

Pawtucket Congregational Church, UCC

Established 1797

Lowell, Massachusetts



Annual Report

2014

Pawtucket Congregational Church

Annual Report 2014

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Minutes of the Annual Meeting of Pawtucket Church, Feb. 9, 2014

Present were 20 members and 5 friends of the church.

Moderator Joan Graham called the meeting to order at 11:30 AM. She said that we need to thank each other for doing a good job this past year. Joan read the warrant for the meeting following the opening prayer by Rev. Ruth Richards.

The pastor's report included some wonderful photos of the highlights of the year. Rev. Ruth stated that she was drawn to the church among other reasons by words of welcoming, the barrier-free access, a wider perspective and the reaching out by the congregation.

Chip Hamblet asked why the Clerk's Report was not as robust as usual. Tom Varnum replied that Rev. Ruth had notified him that it was unusual for the clerk to provide a synopsis of the year as that was already included in the pastor's report. John Richards said that the statistical activities of the church should be reported on by the clerk. The motion that the clerk would report on statistical activities passed.

Paula Leavitt mentioned that we were supposed to take a collection for the Campus Ministry and explained what that involves. We then collected \$150. by passing the plate.

The minutes were approved.

RaeAnne Burton reported that there was \$218. in the Deacon's Fund as of 12-31.

Gail Bartlett stated that the correct figure for the thrift shop was \$2899. Chip mentioned that we need more volunteers. Gail thanked Wayne and Joan who are there every week. She feels we need to become more visible.

John Richards reported on the kitchen and thanked Gail for securing the grants and thanked Jamie Butterweck and Rev. Ruth for their work on the project. He said we have to have a leader who is certified for the kitchen. Contracts are being worked on.

Paula, reporting on the Windows of Faith, said that another loan payment will be made in February. We didn't bring in as much last year as there were fewer donors. We did receive two Demoulas donations and former members and pastors continue to donate. Louisa Varnum pointed out that Paula keeps a separate account from the Financial Secretary's and the Pumpkin Patch money is also in a separate account and not included in the \$59,784.58 amount in the Financial Secretary's report.

John's motion to approve all reports passed.

The community garden was discussed next. Rev. Ruth said it will cost about \$15. or \$20. for water. The area involved is about 20x50 feet and will consist of ten raised beds adjacent to Riverside St. The motion to approve the community garden passed.

Under New Business, Chip spoke about forming a committee to review and update the 5-year plan. Where do we want to be and what are the critical issues? John R. expressed the opinion that we have to be bold. There are not enough people. We can try to maintain what we are doing, do something really bold, or merge with another church. Louisa expressed disappointment that John seems to have a negative view and feels there are lots of options. Chip said that only 9% attend church in Massachusetts but he still has a positive view. Rev. Ruth expressed concern about the time spent in meetings and suggested we could perhaps create network teams. Rev. Duke Gray recommended forming a committee to visit churches, especially the Evangelical Covenant Church in Arlington, which is thriving. Gail was concerned that the committee would take away volunteers from the thrift shop. Louisa said that there is no question that we need to update the plan and no one should be opposed. Chip's motion to form an ad hoc committee to review and update the 5-year plan was passed.

Rev. Ruth and John Richards presented retiring deacons RaeAnne and Bob Burton a gift in recognition of their service.

Chip suggested the possibility of merging the Deacons and Worship and Education board. He feels there is a lot of duplication. Rev. Ruth said the 3 vacancies on the Deacons are filled and the two groups are different. Joan Graham feels it is something we should keep talking about.

Gail says she has church documents and thinks they should be displayed. She made a motion to form a historical committee to discuss how to better categorize and display documents and photos. The motion passed with Rev. Ruth and John Richards abstaining.

Chip presented the proposed 2014 budget and commented that it is sad we lost Joyce Frazee and Nancy Tierney. It is important to provide a safe place for meetings and to preserve the building. It is amazing that we have spent a third of a million dollars on the windows, access, and the kitchen. He suggested we all have goals. Our net worth is up which is a sign of vitality. Motion to approve the budget passed.

Moving to the Nominating Report, it was noted that Bob Burton left as Cabinet Member at Large and was replaced by John Richards. Bob and RaeAnne and Louisa were added to the Worship and Education board. Jamie was nominated by Chip to be Co-chair of the Fellowship and Outreach board. Joan Graham felt we should let the committees decide chairs. The nominating report as amended was approved.

The meeting was adjourned at 1:28 PM.

Respectfully submitted,
Thomas Varnum
Clerk

Pawtucket Congregational Church, United Church of Christ
Minister's Report 2014

As I reflect on 2014 at Pawtucket I find myself rejoicing at how such a small congregation has managed to do so much in 12 months. However, what we do as a church is not about us and our abilities, but what God does through us. Jesus called only a small group of men and women and we still cannot get our heads around all that God accomplished through them. In this report I shall mention some of the highs and lows of our life together as a congregation, many of which appear in other reports, and end with some consideration of what the future may bring.

As a minister it is my privilege to be a part of the major milestones of peoples' lives, both for members of the congregation and others who choose to come to Pawtucket to celebrate passages of life. In 2014 I baptized four children: three cousins - Corey Calhoun, Brynn Brownawell and Jordan Morales, and also Charlotte Bergeron, great niece of Duncan and Gail Bartlett.

I conducted memorial services for John Hamblet Sr. and Geraldine MacInnis.

One of the more personal highlights of my year was the opportunity to spend some time with Heather Graham at the end of her freshman year in high school in a series of 'holy conversations.' These took the place of a formal confirmation class: together we explored the Bible, God, Jesus and the Holy Spirit, Sin, Salvation and Sacrifice, Congregationalism, Spiritual Practices and Images of God in the Everyday. Heather has decided that she would like to be confirmed and this will take place in 2015.

In April I completed a two-year course in Spiritual Direction at the San Damiano House of Prayer in Lowell and in November embarked on the first of three retreats on family systems theory run by the Massachusetts Conference of the UCC (MACUCC).

I also serve on the Andover-Essex Association Committee on [Ministerial] Formation, which meets monthly in Georgetown and is chiefly concerned with those discerning a call to ordained ministry in the UCC.

I take part in Association meetings and represent Pawtucket at the meetings of the Greater Lowell Interfaith Leaders' Alliance (GLILA). This interfaith group of people has been very interested in and supportive of our Kay's Place Lunch Program (see below).

This year a group of six of us from Pawtucket attended Super Saturday on March 1, the MACUCC teaching and sharing event which was held in Ludlow, with Diane Butler Bass as keynote speaker. I am proud that we were one of the largest church groups there.

Another highlight of our year was joining with the Hamblet family in a special celebration of Dr. John Hamblet Sr.'s 100th birthday at the end of February, although this memory is inextricably joined with our sorrow at John's death on June 1, after a brief illness. John, husband of Hope Hamblet and father of Chip Hamblet and his three sisters, was a man of many interests and skills over his long life: physician, soldier, scholar, musician, gardener, apiarist, husband and father. He was also deeply interested in his fellow human beings, as well as being one of the most unassuming people I have ever known. We miss him.

I see signs that some of the seeds that we have scattered in the last couple of years have started to sprout – green shoots are coming up – quite literally in the case of our Community Garden! Working in partnership with Mill City Grows, the garden was built in April and planted at the beginning of May. We had a wonderful service of blessing of the garden in early June, attended by members and friends of the church. The blessing was preceded by Communion outside and followed by a potluck picnic lunch. The garden, with its eye-catching giant sunflowers, was a source of delight to church people and passers-by throughout the summer, as well as producing over 200 pounds of vegetables. Thanks to Jamie Butterweck, Tim Graham, Meghan Moore and Kim Nichols for their enthusiastic work, to our other 6 gardeners, to Mill City Grows and to the UMassLowell Rugby Team who helped move several tons of soil and woodchips to create the garden.

Our relationship with the University of Massachusetts at Lowell (UML) flourished further at the end of September when 30 volunteers from the Greek Life fraternities took part in Operation Pawtucket Pumpkin, unloading a truckload of pumpkins for our annual Pumpkin Patch. Later in the year the Greeks invited us to partner with them in another food drive and we were able to help them out in November by lending tables and chairs for a Thanksgiving dinner they held for friends and families.

The Climate Summer New England student environmental activist team stayed at the church for their training week in June before setting off to bicycle around New England, raising awareness of climate change and coaching communities to take action on reducing use of fossil fuels. They joined us for worship on the Sunday that they were in residence. The service also included Charlotte Bergeron's baptism, and concluded with the Blessing of the Bicycles.

In July Jamie Butterweck and I took part in a local UCC church's Habitat for Humanity workday, carrying out exterior repair work on properties in Fletcher Street, Lowell.

Towards the end of the year we embarked on the Pearl Pastorate Program, sponsored by the MACUCC, which is a program that educates small churches about the strengths and challenges of being small (where "small" is less than 75 people in worship regularly), and brings small churches together to learn from each other. This consists of monthly Webinar sessions and an online forum. Originally we had hoped to have a student minister work with us at Pawtucket, but this was not possible as no student was available in the Lowell area. Chip Hamblet, Louisa Varnum and I are taking the program which runs through June of 2015.

However, our single most significant achievement and activity this year has been the completion of the renovation of the downstairs kitchen and the beginning of our long-planned and dreamed of free Saturday lunch program, called Kay's Place Meal Program. The new kitchen was finally completed and certified as being suitable to serve food to the public in November. We served our first Kay's Place guests on Saturday, December 13 in the first of a series of "pilots" to gain experience in preparing and serving, and plan to begin serving each Saturday early in 2015, working with a series of partners from the community and other faith organizations. I am humbled and in awe at what God has been doing through us, and eagerly anticipate what God will do through us and our friends in the future, as together we follow Jesus' command to offer food and warmth to those who hunger and welcome the stranger among us. Jesus also said, "Blessed are those who hunger and thirst for righteousness, for they shall be filled..."

We pray for the workings of justice, when the mighty and proud have been brought down and the lowly and hungry lifted up and fed ...

This beginning is only possible because of the dedicated work of so many people over several years, some no longer with us, the visioners, grantwriters and fundraisers, the Kitchen Task Force, the kitchen planners, the shoppers, cooks and servers. In no particular order, my thanks for this amazing effort to:

Gail and Duncan Bartlett, Rev. Peggy O'Connor, Chip Hamblet, Jim McMorrow, Jamie Butterweck, Kim Nichols, Cathy Gunnulfsen, Joan, Kristina, Jessica, Heather, Tim and Russ Graham, Carol McAvinew, Lyndsey Gunnulfsen, Kay and Wayne Russell, Maureen Kellett, Jean Page, Bob and RaeAnne Burton, Bob Sweet, Judy Davidson, Megan Elwell, John Richards, Joan Robbins, Ada Correau and D.¹

Thanks also to our main contractor Derek Coulter and special thanks to Jim and Chip for on site construction management and administration, liaising with builders and all the various inspectors from the City of Lowell, and to Joan Graham for cleaning, tidying and sorting in the kitchen and making sure it had all the essential equipment to begin cooking and serving.

There are, of course, more people to thank this year, many of them the same people, for we wear a lot of different hats in Pawtucket – here they are:

Gail Bartlett, Wayne Russell and Joan Graham – Kay's Place Thrift Shop core volunteers
Joan Graham for her support in every possible way as Moderator.

The deacons for their collective wisdom and assistance with things practical and pastoral, and especially Bob and RaeAnne Burton, veteran deacons who retired this year after twelve years of service.

Bob Sweet – liturgical quiltmaker and handyman of the Lord.

Jim McMorrow our sexton and janitor who cleans and maintains our challenging and eccentric building. Special thanks to Jim for being able to respond to emergencies that happen at odd times, like leaking boilers; for helping to make our Climate Summer students welcome, and for diligently acting as project manager for the kitchen renovation. Jim also responds patiently to my requests to him to climb ladders and put yet more hooks up in high places to hang banners and a projection screen in the sanctuary.

John Richards for continuing to work on improvements to the sound system, accompanying me on Sunday mornings, for his encouragement and constructive criticism and for chairing our Congregational forums throughout the year.

Tim Graham for running the audio-visual almost every Sunday, and pitching in to help in so many different ways throughout the year, from garden maintenance to pumpkin unloading and for his unquenchable spirit.

All the liturgists.

Chip Hamblet, for countless hours spent on all things financial as the Chair of the Board of Stewardship and Finance and for the many additional hours he volunteers with building maintenance and improvements, most especially the kitchen renovation and improvements to the serving room.

Louisa Varnum for her work as Financial Secretary and Nominating Committee, for compiling the Annual Report, for printing worship bulletins in the first part of the year

¹ My apologies to anyone whose name should be here and is not, either because I do not know it, or because I've omitted it by mistake.

and for volunteering this year as the Chair of the Board of Worship and Education. To Chip, Louisa and the many Pumpkin Patch volunteers for this year's Pumpkin Patch. Kim Nichols who took over the demanding role of Treasurer from Nancy Tierney at the beginning of the year, keeps our financial records straight and our bills paid on time and is still smiling!

To Paula Leavitt for organizing the Windows of Faith appeal and Thanksgiving baskets for shut ins and those people in our congregation having a difficult time.

Our regular musician, Erin McDermott, who cheerfully and reliably steers us through the musical part of our worship and has branched out into occasionally playing keyboard this year. To our monthly expert volunteer organist Dick Chadwick and regular guest vocalist Neil Bartlett.

Yes, it has been a full and exciting year. We welcomed over 100 visitors on Sundays this year, not including Christmas Eve and Easter services. Our tiny congregation of limited resources is amazingly generous, obedient in not letting the right hand know what the left is doing when it comes to giving: we raised just over \$1,500 for missions and charitable giving. We also cooked and served for the St Paul's Soup Kitchen on four occasions and took part in two food drives, collecting non-perishable groceries for local food banks. We are committed to loving God and loving our neighbors.

However, there are other, less encouraging statistics. Despite our determined commitment to ministry and our daring to dream, our Sunday attendance shows a slight but persistent decline in the last two years and our income from almost every source continues to lessen while our expenses inexorably increase. Pawtucket is not alone in this – from national figures like church historian and sociologist Diane Butler Bass to the facilitators of the Pearl Pastorate Program, it is clear that almost all churches, whatever their size or denomination are seeing similar trends. Small churches are more vulnerable to these changes than larger ones, yet small churches can sometimes make bold decisions and respond to changing situations more rapidly than larger ones. Church and religion are changing, and while I believe that our Christian faith and the power of Jesus to transform lives is undiminished, I wonder what the Church will become in the next decade or so as the culture becomes rapidly less religious in what has been the conventional way. Yet I know this: that God is and always has been unconventional, that God has prepared good things for us to do as we love our neighbors. God also yearns for us to know God and experience God's transforming love. Human beings also yearn to be connected – to each other and also to the spiritual, but this connection comes at a price: it is a paradox of our faith that we have to be willing to lose our lives in order to find them; Jesus always calls us to leave what is familiar, safe and conventional to follow him.

I thank God for all of you at Pawtucket who are so willing to try new and unfamiliar thing, take up new challenges and ministries and follow where Jesus leads.

Respectfully submitted

Rev. Ruth Richards

Clerk's Report 2014

Baptisms

- 6-22-14 Charlotte Patricia Bergeron, born 11-6-2013 to Kacie and Darren Bergeron.
- 7-27-14 Corey Joseph Calhoun, born 11-11-2008 to Tanya Garneau and Jonathan Calhoun.
- 7-27-14 Brynn Aaliyah Brownawell, born 6-9-2011 to Catherine Garneau and Brian Brownawell.
- 7-27-14 Jordan Luis Morales, born 5-30-14 to Christy Garneau and Ramon Morales.

Transfer

- 5-11-14 Nancy Tierney to Central Congregational Church, Chelmsford, Mass.

Death

- 6-1-14 Dr. John B. Hamblet, oldest member who celebrated his 100th birthday at the church in February. His family has a long history with Pawtucket Church and John was a strong supporter of the church in many ways.

There were 32 active members as of 12-31-14.

Respectfully submitted.

Thomas Varnum

Clerk

Welcoming Faiths 2014

Pawtucket Congregational Church continues as an active member of LGBTQ Welcoming Communities of Faith of the Merrimack Valley (hereafter known as “Welcoming Faiths”) The mission of Welcoming Faiths is “to promote equality and inclusion for Lesbian, Gay, Bisexual, Transgender, and Questioning individuals and families and to reach out and assist those seeking a spiritual home. Our member congregations encourage active support for LGBTQ people and their families, assuring that they are welcomed, comfortable and safe in every aspect of congregational life. Our member congregations also strive to increase awareness of issues of equality and justice for LGBTQ persons and to serve as beacons of fairness and loving affirmation in the Merrimack Valley and beyond.”

Welcoming Faiths meetings held 1/28, 3/11, 4/27, 8/26, and 10/14 were attended by Jamie Butterweck and Kim Nichols. Rev. Ruth Richards also attended the meeting 1/28 at South Church in which the documentary “Through Gay Eyes” was viewed along with the PFLAG of Greater Boston group.

Jamie Butterweck and Kim Nichols attended the 8:00 am service at St. Anne's Episcopal Church 5/25, and spoke with Rev. Dr. Ennis Duffis and several St. Anne's members during coffee hour after the service about the possibility for Welcoming Faiths to have an information table on St. Anne's lawn during the Lowell Folk Festival, and regarding their possible interest in becoming a member congregation of Welcoming Faiths. Permission to have a table on St. Anne's lawn was readily given, and St. Anne's is now a Welcoming Faiths member congregation.

Pawtucket Congregational Church was well represented at the Welcoming Faiths table located on the lawn of St. Anne's Episcopal Church 7/26 and 7/27 during the Lowell Folk Festival, with Rev. Ruth Richards, Tim Graham, Jamie Butterweck, and Kim Nichols all spending time at the table. It is worth noting that many of the people we spoke with at the Lowell Folk Festival said they didn't know LGBTQ inclusive houses of faith existed. It is our hope that having a Welcoming Faith presence at these types of community events will increase awareness of and interest in becoming involved with the growing number of welcoming and inclusive faith communities in the Merrimack Valley.

Jamie Butterweck and Kim Nichols met with Kath Mason and Nancy Mulvey 7/17 in the Pawtucket Congregational Church Fellowship Hall for a Welcoming Faiths planning meeting. Jamie agreed to assume the role of Welcoming Faiths co-chair along with Kath Mason. Kim Nichols agreed to join the Welcoming Faiths executive board member along with Nancy Mulvey and Deb Longabaugh-Burg.

To facilitate communication among Welcoming Faiths members, Jamie Butterweck assisted with development of an enews letter, with a Summer 2014 and Fall 2014 edition being sent out. Welcoming Faiths also launched a website for the group (www.welcomingfaiths.org) that links to the member congregations' websites to make it easier for people who know about Welcoming Faiths to find a faith community in their area that is from the same background that they are looking for.

With the addition of St. Anne's Episcopal, and three Jewish congregations (Congregation Beth Israel in Andover, Temple Emanuel in Andover, and Temple Emanu-el in Haverhill), Welcoming Faiths now consists of 18 faith communities in the Merrimack Valley.

Respectfully Submitted,

Kim Nichols

DEACONS' REPORT 2014

In February at the Annual Meeting, Bob and RaeAnne Burton retired from being deacons after serving together for twelve years; RaeAnne was also Senior Deacon for four years, since 2010. We are thankful to God for them and for their years of faithful service. Bob and RaeAnne were presented with a print of the church at the Annual Meeting and they continue to be as active in the church as possible.

New deacons, Jamie Butterweck, Judy Davidson and Joan Graham were elected at the Annual Meeting.

The deacons continued the traditions of service to the congregation and assistance to the minister in 2014 in the administration of the sacraments and with pastoral care. Deacons Jamie Butterweck, Cathy Gunnulfsen, Judy Davidson, Jean Page, Wayne Russell and Joan Graham assisted Rev. Ruth with our regular Communion services and special services for Ash Wednesday, Maundy Thursday, Easter, Pentecost, Advent and Christmas.

This year our worship services were enhanced by the work of our resident liturgical artist and expert quilter Bob Sweet who made two beautiful quilted hangings for the Chancel: a purple one for Lent and Advent and a green one for Growing Time. Bob also made a new set of Advent banners to match the purple quilt.

We have continued to improve on our sound and technology systems, thanks to gifts from John Richards. The sound and projector are now operated from the back of the Sanctuary, which helps provide the appropriate sound level. Thanks to indefatigable audio-visual technician Tim Graham and John Richards for setting up and breaking down the system almost every Sunday. Thanks also to Ritchie Thibeault who located a very good second hand headset mic, which has improved audibility further.

There were several unusual services throughout the year: a Maundy Thursday supper in the Sanctuary that moved seamlessly into a meaningful celebration of the Last Supper including footwashing and stripping the altar. Louisa Varnum and Rev. Ruth sang a duet *Were You There When They Crucified My Lord?* At the beginning of the summer we had a memorable outdoor Communion service and

Blessing of the Community Garden on Sunday, June 1 and later in the summer we experimented with a couple of “cafeteria-style” worship services in the Chapel: with the congregation seated at tables. Kim Nichols and Gail Bartlett shared their faith and experiences of God in their lives as they were interviewed by Rev. Ruth. The congregation joined in a guided conversation in groups at their tables. We are blessed that many of our congregation are gifted in storytelling and drama, so on the 4th Sunday in Advent the Nativity story was told by members of the congregation portraying some of the characters involved, in a series of dialogues and monologues, threaded with favorite Christmas carols.

The deacons met most months in 2014 and also have met with the Board of Worship and Education to discuss our common concerns, including worship planning both generally and for Lent, Holy Week, Advent and Christmas. We have arranged for pastoral care and pulpit supply when Rev. Ruth has been away. The deacons have also assisted with taking Communion to a shut-in, and with baptisms, including visiting with the baptism families. We serve as ushers, support Rev. Ruth with prayer after worship ministry and organize flowers for Mother’s Day and for funerals of church members.

The Deacons’ Fund is a discretionary fund supported by donations from the congregation and administered by the Deacons and used for a variety of purposes. In 2014 the fund was used to support two raised beds in the Community Garden, serve those in need with minor financial assistance, buy flowers for Mother’s Day and an arrangement of flowering plants for John Hamblet’s Memorial Service which was presented to the Hamblet family. It also provides the children’s Bibles and flowers that we present to families who bring their children for baptism. The fund is available to assist people in the congregation and beyond.

The balance in the Deacons’ Fund as of December 31, 2013 was \$218.24; the balance as of December 31, 2014 was \$585.29. We thank our church family for their generosity in contributing to the Deacons’ Fund. We collect donations for the Fund about every other month.

Music Committee 2014

The Music Committee consists of four members who have a combined musical experience of over 200 years. Our goal is to promote music that will enhance the worship experience and enjoyment of those who partake of it. We did not hold a formal meeting in 2014. Musical decisions were made by others, although we sometimes expressed opinions on one thing or another.

We continue to enjoy the playing of Erin McDermott on the piano. Erin is in the process of finding a music education job but still has time to be with us on Sunday, surprising us occasionally with a jazz or show tune postlude. She patiently practices with our pick-up choir a few times a year. On Christmas Eve she paired up with a trumpeter to provide some uplifting and joyful Christmas music. We thank her for all the careful preparation she gives to each service and for the goodnatured attitude and talent she brings.

We are blessed to have organist emeritus Richard Chadwick play for us the fourth Sunday of the month. He and our organ are old friends from his childhood when he learned to play on it. The deep bass tones and bright upper notes bring forth a real feel of heaven come down to earth. As if that weren't joy enough, we usually have soloist Neil Bartlett join Dick to sing an anthem and an offertory. We can't thank Dick and Neil enough for sharing their talents with us.

The Margaret Smith Music Fund has financed five special appearances of musicians throughout the year, three by trumpeters, one a vocalist, and one a pianist. We enjoyed all these students' performances and continue to appreciate the gift that Margaret's family and friends made in her memory.

We had a gift during Lent from Dr. John Hamblet of a listing of carefully picked Lenten hymns. He pored over several hymnals for a couple weeks and put together his list of the most important and best-loved Lenten hymns, taking into account the ability of our voices to carry the tune and the impact of the wording. He even picked one out for Louisa to sing as a solo, which she and Ruth sang together on Maundy Thursday. Several of the rest were added into Sunday worship. John was a talented chorister but unfortunately had to give up choir as a bow to old age.

The Lowell Philharmonic Orchestra continues to use our space for practice and performance. We appreciate the excitement that our partnership provides on concert days. We sell cookies during intermissions as a reliable fundraiser.

Rev. Ruth continues to introduce some newer hymns during worship by utilizing our new projector and screen. Some we learn, while others remain a mystery particularly when the words but not the music are provided. We must give Ruth credit for not giving up on us.

Dreams for 2015 heard from the pews: having a choir more often, having a choir director, inviting in guest musicians more often, continuing to enjoy Erin's, Dick's and Neil's wonderful contributions, more joyful musical selections, and a congregation that feels that "All God's Creatures Have a Place in the Choir" and sings out loud and clear.

Historical Committee 2014

The historic committee this year did not meet as such but was involved in dealing with several issues related to church history. Our main event each year is our participation in Doors Open Lowell, a citywide offering of tours of significant buildings that don't offer tours on a regular basis. The committee set out interesting historical church documents for visitors to see, showed our church history video, and gave tours of the building from bell tower to renovated kitchen. Foot traffic was steady all afternoon and there was great interest in our windows, organ and Paul Revere bell. We met some old friends and everyone appeared to enjoy our tour. We look forward to participating again in May.

Joyce Frazee, a longtime member of this committee, died in 2013. She had a personal collection of church and neighborhood memorabilia that her family has now donated to the church. Many of these items are ones we display for Doors Open tours. We are grateful to add them to the church collection.

Gail Bartlett announced her intention, at the last Annual Meeting, to give some church historical material to the church. The Bartlett family has a long association with PCC and reportedly collected many interesting items.

As we strengthen our connections with UMass Lowell, new opportunities seem to arise. One of their history professors met with us to arrange for an intern to work with us to sort and catalog our church documents and records. Production of an historical brochure to use for tours was also agreed upon. We are awaiting the brochure but the cabinets of historical things certainly look more organized, a great improvement when one has glass doors.

We continue to look for ways to connect with the public and share our church history and beautiful building.

Worship and Education Board

The Worship and Education Board has not been active for a number of years even though it could be considered the most important board in a church organization. With some ideas in mind of ways to enhance these areas, I volunteered to become chair last summer. I soon found that few were willing to serve along with me. It also became evident that the Deacons, led by the minister, had essentially taken over the role of worship decision-making but they had little interest in the education piece. I was invited and attended several joint Worship and Deacons meetings. It was clear that my participation was neither necessary nor effective. Therefore I will not be continuing in the position. At some point, a discussion needs to be opened about the roles and duties of the Deacons vs. the Worship and Education Board. Congregational input of ideas for the worship service have no clear path to follow for consideration of implementation. Updating of our church goals and vision could help clarify the direction that the present congregation wants to follow in these areas.

Respectfully submitted,
Louisa Varnun

St. Paul's Soup Kitchen 2014

Pawtucket Congregational Church prepared and served five meals at St. Paul's Soup Kitchen in 2014. Cathy Gunnulfsen and Kim Nichols continued in the role of St. Paul's Soup Kitchen co-coordinators, and Joan Graham remained available to provide much appreciated advice and assistance. Turkey casserole was served January 29, April 30, July 30, and October 29. Chili was served December 31.

Bread donated by Panera in Westford was served with each meal. Each turkey casserole meal also included lettuce salad, cranberry sauce, rice krispie treats, and milk. The chili was served with grated cheese, sour cream, lettuce salad, milk, and apple crisp donated by Parlee Farms in Tyngsboro.

Due to the renovation of the Pawtucket Congregational Church kitchen, the April 30 meal was prepared at the Christ Church United, Lowell kitchen. Many thanks to Jamie Butterweck for helping to coordinate the use of the Christ Church United kitchen, and to Christ Church United for allowing us to use their kitchen and equipment.

The meal served July 30 included fresh produce from the Pawtucket Congregational Church community garden, including kale that was added to the turkey casserole, and fresh lettuce, tomatoes, and cucumbers being added to the salad.

Many thanks to all those who have contributed to the St. Paul's Soup Kitchen mission over the past year. Many members and friends of Pawtucket Congregational Church have very generously volunteered their time and talents to assist with meal preparation and serving. Others have been very generous with their monetary gifts and donations of food items. It would not be possible for Pawtucket Congregational Church to continue our role in partnering with St. Paul's Soup Kitchen without the prayers, good wishes, and efforts of so many.

Respectfully Submitted,

Kim Nichols

Kitchen Task Force Report 2014

2014 was a good year for the Kitchen Task Force, so good in fact that we were able to disband after a single meeting in the middle of the year with our work completed.

The year started with the \$25,000 grant promised by the Parker foundation in 2013 being finalized, thanks to much effort by Gail Bartlett and Rev. Ruth.

Kitchen renovations were started in February by our contractor Derek Coulter, managed from our end by Jim McMorrow, led by Chip Hamblet. The work proceeded very well with substantial completion occurring mid year. There were many kind donations from Derek including a complete new floor. Sal Currao the plumber donated and fitted a frost-free spigot for the community garden. After a slight delay resulting from the need to move the stove to fit under the required extraction hood, all was completed and appropriate certificates obtained by November. Thanks to the excellent oversight by Jim and Chip and the help of Derek the project came in on budget at \$50,000.

The Kitchen Task Force met for a final time in the middle of the year and, based on the completion of fund raising and the advanced state of the renovations considered its work complete. The baton was then handed on to the Kay's Place Meal Program led by Gail Bartlett, Jamie Butterweck and Joan Graham to get the Saturday meal program started.

With assistance from Rev. Ruth the Kay's Place team has started to build a strong team of partners representing a cross section of Lowell faiths and interests to cook and serve Saturday lunches. The program kicked off a successful pilot program on two Saturdays in December, and is moving strongly into 2015.

Respectfully Submitted,

John Richards, on behalf of the Kitchen Task Force

Pumpkin Patch 2014

The church again contracted with Pumpkins USA and the Navajo Nation to sell pumpkins in our churchyard that were grown on the reservation in New Mexico. This was a challenging decision since the number of workers available to help was smaller than in prior years. However, we were fortunate to connect with the Greek societies at UMass Lowell who were ready and willing to help unload the truck as a service project. An entire 18-wheeler of pumpkins was offloaded in about three hours thanks to the muscle of the 25 fraternity men (and some women) combined with our usual church muscle.

The yard never looked better. Displays were enhanced with new decorations, photo areas were set up, the community gardens added some interest, as did cornstalks and a giant blow-up pumpkin. Pumpkin painting was offered on Saturdays.

The yard was full of pumpkins but customers were not as plentiful as usual. There was a large crop of local pumpkins and some seller's prices were more favorable than our mandated ones. There were a considerable number of rainy days. Halfway through our sales period, it was clear that our sales were lagging well behind the prior year but were still as good as the first two years that we sold pumpkins. We will never know which factors made the difference in our sales results from last year to this year. One bright spot was that sales of Pawtucket Church pure profit items of cornstalks, cookies, honey, and pumpkin carving kits, as well as monetary donations, brought in \$717.41. Our 1/3 share of pumpkin sales totaled \$4250.75 for a fundraising total of \$4968.16.

I am afraid to name names for fear of leaving someone out but suffice it to say that every man, woman, and child helped out the Patch in some way. There was set-up, unloading, manning the sales counter, hauling pumpkins to customer's cars, re-stocking, rearranging, covering pumpkins on frosty nights, baking cookies, donating decorations and items for sale, keeping accounts, and generally being the welcoming, friendly people we are to ensure that everyone who visited had a good time.

We were left with 800 fine, large pumpkins after Halloween when demand disappears. The small pie pumpkins, over 800 pounds of them, were donated to the Merrimack Valley Food Bank. The large ones were given to a local farmer for his animals to eat. Nothing was wasted and the yard returned to its normal look, until the next truckload of pumpkins appears in October.

A huge pat on the back and thank you goes out to all. Congratulations on raising a significant part of our church's income in a less than favorable year. Please save the date of Oct. 1 or 2, 2015 for our next pumpkin delivery.

Louisa Varnum
Patch Director

Windows of Faith

2014 Annual Report

In 2014, Pawtucket Congregational Church (PCC) and Windows of Faith (WOF) once again experienced a bittersweet year. While we celebrated that donations from our 2013 campaign allowed us to make a \$20,000 payment on our loan for barrier free access, we also mourned the loss of Dr. John B. Hamblet, Sr., a beloved church member. John, the consummate gentleman and a longtime supporter of WOF, was 100 years old when he passed on June 1st.

In October, WOF conducted its fourth Capital Campaign aimed at retiring the debt incurred in making our church barrier free. Eighty-four (84) solicitations were sent to present and former church members and to friends of the church. Twenty-one (21) responses were received, fourteen (14) from members, two (2) from former members, one (1) from a friend of the church, and four (4) from former ministers. Once again, members and friends of PCC generously supported the PCC WOF campaign. The campaign raised \$6,850. We are grateful to everyone who generously responded.

WOF received memorial contributions totaling \$1,370. Of this, \$1,020 was in memory of Dr. John B. Hamblet, Sr.

The annual donation of \$3,500 from the DeMoulas Foundation arrived just before Christmas. *(The DeMoulas Foundation continues to generously support PCC. Please consider that when choosing a store to shop for groceries.)*

During the year, donations and gifts totaling \$12,394.27 were gratefully received from charitable foundations, members and friends of PCC:

2013 Capital Campaign received in 2014	\$200.00
2014 Capital Campaign	\$6,850.00
DeMoulas Foundation	\$3,500.00
Gifts	\$200.00
Memorial Contributions	\$1,370.00
Spinners Fundraiser	\$220.00
Doors Open Lowell	\$25.00
Notecard sales	\$20.00
Postcard sales	\$2.00
Historic preservation	\$3.12
Interest	<u>\$4.15</u>
 Total raised	 \$12,394.27

The WOF account has a year-end balance of \$13,277.71.

Beginning balance – Jan 1, 2014	\$17,488.44
Transfer from general fund*	\$3,345.00
Funds raised in 2014	\$12,394.27
Loan payment – May 9, 2014	<u>(\$20,000.00)</u>
Ending balance – Dec 31, 2014	\$13,227.71

(*Funds slated for WOF were inadvertently deposited in the general fund.)

We are deeply grateful to everyone for their support to WOF. This support will allow PCC to make the final payment to Cornerstone in February.

Respectfully submitted

Paula Leavitt, Chair
Windows of Faith

Windows of Faith Donor List 2014

Pawtucket Congregational Church is blessed to have received the support of the following donors to the Windows of Faith in 2014.

NAME	IN MEMORY OF
Chabot, Pauline	Dr. John B. Hamblet Sr.
Chervenak, Helen	Leonard and Czarina Wilcox
Cogan, Philip	Isabelle Cogan
Davidson, Dr. Judith	
Day, Rev. Don and Virginia	
Demoulas Foundation	
Fasth, Rev. Sanford and Virginia	
Gibson, Richard	Ken and Mabel Gibson
Gunnulfsen, Peter and Cathy	Loved Ones
Graham, Joan	Dr. John B. Hamblet Sr.
Greene, Ernest and Margaret	Dr. John B. Hamblet Sr.
Hamblet, Ann and Paul	Dr. John B. Hamblet Sr.
Hamblet, Hope	Dr. John B. Hamblet Sr.
Hamblet, John and Hope	Judith Gardiner
Hamblet, John B. Jr.	Dr. John B. Hamblet Sr.
Hamblet, Linda and James	Dr. John B. Hamblet Sr.
Leavitt, Paula and Ray	Louis and Flora Mechalides
	Dr. John B. Hamblet Sr.
McMorrow, James	Dr. John B. Hamblet Sr.
Moore, Meghan	
Nichols, Kim	Dr. John B. Hamblet Sr.
Richards, John and Rev. Ruth	Richards and Anderson families
Richards, Rev. Ruth	Joyce Frazee
Robbins, Joan	Dr. John B. Hamblet Sr.
Robinson, Rev. Sylvia	Dr. John B. Hamblet Sr.
Stoehr, Rev. Richard and Judith	
Thibeault, Ritchie	
Thurlow, Robert and Rev. Dr. Judith	Violet Thompson
	Thelma Sherwood
	Dr. John B. Hamblet Sr.
Varnum, Louisa	Tom and Jean Varnum
	Dr. John B. Hamblet Sr.
Varnum, Tom and Nancy	Dr. John B. Hamblet Sr.
Williama, Rev. David and Patricia	
Yoder, Carolyn and Claude	Keby and Ray Silcox

Financial Secretary's Report, 2014

PCC INCOME 2014									
MONTH	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	TOTAL	PLEDGES	LOOSE	THRIFT
Jan.	\$528.00	\$2,928.00	\$2,915.50	\$380.50		\$6,752.00	\$408.00	\$0.00	\$0.00
Feb.	\$628.05	\$1,746.10	\$1,223.50	\$894.00		\$4,491.65	\$1,430.00	\$21.00	\$77.00
Mar.	\$790.00	\$1,854.00	\$1,446.00	\$978.00	\$1,301.00	\$6,369.00	\$833.50	\$30.00	\$24.00
Apr.	\$633.00	\$2,195.00	\$795.00	\$628.00		\$4,251.00	\$294.50	\$46.00	\$20.00
May	\$783.00	\$1,907.65	\$582.00	\$1,423.00		\$4,695.65	\$417.05	\$5.00	\$30.00
Jun.	\$2,015.11	\$937.00	\$1,944.00	\$479.00	\$402.75	\$5,777.86	\$1,237.00	\$43.10	\$26.00
Jul.	\$1,079.00	\$558.50	\$1,053.70	\$676.50		\$3,367.70	\$870.50	\$3.00	\$0.00
Aug.	\$1,098.28	\$478.00	\$538.00	\$607.00	\$428.00	\$3,149.28	\$554.00	\$48.00	\$122.00
Sep.	\$1,668.00	\$1,999.50	\$428.50	\$1,487.13		\$5,583.13	\$335.00	\$16.00	\$74.00
Oct.	\$1,731.00	\$660.00	\$808.50	\$867.86		\$4,067.36	\$1,620.00	\$26.00	\$100.00
Nov.	\$2,228.00	\$1,484.00	\$2,738.00	\$1,321.90	\$762.44	\$8,534.34	\$1,095.00	\$11.00	\$52.00
Dec.	\$2,453.00	\$897.71	\$2,338.00	\$720.00		\$6,408.71	\$285.00	\$52.00	\$120.00
					YTD	\$63,447.68	\$742.00	\$4.00	\$50.00
							\$225.00	\$52.00	\$86.00
	CHINESE	NA	AAA-TH	SAA	JUMP	DIVORCE	\$1,762.00	\$53.00	\$30.00
JAN.	\$120.00	\$120.00		\$250.00	\$350.00		\$641.00	\$154.00	\$0.00
FEB.	\$120.00		\$150.00	\$150.00			\$345.00	\$28.00	\$100.00
MAR.	\$120.00	\$60.00	\$75.00	\$150.00	\$200.00	\$300.00	\$130.00	\$43.00	\$30.00
APR.	\$120.00	\$60.00	\$75.00	\$150.00	\$350.00		\$1,279.00	\$34.00	\$23.00
MAY.	\$120.00	\$60.00		\$150.00	\$400.00	\$150.00	\$395.00	\$23.00	\$93.00
JUN.	\$120.00	\$60.00	\$75.00	\$150.00			\$860.00	\$39.00	\$0.00
JUL.	\$120.00	\$60.00		\$150.00		\$150.00	\$1,818.00	\$26.11	\$51.00
AUG.	\$120.00	\$60.00	\$140.00	\$150.00			\$896.00	\$9.00	\$0.00
SEP.	\$120.00	\$60.00		\$150.00		\$150.00	\$1,625.00	\$31.00	\$58.00
OCT.	\$120.00	\$60.00			\$150.00		\$265.00	\$139.00	\$0.00
NOV.	\$120.00	\$60.00	\$150.00	\$150.00	\$200.00		\$340.00	\$8.25	\$54.50
DEC.	\$120.00	\$60.00		\$200.00	\$100.00	\$150.00	\$858.00	\$11.00	\$0.00
Total	\$1,440.00	\$720.00	\$665.00	\$1,800.00	\$1,750.00	\$900.00	\$402.00	\$6.50	\$26.00
							\$925.00	\$60.00	\$0.00
	4-SQ	Sarris	LPO	TFC	hall rent		\$195.00	\$41.50	\$40.00
	\$400.00	\$200.00	\$500.00		\$60.00		\$963.00	\$15.28	\$0.00
	\$500.00	\$200.00	\$500.00		\$60.00		\$367.00	\$76.00	\$35.00
	\$400.00	\$200.00	\$500.00		\$75.00		\$225.00	\$23.00	\$0.00
							\$495.00	\$12.00	\$40.00
	\$1,300.00	\$600.00	\$1,500.00	\$1,000.00	\$195.00		\$127.00	\$141.00	\$0.00
							\$1,432.00	\$26.00	\$60.00
RENTAL TOTAL:		\$11,870.00					\$1,040.00	\$9.50	\$30.00
CAMPUS MIN	OGH	Strg the chur	Fire fund	NIN	Xmas fund	WELCOME	\$277.00	\$77.00	\$24.50
\$150.00	\$8.00	\$35.00	\$124.00	\$30.00	\$110.00	\$28.00	\$607.00	\$27.13	\$53.00
	\$118.00	\$45.00	\$66.00	\$75.00	\$32.00	\$5.00	\$1,290.00	\$26.00	\$118.00
	\$66.00	\$10.00		\$57.00	\$45.00	\$33.00	\$536.00	\$49.00	\$50.00
	\$25.00	\$26.00		\$25.00	\$187.00		\$360.00	\$11.00	\$63.00
	\$217.00	\$116.00	\$190.00	\$10.00			\$540.00	\$36.00	\$29.00
				\$197.00			\$1,060.00	\$46.00	\$92.00
							\$536.00	\$60.00	\$30.00
							\$1,290.00	\$152.00	\$102.00
							\$501.90	\$58.00	\$102.00
							\$350.00	\$52.44	\$0.00
FUNDS									
WorshipFund	\$2,000.00		LPO Cookies	\$80.00			\$1,570.00	\$33.00	\$130.00
				\$65.00			\$574.00	\$12.71	\$76.00
St Paul's Soup Fund	\$30.00			\$96.00			\$700.00	\$167.00	\$72.00
	\$2.70		total	\$241.00			\$670.00	\$50.00	\$0.00
	\$20.00						\$38,593.45	\$2,223.52	\$2,393.00
	\$100.00		pumpkin tot.	\$4,968.00					
	\$64.50								
	\$8.00		canoe	\$250.00			MISCELLANEOUS		
	\$225.20						SuperSat.	Lilies	mem garden
							\$156.00	\$209.00	\$1,000.00
Kit. Op Fund	kitchen equip		oven sale	\$125.00			Baptism	bed garden	carnati-Deac
	\$25.00		TOTAL	\$5,584.00			\$70.00	\$60.00	\$36.00
	257.86							\$40.00	
	\$282.86						Poinset		
							\$30.00	\$180.00	
Kit. Op Fund	PCC meal donation						Serv-safe	Coburn fund	
	\$500.00						\$960.00	\$326.65	
	\$1,000.00								
	\$2.00						MISC	\$3,342.65	
	\$100.00								
	\$1,602.00								

We are blessed to have many generous contributors to help us carry on the work of the church. Our pledge drive for 2015 totaled \$40,320. which is a \$1320. decrease from 2014 due to the loss of two pledging members. However, a majority of pledgers increased their pledge for the coming year. Most have also been able to faithfully follow through with their pledges. We continue to stay alert to opportunities for new sources of income in addition to pledges. A huge thank you to all who give their treasure, time and talent.

Louisa Varnum
Financial Secretary

The Board of Stewardship and Finance

2014 Annual Report

Introduction:

The Board of Stewardship and Finance oversees the finances of the church and is responsible for the care, maintenance and improvement of church property. The Board meets on the third Thursday of every month with additional meetings as required. This report includes comments and data from both the Financial Secretary and the Treasurer.

Thank you to our Interim Executive Secretary and Financial Secretary, Louisa Varnum, and members Paula Leavitt, Bob Sweet, Jim McMorrow and John Richards for all their hard work this past year. Kim Nichols took over as Church Treasurer in 2014 and our progress would not have been possible without Kim and the efforts of the Board. Gail Bartlett resigned from the Board in 2014 and we thank her for all of her work. Gail was successful in securing most of the funding for the kitchen renovation.

2014 Stewardship Summary: Property, Buildings, and Equipment:

Pawtucket Congregational Church continues to provide a safe, warm, comfortable place of sanctuary to hundreds of members of our community every week who seek help with their addictions, want their children to do better, enjoy local cultural events and worship as they choose. The church property, buildings and equipment receive much care and attention from our never-tiring Sexton, Jim McMorrow and we are grateful for his service.

2014 saw several improvements to the property and use of the church. Here are a few highlights:

- The long awaited kitchen renovation was completed. Derek Coulter and his company, Coulter Construction, worked with Jim McMorrow, project manager, and the Stewardship & Finance Board to complete the project within budget. Derek donated equipment and services including a new floor, painted walls, a new stove. His subcontractor, Sal Currao, donated an upgraded dishwashing faucet and an exterior spigot for the use of the new community gardens. We received our food permit to serve the public in December.
- John Richards generously refilled the Worship Fund with a \$2,000 donation which funded upgrades for the sound and audio system. In addition, he donated another \$10,000 in 2014 to the Building Fund. This fund allows us to match grants, upgrade our facilities, make various improvements and respond quickly to needed repairs.
- This year Climate Summer contributed six separate community service projects that improved the integrity and beauty of our building and grounds. The least noticed but perhaps most important improvement was the sealing of the asphalt against the church foundation. As a result of the two CS teams along with Jim's work on the foundations almost all of the stormwater leaks in the boiler room and the kitchen have stopped.

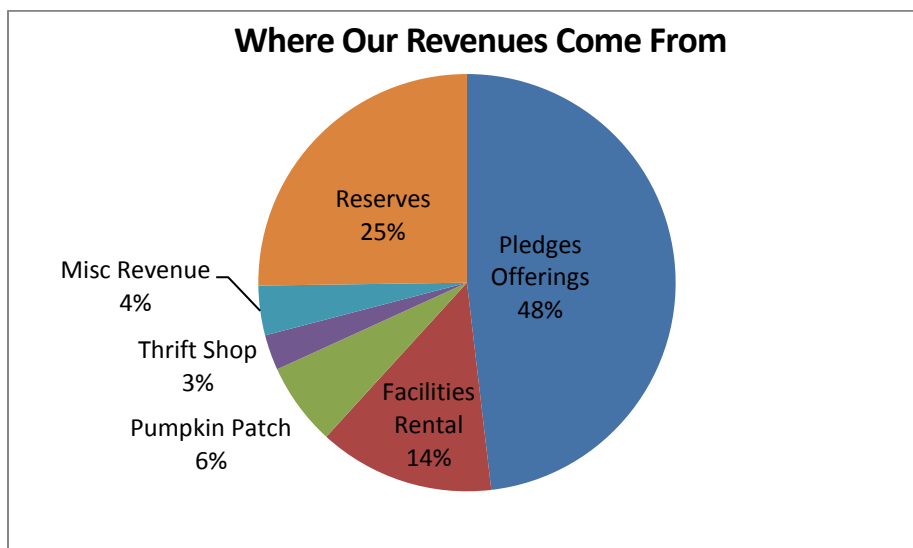
2014 Financial Summary: Income, Expenses and Fundraising:

The pledges, gifts and contributions our members and church friends make throughout the year remain our largest source of revenue. Thank you for your gifts that enable us to carry out our mission and make God's love and justice real in our community.

Again this year, what is not reflected in our financial reporting is the amazing effort put forth by our members and friends. Hundreds of hours are contributed by our members and friends who keep our church boards running, our mission work successful and our doors open and welcome to all. Also not seen on our balance sheet are the many gifts of food, clothing and other items that make much of our mission and outreach possible.

We are truly blessed that God has provided us with the financial and human resources to continue and expand his work at our church. Thank you to all.

Income (Appendix A):



Several Income items fell against expectations including: Pledge & Offerings (-7%), Pumpkin Patch (-24%) and Kay’s Place Thrift Shop (-17%). These were offset slightly by a \$2,300 gain in facilities rentals and a \$2,030 gain in miscellaneous revenue. This resulted in an overall decline in revenue of \$3,758 (-5%) over previous year and -\$1,323 (-2%) compared to budget.

Fundraising:

Pumpkin Patch: Under Louisa Varnum’s leadership and supported by a hardworking and dedicated team of volunteers, the 2014 Pumpkin Patch raised \$4,968 for the church, and \$8,514 was raised for the benefit of the Navajo Nation. Also, we donated 840 lbs of pumpkins to the Merrimack Valley Food Bank after Halloween.

ITEM	2013	2014
Pumpkin sales gross	\$17,735	\$12,765
Sent to Navajo Nation	\$11,829	\$8,514
Pumpkin profit@1/3	\$5,906	\$4,251
Baked goods/donations	\$637	\$717
Total profit to PCC	\$6,543	\$4,968

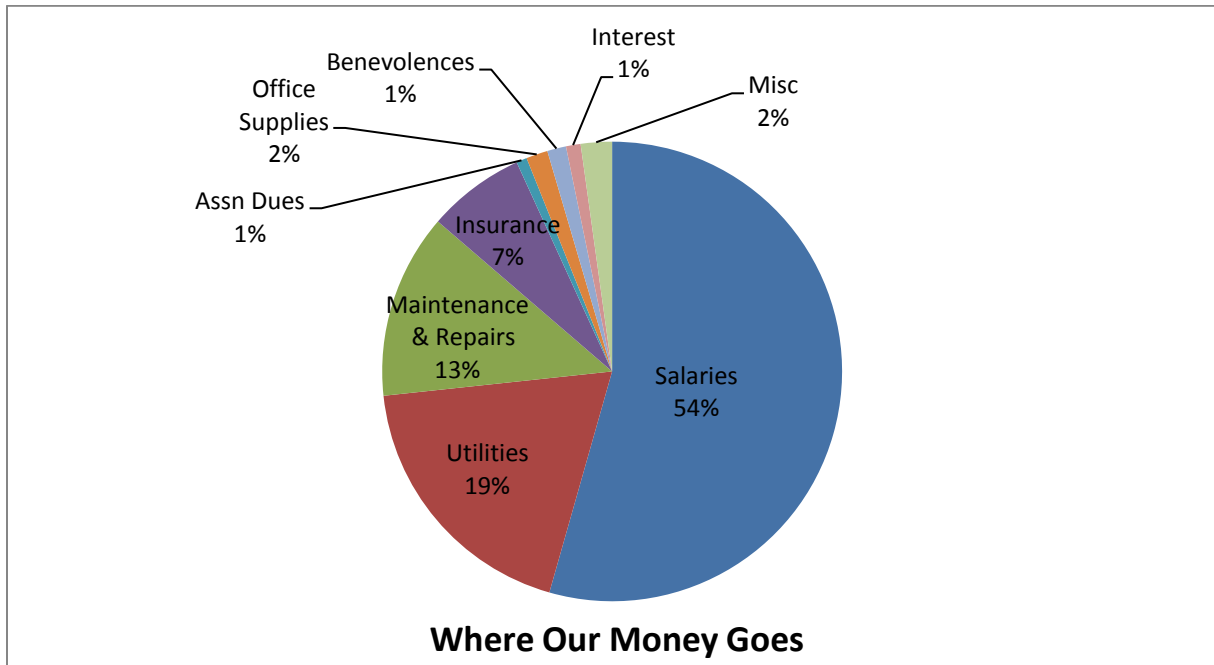
Windows of Faith: Paula Leavitt led another year of successful capital fund raising through the Windows of Faith campaign resulting in new funds of \$12,394. The line of credit we took out to pay for the handicapped accessible entrance and lift was a five year loan. The fifth payment will be made in early 2015 at which time we will retire the loan.

General Fundraising:

In addition to the Pumpkin Patch, Windows of Faith and the Thrift Shop, various other fundraising events took place in 2014 including bake sales at LPO Concerts, and fundraising for St. Paul’s Soup Kitchen at Eliot Church and the Kitchen Operating Fund as shown on the Fund Accounting Worksheet.

Expenses (Appendix A):

Church operating expenses exceeded budget by \$3,847 (5%) due mostly to increased maintenance and repair costs. Operating Expenses grew by \$6,274 (8%) over 2013.



Operating Result:

The overall operating result for 2014 was a loss of \$21,959 which was \$5,170 (6%) below budget and \$10,032 (-12%) compared to previous year.

Benevolences: This year we achieved our goal of becoming a 5 for 5 church.

<u>United Church of Christ – 5 for 5</u>	<u>Collected</u>	<u>Donated</u>
• Our Church’s Wider Mission Basic		\$200
• One Great Hour of Sharing	\$217	\$217
• Strengthen the Church	\$116	\$200
• Neighbors in Need	\$197	\$200
• The Christmas Fund	\$187	\$200
<u>Protestant Campus Ministry</u>	\$150	\$150
<u>Welcoming Faiths</u>	\$33	\$100
<u>Fire Fund</u>	\$190	\$190
<u>Navajo Nation (Pumpkin Patch)</u>	\$8514	\$8,514
TOTAL BENEVOLENCES		\$9,871

Statement of Financial Position (Appendix B)

The statement of Financial Position or Balance Sheet is a snapshot of the assets and liabilities of the church. Typically, property is not included in non-profit balance sheets.

Generous donations by the Windows of Faith Community, the Richards Family, our members and friends, as well as the return on our investments, and debt reduction (Cornerstone LOC) offset the funds used to cover the operating loss yielding a modestly improved bottom line over 2013 (+\$3,401).

Fund Accounting (Appendix C)

Thanks in large part to Kim Nichols efforts; we were able to expand our fund accounting system in 2014. A fund is a self-balancing set of accounts, segregated for specific purposes in accordance with laws and regulations or special restrictions and limitations.¹

Capital Expense Budget: The Capital Expense budget for 2014 will include an allocation for new signage and lighting. Estimates for work and materials are currently not available

2015 Forecast

Income: Pledge revenue for 2015 is forecast slightly lower than 2014 primarily due to membership & worship attendance loss. We expect Thrift Shop revenues to decline slightly. 2015 projections for the Pumpkin Patch are problematic as we are unable to identify why our sales dropped in 2014. Rental donations are expected to remain the same. Total Operating Income is forecast to decline slightly.

Expenses: We are projecting no significant increase in 2015 expenses. Pastor and Sexton salaries will increased by 3% and we have increased the Church Maintenance/Supplies/Repairs budget to more accurately reflect our average yearly expenses in this area which have increased in part due to annual maintenance and license fees relating to the lift, fire alarm, kitchen inspections and kitchen equipment maintenance. Due to the severe cold this winter and projected increase in the cost of natural gas, we have budgeted another \$1,200 in fuel costs over 2014.

Summary:

Our financial future is challenging in the face of declining pledging membership and worship attendance. Reversing those trends may well resolve our financial challenges.

Respectfully submitted,



¹ Leon E. Hay (1980). *Accounting for Governmental and Nonprofit Entities, Sixth edition*, page 5. Richard D. Irwin, Inc., Homewood, IL. [ISBN 0-256-02329-8](https://www.amazon.com/Accounting-Governmental-Nonprofit-Entities-Sixth/dp/0256023298)

**2014 BUDGET VS. ACTUAL
2015 BUDGET**

	2014 Budget		2014 Actual		Budget Variance		2015 Budget		2015 Budget Notes
INCOME									
Pledges	\$41,640		\$38,593		-\$3,047		\$38,000		
Loose Collection	\$1,500		\$2,224		\$724		\$1,000		
Special Collection (Benevolences)	\$1,200		\$1,090		-\$110		\$1,200		5 for 5 @\$200, \$100 PCM, \$100 Wel. Faiths
Total Sunday Collections (1+2+3)	\$44,340		\$41,907		-\$2,433		\$40,200		
Facilities Rental	\$9,580		\$11,870		\$2,290		\$11,000		
Thrift Shop	\$3,000		\$2,393		-\$607		\$2,000		
Patch & Special Events	\$8,000		\$5,584		-\$2,416		\$6,500		PPatch \$5,500, Fundraising \$1K
Miscellaneous Revenue	\$1,500		\$3,343		\$1,843		\$1,500		Memorial Garden \$1K (anon donation)
Total Other Income (4+5+6+7+8)	\$22,080		\$23,190		\$1,110		\$21,000		
TOTAL OPERATING INCOME	\$66,420		\$65,097		-\$1,323		\$61,200		
EXPENSES									
Salaries	\$43,562		\$42,877		-\$685		\$45,475		COLA, EM 42 days, Supply 750
Employee Benefits	\$3,197		\$3,482		\$285		\$4,136		RR Pension + Ed + Travel
Payroll Administration	\$850		\$1,004		\$154		\$1,000		
Total Salaries	\$47,609		\$47,362		-\$247		\$50,611		
Insurance	\$4,700		\$5,985		\$1,285		\$4,700		
Gas Heat	\$11,000		\$11,885		\$885		\$13,000		Gas costs up - added \$1k
Utilities	\$4,500		\$4,575		\$75		\$5,000		
UCM (formerly Assoc. Dues)	\$650		\$648		-\$2		\$650		
Office & Church Supplies	\$2,500		\$277		-\$2,223		\$2,500		
Church Maint./Supplies/Repairs	\$7,000		\$11,316		\$4,316		\$7,000		
Thrift Shop	\$300		\$190		-\$110		\$300		
Miscellaneous	\$1,000		\$1,719		\$719		\$1,000		
Benevolences	\$1,200		\$1,157		-\$43		\$1,200		
Interest - Cornerstone	\$1,000		\$895		-\$105		\$100		includes RR Professional Expenses,
Non Salary Expense Total	\$34,800		\$39,693		\$4,893		\$35,450		
Adj to Expenses	\$800								
TOTAL OPERATING EXPENSES	\$83,209		\$87,056		\$3,847		\$86,061		
YEAR END RESULT (Operating)	-\$16,789		-\$21,959		-\$5,170		-\$24,861		

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET) PAWTUCKET CONGREGATIONAL CHURCH 12/31/2014						
	Institution	Type	Balance Dec. 31, 2013	Balance Dec. 31, 2014	2014 Notes	
ASSETS						
Unrestricted						
	TD BankNorth	Checking	\$5,489	\$2,968		
	TD BankNorth	Savings	\$2,058	\$1,987		
	TD BankNorth - Capital Expense *6862	Checking	\$29,726	\$12,286		
	TD BankNorth	Psbk	\$218	\$545	Deacon's Fund	
	Signator Invest. * 7620	Mutual Funds	\$144,451	\$146,079		
	Mass Cong. Fund #1	Investment	\$4,676	\$4,439	As of 6/1	
	Mass Cong. Fund #2	Investment	\$2,152	\$2,735	As of 9/1	
	Sub Total Unrestricted		\$188,771	\$171,039		
Restricted						
	Eastern Bank - WOF	Savings	\$17,488	\$13,227	For WOF purpose only	
	Eastern Bank - Combined	Savings	\$4,741	\$4,742	\$3,640 Restricted	
	Signator Invest. Memorial Fund *7582	Savings	\$163,482	\$154,772	\$125,000 Restricted	
	Sub Total Restricted		\$185,711	\$172,742		
Accounts Receivable						
	CDBG		\$6,000	\$6,000		
	Parker Foundation Grant		\$25,000	\$0		
	Sub Total Accounts Receivable		\$31,000	\$6,000		
TOTAL ASSETS			\$405,482	\$349,781		
LIABILITIES						
	Cornerstone Fund	LOC	\$33,255	\$13,243		
	Kitchen	Acct. Payable	\$50,000	\$0		
	Capital Expense					
	• Downspouts	Acct. Payable	\$2,178	\$2,178		
	• Boiler	Reserve	\$7,000	\$14,000		
	Sub Total Accounts Capital Expense		\$9,178	\$16,178		
TOTAL LIABILITIES			\$92,433	\$29,421		
BALANCE			\$313,049	\$320,360		

Pawtucket Church Fund Balances							
	FUND	DATE	DESCRIPTION	WITHDRAWAL (EXPENSES)	DEPOSITS	BALANCE	Notes
1)	Windows of Faith (Eastern Bank)	12/31/2013	Year End Balance- 2013			17,488.00	
		4/25/2014	Transfer to WOF from General Funds		3,345.00	20,833.00	Previous Amounts Due
		5/1/2014	\$20K Payment to Cornerstone - LOC	-20,000.00		833.00	
			Income		12,394.41	13,227.41	
		12/31/2014	Year End Balance			13,227.41	
2)	Music Fund (Unallocated)	12/31/2013	Year End Balance - 2013			1,545.00	
		2/2/2014	Anthony Prestigiovanni	-50.00		1,495.00	
		2/15/2014	Morgan Mahoney	-50.00		1,445.00	
		3/9/2014	Anthony Prestigiovanni	-50.00		1,395.00	
		7/13/2014	Barry Davis	-100.00		1,295.00	
		12/24/2014	Andrew Heath	-90.00		1,205.00	
		12/31/2014	Year End Balance - 2014			1,205.00	
3)	Worship Fund (Unallocated)	12/31/2013	Year End Balance - 2013			796.10	
		1/8/2014	R Richards Expenses	-668.01		128.09	Nov & Dec 2013
		1/15/2014	Donation - J Richards		2,000.00	2,128.09	
		2/10/2014	R Richards Expenses	-80.46		2,047.63	
		3/10/2014	R Richards Expenses	-188.69		1,858.94	
		5/20/2014	R Richards Expenses	-45.70		1,813.24	
		7/20/2014	R Richards Expenses	-14.43		1,798.81	
		8/10/2014	R Richards Expenses	-85.00		1,713.81	
		9/14/2014	Headset	-10.00		1,703.81	
		11/9/2014	R Richards Expenses	-50.26		1,653.55	
		11/9/2014	CCLI License	-240.00		1,413.55	
		12/14/2014	R Richards Expenses	-376.71		1,036.84	
		12/31/2014	Year End Balance - 2014			1,036.84	
4)	Building Fund (Capital Expense Account - TD Bank #6862)	12/31/2013	Year End Balance - 2013			7,700.00	
		12/31/2013	Accounts Payable	-700.00		7,000.00	
		7/8/2014	Donation - J Richards		10,000.00	17,000.00	
		12/31/2014	Year End Balance - 2014			17,000.00	
5)	Kitchen Renovation Fund (Capital Expense Account - TD Bank #6862)	12/31/2013	Year End Balance - 2013			17,000.00	
		12/31/2013	Accounts Receivable - Parker Grant		25,000.00	42,000.00	Received 3/1/2014
		12/31/2013	Accounts Receivable - CDBG		6,000.00	48,000.00	CDBG Grant - outstanding
		4/17/2014	Coulter Construction	-22,847.50		25,152.50	
		5/6/2014	Coulter Construction	-10,450.00		14,702.50	
		6/18/2014	Coulter Construction	-7,125.00		7,577.50	
		10/28/2014	Coulter Construction	-6,000.00		1,577.50	
		10/31/2014	Coulter Construction	-3,042.50		-1,465.00	Total Pd to Coulter \$49,465
		12/31/2014	Year End Balance - 2014 - FUND CLOSED			-1,465.00	Fund Closed 12/31/2014
6)	Deacon's Fund Separate Acct @ TD Bank)	12/31/2013	Year End Balance - 2013			218.00	
		12/31/2014	Year End Balance - 2014			545.29	
7)	St Paul's Soup Kitchen (Unallocated)	12/31/2013	Year End Balance			152.00	
		2/15/2014	Cathy Gunnulfsen	-86.22		65.78	
		6/13/2014	Cathy Gunnulfsen	-73.95		-8.17	
			Donation		30.00	21.83	
		07/20/14	Donation - PCC Sunday		2.70	24.53	
		09/21/14	Donation - H Chervenak		20.00	44.53	
		09/28/14	Donation- R Richards		100.00	144.53	
			Donation		64.50	209.03	
			Donation		8.00	217.03	
		12/31/14	Year End Balance			217.03	
8)	Kitchen Operating Fund (Unallocated)	12/31/2013	Year End Balance		0.00	0.00	
			NIN Grant		2,000.00	2,000.00	
			Pampered Chef Fund Raiser		257.86	2,257.86	
			Private Donation		25.00	2,282.86	
		12/6/14	United Restaurant Supply	-726.00		1,556.86	
		12/7/14	Joan Graham	-58.76		1,498.10	
		12/29/14	Hamblet - Coffee Maker	-253.09		1,245.01	
			Donation - Ministry at Large		500.00	1,745.01	
			Donation - St Paul's		1,000.00	2,745.01	
			Donation - Fisher		100.00	2,845.01	
			Donation		2.00	2,847.01	
		12/31/14	Year End Balance			2,847.01	

Nominating Report for 2015

Moderator
John (Chip) Hamblet

Clerk
Thomas Varnum

Treasurer
Kim Nichols

Financial Secretary
Louisa Varnum

Cabinet Members at Large
Wayne Russell
Louisa Varnum
Helen Chervenak
John Richards

Historical Committee
Hope Hamblet
John (Chip) Hamblet
Louisa Varnum
Paula Leavitt

Pastoral Relations
Judy Davidson
Joan Graham
Louisa Varnum

Deacons
Wayne Russell
Cathy Gunnulfsen
Joan Graham
Judy Davidson
Jamie Butterweck
Jean Page

Worship and Education

Fellowship and Outreach
Judy Davidson
Kim Nichols
Jamie Butterweck

Music
Louisa Varnum
Bob Sweet
Helen Chervenak
Joshua Page

Welcoming Faiths
Jamie Butterweck
Kim Nichols

Stewardship and Finance
John (Chip) Hamblet
Paula Leavitt
Bob Sweet
Louisa Varnum
John Richards
James McMorrow (Sexton)

Windows of Faith Fund
Paula Leavitt

Thrift Shop
Gail Bartlett
Wayne Russell
Joan Graham
John McCarthy

Soup Kitchen
Kim Nichols
Cathy Gunnulfsen
Joan Graham
Gail Bartlett
RaeAnne Burton
Bob Burton

Nominating Committee
Paula Leavitt
Louisa Varnum
Wayne Russell