



2020 ANNUAL REPORT

St. Stephen's Episcopal Church

Annual Parish Meeting, January 31, 2021

Lord, thank You for being a Light in dark spaces.

Lead us in Your way.

Help our feet to stay the course You have mapped out before us.

In the name of Jesus we pray. Amen

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Annual Meeting Agenda

January 31, 2021

1. Call to Order and Opening Prayer – Mother Sharon
2. Appointment of Clerk for the Meeting – Mother Sharon
3. Explanation of the Attendance and Voting – Dave Stein
4. Approval of Minutes of the January 26, 2020 Annual Meeting – Mother Sharon (Remote Voting)
5. Nominations & Elections – Mother Sharon (Remote Voting)
6. By Laws Update Approval – Mother Sharon (Remote Voting)
7. Endorsement of 2021 Operating Budget (Remote Voting)
8. Closing Prayer and Adjournment – Mother Sharon

Special Parish Meeting Agenda

Date to be announced

1. Call to Order and Opening Prayer – Mother Sharon
2. Rector's Report
3. Affirmations – Mother Sharon
4. Senior Warden's Report – Dave Stein
New Initiatives this past year
Reinventing Outreach
Stewardship
Calling our Priest-in-Charge
5. 2020 Financial Reports – Phil Pierce
6. 2020 Endowment Fund Report – Phil Pierce
7. 2021 Operating Budget – Phil Pierce
8. 2021 and Beyond – Dave Stein
9. Closing Prayer and Adjournment – Mother Sharon

Explanation of the Attendance and Voting

Dave Stein - Sr. Warden

This year presented us with many challenges. One of which was how to conduct an Annual Meeting where attendance needs to be counted and recorded and votes need to be taken, tallied and recorded.

I looked into various remote meeting applications and remote voting tools. None of them seemed to fit our needs. After conferring with the Vestry and the Diocese it was decided to follow the following procedure.

Ballots for all the proposals needing consideration were sent to all parish members. The ballots were sent via e-mail, regular post and hand delivery. Follow up phone calls were made to those we knew did not have e-mail access.

Attendance was considered to be anyone who responded to the Voting Ballot with a vote.

The Results:

77 people responded with a vote. Since a quorum is a minimum of 50 people, we had a quorum and could conduct business.

Approval of last year's Annual Meeting Minutes:

- 77 Parish members submitted ballots. 73 voted YES, 2 voted NO and 2 abstained.
- The parish voted to approve the Minutes of the 2019 Annual Parish Meeting held on January 26, 2020

Delegates to the Diocesan Convention (3 plus an alternate)

- 77 Parish members submitted ballots. 72 voted YES, 3 voted NO and 2 abstained.
- Parish voted to accept the Slate as presented for Delegates to the Diocesan Convention.

Vestry Candidates: (9 member Vestry)

- 77 Parish members submitted ballots. 76 voted YES, 0 voted NO and 1 abstained.
- Parish voted to accept the Slate as presented for Vestry Candidates.

By-Laws Update

- 77 Parish members submitted ballots. 73 voted YES, 1 voted NO and 3 abstained.
- Parish voted to adopt the amended By Laws.

Endorsement of 2021 Operating Budget

- 77 Parish members submitted ballots. 72 voted YES, 4 voted NO and 1 abstained.
- Parish voted to endorse the 2021 Budget as passed by the Vestry.

St. Stephen's Episcopal Church Annual Parish Meeting for 2019 January 26, 2020 Minutes

Call to Order

Mother Sharon Voelker called the Annual Parish Meeting to order at 11:30 a.m. and led us in an opening prayer.

Mother Sharon asked attendees to appoint Don Ingersoll as the Clerk [recording secretary] for the day. Doing so was approved by acclamation.

Mo. Sharon asked for the approval of the minutes of last year's annual meeting as presented. There being no discussion, doing so was approved by acclamation.

Affirmations: -- Scott Armstrong and Mother Sharon held up the following for individuals for affirmation by the congregation:

St. Stephen's 2019 Vestry:

Scott Armstrong* (Senior Warden)	Dave Stein (Junior. Warden)	
Jackie Ingersoll* (Clerk)		
Alan Giles*	Karol Sprague*	Justin Wojas*
David Eldon	Corinne Fragnoli	Patrick Wojas
Kathy DeCiantis	Miranda Spates	Ken Fuhr

*** Completed their term**

Treasury:

- Phil Pierce – Treasurer
- Don Ingersoll – Finance Committee Chair

Office Staff:

- Ami O'Neill – Office Administrator
- Pam Bonkowski – Bookkeeper

Music:

- Sue Gore – Music Director
- Chris Herfurth - Saturday Pianist

Witness Editor: Rob Redmer

Members of the following groups were asked to stand and received heartfelt applause:

- **ACOLYTES** [led by Jim Carnagie]
- **Adult Faith** [led by Kris Fuhr]
- **Altar Guild** [led by Alice Moss]
- **Bldg. & Grounds** [A team effort by Justin & Pat Wojas, Miranda Spates & Dave Eldon]
- **Choir** [led by Sue Gore]
- **Crafting Kindness** [led by Barb Whitaker]
- **Greeters** [led by Don Ingersoll]
- **Hospitality** [Corinne Fragnoli]
- **Liturgical Leaders** [led by Roy Waters]
- **Outreach** [led by Joan Morgan]
- **Ushers** [led by Patrick Wojas]
- **YACYM** [led by Jackie Ingersoll]

Senior Warden's Report –Scott Armstrong (See Annual Report 2019)

Nominations and Elections -- Mother Sharon:

Delegates to Diocesan Convention (3 plus an alternate)

- Vickie Saylor
- Dave Stein
- Don Ingersoll
- Scott Armstrong - Alternate

The following were nominated for the Vestry with the terms shown:

Vestry Candidate (one 1-year position)

- Gretchen Waters

Vestry Candidates (four 3-year positions)

- Don Ingersoll
- Joan Morgan
- Amy Redmer
- Sheryl Schmidt (volunteered from the floor, Ken Fuhr seconded the nomination).

2019 Financial Review – Phil Pierce, Treasurer

Phil walked the congregation through the 2019 financial results [which are included in the 2019 annual report.] The big take away from this is that we ended the year with \$67,242 more than we spent. Parish giving was up about \$12,000 for the year, but the

biggest contributor to this result was having Mo. Sharon as our priest. Working part time and being retired she does not receive benefits.

2020 Budget Presentation – Phil Pierce, Treasurer

The budget is a tool for helping to ensure that we do the best we can with parishioners' financial gifts to God. To develop the budget, we first estimate our revenues, then determine how best to allocate them to support our worship and work. See 2019 Annual Report for details.

Alan Giles moved, seconded by Roy Waters, that the 2020 budget be affirmed by the congregation as presented. The motion passed without dissent.

Many thanks to Phil, the Finance Committee and Vestry for their work at putting the budget together.

Ministry Planning – Dave Stein

Dave provided a summary of where the congregation is in our planning for the future. We are calling the process "Ministry Planning. It builds on the input we received from the congregation through Holy Conversations and other activities. See 2019 Annual Report for details.

Additional Recognitions – Alan Giles and Mo. Sharon

Alan Giles presented Scott with an inscribed Book of Common Prayer/Hymnal as a token of the Vestry's appreciation for his leadership and steadfast caring ministries to the parish and many individuals.

Mo. Sharon presented Scott with a plaque recognizing his service as Senior Warden from January 2018 to January 2020, during which he provided exemplary service in shepherding and strengthening our St. Stephen's family for the future.

Scott thanked everyone and said "You have truly been a gift to God."

Other Business -- Mo. Sharon asked if there was other business. There was none.

Closing Comments – Mo. Sharon

Mo. Sharon shared that God had a surprise plan for her -- St. Stephen's is healing and its future looks promising. That said, we have a lot of work ahead of us if we are to become the church we dream to be. Her goal for the past 6 months was to calm and reconcile. See 2019 Annual Report for details.

Closing Prayer: Mother Sharon closed the meeting with a prayer at 12:55 p.m.

Respectfully submitted by Donald P. Ingersoll – Clerk

St. Stephen's Church Mission and History 1956 to 2020

On Advent Sunday in 1956, a small group of people met at a home in Bloomfield Hills to discuss the establishment of an Episcopal mission. Most of the group were members of Christ Church, Cranbrook, and had become acquainted through neighborhood study groups. With the help and encouragement of Christ Church, the mission became a reality in the form of St. Stephen's. The first service was held in February 1957, in the "multi-purpose" room of Eastover School. At that time, Christ Church had three missions and employed a priest, the Rev. Barton Lloyd, to serve them all.

The years of meeting in the school were a triumph of ingenuity, fellowship, and growth in spirituality. It was a true community effort to make this mission succeed. Every Saturday the gym-like "multi-purpose" room was transformed into a church. All the equipment – altar, altar rails, communion vessels, lectern, prayer books, hymnals, and various draperies used to conceal basketball hoops – were kept in an ancient, green Chevrolet panel truck with a leaky gas tank. Sunday School was held in the halls of the school; the nursery was nearby home of one of the members.

This fledgling church immediately started looking for property and was able to make a purchase in Troy on Adams Road. A building and fund drive was held and ground was broken for the new church in the fall of 1960. In the middle of the construction work, the Rev. Lloyd accepted a teaching position at the Virginia Theological Seminary. The Rev. Carl Sayers was called and instituted on January 1, 1961.

On a glorious Palm Sunday morning in 1961, the congregation met at Eastover School. Then, led by a Salvation Army band, a crucifer, and clergy, the congregation marched the quarter-mile to the new church. The police stopped traffic on Adams Road for the palm waving parishioners.

St. Stephen's then experienced strong growth, resulting in the addition of a Sunday School wing. It became financially independent and was admitted to the Diocese as a parish in 1963. The mortgage on the church building was burned in 1978. The Rev. Carl Sayers retired in 1983 and the Rev. Nancy Sargent McGrath was called in 1984. In 1990, Rev. McGrath resigned to spend more time with her growing family. The Rev. Jonathan Sams was called in September, 1991 and installed on November 1, 1991. He would be our rector for 20 years.

In 1993-1994, plans to enhance the facility were formalized. A stewardship campaign entitled "Together We Build" raised funds for the ensuing addition and improvements to the buildings. Construction seemed to last forever! Finally, the new entrance, offices and narthex, a remodeled kitchen, restroom and expanded sanctuary were dedicated by Bishop Wood during a very special service in June 1997. At last, Phase I was finished.

Phase II was completed in 2000. The expansion of the Parish Hall and addition of a multi-purpose

room are being greatly enjoyed by the current congregation. The mission created in 1957 by the founders of this church continues to be carried on by today's families of St. Stephen's: a vital, warm, giving and growing parish. ***Together They Did... Together We Will.***

In September 2005, the Reverend Manisha Dostert was called as our Associate Rector; she was ordained in the Evangelical Lutheran Church of America (ELCA) and was the first Lutheran minister to be an Associate in an Episcopal Church in the Diocese of Michigan. She left us on February 1, 2012, to become Priest-In-Charge of Advent Episcopal Church, West Bloomfield.

In 2007, St. Stephen's celebrated 50 years of worship together. An outdoor Prayer Circle was built in 2010 to honor parishioner Miranda Spates' years of ministry at St. Stephen's. On August 31, 2011, St. Stephen's said farewell to retiring rector, Fr. Jonathan Sams.

Fr. Walter LaBatt served as our interim priest in 2012, leading our worship and pastoral care as the Wardens, Vestry and Search Committee did their work. On July 30, The Rev. Susan Anslow Williams in Jamestown, NY accepted our Vestry's call to become the next Rector of St. Stephen's. She and her family joined us in September and was formally instituted as our spiritual leader by Bishop Gibbs on October 11, 2012.

As we listened to the Holy Spirit's call to grow in faith, St Stephen's invited Ken Fuhr to increase his ministry from Youth Formation to overseeing all areas of Christian Formation, in 2013. New avenues of education and spirituality are taking shape, and we invite full and frequent participation.

In 2015, we enjoyed the ministry of Fr. Juan Perez, our curate for a year before he departed St. Stephen's to lead a new congregation called Santa Teresa & San Juan, in Detroit.

In 2016, we said thank you and farewell to the musical talents of John Pavik, Director of Music for two and a half years. With gratitude, we welcomed back Connie Jose, Interim Director of Music. In 2017, Suzanne (Sue) Gore joined Connie as one of our Music Directors. We also said thank you and farewell to Cathy Hoffman, Parish Administrator in 2017. We welcomed Pam Bonkowski as Bookkeeper and Jacki Mudrich as Parish Administrator.

In 2018 we said hello to our new Lay Youth Director Paul Hardy and welcomed Sue Gore as our Director of Music. In 2018 we said farewell to Rev. Susan Anslow Williams.

In 2019, we said hello to Rev. Sharon Voelker who will serve until we call our new priest. We welcomed Ami O'Neill as our new Parish Administrator. We said goodbye to Paul Hardy as Youth Director, and farewell and thank you to Jacki Mudrich as Parish Administrator.

In 2020, we said goodbye to Quinn O'Neill our nursery attendant for the past 6 years. In person church services were shut down from March through December due to the COVID pandemic. Most of the year has had services streamlined on YouTube and Facebook. Staff works remotely most days.

St. Stephen's Church: Gratitude to God

Sing Out for joy, ***Find Out*** about a life of faith, ***Cry Out*** among friends,
Burst Out Laughing and ***Reach Out*** to those in need.

CHURCH OFFICIALS & STAFF

END OF 2020 STAFF

Priest Sharon Voelker

Parish Administrator Ami O'Neill
Parish Bookkeeper Pam Bonkowski
Lay Youth Director Jackie Ingersoll
Director of Music Sue Gore
Witness Editor Rob Redmer

Nursery Attendant
Acolyte Master Jim Carnagie
Eucharist Minister Leader Roy Waters
Usher/Counter Leaders Pat Wojas/Roy Waters

2020 VESTRY ROSTER (TERM ENDING)

Senior Warden **Dave Stein** (2022)
Junior Warden **Ken Fuhr** (2022)
Clerk *Joan Morgan* (2023)
Corinne Fragnoli (2021)
Don Ingersoll (2023)
Kathy DeCiantis (2022)
Pat Wojas (2021)
David Eldon (2021)
Amy Redmer (2023)
Sheryl Schmidt (2023)
Gretchen Waters (2021)
Miranda Spates (2022)

FINANCE

Treasurer **Phil Pierce**
Finance Chair Don Ingersoll
Endowment Fund Chair Rick Spina
Auditors Sandy Jose, Jim Carnagie

Facts and Figures

Average In-Person Attendance

4:30 pm 7

8:00 am 9

10:00 am 39

Average Weekend In-Person Attendance 55

Average Livestream / Internet "Attendance"

7:30 am 44

10:00 am 69

Average Weekend Livestream / Internet "Attendance" 113

Average Weeknight Compline Internet "Attendance"

Average Weekly Compline "Attendance" 206

Note: Internet and livestream "attendance" numbers are approximate since there is not an accurate reporting system established by YouTube or Facebook. These number reflect the average number of "views" recorded. To get a better estimate of the average number of viewers, one should probably multiply the number of views by 2.5.

Due to COVID virus, in-church worship was suspended in Mid-Marsh, resumed under attendance restrictions in August, and further limitations were imposed in the fall. During these restrictions, we implemented online worship services for the congregation.

Report from the “Rector” for 2020

This was another interesting year for your priest. 2020 not only brought us the Corona virus, but it changed our lifestyles. We learned to shelter in place for weeks, businesses were shut down, and too many people died from the virus. Thankfully, only two households in our congregation contracted the virus and they all recovered.

Of course, St. Stephen’s was not exempt from restriction of activities. In February the Episcopal bishops of Michigan mandated a protocol for the churches. Our church building was closed, staff worked remotely, and on Sundays, Morning Prayer services were recorded and broadcast on YouTube and Facebook. In August, we were gifted with the use of a tent in our parking lot, and we were able to once again celebrate the Eucharist together. In October we moved back into the sanctuary (with a limited number of congregants present), and in late November we were limited to a smaller number of congregants participating in worship. During this time there could be no visits to nursing homes, hospitals, or private residences. However, some socially distanced pastoral conversations were held outside the office and over the phone.

Despite the pandemic, the work of the church continued. New worship opportunities were put in place via the electronic age. A Compline service was offered on weeknights, as well as Prayers and Sermon at 7:30 am on Sunday mornings. Both of these were livestreamed on our private Facebook page. Our 10 am Sunday Eucharistic services were livestreamed on YouTube. Bible studies and many church meetings were held on Zoom. Prior to our social restrictions, the homes of four congregants were blessed; at our annual blessing of the pets, 13 dogs and one cat were blessed.

Some activities were begun but put on hiatus until our social restrictions could be lifted. Confirmation classes began with six students; Lent Madness was our study for a short time during Lent. Communication with American House for St. Stephen’s to provide a worship service for the residents was initiated; dialog continued with Pastor Nik and our ELCA neighbors across the road. Time was spent in committees to update the parish bylaws and the funeral protocol.

The bishop’s visit was a unique event as the congregation engaged with Bishop Perry through Zoom. Many questions were asked and answered, and it was an interesting way to get to know her.

2020 was definitely a remarkable year. What we learned is that our lives may not return to “normal” at the end of the pandemic, and that we certainly do need to re-invent ourselves, our thinking, and how we get things done. We’ve made great strides into the electronic age in our worship services as well as updating and streamlining the electronics in our office, yet there is still more to be done.

Leadership of St. Stephen’s has held this congregation together through all the unknowns we’ve experienced during the virus, and for that, I’m very grateful. And I’m very proud that St. Stephen’s has continued with their outreach efforts though this troubled time. This has been a

difficult year for everyone, especially since we've been unable to meet as a congregation and worship together in our familiar place.

I continue to feel blessed to serve this congregation. I believe St. Stephen's has a great future ahead and I know that by working together, anything can be accomplished by this congregation. With God's guidance, 2021 will be a year of rebirth and regeneration for St. Stephen's!

In Christ's love,

Sharon Voelker+

Senior Warden's Report - 2020

Well, this was an interesting year. It began as most years with a lot of enthusiasm for getting busy with the work of planning for the year. Then COVID hit. We had the Vestry Retreat the last Sunday we were allowed to meet in March. Pretty much everything we planned to accomplish this year was shelved – however, we still got a lot accomplished!

At the Vestry Retreat we established two new committees; Worship & Technology and the Communications & Public Relations committees. Both were to help us reach out and make connections in our immediate communities surrounding our church. Please refer to the committee reports for the accomplishments of these two committees. It would be an understatement to say their implementation proved timely!

We all can be thankful for the Vestry we have had this year. To say the tasks were challenging would not begin to describe the new “opportunities” we faced. We were immediately challenged to create a comprehensive COVID Re-Entry Plan, procedures, checklists and signage and submit it to the diocese before we could be allowed to consider re-entering the church. This we did, and well enough to earn accolades from the diocese for our work.

Communication became the most important task for me while we all struggled to adjust to the pandemic norm. Mother Sharon and Ken Fuhr, your Junior Warden, offered their advice and guidance whenever I needed it and I cannot thank them enough for that. Sometimes we worshiped together on Facebook or YouTube, sometimes in the Sanctuary in our masks and with social distancing and sometimes outside in a tent - in our masks and with social distancing. Sometimes we met online in our Zoom “room”, sometimes in the parish hall and sometimes around the fire pit or on a back porch. Sometimes an email, a letter, a card or just a quick phone call – but we stayed in touch and connected to one another.

One of my significant tasks for the year was to see if there could be a path forward that would include a full time Priest. After a bit of study, and a good bit of prayer, we put together a plan – a very challenging one to be sure, but a plan that if met could provide the resources necessary to support a full time Priest. I presented the plan in September and we launched an aggressive Pledge Campaign with the unusual addition of a vote regarding the calling and financial support of a full time priest. The facts and figures are elsewhere in this document, but I want to tell you how humbled I am by your amazing commitment to our faith family. Over 70% of you increased your pledge! THANK YOU all for your continued faith and unwavering support of our mission!

I have considered it a privilege and an honor to serve as your Senior Warden this year. I cannot say it enough how grateful I am for your support and prayers. In particular, I want to thank the Vestry for their faithful work. As we begin 2021, we have much to be thankful for and much to do. We still have much unfinished work in our ministries with new ministries to discern and develop. We all need to learn how to connect and engage with and in our community.

As Always, I ask for your continued prayers and support for your Vestry.

Dave Stein, Senior Warden

New members 2020

There are no new members registered at St. Stephen's for the 2020 calendar year.

Vestry Candidate Profiles:

Paula Somerville

As “Cradle Episcopalian”, I was baptized, confirmed and grew up in St. Cyprians Episcopal Church in Detroit - the same church that my Dad grew up in and the church that my parents were married in. After college, I moved from Detroit to Troy. Even though I lived in Troy, for many years I would still drive to Detroit to attend service at St. Cyprians. But I eventually grew tired of spending the time driving to Detroit and back, so I began looking around Troy for a new church.

I visited a few churches in Troy including St. Stephens, a United Methodist church and another church within walking distant from my home. But I eventually came back to St. Stephens. I found the members to be warm and friendly.

In one of my early visits on Labor Day Sunday in 1991, I was sitting next to a gentleman wearing blue jeans, a windbreaker jacket and sandals. Imagine my surprise when it was announced that this gentleman was Jonathan Sams, the new Rector at the time. I officially changed my membership from St. Cyprians to St. Stephens. I also became a Lay Eucharistic Minister (LEM) where I am on the rotation for the 8 am Sunday service.

I was born and raised in Detroit and graduated from Cass Tech High School. I attended the University of Michigan where I received a BS degree in Civil Engineering. I also have a MS degree in Mechanical Engineering and a Master degree in Business Administration. I have been retired now for about six years and I am really enjoying my retirement. It has allowed me to do more volunteer work with the church, Girl Scouts, New Horizons Rehabilitation Services and Zonta. I also participate in the Wednesday morning bible study where we sometimes have some very interesting discussions.

In addition to serving as a LEM, I serve on the Finance committee and participate with the Crafting Kindness group. I previously served on the Vestry twice and it would be an honor to serve on the Vestry again. I am proud to call St. Stephens my church and the members of St. Stephens my church family.

Alice Moss

I grew up at St. Stephen’s following the example of my parents, who helped found the church. I am still growing and being a part of its family.

As with any family there are good times and difficult ones.

I hope to serve on the vestry to help St. Stephen’s as we move toward a bright future.

Annual report 2020: **Member Development**

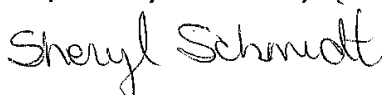
The two thousand twenty Covid 19 pandemic drastically changed how we were able to worship and socially interact this year at St. Stephens. The church building was closed down totally in March and even when a restricted form of worship was allowed, our normal services and social interactions were curtailed.

The groups under member development; welcoming ministry, greeters, name tags and new member classes were either not applicable this year or were overseen by dedicated volunteers who functioned independently.

Whenever we are able to reopen the church for regular worship, Sunday school, choir and our many social activities, Membership Development will be essential in welcoming back members who feared attending church during the pandemic and also to entice the many new people who found our services online to visit in person. There has been a great deal of brainstorming at the Vestry level this year on how to reach out to the surrounding communities to let them know who we are and what we offer to help grow our parish.

Coming on the Vestry in January for the first time and having everything stop in March; I know I still have a great deal to learn. I am fortunate to be surrounded by a knowledgeable Vestry and Rector for guidance along with a group of wonderful parish volunteers that functioned without any support from me.

Respectfully submitted,



Sheryl Schmidt

St. Stephen's Music Program 2020

We have had a very unusual year due to Covid-19. The choir met from January 2020 to mid-March 2020, until the shutdown. We met on Wednesday evenings from 7:30 to 9:00pm. The choir sang at the 10:00am service on Sundays.

The Children's choir met during the 10:00am service as part of their Sunday school time. They sang only once before the shutdown, during the 10:00 service.

When we were allowed to resume services in the summer, we met in the parking lot under a tent. No singing was allowed. However, Phil Pierce and I had obtained an electronic keyboard for the church just before the shutdown. This allowed for instrumental music under the tent.

This fall I was allowed one soloist during the worship hour. We've had a variety of soloists and instrumentalists add to our services. At this time all services are virtual. We pieced together a Christmas Eve service, with the help of Phil Pierce, for the congregation to view.

I'm very thankful for our choir members who have helped get through this year. They include:

Bob Brokenshire
Colin and Kathy Davis
Ken and Kris Fuhr
Liz Golding
Sandy and Connie Jose
Diane Kenefic
Gwen Kirby
John Morley
Phil and Linda Pierce
Amy Redmer
Cheri Salanty
Vickie Saylor
Sheryl Schmidt
Rick Spina
Dave Stein

Yours in God's music,
Sue Gore/ Director of Music

Acolytes

2020 Annual Report
For Parish Annual Meeting
January 31, 2021

Acolytes serve St Stephens every Sunday at the 10 AM service and the main service on holy days. The acolytes participate as a service group of great importance to the worship life of the church. Nothing happens in the service until the organ begins and acolytes move. Occasionally, due to the late hour of Christmas and Easter services and family in-town and out-of-town schedules during the holidays, an adult has joined our acolyte team. For a couple of years now, Ms. Karol Sprague joined us on the altar for Christmas and/or Easter. Thank you, Karol

From January to March 2020 the acolytes functioned as was normally expected and in a fashion of which I am very proud. As with our entire society and parish, March brought our lives to a screeching halt with COVID-19 lockdowns, spacing, and few to no gatherings. As of the onset of the COVID-19 restrictions these acolytes made up our team.

Jacob Blomquist	Gillian Grubb
Samantha Blomquist	Molly Grubb
David Burean	Chloe Ingersoll
Peter Burean	Kassidy O'Neill
Amy Church	Lachlan O'Neill
Madeliene Duggan	Evan Vida
Alexia Frydrych	Megan Vida

Of these fine young people, only one, Peter Burean, has been lost to graduation. To participate in a service with Peter I will have to travel to Western Michigan University.

When services resume, these and one or two third and fourth graders who have expressed an interest in and I have my eye on will gather, train, review, and resume serving St. Stephens in the excellent manner of which the parish has become accustomed.

Respectfully yours,

James H. Carnegie, Acolyte Master

Pastoral Care Committee

Miranda Spates Chairperson

Our mission is it provide a connection to our parishioners who are not able to attend church physically on a regular basis due to health or aging process and provide a connection to their church family though cards, calls and the internet. If there are other concerns that arise these would be passed on to the proper people.

Communication with committee members has taken place by email and phone calls during this year of COVID.

Our members include (but not limited to)

Scott Armstrong

Kris Fuhr

Kathryn Hassel

Connie Jose

Diane Kenefic

Richard Kenefic

Penny Piantedosi

Linda Pierce

Susan Russell

Jill Stein

Gretchen Waters

There are about 30 parishioners who have been identified as needing us to reach out and make sure we had a connection by phone or cards; with that we felt they could still feel a part of the parish life. This also gave us an opportunity to see if there were any other needs that may need to be met and pass requests on to those who could fulfill them.

Because of COVID we have not been able to make in-person visits to any of our shut-ins or parishioners who may have been hospitalized.

Most of the parishioners we tried to service have received either phone calls or cards one to two times per month.

The hope for next year would be that restrictions on visiting will be lifted so we can make some in-person visits. The continuation of phone calls and cards will happen along with identifying anyone else that needs to be reached. Gathering a list of those parishioners wanting a hard copy of the weekly bulletin along with the readings of the week who may not have internet capabilities or who just would like a hardcopy in hand will be formulated for mailing.

If you know of anyone whom we should contact, please inform Mother Sharon or Miranda Spates.

Respectfully submitted, Miranda Spates

Alter Guild

I want to thank everyone that has helped on Altar Guild this past year.

We have gone from canceling Lenten services, to setting up outside in a tent, to back inside with minimum numbers. All the while adjusting to diminishing Altar Guild numbers. Serving on the Altar Guild is a meaningful way to support St. Stephens and each other. We appreciate any help parishioners contribute, including to the Flower Fund, to beautify and honor our church.

We have kept our expenses low without sacrificing quality. This year the Altar Guild made a contribution to the mission of St. Stephens from our restricted reserves. The Altar Guild has 2 Funds:

1) The Flower Fund (restricted)

Beginning Bal.	\$9,254.91
Donations.....	\$ 561.30
Expenditures (as of Nov)	\$ 00
Contribution to St. Stephens.....	\$ 6,254.91
Balance.....	\$3,561.30

2) Operating Fund

Beginning Bal.....	\$5,200.00
Expenditures.....	\$2,101.49
Ending Balance.....	\$ 3,098.51

(This remainder (Ending Bal.) reverts to the General Fund)

Buildings and Grounds

As usual, buildings and grounds had another banner year for getting things done and maintaining the church. For the start of the year, the Bishop Emrich room was painted. It was a major and painstaking job. Everything was removed from the walls, holes filled, walls washed and sanded before painting, much taping, but it turned out quite nice. The new freezer was ordered and is in place working great. Our new cleaning service started in mid-January, and Lachlan O'Neil is doing setups and cleanups for rentals and events.

We had a locksmith come in to fix a broken lock that we could not get into the room, and a plumber came out to install a new flush valve on one of the toilets. A new crucifier cross holder was installed on the Acolytes pew. All old and outdated keys, over 100, were gone thru and marked or thrown out. The old computers, about 5-6, not used in over 10 years, the hard drives were removed, and destroyed and the cases were taken to Troy recycle for recycling.

The Chapel room was cleaned, painted, new wiring and light installed, along with a dimmer switch. And select windows had special decorative windows covering put over them. The room is about 90% finished, but usable as of now. This is thru March 20.

6 Stumps were removed by the back of the church. Jackie Ingersoll planted 6 new snowball bushes and some Hosta Plants, mulch was ordered and was placed in the area and the sprinklers are on to water everything. The sprinkler control box in the kitchen was replaced, so now they are all the same, much easier to program and operate.

Furnace filters were changed in the spring, and all P.M.'s (preventative maintenance) was done on them also.

The Hole in the roof was repaired and new vinyl siding was installed under the overhang on the south side of the parish hall.

The Wi-Fi was completely upgraded and redone in the whole church. We can now live stream the Sunday service without any problems. And the Comcast bill was redone and lowered by over \$140.00

The parish hall fascia boards were replaced and primed and painted. The school wing fascia boards were scraped and repainted also.

Church light by the sign at the road was replaced, it was not working any more. 2 new rooftop furnaces/air conditioners were installed in Sept. Electrical disconnect boxes were painted also. The roof's gas line had a special coating put around all the fitting joints. This was the year's most major job completed.

Flat roof where the large furnace is had some waterproofing material installed. There was a leak in the hallway. The parish hall roof has some temporary roof sealant installed.

Hole in the parking lot was temporarily fixed. Sprinklers were winterized for the season.

Bushes and shrubs were trimmed along with 2 successful fall cleanups. The furnace filters were changed, a belt and pulley was replaced on 1 unit, and a motor was replaced on the same unit. All are in proper working condition for the winter ahead.

New light was installed by the main sign, the one that shines on the cross.

The dead trees on the north side of the parking lot were taken down, the birch tree in the Memorial Garden was trimmed, and about 4-5 trees were taken down on the south side of the parish hall wooded area. We are now in great shape for dead trees and major trimming removal Dec. 2020.

The yearly fire alarm inspection was done on 12/15/2020 and passed with flying colors.

Even though the building was closed a lot this year, someone came up once a week to make sure all was in proper working condition and there were no issues. Buildings and Grounds has accomplished more in the last 3 years than the 10 previous years combined. We were happy to do this.

Dave Eldon—Pat Wojas, the Clydesdales.

Justin Wojas—Chairman of the Board.

Stewardship Committee

Dave Stein, Sr. Warden & Vestry

Mission: *Communicate and engage the parish community in active Stewardship; a generous spirit of sharing our Time, Talents & Treasures.*

Accomplishments this year: The key component of our Stewardship Campaign for this year was finding a path forward in our search for a full-time Priest. After a careful combing of the financial situation and future requirements, a five-year projection was formulated showing the necessary controls on spending and the required growth in revenues. The Vestry reviewed the model and agreed it should be presented to the parish. A presentation was drafted and presented to the Vestry. The presentation materials went through several iterations and reviews before being presented to the parish in September.

The presentation explained where we believe we are, what we are doing to move forward with our ministries and mission, and what is required of us to be able to call a full time Priest. Financially, this would mean a 22% increase in pledges for 2021, Vestry holding expense increases to 1% per year for the next 5+ years, and the parish increasing revenues a net of 2% per year for the same period. The pledge drive then asked, not only for a very significant increase in giving, but also included a vote on the financial support for a full time Priest.

Letters and pledge cards were mailed to all parishioners. Follow up letters were sent a month later with additional chain emails sent as well. The results were truly wonderful. Of the 61 received pledges, 70% increased their pledge, 38% over the 22% and 53% over 15%. The financial goal we were shooting for was \$303,000 and we expect the final figures to be right at the \$300,000 mark. This is a significant enough show of support that we plan to continue our efforts to find a full-time priest.

Work for next year: We will continue to develop our message – and our ministries to help people connect and engage in our work. The Vestry has accepted the commitment to hold expenses to 1% per year and that is reflected in the budget.

We cannot express our humble thanks and gratitude to all who made the commitment to make a pledge to continue to support the ministries and mission of St. Stephen's.

The Vestry

St. Stephen's Endowment Fund 2020 Annual Report

St. Stephen's Endowment Fund offers us opportunities to extend our love and service. The fund provides:

- Long-term financial stability, as a kind of financial backstop, for the Parish
- Supplemental funds, as needed, for building capital improvements and repairs
- Enhanced programs, missionary work, and ministries of St. Stephen's

The committee normally meets quarterly to oversee endowment investment performance, consider endowment grant requests, and to promote giving to the fund. This year, we met in-person just once, as grant requests have quieted given our unusual overall situation. During our Q1 meeting, Rick Spina was elected chair. At this meeting, the committee approved an Endowment funding request for a special social intern, Maddy Barr. This new position is assisting the Church with improvements of its various social media platforms and has had an immediate and real impact on the parish's on-line presence. The funds were provided from the Endowment Holding Fund, which is one of the Church's cash restricted accounts. There were no other withdrawals required from our Endowment investments.

In February, with the leadership of Committee Treasurer Phil Pierce, all funds were transferred from Raymond James to Vanguard Investments. The transfer was directed as a means to facilitate a new strategy focused on "ESG" investments. This move is in line with recommendations from the national Episcopal Church General Convention, which urges parishes to move their investments to more socially responsible alternatives. "ESG" investments are in line with this recommendation, and are loosely defined as those that focus on "Environmental(E), Social(S), and Governance(G) goals. They are often referred to as "socially responsible investing" and a number of well regarded "ESG" funds have emerged.

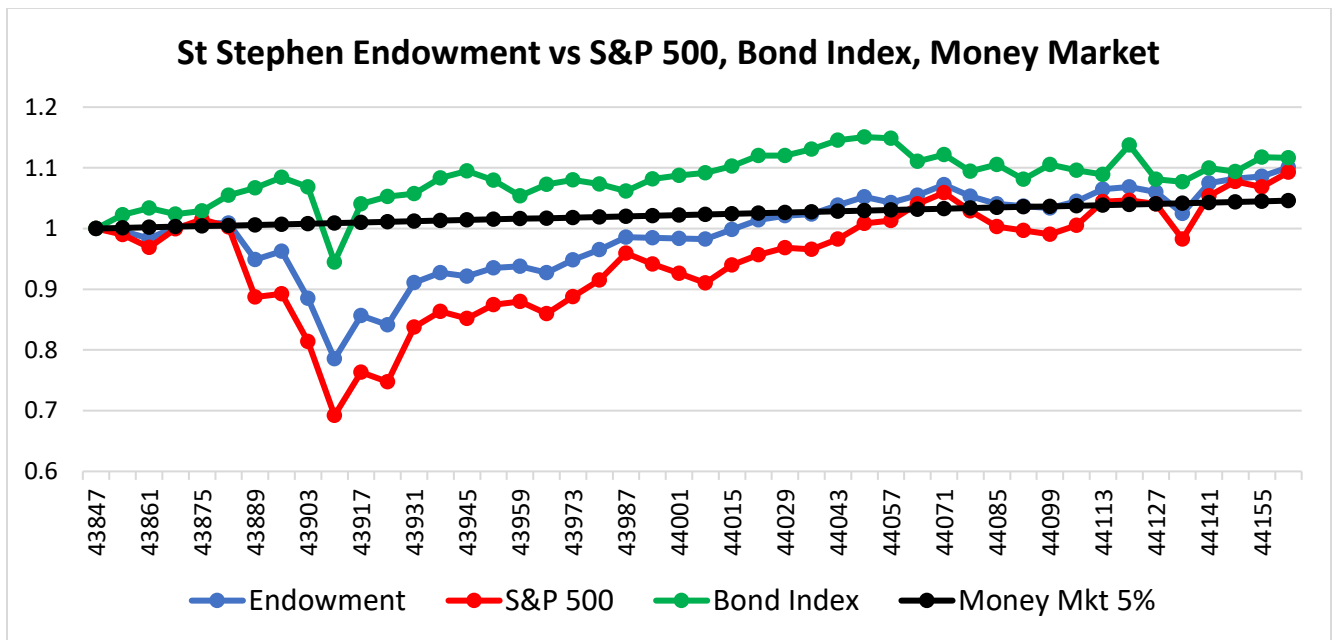
The St. Stephen's Endowment Fund, as of 11/30/20, is projected to show returns for the year of +10.1%. This solid performance is *net* of early 2020 Covid-related market losses! (Early in the year, the fund was *down* 14.9% but later-year recoveries overcame the downturn.) Fund performance is shown on the graph provided below.

The investments are diversified across different asset classes. As noted in the table below, the "ESG" funds described earlier now make up a bit over ½ of the Fund with corporate bonds making up most of the balance.

The 2020 Endowment committee Members are Joan Knapp, Inge Wojas, Jan Hopper (Secretary), Gordon McMullen (Vice Chair), Rick Spina (Chair), and Don Ingersoll (Outgoing Chair.)

The committee looks forward to the possibilities of supporting more parish activities and related grant requests in 2021.

Fund Name	Symbol	Fund Type	11/30/20 Balance	% Total	YTD* Return
Vanguard ESG Index	VFTAX	Large Domestic Growth	\$ 48,113	25.8%	11.6%
Vanguard ESG Stock	ESGV	Large Domestic Blend	\$ 51,865	27.8%	13.8%
Vanguard REIT	VGSLX	Real Estate	\$ 7,314	3.9%	0.3%
Vanguard Long Bond	BLV	Long Term Corp. Bond	\$ 43,196	23.3%	3.1%
Fidelity ESG Bond Index	FNDSX	Intermediate Corp. Bond	\$ 32,752	19.2%	5.9%
TOTALS			\$184,243	100.0%	10.1%



Finance Committee

Membership on this committee is not limited. If you are interested in serving, let one of the members know.

Meeting time: Quarterly or as needed

Mission: To oversee all matters involving Church finances and to assist the Vestry with finance-related decision making.

2020 Accomplishments:

- Monitored income & expenditures against the budget. Made recommendations as needed or requested.
- Monitored actions of the Endowment Committee.
- Ensured completion of and reviewed the financial review [audit] of 2019 transactions.
- Worked with the Treasurer to develop a draft budget for Vestry consideration.

Goals for 2021

- Continue with monitoring and oversight functions.
- Ensure a timely financial review [audit] of 2020 transactions and resolution of any comments/recommendations from the review team.
- Monitor and recommend any needed adjustments to the designated funds and the new budget process initiated in 2019.
- Provide input to other program and mission committees, as needed.
- Provided input to the Treasurer and Vestry regarding funding for our priest transition and initiatives developed as we fully reactivate.

Committee Members: Don Ingersoll [Chair], Paula Somerville, Rick Spina, Dave Stein, Roy Waters. Ex officio: Phil Pierce [Treasurer]

Hospitality Committee

Meeting Times: Meetings vary as needed based on upcoming events. We accomplish quite a bit over a cup of coffee!

Mission: The Hospitality Committee is committed to creating a warm, welcoming, and loving atmosphere for our parishioners and visitors who come through our doors. As a committee, we offer many opportunities for fellowship, entertainment, and good food. We welcome new ideas and try to accommodate your suggestions on ways to encourage fellowship and broaden our community. We are always looking for fresh faces and any reason to celebrate with our beloved parish family.

Accomplishments: 2020 did not offer the opportunity to host social events. Coffee hour was put on hold for several months, as we were not allowed to gather as parish family due to the pandemic. The extent of our social life was limited to the annual Twelfth Night celebration and Move Ahead Sunday adjusted coffee hour. The committee looks forward to the coming year to celebrate our traditions of fellowship and treasure the events we share as a parish where food and fun come together.

As always, individuals, couples, families, and committees are welcome and encouraged to host coffee hour. Often there are items in the freezer available to offer and instructions for coffee are clearly posted. Feel free to ask a committee member for assistance. We are happy to help!

Other ways you can help the committee is by donating baked goods for coffee hour or helping with an event set-up and clean up. Thank you to everyone who served as host for coffee hour or who has been able to jump in and help out with an event wherever they saw the need.

As we look to the future for 2021, we will look for new and creative ways to bring our parish together. Our committee strives to find ways to form new friendships and build upon lasting relationships. If you have an idea or suggestion, please contact a committee member.

Chairperson: Corinne Fragnoli

Co-Chairpersons for Funeral Receptions: Diane Kenefic & Cathy O'Brien

Hospitality Helpers: Kathy DeCiantis, Steve Fragnoli, Brent Fragnoli, Alice Moss, Ami O'Neill (and her amazing family), Cathy O'Brien, Scott Armstrong, Miranda Spates, Diane Kenefic, Karol Sprague, Elaine Church, Inge Wojas, Justin Wojas, Susan Russell, and Kathryn Hassel

Outreach Committee

Committee members: Kathy DeCiantis (Vestry Liason), Corinne Fragnoli (SOS), Judy McQuiston, Joan Morgan (chair), Cathy O'Brien, Amy Redmer (new member), Susan Russell, Miranda Spates (SOS), Jill Stein (new member), Gretchen Waters

Meetings: Two in person, other decisions made by email.

The Outreach Committee made many efforts this year to maintain our work despite Covid. Some activities were stopped: in person work at St. John's Food Pantry and Baldwin Center, our SOS week, and our parish blood drive. Other efforts were intensified: donations of food and other needed items to CCRT and Lighthouse, both in Pontiac. From the start of Covid, weekly carloads of donations were delivered to Lighthouse, funded in part with cans and bottles which parishioners donated. Our total in kind donations to Lighthouse exceeded \$12,000. Although we did not host SOS week this year, parishioners donated more than \$6000 to SOS/Lighthouse. Some of our Outreach members volunteered at Samaritas to help new refugees to our area, others volunteered at Forgotten Harvest food distribution events.

We continued to donate food for Thanksgiving meals at Lighthouse and to have the Christmas giving tree, to collect gift cards for CCRT and to sponsor two families for Christmas and students at the Bound Together program at All Saints in Pontiac. We look forward to returning to more hands-on outreach when it is safe.

We spent our \$8500 budget as follows: \$1000 each to Baldwin Center, Bishops Covid 19 Fund, Empowerment Plan and Beaumont Health Foundation; \$1200 to Samaritas; \$1300 to Troy People Concerned; and \$2000 to CCRT.

Submitted by Joan Morgan

Communications & Public Relations Committee

Dave Stein, Ken Fuhr, Maddy Barr, Don Ingersoll, Rob Redmer, Karol Sprague, Alan Giles

Mission: *To develop the tools and connections necessary to effectively communicate not only to our members, but to the larger community outside the parish.*

Recognizing the need to re-evaluate how we communicate with a focus on outward/external communications this new committee was formed at the Vestry Retreat. Evangelism isn't about words, it's about showing the example by doing. And that is really what this committee is about – cultivating the relationships that will lead to opportunities to do work in our communities. This will need to apply to both our digital membership as well as our hands-on membership.

Accomplishments this year: The committee had three major focuses for the year: expanding our footprint in digital communications, ensuring our homebound members are connected to the parish and reaching out to a younger constituency to explore together potential networking opportunities.

Connecting to the digital world: To better ensure security and privacy, we developed and adopted a set of Social Media Content Guidelines. With that in place, we now have a public as well as private Facebook page, a YouTube channel, Instagram and Pinterest accounts. In addition, Maddy has revamped and updated our website making it more user friendly. She is also keeping the content across all these platforms up to date.

Connecting to our homebound members: Working with the Pastoral Team, we want to make sure that all our homebound members are in regular contact with someone from the parish. We are also working on a plan to ensure they have access to our social media channels. This means making sure they have the necessary hardware available to them and that they know how to use it. While this effort has been significantly hampered by the pandemic, we are committed to continuing this work.

Connecting to a younger constituency: Maddy is a student at Oakland University, where she worked in communications for the campus chapel. She suggested that reaching out to one of the student organizations might be a good way to get our foot in the door. She has a list of all the organizations on campus and is working through it to determine which group might be most synergistic with us and our ministries.

Work for next year: We have begun a complete redesign of our website. This work will be completed next year. We are currently conducting a survey of the homebound to understand what they each need in hardware and skill upgrades in order to access our digital communication channels, primarily YouTube. We will then need to acquire and install the missing hardware and create the teaching tools needed to provide the skills necessary to use it. We need to be much more intentional about connecting to our surrounding communities. While the necessary social restrictions imposed upon us by the pandemic make this effort challenging, we will continue to do what we can.

Worship & Technology Committee

Dave Stein, Phil Pierce, Mo. Sharon Voelker, Don Ingersoll, Ken Fuhr, Maddy Barr

Mission: *Leverage technology to enhance and make our worship activities more accessible, not only to our congregation, but to the larger community.*

Accomplishments this year: Early on in the pandemic the Diocese formed a taskforce to evaluate the capabilities of each parish to connect with their congregations remotely. We had begun work in this area already with the formation of the Communications and PR Committee. However, that committee was not looking at how worship can be impacted by these new technologies. The group's initial effort were around finding ways to stream a Sunday morning service into the home during the lockdown. We owe Mother Sharon and Phil and Linda Pierce a huge "thank you" for their work and commitment to that effort. From that beginning our work rapidly expanded into other ways to reach out and help people connect to St. Stephen's prayer and worship opportunities.

Phil Pierce researched and purchased the necessary video equipment so that we could record and stream our Sunday service. Justin Wojas rebuilt our WiFi infrastructure allowing us to access it from all over the facility as well as providing a much faster streaming rate.

Today, we have over 25 weekly viewers for our Sunday services on YouTube (it's been as high as 50), and about 35 regular viewers of Mother Sharon's evening Compline at 9pm every weeknight on Facebook. Mother Sharon also has a 7:30am Sunday morning prayer service on Facebook that has a loyal following of 40+ viewers. We have links to all our streamed services posted on our website as well. We are also using Zoom to hold Bible Studies and Vestry meetings.

Of course all this means nothing if our members cannot access it. As mentioned in the Communications and PR Committee's report, we are working on a plan to insure our homebound parishioners have access to our social media channels. This means making sure they have the necessary hardware available to them and that they know how to use it. While this effort has been significantly hampered by the pandemic, we are committed to continuing this work.

Work for next year: We will continue upgrading our equipment and skills in the use of the streaming technologies. We can improve our audio capabilities as well as using additional editing software that would allow us to include text alongside the video. We will continue the work begun to make sure our homebound parishioners have the means and skills to connect to us. We will also continue to reach out to the larger digital communities through Facebook, Instagram, Pinterest and other social media platforms.

Young Adult, Children, and Youth Ministry (YACYM)

Mission: We are called by God to

- Teach and exemplify Christian faith and values in a playful and caring manner
- Reinforce these teachings by creating an environment that motivates and provides opportunities for everyone from the youngest to the oldest parishioners to love and support each other as God calls us to do.
- Advocate for and with children, youth & young adults within a multigenerational community

Program Elements: Due to Covid-19, the in-person church school program was put on hold. The report below reflects the program from December 2019-March 2020.

Nursery (0-3 years): Our Nursery Attendant, Quinn O'Neill, continued to provide loving and experienced care for our youngest parishioners and visitors.

Elementary Sunday School: This includes two classes: PK-2nd grade is taught by Jackie Ingersoll and Gretchen Waters, and the 3rd-5th grade class is taught by Rob Redmer. *The children's choir*, directed by Sue Gore, involves children from these two classes. They rehearse during class/sermon time and perform for parishioners periodically.

Journey to Adulthood (J2A) Class (Grades 6-9): This group is led by Helen and Alan Giles and includes the Rite 13 program leading to Confirmation. During the last Christmas season, they joined the YAC class for an offsite party. Games, a white elephant exchange, good food and fellowship made for a fun evening for all. Right before the Covid-19 shut down, they helped with the Lenten pancake brunch in February. This group formed close bonds with one another.

YAC Class (Grades 10-12): This class, led by Scott Armstrong, was joined by Jackie Ingersoll when a female chaperone was necessary. As stated, they also attended the youth Christmas party and volunteered at the Lenten pancake brunch. In February, the YAC class went on their annual retreat, this time in Detroit. They stayed in a huge, completely renovated Airbnb in the Boston Edison area. They began their visit by volunteering in the clothing room at Mariner's Inn. Next, they viewed the artwork at the Heidelberg Project before touring and eating lunch at Eastern Market. After lunch, they visited the Dossin Museum on Belle Isle followed by a tour of the Charles Wright African American Museum. After that full day, they returned to the Airbnb for dinner and an evening of fellowship. In the morning, they attended the service at St. Paul's Cathedral. These kids have been together for many years and enjoy coming together in class and at the various activities. They really trust and support each other through the highs and lows of being teenagers.

In the year of Covid-19, in person Sunday school was closed in March. But that didn't stop our program. We reached out to families during this shut down so their learning could continue. VBS kits for elementary school children were assembled by Beautiful Savior Lutheran Church and offered to our families. (We had planned to work together this year for VBS week.) Seven

of our families took advantage of the offer, and we received great feedback on them. In the fall, Gretchen Waters and Jackie Ingersoll developed take home kits for their Sunday school class and did the same for Advent and Christmas.

Youth Auction: Cancelled this year due to Covid-19.

Goals for 2021

- One of our ongoing goals is to hire a Youth Leader. Until that time, the YACYM committee will oversee the youth program.
- Another of our goals from past years was to increase the number of children in our program. This is still a goal. Although this did not happen in person this year, we found that families whose children are not able to attend regularly enjoyed the take home kits. This appears to be a good way to continue reaching out to children who have a difficult time attending regularly, even when we have in-person classes.
- Encourage parishioners to volunteer to teach or assist teachers.
- Plan lots of rewarding and fun activities, including mission/pilgrimage trip once it is safe to do so.

Regular Meetings: Monthly Sunday mornings (Pre and post Covid-19)

Committee Members: Jackie Ingersoll, Scott Armstrong, Alan Giles, Gretchen Waters

Treasurer's Report

Phil Pierce, Treasurer

2020 Financial Overview – Income & Expense Statements

Income	----- 2019 -----			----- 2020 -----		
	Budget	Actual	Variance	Budget	Actual	Variance
Parish Giving ¹	\$284,000	\$292,347	\$ 8,347	\$270,604	\$254,619	\$ (15,985)
Plate & Other ²	\$ 16,000	15,710	(291)	\$ 14,396	\$ 1,857	\$ (12,539)
TOTAL INCOME	\$300,000	\$308,056	\$ 8,056	\$285,000	\$256,476	\$ (28,524)
			+2.7%			(10.0 %)

Expenses	----- 2019 -----			----- 2020 -----		
	Budget	Actual	Variance	Budget	Actual	Variance
Clergy ³	\$157,046	\$ 61,452	\$ (95,594)	\$ 53,244	\$ 44,543	\$ (8,701)
Programs ⁴	\$ 39,600	\$ 28,254	\$ (11,616)	\$ 32,398	\$ 22,653	\$ (9,785)
Mission ⁵	\$ 38,500	\$ 39,224	\$ 724	\$ 81,347	\$ 40,125	\$ (41,222)
Facilities ⁶	\$ 71,000	\$ 67,401	\$ (3,599)	\$ 70,000	\$ 64,034	\$ (5,966)
General Admin ⁷	\$ 48,312	\$ 44,486	\$ (3,826)	\$ 48,011	\$ 42,833	\$ (5,178)
TOTAL EXPENSES	\$354,728	\$240,817	\$(113,911)	\$285,000	\$214,187	\$ (70,813)
		67.9%	(31.3)%		75.2%	(24.8)%

Net Income	\$ 67,239	\$ 42,288
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NOTES:

¹Parish Giving includes all pledged and non-pledged regular contributions, unless donation is directed to specific restricts fund (e.g., Memorial, Endowment).

²Plate, rental and misc. income greatly reduced in 2020 due to COVID restrictions.

³Clergy in 2019 assumed full-time priest; 2020 savings in professional reimbursement/supply priest.

⁴Programs include worship, education, and membership; savings due to reduce youth activities.

⁵Mission in 2019 includes Diocesan pledge; in 2020, savings reflect no funding of Mission Development.

⁶Facilities include plant, property, insurance, utilities, and custodial services.

⁷General admin. Includes office staff, supplies, IT, postage, copier, etc.

2020 Financial Overview -- Balance Sheet

Assets	2019	2020	Change
Cash Operating	\$ 148,312	\$ 123,361	\$ (24,951) ¹
Cash Designated	\$ 117,104	\$ 202,202	\$ 85,098 ²
Endowment Investments	\$ 165,974	\$ 190,891	\$ 24,917 ³
Interfaith Investment Fund	\$ 5,000	\$ 5,000	\$ 0 ⁴
TOTAL ASSETS	\$ 436,390	\$ 521,454	\$ 85,064

Liabilities and Fund Balances	2019	2020	Change
Prior Year Operations	\$ 81,072	\$ 81,073	\$ 1 ⁵
Current Year Operations	\$ 67,239	\$ 42,288	\$ (24,951)
Total Temporary Restricted	\$ 117,104	\$ 202,202	\$ 85,098 ²
Total Permanently Restricted	\$ 170,974	\$ 195,891	\$ 24,936 ³
TOTAL LIABILITIES & FUNDS	\$ 436,390	\$ 521,454	\$ 85,064

NOTES:

¹ Includes \$67,239 2019 Surplus moved to Designated, plus 2020 Surplus of \$42,288.

² Reflects fewer pre-paid pledges in 2020.

³ Reflects 23.6% investment performance for 2019 Endowment Fund.

⁴ Formerly call "McGhee Fund", this is a 5-year note for inner-city micro financing; earning 6% per annum.

⁵ Reflects prior year deficit of \$(8,181) plus mid-year audit adjustment of \$1,816.

2020 Financial Overview – Designated Funds Comparison

<u>Designated Fund</u>	<u>12/31/19</u>	<u>12/31/20</u>	<u>Change</u>
Worship-related ¹	\$ 21,298	\$ 7,386	\$(13,912)
Youth/Education-related	15,735	16,228	493
Mission Development ³	0	74,110	74,610
Outreach-related ⁴	3,447	1,474	(1,973)
Membership/Hospitality ⁵	8,406	7,386	(1,020)
Facilities/Capital Reserves ⁶	18,634	9,499	(9,135)
Memorial/Funeral Funds ⁷	19,108	24,918	5,810
Financial/Transactional ⁸	30,126	61,200	31,073
<u>Other/Misc.</u>	<u>350</u>	<u>0</u>	<u>(850)</u>
Total Restricted Funds	\$ 117,104	\$ 202,202	\$ 85,098

NOTES:

¹ Includes Flower Fund donation, Altar Guild, Music programs.

² Includes YACYM Events, J2A Pilgrimage, Adult Faith and Library Fund.

³ Includes surplus for future program and parish renewal.

⁴ Includes SOS, Habitat for Humanity, Special Outreach Fund.

⁵ Includes Hospitality events and Kitchen Fund (equipment/supplies).

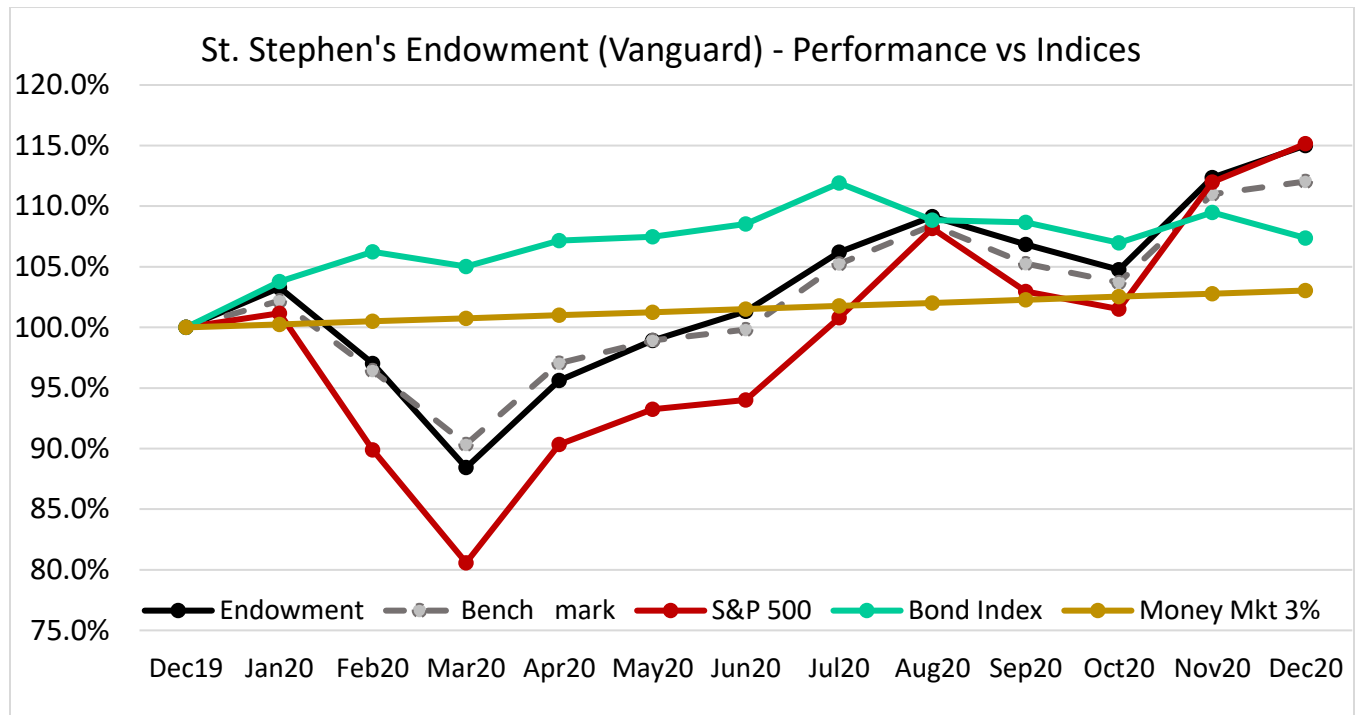
⁶ Includes reserves for long term capital improvements to building & grounds.

⁷ Includes Funeral funds, special memorials, Memorial garden, Endowment Holding reserve.

⁸ Includes pre-paid pledges, Vestry projects, Transition support, Crafting Kindness, Rector's fund.

2020 Financial Overview – The Endowment Fund

<u>Fund Balance</u>	<u>2019</u>	<u>2020</u>	<u>Change</u>
Investment Manager ¹	\$ 165,974	\$ 190,892	\$ 24,918
Interfaith Investment Fund ²	\$ 5,000	\$ 5,000	\$ 0
Endowment Holding ³	\$ 3,716	\$ 14,144	\$ 10,428
TOTAL BALANCES	\$ 174,690	\$ 210,036	\$ 35,346



NOTES:

¹ Investment managers moved from Raymond James to The Vanguard Group Feb 15, 2020.

² Formerly call “McGhee Fund”, this is a 5-year note for inner-city micro financing; earns 6% interest.

³ Cash holding among designated funds, to serve for receipts of contributions and payout of grants.

St. Stephen's Revenue Analysis for 2020 and 2021 (includes E-giving)

Category/Status	2019 Actual	2020 Budget	2020 Actual	No.	2021 Budget	No.	% vs 2020 Budget
Continuing Pledgers ¹	\$ 192,679	\$ 210,308	\$ 220,883	73	\$ 250,782	62	19.4%
New Pledgers 2021	n/a	n/a	n/a	0	\$ 300	1	
TOTAL PLEDGES	\$ 223,779	\$ 210,308	\$ 220,883	73	\$ 251,082	63	19.4%
Non-Pledgers ²	\$ 57,945	\$ 37,826	\$ 33,736	30	\$ 55,311	41	46.2%
Trusts, Foundations ³	\$ 12,841	\$ 10,000	\$ 0	n/a	\$ 0	n/a	(100)%
Other (Rent, plate)	\$ 13,491	\$ 15,000	\$ 1,856	n/a	\$ 2,450	n/a	(83.7)%
TOTAL INCOME⁴	\$ 308,056	\$ 285,000	\$ 256,475	103	\$ 308,843	104	8.4%

NOTES:

¹ **Continuing Pledgers** – 73 parishioners pledged in 2020, and their actual gifts averaged \$3,025. Only 62 parishioners continued their pledges in 2021, although those combined pledges increased total pledged income by 19.4%. When added to one new pledger in 2021, the average pledge in 2021 will be \$3,985. These are the highest average pledge and highest combined increase in pledges in St. Stephen's history.

² **Non-Pledgers 2019/2020** – 30 parishioners had continuously given in 2018-2020, but choose not to pledge. In 2020, this group gave an average of \$1,245. To this we have added the 11 parishioners who have decided not to pledge in 2021, with their combined giving from 2020. The average giving in 2021 for this combined group is expected to be \$1,350.

³ **Trust, Foundations** - includes gifts made on behalf of parishioners, but are received from trusts, foundation, charitable funds, 401(K)s, estate proceeds. Most have no parishioner designation, for privacy reasons. 2019 saw \$12,841 in such contributions, but none materialized in 2020.

⁴ **Total Income** includes all sources of revenues. 2020 total revenues dropped 16.7% from 2019 levels, due largely to the economic impact of the COVID pandemic. However, a vigorous 2020 fall pledge campaign witnessed a historic response from within the parish, with projected 2020 revenues increasing to higher than 2019.

St. Stephen's Expense Analysis for 2020 and 2021

EXPENSE CATEGORY	2020 BUDGET	2020 ACTUAL	Over/ (Under)	2021 BUDGET	Change vs Budget
Clergy ¹	\$ 53,244	\$ 44,543	\$ (8,701)	\$ 94,678	\$ 41,434
Worship ²	25,438	19,362	(6,076)	25,438	0
Education ³	2,000	1,146	(854)	2,000	0
Outreach/Mission ⁴	81,347	40,125	(41,222)	40,629	(40,718)
Membership/Comm ⁵	3,500	875	(2,625)	3,500	0
Building & Grounds ⁶	64,000	58,034	(5,966)	64,000	0
Capital Reserve ⁷	6,000	6,000	0	6,000	0
General Admin ⁸	49,471	44,103	(5,368)	52,095	2,624
Total	\$ 285,000	\$ 214,187	\$ (70,813)	\$ 288,340	\$ 3,340
NET INCOME⁹	\$ 0	\$ 42,288		\$ 20,503	

NOTES:

¹ Reflects continued reduced costs of part-time Rector/Priest through 06/30/2021 (50% salary, no pension or health premiums required). Full-time priest hiring assumed on 07/01/2021, at annualized compensation rate of \$133,356.

² Includes altar guild and music ministries. No changes proposed.

³ Youth leader position still open, no other changed proposed.

⁴ Includes full Diocesan apportionment request, and no changes to Outreach budget. No further pre-funding for Mission Development.

⁵ No changes proposed for Hospitality, Membership programs or Communications.

⁶ No changes proposed.

⁷ No changes proposed.

⁸ No changes proposed.

St. Stephen's Proposed Operating Surplus Allocation

Balance Sheet		12/31/2020	Proposed	1/31/2021	Current
Current Assets					
Cash Checking	2020 Surplus	\$ 42,228	(\$42,288)	\$ 0	Chase Bank
	Prior Balance	\$ 81,073	(\$31,073)	\$ 50,000	FDIC Insured
Subtotal		\$123,361	(\$73,361)	\$ 50,000	0.00% Interest
Cash Savings	Mission Dev.	\$ 74,610	\$ 31,073	\$105,683	Chase Bank
	Capital Contingency	\$ 9,499	\$ 42,288	\$ 51,787	FDIC Insured
	Other Designated	\$118,093		\$118,093	
Subtotal		\$202,202	\$ 73,361	\$275,563	0.05% Interest
Investments	Endowment Fund	\$190,891	No Change	Vanguard	15% Return 2020
	Interfaith Fund	\$ 5,000	No Change	McGhee	2.5% Return 2020
Subtotal		\$195,891		\$195,891	
TOTALS		\$521,454		\$521,454	

Explanation:

Cash surpluses from regular operations are normally added to existing cash revers (checking account). However, in 2019, with a sizable surplus, of over \$67,000, was allocated to establishing the Mission Development Fund, a Designated Account, bringing that fund to \$74,610 (12/31/20).

The Vestry, in its regular January 2021 meeting, approved the allocation of the 2020 surplus, in the amount of \$42,288, into the Capital Contingency reserve, a Designated Account, to replenish funds which had been used in 2019 and 2020 for necessary building and systems repairs.

The Vestry, in its regular January 2021 meeting, also approved the allocation of \$31,073 from the existing cash reserves (checking account) to the Mission Development Fund, as Designated Account. This will bring the Mission Development Fund to \$105,683, in support of planned parish growth and program development.

This leaves \$50,000 in cash reserves (checking account), which is more than sufficient to handle regular operational requirements in 2021. In the unlikely event of a shortfall in cash operations, funds can be temporarily re-allocated from Mission Development.

St. Stephen's Episcopal Church

2020 Operating Revenue & Expense Budget

Summary Budget:	2020			FINAL	
	Budget	Actual	Variance	2021 Budget	vs 2020 Budget
TOTAL REVENUES	\$285,000	\$256,475	\$ (28,525)	\$ 308,843	\$ 23,843
Expenses					
Subtotal Clergy Compensation	\$ 53,244	\$ 44,543	\$ (8,702)	\$ 94,679	\$ 41,435
Subtotal Worship Programs	\$ 25,438	\$ 19,362	\$ (6,076)	\$ 25,438	\$ -
Subtotal Education Programs	\$ 2,000	\$ 1,147	\$ (854)	\$ 2,000	\$ -
Subtotal Mission Programs	\$ 81,347	\$ 40,125	\$ (41,222)	\$ 40,629	\$ (40,718)
Subtotal Membership Programs	\$ 3,500	\$ 875	\$ (2,625)	\$ 3,500	\$ -
Subtotal Building & Grounds	\$ 70,000	\$ 64,034	\$ (5,966)	\$ 70,000	\$ -
Subtotal General Administration	\$ 49,471	\$ 44,103	\$ (5,368)	\$ 52,095	\$ 2,624
TOTAL EXPENSES	\$285,000	\$214,187	\$ (70,813)	\$ 288,341	\$ 3,341

NET SURPLUS/(DEFICIT) - SAME REVENUES	\$ (0)	\$ 42,288	\$ -	\$ 20,502	
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Detailed Budget:	2020			FINAL	
	Budget	Actual	Variance	2021 Budget	vs 2020 Budget
Revenues					
4000 Pledge Giving - 63 givers	\$ 223,804	\$ 220,883	\$ (2,921)	\$ 251,082	\$ 27,278
Nonpledge Giving - 43 givers	\$ 46,800	\$ 33,736	\$ (13,064)	\$ 55,311	\$ 8,511
4002 Plate Income	\$ 2,000	\$ 425	\$ (1,575)	\$ 1,000	\$ (1,000)
4003 Church School Income	\$ -	\$ -	\$ -	\$ -	\$ -
4004 Rent - AA	\$ 500	\$ 450	\$ (50)	\$ 250	\$ (250)
4015 Interest/Dividends	\$ 250	\$ 81	\$ (169)	\$ 200	\$ (50)
4017 Rent - Parish Hall	\$ 11,646	\$ 900	\$ (10,746)	\$ 1,000	\$ (10,646)
TOTAL REVENUES	\$285,000	\$256,475	\$ (28,525)	\$ 308,843	\$ 23,843

Expenses					
Clergy Compensation					
5010 Rector's Salary (6 mo PT, 6 mo FT)	\$ 27,000	\$ 27,000	\$ -	\$ 31,000	\$ 4,000
5011 Rector's Housing Allowance (6 mo/6mo)	\$ 17,500	\$ 17,500	\$ -	\$ 28,750	\$ 11,250
5019 Rector Search, Recruitment, Relocation	\$ -	\$ -	\$ -	\$ 5,000	\$ 5,000
5023 Rector's Professional Reimbursement	\$ 4,744	\$ 43	\$ (4,702)	\$ 2,500	\$ (2,244)
5025 Rector's Group Benefits (6 mo)	\$ -	\$ -	\$ -	\$ 16,491	\$ 16,491
5026 Rector's Pension Benefits (6 mo)	\$ -	\$ -	\$ -	\$ 6,938	\$ 6,938
5027 Supply Clergy	\$ 4,000	\$ -	\$ (4,000)	\$ 4,000	\$ -
Subtotal Clergy Compensation	\$ 53,244	\$ 44,543	\$ (8,702)	\$ 94,679	\$ 41,435

Detailed Budget:	2020			FINAL	
	Budget	Actual	Variance	2021 Budget	vs 2020 Budget
Worship Programs					
5030 Choir Director Salary	\$ 16,738	\$ 14,678	\$ (2,061)	\$ 16,738	\$ -
5033 Music	\$ 2,500	\$ 661	\$ (1,839)	\$ 2,500	\$ -
5034 Altar Guild	\$ 5,200	\$ 2,711	\$ (2,489)	\$ 5,200	\$ -
5035 Religious Supplies (Lectionary)	\$ 1,000	\$ 1,312	\$ 312	\$ 1,000	\$ -
Subtotal Worship Programs	\$ 25,438	\$ 19,362	\$ (6,076)	\$ 25,438	\$ -
Education Programs					
5039 Youth Director	\$ -	\$ -	\$ -	\$ -	\$ -
5045 Adult Education	\$ 500	\$ 203	\$ (298)	\$ 500	\$ -
5046 Youth Education (YACYM/12A)	\$ 1,500	\$ 944	\$ (556)	\$ 1,500	\$ -
Subtotal Education Programs	\$ 2,000	\$ 1,147	\$ (854)	\$ 2,000	\$ -
Mission Programs					
5050 Diocese Ask Apportionment	\$ 34,500	\$ 31,625	\$ (2,875)	\$ 32,129	\$ (2,371)
6100 Mission Development 2020	\$ 38,347	\$ -	\$ (38,347)	\$ -	\$ (38,347)
5055 Outreach	\$ 8,500	\$ 8,500	\$ -	\$ 8,500	\$ -
Subtotal Mission Programs	\$ 81,347	\$ 40,125	\$ (41,222)	\$ 40,629	\$ (40,718)
Membership Programs					
5065 Membership	\$ 500	\$ -	\$ (500)	\$ 500	\$ -
5066 Communication	\$ 500	\$ 495	\$ (5)	\$ 500	\$ -
5063 Hospitality	\$ 2,500	\$ 380	\$ (2,120)	\$ 2,500	\$ -
Subtotal Membership Programs	\$ 3,500	\$ 875	\$ (2,625)	\$ 3,500	\$ -
Building & Grounds					
5067 Custodial Services	\$ 11,000	\$ 7,528	\$ (3,472)	\$ 11,000	\$ -
5071 Maintenance	\$ 21,000	\$ 24,981	\$ 3,981	\$ 21,000	\$ -
5072 Insurance	\$ 11,000	\$ 9,644	\$ (1,356)	\$ 11,000	\$ -
5073 Utilities (Gas, Water, Electrical)	\$ 21,000	\$ 15,881	\$ (5,119)	\$ 21,000	\$ -
Additional to Capital Reserves	\$ 6,000	\$ 6,000	\$ -	\$ 6,000	\$ -
Subtotal Building & Grounds	\$ 70,000	\$ 64,034	\$ (5,966)	\$ 70,000	\$ -

Detailed Budget:	2020			FINAL	
	Budget	Actual	Variance	2021 Budget	vs 2020 Budget
General Administration					
5047 E-giving Fees	\$ 1,460	\$ 1,270	\$ (190)	\$ 1,460	\$ -
5060 Staffing Background Checks	\$ 100	\$ -	\$ (100)	\$ -	\$ (100)
5091 Administrator Salary	\$ 25,853	\$ 25,504	\$ (349)	\$ 20,000	\$ (5,853)
5092 Administrator Pension	\$ 1,483	\$ 1,440	\$ (43)	\$ 1,483	\$ -
5095 Administrator Life Insurance	\$ 500	\$ 348	\$ (152)	\$ 500	\$ -
TBD Bookkeeper/Accountant Pay	\$ -	\$ -	\$ -	\$ 10,500	\$ 10,500
5096 Telephone, Internet	\$ 3,200	\$ 2,284	\$ (916)	\$ 2,500	\$ (700)
5097 Workers Compensation	\$ 450	\$ 290	\$ (160)	\$ 450	\$ -
5098 Office Supplies	\$ 1,000	\$ 999	\$ (1)	\$ 1,000	\$ -
5099 Postage	\$ 1,500	\$ 2,231	\$ 731	\$ 2,500	\$ 1,000
5100 Copier Lease	\$ 5,600	\$ 3,294	\$ (2,306)	\$ 4,000	\$ (1,600)
5101 Payroll Tax Expense	\$ 4,023	\$ 2,998	\$ (1,025)	\$ 3,500	\$ (523)
5102 Payroll Preparation Fee	\$ 432	\$ 318	\$ (114)	\$ 432	\$ -
5103 Vestry/Convention Expenses	\$ 600	\$ 120	\$ (480)	\$ 500	\$ (100)
5104 State License	\$ 20	\$ 20	\$ -	\$ 20	\$ -
5105 Bank Service Charges	\$ 50	\$ 15	\$ (35)	\$ 50	\$ -
5106 Maint Fee ACS, Dropbox, Website	\$ 3,200	\$ 2,973	\$ (227)	\$ 3,200	\$ -
Subtotal General Administration	\$ 49,471	\$ 44,103	\$ (5,368)	\$ 52,095	\$ 2,624
TOTAL EXPENSES	\$285,000	\$214,187	\$ (70,813)	\$ 288,341	\$ 3,341

NET SURPLUS/(DEFICIT) - SAME REVENUES	\$ (0)	\$ 42,288	\$ -	\$ 20,502	
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