

Senior Minister's Report to the Board of Trustees

September 2020

Many thanks to the Board for all their early work on prioritizing the Ends for this coming year. This will help me plan on how to allocate our resources effectively in this year of the pandemic.

General State of the Congregation

Our world was turned upside down in March with the lock down and our continued struggle with the pandemic. We have doing very well with pivoting to a on line presence. In fact, many report deeper engagement than ever before because of the ease by which we can attend meetings and worship.

That said, we have lost congregants and giving. My own estimates indicate that the loss has been around 20%. As disruptions go, that is not so bad. We are learning and improving all the time and my hope is that we regain some of that loss and, more importantly, we engage our congregation more deeply than ever before. Throughout the year I will be measuring and reporting how we are doing.

I have met with Mary Money and will meet with the Stewardship team soon. We are considering a more “segmented approach” to giving; in addition to our usual fundraisers, including our Spring Pledge drive, several fundraising experts recommend that we target particular programs for “special” gifts such as Youth Group, Adult Faith Formation and music. We would identify special projects that we want to achieve and ask folks for their financial support. Most of these programs we would have done anyway but this gives our budget a boost.

Faith Formation is getting underway. With the hiring of Nate Pawlek as our new Director of Faith Formation, I am taking advantage of his experience and creative energy. He has already designed on line programs for three age cohorts which he is launching next Sunday. He has also put together a team of parents to support his work.

All of our other ministries seem to be in good shape all things considered. Our music program has had to pivot towards new ways of being but I am confident Ed will figure this out. We are hopeful that our 9 am in person worship will inject some much-needed energy and hope into our congregation.

Continuous Operations Plan

As per our monitoring schedule (3.6) I am reporting on our “Continuous Operations Plan” for the church. I have identified three circumstances when our operations would be in jeopardy: 1. a precipitous decline in income 2. A detrimental legal judgment against the church and 3. A physical disaster such as fire, flood or earthquake (to which I would add pandemic).

Our plan outlined below continues to address these three issues.

1. **Decline in Income.** Should our income decline precipitously the CEO, with counsel from the Treasurer and Finance Committee, would ascertain how permanent and deep the decline would be. We have and will continue to have cash in hand to cover at least three months of operating expenses. In addition, we maintain other cash reserves equal to which could be used to offset declining income. The CEO (or appointed if CEO is incapacitated) would immediately examine the contingency cuts outlined in the most recent budget as well as other expenses that could be trimmed including but not limited to reducing staff time and positions.
2. **Legal Liability.** I have reviewed our insurance policy with Church Mutual and our liability coverage of \$3M is adequate to handle being sued for injury and/or liable. In addition, protocols are in place to protect us from theft in cash handling. We also have safety protocols in place to protect our congregants from sexual misconduct and personal injury including but not limited to incidence reporting, staff supervision of volunteers, safety training including the use of CPR and other measures designed to protect our congregants and our congregation. We have added a protocol requiring staff to report any injury in a “Medical Incident Report”. Those reports are kept on file should we need to justify our response. I also had our attorney review our in-person worship liability as regards the pandemic and we have put some necessary language in place during the sign-up process. Finally, all staff and some of our volunteer leaders have completed a safety training, including sexual harassment training as required by CT law.
3. **Physical Disaster.** Several years ago we increased our insurance policy (see above) and added an open Line of Credit with a local bank on which we could borrow operating expenses plus temporary meeting expenses until a complete and satisfactory insurance settlement could be reached. In addition, our Endowment could be used to rebuild should we need to. This Line of Credit coupled with cash reserves should be sufficient to ensure continuous operations.

We are in compliance with this limitation, 3.6.

Thank you for your leadership.

Respectfully Submitted, Rev. Dr. John T. Morehouse