



Eliot Presbyterian Church

A Diverse Family in Christ . . . *Come and See*

Annual Report for 2021

Annual Meeting agenda, January 30, 2022

Congregational Meeting

Rev. Heather Prince Doss moderating

Call to order with prayer

Establish a quorum and appoint Tellers

Present annual reports

Elect officers

Elders, class of 2025: Winnie Baddoo, Hov Chea, Desiree Huckfeldt, June Taing

Deacons, class of 2025: Jim Melanson, Henry Ntoro, Mary Nga Uy

2022 Nominating Committee members at large: Nary Chumnan, Michael Sheu

Recess the Congregational Meeting

Meeting of the Corporation

Joyce Hughes, President, presiding

Call to order and establish a quorum

Present the Treasurer's report (pages 11-14)

Present the report of the Auditors

On January 10, 2022, we reviewed the books for Eliot Church for 2021 and found them to be in order

Respectfully submitted,

Bernie Campbell and John Spang, Auditors

Elect Elders as Trustees

Class of 2023: Bill Hall, Pascaline Kum, Julius Mokoro, Vera Tith

Class of 2024: Ruy Costa, Mark Dayton, Lori Hoffman, Khoeun Pring

Class of 2025: Winnie Baddoo, Hov Chea, Desiree Huckfeldt, June Taing

Elect Auditors for 2022

Vote on resolution:

“Resolved that the Treasurer, Lori Hoffman, and President, Joyce Hughes, for this corporation are fully authorized and empowered to handle financial matters and to transfer, endorse, sell, assign, set over and deliver any and all shares of stock, bonds, notes, evidence of indebtedness, or other securities now or hereafter standing in the name of or owned by this corporation, and to make, execute and deliver any and all written instruments necessary or proper to effectuate the authority hereby conferred.”

Adjourn Corporation Meeting

Reconvene Congregational Meeting

Rev. Heather Prince Doss moderating

Present approved budget for 2022 (pages 16-17)

Approve Pastor Heather's terms of call:

Salary	\$29,444
Housing	25,200
Medical	14,755
Pension	5,465
403b Contribution	5,132
Social Security offset	4,486
Vouchered expenses	6,000

New business

Adjourn both meetings with prayer

Contents	pages
Church Officer Nominations	1
Auditor’s Report	1
Pastor’s Letter	4
Clerk’s Report	6
Committees of Session	
Building	7
Communications	7
Nominating	8
Outreach	8
Board of Deacons	9
Financial reports	
2021 Income and Expenses	10
Dec. 31, 2021, Balance Sheet	12
Financial Secretary’s Report	14
Fidelity Library Fund	14
2022 Budget	15

Eliot Presbyterian Church

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Pastor's Letter

Beloved Eliot,

After two years in a pandemic that has taken the lives of 850,000 Americans and 5 million others around the world, the thing I most want to say to you as your pastor is simple: I love you each and I miss you. I miss the joyful chaos of your children in worship, children who are now two years older, taller, and smarter than when we last all gathered in the sanctuary. I miss the unbounded, Spirit-filled singing of our choirs and impromptu drummers. I miss long peace-passing with hugs and smiles that are not hidden under masks. I miss quick check-ins during the postlude and praying with my hand on your shoulder in the pews after worship. I miss the casual way we could always count on someone to help if we needed another greeter, usher, or Sunday School teacher. I might even miss stealing a chicken nugget from the trays headed to the Sunday School classrooms. And I miss seeing you share all of these things with one another.

COVID has taken many things from us in these two years. Some we can name easily and grieve openly. But others — like the sense of community that comes when a diverse group of people gathers week after week to worship, fellowship, and learn — are difficult to articulate. These losses leave a nagging emptiness that we cannot quite put a finger on for something we are not sure how to reclaim.

Please don't get me wrong: we have done so much that we can be proud of this year. We have invested in hybrid worship and we do it well; congregations in our presbytery and beyond frequently contact us for tips and best practices. We have built a professional and compassionate ministry to our neighbors who have no place to call home; we are a respected partner among service providers in Lowell. Our Cambodian community has deepened their faith through Bible study led by Rev. Thysan Sam and June Taing, our newly commissioned Lay Pastor. Even the finances of the church are healthy. But the glory of these accomplishments wanes if our communal bonds are not healthy and strong.

While I love and miss that spark that makes us "Eliot," it is not only our community spirit that unites us. The real source of our unity and our strength is Jesus Christ who builds us

together by his Holy Spirit into a dwelling place for God (Ephesians 2:22). If the COVID pandemic has battered our community spirit, then perhaps we might think of 2022 as a “rebuilding year.” Like survivors of a natural disaster, we will need to enter the rubble, mourn our losses, release what cannot be repaired, and hold fast to all that is still good and strong and useful.

Beginning in March, I will take three months of sabbatical leave for rest and renewal. During this time, I will be thinking about my own spiritual wellness and the gifts you need from me as your pastor and leader. I hope you will use this time to reflect on why this community is important to you and how God is calling you to be formed here. You will be guided by wise and thoughtful preachers who offer a voice different from my own. I hope you will remain faithful in worship or return if you have been away awhile. My sabbatical will also offer opportunities for you to reconnect with each other through intentional gatherings. I hope that everyone will attend at least one of these events and reconnect with your siblings in the faith. The elders of the congregation are also preparing for renewal in their leadership, taking stock of what to release and what good foundations to build upon. When I return in June, I hope we can celebrate together with joy and look with clear eyes and open hearts at the ministry God is preparing for us.

I do not know what 2022 holds in terms of the Coronavirus. And I do not know what Eliot Church will look or feel like in the year ahead. Things may never look exactly like they did before, and it is good to grieve and lament what is lost. But as we turn the page on a new year, we cannot hope for what used to be. We hope in Jesus Christ who promises to dwell among us when we build our community upon his Word and Spirit. As we enter this new year, I pray that our season of grieving and reflection can give way to a new spiritual era in the life of Eliot — one marked by connection, service, and joy.

*In Christ,
Pastor Heather*

Report from the Clerk of Session

Beginning membership	175
Membership gains	
Reinstate to active list	0
Professions of faith 17 and under	0
Professions of faith 18 and older	0
Reaffirmation of Faith	1
Letter of transfer	1
Membership losses	
Transfers	0
Deaths	1
Inactive list	1
Other	0
Ending membership	175
Adult Baptism	0
Child Baptism	0
Marriages	0

*Respectfully submitted,
Bill Hall, Clerk of Session*

Building Committee

Committee members: Khoeun Pring (chair), Joyce Hughes, Charly Ott, and John Spang

These are the projects we worked on in 2021:

1. Moving the nursery to the second floor
2. Furnace fixes for problems with the electronics
3. Participating in an insurance program to monitor for water leaks
4. Roof repair of snow fences
5. Repairing a broken water pipe
6. Repairing a heating system leak
7. Building more storage for St. Paul's Kitchen
8. Closing the gap up in the steeple so that birds can't come in
9. Improving the system for Zoom; purchasing a new camera and deploying three monitors

*Respectfully submitted,
Khoeun Pring, chair*

Communications Committee

Committee members: Mark Dayton (chair), Bill Hall, Junior Nku, Maurice Ntoro, Preston Ntoro

In 2021, as Covid appeared to be coming under control with the rollout of vaccinations, Eliot made the move from virtual worship to hybrid worship. This required investments to enhance the communications capabilities of the church through upgraded internet service, cameras, and other technology to improve broadcasts from the sanctuary. This has been largely successful.

*Respectfully submitted,
Mark Dayton, chair*

Nominating Committee

Elders, class of 2025: Winnie Baddoo, Hov Chea, Desiree Huckfeldt, June Taing

Deacons, class of 2025: Jim Melanson, Henry Ntoro, Mary Nga Uy

2022 Nominating Committee members-at-large: Nary Chumnan, Michael Sheu

Pastor Relations (new committee): Ruy Costa, Bill Hall, Henry Ntoro

Respectfully submitted,

Nary Chumnan, chair

Outreach Committee

Committee members: Scott Mbaka and Lori Hoffman (co-chairs), Bernie Campbell, John Corrigan, Sierra Mink, Bea Stevens, Nändi Stevens, and June Taing

In 2021 the Outreach Committee served as the Steering Committee for our Day Center.

In the spring, Sierra led us in a conversation about strengths, weaknesses, opportunities, and threats for the Day Center. The process brought out many joys and many challenges and will help us decide where to focus our attention in the future.

Hiring staff for the Day Center was a significant focus this year. A sub-group worked with Heather on job descriptions for Director of Operations, Assistant Manager, Chaplain, and Director of Social Services. We posted our job openings on Eliot's website and Indeed, and shared them with MCC, UMass Lowell, the Greater Lowell Health Alliance and UTEC as well as our own networks. We interviewed candidates, and Eliot Church filled the positions of Director of Operations, Director of Social Services, and Assistant Manager. The positions of Chaplain and Caretaker were still open as the year ended. Bridgewell Counseling Services in Lowell sent us an employee at their expense who works 12 hours per week in a customer service role; this has been a big help while positions remain unfilled.

We hoped to form a hospitality team for Sunday mornings. This team would help the congregation welcome newcomers, including our homeless neighbors. We invited several people to join the hospitality team, but so far no one has agreed to serve in this role.

Outreach Committee decided to present information about the Day Center to the congregation on Sunday mornings to keep everyone informed. Lori and Scott had a turn, and Bea made a welcome video introducing Karina when she was hired.

Pastor Heather does the work of applying for grants to fund the Day Center; the committee supports her with proofreading and keeping an eye out for new grants we can seek. Applications made in 2021 to fund the Day Center in 2022:

Synod of the NE — pending, \$18,000

Federal grants through the City of Lowell — awarded, \$39,800; pending, \$47,000

Greater Lowell Health Alliance — awarded, \$20,000

Parker Foundation — pending, \$39,000

Cummings Foundation — pending, \$25,000

Respectfully submitted

Lori Hoffman, co-chair

Board of Deacons

On the Board: Martha Costa (moderator), Bernie Campbell, John Corrigan, Charles Higgenbottom, Sothara Ly, Fru Nkimbeng, Tim Ostis, Olly Ott

2021 continued to be a challenging year in terms of in-person gatherings. As deacons we sought to mediate the need for contact within the body of Christ as well as continuing our regular duties of care within the larger community. We met 10 times, missing September and December, and sought to be faithful to our commitments.

While weather permitted, we met in person, sharing a meal with each other outside, and as the weather changed, given our space and our numbers, we continued this practice while maintaining social distancing. We also instituted a devotional time led by different deacons at the beginning of the meetings. Caring for each other was a priority. Additionally, we incorporated into our meetings time to contact some of our shut-ins or absent members by making phone calls or writing cards. We also hosted as deacons a meal for the graduates in our midst and led the youth in what has become an annual tradition of caroling during the Christmas season.

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Deacons, continued

One of our new duties was to organize the preparation and serving of food for St. Paul's Soup Kitchen, given the departure of Bill Hall and others who for years had been helping fund and facilitate our service to St. Paul's. Not finding a facilitator willing to take on full responsibility for the task, Bernie Campbell and Sothara Ly agreed to shoulder the bulk of the responsibilities and to help find within our church community those groups which would agree to cook and serve the meals at particular intervals. We now have in place two to three groups that have agreed to take on this task: the Men's Group, the Cambodian group, and CWF, which came through in helping to prepare a meal. We are still working to recruit another group to aid in this ministry opportunity.

Additionally, food donations to the Food Pantry, communion set-up, helping with the Thanksgiving meal (thanks, Bernie, for delivering meals to those who could/would not come out), and our commitment to Angel Tree all continue.

We want to thank all the faithful in the congregation that reach out to others, embracing them as they can during this long and dark season of Covid. Every phone call, every card, every virtual touch, every eye that sees and acknowledges the other, helps to keep our family threads knit together, creating a safety network where we are held.

*Respectfully submitted,
Martha Grady-Costa, moderator*

Eliot Church 2021 Income and Expense

Ordinary Income/Expense	Church	Grant	Total	Budget
Income				
4000 · Pledges/Envelopes	126,419		126,419	140,000
4010 · Loose Offerings	1,751		1,751	5,000
4020 · Per Capita	2,201		2,201	3,750
4030 · Rental Income	41,536		41,536	38,727
4050 · Interest/Div	9,308		9,308	7,200
4070 · Special Offerings	0		0	2,000
4100 · Miscellaneous	49,992		49,992	2,000
4060 · Day Center grant, Lowell		126,678	126,678	191,044
4062 · Day Center grant, Synod	18,000		18,000	19,930
Total Income	249,207	126,678	375,885	409,651
Expense				
5010 · Presbytery Mission	4,000		4,000	4,000
5020 · Per Capita Expense	8,526		8,526	8,428
5035 · St Paul's Expense	0		0	1,500
6010 · Worship	4,139		4,139	4,055
6020 · Christian Education	493		493	800
6026 · Day Center non-ESG	16,544		16,544	17,800
6021 · Youth	0		0	500
6022 · Communications	0		0	500
6023 · Fellowship	0		0	1,000
6024 · Outreach	0		0	200
6025 · Nursery	0		0	2,496
6030 · Deacons	0		0	150
6045 · Session	995		995	500
7010 · Gas	5,310	4,462	9,772	11,000
7020 · Electric	3,107	2,176	5,283	4,200
7030 · Water and Sewer	572	539	1,111	900
7040 · Contract Services	2,404	3,157	5,561	4,000
7050 · Building Repair Services	989	2,300	3,289	4,000
7055 · Building Maint. Services	1,278	2,300	3,578	4,000
7060 · Maint. Supplies	721		721	1,500

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Eliot Church 2021 Income and Expense

		Church	Grant	Total	Budget
	7070 · Insurance	17,310	3,747	21,057	19,300
	8010 · General Office	698		698	1,000
	8020 · Postage	379		379	350
	8030 · Telephone / Internet	2,329	1,495	3,824	2,400
	8040 · Copier Expense	1,060	964	2,024	2,000
	9010 · Pastor Salary	27,947	1,497	29,444	29,444
	9020 · Pastor Housing Allow.	23,915	1,285	25,200	25,200
	9025 · Pastor 403b Match	2,280	120	2,400	2,400
	9030 · Pastor SS Offset	4,146	218	4,364	4,364
	9040 · Pastor Pension/Med.	18,754	1,220	19,974	20,220
	9050 · Pastor Vouchered	3,965		3,965	6,000
	9055 · Parish Associate	3,708		3,708	3,708
	9060 · Staff Expense	49,186		49,186	50,834
	9070 · FICA Employer Contrib.	3,980		3,980	3,889
	5061 · Day Center Staff		91,814	91,814	162,696
	5062 · Day Center Supplies		9,381	9,381	
	5064 · Day Center Assistance		1,235	1,235	
	9072 · Payroll Processing	1,313	1,368	2,681	2,352
	9073 · Intern/YAV	0		0	5,000
	9074 · Consultant	2,068		2,068	5,000
	Total Regular Expense	212,116	129,278	341,394	417,686
	Regular income minus expense	37,091	-2,600	34,491	-8,035
Other Income/Expense					
	Other Income				
	4080 · Designated Gifts	21,102		21,102	
	Total Other Income	21,102		21,102	
	Other Expense				
	5050 · Designated Gifts Paid	20,685		20,685	
	Total Other Expense	20,685		20,685	
	Net Other Income	417		417	
	All income minus expenses	37,508	-2,600	34,908	-8,035

Respectfully submitted, Lori Hoffman, Treasurer

Eliot Church 2021 Balance Sheet

		Dec. 31, '21	Dec. 31, '20	\$ change
ASSETS				
Current Assets				
Checking / Savings				
	101 · Santander - Checking	132,972	27,158	105,814
	102 · Santander - Money Market	10,325	10,316	9
	103 · Santander - Thank Offering	1,178	586	592
	110 · Presbyterian Foundation - Giving	-245	-306	61
	Total Checking/Savings	144,230	37,754	106,476
Other Current Assets				
	150 · Morgan Stanley Funds	57,173	52,556	4,617
	160 · Putnam Funds	74,962	55,223	19,739
	170 · Wellington Vanguard Fund	5,175	3,984	1,191
	190 · Presbyterian Foundation	1,634	1,634	0
	191 · Presbyterian Foundation - Women	239	239	0
	196 · Common Stock	49,717	50,509	-792
	Total Other Current Assets	188,900	164,145	24,755
Total Current Assets		333,130	201,899	131,231
TOTAL ASSETS		333,130	201,899	131,231

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Eliot Church 2021 Balance Sheet

		Dec. 31, '21	Dec. 31, '20	\$ change
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
	2050 · Security Deposit	300	300	0
	Total Current Liabilities	300	300	0
	Total Liabilities	300	300	0
Equity				
	3011 · Lilly Grant	45,530	0	45,530
	3030 · Cynthia Moores Fund	8,511	8,511	0
	3040 · Gardiner Fund	4,891	4,891	0
	3044 · Eliot Cambodian Community	2,208	2,408	-200
	3045 · Cambodian Life Project	646	456	190
	3046 · National Cambodian Fund	160	160	0
	3047 · Women's Association	1,202	1,202	0
	3050 · Lacey Fund	33,523	33,523	0
	3060 · Memorial Scholarship Fund	3,473	3,514	-41
	3070 · Maestri Fund	2,527	2,527	0
	3080 · Rose Window Fund	9,643	9,643	0
	3090 · Sarah A. Weir Fund	33,312	33,312	0
	3091 · Thanksgiving Dinner	2,113	2,065	48
	3092 · Thank Offering Fund	4,455	3,135	1,320
	3093 · Donkoh-Halm Project	100	100	0
	3096 · Day Center Grants	40,787	-4,824	45,611
	3100 · General Fund	104,841	90,858	13,983
	Net Income	34,908	10,117	24,791
	Total Equity	332,830	201,598	131,232
TOTAL LIABILITIES AND EQUITY		333,130	201,898	131,232

Respectfully submitted, Lori Hoffman, Treasurer

Financial Secretary's Report: Income	
Loose cash	1,752.00
Pledges and checks	68,229.00
Electronic pledges	59,552.00
Per capita	2,199.00
Rent	39,056.82
Day center grants	170,163.23
Interest/dividends	9,379.53
Miscellaneous	50,751.69
Special offerings	0.00
Designated gifts	63,860.00
Designated Building Fund	8,222.00
Total Income	473,165.27
2021 Fidelity Library Fund	
Beginning Balance	1,203.00
Interest	11.88
Ending Balance	1,214.88

*Respectfully submitted,
Joyce Hughes, Financial Secretary*

Eliot Church Budget for 2022

		Total	Church	Grants	
				Confirmed	Proposed
Revenue: Church	Pledges	130,700	130,700		
	Loose Offerings	1,700	1,700		
	Per Capita	2,200	2,200		
	Rent	39,616	39,616		
	Interest/Dividend	7,200	7,200		
	Special Offerings	2,000	2,000		
	Misc. Income	2,000	2,000		
	Synod grant 2022	18,000			18,000
Revenue: Day Center	Grant ESG 2021	49,383		49,383	
	Grant ESG 2022	19,800		19,800	
	Grant CDBG 2022	20,000		20,000	
	Grant GLHA 2022	20,000		20,000	
	Pending grants	73,218			73,218
Total Revenue		385,817	185,416	109,183	91,218
Expense					
Mission	Presbytery Mission	4,000	4,000		
	Per Capita	8,700	8,700		
	St. Paul's	1,500	1,500		
	Day Center Coffee	2,000			2,000
Session	Worship Committee *	10,000	10,000		
	Christian Education	800	800		
	Communications	500	500		
	Fellowship	1,000	1,000		
	Outreach	200	200		
	Youth Committee	500	500		
	Nursery	2,621	2,621		
	Deacons	150	150		
	Session General	500	500		

* Worship Committee: \$6,000 added this year to pay two people per Sunday, three hours each, to set up, run, and take down tech.

Eliot Church Budget for 2022

		Grants			
		Total	Church	Confirmed	Proposed
Operations	Utilities	16,100	8,050	4,025	4,025
	Contract Services	4,000	2,000	1,000	1,000
	Repair Services	4,000	273	1,827	1,900
	Maintenance Services	4,000	2,000	1,000	1,000
	Maintenance Supplies	1,500	1,500		
	Insurance	23,078	18,078	2,500	2,500
Administration	General Office	1,000	1,000		
	Postage	350	350		
	Telephone/Internet	4,700	700	2,000	2,000
	Copier	2,000	1,050	375	575
	Extra sabbatical exp.	3,000	3,000		
Admin.: Day Center	Database	1,400		1,400	
	General supplies	7,588		7,588	
	Religious supplies	2,000			2,000
	Assistance	2,500		1,800	700
Personnel: Pastor	Pastor's Salary	29,444	26,944		2,500
	Housing	25,200	22,700		2,500
	Medical	14,755	12,905		1,850
	Pension	5,465	5,465		
	403b contribution	5,132	4,750		382
	Soc. Sec. Offset	4,486	4,486		
	Vouchered	6,000	6,000		
Personnel: Church	Staff salaries	84,968	70,768	1,302	12,898
	FICA Empl. Contr.	5,811	4,738	100	973
	Payroll Processing	2,640	1,370	700	570
Personnel: Day Center	Staff Salaries	116,104		70,587	45,517
	FICA Empl. Contr.	8,882		7,054	1,828
	Fringe: Health Ins.	9,000		4,500	4,500
	Training	1,425		1,425	
Total Expense		428,999	228,598	109,183	91,218
Difference		-43,182	-43,182	0	0

Respectfully submitted, Joyce Hughes, Financial Secretary