastor's contributions)	\$30,050	\$32,204	
FICA	\$19,580	\$22,309	
Pension Dues	\$19,340	\$19,566	
Miscellaneous	\$2,870	<u>\$7,710</u> \$81,789	
<u>Mission and Outreach</u>			
OCWM	\$7,400	\$7,400	
Phoebe	\$4,770	\$4,770	
Lancaster Seminary	\$1,075	\$1,075	
Bethany	\$240	\$240	
Lehigh Co. Conf. of Churches	\$1,200	\$1,200	
Northern Lehigh Food Bank	\$1,500	\$1,500	
Mission Discretionary	\$1,700	<u>\$600</u> \$16,785	
<u>Leadership</u>			
Gifts / Materials / Golden Times	\$1,950	<u>\$4,375</u> \$4,375	
<u>Programs</u>			
Worship	\$7,760	\$8,490	
Education	\$3,470	\$15,000	
Fellowship and Evangelism	\$6,930	\$5,200	
Flowers / Bulletins	\$2,460	<u>\$4,900</u> \$33,590	
<u>Office Expenses</u>	<u>\$12,880</u>	<u>\$13,960</u>	<u>\$13,960</u>
Total Operating Expenses	\$443,510	\$503,400	<u>\$503,400</u>
Total Income less Expenses	\$17,760	\$0	

UNION UNITED CHURCH OF CHRIST
JULY 2021 – JUNE 2022
BUDGET HIGHLIGHTS

Total Fiscal Year 2022 Budget = \$503,400
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Contributions / Special Offerings and Gifts

- Weekly offerings and gifts include a decrease of slightly more than 2% or about \$10,000 from non-pandemic annual giving levels.
- \$29,230 of income included from the Funds of Lasting Gifts; \$30,170 of income included as special gifts from the Church’s Reserve Fund.
- \$5,000 of income targeted from Fundraisers.

General Operating Expenses

- The Salary and Employee-related expenses reflects a full-time staffing level for the entire fiscal year.
 - Includes a 1.75% salary increase for all staff in January 2022 (1.75% in 2021),
 - Health insurance costs forecasted to increase by 7% in 2022 (Pastors contribute at 12% of total health/dental insurance costs).
- Fuel oil pricing included at \$2.50 per gallon (5,700 gallons).
- Generally, other “controllable” expense categories were held at non-pandemic annual spending levels.

Financial Leadership Team - Budget:

Barbara Carinci, Aften Hamm, John Harting, Marianne Kitzmiller, Rick Klingensmith, Don Penrod, Michael Roth, Larry Todd, Phil Wehr, Pastor Kris