

An abstract, textured painting in various colors including green, yellow, orange, red, pink, blue, and purple. The brushstrokes are thick and expressive, creating a vibrant, layered effect. The colors are blended and layered, with some areas appearing more saturated than others. The overall composition is dynamic and non-representational.

First Presbyterian Church Concord

2021 Annual Report



From the pastor

Year Two of the pandemic has been an emotional roller coaster. There was the advent of the vaccines – and the relief they brought with them. For the next few months, it was looking like the pandemic might soon be in our rearview mirror. People were booking trips. Shopping for clothes to wear back to the office. We could even attend church without masks!

But then the Delta variant entered the picture, and everything seemed suddenly dangerous again: eating out, flying, grocery shopping. Companies started rethinking their reopening plans – and not just because their introverted workers had flourished working from home! They didn’t know whether it would be safe for their employees to come back.

Enter the boosters and the hope they held out of preventing the vast majority of vaccinated people from experiencing serious illness, hospitalization and especially death. But enter also – the “anti-vaxxers” and their very public crusade against these public health measures.

Now we find ourselves dealing with yet another even more highly transmissible variant: Omicron. It’s no wonder many of us are asking, along with the psalmist, “How long, O Lord, how long?”

It occurs to me that the challenge – and opportunity – facing us this next year will be to find ways to balance our own need for healing and relief during this anxious time with God’s call to be a force for healing, respite, and reconciliation for the world outside our church’s doors.

Bearing this in mind, I hope that you will discover, in the pages that follow, examples of how people at this church have been navigating a very difficult year with amazing grace, reaching out to people in need and leading during troubled times, while also growing and sharing their faith. I hope you will be able to draw strength from these examples and inspiration for a new year spent with God and your friends at First Presbyterian Church Concord.

- March 2
- March 6
- March 26
- April 14
- April 17
- April 23
- May
- May 22
- May 23
- May 28
- June 6
- June 25
- July
- July 3
- July 23
- August 14
- August 27
- September 4
- September 24
- September 25
- October 2
- October 22
- November 6
- November 20
- November 26
- December 11
- December 24

- Ash Wednesday
- First SHARE Collection
- Clean Start Concord
- Maundy Thursday Soup Supper
- Easter Offering and Reception
- Clean Start Concord
- CORE Lunch Program
- Deacon Luncheon
- Winter Nights Outreach
- Clean Start Concord
- Royal Family Kids Camp
- Clean Start Concord
- CORE Lunch Program
- Second SHARE Food Collection
- Clean Start Concord
- Rally Day Bar-B-Que
- Clean Start Concord
- Third SHARE Food Collection
- Clean Start Concord
- Mission “Catalog”
- CORE Lunch Program
- Octoberfest and Clean Start Concord
- Share the Warmth Blanket Drive
- Giving Tree
- Clean Start Concord
- Christmas Concert and Reception
- Christmas Eve Service and Offering

Save the dates

Living the Mission

The Mission Team was as busy as usual in 2021. Here are just some of the ways they enabled FPCC folks to answer the call to love God, love people, and especially serve:

- Giving over \$36,000 to 24 missionaries and agencies, both local and global.
- Arranging for 6 missionaries or representatives of mission agencies to speak at the church.
- Raising an additional \$3,490 for mission work here and abroad through special collections at our Easter, Pentecost, and Christmas services.
- Donating a total of 309 blankets to C.O.R.E.'s two blanket drives in 2021, as well as 40 sandwiches for events in January, June, and September and deodorant and socks in September.
- Leading the congregation in prayer for our mission partners during Lent and Sunday services throughout the year and educating us all regarding the details of their work through our Friday email newsletter.
- Hosting five Clean Start Concord events to enable the vulnerable to wash their clothes/bedding for free at a local laundromat.
- Collecting six bags of groceries and \$125 of gift cards to help SHARE provide food for hungry families for Thanksgiving.
- Arranging for FPCC's children to stuff 50 stockings for families being served by Monument Crisis Center and for 30 FPCC members and friends to donate Christmas gifts and gift cards to families being served by Hope Solutions.



FPCC's Mission Quilters, chaired by Margaret Bachman, sewed twelve quilts and three baby blankets in 2021. Four were donated to families at Christmas. The rest were donated to Humanity Way. There are five faithful members on this team, and they use donated fabrics for all their work.

Casa de Dios Roca de Jacob, our partner congregation, had a busy year in mission, too. In April, CDRJ donated \$1,800 to provide food to forty El Salvadorian families and purchased walkers, blankets, and clothes to help elderly outcasts in Nicaragua. They completed a youth/children center in El Salvador by adding ceilings and floors to the structure. At Christmas, they reached out to three different countries, giving out food and Christmas gifts to 64 families in El Salvador; feeding 330 children in Nicaragua; and ensuring that 600 children living on the streets in Guatemala received lunch – something CDRJ plans to do on a quarterly basis. CDRJ has also undertaken a year-long project to raise food on an acre of land in Nicaragua.

Your Mission Team: Susan Koester, Chair; Rev. Dr. Johanna McCune Wagner, Pastor; Team Members: David Dowell, Carlos Flores, Ann Johnson, Susan Lawson, Margaret Bachman, and Maren Stanczak



Beginnings and Beyond

A look back at enrollment as we give thanks for fifty years of preschool and ten years of operating as a Christian Montessori School:

2012	8
2013	11
2014	15
2015	20
2016	22
2017	33
2018	36
2019	39
2020	22
2021	34

Our enrollment goal for the 2022-2023 schoolyear: 46 (10 toddlers, 36 three- to six-year-olds)

2021 Operating Income: \$318,800.91

2021 Operating Expense: \$268,267,64

Educational Philosophy

As a Montessori School, we guide each child's thinking by giving them opportunities for experimentation and problem solving. Our curriculum includes practical life and sensory exercises, math, language, geography, science, and art. Teachers lead the children in ways that build self-esteem and encourage optimum learning. Our Christian emphasis is woven into the curriculum: table grace, morning prayers, songs of praise and faith, as well as weekly Bible lessons, are a seamless part of the classroom routine.



Deacons

The deacons were on it in 2021 – despite the many restrictions we faced in our Covid-19 world.

They made phone calls and mailed out a lot of birthday, anniversary, “thinking of you,” and Christmas cards.

They used the Deacons Fund to help people who found themselves in tight financial circumstances, with a car whose catalytic convertor had been stolen, for example, or a hacked food stamp card.

They were there when FPCC members and friends lost someone close to them – our deacons set up, served, and cleaned up after memorial service receptions.

They were also there to provide transportation to medical appointments, the grocery store, or bank.

So much goes on with the deacons that we never hear about, due to their commitment to being a discrete set of helping hands. We are very thankful, however, for their friendly greetings, their inquiries into how life is treating us, and especially their warm smiles.

Your 2021 Board of Deacons: Terry Jones, Moderator and Parish 3; Judith Snider, Vice-Moderator and Parish 9; Trudy Meigs, Secretary, Memorials, and Parish 9; Matt Chapman, Parish 1; Carrie Smith, Parish 2; Josie Mauck, Friends at Home and Parish 4; Bill and Emily Selb, Parish 5; Charmaine Ferrera, Prayer Chain and Parish 6; Beth Byrne, Parish 7; Carolyn Thornton, Parish 8; Don Horgan, Parish 10; Harold Lund, Parish 11

Focus on the Church Family: Charmaine Ferrara

Most of you know Charmaine. She joined the church in 2006 and every Sunday morning (pre-COVID) you would find her in the front row of the soprano section of the choir, where she led the section with her beautiful voice. A singer with years of experience participating in local choral groups, such as the Oakland Symphony Chorus and the Walnut Creek Festival Opera Chorus, Charmaine was not one to showcase her talent. Rather, she always supported her fellow sopranos, blending her voice with theirs.

To know Charmaine is to love her – when she embraces you, you are her friend forever. At her 90th birthday lunch, the Fellowship Hall was packed with admirers – all greeted with her sunshine smile.

Attending the Christmas choir concert on December 12th, she described the experience as “a blessing, and the nicest and best Christmas choir program I’ve ever seen or participated in.” She most likely was singing from the pew.

Charmaine was a deacon for many years and continues to support the deacons by managing the Prayer Chain: receiving prayer requests, rewriting the requests with her carefully chosen words, and sending them out to FPCC’s prayer partners. She also participates in the zoom meetings of the Program Committee once a month.

Charmaine is worshipping from home now, but her spirit is with us.

Charmaine embodies all that our church mission statement suggests: “Love God, love people, serve.” If cloning human beings were possible, Charmaine would be first on the list. As that is impossible, may we all be challenged to emulate her faithfulness and her passion for God and our church. Thank you, Charmaine, we love you, too!



Godly Play

March	FPCC receives a generous gift for the purchase of Godly Play materials!
April	Rebecca Chase, FPCC's Director of Children and Family Ministries, is introduced to Kathleen Krentz from Clayton Valley Presbyterian, a church that has experience with the Godly Play curriculum.
May	Through Kathleen, Rebecca meets Di Pagel, Godly Play master trainer from First Presbyterian Oakland.
June	FPCC receives 9 Godly Play stories from Kathleen from CVPC's extra supplies, as well as advice on what other Godly Play stories to order.
June	A team of 6 paints the bright green walls in the Green Room a soothing sage color.
July	Terry Jones makes a run up to Oakland to pick up the shelving First Presbyterian Oakland has generously loaned us.
July	9 volunteers spend a day getting trained in all things Godly Play by Di Pagel, master trainer. The experience proves to be amazing, bringing up feelings of delight, introspection, and joy.
July	New floors are installed in the now Sage Green Room. The decision is made to forgo carpeting, so children can use art materials freely.
Early August	Dave McHuron builds an additional shelf to hold our new Godly Play stories. (He also builds a second one in September, the plan being to build enough shelves to replace the ones we have borrowed from First Oakland.)
August 15	OPENING DAY! Four children join Rebecca (the Storyteller) and Nanci (the Door Person) for the story called The Circle of the Church Year. After fellowship in the courtyard, Rebecca tells the story to the adults, using the same format as with the children.



A Sunday in the life of a child participating in FPCC's new Godly Play curriculum:

After beginning the morning with their family in the Sanctuary, the child is dismissed to Godly Play with a special prayer and song sung by the congregation. The child proceeds downstairs to the Atrium or Godly Play Room, washes their hands and then gets asked, every Sunday, "Are you ready for Godly Play?" After the child says yes, the Doorperson for the day announces to the Storyteller, who is sitting in the circle, waiting for the children, that the child is ready. The Storyteller then welcomes the child by name and offers the child a seat in the circle.

Once all the children are seated, the arrow on the wall calendar gets moved up one Sunday and the Storyteller begins...

After the story has been told thoughtfully and slowly, the Storyteller will ask the child a series of Wondering Questions:

- I wonder what part of the story you liked best?
- I wonder what part of the story is the most important part?
- I wonder where you are in the story?
- What part of the story is about you?
- I wonder if there is any part of the story we can leave out and still have all we need?

The child will then have 15 minutes to respond to the story by using the story materials or creating something new through art or telling a Godly Play story they have heard before. Every Godly Play Time includes a prayer, a Feast designed to teach the children about the sacrament of the Lord's Supper, and a good-bye, during which the Storyteller sends the child back out into the world with a special, personal blessing.

What was going on in the nursery during 2021?

May	A team of 6 paints the walls a soft white and rose.
June	New flooring is installed: a wood-like vinyl and soft carpeting.
September	Ashley McCollum designs and paints a beautiful mural on one of the nursery walls.

Your Godly Play Doorpeople: Nanci Powers, Marilyn Wollenweber, Kristin Harvey, Ann Johnson, Ashley McCollum,

Worship and Music

After beginning the year with virtual services, we came together once again in person for Easter. At which point, it was off to the races with experimental services for people with Alzheimer’s and other forms of dementia and their loved ones, and special Musical Services like Show Tunes Sunday and the Christmas Concert. Andrew Cardiasmenos, FPCC’s Music Director, put together quartets to sing when it was inadvisable to have the full choir sing together. Grateful Heart rocked the house with its usual blend of contemporary Christian hits and originals by Darryl McCollum. Pastor Johanna was thankful to be back in the pulpit Easter morning after a tough final three months of treatment. Her theme: He is risen, indeed!

We would like to thank everyone that came together this year to make a joyful noise in our sanctuary – the choir, Grateful Heart and all the vocalists, percussionists and brass that moved us with their renditions of songs from *The Lion King*, *The Hunchback of Notre Dame*, and *Godspell*, as well as such rousing offerings as the Christmas Concert’s final selection this year, a tour through music history.

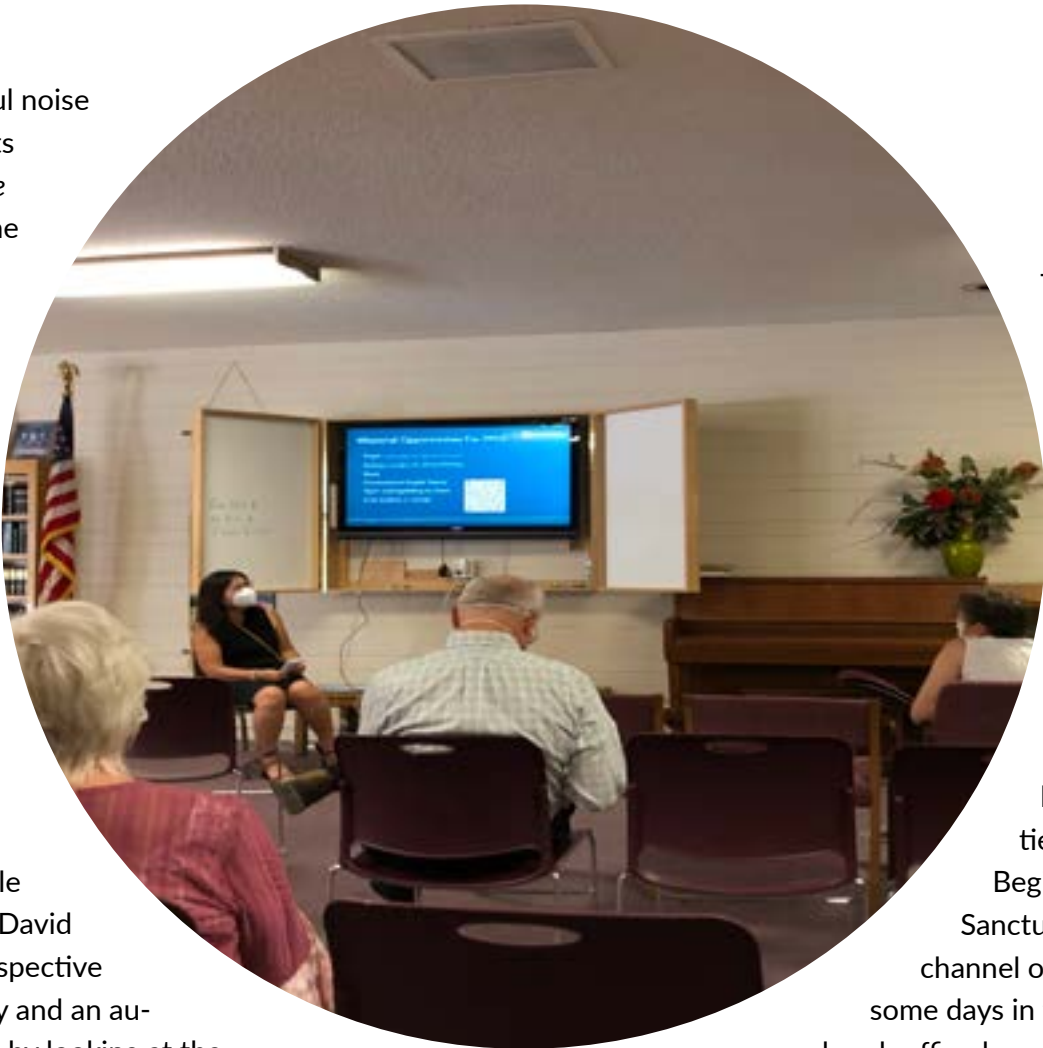
We would also like to thank all the behind-the-scenes folks who made this year’s services both beautiful and welcoming: David Stearns for handling video in the control booth; Evelyn McCollum for post-production on our online videos early in the year; Kimi Dowell and Linda Fribley for sanctuary flower arrangements; David Dowell for Christmas Concert promotion; and Lee Borden for accompanying us on the piano throughout the year.

Spiritual Growth

Adult Education continued to thrive in 2021. Via Zoom, we had small groups meeting mornings and evenings, weekly and monthly. Groups studied the Bible from the Ten Commandments to Jesus’s parables to Philipians. They chased David and walked the road to Bethlehem. Small groups discussed faith from the perspective of an immigrant and through the eyes of a 30-something searching for Sunday and an authentic experience of church. Some studies inspired us to reexamine our faith by looking at the sacraments of baptism and communion and the Christian call to help the poor. Other studies had us talking about love, holy envy, and John Wayne.

And then there was the return to in-person Sunday School in the summer – and Bible Studies on Exodus, Mark and, during Advent, Matthew and Luke’s nativity stories, as well as opportunities to visit with some of our missionaries and the local nonprofits we support.

“I meet with old and new friends in our small groups and get to share life, my needs, my prayers and my questions. I love that we dig into scripture, our world and how we should live today as followers of Christ. The community draws me back every year.” (Judith Snider)



The Worship and Music and Spiritual Life Teams began meeting together this last year in July as a means of better aligning the two programs. The new committee, the **Program Team**, included the following members:

Worship & Music: Ron Potts (Elder and Team Chair), Andrew Cardiasmenos (Music Director), Beth Byrne (Deacon Liaison), Maren Stanczak (Mission Liaison), Gary Beck (Head Usher), Charmaine Ferrera, Lee Borden (Elder - Spiritual Growth); Spiritual Growth: Adults – Judith Snider (Chair), Lisa Justice (Adult Education Director & Church Administrator); Spiritual Growth: Youth – Ann Johnson (also Head Greeter), Jeremy Martin; Spiritual Growth: Children – Marilyn Wollenweber (Chair), Rebecca Chase (Children & Family Ministries Director)

Personnel

The Personnel Team works with the Head of Staff to support and encourage our church employees. The team conducts recruitment and hiring, and oversees employee compensation, benefits, and compliance with state and federal employment regulations. Some 2021 highlights:

The Rev. Dr. Keith Geckeler served as FPCC’s Temporary Supply Pastor and Head of Staff through March, when Pastor Johanna returned from medical leave. Our three Commissioned Lay Pastors shared preaching responsibilities with both Pastor Keith and Pastor Johanna throughout 2021. Pastor Johanna returned to work just prior to Easter.

Administrative Assistant Lisa Justice began a Masters of Divinity Degree program at San Francisco Theological Seminary on February 1st. Since her classes have been on-line, she has been able to continue her full-time work responsibilities.

Beginning Easter Sunday, April 4, FPCC resumed in-person worship services in the Sanctuary and also continued on-line streaming its worship services on its YouTube channel on Sunday mornings. Staff transitioned to splitting their work week by working some days in the church office and some days from home. For health and safety reasons, church office hours were limited and most meetings were held virtually on Zoom or Webex.

Commissioned Lay Pastor and Director of Children & Family Ministries Rebecca Chase became a trained Godly Play leader (“Storyteller”), and in August launched this Montessori-inspired program of bringing Bible stories alive for children.

In December, Personnel prepared, and Session approved, a revised Phone Use Policy that clarifies and governs the use of cell phones while driving on church business.

Our Personnel Team: Jon Myers, Chair; Dennis Horgan; Nanci Powers; Susan Koester, Session Elder Liaison; and Staff Liaisons: Rev. Dr. Keith Geckeler (January-March), and Rev. Dr. Johanna McCune Wagner, Head of Staff (April-December).

Our Connections Team

Although there were a lot of times this last year when the church had to postpone or cancel programs due to Covid, our team still managed to sponsor some great events.

For example, for Valentine’s Day, Connections team members sent hand-made Valentines with verses featuring God’s love to each FPCC member. This was a favorite program this last year – appreciated by many as it helped to reduce people’s sense of isolation.

Another great outreach program was the Easter baskets we distributed to FPCC members: another virtual event that let people know the church was still active and caring for its people.

Some other ways we sought to make FPCC members and friends feel at home and cared for once we were back on campus:

The Care Notes we provide in the church’s narthex: these can be a great source of support and guidance for people in need of reassurance, comfort, or resources in the midst of life’s struggles.

The Greeters and Coffee Servers we ensure are present before and after church to welcome members and friends to the service and fellowship time afterward worship.

The meals and receptions we organized when it was possible to start meeting in person: people were so happy finally to be able to eat together at our Pancake Brunch in October, as well as our scrumptious post-holiday-concert gathering in December.

Your Connections Team: Ann Johnson, Chair, Jim Whitfield, Margaret Bachman, Joanne Myers, Judith Snider



Finance Team

We continue to thank God for our members and friends and their faithful giving, as well for Session for their stewardship in managing their teams’ expenses.

Total yearly income in 2021 was \$502,327 vs the budget of \$386,032 (130% of budget), of which \$334,789 was from offerings vs the budget of \$301,000. Total yearly expenses were \$441,979 vs the budget of \$461,109 (96% of budget). As a result, our YTD Income exceeded Expenses by \$60,347. Note: these calculations exclude investment earnings but do include the PPP Loan Grant of \$48,313 and the dissolved Concord Presbyterian Foundation contribution of \$11,411. Without these two amounts, we would have broken even for the year.

Giving Sunday was on November 14th in 2021. We received 38 pledges for a total of \$233,599. This is eight fewer family units than last year, but this smaller number pledged \$14,353 more than in 2021. (We have approximately 100 family units among our members and friends.)

In 2021, our investments provided \$47,237 in realized income in addition to the \$41,256 FPCC received from the sale of Pastor Johanna’s house. As of December 31, 2021, we had total investments of \$807,527, including Endowment and Trust funds, and General Fund investments. The General Fund Equity (reserves) balance at the end of 2021 was \$548,357.

FPCC is a diverse worship center, providing worship facilities for seven independent churches plus four non-profit charitable organizations. Their lease payments provide approximately 21% of our operating income. Please join us in praying for the success of all their ministries.

Churches

Vineyard Christian Fellowship
Casa de Dios Roca de Jacob
Concord City Blessings Church
Free Wesleyan Church of Tonga
Iglesia Bautista Pueblo de Dios
Remanente Escogido
Shiloh Centro Cristiano

Charitable Organizations

2MIPeople
Al Anon
Cancer Support Community
Humanity Way, Inc.
Community Bible Study
Girl Scouts

For 2022, Session has approved a budget to enable us to live into our vision of being a Community Hub. This budget has a projected deficit of \$64,276, that we hope and pray to make up, as we did a similar projected shortfall 2021, by going about the work of loving God, loving people and serving with faith in God’s abundance in our hearts.

Our Zelle and PayPal electronic giving continued to grow from 30% in 2020 to 34% in 2021. In 2021, it represented a third of our giving. We also received over \$100,000 above our pledge total in offerings in 2021. We have generous givers!

As we begin 2022, we ask you to consider how God is moving in and through you as members and friends of this church. Please join us in praying that God will have His way in our lives, the life of our church, and our community.

Your Finance Team: Susan Koester, Chair; Rev. Dr. Johanna McCune Wagner, Pastor; Lisa Gonzalez, Staff; David Stearns, Treasurer; Team members: Vern Hance; Frank Fribley (October to December)

Statement of Financial Position at Year End

	<u>2020</u>	<u>2021</u>
	\$	\$
Assets:		
Cash	119,550	203,444
Accounts Receivable *	4,407	102,032
Investments	610,218	807,527
Investments - Other (Pastor Housing) **	300,000	-
Investments - Other (Pastor Loan) **	26,238	-
Property, Equipment and Improvements (After Depreciation)	1,057,639	1,003,921
Total Assets	2,118,051	2,116,925
Liabilities:		
Accounts Payable	3,459	2,627
Deferred Income (security deposits)	2,850	3,150
Total Liabilities	6,309	5,777
Net Assets:		
General Fund Equity	405,323	548,357
Unrealized Gains/Losses on Investments	14,681	14,753
Property Sale Gain Reserve **	-	81,681
Property Management Reserves	9,000	9,000
Beginnings & Beyond Reserves ***	142,243	-
Pastor's Housing Equity Share **	300,000	-
Bequests, Trust Funds & Endowments **	118,835	408,518
Other Dedicated Funds ****	64,022	44,917
Invested in Plant	1,057,639	1,003,921
Total Net Assets	2,111,742	2,111,148
Total Liabilities and Net Assets	2,118,051	2,116,925

* Includes bank deposits pending at year end.

** Pastor Housing sold in 2021 and loan closed-out. Funds returned to Bequests and Property Sale Gain Reserve Funds.

*** Beginnings & Beyond accounting is now reported separately by the preschool.

**** Other Dedicated Funds include Wish List, temporary holding accounts and other accounts established for specific purposes.

Statement of Activities

Comparison of 2021 vs 2022 *

	<u>2021 Budget</u>		<u>2021 Actual</u>		<u>2022 Budget</u>	
	\$	%	\$	%	\$	%
Income:						
Offerings	301,000	78%	334,789	67%	302,700	68%
Property Rental & Facility Use	81,732	21%	102,757	20%	139,370	31%
Other Misc. Income	3,300	1%	64,781	13%	3,200	1%
Presbytery COVID-19 Grant				0%		
Total Income **	386,032	100%	502,327	100%	445,270	100%
Expense:						
People - Personnel Expenses	342,095	74%	312,066	71%	357,450	70%
Property	59,621	13%	70,528	16%	67,422	13%
General Administration***	20,473	4%	20,944	5%	21,617	4%
Programs/Ministries:						
Deacon	340		70		140	
Connections:						
Congregational Care	500		764		3,000	
Outreach	1,640		300		1,115	
Communications	2,270		2,058		7,532	
Leadership Development	100		620		500	
Discipleship:						
Adult	300		173		4,800	
Youth	-		-		750	
Children	-		-		2,300	
Nursery/Toddlers	50		42		300	
Worship & Music	6,650		7,673		12,350	
Total Programs/Ministries	11,850	3%	11,700	3%	32,787	6%
Mission Programs	27,070	6%	26,741	6%	30,270	6%
Total Expense	461,109	100%	441,979	100%	509,546	100%
Net Income / (Loss)	(75,077)		60,347		(64,276)	
Percent of Total Income	-19.45%		12.0%		-14.44%	

* All amounts exclude Beginnings & Beyond preschool.

** Income excludes investment earnings and includes \$48,313 Federal PPP Loan/Grant.

*** General Administration Includes office equipment lease and maintenance, printing, postage, telephone, office supplies, computer hardware and software, etc.



Special thanks to 2021's elders and deacons:

Elders:

**Lee Borden
David Dowel
Carlos Flores, CLP
Susan Koester
Josh Maitland
Jeremy Martin
Ron Potts
Nanci Powers
Ruth Stevenson**

Deacons:

**Matt Chapman
Carrie Smith
Terry Jones
Josie Mauck
Emily and Bill Selb
Charmaine Ferrera
Beth Byrne
Carolyn Thornton
Trudy Meigs/Judith Snider
Don Horgan
Harold Lund**

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