



ANNUAL REPORT TO THE CONGREGATION 2020



ST. JOHN UNITED CHURCH INC.

A UNITED METHODIST/PRESBYTERIAN CHURCH (USA) COMMUNITY

United In Love - United For Service

*Wilde Lake Interfaith Center
10431 Twin Rivers Road, Columbia MD 21044
410-730-9137
SJUColumbia@gmail.com
www.sjuned.org*

*We are a progressive, inclusive Christian community,
strengthened by the diversity of our members
and our faith traditions,
that comes together
to worship God,
to further spiritual growth, and
to minister to each other,
the community and the world
through active Christian involvement.*

**SJU VISION
2013**

ST. JOHN UNITED CHURCH. INC.
A UNITED METHODIST/PRESBYTERIAN CHURCH (USA) COMMUNITY
United in Love – United for Service

ANNUAL REPORT FOR 2020
(prepared January 2021)

TABLE OF CONTENTS

Council and Staff for 2020.....	ii
Word from the Pastor	1
REPORT OF SJU ACCOMPLISHMENTS	2
How We Adapted to the COVID-19 Global Pandemic	2
2020 Accomplishments	4
Support for the Global Mission of the Church; Service to Our Community; Worship; Spiritual Formation; Foundational Support of the Church	
CLERK OF SESSION REPORT	8
Membership Statistics	8
Annual Congregational Meeting Minutes, January 26, 2020	9
2020 NOMINATIONS AND PERSONNEL/COMMITTEE ON LAY LEADERSHIP	11
FINANCIALS	12
2020 Stewardship Campaign Report	12
Building Fund Investment Report	12
2019 Financial Review	13
Operating Fund Statement	14
Balance Sheet	16
Budget 2021	18

COUNCIL AND STAFF 2020

Council

Rev. Mary Ka Kanahan.....	410-730-9137
‘21 Lisa Cooper Green	410-531-1522
‘21 Debbie Parker	410-461-7414
‘21 Dean Randall	443-546-4239
‘21 Jordan Randall	410-615-8387
‘22 Andrew Love	410-290-6954
‘22 Vincent Niba Fonchor	443-857-1696
‘22 John Roberts	410-750-0513
‘22 Ann Worley	410-730-0749
‘23 CJ Buche	703-945-4050
‘23 Robert Lynch	301-871-5727
‘23 Gayelle Sama	301-437-3956
‘23 Debra Snow.....	510-708-1127

WLIFC Board Members

Trena Perez Powell	410-744-0166
John Roberts	410-750-0513

Denominational Representatives

Susan Moody, Presbytery Rep.....	301-498-2208
Alvin Thompson, UM Conference Rep.....	410-997-2286

SJU direct phone line: 410-730-9137

FAX: 410-730-9253

10431 Twin Rivers Road, Columbia MD 21044

Email: SJUColumbia@gmail.com

Website: www.sjunited.org

STAFF

Rev. Mary Ka Kanahan, Pastor
410-428-8090 (cell)

Yvonne Barner, Administrator
410-730-9137

Ingrid Sampson, Music Director
443-416-0817

Patricia Hammer, Accompanist
443-745-6892

Interfaith Center Building Manager (Mike Shaw)
Interfaith Center Building Receptionist (Julie Velez)
410-730-7920

WORD FROM THE PASTOR

Greetings SJU Church and community:

It is amazing to look back at the events and ministry of the past year! How everything changed so quickly on March 15th as we withdrew from public life together during a global health crisis called COVID-19. We might be surprised at how much we carried out this year, in spite of the overlaying contexts of a worldwide pandemic, national racial relational unrest, and political division. SJU has demonstrated our nimbleness to adapt while keeping our commitment to worship, grow and serve the Lord in a chaotic time. The leadership of SJU has demonstrated their gifts and abilities to discern what needed to be done, take action to stabilize and strengthen our life together, and praise God's grace and faithfulness through it all! Much of the details of what God is doing in our midst is detailed in this report. Reports of ministry teams to be celebrated may be found in the members section of our website, www.sjunited.org

About three years ago we began a community partnership relationship with our neighbor, Bryant Woods Elementary School. We have enjoyed worship together and been mutually blessed by sharing our time, talents, gifts, service and witness to one another. We have engaged in practical support, offered emotional and mental health initiatives and prayed for one another and the life we share in the Wilde Lake Village. In broader community work, SJU leadership and membership in PATH had us organized to continue the fight for nearby downtown Columbia to see the enactment of TA01 to begin development of the New Cultural Center and 87 units of affordable housing!

SJU is also diligently engaged in conversations among ourselves around relevant matters of equity and inclusion, becoming an anti-racist church and Matthew 25 congregation. We have had over 30 people in months of study and conversation on these topics. We have organized to care for the most vulnerable among our congregation, with prayer and practical help with transportation, meals and visits.

The WLIFC Board leadership, SJERC and SJU President, Susan Moody, worked to accomplish the dissolution of the 2006 agreement between SJU and SJERC. The conversation for renewal of the lease has been re-introduced and a representative group of SJU will work to represent the terms and amendments to the lease that will serve SJU for the future in our mutual ownership and shared tenancy of the WLIFC. Further, the Finance team and Investment Trustees re-united capital funds under one brokerage to minimize management expenses of those funds. The Finance Team, Council, and SPRC worked to secure CARES Act PPP funds and use them to continue our ministries during the pandemic.

In my eighth year of ministry with you as Pastor, I am still happy to serve the Lord and you to become the church that God is calling us to be in the city of Columbia. We continue to be a place that is radically welcoming for worship and committed to reaching out into the community in many ways with all the resources of our lives. It is my hope that as we see some new faces move into leadership and ministry for the first time in connection with the church, that we will continue to experience the grace and gifts of God equipping us for the call to be *united in love, united for service*.

Even while we worship online, we are receiving guests and visitors in the church, and delight to see more of you, more often! We are a healthy representation of our community's cultures, identities, economics and education, held together in the faith we share in our Lord Jesus Christ! Our children and youth continue to be a source of hope, inspiration, energy and humor!

In the Bible, in chapter 4 of the letter to the Ephesians, the writer reminds us that we are all called to the same journey of life toward the life that is held inside and out in our Lord Jesus. When we stay centered in our connectedness and oneness in the Lord, we begin to appreciate the differences that contribute to the fullness of the generous nature of God. It is a message that the world needs to see lived, and we have the capacity to do just that!

We all have this life – granted, entrusted and sustained by God, who is forming us from the inside out to become the image of Jesus Christ needed in the world today. We affirm that SJU and our connection to each other is a grace and gift for the world. We continue to live out our identity as a global, progressive, inclusive, Protestant union congregation in ecumenical relationship with a Roman Catholic Church, residing in an Interfaith Center. We are strong in our complexity of gifts and differentiations of call, and, in this most challenging time, we urge one another forward in the words of 1 Peter 4: “¹⁰ Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. ¹¹ Whoever speaks must do so as one speaking the very words of God; whoever serves must do so with the strength that God supplies, so that God may be glorified in all things through Jesus Christ...” Most everyone believes that the challenges we meet along the way are worth engaging, by grace, through faith!

By grace, I continue in my utmost commitment to service and leadership for the sake of the Gospel!

United in Love, United for Service!
Mary Ka Kanahan

REPORT OF SJU ACCOMPLISHMENTS - 2020

This year the report on our church life is presented in a new format to highlight our flexibility in dealing with the global COVID-19 pandemic and the many accomplishments that our flexibility enabled us to realize in 2020. This Report of 2020 SJU Accomplishments is a compendium of information provided by the ministry teams. Individual ministry team year-end reports submitted to Council using a template focused on accomplishments and pandemic adaptations are available for review in the Members section of the SJU website.

How We Adapted to the COVID-19 Global Pandemic

SJU met the challenges of 2020 with flexibility and a demonstration of our deep desire for connection with God and each other.

It seemed like everything changed – and kept changing:

- A global COVID-19 pandemic
- Protests against racial and social injustice
- A contested presidential election and bipartisan division...

Every ministry had to adapt the way it operated in order to accomplish its mission to carry out God’s work in the world, especially with respect to the risks and restrictions of a global pandemic.

We adapted ...
the way we do worship,
the way we give to the church,
the way we meet, connect, and support each other,
the way we learn and share information,
and the way we reach out and support our community.

Worship

On March 12, 2020, Pastor Mary Ka notified the congregation that, in response to the global COVID-19 pandemic, we would not be meeting in person for two weeks. Little did we know that we would not be meeting in person for the remainder of the year and beyond.

That first Sunday during the lockdown, March 15, we worshiped via telephone in partnership with Christ United Methodist Church. By March 22, coordination across ministry teams had provided Zoom as a way to gather remotely. We continued to do so with Christ United Methodist Church for several more weeks. After sharing with, and learning from, each other, we were ready to move forward in worship with our individual congregations.

Our worship services have come a long way since that first phone call:

- Those who want to worship with us can join the congregation via Zoom or YouTube on Sunday morning, or view a recording of the service from our YouTube channel at another time.
- Worship leaders present from their homes and occasionally via videos recorded in the Wilde Lake Interfaith Center (WLIFC).
- Music is provided via recorded instrumental and vocal performances by our accompanist, music director, and people in the congregation, as well as music videos and virtual choirs from around the globe.
- We celebrate the sacrament of communion using our own elements consecrated remotely by Pastor Mary Ka.
- The Communications Team, Finance Team, Council, and WLIFC Board and staff coordinated to upgrade technology and streaming capabilities in our worship space in the building to better support our worship. These upgrades helped provide a better remote worship experience for our Advent and Christmas services. When we are able to return to worship in person, the upgrades will allow those who are unable or do not feel comfortable returning to continue worshipping remotely.

Giving

- With remote worship, the offering basket is now electronic or via the US Postal Service.
- The Givelify application was added as an additional way to give electronically.
- Our accounting procedures changed in accordance with the changes in giving.

Meeting, Connecting, and Supporting Each Other

- The Congregational Care Team increased contact with the congregation via telephone calls, emails and cards to check on their physical and mental health.
- We continue to connect and share with each other in individual conversations, small groups, ministry teams, and Sunday worship. In January and February, it was hugs and handshakes. Since March, it's been telephone and ... Zoom! Zoom! Zoom!
- Some ministry teams met more frequently than normal to address changing guidance from our parent denominations and local officials and to address emerging congregational needs.
- We wore our masks and socially distanced for occasional office and front porch visits to pick up and deliver school supplies, Vacation Bible School supplies, Christmas care packages, and to show our love to those who needed us there in person.
- Fellowship time, which started the year with coffee and cookies, finished the year with a Zoom spotlight that offers each household a chance to connect and share.
- Vacation Bible School (VBS) was conducted as "Virtual" Bible School via Zoom that connected with 24 children in 14 families – a 25% increase in participation from 2019.
- The Zoom platform has been so successful that a second Zoom account has been added to allow multiple meetings and small groups to meet at the same date and time.
- Meeting virtually has enabled increased participation by removing transportation and geographic obstacles.

Learning and Sharing Information

- The SJU NewsFlash moved to weekly publication to provide up-to-date information about the congregation, community events, and COVID-19 resources.
- The Congregational Care team compiled and published a list of volunteers available to provide specific support to the SJU family.
- Weekly emails provided internet links to the Sunday worship bulletin and music videos used during worship.

Reaching Out and Supporting Our Community

- During this time of social distancing, we invited people to make monetary donations instead of buying and bringing school supplies, hats, and mittens to the WLIFC for Bryant Woods Elementary School (BWES) students.
- We hosted a virtual workshop with a panel of experts to support BWES families on mental health and managing stress during difficult times.
- A Community Engagement Grant from Baltimore Presbytery was extended and re-purposed to assist with pandemic-related community needs.

2020 Accomplishments

The way we ministered may have changed as we responded to the global COVID-19 pandemic, but we remained **United in Love – United for Service** as we continued serving God, our church, and our local and global communities in 2020 in the following ways:

Support for the Global Mission of the Church

Council committed to our parent denominations to take action and be known as an Anti-Racist Church (United Methodist Church) and as a Matthew 25 Church (Presbyterian Church, USA). *(See the article entitled “SJU Response to Our Denominations’ Calls to Action for Anti-Racism” in the Members section of the SJU website for more information on these commitments.)*

Council established Anti-Racism as a key SJU initiative to guide ministry team plans in 2021.

Three small groups conducted book studies on pandemic-related and anti-racist themes.

The Worship Experience Ministry created worship services throughout the year which raised awareness of United Methodist and Presbyterian Church, USA worldwide missions, and highlighted issues facing the global church, including racism, poverty, and immigration.

We provided financial support to:

- One Great Hour of Sharing (<https://specialofferings.pcusa.org/offering/oghs/>)
- Presbyterian Peace and Global Witness Offering (from Christmas offering) (<https://specialofferings.pcusa.org/offering/peace-global-witness/>)
- Aurora Foundation orphanage ministry in Liberia (<https://www.facebook.com/aurorafoundationofliberia/>)
- Osiligi/Hope ministry in Kenya (<https://www.osiligi.org/>)

Service to Our Community

Bryant Woods Elementary School (BWES) Partnership:

- SJU volunteers participated in Boys' Night Out and Guest Reader Day at the school in February.
- School supplies were donated to the school in August to ensure that all students had the supplies necessary for learning.
- The Men's Group provided a virtual clap-in video for the students' first day of school.
- In October, Dr. Lisa Cooper, of SJU, worked in partnership with the BWES school counselor, Ashley Armstead, with the support of SJU, to plan and present a virtual parent workshop to support BWES families. The panel discussion, titled "Mental Health/Managing Stress During Difficult Times", was moderated by Dr. Cooper and included experts in pediatrics and psychiatry from Johns Hopkins Medicine (Drs. Denis Antoine, Alexis Hammond, and Nakiya Showell) and the Social Emotional Learning Teacher at BWES (Mrs. Candace Beasley). Approximately 20 people attended.
- Fifty student desks were purchased using the Presbytery Community Engagement Grant to help BWES students have a better at-home learning environment. SJU volunteers assembled the desks at WLIFC and school staff worked with SJU to distribute them.
- The SJU BWES Partnership Team organized the collection of monetary donations for winter clothing items for the BWES students and for gift cards for BWES staff appreciation in December.

Worship time was regularly devoted to social justice and anti-racism in the form of prayers, preaching, music, and calls to action in the community for equity in our schools, affordable housing, and food needs.

Vacation Bible School was offered to the extended SJU community. Children/grandchildren from SJU, SJERC and the community joined us.

This year's Vacation Bible School included the opportunity to participate in a mission offering to support two local community organizations. Families of VBS participants and the SJU congregation provided financial offerings to:

- Columbia Community Care which provides food through distribution sites and other support to those in need in Columbia. Additionally, food was donated via the collection box at the Wilde Lake Interfaith Center. (<http://columbiacare.live/>)
- Youth Rising Coalition (Baltimore Presbytery) which provides support for youth entrepreneurship and enterprise in Baltimore allowing young people to create opportunities for themselves and their families, and to be a model for other youth in the city. (<https://baltimorepresbytery.org/youth-rising/>)
- VBS's choice to support these organizations highlighted their work - to the SJU congregation and to VBS families in the wider community - thus increasing awareness of the two organizations.

We continue to be supporting members of PATH and participate in the work of bringing about positive change in our community in support of social justice. To help bring more affordable housing to downtown Columbia, we wrote emails to the County Council, we testified and attended County Council meetings online, and we participated in an online press conference resulting in project approval in January 2021.

Dr. Lisa Cooper and her colleague, Dr. Chidinma Ibe, gave a presentation at a webinar hosted by the Baltimore-Washington Conference of The United Methodist Church entitled, "Accessing Health Care and Health Advocacy in a COVID-19 Era" on May 12, 2020.

We fulfilled our connectional giving to our parent denominations at the requested levels.

We continued to provide financial support to More Light Presbyterians and Reconciling Ministries Network which work within our two parent denominations for full inclusion of LGBTQIA+ persons.

Financial and other contributions were made to:

- Salvation Army Thrift Shop (<http://christianservicesofhowardcountymd.blogspot.com/>)
- Grassroots (<https://grassrootscrisis.org/>)
- Bridges to Housing Stability (<https://bridges2hs.org/>)
- The Board of Child Care of the United Methodist Church (from Christmas offering) (<https://www.boardofchildcare.org/>)
- Pastor's Discretionary Fund to help local families (from Christmas offering)

Worship

SJU gathered as a congregation in worship **every Sunday** in 2020, converting to virtual worship in March. We had an average attendance of 82 per service during fourth quarter, based on the number of individuals observed on Zoom and the number of devices on YouTube. That compares favorably to an average attendance of 84 per Sunday for the same period the previous year when we were meeting in person, considering that we do not know the number of attendees on each YouTube device.

Worship followed the liturgical year and Christian lectionary for preaching, honoring all major holidays of the Christian calendar, such as Palm Sunday, Easter, Christmas, World Communion Sunday, All Saints Day, and Transfiguration Sunday, finding creative ways to do so via Zoom and YouTube.

Worship also included cultural acknowledgements and celebrations like Martin Luther King, Jr.'s Birthday and Thanksgiving, as well as national holidays which recall military service and celebrate freedom such as Memorial Day, July 4th, and Veterans Day.

SJU celebrated its broad representation of the whole multicultural people of God with traditional, contemporary, and global music, preaching on relevant matters to cultures/countries of origin, and cultivating worship leadership and liturgists which represent the church.

The BWES choir and string orchestra performed at an SJU worship service in January, with school staff recognized along with the BWES team, followed by fellowship with the BWES visitors. The book All Are Welcome, by Alexandra Penfold, about a school "where—no matter what—young children have a place, have a space, and are loved and appreciated", was used for the children's message and presented to the school.

We continued to have people from our congregation, our parent denominations and partner churches periodically lead worship or provide the worship message even though they had to do so live or pre-recorded from their locations via Zoom.

Technology and streaming capabilities were upgraded in our WLIFC worship space to support remote participation in worship services and other events when we return to the building.

Spiritual Formation

Several small groups offered participants the opportunity to learn and grow spiritually around different topics and issues:

- "Who Are We?", provided by Bishop Latrelle Easterling of the Baltimore-Washington Conference of the UMC, to address who we are as a people of God, as United Methodists, and as the people of the Baltimore-Washington Conference
- The Righteous Mind: Why Good People Are Divided by Politics and Religion, by Jonathan Haidt
- The Language of God: A Scientist Presents Evidence for Belief, by Francis S. Collins
- Unafraid: Living With Courage and Hope in Uncertain Times, by Adam Hamilton

- Be The Bridge: Pursuing God’s Heart for Racial Reconciliation, by Latasha Morrison
- How to Be an Antiracist, by Ibram X. Kendi

Vacation Bible School provided several opportunities for spiritual growth:

- Leaders had an opportunity to learn and grow spiritually while preparing material to present to the children
- Children were engaged in age-appropriate stories, activities, and information to help them understand more about God’s love for them and their responses to that understanding.
- The virtual VBS format provided an increased opportunity for families to engage with the VBS curriculum and share in the activities with their children.

Foundational Support of the Church

The Congregational Care Team supported and nurtured the Pastor, members, and friends of the church with:

- Periodic telephone calls, emails and cards to check on their physical and mental health.
- The Birthday Card Ministry
- Socially distanced visits to our “Friends at Home” during the Christmas season, providing them with a self-administering communion kit with a liturgy, face masks and a poinsettia.

The Investment Trustees proposed, and the Church Council approved, the consolidation of investment funds to improve performance and reduce management fees. The entire balance of the SJU Investment Fund, which increased more than 10% during 2020, is available to support capital spending as directed by the Church Council.

SJU secured a CARES Act Small Business Administration Paycheck Protection Program loan which helped ensure that staff salaries were continued at the same level throughout the year. The loan is expected to be forgiven in early 2021 according to the terms of the loan as staff and payroll were maintained at pre-pandemic levels throughout 2020.

The Nominations and Personnel Committee (NPC) aimed to identify and invite new involvement of the congregation in leadership roles within the church in 2020. To this end, the NPC Chair (and committee) identified new members to lead on Church Council, the Staff Parish Relations Committee (SPRC), and Nominations & Personnel Committee to replace outgoing members.

A new Treasurer for St. John United Church, Inc. and two new Investment Trustees were confirmed by Council to replace outgoing individuals.

SPRC supported the pastor and staff in several ways:

- Coordinated with Council to maintain pastor and staff salaries through 2020 despite changes to responsibilities necessitated by the pandemic shut-down.
- Coordinated the holiday “Love Offering” for the pastor and staff.

The Finance Team and Council initiated a process to monitor and periodically update year-end financial projections throughout the year to ensure SJU’s financial stability.

A newly-selected Audit Committee conducted the annual financial review and provided recommendations to the Finance Team for improving processes. The recommendations are in the process of being addressed.

The Finance Team updated financial job descriptions and procedures to provide clarity and increase accountability.

SJU’s online presence and geographic scope was increased:

- A YouTube channel was set up, enabling worship services to be viewed locally, across the US, and even abroad.
- A Twitter account was established and is being developed as an additional source of information and feedback.

Adult Education		
Bible Study Class		0
Christian Applications		10
Spiritual Formation Groups (3)		36
Vacation Bible School		24
Church School Total		70
<u>Baptisms</u>	Infants and Children: 0 Adults: 0	0

The Annual Congregational Meeting of
St. John United Church
at the Wilde Lake Interfaith Center
Sunday, January 26, 2020

01 Opening and Agenda Approval

Rev. Mary Ka Kanahan opened the meeting at 12:15 pm, following the Worship Service. Susan Moody, President of St. John United Church, Inc., called the meeting to order. A quorum was present. The meeting agenda was reviewed.

MOTION: John Roberts moved approval of the agenda; Andrew Love seconded the motion. The agenda was approved on a voice vote.

The 2019 Annual Report, including the 2020 Final Budget, was distributed at the meeting. Rev. Kanahan moderated the meeting. Rev. J. W. Park, District Superintendent of the Baltimore/Washington Conference of the United Methodist Church, was in attendance.

02 Review of the Minutes of January 27, 2019

The minutes from the January 27, 2019 Annual Congregational Meeting were reviewed. They were previously approved by Council at the February 9, 2019 meeting.

03 Greetings from the Denominations

Rev. Park brought greetings from Bishop Easterling and churches in the Baltimore/Washington Conference of the United Methodist Church. He noted that SJU is the only union church in the conference and a strong witness to the spirit of ecumenism.

04 Clerk's Report

Eric Schoch presented the Clerk's Report, showing six additions to active membership and five deletions in 2019 for a total of 149 active members on Dec. 31, 2019. There was a total of 39 individuals enrolled in Church School programs. There were three baptisms in 2019.

05 Treasurer's Report

The Treasurer's Report was presented by John Worley. The year 2019 ended with a deficit of \$491. Other figures on the 2019 financial report are still under review. A corrected report will be presented to the Council at its February 8, 2020 meeting and presented to the congregation on February 9, 2020.

06 Capital Fund Report

John Worley also reported on the Capital Building Fund. After reviewing the performance of funds invested with the Mid-Atlantic United Methodist Foundation (MAUMF) and the Royal Alliance Fund, administered by Lee Financial, the trustees recommended to the Council that the entire Capital Building Fund be invested in the Royal Alliance Fund. The Council approved that recommendation at its January 13, 2020 meeting. That fund had lower fees, stronger performance, and less volatility than did MAUMF. The transfer is planned for the first quarter of 2020. At year end, there was \$426,643 in MAUMF, \$617,083 in the Royal Alliance Fund, and \$4,046 at Columbia Bank. The total assets in all accounts increased from \$910,708 at the end of 2018 to \$1,047,772 at the end of 2019.

07 2020 Budget

Dean Randall presented the 2020 Budget, showing a total income of \$329,753 and expenses of \$335,178 for a deficit of \$5,425. He noted that in 2019, the shortage of approximately \$25,000 in pledge income compared to pledges was unusually large. The 2020 budget includes increased discretionary spending in several areas that will be reviewed as 2020 proceeds in order to monitor cash flow.

08 Staff-Parish Relations Committee Report

Donna Hayman noted that Rayna Woodford retired as the accompanist in August, and Patricia Hammer was hired in her place. Mrs. Hayman presented the evaluation of the pastor and of SJU. The committee concluded that Rev. Kanahan fully met or exceeded her goals for 2019. The committee has worked with Rev. Kanahan to establish goals for 2020. Mrs. Hayman reviewed the details of the terms of call. Rev. Park presented the proposed Terms of Call for Rev. Kanahan in 2020.

MOTION: Susan Moody moved that the congregation approve the terms of call for Pastor Rev. Mary Ka Kanahan, as shown in the church's 2020 operating budget. The motion was seconded by Chris Robinson and approved unanimously by a show of hands.

Rev. Park further noted that he has requested that Rev. Kanahan not be assigned to another church in 2020, in view of her fine performance at SJU. He also expressed appreciation for SJU meeting its full commitment for denominational support in 2019.

09 Nominations and Personnel Report

Rev. Kanahan presented the Nominations and Personnel Report. The following nominations were presented to the Congregation:

Council:

Class of 2023

CJ Buche, Bob Lynch, Gayelle Sama, and Debra Snow

The class was approved unanimously on a voice vote. The vacancy in the Class of 2022 will be filled by a representative of the Staff-Parish Relations Committee.

Nominations and Personnel:

Class of 2022

Nancy Gabie

Class of 2023

Pamela Love, Charles Dyer

Both classes were approved unanimously on a voice vote. Additionally, the following appointments were made by Council and presented to the Congregation:

Staff-Parish Relations Committee:

Class of 2021

Dawn Cooper Barnes, completing the term of Ann Worley

Class of 2023

Wendy Abong, Eric Schoch

The committee expressed appreciation for the service of Donna Hayman, Francis Nyorkor, Howard Sabblah, and Eric Schoch, whose terms on the Council have ended; Bill Becker and John Roberts, whose terms on the Nominations and Personnel Committee have ended; and Paul Broady, Donna Hayman, and Ann Worley, whose terms on the Staff-Parish Relations Committee have ended.

10 Approval of Other Ministry Team Reports

The reports of the Committees are contained in the Annual Report.

MOTION: Debbie Parker moved that the Annual Report be accepted as printed, except for the financial report on pages 14-17. Andrew Love seconded the motion. The motion was approved on a unanimous voice vote.

11 New Business

John Roberts reported that, at the request of the Council, he is investigating possible ways to use the capital fund to construct a building that would include worship and meeting space for SJU as well as rental space for community groups. He will present a full report in the future.

There was a question on the status of the photo directory. The communications team reported that the final proof has been approved, and we are awaiting delivery. Chris Robinson reported that the communications team has added a Twitter page: Twitter handle @stjohnunitedch1.

14 Closing

Rev. Kanahan closed the meeting with prayer at 1:05 pm.

Respectfully submitted,
Eric Schoch, Clerk of Council

2020 NOMINATIONS AND PERSONNEL/COMMITTEE ON LAY LEADERSHIP

Led by Rev. Mary Ka Kanahan. NPC/CLL members in 2020 were: Guy Moody, Esther Sama, Nancy Gabie, Tony Powell, Pamela Love, Charles Dyer and Mary Ka Kanahan, Chair.

NPC/CLL in 2020 identified four new members to lead on Church Council, and two more in leadership on SPRC and on Nominations and Personnel for 2020-2023, along with a new Treasurer for the SJUC, Inc. and two Investment Trustee members.

2020 Nominations and Personnel/Committee on Lay Leadership Report (as of 1/15/2021)

St. John United Church, Inc. (SJU) Corporate Officers

President	Susan Moody
Secretary	Donna Hayman
Treasurer	Roy Ferguson (approved by Church Council 12/21/2020)
Resident Agent	Donna Hayman

Wilde Lake Interfaith Religious Corp. (WLIRC) Board Representatives (2)

Trena Perez Powell (VACANT)

St. John United Church, Inc. Investment Trustees

David Douds	Debbie Parker (approved by Church Council on 11/16/2020)
Mary Ka Kanahan	Lisa Cooper (approved by Church Council on 11/16/2020)

Proposed Leadership of SJU, Inc. for 2021-2024

(New leadership proposed by N&P for congregational vote listed in **BOLD**)

SJU Church Council (a body of 12 members + pastor)

Class of 2022: SPRC Representative, **Dawn Cooper Barnes**, Vincent Niba Fonchor, Andrew Love

Class of 2023: CJ Buche, Bob Lynch, Gayelle Sama, Debra Snow

Class of 2024: Betsy Hudson, Tony Powell, Bruce Worley, Susan Moody (Finance)

Nominations and Personnel/Committee on Lay Leadership: Mary Ka Kanahan, Chair

Class of 2022: Esther Sama, Nancy Gabie

Class of 2023: Pamela Love, Charles Dyer

Class of 2024: Mary Lou Shippe, Trena Perez

Staff-Parish Relations Committee: Richard Parker, Chair

Class of 2022: Connie Lynch, Richard Parker

Class of 2023: Wendy Abong, Eric Schoch

Class of 2024: Guy Moody, Pamela Love

The NPC/CLL thanks the following members for their Council service:

Class of 2021: Jordan Randall, Debbie Parker, Dean Randall (Finance), Lisa Cooper Green, Patsy Nwagbaraocha (SPRC), and John Roberts (Class of 2022)

The NPC/CLL thanks the following members for their N&PC service:

Class of 2021: Guy Moody, Tony Powell

The NPC/CLL thanks the following members for their SPRC service:

Class of 2021: Dawn Cooper Barnes; Patsy Nwagbaraocha

The NPC/CLL thanks the following members for their Investment Trustee service:

John Worley, John Roberts

FINANCIALS

2020 Stewardship Campaign Report

COVID-19 made 2020 a year of challenge for SJU. The year gave members of the congregation opportunity to do their part to keep the SJU ministry alive. We shared our gifts and talents for the benefit of the community.

A Stewardship letter and a pledge form were mailed to each member. The pandemic context impacted mail delivery, and the receipt of the letters and the returned pledges to SJU. Fortunately, many congregants were able to submit their commitment to generosity by email. The Stewardship team has committed to following up with members and constituents to invite all who want to be part of what God is doing through SJU. Below is a summary of giving for this year's season of generosity:

Total Pledged for 2021	\$ 262,060.00
Median Pledge	\$1,880.00
Total Advance Pledge	\$ 52,680.29
Pledge Units	62

In addition to financial commitments, the pledge form left space for members to express their desire for support, growth and service. The Church Council and ministry teams will follow up on the remarks received to connect people in their areas of interest and need. We continue to envision and develop stewardship year-round in a wholistic way; encompassing time, talent, gifts, service and witness, during 2021.

Building Fund Investment Report

	Mid-Atlantic (MAUMF)	Fulton Bank (Columbia Bank)	Royal Alliance	TOTAL
Beginning Market Value 1/1/2020 ¹	426,643	4,076	617,083	1,047,802
Receipts: Dividends & Interest	2,278	0	14,740	17,018
Fulton Bank Transfer In/(Out)	0	(4,076)	4,076	0
Mid-Atlantic Transfer In/(Out)	(410,674)	0	410,674	0
Withdrawals	0	0	0	0
Fees	0	0	(4,805)	(4,805)
Realized Gain/(Loss)	478	0	16,340	16,818
Net Change in Market Value	(18,725)	0	99,396	80,671
Ending Market Value 12/31/2020	0	0	1,157,504	1,157,504

Note:

1 Includes correction of 12/31/2019 Fulton Bank Ending Value in 2019 Annual Report.

2019 Financial Review: St. John United Church

Submitted by Roy Ferguson

Audit team: Roy Ferguson, Dean Randall, and Caroline Evans

DATE OF REVIEW: June to August, 2020 by Zoom and Email

METHOD OF REVIEW: Two (2) months of the year (May and December) were chosen at random for the audit. The pledge envelopes, counters records, deposit slips, bank statements, and vouchers were checked for completeness, accuracy and authorization. Voucher amounts were traced to the corresponding checks and accounts. Check imprints were inspected for authorized signatures and traced to the bank account.

We have performed the steps outlined by General Council on Finance and Administration of The United Methodist Church. We determined that the recommendations for accounting procedures and the system of internal controls are in effect.

In our opinion the Assets, Liabilities and Escrow Accounts at December 31, 2019 are fairly presented.

The following recommendations were provided to the Finance Committee on September 14, 2020:

1. Maintain in a central location a set of policies and procedures. Policies are standards of what should be done and procedures focus more on the methods. New people should feel free to change the procedures but should not need to re-invent the wheel.
2. Investigate our insurance coverage on the SJU-owned Steinway piano and other church property. Get a current estimate of the piano's replacement value and inventory other church property, including description, serial number, and replacement value. This would include piano, hymnals, coffee makers, carts, computers, vestments, musical instruments.
3. We do not have a safe deposit box and have little property to justify maintaining one. Define what documents need to be stored securely and research with our denominations and commercial vendors recommended methods and available solutions.
4. No members of the finance team have significant amounts of SJU data on their personal computers. It is all either online with other agencies or on the computer in the office. The finance team should understand and document where our data is and how the data is backed up.
5. All our financial accounts should be accessible by more than one person. We should maintain a current listing of which individuals have access to which financial accounts.
6. Define and document job descriptions for Treasurer, Financial Secretary, Administrator (for financial responsibilities), and Finance Team.

Operating Fund Statement 2020
(formerly named Profit & Loss Statement)

<u>Account Name</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance over/(under)</u>
<i>Income</i>			
Contribs - Pledge Members	206,255.98	231,483.00	(25,227.02)
Contribs - Non-Pledge Members	10,789.00	19,000.00	(8,211.00)
Contribs - Non-Mbr & New Pledges	18,055.00	21,000.00	(2,945.00)
Contribs - NonMbrs & Anonymous	10,421.65	17,000.00	(6,578.35)
Advance Pledge	43,188.00	39,761.00	3,427.00
Carryover from Prior Yr/OpRsrv	3,084.00	3,088.00	(4.00)
Other: Fndrsrs/Grnts/Spcls/IMO	3,420.00	0.00	3,420.00
SBA PPP Loan	23,402.00	0.00	23,402.00
Interest Income	53.31	0.00	53.31
Misc Income Sources	535.00	2,000.00	(1,465.00)
Transfers from closed/other escrow	7,630.42	0.00	7,630.42
Total Operating Fund Income	326,834.36	333,332.00	(6,497.64)
<i>Expenses</i>			
<i>Sr. Pastor Compensation Package</i>			
Sr. Pastor Base Salary	35,112.48	34,997.00	115.48
Sr Pastor Housing Allowance	37,958.88	37,959.00	(0.12)
Sr. Pastor Social Security Adj	5,580.96	5,581.00	(0.04)
Sr. Pastor Medical Coverage	7,740.00	10,320.00	(2,580.00)
Sr. Pastor D & D	1,753.14	2,356.00	(602.86)
Sr. Pastor Pension Benefits	8,287.65	11,074.00	(2,786.35)
Total Senior Pastor Compensation Package ¹	96,433.11	102,287.00	(5,853.89)
<i>Sr. Pastor Expenses</i>			
Sr. Pastor ARE-auto/meals/etc	710.88	3,000.00	(2,289.12)
Sr. Pastor Continuing Edu	478.00	1,000.00	(522.00)
Total Senior Pastor	97,621.99	106,287.00	(8,665.01)
Music Director Salary	16,770.00	16,770.00	0.00
Accompanist Salary	10,223.04	10,223.00	0.04
Church Adm Salary	44,881.92	44,882.00	(0.08)
Total Other Staff Salaries	71,874.96	71,875.00	(0.04)
Employer's Share FICA	5,498.40	5,530.00	(31.60)
Total Salaries and FICA	174,995.35	183,692.00	(8,696.65)
WLIFC Operating ^{2 3}	68,898.72	81,060.00	(12,161.28)
WLIFC Capital Reserves ³	15,907.50	12,672.00	3,235.50
WLIFC Reimbursables	1,264.44	2,496.00	(1,231.56)
Total WLIFC	86,070.66	96,228.00	(10,157.34)
Methodist Mission Share	18,592.92	18,593.00	(0.08)
Presby Per Capita	2,457.96	2,458.00	(0.04)
Presby Shared Min Pledge	2,766.96	2,767.00	(0.04)
Total Denominational Support	23,817.84	23,818.00	(0.16)

<u>Account Name</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance over/(under)</u>
Office Expense	1,944.82	2,900.00	(955.18)
Telephone/Internet ⁴	1,717.75	1,200.00	517.75
Treasurer's Supplies	277.03	300.00	(22.97)
Church Communications	376.08	2,000.00	(1,623.92)
Workers Comp and Insurance	2,078.88	1,500.00	578.88
Bank Fees & Unanticipated ⁵	2,151.36	40.00	2,111.36
Computer Expense	122.21	1,500.00	(1,377.79)
Total Administrative Expense	8,668.13	9,440.00	(771.87)
Church School Curriculum	0.00	200.00	(200.00)
Vacation Bible School	356.23	1,000.00	(643.77)
Adult & Fam Progs (FaithDev)	15.96	200.00	(184.04)
IFC Library	250.00	250.00	0.00
Total Education Expense	622.19	1,650.00	(1,027.81)
Worship Materials	588.78	1,200.00	(611.22)
Music Program	332.01	1,500.00	(1,167.99)
Honoraria	500.00	1,500.00	(1,000.00)
Worship Conference	0.00	2,000.00	(2,000.00)
Funerals/Memorial Svcs	0.00	600.00	(600.00)
Total Worship Expense	1,420.79	6,800.00	(5,379.21)
Congregational Care	310.16	150.00	160.16
Fellowship	0.00	300.00	(300.00)
Council Discretionary	250.00	2,000.00	(1,750.00)
Stewardship Campaign	0.00	300.00	(300.00)
Community-Building Events	0.00	500.00	(500.00)
Total Member Services	560.16	3,250.00	(2,689.84)
Discretionary Mission	4,700.84	4,700.00	0.84
Pastor's Discretionary	852.60	1,000.00	(147.40)
LGBTQ Support	400.00	400.00	0.00
PATH	2,200.00	2,200.00	0.00
BWES Support ⁶	0.00	2,000.00	(2,000.00)
Total Mission Expense	8,153.44	10,300.00	(2,146.56)
Total Operating Expense	304,308.56	335,178.00	(30,869.44)

Notes:

- 1 BWC-UMC 3-month waiver of benefits payments
- 2 WLIFC temporary rent reduction
- 3 Rent reduced and capital reserve increased at beginning of WLIFC FY in July
- 4 Upgraded telecom service
- 5 Increased use of online and mobile giving
- 6 Escrow funds used for BWES ministry

Balance Sheet as of December 31, 2020
(formerly named Assets, Liabilities & Escrow Accounts)

<u>Account #</u>	<u>Account Name</u>	<u>2019 End of Year Balance</u>	<u>2020 End of Year Balance</u>
Assets			
1.110.101	Howard Bank Checking-OpFund ¹	38,296.98	73,760.62
1.210.101	Howard Bank Money Market	43,810.02	41,604.98
1.220.101	Mid-Atlantic UM Foundation	426,642.83	0.00
1.400.101	Petty Cash [cash]	104.00	104.00
1.704.102	Royal Alliance	617,082.89	1,157,503.59
1.800.101	The Col Bank/Fulton [newbldg]	4,075.92	0.00
	Total Assets	\$1,130,012.64	\$1,272,973.19
Liabilities			
2.000.000	Accounts Payable/Vendors	0.00	0.00
2.200.103	Comptroller of the Treasury	1,186.94	1,186.56
2.200.104	Dept of Treasury/EFTPS	1,630.40	1,720.40
2.500.101	U.M. Board of Pension	1,500.00	1,500.00
	Total Liabilities	\$4,317.34	\$4,406.96
Fund Balances			
3.203.100	Capital Bldg Campaign Fund Bal ²	1,047,801.64	1,157,503.59
3.204.100	Suspense Fund Bal ³	1.13	0.00
3.205.100	Prior Years Carryover Bal ³	389.04	0.00
3.206.100	Suspense Fund Next Yr Bal	43,192.29	52,680.29
3.309.100	ASP Fund Balance	700.00	700.00
3.400.011	Christmas Fund Balance	2,472.33	1,559.83
3.400.013	Osiligi/Hope Fund Balance ⁴	9,899.89	21,650.00
3.400.014	One Great Hour Fund Balance	40.00	0.00
3.400.018	Thrift Shop Fund Bal	287.00	0.00
3.400.022	Liberia-Aurora Fndn Bal	270.00	0.00
3.400.023	COVID-19 Relief Fund Bal	0.00	650.00
3.400.026	General Mission Fund Bal	200.31	0.00
3.400.027	Mission Food Svcs Fund Bal	54.41	0.00
3.400.028	Gen Disaster Relief Bal	133.00	0.00
3.400.030	Wilde Lake HS Fund Bal	200.00	200.00
3.400.032	Bryant Woods ES Fund Bal	5026.69	6,454.26
3.400.033	Youth Fund Bal	355.00	0.00
3.400.034	Bryant Woods ES Grant Fund Bal ⁵	6,000.00	4,105.50
3.400.040	Confirmation Class Fund Bal	89.54	0.00
3.400.041	Church School Fund Bal	480.59	0.00
3.400.042	VBS Fund Bal	-0.49	0.00
3.400.046	Adult SS Class Fund Bal	308.85	0.00
3.400.051	Worship Fund Balance	13.37	0.00
3.400.052	Music Fund Balance	10.45	0.00
3.400.053	Flowers Fund Balance	175.19	0.00
3.400.062	SJU Scholarship Fund Bal	1,316.44	1,893.72

<u>Account #</u>	<u>Account Name</u>	2019 End of Year <u>Balance</u>	2020 End of Year <u>Balance</u>
3.400.063	Legacy/Endowment Fund Balance	1,500.00	1,500.00
3.400.091	Pastor Discretionary Bal	2553.25	0.00
3.400.094	Congregational Care Fund Bal	213.54	0.00
3.400.095	Non-Designated Giving Fund Bal	3294.01	0.00
3.400.096	WSSMG Grant Balance ⁶	0.00	0.00
3.400.097	SJU 50th Anniv Balance	-1,061.15	0.00
3.400.099	Designated Giving Fund Balance	1207.87	0.00
	Total Escrow Funds ⁷	\$1,127,124.19	\$1,248,897.19
3.100.100	Operating Fund Balance ⁷	(\$1,428.89)	\$19,669.04
	Total Fund Balance ⁷	\$1,125,695.30	\$1,268,566.23
	Total Liabilities and Fund Balance ⁷	<u>\$1,130,012.64</u>	<u>\$1,272,973.19</u>

Notes:

- 1 Adjusted 2019 and 2020 balances to account for uncleared checks and delayed deposits
- 2 Adjusted 2019 balance to equal the sum of Investment Accounts
- 3 Transferred remaining balance to Operating Funds at the end of 2020
- 4 Corrected Balance for 2019
- 5 Escrow account created to hold the grant funds
- 6 Reflects adjustments made after 2019 annual report was submitted.
- 7 Operating Fund balance and totals reflect changes made to 2019 balances

Any other differences from the ending balances in the 2019 Annual Report reflect adjustments made after the 2019 annual report was submitted.

Missional Expenditures from Escrow Accounts: \$27,806.93

Recipients were:

Aurora Foundation
Board of Child Care of the United Methodist Church
Bryant Woods Partnership
Columbia Community Care
Osiligi/Hope
Presbyterian Peace & Global Witness
Salvation Army Thrift Shop
Youth Rising Coalition (Baltimore Presbytery)

BUDGET FOR 2021 and COMPARISON TO 2020 ACTUAL

<u>Account Name</u>	<u>2020 Budget</u>	<u>2020 Actuals</u>	<u>2021 Budget</u>
<i>Income</i>			
Contributions - Pledges	292,244.00	267,498.98	262,060.00
Contributions - Non-Pledge	36,000.00	21,210.65	22,000.00
Carryover from Prior Year/Operating Reserve	3,088.00	3,084.00	19,669.04
Other Income	2,000.00	4,008.31	2,000.00
SBA PPP Loan	0.00	23,402.00	0.00
Transfers from closed/other escrow	0.00	7,630.42	0.00
Total Operating Fund Income	333,332.00	326,834.36	305,729.04
<i>Expense</i>			
<i>Sr. Pastor Compensation Package</i>			
Sr. Pastor Base Salary	34,997.00	35,112.48	35,609.00
Sr Pastor Housing Allowance	37,959.00	37,958.88	38,149.00
Sr. Pastor Social Security Adjustment	5,581.00	5,580.96	5,678.00
Sr. Pastor Medical Coverage	10,320.00	7,740.00	10,320.00
Sr. Pastor D & D	2,356.00	1,753.14	2,383.00
Sr. Pastor Pension Benefits	11,074.00	8,287.65	10,545.00
Total Senior Pastor Compensation Package	102,287.00	96,433.11	102,684.00
<i>Sr. Pastor Expenses</i>			
Sr. Pastor ARE-auto/meals/etc	3,000.00	710.88	3,000.00
Sr. Pastor Continuing Edu	1,000.00	478.00	1,000.00
Total Senior Pastor	106,287.00	97,621.99	106,684.00
Music Director Salary	16,770.00	16,770.00	17,021.00
Accompanist Salary	10,223.00	10,223.04	10,376.00
Church Administrator Salary	44,882.00	44,881.92	45,555.00
Total Other Staff Salaries	71,875.00	71,874.96	72,952.00
Employer's Share FICA	5,530.00	5,498.40	5,612.00
Total Salaries and FICA	183,692.00	174,995.35	185,248.00
WLIFC Operating	81,060.00	68,898.72	76,996.80
WLIFC Capital Reserves	12,672.00	15,907.50	19,998.00
WLIFC Reimbursables	2,496.00	1,264.44	2,800.00
Total WLIFC	96,228.00	86,070.66	99,794.80
Methodist Mission Share	18,593.00	18,592.92	19,932.00
Presbytery Per Capita	2,458.00	2,457.96	2,668.44
Presbytery Shared Min Pledge	2,767.00	2,766.96	3,192.00
Total Denominational Support	23,818.00	23,817.84	25,792.44

<u>Account Name</u>	<u>2020 Budget</u>	<u>2020 Actuals</u>	<u>2021 Budget</u>
Office Expense	2,900.00	1,944.82	2,700.00
Telephone/Internet	1,200.00	1,717.75	1,740.00
Treasurer's Supplies	300.00	277.03	0.00
Church Communications	2,000.00	376.08	2,000.00
Workers Comp and Insurance	1,500.00	2,078.88	3,290.00
Bank Fees & Unanticipated	40.00	2,151.36	2,300.00
Computer Expense	1,500.00	122.21	1,000.00
Bookkeeping Service	0.00	0.00	8,500.00
Total Administrative Expense	9,440.00	8,668.13	21,530.00
Church School Curriculum	200.00	0.00	0.00
Vacation Bible School	1,000.00	356.23	1,000.00
Adult & Fam Programs (FaithDev)	200.00	15.96	200.00
IFC Library	250.00	250.00	250.00
Leadership training	0.00	0.00	750.00
Total Education Expense	1,650.00	622.19	2,200.00
Worship Materials	1,200.00	588.78	500.00
Music Program	1,500.00	332.01	1,600.00
Honoraria	1,500.00	500.00	4,500.00
Worship Conference	2,000.00	0.00	2,000.00
Funerals/Memorial Services	600.00	0.00	600.00
Total Worship Expense	6,800.00	1,420.79	9,200.00
Congregational Care	150.00	310.16	300.00
Fellowship	300.00	0.00	300.00
Council Discretionary	2,000.00	250.00	2,000.00
Stewardship Campaign	300.00	0.00	0.00
Community-Building Events	500.00	0.00	750.00
Total Member Services	3,250.00	560.16	3,350.00
Discretionary Mission	4,700.00	4,700.84	6,000.00
Pastor's Discretionary	1,000.00	852.60	2,000.00
LGBTQ Support	400.00	400.00	400.00
PATH	2,200.00	2,200.00	2,500.00
BWES Support	2,000.00	0.00	0.00
Total Mission Expense	10,300.00	8,153.44	10,900.00
Total Operating Expense	335,178.00	304,308.56	358,015.24