265th Annual Meeting

of the

Norfield Congregational Church
United Church of Christ

February 5, 2023

Norfield Congregational Church
64 Norfield Road
Weston, CT 06883

Rev. Dr. Bernard R. Wilson, Senior Minister

TABLE OF CONTENTS

Page(s)

Agenda 2
Board & Committee Room Assignments.....3
Minutes of the 264th Annual Meeting 4-5

Annual Reports for the Year 2022:

Senior Minister 6
Seminarian 7
Moderator.....8
Church Clerk..... 9
Christian Education, Board of..... 10
Church Administrator 11
Director of Music & Worship Arts..... 12-13
Music, Board of..... 14
Deacons, Board of..... 15
Fellowship, Board of..... 16
Outreach, Board of 17-18
Pastoral Relations 19
Shepherds Program 20
Trustees, Board of..... 21-22
Memorial Garden Report 23
Human Resources Report 24
Nominating Committee 25-29
Internal Auditors.....30
Treasurer 31-45
Notes.....46
The Covenant of Norfield Congregational Church..... 47

265th Annual Meeting of the NORFIELD CONGREGATIONAL CHURCH
February 5, 2023

1. Call to Order	David Lummis, 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	David Lummis
5. Election of Meeting Moderator	David Lummis
6. Approval of 2022 Annual Meeting Minutes	Meeting Moderator
7. Treasurer's Report	Tom Hoffman
8. Approval of 2023 Budget	Tom Hoffman
9. Nominating Committee Report	Eric Braun/Susan Moran
10. Approval of the Nominating Committee Report	Meeting Moderator
11. The Banks House	Herbert Parker

Motion Before the Congregation: *Norfield Congregational Church authorizes the Board of Trustees to pursue the sale of Bank's House (aka P2 – 176 Weston Road), if such a sale is feasible and in the best interest of Norfield Church. The Trustees will provide updates to the Church Council regarding its considerations and possible options. Final approval of any sale of P2 will be made by a 2/3 vote of Trustees and 2/3 vote of Council. Such action must also include a housing plan for the Associate Minister. This authorization will remain in place until the next Congregational or Annual Meeting of the Norfield Church (on or about February 4, 2024).*

12. Closing Prayer	Greta Dorsey, Seminarian
13. Adjournment	Meeting Moderator

Please Note: *Following the Annual Meeting, all are invited to pick up refreshments in the Parish Hall before moving on to the Board & Committee break-out meetings. Thank You!*

NORFIELD CONGREGATIONAL CHURCH
265th ANNUAL MEETING

Room Assignments for Board & Committee Meetings
February 5th, 2022

1. Christian Education, Board of ..... CE Building, Norfield Room

2. Music, Board of ..... Greene Room

3. Deacons, Board of ..... Mike Tine Youth Room

4. Fellowship, Board of ..... Parish Hall

5. Outreach, Board of ..... Banks Room

6. Trustees, Board of ..... Conference Room

7. Human Resources, Board of ..... Office of Senior Minister

For Board & Committee Members who are attending the Annual Meeting virtually, please invite them to participate in the breakout meetings either via phone or FaceTime via smart phone or tablet. Keep meetings brief and kindly follow the format below:

<u>Board Meeting Agenda:</u>

1. Opening Prayer
2. Election of Board Officers
3. Setting a date for the next meeting
4. Send Chairperson contact information to Teri Gaberman at tgaberman@norfield.org
5. Closing Remarks

MINUTES OF THE 264th ANNUAL MEETING 6 February 2022

Call to Order

The 264th Annual Meeting of the Norfield Congregational Church was called to order by Mary Crawford. Mary went through meeting logistics and Zoom functionalities as it pertains to the meeting.

The clerk, Shivanthi Edwards, established a quorum. Statistics are as follows: Total Membership 536; Quorum = 107

Opening

The Opening Prayer was led by Rev. Dr. Bernard R. Wilson who also provided Jody Hedberg with a Special Birthday Prayer.

The Church Covenant was read. Mary Crawford delivered her message as the outgoing Moderator.

A motion was made to elect the meeting moderator, Tracy Pennoyer. It was seconded and approved.

Approval of Minutes

The minutes of the 264th Annual Meeting of the Congregation were seconded and approved.

Treasurer's Report

Steve provided us an overview of the operating results. Norfield's operations were impacted by the pandemic, but we got through it. Revenues exceeded the original budget by approximately $35,000. Expenses exceeded the original budget in the amount of approximately $29,000. The majority of expenses were related to the reopening of the church and operating expenses related to being remote.

Norfield had an excellent investment performance this year with an increase of over 10%. Significant challenges are as follows: 1.) pledge income has been declining, 2.) increase in costs of running the church 3.) loss of PPP loan going forward, and 4.) limited funding of operations through reserves. Steve presented the Proposed 2022 Budget with the second PPP loan of $66,000. A motion was made to approve the 2022 budget, it was seconded and approved.

Nominating Report

Eric Braun provided an update on openings on various boards and committees: (2) positions on the Board of Fellowship, (2) on Music, (2) on Nominating, (2) on CE, and several openings on Outreach. With one change in the Music slate, the majority approved the slate.

Moderator's Report

Tracy thanked Mary for her leadership over the last two years. Mary also added a few words of appreciation. The Fraites family contributed towards a Staff Retirement Fund, with three members having stepped up to contribute funds in the amount of $15,000. She encouraged other members to also join in supporting this fund.

David Lummis congratulated Mary for her leadership over the past two years and he looks forward to being Moderator for the church that he loves.

Closing Prayer

Pastor Thomas closed the meeting in prayer.

A motion was made to adjourn the meeting.

Respectfully Submitted,
Shivanthi Edwards

SENIOR MINISTER

I was glad when they said to me, "Let's go to church!

The Annual Report from the Senior Minister is a reflection on the past year. Writing in 2023 about 2022, I am excited about the coming year, but annual reports are documents for historical purposes and tell the story of where we have been. And I can report that Norfield Congregational Church in 2022 had a remarkable thread of vitality and strength month after month as we moved with hopeful confidence through an uncertain landscape. Two years of living in an environment of politically charged words and behavior, socially and economically shaky ground and the valley of the shadow of death hanging over the entire world, leaves me asking, *"How can it be that we are finding living water for our thirsty souls when the world is so parched?"* I believe the answer is because we have as a congregation, remained rooted and grounded in the faith passed to us with God's Amazing Grace.

Our congregation has consistently and repeatedly found ways to rise up and meet the challenges of these last two years. We have together made adjustments, changed plans, shifted gears and found ways to keep moving forward no matter how rough the waters were to navigate. Together, we have stayed connected, supported one another, nourished one another with meals, conversation, and prayer. We continued to study God's Word, listen to sermons and songs, we have "Kept the Faith" through it all. Together, we held onto the truth that the love of God revealed in Christ Jesus offers us abundant life, it makes us who we are -- the beloved community where everyone is welcome. If we didn't know it before, we know it now -- by the grace of God, we are better and stronger together.

I have the privilege of serving with an amazing staff whose love, support, loyalty, and prayers help to make Norfield work. And, Norfield worked in 2022 because Pastor Thomas, Dr. David Connell, Penney Anderson, Andrew Cumming, Teri Gaberman and Greta Dorsey care, not just about their jobs but for Norfield, its buildings, grounds but especially about the people who make up this congregation we call Norfield. Each of them give in ways both seen and unseen that makes a difference for us. I am deeply grateful to be a part of a spirit-filled team. I am particularly grateful for our church Moderator David Lummis. David has led with grace, wisdom and care for our church and me, personally. I don't know how I would have handled the many challenges we faced last year without David's steady, careful and caring leadership. The right person, in the right place, at the right time. Thank you, God and David Lummis. Our Church Council has been as they are called to be the keepers of the Congregation between Annual Meeting. Norfield is the healthy place that it is because our Church Council and all of our boards and ministry teams takes their role seriously and they too have cared for and prayed for us. I also ask that you take the time to thank our church leaders for their service and continue to pray for them as the new year begins.

In 2023, Nereida and I began our 19th year in ministry here at Norfield and there is no place I would rather be than in ministry with you. It continues to be our privilege and honor to serve a congregation that cares so much for each other, the community, and the world.

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

SEMINARIAN

Behold, the Lord has proclaimed to the end of the earth: Say to the daughter of Zion, "Behold, your salvation comes; behold, his reward is with him, and his recompense before him." Isaiah 62: 11

In the last year, I've been blessed to grow in my ministry at Norfield Congregational Church. In January of 2022, on Rev. Dr. Martin Luther King Jr. weekend, I delivered my first sermon in the pulpit and am grateful to have done so in a welcoming and supportive community. Since then, I have preached six times in both the Sanctuary and at Compo Beach and contributed to countless Sunday Services, reading Scripture, writing, and delivering Call to Worships, Pastoral Prayers, and Children's Sermons. Over the summer, I filled in as pastoral needs arose. This was an enriching experience that I thoroughly enjoyed. I learned a lot and made wonderful connections within our community through weekly check-in calls which led to home visits, an aspect of my ministry that I still do presently.

A large part of my ministry has been to walk with families through the loss of loved ones, end of life visits, funeral planning meetings, memorial and internment services, grief counseling meetings, etc. Learning to serve people in these myriads of ways early on in my ministerial career has been unexpected but one of the greatest honors in my life. Many of the families I have worked with, I've known since childhood. I am grateful they allow me into these difficult periods of their lives and hope they know that Norfield is and will always be here for them.

Other impactful ways in which I have served Norfield has been by offering various adult programs such as the Spring Lament Lesson Series, Summer Bible Study, and the Women's Faith and Fellowship Group. I wrote and presented the programming for these three groups and had life-giving conversations with participants. As for children and youth programming, I contributed to the Vacation Bible School in which I shared a Bible lesson to open and close each day of camp.

In the Fall of 2021, I began working with the United Church of Christ's Fairfield West Committee on Ministry to pursue ordination and as of Thursday, January 26TH 2023, I was voted in as a Member in Discernment for ordination. I am grateful for Rev. Wilson's guidance, mentorship, support, and encouragement. Working with Rev. Wilson as my mentor has been spiritually and intellectually enlightening and nourishing. To God and His will, I attribute my time at Norfield, the relationships I have made, things I have learned, and experiences I have had. I feel blessed to be able to work at Norfield Congregational Church and never imagined I would be able to! It is my dream to help create the type of environment for children that I had growing up attending Norfield. I saw the example of Rev. Diane Carter, Rev. Dr. Kelly Hough Rogers, and Rev. Dr. Bernard Wilson, as leaders in ministry and their presence made me believe I could do the same. I am grateful for the last year with Norfield, and the 26 years before it!

Yours in Christ Jesus,
Greta Dorsey
Seminarian

MODERATOR

God is good, so is Norfield. And while God is great, Norfield endeavors to improve and get better.

Let us celebrate Norfield's successes. We are a strong body of Christians. Norfield is family. Norfield is home. Norfield is one church living in the third person plural: We, us, our—*not* they, them, their. And like a family and home, we all share the joys and the burdens and the benefits and the responsibilities of Norfield. Those among us who are able can tend to the needs of the church. And those among us who are hurting can turn to Norfield for comfort and support. That's what happens with families at home.

We are not, nor will we ever be, perfect. We like to think we know what our intentions and plans are here at Norfield. We often get them right and carry out our plans just as we intended, and we can feel pretty good. At times other times, of course, things do not go as we planned or wanted, or even prayed for. Those are not times for disdain, admonishment, and criticism. Rather, these are the times to help, support, and Love. Moreover, we must consider not just what *our* plans are for Norfield. Rather, we should ask ourselves and wonder what *God's* plan is. Open and honest conversations make for a better and stronger Norfield. Let's invite Jesus into those conversations. He probably has something to say.

I am privileged to serve as Norfield's Moderator. I am pleased I can offer some of my time and talents to Norfield and to Norfielders. From time to time, the work is hard and I'm not certain how it can all get done. When I am feeling particularly challenged and tested, my fellow Norfielder, may I call you for help?

In Faith,
David Lummis
Moderator, Norfield Church Council
LummisNorfield@hotmail.com

CHURCH CLERK
ANNUAL REPORT FOR 2023

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 4

Marriages 4

Deaths 5

Transfers Out 0

Reinstated 0

New Members 2

Withdrew Membership 1

Members joining by Confirmation 6

Total Membership 538

Quorum (20% of Members) 108

Respectfully Submitted,
Shivanthi Edwards

In Memoriam

Judith Albin
Lois Bechtel
Joyce MacIsaac
Bobbie Sassano
Richard Keene Troxell

BOARD OF CHRISTIAN EDUCATION

"All of your children shall be taught by the Lord, and great shall be the peace of your children."
--Isaiah 54:13

2022 was a year of positivity and growth for Christian Education at Norfield. Our class sizes continued to expand with new students enrolling and more children and families feeling confident about in-person learning. Bible lessons and related crafts and games are at the heart of our Sunday School lessons all of which are led by Miss Penny and our beloved parent volunteers. Our nursery program also grew significantly. We welcomed many new infants, toddlers and pre-K students. In this classroom, our youngest Norfielders are safe in a child friendly environment where they learn to share and play together under the guidance of Miss Gretchen and Miss Emma.

Our Confirmation Class of 2022 celebrated their hard work with a beautiful in-church ceremony and after-church party this past May. Led by Pastor Thomas, the class worked diligently to overcome the obstacles inherent in this immediate post-COVID environment. They found ways to gather safely and enrich their faith together through study, service projects, retreats and prayer.

Children from around the Weston community enjoyed a second successful summer week of Vacation Bible School at Norfield. Faith, fun and friendship are the cornerstones of this free day camp for children ages 5-11. The program includes Bible lessons, sports, music, crafts and service projects all centered around Christian faith. The entire CE Team is grateful to Debbie Carrothers for leading this initiative. We also thank our dedicated volunteers, Norfield staff, and spiritual leaders who gave generously of their time and talent to help make this program a success.

Adult CE welcomed a new program from our own Seminarian, Greta Dorsey. "Women's Faith and Fellowship Group" brings Norfield women together in discussions of faith, life, and deep prayer. Gatherings are at 7:30pm in the Greene Room and by Zoom. Regular Wednesday morning Zoom Bible Study continued successfully in 2022. This program remains a blessing to anyone interested in learning more about the Bible from the comfort of their homes guided by the wisdom and insight of our own Reverend Bernard. Finally, CE Board members Sandie and Reign Kinseley launched an inspiring online prayer mediation practice for all to enjoy during the Lent, Pentecost and Harvest seasons.

None of this would have been possible without the dedication of our spiritual leaders, staff, CE Board, and parent volunteers. We thank you all.

Respectfully Submitted,
Penny Anderson, Pastor Thomas Burke, Britta Lerner and Janet Hoffman

CHURCH ADMINISTRATOR

I am continually blessed and grateful to work at Norfield Congregational Church in providing religious and spiritual care for our congregation, community, and beyond.

It has been a pleasure collaborating with Tom Hoffman, our Treasurer in managing the Church Finances and Budget. As a team, we are accountable and responsible 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 be fiscally responsible in the management of our operating budget. With the assistance of the Board of Trustees (Herbert Parker), the Investment Committee (Geoffrey Bradshaw-Mack, Bill Lomas, Dana Troxell, and Calvin Mew), 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 does an incredible job in ensuring all our vendors are paid on time and receive timely and accurate 1099 statements.

I work with a caring Board of Trustees in the management and safeguarding of our entire Church Complex. Norfield has passed all Safety and Health inspections and we remain in compliance with all Federal and State laws, statues, requirements, and guidelines in operating our non-profit organization. I also work with the HR committee (Tom Harris) and as a team we collaborate with the UCC Pension Boards, and Paychex in managing all aspects of the HR program.

The staff at Norfield Congregational Church is team of professionals that take the initiative to get the job done and work tirelessly in executing the myriad of responsibilities, tasks, and functions in operating Norfield. Teri Gaberman consistently does an amazing job with managing our cash accounting system (Church Windows) and helping me reconcile Church Windows and QuickBooks financial and accounting programs. Teri again was instrumental in providing pertinent financial data to close out our 2022 financials and sending out accurate and timely donor end-of-year financial statements. David Connell is a pleasure to work with, his musical talents and his unlimited knowledge are a blessing to myself, Norfield and the community. Penny Anderson loves our children and congregation and is dedicated to Norfield and the Youth of our Church. I had the pleasure of going with the Confirmation Class and Thomas Burke to Silver Lake on the Confirmation retreat and we read the Gospel of Mark. Our beloved and respected Senior Minister, Bernard Wilson will always be my mentor, role model, my trusted advisor, and my brother and I love him so much. Thank you for the opportunity to be your Administrator and God Bless.

Respectfully Submitted,
Andrew Cumming
Church Administrator

DIRECTOR OF MUSIC & WORSHIP ARTS

I was glad when they said unto me:
"Let us go up to the house of the Lord!"

These words of the psalmist (Psalm 122:1) hit us all in a new way over the past year! Little by little, we have found our way ahead into a new period in our congregation's life together. I say a way ahead, because we are not going backwards and we should not be trying simply to live in the world that was before the pandemic. The ways that people do everything – all have changed, for some of us drastically. Worship and music are no different: we live in a new and challenging world. I hope that will give us a sense of mission rather than of loss.

I will start with the end of the year as an example. Christmas Eve's 4 o'clock service was full of the magic and joy of the Nativity, where we had a large, engaged congregation of all ages. The Shadow Puppet Nativity (with Casey Lerner as assistant puppeteer, Pastor Thomas Burke as narrator & homilist, and Kaitlin Lazere at the piano) inspired new households with the joy of celebrating with us at Norfield. Then there were the 6 and 8 o'clock services, where we welcomed so many back to our beautiful sanctuary, especially the grown children of our church back from college and beyond. Christmas Day being a Sunday, we had a caroling service with those who couldn't attend on Christmas Eve due to work or family commitments. All through 2022, we had the pleasure of seeing old friends and new come into our space.

Once again, we owe a debt of gratitude to the team that has kept us functioning as a hybrid experience, where on-line worshipers feel welcomed and part of what's happening as well as providing a welcoming environment in person at Norfield. Aaron Gaberman, who now works on the Sports Communications staff at Penn State, saw us through the first part of the year; Jamie Wylie, who brings dedication, expertise and outside-the-box thinking, has been with us ever since Aaron's departure. Teri Gaberman is essential to making sure that we have the print materials, online communications, and every other preparation for worship. Andrew Cumming makes sure the Sanctuary is at its best day by day and week by week, down to the last light bulb.

Casey Lerner, who is in his final semester at Weston High School, has been a faithful and dedicated part of our team for worship and music for years now. He preached for us on Jazz Sunday, played for us most Sundays, helped once again with Vacation Bible School, serving as an inspiring youth leader for our young members and friends. Casey's open-hearted approach to life and music has been a shining example to all of us and I'm grateful for his presence and gifts.

We continue to benefit from our long-time collaborations with Chris Coogan on Jazz Sunday and Gospel Sundays. In 2022, the Chris Coogan Quintet played for Jazz Sunday, with one tweak: my friend Robert Cowie, jazz pianist from Brooklyn, took over at the piano. Due to Chris's heavier involvement at Norwalk Congregational Church, he couldn't be with us that day. But on Gospel Sunday, I took over in Norwalk so that Norfield could have the joy of Chris's music making.

The men of Pivot Ministries were again welcomed with their powerful testimony and heartfelt music-making, not only at Norfield but at Compo Beach for our summer beach services. Special thanks to Joe Bonaparte and the Men of Pivot!

The Norfield Memorial Handbell Choir got back together in person after a long hiatus, and we rang through the fall season. What a joy, at last, to ring together. The congregation always finds joy in seeing and hearing the bells. We welcomed new members and now have a full complement of ringers!

Again, after a very long break, the Sanctuary Choir gathered in the choir loft, and have continually approached a kind of "normal" working environment. Singing groups were among the most affected by the pandemic, and we have been respectful of the risks at the same time as treasuring the time we spend singing together. I am deeply grateful for the particular group of loyal, dedicated, and flexible (that quality has been much needed!) persons who are committed to our Norfield Choir! In particular, I am grateful to Karen Moraitis for her assistance with practical matters in managing both the bells and the singers.

The Board of Music has a real blessing in the person of Chair, Jim Birch. Jim not only goes above and beyond with maintaining our pianos, he spends a good amount of energy trying to hold me together, with encouragement and with challenges through the months. Though we have not met as consistently as might be ideal, I know that the board members all have their hearts set on a successful program for music and worship at Norfield.

The summer of 2022 was my last to be involved in leading the Choral Music program at the North Carolina Governor's School (West) in Winston-Salem. After twenty summers there, I handed the program off to a much younger colleague, grateful both for my time teaching there and for Norfield's generous willingness to allow me to maintain that connection since I first came here. Again, I am grateful to Kaitlin Lazere for getting us through the summers, and to our new friend, Joseph Bush, who joined us on Homecoming Sunday as well.

In August, it was a pleasure to work with the Christian Education team and several young helpers as we provided music for the Vacation Bible School program. Casey Lerner and Cooper Schleef made a great team to work with, and we met a lot of new families and friends.

Several soloists have carried much of the burden this past year. Jeremy Hetzler, Kaitlin Lazere, Kimberly Wilson, Jim Birch, Jennifer Barron, Mary Peniston added a special dimension to our worship services.

My thanks go to all of Norfield for your constant and generous support, spiritually, musically and practically. Thanks to Penny Anderson for your quiet, solid faith, to Andrew and Teri for all your patience and support, 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

The Norfield Music Ministry is an important part of the Church's mission and serves to praise God's glory through music, song and children's pageants. Dr. David Connell provides the Ministry's inspiration and leads it. Norfield's Music Ministry provides opportunities for the congregation to participate in a variety of ways. The Music Board is to:

*Support Dr. David Connell, the Music Minister;
*Identify and support collaborative efforts in the Musial Arts with the Norfield Ministry Team and members of the Congregation; and
*Actively participate in the life of Norfield Church, contributing our time, our varied talents and treasures to ensure the Church's wellbeing.

The pandemic disrupted the music programs for two years and still has an effect on the overall program.

SANCTUARY CHOIR: The Choir is a family and has managed to be active despite the drop in membership. The Music Board will be actively recruiting new members for part time and full-time commitment.

BELL RINGERS CHOIR: I'm happy to announce the Bell Choir has a full complement of ringers ready to fulfill the projected ringing schedule.

MUSIC MAKERS MINISTRY: Plans are to produce an Easter pageant with Wednesday rehearsals starting in February, 2023.

The Baldwin grand piano was moved from the Parish Hall to the CE Building where Sarah Hawkey teaches voice and has music discovery classes with preschool children. We are happy to have Sarah as part of our Music outreach.

The SBE Theatre Company continues to instruct youth in the theatre arts in the Parish Hall.

The Music Board will explore options for a 2023 Summer "Tanglewood" Concert program on the front lawn.

Respectfully submitted,
Jim Birch
Chair, Board of Music

BOARD OF DEACONS

"You are the light of the world. A town built on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead, they put it on its stand, and it gives light to everyone in the house." - Matthew 5:14-16

It has once again been a spiritually uplifting and deeply rewarding experience to serve with the following members of the Norfield Board of Deacons throughout 2022:

Scott Buddenhagen	Sandie Kinseley	Kimberly Wilson
John Carlson	Larry Marsh	Skip Wyatt
Alice Chen	Ingrid Milne	
Shivanthi Edwards	Caroline Schreder	

Together, we tended to the spiritual needs of Reverend and Mrs. Wilson, Pastor and Mrs. Burke, and served Norfield and our fellow congregants each week as greeters, ushers, Deacons of the Day and as communion servers. In our role as Deacon of the Day, we write and deliver several prayers during each service. The process requires us to pray for the right words, to reflect on the many ways God is present in our lives and our church, and to ask Him to give us the confidence to share these prayers with each of you. The Holy Spirit is truly alive at Norfield!

As Norfield's spiritual leaders, our monthly meetings continue to present an opportunity to explore and advance our own faith journeys. We do this through prayer and discussion that enriches our personal spiritual development. We know our monthly meetings are spaces we can gather, free of judgement, to openly share the thoughts God has placed on our hearts and minds.

One of my favorite moments in church is when Dr. Connell and our choir lead us by singing, "This little light of mine, I'm going to let it shine!"... followed by a Sanctuary full of voices falling in with clapping, smiles, and singing of our own. As Deacons, we strive to help make Norfield's light shine by bringing the Holy Spirit, the glory of God, and faith in our Savior Jesus Christ to all who gather in our shared house.

Submitted in Service to Christ,
Matt Carrothers, Board Chair

BOARD OF FELLOWSHIP

1 John 1:3-6. 3 We proclaim to you what we have seen and heard, so that you also may have fellowship with us. And our fellowship is with the Father and with his Son, Jesus Christ. 4 We write this to make our joy complete.

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. The Fellowship Board traditionally provides Norfielders with a calendar of opportunities to get together and enjoy each other's company to further that mission.

The Fellowship Committee is responsible for hosting the Fellowship Hour which is one of the most integral portions of our Sunday worship experience held after worship each week. Fellowship Hour offers visitors their first opportunity to meet our congregation, while also providing current members and friends an opportunity to share and socialize. None of this would be possible without the hosts who provide all the delicious foods and beverages each week to create a welcoming atmosphere.

Throughout 2022, Fellowship extended to people of our church community coming together to meet a common good, such as making box lunches for the Men of PIVOT Ministries who annually perform at our worship services, the welcoming and festive Annual Homecoming Sunday event featuring the ever popular, Sal Verona's Pizza Truck, the lively and engaging Ladies Ornament Exchange and so much more! Fellowship is part of nearly every ministry at our Norfield Church. This year, we're eagerly working on launching a progressive dinner!

Our Fellowship Committee consists of a wonderful group of Norfielders: Carol Anderson, Woody Bliss, Peter Fine, Christa Gross, MaryAnn Horta, Liz Cocoros, Gwen Lomas and Susan Moran.

The Fellowship Committee looks forward to continuing to serve the Norfield Church Family in new and creative ways of being in communion with one another. As always, the committee welcomes fresh ideas and the participation of any member who is interested in growing our church's fellowship!

God's Blessings,
Gwen Lomas
Board of Fellowship, Chair

BOARD OF CHRISTIAN OUTREACH AND SOCIAL ACTION

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

While the lingering impact of the pandemic continued to impact the Board of Christian Outreach and Social Action's ability to sponsor in-person events, Norfielders found many ways to "tangibilitate" their faith in 2022. It was especially exciting to have our **Day of Giving** once again after a two-year hiatus. **Sue's Hands** (led by Bayard Dodge) worked tirelessly, setting up apartments for recently arrived refugees (a full description of this below). Here is an account of the many ways Norfielders were generous with their time and treasure, putting their faith into action.

Norfield families provided dinner once a month at the **Gillespie Center**, a homeless shelter in Westport run by Homes for Hope. This is something we have done for many years, and the need has only increased over time (there was a 13% rise in homelessness in Connecticut in 2022). Dave MacWilliams (dmacwill919@gmail.com) is the contact person for this. As of this writing, almost every slot has been filled for 2023, but please contact him if you are interested in learning more.

Norfielders made 29 children and their families very happy by fulfilling specific gift requests made through **Person-to-Person's annual Toy Store. P-2-P** has hosted this **Toy Store** to serve children and their families in Lower Fairfield County for more than 20 years, as an essential support for families during the Holiday season, helping them give gifts to their children. Thanks to all who participated.

We also contributed to the **Charlie Brown Christmas Tree Fund** – an annual fundraiser to bring much needed resources to Weston Social Services and the Weston Senior Center – Thanks to the organizers, especially Phyllis Gary, for this lovely annual giving practice.

We were thrilled to be able to restart our annual **Day of Giving.** The wonderful logo on the Day of Giving Hats (designed by Bayard Dodge) said it all ***Reach Out - Look Up***. Over 75 Norfielders and community members (including the Boy Scouts) participated in the four opportunities for service. These included:

- Providing food (10 turkeys, several hams and chopped beef) and laundry products to the men ats **Pivot Ministeries**, the residential recovery program in Bridgeport that Norfield has had a long and meaningful relationship with.

- Shopping, preparing and delivering culturally appropriate homemade meals to 6 refugee different families who had recently settled in Bridgeport through **CIRI.** This was true team effort, with two different Norfielders pairing up to make the meals, which were then delivered. I had the opportunity of accompanying Ginny Awn to deliver her meal to a Syrian family with two boys. They were appreciative, gracious and lovely (and extended their hospitality to us with their Turkish coffee- WOW).

- Cleaning up the Norfield Parish Hall attic and garage. A huge dumpster was filled up with items that had been hanging around way too long and were actually a fire hazard. The Boy Scouts were a great addition to this effort.

- Yard work assisting seniors across Weston with projects that they needed done. These projects were identified by **Weston Social Services** (through our own Bob Smits). This is an annual tradition which the seniors count on.

And last but *definitely* not least: **2022 Outreach Report – Sue's Hands Ministry Team**

In September 2021, Rev. Wilson blessed the **Sue's Hands** ministry team that joined 4 area churches to set up apartments for **CIRI** refugee families, a group that has become known as the **CIRI Apartment Setup Team**, or the **CAST**. **Sue's Hands**, named in memory of Susan Ingall, initially included 26 volunteers from Norfield and friends.

Faced with a deluge of Afghan refugee arrivals, the **CAST** modified its model beyond providing household supplies and cleaning and setting up apartments to a full-fledged logistics operation that curates and stores donated furniture, transports it to apartments and provides its traditional supplies and services. In March, Susan Schnitzer, CEO of **CIRI** declared the **CAST** indispensable to CIRI's Refugee Services operations. "They have given **CIRI** staff the gift of time," she said.

From October 2021 to December 2022, **Sue's Hands** and the **CAST** have set up 72 apartments in Bridgeport and New Haven for 261 refugee arrivals. In that period, more than 1,000 individual pieces of furniture have been curated, picked up and stored. **CAST** volunteers have contributed more than 3,000 volunteer hours, and their sponsoring churches have provided more than $40,000 in donated new household supplies. **Sue's Hands,** which has expanded to about **40 people,** played an outsized role in this effort, contributing 875 volunteer hours and more than $14,000 in donated supplies.

At **CIRI**'s Gala in September, the **CAST** was honored with The American Dream Award, given 'to individuals or groups that exemplify, embody and provide access to another person's achievement of the American Dream.' At the event, Bayard Dodge accepted a Certificate of Recognition on behalf of the **CAST** from Sen. Richard Blumenthal.

CIRI refugees continue to arrive, from Central America, Africa, the Middle East, Afghanistan, and Ukraine. **Sue's Hands** work will go on with the support of Norfield's family. Thanks to so many of you for helping out this year. While our board was small, it was resourceful and committed. We are excited to add several new board members in 2023. We plan to host the first social/fundraising event since the beginning of the pandemic. Stay tuned for details about the Day at the Races on April 29, 2023, a cocktail party where you can have fun with fellow Norfielders and bet (virtually) on horse races to help raise money for the organizations we support. We also are committed to other efforts to truly put our faith into action. *Respectfully submitted, Tracy Pennoyer, Board of Christian Outreach and Social Action*

PASTORAL RELATIONS COMMITTEE

The Pastoral Relations Committee met with Rev. Dr. Bernard R. Wilson via Zoom this past year. Our meetings were on an as-needed basis. Our purpose is to be a sounding board for Rev. Wilson. As a group, we are able to offer different voices from our congregation. It is an honor to be on this committee and we look forward to in-person meetings. While the committee reports to the Church Council upon request, the members of the committee honor a pledge of strict confidentiality.

Respectfully submitted,
Charlene Blount
Member of the Pastoral Relations Committee

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 33 years. Last year, the Shepherds Program began the process of reimagining the outreach care the Shepherds give to their flock. We are continuing this endeavor through the spring of 2023.

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 immediate, short-term support.

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.

God's love and light,
Skip Wyatt & Teri Gaberman
Shepherds Program

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.

The Norfielders, who served on the Board of Trustees in 2022, were Lucy Bowden, Patrick Burke, Candace Cline, Phyllis Gary, Tom Hoffman, Amy Jenner, Bill Lomas, Anthony McNulty, Steven Mecca, Stanley Okoro, Herbert Parker and Dana Troxell.

The Trustees are very grateful for the counsel and support of Tom Hoffman, Treasurer and Andrew Cumming, Church Administrator. They initiate the budget process and make recommendations. The budget is endorsed by the Trustees and Council. Trustees started the budget process in October and after meetings in November, December, and January, we finalized the budget for 2022 and it was approved by the Church Council at their January meeting.

Both Tom 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.).

Stewardship was led by Bill Lomas with support from Dave MacWilliams, Amy Jenner and Teri Gaberman. In 2022, we hired the resources of a new cleaning service to ensure that Norfield facilities are always up to good standards. We also formed a construction committee to review and assess the best use of Norfield's properties. This committee consists of Norfielders Rob Sanders, Phyllis Gary and Scott Buddenhagen.

The Church also benefits annually from a budgeted draw from its reserves. The Investment Committee (Chairman Geoff Bradshaw-Mack, Bill Lomas, Calvin Mew, Tom Hoffman 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. And to compound our financial challenges, our returns for 2022 were down -13.7% but the S&P was down -18.1% so the team still did a remarkable job in allocating assets to the appropriate investment products.

Notwithstanding the above, foremost on the minds of Trustees is Norfield's financial equilibrium. As noted, we have had operating budget deficits for several years now as our expenses are greater than our income. We do monitor our expenses and have had only slight increases over the past few years but the income from stewardship has declined steadily.

The Trustees will be addressing this matter in 2023 and present a plan to change the trajectory of this continual decline as we will need to either cut services and/or increase stewardship donations. The endowment is established so that Norfield will exist in perpetuity, and we simply cannot sustain a yearly draw down on the reserves.

The Board of Trustees is glad to receive input and advice from any Norfielder.

Respectfully submitted,
Herbert Kent Parker
Trustee Board Chair

MEMORIAL GARDEN

"It is like a mustard seed that a man and woman took and planted in their garden. It grew and became a tree and the birds perched in its branches." Luke 13:19

Much like the mustard seed from this parable, the Norfield Memorial Garden started as an idea—a ray of light in a wilderness of brambles. The seed grew through faith and hard work. Now in its 38th year, our garden thrives as an outdoor space of hope, prayer, celebration and remembrance.

The dedicated bricks honor those who have passed into God's loving embrace. The entire space is designed from the outside (where our mighty cross and majestic Katsura tree bless and grace this garden) to the smallest interior circle (where a variety of colorful pollinator flowers are planted each spring and our dwarf Japanese Maple Tree shares its brilliant fall foliage). In 2022, we said goodbye to many treasured Norfielders here. We also celebrated weddings, births and even our pets during the Blessing of the Animals service. Approximately 295 spaces are currently utilized or committed, including an additional five during 2022.

The Memorial Garden is maintained through the efforts of the Memorial Garden Ministry Team. Other Norfielders wishing to help are always welcome. Key improvements made this year include the cleaning of all bricks (some of which were re-engraved or re-set as needed), additional plantings (including two new Kousa Dogwood trees which were generously donated), and extensive pruning.

All are welcome and encouraged to enjoy this sanctuary throughout the seasons. Anyone wishing to purchase a space or needing further information on any aspect of the Garden should contact a member of the Memorial Garden Ministry Team (Phyllis Gary or Britta Lerner. Our church office contact is Teri Gaberman).

The 2022 year-end balance in the Restricted Memorial Garden Fund established for preservation and perpetual care of the Garden was $77,829. Donations to this fund are greatly appreciated.

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

HUMAN RESOURCES COMMITTEE

Pursuant to the Constitution, 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. The Human Resources Committee consists of four elected voting members including the Vice-Moderator who shall serve as its representative to the Church Council.

The HR committee continued to advise on matters that arose while leveraging the Champion Program. 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 updated several job descriptions based on the updated requirements of the roles.

In 2023 the HR Committee will continue to support the Church Council and the Senior Minister in their efforts to provide a safe, comfortable, enjoyable environment while seeking ways to motivate and recognize our staff.

The Committee is grateful to Jordan Coursen for her exceptional leadership during her term as chairperson. Members include: Jennifer Barron, Tom Harris, Judy Stripp, and Kimberly Wilson.

Respectfully Submitted,
Tom Harris, Chair

NOMINATING COMMITTEE

The Nominating Committee thanks everyone who has served on a Board or Committee in the past year. Your time and efforts are greatly appreciated. The Nominating Roster has been distributed to all Board and Committee Chairs.

Respectfully submitted,
Eric Braun

**Officers of the Congregation*CT – completing term.*

Name	Position	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
David Lummis	Moderator	Returning	1 yr	2 yrs	02/22	02/23	02/24
Kimberly Wilson	Vice-Moderator	Returning	1 yr	2 yrs	02/22	02/23	02/24
Tom Hoffman	Treasurer	Returning	2 yrs	6 yrs	03/22	02/24	02/27

[1]*Nominated and Approved by Church Council on 4 April 2022*

Assistant Treasurers, Clerk and Auditors of the Congregation

Pam La Fontaine	Asst Treasurer	Returning	2 yrs	6 yrs	02/20	02/24	02/26
OPEN	**Asst Treasurer**	**Nominee**	**2 yrs**	**6 yrs**	**02/23**	**02/24**	**02/29**
Britta Lerner	**Clerk**	**Nominee**	**1 yr**	**6 yrs**	**02/23**	**02/24**	**02/29**
Herb Cotter	Auditor	Returning	2 yrs	-	02/22	02/24	02/24
Tom Harris	Auditor	Returning	2 yrs	-	02/22	02/24	02/24

Deacons

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Anna Brendsel	**Deacons-Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
Open	**Deacons-Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
Scott Buddenhagen	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Alice Chen	Deacons	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Sandie Kinseley	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Caroline Schreder	Deacons	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Kimberly Wilson	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Open (John Carlson)	**Deacons**	**Nominee**	**3 yrs**	**6 yrs**	**02/22**	**02/25**	**02/28**
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
Open (Skip Wyatt)	**Deacons**	**Nominee**	**3 yrs**	**6 yrs**	**02/22**	**02/25**	**02/28**

Ingrid Milne	Deacons	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Michelle Mecca	Deacons	Returning[2]	3 yrs	6 yrs	04/22	02/25	02/28

[2]*Nominated and voted by Church Council on 2 May 2022*

Church Council Members-at-Large

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Karen Moraitis	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Mary Peniston	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Melissa Bradshaw-Mack	**Council - Mbr at Large**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**

Board of Christian Education

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Clarisse Braun	**CE- Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
OPEN*	**CE- Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
OPEN	**CE**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Greta Dorsey (non-voting)	CE	Returning	3 yrs	6 yrs	02/22	02/25	02/28
OPEN	**CE**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
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**	**02/23**	**02/26**	**02/29**
Adrienne 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
Debbie Carrothers	CE	Returning	3 yrs	6 yrs	02/20	02/23	02/26

Board of Christian Outreach

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
OPEN	**Outreach-Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
OPEN	**Outreach-Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
Lucia Hoffman	Outreach	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Mary Crawford	**Outreach**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Hadley Boyd	Outreach	Returning	3 yrs	6 yrs	02/19	02/22	02/25

Missy Dorsey*	**Outreach**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/24**	**02/27**
Ginny Awn	Outreach	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Lorenzo Wyatt	Outreach	Returning[5]	3 yrs	6 yrs	10/22	02/25	02/28
Will Lewis	Outreach	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Tracey Pennoyer	Outreach	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Philip Grabfield	**Outreach**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Debbie Grabfield	**Outreach**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**

[5]*Nominated and voted by Church Council on 2 October 2022*

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
Karen Moraitis	**Fellowship**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Peter Fine	Fellowship	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Carol Anderson	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
OPEN (Heather McNulty)	**Fellowship**	**Nominee**	**3 yrs**	**6 yrs**	**02/20**	**02/23**	**02/26**
Gwen Lomas	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Woody Bliss	Fellowship	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Chris Edwards	**Fellowship**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Susan Moran	Fellowship	Returning	3 yrs	6 yrs	02/22	02/25	02/28
OPEN (Laura Smits)	**Fellowship**	**Nominee**	**3 yrs**	**6 yrs**	**02/18**	**02/21**	**02/24**
MaryAnne Bhojwani	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Christa Gross	Fellowship	Returning	3 yrs	6 yrs	02/22	02/25	02/28

Board of Music

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Casey Lerner	Music	Returning	3 yrs	6 yrs	02/22	02/25	02/28
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
Jim Birch	Music	Returning[3]	3 yrs	6 yrs	02/22	02/25	02/28
Margaret Buddenhagen	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
William Barron	Music	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Arthur Lungo	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Eric Braun	**Music**	**Nominee**	**3 yrs**	**6 yrs**	**02/22**	**02/25**	**02/28**
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

[3]*Nominated and voted by Church Council on 2 May 2022*

Board of Trustees

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
OPEN	**Trustees - Youth**	**Nominee**	**1 yr**	**1 yr**	**02/23**	**02/24**	**02/24**
Candace Cline	Trustees	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Scott Gross	**Trustees**	**Nominee[4]**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
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
Tom Hoffman	Trustees	Ex-officio	-	-	-	-	-
Dana Troxell	Trustees	Returning	3 yrs	6 yrs	02/22	02/25	02/28
OPEN (Anthony McNulty)	**Trustees**	**Nominee**	**3 yrs**	**6 yrs**	**02/20**	**02/23**	**02/26**
Herbert Parker	Trustees	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Stanley Okoro	Trustees	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Peter Ligouri	**Trustees**	**Nominee**	**3 yrs**	**6 yrs**	**02/23**	**02/26**	**02/29**
Amy Jenner	Trustees	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Patrick Burke	Trustees	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Steve Mecca	Trustees	Returning	3 yrs	6 yrs	02/21	02/24	02/27

[4]*Jacqueline Blechinger resigned Feb 2022*

Pastoral Relations Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Dave MacWilliams	PR	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Charlene Blount	PR	Returning	3 yrs	6 yrs	02/22	02/25	02/25
Rob Sanders	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Tracy Pennoyer	PR	Returning	3 yrs	6 yrs	02/20	02/23	02/26
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
Walter McCullough*	**HR**	**Nominee**	**3 yrs**	**6 yrs**	**02/21**	**02/24**	**02/27**
Tom Harris	HR	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Kimberly Wilson	HR	Returning	2 yrs.	2 yrs.	02/22	02/24	02/24
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
OPEN	**Nominating**	**Nominee**	**3 yrs**	**3 yrs**	**02/23**	**02/23**	**02/26**
Teri Gaberman	Nominating	Returning	3 yrs	3 yrs	02/22	02/25	02/25
Margaret Kins	**Nominating**	**Nominee**	**3 yrs**	**3 yrs**	**02/23**	**02/23**	**02/26**
Woody Bliss	**Nominating**	**Nominee**	**3 yrs**	**3 yrs**	**02/23**	**02/23**	**02/26**
Susan Moran	Nominating	Returning	3 yrs	3 yrs	02/22	02/25	02/28
OPEN	**Nominating**	**Nominee**	**3 yrs**	**3 yrs**	**02/23**	**02/23**	**02/26**

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INTERNAL AUDITORS

Report of the Financial Review Committee

As per Article VIII of the Norfield Constitution, the Internal Audit Committee conducts its annual internal review (a Financial Review & Controls Assessment) of the books and records of Norfield Congregational Church. 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.

Elected Norfield Treasurer and supporting Norfield staff (Management) are responsible for the accompanying consolidated financial statements of Norfield Congregational Church, include the Statement of Financial Position (Balance Sheet) as of December 31, 2022 and the related consolidated Statements of Activities (Income Statement) for the year then ended.

We have performed a compilation review. Our review involved performing procedures 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 reviewers considered internal controls relevant to the preparation and fair presentation of the consolidated financial statements and review of the procedures that are appropriate. The review also included evaluating the appropriateness of accounting policies used. The review of internal Controls was based on Norfield's "Authority and Approval Guidelines" as approved by the Norfield Church Council.

Management has elected to omit substantially all the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters. We did not audit the financial statements. We are not aware of any material modifications that should be made to the financial statements.

Observation: As a result of the Pandemic, there was significantly reduced active participation by members of the congregation in the day-to-day operation of the church. This reduced participation resulted deficiencies in written approvals of board expense and separation of duties in the handling of funds, the signing of checks and the reconciliation of bank statements.

Herbert E. Cotter
Financial Review Committee

2022 TREASURER'S REPORT

Following are Norfield's financial statements for the year ended December 31, 2022, as well as the Proposed Ministry Funding Plan for fiscal year 2023. With thanks to Andrew and Teri in our office staff as well as all our volunteer Board Chairs who have worked diligently over the past year, I am pleased to note that through continued prudent management and the generosity of Norfielders, past and present, our church's current balance sheet remains healthy.

Other than a few modest loans it has drawn from its own reserves, Norfield has no debt or significant liabilities. The bulk of Norfield's assets is real estate, which includes the Church itself, Parish Hall and administrative offices, Christian Education building, storage shed, Memorial Garden and grounds, Parsonage I (Sr Minister's residence on Parsonage Lane), and the Banks House (aka Parsonage II - Assoc Minister's Residence on Weston Road). Since these are carried at cost, the total listed value of approximately $4.1 million is conservative relative to the actual value of the properties.

Statement of Financial Position - Five Years Trailing

	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
ASSETS					
Cash and cash equivalents	202,089	191,297	227,109	242,657	195,386
Net unconditional promises to give	12,880	13,471	-	12,927	36,615
Investments at fair value	1,449,261	1,606,997	1,752,107	1,932,295	1,618,100
Land, buildings and improvements	4,131,804	4,131,804	4,131,804	4,131,804	4,131,804
Furniture & equipment	99,531	99,531	99,531	99,531	99,531
Other assets	6,100	5,000	4,000	3,000	-
TOTAL ASSETS	**5,901,665**	**6,048,101**	**6,214,551**	**6,422,214**	**6,081,437**
LIABILTIES AND NET ASSETS					
LIABILITIES					
Accounts payable	3,561	836	-	-	-
Deferred revenue	71,499	79,025	44,999	77,527	84,660
Security deposits	1,000	1,000	1,000	1,000	1,000
Other liabilities	864	-	-	-	-
Total liabilities	**76,924**	**80,861**	**45,999**	**78,527**	**85,660**
NET ASSETS					
Without donor restrictions					
Undesignated	679,048	777,420	978,732	1,000,162	745,644
Board designated	76,486	57,694	57,694	134,298	59,502
Property & equipment	4,231,335	4,231,335	4,231,335	4,231,335	4,231,335
Without donor restrictions, total	4,986,870	5,066,450	5,267,762	5,365,796	5,036,482
With donor restrictions	837,871	900,791	900,791	977,892	959,296
Total net assets	5,824,741	5,967,240	6,168,553	6,343,687	5,995,777
TOTAL LIABILITIES AND NET ASSETS	**5,901,665**	**6,048,101**	**6,214,551**	**6,422,214**	**6,081,437**

In addition, Norfield has a liquid investment portfolio valued at $1.6 million as of year-end. These assets are currently invested in a few diversified mutual funds managed and administered by United Church Funds. Although liquid, these investments are subject to market volatility and since the financial markets moved significantly lower during 2022, our investments lost value during the year.

Norfield Congregational Church - Investment Portfolio					
	12/31/2021	Additions/ (Withdrawals)	Change in value	12/31/2022	Investment Return
Fixed Income Fund	350,429	(25,000)	(46,059)	279,370	-13.14%
Domestic Equity Fund	759,915	(25,000)	(144,375)	590,540	-19.00%
International Equity Fund	260,618		(55,064)	205,554	-21.13%
Small Cap Equity Fund	181,314		(37,468)	143,846	-20.66%
Alternative/fixed Fund	380,019	-	18,771	398,790	4.94%
UCF investments	1,932,295	(50,000)	(264,195)	1,618,100	-13.67%

While these assets are invested as a single portfolio overseen by Norfield's Investment Committee, they are actually comprised of a multitude of "Reserve Funds" that have been created through the years and utilized according to the specific wishes of the donors. These reserves can be separated into two broad groups: those that are restricted in some way as requested by the donor, and those that are unrestricted, even if they have been donated for a specific purpose. In most cases the unrestricted reserves have been assigned to a specific board or committee within Norfield to use as specified. More information on the specific purpose of each reserve can be found in the Notes to Financial Statements.

The remainder of Norfield's assets consist of two bank accounts at Fairfield County Bank and a brokerage account at Vanguard for the purpose of investing liquid assets and receiving gifts of marketable securities.

Fiscal year 2022 review

From an operating perspective, Norfield finds itself in a very challenging environment. Pledge income has continued to drop, while expenses have not. Specifically, our pledge income in 2022, which was expected to slightly increase from 2021 was actually lower by 4%. We made that up with higher plate receipts and more revenue from the paid use of our facilities. Another helping of PPP funds was also important. Our pledge receipts are down more than 18% since 2019, just before the pandemic.

Norfield Congregational Church Operating Results	3 years previous			2022 Actual to Budget Comparison			
	2019 Actual	2020 Actual	2021 Actual	2022 Budget	2022 Actual	$ Variance	%
Operating Revenues (excl. offset)							
Pledges	612,250	580,000	520,985	525,000	525,000		
Pledge Allowance	(1,628)	2,023	(430)	(21,000)	(27,452)		
Pledge Income	610,622	582,023	520,555	504,000	497,548	(6,452)	-1.3%
Plate Income	18,974	9,061	11,810	15,000	14,282	(718)	-4.8%
Other Gifts & Bequests	2,371	50	-	-	-	-	
Children's Center	32,830	34,830	35,530	35,950	42,570	6,620	18.4%
Use of Building	11,205	4,775	4,275	8,000	12,750	4,750	59.4%
Miscellaneous Income	-	-	-	-	-	-	
Reserves distributed for operations	35,000	35,000	35,000	50,000	50,000	-	0.0%
PPP	-	-	75,400	65,831	65,831	-	0.0%
Operating Revenues (excl. offset)	**711,002**	**665,739**	**682,570**	**678,781**	**682,981**	**4,200**	**0.6%**
Operating Expenses (excl. offset)							
Human Resources	405,416	413,350	406,382	403,724	412,678	8,954	2.2%
Trustees: Maintenance, repair, cleaning	120,190	85,042	111,241	109,505	140,469	30,964	28.3%
Trustees: Utilities	68,954	56,123	51,632	50,600	63,575	12,975	25.6%
Trustees: Office administration, supplies	32,327	39,505	44,075	31,100	42,549	11,449	36.8%
Trustees: Insurance	31,534	37,336	38,595	44,352	44,357	5	0.0%
Music	34,656	15,074	10,077	17,000	14,589	(2,411)	-14.2%
Christian Education	11,823	3,129	3,075	10,000	8,313	(1,687)	-16.9%
Deacons/Worship	9,919	3,840	3,085	7,500	9,454	1,954	26.1%
Fellowship	9,621	2,233	8,035	5,000	5,433	433	8.7%
Operating Expenses (excl. offset)	**724,440**	**655,632**	**676,196**	**678,781**	**741,417**	**62,636**	**9.2%**
Operating Surplus/(Deficit)	**(13,438)**	**10,107**	**6,374**	**0**	**(58,437)**		
Total Contribution to (Withdrawl from) Unristricted Assets	**(48,438)**	**(24,893)**	**(104,026)**	**(115,831)**	**(174,268)**		

Our largest expense by far is human resources, amounting to 58% of our budget. Though it is among the most predictable, we came in slightly higher than expected. The Trustees budget, which includes most of the basic operational expenses of the church, came in significantly (+23%) higher than budget. Most of these are non-discretionary. We must heat the buildings, plow the driveways, cut the grass and turn on the lights. Prices have risen. Over the past several years we had gathered a "seasonal reserve" that would help buffer the volatile price swings in energy and the event risk of snow plowing and landscaping. That worked well and did lessen our expense increase this year, but prices rose enough to completely wipe out the seasonal reserve. In addition, there were a number of necessary repairs as always in a five-building campus.

Although the operating budget was stretched, we were able to complete a major overhaul of the exterior of Parsonage I this past summer due to the generosity of an anonymous donor who gave $65,000 for that specific and immediate purpose. As those repairs cost more than anticipated, the Trustees authorized a loan of $21,955 from the maintenance reserves to complete the project.

The remaining boards, whose budgets are smaller, making up only 6% of the budget combined, came in slightly under budget as a group. However, it is important to note that in some cases they were able to stay within budget only because of specific, timely donations to support their cause.

For the year, we had an operating deficit of $174,268, so that in addition to the expected use of $115,831 in reserves, funded partially by the PPP subsidy, we drew an additional $58,437 from unrestricted assets to operate.

Proposed 2023 Ministry Funding Plan

Although our balance sheet is healthy, our current operating condition is less so. The proposed ministry funding plan assumes a pledge level about the same as last year, based on the committed pledges currently gathered by the stewardship team. This pledge level is almost 15% below that of 2019. One of the key challenges this year is we do not have any remaining PPP reserves to draw upon. To the extent that we operate with expense levels higher than revenues, as this plan expects, we will need to continue to draw significant amounts from our reserves and undesignated assets.

This plan calls for a modest increase in the salary base for the first time in many years to adjust for the cost-of-living increases that we have experienced recently. While the budget for maintenance, repairs, cleaning etc. is slightly higher than last year's budget, it is well below last year's actual result. We do not expect these expenses to go down, as many of them are set contracts, and this line item includes the repayment of maintenance loans per schedule. This budget only has room for small, necessary repairs and maintenance jobs, of which there are always plenty. We have assumed that there will be no major maintenance projects funded by operating income. This means that the only way Norfield will be able to accomplish any major repairs or improvements will be through the use of reserve funds, loans from reserve funds or, preferably, special donations.

All of the other major line items have been forecast based on current run-rates and contracts, or with specific funding of proposed programs in mind. The exhibit below shows the proposed budget relative to last year. For better historical reference please use the full page table in the pages following.

Norfield Congregational Church Proposed Ministry Funding Plan		2022 Actual	2023 Budget	% variance from '22 Budget	 '22 Actual
Operating Revenues (excl. offset)					
Pledges		525,000	524,000	-0.2%	-0.2%
Pledge Allowance		(27,452)	(20,960)		
Pledge Income		497,548	503,040	-0.2%	1.1%
Plate Income		14,282	15,000	0.0%	5.0%
Other Gifts & Bequests		-			
Children's Center		42,570	42,000	16.8%	-1.3%
Use of Building		12,750	15,091	88.6%	18.4%
Miscellaneous Income		-			
Reserves distributed for operations		50,000	161,213	222.4%	222.4%
PPP		65,831	-		
Operating Revenues (excl. offset)		**682,981**	**736,344**	8.5%	7.8%
Operating Expenses (excl. offset)					
Human Resources		412,678	427,349	5.9%	3.6%
Trustees	Maintenance, repair, cleaning	140,469	114,000	4.1%	-18.8%
	Utilities	63,575	62,000	22.5%	-2.5%
	Office administration, supplies	42,549	42,000	35.0%	-1.3%
	Insurance	44,357	48,795	10.0%	10.0%
Music		14,589	12,700	-25.3%	-12.9%
Christian Education		8,313	15,000	50.0%	80.4%
Deacons/Worship		9,454	9,500	26.7%	0.5%
Fellowship		5,433	5,000	0.0%	-8.0%
Operating Expenses (excl. offset)		**741,417**	**736,344**	8.5%	-0.7%
Operating Surplus/(Deficit)		**(58,437)**	**0**		
Total Contribution to (Withdrawl from) Unristricted Assets		**(174,268)**	**(161,213)**		

Respectfully Submitted,
Tom Hoffman, Treasurer

Notes to the Financial Statements

1. Accounting presentation

New accounting standards for not-for-profit entities were issued in 2016[1], 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 returns for operations according to a policy approved by the Board of Trustees. Total investments distributed for operations was $174,268 in 2022 and was appropriated from net assets without donor restrictions, including the Paycheck Protection Program or "PPP" loan from the Federal Government that was later forgiven.

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

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.

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[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*.

Income and expenses of Board Restricted Net Assets are excluded from Norfield's operating budget but included in the Norfield Reserve Activities Report.

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. Since 2014, these have included gifts in the memory of **Judith Albin, Lois Bechtel, Christian Blechinger, Pat Brown, Rev. James Carter, Wendy deMonchaux, Donald Gary, Sue Ingall, Huntington Kelley, Joan Lewis, Sheila Meredith, James Miller, Robert Ratte, Joanne Rueckert, Bobbie Sassano, Frederick Schneider, Shirley Schneider, Warren Spence, Richard Keene Troxell, William Hugh Waltrip, Helene Weatherill,** and **Mich Zeman.**

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

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

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 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 2022, there were $21,955 in new loans to augment repairs to the exterior of Parsonage I. Most of the repairs had been funded by an anonymous donation. Loan repayments in 2022 were $27,168 and were classified as a Maintenance expense in the operating budget.

Other funds restricted in perpetuity:

[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.

- **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

Norfield's funds with donor restrictions[3], 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 12/31/2022, the available balance was $88,906. (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

[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.

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 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 12/31/2022, the available balance was $2,727.

- Senior Minister Discretionary Fund: This fund is financed by specific gifts, and exists for Norfield's Senior Minster 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/Subsidence; 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.

The following table lists all of the Reserve Funds, their type and activity during 2022

Norfield Reserves Activity Report

Board	Fund	Type	12/31/2021 Balance	Inflows	Outflows	Allocated Investment Rtn	12/31/2022 Balance
Deacons	Prayer Shawl Ministry	BDR	675.31	-	-		675.31
Deacons	In Memory Of (IMO)	BDR	25,238.00	8,962.00	(1,057.31)		33,142.69
Deacons	Scott & Betty Hill Fund - Principal	NAWDR	66,250.75	-	-	-	66,250.75
Deacons	Scott & Betty Hill Fund	NAWDR	57,128.45	-	-	(13,689.02)	43,439.43
Fellowship	Fellowship Reserve	BDR	750.00	-	(629.15)		120.85
HR	Fraites Staff Retirement Fund	NAWDR	11,202.36	12,500.00	(3,035.10)	(3,818.27)	16,848.99
Ministers	Senior Minister Discretionary Fund	NAWDR	9,006.58	15,375.61	(21,156.45)	(1,024.45)	2,201.29
Ministers	Associate Minister Fund	NAWDR	964.99	-	-	-	964.99
Ministers	Seeds for the Future Fund	NAWDR	35,060.87	12,500.00	(5,000.00)	(9,299.80)	33,261.07
Music	Music Memorial Fund - Principal	NAWDR	8,200.10	-	(410.01)	(2,520.03)	5,270.06
Music	Music Memorial Fund - Available	NAWDR	2,316.76	410.01	-	-	2,726.77
Outreach	Norfield Missions Program Fund	BDR	0.00	-	-		0.00
Outreach	30 Hour Famine/Midnight Run	BDR	483.00	-	-		483.00
Outreach	Charlie Brown	BDR	117.00	1,180.00	(1,192.00)		105.00
Outreach	CIRI Refugees	BDR	0.00	18,768.01	(8,774.82)		9,993.19
Outreach	Auction Dinner	BDR	1,171.00	-	-		1,171.00
Outreach	Day of Giving	BDR	1,370.00	1,167.00	(940.80)		1,596.20
Outreach	Outreach Reserve	BDR	24,953.00	(10,518.01)	(2,220.00)		12,214.99
Trustees	Trustees Reserve	BDR	2,180.00	65,500.00	(67,680.00)		0.00
Trustees	Rev. C Mengel AV Reserve	BDR	0.00	-	-		0.00
Trustees	Winter Reserve	BDR	12,130.58	66,000.00	(78,130.58)		0.00
Trustees	Gladys Foster Maintenance Fund	NAWDR	27,303.78	-	-	(6,542.49)	20,761.29
Trustees	Mike Tine Youth Room Fund	NAWDR	18,134.91	-	(505.03)	(4,284.95)	13,344.93
Trustees	Elizabeth A. Scofield Fund - Principal	NAWDR	4,000.00	-	-	-	4,000.00
Trustees	Lizzie Adams-Ministers Fund - Principal	NAWDR	3,000.00	-	-	-	3,000.00
Trustees	Ron Martin Youth Fund - Principal	NAWDR	21,600.00	-	-	-	21,600.00
Trustees	Ron Martin Youth Fund	NAWDR	10,872.31	-	(1,000.00)	(2,485.40)	7,386.91
Trustees	Maintenance Memorial Fund - Principal	NAWDR	118,323.55	-	(11,832.36)	-	106,491.19
Trustees	Maintenance Memorial Fund - Available	NAWDR	22,891.86	111,832.36	-	(45,818.71)	88,905.51
Trustees	Memorial Garden Fund	NAWDR	92,702.80	3,150.00	(18,024.25)	(20,431.22)	57,397.33
Trustees*	Betty Schaefer Fund	NAWDR	14,549.50	-	-	(3,486.33)	11,063.17
Trustees	PPP Reserve	BDR	65,830.92	-	(65,830.92)		0.00
Total Available Reserve Funds			658,408.38	306,826.98	(287,418.78)	(113,400.67)	564,415.91
Loan Eligible Maintenance Funds				**New Loan**	**Payments**		
Trustees	Maintenance Memorial Funds	NAWDR	454,381.96			0.00	454,381.96
Trustees	Loans Outstanding		171,739.71	21,954.67	(27,168.19)		166,526.19
Trustees	Balance available for borrowing	--	282,642.25				287,855.77
BDR	**Board Designated Reserves**	BDR	134,898.81	151,059.00	(226,455.58)	0.00	59,502.23
NAWDR	**Net Assets with Donor Restrictions**	NAWDR	977,891.53	155,767.98	(60,963.20)	(113,400.67)	959,295.64

Norfield Congregational Church - 2022 Operating Results and 2023 Proposed Budget

	3 years previous			2022 Actual to Budget Comparison				Proposed 2023 Budget		
	2019 Actual	2020 Actual	2021 Actual	2022 Budget	2022 Actual	$ Variance	%	2023 Budget	% variance from '22 Budget	'22 Actual
Operating Revenues (excl. offset)										
Pledges	612,250	580,000	520,985	525,000	525,000			524,000	-0.2%	-0.2%
Pledge Allowance	(1,628)	2,023	8,055	(21,000)	(24,452)			(20,960)		
Pledge Income	610,622	582,023	529,040	504,000	500,548	(3,452)	-0.7%	503,040	-0.2%	0.5%
Plate Income	18,974	9,061	11,810	15,000	14,282	(718)	-4.8%	15,000	0.0%	5.0%
Other Gifts & Bequests	2,371	50	-	-	-	-				
Children's Center	32,830	34,830	35,530	35,950	42,570	6,620	18.4%	42,000	16.8%	-1.3%
Use of Building	11,205	4,775	4,275	8,000	12,750	4,750	59.4%	15,091	88.6%	18.4%
Miscellaneous Income	-	-	-	-	-	-				
Reserves distributed for operations	35,000	35,000	35,000	50,000	50,000	-	0.0%	161,213	222.4%	222.4%
PPP	-	-	75,400	65,831	65,831	-	0.0%	-		
Operating Revenues (excl. offset)	**711,002**	**665,739**	**691,055**	**678,781**	**685,981**	**7,200**	**1.1%**	**736,344**	8.5%	7.3%
Operating Expenses (excl. offset)										
Human Resources	405,416	413,350	406,382	403,724	412,678	8,954	2.2%	427,349	5.9%	3.6%
Trustees: Maintenance, repair, cleaning	120,190	85,042	111,241	109,505	140,469	30,964	28.3%	114,000	4.1%	-18.8%
Trustees: Utilities	68,954	56,123	51,632	50,600	63,575	12,975	25.6%	62,000	22.5%	-2.5%
Trustees: Office administration, supplies	32,327	39,505	44,075	31,100	42,549	11,449	36.8%	42,000	35.0%	-1.3%
Trustees: Insurance	31,534	37,336	38,595	44,352	44,357	5	0.0%	48,795	10.0%	10.0%
Music	34,656	15,074	10,077	17,000	14,589	(2,411)	-14.2%	12,700	-25.3%	-12.9%
Christian Education	11,823	3,129	3,075	10,000	8,313	(1,687)	-16.9%	15,000	50.0%	80.4%
Deacons/Worship	9,919	3,840	3,335	7,500	9,454	1,954	26.1%	9,500	26.7%	0.5%
Fellowship	9,621	2,233	8,035	5,000	5,433	433	8.7%	5,000	0.0%	-8.0%
Operating Expenses (excl. offset)	**724,440**	**655,632**	**676,447**	**678,781**	**741,417**	**62,636**	**9.2%**	**736,344**	8.5%	-0.7%
Operating Surplus/(Deficit)	**(13,438)**	**10,107**	**14,608**	**0**	**(55,437)**			**0**		
Total Contribution to (Withdrawl from) Unristricted Assets	**(48,438)**	**(24,893)**	**(95,792)**	**(115,831)**	**(171,268)**			**(161,213)**		

Norfield Congregational Church
Balance Sheet
Trailing Five Years

	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
ASSETS					
Current Assets					
Bank Accounts					
1000 Bank/Bkg					
1010 FCB-Operating	136,812	152,257	100,913	112,982	156,592
1030 FCB - MDF	3,918	6,880	11,004	7,982	2,201
1070 Vanguard Treasury	54,349	32,151	110,018	114,961	-
1072 Vanguard -- Brokerage	7,010	9	5,174	6,732	36,593
Total 1000 Bank/Bkg	**202,089**	**191,297**	**227,109**	**242,657**	**195,386**
Total Bank Accounts	**202,089**	**191,297**	**227,109**	**242,657**	**195,386**
Other Current Assets					
1210 Acct Rec-Annual Pledges	25,759	25,767	-	29,860	61,270
1215 Allowance for unrecd annual pledges	(12,880)	(12,296)	-	(16,933)	(24,655)
1500 Investments					
1504 UCF Balanced Fund	1,343,021	1,494,378	1,629,034	-	-
1505 UCF Fixed Income	-	-	-	350,429	279,370
1506 UCF Alternative Fund	106,240	112,619	123,073	380,019	398,790
1507 UCF Equity Funds	-	-	-	1,201,847	939,940
Total 1500 Investments	**1,449,261**	**1,606,997**	**1,752,107**	**1,932,295**	**1,618,100**
1600 Other Current Assets	6,100	5,000	4,000	3,000	-
Total Other Current Assets	**1,468,241**	**1,625,468**	**1,756,107**	**1,948,222**	**1,654,715**
Total Current Assets	**1,670,330**	**1,816,766**	**1,983,216**	**2,190,879**	**1,850,101**
Fixed Assets					
1700 Building and Land					
1701 Banks House	108,609	108,609	108,609	108,609	108,609
1702 CE Building	666,849	666,849	666,849	666,849	666,849
1703 Church	1,483,769	1,483,769	1,483,769	1,483,769	1,483,769
1704 Furniture and Fixtures	94,012	94,012	94,012	94,012	94,012
1705 Computer Equipment	5,518	5,518	5,518	5,518	5,518
1706 Parish Hall	1,263,607	1,263,607	1,263,607	1,263,607	1,263,607
1707 Parsonage Lane	299,169	299,169	299,169	299,169	299,169
1708 Parsonage Lane Apartment	28,928	28,928	28,928	28,928	28,928
1709 Site Improvements	280,873	280,873	280,873	280,873	280,873
Total 1700 Building and Land	**4,231,335**	**4,231,335**	**4,231,335**	**4,231,335**	**4,231,335**
Total Fixed Assets	**4,231,335**	**4,231,335**	**4,231,335**	**4,231,335**	**4,231,335**
TOTAL ASSETS	**5,901,665**	**6,048,101**	**6,214,551**	**6,422,214**	**6,081,437**

Norfield Congregational Church
Balance Sheet
Trailing Five Years

	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
3230 Ministers Funds					
3233 YMCA Fund	2,676	2,676	2,676	965	965
3234 Ministers' Discretionary Fund	5,593	8,555	8,555	9,007	2,201
Total 3230 Ministers Funds	**8,269**	**11,231**	**11,231**	**9,972**	**3,166**
3240 Music Memorials					
3245 Music Memorial Fund	7,563	8,173	8,173	8,200	5,270
3246 Music Memorial - Available	2,012	1,269	1,269	2,317	2,727
Total 3245 Music Memorial Fund	**9,575**	**9,441**	**9,441**	**10,517**	**7,997**
Total 3240 Music Memorials	**9,575**	**9,441**	**9,441**	**10,517**	**7,997**
3260 Misc Funds					
3261 Ron Martin Youth Fund-Interest	4,443	5,771	5,771	10,872	7,387
3262 Scott & Betty Hill Fund-Interest	37,914	46,918	46,918	57,128	43,439
3268 Seeds for the Future	46,735	33,147	33,147	35,061	33,261
3274 Betty Shaeffer Fund	10,846	12,264	12,264	14,550	11,063
3275 Staff Retirement Support Fund	11,529	13,703	13,703	11,202	16,849
Total 3260 Misc Funds	**111,467**	**111,802**	**111,802**	**128,813**	**112,000**
3299 Memorial Garden	88,825	89,928	89,928	92,703	57,397
Total 3200 TRNA	**298,667**	**351,558**	**351,558**	**428,659**	**410,063**
3300 PRNA					
3310 Maint Memorials					
3311 Gladys Foster-Principal	46,925	50,000	50,000	50,000	50,000
3312 Norm Christensen	307,332	307,332	307,332	307,332	307,332
3313 Ted White Memorial	32,328	32,328	32,328	32,328	32,328
3314 Ron Martin-Maint Memorial	2,750	2,750	2,750	2,750	2,750
3315 Parents of Rich. & Jacq. Pike	13,291	13,291	13,291	13,291	13,291
3316 Parents of Herb & Barbara Cotter	14,707	14,707	14,707	14,707	14,707
3317 Kathryn Dodd & Moses Hay Teaze	23,974	23,974	23,974	23,974	23,974
3318 Mike Tine Youth Room Fund	9,385	10,000	10,000	10,000	10,000
Total 3310 Maint Memorials	**450,693**	**454,382**	**454,382**	**454,382**	**454,382**
3330 Minister Memorials					
3331 Elizabeth A. Scofield Fund	3,754	4,000	4,000	4,000	4,000
3332 Lizzie Adams-Ministers Fund	2,816	3,000	3,000	3,000	3,000
Total 3330 Minister Memorials	**6,570**	**7,000**	**7,000**	**7,000**	**7,000**
3360 Misc Memorials					
3361 Ron Martin Youth Fund	19,765	21,600	21,600	21,600	21,600
3362 Scott & Betty Hill Senior Fund	62,177	66,251	66,251	66,251	66,251
Total 3360 Misc Memorials	**81,942**	**87,851**	**87,851**	**87,851**	**87,851**
Total 3300 PRNA	**539,204**	**549,233**	**549,233**	**549,233**	**549,233**
Net Income	(245,751)	166,611	228,202	168,912	(353,123)
Total Equity	**5,824,741**	**5,967,240**	**6,168,553**	**6,343,687**	**5,995,777**
TOTAL LIABILITIES AND EQUITY	**5,901,665**	**6,048,101**	**6,214,551**	**6,422,214**	**6,081,437**

Norfield Congregational Church
Balance Sheet
Trailing Five Years

	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
LIABILITIES AND EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable					
2000 Accounts Payable	3,561	836	-	-	-
Total Accounts Payable	**3,561**	**836**	-	-	-
Other Current Liabilities					
2100 Deferred Revenue	71,499	79,025	44,999	77,527	84,660
2200 Other Current Liabilities	-	-	-	-	-
2230 Security Deposit	1,000	1,000	1,000	1,000	1,000
2270 Pension payable	864	-	-	-	-
Total 2200 Other Current Liabilities	**1,864**	**1,000**	**1,000**	**1,000**	**1,000**
Total Other Current Liabilities	**73,363**	**80,025**	**45,999**	**78,527**	**85,660**
Total Current Liabilities	**76,924**	**80,861**	**45,999**	**78,527**	**85,660**
Long-Term Liabilities					
2600 Other Long Term Liabilities	-	-	-	-	-
Total Long-Term Liabilities	-	-	-	-	-
Total Liabilities	**76,924**	**80,861**	**45,999**	**78,527**	**85,660**
Equity					
3000 Retained Earnings	214,042	(31,709)	134,903	375,200	544,112
3100 URNA	5,056,957	5,012,829	5,012,829	4,859,125	4,952,517
3110 Board Designated Reserves	76,486	57,694	57,694	134,298	59,502
3120 Loans from Perm Restricted Assets					
3121 Maint Loan # 1 - NURSERY - CE BLDG	-	-	-	(32,188)	(28,887)
3122 Maint Loan # 2 SANCTUARY	-	(43,729)	(39,244)	(34,759)	(30,274)
3123 Maint Loan #3 - 2018 Parish Hall	(16,809)	(15,100)	(13,390)	(11,681)	(9,972)
3124 Maint Loan # 9 HVAC P2	(47,497)	(42,395)	(37,293)	(32,191)	(27,089)
3125 Maint Loan #5 - Carriage House Renovations+	(4,100)	(1,100)	(49,091)	(43,878)	(38,665)
3126 Maint Loan #6 - Asbestos	(15,901)	(11,131)	(6,361)	-	-
3126 Maint Loan #6 - P1 RENOVATIONS	-	-	-	(1,590)	(21,223)
3127 Maint Loan #7 - Cottage	(16,466)	(13,586)	(10,706)	(7,826)	(4,946)
3128 - Loan #8 2015 P1 Roof Replacement	(14,092)	(11,937)	(9,781)	(7,626)	(5,471)
Total 3120 Loans from Perm Restricted Assets	**(114,865)**	**(138,977)**	**(165,866)**	**(171,740)**	**(166,526)**
Total 3100 URNA	**5,018,579**	**4,931,547**	**4,904,657**	**4,821,683**	**4,845,493**
3200 TRNA					
3210 Maint Memorials					
3211 Gladys Foster - available	10,703	15,159	15,159	27,304	20,761
3218 Mike Tine Youth Room Maint - Available	13,338	15,178	15,178	18,135	13,345
3225 Maintenance Memorial Fund	42,225	78,467	78,467	118,324	106,491
3226 Maintenance Memorial - Available	14,265	20,352	20,352	22,892	88,906
Total 3225 Maintenance Memorial Fund	**56,490**	**98,819**	**98,819**	**141,215**	**195,397**
Total 3210 Maint Memorials	**80,531**	**129,156**	**129,156**	**186,654**	**229,503**

Norfield Congregational Church
Statement of Cash Flows
Trailing Two years

	2021	2022
OPERATING ACTIVITIES		
Net Income	168,911.97	(350,123.49)
Adjustments to reconcile Net Income to Net Cash provided by operations:		
1210 Acct Rec-Annual Pledges	(6,058.70)	(31,409.93)
1215 Allowance for unrecd annual pledges	5,032.58	7,721.67
1600 Other Current Assets	1,000.00	3,000.00
2100 Deferred Revenue	32,528.11	4,132.50
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	$ 32,501.99	$ (16,555.76)
Net cash provided by operating activities	$ 201,413.96	$ (366,679.25)
INVESTING ACTIVITIES		
1504 Investments:UCF Balanced Fund	1,629,033.58	
1505 Investments:UCF Fixed Income	(350,428.75)	71,059.14
1506 Investments:UCF Alternative Fund	(256,945.73)	(18,771.12)
1507 Investments:UCF Equity Funds	(1,201,847.08)	261,906.99
Net cash provided by investing activities	$ (180,187.98)	$ 314,195.01
FINANCING ACTIVITIES		
3100 URNA	(34,584.63)	93,392.10
3110 URNA:Board Designated Reserves	(500.00)	(74,796.21)
3121 URNA:Loans from Perm Restricted Assets:Maint Loan # 1 - NURSERY - CE BLDG	(32,188.48)	3,301.32
3122 URNA:Loans from Perm Restricted Assets:Maint Loan # 2 SANCTUARY	4,485.00	4,485.00
3123 URNA:Loans from Perm Restricted Assets:Maint Loan #3 - 2018 Parish Hall	1,709.40	1,709.40
3124 URNA:Loans from Perm Restricted Assets:Maint Loan # 9 HVAC P2	5,102.04	5,102.04
3125 URNA:Loans from Perm Restricted Assets:Maint Loan #5 - Carriage House Renovations+	5,213.16	5,213.16
3126 URNA:Loans from Perm Restricted Assets:Maint Loan #6 - P1 RENOVATIONS	4,770.36	(19,632.60)
3127 URNA:Loans from Perm Restricted Assets:Maint Loan #7 - Cottage	2,880.00	2,880.00
3128 URNA:Loans from Perm Restricted Assets:- Loan #8 2015 P1 Roof Replacement	2,155.20	2,155.20
3211 TRNA:Maint Memorials:Gladys Foster - available	6,613.78	(6,542.49)
3218 TRNA:Maint Memorials:Mike Tine Youth Room Maint - Available	2,177.41	(4,789.98)
3225 TRNA:Maint Memorials:Maintenance Memorial Fund	20,503.37	
3226 TRNA:Maint Memorials:Maintenance Memorial Fund:Maintenance Memorial - Available	2,310.62	54,181.29
3233 TRNA:Ministers Funds:YMCA Fund	(161.00)	
3234 TRNA:Ministers Funds:Ministers' Discretionary Fund	(3,672.00)	(6,805.29)
3245 TRNA:Music Memorials:Music Memorial Fund	(257.71)	(2,520.03)
3246 TRNA:Music Memorials:Music Memorial Fund:Music Memorial - Available	531.82	
3261 TRNA:Misc Funds:Ron Martin Youth Fund-Interest	2,778.18	(3,485.40)
3262 TRNA:Misc Funds:Scott & Betty Hill Fund-Interest	3,376.64	(13,689.02)
3268 TRNA:Misc Funds:Seeds for the Future	1,639.41	(1,799.80)
3274 TRNA:Misc Funds:Betty Shaeffer Fund	1,244.82	(3,486.33)
3275 TRNA:Misc Funds:Staff Retirement Support Fund	(1,874.03)	5,646.63
3299 TRNA:Memorial Garden	(126.68)	(35,305.47)
Net cash provided by financing activities	$ (5,873.32)	$ 5,213.52
Net cash increase for period	$ 15,352.66	$ (47,270.72)
Cash at beginning of period	$ 227,304.38	$ 242,657.04
Cash at end of period	$ 242,657.04	$ 195,386.32

NOTES

NORFIELD
CONGREGATIONAL CHURCH

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.

UNITED CHURCH OF CHRIST
THAT THEY MAY ALL BE ONE