



ANNUAL REPORT 2021

Potomac Presbyterian Church

www.potomacpresbyterian.org

301-299-6007

10301 River Road
Potomac, Maryland 20854

Caring for ALL
with Faith, Hope, and Love



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PASTOR AND HEAD OF STAFF; REV EMILY BERMAN D'ANDREA

I'd be just as glad (as would perhaps many of you) to put 2021 into the books and on the shelf and forget that it ever happened. If we did carry through with this tempting idea however that would mean, we would dismiss much fruitful and creative ministry that occurred at PPC during the pandemic. So, we'll shelve that idea and focus on 2021 ministry highlights.

Three task forces were in full swing as 2021 began and my goals for the year included bringing these to fruition: 1. Strategic Vision; 2. Covid; 3. Racial Justice.

At the Dec. 2020 meeting the Session approved the 2021-2022 Strategic Vision (which you will find on the next page). This enabled committees to state objectives at the beginning of 2021 that undergirded the strategic vision to 1. Enhance Worship & Music experiences 2. Revitalize and Expand Educational Opportunities and, 3. Local Mission Focus in Montgomery County. In 2022 we will continue to live into this vision.

The Covid Task Force helped us to focus efforts to make livestreaming a reality. During the first quarter of 2021 necessary technology was installed and working properly.

Technology teams were trained so that on Ash Wednesday, 2/17/21 we had our first livestream worship in the sanctuary at Potomac Presbyterian Church. Refinements and adjustments were made to the online worship during the Lenten season while we explored the themes of Prayer & Fasting on Wednesday evenings and learned creative ways that prayer led us into a deeper relationship with God. By Easter Sunday we were more experienced with online worship, but the in-person worship numbers did not lead to the need for two Easter services.



July 4th Autism Speaks 5k

Return to In-person Worship!



In Summertime we focused on reaching out to the community to receive the musical gifts from those in the congregation to diversify our musical repertoire. Our theological theme explored the vision of “Caring for ALL with Faith (June), Hope (July) and Love (August).” It was a joy and challenge to attend the Summer Mission Trip in Mingo County, WV with 27 others from PPC seeking to serve Christ through mission and service. We rebuilt a trailer home for Joey and Belvia who were swindled on their purchase not realizing how much refurbishment would be necessary for it to be habitable.



Mission Trip in Mingo County

Reading and listening to books is one way that helps me to grow in knowledge of our Lord as well as helps me to make sense our world and those around us. The Wednesday Bible study books focused on the Johns this year and I enjoy studying our Holy writ in community with you all. In addition, I read forty books and would be happy to share my bibliography with anyone who may be interested. Participation in and discussion of the two books read with the members of the PASTCF group during 2021 is a challenge for my non-scientific brain and stretches me such

that I'm always glad for the interaction and new insights. I also reviewed two books for The Presbyterian Outlook which were, *Means of Grace: A Year of Weekly Devotions* by Fleming Rutledge, and *If God is Love Don't Be a Jerk* by John Pavlovitz. Our staff stays current with best ministry practices by reading together and discussing a book at our weekly staff meetings so this year we read, *The Innovative Church: How Leaders and their Congregations Can Adapt in an Ever-Changing World* by Scott Cormode; *Discernment: A Path to Spiritual Awakening* by Rose Mary Dougherty, and *Everything Belongs: The Gift of Contemplative Prayer* by Richard Rohr.

The last two books were a part of the personal and professional growth program I enrolled in through the Shalem Institute for Spiritual Formation Deepening Program. This involves two summer residencies, one in 2021 & one in 2022, and assembling a PPC monthly lay listening group and participating in a monthly clergy peer listening group. A second continuing education program I used to spur on my preaching was The Festival of Homiletics online workshop in May. A third continuing education program in which I participated is newly mandated by our Presbytery and involved 18 hours of dismantling racism training.

During the Fall the Racial Justice Task Force was able to secure a commitment from the new Dean of the Howard University Divinity School, The Rev. Dr. Yolanda Pierce to be the Berger Lecturer and she gave an address on the relevant topic of, “Justice and the Vocabulary of Faith.” We are grateful for

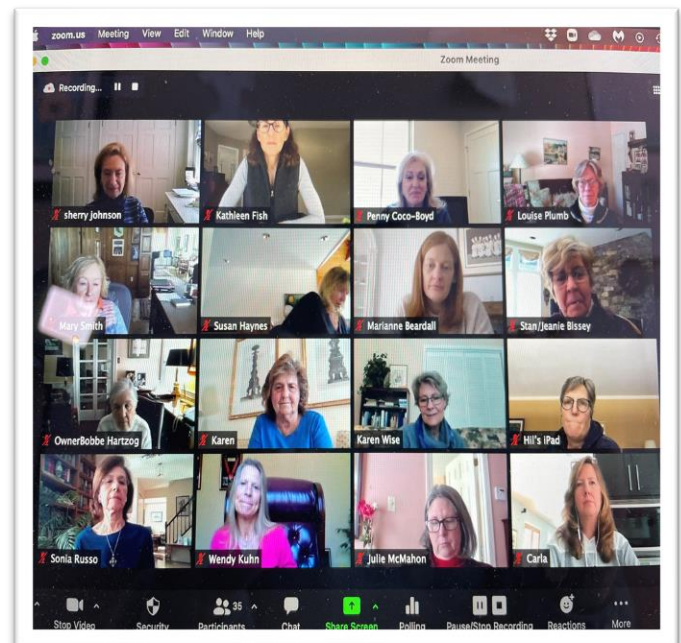
her reframing for our community ways to enter faith filled conversations on the topic of race at a time when our country is dealing with its own racial reckoning.

We are privileged to serve as a teaching congregation through Wesley Theological Seminary and have member, Beatrice Laryea enrolled in the Practice in Mission and Ministry Program (PMM). Beatrice is both a student at Wesley and under care of our Session. She seeks a way to serve our Lord in ministry to the best of her ability. As Beatrice's lay liaison in the PMM process Elder Denise Pierson is helping to shepherd her even as Denise has moved to North Carolina.

A good part of time is spent as staff liaison with the following Committees: Worship, Congregational Care, Finance, Endowment, Generosity, Nominating, Personnel, and Education. We have wonderful volunteers in our community who faithfully carry out the mission and ministry of this congregation and I am humbled and proud to serve with you in ministry. Moderating monthly Session meetings and participating in the quarterly Deacon meetings energizes me for ministry as I am regularly reminded of the creativity, love and joy the officers of our congregation exhibit in service to Christ through PPC. It is wonderful to work with Clerk of Session Susan Haynes who is professional, knowledgeable and faith-filled. She will step down from this role in 2022. I am grateful for the wisdom she has shared with me after her 7 years of service as clerk in the workings of PPC polity.

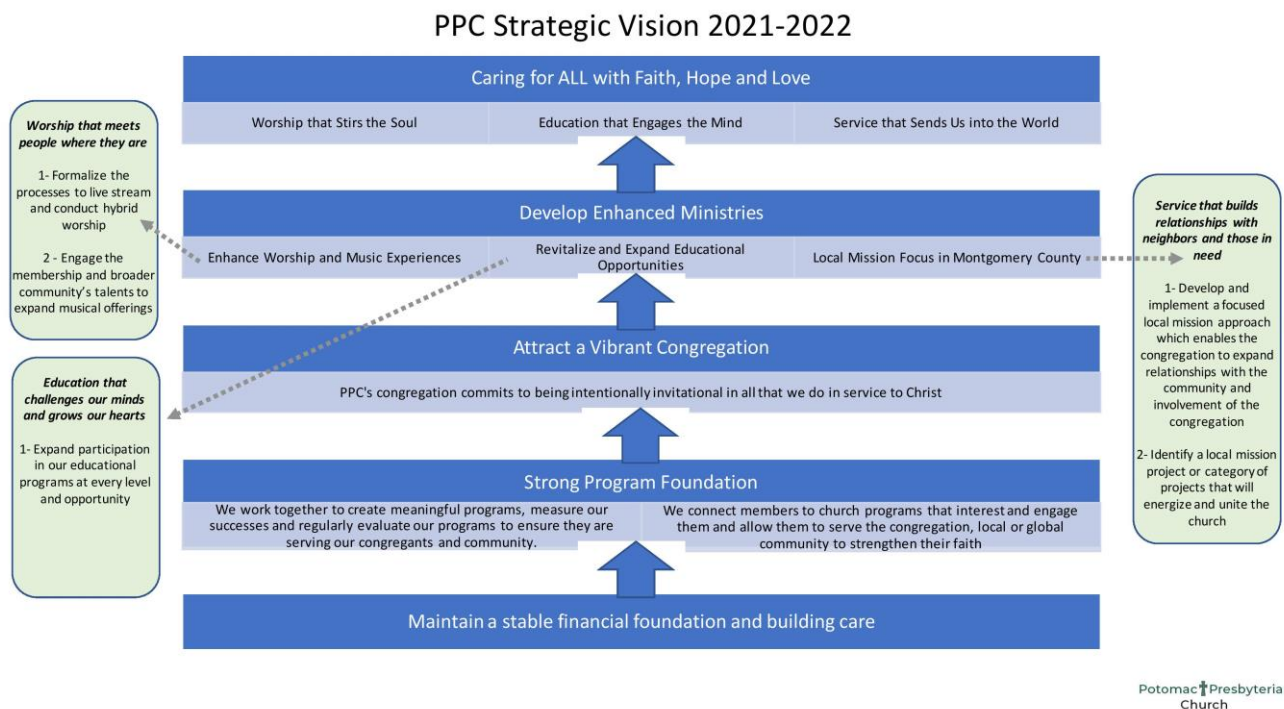
We have a phenomenal staff without whom I would be a lesser pastor: Tom Andrew, Jeanne Grillo & Chris McAuliffe as well as Lindsay Chapin, Treasurer. We brought on a short-term contractor, Gina LaBorde to help with graphic design at the end of 2021 and I'm thankful for her artistic eye.

I look forward to the ways we will build on what has been done as we seek to Renew in 2022!
Pastor Emily



Zoom Women's Retreat

STRATEGIC VISION – 2021-2022



Background

PPC's previous strategic plan covered a five-year period from 2015 to 2020. With the conclusion of that timeframe and the changing conditions brought about by the COVID-19 pandemic, a small group convened to put together a new two-year plan for the Session to review. This document explains the intent of the plan.

Given the disruptions brought about by COVID-19 across society, there are opportunities to rethink how we engage others and serve our community in Christ while also maintaining the core strengths of PPC. With a focus on, Caring for ALL with faith, hope and love, the 2021-2022 PPC strategic vision aims to continue efforts to strengthen worship, education and mission while maintaining the financial stability and building upgrades that were achieved in the previous five years—while incorporating new types of engagement. Church leaders read excerpts from The Adept Church which underscores the need for churches to adapt. "Being adept requires making decisions that will expand our reach and allow us to touch more lives," explains the author. He outlines four key practices: discernment, connecting to mission and community, evaluation, forming good habits. As a congregation, we intend to be more invitational to share our worship, education and mission programs with those around us. The strategic vision group has incorporated these practices into the new vision.

Foundational elements

- A firm financial foundation allows PPC to invest in programs that will attract a diverse and active group of congregants.
- Regular reviews of mission and education programs will help the congregation focus efforts to serve existing members and attract new members

Enhanced ministry to be accomplished in three broad areas of church life:

- Enhance worship and music experience

With restrictions to in-person worship and music services, worship that meets people where they are is a statement that reflects the changing nature of worship brought about by COVID - and underscores the need to innovate and adapt services. These changing times also present an opportunity to attract new worshippers through online services. By incorporating new technology and adding musical elements that demonstrate the diversity of worship experienced by Presbyterians around the world and tapping into the talents of members and local community members, PPC can build on the strength of its existing programs.

The Worship Committee will develop and implement two goals to accomplish the following objectives:

1. Formalize the processes to live stream / and conduct hybrid worship
2. Engage the membership and broader community's talents to expand the musical offerings

- Revitalize & Expand Education Opportunities

PPC's adult and children's education programs are designed to help us grow in faith. A key facet of the church's programming is to provide Education that challenges our minds and grows our hearts by encouraging participants to understand and adapt to changes in society through intellectually stimulating programs that engage members and the local community. Purposeful invitations to congregants, friends, members of other congregations, neighbors and local community are encouraged especially as virtual and hybrid events make it easier to participate.

The Education Committee will develop and implement two goals to accomplish the following objective:

1. Expand participation in our educational programs at every level and opportunity

- Focus Local Mission in Montgomery County

PPC's mission work includes a variety of projects locally as well as nationally while also supporting international efforts. Recommendations include focusing on Service that builds relationships with neighbors and those in need.

The Mission Committee will develop and implement two goals to accomplish the following objectives:

1. Emphasize a focused local mission approach which enables the congregation to expand relationships with the community and involvement of the congregation
2. Identify a local mission project or category of projects that will energize and unite the church

Considerations / Keys to Success

- Track all mission and education programs in a dashboard
- Define who mission and education programs are serving (congregation, local community, global community)
- Determine who is volunteering to lead and who is participating in programs (number of people, member/nonmember, age range)
- Consider sunseting programs that no longer have congregant support
- Remember that resources are limited so plan purposely for staff and volunteer time
- The Fellowship Committee will evolve its programs to be more outwardly focused, intentionally creating opportunities to attract and welcome new members and guests while integrating our church more holistically into the community. The goal is to continue to nurture and care for members, while at the same time create opportunities for members to connect with one another and develop new connections through service in the community (in partnership with the Mission Committee).
- Recognizing that new members and families with young children are vital in the area of faith formation, emphasis will be placed on fellowship opportunities that build connections among these communities (while not neglecting our current members). This may be accomplished in partnership with the Christian Education committee and a focus group it conducts.

Committee Members: Marianne Beardall, Rev. Emily Berman D'Andrea, Gayle Goff, Stephanie Hampton, Brad McAuliffe, Chris McAuliffe, Cheri Rogers, Tracy Talbot

DIRECTOR OF YOUTH AND CHRISTIAN FORMATION; CHRIS MCAULIFFE, M. DIV

Well, we made it through another crazy year with many twists and turns! Our community has made great strides this past year as we launched even further into the online world. Can you believe that our first in sanctuary live stream was Ash Wednesday, February 17, 2021? We have had almost a full year of uninterrupted live streaming and learned a lot along the way. Enhancements to our system have continued to be made to both our sanctuary and hybrid classrooms. It is a joy to be able to gather online or in person for Worship, Bible Study, Sunday School, Small Groups, and various events throughout the year. This new model and way to be the church is challenging, but so important to the future. People from all over the country and globe are now able to find us online and worship alongside us. That is a reason to celebrate! Thank you to everyone who has helped get us this far and we can't wait to see where we are being led next.



Our Youth at the church have had a busy year filled with mission trips, gingerbread house building contests, and composing original songs based on the parables. It was amazing to be able to be back in person come the Fall and keep each other going in these difficult times. The Fall also meant the launch of our new Confirmation Class with nine students taking the faithful step of discovering what Christianity means to them. We are so excited for them to meet their mentors and continue learning about our faith.



I want to give a special thank you to Molly Singerling for all her support of the youth program through her time at PPC and for continuing to Zoom in for the first half of 2021, even after her move to Florida. You have had a lasting impact on so many lives and I speak for all the youth when I say we really hope to see you on this year's Mission Trip (no pressure)! When we moved back to in person this Fall, we were blessed to have the amazing Isabel Srouf jump in as our new youth leader and join Nelia! Thank you both so much for your consistent presence in the lives of our youth and for making this year so memorable.



In my own faith journey, I have been continuing to take steps on the path towards Ordination. I have recently moved from Inquirer to Candidate after passing the Bible Content Exam. Candidacy is the final step in the process, usually lasting 1-2 years, but a large mountain stands in my way... the final Ordination Exams. Prayers are appreciated! I am so grateful for Pastor Emily, Louise Plumb, the Session, and the congregation for supporting me through this process and believing in me and my ministry. It is my joy to serve alongside you all and I can't wait to see where we head in 2022.



Love,
Chris

DIRECTOR OF MUSIC AND ORGANIST; TOM ANDREW

Last year, I opened my report by saying that nothing in my 48 years as a church musician had prepared me for last year. It is so tempting to say that again... but that would not be quite correct. 2021 has been another year that was radically different than most of my career, to be sure; still, there were a few brief glimpses of normality, although those glimpses turned out to be brief, and far too fleeting.

We began Worship services with members of the congregation in the Sanctuary again on Ash Wednesday of 2021, which was almost 11 months since we had stopped in March of 2020. They were still not what we would consider normal - all singing was recorded, and the only live music was either organ or piano music. This continued longer than any of us could have imagined - and when live singing resumed, it was only for singing the last hymn in the service. Eventually we moved to singing two hymns live... and then Omicron variant of the Corona Virus showed up at the end of the year.

Even though things are much different during a pandemic, there are a few highlights I wish to note here.

- The **Sanctuary Choir** continued providing recorded music for our Worship Services. We all became more proficient in recording ourselves, and I improved my editing skills as the year went on. Our fall rehearsals began in September in person - the first time we sang together in one space since early in March 2020. It was joy for all - even though masked, to be able to sing together again was more of an emotional experience than any of us expected. Adjusting to Tuesday rehearsals, rehearsing in three different spaces (to try to mitigate Covid issues), and getting used to recording as a group were among the challenges the choir faced, and the choir managed it well.
- The **Bell Choir** was finally able to meet in person in September, for the first time since March of 2020. Masked and socially distanced in the Fellowship Hall, we successfully negotiated the fall, and provided music for several services. Photo at right is Bell Choir rehearsal, being filmed for inclusion in on-line worship.
- The **Children's Choir** continued to rehearse by Zoom, owing to the challenges presented by some family members of the choir. We did gather in person to record songs for the Christmas pageant, but the audio was lost, due to technician error (myself), so the only joy we got from the session was that of singing together (masked) for the first time in a long time. We were able to record a piece that was included in the pageant, so all was not lost.



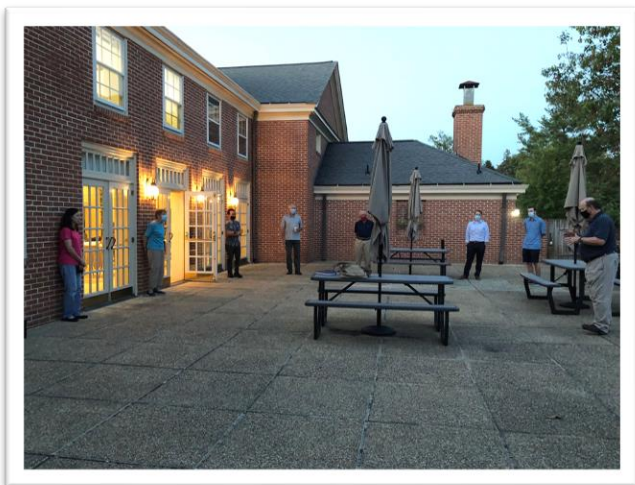
To give the Sanctuary Choir a well-deserved rest for the summer months, members of the congregation stepped forward to provide musical offerings. Some recorded themselves, some recorded at the church in an empty Sanctuary, and all were greatly appreciated. Some were from people we knew were talented already, but many were from people we had not heard from before - an unexpected “silver lining” to the time of pandemic. Thanks to all of you - we look forward to hearing from you again soon!

I must thank Chris McAuliffe and Jeanne Grillo Srouer for their invaluable assistance throughout the year - stepping in to help record musicians, helping with microphone placement, serving as a sounding board when I was perplexed... just a few of the many things they did that are not a part of their job description, but were glad to be of assistance when needed. Pastor Emily continues to lead us with energy and conviction in these unusual times. Thank you all - I owe you a debt that I will never be able to repay.

On the occasion of my tenth anniversary at PPC, I was surprised with a video of well wishes from members of the congregation. I want to express my thanks again - it was a total surprise, and I was reminded of many good times and memories made during my time at PPC. I try to live up to the nice sentiments you shared.

All in all, it is a pleasure to serve this congregation, even during what one of my friends has termed “The Time of Pandemic”. I think we all long for the day when that season is in the past.

Tom Andrew
Director of Music and Organist



Outdoor/socially distanced choir practice



Tom leading music at our outdoor/socially distanced Williamsburg breakfast

OFFICE ADMINISTRATOR; JEANNE GRILLO

Another Pandemic year.... We were able to begin in-person worship during Lent. Beginning in February, a member (Bob Stow) established a method for registering and assigning seating. Ultimately, we opened to all who were comfortable attending in person - eliminating the need for registration.

This year I attained a new skill! - how to set up and run a live stream. Chris McAuliffe and Chris Cyrway originally set up and continually fine-tune the live stream worship system. After being trained by Chris M. I was added to the 'tech-team' and have been able to support non-worship events as part of a tech crew!

Another special event that I participated in, was hosting the fall confirmation class retreat at my home in the Catoctin Mountains. It was a great opportunity to be able to spend time with members of the 2021-2022 confirmation class. I also was recruited as an adult chaperone on a rafting trip on the 'Scenic' Monocacy River with the middle schoolers - tubing the Monocacy River on a sunny summer day was another opportunity to get to know PPC youth.



Another 'new' for me this year was visiting the Mission Trip location for a follow-up to the summer's project. For the first time this year, my husband, Bobby, went on the trip. He's a builder and engineer. Once the trip was completed Bobby kept in contact with Pastor Cab and his wife Bonita of the Full Gospel Church near Gilbert, West Virginia. Bobby offered his expertise through the completion of the project. In November, he and I drove to West Virginia to view the newly renovated trailer. We also shared a celebration meal with Cab and Bonita, Belvia and Joey (new home owners), and members of the work crew. It was a 'first' for me to see the location of a mission trip, experience the living conditions, and meet a local mission team. I didn't experience the hard work though! For more information on the West Virginia Advocacy & Workcamps, Inc - <https://www.wvmaw.org/mission-locations/hampden/>

*BEFORE!**AFTER!*

In addition to new experiences, my regular duties are listed below:

Continuing Administrative Duties

- Produce printed and electronic media - monthly Steeple to People newsletter, Monday First Light, and Thursday Spirit (currently produced by church member), Annual Report
- Maintain website (potomacpresbyterian.org), social media, church calendar, and membership database
- Maintain confidentiality concerning pastoral concerns and other sensitive church matters
- Maintaining a complete and up-to-date calendar available on the website - <https://www.potomacpresbyterian.org/calendar/>
- Maintaining a password protected webpage with all the zoom meeting ids/password for meetings, fellowship events, small group meetings, youth/children events, etc. <https://www.potomacpresbyterian.org/zoom-meeting-schedules/> (password is *ppc20854*).
- Maintain accurate email distribution lists of all our committees
- Produce yearly mailings - including generosity mailings, special event notices

Continuing Financial Responsibilities

- Record and deposit all church offerings weekly and maintain accurate contribution and pledge data.
- Provide quarterly giving statements, and provide up to date information when requested by church members.
- Ensure that stock transfer process is clearly communicated to members.

Jeanne Grillo, Office Administrator

CLERK OF SESSION; SUSAN HAYNES

Membership

Active Members: January 1, 2020	417
Gains:	
Profession/Reaffirmation of Faith	2
Losses:	
Death	7
Transfer	6
Active Members: December 31, 2021	406

Sacrament of Baptism

None

Weddings

None

Witness to the Resurrection and the Life Everlasting

Jack Christian, January 11, 2021
 Jean Fisler, January 23, 2021
 CeCe Phair, March 6, 2021
 Velma Killian, November 10, 2021
 Hyun Lee, November 16, 2021
 Marye Cotton, November 19, 2021
 Gloria Leber, December 17, 2021

Session Committees for 2021

Christian Education	Jung Lawrence, Stephanie Hampton
Finance	Leslie Kerr, Paul Mamalian
Mission	Chris Smith, Julie McMahon
Personnel	Louise Plumb, Cheri Rogers, John Sohl
Property	Steve Dorman, Ed Pierson/Alex Shalaby
Worship	Chidi Obasi

Deacon Teams for 2021

Fellowship: Keith Rust, Steve Gordon, Ariana McFeaters, Cal Reid, Heather Davies, Penny Boyd
 Congregational Care: Doug Dunlop, Wendy Kuhn, Tracy Talbot, Beth Sherfy, Wendy Petti, Bob Stow

Susan H. Haynes, Clerk of Session

PROPERTY COMMITTEE

The property committee has continued to maintain the Church and grounds to support our ministries, make personal attendance safe, and maintain our facility for years to come. Some of the more significant accomplishments are:

- Put the finishing touches on the updated Narthex.
- Replaced the water heater in the kitchen.
- Repaired broken bathroom fixtures that were causing water damage.
- Continued the implementation of the technology upgrades to facilitate effective live streaming. As we move through the process, we continue to learn more about what is needed and have recently:
- Purchased additional audio equipment to further support speakers, choir, and instrumentals in the sanctuary.
- An upgrade in our lighting of the chancel area is currently being analyzed for probable implementation in 2022.
- Repainted the church sign on River Road.
- Part of our mission is to be welcoming to the community and increase our visibility. To that end we have been open to making our facility available to outside groups. Besides our usual programs like AA and Compassionate Friends we have had new users such as:
- Renting an area of the parking lot to a plant company.
- Allowing our church neighbors temporary usage of our parking lot.
- Allowing a Potomac Elementary after school program to rent space for a children's program. This is for the 2022 Spring school year.
- This Spring, early May, we will be renting our classrooms and fellowship hall to the Wells Fargo Championship for childcare for the professional golfers playing in the local tournament at Avenel.
- Assisted the Memorial Garden Committee in selecting the contractor to repair the walkways and other areas.
- Joined the ad hoc Patio Shade Committee in developing a shade solution for the patio area outside fellowship hall to make it more conducive for usage by the worship, fellowship and education committees. A contractor was hired, and the work will be completed this Spring.
- Developed a new 5-Year Capital Plan for 2022-2026 to help the finance committee budget for future capital expenses.
- The committee continues to review renewing contracts to provide a balance between price, our valued relationship with the vendor and the services needed.

There is much more that the property committee does that I have not mentioned and as the head of the committee I am blessed with incredible members that willingly take ownership of and manage certain responsibilities without my involvement. I want to thank **Gary Niskanen, Stan Bissey, Chris Cyrway, Brad Mitchell, Charlie Nahabedian, Ed Tennent, Alex Shalaby and Dan Jablonski**. Only we know how much you do for PPC and I can't thank you enough for what you do and the support you have provided me.

Respectfully submitted, Steve Dorman

STEPHEN MINISTRY



**STEPHEN
MINISTRY**

Bear one another's burdens, and in this way you will fulfill the law of Christ. Galatians 6:2

Stephen Ministry is a program through which members of PPC are trained and organized to work alongside Pastor Emily to provide Christian care giving to members of our congregation. This multiplies the amount of caring ministry PPC can provide by giving the congregation a team of skilled caregivers who are equipped to bring Christ's healing love to people who are grieving, in crisis, or experiencing other stresses in life.

The Stephen Ministry Program at PPC began in 1999 with four leaders: Kerry Stoltzfus, Ruthanne Stoltzfus, Nancy Tietjen, and Kathy McPherson, and sixteen candidates. In the past 22 years, 89 Stephen Ministers have been trained, 76 from our church and 13 Stephen Ministers from other churches who undertook the training with us at PPC.

Stephen Ministers receive 50 hours of training prior to being commissioned to serve for approximately 24 months. Once commissioned, Stephen Ministers meet twice monthly for Continuing Education and "Supervision" during which they refine their caring skills and integrate and practice those skills of active listening and care-giving. As confidentiality is a major component of this program during Supervision, the care receiver's identity and circumstances are never discussed at any time and are known only to the Pastors, Leaders, and the individual Stephen Minister. While Stephen Ministers provide compassionate care for care receivers, we develop close relationships with one another enhancing our faith in God as an active participant in our lives to help carry us through both difficult and happy times. We see the Holy Spirit at work in the lives of those we care for and our own lives. It is truly a life changing experience!

Our ninth class of Stephen Ministers commissioned in April 2019 continue to serve beyond their time commitment: Chris Dowd, Chidi Obasi, Wendy Kuhn, Wendy Petti, Alex Shalaby and Mary Margaret Smith. During COVID-19 we have met via Zoom once a month for Supervision. Stephen Ministers from prior classes have graciously stepped forward to serve when a need arises. As our program continues to support our church's caregiving needs, we may need to further solicit support from prior classes of Stephen Ministers.

Stephen Ministry is responsible for the display of “Care Notes,” small booklets that address topics such as grief, healing, illness, anger, anxiety, depression, prayer and more. These are available to the congregation and are on display in the Narthex. Please help yourself to these “Care Notes” if you find a topic of interest for you or a friend.

A team of four Stephen Ministers: Wendy Kuhn, Chris Dowd, Chidi Obasi, Wendy Petti send out a series of four booklets, “Journeying through Grief”, to those in our congregation who have suffered a loss. This outreach is coordinated with Congregational Care.

We were unable to recruit a class for the fall of 2020. On September 26, 2021 we celebrated Stephen Ministry, leading the service and adult education. With gratitude, we recruited four volunteers who began training in October. We look forward to joyfully commissioning Jan Cookerly, Susan Pereles, and Bob Plumb in the spring of 2022. We deeply mourn the loss of our fourth trainee, Hyun Lee.

The Stephen Ministry program continues to support and supplement the pastoral care of the congregation. Stephen Ministry is about caring in a highly confidential manner and ministering to each of us as the need arises. We are truly grateful for the unselfish and loving care provided by the many Stephen Ministers in our congregation.

The Stephen Ministry Leadership Team - Karen Karch, Sherry Johnson, Bob Stow

BOARD OF DEACONS

Class of 2021

Heather Davies
Steve Gordon
Beth Sherfy
Tracy Talbot

Class of 2022

Doug Dunlop
Ariana McFeaters
Wendy Petti
Cal Reid

Class of 2023

Penny Boyd
Dan Jablonski
Wendy Kuhn
Bob Stow

With thankful hearts the Board of Deacons extends deep gratitude to the four Deacons who faithfully served our congregation as the Deacon Class of 2021 including Steve Gordon who served for four years to cover a vacancy. It was my honor to serve along with Steve Gordon, Beth Sherfy and Tracy Talbot. We appreciate their time, talents and caring for their Deacon groups and the whole of Potomac Presbyterian Church. They will be missed on the Board of Deacons.

Each Deacon serves as a liaison to their Parish Group members, keeping a watchful eye over approximately 25 members. We advise congregants of special events and worship services. Deacon oversight is particularly helpful for new members and continues to be a vital component of staying connected with many of our church members during the continued pandemic.

The Deacons are actively involved in the Congregational Care and/or Fellowship Committees as an outreach of the Board of Deacons. The Congregational Care ministry focuses on providing short-term assistance to members in times of need or change such as illness, hospitalization, birth, or death. Fellowship Committee members provide hospitality and plan social activities such as bingo, trivia gatherings, and craft activities. More information about the Congregation Care and Fellowship Committees can be found under their designated space in this Annual Report.

Traditionally, Deacons as well as Elders take turns hosting the weekly Fellowship Coffee Hours that follow our Sunday Worship services. The COVID pandemic has continued to impact the way we worship and gather as a congregation. As a result, the Deacons have been able to host zoom fellowship hours after the online worship services as well as coordinate in-person fellowship opportunities once a month in conjunction with the Fellowship Committee. We continued our traditions of packaging goodie bags for the members of the youth mission trip to enjoy on their journey as well as sending care packages to our college-aged youth which included hand-knitted blankets for each college freshmen provided by the Prayer Shawl Ministry.

The Deacons were thrilled to be able to host an adapted Annual Williamsburg Breakfast in early December after a year hiatus due to the COVID-19 pandemic. The reimagined Williamsburg Breakfast, attended by almost 100 individuals, was held on the patio outside of Fellowship Hall and live streamed for those who were unable to attend in person. Attendees enjoyed an abundant offering of pre-packaged food items, musical offerings on the xylophone by Dan Jablonski, Scripture readings, and Christmas carols.



On behalf of the Board of Deacons, it has been our pleasure to serve the congregation of Potomac Presbyterian Church.

Faithfully submitted,

Heather Davies, 2021 Deacon Moderator

Fellowship Committee

The Fellowship Committee plans and carries out various activities for adults and families throughout the year, often in cooperation with other committees and groups in the congregation.

Projects and initiatives of the Committee include:

- Special Meals and Celebrations - Throughout the year, the Committee offers meals in support of special worship services or church events.
- Fellowship Events - The Committee is holding monthly gatherings for our congregation to gather and have fun, currently some are virtual and when possible, in-person and outdoors.

In 2021 the Fellowship Committee committed to serving the congregation by providing hospitality throughout the year to our church family and our visitors and friends. The committee is composed of a dedicated group of volunteers who serve the Lord through event planning and hosting the events. The committee meets on the second Monday of each month throughout the year.

The following events took place during 2021:

- Team Trivia Contest (1/17/2021) - This event was a lot of fun, we broke into teams and answered trivia questions over zoom.
- God is Love Drive Through (2/14/2021) - This event was fun for everyone and well organized; the parking lot and front of the church were nicely decorated in a Valentine's Day theme.
- Pretzel Making over Zoom (3/14/2021) - This event done over Zoom was a nice way to learn how to make homemade soft pretzels with others.
- Easter Morning Scavenger Hunt (4/4/2021) - This event was so much fun for everyone who attended. Children and adults participated in the scavenger hunt and got prizes. The weather was wonderful, and we got to participate in fellowship before attending Easter service!
- Intergenerational Gardening (5/23/2021) - this event was a lot of fun, we learned a new song, painted pots, planted flowers, and enjoyed the fellowship and chips on the patio. We also got to enjoy the church's new picnic tables and umbrellas.
- Special summer fellowship & celebrating our high school seniors (6/13/2021) - Joint event with Christian Ed committee was a lot of fun and had a great attendance.
- Games & Hot Dogs (7/25/2021) - This event had a fantastic turn out and the weather really cooperated. We enjoyed hot dogs cooked on the grill and everyone had a great time seeing one another in a fellowship setting.
- All Church Rally Day (9/12/2021) - This joint event with the Christian Ed committee was a great time with pizza, ice cream, and popsicles!
- PPC Bingo Night (9/17/2021) - We had great weather for this event as well as awesome prizes.
- Potomac Day Parade (10/23/2021) - Great new outreach idea this year with a table out in front of the church, as well as handing out gift/candy bags during the parade with an invitation to the fall festival (the following day).
- PPC Fall Festival (10/24/2021) - Pizza, warm apple cider, individually wrapped cookies, and donuts were served. Crafts included pumpkin painting, family tree, and a hula hoop pumpkin toss game. A great time for everyone who attended!
- Cookies & Cocoa (11/21/2021) - The name says it all! This event was well received and well attended.

Special thanks go to all committee members for volunteering their time, submitting their fun and creative ideas, and especially for helping to carry out these great ideas. The Fellowship Committee is

very lucky to have the support of Chris McAuliffe, who is very active with the committee in putting together our events. For 2022 we have a new Chairperson for the committee, Penny Coco-Boyd has graciously accepted this position to lead the committee this coming year.

Steve Gordon, Chair

Fellowship Committee Members: Jeanie Bissey, Penny Coco-Boyd, Jan Cookerly, Heather Davies, Vicki Dorman, Ann Eagleson, Steve Gordon, Bobbe Hartzog, Susan Hougen, Daniel Jablonski, Karen Karch, Brad McAuliffe, Arianna McFeaters, Wendy Petti, Sharon Shively



Potomac Day Parade



Fall Festival



Pentecost



Kick off Sunday

Congregational Care Committee

The Congregational Care Committee is made up of Deacons and other members who seek to serve those in our Church Family who need some extra help or support to get through a challenging season in their life. We strive to serve through Faith, Hope and Love. This year we were challenged with how to shepherd and minister to our faith family within the guidelines and restrictions of Covid 19. We remained committed to providing comfort, hope and encouragement to the best of our abilities and with God's help, mindful of the struggles each member faced whether physical, mental, emotional or spiritual. One way we were able to consistently provide support was through prayer.

Ongoing:

- **Meal Ministry-** The Meal Ministry program aims to provide meals to families who may appreciate some additional support at a particular time - whether that is a time of illness or loss or even a time of great joy, as in the birth of a new baby. As always, if you would like to help with our Soup or Meal Ministries, please let us know and we would be happy to add your name to our list of caring volunteers. Meal recipients this year included: The Petti Family, the McPheaters family, Bob Stow, the Lee Family and Carlie Leber. Thank you to the members of our church family that lovingly prepared and delivered the meals.
- **Soup Ministry-** In April and October committee members prepared homemade chicken noodle soup and corn muffins and delivered to church members as a gesture of caring for all in faith, hope and love. This year's soup mission was focused on maintaining connections with individuals who are on our prayer list as a reminder they are prayed for and not alone.
- **Prayer Shawl Ministry** - prayer blankets were sent to 5 freshman college students; recipients of our prayer shawls included David Boyd, Bob Stow and Paul Mamalian.
- **Card Ministry** - cards sent to those celebrating a birthday 85+, celebrating a life event (birth, baptism), condolence (loss of a loved one) and Stephen Ministry "Journeying Through Grief" Booklets (4xyear)

Paused due to Pandemic:

- Home/Extended Communion
- Memorial Services
- Transportation volunteers

New Initiatives:

- Birthday celebration - this year at the conclusion of our meeting each month, we recited a birthday prayer and read the names out loud of all members celebrating a birthday that month. We also sent a personal birthday e-card every month to members celebrating a birthday.

We sadly said goodbye to several members in 2021. A memorial service was held for Jean Fisler on 3/1/21, Hyun Lee on 11/29/21, Marye Cotton on 11/30/21, and Velma Killion on 12/4/21. We hold in our prayers the families mourning the loss of their loved one and for those who passed and we were not able to memorialize in person: Jack Christian and Cece Phair.

Respectfully submitted by the members of the **Congregational Care Committee**: Sonia Russo, Beth Sherfy, Tracy Talbot, Karen Wise, Doug and Janet Dunlop, Cal Reid, Molly Singerling, Bob Stow, Wendy Kuhn (Chair) and Pastor Emily Berman D'Andrea

WORSHIP COMMITTEE

Purpose:

The Worship Committee assists the minister in providing for meaningful worship of God and assists in carrying out the vision of the church through worship. The Committee is dedicated to serving the congregation and community through preaching, music, communion preparation and service, ushering, flower sharing, and greeting.

Committee members:

Chidi Obasi (Chair), Judy Andrew, Marcia Boogaard, Susan Hougen, Patricia McMillen, Wendy Petti, Del Smith, Bob Stow, Karen Wise, and the PPC staff, Pastor Emily D'Andrea, Chris McAuliffe, and Tom Andrew. All committee members served faithfully in many capacities.

As a congregation, we continued to formalize the processes to live stream and conduct hybrid worship; and to engage the membership and broader community's talents to expand the musical offerings. We successfully pivoted to a hybrid form of worship (In-person and on-line/Live stream) in the sanctuary on Ash Wednesday 2021. We were guided by Pastor Emily's dedication on how best to connect the community through online worship at Potomac Presbyterian Church Facebook or YouTube. We invited greater congregational participation into every aspect of worship as the months of worshipping apart continued.

Special services and celebrations:

New officer ordination & installation; MLK weekend guest preacher Dr. Brian Blount President Union Presbyterian Seminary; Wednesday evening Lenten services on prayer led by staff, Wendy Kuhn & Chidi Obasi; Palm Sunday; Maundy Thursday; Good Friday dramatic readings; Easter; Pentecost; HS Senior Recognition; World Communion Sunday, Reformation Sunday; All Saints Sunday with a tour of the Memorial Garden; Potomac Area Interfaith Communities Thanksgiving Worship; Longest Night of the Year service; Children's Christmas Pageant which was, "Double Take! A Christmas Pageant as told by Mathew and Luke" directed by Cyndy Mamalian and Chris McAuliffe; Lessons & Carols; Christmas Eve services at 4PM and at 7PM. The year ended with A History of Christmas Carols on December 26, 2021.

During the summer months we are grateful to members of the congregation who shared their musical gifts surrounding the monthly worship themes Faith in June, Hope in July and Love in August: Dan Jablonski; Wendy Petti; Tali Smith; the Mamalians; Tom Hougen; the Devinneys; the McFeaters; Chan Chung; Isabel Srour; Cal Reid & the McAuliffes

Communion Services:

January 3, February 7, 17 (Ash Wed) & 24, March 3, 7, 10, 17, 24, April 1 (Maundy Thursday), 4 (Easter), May 2, June 6, July 4, August 1, 8, 15, 22, 29 (weekly in August to support the Love theme), September 5, October 3, November 7, and December 5. A special thank you to those who helped prepare Communion and to Karen Wise for leading the process. We extended the fellowship we experience at the Lord's Table to our wider family of faith by encouraging the congregation to have ready their own communion elements of bread & grape juice while worshipping online.

Supportive roles:

- Tom Andrew, our dedicated Music Director, leads the adult and children's choirs, the hand bell choir, and special music throughout the year. Thank you to Tom and all our choir members.
- During in-person worship, our dedicated Ushers perform duties including candle lighting, counting in person congregants, receiving the offering, and stocking pews with prayer cards and guest registries.
- Flower Guild led by Pat McMillen lovingly coordinated flower arrangements for the sanctuary. For special seasons and Sundays members may donate to the flower fund in honor of loved ones.
- Flower Sharing and delivery to the homebound designed to bring a visit, love, and news of PPC to the receivers, was halted due to COVID-19 pandemic.
- The incorporation of Liturgists (led by Susan Hougen) during the online worship service has tapped into the richness of our diversity. Members of the congregation are involved with prerecording themselves leading portions of the service and reading the scripture lessons.

Key activities for 2022 will include: to conduct hybrid worship and attendance, enhance the live streaming processes; and to engage the membership and broader community's talents to expand the musical offerings.

Chidi Obasi, Worship Committee Chair



In person worship!

Potomac Area Interfaith Community

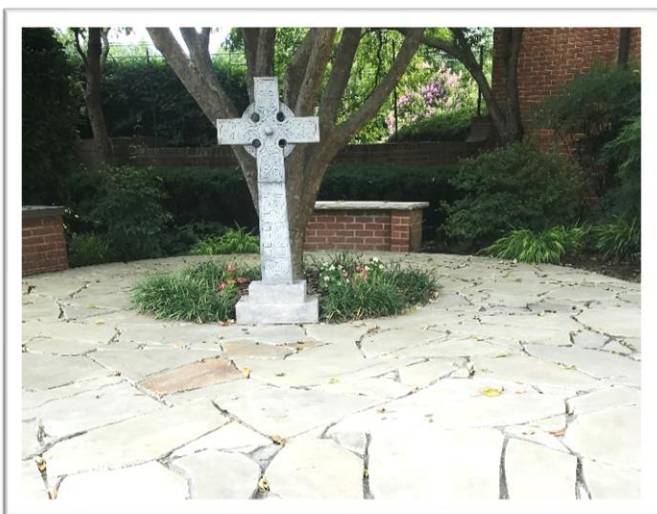
MEMORIAL GARDEN COMMITTEE

Our Potomac Presbyterian Church Memorial Garden continues to grow while remaining a quiet, intimate space that combines a seasonally changing natural garden with the permanence of a perpetual care columbarium—an important ministry for PPC members.

Entrance is from the church Fellowship Hall patio and the Gary Road driveway. The memorial garden continues to be a place of beauty, tranquility and peace for all who visit, while providing comfort for the family and friends of those interred or memorialized on the commemorative plaque.

During 2021, there were two interments: Betty Yadlosky and Cecie Phair. There were three additions to the Commemorative

Plaque: Jean Fisler, Peter Fisler and Bill Hartzog. One niche was purchased. Thank you to Bob Mecklenburg for placing the nameplates on the niches and the Commemorative Plaque and repairing the Gary Road Celtic cross. In July the original garden walkway was repaired with new mortar in all joints and the flagstones re-secured to the base. Additionally, the Session has reconfirmed the importance of our ministry to the church by including a \$1,000 memorial garden line item in the 2022 operating budget. This support will allow the Memorial Garden Fund to grow and be available for future expansion and major repairs rather than annual expenses.



The Landscape Subcommittee (Karen Wise, chair, Dianne Gregg, and Bob Mecklenburg) added more Mondo Grass plants on the Gary Road side and replaced and removed other plants. Routine general maintenance is part of PPC's property committee budget. Weeding, watering, weekly clean-up and annual flowers were provided by committee members. We are happy that these items will be included in PPC's 2022 budget.

To celebrate All Saints Sunday, the November 7, 2021 worship service ended in the memorial garden. Led by Jason McFeaters on the saxophone, the final hymn, "For All the Saints" was sung while the congregation processed from the sanctuary into the garden. Standing on the newly repaired walkway, the congregation received Emily's benediction surrounded by "all the saints." Jason concluded the service with "When the Saints Go Marching In." A fellowship time with beverages and cookies was held on the patio as well as a farewell to Beth and Jim Dart who were moving to North Carolina. Jim's father -a founding member of PPC and original member of the memorial garden committee- and mother are interred in the memorial garden.



A niche may be purchased for \$5,000.00 and a nameplate on the commemorative plaque is available for \$500.00. We are grateful to receive any and all financial donations for the landscape design and for the Memorial Garden Fund which will be used for major repairs, capital maintenance, and future expansion. 2021 saw \$3,225 in donations. Please feel free to talk with Emily D'Andrea, Jeanne Grillo, and/or any committee member about this final resting place option for PPC members. Brochures are available in the church office. Congregational

members interested in joining our committee, including gardening work or attaching nameplates to niche capstones are always welcome. We are happy to welcome elder Louise Plumb to our 2022 committee.

Finally, we are sorry to lose our faithful committee member, Cecie Phair, who died on March 6, 2021. We rejoice in her 102+ wonderful years of life and committee membership since 2006.

Respectfully submitted,

Mary Margaret Smith, Memorial Garden Committee Chair

For the Committee: Nelda Coligan, Emily D'Andrea, Jim Dart, Dianne Gregg, Bobbe Hartzog, Bob Mecklenburg, Nelia Scioli, Ed Tennent, Nancy Tietjen and Karen Wise.



CHRISTIAN EDUCATION COMMITTEE

“I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future.” Jeremiah 29:11

As circumstances around the pandemic continually shifted, the Christian Education Committee trusted in God to guide its planning, continually assessing its programming for children, youth, and adults. By remaining nimble and resilient, the committee quickly shifted between online, in-person and hybrid offerings, ensuring that the congregation at all age levels continued to grow in faith...safely.

Children's Ministry

We thank God for our volunteers that helped us during these unusual times to keep everyone connected: Marianne Beardall, Arianna McFeaters, Mary Margaret Smith, and Cyndy Mamalian. Beverly and JohnPaul D'Andrea have been wonderful assisting in the classroom as youth helpers when needed.

The children were able to adjust to the new programming with ease. On average, 2 - 3 families attended in-person for Sunday school, while we maintained a hybrid model.

2021 Children's Ministry Highlights

- Curriculum curated by Marianne Beardall and Jung Lawrence with monthly Intergenerational lessons led by Chris McAuliffe. Boxes with supplies were provided at the start of the year, and printouts were emailed prior to each Sunday school class for children who were joining virtually.
- Summer activities and supplies were offered to families to do at their leisure
- Rally Day was organized by Jung Lawrence. Members enjoyed pizza, frozen treats, games, and fellowship. There were new families from the community that joined us for the event as well.
- K-5 students learned what it means to live in faith, hope, and love through the Bible. They were given explanations of how to apply this to their lives and actions with others in the world.
- Third graders received the NRSV Bible
- The Christmas pageant was led by Cyndy Mamalian and Chris McAuliffe. All parts were pre-recorded in the sanctuary, and it was presented December 12 in worship.
- Advent materials were provided at church during Sunday school.



Youth Ministry

We were excited to bring back Youth Group in person in Fall of 2021 after meeting online for over a year. Nine of our 8th and 9th grade students also began their Confirmation journey, learning about and claiming what faith means to them. We want to extend a special thank you to Isabel and Nelia for being incredible youth volunteers and Mary Margaret for her help leading Confirmation Class. Also, thank you Beverly and Colin, our youth interns, for helping to plan events and for keeping the youth together.

Mission Trip Highlights



We were blessed to have two mission trips this past year. The first was our Youth Mission Trip (high school and above) who headed to West Virginia August 1-7 for a week of service. If you want to see the amazing work our team did, check out this link:

<https://youtu.be/kdnN7zucv2g>.

Our second Summer Mission (August 16-19) was for our Middle School students who did

various local mission projects under the leadership of Jung Lawrence and Chris. These projects included repairing bikes to give to kids in our area, assembling boxes for refugee students, picking up trash in our neighborhood, and creating Covid care packages for those who were struggling. Here is their video: <https://youtu.be/5UKKBkdsSI8>.



Adult Education

The Christian Education Committee provides a variety of programming to appeal to a wide range of interests in the church community, whether in-person, online or hybrid.

- Faith, Hope & Lunch and Faith, Hope & Coffee - Women's book discussion groups with approximately 13 attendees weekly
- Men's Bible Study
- Wednesday Morning Bible Study
- Men's Book Group - 10 members meet monthly
- Science, Technology and Faith Group

Adult Sunday Mornings - Approximately 25 classes were held on Sundays at 9:45 a.m. via Zoom, and beginning in September we shifted to hybrid learning. Thank you to Stephanie Hampton for her faithful

leadership and for planning such wonderful programs each week. Participation averaged about 20 attendees, split fairly evenly between in-person and online. The curriculum featured a blend of topics including:

- Biblical lessons with professors from local seminaries.
- Faith Journeys, or testimonies from members.
- Topics relevant in today's society - including race & religion, changing church demographics, and deepening our understanding of other faith traditions.
- Mission updates from Lutheran Social Services who are responding to the refugee crisis, Malawi missionaries and our Stephen Ministers



Berger Lecture - In October, we welcomed Dean Yolanda Pierce, Dean of the Howard University Divinity School, who spoke about Justice and Racial Healing to a hybrid audience of more than 50 attendees.

All Church Sunday - We continued to experiment with the concept of a Sunday School hour that included all members -and all ages -- of the congregation. We timed these with the church calendar, to coincide with Palm Sunday and Mother's Day

Lifeskills Speaker Series - Held on Sundays at 5 p.m., the Lifeskills Speaker Series was introduced in Nov. 2020 as "Parenting in a Pandemic," and was broadened to appeal to multiple generations. Walt Mueller from the Center of Parent and Youth Understanding spoke on "Addressing Anxiety in Your Kids," and Cynthia Erickson from the Fuller Institute led a class on "Practicing Resilience." They averaged about 25 participants online, including many non-members and out-of-towners.

Women's Retreat

Our 2021 women's retreat was a virtual event held on Saturday, February 20 with 39 in attendance. The retreat was led by speaker Kelly Johnson on the topic *Project Joy: Cultivating, Celebrating, and Instigating Joy in Difficult Times*. While in the midst of a pandemic, this topic was perfect in helping us find the tools to discover joy in our everyday lives.

Committee Members: Marianne Beardall, Janet Devinney, Stephanie Hampton (co-chair), Jung Lawrence (co-chair), Cyndy Mamalian, Chris McAuliffe, Arianna McFeaters, Chinyere Obasi, Susan Pereles, Alyson Smith

MISSION COMMITTEE

Despite progress with initial COVID 19 vaccinations, the Mission Committee (MC) consensus in early 2021 was that it was best to plan mission projects with smaller groups and other adaptations to retain a safe environment for participants. We concluded that even when it was safe to have larger church-wide gatherings there would be many demands for the time and attention of parishioners due to postponed and deferred gatherings. The reality of the pandemic limited initiatives this year to a few hands-on projects taking place on a small scale or outdoors weather permitting or with modifications for participant distancing.

The Mission committee continued monthly food drives for Nourish Now begun in 2019. When in-person worship resumed, food collections became ongoing with drop off any time the building was open. Beginning in late October, PPC partnered with 11 other Potomac area faith communities and the Potomac Elementary School for a large scale Thanksgiving food drive benefitting Manna Food Center serving Montgomery County.

The youth-led special collection for “Souper Bowl” of Caring in early February to combat hunger was entirely on-line this year. Thanks to fantastic leadership by the youth, the contributions more than doubled from the prior year for a total of \$1410 to benefit Feeding America.

The Mission Committee supported the middle school local mission week with two new mission partners. A project for Solutions in Hometown Connections assembled pencil boxes and school supplies for refugee children. The Mission committee furnished school supplies and pencil boxes and the youth filled 72 boxes with supplies. The youth also learned more about refugees escaping from hardships in their home countries. In addition, the youth worked with a small start up organization, Children on Bicycles that repairs and refurbishes bicycles for local youth. The congregation and friends contributed about 20 bicycles for repair and refurbishment by the youth on this project.

Several long standing projects continued with adaptation as required:

- New school supplies and backpacks for Interfaith Works included the option to contribute supplies or financially.
- Holiday gift tote bags for the Interfaith Works Empowerment Center at Progress Place assembled 46 (up from 43 last year) red tote bags delivered in December. The Metropolitan Community Club participated again this year and shared this has become a meaningful tradition for their group, as it is for PPC.
- The Christmas gift giving tree for Interfaith Works Friends-in-Action families used of sign-up genius for the second year which provides for in-person or virtual participation. 39 families supplied 58 gifts for children and 25 family grocery gift cards.

A new sock and underwear drive collected about 90 pairs of socks and 80 pairs of underwear for adults and children due to input from several groups requesting these items.

The Mission committee worked with mission partners to arrange Adult Education speakers for six Sunday mornings highlighting a range of mission opportunities. The meaningful presentations brought to life the work of mission partner and even spurred a few members to active participation with local programs! We were pleased that highlights from current local and international mission provided inspiring examples during the sermon series on Caring for ALL with Faith, Hope and Love.

PPC continues to support PCUSA's four annual denominational special offerings: Christmas Joy, One Great Hour of Sharing, Peace and Global Witness and Pentecost. Following Hurricane Ida this year the session approved the MC request for a special collection for Presbyterian Disaster Assistance adding to MC donation earmarked for this cause.

With heartfelt gratitude for the congregation's generosity as well as donations through the years to endowment funds, the MC is able to support these projects and organizations locally, nationally and internationally.

- Local Mission Financial Support in Montgomery County and surrounding areas: Interfaith Works (multiple programs), Nourish Now, Manna Food Center, Stepping Stones Shelter, Rainbow Place Shelter, Solutions in Hometown Connections, Lutheran Social Services of National Capital Area, A Wider Circle, Medical Mobile Mission, Washington DC Young Adult Volunteer program, KindWorks, and a Seminary student scholarship.
- National and International Mission Financial Support: West Virginia Ministry for Advocacy and Work camps, PCUSA National Disaster relief, Princeton Theological seminary, Wesley Theological seminary, PCUSA missionaries in central Africa Jeremy and Luta Garbat-Welch, Por Cristo and Jamie Roldos school in Ecuador, Hands Across the Nile in Egypt and PCUSA World Mission.

Mission Committee Members: Jan Cookerly Kerr, Jackie Cronin, Janet Dunlop, Gayle Goff, Tom Hougen, Linda Knowles, John Norvell, Kay Norvell, Elsie Reid, Nelia Andberg Scioli. We miss the many contributions of committee member Denise Pierson who moved out-of-state during 2021 and Alex Shalaby who moved to the property committee to fill an unexpired elder term. The committee appreciates the fabulous support of Chris McAuliffe as our staff representative and many other members of the congregation, who help plan, implement and contribute to projects for the wider community.

Respectfully submitted,

Julie McMahon, Mission chair



Nourish Now Collection



Gift Giving Tree



With gratitude and thanksgiving for the generosity of the members of the Potomac Area Interfaith Community and Potomac Elementary School the blue bins will be returned to Manna quite full for distribution to those in need in Montgomery County.

FINANCE COMMITTEE

2021 continued to challenge PPC, as in-person attendance at worship remained low and many activities were curtailed. Our church leadership was, however, able to adapt to meet the challenges and the church finished the year in a strong financial position. The full church financials follow this report but following are some key items:

- The total 2021 income was \$572,288, which was \$11,788 or 2.1% ahead of budget but \$13,032 or 2.2% below the total 2020 income (note, however, that 2020 income included \$15,850 of parking lot rental income).
- The majority of the 2021 income was from contributions, which totaled \$568,547. That amount was \$11,047 or 2.0% ahead of budget, and \$1,576 or .3% above 2020. While pledged contributions were \$11,185 below 2020's budget, non-pledged contributions came in \$23,760 above budget.
- 2021 income also included a \$9,000 technology grant from the Church Development Committee of the National Capital Presbytery.
- Total expenses for 2021 were \$547,784, which was \$12,405 or 2.2% below budget, and 1.6% above 2020 expenses.
- As a result, the total net income for 2021 was \$24,504.
- In 2020 and in 2021, PPC applied for and received two forgivable loans from the Paycheck Protection Program (PPP), a program enacted by the Federal government in response to the COVID-19 crisis, to help businesses keep their workforce employed. The 2020 loan was for \$54,900 and the 2021 loan was for \$57,297. PPC met the criteria for forgiveness of both loans and the full amount of the two loans (\$112,197) was forgiven in 2021 and is reflected in "Other Income".
- After including the PPP loan forgiveness, total Net Income for 2021 was \$136,701.

As a result of all of this activity and the investment performance of the church's funds, the total in cash and investments (less liabilities) as December 31, 2021 was \$2,519,068, a \$418,619 increase over the prior year.

In 2021, the Finance Committee recommended, and Session approved, a plan to combine the PPP funds (\$112,197) and the Operating Reserve Fund (\$40,000) into the Faithful Giving Fund (FGF), bringing the balance in the FGF, at the end of 2021, to approximately \$375,000. A portion of this fund (assumed 4% to 5%) will be used each year to supplement the annual operating budget of the church. In 2022, \$15,000 will be used from the FGF to supplement the 2022 income.

The Finance Committee, working with staff, the Session and each of the church committees, developed a budget for 2022. A few highlights of the 2022 Budget:

- The 2022 Budget plans for total pledge and non-pledge contributions of \$575,500, which is \$6,953 or 1.2% more than 2021 actuals and \$18,000 or 3.2% more than the 2021 budget.
- The total income for 2022 is budgeted at \$593,500, which is \$21,212 or 3.7% more than 2021 actuals and \$33,000 or 5.9% more than the 2021 budget.

- The increase in budgeted income has allowed for increases in budgeted expenses in 2022. Total expenses for 2022 are budgeted to be \$593,506, which is \$45,722 or 8.4% more than 2021 actuals and \$33,317 or 6.0% more than the 2021 budget.

The Finance Committee engaged GRF CPAs & Advisors to conduct a financial review of the 2020 financial statements. The report is nearly final and will be presented to the Finance Committee and the Session shortly. We anticipate the review to find no “exceptions”.

In summary, the Church is in a strong financial condition with over \$2.5 million in cash and investments, pledged contributions have increased over 2021, and the 2022 budget plans for growth. In addition, the oversight of the church financials and the financial governance continue to be strong.

The Finance Committee would like to thank Lindsay Chapin (Treasurer) and Jeanne Grillo (Office Administrator) for their dedication, expertise and support throughout the year.

Committee Members: Paul Mamalian (Chair), Greg Grigorian, Robert Haynes, Leslie Kerr, Gregg Johnson and Chris Smith.

FINANCIAL STATEMENTS

Financial Statement 2021

Potomac Presbyterian Church

Financial Statement - 2021

Operating Fund

	Jan - Dec 2021	Annual Budget
Operating Fund Receipts		
Total Contributions	568,546.58	557,500.00
Parking Lot Rent	300.00	0.00
Interest & Dividends	3,441.56	3,000.00
Total Operating Fund Receipts	572,288.14	560,500.00
Payroll Expenses	346,040.34	338,961.35
Administrative Services	37,014.10	42,500.00
Christian Education	10,188.52	15,500.00
Worship	10,661.36	18,113.00
Board of Deacons	1,199.83	3,050.00
Stephen Ministry	823.52	1,000.00
Mission	34,921.12	35,000.00
Apportionment	17,494.70	17,494.70
Church - Ops & Maint	81,724.01	80,570.00
Finance Committee	7,500.00	7,500.00
Safe Church Task Force	216.35	500.00
Total Operating Fund Disbursement	547,783.85	560,189.05
	24,504.29	310.95
PPP Loan Forgiveness	112,197.00	0.00
Special Collections	12,533.00	0.00
Total Other In	124,730.00	0.00
Special Funds Collected	12,533.00	0.00
Total Other Out	12,533.00	0.00
	112,197.00	0.00
Excess(Deficit) Receipts over Disbursements	136,701.29	310.95

Summary of All Funds

	Balance 1/1/2021	2021 Receipts & Transfers	2021 Disburse & Transfers	Balance 1/1/2022
Operating Fund	44,772.27	697,018.14	560,316.85	181,473.56
Special Funds	2,010,410.31	426,031.96	98,848.39	2,337,593.88
Total Funds	2,055,182.58	1,123,050.10	659,165.24	2,519,067.44

Bank & Investment Accounts

Money Market & Mutual Funds - Presbyterian Foundation	653,781.72
Checking Account - M&T Bank	147,979.60
Sweep Account - M&T Bank	200,740.87
TD Ameritrade FFSF	925,974.60
TD Ameritrade HAF	418,310.02
TD Ameritrade FGF	226,126.71
Prepaid Expenses	3,146.25
Credit Card Liability	(299.05)
PPP Loan	0.00
Accrued Vacation	(1,793.28)
Prepaid Pledges	(54,900.00)
Payroll Taxes Payable	0.00
Total	2,519,067.44

Operating Fund 2021

Potomac Presbyterian Church
Operating Fund Financial Statement
 December 2021

	Dec 21	Jan - Dec 21	Jan - Dec 20	Annual Budget	Budget Difference
Ordinary Income/Expense					
Income					
Operating Fund Receipts					
Total Contributions	79,205.00	568,546.58	566,970.70	557,500.00	11,046.58
Parking Lot Rent	0.00	300.00	15,850.00	0.00	300.00
Total Interest & Dividends	1,596.95	3,441.56	2,498.98	3,000.00	441.56
Total Operating Fund Receipts	<u>80,801.95</u>	<u>572,288.14</u>	<u>585,319.68</u>	<u>560,500.00</u>	<u>11,788.14</u>
Total Income	80,801.95	572,288.14	585,319.68	560,500.00	11,788.14
Expense					
Payroll Expenses					
Total Salaries	20,977.74	244,962.29	236,537.22	237,598.47	7,363.82
Church FICA	880.71	10,568.62	10,333.78	10,692.61	-123.99
Church Medicare	205.98	2,471.70	2,416.77	2,500.69	-28.99
Total Pension & Medical	3,482.14	42,895.68	36,566.21	39,354.58	3,541.10
Total Allowances	3,783.76	44,849.55	45,325.95	48,500.00	-3,650.45
Payroll Expenses - Other	23.50	292.50	285.00	315.00	-22.50
Total Payroll Expenses	<u>29,353.83</u>	<u>346,040.34</u>	<u>331,464.93</u>	<u>338,961.35</u>	<u>7,078.99</u>
Administrative Services					
Office Equipment-Contracts	672.80	9,941.96	10,557.55	10,000.00	-58.04
Office Supplies	584.67	3,088.60	5,795.82	7,000.00	-3,911.40
Postage	116.00	946.65	780.00	1,000.00	-53.35
Stewardship	0.00	69.49	105.58	500.00	-430.51
Copying	164.98	799.25	1,915.81	2,000.00	-1,200.75
Telephone, Cell, DSL	852.55	5,220.10	4,744.46	4,500.00	720.10
Credit Card & Bank Fees	447.46	4,343.41	5,035.06	4,000.00	343.41
Tech Support	179.50	7,327.14	2,768.80	1,500.00	5,827.14
Online Ministry & Technology	180.00	5,277.50	3,000.00	12,000.00	-6,722.50
Total Administrative Services	<u>3,197.96</u>	<u>37,014.10</u>	<u>34,703.08</u>	<u>42,500.00</u>	<u>-5,485.90</u>
Christian Education					
Supplies	0.00	416.52	479.41	1,000.00	-583.48
Program Resources	3.99	104.33	171.38	500.00	-395.67
Youth Curriculum	0.00	0.00	421.56	100.00	-100.00
Adult Study Groups	-1,050.00	570.91	225.28	250.00	320.91
Teacher and Officer Training	0.00	497.20	833.82	400.00	97.20
Guest Speaker Honoraria	1,050.00	1,950.00	2,300.00	2,000.00	-50.00
Library	0.00	0.00	166.00	0.00	0.00
Youth Ministry	520.38	1,566.21	3,054.61	3,500.00	-1,933.79
Kids Camp	0.00	1,404.65	1,145.20	2,000.00	-595.35
Reformed Institute	0.00	2,500.00	2,500.00	2,500.00	0.00
Confirmation	0.00	246.26	288.82	1,500.00	-1,253.74
Rally Day	138.08	932.44	0.00	750.00	182.44
Women's Retreat	0.00	0.00	797.21	1,000.00	-1,000.00
Children's Teacher	0.00	0.00	252.00	0.00	0.00
Total Christian Education	<u>662.45</u>	<u>10,188.52</u>	<u>12,635.29</u>	<u>15,500.00</u>	<u>-5,311.48</u>
Worship					
Supplies	75.93	539.30	1,053.78	1,000.00	-460.70
Pulpit Supply	500.00	500.00	225.00	1,000.00	-500.00
Substitute Organists	0.00	0.00	300.00	1,000.00	-1,000.00
Music	538.07	1,787.47	2,685.92	2,013.00	-225.53
Flowers	90.49	1,611.59	942.06	1,000.00	611.59
Section Leaders	450.00	5,275.00	7,725.00	10,000.00	-4,725.00
Supplemental Musicians	0.00	948.00	2,000.00	2,100.00	-1,152.00
Total Worship	<u>1,654.49</u>	<u>10,661.36</u>	<u>14,931.76</u>	<u>18,113.00</u>	<u>-7,451.64</u>

Potomac Presbyterian Church
Operating Fund Financial Statement
 December 2021

	Dec 21	Jan - Dec 21	Jan - Dec 20	Annual Budget	Budget Difference
Board of Deacons					
Fellowship	0.00	907.37	639.37	1,000.00	-92.63
Kitchen	0.00	0.00	0.00	350.00	-350.00
Congregational care	0.00	157.30	380.38	500.00	-342.70
Deacon Events	102.42	135.16	268.26	1,200.00	-1,064.84
Total Board of Deacons	102.42	1,199.83	1,288.01	3,050.00	-1,850.17
Stephen Ministry					
Stephen Ministry	0.00	823.52	453.24	1,000.00	-176.48
Total Stephen Ministry	0.00	823.52	453.24	1,000.00	-176.48
Mission					
Session Directed	430.96	34,921.12	41,000.00	35,000.00	-78.88
Ministers Discretionary	0.00	0.00	3,675.80	0.00	0.00
Total Mission	430.96	34,921.12	44,675.80	35,000.00	-78.88
Apportionment					
Apportionment	0.00	17,494.70	17,355.00	17,494.70	0.00
Total Apportionment	0.00	17,494.70	17,355.00	17,494.70	0.00
Church - Ops & Maint					
Insurance	0.00	9,154.00	7,939.97	10,500.00	-1,346.00
Fuel	881.63	6,106.64	6,045.96	5,500.00	606.64
Water and Sewer	164.87	813.30	770.44	1,200.00	-386.70
Electricity	763.62	9,483.97	8,517.88	10,000.00	-516.03
Trash Removal	200.00	2,400.00	2,600.00	2,500.00	-100.00
Lawn Care	1,121.50	14,116.50	10,093.50	12,000.00	2,116.50
Custodial Services	2,000.00	26,000.00	26,000.00	26,000.00	0.00
Real Estate Taxes and FFB	0.00	1,105.70	1,045.94	1,100.00	5.70
Supplies	0.00	335.15	482.91	1,000.00	-664.85
Repairs and Maintenance-Regul	7,439.75	11,441.75	10,516.74	10,000.00	1,441.75
Exterminator	0.00	767.00	767.00	770.00	-3.00
Total Church - Ops & Maint	12,571.37	81,724.01	74,780.34	80,570.00	1,154.01
Finance Committee	6,000.00	7,500.00	6,750.00	7,500.00	0.00
Safe Church Task Force	0.00	216.35	8.00	500.00	-283.65
Total Expense	53,973.48	547,783.85	539,045.45	560,189.05	-12,405.20
Net Ordinary Income	26,828.47	24,504.29	46,274.23	310.95	24,193.34
Other Income/Expense					
Other Income					
PPP Loan Forgiveness	0.00	112,197.00	0.00		112,197.00
Special Collections	2,743.00	12,533.00	12,362.14		12,533.00
Total Other Income	2,743.00	124,730.00	12,362.14		124,730.00
Other Expense					
Special Funds Collected	2,853.00	12,533.00	14,404.35		12,533.00
Total Other Expense	2,853.00	12,533.00	14,404.35		12,533.00
Net Other Income	-110.00	112,197.00	-2,042.21		112,197.00
Net Income	26,718.47	136,701.29	44,232.02	310.95	136,390.34

Summary of all Funds 2021

Potomac Presbyterian Church Summary of All Funds 2021

	Balance 12/1/2021	Current Month Receipts	Current Month Expenses	YTD Receipts	YTD Expenses	Balance 12/31/2021
Operating Fund	\$ 154,755.09	\$ 83,544.95	\$ 56,826.48	\$ 697,018.14	\$ 560,316.85	\$ 181,473.56
Special Funds	\$ 2,249,449.14	\$ 93,306.74	\$ 5,162.00	\$ 426,031.96	\$ 98,848.39	\$ 2,337,593.88
Restricted Funds:						
Endowment Funds	\$ 531,065.01	\$ 31,708.13	\$ 5,162.00	\$ 76,164.33	\$ 22,841.22	\$ 557,611.14
Memorial Funds	\$ 115,850.75	\$ 14,089.82	\$ -	\$ 21,054.10	\$ 1,161.04	\$ 129,940.57
Memorial Garden	\$ 22,900.11	\$ 5,000.00	\$ -	\$ 7,125.00	\$ 5,164.60	\$ 27,900.11
Non-Restricted Funds:						
Mission Trip	\$ 0.00	\$ -	\$ -	\$ 2,854.11	\$ 9,919.27	\$ 0.00
Firm Foundation Shining Future	\$ 912,622.87	\$ 25,082.46	\$ -	\$ 169,080.97	\$ 36,002.00	\$ 937,705.33
Housing Assistance Fund	\$ 406,978.15	\$ 11,331.87	\$ -	\$ 76,435.70	\$ 16,161.67	\$ 418,310.02
Faithful Giving	\$ 220,032.25	\$ 6,094.46	\$ -	\$ 73,317.75	\$ 7,598.59	\$ 226,126.71
Operating Reserve	\$ 40,000.00	\$ -	\$ -	\$ -	\$ -	\$ 40,000.00
TOTAL	\$ 2,404,204.23	\$ 176,851.69	\$ 61,988.48	\$ 1,123,050.10	\$ 659,165.24	\$ 2,519,067.44
						\$ 2,519,067.44

Balance Sheet 2021

Potomac Presbyterian Church
Balance Sheet

As of December 31, 2021

	<u>Dec 31, 21</u>
ASSETS	
Current Assets	
Checking/Savings	
Checking - M&T Bank	147,979.60
Sweep - M&T Bank	200,740.87
TD Ameritrade FFSF	925,974.60
TD Ameritrade HAF	418,310.02
TD Ameritrade FGF	226,126.71
Presbyterian Foundation	
Endowment Funds	557,611.84
General Fund	45,056.98
Memorial Funds GIMER	51,112.90
Total Presbyterian Foundation	<u>653,781.72</u>
Total Checking/Savings	<u>2,572,913.52</u>
Other Current Assets	
Prepaid Expenses	3,146.25
Total Other Current Assets	<u>3,146.25</u>
Total Current Assets	<u>2,576,059.77</u>
Fixed Assets	
Memorial Garden	155,755.58
Church Building	950,000.00
Church Land	242,620.00
Church Parking Lot	725,754.65
Equipment/Improvements	434,732.73
Accumulated Depreciation	<u>-1,080,435.45</u>
Total Fixed Assets	<u>1,428,427.51</u>
TOTAL ASSETS	<u><u>4,004,487.28</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Total Credit Cards	299.05
Other Current Liabilities	
Accrued Vacation	1,793.28
Prepaid Pledges	54,900.00
Total Other Current Liabilities	<u>56,693.28</u>
Total Current Liabilities	<u>56,992.33</u>
Total Liabilities	56,992.33
Equity	
Opening Bal Equity	1,375,239.00
Retained Earnings	1,791,200.09
Permanently Restricted Net	317,171.00
Net Income	463,884.86
Total Equity	<u>3,947,494.95</u>
TOTAL LIABILITIES & EQUITY	<u><u>4,004,487.28</u></u>

GENEROSITY COMMITTEE

Faithful Giving

Rekindle the gift of God that is within you . . . 2 Timothy 1:6

The Generosity Committee of Potomac Presbyterian Church leads the effort to provide the financial resources for Potomac Presbyterian Church in both i) the short term through the annual Generosity Campaign and ii) over the long term through “planned or legacy giving” to the Faithful Giving Fund and the Endowment Fund.

Annual Giving

We offer our heartfelt gratitude to the members and friends of PPC who pledged for 2022 or recently contributed, and are especially grateful to the 56 families who increased their collective 2022 pledges by \$62,273. Many increases were for \$1,000, \$3,000, \$4,000 and much more including non-pledge contributions. We also received pledges from five new families. However, this increase was partially offset by 2021 pledges of \$36,900 by 11 families who have not yet pledged in 2022 due in part to moving from the area and illness or death in the family.

The annual Generosity Campaign has resulted in \$504,714 in 2022 pledges to date. This compares to \$480,000 in pledges in 2021. We estimate that 2022 pledges can reach \$520,000, as we still expect a few others to pledge in this new year. PPC also benefits from other non-pledge contributions which are difficult to predict but are estimated in the annual 2022 budget.

Long Term Planned Giving

The Faithful Giving Fund was developed in 2019 based on the analysis and recommendation of the Generosity, Finance and Endowment Committees, together with Pastor Emily and the approval of Session. The **Faithful Giving Fund** provides members and friends the choice to make current gifts and bequests in estate plans, from which both principal and earnings may be used, or alternatively to the **Endowment Fund** from which earnings alone may be used. The Faithful Giving Fund has grown to \$226,127 while the Endowment Funds have grown to \$653,782 at 12/31/21. Further information on both Funds may be found in the Endowment Committee Annual Report. You will be hearing more in the months to come about these excellent ways to ensure the long-term sustainability of PPC.

Please consider a gift to either Fund at any time. It is immensely helpful for Church ministries and thus helpful for all of us. For example, the Faithful Giving Fund will distribute \$15,000 to support the 2022 annual PPC budget. Also, keep in mind that a new bequest can be easily made to either Fund

by use of a simple codicil to your Will which is available along with additional Fund information in the Church office.

Thank you for your continued generosity to Potomac Presbyterian Church!

Committee Members: Jeanie Bissey, Jan Cookerly, Mike Dager, Chris Dowd, Gregg Johnson (Chair), Paul Mamalian, Pat McMillen, Elsie Reid and Ed Tennent

ENDOWMENT COMMITTEE

The Endowment Committee is responsible for managing the church's endowment funds and long-term investments.

Endowments

Endowments are gifts that have been given to PPC over the years where the goal is to preserve the capital associated with the gift and let the interest or dividends or capital gains on the gift flow back to the church when requested.

PPC's endowments are invested in a set of mutual funds managed by the New Covenant Funds, an investment firm affiliated with the Presbyterian Church USA. New Covenant Funds contracts with professional fund managers to oversee the fund's investment strategies.

As of December 31, 2021, PPC had a total balance of \$653,782 in its New Covenant Funds.

Of this total, \$406,790 was in the New Covenant Growth Fund, \$94,132 was in the New Covenant Income Fund, and \$152,860 was in the New Covenant Treasury Obligations Fund (which are like cash in today's interest rate environment).

Thus, 62 percent of the balance was invested in equities; which was reduced soon after year end to comply with PPC Session's guidance that targets between 50% and 60 percent of the church's endowment to be invested in equities.

The year 2021 was a strong year for financial markets, with strong stock market increases. The New Covenant Growth Fund was up 25.7% in 2021 while the New Covenant Income Fund declined 1.6%. The New Covenant Treasury Obligations Fund yielded a negligible return as the Fed dropped interest rates to about 0%.

In January 2021 the Endowment Committee recommended to the Session that up to a 5% distribution of funds would be consistent with the Committee's goal of preserving PPC's endowment assets. Funds are made available upon request from the respective eligible ministries of the Church.

Long-Term Investment Accounts

PPC designated three funds as long term in nature and invests them at TD Ameritrade. The accounts are invested in a liquid Insured Deposit Account (IDA), like cash to preserve capital, which had a negligible annual return and in an equity index fund; the Vanguard S&P500 Exchange Traded Fund (symbol "VOO") which delivered an impressive 28.66% return for the year.

1. **Firm Foundation Shining Future (FFSF)** In 2015, upon the recommendation of the Finance Committee, the Session directed the Endowment Committee to prudently invest \$500,000.00 of the funds donated to PPC during the FFSF Capital campaign. The Endowment Committee invested \$300,000 of these funds in the Vanguard VOO S & P 500 equity index fund, with the remaining \$200,000 invested in the IDA money market account. As of December 31, 2021, the balance in this FFSF account was \$925,975. Of this total, 62% was invested in equities (\$574,963) and 38% was in the insured deposit account (\$351,012).

2. **Housing Assistance Fund (HAF)** This original \$340,000 in funds represent the net proceeds of the manse sale to be retained for possible housing needs of a future Pastor. It was moved to TD in July, 2020 to provide enhanced investment alternatives and has grown to \$418,310 by 12/31/21. Of this total, 62% was invested in equities (\$259,759) and 38% was in the insured deposit account (\$158,551).
3. **Faithful Giving Fund (FGF)** - The FGF was established in 2019 at \$140,000 as a long-term giving alternative to the Endowment Fund for gifts and bequests. The FGF is able to distribute principal and income in contrast to the Endowment which can distribute only income. The Finance Committee recommended that the FGF be transferred to the TD accounts and overseen by the Endowment Committee due to its long-term focus. Upon session approval, It was moved to TD in September, 2020 and has grown to \$226,127 at 12/31/21; through a combination of income, appreciation and further deposits. Of this total, 62% was invested in equities (\$139,703) and 38% was in the insured deposit account (\$86,424).

The Endowment Committee acknowledges that funds invested in this long-term investment account at TD Ameritrade could lose value and substantial losses are possible, if a serious market correction were to occur. Still, the Committee is confident that with a long-term view, a 60% equity allocation in the Vanguard S&P 500 ETF should offer favorable return/risk characteristics.

Committee Members: Chris Dowd (Chair), Gayle Goff, Gregg Johnson, Leslie Kerr, Chris Smith, Rob Wescott, Calvin Koonce (Advisor)