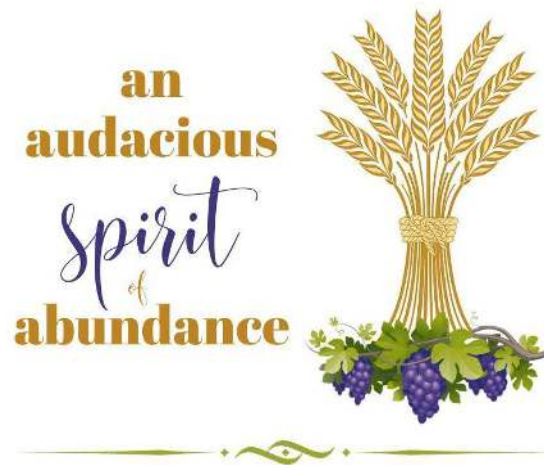


Annual Report of St. Peter's Episcopal Church for the Year 2023

Annual Meeting
January 21, 2024



"...all things come of thee, and of thine own have we given thee."

1 Chronicles 29:14



St. Peter's Episcopal Church

99 Sand Hill Road, South Windsor, CT 06074
860-644-8548 • www.stpeters-sw.org

Vestry – 2023

Rector	The Reverend Anne M. Fraley
Senior Warden	Mark Bell
Junior Warden	Erik Barber
Treasurer	Barbara Hoff
Clerk	Lisa Pile

Vestry Members

Tara Fornuto (2025)	Richard Hubeny (2023)
Bill Hartley (2023)	Ingrid Menon (2025)

Convention Delegates

Diane Fornuto (2025)	Ken Fraley (2024)
Shirley Nanci, Alternate (2023)	Martha Houlroyd, Alternate (2025)

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AGENDA OF THE ANNUAL PARISH MEETING
JANUARY 21, 2024
10:15 AM

1. Invocation
2. Call meeting to order
3. Presentation and adoption of roll of voting Members/Quorum
4. Minutes of the Annual Meeting of January 2023
5. Treasurer's Report for the year 2023
6. Reports on Parish Life
7. Commission Reports
8. Invitation for Other Reports
9. New Business
 - a. Presentation of 2024 Budget
 - b. Presentation of Nominees/Election of Officers and Vestrypersons
 - c. Presentation of Nominee/Election of Delegate and Alternate Delegate
10. Remarks of the Rector
11. Opportunity for General Discussion
12. Announcements
12. Benediction

List Of Those Eligible To Vote, Nominate, and be Nominated for Vestry Positions

Eligibility is determined by:

- 1) having one's **baptism recorded** at St. Peter's
- 2) **attending St. Peter's regularly** for the past six months, during which time one has been **faithful in working, praying, and giving** for the spread of God's kingdom
- 3) having attained age 16 (Persons must be 18 years of age to serve on Vestry.)

- | | | |
|---------------------------|-----------------------|---------------------------|
| 1. Barber, Erik | 20. Gobetz, Frank | 39. Menon, Sachin |
| 2. Barber, Megan | 21. Gough, Audrey | 40. Morelli, Thomas |
| 3. Bell, Andrew | 22. Hartley, Bill | 41. Morelli, Valerie |
| 4. Bell, Daniel | 23. Hoff, Barbara | 42. Nanci, Dominic |
| 5. Bell, Mark | 24. Horwitz, Josh | 43. Nanci, Shirley |
| 6. Bell, Patrick | 25. Horwitz, Lauren | 44. Ober, Dora-Lee |
| 7. Bell, Sandra | 26. Houlroyd, Martha | 45. Perrin, Jane |
| 8. Bennett, Brett | 27. Hubeny, Amy | 46. Pile, Lisa |
| 9. Bennett, Danielle | 28. Hubeny, Richard | 47. Plank, Rich |
| 10. Best, Mary Lou | 29. Indomenico, Donna | 48. Prokop, Tricia |
| 11. Bierkan, Amanda | 30. Jennings, Pat | 49. Prokop, Will |
| 12. Bodfish, John | 31. Lee, Marcia | 50. Rios, Diana |
| 13. Eaton, Lawrence (Lee) | 32. Malone, Ann | 51. Roulier, Leslie |
| 14. Eaton, Nancy | 33. Malone, Elizabeth | 52. Roulier, Paul |
| 15. Fernandez, Manuel | 34. Malone, Greg | 53. Torchio-Zembko, Nancy |
| 16. Flanagan, Glenn | 35. Malone, Rachel | 54. Waitt, Heather |
| 17. Fornuto, Diane | 36. McBeth, Robert | 55. Waitt, Jeff |
| 18. Fornuto, Tara | 37. McBeth, Susan | 56. Waitt, Mary |
| 19. Fraley, Ken | 38. Menon, Ingrid | |

Rev. 1/8/2024

Our by-laws require 25% of voting members to be present to constitute a quorum. That number is 14.

St. Peter's Episcopal Church
Annual Parish Meeting
January 22, 2023

Pre-meeting: The meeting was held in-person this year. Location of the meeting was in the Parish Hall. A breakfast pot luck was held after a 9:00 a.m. service and just before the annual meeting.

Quorum Established: The Clerk noted that at the time of opening of the meeting, a total of 30 voting members were present, establishing that a quorum of those eligible to vote, nominate, and be nominated were present.

Invocation: The invocation was led by the Reverend Anne Fraley.

Meeting Called to Order: The meeting was called to order at 10:30 a.m. by the Reverend Anne Fraley.

Presentation and Adoption of Roll of Voting Members/Quorum: A "List of Those Eligible to Vote, Nominate, and be Nominated for Vestry Positions" was provided in the "Annual Report of St. Peter's Episcopal Church for the Year 2022." No changes were made to the voting list.

Minutes from the 2021 Annual Meeting: Minutes from the 2021 Annual Meeting are included in the 2022 Annual Report. There were no corrections offered. Motion was made by Diane Fortuno and seconded by Dora-Lee Ober to accept the minutes of the 2021 Annual Meeting. Motion carried.

Treasurers Report: The Treasurer's report was included in the 2022 Annual Report. Motion was made by Diana Rios to accept the Treasurer's Report for 2022. Diane Fortuno seconded this motion. Motion carried.

Reports on Parish Life and other Commission Reports: Copies of parish life and commission related reports are presented for review in the 2022 Annual Report.

Property Commission – Anne announced for Ken Fraley that the Property Commission lost some of its more active members. Members do not have to come to all meetings and only have to be willing to help out periodically. All parish members are encouraged to pitch in and help with projects even if they are not a member of Property.

Question: A question was asked inquiring about who is responsible for cleaning up the black foot marks on the parish hall doors. It was further asked if it was left by the boy scouts and can we ask them to clean them up?

Answer: Anne answered that we are not sure who made the marks but we can ask the boy scouts to pitch in and clean up after themselves. It was determined that a magic eraser can be used to clean up the marks. Any requests to paint the doors will need to be reviewed by the head of the property commission.

Invitation for Other Reports: The Reverend Anne invited corrections or additional reports to come forward. None were presented.

New Business:

2023 Budget: The 2023 Budget was previously approved by the vestry earlier this month at the January 9, 2023 vestry meeting. A copy of the 2023 Budget was included in the "Annual Report of St. Peter's Episcopal Church for the Year 2022".

Greg explained that the 2023 budget looks and feels similar to the 2022 budget. The parish was reminded of the challenges to our financial outlook but noted that last year we had a balanced 2022 budget with both Income and Expenses at \$199,000, respectively. They were further reminded that balancing the 2022 budget relied on withdrawing \$43,000 for the endowment. In previous years we did not touch the endowment to balance the budget. He further emphasized that this is not something we want to do in the long term. However, in the short-term it does allow us to not have to cut too many expenses, which run in total around \$200,000 annually. Most expenses are fixed consisting primarily of salaries, utilities and property. Pledges for 2022 were budgeted at \$145,000, creating a hole that was closed with the \$43,000 from the endowment. Greg noted that actual 2022 pledges came in better than budget at \$155,000.

Looking towards 2023, Greg presented the Budget as follows:

Total Income	\$185,000
Total Expenses	<u>\$203,000</u>
Net Loss	\$ 18,000

On the income side, total income is budgeted at \$185,000. The main components of income are broken down as follows:

Total Pledges	\$145,000
Endowment Income	\$ 24,000
Other	\$10,000-\$15,000

Greg noted that despite losing members during 2022, we received more actual pledges for 2023 than what we received for 2022, relying less on estimated pledges. Given this information, Greg is highly confident of us receiving the full \$145,000 of budgeted pledges for 2023. Income from building use has been very good, coming in at \$3,000 in 2022. Also, included in budgeted income was \$4,000 of income from fundraising, encouraging revenue generation from outside sources.

On the expense side, there are still \$200,000 of expenses which gives rise as to what to do with the endowment. It was decided not to give an appearance of a balanced budget and proposed to decrease the amount we withdraw from the endowment to \$24,000 for 2023 (\$2,000 per month). Greg stated that withdrawing \$24,000 per year from the endowment is more than what we should be taking per the Diocese. Based on the endowments current market value of \$360,000, we should only be withdrawing \$15,000 per year. In the end, a \$18,000 net loss was budgeted. Greg explained that it does not make sense to take \$18,000 more out of the endowment just to look like we have a balanced budget. It was further explained that the actual short fall is \$30,000 in our finances. The endowment can bridge us over these tough years but in the long term we need to diversify our income stream, looking at income generated from building use and fund raising as additional sources.

For 2023, the salaried position for organist was budgeted at \$0. Tim held this position but left the Church mid-year in 2022. This position remains unfilled, resulting in expenses for organist coming in lower than budget for 2022. Moving forward for 2023, there is a line item for guest organist budgeted at \$6,000, funding only ½ years' worth of music. It was mentioned that salary expenses can be reduced somewhat further by cutting Anne's hours by 5%. This has not happened yet but remains a possibility for 2023.

Free cash is at \$50,000. This is a little below where we should be. Ideally, we should have free cash of \$60,000, equating to three months' worth of liquidity. Greg mentioned that we do have the endowment that can be utilized if we run into a liquidity problem. In the end, Greg did emphasize that raising /diversifying income in 2023 needs to be a top priority. He asked everyone in the parish to please exceed their pledge and to those who don't pledge, please give.

Time was given for questions and comments related to the Budget Presentation:

Question: How many outside groups do we have consistently used the building?

Answer: Five groups: Al-Anon, Scouts, Make Food Lovely and Wednesday Afternoon Group. Make Food Lovely provides \$2,400 of the \$3,000 of rental income generated for building use.

Question: Is there a way we can see how much the parishioners give to the various outreach projects?

Answer: This can be done but it relies on parishioners informing the Church of the donation and what it is for. Anne mentioned that there is a place in the software database management system for in-kind donations. That amount would be generated with the individuals pledge statement at the end of the year. It would help the church report as to where the money is going. Greg further noted that although we don't budget for outreach, money does flow in and out of the church for outreach projects.

Question: Would we be able to do a craft fair in the autumn season closer to Christmas?

Answer: We do a vendor fair in the spring but doing a craft fair in the autumn months can be considered. Ann stressed where we run into a problem getting enough volunteers to help run these events. During the autumn months, everything gets busier especially with parish life and mission.

Comments: Barbara Hoff mentioned that we need to get a fund raiser committee to come together to come up with ideas, work on ways to get more building use and raise funds outside of the church. It was also mentioned that we need to review what we charge for building space. It was also mentioned that our space has no stairs, which would be looked upon favorably by some groups. It was determined that this will be an ongoing conversation.

Presentation of Nominations/Slate of Officers: List of Nominations/Slate of officers was posted in the Light Breezes dated January 18, 2023 and is as follows:

- Senior Warden Mark Bell
- Junior Warden Erik Barber
- Treasurer Barbara Hoff
- Clerk Lisa Pile
- Two-year Term Ingrid Menon
- Two-Year Term Tara Fortuno

The Reverend Anne Fraley made a motion to approve the Vestry Slate by a vote of acclamation. Motion passed unanimously.

Presentation for Nomination for Diocesan Delegate and Alternate Diocesan Delegate: Nominations for Diocesan Delegate and Alternate Diocesan Delegate was posted in the January 18, 2023 Light Breezes dated January 18, 2023 and is as follows:

- Diocesan Delegate Diane Fortuno (3-Year Term)
- Alternate Diocesan Delegate Martha Houlroyd (3-Year Term)

The Reverend Anne Fraley made a motion to approve the nominations for Diocesan Delegate and Alternate Diocesan Delegate by a vote of acclamation. Motion passed unanimously.

Anne took this time to thank Greg Malone and Barbara Hoff for their service and leadership in the positions of Treasurer and Senior Warden, respectively. She announced to the Church that Greg is relinquishing his role as treasurer this coming year, a position he held for 16 years. She also announced that Barbara Hoff will be leaving the position of Senior Warden to take on the position of Treasurer. Anne also individually named and thanked everyone in the vestry for their service in 2022.

Rectors Remarks: Anne mentioned that she hit most of the highlights of her remarks during the sermon as to where we are and where she sees us going. She can't paint a picture of what that looks like but she knows God is in it and we are faithful and that is two essential components for moving forward. She further remarked that we have thoughtful and creative minds in this group and she looks forward to hearing thoughts and ideas to work with. Anne suggested that members invite friends to church and hopefully they will call this church home. She stressed that this is how we grow.

She mentioned that when she initially came to St. Peter's as rector, one of the items in her letter of agreement was that after 5-years she was entitled to a sabbatical. She informed the parish that she will be taking this sabbatical this spring right after Easter for a period of 3-months. The Reverend Ben Brockman will be serving as minister for most of the Sundays. The vestry, wardens and Diane will be here to "steer the ship". Jessie will be able to provide clergy continuity. It is a time for Anne to get renewed off site and for the parish to have an opportunity to renew and reflect.

General Discussion: None.

Announcements:

- Dora-Lee announced that she would like to start up a Bible Study in her home. She spoke to some people prior to the meeting who are interested. Anyone who is interested should contact her. All are welcome.
- The parish was asked if anyone would be interested in a Lentin Book Study that will take place after services. There was a show of interest from some members.
- Diane reminded everyone at the meeting that if they haven't done so, please pick up their envelopes.

Benediction: Benediction was given by Reverend Anne Fraley.

Adjournment: A motion was made by Diane Fortuno to adjourn. Diana Rios seconded this motion. Motion Passed.

Meeting was adjourned at 11:15 a.m.

Respectively submitted,

Lisa A. Pile

Vestry Motions 2023

A total of eleven vestry meetings took place during 2023. The following motions reflecting actions of the Vestry were made, seconded and were approved by vote of the Vestry either within or outside of vestry meetings. Motions to accept minutes and treasurer reports, and to adjourn are not included below. Some meetings did not have business requiring a vote by vestry members.

Vestry Meeting January 9, 2023

Barbara Hoff made a motion to approve the 2023 budget as presented. Mark Bell seconded this motion. Motion passed unanimously.

Vestry Meeting February 13, 2023

A motion was made by Tara Fornuto to accept the Parochial Report as presented. Erik Barber seconded this motion. Motion passed.

Vestry Meeting March 18, 2023

Barbara Hoff made a motion to approve up to \$5,500 for the cost of repairing the steeple window. Ingrid Menon seconded this motion. Motion passed.

Dick Hubeny made a motion to switch electrical supplier to Constellation for the rectory and church. Mark Bell seconded this motion. Motion passed.

A motion was made by Erik Barber to switch the Dubaldo Fire Protection System over to cellular for the \$425 and \$18 monthly fee difference and upon completion of that, switch cox internet and phone service to the frontier internet and single phone line service. Tara Fornuto seconded this motion. Motion passed.

A motion was made by Tara Fornuto to establish a Venmo account for the Church. Ingrid Menon seconded this motion. Motion passed.

Vestry Meeting April 10, 2023

No business was conducted that required a vote.

Vestry Meeting May 8, 2023

No business was conducted that required a vote.

Vestry Meeting June 12, 2023

No business was conducted that required a vote.

Vestry Meeting August 14, 2023

A motion was made by Barbara Hoff that we proceed with the Aon 5G antennae location investigation. Bill Hartley seconded this motion. Motion passed.

Vestry Meeting September 11, 2023

A motion was made by Barbara Hoff to give Diane Fornuto a gift of \$500 to thank her for extra efforts while Anne was on sabbatical. Bill Hartley seconded this motion. Motion passed.

Barbara Hoff made a motion to authorize spending up to \$4,000 for a dishwasher including installation. Bill Hartley seconded this motion. Motion passed.

Dick Hubeny made a motion to purchase the Rode M5 Cardioid pair for \$200 for use of streaming the live service from the sanctuary. Bill Hartley seconded this motion. Motion passed.

Vestry Meeting October 09, 2023

No business was conducted that required a vote.

November 7, 2023 via Email outside the Vestry Meeting

Barbara Hoff made a motion to spend up to \$11,000 to remove and replace the broken sewer pipe for the Education Wing and associated repairs. Anne Fraley seconded this motion. Motion passed.

Vestry Meeting November 13, 2023

A motion was made by Barbara Hoff to withdraw \$12,000 from the St. Peter's General Fund #18047 in order to cover the cost of sewer repairs. Mark Bell seconded this motion. Motion passed.

A motion was made by Dick Hubeny to allocate any donations related to the Thanksgiving Meal for Seniors to Outreach Expenses. Ingrid Menon seconded this motion. Motion passed.

A motion was made by Barbara Hoff to set the annual meeting date for January 21, 2024. Bill Hartley seconded this motion. Motion passed.

Vestry Meeting December 11, 2023 via Zoom

Barbara Hoff made a motion that the Vestry of St. Peter's Church, South Windsor, elects to retain our current annual spending distribution of \$24,000 from our Estate of Nancy C Braender Restricted Fund (Account 21108). These funds will be disbursed to St. Peter's in equal monthly payments of \$2,000. Tara Fornuto seconded this motion. Motion passed.

Whereas the Rev. Anne Fraley is employed as a minister of the Gospel by St. Peter's Episcopal Church, South Windsor, CT, the vestry resolves that the total compensation to be paid to the Rev. Fraley during 2024, that \$8,000 be designated a parsonage allowance within the meaning of that term as used in Section 107 of the IRS Code of 1986 as amended. Barbara Hoff seconded. Resolution passed.

Respectively Submitted,

Lisa Pile

Treasurer's Report

From a financial perspective, we did reasonably well in 2023, ending up almost exactly where we expected. Unfortunately, our expectation was that our expenses would exceed our income by approximately \$18,000. As a result, we had to draw down some of our savings to cover the difference.

Income and Expense Report

Income: Let's start with the bright side. You, our members, exceeded your pledges by \$13,000. A huge "thank you" to everyone who contributed – whatever amount it was. On top of that, you helped us with various fundraisers, especially the Vendor Fair and RaiseRight. One other major source of income was almost \$5,100 from Building Use fees. As a reminder, we also withdrew \$2,000/month from our endowment (more on this when we talk about the balance sheet).

Expenses: Our expenses also came in almost \$13,000 more than expected. Most of this was related to plumbing expenses, including an early attempt to solve the sewer pipe blockage and then two months later removing the broken sewer pipe and replacing it. We also now have new dishwashers in the church and the rectory plus a new microwave in the rectory. At one point, I told Rev. Anne that I was going to stop taking her calls because they were getting too expensive! To reduce a few of our monthly costs, we switched from Cox to Frontier and switched our electrical supplier from Eversource to Constellation mid-year. This had some impact on our monthly costs in 2023 and we expect will show more obvious dividends in 2024.

Summary of Income and Expenses:

- Income
 - Subtotal Primary Sources Income: \$220,883
 - Minus Unrestricted Gifts (Endowment) Value Change: -\$22,649
 - Net Subtotal Primary Sources Income: \$198,184
- Expenses
 - Subtotal General Expenses: -\$216,008
 - (includes unbudgeted expenses)
- Excess Income/Expenses: -\$17,824

Balance Sheet

Current Assets: The combined value of our Checking Account and Money Market accounts is lower this year by about \$17,000, reflecting the amount of the deficit. Our Escrow (funds we set aside from an accounting perspective) is lower because we are no longer earmarking any funds for Sabbatical or Altar Guild. We used the Sabbatical funds to cover our costs when Rev. Anne was on sabbatical this summer. Going forward, we will include flowers and other worship-related items previously managed in a separate Altar Guild account in our regular offerings and operating expenses.

Endowment: The value of our Endowment (shown under Investments-Other Assets) was approximately \$367,200 at the end of last year. This year it is \$365,900, even though we withdrew \$24,000. The increased value of the investment over the year and the income the account earned were sufficient to offset most of our drawdown.

Treasurer's Report for 2023

St. Peter's Episcopal Church
Income and Expense Statement (UNAUDITED)
 Consolidated - January 2023 - December 2023

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	Current Period	Annual Budget	Annual Budget Percentage
INCOME			
PRIMARY SOURCES			
PRIMARY OFFERINGS			
Current Year Pledges	\$157,969.00	\$145,000.00	108.94%
Old Year Pledges	300.00	400.00	75.00%
Plate Offerings	2,991.00	2,000.00	149.55%
Unrestricted Gifts	22,648.91	0.00	0.00%
Endowment Income	24,000.00	24,000.00	100.00%
Subtotal Primary Offerings	207,908.91	171,400.00	121.30%
<i>Budgeted</i>	185,260.00	171,400.00	108.09%
<i>Non-Budgeted</i>	22,648.91		
MISCELLANEOUS OFFERINGS			
Initial	85.00	25.00	340.00%
Lenten	0.00	150.00	0.00%
Easter	305.00	700.00	43.57%
Thanksgiving	45.00	175.00	25.71%
Christmas	430.00	1,250.00	34.40%
Subtotal Miscellaneous Offerings	865.00	2,300.00	37.61%
<i>Budgeted</i>	865.00	2,300.00	37.61%
<i>Non-Budgeted</i>	0.00		
FUNDRAISING			
Church Dinner	278.00	700.00	39.71%
Miscellaneous	773.61	4,000.00	19.34%
Subtotal Fundraising	1,051.61	4,700.00	22.37%
<i>Budgeted</i>	1,051.61	4,700.00	22.37%
<i>Non-Budgeted</i>	0.00		
OTHER INCOME			
Miscellaneous	2,206.69	2,400.00	91.95%
Building Use	5,075.00	3,500.00	145.00%
Interest	647.00	700.00	92.43%
Outreach-Specific Don.	629.00	0.00	0.00%
Insurance Reimbursement	2,500.00	0.00	0.00%
Subtotal Other Income	11,057.69	6,600.00	167.54%
<i>Budgeted</i>	7,928.69	6,600.00	120.13%
<i>Non-Budgeted</i>	3,129.00		
Subtotal Primary Sources	220,883.21	185,000.00	119.40%
<i>Budgeted</i>	195,105.30	185,000.00	105.46%
<i>Non-Budgeted</i>	25,777.91		
ESCROW INCOME			
Altar Guild	1,624.05	0.00	0.00%
Other	1,128.73	0.00	0.00%
Outreach	35.70	0.00	0.00%
Nigeria school	720.00	0.00	0.00%
Subtotal Escrow Income	3,508.48	0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00%

St. Peter's Episcopal Church
Income and Expense Statement (UNAUDITED)
 Consolidated - January 2023 - December 2023

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	Current Period	Annual Budget	Annual Budget Percentage
<i>Non-Budgeted</i>	3,508.48		
TOTAL INCOME	224,391.69	185,000.00	121.29%
<i>Budgeted</i>	195,105.30	185,000.00	105.46%
<i>Non-Budgeted</i>	29,286.39		
EXPENSES			
GENERAL EXPENSES			
SALARY RELATED			
Clergy	\$58,740.96	\$58,741.00	100.00%
Parish Secretary	14,532.00	15,369.00	94.55%
Sexton	3,510.00	3,480.00	100.86%
Guest Organist	7,412.00	6,500.00	114.03%
Social Security Clergy	9,216.96	9,217.00	100.00%
Social Security Employer	1,380.20	1,442.00	95.71%
State Taxes Employees	52.90	0.00	0.00%
Group Medical Insurance	11,031.00	11,022.00	100.08%
Housing Equity/Allowance	2,900.16	2,900.00	100.01%
Pension	18,078.36	18,378.00	98.37%
Continuing Education	0.00	150.00	0.00%
Professional Expenses	993.33	750.00	132.44%
Deacon Prof Develop	451.25	0.00	0.00%
Subtotal Salary Related	128,299.12	127,949.00	100.27%
<i>Budgeted</i>	128,246.22	127,949.00	100.23%
<i>Non-Budgeted</i>	52.90		
DIOCESE			
Diocesan Pledge	19,101.12	19,101.00	100.00%
Property Insurance	10,767.36	10,500.00	102.55%
Convention	388.84	250.00	155.54%
Subtotal Diocese	30,257.32	29,851.00	101.36%
<i>Budgeted</i>	30,257.32	29,851.00	101.36%
<i>Non-Budgeted</i>	0.00		
CHURCH			
Electricity	4,993.28	4,500.00	110.96%
Heat	5,002.32	6,500.00	76.96%
Sewer	460.00	450.00	102.22%
Supplies	472.55	0.00	0.00%
Telephone	1,726.69	2,500.00	69.07%
Water	308.17	350.00	88.05%
Subtotal Church	12,963.01	14,300.00	90.65%
<i>Budgeted</i>	12,963.01	14,300.00	90.65%
<i>Non-Budgeted</i>	0.00		
RECTORY			
Electricity	1,907.94	1,800.00	106.00%
Heat	1,988.48	2,300.00	86.46%
Telephone	68.37	1,800.00	3.80%
Water	469.41	500.00	93.88%

St. Peter's Episcopal Church
Income and Expense Statement (UNAUDITED)
 Consolidated - January 2023 - December 2023

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	Current Period	Annual Budget	Annual Budget Percentage
Subtotal Rectory	4,434.20	6,400.00	69.28%
<i>Budgeted</i>	4,434.20	6,400.00	69.28%
<i>Non-Budgeted</i>	0.00		
OFFICE			
Equipment	1,930.03	2,050.00	94.15%
Other	189.28	500.00	37.86%
Postage	126.00	150.00	84.00%
Supplies	823.74	300.00	274.58%
Subtotal Office	3,069.05	3,000.00	102.30%
<i>Budgeted</i>	3,069.05	3,000.00	102.30%
<i>Non-Budgeted</i>	0.00		
FINANCE			
Audit	2,100.00	1,900.00	110.53%
Supplies	0.00	400.00	0.00%
Fundraising	258.20	300.00	86.07%
Subtotal Finance	2,358.20	2,600.00	90.70%
<i>Budgeted</i>	2,358.20	2,600.00	90.70%
<i>Non-Budgeted</i>	0.00		
PARISH LIFE			
Hospitality	1,100.80	900.00	122.31%
Special Events	0.00	400.00	0.00%
Subtotal Parish Life	1,100.80	1,300.00	84.68%
<i>Budgeted</i>	1,100.80	1,300.00	84.68%
<i>Non-Budgeted</i>	0.00		
MISSION			
Nigeria school	960.00	0.00	0.00%
Theological Seminaries	1,850.00	1,850.00	100.00%
Outreach SpecificDonation	650.65	0.00	0.00%
Subtotal Mission	3,460.65	1,850.00	187.06%
<i>Budgeted</i>	2,810.00	1,850.00	151.89%
<i>Non-Budgeted</i>	650.65		
PROPERTY			
Church Maintenance	9,936.52	11,250.00	88.32%
Rectory Maintenance	1,229.11	250.00	491.64%
Snow Removal & Mowing	5,065.00	3,000.00	168.83%
Tree removal/landscaping	1,770.00	0.00	0.00%
Subtotal Property	18,000.63	14,500.00	124.14%
<i>Budgeted</i>	16,230.63	14,500.00	111.94%
<i>Non-Budgeted</i>	1,770.00		
WORSHIP			
Equipment	443.00	0.00	0.00%
Equipment Maintenance	465.38	0.00	0.00%
Supplies	594.52	750.00	79.27%
Choir Music	48.00	50.00	96.00%

St. Peter's Episcopal Church
Income and Expense Statement (UNAUDITED)
 Consolidated - January 2023 - December 2023

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	Current Period	Annual Budget	Annual Budget Percentage
Copyright	238.00	450.00	52.89%
Subtotal Worship	1,788.90	1,250.00	143.11%
<i>Budgeted</i>	1,788.90	1,250.00	143.11%
<i>Non-Budgeted</i>	0.00		
CAPITAL PROJECTS			
Church Interior	10,125.00	0.00	0.00%
UNALLOCATED			
Rectory	437.97	0.00	0.00%
Subtotal General Expenses	216,294.85	203,000.00	106.55%
<i>Budgeted</i>	203,258.33	203,000.00	100.13%
<i>Non-Budgeted</i>	13,036.52		
ESCROW EXPENSES			
Altar Guild	1,847.44	0.00	0.00%
Sabbatical	3,027.85	0.00	0.00%
Outreach	7,048.45	0.00	0.00%
Other	24,000.00	0.00	0.00%
Subtotal Escrow Expenses	35,923.74	0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00%
<i>Non-Budgeted</i>	35,923.74		
TOTAL EXPENSES	252,218.59	203,000.00	124.25%
<i>Budgeted</i>	203,258.33	203,000.00	100.13%
<i>Non-Budgeted</i>	48,960.26		
TOTAL TRANSFERS	\$0.00	\$0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00%
<i>Non-Budgeted</i>	0.00		
EXCESS INCOME/EXPENSES	-\$27,826.90	-\$18,000.00	154.59%
<i>Budgeted</i>	-8,153.03	-18,000.00	45.29%
<i>Non-Budgeted</i>	-19,673.87		

St. Peter's Episcopal Church
Balance Sheet (UNAUDITED)
 Consolidated - December 2023

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	Current Year
ASSETS	
CURRENT ASSETS	
CASH	
CHECKING ACCOUNTS	
Operating Account	\$29,901.20
ESCROW	
Discretionary	7,934.11
Future Projects	2,509.63
Heavenly Hugs	912.94
Memorial Donations	683.00
Memorial Garden	1,646.35
Outreach	2,602.63
Other	537.11
Portion in Savings	<u>-16,825.77</u>
Subtotal Escrow	0.00
SAVINGS ACCOUNTS	
Money Market	16,703.77
Diocese unrestrict	<u>19,393.39</u>
Subtotal Savings Accounts	<u>36,097.16</u>
Subtotal Assets	<u>65,998.36</u>
INVESTMENTS	
FIXED ASSETS	
LAND AND BUILDINGS	
Land & Buildings	1,388,077.00
EQUIPMENT	
Furniture & Equipment	<u>214,483.00</u>
Subtotal Fixed Assets	<u>1,602,560.00</u>
OTHER ASSETS	
Endowment	<u>365,846.83</u>
Subtotal Investments	<u>1,968,406.83</u>
TOTAL ASSETS	<u><u>\$2,034,405.19</u></u>
LIABILITIES	
CURRENT LIABILITIES	
Fed Income Tax Payable	\$582.17
State Income Tax Payable	230.00
FICA Tax Payable	158.72
Medicare Tax Payable	37.12
CT Family leave	95.50
Unearned Assets	<u>10,200.00</u>
Subtotal Current Liabilities	<u>11,303.51</u>
TOTAL LIABILITIES	<u>11,303.51</u>
FUND BALANCE	
Combined Funds	<u>\$2,023,101.68</u>
TOTAL NET ASSETS	<u>2,023,101.68</u>
TOTAL LIABILITIES AND NET ASSETS	<u><u>\$2,034,405.19</u></u>

Rector's Report

Each year the rhythm of the parish is driven by liturgical seasons and Feasts, parish traditions and rituals. 2023 was no different! We finally enjoyed a year uninterrupted (mostly!) by pandemic restrictions and cautions and began to live with some confidence into the possibilities of what God was calling us to do as followers of Jesus in South Windsor. We also continued to adapt to the newer normal of a smaller congregation, with fewer people to participate in events or offer leadership and reduced financial resources. And yet, despite some of the challenges we faced, in some ways it feels like we are stronger than ever. For that my gratitude runs deep, and my enthusiasm for what lies ahead is intact.

The most significant liturgical innovation is the success and popularity of our monthly Interactive Church worship. Generally offered on the first Sunday of the month, we gather in the parish hall in small groups around tables to take up questions inspired by the lectionary texts of the day or the liturgical season underway. We have gotten to know each other better, given voice to questions and perceptions, and considered new ways of understanding the sacred texts and traditions at the core of our life theologically.

We also enjoyed a vibrant and well-attended Blessing of the Animals in October. Close to thirty people from the parish and the community (and Colchester!) brought their pets to share in a celebration of our relationship with the dogs, cats, and horses that infuse our lives with joy and love. One community member brought a photo of the cat she had lost earlier in the year, and was so moved by the opportunity to have the cat's memory blessed that she took the time to write, several months later, to share how meaningful the occasion had been for her. The experience embodied what Mother Teresa referred to as "doing small things with great love." We are honored to be a vessel of God's care for creation on such an occasion.

We continued to serve members of the community through collections of school supplies for kids in need, food for those facing food-insecurity, support for Harford Bags of Love in bringing awareness to the plight of the unhoused, a Thanksgiving meal for area seniors (107 meals served!), a team of volunteers that prepares a hot meal each month for an East Hartford ministry that feeds the hungry, and the provision of gifts for the children of a local family at Christmas. Deacon Jessie was also instrumental in reviving Heavenly Hugs, a ministry of knitting and crocheting for others.

Formationally we enjoyed two well-attended and engaging book studies, one during Lent and the other in the fall. In the first we used Henri Nouwen's *Return of the Prodigal Son*, a reflection on his engagement with Rembrandt's painting of the same name. The book took us into spiritual and theological depths we would likely not have explored on our own individually, and our conversations were rich and vulnerable. In the fall we read through Mark Yaconelli's *Messy Spirituality*, an entirely different experience of exploring the ways in which we encounter and respond to God's presence in our lives. These occasions offered us opportunities to share our faith, our questions, and our struggles in community, and blessed the participants.

Relationally we enjoyed some of our usual traditions: the Shrove Tuesday Pancake Supper, the Grad Dinner, a Progressive Dinner, and the Parish Christmas Party. An unexpected plumbing crisis necessitated postponing the fall Spaghetti Dinner, but we are geared up and ready to enjoy that rescheduled repast soon. We also introduced a Game Night and a Potluck Picnic, and the women of the parish revived a fun Ladies Night. Each occasion provided an opportunity to enjoy and deepen existing relationships, and to build new ones.

The shape of the year was slightly different for the parish and for me by virtue of my sabbatical from April to July. I am deeply grateful to St. Peter's for the opportunity to have this time away, which was rich in a multitude of ways. I was deeply moved by the laying-on-of-hands with prayers on the Sunday before I began the sabbatical and felt sustained by those prayers and intentions. I am also indebted to the Rev. Bennett Brockman for coverage of priestly duties in my absence, Diane Fornuto's competent management of the office, Jessie's pastoral and liturgical presence, and the leadership of the Wardens and Vestry "in the gap."

St. Peter's thrives because faithful people show up: for worship, for programs, to fold bulletins, change lightbulbs, prepare the altar for worship, serve meals, run our live-stream, wash dishes, shovel snow, make deposits at the

bank, and more. We are able to respond to God's call to us to serve in the name of Christ because the individuals who make up our community give freely and gladly of themselves. I am so grateful for each of those acts of service, expressions of generosity, and prayers of connection.

I also want to acknowledge a few people whose efforts, often "behind the scenes," ease the tasks that are part and parcel of being a community of faith in this day and age.

He probably can't count the number of hours he has put into website problem-solving, maintenance, and innovation, nor detail the extent to which he has explored the nuances of technology to make it possible for us to broadcast our worship, but Dick Hubeny has gone far above and beyond any expectation of what it means to offer technical support to the parish. His attention to the minutiae of that part of our common life frees my energy and attention for other aspects of ministry (not to mention that I'm pretty clueless about such things), and it isn't possible to underscore the value of that.

Likewise, Erik Barber has devoted hours upon hours of untangling the electronic complexities of our sound system, and our wifi. He has probed the guts of equipment, rebuilt electrical components, and rewired entire systems. The application of his expertise in this area has been invaluable, and he has worked with Dick to bring us closer to a place of consistent delivery in "worship technology."

Last winter, when budget cuts fell heavily on our ability to pay for musical accompaniment in worship, Amy Hubeny felt called to offer her keyboard gifts to provide accompaniment twice a month. Amy's offering is a gift of music and of spirit, and I can't begin to describe the ways she has brought grace to my life, and to our worship, as a result.

Another person who devotes countless hours to supporting our parish life is Barbara Hoff. She devotes considerable time to her role as treasurer, but she also tends to our gardens and landscaping, helps declutter the things that accumulate around the church, and steps in to fill the needs that appear here and there as we bump through our days. These are just the things I know about. Barbara has a way of offering herself in a "stealth" capacity that springs from a spirit of love, selflessness, and generosity.

Thank you to each of these members for the time and talent they offer that make our life easier, and free us to serve God, our community, and each other unburdened by what might be considered tedious details.

Finally, I want to acknowledge the support of our Parish Administrator, Diane Fornuto. Our members experience much of the work that she does on a regular basis: produces the weekly worship bulletin, sends email notices and reminders, and coordinates the Sunday Rota of volunteers. It's what you don't see that is appreciated by me beyond measure. She is a sounding board for ideas, regularly asks, "what can I do to help?" when administrative details accumulate and helps me think through logistical quandaries when the need arises. And more! She is an invaluable support to the work I do as rector and to members of the parish in their various roles and responsibilities. Thank you, Diane!

Swedish diplomat and second Secretary General of the United Nations, Dag Hammarskjöld, is famous for having expressed prayerfully: "For all that has been, THANKS, for all that is to be, YES!" I echo those sentiments as we stand at the hinge between years.

Faithfully,

The Reverend Anne Fraley+
Rector

Deacon's Report

I began my journey with St. Peter's just over a year ago and the time has gone so swiftly. During this year I have had the joy of getting to know all of you and explore more deeply how we can go forth into the world rejoicing in the Spirit. From book studies to marching in parades I have had the privilege of getting to know my fellow parishioners deeply. I have had the joy of listening with you as God calls us more deeply into our community in our SPOT and Parish Life Committees. I had the privilege of meeting our neighbors in the community by helping to serve breakfast after the overnight camp out for homeless persons, bringing meals and love to our neighbors at Thanksgiving, and making sure our homeless neighbors had needed items by creating the bags of support for all to distribute wherever they are needed. Finally, I have been gifted with the opportunity to help revive a beloved community through Heavenly Hugs. I have seen the love of God shining through so many actions and words this past year that I can't possibly share them all today. I look forward to continuing to journey together this year and finding new and exciting ways to be God's hands, heart, and feet in our broken world.

Thank you for the gift of serving as your Deacon.

Rev. Jessie

Senior Warden's Report

It has been a blessing and an honor to serve as your Senior Warden this past year. As a church and a community, we have had our challenges over the past few years but through it all we have grown together in faith and love as a parish family. Although we have a smaller parish in regard to the number of parishioners, we are large in energy and enthusiasm in all that we do. The parish remains active and lively with activities throughout the year. Most notable to me are our gatherings that include potluck meals. We have also gathered for a game night, a progressive dinner, a parish picnic with an exciting pumpkin bowling competition, and a holiday party. We not only serve our parish community, but we serve our neighborhood community of South Windsor and beyond. We came together to host our second annual parish craft fair, host the annual Thanksgiving for the community, and a new ministry at the Friendship Kitchen in East Hartford, to name a few.

This year, Anne was able to take time away from her daily duties for a sabbatical. During this time Father Ben Brockman helped to lead us forward in our faith journey. He facilitated a parish reflection meeting, which illustrated that we have a broad range of parish families and members who are all committed to the success of the parish. The meeting helped many of us to focus on who we are as a parish and why we continue to be active members of St Peter's. For me, it is Anne our rector, Jessie our deacon, and each of you, my fellow parishioners who motivate and encourage me every Sunday. Financially we have challenges, but through your dedication, encouragement, and thoughtfulness we continue to be a strong vibrant community that I am proud to be a part of. I consider this parish a blessing to myself and my family. I want to thank everyone in this parish for all that you have done to make 2023 a successful year and I look forward to our continued success in 2024!

Yours in Christ,

Mark Bell

Ladies' Bible Chat

The first half of 2023, we completed the video series called "Having a Mary Heart in a Martha World." We are now working our way through "Elijah: Spiritual Stamina through Every Season."

The basic format of each session is watching a segment of the video for 15-20 minutes and then discussing it for 45 minutes to an hour.

As I said last year, I never really know where the discussion is going to go, but it's always something we take home and mull over for a few days, sometimes sending follow-up notes to each other or bringing up our discussion during Bible study or other gatherings.

Ladies Bible Chat is a great way to spend some time reflecting with others on the Bible and how its message is relevant to our lives today. There are usually 5-8 women, including a few who are not members of our parish. Please join us on the 4th Tuesday of each month at 7:00 pm in the meeting room. We are happy to provide transportation for anyone who needs a ride.

If you are interested in working on a mixed group Bible chat or a family-oriented group where our young members could participate, please let me know. I'd love to work with you on it.

Barbara Hoff

Altar Guild

The Altar Guild serves God in his house by setting the Lord's table for all of the liturgical services, cleaning the linens, silver and brass items, maintaining inventory of candles and eucharistic elements of hosts and wine, and obtaining flowers for the altar. It is self-supporting with funds provided by parishioners' flower offerings. These offerings enable the Altar Guild to purchase the flowers that decorate the Altar on Sundays and Holidays and provide for ongoing expenses and supplies throughout the year.

Altar Guild members are Amy Hubeny, Lee Eaton, Barbara Hoff, Ingrid Menon and Martha Houlroyd. Special thanks also for those who volunteered to help decorate the sanctuary for the Christmas season this year.

If you feel the call to serve the Lord in this ministry, please contact one of us or Rev. Anne.

Submitted by Martha Houlroyd

Peace by Piece Quilters

Our quilting group has been in existence since 2007 and was created to give quilts to those going through life-changing illnesses/treatments, surgeries, and natural disasters. We also make other items: for servicemen overseas, masks during the pandemic (over 5000), and small (4" squares and hearts) "Pocket Prayers" that can be put in your purse/pocket/backpack (to rub away your cares). All of our items are Blessed when finished, and are available BY REQUEST ONLY, since we keep records of where our quilts go 'to live'.

In 2023, we gave out 29 quilts, including 20 that went to children displaced by the earthquake in Syria/Turkey. This year alone, we have finished 15 and have 7 more in progress. We currently have 14 waiting to bring comfort to someone. There are very few instances that we would have to deny sending a quilt out, due to the capabilities of our small group, but for those few, we will keep them in our hearts and prayers. Please contact Nancy Eaton at 860-966-9072 for questions or to make a request.

We meet in the large classroom, once a month (on Saturdays), from 9am- 2pm. Anyone is invited to join our group or just to stop by and see what we do. We do have a Facebook page and a blog (www.peacebypiecequilters.blogspot.com). Please check us out anyway you can. Looking forward to sharing what we do with all of you.

Nancy Eaton

St. Peter's Outreach Team (SPOT)

During 2023 we had 8 members: Sandy Bell, Amanda Bierkan, Anne and Ken Fraley, Robert McBeth, Tara Fornuto and Diane Fornuto, as well as the numerous volunteers who have made 2023 a successful year for SPOT. Blessedly, we were joined by Deacon Jessie Akerson. Thank you to all members and volunteers for their great ideas and hard work.

In February we held our first ever commission retreat and decided to change our name to SPOT – St. Peter's Outreach Team. We also established a mission statement: "The mission of SPOT is to respond to community needs as an expression of God's love."

During 2023 the Mission Commission supported 13 successful outreach projects as noted below. We continue to work to support our local community as well as broader concerns throughout the world. Below is a list of our projects.

Care Bags: We filled Ziplock bags with items such as toiletries, socks, hand warmers, snacks and \$5 gift certificates to Dunkin Donuts or McDonalds to carry in cars for donation to needy and homeless people.

South Windsor Food Bank: We have an ongoing collection of non-perishable food and supplies to support the food bank. Ingrid Menon has graciously agreed to resume her ministry of bringing the items to the food bank.

Free Little Pantry: In partnership with BSA Troop 682 we provide ongoing support of the outdoor food pantry located at the front of the church. In order to increase the amount of food donated to the pantry we are now posting in the bulletin a reminder along with a suggestion of three items for the week.

Pantry Supporters recognition: In September we held a blessing and small reception for those who contribute to the little pantry.

Earth Day Tree. With the help of a donation from The Garden Barn and a parishioner, and under the direction of Ken Fraley, we planted a Dogwood tree in Never's Park near the dog park. We had hoped to have a tree planting service, but the weather interfered with that plan.

Friendship Kitchen. Under the direction of Ken Fraley, a group of members are preparing meals one Monday per month for a soup kitchen in East Hartford. Anyone who wants to get involved should see Ken.

Back to School Project: Using an Amazon Wish List and stickers in the sanctuary, we collected an incredible amount of back-to-school items which were delivered to the South Windsor Community Center.

Crop Walk: Thanks to Amanda Bierkan's organizing efforts, we raised funds to help food-insecurity locally and globally.

Hartford Bags of Love Sleepout Breakfast: Each year Hartford Bags of Love holds a sleepout to raise awareness of homelessness. For several years we have been providing breakfast for the participants the following morning. This year we provided breakfast for approximately 15 people, a smaller number than usual probably due to the warmer weather.

Thanksgiving Bags: The Department of Human Services sent a flyer asking for bags of specific foods for delivery to residents in need. We had hoped to provide two bags/boxes but your generosity was, as usual, overwhelming. We provided an abundance of food!

Thanksgiving Meal: We prepared 107 meals which were served here, picked up, or delivered to local seniors and the South Windsor Police Department.

South Windsor Christmas for others: We adopted six children through the town of South Windsor Human Services Department and provided all the gifts that were on their wish list.

Fishin' For Mission: Under the leadership of Amanda Bierkan, plans are underway to finally have the fish dinner during Lent that was cancelled at the outset of the Covid epidemic in 2020. I'm sure she could use some help, so speak to her if it is something that interests you.

As your Outreach Team we are happy to be St. Peter's hands in spreading the love of Christ to our neighbors and are trying to execute our mission statement. We look forward to continuing our recurrent projects and creating new ones. We meet on the second Sunday of the month and invite anyone interested in outreach to join us. As always, we welcome new members or visitors to our meetings.

Faithfully,
Diane Fornuto, Chair of Mission Commission

Property Commission

The Property Commission had a busy year with both planned, and unplanned activity!

Early in 2023 we purchased a new shed to replace the existing shed that is a bit worse for wear (and which we anticipate tearing down). The new shed was assembled on the concrete pad where the dumpster was situated. The contents of the old shed were relocated to the new one by members of Troop 62 during a spring cleanup day.

I want to extend my thanks to Tom Morelli and Dick Hubeny for their time and labor assisting in the assembly of that project.

We had a water leak in the sanctuary roof that prompted us to repair the steeple. Upon repair of the steeple we discovered that the leak was in the shingles, and that was repaired.

We had a damaged urinal in the office wing men's bathroom which we repaired and remounted.

We had two incidents of a plugged sewer line in the education wing that led to the discovery of a compromised sewer line. The affected pipe was replaced, and we believe this will address the problem.

The kitchen dishwasher had to be replaced when it was determined that the pump had failed. The cost to replace the pump was sufficiently high to prompt us to recommend that the dishwasher be replaced with a new one. We did so in the fall. Thanks to Will Prokop for his assistance installing the new dishwasher.

The rectory also had two appliances replaced (dishwasher and microwave) when the existing ones failed; the rectory had some gutter work done as well.

Thanks to the Property Team for their assistance with all of our projects, big and small, and for the attention to detail they apply in caring for our building and grounds: Erik Barber (Junior Warden), Dick Hubeny, Tom Morelli, Will Prokop, and Diana Rios.

Respectfully submitted,
Ken Fraley, Chair

Parish Life Commission

In the second year of the re-vamped Parish Life Commission, we have continued to increase the events we plan. We are a small group consisting of Sandy Bell, Diana Rios, Val Morelli, Ken Fraley, Tara Fornuto, and myself. We meet the third Sunday of the month between services in the large classroom. We would love to have people join us.

The Parish Life Commission is tasked with organizing the social life of the parish including planning, setting up, and cleaning up after social events. The following are events we planned and executed: organizing the annual meeting breakfast, ladies' night, Shrove Tuesday pancake supper, graduation dinner, progressive dinner, parish picnic, spaghetti dinner (planned but postponed until February due to plumbing issues, and a Christmas party at the home of Dora-Lee. Unfortunately the Christmas party turned out to be a Covid spreader which was not in the plan!

As you can see, we have been very busy and we welcome anyone to stop in at a meeting and perhaps join us!

Respectfully submitted,
Diane Fornuto, Chair

Communications & Technology

There have been numerous improvements in St. Peter's technology and communications during 2023, most notably with the Internet, Website, Streaming and Sanctuary Sound System. Our primary means of communication is St. Peter's Facebook page. If you have a Facebook account, follow us on Facebook for timely notifications of events, photos, services and cancellations.

Internet & Phone

- In May, we switched from COX to Frontier fiber-optic for our Internet and Phone. Besides substantial cost savings, we realized improved reliability and a 10x speed gain from 50 Mbps to 500 Mbps.
- WiFi access has been extended throughout the entire church: office wing, sanctuary, parish hall and education wing.
- To improve WiFi security, two new WiFi guest accounts were created (SPEC_Guest and SPEC_Guest5G). The Guest accounts are for church members and other users of our facility who require internet access. The Guest account password is posted in the Parish Hall. The password for the main SPEC account was changed to limit access to church personnel and office equipment only.
- The Fire security system was converted from voice over internet phone lines (VoIP) to cellular communication for improved reliability. This allowed us to cancel the 2 dedicated fire alarm phone lines for additional cost savings.

Website

Our website was suffering from excessively long response times, attacks from overseas internet bots and somewhat stale content which limited its usage. Numerous improvements in website infrastructure were implemented in 2023 to address these problems. In addition, website content has become more dynamic with frequent updates.

- Specialized website caching and image optimization software was implemented to pre-stage the pages of our website so that they can be immediately delivered to its visitors.
- To enhance security, block nefarious access attempts and increase page response time, our website was moved to a Content Delivery Network (Cloudflare) for satisfying website viewing requests from visitors. Also, 2 levels of Firewalls were implemented for greater protection.
- Website performance increased from a 1-2 minute response time to 1-2 seconds for most pages. However, website performance can be briefly degraded whenever we are updating pages with new content.
- Several new webpages have been created for Upcoming Events, Online Worship, RaiseRight, the Friendship Soup Kitchen and others.
- A new Top Bar visible on every St. Peter's webpage has been installed to highlight important announcements and upcoming events.
- New search engine optimization schemes were implemented to improve the internet ranking of St. Peter's website so it appears at the top of the first page internet searches (Google, Bing) rather than being buried in subsequent pages.
- Changes to the menu structure and some webpages were made to support viewing from tablets and mobile phones.
- The website gets 50-100 visits and 200-300 page views each week.
- Website backups are now run daily and stored offline in Google Drive (cloud storage).

Streaming of Worship Services

- The conversion to Frontier fiber-optic internet resolved many problems with the streaming of our worship services, most notably the dropped connections and stutters that made the experience frustrating even for the most patient of watchers.
- Worship services are now simultaneously streamed to both Facebook Live and YouTube and can be watched live or later on either platform.

- The Sunday Bulletin, Lectionary and Book of Common Prayer are now available online at our website's Worship Online page for streamers (and for those who want a sneak preview).
- A Tech Team has been formed to start streaming at the beginning of worship.

Sanctuary Sound System

- Many improvements were made to the church sound system to eliminate the loud and startling noises that would intermittently erupt through the speakers.
- Erik Barber's expertise was invaluable for reconfiguring the sound system, simplifying the controls at the sound mixer, removing problematic equipment and installing new microphones.
- Two audience microphones were set up to capture congregational singing and responsive participation during worship. This greatly enhanced the streaming experience for those watching at home. Prior to this, streaming sounded flat and as if the sanctuary was empty because only those wearing microphones or standing at the lectern could be heard by those watching online.
- A new lapel microphone (lavalier) was acquired for use by Deacon Jesse or others. The old and problematic handheld microphones were decommissioned.

Respectfully submitted,

Dick Hubeny

Fundraising

When we set up the budget for 2023, we set a fundraising goal of \$10,600. We anticipated that we would raise \$3,500 through Building Use, but the remaining \$7100 needed to come from other sources. Given the amount we needed to raise, Mary Waitt, Ingrid Menon, Sandy Bell, and Barbara Hoff met to discuss ideas. The Vendor Fair and a few social/fundraising parish events were already planned, so we looked at other ideas.

The new idea that seemed most viable and involved the least amount of effort was RaiseRight, especially because we were told Wapping Church raised thousands of dollars and because it's an ongoing program rather than a one-time fundraiser. RaiseRight is a program where people buy gifts cards (physical or e-cards) through the RaiseRight website or app for retailers where they already shop, and the church gets a rebate on each card purchased. The cost to the purchaser is a very small processing fee. The rebate we receive is generally around 4%, but it ranges from 1.1% for Amazon to 16% for LL Bean. It took us a couple of months to complete the paperwork, and in September the Vestry successfully piloted it before rolling it out to the whole parish in October. From September to December, we raised about \$360 from 10 participants.

The Vendor Fair's primary source of income is the fee the vendors pay us for their tables. In addition, we run a Teacup Raffle, serve lunch, and sell baked goods. We earned about \$1800 in 2023. This event requires administrative effort up front including sending out the letters, tracking who responded, publicity, etc. as well as purchasing everything for the baked goods and lunch. Then there's everything that has to be done the day before and on the day of the event. Rev. Anne did much of the initial administrative work, and when she went on sabbatical Diane Fornuto rallied a support team to take care of the rest. With their help and the many 'day of' volunteers, the event was a big success, raising about \$1800.

Building Use fees were \$5075, \$1575 more than we budgeted. This is a relatively passive way for us to raise money and we are looking into ways to expand it.

ECCT let us know about a few other potential ways to raise money, including leasing our church roof for one or more 5G cell antennae. After the parish approved this potential use of our building, we filed the necessary paperwork. At this time, the vendor is working in other areas of the state and has not evaluated our property for use.

How can you help in 2024?

1. Participate in the RaiseRight program – it's a great way for you to contribute to our church with almost no cost to you.
2. Help with the Vendor Fair. The good news is that the word is getting out that this is a good event early in the craft fair season, but that means there is more work for us to do. If you are interested in helping with any part of the Vendor Fair, please let Rev. Anne know. Also, please come to the event – it's important that we have the foot traffic to encourage the vendors to come back plus there are fun and delicious things to pick up!
3. Other Ideas. Do you have an idea for a fundraiser that you would like to help investigate and organize? Let Barbara Hoff know.

Respectfully submitted,

Barbara Hoff

Finance Commission

The Finance Commission is an informal group consisting of Greg Malone and me with occasional input from Rev. Anne. This year our focus has been on making sure I am tracking everything correctly. Despite Greg providing very organized files and notes and plenty of training, each month I ran into another unexpected situation and would have to call Greg or send an urgent email. No matter what my question, his response was always thoughtful, thorough, and gracious.

The Finance Commission is also responsible for the annual pledge drive. Although Rev. Anne and Diane do much of the heavy lifting for this effort, a parishioner also participates in this effort. This year Ingrid Menon stepped in to help. My thanks to all of you for working so diligently on this critical activity.

Speaking of volunteers... Shirley Nanci is our Assistant Treasurer, which means she is responsible for overseeing recording and depositing all funds received by St. Peter's. The counters are the worker bees for this effort. We had to rebuild this team over the last year, and my thanks to everyone who volunteered to be a counter. We can always use a couple more people, so if you have 20 minutes to spare once a month after the 10:00 service each Sunday, please let Shirley know.

When Shirley was on vacation and then later was sick for a couple of weeks, I realized how much we depend on her to cross-check the counters and ensure our funds are deposited quickly. We could really use a backup for her, so if you would like to learn more about what she does, please let us know.

Barbara Hoff

Parish Budget for 2024

ST PETER'S 2024 BUDGET – Final

	2024 Budget	2023 Budget	2023 Actual	2022 Actual	2021 Actual	2020 Actual	2019 Actual
Income							
Primary Sources							
Current Year Pledges	153,000	145,000	157,969	155,100	178,193	193,110	190,670
Old Year Pledges	400	400	300	700	1,000	0	460
Plate Offerings	2,000	2,000	2,991	2,031	395	772	1,845
Church School Offerings	0	0	0	0	0	0	10
Endowment Income	24,000	24,000	24,000	36,000	6,815	6,997	8,135
Sub Total Primary Sources	179,400	171,400	185,260	193,831	186,403	200,879	201,120
Miscellaneous Offerings							
Initial	25	25	85	30	15	20	1,105
Lenten	0	150	0	205	0	225	136
Easter	300	700	305	455	540	2,125	2,270
Thanksgiving	100	175	45	95	530	225	100
Christmas	500	1,250	430	425	1,435	225	2,726
Flowers	1,500						
Subtotal Miscellaneous	2,425	2,300	865	1,210	2,520	2,820	6,337
Fund Raising							
Church Dinner	700	700	278	733	201	302	707
Vendor Fair	750						
RaiseRight	1,500						
Other	2,000	4,000	774	66	0	0	5,065
Subtotal Fundraisings	4,950	4,700	1,052	799	201	302	5,772
Other Income							
Building Use	5,500	3,500	5,075	3,585	2,070	800	650
Interest	600	700	647	789	374	647	1,257
Outreach-Specific Donation			629				
Insurance Reimbursement			2,500				
Other Miscellaneous	3,800	2,400	2,207	2,613	1,250	4,285	42,056
Subtotal Other	9,900	6,600	11,058	6,987	3,694	5,732	43,963
Total Budgeted/Operating Income	196,675	185,000	198,235	202,827	192,818	209,733	257,192
Expenses							
Salary Related							
Secretary	15,848	15,369	14,532	14,153	14,053	11,595	13,423
Sexton	3,766	3,480	3,510	3,660	5,749	5,576	6,656
Keyboard accompanist	0	0	0	9,097	15,290	15,000	11,750
Social Security Employees	1,500	1,442	1,380	2,059	2,685	2,461	2,435
Deacon	300						
Clergy	60,533	58,741	58,741	54,847	52,915	51,913	50,846
Social Security Clergy	9,471	9,217	9,217	8,666	8,393	8,251	8,086
Group Medical Insurance	12,612	11,022	11,031	13,669	13,279	12,665	12,062
Housing Equity / Allowance	2,980	2,900	2,900	2,727	2,641	2,596	2,544
Pension	18,923	18,378	18,078	16,998	17,810	14,835	16,611
State Taxes			53				
Continuing Education	1,000	150	0	157	0	180	1,097
Professional Expenses	1,000	750	994	1,062	745	862	2,009
Professional Development	0	0	0	0	50	0	0
Deacon Professional Development	350		451				
Guest Organist / Other	6,800	6,500	7,412	4,803	0	150	150
Subtotal Salary Related	135,083	127,949	128,299	131,898	133,610	126,084	127,669
Diocesan Pledge Basis for 2024							
Line B of 2022 Parochial Rpt	200,500						
10%	20,050						
Diocese							
Diocesan Pledge	20,050	19,101	19,101	20,869	21,636	20,640	21,648
Property Insurance	10,160	10,500	10,767	10,567	7,921	7,404	6,420
Convention	250	250	389	240	30	45	0
Subtotal Diocese Related	30,460	29,851	30,257	31,676	29,587	28,089	28,068
Church							
Electricity	4,500	4,500	4,993	4,284	3,253	3,134	3,144
Heat	5,500	6,500	5,002	6,596	4,141	5,310	11,103
Sewer	475	450	460	425	415	715	415

ST PETER'S 2024 BUDGET – Final

	2024 Budget	2023 Budget	2023 Actual	2022 Actual	2021 Actual	2020 Actual	2019 Actual
Telephone	925	2,500	1,727	2,589	2,571	2,297	2,143
Security	800						
Supplies	50		473		46		
Water	350	350	308	559	270	164	251
Subtotal Church	12,600	14,300	12,963	14,453	10,696	11,620	17,056
Rectory							
Electricity	1,800	1,800	1,908	1,700	1,716	1,688	1,426
Heat	2,300	2,300	1,989	2,116	1,940	1,772	3,235
Telephone	1,800	1,800	68	1,733	1,780	1,441	1,489
Water	500	500	469	454	423	597	465
Subtotal Rectory	6,400	6,400	4,434	6,003	5,859	5,498	6,615
Office							
Equipment	2,050	2,050	1,930	2,708	1,682	1,596	1,606
Supplies	300	300	824	298	245	255	225
Other	200	500	189	165	870	502	1,055
Member Administration	875						
Postage	150	150	126	76	183	101	0
Subtotal Office	3,575	3,000	3,069	3,247	2,980	2,454	2,886
Commissions							
Finance							
Audit	2,200	1,900	2,100	1,900	1,650	1,700	1,600
Supplies	340	400	0	170	389	0	247
Fundraising	300	300	258	516	162	158	509
Subtotal Finance	2,840	2,600	2,358	2,586	2,201	1,858	2,356
Parish Life							
Hospitality	125	900	1,101	936	876	892	280
Special Events	250	400	0	242	709	210	343
Kitchen	300	0	0	0	0	0	0
Subtotal Membership	675	1,300	1,101	1,178	1,585	1,102	623
Outreach							
Major Outreach Funding							
African Education Partnership	0	0	960	0	1,500	2,000	1,000
Other Outreach Funding							
Rector Discretionary	0	0	0	0	1,000	2,000	1,000
Outreach Commission Designated	0	0	651	0	3,080	6,980	5,200
Theological Seminary	1,987	1,850	1,850	2,000	2,000	2,000	2,000
Other: Hugs	0	0	0	0	0	500	1,000
Subtotal Outreach	1,987	1,850	3,461	2,000	7,580	13,480	10,200
Property							
Church Maintenance	10,000	11,250	9,937	14,564	7,367	7,934	11,184
Dumpster	0	0	0	0	0	103	426
Rectory Maintenance	250	250	1,229	79	179	1,900	207
Tree Removal/Landscaping	0	0	1,770	0	0	0	0
Snow Removal and Mowing	6,835	3,000	5,065	3,665	2,745	1,740	2,680
Subtotal Property	17,085	14,500	18,001	18,308	10,291	11,677	14,497
Worship							
Equipment	0	0	443	200	0	0	773
Supplies	600	750	595	753	487	593	518
Flowers	1,500						
Choir Music	50	50	48	95	194	72	244
Copyright	400	450	238	441	533	396	331
Other / Equipment maintenance	420	0	465	0	0	0	0
	2,970	1,250	1,789	1,489	1,214	1,061	1,866
Other							
Future Projects	0	0	0	0	0	5,000	40,000
Capital Projects	0	0	10,563	16,664	27,362	33,772	
Total Budgeted/Operating Expenses	213,675	203,000	216,295	212,738	205,811	213,023	252,621
Total Budgeted/Operating Surplus/Deficit	-17,000	-18,000	-18,060	-9,911	-12,993	-3,290	4,571