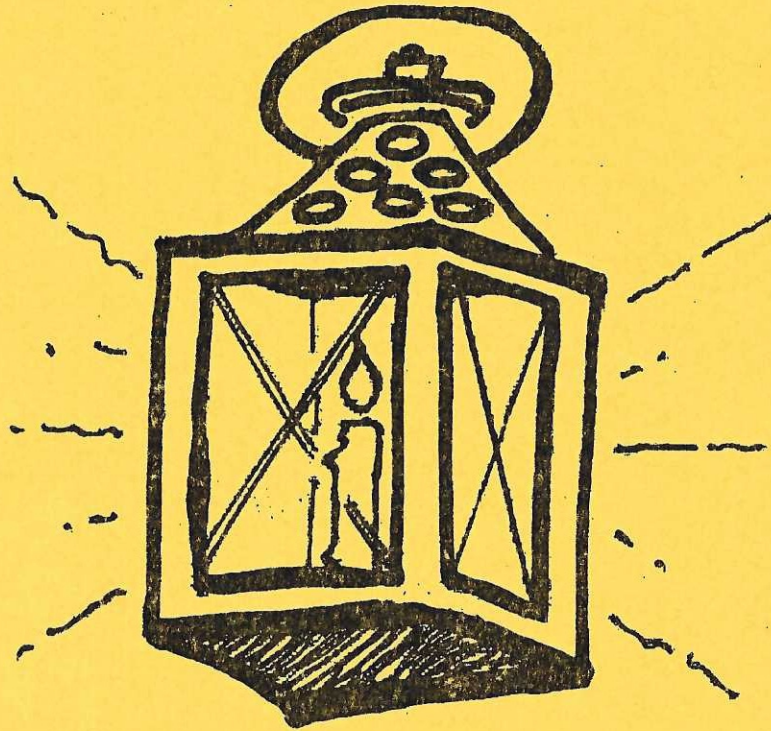


Mid-Coast Presbyterian Church

PAUL & ELAINE
BROWN

A.R. 2011

ANNUAL REPORT
&
CONGREGATIONAL MEETING



Often we want to be able to see into the future. We say, "How will next year be for me? Where will I be five or ten years from now?" There are no answers to these questions. Mostly we have just enough light to see the next step: what we have to do in the coming hour or the following day. The art of living is to enjoy what we can see and not complain about what remains in the dark. When we are able to take the next step with the trust that we will have enough light for the step that follows, we can walk through life with joy and be surprised at how far we go. Let's rejoice in the little light we carry and not ask for the great beam that would take all shadows away.

JANUARY 29, 2012, immediately following service

(to review the year 2011)

AGENDA FOR THE 2012 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 30, 2011, April 10, 2011, and November 27, 2011; 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 Nurture
 - Faith In Worship
 - Personnel Committee
 - Properties Committee
 - Finance Committee
 - Treasurer's Overview Report
 - Financial Statements
- V. Adjournment with prayer

Give a Go
MCPMC wide
where?
elect auditors &
nom committee

ANNUAL REPORT of the Year 2011

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No one after lighting a lamp puts it in a cellar or crypt or under a bushel measure, but on a lamp stand, that those who are coming in may see the light. [Luke 11:33]

Pastor's Annual Report for 2011

As I review the past year, I am struck by how often our "light" has shone out for others and for our community. Let's review:

The Pumpkin Church: This year saw over 1,000 pumpkins on our front lawn for a successful fundraiser that also provided opportunities for getting to know other congregation members better and showing how much joy there is to share in the body of Christ.

The Music Church: Not only does MCPC provide invaluable practice space for the Oratorio Chorale, but in this past year we welcomed a number of other fabulous musical events including the Pine Tree Academy Ringers, Oratorio's Spring Concert, A Christmas Concert of Ten Saxophones, and two DaPonte String Quartet performances. Did you know we are the new home for DSQ concerts in our area? A number of the events were free to the public and one included collecting food for Midcoast Hunger Prevention.

The Helping Church: This year saw the completion of a Habitat build in Topsham, bringing completion to a dream that started a dozen years ago with seed money from our congregation. What a thrill it was for us to participate in the actual building of a family home while others provided lunches every weekend! And the helping continues as many members are active in other Habitat builds and activities. Additionally, MCPC has become a popular site for Red Cross Blood Drives because of our easy access and plentiful parking. And who can forget the opening of The Gathering Place in downtown Brunswick just a year ago in February of 2011? Through the efforts of three visionary men, the combined volunteer base of many area churches and the space provided by the Seventh Day Adventist Church, a warm and welcoming place is available to those with no other place to go. In its first year, they saw an average of 30-40 people per day resulting in thousands of hellos, not to mention "glad to see you." Lives are changing—both for those who volunteer and those who visit. It is a great honor for me to be serving on the Board of Directors for TGP and offer our Loft for planning meetings.

The Hospitable Church: Because of the variety of meeting spaces here at MCPC, we've been able to provide meeting space for many community groups including: Girl Scout and Brownie troops, Cub Scout Spaghetti Suppers, Merrymeeting Wheelers, Food Addicts Anonymous, and many others. Additionally, we've provided extra parking space for the Farmers' Market, Thursday Hikers, and our lot has been a distribution point for Zaycon Foods.

The Open Sanctuary Church: This year saw the first ever "Volunteers of America" Harvest Service where VOA brought together people of many faiths to give thanks for those who serve others. And, as many of you know, the Unitarian Universalist Church of Brunswick suffered a devastating fire this year, losing their sanctuary space. We were able to provide them with a place for a special memorial service, offering the solace of our sanctuary for the grieving. This year we were more intentional about being a church space by opening the doors of our sanctuary during outside events. One of the Blood Drives occurred during the Advent Prayer Vigil allowing visitors to see us in action.

Sometimes we fail to recognize the important mission of being a symbolic presence of hope in the community. MCPC is a central meeting place for those around us, fulfilling one of the founding principles of this church. As we continue to struggle with our mortgage payments, let's remember this invaluable mission of hospitality and presence. Our Session Clerk Marci Clark often points to the importance of "soft evangelism" which offers the good news of Jesus Christ in a subtle and non-threatening manner with anticipation that people will want to learn more about the message.

The year 2011 saw many efforts to become more visible to the community and these unique events provided such opportunities: a Corn Chowder Supper, though not widely attended, it brought a new face to our congregation; a Psalm-Writing workshop where 50 % of attendance was non-members; and the Spring Tea which provided a special place for celebrating *moms* and other important relationships (and seeing the men in aprons). We also took our church presence out into the wider community as a dedicated group extended the Lord's Table to members who are no longer able to come to MCPC. This ministry grew out of the Weekly Lectionary Study and included hymn-singing with residents of Bodwell/Thornton Hall and Bay Square at Yarmouth. And for the first time, we participated in the Brunswick Peace Fair (I served on the planning committee after seeing other congregations present and asking how we could participate). Our booth was a big draw with the giant PCUSA board game illustrating the difficulty faced by children seeking an education in Africa. Coincidentally, Elsabe and Vi, in the midst of their visit to us from South Africa, were exposed to a large number of community outreaches in our area while attending the fair. Many were surprised by and intrigued by our many activities and another new face in the congregation came from finding us at the Peace Fair.

Many of these events magnified one of the biggest challenges to our church -- we are hard to find! From the concertgoer who had to ask Lee Toyota for directions to the fellow who drove by the pumpkin patch daily without realizing there was a church behind the project, we've finally faced the reality that our current signage is inadequate and look forward to a more visible presence in the near future with a new sign.

As you will note, our membership numbers continue to go down. The Board of Deacons, the Session and I continue to seek more understanding of the reasons some have stopped coming and we've had to face the failure, on our part, to keep track of those who disappear from worship because of the very fact that no one seems to miss them -- thus the coming year will see the Deacons focused primarily on being in touch with everyone. With a drop in young membership, our appeal to families has weakened. I am as motivated as everyone else to improve this as I have my own barometer in Maggie!

Oftentimes, I've felt the energy of our congregation being consumed by preoccupation with our financial situation and this next year must include a renewed faith that God has a purpose for us right here at MCPC. Let us trust that we have enough light for the next step and together we will walk further than we ever thought possible. Submitted with thanksgiving for your hard work and love, Pastor Diane

Annual Congregational Meeting

Mid-Coast Presbyterian Church

January 30, 2011

The meeting was opened with prayer and led by the moderator, Rev. Diane Hoppe-Hugo. Marci Clark, clerk of session, was appointed as secretary of the meeting. The presence of a quorum was validated. The clerk presented the membership report. Membership is now 115 members and average attendance is 85.

Other reports in the annual report booklet were highlighted by the moderator.

The moderator left the meeting and the clerk assume to role of moderator as the pastor's terms of call were discussed. **Motion was made and passed to approve the 2011 terms of call for the pastor, Rev. Diane, Hoppe-Hugo with thanks for her service to MCPC.**

TERMS OF CALL

MID-COAST PRESBYTERIAN CHURCH to REV. DIANE HOPPE HUGO

COMPENSATION (Salary and Housing)	2010 Actual	2011 Proposed
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. Book Allowance		
16. Other reimbursed Expenses – business/professional	\$ 250	\$ 250
17. Total Reimbursable Expenses (add lines 13 – 16)	\$ 2,750	\$ 2,750
18. TOTAL REMUNERATION (add lines 9 + 12 + 17)	\$ 58,410	\$ 66,759

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

Nominating Committee chairman, Marci Clark presented the proposed 2011 nominating committee: Anne Allen, chairman, Marcia Foulger, Bud Warren, Ian MacLean, Marilyn Cary, Theresa McKittrick, Roy Defio. **Motion was made and passed to elect them as the 2011 nominating committee.**

Anne Allen presented the 2011 budget

	2010 ACTUAL	2011 APPROVED BUDGET
Income		
Pledge Offering	\$117	\$113
Non-pledge Offering	\$20	\$18
Loose Plate	\$5	\$5
Extra Giving	\$20	\$20
Donor Match	\$30	\$0
Faith Team Income	\$1	\$1
Other	\$9	\$9
Total Income	\$202	\$166
Expense		
Staff	\$91	\$100
Building	\$21	\$24
Office	\$15	\$14
Mortgage	\$42	\$42
Per Capita	\$7	\$6
Faith Teams	\$10	\$7
Total Expense	\$186	\$193
Net (Income - Expense)	\$16	-\$27

There will be a budget forum after worship on Sunday, February 6 to discuss the budget and to brainstorm fundraising for 2011.

Motion was made and passed to adjourn. The meeting was closed with prayer.

Respectfully submitted,

Marci Clark

Diane Hoppe-Hugo

Clerk of Session

Moderator

Called Congregational Meeting

Sunday, April 10, 2011

The meeting was called to order after the benediction of the morning worship service. The moderator validated the presence of a quorum.

Anne Allen, chairman of the nominating committee, reported that Marilyn Cary is being nominated to fill an unexpired term of an elder in the class or 2012.

Motion was made and passed to elect Marilyn Cary as an elder. She will be examined at the next session meeting, with ordination and installation to follow.

The meeting was closed with prayer led by the moderator.

Respectfully submitted,

Marci Clark

Clerk of session

Diane Hoppe-Hugo

Moderator

Congregational Meeting

November 27, 2011

The meeting was opened with prayer at 11:25 a.m. immediately after worship. The presence of a quorum was validated. The purpose of this meeting was to elect church officers.

In the absence of the chairman of the nominating committee, Anne Allen, the clerk presented the report of the nominating committee. The following names were presented:

Elders – class of 2014 – Joanne Hardy –first term

Anne Allen –second term

Louise Owens – second term

Deacons –class of 2014 –Marcia Foulger –first term (to be ordained)

Alice Mason – first term.

Motion was passed elect these officers.

Special thanks were expressed to elder Linda Pappin, deacons Martha Cushing, Terry Birch, Balinda Washington for their service.

Motion was passed to adjourn the meeting.

The meeting was closed with prayer.

Respectfully submitted,

Marci Clark

Clerk of session

Diane Hoppe Hugo

Moderator

Mid-Coast Presbyterian Church **Annual Membership Report 2011**

Active Membership (12/31/2010) 115

GAINS

Affirmation

Reaffirmations

Transfer

Other

TOTAL GAINS 0

LOSSES

Death 2 ~~Don~~

Doug Cossaboom

Betty Raber

Removal by Request

Transfer

Move to inactive status 4

TOTAL LOSSES 6

Active membership 12/31/11 109

Baptisms

1

Christian Education

Infants, toddlers, children and youth to grade 12 27

Adult participation 30

Teachers/Church School Officers 8

Attested,
 Marci Clark
 Clerk of Session

BOARD OF DEACONS 2011 ANNUAL REPORT

Staying in touch with members who are recovering from illness, reaching out to members we haven't seen for a while, and more regular follow-up with visitors is the focus of the Deacons. We care very much about the members of Mid-Coast and are striving to do an even better job as we move into 2012. There are times, of course, when only a pastor can help someone, but many other times a Deacon can be of ready assistance.

2011 began with Ann Marchese as our new moderator. During the year she and Elaine Brown exchanged positions. Elaine assumed the role of moderator in September, and Ann assumed the role of secretary.

Deacons serve in a variety of roles. Ian MacLean, communion coordinator, makes sure that all is in place on communion Sundays and that servers are ready to assist with serving the elements. The communion bread is homemade by Bruce and Deb Rafnell who kindly surprised us by baking enough to last the several months they will be away this winter. The Deacons now have communion travel kits at their disposal so they are able to provide communion for those unable to attend church.

Madge Birch faithfully serves the Card Ministry. Madge and Terry together chair the ushering team and warmly welcome all who enter for worship. Suzanne Cook and Mike Hugo are happy to organize rides to church for Sunday or any other church function, but have not had many requests. We encourage you to let them know of your need. Each Sunday Ann Marchese and Valerie Enos watch for first time visitors to welcome them with a loaf of homemade Maine blueberry bread and an MCPC Welcome Packet. Ann is also the baker of the blueberry bread and uses the same "famous" recipe Helen Cromer used when she was a Deacon. Eloise Melcher, our teen Deacon, organized and sent six "Thinking of You/Care" packages to MCPC's college students in December.

Our outreach endeavors have supported mission to organizations near and far. We have supported Brunswick Area Interfaith Council, Topsham Heating, Tedford Shelter, Sexual Assault Support Services, Affordable Housing of NE, Merrymeeting Project (homeless youth), Oasis Health Clinic, Dr. Norma's HIV Project Hope, South Africa and Khobonqaba Partner Church Soup Kitchen, South Africa, and the Gathering Place (homeless outreach), as well as contributions to support individual needs. The Deacons financially supported two church members' memorial services in coordination

with Presbyterian Women's (PW) invaluable service in providing the refreshments for the receptions. In addition, Pastor Diane and Rita DeFio (through her Sweetser work) manage small discretionary funds for immediate needs. Deacons have also reached out to ten Presbyterian Bowdoin College students with information about our church and services. The Deacons Fund also supports unforeseen emergencies within our congregation and decisions for disbursement of

MID-COAST PRESBYTERIAN CHURCH
DEACON FUND
2011 ANNUAL REPORT
December 31, 2011

Balance Forward 1-1-2011	\$2,181.51
--------------------------	------------

Deposits

Contributions Directly to Deacon Fund	\$0.00
Transfer from Operating Fund (envelopes)	\$855.00

Total Deposits	\$855.00
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Disbursements

Mission to individuals	\$302.44
------------------------	----------

Mission to organizations

The Gathering Place - Brunswick Area Interfaith	\$200.00 ✓
Topsham Heating Assistance	\$100.00 ✓
Tedford Warm Thy Neighbor	\$100.00 ✓
Sex Assault Support Services	\$100.00
Tedford Shelter (Affordable Housing of the NE)	\$100.00
Merrymeeting Project (homeless youth)	\$100.00 ✓
OASIS Health Clinic	\$100.00 ✓
HIV Project Hope (Dr. Norma)	\$104.99 ✓

Khibonqaba Partner Church Soup Kitchen	\$104.99
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Total to organizations	\$1,009.98
------------------------	------------

Total Disbursements	\$1,312.42
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Ending Balance 12-31-2011	\$1,724.09
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ANNUAL REPORT OF PRESBYTERIAN WOMEN 2011

Every woman who attends MCPC is a member of Presbyterian Women, whether she is involved in bible study, the tag sale, the holiday fair, the annual retreat, or any of the fellowship opportunities, she is part of the "body of Christ". 2011 was an exciting year at Mid-Coast and found us involved in many mission endeavors and opportunities to live out our faith.

The Annual MCPC PW Retreat enlightened us about the Seven Deadly Sins and ended with personally written prayers to help us to overcome them. Our retreat for 2012 is scheduled for February 18 at the Highland Green Community from 9:30- 2:00 pm. and will explore Biblical Women's psalmic expressions scripture and enable us to express ourselves as they did.

"We Survived Winter Brunch" celebrated the coming of spring!

The annual Northern New England Retreat brought us together with our sister organizations from congregations throughout the Presbytery which covers Vermont, Maine, New Hampshire and parts of Massachusetts. Together we were renewed, restored and reinvigorated.

PW Bible studies gave insight to the scriptures and everyone is invited to join in the study of the Beatitudes, currently being led by Joan Coop and offered at two different days/times to meet the busy schedules of the women of this congregation.

The Holiday Fair 2011 was a tremendous success; a large percentage of the profits were donated to offset the ongoing financial needs of MCPC and the remaining portion was used to pay our Mission pledge to the church-wide PW(PCUSA) and in support of Habitat for Humanity. Hours of work and planning provided fellowship and bonding.

The 2011 Christmas Tea brought us together to celebrate the season and enjoy the unique sound of women's voices blended in singing Christmas carols.

PRESBYTERIAN WOMEN
2011 Annual Financial Report
1/1/2011-12/31/2011

BALANCE FORWARD 1/1/2011

1,845.13

RECEIPTS

Christmas Fair	5,272.12
Birthday Offering	385.90
Mother's Day card sales	90.00
CEOLI card sales	52.00
Least Coin Offering	5.56
Donations (for Sudanese, school & Christmas)	255.00
Chowder Supper	627.00
Sub-total	<u>6,687.58</u>

DISBURSEMENTS

MISSION:

PW-PNNE	1,200.00
Birthday Offering	385.90
Church World Service (Mother's Day Cards)	90.00
Least Coin Offering	5.56
Sudanese (school & Christmas)	255.00
Habitat for Humanity	310.00

2246.46

OPERATING EXPENSES:

Christmas Fair	329.93
Chowder Supper	415.71
DONATION - MCPC	4,211.29

745.64

Sub-Total 7,203.39

ENDING BALANCE 12/31/2011

1,329.32

Faith In Action

FINANCIAL OUTREACH AT MCPC All Sources for the Year 2011 based on Financial Statements

Need text

	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	\$5,200	\$3,964	\$1,682	\$2,246	\$1,312	\$4,070	\$18,475
Expense Base	\$153,927	\$3,964	\$1,682	\$7,203	\$1,312	\$4,070	\$172,158
% of Outreach Support to Base	3%	100%	100%	31%	100%	100%	11%

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, Christmas Joy and special PC(USA) disaster offerings.
- (3) "Outreach of the Month" Collections and special collections (Thanksgiving Baskets and South Africa AIDS Support for Dr. Norma)
- (4) Habitat Spring Walk, Christmas Market, Heifer, Christmas Eve funded outreach

PERSONAL OUTREACH AT MCPC

Hunger

MCHPP: Over 400 pounds of dry and canned food items donated throughout the year & volunteers from the congregation work on site regularly.

Red Cross: MCPC has been awarded a Silver Certificate of appreciation from the American Red Cross for our Blood Drive efforts (held twice a year with an average of 50 pints collected at each drive).

Sexual Assault Support Services of Maine: Congregation members donated new sweatsuits for women to use when clothing is collected at hospital sites.

Letter writing campaigns to support feeding women and children for **Bread for the World**; visible presence at the **Peace Fair** (with outreach opportunities available); at least a dozen shifts worked, per month, in addition to moving clothing racks to make space for **The Gathering Place**; many volunteers took part in the **Topsham build for Habitat for Humanity** – 7 Rivers and congregation members continue to work in their ReStore; promotion of www.thehungersite.com to "click to donate food; . . .

What did we miss? Thank you to everyone who gives their valuable and personal time to reach out from this congregation to the community around us and beyond.

Bright Start at Mid-Coast Presbyterian Church
Annual Report - 2011

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 a variety of schedules ranging from one or two mornings a week to full time child care. We accept children ages 2 $\frac{1}{2}$ - 5 years of age. We are open from 6:30 am - 5:30 pm each day except for major holidays. We offer a separate K-ready program for children attending kindergarten the next school year. We also offer pre-school activities in the morning and afternoon as well.

We completed 2011 with an enrollment of 40 children and had two others start after the first of the year. Scholarship aid has been given to 14 children throughout the year totaling \$14,478. Twelve children have received therapies from Child Development Services while with us. We have worked closely with the therapists to reinforce and carry out the IEP's. ?

We currently have five full time staff and two substitutes. We are very fortunate to have volunteers from the church, Success by Six, and the Center for Independent Living Center that work with us each week. The children benefit greatly from the involvement of these individuals. ?

The children have enjoyed some special activities this year. These include trips to the Topsham Library, the Maine State Music Theater, a local apple orchard, and a family trip to the Maine Botanical Gardens. Parents are always invited to join us. One very special event this year was our involvement in the Pumpkin Patch project of the church. Our staff and parents helped in unloading and selling the pumpkins. We sponsored a wonderful Night of the Pumpkin for all our families during this time and had a huge response. We loved being involved and helping out the church.

The Director of Bright Start has also been involved in the Children's Sabbath for the past two years. Eileen Twiddy, aka Rainbow the Clown, has shared her joy in clowning, some music and participated with the children.

The Board of Directors meets monthly at the church. It is composed of Linda Pappin, Marci Clark, Shirley Reese, Debbie Patterson, Joanne Hardy, Diane Hoppe-Hugo, Amy Goodwin and Chairperson, Loralie Spooner. Joanne continues as our Treasurer and current liaison to session.

The Board and staff are very grateful for the support of the church in our ventures. We are proud to offer the program we do as we carry out this mission of this church.

	BRIGHT START CHILD CARE				
Adopted 12/14/11	OPERATING BUDGET - 2012				
	2009	2010	2011	2011	2012
	ACTUAL	ACTUAL	BUDGET	ACTUAL	BUDGET
<u>INCOME</u>					
REGISTRATION FEES	\$600	960	800	585	600
TUITION RECEIPTS	169,427	185,396	192,209	206,762	209,550
STATE TUITION AID	27,820	19,610	12,000	0	0
AIDE REIMBURSEMENT	5,478	4,476			
FUND RAISING EVENTS	178	134	500	273	250
INTEREST INCOME	99			239	300
GRANT INCOME	1,400			499	
GIFTS & DONATIONS	1,150	250		100	
HEALTH CARE TAX CREDIT					5,790
TOTAL OPERATING INCOME	\$206,152	210,826	205,509	208,458	216,490
<u>EXPENSE</u>					
SALARY/HOURLY WAGE EXPENSE	145,677	129,411	136,000	136,846	140,000
FICA EXPENSE	10,412	9,340	10,404	9,856	10,700
MEDICAL INSURANCE	14,519	11,372	12,025	11,613	12,600
PAYROLL SERVICE	863	880	1,000	949	1,000
SCHOLARSHIP AID	17,266	8,590	16,800	14,478	16,800
ADMINISTRATIVE SUPPLIES	779	859	900	836	900
BLDG & GROUNDS SUPPLIES	411	332	400	440	500
CLASSROOM SUPPLIES	720	1,080	1,200	656	1,000
OUTSIDE ACTIVITY EXPENSE	379	482	500	644	700
GYMNASTICS PROGRAM	5,344	6,202	6,500	6,848	7,000
MUSIC PROGRAM	2,400	2,550	2,700	2,700	2,700
PAPER PRODUCTS	823	879	1,000	747	900
FOOD EXPENSE	4,160	4,063	4,500	4,544	5,000
POSTAGE EXPENSE	96	145	150	88	150
TELEPHONE EXPENSE	535	523	550	532	550
ADVERTISING	139	167	200	167	200
TRAINING EXPENSE	200	323	600	534	600
EQUIPMENT	0	845	500	0	500
PLAYGROUND EXPENSE	1,457	104	300	134	500
TRANSPORTATION	793	877	1,000	638	1,000
INSURANCE - WORKERS COMP	2,339	2,205	1,500	1,655	1,400
INSURANCE -BLDG & LIABILITY			1,373	1,216	1,200
BANK EXPENSES	0	78	100	126	125
LICENSE FEES/BACKGROUND CHECK	260	458	300	239	550
ARTS GRANT	300	100	0	0	0
SUNBLOCK GRANT	110	583	307	307	0
MISCELLANEOUS EXPENSE	121	405	400	422	400
MAINTENANCE & REPAIR	290	234	300	168	300
CAPITAL IMPROVEMENT	0	0	0	2,000	5,000
EXPENSE ASSESSED BY MCPC	4,000	4,000	4,000	5,300	6,000
TOTAL EXPENSE	214,393	187,087	205,509	204,683	218,275
NET GAIN OR (LOSS)	-8,241	23,739	0	3,774	-1,785
NOTE: MCPC PROVIDES AN ESTIMATED \$16,800 OF IN-KIND CONTRIBUTION (FMV RENT)					

Bright Start Early Childhood Center - Topsham, ME
Balance Sheet as of December 31, 2011

Friday, January 06, 2012

Page 1 of 1

Account # Account Name YTD Balance

Assets

115.100	PEOPLE'S UNITED BANK CHECKING	15,181.60
115.115	Cash -PLAYGROUND FUND	0.00
115.400	Northeast Bank CD (8/14/11)	0.00
115.500	Northeast Bank CD (2/14/13)	20,238.68
190.115	PETTY CASH FUND	100.00
190.118	ACCTS RECEIVABLE-MCPC	0.00
199.999	NET ASSET BALANCE	0.00

Total Assets \$35,520.28

Liabilities

200.000	Accounts Payable/Vendors	0.00
201.125	Final 2 Weeks Deposit	1,883.00

Total Liabilities \$1,883.00

Fund Balance

315.000	FUND BALANCE	33,637.28
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Total Fund Balance \$33,637.28

Total Liabilities and Fund Balance \$35,520.28

Faith in Nurture Team

The 2011 Faith in Nurture team members were Shirley Reese, Linda Estus, Balinda Washington, Linda Pappin, and Chairman Marci Clark. The focus of this team is nurturing the congregation spiritually, emotionally, intellectually, and socially.

In an effort to coordinate educational planning, fellowship events and worship, FIN met with FIW. The brainstorming and planning that happens at these joint meetings is essential to the vitality of MCPC's congregational life.

The church school was led by Balinda Washington and assisted by Rita Defio, Liz Washington, and Jordan McLeod. 27 children were enrolled in the church school, using the *Spirits of the Season* curriculum, which is based on the lectionary lessons. The summer church school was taught by Buckley Hugo.

4:12 (Timothy 4:12), the MCPC youth group was led by Roy Defio. The youth met on a regular basis and led worship on the 5th Sunday of each month. Like them on Facebook!

Discussion
Coffee Pot Seminar, which meets before church provided various opportunities for adults. Among the topics presented were: Portraits of Jesus, Last Week of Jesus, Biography of God, Palestine and the Kairos document, Update on South Sudan, South Africa Today, Art of Advent/Christmas, Lent/Easter, and the Status of Merrymeeting Bay. *Revelations* was presented by the pastor during Lent in a weekly supper and study. In an effort to address the frustration of members who simply could not arrive an hour before worship or those who sing in the choir, FIN instituted "Second Hour, Second Chance" that meets immediately after Coffee Hour. It offers some of the same lessons which have been offered earlier at Coffee Pot Seminar. The sizeable attendance has confirmed the need!

responsibly
deflects
FIN
?

Potlucks have always been essential to the life of MCPC and FIN presented opportunities to gather after worship in May to hear about changes in the organization of PNNE, June saw us gathered for an indoor picnic, September following our Annual Homecoming Service, and most recently a well attended potluck following the Epiphany Pageant.

Writing the Sacred, Writing the Psalms, was a writing workshop presented by author Ray McGinnis on a Saturday in October. Members of the community participated with MCPC in this interesting experience.

A new member luncheon was hosted by Faith in Nurture in December. A first ever "Thanksgiving Leftover Dinner" was a chance for the congregation to share their Thanksgiving feast with others on the day after Thanksgiving and to prepare for Advent with the Hanging of the Green. An Advent devotional from PCUSA was also provided for every family. Advent brought the Kerygma Program's "Hallelujah: The Bible and Handel's Messiah" to the Coffee Pot Seminars and that program will continue during the Annual Lenten Soup and Study evenings *Discussion*

It is hoped that the congregation will continue to grow in many ways as the nurture provided by this team continues.

ANNUAL REPORT OF THE FAITH IN WORSHIP TEAM

The Faith in Worship Team is responsible for overseeing the worship service. These responsibilities includes the music, liturgists, greeters, weekly bulletin, order of worship, pulpit supply, and physical aspects of the Sanctuary such as candles, lights, paraments, and sound. Responsibility for coffee hour following worship was removed from the Worship Team umbrella for 2011. The Worship Team met on a monthly basis and jointly with the Faith In Nurture team three times over the course of the year. The team was made up of five volunteers, a ruling Elder and the pastor.

In addition to Pastor Diane Hoppe Hugo a number of people filled the pulpit at MCPC during 2011. Every fifth Sunday the church youth organized and carried out the worship service. Also in the pulpit were guest preachers such as Ann Marie Simone, Nancy McGaughey of South Africa, and Rev. Lynn Burgess of VT. A number of preachers-from-the-pew added their time and talents to the worship service over the course of the year. Among them were Ruth Cook, Bill and Joan Coop, Marci Clark, Bob Estus, Debbie Patterson, Anne Allen, and Rita DeFio.

Two prayer vigils were held during 2011. The first took place on Good Friday as part of the Lenten/Easter season and the second at the beginning of Advent.

From September to June music was supplied primarily by Ann Hartzler, Harriet Tobin and the MCPC choir. The music was supplemented by vocal and instrumental soloists, and ensemble groups throughout the year but especially during the summer months when the choir did not sing. Erica and Doug Skolnekovich organized a worship service involving Praise Music during May.

Joanna Damon coordinated the liturgist schedule and Teal Hugo coordinated the greeters in addition to sanctuary appointments (candles, paraments, etc.). Clee Miller inspired us with weekly floral arrangements which often memorialized family members and friends of the congregation. A special thanks to all of them. Barbara Kramer, church secretary, and the pastor worked cooperatively to provide the weekly bulletin.

music
- hymn
sing

A number of services took place during the year that deserve special note and thanks. During the Lenten season the worship service focused on prayers of intercession which were written and read by members of the congregation. Easter Sunday was a joyful celebration with flowers, music and a return of alleluias provided by the children of the church.

July found MCPC on the front lawn having Sundaes on Thursday. These mid-week, evening services were an effort to increase the visibility of MCPC in the local community. The service focused on hymn singing accompanied by Joan Warren and scripture reading and praying led by Rev. Steve Row followed by ice cream sundaes.

In August a number of creatures traveled from the pews to the pulpit as Noah's ark was assembled. Also in August Teal Hugo and Bill Coop joined talents to present a service

titled "A Festival of International Song" with music and congregational singing from around the world.

September saw the congregation transform its thoughts from the horror of "9/11" to the hope of Easter as we observed the tenth anniversary of the most horrific terror attack in US history. The Children's Sabbath with its joyful noise and activity filled our hearts and minds with memories from our childhoods or the childhood of our children. A visit by "Rainbow" the clown (Bright Start's Director, Eileen Twiddy) brought smiles to all.

The Magnificat Service and the Advent service celebrating Mary, the mother of Jesus, were enriched by art and music. The Courage for Christmas, the traditional Christmas Eve Service of Lessons and Carols, and the Christmas Day birthday celebration brought the calendar year to an end.

Thanks goes out to the many people who combined their time and talents to enrich the worship life at MCPC.

Ruth Cook
Joanna Damon
Rita Defio
Ann Hartzler
Teel Hugo
Vida Mitchell, chair
Pastor Diane Hoppe Hugo

ANNUAL REPORT OF THE PERSONNEL COMMITTEE FOR THE YEAR 2011

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

The Properties Committee took over responsibility for the cleaning and daily maintenance of the building for a week in January when Vaughn was attending to family business. A special thanks goes out to Bob Crane and Russ Riendeau for handling most of the duties during Vaughn's absence.

We have been without a regular child care attendant since Jennette-Marie Shepard graduated from Bowdoin in May. A wonderful group of volunteers have stepped in to fill the gap in the meantime, including Anne Allen, Rachel Cook, Becky Jordan, Frank & Isabel MacKenzie, Debbie Patterson, Doug & Erica Skolnekovich, Trish Thebeau, and Ethel Wilkerson. We have received a letter of interest from another Bowdoin student, and are making plans to interview her once she is back on campus after winter break.

Barbara continues to be an invaluable asset to MCPC, handling many of the accounts receivable duties as well as preparation of the weekly bulletins, newsletters, and other reports. She also provides a weekly e-mail update of news of the congregation and upcoming events. Barbara is aided by Office Angels (volunteers) most days of the week, who help in answering the phones or other light clerical duties. We have instituted a policy for reimbursement requests that all requests need to have the appropriate paperwork (receipts) attached to the request and signed off by the chairperson of that team, then placed in the treasurer's box. That way, it saves Barbara some time and effort in making sure the request is processed in a timely fashion.

We have been reviewing and revising a job description for the church musician. Ann Hartzler submitted her resignation in late December, effective February 26, 2012, so we will be looking to Session for guidance as we consider the future at MCPC with regards to that position.

The Personnel Committee

Ruth Cook, Chair

Dick Reese

Diane Hoppe Hugo, ex officio

Properties Committee- 2011 Report

The Properties Committee has been meeting consistently, monthly, on the third Monday evening for the past year. Our purpose is to be good stewards of what God has blessed our congregation with, to care for a beautiful and extremely functional facility in an open and inviting property setting, both of which are very accessible and welcoming. Our church buildings are large with multiple systems which require much and constant attention. Maintenance, both in the short term and long term, is only one aspect of this committee's responsibility. Another consideration is the operation of the physical plant to ensure that the building is adequately ready for all the daily functions and programs that happen here nearly every day. To accomplish this takes the dedicated commitment of this committee and many others volunteering from across the congregation. While we have to purchase some maintenance and repair services for those systems and technical trades that our congregation does not have the ability or licenses required to do, much of the day to day work is done by caring volunteers. The committee extends our sincere thanks to all who have given their time and talents so unselfishly.

Much time and effort has been expended by the committee on, at time seems endless, leak repairs and fixes for problems that have been ongoing for some time or recently showing up. As a new member on this committee, I am greatly appreciative of the knowledge and commitment of the long term members in Bud, Russ, and Bob, their insight is invaluable to this church.

We have accomplished many various projects in addition to the repairs. Early in the year, winter brought about the usual heavy snow, ice dams on some of the eaves, and ice buildups at exit doors. Volunteers used roof rakes and ice chippers to clear the snow and ice, and cleared paths to these exits allowing safe emergency exiting. In the spring, the annual grounds cleanup was accomplished very efficiently as was the fall raking and cleanup following the successful Pumpkin Patch project. As the heat of summer ramped up, two air conditions were purchased through the generous contribution of a Mid-Coast member and installed by Bud Cherry in the church and pastor's offices make these daily work spaces comfortable to work in. Volunteers willingly sign up to mow and trim sections of our vast lawns around our building and grounds and completed that weekly task effectively with our new mower that was donated by generous members. Dana and Mac Cary volunteered and have been clearing brush on the north side of our property. A donated shrub was planted to fill an opening to our neighbors at the Columbarium and two Alberta Spruce were purchased and planted on the front lawn as screening for the electric meter, and propane gas tank making the street facing side of our building appear more attractive. Other projects included adding a second handrail on the stairs to the Loft, programmable thermostats, rainwater diverters over the exit doors from the Foulger Gallery, and the replacement of the exterior platform and steps by the kitchen. A low earthen berm was created to prevent surface water from flowing down the parking lot in front to the building and icing near the main entrance. Numerous small projects and repairs have been accomplished outside and inside as well.

One of our greatest challenges is in addressing energy conservation to reduce operational costs and its effect on our annual budget. We are intending to have an update done to the 2007 energy audit which identified savings, many of which have been accomplished. We are looking into possible energy grants to make additional improvements. In an attempt to save on heating costs we have moved from a heating oil contract price to spot market purchasing. To date, we have been purchasing heating oil at considerably lower prices per gallon than the quoted contract price received back in the summer. We are looking into converting our heating system to a more efficient and affordable natural gas system and have learned that natural gas is available in Main Street. Other associated cost and savings analysis are being sought. A relatively new electrical rate reduction program is being investigated to reduce our electrical energy costs. All these efforts and the efforts by our congregation and other users of our facilities, to reduce energy consumption, together will make a positive difference.

We wish to recognize Clee Miller for her faithful and graceful service on this committee as a valued member and as our minutes clerk, and extend our sincere thanks for her work and dedication. Clee will remain a valuable resource to us in her retirement from the committee.

Sincerely,

Properties Committee

Bud Cherry

Bob Crane

Russ Riendeau

Dana Cary

John Aliberto

Rev. Diane Hoppe Hugo, Ex Officio

Darryl Johnson, Chair

Stewardship Drive of 2012

The 2012 MCPC Stewardship Drive commenced 11/6/2011 and culminated with Commitment Sunday 12/4/2012. The Stewardship Team met starting in October and communicated via e-mail/phone calls between meetings. Tom Carroll graciously agreed to create the introduction on 11/6 with an extremely positive focus. He stressed the importance of the financial support needed to maintain the mission of MCPC and the fact that we understand the essential role that being a good steward plays in our Christian life.

We hoped for 100% participation in pledging and suggested an increase of 5% in our 2011 pledges. We also explained some of the common myths of stewardship that have created problems in churches, covering different ones each week. We even used a simple skit to make the point that no matter how tight our individual budgets are, there seems to always be areas where we waste money that could go toward our 5% suggested increase.

Bottom line, on Commitment Sunday we finished the formal part of the Drive by displaying a bare winter sapling symbolizing MCPC with our pledge cards being placed at its base to show how we are nourishing our church with the results of our prayerful discussions with God about our new pledge. There was also a bowl of beans to show how we need to take some beans and plant them throughout the community to increase/grow our church and be "fishers of people."

The results so far are more than a 5% increase in our pledges with more still coming in. Further contacts are being pursued to insure everyone has a chance to add to the results. The 100% participation has not been met, but the congregation has been offered and reminded of the opportunity to pledge. The positive focus helped our efforts.

The rest of the team included John Aliberto, Debbie Patterson, Doug Skolnekovich and Ethel and John Wilkerson. Thank you to all members.

Bob Estus; Chair

58 ↓ 55 units
1260⁴ 133.9 +8k

Finance Committee Annual Report 2011

The Finance Committee has met on a monthly schedule the past year. Our focus and our primary responsibility was to oversee the management of and the accounting for the financial resources of Mid-Coast Presbyterian Church. The Committee routinely reviews monthly financial reports as reported by the Treasurer and takes or recommends actions as considered appropriate for the well being of the church.

Among the topics and issues before the Committee in 2011 were the following:

- 1) Completed the review and update of authorized signees on the church bank accounts.
- 2) Reviewed and simplified the balance sheet and income/expense accounts as recommended by the Finance Committee and by the firm of Boucher, Perkins, Campbell and Pardis.
- 3) Oversaw, with appropriate action, the property and worker's compensation insurance policies that protect Mid-Coast Presbyterian Church and its staff.
- 4) Revised the Counting Procedures used by Sunday collection counters for appropriate risk issues and ease of use.
- 5) Reviewed, discussed and advised on various thoughts and concerns related to the on-going operating budget deficit the church has experienced in four out of the last five years (\$25,600 deficit in 2011). Recommended that a request be made for modifying the MCPC mortgage to become "interest only" to gain a savings of roughly \$23,000 over a one year period.
- 6) Reviewed the financial operating results of Bright Start on a quarterly basis.
- 7) Worked with staff on billing/payment irregularities for clarification and payment accuracy, as needed.
- 8) Simplified the payment of certain bills by implementing a church debit card process.

Respectfully Submitted,

Dana Cary

Committee Chair

Committee:

Sarah Dalton – Treasurer
Paul Brown – Session Liaison
Nancy Stambach
Joanne Hardy
John Aliberto

TREASURER'S ANNUAL REPORT for the YEAR 2011

This was a year of energy, imagination and dedication from a financial perspective. The Session approved a 2011 budget with a deficit of \$27,493, but with faith that the MCPC family would come together to reduce that deficit during the year. Thanks to prayers and very hard work from many, many people, that deficit for the year was \$25,594, a reduction of \$1,889 from budget. The closeness to the budget projection hides the many and varied efforts to increase income and reduce expenses that compensated significant and unexpected building repair and fuel oil expenses.

A major effort now before us in 2012 is to assure that major changes to our income and expense structure are enacted so that significant deficits do not continue. The Operating Fund including mortgage payments has accumulated a deficit of over \$90,000 over the last five years, clearly an unsustainable situation. 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. New, innovative solutions are also on the horizon for 2012. Short-term expense relief through "interest only" mortgage payments is being requested. Longer-term expense relief will take place as a result of a "mortgage reduction" capital campaign that will be rolled out in 2012. May our prayers and work result in a sustainable financial future!

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), Joanne Hardy, Nancy Stambach and John Aliberto

OPERATING FUND RESULTS: 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.

Overall income came in \$4,322 over budget (a good thing) thanks to several major events. Fundraising through the Spring Tea, Bowdoin Give-and-Go sale and the Pumpkin Patch sale raised \$5,584, and the Presbyterian Women of MCPC contributed \$4,211. The other significant event was the Donor Match Program that brought in one-time gifts and increased pledges of \$21,365.

Overall expense was a net \$2,433 over budget (a bad thing) because of the unexpected building related expenses cited above. The good news was that all other expenses were \$2,471 under budget that compensated for building related expenses being \$4,904 over budget.

Sarah Dalton - Treasurer

Paul Brown - Session Liaison to the Finance Committee

Attachments: - 2011 Overview of MCPC Finances and Cash Position
- 2011 Balance Sheet Detail
- 2011 Operating Fund Income/Expense Detail
- 2012 Approved Budget

DECEMBER 2011 OVERVIEW OF MCPC FINANCES
MID-COAST PRESBYTERIAN CHURCH
1/16/12

FINANCIAL RESULTS				
OP FUND ACTIVITY		MONTH	YEAR-TO-DATE	ACTUAL YTD LESS BUDGET YTD
	INCOME	\$22,273	\$170,054	+ \$4,322
	EXPENSE	\$19,969	\$195,648	+ \$2,433
	INCOME LESS EXPENSE	+ 2,304	- \$25,594	+ \$1,889
BALANCE		DEC 31 2010	YEAR-TO-DATE	CHANGE FROM DEC 31 2010
	TOTAL CASH	\$141,797	\$104,587	- \$37,210
	UNRESTRICTED PORTION (2)	\$93,166	\$68,689	- \$24,477
PLEDGING RESULTS				
		MONTH	YEAR-TO-DATE	ACTUAL LESS BUDGET YTD
	INCOME	\$9,797	\$122,998	+ \$10,247 (1)
FINANCIAL YEAR-END FORECAST	Based on October YTD	BUDGET FOR YEAR 2011	CURRENT FORECAST FOR YEAR	FORECAST LESS BUDGET
	INCOME	na	na	na
	EXPENSE	na	na	na
	INCOME LESS EXPENSE	na	na	na

Note on Pledge Results: (1) Over budget but non-pledge offering under budget \$11,180 (combined under budget \$933)

Note on Unrestricted Cash: (2) Major change in unrestricted funds in October from moving Noyes interest from restricted (\$23,750)

Notes on overall Income Results:.

- 4) Bright Start Assessment over budget \$1,300 from increased giving through December YTD.
- 5) Offering (pledge and non-pledge) \$933 under budget despite Pledge Offering over budget by \$10,247.
- 6) Donor Match Program under budget by \$5,485, but Fundraising over budget \$5,584.
- 7) All other income over budget by \$3,856.

Notes on Expense Results:

- 8) Building \$4,904 above budget from \$3,273 in sprinkler system, roof and heating repairs and from \$3,921 in oil over budget.
- 9) All other expense categories \$2,471 under budget (\$1,178 Staff, \$775 Office, \$155 Faith Teams and \$363 Mortgage).

OVERVIEW OF RESTRICTED AND UNRESTRICTED CASH
DECEMBER 2011 YTD

UNRESTRICTED CASH

Operations in Op Checking & Op Savings	\$	54,708
Unrestricted Funds in Op Savings	\$	10,662
memorial gifts, misc. collections & undesignated gifts		
PC(USA) Investment & Loan Program	\$	3,320
Total	\$	68,689

RESTRICTED CASH

Accounts Payable	\$	2,283
Accounts Payable/Vendors	\$	-
Noyes Fund	\$	25,989
Columbarium Fund	\$	3,980
Misc. Income & Expense Fund	\$	-
Deacons	\$	-
National Offerings	\$	919
Kitchen	\$	877
Organ	\$	280
Designated Gifts	\$	679
Habitat	\$	-
Flowers	\$	345
Outreach	\$	-
Coins for Food	\$	-
Christmas & Lent Offerings	\$	-
Youth	\$	546
Total	\$	35,898

MID-COAST PRESBYTERIAN CHURCH - Topsham ME

Balance Sheet as of December 31, 2011

Tuesday, January 17, 2012

Account #	Account Name	YTD Balance
Assets		
101.100	PEOPLE'S UNITED - OP CHECKING UNRESTRICT & RESTRIC	20,481.36
	Total Checking	\$20,481.36
101.200	PEOPLE'S UNITED - OP SAVINGS UNRESTRICTED	47,171.01
103.200	PEOPLE'S UNITED - MISC. SAVINGS RESTRICTED	3,646.33
103.500	INVEST & LOAN PROG - NOYES FUND RESTRICTED-1/28/12	25,988.71
103.505	INVEST & LOAN PROG - UNRESTRICTED - 1/28/12	3,319.63
111.200	PEOPLE'S UNITED - COLUMBARIAN SAVINGS RESTRICTED	3,980.38
	Total Savings	\$84,106.06
	Total Cash (Checking & Savings)	\$104,587.42
190.100	PETTY CASH FUND - MCPC	26.16
	Total Accts Receivable & Prepaid	\$26.16
199.100	BUILDING ADDITION - 2004	254,630.71
199.999	ALL OTHER ASSETS.	205,260.48
	Total Building & Other Assets	\$459,891.19
	Total Assets	\$564,504.77
Liabilities		
201.830	MORTGAGE LOAN (PCUSA) - 2003	388,047.84
	Total Loans Outstanding	\$388,047.84
201.548	Diane Hugo	2,074.95
201.626	BUD CHERRY	208.04
	Total Accounts Payable	\$2,282.99
	Total Liabilities	\$390,330.83
Fund Balance		
301.000	OPERATING FUND	58,053.48
306.000	MCPC MORTGAGE EQUITY FUND	71,843.35
310.000	NOYES FUND - RESTRICTED	25,988.71
311.000	COLUMBARIUM FUND - RESTRICTED	3,980.38
316.000	MISC. INCOME & EXPENSE FUND - UNRESTRICTED Balance	
316.100	MEMORIAL GIFTS SUB-FUND Balance	9,414.08
316.200	MISC. COLLECTIONS SUB-FUND Balance	268.64
316.300	UNDESIGNATED GIFTS SUB-FUND Balance	978.97
	Total MISC. INCOME & EXPENSE FUND - UNRESTRICTED Balance	\$10,661.69
317.000	MISC. INCOME & EXPENSE FUND - RESTRICTED Balance	
317.040	PC(USA) NATIONAL OFFERING SUB-FUND Balance	919.00
317.100	KITCHEN SUB-FUND Balance	877.17
317.200	ORGAN / MUSIC SUB-FUND Balance	279.71
317.300	DESIGNATED GIFTS SUB-FUND Balance	679.46
317.500	FLOWERS SUB-FUND Balance	344.52
317.700	COINS FOR FOOD SUB-FUND Balance	0.24
317.900	YOUTH SUB-FUND Balance	546.23
	Total MISC. INCOME & EXPENSE FUND - RESTRICTED Balance	\$3,646.33
	Total Fund Balance	\$174,173.94

MID-COAST PRESBYTERIAN CHURCH - Topsham ME
Treasurer's Report as of December 2011 for OPERATING FUND

Tuesday, January 17, 2012

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	117,108.50	9,797.00	122,998.00*	112,751.00	10,247.00
401.110	NON-PLEDGE OFFERING & PRIOR YEAR	19,684.00	835.00	7,175.00	18,355.00	(11,180.00)
	PLEDGE OFFERING					
401.125	SUNDAY SCHOOL	1.11	0.00	3.06	20.00	(16.94)
401.130	LOOSE PLATE OFFERING	5,259.72	646.00	3,629.44	5,113.00	(1,483.56)
	Offerings	\$142,053.33	\$11,278.00	\$133,805.50	\$136,239.00	(\$2,433.50)
401.131	CONTRIBUTIONS - FAITH IN WORSHIP	230.09	172.20	184.66	250.00	(65.34)
401.132	CONTRIBUTIONS - FAITH IN ACTION	299.80	43.85	321.45*	300.00	21.45
401.133	CONTRIBUTIONS - FAITH IN NURTURE	245.26	0.00	189.00	250.00	(61.00)
401.134	CONTRIBUTIONS - FAITH IN DAILY LIFE	0.00	0.00	0.00	0.00	0.00
	Contributions to Faith Teams	\$775.15	\$216.05	\$695.11	\$800.00	(\$104.89)
401.135	DESIGNATED GIFTS - 2011 EXTRA GIVING	20,120.76	1,000.00	4,515.00	20,000.00	(15,485.00)
401.137	DESIGNATED GIFTS - DONOR MATCH	30,000.00	5,500.00	10,000.00*	0.00	10,000.00
401.138	PW GIFTS	0.00	4,000.00	4,211.29*	0.00	4,211.29
	Gifts	\$50,120.76	\$10,500.00	\$18,726.29	\$20,000.00	(\$1,273.71)
403.150	INTEREST INCOME-BUILDING FUND	1,277.09	0.00	0.00	0.00	0.00
	Mortgage	\$1,277.09	\$0.00	\$0.00	\$0.00	\$0.00
401.140	RENTAL INCOME	1,615.00	40.00	2,715.00*	1,777.00	938.00
401.150	INTEREST INCOME - OPERATIONS	18.19	4.00	981.86*	560.00	421.86
401.160	MISCELLANEOUS INCOME	193.38	62.12	161.40*	80.00	81.40
401.161	FUNDRAISING EVENTS MCPC	0.00	0.00	5,584.09*	0.00	5,584.09
	Other Income	\$1,826.57	\$106.12	\$9,442.35*	\$2,417.00	\$7,025.35
401.170	PER CAPITA & INIT. OFFERING	2,060.00	172.50	2,085.00	2,266.00	(181.00)
401.191	BRIGHT START ASSESSMENT	4,000.00	0.00	5,300.00*	4,000.00	1,300.00
	Total Per Capita, Init. Offering & BS Assesment	\$6,060.00	\$172.50	\$7,385.00*	\$6,266.00	\$1,119.00
	Total Operating Income	\$202,112.90	\$22,272.67	\$170,054.25*	\$165,722.00	\$4,332.25
	Total Income	\$202,112.90	\$22,272.67	\$170,054.25*	\$165,722.00	\$4,332.25
Expense						
Total Operating Expense						
Total Foundation						
501.100	PASTOR - SALARY AND SS OFFSET	43,059.90	2,039.92	26,518.96	26,519.00	(0.04)
501.105	PASTOR - HOUSING	0.00	1,769.24	23,000.12*	23,000.00	0.12
501.110	PASTOR - AUTO/TRAVEL/MATERIAL/BOOKS	2,705.35	1,411.17	1,623.34	2,000.00	(376.66)
501.115	PASTOR - STUDY LEAVE	0.00	631.24	831.24*	750.00	81.24
501.120	PASTOR - PENSION/MEDICAL	12,600.00	1,207.50	14,490.00	14,490.00	0.00
501.140	ORGANIST	5,290.00	805.00	4,715.00	5,520.00	(805.00)
501.150	ADMIN ASST/SECRETARY	18,951.80	1,465.31	19,170.16*	18,165.00	1,005.16
501.160	CUSTODIAN	6,117.11	491.16	5,831.36	6,500.00	(668.64)
501.165	CHILD CARE	668.75	0.00	375.00	1,100.00	(725.00)
501.180	INSURANCE - WORKMEN'S COMP	0.00	(358.26)	802.52*	700.00	102.52
501.190	PAYROLL TAX EXPENSE	1,941.86	149.67	1,912.56*	1,887.00	25.56
501.554	OUTSIDE PAYROLL SERVICE	521.45	38.50	604.75*	422.00	182.75
	Staff	\$91,856.22	\$9,650.45	\$99,875.01	\$101,053.00	(\$1,177.99)
501.555	CONTRACT SERVICES	1,268.00	80.00	1,247.18	1,300.00	(52.82)
501.556	SNOW REMOVAL	6,000.00	1,200.00	6,000.00	6,000.00	0.00
501.600	MAINTENANCE & REPAIR	830.18	208.04	3,604.08*	1,500.00	2,104.08
501.601	GROUNDS MAINTENANCE	53.54	0.00	208.69	300.00	(91.31)
501.620	HOUSEKEEPING SUPPLIES	1,376.62	21.99	1,106.76	1,290.00	(183.24)
501.630	INSURANCE - LIABILITY & BUILDING	0.00	1,473.92	5,757.05	6,250.00	(492.95)
501.700	ELECTRICITY EXPENSE	3,453.16	300.50	3,063.85	3,500.00	(436.15)
501.710	HEATING (OIL)	5,020.00	1,332.09	11,370.79*	7,450.00	3,920.79
501.720	DISPOSAL SERVICE	786.21	65.00	749.35	850.00	(100.65)
501.725	WATER & SEWER EXPENSE	1,855.20	0.00	2,136.40*	1,900.00	236.40
	Building	\$20,642.91	\$4,681.54	\$35,244.15*	\$30,340.00	\$4,904.15
503.125	INTEREST - PCUSA LOAN 2003	22,403.92	1,571.02	20,417.50	21,328.00	(910.50)
503.825	PRINCIPAL - PCUSA LOAN	19,680.44	1,863.50	21,304.31*	20,756.00	548.31
503.898	BANK SERVICE CHARGES - BUILDING	0.12	0.00	0.00	0.00	0.00
503.899	LATE FEES - BUILDING LOAN	70.14	0.00	0.00	0.00	0.00
	Mortgage	\$42,154.62	\$3,434.52	\$41,721.81	\$42,084.00	(\$362.19)

MID-COAST PRESBYTERIAN CHURCH - Topsham ME
Treasurer's Report as of December 2011 for OPERATING FUND

Tuesday, January 17, 2012

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Account #	Account Name	Previous YTD	Period Activity	YTD Balance	Budget YTD	Over/Under YTD+(-)
501.305	PUBLICITY	306.60	30.00	30.00	370.00	(340.00)
501.360	SESSION EXPENSES	205.37	(95.15)	104.75	200.00	(95.25)
501.500	OFFICE SUPPLIES	1,171.45	43.83	1,254.45	1,540.00	(285.55)
501.505	COPIER PAPER	292.98	47.99	373.78*	360.00	13.78
501.510	COPIER EXPENSE	2,200.97	642.76	790.88	890.00	(99.12)
501.520	POSTAGE	470.08	105.60	583.77*	500.00	83.77
501.525	TELEPHONE	1,222.12	85.52	1,027.31	1,050.00	(22.69)
501.530	SYSTEM SUPP. & INTERNET SERV.	1,104.35	59.95	1,104.35	1,150.00	(45.65)
501.550	EQUIPMENT & FURNISHINGS	866.82	0.00	164.68	200.00	(35.32)
501.560	INSURANCE - BUILDING/LIABILITY/WORK COMP	6,151.90	0.00	0.00	0.00	0.00
501.570	ACCOUNTING REVIEW	0.00	0.00	750.00	750.00	0.00
501.599	MISCELLANEOUS EXPENSE	263.34	37.00	51.00*	0.00	51.00
	Administration	\$14,255.98	\$957.50	\$6,234.97	\$7,010.00	(\$775.03)
501.900	PER CAPITA TO PNNE	7,560.00	503.00	6,078.00	6,078.00	0.00
	Per Capita	\$7,560.00	\$503.00	\$6,078.00	\$6,078.00	\$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	\$176,469.73	\$19,227.01	\$189,153.94*	\$186,565.00	\$2,588.94
Total Faith Teams						
501.145	PULPIT SUPPLY	0.00	0.00	0.00	0.00	0.00
501.320	CONGREGATIONAL LIFE	329.77	36.79	36.79	350.00	(313.21)
501.322	MUSIC SUPPLIES	0.00	0.00	0.00	0.00	0.00
501.325	OTHER WORSHIP EXPENSE	0.00	114.20	161.58*	0.00	161.58
	Faith in Worship	\$329.77	\$150.99	\$198.37	\$350.00	(\$151.63)
501.800	UNIFIED MISSION	6,600.00	335.68	4,000.00	4,000.00	0.00
501.845	SOUTH AFRICA PARTNERSHIP	0.00	0.00	0.00	0.00	0.00
501.847	SUDANESE PRESBY FELLOWSHIP	1,200.00	0.00	1,200.00	1,200.00	0.00
	Faith in Action - Mission Giving	\$7,800.00	\$335.68	\$5,200.00	\$5,200.00	\$0.00
501.340	FAITH IN ACTION OPERATIONS EXPENSE	457.65	205.45	355.25	450.00	(94.75)
	Faith in Action - Operations Expense	\$457.65	\$205.45	\$355.25	\$450.00	(\$94.75)
501.200	CHURCH SCHOOL	289.58	0.00	201.06	300.00	(98.94)
501.205	YOUTH MINISTRY	83.60	0.00	0.00	100.00	(100.00)
501.220	ADULT EDUCATION	0.00	50.00	368.65*	0.00	368.65
501.300	REACHING OUT (PROM. & EVAN.)	0.00	0.00	0.00	0.00	0.00
	Faith in Nurture	\$373.18	\$50.00	\$569.71*	\$400.00	\$169.71
501.350	STEWARDSHIP COMMITTEE	257.70	0.00	171.20	250.00	(78.80)
	Faith in Daily Life	\$257.70	\$0.00	\$171.20	\$250.00	(\$78.80)
	Total Faith Teams	\$9,218.30	\$742.12	\$6,494.53	\$6,650.00	(\$155.47)
	Total Operating Expense	\$185,688.03	\$19,969.13	\$195,648.47*	\$193,215.00	\$2,433.47
	Total Expense	\$185,688.03	\$19,969.13	\$195,648.47*	\$193,215.00	\$2,433.47
	Difference	\$16,424.87	\$2,303.54	(\$25,594.22)	(\$27,493.00)	

* = Income/Expense exceeds amount budgeted to date

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.

**MID-COST PRESBYTERIAN CHURCH
APPROVED OPERATING BUDGET FOR 2012**

SESSION APPROVED 1/10/12

SUMMARY OF 2011 ACTUAL VERSUS 2012 BUDGET

	2011 YEAR ACTUAL	2012 APPROVED BUDGET	2012 Compared to 2011
Income			
Pledge Offering	\$122,998	\$142,350	\$19,352
Non-pledge Offering	\$7,175	\$7,721	\$546
Loose Plate & Sunday School	\$3,633	\$3,915	\$283
Faith Team Income	\$695	\$750	\$55
Extra Giving and Donor Match	\$14,515	\$0	-\$14,515
PW Giving	\$4,211	\$4,200	-\$11
Rent and Interest	\$3,697	\$4,065	\$368
MCPC Fundraising	\$5,584	\$7,600	\$2,016
Bright Start	\$5,300	\$6,000	\$700
Per Capita Offering	\$2,085	\$2,100	\$15
Miscellaneous Income	\$161	\$4,000	\$3,839
Dedicated Flower & Organ Fund Inc	\$0	\$1,610	\$1,610
Total Income	\$170,054	\$184,311	\$14,256
Expense			
Staff	\$99,875	\$100,669	\$794
Building	\$35,244	\$34,160	-\$1,085
Administration	\$6,235	\$6,550	\$315
Mortgage	\$41,722	\$41,214	-\$508
Per Capita	\$6,078	\$4,888	-\$1,191
Faith Teams	\$6,495	\$6,675	\$180
Dedicated Flower & Organ Fund Exp	\$0	\$1,610	\$1,610
Total Expense	\$195,648	\$195,765	\$117
Net (Income - Expense)	-\$25,594	-\$11,455	\$14,139

Note: 2011 Budget Deficit = \$27,493