



NORFIELD
CONGREGATIONAL CHURCH

263rd Annual Meeting
of the
Norfield Congregational Church
United Church of Christ

February 7, 2021

Norfield Congregational Church
64 Norfield Road
Weston, CT 06883

Rev. Dr. Bernard R. Wilson, Senior Minister

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263rd Annual Meeting of the NORFIELD CONGREGATIONAL CHURCH
February 7, 2021

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| 1. Call to Order | Mary F. Crawford, Moderator |
| 2. Membership and Quorum | Shivanthi Edwards, Church Clerk |
| 3. Opening Prayer | Senior Minister, Rev. Dr. Bernard R. Wilson |
| 4. Reading of the Norfield Church Covenant | |
| 5. Election of Meeting Moderator | Mary F. Crawford |
| 6. Approval of 2020 Annual Meeting Minutes | Meeting Moderator |
| 7. Treasurer's Report | Kurt Schreder |
| 8. Approval of 2021 Budget | Kurt Schreder |
| 9. Vote on Constitutional Amendments | Meeting Moderator |
| 10. Nominating Committee Report | Eric Braun |
| 11. Approval of the Nominating Committee Report | Meeting Moderator |
| 12. A Message from the Church Moderator | Mary F. Crawford |
| 13. Closing Prayer | Pastor Thomas C. Burke, Jr. Associate Minister |
| 14. Adjournment | Meeting Moderator |

Please Note: All Board & Committee Chairpersons are encouraged to schedule a virtual meeting with their members within one week of the Annual Meeting. Kindly email Teri Gaberman at tgaberman@norfield.org with a confirmed list of members, the name of the Board/Committee Chairperson if newly elected and if you need assistance with setting up a virtual meeting. Thank You!

MINUTES OF THE 262nd ANNUAL MEETING

2 February 2020

Call to Order

The 262nd Annual Meeting of the Norfield Congregational Church was called to order by outgoing Moderator Tracy Pennoyer at 11:00am on February 2, 2020. The 2019 Annual Report was distributed to the Congregation.

The clerk, Shivanthi Edwards, provided a summary of the church statistics and established a quorum.

We had 113 members present, as reported by Deacon Adrienne Wallace.

Statistics are as follows: 511 Total Membership; Quorum = 102

Opening

The Opening Prayer was led by Rev. Dr. Bernard R. Wilson.

Tracy welcomed everyone and thanked Norfield for allowing her to serve as Moderator.

Reading of the Norfield Church Covenant

The Congregation joined in the reading of the Norfield Church Covenant: We promise to accept Jesus Christ as our Lord and Savior, and we take as our rule of life the words: "You shall love the Lord your God with all your heart and with all your soul and with all your mind, and your neighbor as yourself." We take this Church to be our Church and ever mindful of our fellow members, we promise to walk with them in faithfulness and Christian love. We promise that so far as possible we will attend the services of this Church, share in its mission, and endeavor to make it a fruitful body of Christians.

Election of Meeting Moderator

There was a nomination for Woody Bliss to be the Moderator for the meeting. *The motion was seconded and approved unanimously.*

Approval of 262nd Annual Meeting Minutes

The minutes of the last Annual Meeting were approved and seconded.

Treasurer's Report

Kurt Schreder provided us a summary of last year's financials.

We have a \$57,000 operating deficit. The average pledge should be \$4,700, in order to meet our deficit, unfortunately the no. of pledges have decreased by 20%. We have a commitment for \$580,000 in pledges, this is the lowest amount in recent memory.

Norfield needs 30 new pledges of \$3,000 each to make up the deficit.

Board of Trustees has appointed two task forces to address our structural deficit issue – one focusing on revenues and the other expenses. Kurt provided an open invitation to any members wishing to join either task forces.

Larry Marsh inquired if we had any anecdotal evidence of trends by other UCC churches. Rev Thomas responded that Norfield is in a better position than a lot of churches but in general non-profit giving is trending down.

One of the congregation members asked what costs will have to be cut. Kurt responded that HR and maintenance are our biggest expenses.

Proposed 2020 Budget

The 2020 budget is below target. Pledges are at \$580,000 and we have an operating deficit of \$57,000. In providing an overview of last year, Kurt mentioned that the stock market has performed well, other cash income increased by 8% given higher rental income and a \$5,000 increase in reserves. We withdrew \$35,000 from reserves for operations.

Given our operating deficit, a decision was made to maintain current spending levels at \$710,000.

A motion to approve the 2020 budget was made and approved.

Mary Peniston urged the congregation to increase their pledge by 10% in order to meet the current gap. Norfield coined it the “10% club” – Mary would be the first one to join. Anyone increasing their pledge, should send a note to Stewardship. It was noted that some members had already increased their pledge by 50-100%.

Nominating Committee

Will Lewis thanked all the Boards and respective chairs for their service. A motion to approve the roster as presented in the Annual Report was made and approved.

Woody encouraged all board members to meet in their respective locations after the meeting.

Appointment of a New Moderator

Mary Crawford, our new Moderator feels privileged to serve.

She encouraged the church to adapt to the challenges facing us. We should not let the fractures in society weaken our faith.

Mary thanked Tracy, outgoing Moderator for her years of leadership.

Closing Prayer

Pastor Thomas closed the meeting with a prayer at 11:40AM.

Woody then made a motion to adjourn the meeting and it was seconded.

Respectfully Submitted, Shivanthi Edwards

SENIOR MINISTER

“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland” (Isaiah 43:18-19)

What a year! Pandemic, economic downturn, unemployment rises, Black Lives Matter protests, a presidential election, wildfires in California, well you know the rest. But, here at Norfield, the ministry of the church continued faithfully. Through on-lawn worship services, Zoom meetings and Bible Study, Confirmation, campus cleaning, check-ins with each other, preaching, teaching, reaching out to the sick and shut-ins and counseling those struggling with life and faith, amidst all the devastation and upheaval of 2020, the ministry of Norfield Congregational Church happened and the reports contained within this document attest to God's many blessings on our ministries. I am Godly proud to report, that Norfield continues to be a diverse, generously engaged spiritually and financially healthy, congregation and that we continue to expand and deepen our commitment to the divine mission entrusted to this community of faith centuries ago. ***I can affirmatively report that our congregation is strong***, and I offer my gratitude to every Norfielder for believing in our ministry and for your support and commitment to this community of faith.

I want to express my heartfelt gratitude to our Church Council Moderator, Mary Crawford. I have been blessed and Norfield has been strengthened by Mary's calm, steady, caring and compassionate leadership. I also want to lift up the leadership of our Church Council. Norfield's Church Council has been true to its mission to ensure the ministry of the church is faithfully carried out.

I cannot conclude this report without saying a special thank you to Norfield's incredible staff, beginning with our Associate Minister for Children, Youth and Families, Pastor Thomas C. Burke, Jr. A special thank you to our Director of Music & Worship Arts, Dr. David H. Connell. We continue to be blessed to have Penny Anderson as Norfield's Christian Education Director. I cannot adequately express my deep appreciation for our Church Administrator, Andrew Cumming. Andrew has and continues to make a tremendous difference in keeping Norfield administratively, physically and fiscally strong and accountable. May I say, unequivocally that Norfield would not be the same without our Executive Assistant, Teri Gaberman. Teri is everywhere at once and everything she does is done most excellently.

Nereida and I are especially grateful for how Norfielders continue to love and support our ministry here and we look forward to our continued ministry together. It is an honor and privilege to serve as Norfield's 35th Senior Minister.

*God's Richest Blessings,
Rev. Dr. Bernard R. Wilson
Senior Minister*

ASSOCIATE MINISTER FOR CHILDREN, YOUTH & FAMILIES

“Now the Lord said to Abram, ‘Go from your country and your kindred and your father’s house to the land that I will show you. I will make of you a great nation, and I will bless you, and make your name great, so that you will be a blessing. I will bless those who bless you, and the one who curses you I will curse; and in you all the families of the earth shall be blessed. So, Abram went, as the Lord had told him” Genesis 12: 1

Norfield has certainly seemed like we have been wandering in the wilderness this past year as we have tried to follow our call from God. I have missed you so much, but I have such great faith after watching this Church stay so strong as we navigate a pandemic due to COVID-19. This is a community that has built a firm foundation so that when the winds of life try to blow us away, we stay tied to each other. Norfield Congregational Church has been a rock during a year that saw so many tough and testing times.

As we turned towards our virtual worship last March, our 2020 Confirmands helped lead us with their strong invocation prayers and sharing their journey with all of us. I still hope to celebrate their faith formation and accomplishments in person to show our gratitude for this community supporting them as they grew closer to God and to each other.

Unfortunately, we also had to postpone our annual Norfield Mission Trip to Cuba because of travel restrictions. Mission Trips have been such a wonderful opportunity to spread the love and resources of Norfield to other communities in a mutually beneficial relationship. We have five big questions that help us see how God is working in our lives and I so look forward to the opportunity to share this love in the future.

I could not be more appreciative of Penny Anderson, Britta Lerner, and the entire Christian Education committee that worked indefatigably throughout the year to keep the youth of Norfield active and engaged in Sunday School and other ministry opportunities. Michelle Mecca helped offer multiple yoga classes to families in person and online that allowed us all to ease some tension we’ve built up after a stressful year. Maggie Kins has helped with Children Sermons and I’m so glad we have a Church that seeks to integrate the youth into the full mission of this Church.

Our 2021 Confirmation Class has shown me such resilience since we began our faith formation together this past fall. We have had to move into a hybrid in-person and virtual class to maintain social distancing and keep everyone safe! I could not be more appreciative of the entire Church and the Confirmation Families who support their teens growing closer to God and to each to each other during these tough and testing times.

As we walk by faith and not by sight into a new year together, let us imagine ourselves as Abraham following the call of God into the unknown. Let us place our faith in each other and in the God that loves us so much that God became one of us in Jesus Christ. Let the Holy Spirit continue to keep our foundation secure and our faith strong.

*Pastor Thomas C. Burke, Jr.
Associate Minister for Children, Youth and Families*

MODERATOR

What a year for Norfield and our world!

Who would have imagined the challenges of 2020: a global pandemic that led to loss of life on a scale Americans have not had since WW II and the worst economic downturn since the great recession of 2008, a racial reckoning unlike any since the civil rights movement of the 1960s, and extremism and political polarity that at times erupted into violence. Throughout the disruptions, Norfield reflected, prayed, sought understanding, reached out, stepped up, adjusted, connected virtually, and stayed “*open*.” I have never been so proud to be a member of this congregation.

I want to thank the Church Council members for their service in 2020. Last year, more was asked of our boards, officers and above all our hard-working ministers and staff. Their creativity and flexibility in adjusting to the realities of 2020, and their determination to carry on all aspects of Norfield in spite of the constraints have inspired me.

Here are some highlights of 2020.

In response to the deadly coronavirus, Norfield found ways to worship safely last year. The Church Council adopted principles and a process we called “*Re-imagine Norfield*” to guide our decision-making during the pandemic. I am grateful to our Members-at-Large, Deacons Chairs, and Ministers for driving this process that helped us find the balance between public safety and the desire to gather.

In March, as the outbreak worsened, our ministers, staff, musicians and Deacons shifted successfully to on-line Sunday worship services. On Homecoming Sunday, we began worshipping on the lawn also. Reverend Bernard and Pastor Thomas adjusted to delivering sermons and even giving communion virtually and outdoors, our staff, including Aaron Gaberman, solved technology and logistical issues., our tireless Music Director, Dr. David H. Connell with support from the Music Board, creatively tapped the talent in our congregation to include beautiful virtual performances in our services. And, more than a few people have noted that online services gave us a view of David Connell’s amazing footwork at the organ! We also carried on the traditions of Jazz Sunday and Gospel Sunday with Reverend Dr. Ruby Wilson and musician, Chris Coogan.

While we missed gathering inside our buildings, our virtual and lawn services helped keep us connected and in fact, Norfield worship services began reaching more people. Pre-pandemic, approximately 110 individuals were participating in our in-sanctuary services. The average number of views for our online services is 125+ (*the number of individuals would be higher*), with an all-time viewership high of almost 500 on Easter Sunday!

In the wake of George Floyd’s killing in June, massive protests against racial injustice took place in every state and most countries. Many Norfielders reached out, asking what our faith calls us to do to understand and address racism and bring healing. The Outreach

Board quickly organized the ringing of the Norfield Bell for 8 minutes and 46 seconds as a memorial to Floyd and other victims of injustice. The bell ringing throughout the summer gave us a powerful daily opportunity to remember and reflect. Reverend Bernard's willingness to share his life experiences and perspective --in pastoral conversations, daily devotionals, and sermons -- is a gift for Norfielders. Steeped in love and faith, his reflections have helped our church open up to the topic of race and explore assumptions and attitudes. Approximately, 40 Norfielders participated in "Learning Journey" workshops led by two UCC ministers trained in racial justice, and these will continue in 2021.

Our Outreach Board also mobilized to help underserved populations especially hard-hit by the pandemic and economic downturn. While the Annual Auction Dinner for raising Outreach funds was cancelled due to safety concerns, the Outreach Board was still able to make significant gifts to our partner organizations, including CLASP, Pivot Ministries, CIRI and the Weston Warm Up Fund, through the Holiday Season 50/50 campaign in which many in and outside Norfield participated.

Many Norfielders stepped up to create virtual ways to keep our community connected safely. There is not enough space to include all, but I will mention a few of the efforts by our ministers, staff and boards. Rev. Bernard expanded the Bible Verse of the Day email to include powerful, thoughtful reflections and the feedback was overwhelmingly positive. He also kept the weekly Bible Study going by Zoom. The Fellowship Board generated novel ways each season to connect us, including sending out Mother's Day face masks, organizing the Planting the Seeds event, and distributing pumpkin bread mix before Thanksgiving. Jackie Troxell made sure our powerful Prayer Warrior email chain kept going. And Pastor Thomas, Penny Anderson, and the Christian Education Board worked tirelessly to continue engaging young Norfielders with great new content delivered virtually and even a spiritual yoga event. The frequency of the Norfield email newsletter compiled by Teri Gaberman was increased from monthly to weekly. A new Norfield website was completed in 2020, generating significantly more traffic (15% increase in visitors and almost 40% increase in visits), and with search engine optimization, it is now easier for people looking for a new church home to land on the Norfield site.

Finally, a word about the excellent financial management in 2020 by our Administrator Andrew Cumming, our outgoing Treasurer Kurt Schreder and the Board of Trustees. Despite the pandemic and economic downturn that has depressed revenues, we exited the year with a small surplus, due primarily to careful expense control and the persistent pursuit of federal pandemic assistance through the CARES Act. And, it helped that Norfielders gave generously of their treasure and time – some were able to give beyond their pledges, and a number spent hours working on the Church grounds to keep our maintenance cost down. While the Church's financial position is currently better than anticipated given the economy and better than many churches, the next two years will be challenging and it is clear we must focus on growing our base of donors to sustain our beloved Norfield well into the future.

Just after we turned the page to a new year, our country was rocked again on January 6th, when extremists stormed the US Capitol. It was sad and frightening to see a norm so fundamental to the well-being of this country – the peaceful transition of power – threatened. Again, Norfielders have reached out to ask what we as a faith community can do to help in healing the deep divisions of our country, yet again so starkly displayed. Our ministers are planning to facilitate a series of sacred conversations. Listening, seeking understanding and sharing is a good start.

As I look back at 2020, I can see that we, individually and collectively, bumped into a lot of walls. We climbed over them. Actually, we're still climbing. Our world has changed definitively. We cannot go back to what was before. But, our faith and putting our faith to work will lead us to a better tomorrow. We will work in our community to achieve peace, love and justice. As the late Congressman John Lewis advised us, we will make “**good trouble, necessary trouble.**”

We are blessed to be part of this community of Norfield Church. We are a “**beloved community.**”

It is an honor and a privilege for me to serve Norfield. I look forward to 2021 and beyond. I am excited and optimistic about the possibilities for our Church.

*Respectfully submitted,
Mary F. Crawford
Moderator*

CHURCH CLERK
ANNUAL REPORT FOR 2020

The records and statistics of the Norfield Congregational Church and the Minutes of the Norfield Congregational Church Council Meetings and Special Meetings have been kept in order for the year. Over the course of the year Deacons and the church office did an outstanding job to clear up our records.

Statistics are as follows:

Baptisms	0
Marriages	2
Deaths.....	5
Transfers Out	0
Reinstated.....	0
New Members	10
Withdrew Membership	3
Members joining by Confirmation.....	13
Total Membership.....	526
Quorum (20% of Members)	105

*Respectfully Submitted,
Shivanthi Edwards*



In Memoriam

Jim Miller
Ina Montelius
Walter Paul
Hal Shupack
John Stripp
Ben Swiggett
Barbara Zacavish

BOARD OF CHRISTIAN EDUCATION

“Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.” Romans 12:2

2020 was a challenging year for Christian Education at Norfield. However, the CE Ministry Team and our beloved students and families rose to the challenge of remote learning while also finding ways to connect. ***“We firmly believe that every connection—remote or in person—offers an opportunity for spiritual awakening, hope, and a deeper bond with Christ and our church.”***

New Curriculum, New Connections

A mix of online and personal outreach makes CE in the time of COVID work. For example, the 2020 Confirmation Class was celebrated with personal notes of congratulations from our pastors, hand-delivered stoles and the opportunity to share statements of faith remotely during our Sunday service. Similarly, our graduates were honored during our remote “Dads and Grads” service and were hand delivered/mailed spiritual gifts to encourage them towards future progress with God’s grace. Pastor Thomas launched a successful 2021 Confirmation Class, finding new ways to spiritually engage our future congregants. Reverend Bernard continues to lead a Wednesday Bible Study group for adults, offering a safe online setting for us to share, learn and pray. He has also reached out to our youth via online and in-person prayers of hope.

For our pre-K—8th grade classes, we developed a diverse new curriculum based on a three-month calendar system that allows us to be flexible in the face of changing times. We launched our new school year at Homecoming with socially-distanced, in-person spiritual yoga on our church campus. Each student/family was given their first CE Curriculum Calendar and a new devotional: ***“Grace for the Moment, 365 Devotions for Kids” by Max Lucado.***

Since that time, we have made multiple connections via home deliveries of educational supplies that dovetail with our online lessons. One of our greatest successes was the delivery of Advent Candles. Families lit the candles and shared photos for our website. We’ve offered online Christian reading resources for all ages. Importantly, members of the CE Board have added a few children’s books reflecting notable and positive Black and African American leaders and stories to the CE Children’s Library. These are available for loan to CE families who care to partake and are tools to help families reject racism and embrace ***Matthew 22:39 “Love thy neighbor as thyself.”*** Titles are on the CE section of the NCC website.

We’ve connected by phone with CE parents to assess their needs and added ***“Cross Roads Kids”*** lessons and links to our curriculum via our Friday newsletters. Most recently, we established a spiritual pen-pal connection through which NCC confirmation graduates reach out to younger students with words of hope and mentorship.

None of this would have been possible without dedication and creative thinking that was given selflessly and on a daily basis. Thank you to:

Pastor Thomas C. Burke, Jr.
Reverend Dr. Bernard R. Wilson
Ms. Penny Anderson
Ms. Teri Gaberman

The Entire CE Ministry Team:

Blake Braun
Eric Braun
Elise Cavanaugh King
Barbara Cotter
Jordan Coursen
Christa Gross
Janet Hoffman
Margaret Kins
Sandie Kinseley
Britta Lerner
Luke Lerner
Susan Robert
Elizabeth Salem
Adrienne A. Wallace

*Respectfully Submitted,
Penny Anderson and Britta Lerner*

CHURCH ADMINISTRATOR

There was so much to be grateful for in 2020 especially the blessings of being part of Norfield Congregational Church. The creative staff, caring and humble volunteers, and our community together made 2020 successful regardless of the challenges facing our nation. It has been such a rewarding experience working with Kurt Schreder, our Treasurer prudently managing the Church Finances and Budget. As a fiscally responsible team, we are accountable for the accuracy of the Church Finances, so the various boards can make informed financial decisions. We are also responsible to present a detailed Annual Budget based on financial facts and to be fiscally responsible in the management of our operating budget. With the assistance of the Board of Trustees (Calvin Mew), the Investment Committee (Kurt Schreder, Bill Lomas, Geoff Bradshaw-Mack and Dana Troxell), the finances are in order, bank accounts reconciled, monthly reports are accurate and submitted on time, and journal entries are detailed for auditing purposes and full transparency. Pam LaFontaine did an incredible job in ensuring all our vendors are paid on time and receive timely and accurate 1099 statements.

The Board of Trustees were instrumental in the management and safeguarding of our Church Campus during the pandemic. We were proactive in receiving a Payroll Protection Program Loan of \$75,400, which was forgiven. Norfield passed all Safety and Health inspections and we remain in compliance with all Federal and State laws, statutes, requirements and guidelines in operating our non-profit organization. I also work with the HR committee (Jordan Coursen) and as a team we collaborate with the UCC Pension Boards, Paychex, and the Hartford in managing all aspects of the HR program.

The staff at Norfield Congregational Church is a caring team that is dedicated to our congregation and we work tirelessly in executing the myriad of responsibilities, tasks, and functions in operating this incredible Church. Teri Gaberman has done a superb job with managing our cash accounting system (Church Windows) and helping reconcile Church Windows and QuickBooks financial and accounting programs monthly, which resulted in QuickBooks and Church Windows again balancing at years end. David Connell was extraordinary in his efforts to provide inspirational music for our online worship services and continues to be a blessing to our congregation. Erley Pulgarin and his caring heart of gold prepared and delivered food to our most vulnerable during the pandemic and kept our facilities clean in accordance with CDC guidelines. Penny Anderson loves our children and is an inspiration to us all. Thomas Burke continues to do creative things for our youth, confirmands, and our community. Lastly, I am blessed and grateful to have Bernard as my friend, mentor, and brother. His leadership during the events of 2020 inspired the staff to be hopeful during all the challenges the year presented. Thank you for the opportunity to be your Administrator and God Bless.

*Respectfully Submitted,
Andrew Cumming, Church Administrator*

DIRECTOR OF MUSIC & WORSHIP ARTS
Rejoice in the Lord always, and again, I say: Rejoice!

Well, 2020 was a year to teach us the meaning of the word “always” in that verse from St. Paul. When we are in trouble or difficulties, just as much (or more) as when we are sailing on smooth seas, it is always time to trust in God, and to rejoice.

We started the year in a normal mode, and I treasure the work that our musical ensembles brought during the months of January, February, and half of March. Our Music Makers Ministry children and their families, our Sanctuary Choir, and our Handbell Choir all brought their usual skill and dedication to providing musical gifts and leadership at Norfield. This congregation is truly blessed to have such a great group of music makers of all ages.

I am so sad to say that we lost our constant friend Jim Miller just a year ago after a long stay in Danbury hospital. His presence, his care for the details (from watering the piano humidifier to replacing batteries and lightbulbs), and his willingness to tackle musical challenges were just some of the things we’ve all been missing this past year. Our prayers go out to his family and friends, and most particularly to his wife Shelby Miller, who played and sang right along with him.

Equally sad was the loss in the fall of Ina Montelius, who sang in the Sanctuary Choir for many years, about half of which she spent in a determined battle with cancer. Her bright eye, sweet voice, and quick wit will be well remembered by all who knew her. Our hearts go out to her husband, Richard, who frequently kept her company at Sunday worship.

One of the highlights of the time we had while still in the Sanctuary was the Jazz Sunday presentation, with Chris Coogan and his combo, and all of our singers, many of whom took solo turns. We wove a beautiful service together that day, and we’re always grateful for the longtime connection with Chris!

Just a week before the shutdown, renovations began on the carriage house which the church provides for my living space. I am grateful to Phyllis Gary for her enormous assistance in helping me move into storage. I am equally grateful to Rob Sanders, Andrew Cumming and the Trustees for committing to, overseeing, and completing the project, which included a major overhaul of the heating system and addition of air conditioning, along with refreshing the interior spaces top to bottom.

During the renovation, I was graciously hosted by Jane Gordon in her lovely home. It was wonderful to share several months of the lockdown together and keep each other company. You may have seen her music room and heard her Steinway piano on a few of the YouTube worship services. Thank you, Jane!

When it became evident that we would be locked down, I made a run around town giving the church’s ukuleles and guitars to our young music makers. I hope that they have been having fun and am so much looking forward to being back together as soon as we can.

Our Handbell Choir has continued to get together for fellowship thanks to weekly Zoom meetings hosted by Diane Moller. I hope to get together some playing for the spring.

Our Music Board likewise kept up with Zoom meetings, hosted by our Chair, Bayard Dodge. There was one Music Board meeting that was especially uplifting, prayerful and supportive. Thanks to the Board members for your constant support and your feedback. Art and Carol Lungo hosted us for a firepit experience and that was a high point of the year.

We learned early in the course of the pandemic that the virus spreads most quickly in choirs, and everything learned since only reinforces the reasons why. It has been a spiritually difficult thing for me and the singers to be unable to lift our voices together in song. We are all longing for the day when we can sing out loud together again safely.

Through several weeks in the summer, our bell was rung by many volunteers each evening to make a statement for social justice. It was another chance for me to be grateful to all the donors who made the renovation of that steeple bell possible, and to Woody Bliss for the added note of the Prue Bliss Memorial Bell above the Banks Room.

Our YouTube worship services from mid-March on were made possible by the gifts and skill of Aaron Gaberman, together with the constant attention and patience of his mother, Teri Gaberman. I am deeply indebted to them for taking all the materials from our staff, deacons, and membership and combining them into a worship experience that I look forward to.

At Homecoming, and continuing to November, we gathered on the front lawn for in-person worship. These services could not have been possible without our fantastic sound crew, Luke Lerner, Casey Lerner, Knox Watson, Jay Watson, and their helpful dads, Dan Lerner and Tom Watson, and Andrew Cumming. It was a chore getting all the equipment set up and broken down, but it was worth it for the joy of seeing faces we hadn't seen in a while, all yearning for the day when we get back inside.

Our worship online and on the lawn was blessed by musical contributions from Jennifer Barron, Kimberly Wilson, Mary Peniston, Kaeli Mecca, Natalie Schreder, Jim Birch, Casey Lerner, Ellen Dickinson, Rachel Dorset, Jeremy Hetzler, Kaitlin Carey, Chris Coogan and the Good News Gospel Choir, and the Men of Pivot Ministries. Thanks, one and all, for your inspiration!

My thanks go to all of Norfield for your constant and generous support, spiritually, musically and practically. Thanks to Bayard Dodge for shepherding me through a difficult year. Thanks to Erley Pulgarin for all the extra cleaning, to Penny Anderson for your quiet, solid faith, to Pastor Thomas for your leadership with youth and prayers and preaching, and to Rev. Bernard for always finding the right words to get us from the days before into the days ahead, walking by faith.

*Rejoicing in our faith,
Dr. David H. Connell
Director of Music and Worship Arts*

BOARD OF MUSIC

In February of 2020, the Norfield Board of Music began its year with hope and promise. We had said goodbye to two colleagues but had recruited four new members. We were at full strength. We were optimistic. We were ready. And then...

When COVID-19 struck our world, our nation and our state, most of the activity over which the Board presides came to a halt. Choir activity -a dangerous environment for transmission of the virus-stopped. The Wednesday Music Ministry ceased to convene. With the decision to halt in-person activity at Norfield, the familiar rhythms of normal Board activity ceased.

Despite these and many other challenges, the Board continued to meet monthly, where we shared news of our families, Council proceedings and hopes for a brighter future. We sought ways to help Dr. David Connell bring 'more faces and more voices' to the online Sunday services and other music activity. Some of these efforts seemed promising but were thwarted by technical complexity and our commitment to safety. I thank Aaron Gaberman and Kiran Edwards, both of whom spent time with us looking for creative opportunities.

Most importantly, the Board of Music provided David with the moral and emotional support he needed to make the sudden switch from in-person Music Ministry to an online version. His efforts have been exceptional in every respect and have deservedly drawn praise from the Norfield congregation. The Board salutes David for his persistence, his commitment to excellence and for his resilience in adapting to an environment with an untold number of challenges and constraints. Bravo.

As I look forward to 2021, I wish to thank the Norfield Board of Music for their dedication in tough and testing times. Dr. David Connell and I owe a debt of gratitude to Kimberly Wilson, Laurie Dillon, Louise Hastings, Ingrid Milne, Margaret Buddenhagen, Michelle Mecca, Debbie Carrothers, Nate King and Art Lungo. I am gratified most of this group will be back to join me in the coming year. And special thanks to Aaron Gaberman for the massive technical support he provided for David in knitting music into the online services, and to Luke and Casey Lerner for their unfailing support at the in-person services that were held in front of the Sanctuary in the autumn. Without all of these faithful servants of our church, a bleak year would have been much worse.

*Respectfully submitted in faith,
Bayard Dodge
Chair, Board of Music*

BOARD OF DEACONS

The 2020 Board of Deacons members are:

Tara Quist
Shivanthi Edwards
Casey Lerner
John Carlson
Kerri Meredith
Kimberly Wilson
Knox Watson

Larry Marsh
Matt Carrothers
Sandie Kinseley
Sarah Bower
Scott Buddenhagen
Skip Wyatt
Adrienne Wallace

Throughout 2020, we continued to remain faithful to the role of Deacons, as defined in Norfield's Constitution to inform our priorities to:

"... Assist the Senior Minister in conducting the spiritual affairs and extending the life and influence of the Church and seeing that the sick and afflicted are visited."

The year of 2020 certainly had its challenges, however, the Deacons collectively continued to serve in a myriad of ways during the year.

In March, when we had to move to a completely virtual service, the Deacons met weekly to ensure that we had each member of the congregation assigned a Deacon who touched base to let them know we were here to help in any way possible. In addition, each Deacon worked closely with the staff to assist with the weekly virtual service along with any special services throughout the year.

To that end, our spiritual development work continued with virtual lectures and discussion led by Reverend Bernard and Pastor Thomas. While we could not meet in person, our regular sessions continued to deepen our spiritual lives so that we could be more spiritually available to our members and our pastors.

And the Deacons carried out its constitutional mandate to annually review the membership rolls. The Deacons would like to thank and recognize Kerri Meredith, Adrienne Wallace and Sarah Bower whose terms have ended. Norfield owes them a great debt of gratitude for their long and faithful service.

On a personal note, I would like to thank all those who have served on the Deacons Board during my time as Chair of Deacons. Over these last two years, it has been my pleasure to serve Norfield and am deeply grateful to Shivanthi Edwards for her friendship and co-leading the Deacons Board with me.

*Submitted in Faithful Service,
Tara Quist, Board Chair*

BOARD OF FELLOWSHIP

If we walk in the light, as he is in the light, we have fellowship with one another...John 1:7

The mission of the Board of Fellowship is to provide the Norfield Church congregation with opportunities to gather and commune with each other as members of Christ's family. While the Fellowship Board has traditionally provided Norfielders with a calendar of opportunities to get together and enjoy each other's company to further that mission, the pandemic sent us back to the drawing board to come up with ways to create fellowship without being face to face.

In lieu of our traditional Sunday morning Coffee Hour, we took to the screen this year and invited Norfielders to join us for a weekly Sunday virtual get together following that, later in the year, included a group discussion on the Sermon delivered by and with Reverend Wilson. In the Spring, we hosted a couple of spirited Zoom Bingo Nights and a Zoom Sports Trivia Night as a way to break up the boredom and bring people together. Participants enjoyed some laughs and winners received chocolate chip cookies made by fellow Norfielder Christina Mattinson of Dough and Co. In June, we mailed out packets of seeds to each family with the message - ***"Plant these Seeds and watch the Love Grow"*** as a way to say hello and remind members of the love Norfield has for them (if you have photos of your seeds "grown up," please share them with us!) In the Fall, our Committee continued its creative approach to Fellowship by hosting a drive through event following an inperson November worship service where members not only got to wave a greeting to Reverend Bernard and Pastor Thomas, but got to take home the beautifully packaged ingredients for homemade pumpkin bread. Our hope was that members would enjoy making and breaking bread at home, knowing that other members of their Norfield family were doing the same. In the month of December, the supplies to make a baked clay ornament were artfully assembled and distributed by our Committee as part of Norfield's Christmas celebration. We hope you had a chance to make one and hang it on one of the beautifully lit Christmas trees that graced the Norfield campus this year.

The Fellowship Committee includes a group of creative, energetic and giving members, Carol Anderson, Ginny Awn, MaryAnn Bhojwani, Liz Cocoros, Teri Gaberman, Gwen Lomas, Heather McNulty, Diane Sather and Laura Smits to whom I am grateful for their dedication to executing our mission in this challenging year. We look forward to continuing our service to the Norfield congregation in 2021 in whatever form it takes. We are hopeful that we will soon be able to return to our more traditional means to gather and celebrate but have several more creative ideas up our sleeves and also plan on holding onto some of these newly minted forms of fellowship in the future. As always, we welcome fresh ideas and the participation of any member who is interested in growing our church's fellowship. We are always available to chat and can't wait to see you all in person one day soon!

*Sincerely,
Anne Troxell
Board of Fellowship Chair*

BOARD OF CHRISTIAN OUTREACH AND SOCIAL ACTION

To believe is to care. To care is to do.

Under the weight of a painful 2020, Norfield's *Board of Christian Outreach and Social Action* continued its work, serving the people around us who need us most. In 2020, our mission continued to deepen and become ever clearer to us, as we reached out to Norfielders to act upon their faith in service to others, and as we explored how to better educate ourselves about the root causes of so many social issues.

For decades, we have raised funds for others by holding special events like the Annual Auction Dinner – which was cancelled this year because of the pandemic. We also hold a wonderful Day of Service every year, which again was impossible due to the dangers of in-person contact during the pandemic. But we got to work anyway! Please read on.

Our first point of business for 2021? The Board of Christian Outreach and Social Action is looking for folks to lead and serve! If you have experience in community work, event planning and/or you simply have a full heart and mind for serving others, we need you! Please contact Taffy Miller tafmiller@mac.com and we welcome your contributions to our collective work. Here's a taste of what we did in 2020.

1. **Racial Justice:** In response to the death of George Floyd and the countless other people of color who have been victims of social injustice in the past few years, Norfield joined the nation in addressing these injustices in a number of ways:
 - a. **The Ringing of the Norfield Bell** – This past summer, Norfield and Weston families rung the Norfield bell every evening for 8 minutes and 46 seconds to remember George Floyd, and all those who died before him. Norfield also posted call-to-action signs on the lawn and the church so that all who passed our doors would understand our solidarity with those who have suffered.
 - b. **The Learning Journey** – The Board of Christian Outreach and Social Action and the Church leadership organized what is now called the *Learning Journey* – a facilitated 6-hour course on racial justice, led by two United Church of Christ experts in the field and attended by almost 40 Norfield participants in three separate cohorts. This work will continue in 2021, along with other actions to ensure that Norfielders have the opportunity to explore their unconscious biases and act in support of diversity, equity, and inclusion for all.
2. **COVID-19 Support:**
 - a. **Groceries/Supplies to Pivot** – In the height of COVID, several Norfielders brought much needed supplies to the staff and residents at Pivot Ministries.

- b. We invited members of Pivot Ministries to come to Norfield to work alongside Norfielders (socially distanced of course!) to beautify the Norfield campus in preparation of Homecoming Sunday.
- c. We initiated a survey that went out to Westonites and Norfielders, asking how folks wanted to support the COVID relief efforts. Using those responses, we connected volunteers with needs via Weston Social Services and the Weston Helping Weston Facebook group (<https://www.facebook.com/groups/179006475873418>).

3. Holiday 50/50:

- a. Over \$24,000 was raised in our first ever Holiday 50/50 – a request for donations, half of which would go to the Minister’s Discretionary Fund (so that Rev. Wilson can discreetly support families in need in Weston); and half of which went to support our beneficiaries in surrounding communities. We disbursed \$12k to Pivot Ministries, CLASP, CIRI, the Weston Warm Up Fund, and Weston Social Services. Thank you to all who contributed to this effort, particularly the anonymous donor who provided a large matching donation which was an inspiration to us all!

4. Other Activities:

- a. Gifts were collected for underprivileged children in Norwalk through the annual “Person-to-Person” event.
- b. We contributed to the Charlie Brown Christmas Fund – an annual fundraiser to bring much needed resources to Weston Social Services and the Weston Senior Center.
- c. Meals were delivered once/month by Norfield families to those in need at the Gillespie Center. Thanks to all who participated!

Last but not least, it should be noted that the Norfield Council voted and approved a change to our name in January 2021. As shared last year at the 2020 Annual Meeting, we added strength and action to our name, and we are now known as the **Board of Christian Outreach and Social Action**. We are looking to further institute our name and mission at this year’s annual meeting so that it will be accurately represented in the church constitution:

Mission:

To believe is to care; to care is to act. The Board of Christian Outreach and Social Action’s mission is to provide an inspiring and motivating space for Norfielders and others to learn about and act on behalf of those effected by social justice issues such as poverty, racism, immigration, gun violence, criminal justice, LGBTQ, and others. This is where Norfield’s Christian faith in action begins.

Section 1. Duties. The Board of Christian Outreach and Social Action shall:

- a. Initiate programs within the Church through which the Congregation may understand and act in support of the demands of the Gospel relating to human needs. The Board shall be empowered to speak to, but not for, the Congregation on these needs.
- b. Organize and oversee projects that:
 - o educate our congregation and community regarding local and global needs; and
 - o provide direct person-to-person service to those in need.
- c. Seek appropriate ways for sharing the spiritual resources of the Congregation with those beyond the Norfield community.
- d. Work with the Pastor(s) to discreetly support Norfielders in need.
- e. Make annual disbursements, with the approval of the Church Council, to non-profit organizations and efforts from funds obtained on its behalf.
- f. Oversee all Norfield Church outreach activities and participate in all Council processes.

Section 2. Membership. The Board of Christian Outreach shall consist of nine elected voting members plus up to two youth members who also shall serve as voting members. Each youth member shall serve a one-year term.

Warm regards,
Taffy Miller, Board Chair

PASTORAL RELATIONS COMMITTEE

The Pastoral Relations Committee met with Rev. Dr. Bernard R. Wilson throughout the past year. We worked to ensure an open and healthy relationship between the congregation and our pastors. At times, we served as an advisory group, and at other times, as a resource group.

Our work is done in strict confidence. When called to do so, the committee reports to the Church Council.

In faith,

Woody Bliss, Tom Harris, David Lummis, Jennifer Mitchell, Rob Sanders, Caroline Schreder

SHEPHERDS PROGRAM

“Be shepherds of God’s flock that is under your care, watching over them—not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve; not lording it over those entrusted to you, but being examples to the flock. And when the Chief Shepherd appears, you will receive the crown of glory that will never fade away.” 1 Peter 5:2-4 (NIV)

The Norfield Shepherds Program has been providing congregational care for over 31 years. In July 2018, I humbly accepted the call from the Deacon Board to lead the Shepherds Program, as well as Angels Express Meals.

What is the Role of a Norfield Shepherd?

- The role of the Shepherd is to extend a hand of care by communicating with their families, (their flock) throughout the year - at church, in person, by phone, by cards and/or letters. Through these contacts a relationship of trust is created as both joys and concerns are shared. And with this special relationship, we all experience another level of fellowship and care at Norfield Church.
- Shepherds also communicate with the church administration of ‘flock’ updates i.e., change of address, special needs or requests, or need for Pastoral Care.
- Shepherds also advise if/when a family may need emergency support from our **Angels Express Meals Program**. Via an organized ‘meal train’, our Shepherds cook, bake, and/or provide meals to those families who seek short-term support.

As of December 31, 2020, Norfield currently has **27 Shepherds** who remain committed to the Shepherds Program.

It is always a good time to count our blessings and this note is an open letter of gratitude for all our Norfield Shepherds, their commitment, and the sensitive & loving care they provide to their ‘flock’ and our entire Norfield Church family.

We welcome new Norfield Shepherds throughout the year. If anyone is interested in the Shepherds Program, please do not hesitate to contact me directly at (203) 571-7709 or queen_kimberly2000@yahoo.com.

*Sharing the Light of Hope, Peace, Joy and Love Through Jesus Christ,
Kimberly Wilson
Leader of Shepherds Program & Angels Express Meals*

BOARD OF TRUSTEES

Pursuant to the Constitution of Norfield Congregational Church, the Board of Trustees is responsible to: 1) Raise funds for the Church by conducting an annual Stewardship Drive 2) Manage the property, finances and secular affairs of the Church 3) Supervise the operation of the Memorial Garden 4) Prepare and submit to Council a budget for presentation at the annual meeting 5) Other related matters.

2020 WAS AN EXTRAORDINARY AND PROBLEMATIC YEAR!

The Norfielders who served on the Board of Trustees in 2020 were Jacqueline Blechinger, Woody Bliss, Lucy Bowden, Steven Coursen, Phyllis Gary, Thomas Lanzarone, Bill Lomas, Anthony McNulty, Calvin Mew, Herbert Parker, John Quist, and Matthew Salem.

The Trustees could not do our work effectively without the counsel and support of Kurt Schreder, Treasurer and Andrew Cumming, Church Administrator. They initiate the budget process and make recommendations. The budget is endorsed by the Trustees and the Council. Both Kurt and Andrew monitor all church expenditures during the year. The Trustees monitor their own budget monthly (Cleaning services, insurance, utilities, security, office supplies, repairs, maintenance and improvements, landscaping, etc.). **The Trustees drastically reduced the Church's expenses for 2020.** Stewardship was led by Jordan Coursen and David Lummis.

The Church also benefits annually from a budgeted draw from its reserves. The Investment Committee of Bill Lomas, Geoff Bradshaw-Mack, Calvin Mew, Kurt Schreder and Dana Troxell has allocated the Church's investments prudently and with the goal of long-term growth. However, because of an operating budget deficit we have drawn more extensively from the reserves. (See below.) Collection plate income was reduced dramatically because we stopped having in Sanctuary services.

The buildings on the church campus were maintained during the shutdown. Some minor repairs were made. One major task was completed early in the year, the renovation of the Carriage House. New heating ventilation and air conditioning (HVAC), new walls, mold remediation, etc. Plumbing issues in all buildings continue to manifest themselves. Expenses like these will continue. We are paying now for deferred maintenance and/or our buildings are getting old. The Trustees will continue to develop Master Plan for the Norfield campus. We will study and evaluate the campus, its maintenance and renewal and its optimal use.

Foremost on the minds of Trustees is Norfield's financial disequilibrium. We have had operating budget deficits for several years now. Our expenses are greater than our income. Our expenses are under control, some slight increases and some surprises. But our income, primarily stewardship, has declined steadily. Norfield is blessed to have a reserve fund which we can use for emergencies. And we have a capital projects fund from which we can borrow. But this inordinate draw on reserves cannot continue. The Board of Trustees is glad to receive input and advice from any Norfielder.

Respectfully Submitted, Calvin Mew, Board Chair

MEMORIAL GARDEN

“It is like a mustard seed which a man and woman took and planted in the garden. It grew and became a tree and the birds perched in its branches.” -Luke 13:19

The Apostle Luke’s beautiful words were never more relevant than during these trying times. It is in the mustard seed that we find hope and it is in the well-tended garden that we find fulfillment of that hope.

The Norfield Memorial Garden was once a mustard seed. It was the germ of an idea that grew from faith and love and brush and bramble. It was both tamed and nurtured by church volunteers whose goal was to provide a peaceful, sacred, outdoor space for our congregation and the Weston community—past, present and future. With hard work and God’s grace, the seed became a garden.

The NCC Memorial Garden was dedicated in 1985. Since that time, it has remained a place of beauty to remember loved ones. It also provides a peaceful spot for quiet reflection and is used for service and church functions.

Keeping the Seed Alive: 2020

Stewardship of this garden requires regular care and sustainable planning. COVID tried to get in the way of that but persistence and safe social distancing prevailed. We repaired and replanted the sacred circle. Church and community volunteers helped us get ready for Homecoming Sunday. Storm damaged trees were healed or replaced. We reset bricks (an ongoing process). We weeded. We mulched. We pruned. We held services of sorrow and joy (special thanks to our pastors, and to Teri Gaberman and Dr. David H. Connell). We decorated for Christmas. We reminded ourselves that in between the empty spaces, the masks and the sorrow, there was hope. Importantly, a bench was dedicated to our beloved Don Gary under the 200-year-old Katsura tree that he held so dear. This spring, we will plant again.

We Remember Them

The dedicated bricks in the garden honor those who have passed into God’s loving embrace. We mourn their passing. Approximately 294 spaces are currently utilized or committed, including an additional four during 2020. Anyone wishing to inquire about a space or needing further information about the Garden should contact Phyllis Gary or Britta Lerner. Our church office contact is Teri Gaberman. The Memorial Garden is maintained through the efforts of this ministry team. Congregants of all ages are welcome and encouraged to help care for this special place. Please reach out to us—spring is coming!

The 2020 year-end balance in the Restricted Memorial Garden Fund established for preservation and perpetual care of the Garden was \$92,829.00

*Respectfully Submitted,
Britta Lerner and Phyllis Gary on behalf of the Memorial Garden Ministry Team*

HUMAN RESOURCES COMMITTEE

The Human Resources Committee is responsible for matters relating to salaries, benefits, hours and conditions of employment for all Church employees. We also advise and assist the Church Council in recruiting all Church employees except the ministerial staff.

This year, two thousand and twenty, caused significant disruption to the work environment of all Church employees due to the pandemic. The Church employees responded with agility and positivity as they planned out and implemented a remote work model, affecting all aspects of their jobs. This included adapting to new technology, modifying daily tasks, and sometimes taking on tasks outside of their core responsibilities.

The HR committee continued to advise on matters that arose while leveraging the Champion Program in 2020. This program assigns a HR Committee member to each Church employee. It is the Committee members' responsibility to serve as an advocate for their staff member by meeting with them to give him/her an opportunity to share things that are not going well and things that are going very well.

The HR Committee also began a process of updating job descriptions, an analysis which will continue into 2021. In 2021 the HR Committee will continue to support the Church Council and the Senior Minister in their efforts to provide a safe, comfortable, enjoyable environment.

Members include: Jordan Coursen (Chair), Jennifer Barron, Jean Davis-French, and Judy Stripp.

*Respectfully Submitted,
Jordan Coursen, Chair*

NOMINATING COMMITTEE

The Nominating Committee thanks everyone who has served on a Board or Committee in the past year. Your time, input, and efforts are greatly appreciated.

*CT – completing term.

Officers of the Congregation

Name	Position	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Mary Crawford	Moderator	Returning	1 yr	2 yrs	02/20	02/21	02/22
David Lummis	Vice-Moderator	Returning	1 yr	2 yrs	02/20	02/21	02/22
Steven Coursen	Treasurer	Nominee	2 yrs	6 yrs	02/19	02/21	02/23

Assistant Treasurers, Clerk and Auditors of the Congregation

Pam La Fontaine	Asst Treasurer	Returning	2 yrs	6 yrs	02/20	02/22	02/26
OPEN	Asst Treasurer	Nominee	2 yrs	6 yrs	02/18	02/20	02/24
Shivanthi Edwards	Clerk	Returning	1 yr	6 yrs	02/17	02/18	02/23
OPEN	Auditor	Nominee	2 yrs	-	02/20	02/22	02/22
OPEN	Auditor	Nominee	2 yrs	-	02/20	02/22	02/22

Deacons

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Casey Lerner	Deacons-Youth	Returning	1 yr	1 yr	02/20	02/21	02/22
Knox Watson	Deacons-Youth	Returning	1 yr	1 yr	02/20	02/21	02/22
Scott Buddenhagen	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Alice Chen	Deacons	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
Sandie Kinseley	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
OPEN	Deacons	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
Kimberly Wilson	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
John Carlson	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Shivanthi Edwards	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Matthew Carrothers	Deacons	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Larry Marsh	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Skip Wyatt	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
OPEN	Deacons	Nominee	3 yrs	6 yrs	02/17	02/20	02/23
OPEN	Deacons	Nominee	3 yrs	6 yrs	02/20	02/23	02/26

Church Council Members-at-Large

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
John Moran	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Mary Peniston	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Walter McCullough	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/17	02/20	02/23

Board of Christian Education

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
OPEN	CE- Youth	Nominee	1 yr	1 yr	02/21	02/22	02/22
OPEN	CE- Youth	Nominee	1 yr	1 yr	02/21	02/22	02/22
Eric Braun	CE	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Christa Gross	CE	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Jordan Coursen	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Margaret Kins	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Britta Lerner	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
OPEN	CE	Nominee	3 yrs	6 yrs	02/19	02/22	02/25
Adrienne A. Wallace	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Sandie Kinseley	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Elise Cavanaugh	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Janet Hoffman	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Susie Robert	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Barbara Cotter	CE	Returning	3 yrs	6 yrs	02/20	02/23	02/26

Board of Christian Outreach and Social Action

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
OPEN	Outreach-Youth	Nominee	1 yr	1 yr	02/21	02/22	02/22
OPEN	Outreach-Youth	Nominee	1 yr	1 yr	02/21	02/22	02/22
Lucia Hoffman	Outreach	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Taffy Miller	Outreach	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Hadley Boyd	Outreach	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Willie Sather	Outreach	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Peter Fine	Outreach	Returning	3 yrs	6 yrs	02/15	02/17	02/22
Dave MacWilliams	Outreach	Returning	3 yrs	6 yrs	02/19	02/20	02/22
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/20	02/23	02/26

OPEN	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/18	02/21	02/24
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27

Board of Fellowship

Name	Committee	Status	Term Length	Max. Terms	Start Date	End Date	Limit Date
Elizabeth Cocoros	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Anne Troxell	Fellowship	Returning	3 yrs	6 yrs	02/17	02/20	02/23
Ginny Awn	Fellowship	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Carol Anderson	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Heather McNulty	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Gwen Lomas	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
OPEN	Fellowship	Nominee	3 yrs	6 yrs	02/20	02/23	02/26
OPEN	Fellowship	Nominee	3 yrs	6 yrs	02/20	02/23	02/26
Teri Gaberman	Fellowship	Returning	3 yrs	6 yrs	03/15	03/18	02/22
Laura Smits	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
MaryAnne Bhojwani	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Diane Sather	Fellowship	Returning	3 yrs	6 yrs	02/20	02/21	02/22

Board of Music

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Ingrid Milne	Music	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Michelle Mecca	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Debbie Carrothers	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Louise Hastings	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Margaret Buddenhagen	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Bayard Dodge	Music	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Arthur Lungo	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Laurie Dillon	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Nathan King	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Kimberly Wilson	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26

Board of Trustees

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Woody Bliss	Trustees	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Jacqueline Blechinger	Trustees	Returning	3 yrs	6 yrs	02/17	02/20	02/23

Bill Lomas	Trustees	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Phyllis Gary	Trustees	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Steve Coursen	Trustees	Ex-officio	-	-	-	-	-
Chris Edwards	Trustees	Nominee	3 yrs	6 yrs	02/18	02/21	02/24
Anthony McNulty	Trustees	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Herbert Parker	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Calvin Mew	Trustees	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Lucy Bowden	Trustees	Returning	3 yrs	6 yrs	02/16	02/19	02/23
John Quist	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Tom Lanzarone	Trustees	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Steve Mecca	Trustees	Nominee	3 yrs	6 yrs	02/21	02/24	02/27

Pastoral Relations Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Tom Harris	PR	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Jenny Mitchell	PR	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Rob Sanders	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Tracy Pennoyer	PR	Returning	3yrs	6yrs	02/20	02/23	02/24
Woody Bliss	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24

Human Resources Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Jordan Coursen	HR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Jean Davis-French	HR	Returning	3 yrs	6 yrs	02/15	02/18	02/22
Jennifer Barron	HR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Judy Stripp	HR	Returning	3 yrs	6 yrs	02/20	02/23	02/26

Nominating Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Vickie Kelly	Nominating	Returning	3 yrs	3 yrs	02/19	02/22	02/22
Will Lewis	Nominating	Returning	3 yrs	3 yrs	02/18	02/21	02/22
Eric Braun	Nominating	Returning	3 yrs	3 yrs	02/19	02/22	02/22
	Nominating	Nominee	3 yrs	3 yrs	02/21	02/24	02/24
	Nominating	Nominee	3 yrs	3 yrs	02/21	02/24	02/24
	Nominating	Nominee	3 yrs	3 yrs	02/21	02/24	02/24

INTERNAL AUDITORS

As per Article VIII of the Norfield Constitution, the Internal Audit Committee (Bill Lomas) conducted its annual internal review of the books and records of Norfield Congregational Church for the year ended December 31st, 2020.

The Audit Committee is charged with the task of reviewing the financial statements of the Church and rendering an opinion as to the accuracy and fairness of the financial information presented to the Congregation.

Report on the Financial Statements

I have reviewed the accompanying consolidated financial statements of Norfield Congregational Church, which comprise the consolidated statement of financial position as of December 31st, 2020, and the related consolidated statements of activities for the year then ended.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these consolidated financial statements based on my review. I plan and perform the review to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement. My review involves performing procedures to obtain evidence about the amounts in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design review procedures that are appropriate in the circumstances. A review also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

I believe that the evidence I've obtained is sufficient and appropriate to provide a basis for my review opinion.

Opinion

In my opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of Norfield Congregational Church as of December 31st, 2020, and the changes in its net assets for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Respectfully Submitted,

2020 TREASURER'S REPORT

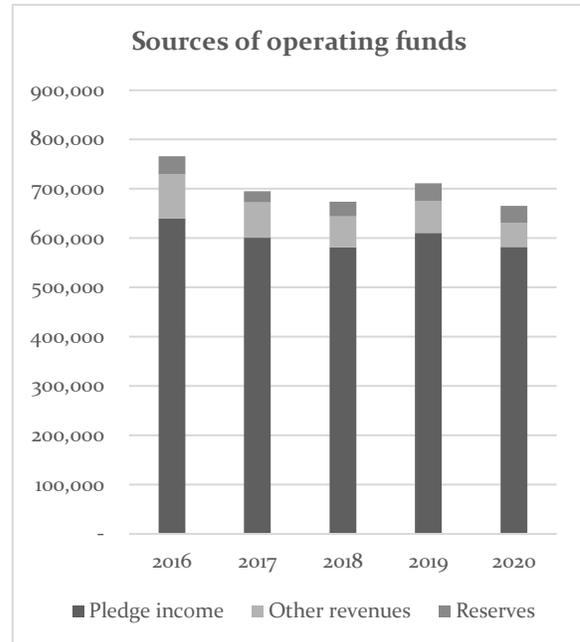
I am pleased to present Norfield's financial statements for the year ended December 31, 2020, as well as the Proposed Ministry Funding Plan for Fiscal Year 2021.

Fiscal Year 2020 Review

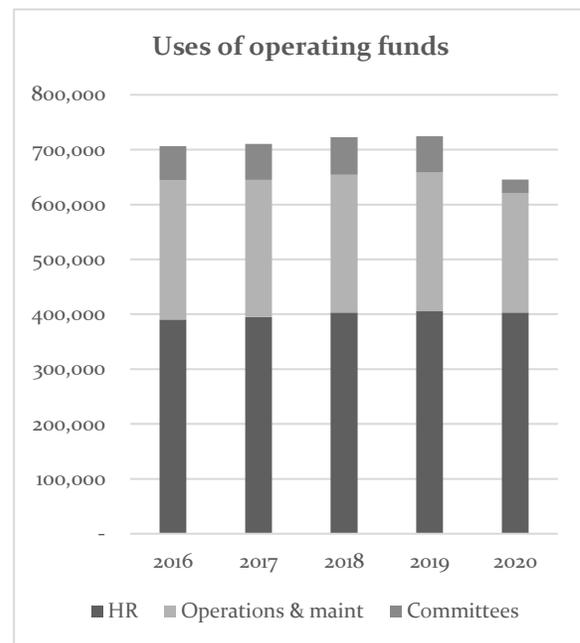
The global pandemic had a significant impact on Norfield's operations and financial position in 2020. Given the move to remote church services and limited in-person programs, Norfield's operating expenses declined. Despite the difficult environment, however, Norfielders exceeded their pledge commitments and our operating revenues came in above original projections. While we had budgeted for an operating deficit in 2020, the combination of better-than-expected pledge income and lower expenses yielded a modest operating surplus for the year.

	<u>2019</u>	<u>2020</u>	<u>2020</u>	<u>2020</u>
	Actual	Actual	Budget	vs Budget
<u>Operating Revenues (excl. offset)</u>				
Pledge Income	610,622	582,023	556,800	25,223
Plate Income	18,974	9,061	18,000	(8,939)
Other Gifts & Bequests	2,371	50	-	50
Children's Center	32,830	34,830	34,550	280
Use of Building	11,205	4,775	8,000	(3,225)
Miscellaneous Income	-	-	500	(500)
Reserves distributed for operations	35,000	35,000	35,000	-
Operating Revenues (excl. offset)	711,003	665,740	652,850	12,890
<u>Operating Expenses (excl. offset)</u>				
Human Resources	405,416	403,425	403,000	425
Trustees Maintenance, repair, cleaning	118,870	83,537	117,500	(33,963)
Trustees Utilities	61,155	56,123	56,900	(777)
Trustees Office administration, supplies	41,446	39,505	40,100	(595)
Trustees Insurance	31,534	37,336	34,500	2,836
Music	34,656	14,898	30,000	(15,102)
Christian Education	11,823	3,129	13,000	(9,871)
Deacons/Worship	9,919	3,840	8,000	(4,160)
Fellowship	9,621	2,233	7,000	(4,767)
Council	-	-	-	-
Operating Expenses (excl. offset)	724,440	644,026	710,000	(65,974)
Operating Surplus/(Deficit)	(13,437)	21,713	(57,150)	78,863

Pledge income of about \$582,000 exceeded budget by 5%, but still was down 5% from the prior year. Other cash income decreased by 25% to about \$49,000 given a substantial decline in plate and building rental income. As in the prior year, \$35,000 of our operating budget was funded from use of our accumulated unrestricted reserves (representing 3.4% of our unrestricted cash & investments). Overall operating revenues decreased 6% to about \$666,000, which was about \$13,000 above budget.



Operating expenses decreased 11% to about \$644,000, about \$79,000 below budget, reflecting reduced programming due to the pandemic and discipline in managing administrative and maintenance expenses. Our largest expense is human resources, which was down slightly from the prior year and right on budget. Maintenance, repair, and cleaning expenses were about \$34,000 below budget largely due to lower spending on routine maintenance and landscaping, and the use of non-operating reserves to fund major maintenance. Committee spending was 58% below budget, with major reductions in Music, Christian Education, Deacons, and Fellowship. The resulting operating surplus was \$21,713, which was a remarkably positive outcome compared to the originally budgeted deficit of about \$57,000.



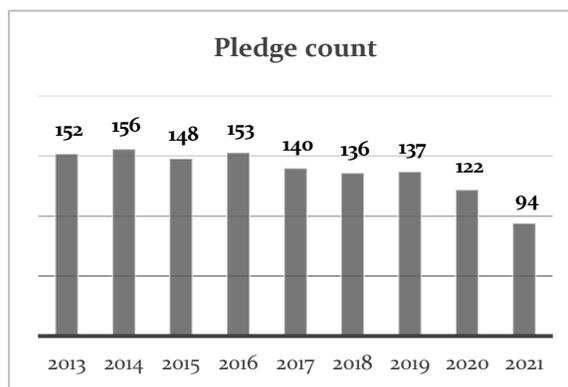
Those budgeted revenues and expenses are also shown under the “Undesignated” column on the Statement of Activities, which is similar to a corporate income statement. Revenues, support, and expenses which fall outside the “Undesignated” category are shown as “Board Designated” or “With Donor Restrictions”. Board Designated activities include funds raised for beneficiaries by the Board of Outreach, the Charlie Brown Christmas tree, donations in memory of departed Norfielders, and several reserves managed by other committees. In 2020, Norfield applied for and received a \$75,400 loan under the Small Business Administration’s Payroll Protection Plan (PPP); this loan was subsequently forgiven, and the proceeds were reserved in a Board Designated fund which is expected to be utilized in 2021 to meet a projected shortfall in pledge income. Maintenance reserves were utilized

for two large projects: a renovation of the Carriage House (about \$53,000) and repair of Norfield’s well and water system (about \$9,000).

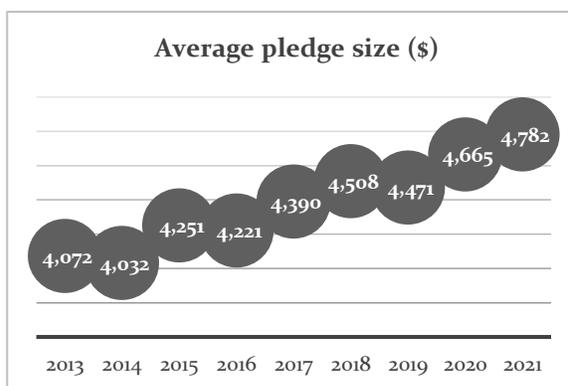
As a result of another strong year in the financial markets, Norfield experienced about \$195,000 in gains on its portfolio held at the United Church Funds (UCF). We transferred \$50,000 from our UCF account to support our operating cash needs. Given our investment gains, operating surplus, and the PPP funds, total net assets increased \$213,213.

Challenges Ahead

Norfield relies on pledges for 86% of total income, and we continue to be challenged by a declining base of pledgors: the 94 pledges received for 2021 represents a 39% decline from the number just four years earlier. This year’s decline can be attributed in part to the pandemic, but it is clear from the chart that it is part of a longer-term trend. Historically, pledges from new Norfield families have replaced those of Norfielders who have moved away, but in recent years this has not been enough to offset the decline.



Average pledge size has grown, to \$4,782 for 2021, but this is due largely to fewer small pledges rather than significant growth in individual pledges levels. Total pledges this year are the lowest we have seen in a decade.



Norfield needs pledge levels of around \$650,000 annually to fund programs at “pre-COVID” levels. Expected pledges for 2021 are almost \$150,000 short of that amount. To close that gap and bring our number of pledgors to prior levels, we would need 50 additional pledges averaging \$3,000 each.

Pledge receipts in 2020 were considerably higher than projected for 2021, and even at that level we only avoided a deficit through dramatically lower levels of spending. In 2021, we will be maintaining the reduced spending of 2020. We will also likely entirely consume the reserved funds from our forgiven PPP loan, which we have to consider as a one-time solution (or maybe a two-time solution, as Norfield has just applied for the 2021 PPP program). Norfield does have the resources to manage through short-term deficits, but in future years we will need to either rebuild our pledge base to prior levels or consider further expense reductions.

Proposed 2021 Ministry Funding Plan

	2020	2021	Budget vs
	Actual	Budget	Prior Year
<u>Operating Revenues (excl. offset)</u>			
Pledges		512,500	
Pledge Allowance		(20,500)	
Pledge Income	582,023	492,000	(90,023)
Plate Income	9,061	7,500	(1,561)
Other Gifts & Bequests	50	-	(50)
Children's Center	34,830	35,530	700
Use of Building	4,775	2,500	(2,275)
Miscellaneous Income	-	-	-
Reserves distributed for operations	35,000	35,000	0
Operating Revenues (excl. offset)	665,740	572,530	(93,210)
<u>Operating Expenses (excl. offset)</u>			
Human Resources	403,425	399,000	(4,425)
Trustees Maintenance, repair, cleaning	83,537	95,730	12,193
Trustees Utilities	56,123	50,600	(5,523)
Trustees Office administration, supplies	39,505	35,100	(4,405)
Trustees Insurance	37,336	43,000	5,664
Music	14,898	13,500	(1,398)
Christian Education	3,129	4,500	1,371
Deacons/Worship	3,840	3,500	(340)
Fellowship	2,233	3,000	767
Operating Expenses (excl. offset)	644,026	647,930	3,904
Operating Surplus/(Deficit)	21,713	(75,400)	(97,113)
Application of PPP reserve	-	75,400	75,400
Surplus/(Deficit) after PPP reserve	21,713	-	(21,713)

The proposed ministry funding plan assumes \$512,500 in pledges for 2021, about \$90,000 less than realized last year. This reflects a significant decline in pledges received in the most recent Stewardship campaign. Combined with a slight decrease in other income, projected revenues would be about \$93,000 less than realized in the prior year. Norfield's Trustees and Council have voted to recommend a budget that keeps total expenses close to the much-reduced levels of spending in 2020. This assumes that in-person services and activities likely would not resume before Homecoming in September. Even at these lower spending levels, this would have resulted in an operating shortfall of about \$75,000. As a one-time measure, we expect to apply the proceeds of our forgiven PPP loan to cover the gap, resulting in a balanced budget.

Respectfully submitted,
Kurt Schreder, Treasurer

**Statement of Financial Position
At December 31, 2019 and 2020**

	<u>12/31/2019</u>	<u>12/31/2020</u>
ASSETS		
Cash and cash equivalents	191,297	227,109
Net unconditional promises to give	13,471	11,901
Investments at fair value	1,606,997	1,752,107
Land, buildings and improvements	4,131,804	4,131,804
Furniture & equipment	99,531	99,531
Other assets	5,000	4,000
TOTAL ASSETS	6,048,101	6,226,452
LIABILITIES AND NET ASSETS		
<u>LIABILITIES</u>		
Accounts payable	836	-
Deferred revenue	79,025	44,999
Security deposits	1,000	1,000
Other liabilities	-	-
Total liabilities	80,861	45,999
<u>NET ASSETS</u>		
<u>Without donor restrictions</u>		
Undesignated	777,420	871,513
Board designated	57,694	134,798
Property & equipment	4,231,335	4,231,335
Without donor restrictions, total	5,066,450	5,237,646
With donor restrictions	900,791	942,807
Total net assets	5,967,240	6,180,453
TOTAL LIABILITIES AND NET ASSETS	6,048,101	6,226,452

Statement of Activities
For year ended December 31, 2020

	Without donor restrictions		With donor restrictions	Total
	Undesignated	Board Designated		
REVENUE & SUPPORT				
Annual contributions & plate	591,085	-	-	591,085
Other contributions and bequests	11,657	31,705	30,319	73,681
Rental income	34,830	-	-	34,830
Other income	4,775	76,875	-	81,650
Investment income distributed for operations	35,000	-	-	35,000
Total Revenue & Support	677,346	108,580	30,319	816,246
EXPENSES				
Human Resources	413,350	-	10,878	424,228
Maintenance, repair, cleaning	85,042	6,868	18,426	110,336
Utilities	56,123	-	-	56,123
Office administration, supplies	39,505	-	1,275	40,780
Insurance	37,336	-	-	37,336
Music	15,074	-	-	15,074
Christian Education	3,129	-	-	3,129
Deacons/Worship	3,840	75	2,660	6,575
Fellowship	2,233	-	-	2,233
Outreach	-	32,957	2,500	35,457
Minister discretionary funds	-	-	13,626	13,626
Total Expenses	655,633	39,900	49,365	744,898
Increase/(Decrease) in Net Assets from Operating Activities	21,713	68,680	(19,045)	71,348
Transfer from (to) other net asset categories, net	594	8,424	(594)	8,424
Repayment/(borrowing) from donor restricted net assets	(26,889)	-	-	(26,889)
Increase/(decrease) in reinvested gains	98,675	-	61,656	160,330
Increase/(Decrease) in Net Assets	94,093	77,104	42,016	213,213

Change in Undesignated Net Assets
For years ended December 31, 2018, 2019, and 2020

	2018	2019	2020
REVENUE & SUPPORT			
Annual contributions & plate	602,707	629,597	591,085
Other contributions and bequests	20,773	13,378	11,657
Rental income	30,850	32,830	34,830
Other income	4,975	11,205	4,775
Investment income distributed for operations	30,000	35,000	35,000
Total Revenue & Support	689,304	722,009	677,346
EXPENSES			
Human Resources	403,172	410,216	413,350
Maintenance, repair, cleaning	117,924	121,677	85,042
Utilities	62,473	61,155	56,123
Office administration, supplies	40,517	41,446	39,505
Insurance	33,847	31,534	37,336
Music	30,495	35,308	15,074
Christian Education	16,441	13,223	3,129
Deacons/Worship	18,194	11,066	3,840
Fellowship	6,786	9,821	2,233
Council	7,500	-	-
Total Expenses	737,349	735,447	655,633
Increase/(Decrease) in Undesignated Net Assets from Operating Activities	(48,044)	(13,437)	21,713
Transfer from (to) other net asset categories, net	-	428	594
Repayment/(borrowing) from donor restricted net assets	(49,366)	(24,112)	(26,889)
Increase/(decrease) in reinvested gains	(91,995)	135,393	98,675
Increase/(Decrease) in Undesignated Net Assets	(189,406)	98,272	94,093

Statement of Cash Flows
For the years ended December 31, 2018, 2019, and 2020

	2018	2019	2020
CASH FLOWS FROM OPERATING ACTIVITIES			
Increase/(decrease) in net assets	(295,117)	142,500	213,213
Change in prepaid pledges & net pledges receivable	(3,956)	6,934	(32,455)
Other changes in current assets & liabilities	(16,547)	(2,489)	164
Spending categorized as major maintenance	92,074	64,220	62,404
(Gain) / loss on investments	112,798	(257,736)	(195,110)
Net cash provided/(used) by operating activities	(110,748)	(46,571)	48,216
CASH FLOWS FROM MAJOR MAINTENANCE			
Parsonages & Carriage House	(49,414)	(6,520)	(53,218)
Parish Hall	(17,094)	-	-
Church bells	(25,566)	-	-
CE Building	-	(12,850)	-
Sanctuary	-	(44,850)	-
Campus, general	-	-	(9,186)
Net cash provided/(used) by major maintenance	(92,074)	(64,220)	(62,404)
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of investments	100,000	100,000	50,000
Net cash provided/(used) by investing activities	100,000	100,000	50,000
Net change in cash and cash equivalents	(102,822)	(10,791)	35,812
Cash and cash equivalents at beginning of year	304,911	202,089	191,297
Cash and cash equivalents at end of year	202,089	191,297	227,109

Notes to the Financial Statements

1. Accounting Presentation

New accounting standards for not-for-profit entities were issued in 2016¹, with implementation required for the FY2018 fiscal year. Previously, non-profits like Norfield were required to segregate net assets into three categories: temporarily restricted, permanently restricted, and unrestricted. To reduce confusion and enhance transparency, the new guidelines reduce the number of classes of net assets from the above three to two – net assets without donor restrictions and net assets with donor restrictions. Norfield implemented the new standards as of the FY2018 financial report.

2. Investments

Norfield's investment strategy is guided by formal Investment Objectives and Policy Guidelines approved by the Board of Trustees and administered by the Board's Investment Committee. The Investment Objectives target a medium/long-term portfolio target return of 3 – 5% over inflation.

Long-term investments are held in funds managed by the United Church Funds, a professional investment manager affiliated with the United Church of Christ. Norfield also maintains a brokerage account with Vanguard Brokerage Services for holding money market balances and for receiving gifts of marketable securities.

Norfield distributes investment income for operations according to a policy approved by the Board of Trustees. Total investment income distributed for operations was \$35,000 in 2020 and was appropriated from net assets without donor restrictions. The policy targets a payout rate that is within the portfolio target return set under the Investment Objectives. Investments are measured and recorded at fair value. Investments held by Norfield at December 31, 2019 and 2020 are as follows:

	12/31/19	Additions/ (Withdrawals)	Change in value	12/31/20
UCF Balanced Fund	1,494,378	(50,000)	184,655	1,629,034
UCF Alternative Fund	112,619	-	10,454	123,073
UCF investments	1,606,997	(50,000)	195,110	1,752,107

Reconcile to Increase/(decrease) in reinvested gain

UCF investments - change in value	195,110
Other dividends & interest	221
Distributed for operations	(35,000)
Increase/(decrease) in reinvested gain	160,330

¹ On August 18, 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update 2016-14, *Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities*.

3. Net Assets without Donor Restrictions

Net Assets without Donor Restrictions represent Norfield's unrestricted assets, which have been accumulated over generations through contributions, net operating surpluses, and net investment income. Norfield's buildings, grounds, and physical assets comprise the largest portion of this net asset category; the remainder is comprised of the portion of Norfield's investments, cash, and working capital that are not subject to donor restrictions.

4. Board Designated Net Assets

Board	Fund	12/31/19			12/31/20
		Balance	Inflows	Outflows	Balance
Outreach	Norfield Missions Program Fund	3,597	1,475	(5,072)	-
Outreach	30 Hour Famine	144	-	-	144
Outreach	Charlie Brown	-	30	-	30
Outreach	Midnight Run	339	-	-	339
Outreach	Auction Dinner	4,171	-	(3,000)	1,171
Outreach	Day of Giving	1,370	-	-	1,370
Outreach	Other Activities	1,680	29,475	(24,885)	6,270
	Sub Total Outreach	11,301	30,980	(32,957)	9,324
Fellowship	Fellowship Reserve	-	750	-	750
Trustees	Trustees Reserve	1,180	-	-	1,180
Trustees	Rev. C Mengel AV Reserve	6,868	-	(6,868)	-
Trustees	Winter Reserve	14,907	8,424	-	23,331
Trustees	PPP Reserve	-	75,400	-	75,400
Deacons	Prayer Shawl Ministry	500	250	(75)	675
Deacons	In Memory Of (IMO)	22,938	1,200	-	24,138
	Total Board Designated Net Assets	57,694	117,004	(39,900)	134,798

A portion of Net Assets without Donor Restrictions has been designated as Board Restricted Net Assets, representing funds set aside by Norfield's various Boards for specific purposes or programs. Income and expenses of Board Restricted Net Assets are excluded from Norfield's operating budget but included in the Statement of Activities. The funds/reserves are shown above alongside the responsible Board.

In Memory Of (IMO) Funds

Norfield has received unrestricted gifts which have been given in the memory of departed Norfielders. These funds are administered by the Deacons. Most recently, these have included gifts in the memory of **Christian Blechinger, Pat Brown, James Carter, Wendy de Monchaux, Don Gary, Sue Ingall, Joan Lewis, Sheila Meredith, and Fred & Shirley Schneider.**

5. Net Assets with Donor Restrictions

Norfield benefits from a number of financial gifts which have been received in past years and which are subject to certain restrictions. Gifts where the principal is subject to donor-imposed restrictions in perpetuity are designated as "Restricted in perpetuity". Gifts without perpetual restrictions are designated "Restricted by purpose". All the fund balances and the related restrictions are separately tracked, but the funds themselves are

invested with Norfield’s general investment portfolio. Income and expenses of these funds is excluded from Norfield’s operating budget.

6. Net Assets with Donor Restrictions, restricted in perpetuity

	<u>12/31/19</u>	<u>12/31/20</u>
	<u>Balance</u>	<u>Balance</u>
<u>Restricted in perpetuity</u>		
Loan Eligible Maintenance Funds	394,382	394,382
Gladys Foster Maintenance Fund	50,000	50,000
Mike Tine Youth Room Fund	10,000	10,000
Elizabeth A. Scofield Fund	4,000	4,000
Lizzie Adams-Ministers Fund	3,000	3,000
Ron Martin Youth Fund	21,600	21,600
Scott & Betty Hill Senior Fund	66,251	66,251
Subtotal	549,233	549,233

While the principal balance is restricted in perpetuity, the balance can decline due to investment losses. The funds classified as “restricted in perpetuity” are described in brief below.²

Loan Eligible Maintenance Funds

	<u>12/31/19</u>	<u>12/31/20</u>
	<u>Balance</u>	<u>Balance</u>
Norm Christensen	307,332	307,332
Ted White	32,328	32,328
Ron Martin	2,750	2,750
Parents of Richard & Jacqueline Pike	13,291	13,291
Parents of Herb & Barbara Cotter	14,707	14,707
Kathryn Dodd & Moses Hay Teaze	23,974	23,974
	394,382	394,382
Loans outstanding	138,977	165,866
Balance available for borrowing	255,405	228,516

Norfield benefits from Maintenance Memorial funds established in memory of **Norm Christensen, Ted White, Ron Martin, the parents of Herb & Barbara Cotter, the parents of Richard & Jacqueline Pike, and Katherine & Moses Teaze**. The funds are administered by the Trustees and may be “borrowed” from time to time, with repayment over time without interest, to minimize the interest expense of major capital expansion, reconstruction, or acquisition of real properties.

Investment earnings on unutilized funds are distributed to a time-restricted maintenance reserve fund specified by the Norfield Council and administered by the Trustees. Prior to

² Descriptions of Net Assets with Donor Restrictions (“funds”) in this Annual Report are summaries only. Specific restrictions on each fund are documented in bequests and communications between Norfield and the donor or the donor’s agent.

January 1, 2019, such earnings remained in the Maintenance Memorial funds, increasing their balances, but this was modified pursuant to a vote at the Annual Congregational Meeting on February 3, 2019.

In fiscal year 2020, there were \$52,282 in new loans to fund renovation of the Carriage House. Loan repayments in 2020 were \$25,393 and were classified as a Maintenance expense in the Statement of Activities.

Other funds restricted in perpetuity:

- **Gladys Foster (Maintenance Memorial)**: This fund represents a \$50,000 bequest from Gladys Foster. Income from this fund is available for the maintenance, improvement, and upkeep of the sanctuary and other structures located on the church grounds. It is administered by the Trustees. Income derived from the fund is classified as “Restricted by purpose”.
- **Mike Tine (Youth Room Fund)**: This fund represents a \$10,000 gift from the Tine family in memory of Mike Tine. The fund is administered by the Trustees. Income from this fund is available to maintain the youth room, and is classified as “Restricted by purpose”.
- **Elizabeth A. Scofield and Lizzie Adams (Minister Memorials)**: These two funds represent a \$4,000 bequest from Elizabeth Scofield and a \$3,000 bequest from Lizzie Adams. Income from these funds is available to pay the salaries of Norfield’s ministers.
- **Ron Martin (Youth Fund)**: This fund represents \$21,600 from a gift from the family of Ron Martin and memorials in memory of Ron Martin. Income from this fund is available to enhance Norfield’s youth programs, particularly by enabling wider participation in activities through scholarship grants for program costs. It is administered by the Trustees. Income derived from the fund is classified as “Restricted by purpose.”
- **Scott & Betty Hill (Senior Fund)**: This fund represents gifts and bequests from Betty Hill and funds contributed by friends in memory of Betty and Scott Hill. The principal amount of \$66,250.75 is restricted in perpetuity. Income from the fund is available to provide services to older Norfield Church members who need help to live independent or semi-independent lives in Weston or its immediate surroundings. Use of the fund is subject to a number of restrictions, and it is administered by the Deacons. Income derived from the fund is classified as “Restricted by purpose.”

7. Net Assets with Donor Restrictions, restricted by purpose

	12/31/19 Balance	Inflows	Outflows	Investment Income	Inter Fund Transfer	12/31/20 Balance
Restricted by purpose						
<u>Released from perpetual restrictions</u>						
Gladys Foster Maintenance Fund	15,159	-	-	1,287	4,244	20,690
Mike Tine Youth Room Fund	15,178	-	(1,303)	1,233	849	15,958
Ron Martin Youth Fund	5,771	-	-	490	1,834	8,094
Scott & Betty Hill Fund	46,918	-	(2,660)	3,870	5,624	53,752
<u>Subject to purpose and time restrictions</u>						
Maintenance Memorial Fund	98,819	-	(8,964)	8,008	20,539	118,401
Music Memorial Fund	9,441	-	-	801	-	10,243
Senior Minister Discretionary Fund	8,555	16,200	(12,076)	-	-	12,679
Associate Minister Fund	2,676	-	(1,550)	-	-	1,126
Seeds for the Future Fund	33,147	9,500	(11,936)	2,710	-	33,421
Betty Schaefer Fund	12,264	-	-	1,041	-	13,305
Staff Retirement Support Fund	13,703	1,000	(2,717)	1,090	-	13,076
Memorial Garden Fund	89,928	3,619	(8,158)	7,441	-	92,829
Subtotal	351,558	30,319	(49,365)	27,972	33,090	393,574

Norfield's funds with donor restrictions³, restricted by purpose, fall into three different groups: (i) income released from funds with perpetual restrictions, but still subject to restrictions on purpose (the four funds in this category are discussed in the previous note); (ii) two funds that are subject to both purpose and time restrictions, i.e. funds become available with the passage of time; (iii) six other funds that are subject to restrictions by purpose.

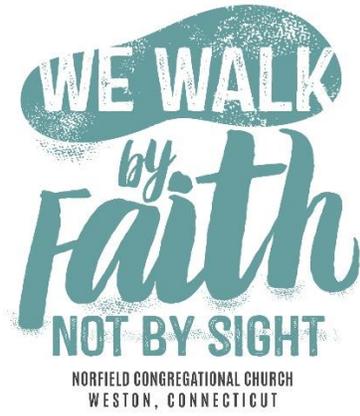
- **Maintenance Memorial Fund**: This fund was established in 2011 based on a \$50,000 contribution from the estate of **Karl and Betty Nelson** and additional gifts in memory of **Bob Kaeser**. This fund and the Music Memorial Fund were established with the objective of providing pre-established funds to which donors could contribute as a bequest or as a special enduring gift to Norfield. 10% of the fund balance becomes available annually to be administered by the Trustees for the ongoing maintenance and capital improvement needs of Norfield. As of 12/31/2020, the available balance was \$20,581. (Prior to 2018, 5% of the fund balance became available annually; this provision was changed by a vote of the Norfield Council.)
- **Music Memorial Fund**: This fund was established from the proceeds of gifts in memory of **Robert Walton** and **Ruth Nytvedt** and a gift from **Alice Williams** as thanks for the assistance given to her in her move to her new home in Washington DC. It was designated by the Trustees as the Music Memorial Fund in 2011 alongside the Maintenance Memorial Fund with the objective of providing pre-established

³ Descriptions of Net Assets with Donor Restrictions ("funds") in this Annual Report are summaries only. Specific restrictions on each fund are documented in bequests and communications between Norfield and the donor or the donor's agent.

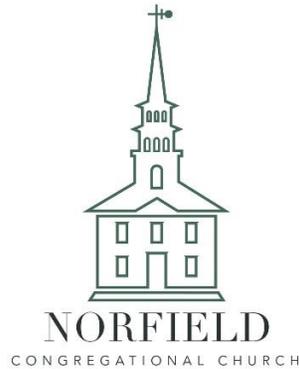
funds to which donors could contribute as a bequest or as a special enduring gift to Norfield. 5% of the fund balance becomes available annually to be administered by the Board of Music to support music-related activities at Norfield. As of 12/31/2020, the available balance was \$1,785.

- **Senior Minister Discretionary Fund**: This fund is financed by specific gifts, and exists for Norfield's Senior Minister to use at his/her discretion as part of the congregation's ministry to its membership and to the community in accordance with the mission and vision of the congregation. Disbursements from this fund fall into the following categories: Food/Subsistence; Shelter; Utilities; Medical/Dental/Health; Youth Programs; Clothing; and Benevolent/Charitable Giving.
- **Associate Minister Discretionary Fund**: This fund is financed by specific gifts, and is administered by Norfield's Associate Minister in support of Norfield's wider mission.
- **Karl and Elizabeth Nelson Seeds for the Future Fund**: This fund was established in 2005 by the Trustees from the offering received at the Installation Service of Norfield's 35th senior minister, Rev. Dr. Bernard R. Wilson. In 2008, the fund received a major bequest from the estates of Karl and Betty Nelson and the fund was renamed in their honor. The fund is directed by the senior minister with the purpose of ensuring the future of active and engaging ministry by providing resources and opportunities for new programs, activities, experiences, internships, and other ventures.
- **Betty Schaefer Fund**: This fund was established by a \$10,000 bequest to benefit "Ministries that Attract, Retain & Strengthen Children, Youth & Families."
- **Staff Retirement Support Fund**: This fund was established in 2012 through an initial \$20,000 donation to provide matching funds for employee retirement contributions.
- **Memorial Garden Fund**: This fund provides for preservation and perpetual care of the Memorial Garden. The Memorial Garden provides a place of beauty to remember friends and loved ones who have passed on but also provides a peaceful spot for quiet reflection and for services and functions. It is funded through contributions and through sales of internment spaces and memorial markers. It is administered by the Memorial Garden Ministry Team, reporting to the Trustees.

I am pleased to present Norfield's financial statements for the year ended December 31, 2019, as well as the proposed budget for fiscal year 2020. The financial statements have been expanded this year with additional detail and year-over-year comparisons on Norfield's operating activities.



NOTES



THE COVENANT
of
NORFIELD
CONGREGATIONAL CHURCH

*We promise to accept Jesus Christ
as our Lord and Savior,
and we take as our rule of life the words:
“You shall love the Lord your God
with all your heart and with all your soul
and with all your mind,
and your neighbor as yourself.”*

*We take this Church to be our Church,
and ever mindful of our fellow members,
we promise to walk with them
in faithfulness and Christian love.*

*We promise that so far as possible
we will attend the services of this Church,
share in its mission,
and endeavor to make it
a fruitful body of Christians.*

