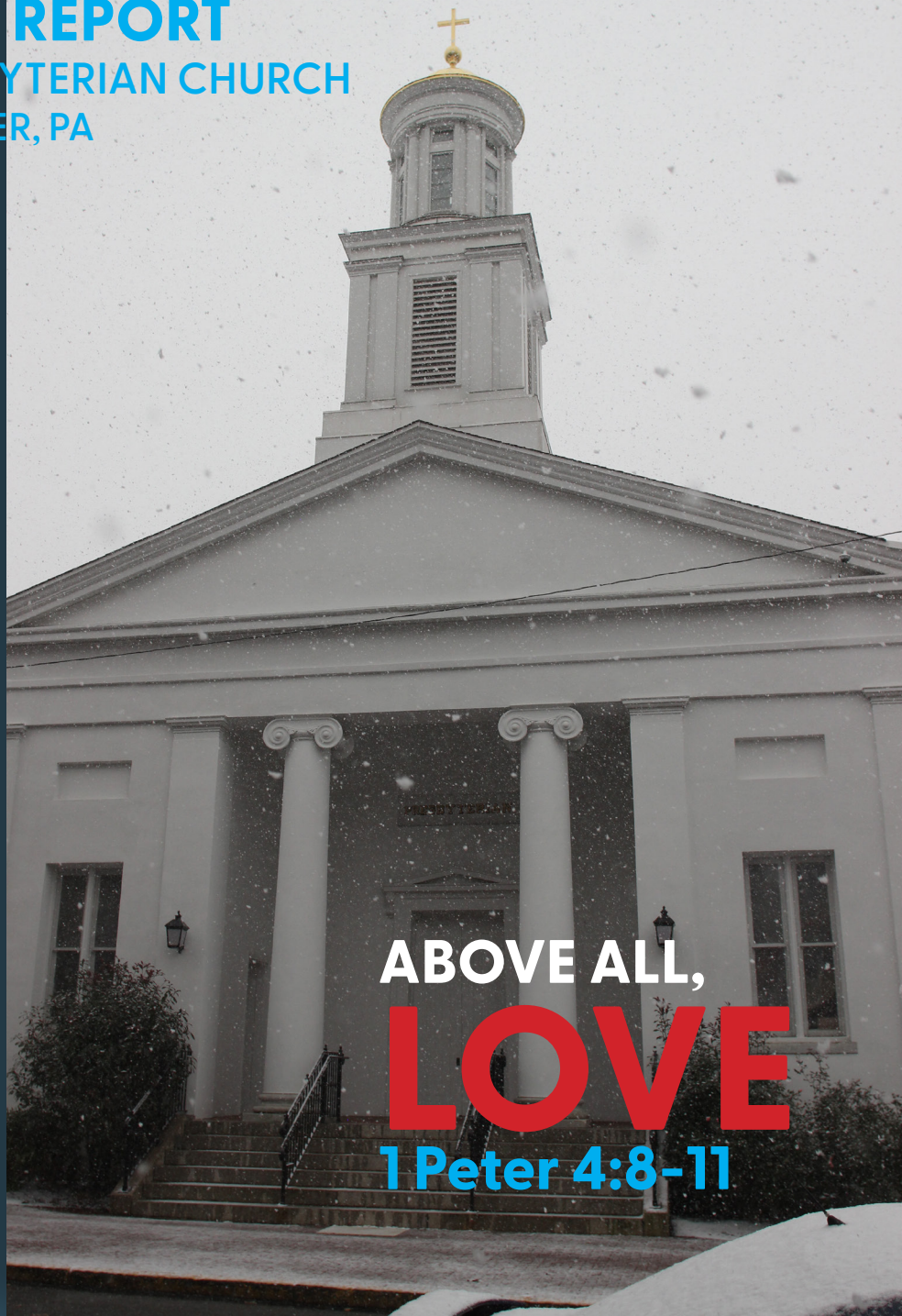


2021

ANNUAL REPORT

FIRST PRESBYTERIAN CHURCH
WEST CHESTER, PA



ABOVE ALL,

LOVE

1 Peter 4:8-11

ABOVE ALL, LOVE

Dear First Pres Members and Friends,

As Civil Rights leader Judy Heumann said, “Any story of changing the world is always a story of many.” Similarly, any story of the life of a church is a story of many. In the pages that follow you will catch glimpses of the work that God has done through and amongst you this year. The brief entries under each ministry area represent countless hours of labor, discernment, and prayer.

What the bullet points may not capture is the grace that has infused this church as we’ve navigated one of the most challenging years of our history. Lists of accomplishments can’t express the welcome familiarity of returning to the church building for a sunrise men’s Bible study or hearing preschoolers practice for the Christmas pageant. Marks on a page are not sufficient to convey the sacred privilege of keeping vigil at a bedside or the Trustees’ laughter as they combat a (minor!) bat infestation. As you read through the pages that follow, I encourage you to draft your own annual report. Where has the Spirit moved in your life over the past year? What good news do you wish to share?

For me, and maybe for all of us, this has been a year of learning as transition and disruption became the status quo. I have a better understanding of manna these days – that God gives us enough for today, and will give us enough for tomorrow, whether that means a leadership transition, a new covid variant, or yet another go-round with the bats. Over the past year there are plenty of things I wish I would have handled differently, challenges that in retrospect required a more nuanced approach. And so behind these pages are also the shadows of disagreements, and heartbreak, and lots of sleepless nights. There are places where our hurt or anger has had the upper hand, and places where we have practiced forgiveness and grace. It’s a year in the life of a people learning how to live and serve together, figuring out what it means, in the complex realities of our lives, to “above all, love.”

While my personal highlights from this year would extend this letter far beyond a reasonable person’s patience, here are a few:

- The moment a group of ESL students toured the church building and broke into giant smiles upon seeing the photos from Guatemala, the country where many of them were born (and also when the “last day” party for ESL was overhauled and made into the “let’s keep the class going in 2022” party).
- The time we had to scramble to add a second Christmas concert to include everyone who wanted to attend.
- The day we realized the Lenten craft beer and baking groups had both filled up overnight, proving that we are a people who genuinely enjoy spending time together (and maybe should be exploring our relationship with carbs).
- The New Years email from Jeff announcing the congregation had funded our entire 2022 budget without taking anything from investments.
- The meeting where Session adjusted our new members and communion practices to make them accessible to members with disabilities.
- The daily marvel at the variety and depth of gifts held amongst you: gifts for projects and spreadsheets and preaching and investing and caring and justice-making and hospitality that have held this church, and me, up throughout the year.

There are many people who should be thanked for their service over 2021. While there is not space to name them all, I want to hold up two sets of volunteers who deserve special mention. The first is the Transition Team: Elizabeth Guman, Kathy Westhafer, Kathy Bird, PJ Dakes, and Doug Sherman have logged hundreds of hours over the past year handling the complex projects, personnel responsibilities, and care that are part of a pastoral transition. In a time of instability they have been able navigators and kept this ship afloat. I am also grateful to the Revs. Ann and David Dickey, who ably shouldered a significant preaching load and declined any compensation! Their wisdom and generosity remind me how deeply God has blessed our church family.

God willing, next January you'll be receiving an Annual Report letter from our new Head of Staff. Maybe by then our masks will be collecting dust, along with our memories of this season of worry and transition. Perhaps we'd even welcome a bat or two, if only for old-time's sake. But I pray that what never fades is my gratitude for being part of this congregation as we sail forward together into another year of serving Christ and one another.

In Christ,

Caroline Cupp

Executive Pastor, Head of Staff



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WORSHIP

MUSIC MINISTRY

Provided outstanding music for two Sunday morning services and held approximately 170 rehearsals throughout the program year

Established a new brass ensemble called Miner Street Brass Next to promote intergenerational music making involving 12 students from the community

Presented two Candlelight Christmas Concerts which involved 85 performers from five different music ensembles and 315 attendees

WORSHIP COMMITTEE

Implemented and administered the church's covid response

Coordinated four outdoor Easter services

Diversified our preaching staff and styles, welcoming guest preachers into the pulpit as well as starting dialogue and story-telling sermons

Continued our livestream and radio ministries

Adapted communion and baptism to fit both covid protocols and improve accessibility for people with disabilities and medical conditions



SERVICE

MISSIONS COMMITTEE

2021 saw the first semester of English Sunday School, an English as a Second Language program that met at First Pres. This cooperative ministry of First Pres, West Chester United Methodist Church, and El Buen Samaritano Methodist Church brought together some 25 teachers and nearly 20 students for a time of learning and sharing, crossing cultural and language lines to enrich all the participants

Supported 17 local Mission Partners to address housing and food insecurity, aging, domestic violence, legal aid, and job training, and to help children with special needs

Helped sponsor Faith Partners in Argentina, the Congo, East Asia, Malawi, Haiti, Peru, East Central Africa, and Thailand. In addition, we supported the Harrars in their continuing work with Wycliffe Bible Translators. Five of our partners have recently retired or been reassigned

Continued the partnership with the Getsemani Presbyterian Church in Villa Nueva, Guatemala, though we missed our annual exchange of visits for the second year due to Covid

Gave significant grants to the work of three Mission Partners: Friends Association, the Promise Program at West Chester University, and Kennett Area Community Services through the Matthew 25 Fund. This fund also provided ample resources for our pastor and staff to be able to address the shelter needs of others in our community, both church members and non-church members

The Giving Tree program provided over 240 individuals and families with Christmas gifts, in addition to providing over \$2,100 in gift cards to Mission Partners to be used to support the people they serve

Sponsored Christmas for 26 families with 126 individuals, and raised \$2,244 in financial donations through the Migrant Ministry

Our Clothing Cupboard ministry continued in 2021, though we are seeking a new coordinator in 2022

STEPHEN MINISTERS

Companioned church and community members who were facing difficult situations in their lives, with complete confidentiality being upheld in every aspect of this one-to-one listening ministry

Connected with church members following the loss of a loved one and provided them with books from the "Journeying through Grief" series

Engaged in continuing education with other caregiving groups, viewing "Voices of Grief" film and discussion with film's producer

GUATEMALA PARTNERSHIP

The partnership with Getsemani Church has continued to grow, despite not being able to connect in person for the second year. Our two congregations have kept up communication and held a few Zoom meetings between the Partnership Committees

Getsemani prepared a series of video messages for us that were shared with our congregation. We have continued to support their Medical Clinic ministry financially. Praying for each other through this difficult pandemic continues to be an important part of this ministry

PERSONNEL

Filled all critical staff vacancies while reducing overall personnel spending

Welcomed Dr. Marissa Truong (Bucket School Director), Daniel Williams (Office Administrator), Dr. Marci Major (Children's Choir Director), and Sara Abate (Nursery Director) to the church staff

Worked closely with the Finance Committee to improve communications and transparency between committees

Updated the church's parental and family leave policies to improve our standing as a fair and competitive employer

Offered end-of-year bonuses to all staff in recognition of service during a challenging year

PASTORAL TRANSITION

TRANSITION TEAM

Advanced our three congregational transition objectives:

- Creating a vision for the church
- Improving infrastructure
- Communications and creating a culture of trust

Completed a working vision statement that met the Presbytery's threshold for readiness to call a Pastoral Nominating Committee

Completed a ministry context assessment that included surveys, retreats, congregational conversations, and assessments of our congregation and local area

Brought on Bill Wilson and the Center for Healthy Churches to shepherd the pastoral search

NOMINATING COMMITTEE

The Nominating committee shifted its timeline to recruit new officers in the spring so that they can be elected and oriented in the fall and begin their service in January of the following year

Coordinated the Pastoral Nominating Committee formation process, putting together a diverse, spiritually-mature and highly qualified team of members to lead the search for the next Head of Staff

PASTORAL NOMINATING COMMITTEE

Initiated a first-in-Presbytery active search model where excellent candidates are invited to apply for the head of staff position (rather than the traditional passive model where the committee waits for applicants to submit their resumes)

Created a first draft of a ministry brochure for potential candidates to be shared with the congregation in January of 2022. The ministry brochure has been time consuming; it required input from many congregants and staff members. It is a piece very important in accurately describing ourselves to potential candidates. In getting feedback, we interviewed all of staff, including former pastors and parish associates

Established evaluation criteria for candidates, with feedback from congregation, Session and staff

FAITH FORMATION

FAITH FORMATION

Hired a new Nursery Director and re-opened the Nursery for young families

Nurtured our preschool and elementary aged kids' growth through weekly Sunday School classes, distributed Bibles to 3rd graders, the annual Backpack Blessing, and periodic service activities

The Young Justice Builder's Club thoughtfully engaged with lessons on anti-racism vocabulary, the difference between charity and justice, and Bayard Rustin and nonviolence

Strengthened the church's relationship with the Melton Center by supporting their Summer STEAM Camp

Created the Justice Ministry Team to provide educational and action opportunities for the church community to grow in their understanding of God's justice

Supported the spiritual growth and health of the congregation through ongoing adult study groups, Lenten groups, the *Sailboat Church* book study, the Women's Luncheon, and a lectio divina group for caregivers

PRESBYTERIAN WOMEN

Extended an invitation to all First Pres women to participate in one of the women's circles which meet monthly for fellowship, Bible/book study and mission/service opportunities

Supported neighbors in need by providing dinners at the Salvation Army each month, Christmas gifts to neighbors affiliated with Friends Association and decorating the Giving Trees

Provided financial support to many local, national and world-wide mission partners

Provided clothing and books to several local community support organizations

Honored women of First Pres who passed away in 2020 by presenting an adult book, *Box of Butterflies*, by Roma Downey to the church library and a children's book, *When God Made You*, by Matthew Paul Turner to the Bucket School library

Honored Nancy Ohms at the Women's Luncheon for her dedicated PW leadership over many years

YOUTH MINISTRY

The spaghetti dinner fundraiser raised over \$6,000 and provided meals to our local mission partners as well as disaster relief in the aftermath of hurricane Ida

The Youth Committee, in collaboration with the Personnel Committee, hired a new (to the position) youth director, Eric Hankins, who started August 1

Our congregational youth leaders facilitated events and connections, including a beach trip and a recent graduate dinner, through the summer months without a Youth Director in place

Our Fall Retreat hosted 15 students at a local camp with both overnight and day-only options

Four seniors delivered their senior sermons on Youth Sunday and were a powerful testimony to how God is at work in our students' lives

The golf outing returned with 28 golfers and 15 dinner guests that gathered to raise money and celebrate the youth ministry of First Pres



THE BUCKET SCHOOL

Opened for the 2021-2022 school year in September with full, in-person programming for students ages 2 ½ through 5 years old

Offered weekly extracurricular activities such as mini-worship, library, music, and physical education

Extended day was offered on Mondays, Tuesdays, Wednesdays and Fridays for 3s and 4s through 2:00

Health and safety precautions such as masking and social distancing remained in effect



HOSPITALITY

DEACONS

Transitioned the board to a parish system, where every individual is matched with a deacon based on life stage, ministry interest, or geographic area

Delivered home communion to members who are unable to physically attend worship

Brought Christmas poinsettias to 60 church members and their families and assisted the youth group with Mother's Day Flowers

Provided coffee and tea during Fellowship Hour

Sent care packages to ten college students and provided gifts to the newly baptized

Wrote letters to new church members

TRUSTEES

Fixed ceiling in Social Hall and working on a roof replacement to alleviate leaks

Removed diseased trees on Darlington with a plan to replace them

Painted the outside of church

Paved and reconfigured the parking lot

Updated fees for weddings and funerals

CONGREGATIONAL LIFE AND MEMBERSHIP

Lenten Groups: We had 14 groups - everything from baking and photography to gardening, wine and craft beer tasting, and Mario Kart - with over 90 participants taking part in these fellowship and study groups

Park Clean Up: Joined the Friends of Everhart Park for a spring clean-up day

Prayer Walk: One week in May, the church provided a walking map and suggested prayers for 16 non-profit organizations/ministries in the borough, and we reached out to each of them to let them know First Pres WC was praying for them

Women's Ministry: We hosted a luncheon in September with over 40 attendees, monthly fellowship meetings over Zoom in the winter, a spring Bible Study and an online Christmas gathering

First annual Christmas Wreath Workshop with over 40 attendees



GENEROSITY

FINANCE COMMITTEE

We finished 2021 with a healthy surplus of income over expenses of \$75,890. However, we transferred the entire surplus to investments and capital reserves in anticipation of roof repair expenses in 2022. So, after transfers, income and expenses were equal. Income for the year finished about \$50,000 under budget mostly because of a pledge income shortage. Expenses were significantly below budget due primarily to open staff positions during the year, as well as lower program and administration costs related to the pandemic.

The church's investments grew from \$1,652,293 at the end of 2020 to \$2,015,178 as of December 31, 2021, an increase of \$362,885 or 22%. We added about \$100,000 to investments from the 2020 surplus and the PPP loan proceeds realized in January 2020. The remaining increase is attributable to investment earnings. These investment balances do not include assets managed outside of the church's accounts. There are seven separate accounts totaling about \$287,000 that are designated and undesignated gifts to First Pres. Total investments including these gifts is over \$2.3 million.

Finance commissioned the Rental Property Committee in 2021 to study the future possibilities for these properties and to make recommendations. The committee completed their work over the second half of 2021 and recommended we repurpose the apartment building to provide affordable housing to those in need. No changes were recommended for the attorneys building next door. The recommendation was presented to Session and approved and shared with the congregation as part of the Transition Team's congregational conversations during the Fall. The Rental Property team is currently finishing their work on an implementation plan to be presented to Session in January and hopefully commencing with the transition in first quarter 2022.

The 2022 budget was developed in November/December and approved by Session in early January. The total budget for 2022 is \$1,094,775. We have received pledges for 2022 to support 100% of the budgeted pledged income thanks to the generosity of our congregation. The 2022 budget is \$165,330 lower than the 2021 budget. However, the 2021 budget was inflated due to the PPP loan forgiveness realized in January 2021. Adjusting for the PPP loan, we still have a lower budget in 2022 by \$94,830. The lower budget is attributable to lower personnel costs in 2022.

Finance also commissioned an Endowment program team in 2021. This was begun following the success of the Mission Endowment program begun in 2019 and continued into 2020. An Endowment investment policy was completed and adopted, including asset allocation thresholds, permissible investments, use of funds, and a withdrawal policy to ensure sustainable growth in the future. In addition, multiple investment committees were consolidated into a single investment committee responsible for managing the General Endowment Fund, Mission Endowment Fund and General Investments. During the 4th quarter, a Legacy Giving Team was formed, charged with developing a Legacy/Planned Giving Program for First Pres. The team has met twice and formed sub-teams to focus on the various aspects of the program, including educational materials and events, developing a financial professional's network, and developing communications for those who have made commitments in the past. We anticipate launching the Legacy/Planned Giving Program in early 2022.

MEMBERSHIP

Membership as of Dec. 31, 2021

1026

New Members in 2021

Paul Becker, Jeanne Bulger, Erin DeJoseph, Kristin Dolan, Michelle Eisenhower, Joseph Fabiani, Mandy McClure, Anne Morris, Thomas Sicoli

Reactivated Members in 2021

Justin McClure

New Confirmands in 2021

No Confirmands

Members who came off the membership roll due to transfer or were removed at their request

25

We lost 21 members due to death in 2021

Alexander Barry, Joan Blackmore, Elizabeth Chandler, George Fasic, Gwendolyn Haines, Mary Hendricks, Barbara Hoke, Earl Lewis, Arthur Massey, Penelope McIlmoyle, Mary Miller, Judy Newell, Joy Pietschmann, Eugene Rader, Nadia Rosengarten, Myrtle Shoch, Herbert Sperry, Landon Spilman, Alice Swan, Edwin Taylor, Charles Young

Baptisms in 2020

Owen Michael Campbell, Nolan August Chappell, Georgiana Taylor Gerbron, Bennett Daniel Katulka, Tyler Patrick McClure, Cameryn Ruth McDivitt, Sloane Ann McDivitt, David Gregory Morris, Eleanor Lee Ohms, Ivy Faye Quinlan, Darlene C. Ross (Adult), Mila Lynn Rowan, Connor Jack Skinner

Marriage Ceremonies

No Marriage Ceremonies

FIRST PRESBYTERIAN CHURCH

THE ONE-HUNDRED EIGHTY-EIGHTH ANNUAL MEETING OF
**THE CONGREGATION AND
CORPORATION OF
THE FIRST PRESBYTERIAN CHURCH**
WEST CHESTER, PA

JAN. 23, 2022
11:30 A.M.
WEST CHESTER, PA

**2021
FINANCIAL REPORT**

DOCKET

THE ONE HUNDRED EIGHTY-EIGHTH ANNUAL MEETING OF THE CONGREGATION AND CORPORATION 11:30 AM JANUARY 23, 2022

Call to Order of the Annual Meeting of the Congregation	Rev. Caroline Cupp, Moderator
Call to Order of the Annual Meeting of the Corporation	David Stone, President of Trustees
Opening Prayer	Rev. Caroline Cupp
Ministry Reports	
Financial Report 2021	Bob Smith,
Presentation of the 2022 Budget	Elder
Approval of Terms of Call for Pastor	George Zumbano, Elder
Recognition of Retiring Officers	Pete Galloway, Clerk of Session
Elders:	Doug Congdon-Martin, Kaela Dakes, Elizabeth Guman, Doug Hendricks, Jean Russell *, Bob Smith *, Kathy Westhafer
Deacons:	Bob Bird, Dan Campbell*, Carolyn Hitchcock, Connie Kohler*, Ellen Landis, Charlie Myhre*, Kathie Myhre*, Evelyn Norton*, Andy Rode, Tom Sicoli*, Lynn Wildrick*
Trustees:	Dan Ohms, Dennis Park*, Cory Scheibe*, Deb Shryock*, Liz Single
Pastoral Nominating Committee Presentation	Chris Menan
Motion to Adjourn	
Closing Prayer	Rev. Caroline Cupp

*Denotes reelection for officer terms of various lengths

FINANCIALS

INCOME	2021 BUDGET	2021 ACTUALS	2022 BUDGET
Pledge Income	\$917,655	\$848,415	\$890,193
Non-Pledge Income	\$145,510	\$153,579	\$138,142
Other Income	\$23,440	\$7,123	\$23,440
PPP Loan Forgiveness	\$130,500	\$130,500	\$0
Preschool	\$7,000	\$7,000	\$7,000
Transfers from Investments	\$0	\$0	\$0
Des. Funds and Property Rentals	\$36,000	\$36,000	\$36,000
Total	\$1,260,105	\$1,207,647	\$1,094,775
EXPENSES	2021 BUDGET	2021 ACTUALS	2022 BUDGET
Personnel	\$848,854	\$731,750	\$748,048
Programs	\$68,145	\$68,012	\$74,120
Administration	\$40,978	\$35,725	\$40,978
Comsys	\$20,880	\$21,329	\$20,880
Building and Grounds	\$86,331	\$85,306	\$86,331
Missions	\$124,418	\$119,135	\$124,418
Transfers	\$70,500	\$146,390	\$0
Total	\$1,260,105	\$1,207,647	1,094,775
INCOME VS EXPENSES	\$0	\$0	\$0

2021 MISSIONS GIVING

Local Service & Outreach

Total Giving **\$46,000**

ACT in Faith	\$5,000
The Barn at Spring Brook Farm	\$1,000
Charles A. Melton Center	\$2,000
Domestic Violence Center	\$2,000
Friends Association	\$2,000
Good Samaritan	\$3,000
Good Works	\$2,000
Habitat for Humanity	\$2,000
Legal Aid of Southeastern PA	\$1,000
Kennett Area Comm. Services	\$1,000
Meals on Wheels	\$2,000
Migrant Ministries	\$5,000
North Star	\$2,000
Opportunities Industrialization Ctr.	\$1,000
Safe Harbor	\$5,000
West Chester Food Cupboard	\$5,000
West Chester Sr. Center	\$5,000

Global Service & Outreach/ PCUSA Missionaries

Total Giving **\$21,072**

Boyd (Congo)	\$2,000
Collins (East Central Africa)	\$2,000
Fujii (Thailand)	\$2,000
GA Unified	\$750
Getsemani Church	\$2,322
Hare (Haiti)	\$2,000
Harrar Wycliffe Bible Translators	\$3,000
Koball (Peru)	\$2,000
Lim (East Asia)	\$2,000
Smith (Argentina)	\$1,000
Sommers (Malawi)	\$2,000

PC(USA) Commitment

Total Giving **\$38,812**

Per Capita Apportionment \$38,812

National Service & Outreach

Total Giving **\$2,750**

Presbytery of Donegal	\$1,750
Naphtali	\$1,000

Other Distributions

Total Giving **\$47,280**

Coronavirus Matching Gifts	\$1,711
Matthew 25 Gifts	\$45,569

Total Missions Support

\$155,914.00

INVESTMENTS

CASH

2020

2021

Vanguard MM

\$262,126

\$140,248

Treasury MM

\$292,652

\$292,690

Cash Subtotal

\$554,778

\$432,938

STOCKS

Vanguard Total Stock

\$1,033,133

\$1,148,776

BONDS

Vanguard Bond Funds

\$0

\$333,153

OTHER

Matthew 25 Endowment

\$ 64,382

\$100,311

TOTAL WITHOUT DONOR RESTRICTIONS

Total without Donor Restrictions

\$1,652,293

\$2,015,178

INSTITUTION/FUND

2020

2021

BNY Mellon - Whiteley

\$69,576

\$77,013

Wells Fargo - Bogle*

\$292,652

\$292,690

Presbyterian Foundation*:

Morgan

\$19,501

\$21,187

McCardle

\$3,747

\$4,192

MacIver

\$18,033

\$5,664

Thompson

\$13,226

\$16,534

Elles

\$10,852

\$11,329

Total with Donor Restrictions

\$283,773

\$289,063

*Wells Fargo & Presbyterian balances are as of 9/30/21

Total Assets

\$ 1,936,066

\$ 2,304,241

RENTAL PROPERTIES

Total Income

\$118,961

Balance Sheet / December / Rental Properties

Assets

Total Cash	\$139,185
Total Investments	\$1,664,543
Total Assets	\$1,803,728

Liabilities

Accounts Payable	N/A
Line of Credit	N/A
Permanent Fund	N/A
Total Memorial Gifts	N/A
Total Security Deposits	\$9,465
Total Liabilities	\$9,465

Fund Balance

Unrestricted	\$1,746,975
Current Yr. UFB	\$54,692
Total Fund Balance	\$1,801,667
Permanently Restricted Fund Bal.	---
Total Liabilities and Fund Bal.	\$1,811,132

PROPOSED TERMS OF CALL

Salary and Benefits	Caroline Cupp, Executive Pastor
Salary	\$31,400
Housing	\$50,500
Total Effective salary	\$81,900
Soc. Sec. Replacement (7.65%)	\$6,181
Board of Pensions	
Pension (8.5%)	\$6,912
Death and Disability (1.5%)	\$1,224
Hospitalization (27%)	\$21,972
Workers Comp	\$532
Reimbursable expenses*	\$4,033
Totals	\$122,754

Additional Notes

*Reimbursable expenses total includes continuing education, travel, mileage and prof. expenses.

Our Biblical Story

Above all, maintain constant love for one another, for love covers a multitude of sins. Be hospitable to one another without complaining. Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. Whoever speaks must do so as one speaking the very words of God; whoever serves must do so with the strength that God supplies, so that God may be glorified in all things through Jesus Christ. To him belong the glory and the power forever and ever.

Amen.

1 Peter 4:8-11

Our Mission Statement

Called to love God and one another, First Presbyterian Church responds to God's grace by following Christ with ministries of hospitality, worship, faith development, service and generosity.

Our Values

At First Pres, we imitate Christ by serving our neighbors with compassion and respect. Through individual relationships and transforming unjust systems, we answer God's call to be salt and light in West Chester and beyond.

First Pres members seek to follow Christ by nurturing meaningful relationships with one another. Through a shared faith that unites us in our diversity, we are one worshipping body made of smaller groups that sustain, comfort, and challenge us throughout all the stages of life.



FIRST PRESBYTERIAN CHURCH

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