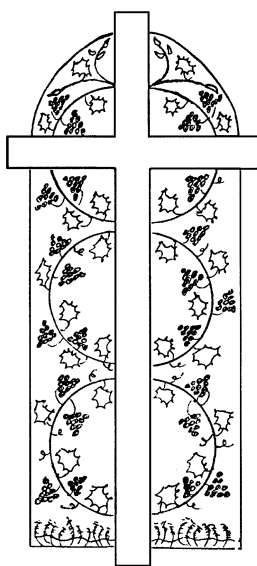


# ST. ANDREW'S EPISCOPAL CHURCH

Framingham, Massachusetts

Interim Rector: The Rev. Susan Sprowls

## ANNUAL MEETING - FEBRUARY 5, 2023 ANNUAL REPORT OF 2022



### *The Mission of St. Andrew's Episcopal Church*

*In response to God's grace and love extended to us through his Son Jesus Christ, and empowered by the Holy Spirit, we are called:*

- **to seek God's will** in all that we do;
- **to worship God as a Eucharistic community** grounded in the Bible, using The Book of Common Prayer and enriching our liturgy with a variety of styles;
- **to nurture one another** in all stages of life through prayer and healing, education and study, pastoral care and action, and fellowship and program;
- **to go into the community to serve**, sharing the gifts God has given to us; and
- **to invite others to faith in Jesus Christ as Lord**, bearing witness to God's love for all and sharing experiences of God's work in our lives.

# St. Andrew's Episcopal Church

3 Maple Street, Framingham, MA | 508.875.5095 | standrewsframma.org | Rev. Julie Carson, Rector

St. Andrew's Episcopal Church  
3 Maple Street, Framingham MA 01702

## WARRANT FOR ANNUAL MEETING

Sunday, February 5, 2023

To Drew Horton, Clerk of St. Andrew's Episcopal Church, Framingham:

You are hereby requested to notify members of St. Andrew's Episcopal Church in Framingham, qualified to vote in its affairs, to meet in person on Sunday, February 5th, 2022 at 11 AM for conduct of the Annual Meeting to act on the following articles:

1. To receive and act on: the minutes of the 2021 Annual Meeting; the report of the Treasurer for 2021; the 2022 Budget; and the 2021 Annual Report.
2. To elect: Officers and Vestry Members.
3. To receive and act on reports from church officers and ministries.
4. To transact such other business as may properly come before the meeting.

Please note the following provisions of our By-laws:

*Any baptized person of the age of sixteen years or more, who acknowledges in writing the authority of the By-laws of the Parish, and who declares his or her intention to support the Parish by regular attendance at public worship and by financial aid, shall be considered a member of the Parish and entitled to vote in its affairs (By-Laws, Article III)*

You are directed to serve this warrant by posting an attested to copy thereof at the doors to the usual public entrances to the church at least fourteen days before the date of the meeting.

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Rev. Susan Sprowls, Interim Rector

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Pam O'Callaghan, Senior Warden

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Thomas Buie, Junior Warden

I hereby certify that I have posted the foregoing warrant as directed



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Drew Horton, Clerk

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# Annual Meeting Agenda

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St. Andrew's Episcopal Church  
February 5, 2023, 11:00 p.m.

A reminder about proxy voting:

- 11:00 p.m. Call to Order and Opening Prayer
- 11:10 Approval of 2022 Annual Report and Annual Meeting Minutes (S. Sprowls)
- 11:15 Report of the Nominating Committee  
Presentation of continuing Vestry and approval of new Vestry and officers
- 11:20 Thanks to outgoing Vestry
- 11:30 2022 Financial Statement, including a report on the endowment (B. Mills-Curran)
- 11:45 Presentation of 2023 Budget (B. Mills-Curran)
- 12:00 p.m. Questions and Answers
- 12:30 p.m. Installation of the newly elected Vestry (S. Sprowls and the whole Vestry)
- 12:45 p.m. Adjournment & Dismissal

# Minutes from 2022 Annual Meeting

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**St. Andrew's Episcopal Church  
Framingham, MA  
ANNUAL MEETING MINUTES  
February 6, 2022**

Attendees: Rev. Julie Carson, Bill Mills-Curran, Pam O'Callaghan, Marjie Rah, Barbara Lovely-Lin, Tom Buie, Eleanor Verrette, Michele Griffin-MacGregor, Scott Salley, Colin Bryan, Brian Fanous and General Parrish

A. THE MEETING OPENED at 12:03pm with opening prayer

B. VESTRY AGENDA was reviewed at 12:05pm.

- 12pm - Approval of 2021 Annual Meeting Minutes
- 12:10pm - Proxy Approval of 2021 Annual Report and Annual Meeting Minutes, including acknowledgement of sufficient proxy votes to permit voting (J. Carson)
- 12:15pm - Report of the Nominating Committee: Presentation of continuing Vestry and proxy approval of new Vestry and officers
- 12:20pm - Thanks to the outgoing Vestry
- 12:30pm - 2021 Financial Statement, including a report on the endowment (B. Mills-Curran)
- 12:45pm - Presentation of the 2021 Budget (B. Mills-Curran): Proxy approval of the Vestry's work
- 1pm - Q&A
- 1:30pm - Installation of the newly elected Vestry (J. Carson and Vestry)
- 2:15pm - Adjournment & Dismissal

C. 12:05pm. Minutes for the 2021 Annual Meeting were presented.

**Motion made to accept the minutes approved prior by proxy**

D. Nominating Committee

- Announcement of the vestry and delegates:
  - o Officers:
    - Senior Warden: Pam O'Callaghan - 1<sup>st</sup> year of a two-year term
    - Junior Warden: Tom Buie - 1<sup>st</sup> year of a two-year term
    - Treasurer: Bill Mills-Curran - 5<sup>th</sup> year of a six-year term, annually renewable
    - Clerk: Drew Horton - 4<sup>th</sup> year of a six-year term, annually renewable
  - o 1<sup>st</sup> year of a 3-year term, expiring February 2025
    - Brian Fanous
    - Colin Bryan
  - o 2<sup>nd</sup> year of a 3-year term, expiring February 2024
    - Eleanor Verrette
    - Barbara Lovely-Lin
    - Michele Griffin-MacGregor
  - o 3<sup>rd</sup> year of a 3-year term, expiring February 2023

- Marjie Rah
- Diocesan Convention Delegates:
  - Paul Isaacs – 3<sup>rd</sup> year of a 3-year, annually renewable term
  - Sarah Larson – 2<sup>nd</sup> year of a 3-year, annually renewable term
- Alternate Delegates to Diocesan Convention:
  - Michelle Griffin-MacGregor – 3<sup>rd</sup> year of a 3-year, annually renewable term
  - Elizabeth Mazza – 3<sup>rd</sup> year of a 3-year, annually renewable term
- Delegates to Deanery Assembly and Episcopal City Mission:
  - Barbara Ward – 3<sup>rd</sup> year of a 3-year, annually renewable term
  - Liz Korandanis – 3<sup>rd</sup> year of a 3-year, annually renewable term
- Assistant Treasurer (unofficial)
  - Chris Walter

**Motion made to accept the installations approved prior by proxy**

**E. Thanks to the outgoing Vestry!**

- Scott Salley, Senior Warden
- Becky D’Agostino, Vestry at Large - Stewardship

**F. 2021 Financial Statement, including a report on the endowment**

- See Treasurer Report submitted by Bill Mills-Curran for line detail information.

- Thanks to
  - Barbara Lovely-Lin, Finance Committee
    - We are completely up to date on audits!
  - Jack Cahill, Investment Committee
  - Chris Walter, assistant treasurer
  - All counters!
- 29 Page Packet, 10 of which are the Treasurer’s Report
  - The Treasurer and the report are a support function. Priorities are set by the congregation and the Vestry
  - Highlights
    - The Endowment Fund draw for 2021 was well below budgeted for the year
      - Generous giving, beyond pledges!
      - Vacant positions
      - “free” gas/heat due to a broken gas meter (fixed now)
    - Reminder: giving is great, but it helps us budget if you pledge
      - Pledging is by no means a contract – it just helps us forecast
    - Investment fund note – through 2021, the draw was ~5.3% of the Endowment, based on the balance as of December 31<sup>st</sup>, 2020.
      - If we continue to spend what we’re budgeting, re: draw-down, we will exhaust the Endowment in ~20 years.
      - The best solution for that is to increase our income
        - By giving
        - By engaging new people in the life of the parish
    - Capital Campaign: 2021 is officially the last year, but there are still some rolling in during 2022

**Motion made to accept Treasurer’s Report approved prior by proxy**

**G. 2022 Budget**

- See Treasurer Report submitted by Bill Mills-Curran for line detail information.

- Vestry formed the budget with certain things in mind:
  - o Seek to be mindful wardens of our resources
  - o Satisfy the demands of a limited budget and careful endowment spending
  - o Budgeted \$117k from the Endowment - 8% draw when we would like to be ~4%
- There do not appear to be any unexpected hits
  - o We will need to replace the Director of Christian Education role
- Investment Assets: \$1.37M

**Motion made to accept 2021 Budget approved prior by proxy**

**H. Annual Report:**

- See Annual Report submitted by Rev. Julie Carson for line detail information on individual ministries
- We are now the host for Troop 78
- [Video from Troop] to present the Charter
  - o 22 Scouts
  - o Every year, the troop and St. Andrew's reaffirm the charter

**I. Questions & Answers:**

- Solar Canopy?
  - o The latest info is that the plan is to break ground in Spring (post-thaw)
  - o The most recent piece of the puzzle is that Eversource needs to place a transformer box (preference is closer to Main St. or behind Sanctuary to keep noise from the neighbors)
  - o In the meantime, the canopy will be built and then they will pave the parking lot and install the panels.
    - Turning on the panels will be dependent on Eversource transformer timeline (targeting Summer)
- Please reach out to Julie or the Vestry with any questions. The importance of Coffee Hour was never so understood until we didn't have it to share in the information, planning and pastoral mission of the Church.

**Vestry installation**

1. Senior Warden: Pam O'Callaghan (change from Junior Warden)
2. Junior Warden: Tom Buie (new Junior Warden)
3. Treasurer: Bill Mills-Curran (no change)
4. Clerk: Drew Horton (no change)
5. Marjie Rah (no change)
6. Eleanor Verrette (no change)
7. Barbara Lovely-Lin (no change)
8. Michele Griffin-MacGregor (no change)
9. Brian Fanous (new, Vestry-at-large, Stewardship)
10. Colin Bryan (new, Vestry-at-large, Properties)

**Motion to adjourn @ 12:33pm by Drew Horton. Seconded by Chris Lorant - the motion PASSED unanimously.**

Respectfully submitted,  
Drew Horton

# Acolytes

---

It is so exciting for our Acolytes to be in person, serving on the altar! We have a fabulous group of 16 kids who love what they do and are such an important part of our worship service. We have had several trainings with excited participation from many of our Acolytes. Again, we would like to thank the Lutheran Church of Framingham for their generous donation to be put towards new Acolyte robes and would also like to thank Lauren in the office for her commitment and dedication in creating the Acolyte schedule every two months! Acolytes is open to any child in 3rd grade and up, please reach out to me at [pjmd2@verizon.net](mailto:pjmd2@verizon.net) if you would like to learn more.

Respectfully submitted,

Patty Der Garabedian  
Acolyte Director

# Altar Guild

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Our Altar Guild is a mighty group, and mighty easy to lead. I started my term as Altar Guild Director in January. We were grateful to be using the church full time—no scurrying on Sunday mornings to set up for outdoor services. The pandemic eased, and on Easter we switched from individual communion pods (wafer + grape juice) to wafers at communion.

In July, we said goodbye to our beloved rector, Julie Carson, as she moved on to new her new ministry. August and the fall had us supporting visiting priests and parishioner-led Morning Prayer. To Those months of between-time increased our collaboration with the wardens, music director and others as we figured out when (and how) to celebrate St. Andrew's Day, to know who orders the N95 masks, to supply home eucharistic visitors, to adorn the church and many things that we would just "Ask Julie."

On the First Sunday of Advent, we joyously welcomed the Reverend Susan Sprowls as our interim rector.

I thank the Altar Guild members for their faithful and dedicated service. We welcome new members: contact any of us for information and to help set or clear a service to see what it is like to be on the Altar Guild.

We thank Bonnie Gouveia for serving on the Fourth Week Team. Bonnie has been a member for a few years and has decided to help with other ministries. We miss you in the sacristy and are happy to see you ushering and taking care of the Giving Tree.

Many thanks to Cathy Corcoran (Assistant Director), Sandy McConnell and Irene Fanous for their extra time and support. Thank you to the Regan Boys for climbing the ladder to change the banners several times. Thanks also to Charlie Moses, Jim Ferguson, Matt Lanefski and Bill Mills-Curran for ideas and assistance. I also thank those of you who helped with decorating (and undecorating) for Christmas.

Respectfully submitted,  
Judith Artley, Director



## St. Andrew's Altar Guild - Membership

Catherine Corcoran, Assistant Director	Ruth Noble
Chris Walter, Linens	Sandy McConnell
Colin Edgar	Sophia Regan, Flowers
Diane Kaskon, Treasurer	<b><i>Reserve Members</i></b>
Eleanor Verette	Joan Metcalfe
Erin Copithorne	Joan Gay
Heather Northrup, Secretary	Judy Northrup
Irene Fanous	Jane Scott
Jean Baldwin	Jill Mackavay
Judith Artley, Director	Cheryl Greene

## Fellowship

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This year, we thankfully transitioned from having no coffee hours and events to weekly coffee hours and a variety of special celebrations. We began the year with a refreshing outdoor Valentine's Day coco, cookie and chocolate hour which provided a chance to begin socializing. In March we celebrated Julie's 15 years of ministry with us and in July we bid her farewell with a festive luncheon.

We were also able to resume in person fundraising events. This year we had two successful ones! We resumed our silent auction and Italian dinner in May and ran an indoor yard sale in November. While the former allowed parishioners to gather and reconnect, the later had a greater reach into the community. A variety of people donated, helped price and set up the items and came to shop.

In the fall, we resumed weekly coffee hours and always welcome more people to help host. November brought our St. Andrew's Day deluxe coffee hour. We also had a happy birthday Jesus party, full of cider and holiday cookies, on Christmas eve.

We would like to thank all those that volunteered to help with fundraising and fellowship events. We would not have been as successful without you!

Respectfully submitted,  
Pam O'Callaghan and Barbara Lovely-Lin  
Fellowship/Fundraising Co-Chairs

# Interim Rector

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For St. Andrew's Episcopal Church, the past year has been filled with changes and surprises. Last spring, the Lutheran Church of Framingham, which St. Andrew's graciously hosted for several years, disbanded. Within a few months of celebrating Rector Julie Carson's 15th anniversary of ministry at St. Andrew's, she resigned from that role. These changes - and the ongoing challenges attendant to the pandemic - have prompted sadness, confusion, and anxiety. And yet, throughout, the good people of St. Andrew's have soldiered on. Several of you stepped up to be trained to lead Morning Prayer, those with gifts for preaching shared them, and visiting priests were welcomed to preach and to celebrate the Holy Eucharist. The Vestry and other parish leaders continued to share their gifts with graceful and generous hearts.

To your surprise - and mine! - the Spirit has called us to be in ministry together during this interim period in the life of the parish. It is my honor and joy to serve as Interim Rector of St. Andrew's. I am deeply grateful for your generous welcome and many kindnesses to me and to Rowan the puppy.

As we journey into the future together, I look forward to being your partner in reflecting on St. Andrew's past, assessing the current state of the ministry, and seeking the Holy Spirit's guidance as we discern God's vision for the future.

May God bless and lead us as we travel this way together.

Yours in faith and hope,  
Pastor Sue Sprowls

# Music Ministry

---

The music ministry St. Andrew's exists mainly to support of our corporate worship, helping to lead the congregation in prayer and praise, and allowing members and guests to offer their time and talent to God and the people who come to our Church. In 2022 worship transitioned from mostly online to a hybrid of mainly in-person with a significant portion of parishioners still worship through an on-line connection.

Thanks go to...

- The regular members of the Saint Andrew's choir (Judy Artley, Paul Bamberg, Irene Fanous, Joan Fitzgerald, Joan Gay, Matt Lanefski, Joan Metcalfe, Cathy Molkenbur-Newman, Charlie Moses, and Gerry Seixas. We also gained a new member, Caroline Larson-DiPalma. They deserve our thanks for learning the music mostly at home for the first half of last year. We moved the choir from mostly virtual rehearsal to in-person when we all felt safe to do so.
- C. T. Moses and Matt Lanefski for all of their work on the sound system. I know they and I are both glad that we no longer have to setup for worship outside. Their work also made it possible for me to direct the Hallelujah Chorus on easter morning while we played a pre-recorded orchestral accompaniment through the speakers.
- The rectors (both Julie and Sue), vestry, and staff of the church for support, advice, assistance, and too much else to list it all

I also ask for your forgiveness in advance, for the people I've forgotten to include in the thanks in this report.

In 2022...

- The choir sang, pretty much every service starting in the fall
- We were adaptable when clergy could not be found; switching back and forth from Eucharist to Morning Prayer depending.

In 2023, The choir and I...

- hope to have more volunteers for the anthem/musical response—I would like to see other musicians from the congregation sing or play an instrument once in a while
- would love to have anyone who would like to offer his or her talents in the music ministry to contact me, the clergy, or anyone else in the music program. The more who participate, the better! New ideas of what to sing or play and when to do so are always welcome.
- will use all of our hymnals and plan to add more options in our worship
- plan to subscribe to a music service for the choir that charges \$159/year for unlimited use of their musical catalog including broadcasting rights.
- need and welcome your suggestions, feedback, and prayers

I'd like to thank all of you for reading through this report. Please continue to hold both the entire music ministry and me in your prayers.

Respectfully submitted,

*James A. Ferguson*, Director of Music

# Nominating Committee

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## 2023 Positions:

### Officers:

Senior Warden	Pam O'Callaghan	2 <sup>nd</sup> year of a two-year term
Junior Warden	Thomas Buie	2 <sup>nd</sup> year of a two-year term
Treasurer	Bill Mills-Curran	6 <sup>th</sup> year of a six year annually renewable term
Clerk	Elisabeth Bassett	1 <sup>st</sup> year of a six year annually renewable term

### Vestry:

1<sup>st</sup> year of a three-year term, expiring February 2026

Steve Symes

Amelia Prentice

2<sup>nd</sup> year of a three-year term, expiring February 2025

Colin Bryan

Brian Fanous

3<sup>rd</sup> year of a three-year term, expiring February 2024

Barbara Lovely Lin

Eleanor Verrette

### Diocesan Convention Delegates:

Wendy Lutz 1<sup>st</sup> year of a three-year, annually renewable term

Sarah Larson 3<sup>rd</sup> year of a three-year, annually renewable term

### Alternate Delegates to Diocesan Convention:

TBD-open 1<sup>st</sup> year of a three-year, annually renewable term

TBD-open 1<sup>st</sup> year of a three-year, annually renewable term

### Delegates to Deanery Assembly and Episcopal City Mission

TBD- open 1<sup>st</sup> year of a three-year, annually renewable term

TBD-open 1<sup>st</sup> year of a three-year, annually renewable term

### Assistant Treasurer (unofficial)

Chris Walter

Respectfully Submitted,

Rev. Susan Sprowls

Pam O'Callaghan

Thomas Buie

Drew Horton

Marjie Rah

Michele Griffin-MacGregor

Scott Salley

# OutReaching Together

---

With the help of Eagle Scout Team 78, we participated in the Souperbowl of Caring in January, and our former deacon Susan Lindberg Haley delivered 12 handmade throw blankets to Children's Hospital in early April.

In May, we participated in Family Promise's annual walkathon, and agreed to donate \$500 to ProGente Connections to help them make it through a difficult quarter.

A "two-fer" food drive for Pearl St. Cupboard and A Place To Turn took place on October 16, and longtime member Chris Llorant led a voter registration event on October 23rd.

In November, the Outreach team used budget funds to provide 40 grocery store gift cards to Wayside Family Services. Each gift card was enclosed in a handmade Thanksgiving card, made during several coffee hours in late October and early November. While 40 cards represented a decrease from prior years due to the loss of the LCF funding contribution, Wayside remains grateful for our continued support.

The Giving Tree was a success! This year we fulfilled 96 different requests from SMOC, the Callahan Senior Center, and Veterans' Associations in Marlborough and Framingham. Additionally, we provided \$150 dollars to SMOC. Thanks to everyone who grabbed an ornament (or two or three!) from the tree. Much Christmas joy was spread throughout MetroWest.

We hope to expand our activities in the year to come. Keep an eye out for announcements in the weekly church emails and consider joining our email list!

Respectfully submitted,  
Eleanor Verrette  
Chair, OutReaching Together

# Properties Ministry

---

The Properties Ministry is responsible for the cleaning, periodic maintenance, repairs and upgrades of the church building and grounds.

In the past year we have replaced the gutters and installed sandbags around window wells where necessary, to reduce water ingress to the basement. As an Eagle Scout Project, a seating area was created next to the main entrance ramp. We evaluated rekeying the interior doors but decided not to, based on the cost. This year, in partnership with the Scouts we will perform a survey of the interior locks and keys. As part of the Capital Campaign, some of the pews in the Sanctuary have been modified to provide wheelchair seating.

We have started the process of renovating the Memorial Room. The design is mostly set, and we expect to do the work this summer. We plan to perform some of the work ourselves and will be looking for volunteers to help. We are in the early stages of redoing the landscaping around the main entrance ramp and parking area.

Respectfully submitted,  
Colin Bryan

# Senior Warden's Report

---

This past year was a year of change at St. Andrew's. We began to transition out of the height of the pandemic with a return to in-person worship and resumption of coffee hour after church. Starting with a Valentine's outdoor hot cocoa hour, we found creative ways to begin bringing people together for the socialization they may have missed over the past two years. By March we were able to gather in Harris Hall to celebrate Julie Carson's 15 years as rector with a special luncheon. At the same time, we were preparing to wind down our partnership with the Lutheran Church of Framingham and say goodbye to Deacon Susan Lindberg- Haley. On May 1, we shared a final service with LCF and celebrated them and our partnership. Shortly after the dissolution of LCF, Julie announced her plans to resign and her call to another parish as an Interim Priest. The transition happened quickly with her wrapping things up, luncheon to celebrate her ministry and say goodbye and then calling on supply Priests to preside over Sunday worship. We were fortunate to have had seven parishioners complete the training to lead a morning prayer service and utilized them on weeks when there was no clergy available. Next, we went through the process of finding an Interim Priest and were thrilled to have Pastor Sue Sprowls join us in Advent. More change will happen down the road as we begin the process of forming a search committee who will be charged with seeking a new permanent rector.

All these changes are enough to make one's head spin. How they were all handled is a testament to the congregation's strength, flexibility, persistence, and faith. Change can challenge us, make us question and defeat us, but it can also make us stronger and resilient. Members of the church rose to the occasion and offered their talents more than before- as lay leaders of the service, as worship leaders, as musicians, as fundraisers, as technicians, as outreachers, as financial and building stewards, as greeters, and as organizers. You all are what makes St. Andrew's church a home and I am grateful for all of you, especially during this time of change. Thank you!

Pam O'Callaghan,  
Senior Warden

# Statistics Report

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## Average Sunday Attendance (In-Person)

2019 8am: 14 10am: 86 9am summer service: 50

2020 (Jan & Feb) 8am: 13 10am: 81

2021 (June-Dec) 10am: 49

**2022 10am: 43 (3 Sundays in January were live streamed only and not included. This reflects low attendance when we had no rector and lay led morning prayer services)**

## Easter Services

2019 Vigil: 64 8am: 29 10am: 183

2020 Easter Day livestream views: Facebook: 441

2021 Parking Lot Service: 32 vehicles

**2022 Maundy Thursday:28 Good Friday:22 10am:107**

## Christmas Services

2019 4pm Christmas Eve: 235 10am Christmas Day: 13

2020 Christmas Eve livestream views: Facebook: 409 YouTube: 128

2021 3pm Christmas Eve: 49 5pm Christmas Eve: 25

**2022 4pm Christmas Eve: 123 10am Christmas Day:15**

## Private Home Communion Visits

2019 42

2020 (Jan & Feb) 4

2021 None recorded

**2022 2**

## Weekday Services of Holy Communion

2019 16

2020 (Jan & Feb) 6

2021 0

**2022 1 Ash Wednesday**

## Burials

2019 7

2020 7

2021 5

**2022 4 Tracy Bianchi, Melissa Rice, Josephine Pandolfino, Dorothea Cedrone**

## Baptisms

2019 0

2020 0

2021 4

**2022 4 Abigail Rice, Benjamin & Elizabeth Powell, TJ Sabug**

## Weddings

2019 1

2020 0

2021 1

**2022 1 Noah Tagliaferri and Kaitlin Moore**

## Confirmations & Receptions

2019 0

2020 0

2021 6

2022 10 James Copithorne, Sonia Fanous, Caitlin Hsieh, Peter Hsich, Carly Larson, Jordan McGrath, Declan Regan, Kylie Tashian, Malcolm Buie, Caroline Larson DiPalma

## Stewardship

---

The Vestry and Stewardship Committee expected a challenging stewardship campaign this year due to the departure of our rector, ongoing inflation, and an incomplete return to in-person worship. However, the St. Andrew's community has stepped up to support our parish through pledging.

<b>Summary Comparison</b>	<b>2022</b>	<b>2023 (as of 1/24/23)</b>
Total	\$189,089	\$198,460
Number of Pledgers	70	69
Average Pledge	\$2,701	\$2,876
Average Y-Y Increase (%)		6.72

As detailed in the table above, the average pledge has increased to \$2876, or an average increase of 6.72%. This is a testament to the generosity and commitment of our congregation. We have 69 pledging units this year. Perhaps most encouraging is that we have 12 pledging families or individuals who are either new pledgers or did not pledge last year.

The amount pledged will go a long way to funding the church. However, it is important to note that this amount will still result in a significant draw from our endowment. The vestry is committed to being good stewards of the resources entrusted to us, and we will work to ensure that our financial decisions are made with care and thoughtfulness.

Going forward we will explore ways to pledge via the livestream, revamp the donation page on the website, and speak more frequently through the year about stewardship and pledging progress.

I want to take this opportunity to thank each and every one of you who has pledged to support St. Andrew's financially this year. I understand that this has been a challenging year, and I am grateful for your willingness to continue giving.

Respectfully submitted,  
Brian Fanous  
Stewardship Chair



# Worship

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Our duties include lectors, eucharistic ministers and helping to keep our worship services running smoothly. During our period without clergy, we also stepped in to lead morning prayers.

We are always in need of new members who would like to do a reading on Sunday mornings or to assist clergy as a Eucharistic Minister during Sunday services. If you are interested, please contact me, at 508.879.0551, 508.904.2739, or at [sgmsew@verizon.net](mailto:sgmsew@verizon.net).

Respectfully submitted,  
Sandy McConnell

# St. Andrew's Church Treasurer's Report Annual Meeting

February 5, 2023

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## Overview

In short, the parish is in a very firm financial position in terms of assets with few liabilities. Due to several non-recurring events, our draw on our endowment was well below budget.

Some of the major events affecting our finances are noted here, with details further below.

- Our rector of 15 years, Julie Carson moved on. Her departure left a large void in our parish life which we have work diligently to fill. Since we functioned without a rector for 3 months, we did benefit from not paying a rector's salary.
- We called an interim rector, Susan Sprowls, in December. We incurred responsibility for moving expenses, some of which were charged in 2022.
- Despite the pandemic, our parishioners continued in their generosity, exceeding our budgeted income.

This report is organized in 3 sections.

1. The narrative (this section). The analysis of the following sections is contained here.
2. The Income Statement. This section shows income and expense incurred during in the years 2019 to 2021. It also shows the 2021 and 2022 budgets as approved by the Vestry.

For brevity and clarity, I omitted some lines with low activity and low interest. The lines representing totals and subtotals show the correct, full amounts, including the values from the omitted lines. If anyone would like to view the expanded report, please send me an email, and I will send it. (treasurer@standrewsframma.org)

3. Balance Sheet. This is the 10,000 foot snapshot of our financial health, comparing the end of the past 2 years.
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# Reviewing 2022

## Income Statement

### 2022 OPERATING INCOME

**4002 Endowment Income:** This is our draw from the Endowment. The dramatic under-use (compared to budget) of our endowment is welcome, but we can't expect to repeat it.

Some of the contributors to 2022's low endowment use are: lack of a rector for 3 months, Employee Retention Credit payments, higher than expected donations, higher rental income, no DCE on salary and general lower expenses.

**Pledges Current Year** Pledge income has increased in 2022.

**4305 Rental Income** Rental income has rebounded from the pandemic years.

**4305.1 Allocated to Maint.:** This is the rental offset. This is listed this way to make for easier reporting on the Parochial Report. There is a balancing amount on the expense side, thus the net income is unaffected.

### 2022 NON-OPERATING INCOME

**6218 Capital Campaign:** The income from the capital campaign is winding down. It was intended to be done at the end of 2021.

**6700 Long-term investment gains (losses):** The good times ended in 2022. In 2022 we lost most of the gains in 2021. I'm confident that the market will recover, but not immediately. We will need patience.

### 2022 OPERATING EXPENSE

Several expenses varied from the budget. Items worth noting:

**Total 5000 Salaries:** Salaries were below budget due to the resignation of Julie. Also, the DCE position remains open.

**5300.1 Rental offset:** The negative entry is the amount attributable to renter costs. There is an equal negative entry in rental income offsetting that amount of rent income.

A functional classification of expenses offers a very brief view of where our expenses are allocated.

<b>Functional Expense Statement</b>	<b>Amount</b>	<b>Percent</b>
Rector & Staff	182,254	59%
Worship & Music	3,243	1%
Christian Education	3,763	1%
Office & Admin	57,566	18%
Building & Grounds	62,966	20%
Other	540	0%
Outreach	2,641	1%
<b>Total</b>	<b>315,972</b>	

## **2022 NON-OPERATING EXPENSE**

These expenses are drawn from funds.

## **NET OPERATING INCOME**

The Net Income is precisely zero because the draw from the endowment is adjusted to balance income and expense.

# **2022 Budget**

## **2022 BUDGETED INCOME**

**4000 Investment Income** This amount (\$116.9k) is selected to balance the budget. The Vestry is aware that this level of dependence on the endowment is not sustainable.

To repeat, this level of Endowment draw is not sustainable. If this level is continued, we can expect to deplete the Endowment within 20 years. One mitigating fact is that we have been actually drawing less from Endowment than budgeted. This positive habit is not predictable, and is due to two facts:

- We have a number of regular givers who do not pledge. Without pledging, it is difficult to budget income accurately. Additionally, some pledgers donated more than they pledged.
- We have some open positions that should be filled for the good of parish life (and growth!). We had budgeted for these positions, so our actual expenses have been lower than budgeted.

## **2022 BUDGETED EXPENSE**

**5000 Salaries:** We budgeted for a 12 months of rector salary and 6 months of DCE salary in the hopes that we will hire a DCE.

**5710 Maintenance Fund:** We are not supporting the maintenance fund in 2023.

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## Balance Sheet

### Assets

**Long Term Investments** We moved all our investments to the Diocesan Investment Trust.

**Total Bank Accounts** Our cash on hand is comfortably sufficient to support normal operations, including the Endowment draw, without needing to draw cash from investments.

### Liabilities & Funds

**Acolyte Fundraising** We are holding funds for new acolyte robes, donated by LCF.

### Income Statement

	Actual			Budget	
	2020	2021	2022	2022	2023
<b>Revenue</b>					
4000a Operating Income					
Total 4002 Endowment Income	40,881	69,243	14,966	116,870	135,635
4100 Pledges					
4101 Pledges Prior Year (pr3)	3,578	9,750	1,976	3,000	2,000
4102 Pledges Current Year (pr3)	194,837	190,347	196,355	187,039	189,460
4104 Nonpledgers (pr3)	7,695	13,485	16,887	6,000	10,000
4105 Plate Offerings (pr3)	3,848	1,914	5,082	3,000	3,000
4107 One-time Gift (pr3)	15,559	2,991	500	2,000	2,000
Total 4100 Pledges	225,523	218,532	220,800	201,039	206,480
Total 4200 Special Offerings (pr3)	305	481	1,310	475	1,500
4300 Other Income					
4301 Other Donations (pr3)	47,139	100	21,267	50	
4301.1 In-kind donations			94		
Total 4305 Rental Income (pr5a)	29,219	26,613	36,605	26,380	28,355
4305.1 Allocated to Maint. (pr5b)		-10,142	-14,064		
4307 Fundraiser Income (pr5d)	6,287	699	8,520	6,000	8,000
4309 Solar Income (pr5g)	8,111	8,320	12,339	8,000	12,000
Total 4300 Other Income	90,955	25,781	64,817	40,580	48,455
<b>Total 4000a Operating Income</b>	<b>357,686</b>	<b>314,051</b>	<b>301,908</b>	<b>358,964</b>	<b>392,090</b>
6000 Non-Operating Income					
6140 Rector's Discretionary Fund		3,018	-1,963		
6150 Altar Guild (club)		825	350		
6174 Organ Repair (pr8)	127	2,150			
Total 6175 Pass-through (pr11)		300	4,966		
6218 Capital Campaign (pr8)		37,697	2,450		
6219 Endowment Donations (pr9)			200		
6221 Memorials (pr8)		1,440	200		
6222 Music Fund (pr3)		150			
6228 Flowers (pr3)		230	1,550		
6242gt Giving tree donations			100		
6243 Outreach (pr10)		690	150		
6252 Acolyte donations			8,160		
6296.1 Troop 78 revenue (expense)		5,297	6,945		
6296.2 Pack 78 revenue (expense)		5,412	-2,837		
6700 Long-term investment gains (losses)		233,532	-202,512	93,000	
Total 6000 Non-Operating Income	127	293,079	-180,940	93,000	
<b>Total Revenue</b>	<b>357,813</b>	<b>607,130</b>	<b>120,968</b>		<b>382,630</b>
<b>Expenditures</b>					
5000a Operating Expenses					
Total 5000 Salaries (pr14)	203,223	184,836	148,102	189,342	206,924
5119 Moving			10,081		
Total 5099 Other Personnel Expenses (pr14)	45,411	37,606	37,152	39,728	47,463
5199 Administrative and Program (pr14)					

**Income Statement**

Total 5200 Administrative & Office	14,801	15,011	18,627	16,550	18,400
5250 Ministry Expenses					
5206 Childrens Ministries	4,456	3,155	3,763	4,000	4,380
5210 Youth Ministries	459	341			1,000
5251 Vestry			776	1,000	500
5252 Fellowship	30	600	949	450	1,000
5253 Adult Formation	-500			100	
5255 Worship	3,915	1,247	1,518	1,800	2,000
5256 Stewardship	287	301	265		250
5258 Church Growth	540	540	540	650	1,000
5259 Fundraising Expenses (pr5e)			1,310		
Total 5250 Ministry Expenses	9,186	6,185	9,121	8,000	10,130
Total 5199 Administrative and Program (pr14)	23,987	21,196	27,747	24,550	28,530
Total 5300 Church Building (pr14)	44,361	43,919	52,966	54,900	69,700
5300.1 Rental offset (pr14)		-10,142	-14,064		
5500 Outreach					
5501 Rector's Discretionary Fund (pr18)	1,080	1,080	1,080	1,080	1,080
5503 Outreach Ministry (pr13)	1,071	807	1,561	2,000	3,000
Total 5500 Outreach	2,151	1,887	2,641	3,080	4,080
Total 5599 Assessment	31,230	34,748	37,364	37,364	35,393
5700 Fund Support					
5710 Maintenance Fund	7,000		10,000	10,000	
5720 Mission	450				
Total 5700 Fund Support	7,450		10,000	10,000	
Total 5000a Operating Expenses	357,813	314,051	301,908	358,964	392,090
7000 Non-Operating Expenses					
7100 Major Maintenance (pr15)				106,600	
7140 Rector's Discretionary		423			
7170 Vestry approved expenses (pr15)		1,600	15,157	30,000	
7129 Coffee expenses					
7140 Rector's Discretionary					
7174 Organ repair (pr15)			250		
Total 7175 Pass-through (pr18)		300	4,816		
7218 Capital projects (pr15)			2,775	50,000	
7222 Music (pr14)		891	450		
7228 Flowers (pr14)		339	1,003		
7243 Outreach (pr16)		831	250		
7506 Rector Add'l Ins		1,022	746		
Total 7000 Non-Operating Expenses		5,406	25,517	186,600	
7999 End of Year Transfers		287,673	-206,457		
Total 4000a Operating Income	357,686	314,051	301,908	358,964	392,090
Total 5000a Operating Expenses	357,813	314,051	301,908	358,964	392,090
Net Operating	-127				
Total 6000 Non-Operating Income	127	293,079	-180,940	93,000	

**Income Statement**

Total 7000 Non-Operating Expenses		5,406	25,517	186,600	
Net Non-Operating	127	287,673	-206,457	-93,600	
7999 End of Year Transfers		287,673	-206,457		



## Balance Sheet

	12/31/22	12/31/21
<b>ASSETS</b>		
Current Assets		
Bank Accounts		
1100 Checking/saving (pr19)		
1101 TD Bank Checking Account	160,633	166,901
1103 TD Bank (debit card)	3,957	5,576
1107.1 Rector's Discretionary (Avidia)	3,871	9,885
1296 Scout checking		
1296.1 Troop 78	12,242	5,297
1296.2 Pack 78	2,575	5,412
Total 1296 Scout checking	14,817	10,709
Total 1100 Checking/saving (pr19)	183,278	193,071
Total Bank Accounts	183,278	193,071
Accounts Receivable		
1110 Accounts Receivable	1,703	1,703
Total Accounts Receivable	1,703	1,703
Total Current Assets	184,981	194,774
Other Assets		
1699 Long Term Investments (pr20)		
1700 The Vanguard Group		1,370,615
1702 DIT	1,291,860	123,767
Total 1699 Long Term Investments (pr20)	1,291,860	1,494,382
Total Other Assets	1,291,860	1,494,382
<b>TOTAL ASSETS</b>	<b>1,476,841</b>	<b>1,689,156</b>
<b>LIABILITIES AND EQUITY</b>		
Liabilities		
Current Liabilities		
Other Current Liabilities		
2099 Operating Fund Liabilities		
2100.1 Payroll Liabilities (COVID)		1,237
2107 Security Deposit	300	750
2110 Prepaid Pledges	35	1,200
2506 Rector supplemental insurance	310	91
2507 Rector FSA	238	
Total 2099 Operating Fund Liabilities	883	3,278
Total Other Current Liabilities	883	3,278
Total Current Liabilities	883	3,278
Long-Term Liabilities		
2150 Altar Guild (club)	1,175	825
Total Long-Term Liabilities	1,175	825
Total Liabilities	2,057	4,103
Equity		
2101 Unrestricted		
2210 Capital Improvements		
2218 Capital Campaign	110,356	110,681
Total 2210 Capital Improvements	110,356	110,681

## Balance Sheet

	12/31/22	12/31/21
2220 Liturgical Memorials		
2221 Undesignated Mem.	1,765	1,565
22201 Memorial Garden	856	856
2221x Jane Wolf	30	30
Total 2221 Undesignated Mem.	2,651	2,451
2222 Music Fund	2,336	2,786
2226 Ambry Candles	687	687
2228 Flowers	2,088	1,541
Total 2220 Liturgical Memorials	7,763	7,466
2240 Outreach		
2243 Outreach Undesignated (temp)	50	150
Total 2240 Outreach	50	150
2250 Parish Programs		
2251 Youth Mission Fundraising	3,438	3,438
2252 Acolyte Fundraising	8,160	
2292 Young Adult Fundraising	106	106
Total 2250 Parish Programs	11,704	3,544
2259 Other Special Funds		
2175.3 Julie's gift	150	
2185 Mission Fund	2,234	2,234
2260 Sabbatical Fund	7,652	6,452
Total 2259 Other Special Funds	10,036	8,686
2275 Custodial Accounts		
2128 EFM	2,135	2,135
2129 Coffee Donations	654	624
2140 Discretionary Fund-Rector	8,351	10,085
2169 Replacement Trees	1,179	1,179
2170 Vestry Maintenance Fund	25,588	30,745
2174 Organ Repair Fund	19,729	19,979
2242gt Giving Tree	100	
2294 Crawley Camp Fund	6,700	6,700
2296 Scouting	14,817	10,709
Total 2275 Custodial Accounts	79,253	82,156
Total 2101 Unrestricted	219,162	212,683
2190 Operating Fund Principal	2,987	2,987
2700 Endowment Fund	1,252,635	1,469,383
3900 Retained Earnings		
Net Revenue		
Total Equity	1,474,783	1,685,053
TOTAL LIABILITIES AND EQUITY	1,476,841	1,689,156

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Respectfully submitted,

*Bill Mills-Curran*

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