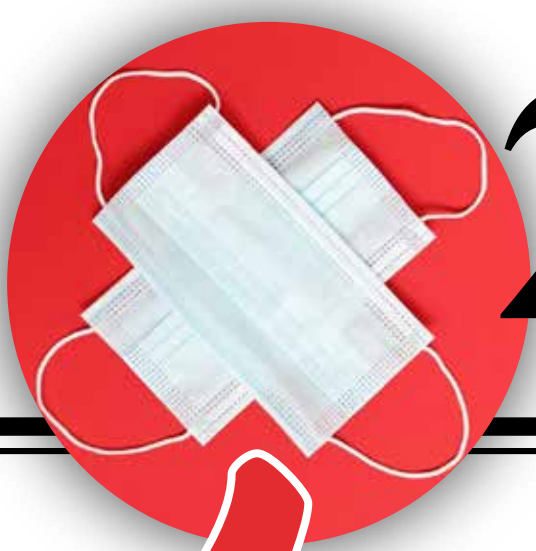


2020

Annual Report

PRESENTED AT THE
ANNUAL MEETING OF
THE CONGREGATION
FEBRUARY 7, 2021

ROSER MEMORIAL COMMUNITY CHURCH

TIME FOR Good News!

A Global Pandemic
Racial Divisions
Political Fractures

After John was put in prison, Jesus went into Galilee, proclaiming the good news of God. "The time has come," he said. "The kingdom of God has come near. Repent and believe the good news!" Mark 1:14 & 15

In case you missed Pastor Dirk's Sermon Series or want to watch again, go to www.roserchurch.com/sermons or find the worship services on the Roser YouTube Channel (www.youtube.com/c/RoserChurch)

November 8 • *A New Beginning* • Mark 1:1-10
The Gospel of Mark opens with *"The beginning of the gospel of Jesus Christ, the Son of God."* This simple phrase is all about grace. It contains profound power and awesome good news!

November 15 • *A New Community* • Mark 1:11-20
Cultures have a way of both uniting and dividing us. Jesus comes with Good News, that He is forming a new community that will unite all cultures. Beginning with just a few members in Galilee, this community promises to extend throughout the entire world.

November 22 • *A New Healer* • Mark 1:21-34
The brokenness in our world sometimes overwhelms us. The physical, mental, social, and spiritual diseases of our time often rob us of our joy and cast shadows across our future. Into these dark shadows, Jesus enters with Good News. He has come to heal with a divine, invincible power, and He proves this power among the broken people who surround Him.

WE CAN ALL USE THIS GOOD NEWS!

CONTENTS

Roser Community Church Minutes.....4
Chair of the Congregation 6
Senior Pastor 7
Associate Pastor 8
Board of Deacons 9
Stephen Ministers 9
GriefShare.....9
Board of Religious Education 10
Library Committee..... 10
Board of Finance..... 11
Investment Committee 11
Treasurer..... 12
Financial Secretary..... 13
Memorial / Gift Acknowledgment 13
Stewardship Committee..... 13
Ushers Committee 14
Altar Committee 14
Board of Trustees 15
Membership Committee 16
Bylaws and Policies Committee 16
Missions Committee..... 17
Music Committee 18
Roser Memorial Guild 19
Officers and Boards..... 20
Committees 21
Nominating Committee..... 21
2021 Proposed Budget..... 22
Executive Summary..... 27
Statement of Financial Position 28
Special Funds Status..... 29

ROSER COMMUNITY CHURCH MINUTES

ANNUAL MEETING OF THE CONGREGATION • FEBRUARY 2, 2020

Call to Order
Printed copies of the 2019 Annual Report which contains reports from boards, committees, officers and staff of Roser Church and the 2020 proposed budget were distributed. At 11:50 a.m. Randy Zion, Chair of the Congregation, officially called the meeting to order and encouraged those attending to read the 2018 Annual Report. Randy thanked the Hospitality Committee and volunteers for providing lunch. More than a quorum of Roser Full and Federated members were present. Randy explained that only Roser members may vote.

Opening Prayer
The Rev. Dr. Bob O'Keef led the congregation in prayer.

Minutes
The 2019 Minutes Review Committee is comprised of Ron Vandeman, Sherry Oehler and Betsy Grundy. Ron Vandeman reported that the minutes of the 2019 Annual Congregational Meeting were reviewed and found correct as published.
MOVED BY RON VANDEMAN THAT THE MINUTES OF THE 2018 ANNUAL CONGREGATIONAL MEETING BE ACCEPTED AS WRITTEN.
Seconded by NEIL CROWELL
MOTION Passed Unanimously

Chair of the Congregation Report - Randy Zion (See page 5 of the 2019 Annual Report)
Randy reported that Roser has received the final judgement on the land parcel behind the church that was unknowingly not part of the original deed when in 1959 Roser purchased four lots that front on Lake LaVista. Roser hired a real estate attorney and filed suit in court to take possession of the land parcel. The case was reviewed by the court, final judgement concluded in favor of Roser, and the title quieted. The land parcel which has always been presumed to be part of Roser property, now officially belongs to Roser.

Randy gave thanks to many for their assistance during his tenure as Chair of the Congregation, acknowledging good attendance from the congregation, excellent preaching and teaching from the pastors, Bible studies, music programs, evangelistic outreach like Women@2, Terrific Tuesdays, Golfing for God, and all the terrific programs that are offered by the Guild. Roser Church activities glorify God. We have outstanding staff and 1000's of hours from volunteers. We are growing because we are searching for ways to bring people into the church.

Randy was thanked for his service.

Sr. Pastor's Remarks – Rev. Dr. Bob O'Keef (See page 6 of the 2019 Annual Report)
Bob stated that it has been 5 ½ years since he was called to Roser and his ministry at Roser has been a tremendous blessing to him. Bob stated that since his calling to Roser, church membership has grown every year, attendance has increased every year, and discipleship has steadily grown. Dr. Bob explained that it has been difficult for he and Phyllis to be away from their family during this time. He announced his plans to retire as of August 20, 2020, his six year anniversary at Roser. Dr. Bob thanked the congregation for all they have done to help him during his time at Roser and was honored to be our spiritual guide and shepherd. The people in attendance thanked Dr. Bob for his service and all the wonderful things Roser has accomplished under his guidance.

Associate Pastor's Remarks – Rev. Neil Crowell (See page 7 of the 2019 Annual Report)
Neil thanked Dr. Bob for his parting birthday gift (which is August 19th!).

Neil reported that Roser has sown a lot of seed for the Kingdom of God and we see it growing and producing. Let us rejoice.

Stewardship and Finance Report – Jim Bennington (See page 10 of the 2019 Annual Report)
Roser has seen much growth and done amazing things in the past 5 years. The number of activities has grown from 50 to 125. The support from the congregation has been amazing. Roser Church is amazing thanks to the work of the congregation. The budget has grown from $400,000 to $700,000; annual attendance has grown from 15,000 to 18,000.

The median age of church members is 74 but we have a very active congregation.

Roser completed a comprehensive two-year financial audit thanks to the work of Christine Hicks who has moved from the area. Roser is seeking a new auditor to lead the 2019 financial audit team.

The 2020 proposed budget can be found on pages 22-26 of the 2019 Annual Report.

MOVED BY JIM BENNINGTON TO ACCEPT THE 2020 ROSER OPERATING BUDGET OF $732,442 AS PUBLISHED IN THE 2019 ANNUAL REPORT.
Seconded by Sandy Dahl
MOTION Passed Unanimously

Jim thanked Matt Meehan for all his help and support, and also David Cheshire for all of his help and support.

Treasurer's Report – David Cheshire (See pages 11, 27-30 of the 2019 Annual Report)
Roser accomplished much in 2019. The video and streaming systems were installed, SoulJourn service was instituted, a new 50 year roof was placed on the Fellowship Hall, attendance has increased 2.1%, contributions increased 6.8%, we have funded all programs.
Roser ran an operating deficit of $35,000 in 2019. A significant increase in the budget is planned for 2020 with a projected 7.9% increase in revenue. An operating deficit of $30-40,000 is projected for 2020 which can be covered by investment funds. Many thanks to Mike Meehan, our professional investment advisor, and the Investment Committee for wise management of these funds.

Nominating Committee Report – Joy Bennington (See pages 20-21 of the 2019 Annual Report)
MOVED BY JOY BENNINGTON THAT THE SLATE OF NOMINEES FOR 2019 OFFICERS, BOARDS, & COMMITTEE CHAIRS BE ACCEPTED AS PRESENTED.
Seconded Darrel Shinn
MOTION Passed Unanimously

Randy Zion introduced Mark Morris, the new 2020 Vice Chair of the Congregation.

Mark noted that the only constant is change. The change to Roser with Dr. Bob retiring is more significant than we expected. The opportunities for going through successful changes lies with the Roser congregation. We are the ones who will make it happen through the direction of God's Holy Spirit. We are the arbiters of this change. Let us resolve to work together to make 2020 a great year for Roser.

Old Business – None

New Business – None

Adjourned 12:22 pm - The meeting was closed with the Lord's Prayer.

Minutes respectfully submitted by Cass Robertson, Clerk of Council

CHAIR OF THE CONGREGATION

GLENDA BECK

This has been my first term serving as Chair of the Congregation of Roser Memorial Community Church. And what a year it's been!! I would like to start by saying what a blessing it is to be a member of this church and to work with all the wonderful volunteers. It's been a challenging year to say the least, but we are doers and mountain movers. We are survivors. We hear of so many congregations that have closed or are struggling just to stay afloat. Thanks to our staff and the wonderful people of Roser, we are very much alive and doing well. God is good!!

On February 2, 2020, I was on my sofa recuperating from surgery and could not attend the Annual Meeting. You elected me as Chair of the Congregation and I thank you for that – most days. Before the meeting was over, my phone started letting me know that I was getting messages. To our surprise, Dr. Bob had announced his retirement beginning in August. I attended my first Council meeting as Chair via Skype. Who knew this would be the beginning of things to come. By March all of our church buildings were locked down and meetings were being held on Zoom. We had never even heard of Zoom, and now it has become a major part of our lives.

Sunday morning church was held virtually with just the staff in the Sanctuary. It gave us all the opportunity to still attend church while being safe because of COVID-19. We were all hopeful that things would return to normal sooner rather than later. We know now that we don't always get what we want when we want it. I would like to give special thanks to Pastor Neil and all our staff for stepping up and keeping our church going. Dr. Bob left his position as Senior Pastor earlier than expected and everyone took it in stride and kept us moving right along. We are grateful to all of you.

Our search team for a new Senior Pastor received about 200 applications for the position. Many, many Zoom meetings and interviews later, we invited Pastor Dirk Rodgers and his wife Liz to come visit Roser. The rest is history. Pastor Dirk arrived the beginning of November and was officially installed on Sunday, January 24, 2021. What a blessing for Roser that he has come to lead our congregation.

In April we began holding services on Sunday morning in the Sanctuary. Masks, limited number of people, social distancing, sanitizing, etc. have become the norm and will be for a while. We miss socializing, dinners, music from the choir and all those things we love about Roser. But we are grateful that we can gather on Sunday morning and also join in online. There are always things to be thankful for.

We did say goodbye to two other staff members in 2020. Jim Webb, our weekend custodian and Julie Spellissy, our ray of sunshine in our church office, both retired. We thank you both for all you contributed to Roser and especially for your friendship.

What does 2021 have in store for Roser? Only God knows for sure. My feeling is that with all the love and support from the people I have met over the years at Roser, good things are coming. We have new adventures to look forward to and with faith in God there is nothing that we can't accomplish. Love your neighbor, love yourself and love your church and all that it stands for.

Blessings,
Glenda Beck
Glenda Beck

SENIOR PASTOR

PASTOR DIRK RODGERS

Not everyone will remember the year, 2020, in a positive light, but, for me, this year has brought an incredible blessing. On November 1, 2020, I began to serve as your Senior Pastor.

For the last two months of 2020, we focused on the following initiatives, as we begin our ministry together.

1. **WORSHIP** • We introduced two sermon series, focusing on "Good News" and "Invincible Hope" during these challenging times.

2. **STAFF** • We began a more structured, weekly staff meeting to get everyone involved in brainstorming, planning, execution, and evaluation. We suggested the addition of two new staff roles for 2021, that of Office Administrator and Video Production Specialist. We also proposed a change in Bev's role to that of Communications Specialist. These proposals have been incorporated into the 2021 budget.

3. **VIDEO AND SOUND TECHNOLOGY** • Since a larger number of our worshippers are participating online, we have improved our video and sound technology to accommodate this service. This includes better cameras, microphones, and updated video software. We have also improved the technology used in the fellowship hall, which, if necessary, could serve as an overflow or café area for our Sunday morning worship services.

4. **CHRISTMAS EVE** • Given the current restrictions required by the COVID-19 pandemic, we had to think creatively about how to continue Roser's lively celebration of the Advent season. Staff and volunteers worked hard to offer both outdoor and indoor options for Christmas eve. We originally scheduled outdoor services for 12 noon and 4 PM, and we scheduled a 7 PM service indoors. Because of the weather we ended up moving the 4 PM service inside. Both indoor services were then streamed online. The outdoor service was well received, with some 141 people attending. We are aware of more than 30 people who were guests and visitors to this service.

5. **GETTING TO KNOW PEOPLE** • Throughout November and December, I have had dozens of conversations with committees, ministry teams, church members and members of the community. These conversations have validated my belief that God has much to accomplish through us here at Roser. I look forward to being part of this team!

In His Service,
Dirk

ASSOCIATE PASTOR

REV. NEIL CROWELL

PERSEVERING UNDER TRIALS

Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be mature and complete, not lacking anything. If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you. But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and tossed by the wind. That person should not expect to receive anything from the Lord. Such a person is double-minded and unstable in all they do… Blessed is the one who perseveres under trial because, having stood the test, that person will receive the crown of life that the Lord has promised to those who love him. -James 1: 2-7, 12 (NIV)

One of my favorite movies is The Shawshank Redemption, released in 1994. The main character (Andy) is convicted of a murder he did not commit and is sentenced to life in prison in 1947 Portland, Maine. For twenty years, Andy breaks off pieces of the wall in his cell, piece by piece, covering it with a poster, until he finally sees the opportunity to break free. At the end, the narrator (Morgan Freeman) explains that "geology is the study of pressure and time, and that's all a man needs; pressure and time." When we have the right amount of each, that is the moment at which we want to escape.

While I do not advocate escaping from prison, I believe we have all become geologists; we now know what it's like to study pressure and time. We have seen first-hand what pressure and time can do to people. From COVID-19 and the lockdowns, to the many who have become ill and unfortunately passed away, to high unemployment numbers and political violence, we are not immune to the stress caused not only to our community, but to ourselves. Unfortunately, because of the lockdowns, many have had nothing but time to ponder this.

We may not be a persecuted church like those in James' time, but we are bombarded by the problems in the world with nothing but time to think about what is going on. Not only did Roser endure the outside tribulations, but we also wrestled the pressures of losing a senior pastor (and listening to the associate preach for six months), the closing of the church for a month, no social gatherings, and missing the physical presence of our snowbirds. We had to take the time to re-invent ourselves and how we do ministry. The passing of the peace was replaced by the elbow-bump. Fried Chicken on Terrific Tuesday became re-heated mac and cheese in front of a camera for Zoom Bible Study. Though we are heartbroken over the lack of gatherings under one roof, we can be thankful we live in an era in which we can remotely assemble to ensure everyone's safety over the past nine months. While we are separated, there is no limit to the distance of God's grace, love, and mercy which surround us each day.

Pressure and time will make us either collapse underneath the sheer weight of the moment or make us shine like diamonds. If we look unto the Lord for wisdom and strength, He will guide us through these most difficult times, and His glory will shine through us. May we, in 2021, search for the wisdom only God can provide, unwavering in our belief in Him, holding onto his promise never to leave us, and may we persevere until the very end.

In Christ,
Neil

BOARD OF DEACONS

JOHN SKLADANY, CHAIR AND LORNA SMILDE, VICE-CHAIR

The Deacons are responsible for matters pertaining to the spiritual life of the church, working closely with the pastors. They are spiritual caregivers within the congregation. They assist the pastors with visits to members, worship services, and hands-on ministry as needed.

Members of the Board of Deacons send notes and birthday cards, provide meals, and make visits when spiritual support and comfort are needed by the congregation. A deacon represents Roser at all memorial services and funerals.

Deacons prepare and assist with communion on the first Sunday of each month as well as distribute Fig Newtons to visitors, candles on Christmas Eve, and palm crosses on Palm Sunday. They also greet visitors at the Welcome Desk, organize the Advent candle lighting as well as the lay scripture reading for Sunday Services and manage the Easter flower crosses.

Members of the Board of Deacons participate in various community events such as giving tours of our Chapel during Bayfest and distributing water during the Veterans Day parade. The Deacons also organize a very meaningful Christmas caroling outing to several Bradenton healthcare facilities each year.

STEPHEN MINISTERS

LORNA SMILDE

Stephen Ministers continue to provide caregiving to people experiencing challenging situations. Caregiving is faith-based, completely confidential and delivered on a one-to-one basis. Stephen Ministers also provide a 13-week GriefShare program twice a year for members of our congregation or people from the community who have lost a loved one. This program began in 2019. Currently Roser has 14 Stephen Ministers, five of whom have care receivers at this time. Plans are being formulated for the training of additional Stephen Ministers during 2021.

While somewhat restricted by the health guidelines of Covid-19, Stephen Ministers continue to stay in touch with care receivers and encourage referrals at any time.

GRIEFSHARE

JOANNE MOYER

Help and encouragement after the death of a spouse, child, family member, or friend are available through GriefShare under Stephen Ministry. GriefShare is a Christ-centered, safe support group built around a set of key distinctives:

*Weekly teaching video
*Small group discussion
*Workbook for daily personal Bible study and journaling

A participant may join at any time during the 13-week program and have the opportunity to find practical help and a place to connect with others. In 2020 GriefShare began February 5, however, after 7 weeks the church closed due to the pandemic and GS was on hold for several weeks. The program was completed July 22 and facilitated by Ron Brock, Peggy Nash, and Lorna Smilde. All grieving people in our church and our community are welcome. www.Roserchurch.com/GriefShare

BOARD OF RELIGIOUS EDUCATION

LINDA GIANIOTES, CHAIR

The Board of Religious Education, BREd, is a terrific board that brings religious education to the young and the young at heart with the help of its members, wonderful volunteers and church staff members. The members of BREd for 2020 were Beth Bernet, Glenda Beck, Linda Gianiotes, Linda Ress, Kathleen Crowell, Edward and Carol Heckman and Susan Nudd. These people provide valuable Christian leadership to Roser Memorial Community Church.

BREd is responsible for Lisa Lardas. She is our Nursery Coordinator. She has been with us since 2008. Lisa provides wonderful games and video lessons to the infants and toddlers that are dropped off to the nursery so their parents and or grandparents can attend worship. Lisa has a variety of activities that are suitable for all ages under kindergarten. She brings her talents from the daycare she works at during the week and shares them with our little ones along with her faith. Due to the decline in children for Sunday school, we allowed children in 3rd grade and lower to have the option of going into the nursery or having a Sunday lesson/class. It was a simple fix and alleviated the need for teachers preparing weekly lessons for class, and then have no children attend. A Sunday school teacher was available as needed for those who wanted class.

There are weekly Sunday morning classes available for children in Kindergarten through 5th grade. We continue to prepare for children each week. However with the lack of children it is difficult to get volunteers to teach. Both Beth and myself always had a lesson ready if children came to church. When given notice of children attending, Linda Ress and the late Priscilla Seawald assisted with teaching. With COVID striking the rest of the year, all Sunday school classes ceased. With the coming year, and God's grace in ending COVID, we hope to address this issue in the coming year.

There were two adult Sunday morning classes provided as well. Again with COVID these have ceased. They did provide a great sense of insightfulness and BREd can't wait to be able to offer these classes again in the future.

This year in BREd was not much!

BREd is a very small board and we accomplish a lot throughout a normal year. We could not do it without fantastic employees, volunteers and the church congregation that give of their time, talents and treasures. I am truly blessed to be the Chair of a board that has wonderful people as board members and to accomplish all that we have in the past. We look forward to post-COVID classes and events. We also look forward to Pastor Dirk's and Pastor Neil's ideas and leadership for 2021.

LIBRARY COMMITTEE

DOUG AND DIANNE DELONG

The library, like other Roser activities, was drastically impacted by COVID-19. Activities prior to the building closure in March were routine, with the usual circulation of materials. One exception is that, after receiving a request from a parishioner, we recommended and received permission from both the Board of Trustees and the Church Council to purchase and install a "Little Free Library," a free-standing box, outside the church building where anyone may take a book or bring a book to share. This would make some of our books and other media materials available to the public. These items, none required in the library collection, will be selected and placed to be viewed and borrowed or retained by readers. Items may also be placed in the box by readers who wish to share them. Those will be reviewed and, if appropriate, retained in the box.

Because the "Little Free Library" was received a few days after the building closed, the project was suspended and remains so as of time of writing of this report. We anticipate installation once the building is open and we can safely share materials. The Trustees have agreed to install the box and have approved a site accessible to the public adjacent to the Chapel entrance.

The librarians, with assistance, have begun sorting and filing materials of an archival nature. This will be an ongoing project throughout the year.

BOARD OF FINANCE

DAVID CHESHIRE, CHAIR

Our "best laid plans" for 2020 were turned upside down by COVID. Thanks to our 2019 investment in video, we immediately transitioned to on-line services plus use of Zoom for meetings and small groups, with the added benefits of involving absent snowbird members and our broader community. Streaming will continue to be essential for the future.

We weathered the initial shock to attendance, giving and our reserve investments via communications, budget trims, and a (one-time) forgiven Payroll Protection loan from the federal CARES act which covered 9 ½ weeks of staff and utilities. We prepared a low-cost Line of Credit backed by our reserves, which was ultimately not needed. We were able to maintain full staff pay, provide additional support to local COVID missions, invest in enhanced video, supplement Neil Crowell's pay as Interim Pastor, and find / begin relocating Dirk Rodgers as our new Senior Pastor. Decreases in program and staff costs (from retirements and unfilled positions) more than offset reduced giving, further helped by an unexpected and generous legacy bequest. Instead of the planned operating deficit, we ended the year well in the black.

We expect COVID impacts to continue well into 2021. Our financial position allows us to support outreach to our members and community via expanded office and production support and a modified contemporary service in the Fall, although enhanced giving is needed and greatly appreciated to lessen a planned $66K operating deficit.
As an island-based church subject to flood and wind damage (insurance is cost-prohibitive), changing demographics, and long-term climate change, we established a $350K cap on Operating / Emergency Reserves ($20K away) and recognized the need to substantially boost Endowment Reserves through Legacy gifts and $25K annual transfers as we are able. Thanks to guidance from our Investment Committee as the market recovered, our reserves rose 26% over the 2019 record.

Financial audits of the church and of the Women's Guild were completed with positive findings.
We especially thank all our staff for their support, dedication and creativity during this difficult period.
We mourn the passing of too many church members and look forward to adding new members as COVID eases.
We especially look forward to resuming full in-person services, programs, and Christian fellowship on our beautiful campus. Onward and upward!

INVESTMENT COMMITTEE

CATHY MEEHAN, CHAIR

The role of the Roser Investment Committee is to provide experienced oversight and management of all Roser invested Funds, which includes management of the Roser Endowment Fund and the Roser Reserve Fund.

The majority of the funds are invested in mutual funds and ETFs which reflect broad participation in the U.S. equity market, including large-cap, mid-cap and small-cap valuations. A smaller percentage may be invested in specialty funds that promise above-average returns. Funds from the principal of the Endowment Fund can be transferred for use only when put to a congregational vote as provided for in the Roser Bylaws.

The Committee meets a minimum of three times a year, with provision for additional meetings if needed. During 2020 we met monthly during most of the year. The investment strategy and portfolios are reviewed at each meeting. Monthly reports are available to Investment Committee members and a summary of portfolio activity and rate of return is reported to the Board of Finance and the Council on a monthly basis.

Through December 31, 2020, the date for the most recent reviewed information, total investment funds were up 26% year to date over 2019, for a total of $716,180.

TREASURER

JIM BENNINGTON, TREASURER AND GARY HICKERSON, ASST. TREASURER

2020 was a year we will long remember. After a strong start Roser buildings were closed March 18 for 10 weeks due to the COVID-19 pandemic and only resumed limited services on May 31. The restrictions caused by the pandemic reduced our annual attendance from 18K in 2019 to 8K in 2020. Operating contributions continued to match 2019 contributions until November due to the support of amazing Roser members and non-member attendees. Typically, November and December have had the greatest attendance and income, but 2020 saw only 700 attendees, down from 3,800 attendees in 2019. This lack of seasonal attendance resulted in $36K less in contributions for that period. Dr. Bob retired in May and Pastor Neil filled in as interim pastor until Dr. Dirk Rodgers was hired November 1st. Throughout this whole time Roser continued to stream all Sunday services to reach those who could not attend in person.

With church programs restricted by COVID, expenditures were reduced more than the income. 2020 brought some additional unexpected income in the form of a $67.7K (forgiven) Payroll Protection loan from the Cares Act and a $64.7K Legacy Gift from the estate of a committed member. This, along with the annual Dr. French Legacy Gift, allowed Roser to end 2020 with a strong surplus (see the financials at the back of the Annual Report). As per the recommendations from the 2018 auditor the surplus will be carried in the Undesignated Clearing Specials account.

Mission outreach has always been important to Roser. The Missions Committee, together with the Roser Women's Guild, contributed over $163K to support needy missions in 2020. The Roser/AID Food Pantry provided another $35K to help feed Island families.

We have two major budget items for 2021: $23K to resume SoulJourn in the 4th quarter, and $73K to hire a full-time Office Administrator and a part-time Video Production Specialist. Other program areas are being held constant and Capital Improvements limited. Additional income was provided by the Women's Guild, parking revenues, and the annual Dr. French Legacy Gift.

With the pandemic uncertainties and a slight increase in total income, 2021 has a projected operating deficit of $66K. With our strong cash surplus from 2020 we should not need to draw down from the Operating Reserve Fund. Fortunately, our investments of the Operating and Endowment Reserves have had extraordinarily strong market performance in 2020.

A summary of 2019, 2020 and planned 2021 financials are shown below (numbers rounded). Specifics are in the detailed budget in this Annual Report.

	2019	2020	2021	
OPERATING INCOME				
Worship	$549K	$515K	$537K	
Memorials	$ 71K	$148K	$101K	
Guild / Other	$ 30K	$102K	$ 30K	
	$649K	$765K	$668K	
OPERATING EXPENSE				
Programs & Operations	$185K	$187K	$224K	
Staff	$426K	$389K	$494K	added staff, relocation
Capital Improvements	$ 77K	$ 27K	$ 17K	
	$689K	$602K	$734K	
Emergency/Operating Reserves	$ 264K	$ 330		
Endowment Reserves	$ 304K	$ 386		
	$ 568K	$716K		

FINANCIAL SECRETARY

JIM AKIN

This has been a very challenging year for all giving and donations. In spite of the difficulties of not being able to attend regular services, weekly offerings were up and down, but the Roser family has been very generous in contributing to the many Roser programs.

For our seasonal and weekly video members, we can set up a regular debit from your bank account directly to Roser if this is a convenient way for you to donate.

MEMORIAL / GIFT ACKNOWLEDGMENT

MARY PAT SWAMY

Part of the financial department is gift recognition. Mary Pat Swamy has been the note writer for three years. For the last twelve months, she has sent 325 letters. Half of this total was sent to any monthly donors of $500 or more. There were 6 honorariums from 6 donations, memorials for 25 persons from 104 donations, and 148 large non-covenant donations. If Roser gets a memorial gift, a form letter of thanks is sent to the donor, and a letter of notification is also sent to the relative of the one who has died. If a donor sends a gift to honor someone, s/he receives a note of thanks, and the person being recognized is notified of the gift in their name. Many of these memorial and honor gifts supported the food pantry in 2020.

STEWARDSHIP COMMITTEE

CO-CHAIRS: MIKE MEEHAN, RANDY ZION

The Stewardship Committee works to ensure that Roser Community Church is availing itself of the time, talent, and treasure given to the glory of God by its membership and others to achieve the mission and ministry goals of the Church. The objective is to connect and involve full members, affiliated members and winter friends of Roser with time and talent opportunities that fit their interests and availability. The Stewardship Committee also encourages financial giving of God's gifts through annual Stewardship, Legacy and Endowment Fund programs.

From a Stewardship perspective, the year of the pandemic has made it difficult for our church. With the church closed, except for "limited attendance" Sunday services, a number of Roser's in-person outreach programs and ministries have been temporarily cancelled. However, many others have been sustained or added through the use of Zoom, YouTube, Facebook, and other digital communications. Thank God Roser has the technological ability to present Sunday Services, gather for meetings, and present ministries and outreach programs using digital technology until we can safely meet again in-person.

The pandemic also negatively affected our worship contributions for 2020. Roser ended the year about $70,900 below our plan for 2020, but because of a payroll protection loan from the federal government that was forgiven, the receipt of a substantial legacy gift, and trimmed expenses, Roser made no cuts in staff or payroll, upgraded our video system, and aided a mission affected by COVID and still ended the year with a surplus.

In 2021, as COVID continues to restrict our in-person programs and outreach and without the extra financial assistance from the government program and the legacy gift we received in 2020, the Stewardship Committee anticipates many increased opportunities to love Christ, share his grace, and serve all with the Spirit filled use of our God given time, talent and treasures.

USHERS COMMITTEE

MAJOR LECKIE, CHAIR AND JOHN SKLADANY, VICE-CHAIR

The 2020 Ushers would like to thank Roser Church for the opportunity to serve as Ushers. It is a wonderful chance to greet church members, guests and visitors.

Over the past year the Ushers have welcomed and served people in two Sunday services, 8:30AM and 10:00AM. In addition to Sunday morning services, Ushers participate in special services including Ash Wednesday, Maundy Thursday, Good Friday, Thanksgiving, Christmas Eve and Memorial Services.

Unfortunately due to restrictions related to the Coronavirus, Roser Church was closed for approximately two months, and we were unable to have a number of our regular services. Once we were able to resume in-person worship, we did so with limited capacity and followed recommended health and safety protocols.

Thank you to all the Ushers who have so graciously given their time to serve Roser Church. They are Mike Kulikowski, Fran and George Barford, B.J. Love-Rosche, Tracy and Ron Piatt, Liz Hager, Lorna Smilde, Bailey Williams, Tim Limbach, Sharon and John Skladany, Pam and Major Leckie, Jack Brennan and Norman Cochran.

ALTAR COMMITTEE

CLAIRE QUILLIN, CHAIR • GAIL TRAVIS, MELISSA ANDERSON

The beginning of 2020 saw a new member, Melissa Anderson, join the Altar Committee. She replaced Heather Blane who served for a few years. We thank Heather for the wonderful job she did. After Melissa was shown the duties of the committee (straightening up the pews, etc.) the pandemic hit. Our regular duties came to a halt with the removal of all hymnals, Welcome envelopes, prayer request cards and pens in March.

Lillies were still ordered at Easter and delivered by Orban's Nursery, as were Poinsettias at Christmas.

The Altar committee with volunteers decorated the church for Christmas and also met after the season to store the items. Charles Wade was most helpful during this time, as was Matt Meehan. During the year, Bev Hunsberger worked with the Sunday Altar Flowers. Volunteers distributed them to homebound members and we thank them for that.

Gail Travis looked for a replacement for the back storage cabinet in the sanctuary. She anticipates something new in 2021.

BOARD OF TRUSTEES

DAN LUCKENBILL, CHAIR AND ALAN WARD, VICE-CHAIR

We are happy to report that in 2020 we survived a Pandemic and illness within the group and adhered to the constraints of closing the church temporarily and then reopening with limited seating following CDC guidelines and Anna Maria ordinances. We purchased a new sanitizing fogger machine to disinfect the surfaces of the church on an ongoing basis and we have also made masks and sanitizer available to the congregation.

With these limits and a reduced budget, we were able to physically complete the following:

- SEAWALL CLEATS were installed to encourage members and visitors to arrive by boat for services.

- Installed HANDRAILS to improve safety and function.

- GUTTERS & DOWNSPOUTS were installed on the Food Pantry/Thrift Shop building to help prevent flooding.

- THRIFT SHOP flooding damage has been removed and plans are in place to remodel this Spring.

- Trustees installed ROSER'S BLESSING BOX on the exterior of the Food Pantry which is available 24/7 for those in need of emergency food.

- Supervised the new FELLOWSHIP HALL PROJECTOR INSTALLATION AND WALL SCREEN painting in time for streaming the Christmas Eve Service.

RESPECTFULLY SUBMITTED:
The Board of Trustees; Jay Calhoun, Doug DeLong, Major Leckie, Dan Luckenbill, Rick Maddox, Mike Oney, Vanessa Oney, Pete Robertson, Alan Ward, Dan Divine

MEMBERSHIP COMMITTEE

CO-CHAIRS: SHARON SKLADANY AND KIM DEMARCO

The Membership Committee is responsible for the rolls of the church. The committee reviews our numbers annually and moves members from active to inactive status after there has been no attendance or giving for one year, but not before an effort has been made to reach out to these people. (This year due to Covid, the church closing and then attendance limited for services, this review was not done.) In addition, the committee working with the pastors makes every effort to invite new members to join Roser as either full of federated members.

2020 was a difficult year to welcome new members into our congregation here at Roser, but we look forward to 2021 when we will again have that opportunity.

MEMBERS LOST

Deceased 14

ACTIVE MEMBERS

Full Membership (2 New) 261
Federated Membership (2 New)..... 65
Total Membership 327

BYLAWS AND POLICIES COMMITTEE

CO-CHAIRS: CATHY MEEHAN AND DICK WALTER

The charter of this Committee is to advise on, draft, and present to the Executive Committee and Roser Council amendments to the Bylaws, Constitution, Charter and Policies Manual of Roser that the Executive Committee has determined are necessary.

After a little over a year of work, the Roser Policies Manual was adopted by Council at the March 25, 2020 meeting. No additional changes have been made since that time. The Committee has consulted with leadership on various issues throughout the year, but no changes have resulted.

The Bylaws, Constitution, Charter, and Policies Manual are available on the Roser web site at www.RoserChurch.com. At the website select " Church Resources". Log in Email is Resources@RoserChurch.com, Password is "Roser2018". That will bring up the page with the documents.

Should you have any comments or questions related to any of the aforementioned documents we can be contacted at CWMeehan6@gmail.com and RAWalter4515@gmail.com.

MISSIONS COMMITTEE

CO-CHAIRS: RANDY & GAIL SWAIN

MISSIONS OF THE MONTH FOR 2020

JANUARY	Global Service Network
FEBRUARY	Hope Seeds
MARCH	Loving Hands
APRIL	Hope Children's Home
MAY	ECHO
JUNE	Mercy Ships
JULY	Agape Flights
AUGUST	Beth El
SEPTEMBER	Bring on the Ministry
OCTOBER	FL Sheriffs Youth Ranch
NOVEMBER	Wycliffe
DECEMBER	Youth For Christ

Each Mission of the Month (MOM) was invited to provide a mission moment to the congregation (either in person or through video) one Sunday in the month their mission was featured. The committee continued to allocate $2,000 to each MOM in addition to the congregation's gifts.

ADDITIONAL CONTRIBUTIONS FOR 2020

In addition to Missions of the Month, the Missions Committee voted to contribute to the following missions:

OUR DAILY BREAD • $210

CWS/CROP WALK • $300

THE POTTER'S HOUSE GOSPEL CHOIR • $300

LOVING HANDS GOLF TOURNAMENT
Sponsorship and one-time gift • $700

OPEN AIR CAMPAIGNERS • $500

LEARN TO FISH
(memory of Sabrina Crane) • $200

HOPE CHILDREN'S HOME
(Christmas gifts for children) • $1,000

LORD'S LIGHTHOUSE • $450

FLORIDA SHERIFFS YOUTH RANCH
(Christmas gifts for children) • $800

GLOBAL SERVICE NETWORK • $1,000

AGAPE FLIGHTS
(Thanksgiving for missionaries) • $500

Additional support for local missions during COVID was provided through a generous bequest of $10,000. This bequest provided $2,000 each to the following missions:

Bring on the Ministry
Our Daily Bread
Turning Points
High on Jesus
Anchor House

MISSION FEST

Roser's annual Mission Fest was held on February 16, 2020. Over twenty missions were represented at this event.

ANGEL TREE

There were two options available in 2020 for Angel Tree contributions. The congregation could drop off gifts at the church for the "Forgotten Angels." Thanks to the generosity of the Roser congregation and others in the community, the Salvation Army picked up over half a truckload of gifts for these children. The congregation also had the opportunity to go online, select a specific child for Angel Tree, and have gifts shipped directly to Salvation Army.

ADDITIONAL INFORMATION

All missions were reviewed and vetted for 2021 at the November 26 Missions Committee meeting. One additional mission (Solve Maternity) was identified and voted on for 2021.

MUSIC COMMITTEE

CO-CHAIRS: JOANNE MOYER AND JEANETTE ROTHBERG

The Music Committee gives aid and encouragement to the church music ministry. We oversee and evaluate the work of our Directors of Music Ministry. We recommend budget support for our music program and see to the needs of our music library, equipment, and special programs. Members serving during 2020 were: Susan Cheshire, Mary Deur, Karen DiCostanzo, Jill Morris, JoAnne Moyer, and Jeanette Rothberg.

Craig Ramberger and Brandon Kouri have been our directors since December 26, 2019. Craig is the Director of Music Ministries and Brandon is the Associate Director of Music Ministries. They share what, in the past, has been one position both in responsibility and salary. Craig's responsibilities are mostly vocal, directing, and teaching as well as directing the handbell choir. Brandon's responsibilities are mostly instrumental although they can, and do, fill in for one another.

Unfortunately, after just getting to know the choir, our directors had to stop all rehearsals, both choir and handbells, due to the pandemic. The church was completely closed for about 10 weeks and then when it reopened there were strict rules about mask wearing and social distancing. The Music and Executive Committees decided we should not be having rehearsals, including rehearsals with soloists or other musicians. Craig and Brandon have been providing wonderful music for the Sunday services with Brandon playing piano and organ and Craig providing the vocal anthems. They also started an on-line program on the Roser website called Chancel Connection. They start with a meditation followed by vocal instruction. They direct viewers in singing hymns from "The Worshiping Church" hymnal (our hymnal) and they present interesting asides on their hobbies.

When Craig and Brandon were hired it was with the stipulation that Brandon would become more proficient on the organ. He was to be reviewed by a select committee after three months. He passed that review easily. He now plays the organ every Sunday.

Since all of the services are on-line, it became apparent that the organ and the piano were not coming through to the on-line participants as had been desired. Craig and Brandon investigated the possibility of purchasing a mixer for the organ. They contacted the organ repair person, got an estimate, got approval from Music Committee and Finance and had the mixer installed. They also purchased a microphone to improve the sound of the piano. The funding for these items will come from Instrument Maintenance and Music Special.

Routine maintenance has been done on all four pianos and the chancel organ.

This would have been the Concert Series' ninth season beginning in January, but it was decided at the December Music Committee meeting that all concerts would be cancelled for 2021 due to COVID. Craig had lined up three programs: The Ditchfield Family Singers, a piano concert with Brandon Kouri, and Barry and the Boomers. He has notified them of the cancellation and invited them to be scheduled for 2022. Because of COVID a clause had been added to the contract about cancellations.

Craig had picked out music for the Easter Cantata but due to COVID the cantata was cancelled. The music will be used next year, or the year after, depending on when the choir can start singing again.

It's been a different kind of year with no choir, but Craig and Brandon have been providing beautiful music. They are grateful that Roser was able to keep all employee positions on the payroll.

ROSER MEMORIAL GUILD

CO-PRESIDENTS: CHERRIE BIRKMAN AND NANCIAN HALL

The Guild met 3 times this year prior to the COVID pandemic. Some of our highlights were to recognize birthdays of those 90 and over, hear from one of our missions, Agape Flights, enjoy a song fest of popular "love" songs, and have our annual luncheon and Fashion Show.

Since March 2020, we have not met.

As with all organizations, we strive to keep connected to our members via emails and phone calls. Our board conducts its meetings via Zoom. We have been able to meet our financial donations to our some 18 charitable organizations and 12 scholarships. It is our goal to do as well this year. With God's help we will.

The Thrift Shop was shut down in March. We have conducted 2 Yard Sales in November and December with a profit of around $2400. Our next Yard Sale will be February 13th. In November the shop was flooded by Eta. The carpet was removed and it was determined that we needed to do some renovations. There was no structural damage. With the support and guidance of the Trustees, we will be able to complete these repairs. It is our hope to open as soon as it is safe. We do accept donations on Wednesday mornings.

Our migrant sewing group was able to donate 175 quilts, 3 dozen hats, articles of clothing, and toys to the Migrant Services division of Manatee School District.

OFFICERS AND BOARDS

2021 NOMINATIONS • X UNDER TERM IS THE CURRENT YEAR OF SERVICE

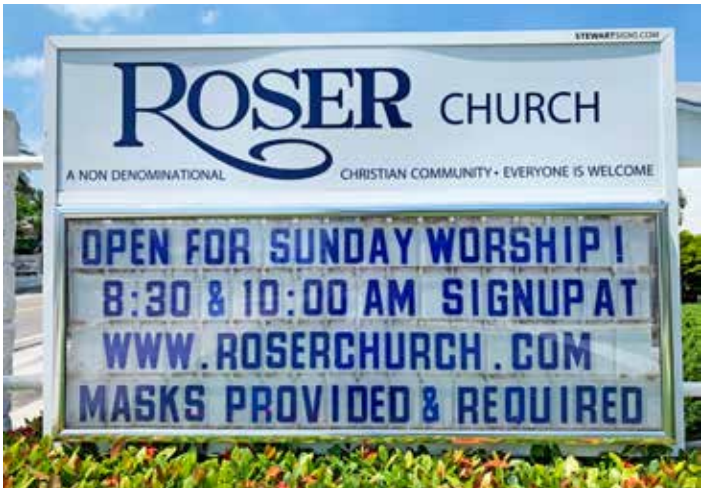
TERM YEAR	Start	FIRST 1st	FIRST 2nd	SECOND 1st	SECOND 2nd	THIRD 1st	THIRD 2nd	FOURTH 1st	FOURTH 2nd
CHAIR OF CONGREGATION									
Glenda Beck	2020	X	X						
VICE CHAIR OF CONGREGATION									
Cathy Meehan	2021	X							
FINANCIAL SECRETARY									
Jim Akin	2020	X	X						
** Ex-officio member of Finance*									
TREASURER									
Jim Bennington	2020	X	X						
** Ex-officio member of Finance*									
ASSISTANT TREASURER									
Gary Hickerson	2020	X	X						
** Ex-officio member of Finance*									
CLERK OF COUNCIL									
Cass Robertson	2018	X	X	X	X				
BOARD OF DEACONS									
Fran Barford	2016	X	X	X	X	X	X		
George Barford	2018	X	X	X	X				
Beth Bernet	2015	X	X	X	X	X	X	X	
Jean Knopp	2017	X	X	X	X				
Brian Kramper	2019	X	X	X					
Mike Kulikowski	2019	X	X	X					
Pam Leckie	2021	X							
Tim Limbach	2019	X	X	X					
Anne Morse	2016	X	X	X	X	X	X		
Mike Pescitelli	2018	X	X	X	X				
Suzanne Pescetilli	2021	X							
Darrel Shinn	2020	X	X						
Sue Shinn	2020	X	X						
John Skladany	2018	X	X	X	X				
Lorna Smilde	2017	X	X	X	X	X			
Gail Travis	2020	X	X						
Ron Travis	2020	X	X						

TERM YEAR	Start	FIRST 1st	FIRST 2nd	SECOND 1st	SECOND 2nd	THIRD 1st	THIRD 2nd	FOURTH 1st	FOURTH 2nd
BOARD OF RELIGIOUS EDUCATION									
Glenda Beck	2018	X	X	X	X				
** Ex-officio - Congregation Chair*									
Beth Bernet	2017	X	X	X	X	X			
Katie Crowell	2018	X	X	X	X				
Linda Gianiotes	2016	X	X	X	X	X	X		
Carol Heckman	2016	X	X	X	X	X	X		
Ed Heckman	2020	X	X						
Susan Nudd	2015	X	X	X	X	X	X	X	
BOARD OF FINANCE (*Ex-Officio Member)									
David Cheshire	2020	X	X						
*Jim Bennington	2020	X	X						
*Gary Hickerson	2020	X	X						
*Jim Akin	2020	X	X						
Tom Creed	2017	X	X	X	X	X			
Dale Dohner	2021	X							
Dick Gilmore	2019	X	X	X					
Ruth Martin	2020	X	X						
Cathy Meehan	2016	X	X	X	X	X	X		
Linda Moore	2017	X	X	X	X	X			
Gretchen Petraske	2020	X	X						
Darrel Shinn	2017	X	X	X	X	X			
BOARD OF TRUSTEES									
Jay Calhoun	2019	X	X	X					
Dan Divine	2020	X	X						
Andy DeVries	2021	X							
Major Leckie	2017	X	X	X	X	X			
Dan Luckenbill	2020	X	X						
Rick Maddox	2017	X	X	X	X	X			
Mike Oney	2017	X	X	X	X	X			
Vanessa Oney	2018	X	X	X	X				
Ron Piatt	2021	X							
Alan Ward	2017	X	X	X	X	X			

COMMITTEES

2021 NOMINATIONS • X UNDER TERM IS THE CURRENT YEAR OF SERVICE

TERM YEAR	Start	FIRST 1st	FIRST 2nd	SECOND 1st	SECOND 2nd	THIRD 1st	THIRD 2nd	FOURTH 1st	FOURTH 2nd
ALTAR COMMITTEE CO-CHAIRS									
Claire Quillin	2018	X	X	X	X				
Gail Travis	2019	X	X	X					
HOSPITALITY Co-Chairs									
Lynn Brennan	2018	X	X	X	X				
Laurie Higgins	2020	X	X						
Pam Ladd	2020	X	X						
Shannon McConnel	2018	X	X	X	X				
KITCHEN - TUES@2 LADIES Co-chairs/Contacts									
Cherrie Birkman	2021	X							
Suzanne Pescitelli	2021	X							
MEMBERSHIP Co-Chairs									
Sharon Skladany	2018	X	X	X	X				
George Yanizeski	2021	X							
MEMORIAL / GIFT ACKNOWLEDGMENT									
Mary Pat Swamy	2020	X	X						
MISSIONS Co-Chairs									
Randy Swain	2019	X	X	X					
Gail Swain	2019	X	X	X					
MUSIC CO-CHAIRS									
Susan Cheshire	2021	X							
Jeanette Rothberg	2019	X	X	X					
NOMINATING CO-CHAIRS									
Barbara Dohner	2021	X							
Darrel Shinn	2021	X							
STEWARDSHIP *Chair & **Vice-Chair									
*Randy Zion	2020	X	X						
**Mike Meehan	2020	X	X						
USHERS Co-Chairs									
Major Leckie	2018	X	X	X	X				
John Skladany	2018	X	X	X	X				



NOMINATING COMMITTEE

CO-CHAIRS: JOY BENNINGTON AND PAM LECKIE

Each year the Nominating Committee is charged with finding members who are willing and able to serve in a nominated position. The current roster number of full or federated members as of October 2020 is 410. Many of those are seasonal or unable to accept a position, which left approximately 100 people who could serve on the Roser Council. Thank you to all who are willing to serve.

IN 2021:

73 will serve on the 2021 Roser Church Council.
12 are new in a position.
9 agreed to Term 2 of service in a position.
40 are in the middle of a 2-year term.
10 agreed to a 3rd Term of service in a position.
2 agreed to a 4th Term of service in a position.

Many THANKS to those who served on or contributed to the Nominating Committee completing the 2021 Slate of Nominations: Marsha McAllister, Glenda Beck, Jim Bennington, David Cheshire, Barbara Dohner, Joyce Karp, Dan Luckenbill, JoAnne Moyer, Jeanette Rothberg and Sharon Skladany.

	2019 Actual	Program 2020 Budget	Compensation 2020 Budget	Actual 2020	Program 2021 Budget	Compensation 2021 Budget
5100 EXECUTIVE COMMITTEE						
51011 · Pastor's Conferences & Continuing Ed.	$ 378	$ 3,500		$ -	$ 3,500	
51017 · Pastors Discretionary Fund	$ 219	$ 1,000		$ 342	$ 1,000	
5302-Internation Council of Community Churches	$ 1,000	$ 1,000		$ 1,000	$ 1,000	
5307-Willow Creek Association	$ -	$ 400		$ -		
51015 · Stephen Ministry						
510151 · Leadership Training		Specials			Specials	
510152 · New Stephen Minister Training		Specials			Specials	
510153 · New materials		Specials			Specials	
Grief Share	$ 10	$ 400		$ -	$ -	
Pastors:						
5102 · Senior Pastor, Total	$ 112,620		$ 116,432	$ 68,376		$ 125,000
5102 · Substitute Minister			$ -	$ 800		$ 500
5104 · Pastor Search & Relocation			$ -	$ 7,637		$ 22,000
5102 · Associate Pastor, Total	$ 65,911		$ 68,086	$ 81,089		$ 72,104
EXECUTIVE COMMITTEE TOTAL	**$ 178,531**	**$ 6,300**	**$ 184,518**	**$ 159,244**	**$ 5,500**	**$ 219,604**
5206 · DIGITAL APPLICATIONS TEAM	**$ 3,054**	**$ 2,000**		**$ 1,609**	**$ 2,000**	
5200 OTHER EXPENSE						
5201 · Weddings	Lumped w	$ 3,100		$ 6,650	$ 4,600	
5202 · Memorials	Other Income	$ 5,170		$ 1,050	$ 3,250	
5205 · Bank and credit card fees	$ 2,154	$ 150		$ 493	$ 150	
OTHER EXPENSE TOTAL	**$ 2,154**	**$ 8,420**		**$ 8,193**	**$ 8,000**	
5207 SOULJOURN / CONTEMPORARY						
52071 · Advertising	$ 10,870	$ 8,920				
52072 · Worship Leader	$ 8,109	$ 20,800				
52073 · Music	$ 490	$ 22,880				
52074 · Support Staff	$ 7,130	$ 8,060				
52075 · Special Events / Promotions	$ -	$ 6,000				
52076 · Miscellaneous, incl food	now in 52071	$ 13,000				
SOULJOURN TOTAL	**$ 26,599**	**$ 79,660**		**$ 19,580**	**$ 23,000**	
5300 BOARD OF FINANCE						
5303 · Family Fellowship	$ 5,041	$ 6,000		$ 1,650	$ 3,000	
5306 · Membership Committee	$ 1,287	$ 1,000		$ 535	$ 1,000	
5309 · Audit	$ 268	$ 100		$ -	$ 100	
5310 · Altar Committee	$ 858	$ 1,000		$ 173	$ 950	
5305 · Flowers	$ 2,260	$ 1,000		$ 1,790	$ 2,160	
Clear Title to Canal parking lot	$ -	Specials		$ -		
BOARD OF FINANCE TOTAL	**$ 9,714**	**$ 9,100**		**$ 4,148**	**$ 7,210**	
5304 · STEWARDSHIP COMMITTEE	$ 209	**$ 2,500**		$ 110	**$ 2,000**	
5311 · Outreach, TBD	**$ -**	**$ 2,500**		$ -	**$ 5,000**	

	2019 Actual	Program 2020 Budget	Compensation 2020 Budget	Actual 2020	Program 2021 Budget	Compensation 2021 Budget
5400 ADMINISTRATIVE SERVICES						
5401 · Communications Lead	$ 45,184		$ 46,527	$ 48,466		$ 27,100
Office Administrator			$ 30,000	$ -		$ 46,133
5402 · Admin Asst	$ 14,495		$ 16,146	$ 8,386		$ -
5409 · Financial Administrator	$ 45,184		$ 46,527	46,527		$ 47,769
5404 · Social Security & Medicare (7.65%)	$ 16,841		$ 19,760	$ 16,365		$ 19,494
5405 · Payroll Expense	$ 357		$ 400	$ 455		$ 450
Subtotal	**$ 122,061**		**$ 159,360**	**$ 120,199**		**$ 140,946**
5406 · Office Expenses						
54061 · Postage	$ 919	$ 1,100		$ 868	$ 1,100	
54062 · Printing Supplies	$ 722	$ 2,000		$ 556	$ 1,000	
54063 · Computer Maintenance	$ 3,629	$ 4,000		$ 5,911	$ 5,000	
54065 · Copier expenses	$ 10,071	$ 10,000		$ 6,176	$ 5,000	
54066 · Office Supplies	$ 603	$ 1,500		$ 1,034	$ 1,300	
54067 · Custodial Supplies	$ 2,347	$ 2,700		$ 3,813	$ 3,500	
Subtotal	**$ 18,291**	**$ 21,300**		**$ 18,358**	**$ 16,900**	
5407 · Administrative Expenses						
54071 · Vanco	$ 589	$ 700		$ 642	$ 750	
54072 · Library	$ -	$ 250		$ 250	Specials	
54073 · Training	$ -	$ 750		$ -	$ 750	
54075 · Staff Mileage Rembursement	$ 93	$ 250		$ -	$ 250	
54074 · Uniform Business Report	$ 70	$ 70		$ 70	$ 70	
5408 · Advertising & Publishing	$ 10,868	$ 13,000		$ 18,069	$ 18,000	
Subtotal	**$ 11,620**	**$ 15,020**		**$ 19,031**	**$ 19,820**	
ADMINISTRATIVE SERVICES TOTAL	**$ 151,972**	**$ 195,680**		**$ 157,588**		**$ 177,666**
5500 CHRISTIAN EDUCATION						
55021 · Materials & Supplies		Specials			Specials	
5503 · Vacation Bible School Expense		Specials			Specials	
5505 · Nursery Care	$ 3,105		$ 3,120	$ 720		$ 1,560
5506 · Roser Youth Ministry(RYM)		Specials			Specials	
5508 · Terrific Tuesdays		Specials			Specials	
CHRISTIAN EDUCATION TOTAL	**$ 3,105**	**$ -**	**$ 3,120**	**$ 720**	**$ -**	**$ 1,560**

	2019 Actual	Program 2020 Budget	Compensation 2020 Budget	Actual 2020	Program 2021 Budget	Compensation 2021 Budget
5600 MUSIC						
5601 · Director of Music Salary	$ 51,396		$ 30,000	$ 30,577		$ 30,801
· Associate Director of Music	$ -		$ 27,000	$ 27,519		$ 27,721
5602 · Continuing Education	$ 60	$ 3,000		$ -	$ 3,000	
5603 · Music Expenses						
56031 · Guest Musicians	$ 5,325	$ 6,500		$ -	$ 4,000	
56032 · Sub-Director/Accompanist	$ 11,075		$ 750	$ -		$ 750
56033 · Youth Choir	$ 52	$ 300		$ -	$ 300	
56041 · Music Supplies	$ 159	$ 600		$ 241	$ 600	
56042 · Copyright License	$ 1,083	$ 1,100		$ 1,122	$ 1,300	
56043 · New Music	$ 578	$ 3,000		$ 1,690	$ 3,000	
56044 · Dues & Subscriptions	$ 192	$ 200		$ 297	$ 350	
56046 · Instrument Maintenance	$ 612	$ 1,000		$ 1,054	$ 1,200	
56047-Hospitality	$ -	$ 100		$ -	$ 100	
56048 · Choir Robe Maintenance	$ 330	$ 300		$ -	$ 300	
56052-Marketing/Promotion	$ -	$ 500		$ -	$ 500	
MUSIC TOTAL	**$ 70,862**	**$ 16,600**	**$ 57,750**	**$ 62,500**	**$ 14,650**	**$ 59,272**
Concert Series		**Specials**				
5700 BOARD of DEACONS						
5701 · Worship Expenses				$ 654		
5701: Worship Expenses -Fig Newtons	$ 295	$ 715		$ -	$ 715	
57015 · Palm Crosses	$ -	$ -		$ -	$ 300	
5702-Deacons' Fund	$ 601	$ 250		$ 435	$ 165	
5703 · Communion	$ 99	$ 75		$ 307	$ 1,500	
5704 · Devotional Materials	$ 303	$ 325		$ 303	$ 325	
BOARD of DEACONS TOTAL	**$ 1,298**	**$ 1,365**		**$ 1,699**	**$ 3,005**	
5800 TRUSTEES						
5801 · Building Services						
58011 · Facilities Administrator	$ 36,865		$ 37,347	$ 37,911		$ 38,344
58012 · Substitute Custodian	$ 1,334		$ 1,870	$ 4,953		$ -
58013 · Custodian/Van/Security	$ 3,402		$ 3,585	$ 400		$ 4,770
58014 · Audio/lights Technician	$ 2,425		$ 2,200	$ 1,365		$ -
58015 · Video Production Specialist	$ 3,090		$ 160	$ -		$ 20,000
Staffing	**$ 47,116**		**$ 45,162**	**$ 44,629**		**$ 63,114**
5802 · Trustees Expenses						
58021 · Utilities	$ 28,694	$ 30,000		$ 30,188	$ 34,000	
58023 · Furniture & Equipment	$ 2,487	$ 2,000		$ 1,207	$ 4,000	
58024 · Buildings & Grounds Upkeep	$ 28,376	$ 32,000		$ 20,918	$ 30,000	
58025 · Van Gas & Maintenance	$ 453	$ 1,500		$ 35	$ 3,000	
58027 · Stormwater Tax	$ 1,112	$ 1,100		$ 1,112	$ 1,150	
Subtotal	**$ 61,122**	**$ 66,600**		**$ 53,460**	**$ 72,150**	

	2019 Actual	Program 2020 Budget	Compensation 2020 Budget	Actual 2020	Program 2021 Budget	Compensation 2021 Budget
5803 · Insurance Expenses						
58031 · Property & Liability & Van Ins.	$ 13,205			14,385	$ 14,385	
58032 · Worker's Compensation Ins	$ 3,510			3,823	$ 3,422	
Subtotal	**$ 16,715**	**$ 18,663**		**$ 18,208**	**$ 17,807**	
5804 - Capital Improvements - General	$ 9,260	$ 5,500		$ 3,404	$ 5,500	
- Computer Video system	$ 42,482			$ 17,172	$ -	
- Fence around South property	$ 25,000			$ -	$ -	
- Gain exclusive easement on Tarpon Street				$ -	$ 3,075	
- Basic upgrade of parking lots				$ -	$ 5,000	
- Digital projector for Fellowship Hall				$ 5,924		
- Choir loft modification					$ 3,000	
- Chapel pew cushions				$ -	Specials	
Subtotal	**$ 76,742**	**$ 5,500**		**$ 26,500**	**$ 16,575**	
TRUSTEE EXPENSES TOTAL	**$ 201,695**	Combined Total	**$ 135,925**	**$ 142,797**		**$ 169,646**
Total 5900 · MISSIONS						
Youth Mission Trip						
5901 · Local Missions						
5903 · International Missions						
MISSIONS TOTAL	**$ 26,000**	**$ 27,000**		**$ 37,000**	**$ 27,000**	

	2019 Actual	Program 2020 Budget	Compensation 2020 Budget	Actual 2020	Program 2021 Budget	Compensation 2021 Budget
SUMMARY:						
Program Expense	$ 160,175	$ 197,368		$ 167,562	$ 201,042	
SoulJourn / Contemporary		$ 79,660		$ 19,580	$ 23,000	
Capital Improvements	$ 76,742	$ 5,500		$ 26,500	$ 16,575	
Compensation	$ 413,284	$ 449,910		$ 373,909	$ 462,496	
Contingency	$ 13,400	$ -		$ 14,837	$ 31,201	
	$ 650,201	**$ 732,438**		**$ 602,388**	**$ 734,314**	
Estimated Sources of Cash						
Worship Income	$ 529,833	$ 540,430		$ 505,537	$ 530,814	
SoulJourn	19,163	$ 45,240		$ 8,232	$ 6,500	
Women's Guild	$ 14,000	$ 15,000		$ 15,000	$ 7,500	
Facility Rental	$ 13,117	$ 19,640		$ 18,652	$ 20,820	
Undesignated Memorials and Dr. French Gift	$ 70,568	$ 79,532		$ 147,973	$ 100,600	
Forgiven Payroll Protection Loan		$ -		$ 67,700	$ -	
Duke Notes Investment Income	$ 2,471	$ 924		$ 1,037	$ 1,850	
Gross Estimated Income	**$ 649,152**	**$ 700,766**		**$ 764,131**	**$ 668,084**	
CASH SURPLUS / DEFICIT	**$ (1,049)**	**$ (31,672)**		**$ 161,743**	**$ (66,230)**	

Main Factors: $90K less Programs & SJ expense **after** $10K addition to Missions
$61K less net Compensation
$21K Capital Improvements additions
$35K + $37K SJ = $72K lower contributions
Operations = **$29,343** in black versus original expected $31,672
Unplanned income $67.7K PPP + $64.7 bequest = $132.4K

Roser Memorial Community Church
EXECUTIVE SUMMARY

Operating Income and Expense Report

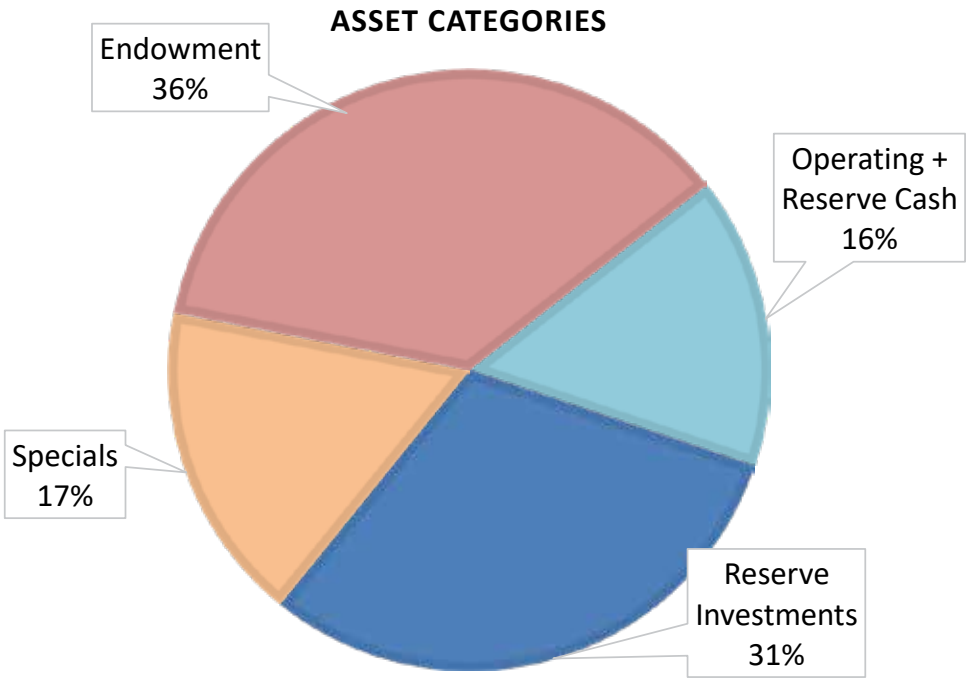
December 2020

		Current Month		This Year To Date		Prior Year		Change	
		Actual	Budget	Actual	YTD Budget	Current Month	YTD	YTD Income	
INCOME									
Total 4100	CONTRIBUTIONS	$85,030.16	$95,500.00	$514,769.58	$585,670.00	$80,000.00	$549,625.37	-6.3%	
Total 4200	EVENTS, REFUNDS & OTHER INCOME	$5,640.00	$1,590.00	$86,351.90	$19,640.00	$700.00	$27,193.80	217.5%	PPP Loan Forgiveness
Total 4300	INTEREST INCOME	$150.46	$77.00	$1,036.52	$924.00	$181.25	$2,439.33	-57.5%	
Total 4500	GUILD CONTRIBUTIONS	$0.00	$0.00	$15,000.00	$15,000.00	$0.00	$14,000.00	7.1%	
Total 4600	UNDESIGNATED MEMORIALS	$694.28	$292.00	$147,973.48	$79,532.00	$100.00	$70,568.46	109.7%	
Total 4000 Income		$91,514.90	$97,459.00	$765,131.48	$700,766.00	$80,981.25	$663,826.96	15.3%	
EXPENSES									
Total 5100	EXECUTIVE COMMITTEE	$20,324.93	$16,076.75	$162,244.12	$196,821.00	$14,896.75	$185,039.29		
Total 5200	EVENTS EXPENSE & DAT	$1,629.18	$7,476.67	$30,382.29	$90,080.00	$7,468.00	$40,237.20		
Total 5300	STEWARDSHIP & FINANCE	$391.06	$1,068.00	$4,258.53	$14,100.00	$1,570.00	$8,885.90		
Total 5400	ADMINISTRATIVE SERVICES	$16,569.88	$16,280.16	$159,587.36	$195,680.00	$12,741.82	$157,060.23		
Total 5500	CHRISTIAN EDUCATION	$0.00	$260.00	$720.00	$3,120.00	$260.00	$3,040.00		
Total 5600	MUSIC	$6,846.04	$6,096.50	$64,499.54	$74,350.00	$9,046.92	$71,486.86		
Total 5700	BOARD OF DEACONS	$794.37	$114.00	$1,698.79	$1,365.00	$138.00	$1,297.73		
Total 5800	TRUSTEES	$10,182.32	$9,209.00	$117,497.75	$130,425.00	$9,661.66	$127,963.50		
Total 5900	MISSIONS	$2,000.00	$2,000.00	$37,000.00	$27,000.00	$5,000.00	$27,000.00		
	Non-Capital Expenses	$58,737.78	$58,581.08	$577,888.38	$732,941.00	$60,783.15	$622,010.71		
	Capital Expenses	$14,510.55	$0.00	$26,500.34	$5,500.00	$0.00	$76,741.91		
Total 5000 Expenses		$73,248.33	$58,581.08	$604,388.72	$738,441.00	$60,783.15	$698,752.62		
Income less Expenses-Cash Flow		$18,266.57	$38,877.92	$160,742.76	($37,675.00)	$20,198.10	($34,925.66)		

	2020		2019		2020 vs 2019	
Attendance / Donations Per Capita	**Month**	**YTD**	**Month**	**YTD**	**Month**	**YTD**
January	1964 / $23.39	1964 / $23.39	1827 / $28.64	1827 / $28.64	137 / ($5.25)	137 / ($5.25)
February	2332 / $25.96	4296 / $24.79	2200 / $21.41	4027 / $24.69	132 / $4.56	269 / $0.10
March	COVID-19	COVID-19	2620 / $22.26	6647 / $23.73	COVID-19	COVID-19
April	COVID-19	COVID-19	1939 / $24.71	8586 / $23.95	COVID-19	COVID-19
May	COVID-19	COVID-19	920 / $44.62	9506 / $25.95	COVID-19	COVID-19
June	COVID-19	COVID-19	1001 / $27.61	10507 / $26.11	COVID-19	COVID-19
July	COVID-19	COVID-19	743 / $35.32	11250 / $26.72	COVID-19	COVID-19
August	COVID-19	COVID-19	706 / $32.44	11956 / $27.06	COVID-19	COVID-19
September	COVID-19	COVID-19	903 / $42.50	12859 / $28.14	COVID-19	COVID-19
October	COVID-19	COVID-19	1127 / $33.11	13986 / $28.54	COVID-19	COVID-19
November	COVID-19	COVID-19	1326 / $35.03	15312 / $29.10	COVID-19	COVID-19
December	COVID-19	COVID-19	2791 / $36.50	18103 / $30.24	COVID-19	COVID-19

STATEMENT OF FINANCIAL POSITION

		2020	2019
ASSETS			
1100	Hancock Checking	$163,150.92	$69,828.48
1110	Duke PremiereNotes	$183,139.10	$41,190.89
1111	Paycheck Protection Program Cash	$0.00	$0.00
	Vanguard Cash	$3,982.39	$50,015.97
	Reserve Investments	$325,823.40	$214,178.75
	Endowment Investments	$386,374.49	$304,229.09
	TOTAL ASSETS	**$1,062,470.30**	**$679,443.18**
LIABILITIES and NET ASSETS			
	Liabilities		
	Paycheck Protection Program Loan	$0.00	$0.00
	Unrestricted NA		
	Operating + Reserve Cash	$166,906.36	$52,372.85
	Reserve Investments	$325,823.40	$214,178.75
	Restricted NA		
	Specials	$183,366.05	$108,662.49
	Endowment	$386,374.49	$304,229.09
	TOTAL LIABILITIES and NET ASSETS	**$1,062,470.30**	**$679,443.18**

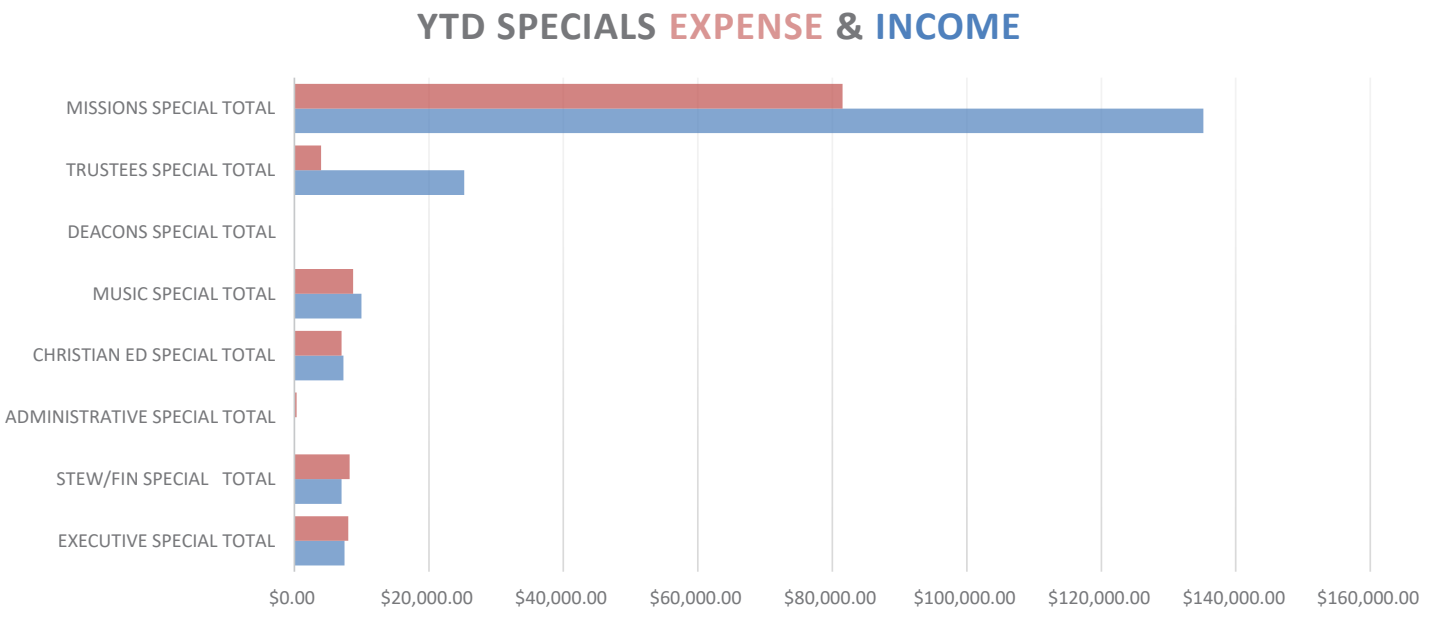


SPECIAL FUNDS STATUS

3000 - DESIGNATED GIFT INCOME AND EXPENSES	Previous Year Closing Balance	Current Month Income	Current Month Expenses	YTD Transfers	YTD Total Income	YTD Total Expenses	Current Month End Balance
3050 Misc. In & Out	$0.00				$1,506.41	$1,506.41	$0.00
EXECUTIVE							
3201-1 Guild - Roser Payroll	$0.00				$105.00	$105.00	$0.00
3201-2 Guild - Personnel Gifts	$0.00	$1,205.00	$1,205.00		$1,205.00	$1,205.00	$0.00
3202-1 Pastors' Discretion	$1,689.01						$1,689.01
3202-6 Love Offering - Dr. Bob	$0.00				$5,986.07	$5,986.07	$0.00
3204-1 Stephen Ministry	$5,289.86				$50.00	$463.25	$4,876.61
3204-2 GriefShare	$151.00		$161.20		$120.00	$242.20	$28.80
EXECUTIVE SPECIAL TOTAL	$7,129.87	$1,205.00	$1,366.20	$0.00	$7,466.07	$8,001.52	$6,594.42
STEWARDSHIP (Randy Zion & Cathy Meehan) **& FINANCE** (David Cheshire & Gary Hickerson)							
3302 Time-Desig. & Temp. Restrict.	$0.00						$0.00
3303-1 Family Fellowship	$407.71				$1.50	$64.48	$344.73
3303-2 Pancake Breakfasts	$0.00			($713.45)	$2,921.00	$2,207.55	$0.00
3303-4 Just Older Youth	$174.50				$179.00	$229.00	$124.50
3304 Altar & Flowers	$1.57	$378.02	$676.20		$2,161.48	$1,831.20	$331.85
3306 Undesignated Clearing Acct	$2,154.54			$161,397.21		$964.74	$162,587.01
3307 Memorial Garden	$17,253.22		$594.00		$1,750.00	$2,911.41	$16,091.81
3310 Congregational Retreat	$0.00						$0.00
3311 Roser Cookbook	$215.00						$215.00
3114 Tuesdays@2	$211.00						$211.00
3315 Roser T-shirts	$100.00						$100.00
STEW/FIN SPECIAL TOTAL	$20,517.54	$378.02	$1,270.20	$160,683.76	$7,012.98	$8,208.38	$180,005.90
ADMINISTRATIVE - Matt Meehan							
3405 Bank Charges & Credits	$0.00			$59.00		$59.00	$0.00
3407 Library	$436.36					$260.09	$176.27
ADMINISTRATIVE SPECIAL TOTAL	$436.36	$0.00	$0.00	$59.00	$0.00	$319.09	$176.27
CHRISTIAN ED - Linda Gianiotes							
3501 Christian Ed - Special	$0.00		$23.06	$23.06	$445.42	$468.48	$0.00
3502 Roser Youth Ministry	$6,769.79			($23.06)		$602.70	$6,144.03
3503 Youth Camp Scholarships	$1,055.00						$1,055.00
3504 Adult Sunday School	$648.41				$293.00	$485.20	$456.21
3505 Vacation Bible School	$432.92				$1,401.00		$1,833.92
3506 Operation Christmas Child	$309.79	$21.66	$1,624.00		$1,427.86	$1,725.65	$12.00
3511 VBS Mission	$0.00						$0.00
3513 Terrific Tuesdays	$0.00				$3,732.28	$3,732.28	$0.00
3514 Summer Series	$0.00						$0.00
CHRISTIAN ED SPECIAL TOTAL	$9,215.91	$21.66	$1,647.06	$0.00	$7,299.56	$7,014.31	$9,501.16
MUSIC - JoAnne Moyer & Jeanette Rothberg							
3601 Music - Special	$4,453.75	$48.44	$675.00		$1,866.28	$2,182.35	$4,137.68
3603 Youth Choir	$346.65						$346.65
3605 Concert Series	$8,100.68				$8,114.74	$6,565.00	$9,650.42
3607 Choir Accompanist	$775.00						$775.00
MUSIC SPECIAL TOTAL	$13,676.08	$48.44	$675.00	$0.00	$9,981.02	$8,747.35	$14,909.75
DEACONS - Peggy Kyzer							
3701 Deacons Special	$354.71						$354.71
3703 Devotionals	$142.88						$142.88
DEACONS SPECIAL TOTAL	$497.59	$0.00	$0.00	$0.00	$0.00	$0.00	$497.59

3000 - DESIGNATED GIFT INCOME AND EXPENSES	Previous Year Closing Balance	Current Month Donations	Current Month Expenses		YTD Total Income	YTD Total Expenses	Current Month End Balance
TRUSTEES - Dan Luckenbill & Alan Ward							
3801 Trustees Special	$11,695.90	$500.00	$1,925.00		$2,350.00	$3,974.50	$10,071.40
3806-1 Van Maintenance	$0.00						$0.00
3806-2 New Van	$3,126.76						$3,126.76
3840 Capital Improvements	$0.00	$20,440.70			$20,440.70		$20,440.70
3850-5 Building Fund	$3,453.37	$40.00			$480.00		$3,933.37
3860-4 Chapel Pew Cushions	$0.00				$2,000.00		$2,000.00
TRUSTEES SPECIAL TOTAL	$18,276.03	$20,980.70	$1,925.00	$0.00	$25,270.70	$3,974.50	$39,572.23

MISSIONS - Randy & Gail Swain								
3901	Missions Special	$4,106.22	$200.00	$250.00		$1,460.00	$3,260.00	$2,306.22
3902	Mission of the Month	$0.00	$1,246.59	$1,246.59		$25,667.00	$25,667.00	$0.00
3903-01	Our Daily Bread	$0.00				$40.00	$40.00	$0.00
3903-02	Hope Seeds	$0.00	$50.00	$50.00		$342.55	$342.55	$0.00
3903-03	Agape Flights	$0.00	$50.00	$70.00		$70.00	$70.00	$0.00
3903-05	Salvation Army	$0.00		$145.00		$145.00	$145.00	$0.00
3903-06	Beth-El Farmworkers	$0.00						$0.00
3903-07	FL Sheriffs Youth Ranches	$0.00				$105.00	$105.00	$0.00
3903-08	Mercy Ships	$0.00	$50.00	$147.10		$1,347.10	$1,347.10	$0.00
3903-10	Samaritan's Purse	$0.00	$116.46	$264.91		$3,090.95	$3,090.95	$0.00
3903-11	Youth for Christ	$0.00				$396.80	$396.80	$0.00
3903-12	Loving Hands	$0.00	$25.00	$25.00		$1,325.00	$1,325.00	$0.00
3903-13	Wycliffe Bible Translators	$0.00	$50.00	$50.00		$350.00	$350.00	$0.00
3903-15	CROP Walk for Hunger	$0.00				$831.10	$831.10	$0.00
3903-16	Hope Children's Home	$0.00	$50.00	$50.00		$2,066.38	$2,066.38	$0.00
3903-18	ECHO	$0.00		$50.00		$50.00	$50.00	$0.00
3903-19	Learn to Fish	$0.00				$1,000.00	$1,000.00	$0.00
3903-21	Global Service Network	$0.00	$275.00	$323.50		$643.50	$643.50	$0.00
3903-24	Lord's Lighthouse	$0.00		$20.00		$20.00	$20.00	$0.00
3903-25	Inspiration Academy	$0.00				$200.00	$200.00	$0.00
3903-26	Bring on the Ministry	$0.00		$24.24		$224.24	$224.24	$0.00
3903-27	High on Jesus	$0.00	$20.00	$40.00		$60.00	$60.00	$0.00
3908-10	Disaster Relief - Pastors' Disc.	$479.94						$479.94
3909-1	Food Pantry	$31,681.24	$44,020.63	$5,172.04		$90,804.45	$35,376.36	$87,109.33
3909-3	Thanksgiving Meal	$4,775.75						$4,775.75
3911	Mission Fest	$24.50						$24.50
3912	Staff Assistance	$0.00				$1,296.37	$1,296.37	$0.00
3913	Arianna Miracle Fund	$0.00	$178.96	$237.60		$3,628.67	$3,628.67	$0.00
	MISSIONS SPECIAL TOTAL	$41,067.65	$46,332.64	$8,165.98	$0.00	$135,164.11	$81,536.02	$94,695.74
	TOTALS	**$110,817.03**	**$68,966.46**	**$15,049.44**	**$160,742.76**	**$193,700.85**	**$119,307.58**	**$345,953.06**
	Undesignated Funds	$2,154.54						$162,587.01
	Designated Funds	$108,662.49						**$183,366.05**
	Total	$110,817.03						$345,953.06



ROSER COMMUNITY CHURCH

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