



Second Presbyterian Church

Annual Report 2021

2665 Midland Rd.
Saginaw, MI 48603
(989)792-1023
spcsaginaw.org

2021 Report of Session Membership Statistics

Total Active Membership	12/31/2020	283
Membership Gains 2021		
Total Membership Gains		0
Membership Loss 2021		
Death		8
Removed from Rolls at their Request		7
Transferred to other churches		1
Total Membership Loss		16
Total Active Membership	12/31/2021	267
Inactive Members		
	12/31/2020	2
Removed from Inactive Roll		0
Total Inactive Members	12/31/2021	2
Meeting Summary		
Session Meetings	10 Stated	10 Special
Congregational Meetings	1 Annual	2 Special

JoAnn M. Hunt
Clerk of Session

2021 Membership

Membership Lost

8 Deaths

2153	Georgia Latty	1/9/21
2578	Mary Greene	2/11/21
2356	Norma Mumaw	2/13/21
2585	Bernard Edward Nelson	5/14/21
2183	Mary Jane Townsend	7/22/21
740	Delores Jean Pabalis	9/6/21
2481	Dick Schneider	10/3/21
2122	Alice Briggs	12/18/21

7 Removed from Rolls at Their Request

2502	Kim Byron	2/23/21
2503	Doug Byron	2/23/21
2121	Lorena Johnson	2/23/21
2516	Shawn Wint	2/23/21
2558	Jan Morris	8/24/21
2559	Ken Morris	8/24/21
2536	Cheryl Kelley	11/30/21

1 Transferred to Other Churches

2091	Trish Neumann	2/23/21
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Baptisms

1 Child Baptism

	Theo Millar	8/29/21
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Presbyterian Women – Financial Report for 2021

Disbursements:

Rescue Mission Lunches	\$1,000.00
Child Fund International	<u>428.50</u>
	\$1,428.50

Receipts:

Donations	100.00
White Elephant Sale	<u>2,384.66</u>
	\$2,484.66

Account Balance:

Balance 1/1/2021	\$14,817.05
Receipts	2,484.66
Disbursements	<u>1,428.50</u>
Balance 12/31/2021	\$15,873.21

The Presbyterian Women wish to thank all those who offered their time, donations, and financial support. This enables us to continue to serve and support missions locally and worldwide.

Submitted by: Carol Ann Poole, Presbyterian Women – Treasurer

Presbyterian Men – Financial Report for 2021

Receipts:

Fish Fry – October 2021	\$5,255.01
Donations	100.00
Memorials – Jack Netzley	<u>25.00</u>
Total Receipts	\$5,380.01

Account Balance:

Balance 1/1/2021	\$16,860.47
Receipts	5,380.01
Disbursements	<u>3,985.99</u>
Balance 12/31/2021	\$18,254.49

Disbursements:

Fish Fry – October 2021	\$2,289.32
Fish Fry Shelving Unit	189.85
Refrigerator Maintenance	240.75
Lawn Mower Maintenance	893.56
Snow Blower Maintenance	215.55
Safety Salt	45.96
Boy Scout Dues (2020)	54.00
Boy Scout Dues (2021)	57.00
Total Disbursements	\$3,985.99

Mission Support – 2021

Below is a list of Missions that our Congregation supported in 2021
in addition to the General Assembly/ Synod/ Presbytery Mission

East Side Soup Kitchen	\$500.00	Forgotten Youth Ministry @	280.00
Hidden Harvest	450.00	Saginaw County Detention Center	
McGilvary Seminary (Thailand)	250.00	Walk for Hope Suicide Resource	250.00
Near East School of Theology (Lebanon)	250.00	PCUSA Disaster Relief	800.00
PC USA Theological Education Fund	250.00	Dec. Tornados	
Old Town Soup Kitchen	500.00	Total	\$8,030.00
Saginaw City Rescue Mission	1000.00	Angel Tree Gifts (40 gifts)	
Mustard Seed Ministry	500.00	Rescue Mission Hope & Care Totes (20)	
Underground Railroad	500.00	Arthur Eddy School & Brethren School Supplies	
Rev. Michael & Rachel Ludwig (Mission workers in Niger)	500.00	Christmas Stockings (42 stockings)	
Rev. Cathy Chang & Juan Lopez (Mission workers in the Philippines)	500.00	Harvest Sunday Food Drive	
Forgotten Man Ministry Bibles	250.00	F.I.S.H., First Presbyterian Church Food Pantry	
Community Village	750.00	Old Town Christian Outreach – Baby Pantry	
1% Veterans Food Pantry	500.00	SERRV Fair Trade Merchandise	
		Hand Sewn Items for Local Shelters	
		Two Coins a Meal (collected \$343)	
		CROP Walk \$940.00	
		Forgotten Jail Ministry (72 Bibles & 615 books)	

Thank you for all your hard work and support of these mission projects.

Special Offerings Received in 2021

Peace & Global Witness	\$ 70.00
Pentecost Offering	730.00
Christmas Joy Offering	635.00
One Great Hour of Sharing	<u>700.00</u>
Total Special Offerings	\$2,135.00

The Endowment Fund of Second Presbyterian Church

The purpose of the Endowment Fund is to provide members of our congregation with an opportunity to extend their stewardship beyond a lifetime and to ensure that the mission of the church will faithfully be advanced in the generations ahead.

Donations are made as special bequests or from a will.

As of December 31, 2021 the Endowment Fund balance is \$139,872.99.

Balance Sheet

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Consolidated - December 2021

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	Current Year	Previous Year
ASSETS		
CURRENT ASSETS		
Huntington Bank Checking	\$131,630.00	\$197,345.06
INVESTMENT ACCOUNTS		
Morgan Stanley CD	0.99	190,311.37
Morgan Stanley Mut. Fund	21.52	107,488.81
Presby. Investment & Loan	0.00	20,000.00
Unrealized Gain/Loss	0.00	(22,215.82)
New Covenant - Reserves	351,719.28	0.00
Unrealized GL - Reserves	(5,047.82)	0.00
New Covenant - Endowment	143,385.00	0.00
Unrealized GL - Endowment	(3,512.01)	0.00
Subtotal Investment Accounts	<u>486,566.96</u>	<u>295,584.36</u>
Subtotal Current Assets	<u>618,196.96</u>	<u>492,929.42</u>
TOTAL ASSETS	<u><u>\$618,196.96</u></u>	<u><u>\$492,929.42</u></u>

Balance Sheet

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Consolidated - December 2021

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	Current Year	Previous Year
LIABILITIES		
CURRENT LIABILITIES		
State Taxes payable	\$80.41	\$841.02
ATT Payable	(169.16)	260.46
Pre-paid Pledges	0.00	7,270.00
Subtotal Current Liabilities	(88.75)	8,371.48
FINANCE COMMITTEE		
GIFTS AND MEMORIALS		
Memorial Fund	36,649.42	35,494.42
Gifts & Bequests	149,415.67	149,415.67
Endowment Fund	139,872.99	0.00
Subtotal Gifts And Memorials	325,938.08	184,910.09
BUILDING AND GROUNDS		
Contingency	37,708.65	37,708.65
Building Maintenance Fund	63,033.31	31,063.31
BUILDING MISCELLANEOUS		
Road Sign Upgrade	4,987.91	3,987.91
Snow Removal Accrual	238.49	213.49
Facilities Rental	1,282.50	1,232.50
Petty Cash	54.13	54.13
Subtotal Building Miscellaneous	6,563.03	5,488.03
Subtotal Building And Grounds	107,304.99	74,259.99
MEMBER ACTIVITIES		
Presbyterian Men	15,446.15	16,860.47
Fall Fish Fry	2,808.34	0.00
Subtotal Presbyterian Men	18,254.49	16,860.47
Presbyterian Women	15,873.21	14,817.05
Bazaar	6,871.50	6,871.50
Subtotal Presbyterian Women	22,744.71	21,688.55
OTHER MEMBER ACTIVITIES		
Great Lakes Scrip	0.00	(116.52)
Kroger Rewards	450.92	226.88
Deacon's Fund	1,210.88	1,210.88
Young at Hearts	111.43	111.43
Ruling Elder Training	1,000.00	1,000.00
Funds to be allocated	4,350.00	73,175.47
Subtotal Other Member Activities	7,123.23	75,608.14
Subtotal Member Activities	48,122.43	114,157.16
Subtotal Finance Committee	481,365.50	373,327.24

Second Presbyterian Church

Balance Sheet

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Consolidated - December 2021

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	Current Year	Previous Year
WORSHIP & MUSIC COMMITTEE		
Matching Music Fund	17,668.82	17,668.82
Memorial Music Program	6,783.92	6,783.92
Organ Fund	615.00	615.00
Jane Irwin Memorial Fund	14,810.77	14,146.78
Sag. Area Concert Band	281.10	281.10
Fellowship Hour	148.04	35.04
Flower Fund	21.58	(41.90)
Subtotal Worship & Music Committee	40,329.23	39,488.76
CHRISTIAN ED. COMMITTEE		
SCHOLARSHIPS (RESTRICTED)		
Muriel Lakey Scholarship	657.17	728.81
Mary Geiersbach Scholarsh	799.71	815.31
Presbyterian Scholarship	1,152.00	1,152.00
Subtotal Scholarships (restricted)	2,608.88	2,696.12
Youth Fellowship	8,497.49	8,447.49
Vacation Bible School	518.20	518.20
Subtotal Christian Ed. Committee	11,624.57	11,661.81
MISSION COMMITTEE		
GENERAL MISSIONS		
Mission Contributions	6,269.10	4,543.35
First Pres. Food Pantry	424.00	40.00
Rescue Mission Lunches	27.27	667.31
Busy Hands and Hearts	579.43	579.43
Subtotal General Missions	7,299.80	5,830.09
SERRV	9,310.23	10,120.03
SERRV - Missions	850.12	747.67
SPEC. OFFR. PASSTHROUGH	785.00	525.00
Subtotal Mission Committee	18,245.15	17,222.79
TOTAL LIABILITIES	551,475.70	450,072.08
NET ASSETS		
UNRESTRICTED		
Unrestricted Net Assets	\$66,721.26	\$42,857.34
TOTAL FUND BALANCE	66,721.26	42,857.34
TOTAL LIABILITIES AND FUND BALANCE	\$618,196.96	\$492,929.42

2022 Budget
Second Presbyterian Church

2022 Budget - Approved - 01.11.2022

2021 Budget vs. Actual

INCOME	2021 Budget	2021 Actual	Difference
Envelopes pledged	152,499.22	147,313.72	(5,185.50)
Envelopes unpledged	45,906.33	50,598.69	4,692.36
Loose	7,064.42	4,769.06	(2,295.36)
Per Capita	4,542.97	2,652.34	(1,890.63)
Regular Income Total	210,012.94	205,333.81	(4,679.13)
Interest Income - ckg	11.82	25.92	14.10
Interest Income - savings	1,420.79	36.41	(1,384.38)
Dividend Income	2,058.24	1,125.19	(933.05)
Realized Gain on Stock	0.00	26,795.14	26,795.14
Fuel Contributions	356.67	25.00	(331.67)
Snow Removal Contributions	971.50	75.00	(896.50)
Other Income	0.00	5,000.00	5,000.00
Investment Income		3,301.70	
Other Income Total	4,819.02	36,384.36	31,565.34
TOTAL INCOME	214,831.96	241,718.17	26,886.21

2022 Budget

2022 Budget	2021 VS 2022
133,041.04	(19,458.18)
45,800.27	(106.06)
5,994.38	(1,070.04)
4,018.44	(524.53)
188,854.13	(21,158.81)
17.01	5.19
1,372.86	(47.93)
1,953.68	(104.56)
0.00	0.00
219.00	(137.67)
597.90	(373.60)
6,088.82	6,088.82
660.34	660.34
10,909.61	6,090.59
199,763.74	(15,068.22)

EXPENSES

	2021 Budget	2021 Actual	Difference
Personnel			
SP Salary	57,131.00	57,131.04	0.04
SP Housing	14,500.00	14,500.08	0.08
SP Pension/Health Ins.	20,200.44	20,200.44	0.00
SP Car Allowance	1,500.00	121.63	(1,378.37)
SP Study Leave	1,500.00	0.00	(1,500.00)
SP Professional	700.00	83.41	(616.59)
SP SECA	5,479.77	5,479.68	(0.09)
SP Phone Reimbursement	600.00	577.79	(22.21)
CE Salary	26,426.40	6,496.49	(19,929.91)
MM Salary	33,400.00	21,259.62	(12,140.38)
MM Continuing Education	0.00	0.00	0.00
YD Salary	5,157.95	458.63	(4,699.32)
Office Staff	17,935.77	12,348.91	(5,586.86)
Custodian	13,811.91	4,056.01	(9,755.90)
Childcare	607.95	0.00	(607.95)
Live-Stream Operator	3,900.00	2,715.00	(1,185.00)
Payroll Taxes	7,446.51	3,620.98	(3,825.53)
Personnel Total	210,297.70	149,049.71	(61,247.99)

2022 Budget	2021 VS 2022
51,868.24	(5,262.76)
13,841.69	(658.31)
23,527.95	3,327.51
495.53	(1,004.47)
168.76	(1,331.24)
208.02	(491.98)
8,318.32	2,838.55
179.25	(420.75)
20,560.65	(5,865.75)
32,512.38	(887.62)
1,000.00	1,000.00
3,629.84	(1,528.11)
19,526.38	1,590.61
9,347.06	(4,464.85)
402.53	(205.42)
543.00	(3,357.00)
6,615.82	(830.69)
192,745.42	(17,552.28)

Administration			
Office Supplies	1,000.00	407.17	(592.83)
Bank/Finance Fees	700.00	661.27	(38.73)
Postage	1,000.00	1,006.10	6.10
Finance Committee	1,000.00	0.00	(1,000.00)
Electronic Subscriptions	300.00	600.57	300.57
Employee Goodwill	300.00	50.00	(250.00)
Insurance	9,000.00	8,303.00	(697.00)
Audit/Finance	2,500.00	2,000.00	(500.00)
Staff Training	100.00	0.00	(100.00)
Recruitment	0.00	0.00	0.00
Phone & Internet	3,960.00	4,393.84	433.84
Copier Lease	5,500.00	4,109.42	(1,390.58)
Electricity & Gas	18,500.00	16,438.24	(2,061.76)
Water & Sewer	200.00	232.39	32.39
Street Light Assessment	600.00	690.75	90.75
Alarm	600.00	539.40	(60.60)
Janitorial/Kitchen/Garbage	2,500.00	1,260.14	(1,239.86)
Building Repair/Maintenance	5,400.00	3,912.88	(1,487.12)
Equipment Repairs	0.00	0.00	0.00
Snow Removal	1,100.00	1,125.00	25.00
Per Capita	8,311.64	8,311.64	0.00
Administration Total	62,571.64	54,041.81	(8,529.83)

1,000.00	0.00
700.00	0.00
1,000.00	0.00
500.00	(500.00)
300.00	0.00
250.00	(50.00)
8,763.98	(236.02)
1,845.00	(655.00)
100.00	0.00
0.00	0.00
3,131.12	(828.88)
4,795.49	(704.51)
17,085.69	(1,414.31)
252.37	52.37
636.19	36.19
382.49	(217.51)
1,404.71	(1,095.29)
3,610.07	(1,789.93)
0.00	0.00
1,417.90	317.90
8,207.00	(104.64)
55,382.01	(7,189.63)

2022 Budget
Second Presbyterian Church

2022 Budget - Approved - 01.11.2022

EXPENSES	2021 Budget	2021 Actual	Difference	2022 Budget	2021 VS 2022
Missions					0.00
Gen. Assem./Presby./Synod	4,000.00	4,000.00	0.00	4,000.00	0.00
Gen. Mission Designated	5,000.00	5,000.00	0.00	5,000.00	0.00
Missions Total	9,000.00	9,000.00	0.00	9,000.00	0.00
Christian Education					
Curriculum	500.00	50.00	(450.00)	111.38	(388.62)
C.E. Supplies	500.00	377.20	(122.80)	155.72	(344.28)
Vacation Bible School	1,000.00	0.00	(1,000.00)	493.83	(506.17)
Confirmation Class	250.00	205.70	(44.30)	151.92	(98.08)
Youth Fellowship	600.00	232.62	(367.38)	352.18	(247.82)
Youth Mission Trip	2,100.00	0.00	(2,100.00)	1,275.77	(824.23)
Christian Education Total	4,950.00	865.52	(4,084.48)	2,540.80	(2,409.20)
Worship & Music					
Music	1,300.00	0.00	(1,300.00)	434.92	(865.08)
Instrument Repair	600.00	320.00	(280.00)	408.81	(191.19)
Copyright Licensing	1,000.00	1,083.35	83.35	642.67	(357.33)
Special Music	200.00	0.00	(200.00)	20.00	(180.00)
Devotional Books & Tracts	250.00	288.90	38.90	270.18	20.18
Drama	100.00	0.00	(100.00)	11.60	(88.40)
Worship Enhancement	100.00	75.35	(24.65)	70.16	(29.84)
Worship Supplies/Communion	500.00	89.07	(410.93)	252.67	(247.33)
Contractural Music Services	3,000.00	2,520.00	(480.00)	2,822.80	(177.20)
Pulpit Supply	1,000.00	520.54	(479.46)	805.97	(194.03)
Worship & Music Total	8,050.00	4,897.21	(3,152.79)	5,739.78	(2,310.22)
TOTAL EXPENSES	294,869.34	217,854.25	(77,015.09)	265,408.01	(29,461.33)
TOTAL INCOME	214,831.96	241,718.17	26,886.21	199,763.74	(15,068.22)
BUDGET BALANCE	(80,037.38)	23,863.92	103,901.30	(65,644.28)	14,393.10

**The Annual Meeting of the Congregation and the Corporation
Second Presbyterian Church of Saginaw, MI
March 14, 2021**

The **Annual Meeting of the Congregation** of Second Presbyterian Church was held March 14, 2021, at 10:30 a.m., in the church sanctuary. Moderator Pastor Philomena Ofori-Nipaah called the meeting to order with prayer.

The Moderator and Secretary, JoAnn Hunt, determined that a quorum was present

The 2020 Annual Report was presented. Minutes of the 2019 Congregational Meetings were included. The minutes of this meeting will be approved by Session.

Motion prevailed to accept the Annual Report.

Motion prevailed to elect the following as the Nominating Committee for 2021:

From the Session:

Kristin Fowler, chair

Natalie Martinez

From the Congregation:

A.J. Makrianis

Pam Moran

Carol Poole

Scott Rousseau

D.J. Sova

A unanimous ballot was cast.

The committee was thanked for their service.

Motion prevailed to nominate and elect Linda Poplewski to serve on Session.

Linda Poplewski, Karen Kalina and Larry Long were installed as Elders.

Adam Engel, Treasurer, reviewed the financial reports and the 2021 budget. He thanked the congregation for its continued support.

The Congregational Meeting was recessed.

Adam Engel, President, called the Meeting of the Corporation to order.

Adam explained the purpose of the Corporation. There was no business to discuss.

Motion prevailed to adjourn the Meeting of the Corporation.

The Congregational Meeting was reconvened.

Other Business

- Samantha Engel described the steps the Mission Study Team has taken. More work needs to be done before a committee is formed to search for a new minister.

- **Motion prevailed** to adopt the following by-laws amendment:” The Congregation or the Session at Second Presbyterian Church may meet by electronic means if all members have reasonable notice of the electronic meeting and the ability to discuss and vote on business items. Notice of any meeting where attendance by electronic means may occur must include an adequate description of how to participate. Participation by this method constitutes presence in person at a meeting. The quorum for such a meeting is the same as for a non-electronic meeting.”

Motion prevailed to adjourn the Annual Meeting at 11:13 a.m. Pastor Ofori-Nipaah closed the meeting with prayer.

Approved on March 23, 2021.

JoAnn M. Hunt
Secretary

Interim Pastor Philomena Ofori-Nipaah
Moderator

SPECIAL CONGREGATIONAL MEETING

June 20, 2021

A special meeting of the Congregation of Second Presbyterian Church was held on June 20, 2021, at 10:26 a.m., in the Church Sanctuary. The purpose of the meeting was to elect members for the Pastor Nominating Committee.

Moderator Pastor Philomena Ofori-Nipaah called the meeting to order with prayer.

The Secretary for the congregational meeting is the Clerk of Session, JoAnn Hunt.

The Moderator determined that a quorum was present.

Motion prevailed to cast a unanimous ballot to elect the following for the Pastor Nominating Committee:

- Billie Bauer
- Marsha Bennett
- Pete Brucker
- Barbara Easton
- Adam Engel
- Sonia Hoepfner
- DJ Sova
- Karen Schadel-serving as an alternate

The meeting was adjourned at 10:31 a.m. Pastor Philomena Ofori-Nipaah closed the meeting with prayer.

Approved on August 24, 2021

JoAnn M. Hunt
Secretary

Interim Pastor Philomena Ofori-Nipaah
Moderator

SPECIAL CONGREGATION MEETING December 12, 2021

A special meeting of the Congregation of Second Presbyterian Church was held on December 12, 2021, at 10:28 a.m., in the Church Sanctuary. The purpose of the meeting was to nominate and elect Elders for the Class of 2022 and 2024. It also was to discuss sharing a music director with First Presbyterian Church and changing our beginning worship time from 9:30 to 9:00 a.m.

Moderator Pastor Philomena Ofori-Nipaah called the meeting to order with prayer.

The Secretary for the congregational meeting is the Clerk of Session, JoAnn Hunt.

The Moderator determined that a quorum was present.

Motion prevailed to cast a unanimous ballot to elect the following to the Session.

Class of 2022:

Karen Schadel- 1 year

Class of 2024:

New Elders- 3 years

Alex (AJ) Makrianis

Pam Moran

Fred Herter

Returning Elders- 3 years

Adam Engel

Billie Bauer

The congregation accepted Session's plan to share First Presbyterian's Music Director, Collin Whitfield, and change our worship time from 9:30 to 9:00 a.m. A two week notice will be given before this is in effect.

Adjournment: The meeting adjourned at 10:36 with Pastor Philomena giving the benediction.

Approved on January 25, 2022

JoAnn M. Hunt
Secretary

Interim Pastor Philomena Ofori-Nipaah
Moderator