
ANNUAL REPORT TO THE CONGREGATION: 2021



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 2021
(prepared January 2022)

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COUNCIL AND STAFF 2021

Council

Rev. Mary Ka Kanahan.....	410-730-9137
Debbie Parker	410-461-7414
‘22 Dawn Cooper Barnes	443-518-9132
‘22 Andrew Love	410-290-6954
‘22 Vincent Niba Fonchor	443-857-1696
‘22 Richard Parker (SPRC Representative)	410-461-7414
‘23 CJ Buche	703-945-4050
‘23 Robert Lynch	301-871-5727
‘23 Gayelle Sama	301-437-3956
‘23 Debra Snow.....	510-708-1127
‘24 Betsy Hudson	443-812-1707
‘24 Susan Moody (Finance Representative)	202-215-0752
‘24 Tony Powell	443-630-0938
‘24 Bruce Worley	443-864-5325

WLIFC Board Members

Trena Perez Powell	240-778-8000
Gregory Phillips	410-977-0864

Denominational Representatives

Susan Moody, Presbytery Rep.....	202-215-0752
Alvin Thompson, UM Conference Rep	410-997-2286

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STAFF

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410-730-9137

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Patricia Hammer, Accompanist
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Interfaith Center Building Manager (Mike Shaw)
Interfaith Center Building Administrative Assistant (Alicia Veliz)
410-730-7920

WORD FROM THE PASTOR

Greetings SJU community,

It is a joy to be with you and find ourselves coming through a year of challenges and opportunities that have shown what SJU is made of! I believe, as you read through this annual report, you will be surprised to grasp how we continue to develop and move forward, even as we are in the third year of a global pandemic! After 8 ½ years of leadership and service in ministry, I am more hopeful than ever about what God is able to do in and through SJU.

We have strengthened one of our most life-giving relationships in our partnership with Bryant Woods Elementary School. As a result of your outreach, presence, prayers, encouragement and generosity; we are becoming known as a true neighbor in loving service to our students, families, teachers and staff at BWES. To date, I have received 23 “thank you” responses from teachers and staff for the holiday appreciation cards, gifts, and ‘all that you do’! I have replied to each of them to say that it is our joy to be a supportive relationship that makes our community stronger together. We are also looking to partner with the PTA to bring constructive play and leisure training to adults who will support childhood development by leading and monitoring recess and free time at school. You turned out with PATH to support the wider community in the renovation of the East Columbia 50+ Senior Center, and urge funding for the redevelopment of Roslyn Rise housing, next door to us. You showed up in person and online in Courageous Conversations to dismantle racism through relationship.

We are also diligently engaged in conversations among ourselves and with our WLIRC Board of Directors to review and intentionally renew our commitment to life here now and for the future at Wilde Lake Interfaith Center. In July of 2017, your President, Susan Moody and I submitted a letter of intent to exercise SJU’s option for another 20-year lease renewal beginning November 1, 2017. We are currently operating under this renewed term while continuing discussion on the lease, bylaws, and equity that need to represent a more just cooperative life in mutual ownership and use of Wilde Lake Interfaith Center. We celebrate the hard work that revealed where change was needed to accurately represent our current use of the Interfaith Center. Further, an expression of speaking truth to power was your act of faith to contribute 50% of the capital reserve fund for the WLIRC for FY 2021-22, affirming our ownership, even as we are a small user, operationally.

Additionally, in celebration of our joint life with St. John the Evangelist Roman Catholic Church, the Wilde Lake Interfaith Center has served as a home for collection and distribution of thousands of pounds of food and goods through Columbia Community Care. We have a strong working relationship with our County Executive and Health Department to bring COVID adult and child vaccinations, research, booster shots, and testing to our community.

We continue in strong covenantal relationship with our UMC and PC(USA) parent denominations fulfilling our shared ministry collections. We are delighted to welcome Rev. Dawn Hand as our BWCUMC Central Md District Superintendent and continue with Baltimore’s General Presbyter, Rev. Dr. Jackie Taylor. As we continue to move ahead, I am delighted to say that we have a dedicated, mature, capable staff and leadership that is striving 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 the resources of our lives. It is my hope that, as we see new faces move into leadership and ministry for the first time in connection with the church, we will invest in our children, youth, and young adults who are our future, right here and now!

In Romans 12:12, the chapter that describes the marks of true Christians, the apostle Paul writes, “Rejoice in hope, be patient in suffering, persevere in prayer.” Simple truth in complex times! Embrace it!

United in Love, United for Service and with you!
Mary Ka Kanahan

St. John United Church – Annual Report 2021

REPORT OF SJU ACCOMPLISHMENTS - 2021

This Report of 2021 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.

If 2020 was a year of change, 2021 may be characterized as a time of chaos:

- Continuation of the global COVID-19 pandemic
- An unsuccessful violent attack on our nation's capital to protest, and prevent Congress from confirming, the results of the presidential election
- Continued protests against racial and social injustice
- Massive wildfires and floods
- Historic storms, tornados, and hurricanes
- Violence and hunger around the globe

Extreme surges in COVID-19 across the United States as well as our state and local communities bookended 2021. Vaccinations became widely available as the year progressed and, along with the advent of booster shots in the latter part of the year, helped reduce hospitalization and death rates in relation to the steep increase in cases at the end of the year. The middle of the year saw a marked easing of the pandemic which enabled individuals and organizations to gather in-person more safely.

SJU continued to meet the challenges of 2021 as it did 2020 – with flexibility and a demonstration of our deep desire for connection with God and each other. This has enabled us to meet the challenges of a global pandemic, transition to livestreamed in-person worship, and focus on our four planned initiatives and attendant functional support:

- Anti-Racism
- BWES Partnership
- Youth-Family Programs
- Stewardship

Transition to Livestreamed In-Person Worship and Continued Adaptation to the COVID-19 Pandemic

- SJU gathered as a congregation every Sunday in 2022. In the first half of the year, we continued with all-virtual worship via Zoom. Beginning in June we safely and gradually returned to full in-person worship which was livestreamed for those not able to join us physically in the Wilde Lake Interfaith Center. In the fourth quarter we averaged 55 in-person worshippers and up to 42 devices each week (each representing one or more persons) on livestream.
- Our Zoom platform and capabilities continued to be developed and improved until the transition to in-person/livestreamed worship. Our virtual platforms enabled participation in worship, funeral services and baptisms by people across the United States as well as other countries.
- The choir produced two virtual performance videos for use in Zoom worship.
- We established a Re-Entry Team with representatives of the various aspects of worship to manage SJU's return to in-person worship in the Wilde Lake Interfaith Center.
- The Re-Entry Team was guided by CDC, state, and local health recommendations; regulatory guidelines and requirements; results of the "Taking the Pulse" Survey designed and conducted by Staff Parish Relations Committee (SPRC); recommendations from our parent denominations and coordination with our WLIFC partners.
- The Re-Entry Team created and used several metrics to guide a multi-stage return to in-person worship, including steps to ensure that resources and capabilities were in place for each phase of the re-entry plan:

- Re-Entry began June 27 with a small team of worship leaders to livestream worship from Room 4 of the WLIFC via the new livestream equipment installed by the interfaith center during the pandemic.
- The next phase began July 11 to allow adults into in-person worship due to increasing numbers of vaccinated adults and decreasing COVID cases and positivity rates.
- Children were welcomed into in-person worship beginning September 19 with further decreases in COVID positivity rates and approval of vaccinations for increasing numbers of children.
- In December 2021, due to a steep rise in COVID cases and positivity rates, the Re-Entry Team began re-entry reversal consideration and recommended that in-person participation in Christmas services be for only those who are fully vaccinated, masked and socially distanced.
- Masking has been required for all in-person services as required by Interfaith Center protocol and supported by feedback from the congregation.
- Six volunteers have taken on the task of learning how to use the new livestream and projection equipment with the help of the St. John the Evangelist Roman Catholic (SJERC) technology technician who was using similar equipment in Room 1 before the Room 4 installation. They continue to research and practice with different features of the equipment to increase sound, projection, and livestream quality for worship services.
- Scheduling of worship services was coordinated with SJERC to provide safe spacing of worship times for social distancing, cleaning, and air exchange.
- The Sacrament of Holy Communion was adapted to COVID protocols by using hand sanitizer at the altar; individual, pre-filled, sealed communion cups; and pre-cut bread distributed with tongs. To further limit exposure, worshippers delay consuming the communion elements until they return to their seats.
- A sign-in sheet was established for in-person worship attendees to help with contact tracing if needed.
- ‘Seat saver’ cards were created to help congregants safely distance.
- Updates to protocols were communicated in the weekly newsletter and SJU website. On some occasions, church-wide emails were sent to alert and/or emphasize new information.
- Most small group and ministry team meetings have continued to be conducted on Zoom, which has had the continued benefit of enabling increased participation by removing transportation and geographic challenges.
- Vacation Bible School was conducted via Zoom rather than in-person based on the lack of vaccines for children (at that time) and a survey of parents and team members.
- The Staff Parish Relations Committee (SPRC) developed and implemented an Employee Remote Work policy to document guidelines and expectations related to staff working from home.
- The Congregational Care Ministry Team continued, and at times increased, its phone calls, emails, and card ministry to connect with and care for members of the congregation.
- The Finance Ministry Team instituted direct deposit for all SJU employees.
- A fillable expense voucher in pdf format was created and posted on the SJU website to make it easier to obtain, complete, and submit online.
- Electronic methods were utilized for voucher approval and submission to the bookkeeper for payment.

Anti-Racism

- Anti-racism banners were displayed on WLIFC windows and walls to demonstrate to the community the unity of shared values between Wilde Lake Interfaith Center co-owners SJU and St. John the Evangelist Roman Catholic Church.
- Debra Snow and Patsy Nwagbaraocha were established as co-coordinators of SJU’s Anti-Racism Commitment.
- Several small groups formed around studies on anti-racism and social justice:

- Council leadership read and discussed The Color of Compromise, by Jemar Tisby, about the role of the American Church in racism.
- Pastor Mary Ka facilitated a book study on Be the Bridge: Pursuing God’s Heart for Racial Reconciliation, by Latasha Morrison, with seven SJU and Christ United Methodist Church participants.
- Guy Moody and Patsy Nwagbaraocha facilitated a book study with ten participants on Caste: The Origins of Our Discontents, by Isabel Wilkerson.
- Dawn Barnes led a film discussion series for six SJU congregants which included “The Help”, “Just Mercy”, and “I Am Not Your Negro”.
- The Christian Applications class studied How to Be An Anti-Racist, written by Ibram X. Kendi and Four Hundred Souls: A Community History of African America, 1619-2019, edited by Ibram X. Kendi.
- Eight members of SJU participated in “Courageous Conversations”. This Howard County-sponsored program of multi-racial, -ethnic, -faith conversation circles provided safe-space opportunities to connect with our neighbors to discuss difficult topics. Pastor Mary Ka facilitated one of the small groups.
- Two SJU members completed a five-month dinner discussion program entitled “Mapping a Path to Social Justice” sponsored by the Baltimore-Washington Conference of the United Methodist Church.
- Global music, multicultural images, liturgy, prayers and altar design were regularly incorporated into worship to celebrate the diversity of our congregation.
- The pastor and other worship leaders preached on anti-racism at least monthly.
- Anti-racism community actions, book studies, and film series were promoted in worship, and via the church website and newsletter.
- SJU’s Personnel Policies and Procedures Manual was revised to add Juneteenth as a staff holiday and change the name of Columbus Day to Indigenous Peoples’ Day.
- We continue to be supporting members of PATH and participate in the work of bringing about positive change in our community in support of anti-racism and social justice, including expansion of the 50+ Senior Center in East Columbia, re-hiring of former employees at the Marriott Hotel in Columbia, and the re-development of aging affordable housing in neighboring Roslyn Rise.
- Several Vacation Bible School curriculums were evaluated on whether and how they included persons of color in language and media before selecting one to purchase.

Bryant Woods Elementary School (BWES) Partnership

- The BWES Partnership Ministry Team met virtually with the school principal and staff throughout the year to identify and address needs of students, parents, and staff.
- SJU volunteers read to multiple classes during the school’s virtual “Reading Day”.
- SJU volunteers worked in partnership with Frank’s Produce and Greenhouses to provide and plant flowers on the school grounds in preparation for the start of the 2021-2022 school year with in-person learning.
- The men of SJU welcomed students to the new school year with their annual clap-in as students arrived on the first day of school.
- School supplies were donated by congregants and the church for students.
- During Advent, hats, scarves, gloves, and mittens were collected for students, and gift cards were collected for staff appreciation.
- SJU sponsored snacks and refreshments for the BWES Staff Lounge Hospitality Center throughout the year.
- Two BWES families were supported with gifts fulfilling their “wish lists” during the winter holiday.
- SJU connected with residents of The Woodmark community and additional community members to have them sponsor four more BWES families for holiday gift-giving.
- The impact of the SJU-BWES partnership was celebrated during worship in mission moments and sermon illustrations.

- Children and adult volunteers in Vacation Bible School prepared notes/pictures of encouragement and thanks to our “Friends at BWES.” Approximately 12 items were hand delivered to BWES staff and educators once the school year began.
- SJU sponsored a full-page ad in the school yearbook.
- Twenty-three thank-you notes were received from school staff at the end of the year in appreciation for SJU’s continued support of the BWES community throughout the year.

Stewardship

- Worship services regularly included stewardship in the sermon message, and personal witness/testimony about generosity and grace, including 2 video interviews.
- A Christmas Eve offering was celebrated to be distributed for peace and justice initiatives, children and youth mission, and local community benevolence.
- As we returned to in-person worship, the congregation generally continued to use the same electronic and mail methods of giving they used when worship was all virtual. This is a blessing that provided the church with consistent income and greatly reduced the work of Sunday counters.
- An SJU QR code was created which can be put on handouts to make on-the-spot giving easier.
- A stock donation process was established and used to successfully receive and process several stock donations.
- Council supported Wilde Lake Interfaith Center Board actions to have SJU rent calculated according to the annual usage report as specified by the lease which resulted in a significant rent reduction.
- Council approved increasing SJU’s contribution to the WLIFC Capital Reserve to 50% for the WLIFC 2021-2022 FY based on our status as co-owners of the facility.
- We fulfilled our connectional giving to our parent denominations at the requested levels.

Youth-Family Programs

- Vacation Bible School “Discovery on Adventure Island” (published by Cokesbury) was conducted via Zoom with two in-person events.
 - The VBS team set three goals for 2021: 1) That every child knows that God loves us; 2) To have instilled a sense of mission and serving others in the kids; and 3) To have had fun! Feedback from children, caregivers, and volunteers indicates that all goals were met.
 - 25 children representing 13 families, ages 3-16 years participated.
 - Most children were affiliated with SJU (children/grandchildren). Two families were from other local churches.
- A children’s message which coordinated with the worship theme was included in nearly every worship service.
- Youth were included in worship leadership and liturgy.

Other Accomplishments and Functional Support

- The Communications Team contracted with consulting group Worship Times for redevelopment of the SJU website in 2022 to be partially funded by a grant from Presbytery’s West Side Story Ministry Group.
- Updates were made to the SJU News Flash to streamline it and enhance the reading experience.
- SJU participated with St. John the Evangelist Roman Catholic Church and the Evergreens Apartments at Columbia Town Center to contribute 34,300 non-perishable food and personal hygiene items to Columbia Community Care in 2021 - an increase of 75% over contributions for 2020.
- The Congregational Care Ministry Team supported and nurtured the Pastor, members, and friends of the congregation with periodic telephone calls, emails, and cards to check in and stay in touch.
- We contracted with a professional bookkeeper and moved to QuickBooks Online which has enabled the Finance Ministry Team to:
 - provide easier to understand financial reports to Council
 - improve financial management with monthly updates to budget projections for the year.
 - implement direct deposit to pay all of our employees

- have real-time access to financial data by multiple members of the Finance Team
- have less risk of data loss due to computer problems
- provide faster, on-line approval and submission of expense vouchers.
- The Staff Parish Relations Committee conducted an online “Taking the Pulse” survey. This provided feedback from the congregation regarding things that work well and suggested changes/improvements. Responses addressed the areas of Worship, Social Justice and Community Action and Membership and Recruitment. The results of the survey were discussed with the congregation in a Town Hall meeting. Council referred to the feedback when making decisions during the year and in planning for 2022. Survey responses also provided guidance to ministry teams including the Re-Entry team in managing the transition to in-person worship.
- The Church Council established the following aspiration and goals for SJU for 2022:

Aspiration for 2022:

We want to be a church that is:

- growing in outreach and participation
- recognized for our diversity, inclusivity, and anti-racism efforts
- known as the place and people that the Columbia and Wilde Lake communities can come to for help and connection.

Goal 1: Our community recognizes us as doers of God’s work and agents of change confronting racism and social injustice.

Goal 2: Everyone who interacts with us feels welcomed and valued.

Goal 3: Deeper relationship with the BWES community.

Goal 4: Use various communication mechanisms to highlight our core values and connect with our target populations.

Goal 5: Increased congregation engagement in: Worship, Spiritual Formation, Service, Generosity, and Prayer.

We are the church; serving God, serving others and serving each other.

United in Love – United for Service

There are different kinds of spiritual gifts, but the same Spirit is the source of them all.

There are different kinds of service, but we serve the same Lord.

God works in different ways, but it is the same God who does the work in all of us.

1 Corinthians 12:4-6

Respectfully submitted on behalf of the SJU Ministry Teams by:

Debbie Parker, Chair of Council

CJ Buche, Member of Council

CLERK OF SESSION REPORT

Membership Report

Additions to Active Membership – 2:

By transfer: Karol Hess, Paul Weller

By Reaffirmation of Faith: 0 By Profession of Faith: 0

Deletions from Active Membership – 4:

Transferred or Deleted by Request: 0

Deaths: Eudora Barnes, Barbara Mall, Esther Sama, Otis Watts

Membership Statistical Report

Church Membership

Total Active Membership Reported on December 31, 2020: 146

Additions During 2021

Professions of Faith, Reaffirmations:	0	
Transfers:	2	
Total Additions to Active Rolls:		2

Deletions During 2021

Removed from Active Rolls:	0	
Deaths:	4	
Total Deletions from Active Rolls:		4

Total Active Membership Reported on December 31, 2021: 144

Church School Membership

Total Children and Youth Registered	0
Total Teachers and Officers	0
Adult Education	71
Bible Study Class	24
Christian Applications	12
Spiritual Formation Groups (3)	35
Vacation Bible School	25

Church School Total 96

Baptisms Infants and Children: 2 Adults: 1 **3**

The Annual Congregational Meeting of
St. John United Church
Via Zoom
Sunday, January 31, 2021

01 Opening and Agenda Approval

Rev. Mary Ka Kanahan opened the meeting at 11:35 am, following the Worship Service. Susan Moody, President of St. John United Church, Inc., called the meeting to order. A quorum was present (53 active members were in attendance via Zoom). The meeting agenda was reviewed and approved unanimously by a show of hands. The 2020 Annual Report, including the 2021 Budget, was distributed by email prior to the meeting. Rev. Kanahan moderated the meeting.

02 Greetings from the Denominations

The Rev J.W. Park, District Superintendent of the Baltimore/Washington Conference of the United Methodist Church brought greetings from Bishop Easterling and the churches in the Conference. The General Presbyter, Rev. Dr. Jacqueline Taylor, brought greetings and blessings to the Congregation from Baltimore Presbytery. Pastor Mary Ka Kanahan expressed her appreciation for the continued close connections between our congregation and both of our parent denominations.

03 Clerk's Report

Bob Lynch reported that SJU has fulfilled its covenant for connectional giving at 100% with both the Baltimore Presbytery and the Baltimore/Washington Conference of the United Methodist Church.

The membership changes during 2020 were presented: we began the year with 149 active members, and during the year there was a decrease of 4 members and an addition of 1 member, for a net decrease of 3 and an active member total of 146 on December 31, 2020.

There were no baptisms during the year. There were 46 participants in various programs in Adult Education and 24 young people participated in Vacation Bible School.

04 Review of the 2020 Annual Report to the Congregation

Debbie Parker, Chair of the SJU Council, introduced the Annual Report, which had been made available electronically to the Congregation. She described the differences in form and content of this year's report from previous annual reports – primarily in the construction of the report to be more readable, and focused on the ways the congregation adapted to the risks and restrictions of the COVID-19 pandemic and the accomplishments that were achieved as a result in global and local mission, worship, spiritual formation, caring for each other, and work to support them.

05 Capital Fund Report

Investment Trustee David Douds reported that 2020 was a successful year as the capital fund investment portfolio grew by 10.5%, from a balance of \$1,047,802 as of 1/1/2020 to a balance of \$1,157,504 at year-end. During the first quarter, the capital fund consolidation from three accounts to a single fund under the management of a local broker was completed as recommended by the Investment Trustees and approved by Council.

06 Finance Report

The Finance Report was presented by Susan Moody. She reviewed the Operating Fund Statement (previously named the "Profit and Loss Statement") for the 2020 year, noting that our actual income of \$326,834 was just \$6,497 less than the budgeted \$333,332, and that total expenditures were \$304,309, which were \$30,869 less than the projected \$335,178. The "highlights" of the financial situation for SJU for the 2020 year included funding from a CARES Act Small Business Administration PPP loan that significantly assisted in funding salaries, and reductions in expenditures in several areas primarily because of the impact of the pandemic on various costs.

07 2021 Budget

Mrs. Moody presented the 2021 Budget that was approved by the SJU Council. For 2021, Expenses are projected to total \$358,015 to fund ministry plans while Income is currently projected at \$305,729. To address the gap, income and expenses will be closely managed, discretionary expenses will be prioritized, and income opportunities and expense savings will be explored.

08 Clergy Compensation

Rich Parker, Chair of Staff-Parish Relations, and Rev. Park presented the proposed Terms of Call for Rev. Kanahan in 2021.

MOTION: Karen Randall moved that the congregation approve the terms of call for Pastor Rev. Mary Ka Kanahan, as shown in the church's 2021 operating budget. The motion was seconded by Charles Dyer and approved unanimously by a show of hands.

Rev. Park further noted that he has recommended that Rev. Kanahan not be assigned to another church in 2021, in view of her fine performance at SJU. He also expressed appreciation for SJU meeting its full commitment for denominational support in 2020.

09 Nominations and Personnel Report

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

Council:

Class of 2022

Dawn Cooper to complete the term of John Roberts

Class of 2024

Betsy Hudson, Susan Moody, Tony Powell, and Bruce Worley

Nominations and Personnel:

Class of 2024

Trena Perez and Mary Lou Shippe

Staff-Parish Relations Committee:

Class of 2024

Pamela Love and Guy Moody

The nominations were previously approved by the Council as allowed by the BWC for pandemic considerations. They were also approved by the Congregation by hand vote, with no opposition.

The committee expressed appreciation for the service of Jordan Randall, Debbie Parker, Lisa Cooper, Dean Randall (Finance), Patsy Nwagbaraocha (SPRC), and John Roberts (Class of 2022) on Council; and to Guy Moody and Tony Powell for their service on Nominations and Personnel; and to Dawn Cooper Barnes and Patsy Nwagbaraocha for their Staff-Parish Relations Committee service.

10 Approval of Annual Report and Key Initiatives for 2021

Rev. Kanahan noted that the Annual Report and individual ministry team year-end reports are available on the SJU website.

MOTION: Rev. Kanahan moved that the Annual Report be accepted. The motion was approved on a unanimous hand vote.

Rev. Kanahan reviewed the Key Initiatives for 2021 as:

- Maintenance and extension of the Bryant Woods Elementary School partnership
- Substantial anti-racism activities and efforts
- Ongoing monitoring and attention to stewardship
- An emphasis on, and participation by, youth and our younger members
- Maintenance of diversity by SJU in all of our actions and operations

11 Closing

Guy Moody, SJU member and Chair of the Steering Cabinet of Baltimore Presbytery, closed the meeting with prayer at 12:29 pm.

Respectfully submitted,
Bob Lynch, Clerk of Council

FINANCIALS

2022 Stewardship Campaign Report

COVID-19 continued to make 2021 a year of challenge and opportunity for SJU. The year gave members new opportunities to enrich SJU ministries. We shared new gifts and talents that helped bring new life to St. John United. Members were able to share their talents in the worship service and in the community. SJU reached out beyond the congregation through a streaming program. There is great potential in these changes. What are the opportunities that we have not discovered?

This year's campaign theme was "Thankful, Grateful, Blessed". As usual we mailed a letter and a pledge form to each member. For the first time, a few members were asked to make a video describing how the theme has played out in their family. We had technical challenges; however, video messages were well received.

The Stewardship team is committed to follow-up with members and encourages all to continue their generosity throughout the year.

Total Pledged for 2022	\$ 267,988.00
Total Advance Pledge	\$ 65,980.00
Pledges Received	53

The pledge form included 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. Where possible, members will be connected to ministries in their area of interest and need.

We continue to envision and develop stewardship as a year-round process.

Building Fund Investment Report

Royal Alliance

Beginning Market Value 1/1/2021	1,157,504
Dividends, Interest, and Distributions	26,241
Fees	(5,927)
Net Change in Market Value	63,495
Ending Market Value 12/31/2021	1,241,313

2020 Financial Review: St. John United Church

On December 3 and December 7, 2021, volunteer reviewers Debra Snow and Betsy Hudson met with Finance Committee Chair Susan Moody at the Wilde Lake Interfaith Center to conduct a review of St. John United Church finances. Using the Local Church Audit Guide Internal Control Checklist (Appendix B) as a guide, we found that SJU is in compliance with the requirements, with the following exception:

- We need an inventory of church property for insurance purposes.

We did not look at payroll tax forms (payroll or W-2), but we did see evidence that payroll taxes were being submitted. Reviewers also:

- examined the collection envelopes for August and December of 2020 for completeness and accuracy and found no errors.
- reviewed vouchers/invoices for August and December 2020 for completeness and accuracy and found no discrepancies.

Susan provided us with access to the Google Drive, where the Finance Team has stored documents with policies and procedures. These documents include:

- Remote counting procedures
- Position descriptions for finance-related positions
- Instructions for donating stock to SJU
- Gift acceptance policy
- SJU accounting policies
- A 2017 document on the Budget Process
- Tax reports filed in 2020

Susan also noted that the following significant actions were taken in 2020:

- SJU hired a bookkeeper, who is using QuickBooks software. The bookkeeper gives a reconciliation report every month that includes the checking account.
- Minutes are now taken at Finance Team meetings.
- A fillable PDF voucher has been made available and is being used.

Recommendations:

- Continue to move away from paperwork and make information and processes available online. Include appropriate financial functions and information in the updated website. Determine which documents must be physically retained and keep them in a secure place.
- Use the pending website update to make improvements to financial procedures, including the stewardship/pledge process
- Make an inventory of church property for insurance purposes. Ensure there is 2-person access.
- Create a job description for Bookkeeper. Clarify the Financial Secretary's responsibilities.
- Have someone review the monthly bills to make sure they are correct.
- The Financial Secretary is the only person with access to Church Windows. Another person should be given access.
- An outside party with expertise in finance should look at the SJU books periodically.

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Operating Fund Statement 2021

January - December 2021

Account	Actual	Budget	Variance over/(under)
Revenue			
Contributions - Pledgers	205,968.62	209,380.00	(3,411.38)
Contributions - Non-Pledgers	32,462.00	22,000.00	10,462.00
Contributions - Pledges This Year	9,150.00	0.00	9,150.00
Contributions - Anonymous	474.01	0.00	474.01
Advance Pledge Payment	52,680.29	52,680.00	0.29
Carryover from Prior Year/Operating Reserve	19,669.04	19,669.00	0.04
Fundraisers/Grants/Special Collections/In Memory Of	2,890.00	2,000.00	890.00
Interest on Bank Accounts	5.28		
Investment Income on Investments	3,567.39 ¹	0.00	3,567.39
Uncategorized Income	0.00	0.00	0.00
TOTAL REVENUE	\$ 326,866.63	\$ 305,729.00	\$ 21,137.63
Expenditures			
Music Director Salary	17,021.04	17,021.00	0.04
Accompanist Salary	10,375.93	10,376.00	(0.07)
Church Administrator Salary	46,739.48	45,555.00	1,184.48
Employer's Share FICA	5,671.12	5,612.00	59.12
<i>Senior Pastor Compensation Package</i>			
Sr. Pastor Base Salary	35,752.52	35,609.00	143.52
Sr. Pastor Housing Allowance	38,148.96	38,149.00	(0.04)
Sr. Pastor Social Security Adjustment	5,677.93	5,678.00	(0.07)
Sr. Pastor Medical Coverage	10,320.00	10,320.00	0.00
Sr. Pastor D&D	2,380.72	2,383.00	(2.28)
Sr. Pastor Pension Benefits	10,542.64	10,545.00	(2.36)
<i>Sr. Pastor Expenses:</i>			
Sr. Pastor ARE-auto/meals/etc	2,142.39	3,000.00	(857.61)
Sr. Pastor Continuing Edu	1,225.00	1,000.00	225.00
Total Senior Pastor	\$ 106,190.16	\$ 106,684.00	\$ (493.84)
Total Employee Salaries and Expenses	\$ 185,997.73	\$ 185,248.00	\$ 749.73
WLIFC Operating Expense	51,062.34	76,997.00	(25,934.66) ²
WLIFC Capital Reserves	35,293.50	19,998.00	15,295.50 ³
WLIFC Reimbursables	629.85	2,800.00	(2,170.15)
Total WLIFC	\$ 86,985.69	\$ 99,795.00	\$ (12,809.31)

Methodist Mission Share	19,932.00	19,932.00	0.00
Presbyterian Per Capita	2,818.77	2,668.00	150.77
Presby Shared Ministry Pledge	3,192.00	3,192.00	0.00
Total Denominational Support	\$ 25,942.77	\$ 25,792.00	\$ 150.77
Office Expense	2,176.28	2,700.00	(523.72)
Telephone/Internet	2,006.14	1,740.00	266.14
Treasurer's Supplies	167.32	0.00	167.32
Church Communications	2,014.68	2,000.00	14.68
Workers Compensation and Insurance	2,479.56	3,290.00	(810.44)
Bank Fees & Unanticipated Expense	2,205.24	2,300.00	(94.76)
Computer Expense	422.73	1,000.00	(577.27)
Bookkeeping Service	5,400.00	8,500.00	(3,100.00)
Total Administrative Expense	\$ 16,871.95	\$ 21,530.00	\$ (4,658.05)
Vacation Bible School	661.08	1,000.00	(338.92)
Adult & Family Programs (Faith Development)	0.00	200.00	(200.00)
IFC Library	0.00	250.00	(250.00)
Leadership Training (Misc Education Expense)	0.00	750.00	(750.00)
Total Education Expense	\$ 661.08	\$ 2,200.00	\$ (1,538.92)
Worship Materials	193.04	500.00	(306.96)
Music Program	567.69	1,600.00	(1,032.31)
Honoraria	4,000.00	4,500.00	(500.00)
Worship Conference	0.00	2,000.00	(2,000.00)
Funerals/Memorial Services	50.00	600.00	(550.00)
Total Worship Expense	\$ 4,810.73	\$ 9,200.00	\$ (4,389.27)
Congregational Care	226.66	300.00	(73.34)
Fellowship	0.00	300.00	(300.00)
Council Discretionary	1,340.00	2,000.00	(660.00)
Community-Building Events	0.00	750.00	(750.00)
Total Member Services	\$ 1,566.66	\$ 3,350.00	\$ (1,783.34)
Discretionary Mission	0.00	6,000.00	(6,000.00)
Pastor's Discretionary	1,130.02	2,000.00	(869.98)
LGBTQ Support	400.00	400.00	0.00
PATH	2,500.00	2,500.00	0.00
Total Mission Expense	\$ 4,030.02	\$ 10,900.00	\$ (6,869.98)
TOTAL EXPENDITURES	\$ 326,866.63	\$ 358,015.00	\$ (31,148.37)
NET OPERATING REVENUE	\$ (0.00)	\$ (52,286.00)	\$ 52,286.00

Notes:

- 1 – Investment Income transferred to Operating Income to balance the budget.
- 2 – Resulted from pandemic rent forgiveness and mid-year rent recalculation.
- 3 – See Stewardship in the Report on SJU Accomplishments 2021.

St. John United Church, Inc.
Statement of Financial Position Comparison
As of December 31, 2021

	<u>As of Dec 31, 2020</u>	<u>As of Dec 31, 2021</u>
ASSETS		
Current Assets		
Bank Accounts		
Howard Bank Checking - OpFund	73,760.62	54,512.31
Howard Bank Money Market	41,604.98	29,857.56
Petty Cash (cash)	104.00	104.00
Total Bank Accounts	\$ 115,469.60	\$ 84,473.87
Accounts Receivable		
Accounts Receivable (A/R)		3,000.00
Total Accounts Receivable	\$ 0.00	\$ 3,000.00
Other Current Assets		
Royal Alliance	1,157,503.59	1,241,313.34 ¹
Total Other Current Assets	\$ 1,157,503.59	\$ 1,241,313.34
TOTAL CURRENT ASSETS	\$ 1,272,973.19	\$ 1,328,787.21
TOTAL ASSETS	\$ 1,272,973.19	\$ 1,328,787.21
 LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable (A/P)		6,019.45
Total Accounts Payable	\$ 0.00	\$ 6,019.45
Other Current Liabilities		
Comptroller of the Treasury	1,186.56	1,504.25
Dept. of Treasury/EFTPS	1,720.40	1,011.33
U.M. Board of Pension	1,500.00	1,500.00
Total Other Current Liabilities	\$ 4,406.96	\$ 4,015.58
TOTAL CURRENT LIABILITIES	\$ 4,406.96	\$ 10,035.03
TOTAL LIABILITIES	\$ 4,406.96	\$ 10,035.03

EQUITY

Operating Fund Balance Carryover	19,669.04	0.00
ESCROW FUND BALANCES		
Capital Building Campaign Fund Balance	1,157,503.59	1,237,745.95 ¹
Suspense Fund Next Year Balance	52,680.29	65,980.00
ASP Fund Balance	700.00	700.00
Pastor Discretionary Balance	0.00	0.00
Mission Escrow Accounts:		
Christmas Fund Balance	1,559.83	1,670.00
Osiligi/Hope Fund Balance	21,650.00	425.00
One Great Hour of Sharing Fund Balance	0.00	75.00
Liberia-Aurora Foundation Fund Balance	0.00	0.00
COVID-19 Relief Fund Balance	650.00	505.80
Wilde Lake HS Fund Balance	200.00	0.00
Bryant Woods ES Fund Balance	6,454.26	4,401.21
Bryant Woods ES Grant Fund Balance	4,105.50	4,105.50
SJU Scholarship Fund Balance	1,893.72	1,643.72
Legacy/Endowment Fund Balance	1,500.00	1,500.00
Total Mission Escrow	\$ 38,013.31	\$ 14,326.23
Total Escrow Fund Balances	\$ 1,248,897.19	\$ 1,318,752.18
TOTAL EQUITY	\$ 1,268,566.23	\$ 1,318,752.18
TOTAL LIABILITIES AND EQUITY	\$ 1,272,973.19	\$ 1,328,787.21

Note 1: Difference of \$3,567.39 due to Investment Income transferred to Operating Income to balance the budget.

Missional Expenditures from Escrow Accounts in 2021: \$37,867.08

Recipients included:

- Aurora Foundation
- Board of Child Care of the United Methodist Church
- Bryant Woods Elementary School Partnership
- Osiligi/Hope Foundation
- Presbyterian Peace & Global Witness
- Local Families in need
- SJU Graduate

2022 Operating Budget and Comparison to 2021

	For Comparison		
	FY22 Budget	FY21 Budget	FY21 Actuals
Revenue			
Contributions - Pledgers (includes advance pledge payments)	267,988.00	262,060.00	258,648.91
Contributions - Non-Pledgers	20,000.00	22,000.00	32,462.00
Contributions - Pledges This Year	3,000.00	0.00	9,150.00
Contributions - Anonymous	0.00	0.00	474.01
Carryover from Prior Year/Operating Reserve	0.00	19,669.00	19,669.04
Fundraisers/Grants/Special Collections/In Memory Of	20,000.00	2,000.00	2,890.00
Interest on Bank Accounts	0.00	0.00	5.28
Interest Income on Investments	0.00	0.00	3,567.39
TOTAL REVENUE	\$ 310,988.00	\$ 305,729.00	\$ 326,866.63
Expenditures			
Music Director Salary	17,361.00	17,021.00	17,021.04
Accompanist Salary	10,584.00	10,376.00	10,375.93
Church Administrator Salary	46,466.00	45,555.00	46,739.48
Employer's Share FICA	5,724.00	5,612.00	5,671.12
Senior Pastor:			
Sr. Pastor Base Salary	37,033.00	35,609.00	35,752.52
Sr. Pastor Housing Allowance	39,293.00	38,149.00	38,148.96
Sr. Pastor Social Security Adjustment	5,811.00	5,678.00	5,677.93
Sr. Pastor Medical Coverage	10,320.00	10,320.00	10,320.00
Sr. Pastor D&D	2,464.00	2,383.00	2,380.72
Sr. Pastor Pension Benefits	10,777.00	10,545.00	10,542.64
Sr. Pastor Continuing Edu/ARE (Combined in 2022)	6,000.00	4,000.00	3,367.39
Total Senior Pastor	\$ 111,698.00	\$ 106,684.00	\$ 106,190.16
Total Employee Salaries and Expenses	\$ 191,833.00	\$ 185,248.00	\$ 185,997.73
WLIFC Operating Expense	47,764.56	76,997.00	51,062.34
WLIFC Capital Reserves	50,787.00	19,998.00	35,293.50
WLIFC Reimbursables	2,800.00	2,800.00	629.85
Total WLIFC	\$ 101,351.56	\$ 99,795.00	\$ 86,985.69
Methodist Mission Share	19,032.00	19,932.00	19,932.00
Presbyterian Per Capita	2,745.36	2,668.00	2,818.77
Presbyterian Shared Ministry Pledge	3,255.84	3,192.00	3,192.00
Denominational Connectional Meetings	2,175.00	2000.00	0.00
Anti-Racism & Denominational Initiatives	1,600.00	0.00	0.00
LGBTQ Support	400.00	400.00	400.00
Total Denominational Support	\$ 29,208.20	\$ 28,192.00	\$ 26,342.77

	<u>FY22 Budget</u>	<u>FY21 Budget</u>	<u>FY21 Actuals</u>
Office Expense		2,700.00	2,176.28
Software	1,990.18		
Postage & Office Supplies	1,460.00		
Subtotal Office Expense	\$ 3,450.18	\$ 2,700.00	\$ 2,176.28
Telephone/Internet	2,220.00	1,740.00	2,006.14
Treasurer's Supplies	250.00	0.00	167.32
Church Communications	2,500.00	2,000.00	2,014.68
Workers Compensation and Insurance	2,086.41	3,290.00	2,479.56
Bank Fees & Unanticipated Expense	2,250.00	2,300.00	2,205.24
Computer Expense	1,000.00	1,000.00	422.73
Bookkeeping Service	6,000.00	8,500.00	5,400.00
Total Administrative Expense	\$ 19,756.59	\$ 21,530.00	\$ 16,871.95
Vacation Bible School	1,000.00	1,000.00	661.08
Adult & Family Programs (Faith Development)	240.00	200.00	0.00
IFC Library	250.00	250.00	0.00
Leadership Training (Misc Education Expense)	500.00	750.00	0.00
Total Education Expense	\$ 1,990.00	\$ 2,200.00	\$ 661.08
Worship Materials	800.00	500.00	193.04
Music Program	300.00	1,600.00	567.69
Honoraria	4,000.00	4,500.00	4,000.00
Funerals/Memorial Services	600.00	600.00	50.00
Total Worship Expense	\$ 5,700.00	\$ 7,200.00	\$ 4,810.73
Congregational Care	300.00	300.00	226.66
Fellowship	0.00	300.00	0.00
Council Discretionary	2,000.00	2,000.00	1,340.00
Community-Building Events	750.00	750.00	0.00
Total Member Services	\$ 3,050.00	\$ 3,350.00	\$ 1,566.66
Discretionary Mission	4,000.00	6,000.00	0.00
Pastor's Discretionary	2,000.00	2,000.00	1,130.02
PATH	2,500.00	2,500.00	2,500.00
Total Mission Expense	\$ 8,500.00	\$ 10,500.00	\$ 3,630.02
<u>TOTAL EXPENDITURES</u>	\$ 361,389.35	\$ 358,015.00	\$ 326,866.63
<u>NET OPERATING REVENUE</u>	\$ (50,401.35)	\$ (52,286.00)	\$ 0.00