

Board of Deacons (“BoD”) Meeting Minutes

November 20, 2021

In Attendance

- **Attendees:** Samuel Chang (Head Deacon), Petek Atlug, Elbert Chang, Hongwei Huang, Kelly Hsu, Jianglin Liang, Keuiyu Joshua Lin, Phil Sailer, Beata Shih, Ye Tang, Stan Wang, Ligong Xu, Yanhua Yan, Jianzhong Yang
- **Pastor:** Juta Pan
- **Elder Representative:** Paul Huang
- **Church Staff:** Paul Lowe
- **Absentees:** Dazhi Wang

Location: Online Zoom Meeting

Meeting Agenda & Minutes

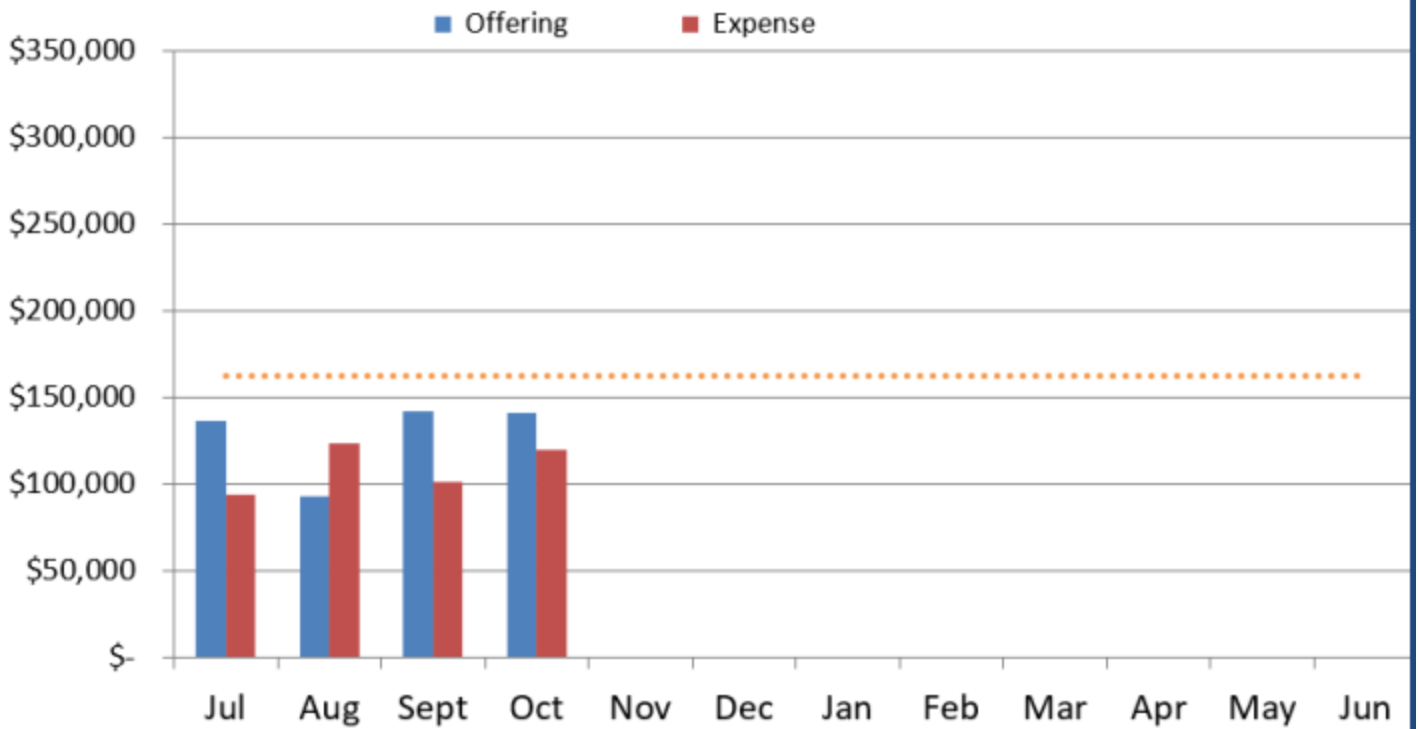
- Meeting started at 9:05 AM. Pastor Pan opened in prayer.
- Meet and Welcome New Deacons
 - Phil Sailer, Petek Altug, and Jianzhong Yang introduced themselves to the BOD
- Pastoral Sharing
 - This is the second month of the church fully reopening
 - CM:
 - Sunday service: on-site attendance increased by 10% (200) and the entire attendance is about the same (450)
 - Two more fellowships returned to church on Friday and Saturday
 - Sunday School classes hybrid status is stable
 - CB:
 - Sunday service: Average attendance increased 30% to 135-140
 - Difficult to continue to host outdoor BBQ because of the cooling weather
 - YM:
 - The attendance of Sunday School is between 30 and 40
 - Friday fellowship attendance is more than 100 (90% of regular attendance)
 - Children’s Ministry
 - Sunday attendance grows to more than 50 in both sessions. Friday Awana is stable at 50
 - A little incident on this past Sunday
 - New door alarm added on the nursery door
 - COM
 - Sunday service is stable at around 100 onsite and 50 online
 - General observations
 - The overall on-site attendance is stable with little increases
 - Younger generation is more willing to come
 - Many newcomers are willing to come back onsite
 - The shortage of coworkers is still an issue
 - Lunch/food provision may play a factor in attracting people back
 - Hybrid status did affect some ministries
 - Evangelistic meeting
 - Sunday schools
 - Fellowship Bible study

- Retreat registration
- How can we call people back onsite?
 - What makes the difference between onsite and online?
 - Food supplies, opportunities to invite people back onsite
- Events in October and early November
 - The entire church
 - 10/17: 52nd Anniversary service and meeting
 - 11/6: The film “End of Earth”, 126 onsite attendance in Lexington, 16 at COM on 11/14
 - NCPI follow up: a few more meetings with pastors and leaders of the churches we support
 - 11/12-11/14: Mission Conference from Pastor Wayne Chen
 - Theme: One Thing God’s Relentless Pursuit
 - Attendance lower than usual attendance
 - Mission and Social Concern Committee are planning to serve Afghan Evacuees in New England
 - Adult Sunday school during November Conference
 - Coffee service in the chapel on Sunday morning
 - Refurbishment of Newcomers Reception Center
 - COM:
 - 10/8-10/10: Fall Evangelistic Retreat (Pastor Paul Huang)
 - Children Ministry
 - 10/31: Fall Harvest
- Future Events and Ministry Plan
 - The entire church: moving toward Thanksgiving celebration and Christmas season
 - Starting 11/28 - Start of Advent
 - CM: Several fellowships will host Thanksgiving Dinners
 - Mission: Serve Afghan Evacuees in New England; first step is to support a family
- Some ministry ideas and plans
 - Improve inter-congregational relationship
 - Some congregations start arranging cross-congregation preaching of pastoral staff
 - To encourage members to return, we propose resuming food service. An experiment will be conducted on 11/21
 - Express appreciation to our coworkers at the end of this year
 - Working on the revision of signages in church building
 - Make all the signs more friendly and welcoming
 - Brief survey of newcomers reception is in process
- Pastoral Staff
 - Minister Patrick Chen’s father has dangerously low blood sugar, likely due to obstruction or malabsorption due to his stomach cancer. He is being treated in the hospital now
 - Pastoral annual review is almost finished
 - Pastor Ziyi applied for sabbatical leave from 1/2022 to 6/2022
 - Minister Kola finished his ministry duty and is preparing to leave for the mission in Taiwan
 - Pastoral staff is working to “Reach The Younger Generation”
- Issue and special event
 - An issue about “The appeal of referendum of the Bill of Infanticide Become Law” by Massachusetts Family Institute. After reviewing MFI, the pastoral staff decided that they don’t endorse this appeal officially.
 - One COVID-19 case - went smoothly so far

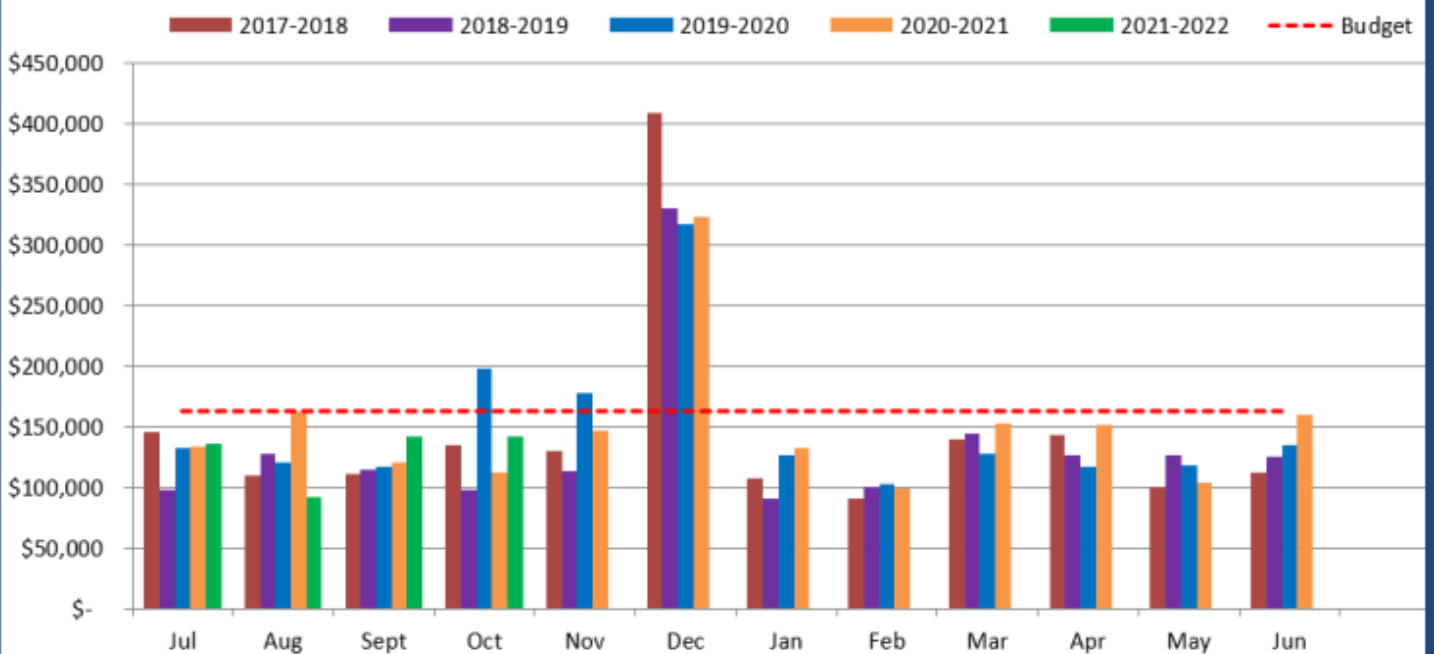
- BOE Sharing
 - October 17th Annual Meeting presentation will be posted on the church website in a couple weeks
 - Renewing the church staff human resource systems with the help of the HR manager
 - Will directly report to the BOE chair
 - Communication between staff
 - Benefits for staff
 - HR administrative work
 - Recent approved hiring
 - ½ time property manager
 - Full-time property maintenance coworker
 - CBE status
 - Church-wide information meeting on 12/5
 - Share the vision of CBE and fundraising
 - Promotion brochure and website
 - BOD Suggestion: Visit every fellowship to promote CBE
 - NCPI was successful because the committee visited all of the fellowships
 - Special Financial Aid
 - Pastoral Staff Advanced Study - especially for ministry needs
 - Christian memorial education fund for seminarian and Christian publication
 - Reopening taskforce
 - 11/19 emergency response
 - 11/21 small scale church lunch pilot
 - Collecting feedback on resumption of church lunch (possibly on 1/22)
 - Children ministry wrapped snack; will be considered after 1st round of children vaccination
 - Resumption immersion baptism for CM and COM
 - CC retreat discussion led by Elder Yuguang on “how to reach out to the younger generation?”
 - Encourage all teams proactively communicate in preparation before the retreat
- Financial Report
 - October 2021 Offerings vs. Expenses

October				
	Offering	Expense	Balance	Cumulative Balance
General Fund	\$ 141,345	\$ 119,911	\$ 21,434	\$ 80,670
Mission Fund	\$ 21,904	\$ 32,715	\$ (10,811)	\$ 82,045
Benevolence Fund	\$ 3,925	\$ (548)	\$ 4,473	\$ 133,939
CBE Fund	\$ 850	\$ -	\$ 850	\$ 1,217,560
SCM	\$ 5,405	\$ 2,500	\$ 2,905	\$ 52,395
Capital Fund	\$ 216	\$ 5,500	\$ (5,284)	\$ 337,097

2021-2022 General Fund Monthly Offering and Expense



General Fund Monthly Offering 5FY Comparison



Fiscal Year YTD	2018	2019	2020	2021	2022
Offering Monthly Average	\$ 125,376	\$ 109,646	\$ 142,065	\$ 132,044	\$ 127,902
Ranking	4	5	1	2	3

- Remaining NCPI funds will be dispersed to the neighbor churches and then the fund will be closed
- Clarification on Reimbursement
 - CC approvers in your email
 - Approvers need to track where the requisition form is located

- Provide a second check for issues/mistakes
 - Expect response from finance team (at most 1 week)
 - Honorarium
 - Current Honorarium Rates Per Session
 - Honorarium for Sunday Service Speaker (\$300)
 - Honorarium for Retreat Speaker (\$300)
 - Honorarium for Retreat Workshop (\$180)
 - Honorarium for Workshop at Church (\$180)
 - Honorarium for Sunday School Speaker (\$180)
 - One session equates to 1 hour
- Health Benefit Update and Approval
 - Paul Lowe is our new HR manager and is currently helping with general HR administrative work and health benefits
 - All of the insurances are a little more costly for the same benefits
 - Reviewed benefits with church staff and pastoral staff
 - Their preference is to the keep with the current plan
 - They also would like to investigate a PPO option
 - Recommendation: To stay with the same plan (Allways Health Partners Complete HMO 3000) for 2022

Insurance Company	Allways Health Partners	Tufts	BCBS	UHC
Plan Name	Complete HMO 3000	Advantage HMO 3000	HMO Blue NE \$3000	CE9Z Choice Plus
In-Network				
Physician copay / Specialist	\$40 / \$55 (first 3 pediatric PCP visits and	\$40 / \$60	\$40 / \$5	\$25 / \$50
Deductible	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Coinsurance	N/A	NA	N/A	In: N/A // OON: 20%
Diagnostics (X-Rays, Lab Work, etc.)	Lab: Deductible, then \$40 // X-Rays: Deductible,	\$75 copay after deductible	Ded. Then Low: \$60 High: \$100	Lab: T1 no charge; T2 Ded. then no charge / X-
High Tech Imaging (MRI, CT, PET Scans)	Deductible, then \$300	\$300 copay after deductible	After deductible IN: Hospital \$300 Others: \$50	Ded. then 20%
Out of Pocket Maximum	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,150 / \$16,300	\$6,950 / \$13,900
Hospital copay	Deductible then \$500 for inpatient / \$300	Deductible then \$500 per admission	\$500 after Deductible	Inpatient: Ded. then \$500 / outpatient: Ded. then
Emergency Room / Urgent Care Copays	ER: Deductible then \$300	ER: \$350 copay / UC: \$40 copay	\$750 After Deductible	ER: \$350 copay / UC: \$50
Out-of-Network				
Deductible	N/A	NA	N/A	\$6,000 / \$12,000
Coinsurance	N/A	NA	N/A	20%
Out of Pocket Maximum	N/A	NA	N/A	\$10,000 / \$20,000
Prescription Drug Coverage				
Preferred Generic copay	\$10-\$20	\$35 copay/fill or \$5/fill for low	\$10-\$20	\$10
Preferred Brand copay	\$30-\$60	\$85 copay/fill (retail); \$170	\$45-\$90	\$60
Non Preferred copay	\$60-\$120	\$110 copay/fill (retail); \$330	\$150-\$300	\$150
Tier 4	Deductible, then \$150-\$450	N/A	\$225-\$675	\$300
Tier 5	\$175/prescription	N/A	NA	N/A
Tier 6	\$250/prescription	N/A	NA	N/A
Rate Exhibit				
Costs				
Employee	4	4	4	4
Employee + Spouse / 2 Person	0	0	0	0
Employee + Child(ren)	0	0	0	0
Employee + Family	5	5	5	5
TOTAL LIVES				
Estimated Monthly Cost	\$ 10,744.00	\$ 11,707.73	\$ 12,453.04	\$ 12,887.77
Estimated Monthly Savings				
Estimated Annual Cost	\$ 128,928.00	\$ 140,492.76	\$ 149,436.48	\$ 154,653.24

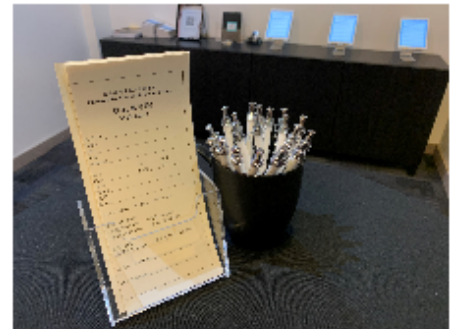
- There are 20 individuals who are covered by the church's health plan
- **Ligong motioned to stay with Allways Health Partners Complete HMO 3000, Stan seconded**
 - **The motion passed unanimously**
- Stewardship Report
 - Updates on Major Projects in the Pipeline
 - Children ministry (1st floor) security enhancement (proposal)
 - Church office roof replacement (pending)
 - Signage Installation (proposal)
 - Property Maintenance and Management
 - Support church reopening (for clean and safe environment)
 - Church cleaning and landscape maintenance
 - Sunday services support. Indoor/outdoor events support

- Church office support (bills and invoices)
- Purchase and maintain supplies and equipment
- Fixing church main entrance lights and some parking lot lights (by brother Eric and Mark)
- Installing the anti-slip patch from office to side entrance
- Church Welcome Center Project (complete)



Church Welcome Center Project

Completed. Thanks to Pastor Jeff, Pastor Jen, CB and Office coworkers.



Church-wide Fall Clean-up By Fellowships



- Retention pond will be maintained by third-party contractor
- Change of Co-Workers
 - Brother Harry (Hui Teng) will serve as the new coordinator for church van ministry starting at 1/1/2022
 - Thanks to brother Jingjie Tang for his faithful service in this position for the past 9 years
 - Brother Hanai will continue serving as the coordinator for church kitchen ministry. Many kitchen ministry coworkers are willing to come back to serve.
 - Brother Eric will be taking two month vacation at the end of the year
 - He is willing to help at any moment
- Coffee Ministry Proposal and Approval
 - Policy has been modified and approved by BOE to allow ministries to serve food/drink on carpeted area other than the sanctuary
 - Coffee Ministry Proposed Location



- This location was chosen as it is most visible from the church entrance
- Coffee will be served only between services
 - Coffee Ministry is open to serving coffee before CM service, but more help would be needed
- Need to revisit traffic flow in and out of sanctuary
- This will be fine for the short-term, but once everyone returns, this will be an issue
- This Coffee Ministry is not in conflict with our current COVID protocol
- **Jianglin motioned to approve the Coffee Ministry location; Stan seconded. BOD unanimously approve of the Coffee Ministry location**
- Afghan Evacuee Relief Initiative
 - Other churches are doing similar
 - Park Street is supporting 8 families
 - Grace Chapel is supporting 5 families
 - Currently working with Ascentria, a Lutheran-based non-profit organization, that has been helping refugee families resettle across the New England Area
 - Scope: Help one family to settle in, get driver's license, provide funds, register kids to school, basically be welcoming presence

Getting Started: Organizing Your Team

- NST Co-Leaders
- Fundraising Coordinator
- Housing Committee
- Apartment Set-Up Committee
- Welcome Team
- Cultural Mentor(s)
- Healthcare Committee
- Finance Committee
- Education Committee

- Public Transportation and Community Orientation Point Person(s)
- Ride Coordinator(s)
- Cultural Orientation Point Person(s)
- Employment Committee
- Social Activities Coordinator(s) for the family as well as with other NST's families

- Need to build up a team of people (Neighborhood Support Team - NST) to support the family
 - There will be opportunities for the whole church to participate
 - Anyone who will interact with the family directly will need a background check
- This will be a difficult undertaking, but we will have support from other brothers and sisters who have experience in this work
 - Instead of referring these families to a mosque, it may be better to refer them to a Persian church for community support
 - These Afghan families do not want to live with other Afghans, but rather form community in the US
- Next steps:
 - How do we want to manage the Afghan finances?
 - Estimate: \$8,000 to \$12,000 to support a family for 6-12 months
 - This includes living expenses
 - This is low and assumes that one can obtain housing before market value
 - If we were to find housing at current market value, the support required would be much higher
 - Who would be signing the following two documents as representatives of CBCGB?
 - Housing Rental Agreement
 - Memorandum of Understanding (MoU) between CBCGB and Ascentria
 - **Follow-Up:** Create a document which highlights the purpose, the goals, and the fundraising milestones to be sent to Elder Paul
 - This requires BOE approval first and then CC approval
 - Then Finance Committee can develop the logistics to support this initiative
- Samuel closed the meeting in prayer at 11:29 AM