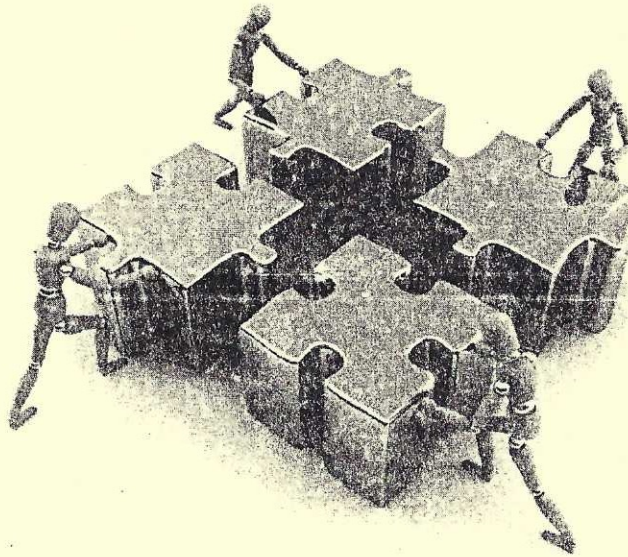


Paul & Elaine Brown

A.R. 2010

ANNUAL REPORT & CONGREGATIONAL MEETING



No DEACON
RET INCLUDED!

Perhaps due to
Martha C.
leaving

Mid-Coast Presbyterian Church

*We, the people of Mid-Coast Presbyterian Church,
are a community of faith called into existence
by God to be the Body of Christ in the world.*

*Using the gifts we have been given through God's Holy Spirit,
we engage in mission and ministry to a world that stands in need of God's love,
healing and grace.*

*God calls us to demonstrate His love for all through worship,
study, fellowship, community, caring, healing, forgiveness and reconciliation.*

JANUARY 30, 2011, immediately following service

(to review the year 2010)

AGENDA FOR THE 2011 ANNUAL MEETING Mid-Coast Presbyterian Church

- I. Opening prayer, appointment of a clerk for the meeting, validation of a Quorum
- II. Report of the Clerk, Marci Clark: approvals of the Minutes of January 24, 2010, January 31, 2010, and December 5, 2010; review of statistical report of the Clerk
- III. Reports (*in order of contents*)
 - Board of Deacons
 - Overview
 - Financial
 - Presbyterian Women
 - Overview
 - Financial
- IV. Faith and Foundation Teams
 - Faith In Action
 - General Overview
 - Outreach Support
 - Bright Start Overview
 - Bright Start Financials
 - Faith In Daily Life
 - Faith In Nurture
 - Faith In Worship
 - Personnel Committee
 - Properties Committee
 - Finance Committee
 - Treasurer's Overview Report
 - Financial Statements
- V. Adjournment with prayer

ANNUAL REPORT of the Year 2010

Table of Contents

Pastor's Report	pg.3-4
Minutes of Congregational Meeting of January 24, 2010	pg.5
Minutes of Congregational Meeting of January 31, 2010	pg.6
Minutes of Congregational Meeting of December 5, 2010	pg.7
Annual Membership Report from Clerk	pg.8
Board of Deacons' Narrative and Fund's Statement	pg.9-11
Presbyterian Women	pg.12
Presbyterian Women Financial Report	pg.13
Faith Teams Reviews	
Faith In Action	pg.15-17
Bright Start	pg.18
Bright Start Financials (Balance Sheet)	pg.19-20
Faith In Daily Life	pg.21
Faith In Nurture	pg.22
Faith In Worship	pg.23-24
Foundation Teams Reviews	
Personnel Committee Report	pg.25
Properties Committee Report	pg.26
Treasurer's Overview Report	pg.27-28
Balance Sheet	pg. 29
Income & Expenses Statement	pg.30-31
Financial Results Summary	pg.32
Finance Committee Report	pg.33

PASTOR'S ANNUAL REPORT FOR 2010

Are you an **Impatient Optimist** or an **Impatient Pessimist**? An "Impatient Optimist" is one who cannot wait to see what is going to happen in a joyfully anticipated future. An "Impatient Pessimist" is someone who expects the worst and is in a hurry to prepare for it. Which one are you? As we look back on the past year, I find myself eagerly anticipating how the next year will unfold.

This time last year, many were worried about our fiscal viability as we faced a large deficit. By God's grace, with a matching contribution, one anonymous donor was able to inspire increased giving from many of you – both from your own resources and the community around us. In this past year, the Session and an Ad Hoc Committee (known affectionately as "The Diggers") worked diligently and passionately to address the deficit before us and **it truly seems to be a miracle that we bucked the national trend** and have ended up with a bit of a surplus! I hope it will also be recognized how much fun we had raising much of those funds – "Give and Go" participation, "Time and Talent" auction, "Harvest of Gratitude" pots, "Valentine Giving", Congregational Garage Sale (aka PW Parking Lot Sale), and other opportunities not only raised money but gave us time together, working as a family to maintain our household.

There might be some who think we should have been working together on outreach projects, however, the reality is that as a "young congregation" with new buildings, we are still paying off a sizeable mortgage that has allowed us to provide important meeting space for many community groups (as you will see in the report of the Faith in Action Team which also reflects that this congregation is incredibly involved in outreach!). Additionally, "Bright Start" continues to thrive in this place as both child care (allowing many in the community to work knowing their children are in a loving environment) and pre-school preparation (setting up lifetime habits of learning for future members of our community); and more, it is also a supportive environment for parents to gain wisdom in order to raise happy and responsible children. Best of all: **this building resounds with laughter and joy on a daily basis – something my colleagues envy with their empty buildings!**

It is truly unbelievable how much this small church accomplished in the past year! "Small church"? Some of you might be bristling at the description – but it is a reality we've had to face as we "clean the rolls" in order to reduce our Per Capita expenses, as well as review the level of participation of all our membership. Do keep in mind that we continue to care for those who are listed on our "inactive members" roll. Naturally, I find good news even though the numbers are down. We have an excellent ratio of worship attendance to membership numbers (trending toward 85 people in worship on Sundays and growing) and, **our numbers of actively participating young people continues to grow (over 40 of preschool age to 12th grade have been involved over the past year!)**.

While the Session and I are doing our best to encourage everyone to maintain or even increase their commitment to this congregation, we need your creative ideas as well as your constructive criticism! Many of us are "from away" and bring with us a wealth of ideas for what worked in other congregations. That also means we bring enormously varied perceptions of what "church" means. Like every family or committed relationship, we've got to keep our lines of communication open and make our expectations, as well as our disappointments and frustrations, known. Here's a confession: I recently wrote in my prayer journal "afraid I'm not meeting unspoken and unknown" expectations. Well that would be hard wouldn't it? Nothing is less helpful than to hear people are feeling left out or angry without some opportunity to resolve the problems! **So I encourage everyone to feel free to meet with me, formally or informally – in my office, in your home, on a walk, or over coffee. I confess, I often skip meals, so help me out – keep your pastor fed and informed.**

Another way to keep us informed might be to gather a few people together for a pow-wow of sorts. Maybe you have found yourselves gathered with other friends talking over dinner or dessert about what you wish we were doing (or not doing) – how much more useful it would be to include the pastor in these conversations. **One of the continuing joys of this congregation is how often we do come together over meals.** It has been a special gift to gather on holidays, both Easter and Christmas days saw some of us feasting together as a family. Other special events have also been marked with good food and laughter.

During my first year as pastor here, the Session and I spent many extra meetings addressing budgetary concerns and reviewing “Safe Church” policies. Our meetings were so “agenda-driven” and constrained by meeting times, we didn’t have time to pray together and listen for God’s direction. This year, the Session and I have added one monthly meeting for the express purpose of engaging in “The Practice of Spiritual Discernment.” We will study scripture together, pray and learn together. I ask your prayers for us every 4th Monday of the month and throughout the year ahead. And please continue to join me in prayer at “10:10” **wherever you are, we can pray together as a church – for each other, our community, and our world.**

A couple of personal highlights from this year include representing the Presbytery of Northern New England as a commissioner at General Assembly in Minnesota this past summer as well as serving as the “President” of the Brunswick Area Interfaith Council. I initially agreed because we were in a fallow year (and it wouldn’t be too demanding). Wondering what the future held, it has been very exciting to see the group re-energized by “The Gathering Place” (the Adult Day Center for those with nowhere to go during the day which will be peopled by volunteers from many area churches. Initially, over 50 have signed up to help – unheard of and MCPC members have been essential to bringing this to fruition).

One of my goals this past year has been to make the presence of MCPC better known in the community. The Cul de Sax Concert, “Fishes and Loaves”, and the Volunteer Fair were good examples of how many people have yet to find us! “I didn’t know this church was here” and “I didn’t know there were Presbyterians in Maine” have been heard from visitors – why is it easier to find Wal-Mart than this wonderfully warm and welcoming congregation? I still dream of being a presence at the Farmers’ Market . . . maybe you would like to help?

Even as I review the past year, I cannot help but look forward so here are some of my goals for the future:

- Continue to grow in numbers and participation level
- Continue to increase communication and strengthen relationships in the process
- Continue to make our presence known to the greater community
- Continue to preach the gospel as well as learn from all of your experiences

“Over the bridge and up the hill . . .” – this is how I give visitors directions for getting to our church building but as I look at those words, they become a wonderful description of our church. The “bridge” is both **Jesus Christ**, who brings us together as one body, **and each other**, as we reach out in love and compassion. “Up the hill” can describe the many challenges we face both as individuals and as a congregation. Let me echo Paul’s words, “Grace to you and peace from God the Father and the Lord Jesus Christ. We ought always to give thanks to God for you, brothers and sisters, as is only fitting, because your faith is greatly enlarged, and **the love of each one of you toward one another grows ever greater; therefore, we ourselves speak proudly of you among the churches of God for your perseverance and faith . . .**” *and so I do, give thanks to God, always, for the honor and joy of serving as your pastor!*

**Mid-Coast Presbyterian Church
Called Congregational Meeting
January 24, 2010
11:20 A.M.**

The Congregation of Mid-Coast Presbyterian Church met on January 24, 2010 for the purpose of electing Elaine Brown to the Board of Deacons

The Moderator opened the meeting with prayer.

The Acting Clerk declared that there was a quorum present.

The Moderator announced that Elaine Brown was being nominated to the Board of Deacons for a three year term. She would be replacing Carol Ingram who withdrew due to family commitments.

There were no nominations from the floor. The Moderator asked the members to vote. It was unanimous election.

The Moderator ended with a motion to adjourn followed by prayers.

Respectfully submitted,

Joan Coop, Elder
Clerk Pro-tem

Rev. Diane Hoppe-Hugo
Moderator

**Annual Congregational Meeting
Mid-Coast Presbyterian Church
January 31, 2010
11:30 A.M.**

The meeting was called to order by the moderator, Rev. Diane Hoppe Hugo. A quorum was validated.

The annual reports were presented in written form and chairmen answered questions from the congregation. Joanne Hardy expressed a concern on the annual membership report and the clerk promised to further investigate and make corrections as needed.

Motion was made and passed to approve the reports.

Sarah Dalton, treasurer, presented the financial report and the 2010 budget. There is an extreme budget shortfall of over \$60,000. Jeff Doring, elder, spoke to the congregation concerning "generosity" of giving, and encouraged a renewed attitude toward giving. There will be a chance to "repledge" for 2010 on February 14.

Joan Coop, chairman of the Nominating Committee, presented the following nominations for the 2010 Nominating Committee:

Marci Clark, chairman- elder

Marcia Foulger -elder

Bud Warren

Roy DeFio

Ian MacLean -deacon

Marilyn Cary

Theresa McKittrick

Motion was made and passed to approve the nomination.

Bud Warren thanked the pastor on behalf of the congregation for her work and presence among us.

Motion was made and passed to adjourn.

The meeting was closed with prayer.

Respectfully submitted,

Marci Clark
Clerk

Rev. Diane Hoppe Hugo
Moderator

Congregational Meeting
Mid-Coast Presbyterian Church

December 5, 2010

11:20 a.m.

The meeting was opened with prayer. A quorum was validated and the clerk was designated as the secretary of the meeting.

Marci Clark, chair of the nominating committee, presented the following members for election for the class of 2013:

Elders: Marci Clark - 2nd term

Darryl Johnson - 1st term

Vida Mitchell - 1st term

Deacons: Suzanne Cook - 2nd term

Rita DeFio - 2nd term

Valerie Enos - 2nd term

Mike Hugo - 1st term (also to be ordained)

There were no nominations from the floor.

Motion was made and passed to elect the names presented as officers for 2013.

The meeting was closed with prayer led by the clerk.

Respectfully submitted,

Marci Clark

Diane Hoppe-Hugo

Clerk

Moderator

Mid-Coast Presbyterian Church Annual Membership Report 2010

Active Membership	143
GAINS	
Affirmations	
Reaffirmations	1
(Karen Johnson)	
Transfer (Darryl Johnson,	7
John and Nancy Aliberto,	
John and Ethyl Wilkerson, Bob and Linda Estus)	

TOTAL GAINS 8

LOSSES	
Death*	2
(Barbara Hall and Barbara Schafer)	
<i>Blessed are the dead who die in the Lord, says the Spirit.</i>	
<i>They will rest from their labors, and their deeds follow them.</i>	
Removal by Request	1
(Elise Horsfall)	
Transfer	3
(Corinne Reif, George and	
Margaret O'Brien)	
Move to Inactive Status	30

TOTAL LOSSES 36

Active Membership 12/31/2010 115

Baptisms 0

Christian Education	
Infants, toddlers, children	40
and youth to grade 12	
Adult Participation	20
Teachers/Church School Officers	20

Attested,

Marci Clark, Clerk of Session

There were no pages 9 and 10 in the printed copy
used to scan this file. 05/06/2025

*With sadness, we also remember the death of a dear friend of the congregation,
Karen Whalen.

Deacon's 2010 Financial Transactions in Detail

Balance - beginning of year	1/1/2010	Balance Forward		3,054.50
Deposits				
	9/28/10	From Operating Fund		767.00
	10/13/10	Contribution made		60.00
	12/7/2010	From Operating Fund		108.05
	12/31/2010	From Operating Fund		35.00
Subtotal of Deposits				970.05
Disbursements				
	4/9/2010	382 Contribution made		-200.00
	7/26/2010	383 Contribution made		-200.00
	5/3/2010	384 Contribution made		-300.00
	5/28/2010	385 Contribution made		-100.00
	5/12/2010	386 Contribution made	Tedford Shelter	-69.89
		387 VOID		
	6/14/2010	388 Contribution made	CHANS/Hospice	-100.00
	7/16/2010	389 Contribution made	MATE	-100.00
	7/1/2010	390 Contribution made	Individual	-100.00
		391 VOID		
	7/19/2010	392 Contribution made	Individual	-85.00
	8/2/2001	393 Reimbursement	Individual	-43.15
	8/20/2010	394 Reimbursement	Individual	-20.00
	8/9/2010	395 Contribution made	CMP	-100.00
	8/12/2010	396 Reimbursement	Individual	-25.00
	10/14/2010	397 Contribution made	People Plus	-100.00
	11/9/2010	398 Contribution made	GBEON	-100.00
	11/17/2010	399 Contribution made	Habitat	-200.00
Subtotal, Disbursements				-1,843.04
Balance - beginning of year				3,054.50
Deposits				970.05
Disbursements				-1,843.04
Balance - end of year				2,181.51

*E. House
Deacon Fund*

PRESBYTERIAN WOMEN 2010 ANNUAL REPORT
MID-COAST PRESBYTERIAN CHURCH

If you are a woman and you worship at MCPC, you are automatically part of Presbyterian Women. No membership, no dues, no required attendance – just join in any activity that interests you. We are all part of the body of Christ, and as such, we worship, work and have fun together.

Activities in 2010 included:

Putting the “fun” in fundraising

- * Bowdoin College Give and Go Sale – we helped prepare for their big two-day sale whether by sorting shoes or pricing anything from computers to swiffers and everything in between. We also sold coffee and muffins at the crack of dawn to those waiting in line.
- * Parking Lot Sale at MCPC – we moved our Tag Sale outdoors.
- * Annual Christmas Sale - including raffle of beautiful quilt made by our quilting group and a charming doll made by Harriet Tobin, as well as assorted relishes and preserves lovingly created by many hands!

Learning and spiritual renewal

- * Weekly Bible study (the book of Joshua) and spiritual study (May I Have This Dance? by Joyce Rupp)
- * MCPC retreat which studied the Seven Deadly Sins and Related Virtues
- * PW Northern New England retreat was in Vermont on Mother’s Day weekend and included a fascinating historical hymn sing led by our own Matile Hugo.

Gathering for fellowship

- * We Survived Winter Brunch at Kennebec Tavern
- * Christmas Gathering hosted by Joan Coop
- * Attending the opening of Trader Joe’s in Portland

Worshipping

- * Annual worship service at MCPC led by PW which included dramatic presentations of inspirational women from the Bible

Ongoing mission projects

- * sale of cards to support Church World Service Mother’s Day blankets and CEOLI cards to support disabled youth in Bolivia
- * Support of Portland Sudanese Fellowship
- * Birthday Offering
- * Thank Offering
- * Least Coin Offering

All money earned this year not needed for PW operating expenses went to our mission pledge to PW-Northern New England and to support the ministry of MCPC.

In other words, we prayed and we played, we studied and we worshipped, we labored and joyfully donated the fruit of our labors – all to the glory of God and the strengthening of our congregation.

PRESBYTERIAN WOMEN
2010 Annual Financial Report
1/1/2010-12/31/2010

BALANCE FORWARD 1/1/2010	1,329.63
--------------------------	----------

RECEIPTS

Christmas Fair	4,751.67
Bowdoin Give and Go Sale	1,166.14
Parking Lot Sale	358.90
Thank Offering	257.97
Birthday Offering	312.00
Mother's Day card sales	195.00
CEOLI card sales	37.50
Least Coin Offering	3.48
Donation	25.00
Donations (for Sudanese, school & Christmas)	205.00
Sub-total	7,312.66

DISBURSEMENTS

MISSION:

PW-PNNE	1,200.00
Thank Offering	257.97
Birthday Offering	312.00
Church World Service (Mother's Day Cards)	195.00
Least Coin Offering	3.48
Sudanese (school & Christmas)	205.00

OPERATING EXPENSES:

Retreat	119.00
Christmas Fair	201.60

DONATION – MCPC	4,303.11
-----------------	----------

Sub-Total	6,797.16
-----------	----------

ENDING BALANCE 12/31/2010	1,845.13
---------------------------	----------

This page is intentionally blank.


FAITH IN ACTION 2010 ANNUAL REPORT


The Faith in Action Team continues MCPC's long history of involvement in many local community outreach programs and support of worldwide outreach. This team encourages members to share their time and talents in these programs along with bringing new programs to the attention of the congregation. More than ever, we have been challenged to extend our involvement beyond charitable dollars.

Over the past year, the Faith in Action Team has addressed a number of issues including:
SUSTAINABLE FISHING AND SUPPORT OF LOCAL BUSINESS: "Fishes and Loaves" was a 5-week study of the local fishing industry with a focus on environmental challenges and sustainable fishing. The study culminated in a delicious meal of steamed mussels (donated by local fisherman Phil), local bread, and roasted vegetables (all obtained from local farmers).

HUNGER: For the first time, letter-writing campaigns were held for Bread for the World (an outreach that seeks no money and is an excellent example of Faith in Action to change the World) and resulted in over 100 letters mailed to our various elected officials in support of extending the Child and Earned Income Tax Credits. In addition to collecting food throughout the year for the Mid Coast Hunger Prevention Program, we held 'food drives' for MCHPP at Thanksgiving collecting \$120 and were thrilled to deliver 100 pounds of food collected during the Cul de Sax Christmas Concert.

BLOOD: We continue to provide the space, volunteer hosts and donors for the American Red Cross Blood drives.

HOMELESSNESS: A number of Faith in Action Team members have been part of an exciting new project in downtown Brunswick, "The Gathering Place" which will provide an open and welcoming place for people to meet, chat, and socialize – addressed primarily to folks who have no place to go during the daytime. A future hope is to provide connections to local support programs, computer and life skills, and guidance in seeking employment. 

AFFORDABLE HOUSING: As a covenant church for Habitat for Humanity since 2004, we continued to support Habitat for Humanity/7 Rivers Maine by participating in the Annual Walk, which raised over \$1800 from MCPC and by selling "gingerbread house cookies" to raise additional funds. Exciting news has arrived that a "build" will finally begin in Topsham and MCPC will serve as the hub for this ongoing project by providing space for meetings, recruitment and volunteer training. Of course, a number of members are expected to participate in the actual building of a new home for a local family.  Jan 2 1991

NO **FENCES IN SOUTH AFRICA, AIDS and GLOBAL HUNGER:** For a number of years now, MCPC has been connected to Presbyterian workers and congregations in Africa. Originally paired with three different congregations in South Africa, MCPC has continued to be a strong supporter of the Khobonqaba Presbyterian Church's Soup Kitchen. As we continue to support the Mission At The Eastward's ongoing efforts to participate in pastor and congregational exchanges, we've also learned about the woefully inadequate availability of necessary medication and medical support of a population devastated by the AIDS epidemic. MCPC was able to send over \$900 to "Dr. Norma's AIDS clinic" in South Africa.

7 DIVERSITY: Since 2004, MCPC has provided support for the Sudanese Presbyterian Fellowship of Portland made up of immigrants from Sudan who worship in their native Nuer language. Both financial support and dedicated leadership has continued to come from this congregation through monthly Steering Committee meetings and monthly joint worship services. Even as we have helped this immigrant population adjust to the American way of life, we have also learned about the long history of Presbyterian presence in Sudan, the incredible challenge for Christians in a predominantly Muslim country, and we've taken a personal interest in the outcome of the historical vote for independence currently taking place in Southern Sudan. Needless to say, involvement with our African Brothers and Sisters has enlarged our concept of the Body of Christ.

HOW TO SUPPORT OUTREACH WITH MORE THAN MONEY: Challenged by a significant budget deficit, we maintained our annual pledge to PCUSA (\$6,600) as well as continued support of denominational offerings (One Great Hour of Sharing, Pentecost, Peacemaking and Christmas Joy). In an effort to make up for our reduced financial support of the many agencies we've helped in the past, we highlighted the following agencies as a "Monthly Outreach," inviting local speakers to address the congregation and encouraging individual donations of time or money: Topsham Heating Assistance, Warm Thy Neighbor, Mid Coast Hunger Prevention Program (MCHPP), Chans Hospice, Mission at the Eastward (MATE), All About Prevention (formerly Merrymeeting Aids Support Services), Amnesty International-Maine, Greater Bath Elder Outreach Network, People Plus, Habitat, South African ministries (Dr. Norma's AIDS clinic, Khobonqaba Soup Kitchen), and a homeless day center being established in Brunswick.

VOLUNTEER OPPORTUNITIES IN THE LOCAL AREA: A Volunteer Opportunity Fair held this past Fall brought 20 agencies to Mid-Coast to describe their services and volunteer opportunities, providing a chance for the community to learn more about how they can help. It was enthusiastically appreciated by the agencies as an opportunity to network with each other and we hope to repeat the Fair again in the coming year.

ALTERNATIVE CHRISTMAS MARKET: How do we counter the commercialism and rampant materialism of Christmas? Our "Alternative Christmas Market" supported people around the world through sales of fair trade coffee, CEOLI cards, Heifer animals, fencing for gardens in South Africa as well as handcrafts made in South Africa, and Habitat for Humanity building materials.

HOSPITALITY TO THE COMMUNITY: These local organizations received support through the use of our building for meetings. Most pay no rental fees while others provide some monetary support to offset the cost of maintenance, heating, and all that goes into providing a welcoming space for the community to gather: Girl Scouts (four troops), Brownies, Venture Scouts (girls and boys), Cub Scouts, Mt. Ararat High School Nordic Ski Team, Youth Alternatives Mediation, Merrymeeting Wheelers Bicycle Club, American Red Cross, Food Addicts, Midcoast Winter Farmers' Market Association, Oratorio Chorale, and Brunswick Area Interfaith Council. In addition, the youth from Central Presbyterian Church in Huntington, New York spent the night at MCPC.

How do you put your Faith in Action? We hope you will be a part of the MCPC effort to show the community, and the world, our faith in action as we reach out to our brothers and sister in need.

FAITH IN ACTION TEAM
Outreach Support at MCPC
All Sources for the Year 2010

	Operating Fund Support (1)	National PC(USA) Offerings (2)	Outreach Special Collections (3)	Presbyterian Women	Deacons	All Other Outreach Donations (4)	Total Outreach Support
Outreach Giving	\$7,800	\$5,334	\$2,389	\$2,173	\$1,755	\$1,940	\$21,391
Expense Base	\$143,533	\$5,334	\$2,389	\$6,797	\$1,843	\$1,940	\$161,836
% of Outreach Support to Base	5%	100%	100%	32%	95%	100%	13%

Notes:

- (1) Operating Fund support comes from the overall Operating Budget as supported by pledges and other Sunday worship giving. Expense base is Total Operating Expense less Mortgage Expense (to keep calculations consistent with prior years)
- (2) Includes One Great Hour of Sharing, Pentecost, Peacemaking and Christmas Joy offerings.
- (3) Monthly Outreach Collections and special collections (Thanksgiving Baskets and South Africa AIDS Support – Dr. Norma)
- (4) Habitat Spring Walk

Source: Faith In Action collected data from
Financial Statements and Committees

Bright Start at Mid-Coast Presbyterian Church

Annual Report - 2010

Bright Start at Mid-Coast Presbyterian Church is a mission program that provides child care services and early childhood educational programs to children in the local area. We offer full-time child care for children ages 2 ½ to 6 years of age. We are open from 6:30 am to 5:30 pm each day. We also offer a morning preschool and an afternoon K-Ready module. These programs can be accessed alone for families not requiring child care.

At the end of 2010 we had an enrollment of 41 children. Scholarship aid has been given to 9 children during 2010 totaling \$8,658. Seven children have received support from outside agencies such as the ASPIRE program and Child Development Services. We have provided a place for services for 11 special needs children. We provided services for three of these directly and carried out IEP's for the rest during our regular classroom time.

All staff renewed their CPR certification this year. We currently have five full time staff, including the director. We also are fortunate to have several volunteers, three from MCPC and one from Success by Six who read to us each week. Our volunteer from the Center for Independent Living continues to bake for us two times a week and we enjoy the wholesome muffins and breads for our snacks. We also had a volunteer this year from the community and a visitor from Sweden who has been helping out.

The children have enjoyed special activities this year in trips to the Topsham Library, the Highlands, our local Hannaford store, Petco, Home Depot, and our Kinder Konzerts. We adopted a former Bright Start family this Christmas and were able to provide them with many gifts and two boxes of food due to the generosity of our staff and parents. In July we visited the Portland Children's Museum for our annual family field trip.

The Board of Directors meet monthly at the church. It is composed of Linda Pappin, Marci Clark, Shirley Reese, Debbie Patterson, Joanne Hardy, Diane Hoppe-Hugo, Amy Goodwin and Loralie Spooner as well as Director, Eileen Twiddy. Joanne continues as our Treasurer and Linda Pappin serves as the liaison to the Session.

The Board and Staff are very grateful for the support of the church in our ventures. The property committee worked with staff to strip and wax the floors in our classrooms. A volunteer group from Bowdoin College was also able to paint the hallway in our wing.

It has been a busy and productive year and we look ahead to another great year at Bright Start.

Bright Start Early Childhood Center - Topsham, ME
Treasurer's Report as of December 2010

Monday, January 24, 2011

Page 1 of 2

Account #	Account Name	Period Activity	YTD Balance	Previous YTD	Annual Budget
Income					
415.100	REGISTRATION FEES	60.00	960.00	600.00	500.00
415.110	TUITION RECEIPTS	17,352.00	185,396.00	169,426.82	171,000.00
415.111	SCHOLARSHIP AID	(695.00)	-8,589.00	(17,265.90)	(16,800.00)
415.114	TUITION AID- STATE OF MAINE	1,404.00	19,609.70	27,820.20	23,000.00
415.116	AIDE REIMBURSEMENT	0.00	4,475.52	5,478.48	2,340.00
415.125	FOOD PROGRAM RECEIPTS	0.00	0.00	0.00	
415.140	FUND RAISING EVENTS	0.00	131.42	178.36	500.00
415.150	MISCELLANEOUS INCOME	0.00	0.00	0.00	
415.160	INTEREST INCOME	0.00	0.00	99.26	
415.200	INCOME FROM GRANTS	0.00	0.00	1,400.00	
415.300	GIFTS & DONATIONS	0.00	250.00	1,150.00	
Total Income		\$18,121.00	\$202,233.64	\$188,887.22	\$214,140.00 <i>180,540.00</i>
Expense					
515.110	SALARY & HOURLY WAGE EXPENSE	9,976.54	129,410.53	145,676.59	130,539.00
515.125	FICA EXPENSE	718.97	9,339.58	10,412.24	9,986.00
515.200	Medical Insurance expense	987.78	11,371.53	14,519.20	11,275.00
515.300	Payroll Service	58.00	880.49	863.43	900.00
515.500	ADMINISTRATIVE SUPPLIES	23.63	859.20	779.40	800.00
515.501	BLDG & GROUNDS SUPPLIES	2.99	331.53	411.25	400.00
515.511	CLASSROOM SUPPLIES	0.00	1,080.29	719.80	1,000.00
515.516	OUTSIDE ACTIVITY EXPENSE	0.00	482.00	378.50	200.00
515.517	GYMNASTICS PROGRAM	560.00	6,202.00	5,344.00	5,800.00
515.518	MUSIC PROGRAM	300.00	2,550.00	2,400.00	2,500.00
515.519	PAPER PRODUCTS	11.55	878.67	822.61	850.00
515.520	FOOD EXPENSE	187.65	4,063.47	4,160.38	4,500.00
515.521	POSTAGE EXPENSE	9.61	145.00	95.84	100.00
515.525	TELEPHONE EXPENSE	43.35	522.88	534.76	550.00
515.535	ADVERTISING	13.94	167.28	139.40	250.00
515.540	TRAINING EXPENSE	52.50	322.50	200.00	600.00
515.550	EQUIPMENT	0.01	844.70	0.00	100.00
515.552	PLAYGROUND EXPENSE	0.00	103.84	1,456.92	300.00
515.557	Transportation	0.00	876.98	792.83	800.00
515.560	INSURANCE--Work Comp & Liabili	577.86	2,205.24	2,339.00	3,000.00
515.564	BANK EXPENSES	0.00	77.94	0.00	100.00
515.565	LICENSE FEES/BACKGROUND CHECKS	15.00	458.00	260.00	400.00

Bright Start Early Childhood Center - Topsham, ME
Treasurer's Report as of December 2010

Monday, January 24, 2011

Page 2 of 2

Account #	Account Name	Period Activity	YTD Balance	Previous YTD	Annual Budget
515.570	Arts Grant	0.00	100.00	300.00	100.00
515.571	Sunblock Grant	0.00	582.74	110.00	890.00
515.575	MISCELLANEOUS EXPENSE	194.96	405.12	120.88	400.00
515.600	MAINTENANCE & REPAIR	0.00	233.63	289.94	200.00
515.701	CAPITAL IMPROVEMENT	0.00	0.00	0.00	
515.998	EXPENSE ASSESSED BY MCPC	0.00	4,000.00	4,000.00	4,000.00
515.999	CLEARING ACCOUNT	0.00	0.00	0.00	
Total Expense		\$13,734.34	\$178,495.14	\$197,126.97	\$180,540.00
Difference		<u>\$4,386.66</u>	<u>\$23,738.50</u>	<u>(\$8,239.75)</u>	<u>\$33,600.00</u>

If the accounts in the subtotals have changed or if ledger and subsidiary account attributes have changed, Previous YTD totals may not represent a valid comparison.

Annual Report for Faith In Daily Life Team- 2010

This faith team was a new idea that originated at the Elders-Deacons Retreat in January of 2010. The overall goal for this team is year-round stewardship as more than a Fall "Pledge Campaign". Our struggle has been to define "stewardship" and to define what this "stewardship" encompasses for us here at Mid-Coast both as a church and as a church family.

We presented the following to the congregation when we instituted the Faith Teams last year:
Faith in Daily Life (*Stewards take care of the household. How are we good stewards of God entrusting to us the world and life?*)

- Stewardship of Personal Finances (pledge campaign)
- Stewardship of Creation (earth appreciation, restoration)
- Stewardship of the Body (health, nutrition, exercise, sexuality)
- Stewardship of Time (Sabbath)
- Stewardship of Technology (emails, communications, and website)
- Stewardship of Mind (emotional balance)
- Stewardship of Citizenship (informed decision-making, with Jesus in mind)
- Stewardship of New Members and Volunteers (nurture, talents)
- Stewardship of Tradition (history, ritual, future)
- Stewardship of Vocation and Talent (God's call, meaningful work, the arts)

Some of these goals overlap with the interests of other faith teams, but this is not uncommon in most families - sometimes the kids make supper; sometimes the whole family does the yard work, etc.

In our church brochure that we give to new visitors of our church, we describe the Faith in Daily Life Team vision:

In an effort to care for our world and each other, we seek to use our individual gifts together. Discerning those gifts as well as how to best care for God's creation and people is an ongoing process to which this congregation is dedicated. We seek to become better caretakers of all God has given us through time, talents, and our finances. No contribution is too small and we respect every individual's particular way of giving. As a family, we honor and love one another through hard times and in the joy of living as a people of God.

The bigger questions require discernment and reflection:

How is this congregation reflecting fiscal responsibility? How is the congregation exhibiting care of God's creation? How are we good stewards of our own health and wellbeing? How can our lives be examples of faithful stewardship in our workplaces and the secular and consumer-driven world?

Lastly, what is the future of the financial "stewardship"?

Having a year-round stewardship program in 2010 was a goal of session in the fall of 2009. Furthermore, PCUSA and PNNE encourage local congregations to develop year-round stewardship programs. Consequently, the initial main focus of this new team in 2010 was to begin to develop year-round financial stewardship at MCPC. Although the ultimate responsibility and planning for this lies with the Session, the team worked to stimulate session to begin to address this as a church family.

Clearly there are many opportunities and challenges for 2011 as we develop this Team further. If interested in this unique, challenging opportunity, feel free to offer your time and talent to focus our team on what God sees for the future of Mid-Coast in the stewardship of our home, our nation, and our world.

Faith in Daily Life Team 2010: Jeff Doring, Dick Reese and Deborah Murphy

Faith in Daily Life Team 2011: Anne Allen, chair

and other members to be announced, might you be one of them?

Annual Report for the Faith In Nurture Team 2010

The Faith in Nurture Team, as described on our website:

We explore our faith through opportunities to study scripture and learn more about what we believe. These opportunities offer a chance to reflect on the meaning of church membership and sacraments, and how to articulate our faith with one another and the world. In addition to providing educational opportunities for all ages, this team sought to create intergenerational events which would include all the members of our church family. The team included Elders, Marci Clark, and Anne Allen, working with Deacon Balinda Washington but much of what was accomplished depended upon the energy and commitment of many other congregation members, too many to name here so consider yourselves gratefully thanked!

Church School: Children begin worshipping with their family in the sanctuary. After the "Word to Young Christians," they are invited to go to age appropriate classes to learn about God's love for them. This year, a special series on Communion was led by elders Shirley Reese and Marci Clark. They were the first of a series of "Teacher of the Month" in an effort to draw upon the varied skills and experience of the entire congregation as well as allowing for teachers to be able to attend worship. Summertime saw a "one-room class" approach. This year has seen the involvement of a number of Youth members teaching the classes. *We continue to need Adult involvement as helpers (to give one-on-one assistance and help prepare snacktime).*

In addition to education, the Faith in Nurture team actively pursues opportunities for the children to be present and participating in worship. This included the delightful "**Children's Sabbath**" complete with a clown and posters designed to encourage caring for our earth; and the wonderful **Children's Pageant** where the children presented a live nativity as the Christmas story unfolded in lessons and hymns. This year also saw the creation of a new **Children's Choir**, led by Matile Hugo. Every Sunday, the children are introduced to the upcoming "first hymn" and learn songs to be sung for the congregation (to the delight of all!).

Youth Group (6 – 12th grade) meets one to two times a month for dinner, games, discussion, and service projects. **What a thrill to be able to send 4 youth members and 2 adults to the Presbyterian Youth Triennium** at Purdue this summer! This was made possible through a legacy from Harold Noyes who left a sizable bequest for the express purpose of making sure young people could attend spiritually strengthening and uplifting conferences. The team is especially grateful for Roy DeFio's continued oversight of the Youth Group.

DISCUSSIONS

Adults: "**Coffee Pot Seminars**" are offered throughout the year during the hour preceding worship, some of the offerings included: Globalization We Can Grasp; The Imagery of Heaven & Hell/Saints & Sinners/Vices & Virtues; The "E" Word, and an Eye-Opening Orientation to the Israel/Palestine Conflict. Two study series were offered this past year. In conjunction with the popular Soup and Bread Meal held every Thursday during Lent, people gathered to learn more about "**Forgiveness**" beginning with a compelling video "The Power of Forgiveness," the series ended with a Seder Meal on Maundy Thursday. Following Easter, a second series was held in conjunction with the Faith in Action Team, "**Fishes and Loaves**," dealing with sustainable fishing and community-based food programs. That series was capped off by a dinner using locally harvested mussels and vegetables.

Nurturing our Spiritual Life through food and fellowship: by sharing meals and getting to know each other better, we find our faith strengthened within this community. A number of meals were overseen by the Faith in Nurture Team including a **Fat Tuesday** Pancake and Sausage Dinner (unfortunately, it was "iced" out and was postponed to a later date in Spring; proceeds were sent to support recovery in Haiti), an **indoor picnic** to celebrate our Youth as they headed off to Triennium, as well as a "**Homecoming**" **potluck** as we returned from summer destinations and a potluck following a successful Children's Pageant. On Palm Sunday, we held an **Intergenerational Egg Decorating Event** and in June, we began "**Brown Bag and Games**" held every month on the third Thursday beginning at 5:00 pm. People and kids bring their supper, we eat together and play games. It gives the kids, parents, and other participants a chance to get together and just have fun.

The Faith in Nurture team meets every three months with the Faith in Worship team and welcomes any and all ideas that will sustain our relationships with each other and strengthen our faith!!

Annual Report on the Faith in Worship Team 2010

Where else could you encounter a clown, an energizer, an electric guitar, colorful streamers, biblical women, children creating posters as the congregation prays, and the assorted characters of the Christmas Nativity (uniquely including a pig)? That, and more, has been a part of the weekly Sunday worship services held here at MCPC, 10:10 am. On the back page, you will see many Worship services to remember – all of which included the preceding tantalizing images!

The Faith in Worship Team saw much transition in the last year. Initially, the Team met on a monthly basis to plan for and then review special worship services. A large part of the early discussions were devoted to addressing the best way to continue the tradition “Coffee Hour”. With a “zero budget,” this was a special challenge as was the desire to offer more healthy choices. Efforts to streamline the process were made and donations continue to be gratefully accepted. Joan Coop was most instrumental in maintaining weekly coverage and supplies. Currently, “Coffee Hour” following worship depends upon folks signing up in advance and then putting their gracious *volunteer* efforts to work making hot and cold beverages and bringing the snacks. Because there is currently no official oversight of this aspect of our family life, we are praying for a few organized individuals to take it on!

As the year progressed and many worship events intersected those of the Faith in Nurture Team, it became clear that the two teams should meet together. Thus, every three months, members of the Faith in Nurture Team, Worship leadership and other interested individuals have met together for creative brainstorming and planning. In this way, special dates are set and plans set in motion. There are some unsung “heroes” who have been a part of this process and are unlisted, including Joanna Damon, who brings her extensive knowledge of art to help with visual imagery for various special services of worship. She is a wonderful preacher and along with Bill Coop, Joan Coop, George Hardy, and Liz Washington, covered the pulpit whenever our pastor was away.

It has been a special joy to have the Youth of MCPC take over worship planning and leadership every “Fifth Sunday.” They bring innovation and incredible energy which is enthusiastically supported by this congregation. Roy DeFio, Adam DeFio, Balinda Washington, Liz Washington, and Josh Mackin have been especially dedicated and involved in the process (along with Josh Grassman, these were the attendees to the Presbyterian Youth Triennium – hmmm!). All of the younger members of the congregation (numbering in excess of 40!) have actively participated whether it be musically (Adam Thebeau-trumpet, Michelle Ingram-violin, Laura Ingram-piano, Christian Naddell-piano, Liz Washington-vocal, Eloise Melcher-percussion, Adam DeFio-guitar, Tad Hugo-cello . . . forgive our forgetting someone, please!) or as liturgists or as participants in drama (as in the Children’s Pageant), it has been wonderful to have them provide worship leadership! Additionally, the creation of a children’s choir, with Matile Hugo directing, has been a joy to behold. Originally started as a way to introduce the children to “next week’s opening hymn,” the choir has blossomed!

We are blessed with very dedicated music leadership in Ann Hartzler (organist), Ruth Cook (choir director), and Harriet Tobin (substitute organist and accompanist). They have worked tirelessly and patiently with the pastor to coordinate appropriate music selections for each Sunday service. Our dedicated choir, though small, is committed to guiding the congregation through new hymns as well as offering seasonally appropriate anthems. The core members include: Marcia Foulger, Joan Warren, Vida Mitchell, Debbie Patterson, Martha Cushing, and Helen Cromer (who am I forgetting?). Additionally, we’ve heard from these gifted individuals including Soloists (singers): George Hardy, Helen Cromer, Vida Mitchell, Erica & Doug Skolnekovich, as well as Buckley Hugo, saxophonist and occasional accompanist, and Elise Horsfall, organist.

Needless to say, many gifts and talents are brought to glorify God and inspire the congregation!

It is so hard to remember everyone to thank because so many of you participate in leadership roles – as liturgists, greeters, ushers, musicians, preachers, pray-ers, speakers, planners – and by your presence every week. Be it known you are appreciated and loved!!

If you are interested in being part of the Worship planning process, please let the Pastor know – everyone has something to offer and we can't do it without YOU!

2010 MCPC in Worship

April 1 Seder Meal/Lord's Supper on Maundy Thursday, led by Rev. Bill Coop

April 2 Good Friday Stations of the Cross in scripture, song and image, including Rev. George Hardy's solo "Were You There?" sung in darkness before everyone left in silence. Prayer Vigil followed by Tenebrae

April 4 Easter Sunrise, followed by breakfast and then a joyful Easter Celebration of the Resurrection 130 in attendance! New members were publically received (Darryl & Karen Johnson and Barbara Long).

April 25 Mutiny at Mid-Coast as the Youth took over leadership of Worship.

May 23 Pentecost including the readings in a variety of languages and children processing in with streamers and musical instruments.

June 13 Show Great Love including recognition of the Choir & Sunday School Teachers

Aug. 22 Hymn Sing Service of Historical Presbyterian music as led by Matile Hugo

Aug. 29 Remembrances from Presbyterian Youth Triennium with Adam DeFio, Joshua Grassman, Joshua Mackin, Liz Washington with contemporary Christian music.

Oct. 17 PW Sunday – with a dramatic presentation of Ruth's story

Oct. 24 Children's Sabbath with Eileen Twiddy as special guest, Rainbow the Clown

Nov. 7 All Saints Sunday, a day the congregation remembered those who have joined the heavenly congregation of saints, both from the past year and more.

Dec. 12 Children's Pageant – "How Shall We Meet Him?" with the essential leadership of Rita DeFio, Balinda Washington, Liz Washington, Theresa McKittrick and a cast of memorable little people and Youth group liturgists. The new children's choir also sang, directed by Matile Hugo.

Dec. 19 New members publicly recognized: Bob & Linda Estus, John & Ethel Wilkerson followed by the evening service "Courage in Christmas"- an opportunity to reflect on the challenges of grief, pain and other difficulties during the Christmas Season.

Dec. 24 Candlelight Service of Lessons & Carols, including a story for the children (read by "Miss Shirley"). What a joy to look out and see 143 in attendance, including 22 children who kept the bells quiet until the end!

Can't wait to see what God will do with us next year! Joyfully submitted by the Pastor

ANNUAL REPORT OF THE PERSONNEL COMMITTEE FOR THE YEAR 2010

The Personnel Committee is responsible for the staff members at MCPC, which include:

Diane Hoppe Hugo, Pastor/Head of Staff

Barbara Kramer, Church Secretary/Administrative Assistant

Ann Hartzler, Organist/Church Musician

Vaughn Levasseur, Custodian

Jennette-Marie Shepard, Sunday Child Care Attendant

Over the last year, the committee has worked to revise the custodial job description, and has devised a janitorial checklist, breaking the duties down into daily or weekly tasks. We have also implemented a Building Use checklist to note any areas that need attention, or if anything was left amiss (doors unlocked, lights left on, etc.). Vaughn will be away for a week early in 2011, and the duties will be covered by members of the Properties Committee.

Jennette, a senior at Bowdoin College, has been with MCPC since October, 2009 and has been an asset to our child care program. We are thankful for those volunteers who have filled in during the summer or when she was away for school breaks.

Evaluations for Barbara and Ann are planned for early in 2011, and will focus on updating/revising job descriptions for both of those positions.

The Personnel Committee met with Pastor Diane in November 2010 for a performance review, and are very pleased with her performance as our pastor. She has performed her job effectively, with warmth, kindness, and genuine care with the way she relates to others. Some of the goals for the Personnel Committee and Diane for 2011 focus on: working with the Financial Committee to lighten some of the administrative details associated with church finances; refocusing/guiding the Board of Deacons in their mission of service; and making sure that she is supported in her own need for personal, spiritual, and family growth.

The Personnel Committee

Ruth Cook, Chair

Dick Reese

Bud Warren

Diane Hoppe Hugo, ex officio

ANNUAL REPORT OF PROPERTIES COMMITTEE 2010

Bob Crane, Chairman
Clee Miller, Secretary
Dana Cary

Bud Cherry, Past Chairman
Jeff Doring - Session representative
Russ Riendeau

Highlights from the work of the Property Committee activities for 2010:

Heating System in Sanctuary: Piping around the door behind the organ was changed to simply run along the base of the wall and a blower was added. *After 17 years of "fussing and fuming" the problem seems to be solved! Kudos to Bud and Russ!* The organ will be moved at a later date in order to accommodate tunings. And, Bud will teach the minister how to adjust the thermostat.

A persistent **leak in the bell tower** was evident throughout the year. John Hilton has been engaged to resolve the problem as soon as possible in 2011.

All possible effort has been made to **work within the budget limitations**. In the spring the Committee launched a request for paint for the New Wing. A final total of \$190 was received, and the work will be done after some of the problem leaks are resolved. A donation was made to the Restore of building materials still remaining in the new wing attic. Remaining unusable materials were taken to the dump.

As the growing season began, it was decided to use **volunteer help in mowing** to save the church \$1,700. Lenore Stanton donated an almost-new lawnmower. The following took at least one spin around the grounds during a hot summer: Pat and Ryan Mackin, Paul Brown, Darryl Johnson, Carolyn Melcher, Washington Family, DeFio Family, Bruce Rafnell, Buckley and Tad Hugo (hope we didn't forget anyone!). Jeff Doring, who spearheaded the project, put in many hours making sure the grounds of MCPC looked their best. The Property Committee is considering how to keep saving money while making the process less time consuming. The committee was pleased with the turnout of **20 volunteers for the Spring clean-up of the grounds**. Grateful for the open weather experienced in November, a goodly number of our members convened on Nov. 19, and a **thorough fall cleanup** of the grounds was accomplished. We look forward to spring when our maturing landscape plantings will need much pruning. *Do watch for an announcement (about April or May) and become one of our groundskeepers!*

New landscaping has been done, primarily by Dana Cary, **relocating our sign** for better visibility as well as pruning the large front trees and the dense shrubbery on the east side of the driveway entrance. A new walkway was installed to the columbarium unit by Bob Crane and the landscaping in the area has matured and creates a serene atmosphere.

Russ Riendeau continues the task of managing **outside use of our facilities**. He is also very faithful in proper disposal of **recyclables**. The need for **additional shelving** in the Pastor's office was skillfully resolved by Bud Cherry. The budget saving continued as all members of the committee pitched in to cover for our janitor Vaughn's first week off ever, saving the church the cost of hiring outside cleaning services.

The committee accepted with sincere regret the resignation of Bud Cherry as chairman. Bud has been (and continues to be) tireless in his efforts to address the many problems and challenges constantly occurring in caring for a building such as MCPC, and our appreciation knows no bounds! **We feel very blessed** that he remains an active(!) member of the committee. Bob Crane valiantly stepped up to take on chairing the committee and we have happily welcomed John Aliberto and Darryl Johnson (Session representative) as new members of the committee.

Throughout the year members of the committee have addressed problems with leaks, power outages, heating glitches, repairs to broken hinges on the dumpster surround, toilet sealing, repair of driveway paving to correct water problem, carpet cleaning, resolving excessive summer heat in the offices - and many other tasks! As with our homes, the tasks that pop up are endless and **MUST BE ADDRESSED**. **Please give serious thought to becoming a member of our committee!** We meet every third Monday at 7:00 PM in the West Room and **we ask only for a willingness to address our problems - no special skills - we are all learning!!**

Clee Miller, Secretary

TREASURER'S ANNUAL REPORT for the YEAR 2010

This was truly a "miracle year" from a financial perspective. The Session approved a 2010 budget with a deficit of \$64,715 but with faith that the MCPC family would come together to minimize or eliminate that deficit during the year. Thanks to prayers and very hard work from many, many people, that deficit turned into a \$16,425 gain (income higher than expense)! The key ingredient in this "miracle year" was the anonymous donation of \$30,000 IF the congregation could match that. And the congregation did just that by increasing pledging by \$12,700 from the January 31, 2010 level, by making one-time contributions of \$11,533 through the Valentine and Extra Giving programs and by raising \$8,588 from numerous fundraising efforts (Give and Go, Parking Lot Sale, Time and Talent, Holiday Fair and the Harvest Dinner). Expenses under budget by \$8,100 completed the "miracle year" story.

A major effort now before us is to assure that the "miracle" continues in 2011. With basically the same expense commitments and desires for 2011 and WITHOUT the matching \$30,000, added income will need to be raised from an increase in amount each of us can pledge, from new and innovative fund raising efforts and from increased membership. May our prayers and work result in another "miracle"!

Besides well deserved thanks to the whole congregation, much appreciation goes out to those who serve in support of processing and reporting our church finances:

TREASURER: Sarah Dalton

ASSISTANT TREASURER: Mike Hugo

FINANCIAL SECRETARY: Barbara Kramer

COUNTER TEAM: Nico and Nancy Kist (lead), Ian MacLean, Nancy Stambach, Frank MacKenzie, Rick Wilcox, Ginny Wright, Trish Thebeau, Teal Hugo and Joanne Hardy

FINANCE COMMITTEE: Dana Cary (lead), Paul Brown (Session Liaison), Sarah Dalton (Treasurer), Mike Hugo, Joanne Hardy, Nancy Stambach and John Aliberto

BALANCE SHEET: The church's Total Cash Position has improved by \$16,617 to a total of \$141,797. The unrestricted portion has improved by \$19,488 to \$42,523. The anonymous gift of \$30,000 and our fundraising efforts were major reasons for this positive news. Note that of the \$12,456 in Accounts Payable liability, \$10,771 represents monies collected since 2001 for a Habitat for Humanity/7 Rivers build in Topsham that will take place in 2011.

OPERATING FUND: This fund tracks the financial health of the basic operations of the church. Operating income is primarily made up of pledge and non-pledge offerings and, especially this year, gifts and fundraisers. Money is earmarked to support basic expenses associated with staff, mortgage, office, Presbytery financial obligations and some mission contributions. These income and expense categories are what are budgeted each year. Note that 2010 was the first year that the Operating and Building Funds were combined. Operating Income now includes unified pledges that covered what had been labeled separately as Operating Pledges and Building Pledges. Operating Expenses now include mortgage payments.

Operating income of \$202,113 was \$73,040 above budget as a result of the extraordinary giving as outlined above.

Operating expenses of \$185,688 were \$8,100 below budget primarily because of \$3,457 in building expense savings, of \$1,368 in general office expense savings and of \$5,000 in savings resulting from a delay in billing for a financial review into 2011. Essential Faith Team expenses that were not budgeted totaled \$1,418.

The net effect of over running income and under running expense resulted in an operating gain of \$16,425. This is especially good news when compared to an operating (and building) loss of roughly \$37,000 in 2008 and \$9,000 in 2009.

OTHER FUNDS: The church has non-operating funds made up of restricted funds (such as Columbarium, Noyes, National PC(USA) Offerings, Miscellaneous Collections & Expenses -Restricted) and unrestricted funds (such as Trust, Miscellaneous Collections & Expenses - Unrestricted). The combined balance decreased \$1,123 from the end of 2009 to the end of 2010.

Sarah Dalton – Treasurer

Paul Brown – Session Liaison to the Finance Committee

MID-COAST PRESBYTERIAN CHURCH - Topsham ME
Balance Sheet as of December 31, 2010

Wednesday, January 19, 2011

Account #	Account Name	Beginning Balance	Previous Period Balance	Period Activity	YTD Balance
Assets					
101.100	PEOPLE'S UNITED - OPERATING CHECKING	6,301.40	8,031.20	509.41	8,540.61
	Total Checking	\$6,301.40	\$8,031.20	\$509.41	\$8,540.61
101.200	PEOPLE'S UNITED - OPERATING SAVINGS	17,641.41	19,454.24	10,002.12	29,456.36
103.200	PEOPLE'S UNITED - BUILDING FUND SAVINGS	16,432.63	16,447.38	1.40	16,448.78
103.500	INVEST & LOAN PROG (BLDG FUND) (1/28/11)	11,224.10	12,357.80	0.00	12,357.80
103.505	INVEST & LOAN PR (NOYES FUND) (1/14/11)	17,238.66	18,569.77	0.00	18,569.77
109.300	BATH SAV-MCPC TRUST CD (4/21/11)	11,298.23	11,328.94	3.91	11,332.85
110.200	PEOPLE'S UNITED - NOYES FUND SAVINGS	697.20	697.84	0.06	697.90
110.300	KEYBANK- NOYES FUND CD (1/20/11)	39,732.26	39,756.92	16.67	39,773.59
111.200	PEOPLE'S UNITED - COLUMBARIAN FD SAVINGS	4,614.32	4,618.85	0.39	4,619.24
	Total Savings	\$118,878.81	\$123,231.74	\$10,024.55	\$133,256.29
	Total Cash	\$125,180.21	\$131,262.94	\$10,533.96	\$141,796.90
150.170	ACCTS RECEIVABLE - PRES WOMEN	64.60	0.00	0.00	0.00
150.175	ACCTS RECEIVABLE - SUDENESE	906.88	0.00	0.00	0.00
190.100	PETTY CASH FUND - MCPC	49.85	49.85	0.00	49.85
	Total Other Assets	\$1,021.33	\$49.85	\$0.00	\$49.85
199.100	BUILDING ADDITION - 2004	254,630.71	254,630.71	0.00	254,630.71
199.999	ALL OTHER ASSETS.	205,260.48	205,260.48	0.00	205,260.48
	Total Assets	\$586,092.73	\$591,203.98	\$10,533.96	\$601,737.94
Liabilities					
201.830	MORTGAGE LOAN (PCUSA) - 2003	429,032.59	429,032.59	(19,680.44)	409,352.15
	Total Loans Outstanding	\$429,032.59	\$429,032.59	(\$19,680.44)	\$409,352.15
201.160	YOUTH BIBLE FUND	214.10	214.10	0.00	214.10
201.161	YOUTH PROJECTS	415.73	332.13	0.00	332.13
201.166	DEACON'S FUND CONTRIBUTIONS	27.00	0.00	0.00	0.00
201.167	HFH - MCPC FUND	5,936.75	0.00	0.00	0.00
201.175	PREPAID PLEDGES - OPERATING	1,000.00	0.00	0.00	0.00
	Total Special Funds	\$7,593.58	\$546.23	\$0.00	\$546.23
201.415	COKEBURY	281.13	0.00	0.00	0.00
201.427	HAB FOR HUMANITY - 7 RIVERS ME	(95.00)	0.00	10,771.43	10,771.43
201.463	STAPLES CREDIT PLAN	149.59	263.29	(263.29)	0.00
201.486	THIBEAULT ENERGY	0.00	(745.00)	745.00	0.00
201.548	Diane Hugo	0.00	0.00	1,684.19	1,684.19
	Total Accounts Payable	\$335.72	(\$481.71)	\$12,937.33	\$12,455.62
200.000	Accounts Payable/Vendors	(68.70)	0.00	0.00	0.00
	Total Liabilities	\$436,893.19	\$429,097.11	(\$6,743.11)	\$422,354.00
Fund Balance					
301.000	OPERATING FUND	(19,623.15)	5,659.25	6,025.17	11,684.42
303.000	BUILDING FUND	14,882.70	0.00	0.00	0.00
304.000	CAPITAL IMPROVE FUND	(2,696.34)	(2,696.34)	0.00	(2,696.34)
305.000	PC(USA) NATIONAL OFFERING FUND	1,234.00	192.75	1,275.25	1,468.00
306.000	MCPC MORTGAGE EQUITY FUND	0.00	0.00	19,680.44	19,680.44
308.000	MISC. COLLECTIONS & EXPENSES FUND	80,896.29	82,006.07	1,046.61	83,052.68
309.000	MCPC TRUST FUND	11,979.04	12,009.75	3.91	12,013.66
310.000	NOYES FUND	54,220.94	50,188.05	16.73	50,204.78
311.000	COLUMBARIUM FUND	3,471.38	3,975.91	0.39	3,976.30
312.000	HABITAT FOR HUMANITY FUND	4,834.68	10,771.43	(10,771.43)	0.00
	Total Fund Balance	\$149,199.54	\$162,106.87	\$17,277.07	\$179,383.94
	Total Liabilities and Fund Balance	\$586,092.73	\$591,203.98	\$10,533.96	\$601,737.94

Wednesday, January 19, 2011

Account #	Account Name	Previous YTD	Period Activity	YTD Balance	Budget YTD	Over/Under YTD(-)
Total Income						
Total Operating Income						
401.100	PLEDGE OFFERING - CURR. YEAR	115,868.50	10,041.00	117,108.50*	110,668.00	6,440.50
401.110	NON-PLEDGE OFFERING - CURR. YEAR	0.00	1,415.00	19,684.00*	0.00	19,684.00
401.125	SUNDAY SCHOOL	26.47	0.00	1.11	75.00	(73.89)
401.130	LOOSE PLATE OFFERING	5,595.45	532.19	5,259.72	6,500.00	(1,240.28)
	Offerings	\$121,490.42	\$11,988.19	\$142,053.33*	\$117,243.00	\$24,810.33
401.131	CONTRIBUTIONS - FAITH IN WORSHIP	0.00	(125.08)	230.09*	0.00	230.09
401.132	CONTRIBUTIONS - FAITH IN ACTION	0.00	91.30	299.80*	0.00	299.80
401.133	CONTRIBUTIONS - FAITH IN NURTURE	0.00	0.00	245.26*	0.00	245.26
401.134	CONTRIBUTIONS - FAITH IN DAILY LIFE	0.00	0.00	0.00		
	Contributions to Faith Teams	\$0.00	(\$33.78)	\$775.15*	\$0.00	\$775.15
401.135	DESIGNATED GIFTS - 2010 Extra Giving	0.00	4,875.21	20,120.76*	0.00	20,120.76
401.136	DESIGNATED GIFTS - MISSION	0.00	0.00	0.00		
401.137	DESIGNATED GIFTS - DONOR MATCH	0.00	10,000.00	30,000.00*	0.00	30,000.00
	Gifts	\$0.00	\$14,875.21	\$50,120.76*	\$0.00	\$50,120.76
403.100	PLEDGE PAYMENTS-BUILDING FUND	25,970.00	0.00	0.00	0.00	0.00
403.125	MEMORIAL GIFTS - BUILDING FUND	10,725.00	0.00	0.00		
403.130	PRESBY WOMEN GIFT - 2007 - BUILDING FUND	0.00	0.00	0.00		
403.135	OTHER GIFTS - BUILDING FUND	0.00	0.00	0.00		
403.150	INTEREST INCOME-BUILDING FUND	6.75	1.40	1,277.09		
403.199	PROCEEDS FROM PCUSA LOAN BUILDING FUND	0.00	0.00	0.00		
	Mortgage	\$36,701.75	\$1.40	\$1,277.09*	\$0.00	\$1,277.09
401.138	TRANS JUDKINS BEQUEST FROM MISC.	0.00	0.00	0.00		
401.140	RENTAL INCOME	3,256.77	90.00	1,615.00	3,000.00	(1,385.00)
401.150	INTEREST INCOME - OPERATIONS CHECKING AND SAVING	1,571.82	2.12	18.19	1,000.00	(981.81)
401.160	MISCELLANEOUS INCOME	497.39	9.35	193.38*	50.00	143.38
401.162	MCPC AUCTION - NET INCOME	0.00	0.00	0.00		
401.175	CASH DISCOUNTS	0.00	0.00	0.00		
	Other Income	\$5,325.98	\$101.47	\$1,826.57	\$4,050.00	(\$2,223.43)
401.170	PER CAPITA & INIT. OFFERING	1,588.00	0.00	2,060.00	3,780.00	(1,720.00)
401.191	BRIGHT START ASSESSMENT	4,000.00	0.00	4,000.00	4,000.00	0.00
	Total Operating Income	\$169,106.15	\$26,932.49	\$202,112.90*	\$129,073.00	\$73,039.90
	Total Income	\$169,106.15	\$26,932.49	\$202,112.90*	\$129,073.00	\$73,039.90
Expense						
Total Operating Expense						
Total Foundation						
501.100	PASTOR - SALARY	18,764.50	3,312.30	43,059.90	43,060.00	(0.10)
501.110	PASTOR - EXPENSES	606.66	1,523.39	2,705.35	2,750.00	(44.65)
501.115	PASTOR - STUDY LEAVE	0.00	0.00	0.00		
501.120	PASTOR - PENSION/MEDICAL	5,810.01	1,050.00	12,600.00	12,600.00	0.00
501.130	PASTOR - MOVING EXPENSE	0.00	0.00	0.00	0.00	0.00
501.140	ORGANIST	4,700.00	560.00	5,290.00	5,520.00	(230.00)
501.150	ADMIN ASST/SECRETARY	18,447.20	1,488.07	18,951.80*	17,716.00	1,235.80
501.160	CUSTODIAN	6,416.29	442.04	6,117.11	6,500.00	(382.89)
501.165	CHILD CARE	1,031.25	0.00	668.75	1,100.00	(431.25)
501.190	PAYROLL TAX EXPENSE	1,902.06	147.64	1,941.86*	1,853.00	88.86
	Staff	\$57,677.97	\$8,523.44	\$91,334.77*	\$91,099.00	\$235.77
501.555	CONTRACT SERVICES	1,355.10	0.00	1,268.00	1,500.00	(232.00)
501.556	SNOW REMOVAL	5,137.40	2,400.00	6,000.00	6,500.00	(500.00)
501.600	MAINTENANCE & REPAIR	2,598.97	0.00	830.18	1,500.00	(669.82)
501.601	GROUPS MAINTENANCE	2,057.14	0.00	53.54	200.00	(146.46)
501.602	PARKING LOT / DRIVEWAY MAINT.	0.00	0.00	0.00		
501.620	HOUSEKEEPING SUPPLIES	1,097.16	0.00	1,376.62*	1,000.00	376.62
501.700	ELECTRICITY EXPENSE	3,245.07	301.77	3,453.16	4,000.00	(546.84)
501.710	HEATING (OIL)	10,530.00	2,980.00	5,020.00	7,000.00	(1,980.00)
501.720	DISPOSAL SERVICE	874.80	59.00	786.21	800.00	(13.79)
501.725	WATER & SEWER EXPENSE	1,737.83	0.00	1,855.20*	1,600.00	255.20
	Building	\$28,633.47	\$5,740.77	\$20,642.91	\$24,100.00	(\$3,457.09)
503.125	INTEREST - PCUSA LOAN 2003	26,990.08	1,826.70	22,403.92*	0.00	22,403.92
503.505	MISC. BUILDING EXPANSION EXP.	0.00	0.00	0.00		
503.825	PRINCIPAL - PCUSA LOAN	0.00	1,680.33	19,680.44	42,084.00	(22,403.56)
503.898	BANK SERVICE CHARGES	0.72	0.00	0.12		
503.899	LATE FEES - BUILDING LOAN	0.00	0.00	70.14		
	Mortgage	\$26,990.80	\$3,507.03	\$42,154.62*	\$42,084.00	\$70.62

Wednesday, January 19, 2011

Account #	Account Name	Previous YTD	Period Activity	YTD Balance	Budget YTD	Over/Under YTD-(+/-)
501.305	PUBLICITY	1,648.30	30.00	306.60	1,600.00	(1,293.40)
501.360	SESSION EXPENSES	2,211.01	0.00	205.37	500.00	(294.63)
501.370	PASTOR NOMINATING COMM.	828.90	0.00	0.00		
501.500	OFFICE SUPPLIES	1,488.73	(78.32)	1,171.45*	1,000.00	171.45
501.505	COPIER PAPER	414.11	0.00	292.98		
501.510	COPIER EXPENSE	2,444.84	0.00	2,200.97	3,000.00	(799.03)
501.520	POSTAGE	639.00	0.00	470.08	630.00	(159.92)
501.525	TELEPHONE	1,497.66	85.92	1,222.12*	1,100.00	122.12
501.530	SYSTEM SUPP. & INTERNET SERV.	842.32	59.95	1,104.35*	720.00	384.35
501.550	EQUIPMENT & FURNISHINGS	138.70	0.00	866.82*	200.00	666.82
501.554	OUTSIDE PAYROLL SERVICE	406.32	37.00	521.45*	500.00	21.45
501.560	INSURANCE	6,654.48	1,545.03	6,151.90	6,595.00	(443.10)
501.570	ACCOUNTING AUDIT	0.00	0.00	0.00	5,000.00	(5,000.00)
501.590	PRINTED MATERIAL	(54.00)	0.00	0.00	100.00	(100.00)
501.599	MISCELLANEOUS EXPENSE	166.42	0.00	263.34*	200.00	63.34
	Office	\$19,326.79	\$1,679.58	\$14,777.43	\$21,145.00	(\$6,367.57)
501.900	APPORTIONMENT	6,760.00	630.00	7,560.00	7,560.00	0.00
	Per Capita	\$6,760.00	\$630.00	\$7,560.00	\$7,560.00	\$0.00
501.999	CLEARING ACCOUNT	0.00	0.00	0.00	0.00	0.00
	Clearing Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Foundation	\$139,389.03	\$20,080.82	\$176,469.73	\$185,988.00	(\$9,518.27)
Total Faith Teams						
501.145	PULPIT SUPPLY	4,159.86	0.00	0.00	0.00	0.00
501.320	CONGREGATIONAL LIFE	189.95	0.00	329.77*	0.00	329.77
501.322	MUSIC SUPPLIES	498.42	(98.00)	0.00	0.00	0.00
501.325	OTHER WORSHIP EXPENSE	724.99	0.00	0.00	0.00	0.00
	Faith in Worship	\$5,573.22	(\$98.00)	\$329.77*	\$0.00	\$329.77
501.800	UNIFIED MISSION	6,600.00	550.00	6,600.00	6,600.00	0.00
501.847	SUDANESE PRESBY FELLOWSHIP	1,200.00	0.00	1,200.00	1,200.00	0.00
	Faith in Action - Unified Mission and Sudanese	\$7,800.00	\$550.00	\$7,800.00	\$7,800.00	\$0.00
501.340	MISSION COMMITTEE	307.99	160.80	457.65*	0.00	457.65
501.802	PENTECOST OFFERING Exp. 2	0.00	0.00	0.00		
501.810	TEDFORD SHELTER Exp.	200.00	0.00	0.00		
501.811	MID COAST HUNGER PREVENTION Exp.	200.00	0.00	0.00		
501.812	HEATING AID - LOCAL COMMUNITY	200.00	0.00	0.00		
501.815	HABITAT FOR HUMANITY-7 RIVERS	200.00	0.00	0.00		
501.816	HABITAT FOR HUMANITY - NAT'L	0.00	0.00	0.00		
501.818	AMNESTY INTERNATIONAL Exp.	0.00	0.00	0.00		
501.820	MISSION AT THE EASTWARD Exp.	200.00	0.00	0.00		
501.821	WINGS OF CHANGE CAMP	0.00	0.00	0.00		
501.830	MAINE COUNCIL OF CHURCHES Exp.	200.00	0.00	0.00		
501.836	HOSPICE - BRUNSWICK	0.00	0.00	0.00		
501.840	BRIGHT START DAYCARE	0.00	0.00	0.00		
501.845	SOUTH AFRICA PARTNERSHIP	1,718.20	0.00	0.00		
501.846	RECONCILE (SUDAN AID)	0.00	0.00	0.00		
501.848	INTERVARSITY FELLOWSHIP	150.00	0.00	0.00		
501.850	DEACON'S FUND Exp.	83.95	0.00	0.00		
501.855	PASTOR'S FUND Exp.	0.00	0.00	0.00		
501.860	MILITARY CHAPLAINCY Exp.	0.00	0.00	0.00		
501.895	DESIGNATED MISSION GIFTS	0.00	0.00	0.00		
501.899	MISC. OTHER CONTRIBUTIONS	460.00	0.00	0.00		
	Faith in Action - Other	\$3,920.14	\$160.80	\$457.65*	\$0.00	\$457.65
501.200	CHURCH SCHOOL	586.10	0.00	289.58*	0.00	289.58
501.205	YOUTH MINISTRY	0.00	0.00	83.60*	0.00	83.60
501.210	VACATION BIBLE SCHOOL	0.00	0.00	0.00		
501.220	ADULT EDUCATION	(8.00)	0.00	0.00	0.00	0.00
501.300	REACHING OUT (PROM. & EVAN.)	124.99	0.00	0.00	0.00	0.00
	Faith in Nurture	\$703.09	\$0.00	\$373.18*	\$0.00	\$373.18
501.350	STEWARDSHIP COMMITTEE	188.66	213.70	257.70*	0.00	257.70
	Faith in Daily Life	\$188.66	\$213.70	\$257.70*	\$0.00	\$257.70
	Total Faith Teams	\$18,185.11	\$826.50	\$9,218.30*	\$7,800.00	\$1,418.30
	Total Operating Expense	\$157,574.14	\$20,907.32	\$185,688.03	\$193,788.00	(\$8,099.97)
	Total Expense	\$157,574.14	\$20,907.32	\$185,688.03	\$193,788.00	(\$8,099.97)
	Difference	\$11,532.01	\$6,025.17	\$16,424.87	(\$64,715.00)	

DECEMBER 2010 OPERATING FUND FINANCIAL RESULTS SUMMARY MID-COAST PRESBYTERIAN CHURCH 1/19/11				
FINANCIAL RESULTS				
ACTIVITY		MONTH	YEAR-TO-DATE	ACTUAL YTD LESS BUDGET YTD (1)
	INCOME	\$26,932	\$202,113	+ \$73,040
	EXPENSE	\$20,907	\$183,688	- \$8,100
	INCOME LESS EXPENSE	+ \$6,025	+ \$16,424	+ \$81,140
BALANCE		DEC 31 2009	YEAR-TO-DATE	CHANGE FROM DEC 31 2009
	TOTAL CASH	\$125,180	\$141,797	+ \$16,617
	UNRESTRICTED PORTION	\$23,035 (assume all Noyes Fund restricted and not in I&L, Trust Fund not restricted)	\$42,523 (assume all Noyes Fund restricted and not in I&L, Trust Fund not restricted)	+ \$19,488
PLEDGING RESULTS				
		MONTH	YEAR-TO-DATE	ACTUAL LESS BUDGET YTD
JAN BDGT	INCOME	\$10,041	\$117,109	+ \$6,441
JULY BDGT				- \$6,259

OFFERING (Pledge and Non-Pledge) COMPARISON (1)
ACTUALS 2010 TO 2009
DECEMBER 2010 YTD

OFFERING (PLEDGE AND NON-PLEDGE) COMPARISON (1)

MONTH	2010 TOTAL		2009 OPERATING & BUILDING		2010 INCR OR (DECR)	
	INCOME MO	Y-T-D	INCOME MO	Y-T-D	INCOME MO	Y-T-D
JAN. (5 Sundays)	\$ 12,089	\$ 12,089	\$ 10,671	\$ 10,671	\$ 1,418	\$ 1,418
FEB.	\$ 10,649	\$ 22,738	\$ 11,486	\$ 22,157	\$ (837)	\$ 581
MAR.	\$ 10,383	\$ 33,121	\$ 13,478	\$ 35,635	\$ (3,095)	\$ (2,514)
APR.	\$ 11,741	\$ 44,862	\$ 11,975	\$ 47,610	\$ (234)	\$ (2,748)
MAY (5 Sundays)	\$ 11,181	\$ 56,043	\$ 12,585	\$ 60,195	\$ (1,405)	\$ (4,153)
JUNE	\$ 10,141	\$ 66,184	\$ 8,705	\$ 68,900	\$ 1,436	\$ (2,717)
JULY	\$ 10,480	\$ 76,664	\$ 9,917	\$ 78,817	\$ 563	\$ (2,154)
AUG. (5 Sundays)	\$ 10,947	\$ 87,610	\$ 17,755	\$ 96,572	(2) \$ (6,809)	\$ (8,962)
SEPT.	\$ 9,557	\$ 97,167	\$ 8,026	\$ 104,598	\$ 1,531	\$ (7,432)
OCT. (5 Sundays)	\$ 16,740	\$ 113,907	\$ 11,719	\$ 116,317	\$ 5,021	\$ (2,411)
NOV.	\$ 11,430	\$ 125,337	\$ 12,141	\$ 128,458	\$ (711)	\$ (3,122)
DEC.	\$ 11,456	\$ 136,793	\$ 13,381	\$ 141,839	\$ (1,925)	\$ (5,047)
TOTALS	\$ 136,793		\$ 141,839			

Note 3

PLEDGE COMPARISON ONLY

ACTUAL PLEDGING YTD	\$ 117,109	\$ 110,412	\$ 6,697
CURRENT PLEDGES FOR YEAR (9/30/10)	\$ 123,368	\$ 134,062	\$ (10,694)
BUDGET PLEDGES FOR YEAR (1/31/10)	\$ 110,668	\$ 134,062	
% OF AMOUNT CURR PLEDGED FOR YEAR RECEIVED SO FAR YTD	95%	82%	
% OF SUNDAYS YTD	100%	100%	

Note (1): Offering "giving" includes pledge and non-pledge. Envelopes are used for both offerings, and giving statements are produced.
From Operating Fund Income Statement - Pledge Payments - Curr. Year

Annual Report of the Finance Committee

The Finance Committee has met monthly in 2010 in order to fulfill its primary responsibility of overseeing the management of the financial resources of MCPC. The Committee has reviewed financial reports on a monthly basis, and reviewed operational and accounting issues as they have become known. Among the issues considered by the Committee during the year were:

- reviewed and made revisions to signing authorities at financial institutions on MCPC accounts,
- researched and recommended to Session a CPA firm to conduct an annual accounting review,
- researched and recommended a change in our payroll processing firm,
- reviewed bills and charges for accuracy and appropriateness, as required, and worked to effect corrections as needed,
- reviewed and worked to implement changes in MCPC's risk systems including procedures for counting and handling cash and programs to backup computer systems and store records electronically.

The Chair extends deep appreciation to the faithful members of the Finance Committee and thanks each for their work and contributions to our church.

Members: Sarah Dalton, Treasurer
Paul Brown, Session Liaison
Mike Hugo
Nancy Stambach
Joanne Hardy
John Aliberto

Respectfully submitted,
Dana Cary, Chair

TERMS OF CALL

MID-COAST PRESBYTERIAN CHURCH to REV. DIANE HOPPE HUGO

For Presentation to the Congregational Meeting of January 30, 2011

COMPENSATION (Salary and Housing)	7/15/2009 Terms of Call	2011 Proposed Terms
1. Annual Cash Compensation	\$ 20,000	\$ 23,000
2. Housing or Manse Allowance	\$ 20,000	\$ 23,000
3. Utility and Furnishing Allowance	\$	
4. Medical Deductible		
5. Social Security (SECA) in excess of 50%	\$	
6. Deferred Compensation (e.g. 403 (b) retirement contributions)	\$	
7. Bonuses, overtime pay, fixed professional expenses		
8. Other allowances (e.g. benefits not part of group plan)	\$	
9. Total Effective Salary (add lines 1 – 8)	\$ 40,000	\$ 46,000
BENEFIT EXPENSE	\$	
10. Board of Pension Dues (31.5% of Total Effective Salary)	\$ 12,600	\$ 14,490
11. Social Security Offset—up to 50% of SECA obligation (7.65% of Total Effective Salary)	\$ 3,060	\$ 3,519
12. Total Benefits (add lines 10 – 11)	\$ 15,660	\$ 18,009
REIMBURSABLE PROFESSIONAL EXPENSES		
13. Automobile and Travel	\$ 1,750	\$ 1,750
14. Professional Education / Study Leave	\$ 750	\$ 750
15. Medical Reimbursement Plan Note 1)	\$ 5,000	
16. Other reimbursed Expenses – business/professional	\$ 250	\$ 250
17. Total Reimbursable Expenses (add lines 13 – 16)	\$ 7,750	\$ 2,750
18. TOTAL REMUNERATION (add lines 9 + 12 + 17)	\$ 63,410	\$ 66,759

Note 1: \$5,000 Medical Reimbursement Plan that was to start 1/1/2010 was not used so actual Total Remuneration in 2010 was \$58,410

OTHER TERMS OF CALL	2010	2011
Amount of vacation	4 weeks	4 weeks
Amount of study leave (cumulative up to 6 weeks)	2 weeks	2 weeks

SUMMARY OF 2010 ACTUAL VERSUS 2011 APPROVED BUDGET
DOLLARS IN THOUSANDS (\$000)

	2010 ACTUAL	2011 APPROVED BUDGET	BUDGET ASSUMPTIONS
Income			
Pledge Offering	\$117	\$113	based on pledges as of 1/26/11
Non-pledge Offering	\$20	\$18	
Loose Plate	\$5	\$5	
Extra Giving	\$20	\$20	assume new fundraising efforts at 2010 level
Donor Match	\$30	\$0	
Faith Team Income	\$1	\$1	
Other	\$9	\$9	
Total Income	\$202	\$166	
Expense			
Staff	\$91	\$100	increase primarily from new terms of call for pastor
Building	\$21	\$24	Thibeault bankruptcy effect not yet included
Office	\$15	\$14	
Mortgage	\$42	\$42	
Per Capita	\$7	\$6	
Faith Teams	\$10	\$7	Unified Mission Giving to Presbytery reduced \$2,600
Total Expense	\$186	\$193	
Net (Income - Expense)	\$16	-\$27	

