

Table of Contents

Report of the Clerk of Session	
Lois Dress	2
Report of the Pastor & Head of Staff Rev. Marci Glass	3
Report of the Associate Pastor for Community Formation Rev. Joann H. Lee	5
Report of the Minister of Spiritual Care & Deacons Rev. Victor H. Floyd	6
Report of the Chief Administrative Officer David Foster	8
Report of the Director of Music Ministries Michael Conley	13
Report of the Director of Children & Family Ministries Alison Faison & Erin King	14
Report on the Youth & Family Ministries Joann H. Lee & Jillian Bales	15
Report of the Worship & Music Team Jon Bruner	17
Report of Faith in Action Team Betsy Dodd & Ross Wilson	19
Report of the Adult Education & Spiritual Formation Team Kathy Bear	26
Report of the Adult Fellowship Team Kathy Hanson	30
Report of the Calvary Young Adults Teddy Guenin	32
Report of the Membership Team Dale Barnes-Anderson & Susan Hempstead	33
Report of the Volunteer Engagement Team Robin L. Morjikian	35
Report of the Giving Ministry Team Marion Stanton, Tripp Mickle & Robin L. Morjikian	37
Report on Communications Candice Bottomley	40
Report of the Property Team Michael Arnold	44
Report of the Finance Team Amy Hockman & David Foster	46
Report of the Personnel Team Priscilla Dwyer	48
Report of the Corporation David Foster	49
Report of the Foundation Stephanie Andre	50
Report of the Treasurer & CAO Amy Hockman & David Foster	52
Financial Operating Results	54
Mission, Vision & Values	55

Clerk of Session

TRANSITIONS. The year 2020 was one of pastor transitions, highlighted by the call to Rev. Marci Auld Glass to serve as Head Pastor for Calvary Presbyterian Church. In January we welcomed back Rev. Dr. Joanne Whitt, who had served as Calvary's Associate Pastor several years ago, and what a joy it was having an old friend return. Joanne stepped in for several months to minister while Rev. Joann Lee was on leave. At the end of June we reluctantly said a fond farewell to Rev. Cal Chinn, who so graciously served as our Transitional Pastor for 2 ½ years. Rev. Glass started her ministry with Calvary on August 1, 2020. Our congregation was blessed to have her, along with our Associate Pastors Rev. Joann Lee and Rev. Victor Floyd, guiding us with their gifts of preaching, teaching, caring and creativity during some very challenging times in our country.

PIVOTING. The year 2020 was one of pivoting. In March the world-wide coronavirus outbreak was declared a pandemic, and the City of San Francisco issued Shelter-in-Place orders, with houses of worship included as high-risk meeting places. With the building closed, Calvary's staff and Session had to quickly make decisions on how to continue offering worship services that would feel authentic to Calvary. The staff adroitly pivoted to livestreaming pre-recorded worship services. Our Director of Music, Michael Conley, did an outstanding job of producing the videos. Although our traditional Christmas Eve service didn't feel the same without singing "Silent Night" together in the sanctuary while holding our candles aloft, it was nevertheless a moving experience from our homes. Kudos to Michael and all the staff for their amazing video work throughout the year!

CONNECTING. In March of last year many of us had never heard of Zoom, a web-based video-conferencing tool, but we quickly learned. Our Pastor Nominating Committee conducted our first ever remote Congregational Meeting last June for the purpose of calling our new Head Pastor. Zoom quickly became the platform for all age groups and all types of remote gatherings. Technology served as the primary means by which we connected: for special worship and prayer services, for meetings of Session, Deacons, Mission Teams and even for Calvary Seniors, for education programs, for Bible studies, for Confirmation classes, for Sunday Studio, for Deacon Virtual Coffee Hours and other fellowship events, and for so much more. For those not equipped with technology, the Deacons established a Special Errands Team and a Connections Team that reached out by phone. Our congregation found so many ways to bring us together while we had to be physically apart!

MISSION. In keeping with our Mission, Vision and Values call to inclusivity and justice, the Session in June adopted a Statement Affirming Calvary's Commitment to Antiracism. The Racial Equity Team hosted a variety of book and movie discussions as tools to help us acknowledge and dismantle "racism and unconscious bias in our own hearts and minds, in the institution of the church, and in the broader culture."

Recognizing that our antiracism and our Poverty Partners initiatives align with the PC(USA)'s vision to live into Matthew 25, Session voted in September for Calvary to become a Matthew 25 congregation. In the Matthew 25:31-46 Gospel passage Jesus calls us to act compassionately to those who are in need or oppressed. It is a reminder that the work we do as a church has a theological reason behind it, and it serves as a compass for our ministries.

The following reports reflect the many ways our ministries and programs lived into that Gospel call over the past year.

Lois Dress

Pastor & Head of Staff

I suspect most of the annual report articles you will read by me over the years will be backward focused, celebrating the year that was.

So I will start with a bit of backwards gratitude. Even with the struggles of 2020, there is still plenty that I celebrate. Accepting the call to join in ministry as one of your pastors is absolutely a highlight of my year, my career, and my life. I deeply feel God's guidance and call to be here, with you, and perhaps that call is even more visible in the disruption of our current life. I'm grateful for your welcome and look forward to getting to know you better as conditions improve.

I also celebrate the staff and leadership of Calvary, with whom I am privileged to work. They have been able to pivot and adapt our ministries to best reach out with the limitations of public safety. They are tirelessly working with imagination, intelligence and love to serve both the Calvary community and our wider community. We have a remarkably gifted staff and faithfully committed elders, deacons, and trustees. They are, in truth, one of the reasons I said yes to this call. It is a privilege to be a part of this team.

I celebrate God's calling and your faithfulness that is getting us through this time. That's the short list of my 2020 gratitude.

As we prepare for the future, we're all aware that much remains unknown. Even still, I hope we will be positioned to pick up those tasks God is preparing for us to do.

While I'm sure it can be easy to worry about the future when so much has changed, and the future is less clear than maybe we used to pretend we could see, I invite you to offer those worries to God and then to notice the many blessings we have. Calvary has a strong history, a strong and gifted leadership, resources to meet our challenges, and a vision to challenge and guide our ministries.

Calvary's mission is stated powerfully and simply:

Nurture and inspire our faith community to transform lives for Christ.

I hope we will lean into that vision in new ways as we emerge from the pandemic.

How are we nurturing and nourishing the community of Calvary? From music to study to fellowship to worship, are people being fed at Calvary?

And once we are fed, are we going out to feed others, so we can transform lives? From outreach, to service, to advocating, to accompanying, are we feeding a hungry world?

Vital congregations don't have to be all things to all people. Some people may come for the social justice and stay for the concerts. Others may come for the children's ministry and stay for the choir. Others may come for worship and stay for the outreach and service. And all of that is great. Whatever your initial connection to Calvary, I hope you'll feel a connection that nourishes and sustains you there.

This year, I also challenge us all to reach out into new ways of ministry, feeding others as we have been fed.

The Communion Table is a good image for us. As we come to the Table, we are fed at a feast where we are the guests and not the hosts. There is room for all. And once we are fed, we make sure other people are fed too.

A band called The Highwomen recorded a song a few years ago called "Crowded Table". Here are lyrics that speak to the community of the Communion Table:

The door is always open
Your picture's on my wall
Everyone's a little broken
And everyone belongs
Yeah, everyone belongs
I want a house with a crowded table
And a place by the fire for everyone

Thank you for welcoming me, and making a place for me at Calvary's Table. I look forward to seeing where God is, even now, preparing to lead us.

Rev. Marci Glass

Rev. Nan-Man

Associate Pastor for Community Formation

2020 brought challenges, transitions, and changes in ways the church and pastors have never before experienced in our lifetimes. Despite a Pandemic, Calvary continued to provide opportunities to build, deepen, and form community.

In other reports, you will read about how the Calvary Young Adults began a Zoom Happy Hour and a Socially-Distanced Secret Santa gift exchange; how our children, youth, and families continued to learn together and even get confirmed; how fellowship opportunities pivoted and changed as was necessary; how new members joined our congregation, and how Adult Education and Spiritual Formation worked harder than ever to provide opportunities to learn together online.

I am grateful for the staff, elders, and our interim Associate Pastor Joanne Whitt who stepped up and stepped in to continue God's work while sheltering in place and keeping one another safe while I was out on leave and sabbatical.

Our third child was born ten days before the city shut down. I began my leave which tied into my sabbatical, and I was away from March 6th through August 11th. Upon my return, I was greeted with staff transitions: David Barnes who answered God's call to become our Manager of Hospitality & Engagement and The Rev. Marci Glass who answered God's call to become our Pastor and Head of Staff. I am grateful to both for faithfully following God where God leads and have appreciated their new roles on our staff.

Since my return, I have enjoyed teaching more using Zoom for Adult Education and Spiritual Formation events, Zooming with and building community with our youth, reconnecting with our young adults, dropping into Virtual Coffee Hour, and preaching and leading worship in this new online format.

Unlike years past, I spend more time deciding what Zoom background to use than I do deciding what outfit to wear. I spend more time writing and speaking with members of the congregation than I do commuting or looking for parking. I spend my Sunday mornings in my house slippers and on Facebook and Zoom rather than in a robe and in the sanctuary. There are both good things and hard things that come with this current situation, and I am trying to savor all that is good and discern what needs to be carried over into our "new norm."

Christmas Eve, while the service was beautiful (much thanks to Michael Conley!) and while I appreciated being able to have dinner with my family and put my kids to bed, still broke my heart once worship ended. Seeing your faces lit up with the flame of a candle on Christmas Eve is one of the highlights of my year. And singing together and greeting you all after worship is one of my greatest joys. I am hopeful that Christmas Eve 2020 will be the only one that is spent online and at home! Gratitude abounds, even in this strange year of 2020. And surely God has been with us through it all.

Johns

Minister of Spiritual Care and Deacons

These are they who have come out of the great ordeal; they have washed their robes and made them white... Revelation 7:14

Well, 2020 happened, and we are still standing! There is a light at the end of the tunnel, and it's not an oncoming train. God has walked with us and empowers us to be Christ's hands and feet even amidst a global pandemic. As your Minister of Spiritual Care, I want to thank you for stepping up and demonstrating the gospel during this unprecedented time. I also want to thank you for your patience and support, both of which, along with your prayers, make this burden lighter.

I serve as an advisory member to Calvary's Board of Deacons. In 2020, the Board, led by co-moderators Robin Person & Arnold Low, began a process of restructuring, leaving behind the old parish maintenance model for a needs-based model comprised of deacon-led ministry teams. As a Matthew 25 Congregation, our restructure feels like a faithful response to the call of the gospel. Our teams endeavor to embody these words from the PC(USA) Book of Order (G-2.0201):

The ministry of deacon as set forth in Scriptures is one of compassion, witness, and service, sharing in the redeeming love of Jesus Christ for the poor, the hungry, the sick, the lost, the friendless, the oppressed, those burdened by unjust policies or structures, or anyone in distress.

In March, the new Deacon Connections Team, led by Jane Hurlburt & Joel Burrill, organized a phone bank to check in on Calvary seniors. Weekly reports were organized into spreadsheets with notes describing particular needs. This program continues throughout the pandemic for seniors who desire regular phone check-ins. This team surprised Calvary's college students with care packages of treats, reading materials and other fun stuff.

The pandemic has given rise to several ministries. Responding to the needs uncovered through the calling program, I established a temporary Calvary Essential Errands Team, comprised of a dozen volunteers who helped vulnerable members of our community with groceries, meals, prescriptions, mail and other essentials. People started missing coffee hour. So, led by Brian Bone & John Hanna, the Deacons initiated the program that grew into Calvary's popular Virtual Coffee Hour, now run by staff. Deacon Ann Daugherty acquired essential PPE (personal protective equipment) for the community and transformed it into gift bags. Various super-deacons, Robin Person & Charlane Brady in particular, supported the Calvary community through recurring grocery shopping, visits and meal drop-off.

Further gratitude goes to Deacon Sarah Karanian who organized our Easter and Christmas Flower Team. The Deacons' Membership & Newborn Team, led by Reid Carter & Kay Wu, supports membership classes and help to connect new members — and new babies — to the church family. Throughout 2020, the Deacons honored your prayer requests every week, praying with you and for you. Many thanks to Kathy Smolen, who led our Prayer Team faithfully throughout the years. (Going forward, this team will be the Prayer and Spirituality Team.)

Before the shutdown, our Home Communion & Visitation Team made visits and served communion to those unable to attend worship. Special thanks to Priscilla Dwyer for her organizational help. Beyond the community, Calvary Deacons have been active in the work of social justice providing spiritual support for unhoused people and immigrants.

While we are excited about our restructure, the Deacons' work has been somewhat frustrated by the pandemic. Generally speaking, serving as a Deacon is very much a hands-on ministry. In 2021, we will move ahead, sharpening and deepening our restructure plans, fleshing out ministry teams and getting ready for that great day when we gather again in person.

In addition to the Deacons, I am involved with the Worship & Music and Faith in Action teams. I attend monthly Session meetings and help to lead annual leadership retreats.

As a member of the pastoral staff, I help plan worship every week. Forever thankful for the opportunity to work with Rev. Cal Chinn & Rev. Dr. Joanne Whitt, we adjusted quickly to the requirements of online worship. I confess that I was usually the most overly-cautious pastor among us. Going online increased the need for pre-planning and re-planning and tossing some beloved plans out the proverbial window. David Foster & Candice Bottomley made Holy Week and Easter possible online—constructing and flying a new plane at the same time.

Our Tuesday Calvary Senior Center, led by Marion Stanton, has gone online, and attendance has been impressive. We currently meet on first Tuesdays at 11am via Zoom. The Calvary Essential Errand Team serves this group, 60% of which comes from outside Calvary. The Senior Leadership Team grieves the passing of our dear Joe Beyer, who founded a version of this group many years ago.

While still a member of Faith in Action Bay Area, I have not been as active due to the shutdown. I was able, however, to help our friend from the Coalition on Homelessness, Charles Davis, find housing through the city's hotel program. As many of you know, Charles died unexpectedly toward the end of the year. Calvary is claiming Charles' remains and, when able, will hold a memorial in conjunction with the Coalition.

My husband, Lou Gross, and I continue to sponsor Petter Pérez, a Guatemalan asylum-seeker, in our home. Petter arrived in San Francisco just in time to miss the coronavirus outbreak at the Otay Mesa Detention Facility in San Diego. To provide a temporary home for Petter has been the best decision Lou and I ever made. If you are interested in sponsoring and hosting an asylum seeker in your home, we would love to speak with you.

I am a United Church of Christ (UCC) pastor. The UCC enjoys full communion with the PC(USA) through the ELCA/UCC/PC(USA) "Formula of Agreement." Initially ordained in the Universal Fellowship of Metropolitan Community Churches (MCC), the tenth anniversary of that ordination was February 12, 2021. MCC is the original LGBTQ-positive denomination for spiritual refugees the world over. December 1, 2020 marked my seventh-year anniversary at Calvary. Lou and I thank you for the opportunity to put down roots in this loving and faithful community.

Rev. Victor H. Floyd

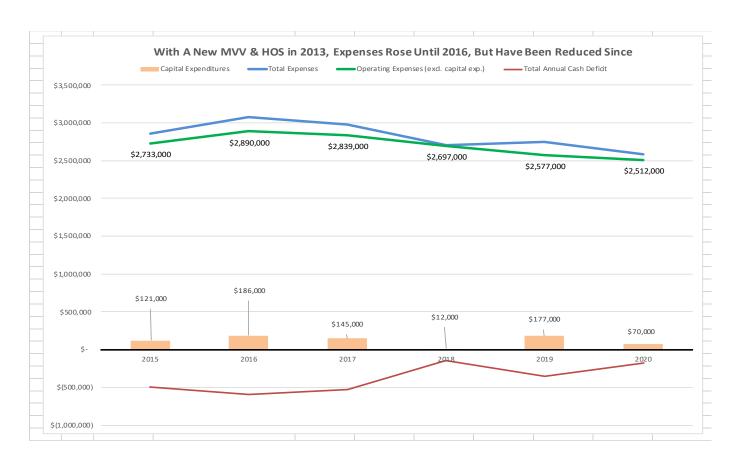
Report of the Chief Administrative Officer

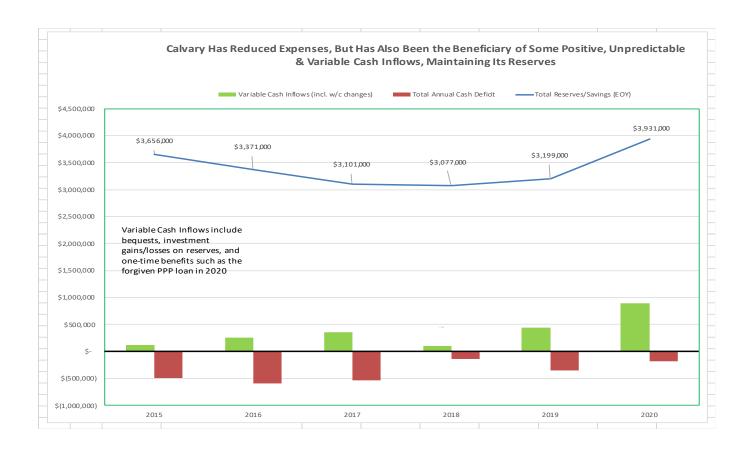
There are many reports in this annual document that review the various ministries and programs of Calvary, as well as important administrative areas such as Personnel, Property, Communications, and Finance. Please take the time to read all of them, as I believe they provide an important overview of Calvary operations. I also want to add my compliments and respect to all the lay leaders, ministers, volunteers, and staff who gave so much of themselves in 2020 to maintain and, even improve, Calvary's ministries, programs, and outreach!

I am going to take some space here to identify some medium-term trends, good and not so good, that are worthy of ongoing consideration from Calvary's congregation and community, and, I believe, represent important measures of Calvary's sustainability.

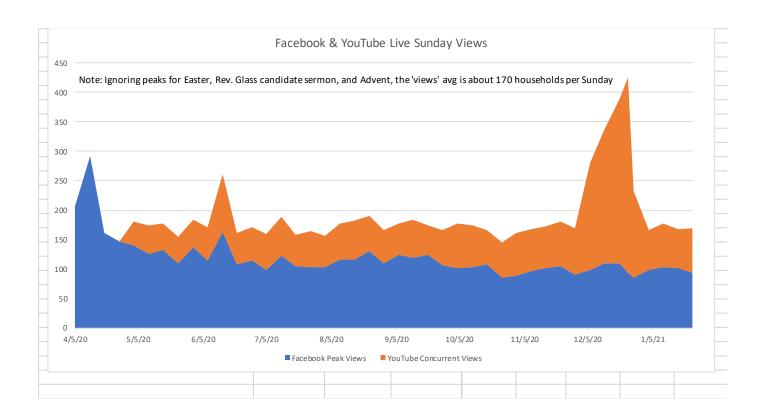
Good Trends:

<u>Financial Resources</u>: Calvary's generous supporters, <u>members and non-members</u>, have maintained their total dollar amount of 2020 financial support through a very difficult and challenging pandemic situation – and for this we should all be very grateful! In addition, Calvary's financial reserves benefited from several one-time, positive cash inflows in 2020 including a significant bequest, an unusually strong investment year, and some government pandemic financial support. Details can be found in the Treasurer's Report, the Giving Report, and the Finance Team Report. The good news from the two graphs below shows how the Leadership and Staff have over the last few years slowly lowered expenses, kept the financial reserves situation stable, and positioned Rev. Marci Glass and you to chart a viable course for the next few years on behalf of Calvary's congregation and community.





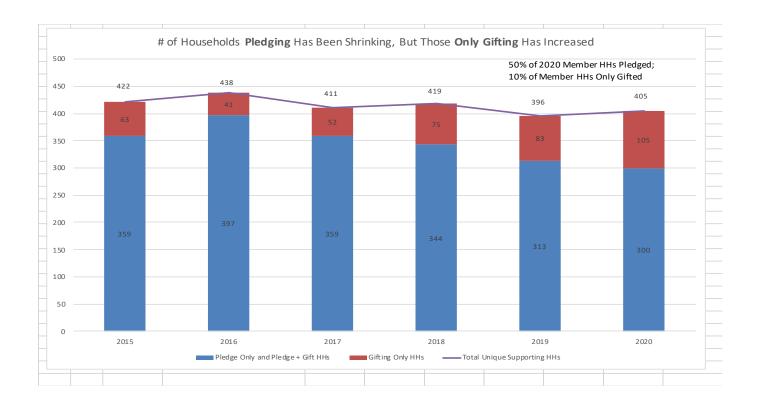
Engagement with Congregation and Community: It is challenging to measure congregational satisfaction and engagement fully, but attendance at Sunday worship services is often used as the most popular, simplest metric to watch. Physical attendance at the regular Sunday service over the last few years peaked in 2016 and, during the Senior Pastor transition, slowly decreased to about 285 people by 2019. When Calvary reluctantly shifted to a pre-produced video service in March 2020, the new metrics became Facebook and YouTube 'views' driven. We also know that distractions at home are likely to be more challenging than just having your mind wander while sitting in a pew. Nonetheless, the good news is that the chart below shows some continuity with Calvary's prepandemic worship engagement, as well as some welcomed constancy during a very difficult 2020. Please see the Worship & Music Team Report for more information. Assuming 1.5-2 viewers per household, an average of 170 digital views, as taken from the graph, is about 250-340 viewers, on a par with pre-pandemic attendance. Leadership and Staff certainly understand that these videos and Zoom events do not work for dozens of households, e.g., families with young children, and look forward with rapture to being able to increase onsite services as quickly as is safe in 2021.



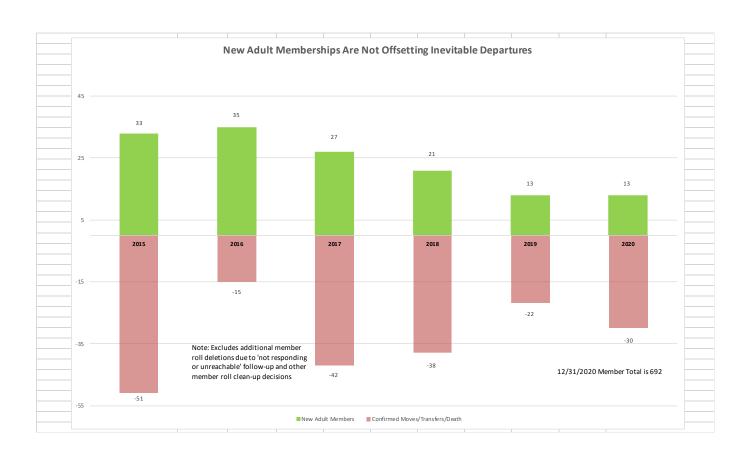
Things to Watch:

Part of my job sometimes is to be a worrywart. The overarching concern for me (and these are my opinions only, not any official Session position) is what appears to be a declining number of households that are regularly engaged with Calvary through worship attendance (over the last 5 years), volunteer activities, adult education, and eventually financial support. I worry about Calvary's long-term ability to maintain a range of engaging and impactful ministries and programs. However, these are manageable challenges and if addressed can ensure Calvary's legacy and vitality.

<u>Financial Base</u>: Although the dollar amount of direct annual financial support from members and non-members met the 2020 financial goals, the number of households that pledged continued a 5-year downward trend. That means that the average pledge per household has increased and bespeaks a strong commitment from many households – but fewer of them. Only 50% of Calvary official member households (about 250 out of 500) are pledging; the silver lining is that about 50 non-member households also pledge each year. You can read more about these issues in the Giving Report.



<u>Engagement</u>: The other metric that supports some cause for concern is the number of new members joining Calvary. After an increase during the first three years of Rev. Weems' tenure, there has been a downward trend. Many non-evangelical, urban churches have struggled to attract new members to offset the inevitable loss or transfer of households that afflicts all churches. Calvary is still attracting new members – a not insignificant accomplishment in today's environment -- but are the numbers enough? New membership and engagement are always difficult during a pastor transition, and we look forward to those trends improving.



Volunteering is another area of engagement that Calvary has tried to measure over time. The data are not consistently collected and are episodic. Post-pandemic there have been Zoom driven events in Seniors, Adult Ed, and Family Ministries. One challenge has been finding volunteer activities that fit with Calvary's Mission given all the community organizations competing for volunteers. It is also challenging to offer activities that are logistically feasible for volunteers to attend given all their other family and life commitments and Calvary's location in a residential neighborhood with limited parking. The data are difficult to interpret, but worthy of more attention. You can read more about this issue in the Volunteer Engagement Report.

My Perspective:

I raise these concerns to get your consideration and support. Everyone is working on understanding and addressing them regularly through ministry modifications and program changes These are the potential challenges I see to Calvary's success. I am confident that Session, lay leadership, and staff are aware of these good and not-so-good trends and will guide Calvary to its best outcome. There is a collective belief that the full benefit of a new HOS and a return to in-person events will be galvanizing to Calvary during the second half of 2021. Most of you have not even had a chance to meet Marci in person!

David Foster

Director of Music Ministries

Who could have imagined, when we were preparing annual reports twelve months ago, that everything in our lives would be so radically different now. Aside from a few individuals like myself making solo recordings, and a brief residence by a handful of members of the California Symphony back in the fall, there has been no live music in our beautiful sanctuary for 10 months. And that is likely to continue for at least a few months more. That is an extraordinary thing to write and a shocking thing to contemplate.

Our amazing and hard-working choirs have not been in the sanctuary singing with joy every Thursday night and Sunday morning and afternoon. We have not heard the muffled voices of singers hurrying to put on robes, downing one last swallow of hot tea, and jostling for space in line just before the processional hymn begins to sound from the organ.

Our wonderful **soloists-section leaders** have not been seen practicing together before a quartet, or overheard giving a voice lesson in the chapel, or spied warming up in an empty room in a quiet moment before a rehearsal. Our fantastic organist, **John Walko**, has not been heard providing the normally reverberant and glorious soundscape emanating from the sanctuary several afternoons every week. Instead, the air is quiet, still, and somber. The rafters long to shake again!

The chapel is missing the sounds of young voices raised in song and laughter and praise. The beautiful new piano there, dedicated just over a year ago, awaits its moment to thunder forth or gently caress our ears, and to lead congregants in hymns and chants.

The awesome young musicians of the **San Francisco Academy Orchestra** are on hiatus too. Missing are their musical fireworks, normally such a vibrant part of the musical life of our community. Likewise, the astonishing and incomparable sounds of the **Young Women's Choral Projects**, led so expertly and lovingly by our own Susan McMane, have not been heard reverberating through the building, lifting our eyes and hearts heavenward.

The **Norcal Mass Gospel Choir** did not set the air humming and our souls shouting with joy at their unbridled musical zeal! The **Bach Choir** has not rehearsed as they do, the **Choral Society** has not graced our altar, the myriad Christmas Concerts that parade through our bedecked halls, one after another every December, were conspicuously absent. No recitalists amazed, no handbells rang, no string sections swooned, no choir brought a little heaven down to earth right before our astonished eyes.

Nevertheless, we persisted, and the work of praise and the unique prayer that is music did not die in this strange, complicated, fraught year. While many things are on hold, our worship cannot, and has not been, cancelled. Through the magic of technology, our community continues, and we have found ways to sing and praise as one. John Walko marshals an array of technology at home that enables him to share extraordinary organ and piano music with us every week. Our dedicated and wonderful soloists have, from the confines of their own homes—spread literally all over the country—managed to expertly, and gracefully, lead us in song these many months. Our beautiful **Chancel, Chapel, and Youth Choir** members have had to overcome the hurdles of unfamiliar, complicated technology, along with the isolation and discomfort of singing alone in unsympathetic acoustics, and yet have managed to produce some remarkably beautiful choral music in the form of virtual choirs and ensembles—over twenty of them to date! Our praise goes on.

We will undoubtedly learn many things about ourselves from the trials of this difficult year, but I'm certain that one of the most important is this: our song of praise cannot be silenced. The church is not the building, the choir is not the choir loft, the accompaniment is not the organ, the worship is not the

sanctuary, the community is not whoever is in the room. As one of our favorite sacred choral pieces, Ubi caritas, reminds us: "Where charity and love are, God is there. Christ's love has gathered us into

one." We may not be physically together, but our worshipping community has, miraculously,

remained gathered. We are, in love, one. And our song is alive and well!

Michael Conley

Youth & Family Ministries

As the city and schools shut down in March, our youth and their families had to navigate distance learning from home. While much was disrupted and all in-person events cancelled, we continued to minister to youth and their families during these challenging days.

The Parent Group that began with Lent continued to meet through the summer.

18 youth joined the class through the Confirmation process which culminated in writing and presenting Statements of Faith and in a special service led by our confirmands.

The 4th and 5th graders met via Zoom, and there were other points of contact and connection to build fellowship, community, and our faith.

In July, David Barnes who had served as the Director of Youth and Family Ministries for years took a call as Calvary's Manager of Hospitality and Engagement, so we had a change in staff with Rev. Joann Lee taking on youth ministries.

We also redefined youth to only include $6^{th} - 12^{th}$ graders, and The Children & Family Ministries led by Alison Faison and Erin King (elder) took on our 4^{th} and 5^{th} graders. This is in line with most faith communities in the Bay Area and the PC(USA) nationwide.

In the fall of 2020, we began monthly Zooms with Middle School (4th Sunday of the month) and High School students (2nd Sunday of the month). We always have two adults with about six to twelve participants on each Zoom.

This year's confirmation class is adapted and adjusted so that it lasts 5 weeks from January 10th to February 7th on Sundays at 9:00am – 9:50am. We have 19 students signed up who attend the on-line classes.

We are grateful to our youth leaders who continue to pray for and support our youth, and in 2020 we especially give God thanks for the ministry of David Barnes who has faithfully served our youth and their families for generations!

Joann H. Lee & Jillian Bales

Director of Children & Family Ministries

Our goal is to provide a safe and loving place for children and families to connect with their church family in some way every Sunday. During January, February and the first half of March 2020, Wednesday Playgroup and in-person Sunday Studio ran as usual. In-person Sunday Studio hosted an average of 20 – 39 child participants, ages infant to 9 years. Wednesday Playgroup hosts an average of 50 child participants (infants to 36 months) and 40 accompanying adults (parents, nannies, and grandparents) resulting in a group averaging 90 participants. Because Children's Ministries had to stop these programs, our twelve Childcare Team Teachers stayed home. Calvary's Personnel Mission Team (PMT) authorized their pay to continue through October 2020. PMT then stopped paying Childcare Team Teachers, but extended an invitation to return to work when we can reestablish an in-person Sunday Studio and other ministries. Alison Faison and some parent volunteers have hosted online classes. Since March 2020, Calvary Children's Ministries has continued to offer online education classes: Online Sunday Studio (average 7 child participants), Online 2nd & 3rd Grade Class Series (average 10 participants), Online 4th & 5th Grade Class Series (average 6 participants), and Online Calvary Camp (combination of Calvary and City Church participants). Alison mailed education packets to children and youth (ages 3 up to 5th grade) and prepared 25 Advent Wreath Kits To Go for families to pick up at Calvary. We continue to reach out to children and youth families by sending a bi-weekly Family Ministries email.

On July 1, 2020, David Barnes transitioned from Director of Youth Ministries to Manager of Hospitality and Engagement. Alison is now responsible to families with children: infants to 5^{th} graders. Joann Lee is responsible to families with $6-12^{th}$ graders.

During Online Sunday Studio, Alison continues to use *Growing in God's Love* by Elizabeth Caldwell in addition to the *Feasting on the Word* curriculum and connect themes to the lectionary and what is said in online worship. We share elements of worship and music during Online Sunday Studio, but also during the children's meditation during online worship. We continue to have conversations about communion and baptism as sacraments during those Sundays when we take communion or experience a baptism during worship. Kelly Crandell was leading music during some of the in-person Sunday Studio sessions in the beginning of the year and then did two online compilations of children and youth singing together via videos. Because children and youth are on Zoom for school, the interest for online video choir has decreased, so Kelly stopped working in that position toward the end of 2020. We hope to cultivate a children's and youth choir in the future when we can meet again in person.

Even during times of sheltering in place, we continue outreach to our neighbors, community partners, and families. We now e-deliver meal gift cards to Calvary families with new babies. Laura Elbogen and Jeanine Bran coordinated the New Baby Meal Delivery Team and followed up with families very well. During October and November, Alison and Joann led a two-part online "Mister Rogers' Neighborhood Intergenerational Education Event. We collected new items and many cards for ten SafeHouse holiday stockings again this year. All additional donations went on the Giving Tree outside the Calvary doors reaching many neighbors. We created a week-long Virtual Calvary City Camp at Calvary where we partnered with City Church San Francisco. We offered videos of Bible stories, puppets, yoga, gardening, and music with the theme of "Growing in God's Grace." Children and Youth created art during 2019 for the "God's Great Earth" art show in January 2020.

We presented the signed and personalized Bibles to 3rd and 4th graders during online worship in September 2020, rather than May. Then we mailed the Bibles to each child's home. They were able to use their Bibles during the fall online classes. We hope that these classes inform children on locating Bible verses, concepts of baptism and communion as sacraments, greatest commandment of loving God and neighbor, and learning to lead and serve.

Erin King, 2nd Year Elder, has led a strong Children's Ministries Team that meets online bi-monthly to discuss new ideas and ongoing ministries. The Children's Ministries Team: Erin King, Alison Faison, Bessie

Mitskaris, Jamie Hanson, Kristen Barry, Kristen Marsh, Laura Co, Laura Elbogen, Lauren McDowell (liaison to Calvary Nursery School), and Remy Mertz.

We appreciate the dedication of Elder, Erin King, who started her term January 2019. Her leadership has helped to strengthen the Children's Ministries Team into a cohesive group. She took initiative, asked questions, represented at Leadership meetings and showed her support by involving her whole family in Children's Ministries. We were thankful to have Rev. Joann Lee's leadership during January – March and then August through December. The leadership of Rev. Cal Chinn, Rev. Joanne Whitt, Rev. Joann Lee, Rev. Victor Floyd, and Rev. Marci Glass was valued during many leadership transitions throughout the year.

Alison Faison & Erin King

Report of the Worship & Music Team

Members: Jon Bruner (Chair, Elder), Andrea Polites (Elder), Judith Heuser, Jamia Konrad, Chris Nichols

Despite being unable to host in-person worship services for most of 2020, Calvary still managed to reach thousands of people through remote worship. This required enormous effort and a great deal of fast and flexible work from our staff, who transformed our basic live-streaming operation into a complex, engaging series of videos that incorporate clergy, musicians, and laypeople recorded from Calvary's sanctuaries and from homes around the country.

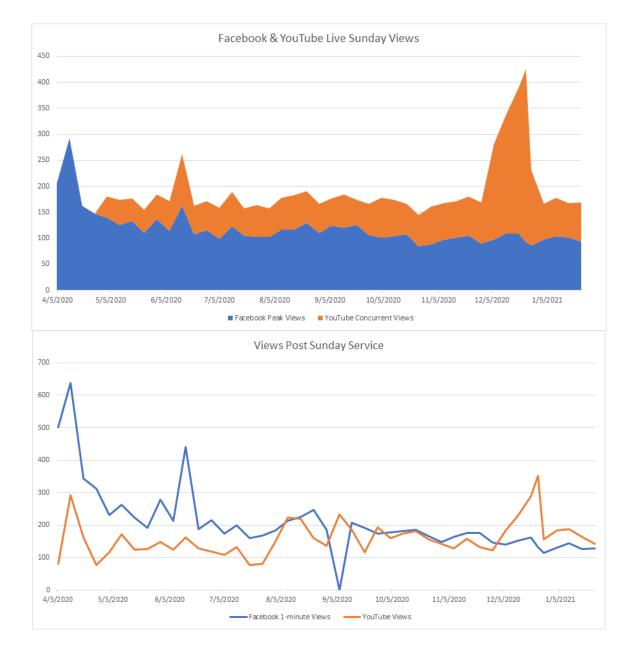
Our Sunday worship services are offered on both YouTube and Facebook; those who choose to watch them when they are broadcast may interact with other viewers--an experience that many members and friends of Calvary have described as a much-needed community experience during an otherwise lonely era.

We have continued to learn and adapt our forms of worship to these new ways of gathering. When we streamed our Holy Week services in April, we saw a significant spike in viewership and even attracted viewers across the country who have never attended Calvary in person.

Viewership stabilized in the summer, and as COVID infection rates decreased, we were able to offer some limited in-person worship experiences and began to plan for in-person Christmas Eve services. Unfortunately the late-fall COVID spike pushed us back into online-only worship, but our staff was able to engage our congregation in person by offering Advent gift bags at the curb in front of the church. The opportunity to visit the church, see our staff at a safe distance, and participate in worship with candles and seasonal symbols drove a significant increase in engagement around Christmas. We learned that a little bit of safe in-person engagement can drive significant online engagement, and we're planning similar opportunities for socially-distanced visits to Calvary around Ash Wednesday and Holy Week.

Graphs showing online worship viewership are below. It is important to note that these graphs only capture the number of devices watching videos, not actual viewers; in many households, several people watch a service on a single device.

The first graph shows concurrent peak viewership during the Sunday morning live broadcast; because viewers may come and go as they please, the total number of live viewers is typically higher than the peak number of live viewers. The second graph shows viewership of our services after they're archived and available for on-demand viewing. Facebook reports the number of views that lasted at least one minute; YouTube reports the total number of views of any length.



Organ renovation planning

In June, we received Session authorization to form a committee that will evaluate the long-term capital needs of our pipe organs. The committee met several times to discuss the role of our organs in church life, and conducted a best-practices review by interviewing leaders from other churches who have completed successful organ renovation projects. When it is safe to travel, the committee will retain an expert consultant to inspect the organs and report on our options for maintaining, upgrading, and/or replacing them.

Jon Bruner, Chair

Faith In Action Team

2020 Faith in Action team members:

Betsy Dodd (Elder and Co-Chair; Liaison for SF Achievers)

Ross Wilson (Co-Chair and Elder for Local Mission)

Jane Bryson (Liaison for New Door Ventures)

Reid Carter (Liaison for Martin de Porres and Raphael House)

Sally Durgan (Liaison for New Door Ventures)

Stephanie Gee (Sanctuary/Immigration)

Jane Manning Hyatt (Elder for International Mission and Sanctuary/Immigration)

Joni Lachman (Liaison for Deacons and Boys and Girls Club)

Julie Paul (Liaison for Boys and Girls Club)

Mary Kate Wheeler (Liaison for Raphael House)

Staff support was provided by Rev. Cal Chinn (Jan.-July), Rev. Marci Glass (August-Dec.) and Robin Morjikian.

I. Overview

The Faith in Action (FIA) team manages the ways that Calvary shares its ministry of Christian love and justice outside the church walls. It is our job to translate the "mission, vision, and values" of Calvary and any other directives from Session into community service and action – to facilitate Calvary's being the "hands and feet of Christ" in the world. FIA has two major areas of responsibility.

Our first responsibility is disbursing Calvary funds to reflect the church's choices and direction for community outreach and service. These funds fall within three groups: 1) gifts to nonprofits and causes where the work aligns with the church's chosen focus and values; 2) congregational care through the Deacons Fund; and 3) denominational gifts including to the local Presbytery, regional Synod, and General Assembly of the Presbyterian Church.

Our second equally important responsibility is to develop meaningful opportunities for congregants to engage in service and justice work. We offer many volunteer opportunities to assist our community nonprofit partners – both locally and sometimes in other countries. We offer educational events to increase our own understanding and ability to serve our neighbors.

In 2020 our three most important areas of focus were 1) "breaking cycles of poverty," 2) immigration/sanctuary, and 3) Racial Equity Initiative.

II. Tithing

Calvary has a tradition of being a "tithing" church. In August 2019, Session reconfirmed Calvary's "commitment to give 10% or more of Calvary's Total Support & Income to serve the outside community each year, and to take steps to meet that 10% goal as part of the 2020 budget." Session Minutes, August 13, 2019.

Due to ongoing church budget constraints, Calvary did not meet its tithing commitment in either 2019 or 2020. FIA's budget allocation in 2020 was \$187,000, about 7.8% of the actual Total Support & Income for 2020 (\$2,404,204).

III. "Breaking cycles of poverty" continuing initiative

In 2014, church leadership adopted a strategic initiative to help "break cycles of poverty." A Poverty Task Force selected four nonprofits for their effective work in the areas of educational advancement, housing stability, and/or job readiness – all areas known to affect the ability to escape poverty. In 2020 FIA completed over six years of focus on "breaking cycles of poverty." FIA spent 64% of our budget on these four partners in 2020, contributing \$30,000 to each.

Every fall, the FIA liaison for each of these nonprofits prepares a written evaluation which is shared with Session. This annual evaluation assesses the nonprofit and Calvary's work with them over the year: e.g., does the organization still have effective programs to help "break cycles of poverty;" does it provide appropriate volunteer activities and how many Calvary volunteers participate; how responsive is the staff, etc. The evaluations help FIA determine budget allocations for the ensuing year. The detailed reports are summarized below.

<u>Boys & Girls Club</u>. In pre-pandemic times, the Boys & Girls Clubs of San Francisco (BGC) served over 1800 school age youth (K – 12) per day during after-school hours, all day in the summer, and during school breaks, offering academic support and enrichment activities at 12 Clubhouses and school-based Clubs. Due to public health restrictions related to the pandemic, BGC now serves 470 school age youth per day. Despite the reduced numbers, BGC has made an important contribution to keeping underserved youth on track during COVID-19.

After the City's shelter in place order, BGC became an "essential business." Most Clubhouses remained open with reduced students and new virtual programming for academic support, mental health counseling, and other services. In April BGC pivoted to distributing food, serving over 4,100 meals per week at one point. Throughout the summer BGC operated ten clubhouses with in-person and virtual programming for smaller numbers of youth. And when school started in August, students from some of the most underserved and high need areas in San Francisco attended safe, temporary "school" at ten Clubs where they received real-time support with online learning, supplemental educational services, wellness and mental health services, recreation, and daily breakfast and lunch. Significant "learning loss" takes place when students attend school online from home. In 2020 BGC worked effectively against this loss by providing in-person supportive "classrooms" for some of our most vulnerable youth and offering virtual enhanced services to many others.

The pandemic curtailed in-person volunteering but about ten Calvary volunteers engaged in tutoring, interviewing teens for college scholarships, job interview practice, and delivering gift bags during 2020.

Calvary liaisons: Joni Lachman jolachman@yahoo.com and Julie Paul juliepaul164@gmail.com

<u>New Door Ventures.</u> New Door Ventures (NDV) focuses on youth ages 16 to 24 who are not in school or working, and offers them education and job readiness opportunities. Research shows that these are the critical ages when youth need to make a successful transition to a productive adulthood. If they are on their way by age 24, they will have a significantly more difficult time avoiding life-long poverty.

In 2019 (2020 data not yet available), 37% of NDV youth experienced housing insecurity, 37% had dropped out of high school, 53% received public assistance, and 19% were in foster care. NDV gives these "opportunity youth" a way to connect to work and education with paid, meaningful jobs, skills training, educational support, and individualized case management. The structured curriculum lasts 3.5 months (plus follow up) and includes 60 paid hours of job and life skills training as well as paid support for study leading to completion of the High School Equivalency or other educational goals.

Before the pandemic, NDV expanded its services to youth in the East Bay and increased paid internship opportunities. When COVID-19 hit, NDV had to stop all in-person activities and transitioned to online workshops and case management. Many youth had no access to computers or online services, so NDV opened a lending library for laptops and WiFi hotspots. With Zoom and Google Classroom, NDV actually increased the number of job readiness workshops - 130 between March and October – and graduation rates remained high at 88%. While internships were cancelled for several months, in November NDV began offering paid virtual internships with partners in the business community. (NDV has closed its own social enterprises where youth used to work, Ashbury Images and Pedal Revolution.)

In 2020, Calvary volunteers filled 46 volunteer spots for NDV, assisting with workshops on interviewing skills, resume writing, and career exploration. Congregants also donated nearly \$3,000 in 114 Christmas gift cards for the youth.

Calvary liaisons: Jane Bryson janebry@msn.com and Sally Durgan sally.durgan@gmail.com

Raphael House. Raphael House helps low-income families experiencing homelessness to strengthen family bonds and achieve long-term stable housing and financial independence. The homelike Residential Shelter serves about 60 families each year, and the Bridge Program for community-based clients (many graduates of the residential program) serves another 300 families each year. Between 85% and 90% of these families achieve stable housing and financial independence. Services include individualized case management, career development, job placement, housing assistance, mental health counseling, and educational workshops. For children, Raphael House provides K-12 tutoring, arts programs, mentoring, and paid assistance for extracurricular pursuits.

Throughout the pandemic Raphael House continued its residential program with safety measures in place and reduced in-person programming. Raphael House funded increased access to technology for families in their Bridge Program and as a result achieved record numbers of participation in online case management, counseling, and other services during shelter-in-place.

In-person volunteering was halted due to COVID-19. Prior to the pandemic, six Calvary volunteers staffed dinner preparation/serving events at Raphael House.

Calvary liaisons: Mary Kate Wheeler mkwheeler09@gmail.com and for Community Chefs' Dinners, Reid Carter reiddcarter@gmail.com

<u>San Francisco Achievers</u>. San Francisco Achievers (SFA) works with low-income African American young men in high school, college and post-college to achieve their educational and career goals. SFA provides college scholarships and mentoring, staff-led academic and "life skills" support groups in high schools, and monthly leadership training for selected high school seniors. Staff provides guidance on internship/career opportunities and college financial assistance. SFA is the only nonprofit in San Francisco that focuses exclusively on closing the opportunity gap for African American male students.

COVID-19 changed the way SFA delivered its programs. Almost all SFA students began attending classes virtually in March. Many did not have adequate access to computers and online resources; SFA gave new laptops and noise-cancelling headphones to all 25 freshmen scholarship recipients, setting them up for a good start at "virtual" college. When some college students took a leave because of the difficulties of online learning, SFA helped guide them to work or training programs to fill the gap. In 2020 SFA began offering career coaching services to alumni and older college students. The high school groups also went online which meant this programming became available to African American high school students throughout the district, not just in four high schools.

In 2020 we had eight Calvary mentors for SFA college or post-college students. Other volunteers (11) helped interview scholarship applicants, offered online mental health counseling services for students, served on the SFA board, worked on a Fund Your Vision grant application, and participated in an Adult Education program featuring a panel of Calvary mentors and their mentees.

Calvary was awarded a Fund Your Vision grant from the Presbytery to support SFA's programming (\$20,000) and Calvary's Racial Equity Initiative work (\$3,000).

Calvary liaison: Betsy Dodd betsydodd@mac.com

IV. International/Living Sanctuary team

COVID-19 response:

As we have seen and heard, COVID-19 impacts the most marginalized communities, including immigrants. Many lost their jobs and have had a hard time finding stable employment. The majority of 2020 was focused on helping our immigrant friends during the pandemic through the following ways:

- Raised \$7,350 for a small emergency COVID-19 relief fund because undocumented immigrants were not eligible for most of the government relief programs. (The fund has aided five families.)
- Helped set-up stable internet access so the students could attend their classes online.
- Connected individuals to job opportunities provided by members of the congregation. (five opportunities)
- Connected families to food pantries where they could obtain free groceries.
- Celebrated birthdays and Christmas through dropping off cakes and small gifts. (12 adults and children)
- Donated previously owned Apple computers to several families who needed devices.

Community events and partnerships:

- Feb 27: Sanctuary Rising with director Theo Rigby screening and panel discussion open to Calvary and the community (headcount: 104).
- June 20: World Refugee Day Adult Education event A video featured the nonprofit International Rescue Committee (IRC), how they've been supporting refugees during COVID-19, the refugees' biggest challenges, and how the community can help.
- SF Presbytery Fund Your Vision grant Partnership for Helping Immigrants (grant partners: Old First Presbyterian Church, Mission Bay Community Church, Catholic Charities):
 - Calvary received \$6,000 from the grant to further our Living Sanctuary education work. We used this to create a Living Sanctuary webpage (www.calvarypresbyterian.org/living-sanctuary/) and a video to highlight the impact of Calvary's sanctuary work on one of the families we accompany. The goal is to raise awareness and recruit more volunteers.
 - Volunteer engagement with Catholic Charities: resource mentors for undocumented unaccompanied minors (4 Calvary volunteers)
- Additional partnership organizations: Interfaith Movement for Human Integrity, First Unitarian Universalist Society of SF, St. John's Presbyterian Church
- Several members of Calvary participated in letter writing campaigns through Friends Afuera, a program connecting volunteers with immigrants in ICE detention centers.
- In partnership with IM4HI (Interfaith Movement for Human Integrity), multiple members of our team participated as signatories on letters being sent to various leaders regarding sanctuary and dignity.

We are grateful to the many members and friends of the congregation who support Calvary's Living Sanctuary team. Team members and staff leaders: Phil Dion, Sally Durgan, Alexa Frankenberg, Stephanie Gee, Jane Hurlbert, Dave Hurlbert, Jane Manning Hyatt, Zanne Mrlik, Sylvia Mestayer-Collins, Robin Morjikian

Calvary liaisons: Jane Manning Hyatt converse 1993@hotmail.com and Stephanie Gee stephanie.m.gee@gmail.com

V. Racial Equity Initiative

Last June, responding to the injustice of the deaths of Breonna Taylor, George Floyd and other African Americans at the hands of police, and recognizing our country's legacy of anti-Black oppression and racism in a White-dominant culture, Session adopted a Statement Affirming Calvary's Commitment to Antiracism, which states in part:

[B] ecause of our biblical understanding of who God is and what God intends for humanity, Calvary Presbyterian Church must stand against, speak against, and work against racism. Antiracist effort is not optional for Christians; it is an essential aspect of Christian discipleship, without which we fail to proclaim the Good News of Jesus Christ.

The Racial Equity Initiative was formed with this statement of purpose:

We recommit to recognizing and dismantling racism and unconscious bias in our own hearts and minds, in the institution of the church, and in the broader culture. We will provide a space to process what we are seeing and learning and to discern our call as a community of faith to take action toward these goals. Our shared set of values and mission calls us to transform lives for Christ: that now calls us to transform our own lives to be less complicit in racist aspects of our culture, to transform the lives of those who have historically faced oppression by helping eradicate systemic racism disproportionately affecting them, and to be the hands and feet of Christ by opposing institutions and practices everywhere that deny the full humanity of all God's children.

The Racial Equity Initiative planning team launched in the summer and consists of over 20 people interested in helping guide Calvary in this work. The planning team decided to focus initially on educating ourselves about anti-Black racism. We also explored how our work could complement and intersect with the work of Calvary's nonprofit partners and our Living Sanctuary team. While acknowledging that racism impacts people of color beyond Black individuals, the team concentrated on anti-Black racism (reflecting Session's *Statement*) and the role White people have played and continue to play in racist systems.

Our work has focused on three areas since June; we anticipate this educational work will continue and lead towards more action in 2021. Participation ranged from 5 to 35 per activity.

- Weekly discussion groups on books related to racism: <u>Waking Up White: and Finding Myself in the Story of Race</u> (understanding white privilege); and <u>The New Jim Crow: Mass Incarceration in the Age of Colorblindness</u> (history of Jim Crow and mass incarceration).
- Monthly movie discussion groups: Just Mercy (account of an innocent Black man's experience on death row); Harriet, (life of ex-slave and freedom fighter Harriet Tubman); and 13th (documentary about the history and continuing legacy of slavery and Jim Crow laws).
- Other educational events: Rev. Joann Lee presented a workshop called "Defining Racism: Terms & Tools for Talking about Race," co-sponsored by the Racial Equity team and Adult Ed. We supported Adult Ed/FIA-sponsored programs which highlighted our "breaking cycles of

poverty" nonprofits and addressed race issues. The team encouraged participation in educational opportunities offered by the Presbytery and community partners such as the Black Jewish (and Allies) UNITY group.

Calvary was awarded a Presbytery Fund Your Vision grant "Dismantling Structural Racism with San Francisco Achievers." The grant provided funding for the racial justice work of our partner San Francisco Achievers (\$20,000) as well as for Calvary's Racial Equity Initiative to develop a webpage. (\$3,000). Through the Statement Affirming Calvary's Commitment to Antiracism and the Racial Equity Initiative, Calvary has formalized its commitment to racial justice and has begun to take steps toward that goal. Faith in Action will continue to work with other Calvary teams and community groups to engage congregants in this Christ-centered work to "love our neighbors."

Calvary liaisons: Betsy Dodd betsydodd@mac.com Alexa Frankenberg afrankenberg@gmail.com,

VI. Other community partners and activities

<u>Interfaith Food Pantry</u>. Since 2010, Calvary has provided volunteers for the Interfaith Food Pantry at Old First Church every five Saturdays, alternating with four other churches. On our Saturdays, we organized and distributed free groceries and produce from the SF/Marin Food Bank to some 300 registered guests.

2020 was an amazing year for the food pantry. COVID-19 upended normal operations. Before the pandemic, clients came indoors to an enclosed space to receive their food, and crowding of volunteers and clients was inevitable. With COVID-19, many pantry volunteers were in at-risk groups due to age or medical conditions, and more – not fewer – volunteers would be needed for a pandemic-era pantry.

The pantry shut down briefly. Then Calvary and a few other churches (with Food Bank staff guidance) decided to step into the breach, completely revamping procedures and committing to an increased work load. Food distribution moved outside to the sidewalk and indoor volunteer work took place in a safer, larger space, with new safety and distancing protocols. The pantry became a bright light during COVID-19, continuing to provide food for 300 guests each week and even bringing community neighbors into the volunteer mix.

Calvary's volunteers were indefatigable - members, friends, and Boy Scouts from Troop 14. Our volunteers participated in **every single weekly pantry** since March - 36 pandemic pantries in all - with an average attendance of 8 - 9 volunteers. There were also two pre-pandemic pantries in January and February where volunteers filled another 33 spots – so a grand total of **339** volunteer shifts for 2020. That is over 2.5 times the total pantry volunteer shifts in 2019. (\$1,000 to cover pantry expenses)

Calvary liaisons: Paula Jesson dpjbj@sbcglobal.net, Adam Hoffman adam@blueneckdesign.com

<u>Martin de Porres House of Hospitality</u>. Before the pandemic, Calvary served free lunch to Martin's guests on fifth Saturdays (i.e., whenever a month had five Saturdays), assisting with lunch preparation and clean up. Eight volunteers worked on February 29, before the pandemic halted all in-person volunteering. (\$2,000 gift)

Calvary liaison: Reid Carter reiddcarter@gmail.com

<u>Interfaith Winter Shelter</u>. Calvary has supported the SF Interfaith Council shelter for over 30 years. Our volunteers prepare hot dinners and serve them to about 100 homeless men staying at the Unitarian Church each night for about a week in February. In 2020, we served five dinners with 63 volunteers participating, including seven dedicated supervisors who shopped for and delivered the ingredients and supervised tasks in the kitchen. (\$2,000 to cover food expenses)

Calvary liaisons: John Knightly john_knightly@yahoo.com and Betsy Dodd betsydodd@mac.com

<u>San Francisco SafeHouse.</u> provides a welcoming home for homeless, sexually exploited adult women. They live at the house for up to two years as they create new life paths with caring support and services. Rev. Glenda Hope, a Presbyterian pastor who attends Calvary, founded SafeHouse 20 years ago, and Calvary has supported this organization since then. Every year we give the SafeHouse women Christmas stockings (handmade by a Calvary volunteer) filled with small gifts from the congregation.

SafeHouse also manages the Hope Center, a day services program in the Tenderloin where unhoused women can get case management and a respite from the streets. Calvary volunteers prepared a "take away" Harvest Dinner for 100 homeless women in November and 120 bag lunches on Christmas Eve, and solicited merchants to donate supplies for the Hope Center.

Calvary received a Presbytery Fund Your Vision grant for SafeHouse (\$54,000) to provide additional safe transitional housing for homeless sexually exploited women.

Volunteers assisted SafeHouse and the Hope Center over 20 times in 2020. (\$3,000 gift)

<u>San Francisco Interfaith Council.</u> SFIC brings diverse faiths together "to celebrate our traditions, build understanding, and cooperatively serve the community." Rev. Jim Emerson helped found the SFIC in 1989, and Calvary has been an important partner ever since. (Rev. Laird Stuart served as chair for many years.) During the pandemic, SFIC pivoted to be a primary source of information and assistance to congregations related to the City's regulations on COVID-19. In 2020 we donated an extra \$1,000 to recognize the important help SFIC gave our re-opening task force regarding City guidelines. In an Adult Ed program, FIA hosted one of the founders and the Executive Director of SFIC who talked about their work. (\$6,000 gift)

In addition, Calvary provided financial support to a number of other groups or causes in 2020, including:

- San Francisco Presbytery, Synod, and General Assembly (\$12,750)
- San Francisco Theological Seminary (\$5,000)
- Deacon's Fund (assistance for congregants) (\$6,800)
- Justice Revival (providing human rights education at churches to encourage justice advocacy) (\$1,500)
- Outdoor Christmas Giving Tree (\$200)
- Free lunch vouchers for the homeless (\$650)
- SF African American Faith Based Coalition (addressing health inequities for African Americans) (\$3,000)
- Insight Garden Program (supporting in-prison and re-entry populations during COVID-19) (\$3,000)

Adult Education & Spiritual Formation Team

2020 began like years past. Adult Education and Spiritual Formation (AESF) activities and events were scheduled and held in person at the church. But in early March, the year took a sudden turn. News of a global COVID-19 pandemic hit. The city of San Francisco issued a shelter-in-place order on March 12, resulting in Calvary closing its doors to the public for safety reasons that remained in place for the rest of the year. Sunday worship services and other activities, including AESF, were either canceled or quickly moved to online pre-recorded video presentations or live online Zoom events.

The following is a recap of all the AESF activities that took place in 2020.

Sunday AESF Events

After the shelter-in-place directive was put in place in early March, in-person events were canceled, and were quickly transitioned to online presentations that were launched on the Calvary, Facebook, and YouTube websites. Overall, a total of 19 AESF events were offered in 2020. 5 events were in person, 10 were pre-recorded videos, and 4 were live online Zoom events, that included the following:

- God's Great Earth: Youth of Calvary Art Show (January 26) An opening reception in the Library
 Lounge was held for this exhibit that showcased how the children of Calvary view our earth and
 how we can be better stewards of God's beautiful creation. The show was dedicated to staff
 member and artist, Mike Schlatter, who passed away on January 14. His art was also displayed.
 More than 75 people attended the opening. The exhibit was displayed from Jan 26 Mar 1.
- <u>The Path Towards Wholeness</u> (February 2 & 9) Dr. Greg Love, Associate Professor of Systematic Theology at San Francisco Theological Seminary, led a fascinating two-part series that focused on how we can change from brokenness to wholeness. 35 people attended both sessions in the Library Lounge.
- <u>Beyond Us vs. Them: Dismantling Racism</u> (February 23) Calvary Faith in Action and Adult Education teams hosted this San Francisco Unity Group forum in Calvin Hall. Howard Lindsay, from Grace Tabernacle Community Church, led the program that showed excerpts from Ava Duverney's film, When They See Us. The 70+ attendees were then split into small groups where they shared their reactions, discussed ways to work on building community and identify ways to redress institutional racism and white supremacy.
- <u>Income Inequality and Bay Area Youth: New Door Ventures</u> (May 3) This pre-recorded video featured Mark Cole, COO of New Door Ventures, one of Calvary's Faith in Action non-profit partners. He shared information on how income inequality has adversely affected the youth of the Bay Area and especially the disconnected youth their organization serves.
- Homeless San Francisco During COVID-19 (May 17 & 24) This pre-recorded video featured Kelley Cutler, from the Coalition on Homelessness SF, who talked with individuals in encampments and shared her insights as a social worker for the homeless and poor for over 30 years. Calvary staff members and active Faith in Action Bay Area participants, Rev. Victor Floyd and Alison Faison, then joined Kelley in a discussion and Q&A on how we can better understand and help our most vulnerable neighbors.
- World Refugee Sunday: COVID-19's Impact on Refugees Locally & Globally (June 21) Calvary member Stephanie Gee, along with the Calvary Living Sanctuary team, created this pre-recorded video that premiered on World Refugee Sunday. The video featured members from the International Rescue Committee (IRC) who shared what they have been doing to help refugees in our community during the pandemic and how we can help. It also included an interview with

one of the families that has been seeking asylum here in the Bay Area, that the Living Sanctuary team has been supporting.

- Race Matters: SF Achievers Tell Their Stories (June 28) This pre-recorded video focused on the work of SF Achievers, one of Calvary's Faith In Action non-profit partners, whose goal is to help close the opportunity gap for African American young men seeking to fulfill their potential through higher education. A panel of recent and soon-to-be college graduates from SF Achievers, who were mentored by Calvary congregants, also shared their personal insights into the current events surrounding the Black Lives Matter movement.
- <u>SF Interfaith Food Pantry: Helping Feed Those in Need During COVID-19</u> (July 19) This prerecorded video focused on food insecurity in San Francisco, the impacts of COVID-19 and how Calvary has helped by supporting the San Francisco-Marin Food Bank and serving at the San Francisco Interfaith Food Pantry at Old First Presbyterian Church every Saturday morning for many years.
- One Church, One Book Discussion: The White Devil's Daughters (September 13) Local best-selling author, Julia Flynn Siler led a discussion of her book and this year's Calvary summer read, The White Devil's Daughters: The Women Who Fought Slavery in San Francisco's Chinatown. 50 people attended the live online Zoom event.
- Boys & Girls Club of SF: Racial Equity & Education During COVID-19 (September 20) This prerecorded video featured the work of the Boys & Girls Club of San Francisco, one of Calvary's Faith In Action non-profit partners, and the affect COVID-19 has had on the organization and those it serves.
- Encountering 'The Other': How Faith Traditions Help Us Navigate Our Divisions (September 27) –
 This pre-recorded video featured an interesting discussion with Michael Pappas and Rita Semel
 from the San Francisco Interfaith Council, Calvary's longtime partner. The video also included a
 panel discussion of distinguished local faith leaders representing the Buddhist, Hindu, Muslim,
 Jewish, and Christian traditions, who each share their perspectives on how faith can help heal
 divisions.
- <u>Stories Beyond Borders: Love Your Neighbors, Hear Their Stories</u> (October 4) This video showed three short documentaries created by Working Films featuring real stories of the strength and resilience of immigrants—one that included scenes of an event held at Calvary in 2018. The films were followed by a discussion led by members of the Calvary Living Sanctuary Team.
- <u>Defining Racism: Terms & Tools for Talking About Race</u> (October 18) Rev. Joann Lee led a relevant and timely discussion on how to define "buzz" words heard about race and racism in media and how they influence our day to day lives. 35 attended this live online Zoom event.
- <u>Intergenerational Series: Mister Rogers' Neighborhood</u> (October 25 & November 1) Rev. Joann Lee and Alison Faison, led a 2-part conversation about being good neighbors and friends, even in the time of COVID-19. The curriculum was geared for an intergenerational group that included children, youth, adults, and senior adults, and from all different backgrounds. 20 people attended and actively participated in these live online Zoom sessions.
- God, COVID-19, and Suffering with Dr. Greg Love (November 8 & 22) This 2-part pre-recorded online series featured Dr. Greg Love, Associate Professor of Systematic Theology at San Francisco Theological Seminary, who helped answer the question of how Christians are responding to a God that would allow COVID-19 and human suffering by guiding us through four main models of the Christian response to the pandemic and differing perspectives on suffering.

The recorded videos are available on the Calvary YouTube site.

Lenten Small Groups

On Sunday March 1, the annual Lenten Bible Study kicked-off at a luncheon in Calvin Hall following worship service, led by Rev. Joann Lee. Over 70 attended the luncheon and 126 people signed up to participate in one of the 10 small group options. The theme was "From Mourning to Dancing." Small group study guide materials, created by Rev. Lee, focused on the eight pillars of joy, as discussed by the Dalai Lama and Archbishop Desmond Tutu in *The Book of Joy: Lasting Happiness in a Changing*

World. Scripture and each pillar of joy coincided with the worship services throughout Lent. Due to the pandemic, small group in-person gatherings were canceled for safety reasons in early March. Seven of the groups continued to meet online via Zoom or email or phone.

The following ten small group options were offered:

Day/Time	Group	Leaders
Sunday 9 am	Parent Group	Alison Faison, Brian & Laura Elbogen, Ed Kraay
	Centering Prayer	Doug Person
	All	Gib Simms
Sunday 11:30 am	Young Adult Group	Joann Lee, Cal Chinn, Victor Floyd, Joanne Whitt
	All	Priscilla Dwyer
	All	Holly Arnold
Monday 8 am	Men's Group	Cal Chinn
Tuesday 1 pm	Sr Adult Group	Victor Floyd
Wednesday 6:30 pm	All	Phil Dion
Thursday 6 pm	Choir & Friends	Don & Kathy Bear

Women of Calvary Bible Study

The Women of Calvary Bible Study small group, organized by member Sally Durgan, continued to meet in 2020. From January – May, the group used the Presbyterian Women's Horizons Bible Study materials Love Carved in Stone: A Fresh Look at the Ten Commandments by Eugenia Anne Gamble. Rev. Joann Lee led the group January and February in person on the second Thursday evenings in the Library Lounge of those months. Rev. Joanne Whitt then took over after Rev. Lee left on maternity leave and sabbatical and moved the gatherings to an online Zoom format on the second Thursday of the month at 6:30 PM, due to shelter-in-place. Rev. Whitt also led five additional sessions May 28, June 11, June 25, July 9, and July 23 using her own materials. The group took a break in August, and then in September began a new monthly series on the third Thursday evenings of each month via Zoom, led by Rev. Lee. The group used the study materials, Into the Light: Finding Hope Through Prayers of Lament, created by the Presbyterian Women's Horizons Bible Study. On average, 20 women have attended.

Men of Calvary Bible Study

This men's group met every Monday at 8 AM at Calvary until the shelter-in-place mandate moved it to an online Zoom format in early March. On average, 16 men have attended. Rev. Cal Chinn led this group until his departure in July. David Barnes then took over the group's leadership role.

Centering Prayer

Calvary member Doug Person led this contemplative practice of Centering Prayer to a small loyal group of attendees on Sunday mornings from 9:15-9:45 AM in the Library Lounge. The group ended in March after shelter-in-place closed the doors of the church.

Choir & Friends Small Group

Members Don and Kathy Bear began leading this small group during the Lenten small group series on Thursday nights from 6:00-6:45 PM, prior to choir practice at the church. On average 25 people have attended and have continued to meet monthly using materials prepared by the Bear's. In March, the group moved to an online Zoom format due to shelter-in-place protocols.

AESF Team Meetings

AESF had two team meetings in 2020 – one in person on January 12 and the other online via Zoom on December 6.

Calvary Library

There were no changes made to the Calvary Library, also under the AESF charter and overseen by member Lois Dress, other than purchasing several copies of *The White Devil's Daughters* book in support of the One Church One Book summer read program and binding the Sunday bulletins that were added to the library collection. The Library was closed to the public in early March due to the COVID-19 shelter-in-place mandate and remained closed the rest of the year.

Kathy Bear; Chair Rev. Joann H. Lee & Interim Pastor Rev. Joanne Whitt (March-July), Pastoral Support Fran Johns, Doug Person, Sally Durgan, Tosca Lee – Team Members

Report of the **Adult Fellowship Team**

Objective: To build community and strengthen relationships among church members and friends; to provide opportunities for fellowship with all age groups both within Calvary and outside in the greater community; to nurture people through Christian fellowship by providing a caring, supportive environment which embraces all in love while we strive to be faithful followers of Christ.

Team Members in 2020: Kathy Hanson, Jamia Konrad and many volunteers for several pre-pandemic events as well as 2 months of Sunday coffee hour hosts and bakers.

Event Volunteers: Jamia Konrad, Freida Badal, Tosca Lee, Larry Boyson, Kathy Bear, Don Bear, Leo Gilbreath, Kristin Knezevic, Carol Boone, Frances Hicks, Amy Garant, Robin & Doug Person, Dale and Sherbonne Barnes-Anderson, Betsy Dodd, Ruth Ellen Miller, Jennifer Miller, Jane Bryson, Ann Daugherty.

2020 Cookie Army: <u>Primary Bakers</u>: Ruth Ellen Miller*, Lisa Bottom, Laine Clifford, Mary Harper, Robin Person, along with all Session/Foundation/Deacon Leadership and Team members on assigned Sundays. *Extraordinaire

Senior Adult Fellowship: Marion Stanton, Chair

Marion Stanton continued to serve as the coordinator of regularly scheduled Tuesday programs for "more mature" adults in 2020 through mid-March. During the Pandemic, Marion and her team made every effort to connect with all previous in-person Tuesday program attendees. She coordinated with the Deacons outreach committee to stay connected with Seniors and started monthly Zoom gatherings in September. Victor Floyd will provide the Senior Adult Fellowship report from Marion.

Circle of Trust: Helen Huckleberry, Coordinator

A constant group of 8-10 members has gathered quarterly for over 5 years to practice Parker Palmer's principles and practices in a process of shared exploration, finding safe space to nurture personal and professional integrity and the courage to act on it. The group had just one 2020 gathering in February 2020, and most likely will reconvene in the future when possible to gather safely in person.

Adult Fellowship Staff Coordinator: Rev. Joann Lee > Joanne Whitt during Rev. Lee's leave of absence earlier in 2020.

In 2020 Adult Fellowship hosted or coordinated the following:

Calvary Coffee Hour

2020 continued with the 2019 established and successful Coffee Hour provisioning system, created late in 2018 to adjust to budget constrictions and the talented resources in our own pool of volunteers. Each Mission team is responsible for providing 30 dozen (25 in summer months) Coffee Hour treats for three different Sunday Coffee Hours, 53 Services total. The system continued to work well but was stopped in early March when it became clear that serving food was probably not wise at the beginning of what became the COVID-19 Pandemic. Even when in-person worship at Calvary can safely resume, it is unclear when regular coffee hour with treats will safely start up again.

Gospel Mass Choir (Concert) Reception – Adult Fellowship organized and provided a bountiful BBQ-style dinner and hospitality for over 150 singers and guests who came from all around the Bay Area to

inspire and celebrate faith in song at a wonderful concert, organized by Jennifer Miller and Worship and Music. Thanks to Leo Gilreath for procuring most of the food and helping organize and produce the event that night, along with Jen Gee and several other wonderful volunteers. I was unable to attend the event that night, but apparently there was a lot of fun and great music going on in the kitchen.

Lenten Bible Study Lunch- March 1 – A Kickoff event for the annual Lenten Bible Study series, which seeks to deepen faith and fellowship through small groups under Rev. Joann Lee's overall leadership and curriculum. Adult Fellowship volunteers coordinated with Adult Education and Spiritual Formation to prepare, serve, and clear the delicious light lunch, with homemade soup prepared in Calvary's kitchen by Dorothy Pett. Over 75 participants, as well as many children and their caregivers in the lower level, were provided with the meal. Volunteers were still able to participate in that day's study with their group.

SF Giants Game at "Oracle" Park – 50 tickets were reserved for the ball game on May 1, but due to the Pandemic, all was cancelled. Deposits will be held, with an additional 5% credit towards the cost. This event is always popular, and we are sure Calvary's GIANTS fans will want to attend a future game, once safely is assured.

Annual Fellowship Picnic - Saturday Aug. 8 - Reservations were optimistically made for the picnic area at Presidio Wall Park and Playground (formerly Julius Kahn Park) in Presidio Heights for this popular annual all-ages outdoor event. Due to limitations on public gatherings, this event was cancelled.

Hanging of the Greens – Tuesday, Nov. 17 - Adult Fellowship co-hosted with Worship and Music this fun and festive volunteer event, (donning our masks) to decorate the sanctuary for Advent. We "decked the halls" and enjoyed the time together dressing up the "set" seen by many during advent services broadcast via Zoom and YouTube during the holiday season through Epiphany Sunday.

Adult Fellowship welcomes everyone. If you are interested in joining the team and getting involved in various activities, contact Kathy Hanson. A fun and exciting calendar of events is planned for 2021. Please watch the bulletins, the Friday e-newsletter, and the Calendar for information about upcoming activities and join the group for fellowship and fun. Your friends are welcome also! Remember, a big part of Fellowship is volunteering, volunteering at Calvary is Fellowship, and everyone has a great time!

Here's to the opportunity to gather and celebrate together soon!

Kathy Hanson, Chair

Calvary Young Adults

Calvary Young Adults (CYA) is a fellowship group made up of individuals in their 20's and 30's, with church members, prospective church members, and friends of all orientations and stages in life welcome.

COVID-19 dashed a number of CYA's plans for our calendar year of events. Despite the absence of in-person events after March 2020, we were still able to get together in fellowship and community. We were gratefully led by a team of volunteers: Erin Dress, JoAnna Halk, and Emi Alexander all helped coordinate events to make us feel connected in a remarkably fraught year.

We started the year with a coordinated Sunday afternoon hike in Marin County. A large number of members and a good group of prospective members drove to the Headlands for a hike after grabbing some food on Fillmore Street. The final in-person events were service events, with some CYA members volunteering at Boys and Girls Club to teach and at Martin de Porres to serve food.

Following the moratorium of in-person events, CYA transitioned to interacting online! We coordinated a virtual happy hour every other month to catch CYA members up on the latest in each other's lives. These virtual happy hours were an excellent lifeline and helped our group stay in touch, something that was hard to do with virtual church services limiting interactions.

In the late summer, CYA members organized a coordinated book read of "Tears We Cannot Stop: A Sermon to White America" by Michael Eric Dyson.

Around the holidays, CYA members have historically held a Christmas Party "White Elephant Style" where we exchange goofy gifts. We were able to coordinate the event virtually as a Secret Santa party held on Epiphany in 2021, where we collectively sent designated individuals presents to open together on video.

With the pandemic still a factor, CYA will likely continue virtual events to keep members and prospective members engaged. When things open back up, we hope to continue our trend of a significant number of off-site gatherings, either at members' homes or at the activities.

Teddy Guenin

Report of the **Membership Team**

New Membership

In 2020, the New Member Mission Team facilitated two new member classes, with 13 adults joining Calvary. One class was in person and the second class was done via ZOOM. The classes consisted of a Friday night get together, Saturday morning seminar, and meeting with elders when statements of faith were presented and candidates were voted into membership. New members were recognized during Sunday morning worship the following week. The new member deacons provided follow-up friendship and orientation into life at Calvary.

The Welcome Table in the Atrium continued to be a valuable resource on Sunday morning while we were meeting in person. Volunteers provided a warm welcome to many guests and distributed information as requested. Additionally, they provided important information to members and friends about upcoming events and activities or about something they heard mentioned during worship. The Welcome Table is both an important entry point for visitors and a helpful point of contact for our members and regular attendees as well.

Dale Barnes-Anderson, Chair

Membership Nurture and Database

In 2020 we continued to contact members to improve the accuracy of our membership rolls. Those on the active member rolls are encouraged to be involved at Calvary, both personally and financially. We now try to indicate why a member is on the inactive roll, with reasons ranging from member request, moved/transferred, no response/unreachable, not attending/contributing, or little interest. Moving to inactive status is not done lightly as each member is valued, and we try to remain in contact with all members. An inactive member no longer receives unwanted mailings from Calvary, and Calvary is no longer charged a per capita fee by General Assembly. We gladly restore inactive members to active status when their circumstances change, and they wish to once again be participating members. In the process of contacting members, we learn of member needs for pastoral care or Deacon support. We are a large congregation, and it is important that we reach out to each other and have an atmosphere of strong congregational care for those around us.

We value each member. Whether located near or far, we care for Calvary members. A member has a deacon for support when there are personal challenges in health or in daily life. The deacon offers encouragement and works closely with Calvary pastors when needed. When a member seems less involved in Calvary life, the deacon is the one who can follow up to see if the member no longer wishes to be an active member and inform the membership elders. An active member is one who shows up often for worship, participates in fellowship gatherings and/or service activities and contributes financially within individual financial means. A member is considered inactive when none of this occurs. The member will be moved to the Inactive Member Roll. The Membership Nurture and Database Mission Team continues to work with other church officers, the pastors, and the office staff in an effort to have an accurate list of Active Members when we welcome our new Senior Minister and Head of Staff.

Susan Hempstead, Chair

CALVARY PRESBYTERIAN CHURCH MEMBERSHIP January 1, 2020 - December 31, 2020

	Membership, January 1, 2020		736
Gains			
	Profession of Faith < 18 years old	18	
	Profession of Faith >= 18 years old	0	
	Reaffirmation of Faith	10	
	Transfer from another church	3	
	Record clean up – reinstated to rolls	0	
	TOTAL	31	
		'	
Losses			
	Death	10	
	Moved/Transferred to another church	20	
	Inactive – removed from rolls	45	
	TOTAL	75	
	Membership, December 31, 2020		692
Baptisms	Children	5	
	Adults	0	
	TOTAL	5	

Note: * Baptism data is included Member and Non-Member.

Volunteer Engagement Team

Calvary members and friends served the congregation and the community in both familiar and novel ways. In what was a challenging year, the church stood by our non-profit partners and found ways to grow and expand our engagement and impact even as many volunteer opportunities were suspended due to COVID-19. While stay-at-home orders suddenly reduced a critical volunteer workforce, Calvary members and friends found spiritual sustenance and purpose while supporting and helping others.

What did we learn this year?

- Physical and social distance restrictions didn't stop Calvary members and friends from serving the community; many learned to make an impact from home.
- Living Sanctuary volunteer opportunities continued to expand in response to the complexity of the asylum process, delays in court proceedings and unpredictable employment.
- 40 masked and gloved volunteers can safely prepare, assemble and deliver 320 sack lunches.

Volunteer opportunities we missed this year (opportunities that were suspended but will be back):

- Martin de Porres House of Hospitality: Saturday Soup Kitchen meals
- Raphael House: monthly community chef night, on-site gatherings for families
- Boys and Girls Clubs SF: monthly tutoring and other in-person activities
- New Door Ventures and SF Achievers: attending and supporting special events and gatherings

Below is a recap for 2018 - 2020, illustrating the number of volunteer engagements in community-based service opportunities. Note: due to variations in data collection and measurement, some of the following figures are estimates, likely capturing about 90% of volunteer opportunities across Calvary's portfolio of community partners.

# Volunteer Engagements	2018	2019	2020
Poverty Partner - Boys & Girls Club	61	28	19
Poverty Partner - New Door Ventures	38	60	46
Poverty Partner - Raphael House	95	65	6
Poverty Partner - SF Achievers	233	206	90
FIAT / Living Sanctuary	n/a	87	128
Interfaith Food Pantry	155	128	339
Interfaith Winter Shelter Dinners	95	55	63
Pack-a-Sack	154	71	40
Martin de Porres	48	67	8
Safe House	9	18	23
Blood Drive (# of blood drives)	1	-	4
Total Volunteer Engagements by Year	897	785	766

Robin L. Morjikian, Director of Development and Volunteer Engagement

Report of the **Giving Ministry Team**

Summary: In what was otherwise a very challenging and unpredictable year, Calvary members and friends responded with generosity to sustain the church through pledges and other annual support. Total pledge receipts combined with plate and other special contributions was slightly ahead of last year. As indicated in the Treasurer's Report, Total Direct Annual Support increased 1.5% from 2019 to 2020. At the same time, the church continues to experience a decline in the number of households making annual pledge contributions. Fluctuations in engagement resulting from nearly 10 months of virtual church have dampened giving for some households whereas others are discovering, rediscovering and reconnecting with Calvary from around CA and the country (Central Valley, Southern California; MA, NV, OR and WI). Sustained engagement and membership growth are key to increasing annual support.

Giving Trends: Between 2015 and 2020, pledge receipts grew approximately 2.5% (compound annual growth rate, CAGR) while the number of total giving (pledge and general gift) households (HH) was down slightly, about 1% per year CAGR. See Figure 1 below.

Figure 1

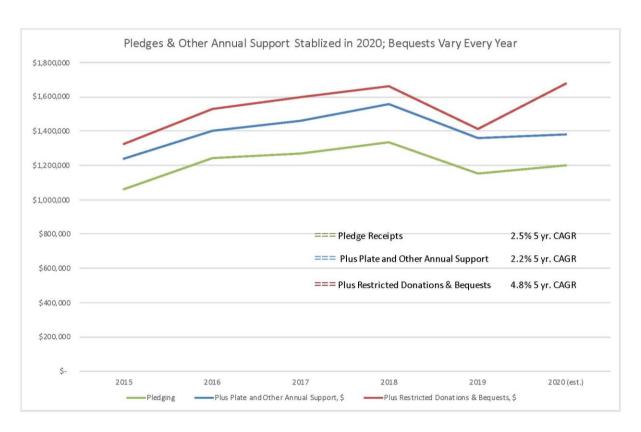
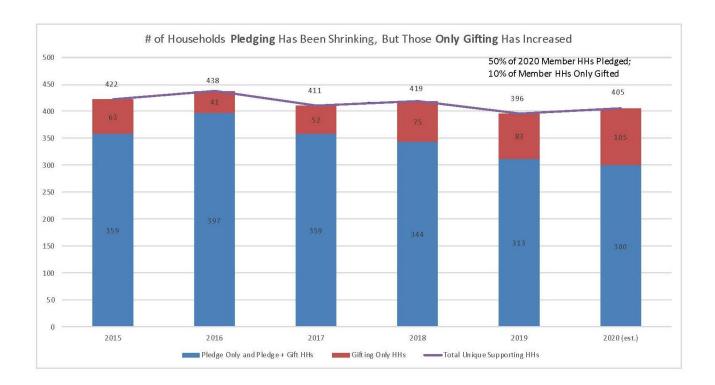


Figure 2 below illustrates that the number of households that give, but <u>do not</u> pledge, has been steadily increasing since 2017. With regard to member households (defined as a household with at least one adult member), 50% pledge and 10% give but don't pledge. Approximately 40% of member households do not pledge or financially give.



2020 Pledge (Annual Giving) Results: Total pledge receipts equaled \$1,199,996, an increase of \$46,000 or 4%. The number of households that contribute, but do not pledge, rose to 105 (from 83 last year). This giving pattern is consistent across other large, urban PC(USA) congregations, the number of members and friends giving but not pledging is increasing. Pledge contributions represent approximately 87% of Direct Annual Support from members and friends. While pledge receipts stabilized in 2020, the number of unique households pledging to the church continues to decline.

Additional giving highlights:

- The average (or mean) pledge was \$4,000; the median was \$2,000; i.e., half of all pledges were above \$2,000 (the median pledge last year was \$1,700).
- Non-member households and giving: 53 non-member households made contributions to the 2020 General Pledge Fund.
- 32 households (or 10%) that contributed to the 2020 General Pledge Fund pledged \$10,000 or above, illustrating that Calvary relies on a small concentration of households for approximately 44% of pledge revenue. This is a relatively stable characteristic of Calvary's pledge results.

Distribution of Annual Contributions: Another way to examine annual giving patterns is to consider a distribution of pledge receipts. In 2020, pledge contributions ranged from \$10 to \$45,000 per household. The table below shows receipts and the number of pledge units associated with a specific range. We highlight these results to demonstrate the breadth and depth of annual support and to illustrate that Calvary's pledge distribution is a typical pyramid-shape. The table illustrates that the largest number of households made pledge contributions of \$20 - \$5,999 and a smaller cohort of households made pledge contributions of \$15,000 and above.

Pledge Receipts	2020 Number of Households	2019 Number of Households
\$25,000+	4	4
\$15,000 - \$24,999	12	10
\$10,000 - \$14,999	16	18
\$6,000 - \$9,999	34	31
\$1,300 - \$5,999	118	111
\$1,000 - \$1,299	20	39
\$0 - \$999	96	100
	300 (total pledge units)	313 (total pledge units)

2020 General Fund Gifts and Special Contributions: Calvary received \$170,598 in non-pledge contributions, donor-advised fund grants, corporate match donations, baptismal and memorial contributions and other special contributions. Corporate match donations were received from Apple, Clorox, Google, Microsoft, Salesforce, ValueAct Capital, Visa and Workday. The three largest contributions in the category of special contributions were \$10,000 (two donations) and \$7,500.

Restricted Grants and Bequests: As referenced in the Treasure's Report, Calvary's cash reserve balance was augmented by the receipt of a generous bequest from Ms. Alys Christianson; grant funding from the SF Presbytery Fund Your Vision Grant; and restricted donations to a Covid-19 Emergency Fund for undocumented immigrants.

Marion Stanton and Tripp Mickle, Co-Chairs Robin L. Morjikian, Director of Development & Volunteer Engagement

Report on

Communications

As you are reading this, I know you will be shocked to hear that 2020 was a year of change! Change we are all still living through. And with that theme in mind, 2020 brought extensive change to Calvary's communications and methods of communication.

At a base, infrastructure level, the communications team oversaw a complete platform and security upgrade for the website. Calpres.org moved from a smaller, simple hosting environment to Pantheon, a multilevel platform and security environment to support the increased functionality required to support all of Calvary's various Mission Teams and goals. We now have development, testing, and live environments for increased stability, redundancy, and security. Additionally, we have implemented full scale, monthly software checks, upgrades, and total site testing reviews. 2020 also saw major interface upgrades implemented by Facebook, Instagram, and YouTube. These upgrades or, as in the case of Facebook, extensive redesign, required on-going training of staff resources and documentation, as the importance of these social media platforms increased due to the pandemic requiring Calvary to close its doors and to implement a mostly digital program for congregational outreach.

Upcoming events and announcements are listed in the digital bulletin and a more dynamic video presentation was also created to start the Sunday morning Worship Service. 12 – 15 slides are created and used each week and then rendered into a video slideshow.

The weekly Upcoming Events email continues to have strong results with an average open rate of 34% and a mailing list of 1236. In 2020 a new template was created for this weekly emailing with subtle changes to better work with the Constant Contact system upgrades. A quarterly Pastor's Letter was implemented and reaches a mailing list of about 650 members and friends. This mailing was outlined by the Communications Taskforce. This mailing also addresses the more exacerbated challenge of reaching members and friends that are not digitally connected to Calvary. Also outlined by the Taskforce was a social media communications initiative with the goal of engaging potential congregants. The initiative was developed and run-on Facebook for 6 weeks and resulted in the gathering of approximately 675 emails. We continue to engage and send weekly worship service reminder emails to this list. A new program, necessitated by the pandemic, Virtual Coffee Hour, was developed in collaboration with a team of Deacons. The total enrollment for VCH is 77 participants. This group is emailed weekly with a 50-60% response rate that translates into approximately 35-40 per week attending VCH.

Communications support over 2020 also included working with various mission teams. Adult Education & Spiritual Formation migrated to a completely digital format, either over Zoom or with a video premiere on calpres, org, Facebook, and YouTube. Various teams and the pastors also utilized our process for social media video releases to promote events.

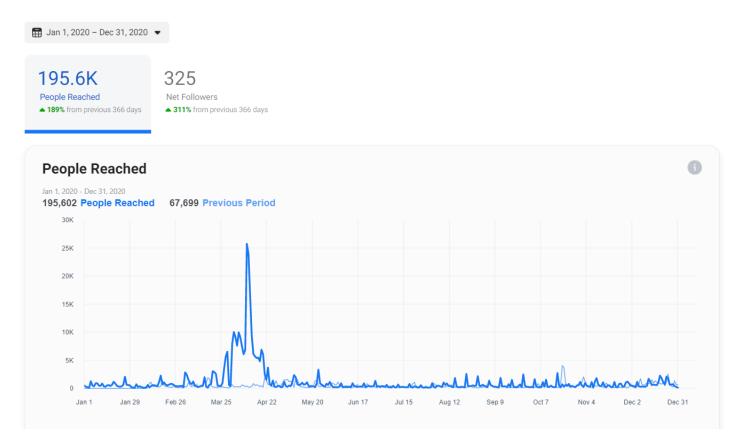
In addition to the pandemic, various challenges in 2020 included staffing changes and available resources at all levels of Calvary. These resource issues sometimes hampered what and how we were able to deliver on communications and promotion support. Advance planning and scheduling were also a victims of the pandemic due to community restrictions or lifting of restrictions and additional effort had to be put towards reconfiguring or logistical changes rather than more strategic and thoughtful planning and roll-outs.

Planning for a calpres.org redesign began at the very end of 2020 and we look forward to unveiling a newly designed site in Q1 2021.

SOCIAL MEDIA BY THE NUMBERS

It being the crazy year that was, our digital numbers confirm the trend. Calpres.org, Facebook, YouTube, and Zoom stood in for the church building. Comparing these numbers to previous years does not accurately show year over year movement, therefore the following is a snapshot of the year.

FACEBOOK 2020

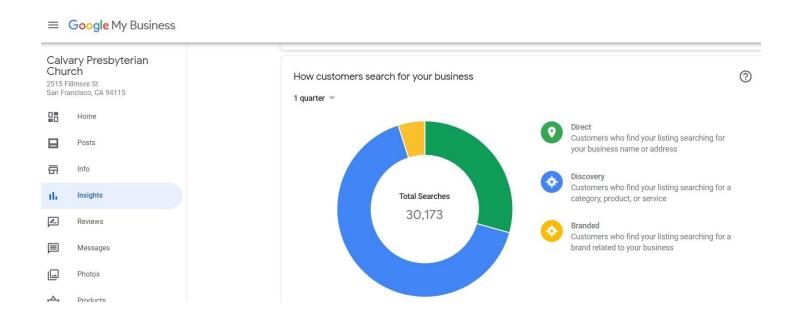


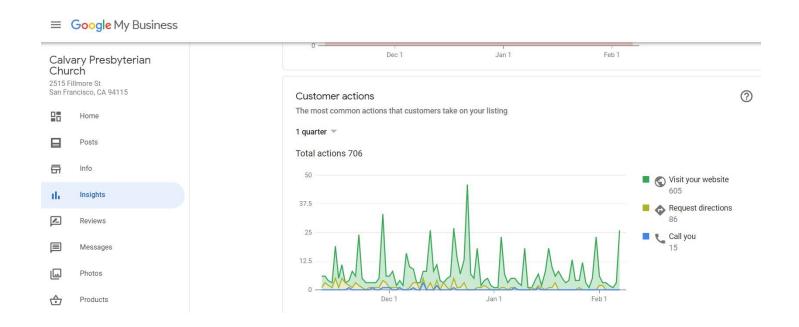
Facebook followers: 2431

The peak in people reached is when we were running the outreach initiative.

GOOGLE 2020

The Google report is 4th Quarter, 2020





Calvary is rated 4.6 stars and has 57 Google reviews.

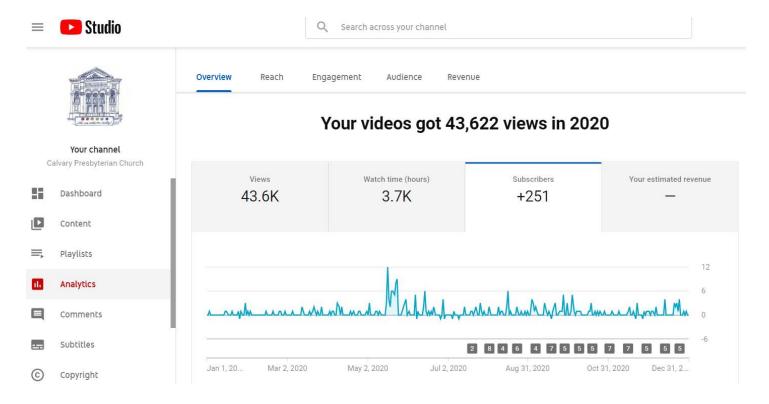
INSTAGRAM 2020

Latest Posts:



Calvary has 237 posts and 236 followers

YOUTUBE 2020



YouTube Subscribers: 437

Please make sure you follow us on Facebook or subscribe on YouTube to get all the latest from Calvary!

Property Team

For 2020, the definition of a 'property' was challenged! However, even in the pandemic driven shift of Calvary to digital, video, and virtual programs and ministries, the Property Team did have a few physical issues to manage and there were some investments in capital expenditures.

Notable extra efforts for year 2020 in the operational changes, the purchase, or the maintenance of building equipment and assets (not all by the Property Team) were:

- Adapting to a new perspective of the building as needing more extensive sanitizing and
 usage procedures that minimize airborne and surface transmission of viruses not an easy
 change for a 115-year-old church building complex
- The purchase of new equipment and supplies to support more sanitizing, re-routing of people flows and greater physical distancing when the building is in use
- Granting the Nursery School 30% additional building space for their fall 2020 session at no additional rental fee so they could meet new public health requirements and remain open
- Repainting the new Head of Staff's office
- Repairing the tile in the 'bride's' bathroom
- Replacement of stage lighting bulbs situated high above the stained-glass windows
- Purchased a small, used set of handbells (first used this past Jan 19 for nationwide bell ringing memorial for Covid victims!)
- Extensively upgrading the onsite wireless network to extend coverage and increase bandwidth for onsite video recording and streaming
- Normal ongoing replacements of laptops and printers
- Reducing the heating of the building given the lowered usage; this is also a challenge in a 115-year-old building with 30-year-old HVAC systems
- Receiving the current condition report of the exterior façade of the building
- General touch up and repair painting of various spots in the lobby, doors and trim, and exterior handrails
- Acquiring and storing organ pipes for a future refurbishment
- Naming and placing a sign for the Dorothy Pett Kitchen

As noted above, a study was commissioned to evaluate and provide an updated understanding of the condition of the façade of the building (and to remove loose delaminated sandstone material on the building) and was received in the first quarter of 2020. The report highlighted continued deterioration of the sandstone façade due to weathering, but accelerated due to pervious treatments. These findings were consistent with previous studies, most notably the one previously conducted in 2010. The report also contained "Rough Order of Magnitude" estimates for the cost of both restoration of the stone façades and a less time-consuming process of stripping previous applied coatings, patching of decorative elements and ultimately painting the façade with an appropriate coating. This study was undertaken so that the scope of potential future work (and costs thereof) would be well understood in the event that a future capital would be undertaken.

For 2021 the Property Team is not planning any major projects other than the general-purpose building repairs that regularly arise. There will be an external, website refurbishment project focused on improved communications that will be budgeted and expensed in capital expenditures, as it is a routine, every 5-6 year need.

As usual, there are several improvements or repairs that are currently not budgeted for 2021 but that could be started should funds become available.

- Pipe organ repairs and improvements
- Lighting upgrades for the Sanctuary for energy efficiency and quality
- Gas seismic shutoff valve
- Build out of an archives room
- Perform an energy audit

Of high importance, we are looking for talented and compassionate people for our team and areas of responsibility. Also, we seek feedback and observations on any areas that the team can be focusing its efforts on.

Michael Arnold, Chair

Finance Team

Budgets & Financial Plan: Calvary's 2020 Budget was the seventh budget overseen by the Joint Budget Committee (JBC) created in 2013. In 2020, the Chair of the Finance Mission Team also served as the Chair of the JBC. Other members of the JBC during the 2020 Budget planning process included the Chairs of the Personnel and Giving Teams, three representatives from the Calvary Foundation, and one at-large member for the congregation as a whole. David Foster, Chief Administrative Officer, Robin Morjikian, Director of Development and Volunteer Engagement, and Rev. Marci Glass, Senior Pastor & Head of Staff, served as resources for the JBC.

The 2020 Budget approved by Session on February 1, 2020 set an initial budget for total cash expenses, operating and capital, at \$2.86 million and revenue expectations at \$2.4 million, and therefore, a projected need to use about \$455,000 of Church Reserves (or Savings).

However, because of the generosity this past year of members and donors, by the end of the year total annual revenue was almost fully in line with the budget, spending had been managed very conservatively, and the final cash deficits and use of the Church Reserves were significantly lower than anticipated. Calvary also benefited from the unplanned grace of a large bequest and some governmental support. The detailed results of 2020 actual results vs. the budget are summarized in the Treasurer's Report.

The 2021 Budget was approved in the December 2020 Session meeting upon unanimous recommendation of the JBC. Session and staff are confident that Calvary will turn the corner and be able to welcome you back to the church in person before too long. 2021 revenue expectations are slightly lower, expenses include plans to reopen the building, and the budgeted cash deficit is slightly larger. Calvary's financial Reserves remain healthy and will support the new HOS as she engages with the congregation and forges a path for the next few years.

Church Reserves (Savings): In 2020, Calvary was blessed with some bequests, some restricted gifts and other income totaling about \$300,000 which flowed into the Reserves. The vast majority of these gifts was from a very large bequest and is restricted to ongoing support of staff and expenses related to senior programs. In 2020, Calvary received a \$239,000 loan from a federal pandemic support program, which is likely to be forgiven in Q1 2021, as well as a \$10,000 grant from a San Francisco city program. Both of these cash inflows supported Calvary's staff, ministries, and programs while work was transitioned to staff's homes, new health safety equipment was acquired, extra cleaning protocols created, and specialist digital and video skills were hired.

The church's financial advisor for its Reserve accounts, Morgan Stanley, prepared monthly portfolio investment reports, attended some Finance Team meetings to discuss results and recommended investment changes consistent with Calvary's Investment Policy Statement. For 2020, the Reserve funds consisted principally of low risk investment portfolios and cash. The portfolio produced investment income of about \$61,000 and maintained volatility below our stated volatility target. Moreover, the market value of the portfolio increased during 2020 by about \$290,000, as compared to a net unrealized gain of about \$300,000 in 2019. 2019 and 2020 have been unusually positive years in the financial markets and are not expected to continue indefinitely. The 2020 year-end total Church Reserves (or Savings) balance was about \$3.9 million. Please see the Treasurer's Report for more information.

Accounting and Financial Statements Review: The Team engaged Cook and Company, an independent accounting firm, to perform a review (not an audit) of Calvary Presbyterian Church's December 31, 2019 Statement of Financial Position. Cook and Company completed their review and issued their limited assurance opinion on June 24, 2020. There were no exceptions to policies and procedures noted during their review.

As part of its additional responsibilities, the Finance Team reviewed the church's insurance policies, made no significant changes in risk coverages, but could not avoid slightly higher insurance premium expenses. In addition, the Finance Team reviewed Calvary's information technology situation with the Chief Administrative Officer. In 2020 there was one significant IT related project: to install new wireless access points, upgrade old network switches and increase the available bandwidth to the building. In addition, every year there is a relatively consistent investment needed to replace some staff and group equipment such as laptops and printers.

Amy Hockman, Chair David Foster, Chief Administrative Officer

Personnel Team

This pandemic year has challenged our staff to pivot, learn new skills, work from home and be even more creative, all in service of supporting Calvary Presbyterian Church and Christ's mission to our community.

We said goodbye, with much love and appreciation, to Dorothy Pett after 40+ years of paid employment, and hello to her continued gifts of institutional memory and volunteer service to Calvary. We supported David Barnes in his transition to Manager of Hospitality & Engagement, as well as Liz Johnson in moving to part time work.

The Facilities staff added new procedures to ensure the safety and cleanliness of the building, the Ministerial, Music, and Program staff showed their creativity in creating online services that nourish our Calvary family, and the Support staff pivoted to work both from home and office to "keep the wheels on the wagon".

Financially, staff expenses had an unusual 'up and down' trend. At the beginning of the pandemic in March and the resulting uncertain future of operations, we chose to fully support the compensation of all employees, even if they were not able to be completely productive in the new environment. That decision was carried through the summer, until in the Fall we had to drop some staffing resources (e.g., the Caregiver positions) and reduce the hours of a few other staff. Along with the decision to not give the staff any salary raises in 2020, the net result was a decrease in total Personnel costs relative to the 2020 budget goal.

AND we welcomed the Rev. Marci Glass, our new Pastor Head of Staff with an official starting date of August 1!! With her leadership we anticipate moving through these difficult challenges in worshiping and serving together. We remain incredibly thankful to Rev. Cal Chinn for his over 2 years of transitional leadership – you left the church in a better position than when you started! Finally, we hope that Rev. Joann Lee valued the maternity and sabbatical leave that was coincident with the addition of her third child, and we appreciate the interim work of Rev. Joanne Whitt supporting Calvary until Rev. Glass started and Rev. Lee returned.

We will continue to work on reconfiguring roles and responsibilities in the coming year to be good stewards of our resources and to adapt to any changed programs and ministries.

I am grateful for our dedicated staff and to the members of the Personnel Mission Team for their care and support of Calvary Presbyterian Church.

Personnel Mission Team: Will Bondurant, Jen Gee, Fred Heuser, Louise Lowery, Scott Nagelson, Margaret Nalbach, Doug Pearson, Beverly Riehm

Priscilla Dwyer, Chair

Corporation

Calvary's corporate and financial affairs are managed under the authority of the Session and the legally formed Corporation, primarily through the Finance Mission Team. Corporate Officers are chosen by Session, usually from among its members, and are presented at a Congregational meeting. For 2020, the President was Dale Barnes-Anderson, the Vice President was Priscilla Dwyer, the Secretary was Lois Dress, and the Treasurer was Amy Hockman. The Chief Administrative Officer, David Foster, is an additional officer and agent of the Corporation, approved by Session. The officers proposed for 2021 are the same: President – Dale Barnes-Anderson, Vice President - Priscilla Dwyer, Secretary - Lois Dress, and Treasurer – Amy Hockman – a stunningly positive affirmation of their 2020 performance!

In conducting its affairs, Calvary continued to maintain the tax-exempt status of its Corporation. For 2020, the Corporation did not undertake any changes in by-laws or banking relationships. It did obligate itself to a PPP loan under the federal CARES Act in the Spring of 2020. At the end of 2020, that loan was still on the corporation's balance sheet, but was in the process of being forgiven with no cost to Calvary.

The Corporation continued its ownership interest in the housing of the associate pastor Rev. Joann Lee. Rev. Lee sold her house, which had a co-equity investment from Calvary, in San Francisco during 2017 and bought another house in San Francisco within the same year. The Corporation made a gain of about \$100,000 upon the sale of the first house and reinvested the original amount and the gain, together totaling about \$700,000, into the new house. Separately in 2017, the Corporation also made a forgivable loan to the minister Rev. Victor Floyd for about \$60,000. The loan's interest and principal are forgivable over a 5-year period, assuming certain conditions such as continued employment with Calvary. In a policy change in 2019, any future housing equity investments will be made through the Calvary Foundation.

As noted in prior reports, the corporation continued during 2020 to collect repayment on a housing support loan to the former senior pastor, Rev. John Weems. During 2020 the loan repayments were revised slightly and about \$5,250 of payments were paid during the year, with the balance of the loan on December 31, 2020 at \$18,209. Regular payments are ongoing and are expected to be finished by May 2023.

The Corporation's financial statements for the year-ended December 31, 2019 were reviewed by Cook and Company, an independent accounting firm. Cook and Company issued their review opinion on June 24, 2020 without exception and with no material modifications. Any Calvary member is welcome to request a copy of the 2019, or prior, financial statements.

David Foster, Chief Administrative Officer

Calvary Foundation

The Calvary Foundation receives bequests and gifts from Calvary members and friends and invests those assets for the benefit of Calvary Presbyterian Church. The Foundation's Trustees in 2020 were Stephanie Andre (President), Desi Co, Brian Gauck, Sarah Hammann, Susan Kase (Treasurer), and Sara Wilson (Secretary). Members of the Church staff – Cal Chinn (Transitional Pastor), Marci Glass (new Head Pastor), David Foster, and Robin Morjikian – also attend Foundation meetings. The Foundation Board of Trustees meets at least four times per year, and more frequently, as necessary.

Portfolio Performance and Review

Despite a tumultuous and challenging year, the Foundation's portfolio performed extremely well in 2020, achieving a new high in total asset value. The Foundation's assets at December 31, 2020 totaled \$23.2 million, compared to \$21.0 million at the beginning of the year. The net increase of approximately \$2.2 million in portfolio value is attributed to: 1) an increase in investment values of \$3.0 million due to strong performance in the equity and fixed income markets, and 2) cash outflows of \$0.8 million.

For the year ended December 31, 2020, the Foundation's portfolio achieved a total return of 14.5% before fees, or 14.3% net of fees. This compares with the composite benchmark return of 14.7% for the same period. The portfolio's returns closely tracked that of the composite index as the portfolio is fully invested in index funds. Our domestic and international equity investments returned 17.1%, and our fixed income investments posted returns of 6.8%. In a year where we experienced a global pandemic, massive unemployment, and widespread economic dislocation, it is remarkable that our portfolio achieved double-digit returns. Despite the wild gyrations of the market at the onset of the pandemic, the Trustees made a deliberate decision to adhere to our long-term investment goals and kept the portfolio fully invested throughout the course of the year. In addition, the portfolio's target asset allocation remained unchanged at 70% equities and 30% fixed income.

From a cash flow perspective, each year the Foundation draws four percent of its average assets over the trailing 12 quarters to provide significant financial support to the church. In 2020, the Foundation's cash grant to the church totaled \$774,000. These funds support the church's various ministries, benevolence giving to our mission partners, and capital expenditures. For 2021, the Foundation's cash grant to the church is calculated to be \$788,000. This amount continues the steady increase of annual funding from the Foundation to the church over the past several years.

	2017	2018	2019	2020	2021	
Foundation's Annual Grant to Calvary Church	\$756,244	\$752,500	\$759,000	\$774,000	\$788,000	
Foundation Assets, year-end	\$19.9 million	\$17.9 million	\$21.0 million	\$23.2 million	TBD	

Legacy Giving

While the pandemic has undoubtedly impacted the church and the Foundation's activities, we are grateful to have been able to launch the Legacy Giving program in February 2020 before the pandemic shut down nearly all in-person activities. As part of Legacy Giving Sunday, the Foundation installed a donor wall in the atrium of the church to memorialize those who have generously given legacy gifts to Calvary, and we hosted a luncheon for members of the Legacy Giving Circle, recognizing those who have designated Calvary in their wills or estate plans. The team also designed

new Legacy Giving informational and outreach materials, which were sent to the congregation, and conducted calls and emails to potential benefactors. These activities generated good interest and yielded approximately a dozen new planned gifts and several strong prospects. In partnership with Robin Morjikian, the Foundation continues to work to increase awareness of Legacy Giving, and we have plans to launch a few more events once we are able to gather again.

Outside of investment returns, legacy gifts are the sole source of fund inflows for the Foundation. In 2020, the Foundation did not receive any legacy gifts or bequests. By their nature, the timing of the receipt of legacy gifts is unpredictable and can be uneven. The table below shows the history of legacy gifts to the Foundation over the past several years.

	2016	2017	2018	2019	2020
# of Legacy Gifts to Foundati on	2	3	_	1	_
Total Legacy Gifts (\$)	\$13,000	\$312,000	_	\$155,000	_

Other Foundation Activities

While managing and overseeing the investment portfolio is the primary activity of the Board, the Trustees also completed the following in 2020:

- Participation by three Trustees on the Joint Budget Committee to assist in the annual budget planning process of the Church;
- Completion of a Key Financial Benchmark study of comparable peer churches, which was presented to Session and the Finance Team.

In a year like no other, we give thanks for the abundant blessings that God continues to bestow upon our church and congregation. I am grateful to serve alongside my colleagues on the Foundation Board, who have remained steadfast and committed to our work despite the unprecedented challenges and uncertainties that we faced. May our stewardship honor the legacies of those who came before us, and may God guide us in the allocation of our resources to best benefit those in need.

Stephanie Andre, Foundation President

Report of the **Treasurer & CAO**

Financial Comparison of 2020 Actuals (est.) vs. 2019 Actual Results

Combined pledging, plate, and special giving contributions from members and supporters, i.e., total direct annual support, was slightly above last year; Calvary members and donors were so generous in a difficult 2020! Providing a pessimistic countervailing force, Calvary did continue to see a decline in the number of households that made regular pledge contributions, with a decrease from 313 in 2019 to 300 in 2020. This is likely a reflection of decreasing engagement with Calvary and is of potential serious concern for Calvary's future capabilities. More details about pledging and giving can be found in the Giving section of this Annual Report.

Revenue reported from use of the building by the Calvary Nursery School and other third parties decreased in 2020 vs. 2019, given the shelter in place and public health orders. The Nursery School was able to reopen in mid-year because Calvary provided, at no charge, temporary, extra space in the lower level that allowed the school to meet new public health spacing requirements. There was a small amount of income in Q1 from third party rentals and one enterprising music organization that used the Sanctuary in Q4 for some recordings of string concerts; however, income from rentals was significantly down from 2019 levels and is expected to be low to non-existent in 2021 until large gatherings are allowed again.

The Calvary Foundation continued to provide long-term, endowment-type support granting \$774,000 for annual operations in 2020, up slightly from 2019. The Foundation's investment returns and asset balances can fluctuate, so the amount contributed to Calvary fluctuates slightly from year to year. The Foundation has been a critical part of Calvary's financial stability. More details can be found in the Foundation's section of this Annual Report.

Calvary 2020 Total Operating Expenses decreased for the fourth year, by about 3% from 2019. Staffing related expenses increased slightly, 4%, as a new, full time, Senior Pastor and HOS joined Calvary. Direct Mission Team expenses were down 15% from budget, as Worship & Music events were restricted from the building, Educational programs were constrained, mission trips were cancelled, and facility support was cut back.

The attached Financial Operating Results table breaks out major operating expense groups and focuses on cash in and cash out for the year. Calvary continued to have an operating deficit in 2020, but the temporarily reduced Team expenses lowered the annual cash outflow to only \$107,000.

Capital projects, about \$70,000 and which are also funded from Church Reserves, were down from 2019. In 2020, about \$50,000 was invested in new IT equipment and about \$20,000 in major building maintenance needs. More information is provided in the Property report.

A very unusual, cash positive outcome in 2020 was the result of the receipt of a large bequest, a second year of sizable investment gains, and considerable cash received from some government pandemic support programs - a grand total about \$897,000, which offset the annual cash deficits and bolstered Calvary's financial Reserves. Please see the last section below.

Comparisons of 2020 Actuals (est.) vs. 2020 Budget

Because of the generosity of Calvary's financially supportive households, direct annual support slightly exceeded the pre-pandemic forecasts, offset the drop in rental income, and led Calvary to a cash revenue total that was 99.95% on budget – clearly a fluke for which Robin and David will take full credit!

Relative to early 2020 budget plans, all Elders, teams, and staff were forced in March to focus on revamping Calvary ministries and programs, while finding ways to remain connected to the congregation. Many Team sections of this Annual Report detail the new ways and methods of virtual and digital programs that Calvary's ministers and staff have created during this transitional pandemic period. The financial impact was a significant net decrease in operating expenses that was helpful financially, but that also reflects severe constraints on congregational engagement and a loss of some staffing capabilities.

Cash used for total capital expenditures in 2020 was no greater than budgeted. However, there was less spent on regular building upkeep due to its closure, and instead, some capital was spent on an upgrade of the wireless network and bandwidth available in the building to better enable video recording and streaming.

Overall, Calvary Leadership and staff managed expenses closely, adjusted for some huge changes in expectations during the year, and kept 2020's actual cash deficit significantly lower than budgeted.

Church Savings (or Reserves)

In 2020, Calvary was blessed with an unexpected bequest and some government pandemic financial support. Late in 2020, there was a \$260,000 bequest made to Calvary's annual programs with a focus on the Calvary's Senior programs. Also, as the pandemic grew the federal government passed the CARES Act which allowed thousands of organizations, including non-profit churches, to receive support funds to help offset the disruption and financial impact of shutting down facilities and forcing staff to work at home. Calvary 'survived' 2020 favorably from a pledging support perspective, but these federal funds, and a small grant from the local San Francisco city government, will help immensely to bridge Calvary completely through the transition to a more 'normal' church schedule and set of ministries in the second half of 2021. As noted in the Personnel Report these funds were also critical in allowing Calvary to support staff compensation levels during a period when the impact and timing of the pandemic on church operations was unclear.

Just as unexpected, the investment returns from the operating Reserves were significant in 2020 (after a similar large gain in 2019). After two exceptionally positive investment years, it is possible that 2021 may see a negative investment return.

In total, \$897,000 of these unusually positive, unpredictable, and restricted sources of cash helped offset the funds used for the operating deficit, about \$107,000, and capital expenditures, about \$69,000. The net effect was a year where Calvary's Church Reserves balance increased. As of Dec. 31, the sum of all Church Reserves, including funds with various restrictions, totaled about \$3.9 million This \$3.9 million does not include the Calvary Foundation assets that are used to provide annual support and that are discussed in the Foundation's section of this Annual Report.

Amy Hockman, Treasurer David Foster, Chief Administrative Officer

Financial Operating Results

	<u>20</u>	19 Actuals	<u>20</u>	20 Budget	202	0 Est. Actuals
Pledaes Received General Gifts (e.a., plate, special contribution of the lincome (from programs) Per Capita, Flowers support	\$	1.153.601 172.840 23.072 10.358	\$	1.150.000 160.000 20.000 9.000	\$	1.199.996 170.598 4.942 4.742
Total Direct Annual Support	S	1.359.871	S	1.339.000	S	1.380.278
Calvarv Nurserv School Use of Facilities (other third parties)	\$	214.019 69.927	\$	232.000 60.000	\$	230.454 19.472
Other Support	\$	283,946	\$	292,000	\$	249,926
Foundation Support	_\$_	757.707	_\$_	774.000	\$	774.000
Total Unrestricted Cash Income	_\$_	2,401,524	_\$_	2,405,000	\$	2,404,204
Operatina Expenses: Personnel (all employed staff. full & part-time) Servina & Mission Worship & Music Education Fellowship Development Membership (incl. per capita) Buildina (non-staff) Administration & communications (ex. dep	\$	1.683.147 185.612 77.291 42.844 8.653 36.060 35.274 235.683 272.890	\$ 	1.870.994 187.000 91.500 31.335 8.900 16.500 31.944 239.750 306.200	\$	1.755.481 184.293 42.114 4.893 2.136 28.909 29.564 182.208 281.886
			3			
Operating Deficit		(175,930)		(379,123)		(107,280)
Capital Expenditures (CapEx)		(176,564)		(76,200)		(69,643)
Reserves used to fund deficit and capex	\$	(352,494)	\$	(455,323)	\$	(176,923)
Inflows to Church Reserves/Savings					\$	897,000
Church Reserves/Savings, as of 12/31/20,	est.				\$	3,900,000

Notes:

^{1.} The estimates for 2020 actual results are dated from mid January 2021 and will change after final accounting review adjustments in May 2021

^{2.} This presentation shows the major operating <u>cash</u> inflows and outflows and does not correspond to specialized accounting formats (e.g., GAAP)

^{3. 2019} Actual results may not exactly match earlier reports and estimates due to reclassifications and final accounting adjustments

^{4.} Inflows to Church Reserves/Savings include bequests, restricted donations, net investment returns, and other one-time events (e.g., PPP)

MISSION

Nurture and inspire our faith community to transform lives for Christ.

VISION

Nurturing and inspiring: Realizing that we must ourselves be grounded in our faith and fed spiritually in order to serve others, we will:

- offer study, worship, fellowship, and music experiences that grow our faith individually and communally;
- hear and learn from our preachers and each other, opening ourselves to being both comforted and challenged;
- provide service opportunities that enrich and deepen our faith.

Creating Community: Scripture tells us that God's people are meant to live in community. To honor this, we will:

- be an open church that is vibrant, diverse and inclusive, welcoming individuals young and old, families of all types, people at all stages and conditions of life;
- provide a caring and supportive environment, welcoming, affirming and embracing everyone in love;
- value the traditions of our denomination and honor Calvary's rich history of leadership in our community – and respond when God calls us in new ways to be the hands and feet of Jesus.

Transforming lives for Christ: Knowing that we are called to live our faith in word and action, and in ways that reach those both inside and outside our community, we will:

- love and support each other as brothers and sisters in Christ within the Calvary community while also creating opportunities to show God's love beyond our walls;
- focus our mission work on breaking cycles of poverty, using our time, talent and treasure to extend our impact;
- prayerfully engage in the issues facing our city, nation and world in ways that are faithful to the biblical call to do justice and love mercy.

VALUES

Selfless Love (agape)

We are called to show God's love for the world and to manifest agape love – a deep and selfless commitment to the well-being of others.

I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another. By this everyone will know that you are my disciples, if you have love for one another. John 13:34-35

Spiritual Depth

We actively seek to understand scripture and its meaning in our lives today, working to grow in our faith and relationship with God. Do not be conformed to the world, but be transformed by the renewing of your minds, so that you may discern what is the will of God—what is good and acceptable and perfect. Romans 12:2

Inclusivity

We are all children of God. We proclaim that all are one family in Christ and seek to live like we mean it. There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus. Galatians 3:28

Justice

We challenge ourselves to see systems and structures that disadvantage and oppress others – that stand in the way of God's kingdom coming "on earth as it is in heaven," and are willing to take part in seeking solutions.

God has told you, O Mortal, what is good; and what does the Lord require of you, but to do justice, love kindness, and to walk humbly with your God. Micah 6:8