



FIRST PRESBYTERIAN CHURCH *of* SAN RAFAEL

At the heart of San Rafael, First Presbyterian Church is a vibrant and inclusive community growing together in faith, hope and love. We humbly seek to understand and respond creatively to the needs of our brothers and sisters here in our city, in Marin County and throughout the world. – First Presbyterian Church’s Mission Statement



Narrative Budget 2020

Moving forward - how might you support our church in 2021?

Last year as we looked to the future, we did not envision a pandemic and a world where we would be sheltering in place and worshiping remotely, developing our Zoom skills and trying to stay connected while we are apart.

We are thankful for financial support provided by members and friends, past and present, rooted in the deep belief of the power of God’s love to unify us all, and the tireless concern and care for each other and the world around us. As stewards, we focus on using all our gifts and resources wisely and responsibly. Though the current times are difficult, we are hopeful as we look forward to our future together.

Our priorities and goals for 2020 to 2021 are:

- Continue to engage with members and friends in these hard times.
- Explore how to be a more welcoming and inviting church – both online and in our physical space.
- Create experiments and programs that meet current needs of people in the larger community.
- Identify ways we can rebirth the church – now and when we are able to physically come back together.
- Develop social media plans that convey our contemplative spirituality & social justice ministries.
- Maintain quality programs for congregation & our neighbors.

Income

	2020 - Budget	2020 - Forecast	2021 – Estimated	
Pledged Income:	\$270,000	\$270,000	\$260,000 to \$270,000	Commitments from members & friends
Rental Income:	125,000	79,000	80,000 to 100,000	Facility rentals to Partners in Ministry
Income/releases from (Quasi)endowments	25,654	25,670	28,260	Investment income from special gifts including a <u>recent bequest from Chuck and Binny Fischer</u>
Non-pledged Contributions:	21,800	14,500	15,000 to 17,500	Donations from guests and non-pledging members
Paycheck Protection Plan (PPP) Loan		40,170		Forgiveness of loan received from the CARES Act
Total:	\$442,545	\$429,340	\$383,260 to \$413,260	

Income Notes

- **Pledged Income:** Pledging helps us plan our income and expense including staff salaries, program support and Mission giving. Though 2020 pledges are expected to come in close to budget, concerns for 2021 include a continued economic downturn as well as the passing of some members and friends.
- **Rental income from Partners in Ministry:** Larger tenants have continued to pay rent and in late 2020, allowed to use our facility again under appropriate health and safety guidelines. Income is down due to lack of facility rentals for events and shorter term uses. We continue to look for ways to safely rent our facility to serve community needs but it is uncertain when rentals will return to normal levels.
- **Endowments:** We benefit from generous gifts that have been invested as endowments and quasi-endowments. In 2020, the church received a bequest from long time (and much missed) members Chuck and Binny Fischer designated for the FPCSR Endowment Fund. Income from this and other endowments and quasi endowments benefit the church and our programs in perpetuity.
- **Non-pledged contributions:** Closure of facility has resulted in fewer visitors than expected in 2020.
- **Paycheck Protection Plan (PPP) Loan:** Helped cover shortfall in 2020 rentals and used to pay staff salaries and benefits. We do not expect a similar program in 2021.

Expenses

Worship

Budgeted Expense: \$ 4,000

Allocation of Staff Time: 119,698

Total: **\$123,698**

Worship is at the heart of the life of

FPCSR, bringing together long-term members, new members, and guests from near & far.



- Following the shelter in place order, our pastor and the Worship Committee have shown great resiliency, hard work and the ability to learn new technologies to create options to continue our worship together.
- Members and friends participate on Sunday in a virtual service provided in several formats – watching a recording on YouTube or Vimeo, or reading a version received by email or mail.
- Many gather on Sunday morning on Zoom to discuss the sermon and take Communion.
- In September, we added an outside, roofless, socially distanced service on our patio under the redwoods.
- Music continues to be a vital part of all worship services. Our virtual services include recordings (current or from the past) of our volunteer choirs (directed by Martha Wall and Marquise Usher), our pianists (John Steiner and Alan Choy), as well as beautiful music recorded by other musicians.
- Worship also relies on our great office staff (Nicole Cuzzi and Ann Pope) and our parish associates (Kay Collette, Bob Hirni and Nancy Wiens) and of course, our pastor, Cynthia Cochran-Carney.
- Once it is safe, we look forward to being together again inside but are not sure when that will be.
- Prior to shelter in place, we offered services in several formats:
 - 8:30 am contemplative service includes communion every Sunday
 - 10:00 am service is more traditional, with music by the choirs twice a month and other musicians
 - SoulSong Taizé services one Sunday a month at 5 pm - a quiet service of music and readings

Primera Iglesia Presbiteriana: Many in our Spanish-speaking community have been impacted by the shelter in place order. In September, they started services again with a small number of socially distanced members. We look forward to a time when the whole congregation can come together again to celebrate Communion.

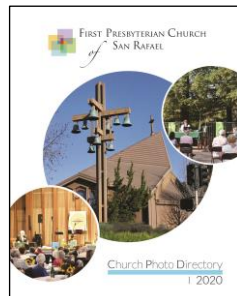
- Worship and Bible Study is in Spanish.
- The congregation provides mutual support on their spiritual journeys and shares in the advancement and care of the Latino immigrant population of Marin County. Most are recent and visiting Spanish-speaking immigrants and their children. During 2020, this support has been particularly important.
- Spanish-speaking worship leaders are David Morales and Virginia Perez, with members' participation.

Congregational Care, Church Life and Membership/Welcome

Budgeted Expense: \$ 5,600

Allocation of Staff Time: 38,713

Total: \$44,331



Congregational Care:

Our congregation cares about one another in times of joy and sorrow, good times, and hard times. During 2020, this has become particularly important, particularly for people that are living alone and/or experiencing loss and difficulties.

Pastoral Care is coordinated by our pastor, with a dedicated team including our parish associates, the Board of Deacons, elder David Morales serving our Hispanic community, and elder Lorna Wuertz, our associate for pastoral care.

Board of Deacons provides loving care for our congregation with a ministry of compassion and service by:

- Making calls and visits to active members and friends of the church
- Delivering flowers at Christmas and Easter
- Sending notes and cards to members who are ill and grieving. Sending monthly mailings to our shut-ins
- Preparing and serving communion at the 10 a.m. service
- Providing receptions after memorial services
- Offering the Maintenance Ministry – Glen Dickey and Lee Eckles



Church Life fosters friendship through social activities:

- Events provide a variety of fun opportunities encouraging our FPCSR community members to know each other. Some are year-round and others are special once-a-year not to be missed events.
- The Annual Crab Feed (fundraiser for the Mission Committee's annual Mission Trip) took place in February.
- In March, the shelter in place order paused many activities including Supper Club, Hiking Group, Palm Sunday Potluck in Canoles Hall following worship, Homecoming Barbecue and Church Christmas party. We look forward to a time when we can gather again together.
- We are grateful to see the faces of members and friends in our new photo directory and for our weekly Wednesday Zoom gatherings.



Membership and Welcome watches for Sunday morning visitors to our church and makes them feel welcome with a warm and friendly greeting as they make their first impressions of our church community.

- During worship, the pastor encourages visitors to fill out a Welcome Card so they can be supported in their faith journey and made aware of church activities. After the shelter in place order, we have continued to identify new visitors watching our virtual church offerings and added them to our mailing list.
- Regular visitors will be made aware of new member exploration classes to learn about our church and have questions answered that might lead to membership. We have had 7 new members join during 2020.

Mission and Social Justice Committee and Youth on the Move

Budgeted Expense:	\$17,500
Allocation of Staff Time:	<u>22,997</u>
Total Budget:	\$40,497

Following the shelter in place order, some Mission activities changed, and others continued. We have continued to support the various organizations listed below with our donations and have looked for ways to provide support to the community during this difficult time. We worked with the Marin Interfaith Street Chaplaincy to continue to provide Tuesday night dinners for the homeless but were not able to go on our Presbyterian Disaster Assistance trip in 2020 and the afterschool program at Short Elementary School was closed down in mid-March. We look forward to being able to resume these activities when it is safe to do so.



WIDER CHURCH: FPCSR supports the mission and ministry of the wider church in several ways — through our general mission giving to General Assembly (the national church), and to our Presbytery and Synod. We also support the international work of our mission co-worker, Karla Koll, at the Latin American Biblical University in Costa Rica.

MISSION OUTREACH: As the people of God, we recognize that we are called to do mission and ministry in the world and in the community around us. We are called to seek justice and equality for others. In part, we do this by giving financial support to local, regional, and national justice organizations. A partial list in this area of ministry includes Marin Interfaith Council, Marin Interfaith Street Chaplaincy, Marin Organizing Committee, Homeward Bound of Marin, California Interfaith Power and Light and Bread for the World.

We raised funds for our yearly Presbyterian Disaster Mission trip at the Crab feed in February. However, the trip was cancelled due to Covid-19. Instead, we used the funds to support local and national organizations providing emergency support in natural disasters as well as long term rebuilding and recovery.

OUTREACH BY THE CONGREGATION: The FPCSR congregation serves the community in numerous ways. We serve the hungry and homeless, vulnerable youth, and immigrants. We also advocate for addressing environmental issues and climate change, and legislation on behalf of the hungry and poor. A partial list in this area of ministry includes meals for the homeless housed at Mill Street, afterschool programs at Short Elementary School, accompaniment of immigrants dealing with the legal system and Ritter Center Thanksgiving baskets for needy families.

Supporting our Mission: Some mission programs such as the Youth on the Move programs are not fully funded by the operating budget and rely on income from special donations from church members, gifts, contracts, and grants from outside organizations and foundations.

Special Offerings: Our congregation receives the 4 special offerings sponsored by the Presbyterian Church USA. Our congregation keeps a percentage of most of these offerings to do work locally while our national office works globally on issues of hunger, peacemaking, disaster relief, and breaking cycles of poverty.

- ❖ One Great Hour of Sharing – Palm Sunday
- ❖ Pentecost Offering – Pentecost Sunday (May or June)
- ❖ Peace and Global Peacemaking Offering – World Communion Sunday - October
- ❖ Christmas Joy Offering – Christmas Eve



Adult Education and Sunday School

Budgeted Expense:	\$3,375
Allocation of Staff Time:	<u>16,638</u>
Total:	\$20,013



Adults

- Sunday Adult Ed provides a wide variety of classes, films, presenters, and discussions. Special thanks to all our presenters and to everyone who participated and contributed to many enriching discussions.
- Though in person events have been cancelled since mid-March, we have continued to grow and learn together through gatherings on Zoom. Classes are taught by people from the outside community, parish associates and volunteers.
- A rich array of spiritual growth and educational opportunities - Thursday morning Centering Prayer, monthly Spiritual Practices group, Women's Book Group, Men's Book Group, weekly Bible Study - provide a variety of opportunities for our congregation and community for nurture, deep conversations and transformation. We are grateful that we have been able to continue these activities using Zoom.

Children

- We are delighted to have a small, but energetic group of younger children. They love the Godly Play curriculum, which dramatizes beloved Bible stories from the Hebrew and Christian scriptures. The stories follow the liturgical year, so that the lessons explore a wide range of Bible passages and honor our worship seasons.
- The children's program paused in mid-March after shelter in place. We have started sending video clips of Godly Play lessons and continue to explore ways to continue to provide a children's program remotely.
- We continue to be grateful for the teachers who faithfully offered lessons throughout the year.



Facilities and Rentals

Budgeted Expense:	\$74,189
Allocation of Staff Time:	<u>66,622</u>
Total:	\$140,811

Rental Income of \$125,000 helps finance most of the Facilities budget and provides the broader local nonprofit community with affordable meeting space. 2020 has been a difficult year for rentals - though our long-term renters have continued to pay, the shelter in place has impacted our rental income from other renters and events.



- Ongoing maintenance of the facility – much of it by volunteers!
- Utilities (e.g., gas, electric, garbage) as well as repairs and upgrades.
- Resurfacing of the parking lot.
- Sidewalk and tree replacement on 5th and E Street in late 2020 with the City of San Rafael.

Administration, Finance & Stewardship

Budgeted Expense: \$27,685
Allocation of Staff Time: 62,865
Total: \$90,550



Stewardship and Planned Giving

- Organizes stewardship campaign to contact members and friends as part of the annual pledge process.
- Meets with members to provide information about the overall church budget and operations to increase understanding of the importance of the pledged income for the church.
- Provides congregation information on the various forms of planned giving including:
 - Supporting programs or efforts in addition to annual pledge
 - Using donor-advised funds at, for example, the Marin Community Foundation
 - Advising members of options to give to the church later in the form of a bequest
- A wide range of instruments can potentially be used to make planned gifts to the church. Brochure and planned giving button on the FPCSR.org website provide information about the ways to make planned gifts such as, for example, simple bequests and charitable remainder trusts.

Personnel

- Provides oversight and support of pastor and all staff.
- Reviews and resolves confidential personnel issues as required. Works with staff and members to recruit and hire new staff as required.
- Works with staff on workers' compensation and property/ casualty insurance issues.
- Reviews salary information for recommendation to Session on all staff compensation.

Finance

- Provides Session guidance on financial matters, including investment recommendations.
- Ongoing responsibilities to oversee preparation of the church's financial statements to ensure their correctness and completeness.
- Financial statements are prepared monthly and presented at Session's regularly scheduled meetings for awareness of the current financial position.

