

2020
The One Hundred
Seventy-Seven
Annual Report



St. Stephen's Memorial Episcopal Church



Annual Meeting
February 28, 2021

THE 2020 VESTRY

Christopher Trahan, Senior Warden
Harry Jackson, Junior Warden
Virginia Fuller, Treasurer
Carolyn Hoy, Clerk

Pam Alleyne
Charlotte Brown-Breckenridge
Carline Riley-Clarke
Jay Poppe
Tim Potter
Tina Robillard
Emily Sherwood
Bob Tucker
Joyce Wallace

Clergy:

The Most Reverend Michael B. Curry, Presiding Bishop and Primate The Right Reverend Alan M. Gates,
Bishop Diocesan

The Right Reverend Gayle E. Harris, Bishop Suffragan

The Reverend Georgory Perez, Priest In Charge

The Reverend E. Tom Barrington, Jr. Interim Priest

The Reverend Joseph Ngotho, Pastor of the Kenyan Congregation

The Reverend Zachary Kinyua, Associate Pastor of the Kenyan Congregation

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AGENDA OF THE 177th ANNUAL MEETING

ST. STEPHEN'S MEMORIAL EPISCOPAL CHURCH

FEBRUARY 28, 2021

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| 1. Call to Order | Mr. Christopher Trahan |
| 2. Opening Prayer | The Rev. Gregory Perez |
| 3. Greetings | The Rev. Gregory Perez |
| 4. Minutes of the 2020 (February 23, 2020) Annual Meeting | Ms. Carolyn Hoy |
| 5. Senior and Junior Warden Comments | Mr. Christopher Trahan, Mr. Harry Jackson |
| 6. Financial Reports | Ms. Virginia Fuller |
| 2020 Financial Reports | |
| 2021 Budget | |
| 7. Clergy acknowledgments and Closing Remarks | The Rev. Georgy Perez |
| 8. Closing Prayer | The Rev. Gregory Perez |
| 9. Adjournment | Mr. Christopher Trahan |

ROLL CALL AT ST. STEPHEN'S

Due to the Pandemic there weren't any baptisms at St. Stephen's Church.

During the past year the following completed their journey of faith and were buried from St. Stephen's:

Rev. Robert McFarlane
Helen Claire Sholds
Leon Butler
Albert Larrabee
Shelia Chrysostom
Ruth Ostler
Carole Hunt
Rev. Richard Larson
Louise Clarke
Carol Murray
Gertrude Tidestrand
Gene Chrysostom

MINUTES OF THE 176TH ANNUAL MEETING
St. Stephen's Memorial Episcopal Church
February 23, 2020

Call to Order: 12:00 pm: Christopher Trahan, Senior Warden
Parish is called forward to sign in and receive the Annual Report.
38 Members in attendance, exceeding the number for a quorum.
Meeting was held in the Dining Room after the 10:00 am service.

Opening Prayer and Greeting: The Rev. Tom Barrington, Interim Priest
Thank you all for being here and all who provided food for this annual meeting.

Minutes of the 2019 (February 10, 2019) Annual Meeting: Carolyn Hoy, Clerk
Minutes presented from the February 10, 2019 Annual Meeting, Motion made to approve the minutes made by Carolyn, seconded by Nelson Woodfork, discussion, all in favor, none opposed, approved with spelling correction on line 35.

Warden's Comments: Christopher Trahan and Harry Jackson
Thanks to all of you during that past busy year. A lot of people and hands are required to get the work done. Truly grateful and humbly proud of all that has been accomplished this year. We have more work to be done this coming year. Thank you for making this the gem of the Lynn Common and the City of Lynn.

Report of the Nominating Committee/Election: Dorothy Post
Nominating Committee members: Heather Collis Puro, Dorothy Post, Paul Whitcomb and Sandy Wittrup.
Three 3-year positions needed to be filled and one 2-year position available.

Officer candidates introduced themselves. Nomination needed from the floor to fill Treasurer position. Heather explained the Treasurer's responsibilities. No nomination made for Treasurer so Vestry is authorized to appoint the position in the future.

Candidates for Vestry: Dorothy read Robert Tucker's statement as he was unable to attend. Tina Robillard, Emily Sherwood, Conrad Squires and Joyce Wallace (2-year position) introduced themselves.

Candidates Diocesan and Deanery Representation (2 Delegates and 1 Alternate Delegate) and positions.
Nominations made:

Conrad Squires nominated Bonnie Bishop for Deanery Representation, she accepted nomination.
Susan Rosevear nominated herself for Diocesan Convention, seconded by Virginia Fuller.
Steve Switzer nominated himself for Diocesan Convention, seconded by Virginia Fuller.
Conrad nominated himself for Diocesan Convention Alternate Delegate, seconded by Kent Wittrup.

Motion made to split the ballot and the clerk shall cast one ballot for all Diocesan and Deanery Representation positions made by the floor, seconded by Nelson Woodfork, discussion, all in favor, none opposed, approved.

Ballot is passed out for 3-year Vestry term election.

Senior Warden	Christopher Trahan
Junior Warden	Harry Jackson
Treasurer	(vacant)
Clerk	Carolyn Hoy

Vestry
Joyce Wallace 2-year term
Albertina "Tina" Robillard 3-year term
Emily Sherwood 3-year term
Robert "Bob" Tucker 3-year term

Delegates to Diocesan Convention
Susan Rosevear Delegate
Steve Switzer Delegate
Conrad Squires Alternate

Delegates to the North Shore Deanery
Bonnie Bishop Delegate
Susan Rosevear Delegate
Steve Switzer Delegate
Joyce Wallace Delegate

Financial Reports: Heather Collis Puro, Treasurer

Financial Reports discussed. Questions asked and answered. \$400,000 loan was paid with endowment funds. 2020 budget shows us drawing the same amount as previous year. This is something that needs to be watched very carefully. Treasurer is proud of all the work done and all who stepped up and made hard decisions. She is certain that we have what we need to move forward. Charlotte Brown-Breckenridge along with the entire parish thanked Heather for all the work she has done for the church.

Transition Process: Christopher Trahan

The Search Committee was unable to come up with a candidate. They worked very hard for the past two years, meeting often, creating a survey and Parish Profile as well as interviewing candidates. Parish will go with the process of "Priest-in-Charge." Diocese will supply candidates to the Vestry. Priest-in-Charge will have a three-year contract. During year three, a Discernment Committee will be formed and a decision will be made if Priest-in-Charge will be called as Rector.

Clergy Acknowledgements and Closing Remarks: The Rev. Tom Barrington

Acknowledgement and thanks to outgoing Vestry members Heather Collis Puro, Dorothy Post, Paul Wittcumb and Sandra Wittrup. Thanks to Search Committee, Staff: Brandi Walker, Marty Splaine and Bruce Beecroft. It has been a pleasure to work with them. Rev. Tom will work through the month of May if needed. This church is an amazing, diverse, dynamic parish. God's work is being done here. Ongoing work still needs to be done. What are we being called to do? Excited about our wonderful future ahead. Continue to trust God — an Ebenezer "the stone of help." Thank you to the Wardens and officers and all of you that make St. Stephen's St. Stephen's.

Closing Prayer: The Rev. Tom Barrington

Adjournment: 1:22 pm

Wardens & Staff



REPORT OF THE WARDENS

“For I am convinced that neither death, nor life, nor angels, nor rulers, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.” Romans 8:38-39 NRSV

As I reflected over the events of the past year, this Bible verse from Romans came to the front of my mind. I even started singing it to the tune I learned while attending the Episcopal Youth Event back when I was in high school. It is these two verses that St. Paul gives us a great summary of all Romans 8, which speaks volumes to much of what we have experienced during 2020.

We entered 2020 riding high with the excitement that the 175th Anniversary created and with much anticipation that the Search Committee was coming close to making a candidate recommendation for the vestry to consider to be our next Rector. In January, after much deliberation and prayer, the Search Committee Chairs called me to report that the committee was unable to produce a consensus for a recommendation. Though the Search Committee’s hard work, spanning nearly two years, did not produce the desired outcome, we as a parish, learned a great deal about our congregation. We learned more about what motivates and inspires our congregants. We learned what people were looking for from their parish and their parish priest. We learned that the Search Process did not fail, but that the candidates who applied were not what the Holy Spirit had planned for us and for them.

In February 2020, the vestry met with our Regional Canon, The Reverend Martha Hubbard to discuss the next steps. After learning about the various options available, the vestry voted to go with the Priest-in-Charge process. The diocese then reposted our Parish Profile, with a new job posting, and received candidates’ resumes and profiles. The Bishop then reviewed all the candidates and made a recommendation to Harry Jackson, the Junior Warden and me at the end of May, to take to the vestry. Through a process of initial conversations, tour of the church property and the Lynn community, discernment, and an interview with the vestry, the vestry affirmed the bishop’s nominee, The Reverend Gregory Perez. We officially welcomed our new Priest-in-Charge on Homecoming Sunday, September 20, 2020.

And yet, in the middle of a Priest-in-Charge search, the Covid-19 Pandemic hit changing our lives’ routines in ways unimaginable. To prevent the spread of this deadly virus, the diocese required all parishes to close. Our last in-person gathering occurred on the 3rd Sunday in Lent, on March 15, 2020. We had to imagine worship in new ways, to be church in new ways, and to do church new ways. Our in-person gatherings, as well as Kids-in-Community programming, were required to close, however we could operate our Food Pantry, which due to rampant food insecurities, saw a dramatic increase in the weekly number of individuals and families served. Using technology, we were able to eventually hold live, interactive services on Sunday, instead of prerecorded services. Our Reopening Committee met weekly to discuss procedures and procure materials for a safe reopening, however, to date, the Pandemic is still happening.

This pandemic created a challenging year for our world, nation, city, and parish. Yet, St. Stephen’s parishioners kept an optimistic approach, doing what we can supporting our parish, each other, and the

community beyond our parish walls, knowing that nothing “separates us from the love of God in Christ Jesus our Lord.”

I invite you to read further the reports submitted herein to get a fuller glimpse of the work that our congregation was able to do during these historic times. Hear about the work of so many dedicated parishioners in keeping our ministries going during a pandemic. I continue to be amazed and thankful for all the time and effort that people put into keeping our parish and ministries going, truly making St. Stephen’s Memorial Episcopal Church a beacon in our community.

Submitted with gratitude,
Christopher Trahan

Report of the Building Committee

This past year was difficult for the entire St. Stephen’s Community due to the Pandemic. In September of 2020 we welcomed our Priest in Charge Rev. Gregory Perez. At this time, the Church is still having virtual services. During the course of the year we had to replace the oil tanks because they were old and leaking. However, the oil tanks are working great and we have heat to keep this old building warm.

In addition to the aforementioned capital work, the Building Committee saw that routine repairs and maintenance were performed around the church either through the work of contracts or with outside professionals.

Respectfully Submitted on behalf of the Building Committee,

Harry Jackson
Junior Warden



Before the Pandemic



REPORT OF THE PRIEST IN CHARGE

“We’ve come this far by faith, Leaning on the LORD, Trusting in His Holy Word, He never failed me yet Oh’ can’t turn around ,We’ve come this far by faith”

These are the words to the chorus of one of my favorite hymns found in **Lift Every Voice and Sing, We’ve Come This Far by Faith**, by Albert Goodson. Doug and I chose this hymn as the processional at our wedding because the words resonate with us in our journey to legalizing our marriage. However, in this transition, these words have also carried me personally, as I bid farewell to a community who I came to know and love over a span of thirteen years. There was no farewell meal, nor could we hug, but I felt their love and I know they felt mine. While I struggled to leave one community and join another community during pandemic, my faith in the Lord Christ, assured me that all would be well. I kept hearing the Lord’s words, *“trust me, trust me,”* time and time again, and here I am.

Doug and I arrived in New England and to our new family on September 15th. Since then, it has been by faith that I have endured the challenges brought on by this continued pandemic. We have been welcomed with hearts extended during these unprecedented times, and while it has been sad that we cannot yet re-open, again my faith reminds me that this too will pass.

Thankfully, we have been able to make our virtual worship a bit more exciting by investing in a second camera that allows you to see much more than the altar. I have enjoyed our time together each Sunday and I look forward to being able to join you all for a ‘real’ coffee hour. Gradually, I am seeing the complexity of such a grand place as St. Stephen’s. Naturally, there will be challenges (and I am slowly coming to name these), but keep in mind the words of St. Paul to the Philippians (4:13), *“I (we) can do all things through Christ who strengthens me (us).”*

I so look forward to that day when we can come together physically and worship in our beautiful space. I look forward when we can gather and share meals and stories together, and I look forward to our re-imagining what lies ahead of us with regards to ministry in the community. I ask you all to dream about our future after pandemic; to ask yourself, “What is it about St. Stephen’s that I truly love?” Dream of the possibilities for our future together and the ways we can build up this congregation after this chaos has ended. Lastly, remember the theme of our Stewardship Campaign for 2012: “See, I am making all things new” (Rev. 21:5). I pray we can go forward together, *“leaning on the Lord and trusting in His Holy Word.”*

Respectfully Submitted by
Rev. Gregory Perez
Priest in Charge

REPORT OF THE KISWAHILI PASTOR

Dear Saint Stephen family,

My sabbatical leave was about to end when Covid19 was declared a pandemic and all Church gatherings or any form of assembling was prohibited so everyone was asked to remain confined in their homes until further notice. The Kenyan congregation was no exceptional and so we stayed in our houses for many days and nights with very little to do. However, we agreed and decided to continue our services on line services via zoom

Our Sunday services have been taking place since March 2020. Prayers, preaching, worship and offerings, everything was done on line. The church members were been very supportive in many ways such as, offering themselves to participate in the Sunday services, by leading and offering special prayers for those affected by the pandemic and also praying for those who have lost their loved ones here in US and back in Kenya. Some members also offered to buy and distribute food and groceries to those infected or to those affected by losing their jobs.

The scriptures says' **Rejoice with them that do rejoice, and weep with them that weep.**' (Romans 12:14)

This verse worked well among us because it encouraged us to care for each other as members of one family. My prayer is that, this attitude of love and unity will continue even after the pandemic. I give my sincere appreciation to all those who took part in one way or another making life easier for everyone. May God bless you abundantly.

PARTICIPATION

Every Sunday we had an average of 20 to 30 members participating in zoom services. Other meetings and fellowships were well attended during the week and everything was done in zoom. There were no holy communions administered or burial services done during the year 2020

BUDGET

The Kenyan congregation offered financial help to some members who were really hit badly by the pandemic. We also received and appreciated some grants and support from the Diocese. The funds assisted us to meet such needs as buying groceries and paying rents for those badly affected, however, we closed the year 2020 with a deficit of \$5000 dollars. We hope and believe that 2021 we will catch up and work hard to balance our budget.

WOMEN

The women prayer groups were very active offering prayers and support to the sick especially those affected and infected by the pandemic. They visited visually to those affected by the pandemic and prayed with them.

YOUTH AND YOUNG ADULTS

The youth and the young adults were kept busy throughout the year. Rev Zack always engaged them for Bible studies and evening Sunday services that were done through the Zoom. Some youth learned how to play different music instruments. The Eneza Injili held a fund drive in the month of December 27th that were meant to assist a Kenyan church in Mombasa Kenya. The event was very successful because they attained the amount of the funds needed to build the sanctuary. The Bishop of Mombasa Diocese was impressed by Eneza Injili and he personally thanked the entire Saint Stephen community for the support.

We are looking forward for a better 2021, year of great success with more spiritual and physical developments.

Respectfully Submitted,

Rev. Joseph Ngotho, Kenyan congregation

REGATHERING COMMITTEE

As required by the diocese, each parish was to establish a Regathering Committee to monitor Covid-19 related metrics within a parish's community. Each Reopening Committee was to also adhere to diocesan guidelines, modeled after recommendations set forth by the Commonwealth of Massachusetts and United States Center for Disease Control, in making sure that worship spaces and practices were aligned with protocols.

Over the course of the summer and fall of 2020, a group of parishioners with experience in the medical and governmental communities, met over Zoom video conferencing weekly on developing procedures, preparing the building for health safety, and procuring supplies to reduce the spread of the Covid-19 virus. In addition, the Regathering Committee ensured that technology was in place for continued participation of parishioners for whom due to health or safety concerns, could not regather for in-person worship. As the committee made progress on implementing all guidelines, the diocese assigned the parish a regathering shepherd.

Unfortunately, even as states cases declined throughout the summer, due to a continuously high number of cases in Lynn and the surrounding communities, the diocese strongly discouraged the parish from reopening.

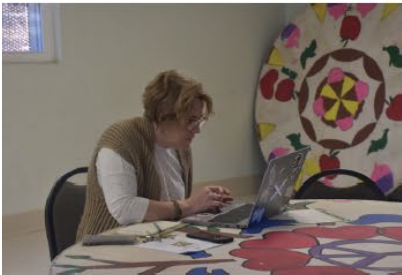
The committee managed to accomplish many tasks in preparation of a reopening. Hand sanitizing stations, to be placed near all doors and close to bathrooms were purchased, N95 face masks were obtained, additional hand sanitizing gel was donated from parishioners, all cold air exchanges for the church proper were equipped with HEPA filters, health attestation forms were developed, traffic flow patterns were developed to enhance social distancing, technology equipment was purchased, and an ethernet cable connected the church to the parish's internet modem. Through a diocesan Covid-19 relief grant program, the diocese awarded St. Stephen's Church \$1,500 to help offset costs associated with the pandemic.

The St. Stephen's Regathering Committee members over the course of 2020 were: The Reverend E. Tom Barrington (Interim Priest), The Reverend Gregory Perez (Priest-in-Charge), Virginia Fuller, Emily Njungua (Kenyan Congregation), Emily Sherwood, Christopher Trahan, Adelaide Vonleah, and Nelson Woodfork.

Respectfully Submitted,
Christopher Trahan



Stewards of our Resources



STEWARDS OF PHYSICAL, FINANCIAL, AND HUMAN RESOURCES

REPORT OF THE STEWARDSHIP MINISTRY TEAM

The Stewardship Ministry Team started the 2021 Pledge Campaign planning in July and kicked-off the pledge drive in October with the theme of “Behold I am making all things new” (Revelations 21:5) focusing on our new beginnings at St. Stephen’s.

Welcoming our new Priest-in-Charge, the Rev. Gregory G. Perez, in September has been a wonderful blessing for the parish. With his arrival we embarked on a new chapter in the life of the parish. Coming in the midst of a global pandemic, that has prevented us from worshipping in person or even chat except by phone or computer, has made many things in the parish more difficult. Like everything else, our pledge drive had to be adapted.

During Sunday Zoom services in October, we heard from our fellow parishioners Terri Kay, Bonnie Bishop and Conrad Squires, and Charlotte Brown Breckenridge. Many thanks to them for their inspiring words about why they pledge to support St. Stephen’s. Also, instead of our traditional joyful march to the altar on All Saint’s Day Sunday with our pledge cards, Rev. Greg gave thanks and presented the new pledges both on that day and in later weeks as they came in.

Many thanks to everyone who has pledged to help meet the 2021 pledge goal of \$150,00. At the time of this report, 53 pledges have been received totaling \$104,205, so we have a way to go. **If you have not pledged yet, it is never too late to do so. Every pledge, regardless of the amount, helps and is important. We need your help!**

Since we cannot be in the building because of the pandemic, please contact the parish office at 781 599-4220, if you need a pledge card sent to you. Having pledge cards filled out is important for the vestry to plan our budget. You can also log onto the St. Stephen’s website (www.ststephenslynn.org) and click on Donate.

As we all hope and pray for the end of this pandemic, we give thanks for the many blessings that continue emanating from St. Stephen’s and all the people who make up our community. We have all been blessed, thanks to the stewardship of previous generations. Now it’s our turn to step up in gratitude to ensure that St. Stephen’s will continue to do God’s work as we start this new chapter.

Respectfully submitted,
Dorothy Post for the Stewardship Ministry Team
(Ginny Fuller, Carolyn Hoy, and Lucinda McClain)

Annual Report of the Zoom Host Team

Members of the Zoom Host Team include:

- Therese Kay
- Dorothy Post
- Ruthanne Switzer

Worship at St. Stephen's transitioned from in-person worship to online worship via Zoom in 2020 due to the Coronavirus Pandemic.

Timeline:

- Last in-person service was held on March 15.
- The first Zoom service was held on March 22 from Rev. Tom Barrington's home.
- Services were recorded and Carolyn Hoy has faithfully posted them to both the website and Facebook each Sunday.
- On March 28, Rev. Tom and Rev. Zach Kinyua from the Kiswahili congregation, pre-recorded a Eucharist which was shared on the website and on Facebook the next day.
- April 9, Maundy Thursday, Rev. Tom recorded a service in the Food Pantry and then shared it.
- April 10, Good Friday was recorded in the Sanctuary and then shared.
- For Easter, on April 12, Rev. Tom shared a short greeting and reflection but the congregation was invited to join Easter Service with the diocese, led by the Rt. Rev. Alan Gates.
- Live virtual service began in earnest with Morning Prayer on April 19.
- Terri Kay started helping facilitate the service by co-hosting, recording, muting participants, and scrolling the service text.
- Bruce Beecroft shared some music from his home via phone connection but very shortly began pre-recording music from the Sanctuary to be shared during the services on Sundays.
- Ruthanne Switzer began helping co-host, scrolling the service text, admitting participants, and renaming phone participants from numbers to names.
- June 14th was Scholarship Sunday which challenged us with the learning curve of muting, unmuting, and spotlighting all the various participants.
- A grant was received from the diocese to help fund the equipment needed for virtual worship
- Early in the summer, many worked hard to return virtual live worship to the sanctuary. This required a team of people to research, purchase, and install wires and microphones. This team included: Evan Collis Puro, Emily Sherwood, Jared Zimiroski, Chris Trahan, and others.
- August brought Dorothy Post onto the team of co-hosting and she facilitated admitting participants from the waiting room, recording, announcing hymns, scheduling the lay readers, and occasionally officiating.
- September 6, we were blessed with preaching from Rev. Courtney Davis Shoemaker down in North Carolina who served here from 2008-2011.
- September 13, The Rev. Canon Martha Hubbard preached with for us.
- On September 20, Homecoming Sunday, we welcomed Rev. Greg with a live virtual service from the Sanctuary.

- During this time, Nelson Woodfork and Pam Alleyne started joining in as eucharistic ministers and Chris Trahan operated the laptop from the Sanctuary.
- By the 4th Sunday in Advent, December 20, with much help from consultant Chris Tuttle from NYC, various cameras, microphones, and a projection screen were installed and wired in the Sanctuary allowing for a more expansive experience of worship. Chris Trahan and Brandi Walker have operated the cameras and sound system in the church since that time.

This has been an amazing learning curve for everyone involved, not only for the hosts and staff, but all of the congregation as well. We have had to patiently endure many mistakes and mishaps along the way and the challenges have been significant but not insurmountable. Our tenacity and commitment to our faith and to continue to worship together in this new way has been worth it. We now have a space where we can join together to worship, pray, and fellowship together.

It has also enabled us to have guest preachers such as Rev. Courtney Davis Shoemaker and The Rev. Canon Martha Hubbard as well as distant family and friends joining us for worship. Attendance continues to increase each Sunday allowing more and more of us to “gather” for worship. When the church re-opens for services, we will continue to record and share services through Zoom and on our website and Facebook pages so that those unable to physically be present can still worship with us.

The Zoom Host Team would like to extend thanks to everyone who has helped and for the forgiveness, grace, and humor as we’ve all learned together to worship in this new way. Thank you for all of your continued faith and perseverance through this most extraordinary time.

Respectfully Submitted,
Therese Kay, Dorothy Post, and Ruthanne Switzer

REPORT OF THE PARISH HISTORIAN

Each year, parish historians from all over the diocese gather for our Annual Parish Historians Society Annual Meeting, hosted by a parish in the diocese. This year, the site was Christ Church in Plymouth, as Plymouth marks the 400th Anniversary of the first permanent European settlement in Massachusetts. However, due to the Covid-19 pandemic, the event was cancelled.

The parish administrator, under the direct supervision of the clergy serving St. Stephen’s Memorial Episcopal Church, records, maintains, and secures all vital records. Other historical parish documents and photographs are stored in the archives of the parish. Cataloging, including photographic documentation of the parish’s insured property, and organizing files is an ongoing process, utilizing the current recommended archival care processes.

During 2020, there were no new purchases made against the Archival Line Item in the budget. As required, a copy of the parish’s Annual Report will be sent to the Diocesan Archivist at the Diocesan offices to be filed in the diocese’s archives.

Respectfully Submitted,
Christopher Trahan

REPORT OF THE PARISH TREASURER

2020 was a challenging year for all. The pandemic hit and our lives changed. Things were shut down, including St. Stephens Church. Church was and is not in person. Zoom became a way of life. Thanks to all of us, pledges did continue to arrive through Realm, mail, delivery, and pickups. But three needed fund raisers could not be held. When PPP loans came on the horizon, the finance committee took on the task of attaining a PPP loan from Eastern Bank. Once all applications and documents were completed St. Stephens received a \$50,000 (fifty thousand dollars) loan. The church continued to pay all employees and kept the building open. The loan is not free and clear. The finance committee is working on the forgiveness application to be given to Eastern bank when requested. This loan saved the 2020 year.

2021 Budget

The challenge still continues. New Pledges did come in but did not meet the goal. The expenses stayed the same with no cuts to staff or programs and no salary increases for any employee. The budget depends on pledge income made and completed ,plus three fundraising events which raise about \$30,000. It is important we find a way to carry out fundraisers. The current budget is based on taking \$120,000 (one hundred twenty thousand dollars) this year from the endowment managed by DeBurlo. While some is income earned on the investments, the majority will be a reduction in the principal of the endowment funds held in that account. Failure to meet pledge, fund raising and other income goals may result in even more being taken out.

Endowment

Saint Stephen's Endowment funds are held in two locations, the unrestricted and designated endowment funds are with UBS and are managed by De Burlo . The fully restricted funds are held in the Diocesan Investment Trust (DIT). We receive the income generated on the DIT endowments each year. As you recall, we borrowed a significant sum from Eastern Bank to complete the repairs required in the altar area several years ago. Eastern required a large portion of the UBS/De Burlo investments as collateral. While Eastern provided some management of the investments in their control, it was deemed to be less than optimal. In 2018 the vestry approved the decision to repay the Eastern bank loan balance and move the remaining funds with UBS/De Burlo to improve performance. The loan balance at the time was \$404,372.16. Because these endowments have been reported on under the names or designations of multiple original donors over the years, the Finance Committee sought what it believed was the most equitable means of applying the loan pay off to the individual fund names so that the resulting report would tie back to the actual total balance at UBS. The allocation decided on was to apply 75% (\$303,172,50) of the loan pay off against the Thanksgiving and Memorials listing. The remaining 25% (\$ 101,199.66) was prorated across all of the remaining fund names in proportion to the individual fund balance as a percentage of the total of the funds other than the Thanksgiving and Memorial fund as of year-end 2018.

Submitted by
Virginia Fuller Treasurer
Rick Cloran, Nelson Woodfork, Heather Collis Puro

St Stephen's Memorial Episcopal Church

Budget vs. Actuals: FY_2020 - FY20 P&L

January - December 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
4000 Regular Support (3)				
4010 Plate Offerings Income	3,928.62	3,900.00	28.62	100.73 %
4020 Pledge Income	122,254.70	130,000.00	-7,745.30	94.04 %
4025 Pledges Previous Year	40.00	1,500.00	-1,460.00	2.67 %
4030 Special Offerings Income	14,561.00	24,000.00	-9,439.00	60.67 %
4050 Flowers & Candles	1,705.00	3,500.00	-1,795.00	48.71 %
Total 4000 Regular Support (3)	142,489.32	162,900.00	-20,410.68	87.47 %
4100 Withdrawals from Funds (4)				
4110 Endowment Withdrawals	90,000.00	72,064.00	17,936.00	124.89 %
Total 4100 Withdrawals from Funds (4)	90,000.00	72,064.00	17,936.00	124.89 %
4300 Space use (5)				
4310 Funeral/Wedding Fees Income	600.00	500.00	100.00	120.00 %
4320 Community Gifts Income	6,742.70	12,000.00	-5,257.30	56.19 %
Total 4300 Space use (5)	7,342.70	12,500.00	-5,157.30	58.74 %
4400 Fundraisers (5)				
4410 Parish Fair Income	60.00	8,000.00	-7,940.00	0.75 %
4425 175th Anniversary Celebration	1,000.00		1,000.00	
4430 Special Events Income		350.00	-350.00	
4440 Program Book Income		5,000.00	-5,000.00	
4450 Big Money Raffle Income		15,000.00	-15,000.00	
Total 4400 Fundraisers (5)	1,060.00	36,350.00	-35,290.00	2.92 %
4500 Parish Orgs, Other (5)				
4510 Tower Gifts Income	60,000.00	60,000.00	0.00	100.00 %
4520 Dividends, Interest, etc.	16,535.82	16,314.88	220.94	101.35 %
4590 Income - Other	65.76	1,500.00	-1,434.24	4.38 %
Total 4500 Parish Orgs, Other (5)	76,601.58	77,814.88	-1,213.30	98.44 %
4600 Bequests Used for Ops (6)	34,605.91	33,000.00	1,605.91	104.87 %
4700 Diocesan Grants for Ops (7)	1,407.50		1,407.50	
4800 Other Grants for Ops (5)				
4810 PPP Loan/Grant	45,000.00		45,000.00	
Total 4800 Other Grants for Ops (5)	45,000.00		45,000.00	
Total Income	\$398,507.01	\$394,628.88	\$3,878.13	100.98 %
GROSS PROFIT	\$398,507.01	\$394,628.88	\$3,878.13	100.98 %
Expenses				
6100 Compensation Expenses (14)				
6110 Rector (TCC)	34,001.36	59,447.85	-25,446.49	57.20 %
6115 Interim Rector	64,124.00	40,075.00	24,049.00	160.01 %
6140 Salary-Office Manager	22,680.00	28,080.00	-5,400.00	80.77 %
6145 Bookkeeper	4,327.79	4,000.00	327.79	108.19 %
6160 Salary-Sexton	9,997.50	14,040.00	-4,042.50	71.21 %

St Stephen's Memorial Episcopal Church

Budget vs. Actuals: FY_2020 - FY20 P&L

January - December 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6165 Salary-Organist	14,157.00	14,157.00	0.00	100.00 %
6180 Medical Insurance	7,391.52	18,493.65	-11,102.13	39.97 %
6185 Travel Allowance	751.60	2,100.00	-1,348.40	35.79 %
6190 FICA	4,909.00	5,700.00	-791.00	86.12 %
6195 Pension	22,596.84	20,875.80	1,721.04	108.24 %
Total 6100 Compensation Expenses (14)	184,936.61	206,969.30	-22,032.69	89.35 %
6200 Worship Expense				
6210 Music Ministry	340.00	2,400.00	-2,060.00	14.17 %
6220 Altar and Worship Supplies	3,259.54	5,000.00	-1,740.46	65.19 %
6230 Supply Clergy	400.00	1,000.00	-600.00	40.00 %
Total 6200 Worship Expense	3,999.54	8,400.00	-4,400.46	47.61 %
6300 Education Expenses				
6310 Christian Frmation Young People		500.00	-500.00	
6320 Cont.Clergy Education	425.00	1,500.00	-1,075.00	28.33 %
6340 Christian Formation - Adult	1,301.10	1,000.00	301.10	130.11 %
6380 Hospitality Expense		750.00	-750.00	
Total 6300 Education Expenses	1,726.10	3,750.00	-2,023.90	46.03 %
6400 Communications Expense				
6410 Printing Expense	27.05	1,500.00	-1,472.95	1.80 %
6420 Postage Expense	1,062.60	1,500.00	-437.40	70.84 %
6430 Publicity Expense		150.00	-150.00	
Total 6400 Communications Expense	1,089.65	3,150.00	-2,060.35	34.59 %
6500 Administration Expenses				
6510 Office Supplies	623.07	600.00	23.07	103.85 %
6520 Paper Expense	136.98	1,200.00	-1,063.02	11.42 %
6530 Machine Lease/Serv.Contract	4,553.23	5,000.00	-446.77	91.06 %
6540 Archival Expenses		150.00	-150.00	
6550 Service Charges	36.68	100.00	-63.32	36.68 %
6552 Annual Audit Expense	500.00	500.00	0.00	100.00 %
6570 Payroll Expenses	1,147.65	1,500.00	-352.35	76.51 %
6583 IT Equipment	1,454.52	500.00	954.52	290.90 %
6585 Tech Support	747.10	500.00	247.10	149.42 %
6586 Software Subscription	3,302.47	2,400.00	902.47	137.60 %
Total 6500 Administration Expenses	12,501.70	12,450.00	51.70	100.42 %
6600 Utilities Expenses				
6610 Fuel Expense	19,317.06	30,000.00	-10,682.94	64.39 %
6620 Gas Expense	857.32	750.00	107.32	114.31 %
6630 Electricity Expense	10,309.22	11,500.00	-1,190.78	89.65 %
6640 Water Expense	1,132.49	1,000.00	132.49	113.25 %
6650 Telephone Expense	4,042.49	4,000.00	42.49	101.06 %
Total 6600 Utilities Expenses	35,658.58	47,250.00	-11,591.42	75.47 %
6700 Plant Expenses				

St Stephen's Memorial Episcopal Church

Budget vs. Actuals: FY_2020 - FY20 P&L

January - December 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6720 Building Supplies Expense	286.23	1,000.00	-713.77	28.62 %
6730 Repairs/Maintenance Expense	14,182.59	10,000.00	4,182.59	141.83 %
6734 Snowplowing	4,930.00	8,000.00	-3,070.00	61.63 %
Total 6700 Plant Expenses	19,398.82	19,000.00	398.82	102.10 %
6800 Major Unrelated Expenses				
6810 Diocesan Assessment (12)	39,694.00	39,694.00	0.00	100.00 %
6820 Insurance Expense	31,273.00	30,000.00	1,273.00	104.24 %
6840 Capital Expenses (15)	12,800.00	12,000.00	800.00	106.67 %
Total 6800 Major Unrelated Expenses	83,767.00	81,694.00	2,073.00	102.54 %
7000 Fundraising Exp (Non-Op) (-5)				
7010 Stewardship Expense	33.90	250.00	-216.10	13.56 %
7020 Special Events Expenses		150.00	-150.00	
7025 Big Money Raffle Expenses		4,500.00	-4,500.00	
7030 Parish Fair Expenses		750.00	-750.00	
Total 7000 Fundraising Exp (Non-Op) (-5)	33.90	5,650.00	-5,616.10	0.60 %
7200 Other Non-Operating Expenses				
7210 Summer Camp Scholarships (18)		1,000.00	-1,000.00	
7215 College Scholarships	1,500.00	1,500.00	0.00	100.00 %
7230 Rector's Discret'y Fund (18)		1,500.00	-1,500.00	
7260 Sabbatical Fund (9)	1,000.00	1,000.00	0.00	100.00 %
7270 ECCO Dues (13)	1,000.00	1,000.00	0.00	100.00 %
Total 7200 Other Non-Operating Expenses	3,500.00	6,000.00	-2,500.00	58.33 %
Total Expenses	\$346,611.90	\$394,313.30	\$ -47,701.40	87.90 %
NET OPERATING INCOME	\$51,895.11	\$315.58	\$51,579.53	16,444.36 %
Other Income				
8000 Receipts for Funds (10)				
8030 Christmas Presents Fund	3,335.00		3,335.00	
8040 Congregational Dev Grant	2,000.00		2,000.00	
8050 ECM Grant		8,000.00	-8,000.00	
8070 Food Pantry Fund	12,535.00		12,535.00	
8130 Preservation Bld'g General (8)	34,282.81		34,282.81	
8135 Preservation Windows (8)	10,052.00		10,052.00	
8170 Prepaid Pledges (NR)	11,615.00		11,615.00	
8190 KIC Program		75,000.00	-75,000.00	
8198 KIC/MAP Program	43,400.00	98,000.00	-54,600.00	44.29 %
8235 Pass Thru Scholarships	3,750.00		3,750.00	
8245 Pass Thru Various Other	29,514.93		29,514.93	
8250 COVID-19 Income	2,650.00		2,650.00	
8290 Kenyan Congregation Contribution	31,918.93	31,731.72	187.21	100.59 %
Total 8000 Receipts for Funds (10)	185,053.67	212,731.72	-27,678.05	86.99 %
Total Other Income	\$185,053.67	\$212,731.72	\$ -27,678.05	86.99 %

St Stephen's Memorial Episcopal Church

Budget vs. Actuals: FY_2020 - FY20 P&L

January - December 2020

	TOTAL			% OF BUDGET
	ACTUAL	BUDGET	OVER BUDGET	
Other Expenses				
9000 Disbursements from Funds (16)				
9030 Christmas Presents Fund	200.00		200.00	
9050 ECM Grant	3,805.24	8,000.00	-4,194.76	47.57 %
9052 Rodrigue Scholarship Fund	750.00		750.00	
9070 Food Pantry Fund	2,132.14		2,132.14	
9155 Rector Search Expenses	41,562.87		41,562.87	
9190 KIC Program Expenses		75,000.00	-75,000.00	
9198 KIC/MAP Program Expenses	68,681.72	98,000.00	-29,318.28	70.08 %
9200 Women's Group Expenses	583.00	2,412.00	-1,829.00	24.17 %
9235 Pass Thru Scholarships	3,750.00		3,750.00	
9245 Pass Thru Various Other	29,514.93		29,514.93	
9250 COVID-19 Expenses	1,520.31		1,520.31	
9290 Kenyan Congregation Salaries	31,959.88	31,731.72	228.16	100.72 %
Total 9000 Disbursements from Funds (16)	184,460.09	215,143.72	-30,683.63	85.74 %
Total Other Expenses	\$184,460.09	\$215,143.72	\$ -30,683.63	85.74 %
NET OTHER INCOME	\$593.58	\$ -2,412.00	\$3,005.58	-24.61 %
NET INCOME	\$52,488.69	\$ -2,096.42	\$54,585.11	-2,503.73 %

St Stephen's Memorial Episcopal Church

Balance Sheet Comparison As of December 31, 2020

ASSETS

Current Assets

	TOTAL	
AS OF DEC 31, 2020	AS OF DEC 31, 2019 (PY)	
Bank Accounts		
1000 Eastern - Main Operating Account	36,593.81	24,531.12
1010 Eastern - Main MM Account	226,001.44	181,645.97
1032 Rector's Checking Account	4,912.13	10,637.49
1041 Assistant Rector's Checking	1,094.99	1,094.99
Total Bank Accounts	\$268,602.37	\$217,909.57
Accounts Receivable		
1200 Accounts Receivable	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00
Other Current Assets		
1250 A/R Paychex	23.05	23.05
1301 Undeposited Funds	0.00	9,205.66
1350 Prepaid Expenses	0.00	0.00
Total Other Current Assets	\$23.05	\$9,228.71
Total Current Assets	\$268,625.42	\$227,138.28
Other Assets		
1400 Investment Accounts	433,045.16	402,953.36
1410 DIT - Northrup Account		
1420 DIT - Johnson Account	39,756.29	36,993.70
1430 DIT - St. Stephen's Account	8,457.24	7,810.02
1440 UBS Investment Account	788,587.97	753,495.26
1445 UBS Short Term	0.00	0.00
1450 UBS Preserv Windows	0.00	0.00
1470 Eastern Wealth Management	0.00	0.00
1480 Sealed Air Stock	0.00	7,249.06
Total 1400 Investment Accounts	1,269,846.66	1,208,501.40
1600 Church (as assessed)	2,982,200.00	2,982,200.00
Total Other Assets	\$4,252,046.66	\$4,190,701.40
TOTAL ASSETS	\$4,520,672.08	\$4,417,839.68

St Stephen's Memorial Episcopal Church

Balance Sheet Comparison

As of December 31, 2020

LIABILITIES AND EQUITY

Liabilities

Current Liabilities

	TOTAL	
AS OF DEC 31, 2020	AS OF DEC 31, 2019 (PY)	
Accounts Payable		
2000 Accounts Payable	0.00	0.00
Total Accounts Payable	\$0.00	\$0.00
Credit Cards		
1100 Visa Credit Card	2,619.41	
Total Credit Cards	\$2,619.41	\$0.00
Other Current Liabilities		
2400 Employees Insurance Liability	401.88	-15.00
2405 403B / RSVP Contributions	47.52	0.00
Total Other Current Liabilities	\$449.40	\$ -15.00
Total Current Liabilities	\$3,068.81	\$ -15.00
Total Liabilities	\$3,068.81	\$ -15.00
Equity		
3000 Permanently Restricted Funds	433,045.16	402,953.36
3010 DIT- Northrup Perm Restricted		
3020 DIT- Johnson Perm Restrict Fund	39,756.29	36,993.70
Total 3000 Permanently Restricted Funds	472,801.45	439,947.06
3100 Temp. Restricted Real Estate	2,982,200.00	2,982,200.00
3200 Temp. Restricted Funds		
3210 Rector's Discret. Fund	4,912.13	10,637.49
3220 Assistant Rector's Fund	1,094.99	1,094.99
3230 Prepaid Pledge	11,615.00	9,360.00
3250 Congregational Development Fund	6,500.00	4,500.00
3260 ECM Fund	6,378.57	10,183.81

3300 KIC Fund	9,721.72	9,721.72
3306 KIC/MAP Fund	-9,719.21	15,562.51
3310 Pass Thrus - Unpaid	5.00	5.00
Total 3200 Temp. Restricted Funds	30,508.20	61,065.52

Cash Basis Friday, February 19, 2021 12:37 PM GMT-05:00

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St Stephen's Memorial Episcopal Church

Balance Sheet Comparison

As of December 31, 2020

	TOTAL	
	AS OF DEC 31, 2020	AS OF DEC 31, 2019 (PY)
3400 Designated Funds		
3410 Endowment Fund (UBS)	539,900.45	505,725.92
3415 Preservation General Fund (cash)	65,791.04	31,508.23
3420 Preserv Windows Fund (UBS)	191,819.29	191,819.29
3425 Preserv Windows Fund (cash)	100,092.71	90,040.71
3440 Mission Trip Fund	2,005.39	2,005.39
3450 Christmas Present Fund	5,033.70	1,898.70
3460 Sabbatical Fund	10,946.90	9,946.90
3470 Acolyte Festival Fund	5,291.63	5,291.63
3480 Food Pantry Fund	10,402.86	0.00
3490 Women's Group Fund	1,829.00	2,412.00
3500 DIT- St. Stephen's Fund	8,457.24	7,810.02
3510 Be You Donation Fund	4,913.39	4,913.39
3520 Rodrigue Scholarship Fund	2,384.00	3,134.00
3530 Gould Fund for Youth	14,566.00	14,566.00
3550 Rector Search Fund	6,327.37	47,890.24
3560 Covid Fund	1,129.69	
3570 Kenyan Congregation Fund	-40.95	
3600 Operating Fund (UBS)	56,868.23	55,950.05
3610 Operating Fund (cash)	4,390.68	-40,255.37
Total 3400 Designated Funds	1,032,108.62	934,657.10
3900 Fund Adjustments	-52,488.69	-44,906.12
3995 Less Total Liabilities	-15.00	-15.00
OBE [do not use]	0.00	0.00
Net Income	52,488.69	44,906.12
Total Equity	\$4,517,603.27	\$4,417,854.68
TOTAL LIABILITIES AND EQUITY	\$4,520,672.08	\$4,417,839.68

St. Stephen's Memorial Episcopal Church Endowment Funds Report 2019 with Loan Payoff

<u>UBS/Eastern Bank Fund List</u>	<u>Market Value Pre-Payoff</u>	<u>Loan Payoff Distribution</u>	<u>New Value 12/31/2019</u>
Alice & Alvan Hicks	\$38,959.66	\$7,399.45	\$31,560.22
Armour	\$1,220.58	\$231.82	\$988.76
Berry	\$2,536.27	\$481.70	\$2,054.57
Carnegie-Nichols	\$9,322.77	\$1,770.63	\$7,552.13
Dennen-Mower	\$6,719.13	\$1,276.14	\$5,442.99
Derr	\$22,235.94	\$4,223.18	\$18,012.76
Funeral & Weddings	\$13,386.74	\$2,542.49	\$10,844.26
Graham-Haywood	\$604.35	\$114.78	\$489.56
Harmon	\$32,262.13	\$6,127.41	\$26,134.72
Hazen- Haddock	\$19,814.60	\$3,763.30	\$16,051.30
Inglis-Thomson	\$9,804.26	\$1,862.08	\$7,942.18
M.B. Little	\$1,981.46	\$376.33	\$1,605.13
M.B. Harmon	\$95,203.21	\$18,081.54	\$77,121.66
McCarthy	\$45,444.79	\$8,631.14	\$36,813.65
Munger	\$19,814.60	\$3,763.30	\$16,051.30
Nichols Family	\$11,888.76	\$2,257.98	\$9,630.78
Parsons	\$4,188.81	\$795.56	\$3,393.24
Perrin-Jenkins	\$4,678.23	\$888.52	\$3,789.71
Ruggles	\$7,925.84	\$1,505.32	\$6,420.52
Stewart	\$6,695.35	\$1,271.62	\$5,423.73
Thanksgiving & Memorials	\$433,772.11	\$303,282.00	\$130,490.11
Vera Lowe	\$49,536.50	\$9,408.26	\$40,128.24
Wagner	\$28,731.17	\$5,456.79	\$23,274.38
Webber	\$14,514.19	\$2,756.62	\$11,757.57
Wilmer Kneele	\$74,990.34	\$14,242.60	\$60,747.74
Zilpha Foote	\$9,820.12	\$1,865.09	\$7,955.02
	\$966,052	\$404,376	\$561,676

<u>Diocesan Investment Trust Fund List</u>	<u>Market Value 12/31/2018</u>	<u>Market Value 12/31/2019</u>
Sarah L. Northrup Fund	\$351,087.98	\$402,953.00
E & O Johnson Fund	\$32,232.11	\$36,993.00
St. Stephen's Church Fund	\$6,635.43	\$7,810.00
	\$389,956	\$447,756

**St. Stephen's Memorial Episcopal Church
Endowment Funds Report 2020**

<u>UBS Fund List</u>	Market Value <u>12/31/2019</u>	Market Value <u>12/31/2020</u>
Alice & Alvan Hicks	\$31,560.22	\$33,295.52
Armour	\$988.76	\$999.37
Berry	\$2,054.57	\$2,076.61
Carnegie-Nichols	\$7,552.13	\$7,633.16
Dennen-Mower	\$5,442.99	\$5,501.39
Derr	\$18,012.76	\$18,206.01
Funeral & Weddings	\$10,844.26	\$10,960.60
Graham-Haywood	\$489.56	\$494.82
Harmon	\$26,134.72	\$26,415.10
Hazen- Haddock	\$16,051.30	\$16,223.50
Inglis-Thomson	\$7,942.18	\$8,027.39
M.B. Little	\$1,605.13	\$1,622.35
M.B. Harmon	\$77,121.66	\$77,949.05
McCarthy	\$36,813.65	\$37,208.60
Munger	\$16,051.30	\$16,223.50
Nichols Family	\$9,630.78	\$9,734.10
Parsons	\$3,393.24	\$3,429.65
Perrin-Jenkins	\$3,789.71	\$3,830.37
Ruggles	\$6,420.52	\$6,489.40
Stewart	\$5,423.73	\$5,481.92
Thanksgiving & Memorials*	\$130,490.11	\$159,560.26
Vera Lowe	\$40,128.24	\$40,558.75
Wagner	\$23,274.37	\$23,524.08
Webber	\$11,757.57	\$11,883.71
Wilmer Kneele	\$60,747.57	\$61,399.46
Zilpha Foote	\$7,955.02	\$8,040.37
	<u>\$561,676</u>	<u>\$596,769</u>

* Thanksgiving & Memorials total principal was increased by a bequest given

<u>Diocesan Investment Trust Fund List</u>	Market Value <u>12/31/2019</u>	Market Value <u>12/31/2020</u>
Sarah L. Northrup Fund	\$402,953	\$433,045
E & O Johnson Fund	\$36,993	\$39,756
St. Stephen's Church Fund	\$7,810	\$8,457
	<u>\$447,756</u>	<u>\$481,259</u>

St Stephen's Memorial Episcopal Church

Budget Overview: FY_2021 - FY21 P&L

January - December 2021

	TOTAL
Income	
4000 Regular Support (3)	
4010 Plate Offerings Income	4,000.00
4020 Pledge Income	105,000.00
4025 Pledges Previous Year	1,500.00
4030 Special Offerings Income	24,000.00
4050 Flowers & Candles	3,500.00
Total 4000 Regular Support (3)	138,000.00
4100 Withdrawals from Funds (4)	
4110 Endowment Withdrawals	120,000.00
Total 4100 Withdrawals from Funds (4)	120,000.00
4300 Space use (5)	
4310 Funeral/Wedding Fees Income	500.00
4320 Community Gifts Income	9,400.00
Total 4300 Space use (5)	9,900.00
4400 Fundraisers (5)	
4410 Parish Fair Income	8,000.00
4430 Special Events Income	350.00
4440 Program Book Income	5,000.00
4450 Big Money Raffle Income	15,000.00
Total 4400 Fundraisers (5)	28,350.00
4500 Parish Orgs, Other (5)	
4520 Dividends, Interest, etc.	16,497.00
4590 Income - Other	1,500.00
Total 4500 Parish Orgs, Other (5)	17,997.00
4600 Bequests Used for Ops (6)	33,000.00
4900 Housing Corp Grant Used for Ops	60,000.00
Total Income	\$407,247.00
GROSS PROFIT	\$407,247.00
Expenses	
6100 Compensation Expenses (14)	102,004.00
6110 Rector (TCC)	
6140 Salary-Office Manager	28,080.00
6145 Bookkeeper	5,000.00

6160 Salary-Sexton	14,040.00
6165 Salary-Organist	14,157.00
6180 Medical Insurance	14,208.00
6185 Travel Allowance	2,100.00
6190 FICA	6,000.00
6195 Pension	20,887.00
Total 6100 Compensation Expenses (14)	206,476.00
6200 Worship Expense	

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St Stephen's Memorial Episcopal Church

Budget Overview: FY_2021 - FY21 P&L

January - December 2021

	TOTAL
6210 Music Ministry	2,400.00
6220 Altar and Worship Supplies	5,000.00
6230 Supply Clergy	1,000.00
Total 6200 Worship Expense	8,400.00
6300 Education Expenses	
6310 Christian Frmation Young People	500.00
6320 Cont.Clergy Education	1,500.00
6340 Christian Formation - Adult	1,500.00
6380 Hospitality Expense	750.00
Total 6300 Education Expenses	4,250.00
6400 Communications Expense	
6410 Printing Expense	1,500.00
6420 Postage Expense	1,500.00
6430 Publicity Expense	150.00
6440 Communications Initiative	3,640.00
Total 6400 Communications Expense	6,790.00
6500 Administration Expenses	
6510 Office Supplies	600.00
6520 Paper Expense	1,200.00
6530 Machine Lease/Serv.Contract	5,000.00
6540 Archival Expenses	150.00
6550 Service Charges	100.00
6552 Annual Audit Expense	500.00

6570 Payroll Expenses	1,500.00
6583 IT Equipment	500.00
6585 Tech Support	750.00
6586 Software Subscription	3,500.00
Total 6500 Administration Expenses	13,800.00
6600 Utilities Expenses	
6610 Fuel Expense	25,500.00
6620 Gas Expense	800.00
6630 Electricity Expense	11,500.00
6640 Water Expense	1,000.00
6650 Telephone Expense	4,200.00
Total 6600 Utilities Expenses	43,000.00
6700 Plant Expenses	
6720 Building Supplies Expense	1,000.00
6730 Repairs/Maintenance Expense	15,000.00
6734 Snowplowing	8,000.00
Total 6700 Plant Expenses	24,000.00
6800 Major Unrelated Expenses	
6810 Diocesan Assessment (12)	39,694.00
6820 Insurance Expense	33,500.00

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St Stephen's Memorial Episcopal Church

Budget Overview: FY_2021 - FY21 P&L

January - December 2021

	TOTAL
6840 Capital Expenses (15)	12,000.00
Total 6800 Major Unrelated Expenses	85,194.00
7000 Fundraising Exp (Non-Op) (-5)	
7010 Stewardship Expense	250.00
7020 Special Events Expenses	150.00
7025 Big Money Raffle Expenses	4,500.00
7030 Parish Fair Expenses	750.00
Total 7000 Fundraising Exp (Non-Op) (-5)	5,650.00
7200 Other Non-Operating Expenses	
7210 Summer Camp Scholarships (18)	1,000.00
7215 College Scholarships	1,500.00

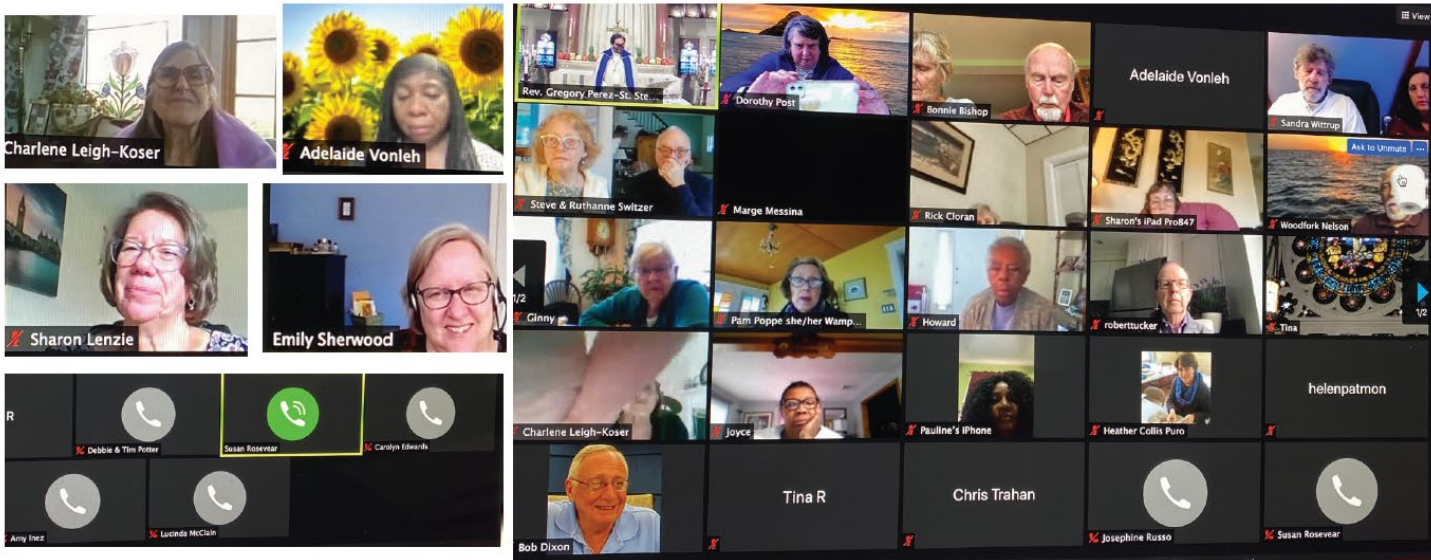
7230 Rector's Discret'y Fund (18)	1,500.00
7260 Sabbatical Fund (9)	1,000.00
7270 ECCO Dues (13)	1,000.00
Total 7200 Other Non-Operating Expenses	6,000.00
Total Expenses	\$403,560.00
NET OPERATING INCOME	\$3,687.00
Other Income	
8000 Receipts for Funds (10)	5,000.00
8070 Food Pantry Fund	
Total 8000 Receipts for Funds (10)	5,000.00
Total Other Income	\$5,000.00
Other Expenses	
9000 Disbursements from Funds (16)	5,000.00
9070 Food Pantry Fund	
Total 9000 Disbursements from Funds (16)	5,000.00
Total Other Expenses	\$5,000.00
NET OTHER INCOME	\$0.00
NET INCOME	\$3,687.00

Friday, February 19, 2021 12:40 PM GMT-05:00

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Nurturing the Congregation



NURTURING THE CONGREGATION

REPORT OF THE LAY EUCHARISTIC MINISTERS

The Lay Eucharist Ministers Team serves at both the 8:00 and 10:00 services every Sunday and on other special occasions. The responsibilities of this group are to lead the Procession, Process the Gospel Book, Prepare the Table and generally support the Clergy. In the past year the group has included Pam Alleyne, Bob Dixon, Dorothy Post, Emily Sherwood and Nelson Woodfork.

Since mid-March 2020 the Church closed to in person worship and we have pivoted to remote Services using Zoom.

Starting in the fall, the Church has broadcast a Service with the Dorothy Post, Terri Kay and Ruthanne Switzer serving as producers. Chris Trahan has handled all the video and audio work. In addition there has been any number of individuals that have led the various prayers.

Thanks to all for the great effort. Stay safe.

Respectfully submitted,
Nelson Woodfork

REPORT OF THE ALTAR GUILD OF SAINT MARY

The members of the Altar Guild are: Christopher Trahan, Robert Dixon, Pamela Alleyne, Carolyn Hoy, Emily Sherwood, Marilyn Cloran, Joyce Wallace, Albertina Robillard, and Virginia Fuller. This pandemic year Chris Trahan is setting up the Altar and clearing away for the services. The flowers are being arranged by a team member. Thank you team.

Respectfully Submitted,
Virginia Fuller

REPORT OF THE MUSIC DIRECTOR

This is a different and unusual music year, due to the Pandemic. I have been challenged this year in ways I would never imagine. Even in a virtual world it is still St. Stephen's Church, our parishioners are loving and committed. With that said, St. Stephen's is still an amazing place. Doing Church live is so much better. Having a soloist on occasion is a great addition to our worship.

Father Greg has been so supportive to me. He is trying to be creative in such a short period of time. Chris and Brandi are working together to present the virtual service. This is not an easy task. Always remember that St. Stephen's is the cathedral of the North Shore. Worship with us. God's peace be with you all.

Respectfully submitted,
Bruce Beecroft, Music Director and Organist

REPORT OF THE BAPTISM MINISTRY CATECHIST

In 2020, the St. Stephen's community didn't gather to celebrate the sacrament of Baptism. When asked to support the newly baptized members of God's family, the parish enthusiastically responded "We will!" It has been an honor to serve as Baptism Catechist for many years.

Respectfully submitted,
Brandi Walker

PARISH COMMUNICATION REPORT 2020

Realm, a cloud-based data system, is used for our parish records. Parishioners are encouraged to login to access and update personal information including pledge, contact and other personal information. Online giving is available and many have been taking advantage of this convenient technology. Most parishioners and friends are now receiving our monthly newsletter electronically. If you are not currently on the email list, contact the church office at 781-599-4220 or email StStephens@StStephensLynn.org.

Carolyn Hoy maintains our website, posting Zoom services and bulletins, as well as much needed information and news during the Covid-19 pandemic.

Pam Poppe has been posting items to the church Facebook page for 4+ years now. The church page has grown this year to 165 followers.

We use MailChimp to communicate with a 40-member Women's Group and 48-member Beloved Community Team group. Pam Poppe sends out monthly communications to both groups.

Respectfully submitted,
Pam Poppe

REPORT OF THE BELOVED COMMUNITY TEAM

In this our sixth year, we continued working on uprooting racism in ourselves, our families, and our community. We were again blessed to have members of St. Andrew's Church, Marblehead collaborate and participate in all our activities. We also had a new member from the Unitarian Universalist Church of Swampscott join us. A grant from the Episcopal City Mission was received and was used to underwrite programming. Core to our programming are the monthly meetings that inform everything we do. Our discussions around reparations was notable as we challenged ourselves to become true anti-racists. After the death of George Floyd, our membership modestly increased. These new members were eager to contribute and to grow as human beings, who are agents of change.

In January, 2020, we attended the MLK Breakfast sponsored by the Community Minority Cultural Center in Lynn. This allowed us to network with other groups who are doing the work in Lynn as well as a time to just socialize and share our hopes and dreams. In February, Hazel Monae returned triumphantly home and preached a Black History message. Prior and after the service, a coffee hour was enjoyed between Hazel and the congregation. The racial turmoil that erupted after the death of George Floyd caused us to reflect on how the police were interacting with People of Color in the City of Lynn. The Reverend Bernadette Hickman-Maynard preached a sermon and lead us in a workshop that focused on this topic and took us deeper as she challenged us to "repair the breach."

MysticSoul Project lead us in a two-day retreat that took us into the world where whites are decentered and People of Color are at the center. Kevin Peterson of the New Democratic Coalition gave a lecture and led a workshop that helped us better understand why we need reparations to be paid and how some of this work showing up in the Boston area.

Finally, the Mission Institute held a workshop that helped us understand the meaning and embodiment of what it means to be an anti-racist and what that looks like as we extend ourselves into our communities. We ended the year 2020 with a balanced budget and look forward to the next year where we hope to continue the interpersonal and interpersonal work and make a special push to move outward into the community.

Respectfully Submitted,
Helen Patmon



Hospitality to Children, Youth, & Young Adults



HOSPITALITY TO CHILDREN, YOUTH, AND YOUNG ADULTS

KIDS IN COMMUNITY (KIC) SUMMER CAMP THE MUSIC & ART AFTERSCHOOL PROGRAM (KIC-MAP)

After a long wait and many months of hard work, EEC (Department of Early Ed. & Care) along with City of Lynn, granted us permission to open! We began our first semester in September of 2020, where we began our KIC afterschool program. Twelve children were enrolled, while others joined as the semester continued. Our typical day began with KIC mentors picking up students from school or having the kids dropped off by their parents.

Kids would have snack and begin their homework with assistance from KIC staff.

Classes with our specialist ("rotations") continued thereafter, along with free time for other activities and peer to peer interactions.

At this time we employed three specialists including Brandon teaching drumming four days (M-Th). During drumming, the kids practiced various "Traditional Rhythmic" pieces that were selected at the beginning of the school year, along with different exercises/warm-ups from around the world. On Tuesdays and Thursdays Zak taught keyboarding, Bonnie's poetry class was enjoyed on Wednesdays and Yoga with Cara on Thursdays. Our daily KIC staff included one group leader and three mentors who would interact with the kids during classes, homework help, and planned activities. Such activities were planned for the month that consisted of arts and crafts, gross motor games, and themed learning exercises.

On any day where no classes were scheduled, the kids would be entertained or rewarded with "Fun days". These days included a period of special activities such as "Movie & Pajama Day" and visits to the nearby park. During the holidays, we would have themed parties with music, dancing, crafts, and games. For instance, on Halloween the kids were invited to dress in their costumes and enjoy a fun day of "Monster Mash" and extra yummy snacks.

Mid-December (2019) we hosted our first Christmas Concert. KIC staff and kids worked hard to prepare for the big day. Along with a drumming performance, they sang Christmas carols as their families and church parishioners looked on. We concluded the event by inviting all in attendance to enjoy refreshments downstairs in the "Mother's Room".

The event was a success that we look forward to recreating in the years to come.

The second semester (January 2020) opened after the holiday break with a total of 16 enrolled. The program continued with the daily routine and things really started to take shape as everyone grew to work together.

By the end of February, news of the pandemic had taken effect on all schools. We began with following safety protocols per EEC that included extra cleaning and handwashing. By mid-March, we were required to close our doors until we received permission to re-open.

At this time, we still employed three specialists (drumming, keyboarding, and yoga) and three mentors. Due to funding, the decision was made in July to discontinue pay for everyone but myself and Brandon.

Over the past year, KIC has been awarded grants from the Episcopal Diocese of Massachusetts (Wicked Good Ideas, Episcopal City Mission, and Mission Initiative Ministries), Unitarian Universalist Church of Greater Lynn, Sears Family Funds, Demoulas Foundation, and the City of Lynn, Youth Outreach. We have also received donations from St. Andrew's, Marblehead, and private individuals. With this, we remained cautious of spending due to the uncertainty that we faced. Plans to reopen anytime soon did not look promising, but we all continued to have hope and brainstorm other options to continue service to our kids and families.

When the new school year arrived, we created a plan to open remotely. This was an educating time for all of us, as this has become the “new normal”. We officially began our KIC ZOOM afterschool program in November 2020. Our schedule continued Monday through Thursday with two 45 minute-1-hour classes each day. These classes consisted of “Weekly Updates” and crafts with me (Shannon), Reading with Toby (volunteer), Drumming & Music Education two days a week with Brandon and Zak, and Poetry with Bonnie. Since this was all a very new experience for all, the first couple classes took some adjusting, but as time continued things began to fall into place nicely. After the holiday break in late December, our kids and teachers returned eagerly to participate for our second semester. Unfortunately, Zak had left us due to personal reasons. Our KIC mentor, Tahmina began teaching crafts on Thursdays and Helen also started a class in Multicultural education which she did on Mondays.

Each child was supplied with all needed materials during an outside pick up at the church. This was held twice (or once per semester) and followed all safety protocols. The kids were given large bags of crafting supplies, journals, books, multicultural media, acrylic paint kits and more. Daily reports from each KIC teacher are given after each class. These reports detail attendance, educational progress, and any additional information that may be helpful.

As the new year carries on, we pursue funding anywhere we can and still have plans to one day become an independent 501c3 (non-profit). We are all doing our best to stay afloat and continue to have hope that we will once again re-open our doors as soon as we can.

Respectfully Submitted
Shannon Morrissey
Program Director

REPORT OF THE SCHOLARSHIP AWARDS COMMITTEE

Thanks to the generosity of current and former members of St. Stephen's, we provided eight members of the congregation with scholarships for higher education totally \$6000.00.

Scholarship	Awarded to	Majors
Martha "Pat" and James M. Harriss Scholarship	Teka Lumumba-Nkrumah	Salem State Nursing
Michael Jude Provost Scholarship	Kati Whitcomb	University of New England, Applied Exercise Science and Physical Therapy
George Burkholder Scholarship <i>(preference given to a student studying math, science, computer science or engineering)</i>	Kiara Wilson	Suffolk University, Biology & playing soccer
William and Dorothy Robinson Scholarship	Evan Collis-Puro	Ithaca College, TV/Radio
Shawn Robinson Scholarship	Elizabeth Trahan	Gordon College, Biology with a Pre-veterinarian concentration
Lillian McCarthy	Gzanè Williams	U Mass Boston, Early Education & Teaching
Parish Designated Fund (Inglis Thomsen Fund and Dennen-Mower Fund)	Kayla McCellon	Bucknell University, Psychology
William Rodrigue Scholarship	Jared Zimiroski	Northeastern U, Music Industry and Music Recording

Respectfully submitted,
Charlotte Brown-Breckenridge

DEEPENING COMMUNITY ENGAGEMENT

REPORT OF THE FOOD PANTRY MINISTRY TEAM

Joyce Wallace and I have volunteered to be directors of the food pantry since April 2019, and considering the circumstances we are doing a great job.

It has been a challenging year, because of the Pandemic. We had trouble getting volunteers, and lost our driver along the way.

Since the Pandemic our numbers have increased from 80 people per week to 150 – 180 people per week. This has expanded our operation and the need for more equipment and shelving.

Pam Poppe has volunteered to organize our volunteer base and look for grants. We have secured a \$5,000 grant from the Eastern Bank Foundation and are hoping to secure another \$5,000 matching grant from the Greater Boston Food Bank (GBFB). If awarded the GBFB grant, we are hoping to purchase much needed refrigeration/freezer and shelving for the pantry.

Thanks to The Unitarian Church of Greater Lynn, St. Andrews Church, Marblehead and members of our Church committee for being a much-needed life line when we missed our food delivery.

To date we have served 6,131 households with 124,379lbs of food.

2020 Food Pantry Monthly Statistics					
	Households /# bags	Adults	Children	Seniors	Weight /lbs
January	332	327	361	180	7260
February	216	228	267	106	4752
March	339	527	459	69	7997
April	490	859	683	70	10428
May	768	1404	1040	191	15960
June	465	833	625	134	8476
July	589	1023	949	197	14069
August	491	946	793	133	11045
September	1083	987	970	154	12675
October	571	1040	817	287	13437
November	418	747	640	32	10130
December	369	744	662	66	8150
Totals	6131	9665	8266	1619	124379

Thanks to **ALL** our volunteers who have been working tirelessly week after week in the midst of the pandemic; Kendra, Helen, Toby, Tina, Phillip, Steve, Pam and Jay, Michael Celona from the UU Church,

Angel a long-time volunteer, Charles O'Connell our new driver from Methuen and our own Fr. Gregory Perez.

Special thanks to the folks who have consistently contribute to the food pantry.

We currently have a budget of \$5,339.84

Financials for Food Pantry:

Thank you to all of the folks who consistently contribute to the food pantry!

The Food Pantry had a balance of \$5,339.84 in 2020.

- Total Food Pantry in \$7,535.00
- Total Food Pantry Out \$(2,195.16)
- Balance \$5,339.84

Grants:

A grant of \$5,000 was received from Eastern Bank in December of 2020. This is unrestricted. An additional grant has been submitted to the Greater Boston Food Bank for \$5,000. If we receive this grant the \$5,000 from Eastern bank will combine with it and we will have \$10K as a restricted grant for capital expenses.

Respectfully Submitted,
Pam Alleyne and Joyce Wallace
Co-Directors of the Food Pantry

**REPORT OF THE CHRISTMAS PRESENTS PROJECT FOR KIDS (CPPK)
MINISTRY**

Thanks to the generosity of St. Stephen's parishioners and friends, St. Andrew's Church Marblehead, Trinity Church Topsfield, and Sandy Wittrup and her Spaghetti Dinner team (take-out this year and delicious as ever), we were able to give out \$10 gift cards to Walmart for every child of the families who came to our December 11 food pantry totaling 334 gift cards. Our fundraising came within \$100 of our expenses, a minor miracle and testimony to the worth of our project and the kindness of our community.

In addition, an anonymous donor provided candy canes for all the kids. Holiday gift bags and cards to make a nice presentation were donated by Lucinda McClain and Marilyn Cloran. Raw Art supplemented with 100 Art Kits for the children. Lucinda, Marilyn, Josephine Russo, Rev. Greg, and myself assisted at the giveaway this year.

Respectfully submitted,
Bonnie Bishop

REPORT OF THE ESSEX COUNTY COMMUNITY ORGANIZATION (ECCO) TEAM

ECCO continued to lead racial and economic justice work this year.

Get Off Our Necks Action - Organized over 250 people experiencing lament and outrage at the death of George Floyd. 150 cars met at Salem's Essex County Superior Court with a rally demanding reforms to the bail system, county jail policies, and prosecution of police misconduct. Car caravan continued to the Lynn Police Department where leaders met with the Mayor McGee and Chief Mageary to demand police accountability and participatory budgeting of the police budget. Ended with a rally on the Lynn Common with 250 people. In the fall we led the coalition to hold a public hearing at Lynn city hall to demand action on racism in the city.

Participatory Budgeting - Negotiations with Lynn Mayor McGee following our Get Off Our Necks car caravan achieved an allocation of \$25,000 from the police budget to fund a community engagement process to address racism in the police budget.

Shine Together Workers Cooperative - Launched undocumented immigrant women house cleaning cooperative

COVID-19 Solidarity Fund - Raised \$137,293.28 for cash support to 188 families, half from peer-to-peer fundraising.

Deportation Defense & Immigrant Accompaniment - Clergy and lay-leaders accompanied immigrants to immigration court, ICE offices, and on visits to public officials to ask for protection from deportation. Stopped deportation of 7 individuals.

Respectfully Submitted,
Alexandra Piñeros Shields, PhD

WOMEN'S GROUP REPORT

The Women's Group meets the second Sunday of the month. The group is made up of approximately 30 – 40 women from both St Stephens and St Andrews Church. This group of women is from all walks of life. Our gatherings are held after service at one of the two churches. After a shared potluck lunch, a conversation or event is facilitated by two volunteers from the group on a topic of their choosing.

We engage in conversations around faith, social justice, current events, and our youth. We discuss Women's evolving roles in the world, i.e. what in the news, women in politics, massage parlor human trafficking as well as women's personal lives as wives, mothers, grandmother, students, caregivers and breadwinners. Just about anything women are involved within the communities and around the world.

Topics covered during the year were African American Female vocalists and Women in history. Events we attended during the year the Ancient Nubian exhibit at the MFA. Events we attended during the year the Ancient Nubian exhibit at the MFA. An in March the BCT/Women's Group attended Christina Ham's play NINA SIMONE: FOUR WOMEN directed by Kenneth L. Robertson at the Merrimack Repertory Theatre in Lowell.

The Women's Group gave six gift cards for \$100 each to six very active young people who grew up in the church and who's Mothers were involved in the Mothers Group which later became the Women's Group: Kyliah Almeida, Kayla McClellan, Jared Zimiroski, Michaela Olabisi, Gzane Williams and Kiara Wilson; the presentations were presented at our ZOOM meeting in December 2020.

We welcome all women from both churches to join us. The only prerequisite is to be willing to do your part in sharing your talents, bring a dish to share, help with clean up, and enjoy delicious food and the unity of sisterhood. Please join us in this amazing ministry.

How due to Coronavirus 19 we have not met in person since March but are meeting through ZOOM on our regularly scheduled meeting the second Sunday of the month.

Respectfully submitted,
Charlotte Brown-Breckenridge