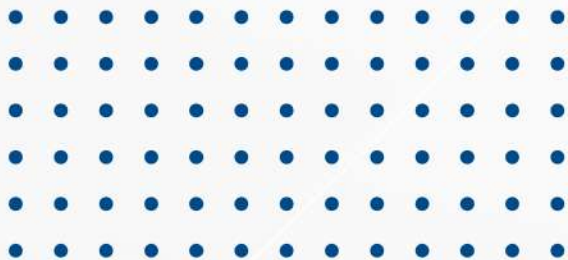




# BEDFORD PRESBYTERIAN CHURCH **ANNUAL REPORT**

## **STORIES OF GRACE**

*A look back at the past year.*



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# 2024

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## **MISSION**

In joy and gratitude, with purpose and passion, the mission of Bedford Presbyterian Church (PCUSA) is to actively love God and all neighbors; faithfully learn, embody, and follow Jesus through our worship, study, fellowship, stewardship, prayer, and service; and heed God's call in scripture to intentionally do justice, love kindness, and walk humbly with God — both here in Bedford and beyond — wherever the Holy Spirit calls us to serve.

## **VISION**

With God's help, Bedford Presbyterian Church (PCUSA) envisions a congregation, community, and world that is more loving, peaceful, and whole — on earth as it is in heaven.



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# FOREWORD FROM PASTOR JOHN

Recently, American society has experienced a shift towards less in-person involvement across nearly every aspect of our culture. There are multiple reasons for this, from technology to politics. Overall, people are spending significantly less time together than they did in the past. Churches, civic clubs, local town boards, and volunteer organizations all feel the pinch in what one article calls "The Anti-Social Century." We are not alone in this struggle.

Thanks be to God that our faith, liturgy, and tradition provide a firm foundation for addressing this struggle. And thanks be to God that we are in a favorable position to meet and counter some of the anxiety-inducing trends that all of us have been living through.

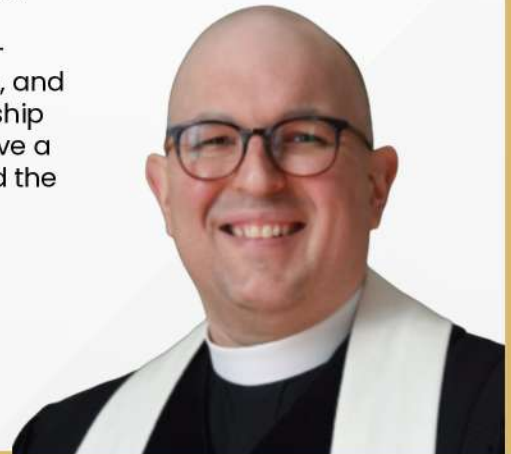
Over the past year, the Session diligently updated our church rolls to ensure our membership reflects our active congregation. As part of this process, we adjusted our records, leading to a savings of \$4,000 in per capita costs. While some individuals had moved away or become inactive in the life of our church, our doors remain open, and we warmly welcome anyone who wishes to reconnect with our church community. We have also added several new members over the past year, hosting and welcoming a large group of regular visitors and guests each month.

I am happy to report that our congregation has consistently maintained a balanced budget for the past ten years. Each year, there have even been some surpluses that have gone into our savings accounts and investments, which will yield benefits in the future. We are so blessed and need to celebrate and give thanks to God for this. God has been so generous to us, and you are to be commended for your generosity.

I am thankful for what God has achieved and will continue to do through our Bright Hope for Tomorrow Campaign for Energy Sustainability. In early 2025, a crew from Revision Energy will install solar panels on the back lawn of the church, which will greatly reduce our electricity bills and support of sustainability efforts of reducing our CO2 emissions. Our HVAC upgrades planned for next year will further lower energy costs and fossil fuel usage. We have raised \$250,000 of our \$275,000 goal. If all goes well, by next summer our Fellowship Hall will be air-conditioned, a significant benefit as summers become warmer.

As we reflect on the past year, we also celebrate 275 years of community connections. This milestone provided a wonderful opportunity to partner with the town and recognize the deep roots our church has in Bedford. We are incredibly grateful for the community-wide picnic celebration that brought together church members, neighbors, and friends to share in fellowship and gratitude. Additionally, the historic displays at the town library allowed us to honor and reflect on our rich history while looking forward to the future. These celebrations remind us of the enduring presence of Bedford Presbyterian Church in the heart of our community and our continued mission to serve.

Our weekly worship services – both in-person and online – continue to be a time of reflection, growth, learning, praise, and prayer. We are the only church in town that offers our worship services on Bedford Community Television (BCTV) and have a high-quality livestream that connects us to people around the country (and, at times, around the world).





## CONTINUED...

We actively support local ministries to put God's love into action. Our efforts include hosting the Bedford Community Food Pantry, funding continuing education for local Marriage and Family Therapists through Pastoral Counseling Services, supporting the New Hampshire Council of Churches, and assisting Mission at the Eastward in Central Maine. We also partner with Techos Pa' Me Gente (Roofs for My People) in Puerto Rico.

Our recent Supplies for Success initiative, provided over 40 local classrooms in Manchester with essential resources, collaborating with three local organizations that share our commitment to serving the community. Our Matthew 25 Initiative is off to a great start as we work to combat systemic poverty through affordable housing here in Bedford.

For over a decade, BPC has embraced the idea of an Academy, aiming to be a learning hub for all ages. We regularly staff two nursery workers and have dedicated volunteer teachers for Children's Sunday School. Our vibrant youth group, while small, offers our youth a lot of fun and engaging activities as they follow their journey with God. Adults can engage through *Feasting on the Word* Sunday School, a Monday morning Prayer Group, Lunchtime Bible Basics, a monthly Book Club, and various Small Group gatherings.

Our Academy still has much to accomplish, particularly in increasing involvement. We would greatly appreciate volunteers to assist in the nursery and Sunday School to better serve the children and families of BPC. For those worried about seeing fewer children attending church, focusing on caring for our current families and welcoming new ones is a great way to get involved and support our mission.

We are living through strange and sometimes difficult times—a significant period of cultural change that people have experienced since the beginning of time. Across the generations, two constants always remain:

- 1) change (things continue to evolve, no matter what we do), and
- 2) the love of God in Jesus Christ, along with the presence and power of the Holy Spirit.

Our role as a congregation is to give thanks for what has been and to fully embrace this season of change with open eyes, ears, minds, and hearts for what God will do. We are well-positioned to embrace our community and provide a place of welcome and good news.

We give thanks to God for the strength, vitality, and faithfulness of Bedford Presbyterian Church during this time of significant cultural change. We are blessed by the presence, power, and gifts of the Holy Spirit, which are seen and known in all of you.

God isn't through with us yet. Let's keep going, with God's help, together.

Grace and Peace,

John

# SESSION



**Cindy Chagnon**  
Parish Life



**Michael Chen**  
Nominating



**Jennifer Climo**  
Finance & Stewardship



**Sharon Cowen**  
Mission



**Sandy DiCinti**  
Worship & Music



**Brian Martel**  
Buildings & Grounds



**Sean Michalski**  
Academy



**Marcia Morgan**  
Matthew 25



**Andy Wickwire**  
Personnel



**Lisa Wolf**  
Academy



**Grace Wolf**  
Youth Elder



**Fran Bader**  
Clerk of Session

## Members Involved in the Greater Church

Elders Fran Bader, Andy Wickwire, Marcia Morgan, Sharon Cowen, and Bev Hoover served as commissioners to the Presbytery.

George Reese and Sharon Cowen serve on the Board of Directors for Mission At The Eastward (MATE).

The Reverend Dr. John Sawyer served as the Presbyterian representative on the New Hampshire Council of Churches and chair of the Presbytery Nominating Committee. Our Clerk of Session, Fran Bader, served on the Commission on Ministry Outreach sub-committee.

## Membership Changes in 2024

Membership December 31, 2023		422
New Members Received by Reaffirmation of Faith	Dan Blakeman, Marge Wyrwas, Deirdre Menard, Robert Lidster	+4
Reinstated Membership	Bill Plants, Lynn Plants	+2
New Members Received by Profession of Faith	Caroline Blakeman	+1
Confirmands Received	Marissa Wu, Olivia Wu, Bradley Bourcier, Suzanna Michalski, Laurel Chen, Colin Martineau, Thomas Martineau, Molly Ward	+8
Received by Letter of Transfer	Michael Magnusson, Heather Stewart, Will Stewart, Ethel Wyrwas	+4



# SESSION

(continued)

Removed from the Membership Rolls				-82
Althea Ansah Andrew Ansah William Ansah Karl Averill Anna Bagnardi Ryan Bailey Lauren Bailey Jessica Barlow Luke Barreto Brandon Berntsen Corinne Berntsen Madeline Jo Blake Olivia Blake Brice Buxton Caitlin Climer Christopher Conery Frankie Conery	Toren Coulter Kelsey Cowen Paige Davis Jacob DeAngelis Joseph Dopfer Peter Dopfer Connor Dunn Evan Dunn Bryan Dunn Erik Falkengren Sofia Falkengren Syrena Falkengren Colin Finke Kelly Finke Kyle Finke Abigail Gilligan Matthew Gilligan Ken Gray III	Adam Gray Brandon Howe Jasmen Hunter Grace Johnson Silas Johnson Summer Johnson Kyle Larson Sara Larson Truman Larson Bryce Laurendeau Kaitlyn Laurendeau Andrew Manseau Harrison McCulloch David Myers Samantha Myers Matthew Myers Jessica O'Brien Melissa Pawley	Sean Pawley Lauren Phelps Hannah Rinko Michael Rinko Jeffrey Sampson Kathryn Sampson Benjamin Schultze Sarah Schultze Noah Sferrazza Victoria Sferrazza Erica Sherman Elizabeth Spain Patrick Spain Charley Speaker Maddie Speaker Audrey Stanas Olivia Stanas Rose Stanas	Stephanie Stevens Benjamin Stevens Brenna Thomassen Sarah Tyer Craig Tyer Charlie Ward Eddie Wickwire Layla Wickwire Frank Hauck Marion Hauck Craig Yergeau
Members Deceased	Fran Wiggin, Fran Gray, Dan Gobel			-3
Transferred to Another Church	Bill Plants, Lynn Plants			-2
Baptisms	Lucas Liam Lidster; Jason John Lidster; Caroline Dean Blakeman; James Daniel Blakeman			+4
Weddings				0



# SESSION

(continued)

## Going Forward

Session Committee Assignments for 2025	
Committee	Elders
Buildings & Grounds	Brian Martel
Academy	Sean Michalski
Parish Life	Gigi Munoz & Glenna Stevens
Finance	Open
Matthew 25 Task Force	Marcia Morgan
Mission	Sharon Cowen
Nominating	Michale Chen
Personnel	Andrea Chatfield
Stewardship	Jennifer Climo
Worship & Music	Cheryl Barlow
Adult Education	Lisa Wolf
Youth Elder	Grace Wolf

## Session Roster 2025

Class of 2026	Class 2027
Marcia Morgan Michael Chen Sharon Cowen Sean Michalski Brian Martel	Jen Climo Lisa Wolf Andrea Chatfield Cheryl Barlow Glenna Stevens
Church Treasurer	Heather Stewart
Church Historian	Open
Clerk of Session	Frances Bader

Respectfully submitted,

Frances Bader  
Clerk of Session

# BPC BY THE NUMBERS



**85**  
Average Weekly  
In Person Attendance



**15**  
New Members



**4**  
Baptisms



**8**  
Confirmations



**330**  
YouTube  
Subscribers



**80**  
Instagram  
Followers



**679**  
Facebook  
Followers

**23**  
NEW YouTube  
Subscribers

**20**  
NEW Net Facebook  
Followers

# BOARD OF DEACONS



Deacons are primarily responsible for ministering to those in need, including the sick, the lonely, and anyone experiencing distress, both within and outside our faith community. They may also perform various duties assigned by the Session or the pastor. These responsibilities can include leading worship through prayers of intercession, reading scripture, presenting gifts to the congregation, and assisting with the Lord's Supper.

Funding for the Board of Deacons' outreach programs comes from the generous contributions of congregation members and friends in the community. In 2024, the Deacons' Fund received financial support for various programs designed to benefit both the congregation and the wider community. We are eternally grateful for this.

Below are some of the many of the opportunities the Deacons granted because of your generous contributions.

## **Congregational Care**

- Deacons provided financial and in-person support for the monthly Ageless Wonders adult senior lunch program organized by Michelle Jones. The program hosted congregation and community members, celebrating their importance to all of us.
- Administered the Harold G. Williams Jr. Scholarship program, reviewing applications and awarding \$500 to congregation youth member Abby Dopfer.



# BOARD OF DEACONS

## **Congregational Care** *(continued)*

- Deacons organized memorial luncheons and pre-funeral receptions for the families of congregation members for the passing of Francis Wiggin, Francis Gray, Marilyn McKenney, Gerald Wyrwas, and Dan Gobel.
- During the Easter season, the Deacons continued the tradition of delivering Easter flowers to church members in nursing homes, hospitals, and those unable to attend church services.
- During the holiday season, the Deacons also maintained the tradition of delivering Christmas flowers to church members residing in nursing homes, hospitals, or those unable to attend church services during the holidays.
- As the Book of Order outlines, deacons are vital in ministering to others. They positively impact the lives of congregation members by contacting their flocks throughout the year via phone calls, text messages, emails, handwritten notes, and in-person visits. Their continuous support and connection foster a strong sense of community and care.

## **Community Outreach**

- Through our Meals Ministry, deacons supported congregation members financially and with hands-on help. In 2024, we provided 66 meals to families recovering from illnesses at home. We offered additional assistance as needed through our Ride to Worship Ministry.
- Deacons donated \$600 to Girls at Work in Manchester. This organization helps girls from underserved communities by teaching them skills with power tools and teamwork to build confidence and prepare them for future trade employment opportunities.
- Contributed \$400 to our annual Adopt-A-Family holiday giving program, which purchased remaining gifts for children and family gift cards during the Christmas holiday.
- The Deacons' Thanksgiving Meal Ministry remains the largest and most important annual program organized by the Deacons, and 2024 was no exception. This year, the Deacons distributed \$60 gift cards to 172 community families, ensuring they could enjoy a Thanksgiving meal during the holiday season.

The Board of Deacons is extremely grateful for the generosity and support of the congregation, pastor, staff, and members of Session during this 2024 year. Without the gifts of money, time, caring, and support, the Deacons would not have been able to fund and provide the programs that blessed church members and the community of Bedford, NH.

Respectfully submitted,

Andrea Martel and Kevin Avery  
Deacon Co-Moderators





# ACADEMY



## Children and Youth Ministry

The Children's Ministry Committee is delighted to share the highlights and accomplishments of 2024 as we reflect on a year filled with growth, meaningful connections, and impactful ministry. This year, we focused on nurturing the faith and fellowship of children and youth while fostering intergenerational relationships within our church and community.

### Key Accomplishments

- **Safe Haven Policy Update**—In February, we completed a comprehensive review and update of the church's Safe Haven policies. The new policies, approved by the Session, are streamlined, simple to follow, and only a few pages long, ensuring clarity and accessibility while maintaining the highest standards of safety for our children.
- **Bright Hope for Tomorrow Campaign Fundraiser** - Our Youth Group demonstrated their dedication and generosity by hosting a Pasta Dinner fundraiser for the Bright Hope for Tomorrow campaign. The event raised over \$10,000, which was then matched, doubling its impact and showcasing the spirit of giving within our congregation.
- **Youth Group Activities** - The Youth Group continued to thrive with a variety of activities that strengthened fellowship and engagement, including roller skating rink outings, movie nights and game nights, a joyous end-of-school party for parents and kids
- **Intergenerational Game Night** - November marked our first, which brought together members of all ages for an evening of laughter, bonding, and community.



# ACADEMY

## Children and Youth Ministry *(continued)*

- Children's Halloween Party - Our Children's Halloween Party was a huge success, drawing families from the church and the surrounding community for a festive celebration filled with costumes, games, and fun.
- School Supplies for Success Fund - This year, we laid the groundwork for the School Supplies for Success initiative, a Youth Group-led project 2025, to provide much-needed classroom supplies to teachers at Bakersville and Parker Varney schools. We are thrilled to report that the Bedford Lions generously contributed \$1,000 to support this mission.
- St. Nick's Shoppe - On December 10, we hosted the St. Nick's Shoppe, welcoming over 50 community members for an evening of carols, crafts, and cocoa. This event was a joyful celebration of the Christmas season and a testament to the warmth and hospitality of our church.
- Easter Egg Hunt - Our annual Easter Egg Hunt attracted dozens of children from the community and church family. It was a delightful time of fellowship and celebration of the Resurrection.
  - *Sunday School and Nursery Growth* - Regular Sunday School attendance remained steady, with 6 to 8 children attending each week.
  - Nursery attendance increased, and a second paid nursery position was approved to provide greater consistency and allow more congregants to participate in worship, knowing their children are well cared for. Although the position is not yet filled, we are confident it will enhance our ministry in 2025.
- Intergenerational *Voices of Christmas* Show—Sarah and Marc Murai, with musical assistance from Melinda Chen, led Children and Adults in a Christmas-themed show to remember, giving back to the community and the congregation on December 14th and 15th

The Children's Ministry Committee remains dedicated to fostering spiritual growth and connection among our children, youth, and families. We thank the congregation for their unwavering support and look forward to continuing this vital ministry in 2025.

Respectfully submitted,

Sean Michalski and Lisa Wolf  
Academy Elders

*Children's Ministry Committee:*  
Sean Michalski (Elder), Lisa Wolf  
(Adult Academy Elder), Lisa  
Bourcier, Melinda Chen, Sarah  
Murai, Karen. Wu





# BUILDINGS & GROUNDS



The Building and Grounds Committee operates on a foundation rooted in love and dedication to our Christian mission. We express our affection for our sanctuary, picturesque hillside setting, and the various organizations that have utilized our facilities throughout the years. Our primary commitment lies in the physical, emotional, and spiritual stewardship of the property belonging to Bedford Presbyterian Church. We extend our gratitude to the congregation for the trust placed in us to nurture this magnificent and cherished space. In our endeavors here, we view ourselves as "Christ's carpenters."

Committee members are engaged in ongoing efforts to repair and enhance various aspects of our facilities. Given the age and size of our property, constant monitoring and prioritization for repairs and replacements are essential. We are always available to address any needs that arise. External teams are ready to assist us if we cannot complete a task ourselves.

Alongside our daily needs, we have significantly shifted our focus and priorities to include the establishment of a Green Team. Our objective is to achieve greater independence from the energy grid. Significant progress has been made toward this goal, particularly with expert guidance from Stephen Morgan of Boulder, Colorado, and Jean Fullerton of Bedford, both of whom have proven to be invaluable resources for our Committee.

Throughout our efforts, we have remained committed to preserving our sanctuary's historical integrity and beauty, a treasured and recognized site at local, state, and national levels. Our plans and accomplishments have always aligned with this mandate. Congregation member Beverly Thomas, an expert in preservation in New Hampshire, has provided valuable on-site recommendations and resources to support our ongoing initiatives while protecting the historic framework of our buildings.



# BUILDINGS & GROUNDS

*(continued)*

Under our Bright Hope for Tomorrow initiative, we have selected Revision Energy to install solar panels on our back lawn. The installation will commence in late April 2025. Plans for the installation of heat pumps are currently underway. Notably, we have initiated efforts to lessen our reliance on fossil fuels, thus reducing CO2 emissions into the atmosphere. Our focus remains on pursuing clean, renewable energy solutions.

In 2024, we completed several noteworthy accomplishments, including:

- Restoring and revitalizing our cherished historic clock!
- Identifying and remediating concerning areas on the church's exterior, including scraping, sanding, and repainting.
- Replacing old emergency lighting for enhanced safety.
- Installing new lights over the pulpit to create a softer ambiance.
- Replacing old hallway carpeting.
- Installing a new magnetic blanket at the entrance to the organ storage area to conserve energy.
- Repairing the storage racks in the Sexton closet.
- Acquiring and installing a new, energy-efficient dishwasher for the kitchen.
- Installing new LED lights in the kitchen.
- Revitalizing the parking lot by repainting all lines.
- Washing and sanitizing carpets in the Fellowship Hall and Mission Outpost

We want to thank the Session, Finance Committee, and church administration for supporting and assisting this remarkable endeavor. Pastor John has offered invaluable encouragement throughout this process. We also wish to acknowledge our Sexton Kenny Gardner for his vigilant oversight of daily maintenance and our dedicated painter, Antal Antash. Furthermore, we sincerely appreciate the dedicated members of our Committee.

Most importantly, we extend our deepest gratitude to the members of our congregation and all individuals in the Bedford community and beyond who have generously supported our efforts.

Respectfully submitted,

Brian Martel,  
Building and Grounds Elder





# FINANCE & STEWARDSHIP



2024 was a very productive year for the Stewardship & Finance Committee. Most notably, the following highlights were achieved:

- Because of God's generosity through the gifts of our congregation, we ended the year break-even.
- We did not need to take any funds from the Ellison fund in order to break-even.
- We met with our Ameriprise investment advisor twice for routine meetings to review strategy and cash flow needs.
- We continued to strengthen our relationship with our outside bookkeeper, Synergist Accounting.
- We continued to produce monthly financial reports by class to show the contributions and expenses of each fund.
- We transferred the required percentages of the 2023 surplus to the endowment, capital, and IT funds.
- We added the RBC stock account to QuickBooks to make recording and reconciliation of pledges paid in stock easier.
- We audited the Pastor's Discretionary Fund quarterly.
- The 2024 Stewardship campaign ended with 91 pledges totaling \$375,565  
*(The 2025 Stewardship campaign has started strong, with 70 pledges totaling \$361,750. Pledges traditionally continue to roll in during January.)*
- We trained the Deacons and Mission Elders on how to review QuickBooks transactions for their areas of responsibility.



# FINANCE & STEWARDSHIP

(continued)

- We accounted for the Bright Hope for Tomorrow pledges and giving and worked with the Committee to update their financial status as needed throughout the year.  
*(The solar project commenced in May 2024 with \$30,000 pledged from the Ellison fund and \$70,000 advanced from the Ellison fund to front the tax rebates.)*
- We reallocated \$6,000 from the Harold Williams Scholarship Fund to replenish the Deacons Fund to replace several years' worth of scholarships, per the request of Deacons and approval of the Finance Committee.
- We hired an outside CPA firm to perform a financial review which is expected to be finalized in January 2025.
- The Ageless Wonders program was moved onto our books and QuickBooks in December 2024 under Michelle Jones' management.
- We increased the size of the finance committee by adding Heather Stewart. Lisa Beaty will also be joining us in 2025, and Lorraine Emerson will stay on after she rolls off as Treasurer in February.
- The Memorial Committee purchased communion ware.

The Committee continued to do the following (but not limited to) yearly financial work of the church:

- We sent pledge-giving statements to donors 4 times during the year.
- We reviewed the insurance coverage.
- We prepared the 2025 budget, and it was approved by Session.
- 2024 Stewardship campaign completed. Statistics below

The Committee would like to thank Lorraine Emerson for her dedicated service as Treasurer for the past four years. We also appreciate Alicia Wooldridge for keeping our minutes, Bruce Olsen for leading the Memorial Committee, and Lisa Beaty for her work as our pledge administrator. Thank you all for your contributions!

Year	Total Pledged	Total Pledgers	Average Pledge
2021	\$320K	99	\$3,237
2022	\$348K	100	\$3,844
2023	\$323K	79	\$4,099
2024	\$375K	91	\$4,128
2025	\$361K	70	\$5,168

# FINANCE & STEWARDSHIP

(continued)

## Memorial Gifts

We received gifts to the Memorial Fund in the name of the following people in 2024:

- Fran Wiggan
- Fran Gray
- Byron Chew
- Reverend Dr. Gerald Wyrwas
- Dan Gobel

A gift in the name of Blake Marston was given to the Blake Marston Memorial Youth Fund.

Funds from the Memorial Fund were used to purchase a portion of the 275th anniversary intinction communion ware.

We are grateful to the 2024 Memorial Committee: Bruce Olsen, Sharon Yergeau and Laurie Storey-Manseau.

Respectfully submitted,

Jennifer Climo  
Finance Elder

*Committee Members: Alicia Wooldridge, Bruce Olsen, Lisa Beaty (Pledge Administrator, Lorraine Emerson (Treasurer)*

## Per Capita — Did You Know?

Presbyterians have used per capita—an annual per member apportionment assessed by the General Assembly (Book of Order, G-3.0106; see also Standing Rule F.4.b.), and by many synods and presbyteries, to enable Presbyterians mutually and equitably to share the ecclesiastical and administrative costs of sustaining our witness to Christ—as a sign of the covenant that binds us together.

As part of the BPC family, your Per Capita contribution plays a vital role in supporting the mission of the Presbyterian Church (U.S.A.) at all levels—local, regional, and national. This gift helps maintain our connectional church, fund essential ministries, and enable us to grow in grace and gratitude together. The Presbyterian Church (U.S.A.) continues to seek new and innovative ways to provide ministry and support to mid councils (presbyteries and synods) across the country. *From the PC(USA) website.*





# 275TH ANNIVERSARY





# MATTHEW 25



WE ARE A  
**MATTHEW 25 Church**

*Actively Engaged in the World*

Where our collective mission work as a church has been focused on acts of "mercy" in caring for the least of these, Presbyterian Church, USA (PCUSA) embarked on a Matthew 25 initiative in 2016 to encourage congregations to also explore ways of "doing justice" to prevent as much suffering as possible.

In 2024, BPC installed our first Matthew 25 elder, Marcia Morgan, to explore what being a Matthew 25 congregation means. She convened a "think tank" to go through several months of discernment and attended PCUSA's first-ever Matthew 25 Summit in Atlanta in January 2024.

In Spring 2024, we received Session's approval to focus BPC's time and talents in three areas.

1. **Building congregational vitality.** (Vitality is defined NOT by the number of members but as congregations actively engaged in doing God's work in their communities). Dr. William Yoo's Presbyterian rallying cry for vital congregations is, "What we do in here has to matter out there." This means putting our faith into action. It's the challenge to deepen and energize our faith and grow as joyful servant leaders.
2. **Addressing the root causes of poverty with a housing focus.** To start, since NH has a critical shortage of affordable housing. Down the road, we may be working directly on the systems and policies that keep people in the cycle of poverty, but for now, we will talk about housing.
3. **Tackling the causes of climate change.** In addition to BPC's planned focus areas, churches across the country will be working to end suffering in areas ranging from discrimination to gun violence.



# MATTHEW 25

(continued)



Matthew 25 is a long-term mission for the Presbyterian denomination. Achieving these goals may take decades—or even a generation—and Presbyterians are just now starting to organize and prepare for it.

**Climate Change work is underway.** This spring, member Bob Dewey jumped right in. He led a forum here in Fellowship Hall about the health costs of climate change and the work that local doctors are doing to advocate for reducing carbon emissions in NH by working with the state government. Under Brian Martel's leadership for Buildings and Grounds, we are working on reducing our own carbon emissions with new HVAC systems, lighting systems, and new solar panels. We will discuss climate change in the future as our denomination tests some new initiatives in other parts of the US.

**Congregational Vitality work is underway.** Our time in worship and learning together under Pastor John's leadership will hopefully inspire all of us to become more engaged servants. Vitality will be an outcome or one of the "fruits" of our Matthew 25 work. We'll be talking about this more in the future.

**Work underway addressing poverty, starting with a Housing Focus.** Larry and Sharon Cowen attended a Housing Symposium sponsored by PCUSA in May. Then, in July, Larry and Marcia attended training with the NH Housing Academy sponsored by the NH Housing Finance Authority and UNH. In July, Larry and Marcia were invited to undergo training with the NH Housing Academy, sponsored by the NH Housing Finance Authority and UNH. This winter, we will work with the Bedford Planning Department to help pass a series of proposed zoning amendments this coming March. These amendments will allow developers to build smaller, more affordable housing in Bedford, helping more people find a place to live.

We invite our congregation to think about our involvement in Matthew 25 as a call to become modern-day, problem-solving followers of Jesus, where we:

1. Help ease the suffering of "the least of these" by offering aid AND starting to address the root causes of the housing shortage, climate change, and poverty. The problems we are discussing result from human impact, not willed by God, so the solutions are in our hands.
2. Nurture and encourage everyone in the pews to become more actively engaged in our communities and beyond, standing up for, with, and beside our neighbors, whom we are called to love in whatever way we can, with the gifts God has given to each one of us.

May the Holy Spirit inspire us to develop the skills, knowledge, and new patterns of thinking and doing to become effective Matthew 25 disciples in today's world.

Respectfully submitted,

Marcia Morgan  
Matthew 25 Elder

*Think Tank participants: Karen Bagnardi, Cindy Chagnon, Melinda Chen, Jen Chew, Sarah Costello, Larry Cowen, Sharon Cowen, Sean Michalski, George Reese, Kat Zimmerman, and various coaches from the Presbytery of Northern New England.*



# MISSION



The Mission Committee exemplifies the congregation's commitment to being a Matthew 25 church. The committee promotes and supports the message that BPC lives out the church's mission to love our neighbor, joining together as a community on a journey of faith and action. Because of BPC members' gifts of money and time, the committee has achieved much in 2024.

Through the Mission Committee and our partners in BPC, such as Deacons, the congregation has financially supported organizations in Manchester and greater New Hampshire, Maine, and Puerto Rico, leveraging our strengths to serve others.

Through our collaborations, BPC volunteers and financial gifts have served meals to the homeless and food insecure, provided Christmas gifts to families needing a hand up, underwritten professional training for therapists doing mental health counseling, repaired roofs, purchased supplies for students in a Manchester elementary school, and befriended an Afghan family in their adjustment to the US. The BPC Mission Committee is grateful for all the congregation does to help us sustain this work. Thank you!

In 2024, BPC has specifically sponsored the following projects:

## **Pastoral Counseling Services (PCS)**

BPC provided a financial donation to assist with PCS therapists' professional development. In addition, one member of the Mission Committee has served on the Board of Directors of PCS for the past 3 years. Cal Genzel, Executive Director for PCS, has visited BPC several times to thank BPC for its financial gifts and talk about the impact of BPC's support on the wider regional community.



# MISSION

*(continued)*

## **Neighborhood Support Team (NST)**

It has been just over 3 years since we formed an Ascentria-sponsored Neighborhood Support Team and welcomed an Afghan refugee family to the United States.

Since that time, the family has been making rapid and steady progress in adapting to life in America. Over the past year, there have been many challenges, including job changes, medical issues, education, childcare, vehicle repairs, and benefit changes.

Their asylum application is still in progress. More and more challenges are being managed by the family themselves. They are deeply grateful, and feel very fortunate to have, the generous support of this wonderful congregation, and a knowledgeable and dedicated team from BPC and our broader community.

We have been blessed to walk alongside the family on this journey and witness their growth and development as an American family. Our team has learned so much about the challenges and risks of being refugees. It is hard and humbling to imagine how difficult life would be without the love and support of a community like the one that has formed around the family.

## **Families in Transition (FIT) and Adopt a Family**

BPC members serve dinner at FIT's New Horizons Shelter on a regularly scheduled basis, an opportunity in need of more volunteers. Interested members can talk to Sarah Marai or Sharon Cowen.

In addition, BPC's Christmas season Adopt A Family provided gifts for kids/families/adults who would not have had much of a Christmas otherwise. Working with our partner organizations to identify needs, BPC volunteers organized and delivered gifts from congregation members. Thanks to you, Adopt A Family served 50 participants with 80 child gift packages, four adult gift packages for CareGivers, and \$1550 in gift cards for gas, groceries, and Walmart. Gift cards were distributed to Amoskeag Health, Dismas Home, and the BPC Pastor's Discretionary Fund for individuals facing hardship and emergency needs throughout the year.



# MISSION

*(continued)*

## **Matthew 25 Home Recovery Trips**

Home recovery trips are done in response to natural disasters and/or in areas of generational poverty. They are a critical part of the work that the Mission Committee and BPC do each year. Over the years, a great number of BPC members have gone on one or more of our trips (since 2006, after Katrina in New Orleans). If you have not done so, we invite you to join us on future trips. If interested, please see George Reese or Larry Cowen, trip leaders. We also appreciate the amount of work George Larry and others do each year to coordinate and prepare for our trips.

On March 17, 2024, the BPC home recovery team traveled to Puerto Rico for the fourth of our five-year recovery trip commitment to Puerto Rico. Partnering with Techos Pa' Mi Gente, a grassroots Puerto Rican organization, the group worked on two homes, rebuilding a roof on one and painting the interior and exterior of another.

We also partner with Presbyterian Disaster Relief (PDA) on each trip. PDA connects us with other Presbyterian churches in PR and provides an understanding of what Presbyterian churches and other partner organizations are doing for the PR community on an ongoing basis. PR has faced repeated disasters for many years, along with generational poverty and other obstacles to its recovery. BPC and other work recovery teams play a critical role in supporting families in getting back on their feet.

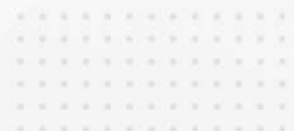
In August, 18 people traveled to Maine for what has become an annual local/regional recovery trip. Partnering with Mission At The Eastward (MATE), the group worked on three homes, removing and installing a new roof on a mobile home, repairing the exterior of the second, replacing sheetrock, and making electrical repairs on the third. In addition, three BPC members returned to MATE to supervise less experienced work teams and to finish critical projects.

BPC has supported MATE financially and with volunteers for many years. MATE repairs homes for homeowners who are unable to do the repairs themselves, either for financial or physical reasons. Repairs ensure a safer and healthier place to live for those dealing with housing insecurity in western central Maine.

We extend our heartfelt gratitude for your unwavering support.

Respectfully submitted,

Sharon Cowen  
Mission Elder







# NOMINATING



The Nominating Committee nominates a representative of the congregation to serve in offices elected by the congregation: Ruling Elders (on Session), Deacons, members of the Nominating and Personnel Committees, the Treasurer, and, when needed, members of the Pastor Nominating Committee.

The Nominating Committee is the only Committee explicitly required by our denomination, PC-USA. It serves most visibly as a recruiting team but has the principal function of discerning who should lead our church.

The Committee prayerfully considers the church's needs. It matches candidates' talents, gifts of spirit, interests, opportunities for their faith journey, and current circumstances. It also strives to bring candidates of varying demographics and lengths of membership. Nominations do not come solely from the Nominating Committee; nominations, including self-nominations, may be made by church members.

Although not part of its primary mission, the Committee has also assisted in recruiting members for committees or other non-elected roles as needed. For 2025, the Nominating Committee consists of Michael Chen (Chair, Elder on Session), Brian Martel (2nd Elder on Session), Margaret Hayes (Deacon Representative), John Sawyer (ex officio), and the members elected by the congregation: Alicia Wooldridge, Manny Barreto, Eliza Michalski, Kevin Avery, Mark Myers.



# NOMINATING

(continued)

For 2025, the Nominating Committee consists of Michael Chen (Chair, Elder on Session), Brian Martel (2nd Elder on Session), Margaret Hayes (Deacon Representative), John Sawyer (ex officio), and the members elected by the congregation: Alicia Wooldridge, Manny Barreto, Eliza Michalski, Kevin Avery, Mark Myers.

For 2025, last year's Committee made nominations for the Elder of Finance, Personnel, Worship and Music, Parish Life, and Nominating Committee. The congregation elected new committee members during the December 22, 2024 Congregational Meeting. The installation and ordination of newly elected committee members will take place during the Annual Meeting in February 2025.

We extend our heartfelt gratitude for your unwavering support.

Respectfully submitted,

Michael Chen  
Nominating Elder



## *Ways to Serve*

Ruling Elders  
Board of Deacons  
Disaster Recovery  
Green Team Initiatives  
Fellowship/Hospitality  
Livestream Operators  
Meals Ministry  
Sunday School Teachers  
Small Group Leaders  
Nursery Volunteers  
Music Ministry  
Worship Ushers/Greeters

# PARISH LIFE



In 2024, Parish Life at Bedford Presbyterian Church thrived with activities primarily following our Sunday services. Our regular Coffee Hours, held from September to early June, became a cornerstone of connection and community.

The intentional structure, which was designed in coordination with our dedicated office staff and Parish Life team, has significantly increased participation in these fellowship events. This approach has also successfully raised awareness about the various committees and activities that enrich our church community.

On each fifth Sunday of the month, we proudly showcased the impactful work of different church committees—Academy, Music/Choir and Mission.

The distribution of responsibilities for the other Sundays of each month observed the following schedule

- First Sunday hosted by Parish Life
- Second Sunday hosted by Session
- Third Sunday hosted by Parish Life
- Fourth Sunday hosted by Deacons

I want to sincerely thank Sarah Costello, Kristi Harriman, Judy Crandall, and Linda Phelps for their invaluable support throughout the past year. Additionally, I appreciate everyone who contributed delicious refreshments for our Sunday Coffee Hours—your efforts truly enhanced our gatherings!

Respectfully submitted,

Cindy Chagnon  
Parish Life Elder





# PERSONNEL



The Personnel Committee oversees and advocates for the Bedford Presbyterian Church paid staff, providing continuous support throughout the year. Here are the key highlights of the important work accomplished by the Committee in 2024:

- **Members.** Members of the 2024 Personnel Committee are Andrea Chatfield, Ellie Cochran, Tom Crompton, Marty Sferrazza, and Andy Wickwire, who served as chair. Beginning February 2025, Andrea Chatfield will take over as Committee Chair as Andy's term on the Session will expire. However, Andy will continue to be a member of the Committee.

- **Liasons.** Each committee member is a liaison to a staff member:

Michelle Jones—Andrea Chatfield  
Barb Flocco—Marty Sferrazza  
Ken Gardner—Tom Crompton  
Beth Evarts—Ellie Cochran  
John Sawyer—Andy Wickwire

- **Reviews.** The Personnel Committee conducted annual staff reviews, gathering feedback from the Session, the Board of Deacons, and key church stakeholders who frequently interact with each staff member. Input was also sought from Pastor John, who works closely with all the staff. Michelle and Kenny's reviews took place in June, while Barb and Beth were reviewed in July. Pastor John's review occurred in October. Annual reviews allow staff members to give and receive valuable feedback. Overall, the discussions were positive. All staff members reported that they enjoyed working at BPC and felt supported by the congregation. BPC is truly blessed to have staff so devoted to the church and its mission.



# PERSONNEL

(continued)

- **Employee Handbook.** The Employee Handbook was updated in 2023, and minor revisions were made in 2024 to revise policies regarding paid holidays and inclement weather.
- **Program Director.** To address BPC's increasing programming needs, the Committee discussed creating a Program Director role by modifying the current Church Administrator position. Although the Session approved the new role, it was decided not to implement it in 2024. The Committee plans to thoroughly review and update all staff job descriptions in 2025 to reflect current roles and responsibilities accurately.
- **Second Nursery Worker.** The Session approved adding a second Nursery Worker to the 2025 budget. The Personnel Committee will begin the hiring and onboarding process for this new staff member in early 2025.
- **Barb Flocco's 20th Anniversary.** This year marked 20 years that Barb Flocco has been our Music Director. The Committee wanted to be sure that the church recognized and celebrated Barb Flocco for her 20 years of service. Personnel contacted the Parish Life and the Worship and Music committees, who planned and hosted a special Coffee Hour on Sunday, November 3rd. We want to thank Sandy DiCinti, Cindy Chagnon, and Michelle Jones for their efforts in planning this celebration.
- **Staff Lunch.** The Committee and staff members enjoyed a luncheon at the Copper Door on October 30.

Respectfully Submitted,

Andy Wickwire  
Personnel Elder



# WORSHIP & MUSIC



The Worship and Music Committee is privileged to bring Bedford Presbyterian Church's vision for worship and other spiritual events to fruition. In collaboration with Pastor John and Barb Flocco, our Music Director, the Committee plans and provides opportunities for varied worship experiences for the congregation and broader community. Additionally, the Committee organizes special events throughout the church year, all to the glory of God.

We are thankful for the leadership and preaching talents of the Reverend Dr. John Sawyer. During his absence, we were fortunate to have a remarkable lineup of guest preachers who enriched our services with their diverse insights and heartfelt messages. Among them are Reverend Jami Boyle, Reverend Scott DeBlock, Reverend Heidi Carrington Heath, and Reverend Dr. Blair Moffett. We are truly thankful for their contributions to our congregation.

Our talented Music Director, Barb Flocco, has been an inspiring musical leader for both our Senior Choir and Handbell Choir, nurturing our musical community with her creativity. This year, we joyfully celebrated a remarkable milestone: the 20th anniversary of her dedicated service to Bedford Presbyterian Church. To honor this significant occasion, we organized a delightful surprise luncheon filled with gratitude. A special thanks goes to Cindy Chagnon and Andy Wickwire, whose invaluable assistance made this event memorable.



# WORSHIP & MUSIC

*(continued)*

Other highlights of the year include:

- The Maundy Thursday service was held in the Fellowship Hall and included a simple soup dinner. After dinner, the service continued, concluding with the Lord's Supper.
- Along with the Memorial Fund, the Worship and Music Committee assisted financially in acquiring a beautifully crafted pewter Communion set created by Hampshire Pewter, honoring the deep history and significance of Bedford Presbyterian Church's 275th anniversary.
- The Committee wishes to express heartfelt gratitude to Penny Torbich, Diane Italia, and Patsy Petit for coordinating and organizing the Sanctuary decorations for the Advent Season.
- One of Worship and Music's responsibilities is scheduling volunteers to serve as Elder of the Day and as Ushers/Greeters during Worship service. We want to thank everyone who volunteered this past year. While there are too many to name individually, your contributions are appreciated.

I want to thank committee members Diane Italia, Penny Torbich, Joe DiCinti, Frank Beaty, Alicia Wooldridge, Pastor John Sawyer, and Barb Flocco. Your support and dedication over the past year have made a difference, and I deeply appreciate your hard work and commitment.

Respectfully submitted,

Sandy DiCinti  
Worship and Music Elder





# BRIGHT HOPE FOR TOMORROW

The Bedford Presbyterian Church Green Team has been preparing for the Bright Hope for Tomorrow solar project over the past two years, collaborating with Revision Energy. Installation is set to begin in mid-April 2025, once the ground thaws.

The project involves a 75 kW grid-tied, ground-mounted solar photovoltaic system that will connect to the church's existing electrical meter, located in the grassy area behind the parking lot. It is expected to generate about 97,000 kWh/year, significantly more than the church's current usage of 50,000 kWh/year, with excess electricity potentially powering new HVAC equipment or being sold to Eversource.

Key milestones for 2024 include:

- Approval from Eversource for grid connection.
- Completion of all required environmental and town surveys.
- Permit approval for the solar array installation.
- Notice to Proceed issued by ReVision Energy.

ReVision Energy has applied for a \$10,000 state rebate, which has been approved, and BPC may qualify for a federal rebate of 30% of the total project cost, to be received in early 2026. The church can also sell carbon credits, potentially earning around \$2,800 annually.

Electricity bills consist of charges for supplied electricity, distribution costs, and peak demand, the latter being significant for commercial buildings. The Green Team has worked to reduce peak demand, leading to a combined electricity usage reduction of about 5% in September and October 2024 compared to the previous year, along with a 25% lower demand charge in the summer.

A subcommittee sought a \$62,000 grant from the Federal Department of Energy for HVAC enhancements but faced high competition and was ultimately not selected. The Green Team is currently exploring other rebate opportunities for energy-efficient electric heat pumps.

For more information about our Bright Hope for Tomorrow project and other upcoming Green Team initiatives, contact Buildings and Grounds Elder Brian Martel via email: [buildings@bedfordpresbyterian.org](mailto:buildings@bedfordpresbyterian.org).

## Give to Bright Hope for Tomorrow

- Go green—scan the QR code or visit <http://bit.ly/BrightHope275> to donate online.
- Text-to-Give by texting “[brighthope](#)” a dollar sign, and a specific dollar amount to 603-691-1886 (e.g., “\$200 [brighthope](#)”).
- Via check payable to [Bedford Presbyterian Church](#) noting the “Bright Hope for Tomorrow” project.







# FINANCIALS

## Bedford Presbyterian Church

### Balance Sheet

As of December 31, 2024

	Total		
	As of Dec 31, 2024	As of Dec 31, 2023 (PY)	Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Bank Accounts</b>			
1072 Bill.com Money Out Clearing	356		356
1100 Cash	366,994	204,005	162,989
<b>Total Bank Accounts</b>	<b>\$ 367,350</b>	<b>\$ 204,005</b>	<b>\$ 163,345</b>
<b>Other Current Assets</b>			
1255 Undeposited Contributions	0	28,900	-28,900
1310 Petty Cash	200	200	0
1410 Ameriprise Financial	660,043	601,414	48,629
1415 RBC Wealth Management	0		0
1420 Treasury Direct - iBond	25,240	24,332	908
<b>Total Other Current Assets</b>	<b>\$ 675,484</b>	<b>\$ 654,846</b>	<b>\$ 20,638</b>
<b>Total Current Assets</b>	<b>\$ 1,042,833</b>	<b>\$ 858,851</b>	<b>\$ 183,983</b>
<b>Fixed Assets</b>			
1500 Net Property, Building & Furnishings	1,640,042	1,640,042	0
<b>Total Fixed Assets</b>	<b>\$ 1,640,042</b>	<b>\$ 1,640,042</b>	<b>\$ 0</b>
<b>TOTAL ASSETS</b>	<b>\$ 2,682,875</b>	<b>\$ 2,498,893</b>	<b>\$ 183,983</b>
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Credit Cards</b>			
2070 Lowe's CC	0	338	-338
2085 TD Bank CC	1,238	374	864
<b>Total Credit Cards</b>	<b>\$ 1,238</b>	<b>\$ 712</b>	<b>\$ 526</b>
<b>Other Current Liabilities</b>			
2100 Liabilities	859	1,117	-258
2320 Accrued Expenses	12,562	0	12,562
2350 Deferred Contributions	1,375	9,107	-7,732
2500 Temporarily Designated	359,960	235,646	124,314
2523 Academy	2,297	2,297	0
2600 Temporarily Restricted	39,169	32,954	6,215
2670 Deacons	15,957	10,330	5,627
2701 Mission Committee	8,497	15,840	-7,343
<b>Total Other Current Liabilities</b>	<b>\$ 440,675</b>	<b>\$ 307,290</b>	<b>\$ 133,386</b>
<b>Total Current Liabilities</b>	<b>\$ 441,913</b>	<b>\$ 308,001</b>	<b>\$ 133,912</b>
<b>Long-Term Liabilities</b>			
2800 Permanently Designated	500,851	463,631	37,220
2900 Permanently Restricted	34,154	34,154	0
<b>Total Long-Term Liabilities</b>	<b>\$ 535,005</b>	<b>\$ 497,786</b>	<b>\$ 37,220</b>
<b>Total Liabilities</b>	<b>\$ 976,919</b>	<b>\$ 805,787</b>	<b>\$ 171,132</b>
<b>Equity</b>			
3010 Unallocated Funds	57,377	42,077	15,300
3100 Net Investment in Property	1,640,042	1,640,042	0
Net Income	8,538	10,987	-2,449
<b>Total Equity</b>	<b>\$ 1,705,957</b>	<b>\$ 1,693,106</b>	<b>\$ 12,851</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 2,682,876</b>	<b>\$ 2,498,893</b>	<b>\$ 183,983</b>




# FINANCIALS

## Bedford Presbyterian Church 2025 Budget as of 12/11/2024

Bedford Presbyterian Church	2025 Budget
<b>Revenue</b>	
4100 Regular Offering	490,000
Expected pledges (80% of remaining)	
Expected non-pledge giving	
4300 Church Gifts - Current Yr.	
4400 Per Capita	9,000
4500 Other Receipts	25,000
4600 - Restricted Giving spent same Yr	7,000
4910 Endowment Distribution	20,000
4940 Interest Income	500
2517 June Ellison Memorial Fund	10,000
Total Revenue	\$ 561,500
<b>Expenditures</b>	
275th anniversary	
6010 Presbytery Mission	13,000
6020 Church Mission	20,000
6040 Non Budgeted Expenditures	
6110 Pastor (JS)	152,858
6130 Music Director	56,961
6140 Admin Assistant	46,756
6150 Sexton	21,059
6160 Childcare Workers	5,600
6170 Communications Director	40,058
6210 Adult Ministry	1,000
6220 Children's Ministry	500
6230 Youth Ministry	2,500
6240 Worship & Music	9,000
6320 Fellowship	2,000
Deacon's	2,000
Parish Life: Ageless Wonders	8,600
6330 Personnel	2,200
6340 S&F Committee	-
6350 Membership	400
Marketing/Communication	
6360 Session Expenses	250
6400 Finance & Admin	59,879
6500 Buildings & Grounds	85,000
6600 IT & Communication	1,000
6700 Per Capita Expense	21,944
2512 Capital Reserve Fund	10,000
Total Expenditures	\$ 562,564
<b>Total Surplus (Deficit)</b>	<b>\$ (1,064)</b>







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Bedford  
Presbyterian  
Church