First Congregational

United Church of Christ

Corning, New York

2024 Annual Financial Report

January 26, 2025

MODERATOR'S COMMENTS

This has been a full year, with familiar efforts continuing and a significant number of new initiatives now underway.

At our retreat in April we agreed to upgrade Zoom worship, revise our building use policy, create a skills bank, involve youth more in worship, and investigate welcoming a refugee.

In July we advanced the use of Breeze software for office operations, and it is now in use.

Our September Flea and Farmer's Market was enjoyed by all and raised money beyond our expectations, much of which came from on-line sales for the first time this year.

A gift for Zoom improvements has allowed us to upgrade lighting in the sanctuary and install a new choir microphone. Additional improvements are planned.

Our stewardship campaign exceeded our expectations, and for the first time in several years we are proposing a budget that closes without drawing on reserves. Thank you, again, to all who pledged! Thanks, too, to our financial team who have done a great job keeping things in order.

Women's Fellowship has been renamed Midday Fellowship to emphasize that all are welcome.

The Corning Refugee Welcome Project is being led by our church but includes and involves a number of people outside of our congregation. This is an initiative that has received support beyond our expectations and brought many from the wider community into our church's orbit.

Our congregation enjoyed visits by a number of out-of-town church family members Thanksgiving weekend, and Advent involved members both recent and long service, young and no longer young.

Truly, we are richly blessed!

Respectfully Submitted,
Bob Walker

2024 Clerk's Report

Total membership at the end of 2023:	80
New members received in 2024:	
By transfer:	
Ron Johnson	October 13, 2024
Laurie Johnson	October 13, 2024
By confession of faith:	
By confirmation:	
Total additions: + 2	
Members removed in 2024:	
By request:	
By death:	
Betty Bissmeyer	August 25, 2024
Robert William Brown, Sr.	August 25, 2024
Janet Dillenbeck	September 25, 2024
Robert Garrett	November 18, 2024
Total removals:	- 4
Total active membership at the end of 2024:	78
Baptisms:	
Paul Flanagan	December 1, 2024
Child:	
Marriages:	
Funerals:	
Robert Brown, Sr.	September 14, 2024

Respectfully Submitted,
Margo Brown, Clerk

CONGREGATIONAL MEETING MINUTES

First Congregational United Church of Christ
Congregational Financial Report and Budget Meeting
January 28, 2024

- The Moderator, Star Bright, brought the meeting to order at 10:56 am. The clerk, Allison Zimmermann, confirmed that a quorum was present.
- Star thanked the people who prepared the 2023 financial report and 2024 budget.
- She called for a motion to approve the financial report: John Brown 1st, Noel Sylvester, 2nd.
- Star turned the meeting over to Bruce Graf and Jennifer Fais.
- Jennifer said there is a correction to the report as the last number on the Savings Account Transactions sheet was cut off. She will amend that. There is also a mistake on the total Missions contributions - two zeros were cut off.
- There is no appendix in the printed report, but it is available electronically so reach out to Jennifer if you would like a copy.
- Bruce reviewed the summary of the 2023 financials.
  - Pledges were down 2.7%, but expenses were down 7.7%. Most of the budget is personnel.
  - There was savings in operations budget mostly due only using the cleaning services 1 time per week.
  - For 2023 there was about $9,000 net income
- Bruce opened the floor to discussions and questions. Pam Walker would like to acknowledge that the new zoom computer was from an anonymous donation that she wants to be acknowledged by the congregation.
- Discussion ended. Star called for a vote to approve the report as amended: 31 in favor, 0 opposed, 0 abstention.
- Star asked for a motion to approve the 2024 budget as presented: Jim Flaws 1st, Jill Palmer 2nd.
- Bruce reviewed the 2024 budget.
  - The overall budget has decreased $5,000 to $169,800. This is significant because salaries increased but the committee was able to cut expenses.
  - Pledging dropped by $10,000 from previous year. This is primarily from congregational attrition-deaths and people moving away.
  - Bruce looked at the ages of people pledging, and over 80% of the pledges come from people age 65 or older. Bruce is concerned that we will continue to lose pledgers and we will need to find other sources of income, either fundraising or attracting new members.
  - Fundraising estimates for 2024 are increased. This is a flea market year.
  - OCWM donation is decreased by $500.
  - Salaries have increased 3%.
  - Custodial services is down $4,000 as we are using it once per week.

- The committee also reduced several line items to come more in line with spending over the last couple of years.
- This report is not as upbeat as last year.
- However, if anyone has any ideas of projects or events, please do not hesitate to bring them forward. There is a way to find money.
- In the past, reserves have been increasing, but we used some in 2023 and are expecting to use $19,000 this year.

- Bruce opened the floor to questions and discussion:
  - Question: Are groups who use the church building expected to donate to the church?
    Answer: Some groups do, in 2023 we received $550 in donations. On the Building Use Form there is a statement about how donations are appreciated so every group sees that. There is no direct asking of groups to donate money.
  - Question: Under operating expenses what is included in professional expenses?
    Answer: Mileage to conferences, books, training, clerical robes. Anything Henry may need to do his job.
  - There is a change in building insurance expenses. Each year the church gets a notice from the insurance company telling us they can increase rates by as much as 25%. That is what the committee budgets for. The insurance for 2024 is not increasing as much as expected so the amount budgeted can be decreased by $2,400. Motion to accept this change: Jennifer Fais first, seconded by Jan Kostolansky. Star called for a vote: 25 in favor, 0 opposed, 1 abstention. The motion passes.
  - Question: In 2023 we didn't spend $500 for sabbatical and we won't use it this year either. Why?
    Answer: We have $4,000 to $5,000 in that account. With Henry being ¾ time he won't need sabbaticals as often as full time pastors. Bruce will ask the personnel committee to look at this account and discuss how much it needs.
  - Question: Is there any plan to make Henry full time?
    Answer: No formal plans. Bruce does not think we can afford it. It would add about $20,000 to $25,000 to the budget. The personnel committee looked at this and recommended a ¾ time pastor for 2024.
  - Star called for a vote to approve the budget as amended: 31 in favor, 0 opposed, 0 abstentions. The budget passes.
  - Star thanked everyone for attending. She adjourned the meeting at 11:27.

First Congregational United Church of Christ of Corning, New York
Congregational Annual Program Meeting - June 30, 2024

The Moderator, Star Bright, brought the meeting to order at 11:09am.
She verified that a quorum was reached, and it was with over 25 members in attendance in person and virtually.
The moderator explained the purpose of the meeting: Approve the slate of nominations for the upcoming year and accept the annual report as written and submitted.
Star requested a motion to approve the slate of candidates for the board
Motion: Pam W.; Seconded: Jill P
Star opened the floor to discussion and questions. There were none. Star called for a vote. The motion passed unanimously and the slate of candidates was accepted.

Star called for a motion to accept the report as submitted.
Motion: Margo; Seconded: Pam W.
Star said there was some confusion in the reports as there is no official technology committee but there was a report from them. In the past there has been confusion as to the purpose of the report and if there should be ministry plans or ministry guidelines or reports. Star explained the goal of the reports is to give forward focus for the ministry committees and report to the congregation what they've done in the past and what they plan to do for the upcoming year. Star opened the floor to questions or comments. Joyce N. made a comment that there is confusion about ministry reports and annual reports and that each year it seems to change. She requested that the by-laws committee convene and address this confusion and make a format the administrative board can use going forward.
Star called for a vote to accept the report as submitted. The motion passed unanimously and the report was accepted.

Star opened the floor for other congregational issues. Bob Walker shared information about a $15,000 donation and the use of those funds need to be approved by the congregation. Jill VanDewoestine explained the proposal to purchase a new computer for the office staff, get a consultant on software upgrades and audio upgrades for zoom worship and in person worship. Bob asked for a motion to accept the proposal.
Motion: Jill V.; Second: Jan K.
Bob opened the floor for discussion. There was a comment that the sound system needs to be improved and it was explained that both the on-line and in-person sound will be improved. Bob opened the floor for a vote. The motion was carried unanimously. The congregation would like to thank the anonymous donor.

Star adjourned the meeting at 11:20am.

First Congregational United Church of Christ

Income and Expenses: Actuals vs. Budget

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
4000 Income				
4100 Budgeted Income				
4110 Pledges				
4111 Current Pledges	115,140.00	105,145.00	9,995.00	109.51 %
4112 Available Pre-paid Pledges	36,180.00	36,180.00	0.00	100.00 %
Total 4110 Pledges	**151,320.00**	**141,325.00**	**9,995.00**	**107.07 %**
4120 Loose Offering	1,335.97	800.00	535.97	167.00 %
4130 Interest - MM Budgeted		1,000.00	-1,000.00	
4140 Building use	1,183.00	500.00	683.00	236.60 %
4150 Fundraiser	9,250.94	7,000.00	2,250.94	132.16 %
4160 Transferred Reserves		6,730.19	-6,730.19	
4170 Transferred Carry-over	10,045.67	10,045.67	0.00	100.00 %
Total 4100 Budgeted Income	**173,135.58**	**167,400.86**	**5,734.72**	**103.43 %**
4200 Other Contributions and refunds	4,609.20		4,609.20	
Total 4000 Income	**177,744.78**	**167,400.86**	**10,343.92**	**106.18 %**
Total Income	**$177,744.78**	**$167,400.86**	**$10,343.92**	**106.18 %**
GROSS PROFIT	**$177,744.78**	**$167,400.86**	**$10,343.92**	**106.18 %**
Expenses				
5000 Program Expenses				
5100 Benevolences				
5101 OCWM	4,500.00	4,500.00	0.00	100.00 %
Total 5100 Benevolences	**4,500.00**	**4,500.00**	**0.00**	**100.00 %**
5200 Denominational Expenses	350.00		350.00	
5201 Per Capita Dues	794.00	800.00	-6.00	99.25 %
5202 Delegates	588.85	800.00	-211.15	73.61 %
5203 So.Tier Interfaith Coalition	200.00	100.00	100.00	200.00 %
Total 5200 Denominational Expenses	**1,932.85**	**1,700.00**	**232.85**	**113.70 %**
5300 Ministries				
5301 Worship Projects/Programs	359.57	450.00	-90.43	79.90 %
5302 Mission/Out - Projects/Programs	387.97	250.00	137.97	155.19 %
5303 Faith Formation/Disciple	19.41	500.00	-480.59	3.88 %
5304 Stewardship	78.70	100.00	-21.30	78.70 %
5305 Midday Fellowship	14.85	150.00	-135.15	9.90 %
5306 Church Family		200.00	-200.00	
5307 Youth Group		400.00	-400.00	
Total 5300 Ministries	**860.50**	**2,050.00**	**-1,189.50**	**41.98 %**
5400 Music				
5401 Music - Choir	925.46		925.46	
5404 Music Licensing	249.00	275.00	-26.00	90.55 %
5405 Instrument Maintenance	650.00	850.00	-200.00	76.47 %
5406 Choir Robe Maintenance	199.00	150.00	49.00	132.67 %

First Congregational United Church of Christ

Income and Expenses: Actuals vs. Budget

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5407 Summer / Substitute Organist	800.00	1,500.00	-700.00	53.33 %
Total 5400 Music	**2,823.46**	**2,775.00**	**48.46**	**101.75 %**
Total 5000 Program Expenses	**10,116.81**	**11,025.00**	**-908.19**	**91.76 %**
5500 Salaries and Benefits				
5510 Pastor				
5511 Pastor's Salary	20,966.25	21,045.00	-78.75	99.63 %
5512 Pastor's Housing	26,400.00	26,400.00	0.00	100.00 %
5513 Pastor's SS Allowance	3,623.50	3,629.54	-6.04	99.83 %
5514 Pastor's Health Insurance	712.94	711.68	1.26	100.18 %
5515 Pastor's pension	23,692.91	23,858.70	-165.79	99.31 %
5516 FSA Admin. fee	144.00	144.00	0.00	100.00 %
Total 5510 Pastor	**75,539.60**	**75,788.92**	**-249.32**	**99.67 %**
5600 Staff				
5602 Music Director	7,504.19	7,526.13	-21.94	99.71 %
5603 Organist	7,879.68	7,902.71	-23.03	99.71 %
5604 Handbell Director	1,876.32	1,881.80	-5.48	99.71 %
5605 Administrative Assistant	6,987.00	7,500.00	-513.00	93.16 %
5606 Faith Formation Coordinator		0.00	0.00	
5607 Nursery Care - Main Staff	330.00	0.00	330.00	
5608 Staff - Medicare (church)	388.29	391.77	-3.48	99.11 %
5609 OASDI (SS) church contribution	1,660.41	1,678.53	-18.12	98.92 %
5610 Nursery Care - Back Up		0.00	0.00	
5611 Worship Tech. Assist	2,130.00	2,600.00	-470.00	81.92 %
Total 5600 Staff	**28,755.89**	**29,480.94**	**-725.05**	**97.54 %**
5700 Misc. Salaries				
5701 Pulpit Supply	627.30	900.00	-272.70	69.70 %
5702 Sabbatical		0.00	0.00	
Total 5700 Misc. Salaries	**627.30**	**900.00**	**-272.70**	**69.70 %**
Total 5500 Salaries and Benefits	**104,922.79**	**106,169.86**	**-1,247.07**	**98.83 %**
6000 Operations				
6100 Utilities				
6101 Natural gas	3,965.21	5,000.00	-1,034.79	79.30 %
6102 Electricity	1,776.11	2,100.00	-323.89	84.58 %
6103 Telephone Expense	1,526.81	1,800.00	-273.19	84.82 %
6104 Informational Technology	2,237.83	4,500.00	-2,262.17	49.73 %
6105 Water/Sewer	1,298.43	1,200.00	98.43	108.20 %
Total 6100 Utilities	**10,804.39**	**14,600.00**	**-3,795.61**	**74.00 %**
6200 Office Supplies				
6201 Supplies	1,470.10	1,000.00	470.10	147.01 %
6202 Postage	282.00	250.00	32.00	112.80 %
Total 6200 Office Supplies	**1,752.10**	**1,250.00**	**502.10**	**140.17 %**
6300 Operational Expenses				

First Congregational United Church of Christ

Income and Expenses: Actuals vs. Budget

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6301 Insurance Expense	13,134.09	12,600.00	534.09	104.24 %
6302 Maintenance	4,132.05	5,000.00	-867.95	82.64 %
6303 Custodial Services	5,865.00	6,000.00	-135.00	97.75 %
6304 Payroll Expenses	5,132.92	1,500.00	3,632.92	342.19 %
6305 Fundraiser Expenses	1,193.67	1,500.00	-306.33	79.58 %
Total 6300 Operational Expenses	**29,457.73**	**26,600.00**	**2,857.73**	**110.74 %**
6400 Receptions/Fellowship	616.52	400.00	216.52	154.13 %
6500 Pastor's Professional Expenses	2,400.09	3,500.00	-1,099.91	68.57 %
6800 Budget $ to Designated Funds				
6801 To Cap. Improve. Accrual	2,000.00	2,000.00	0.00	100.00 %
6802 To Tech. Improve. Accrual	2,000.00	2,000.00	0.00	100.00 %
6803 To Sabbatical		0.00	0.00	
Total 6800 Budget $ to Designated Funds	**4,000.00**	**4,000.00**	**0.00**	**100.00 %**
Total 6000 Operations	**49,030.83**	**50,350.00**	**-1,319.17**	**97.38 %**
Total Expenses	**$164,070.43**	**$167,544.86**	**$ -3,474.43**	**97.93 %**
NET OPERATING INCOME	**$13,674.35**	**$ -144.00**	**$13,818.35**	**-9,496.08 %**
NET INCOME	**$13,674.35**	**$ -144.00**	**$13,818.35**	**-9,496.08 %**

NOTES ON THE 2024 INCOME AND EXPENSES REPORT
JANUARY 1 - DECEMBER 31, 2024

4110 Pledges. Our final pledging totaling $151,320 was almost $10,000 higher than the budgeted $141,325! Thank you to the congregation for making 2024 an outstanding year financially.

4120 Loose Offering Our Loose Offerings were also well above our expected income of $800. We received a hefty $1,335.97. Thank you to all of our church friends and visitors.

4139 – Interest from Money Market Budgeted As in years past with prudent spending, we did not need to bring in any interest generated in the Money Market funds.

4140 Building Use Once again our building is bustling and our guest organizations have donated $1183, more than twice what we expected this year.

4150 Fundraiser Income and 6305 Fundraiser Expense (It makes sense to look at these together.) We put on three fundraising events in 2024. First was the Filipino Mother's Day Fiesta. Because it did not generate sufficient ticket sales beyond church members, we canceled the event and refunded tickets. The $363.13 in income was canceled out by the same value of refunds. The real fundraiser was our exceptional Flea and Farmers Market on September 7. Online sales through FaceBook Market Place really helped boost revenue. The church netted $8387.81! Our third fundraiser was the sale of Christmas cards based on the banner designs created by Bob Garrett. Church members overwhelmingly supported this effort through $500 in donations.

4160 Transferred Reserves Note that NO Reserves were needed to balance the budget; thus, that money will stay in the Money Market to earn interest.

4170 Transferred Carry-Over We used all of the $10,045.67 remaining from 2023 to start the new year.

4200 Other Contributions and Refunds Although $4,609.20 appears to be a large number, it is an assortment of refunds and other income that will be listed in more appropriate line items in 2024.

5100 Benevolences Thank you for your generosity to support our church's benevolences.

5202 Delegates Pastor Henry and Des were able to attend the Annual Conference representing our church in statewide decisions.

5301 Worship Providing devotionals in large and regular print, honoring mothers on Mother's Day and underwriting the cost of the Tenebrae Service soup supper accounted for the expenditure of $359.57, which is under the budget of $450.

5302 Mission/Outreach The M/O Team continues to provide food for the Salvation Army dinners. However, the biggest expenditure was the purchase of educational materials supporting our ONA community including Pride Day in June.

5305 Midday Fellowship In our effort to be truly open to all, the Women's Fellowship officially became the Midday Fellowship. The contributed moneys toward the Period Packs collection in the spring.

5401 Music The choir caught up with the need for new music with their expenditure of $925.46.

5600 Staff The staff received a 3% increase over 2023. The Administrative Assistant's hourly rate was increased from $17.00/hr to $17.50/hour. The Worship Tech. Assistant's rate went from $20/Sunday to $50/Sunday. A new Nursery Care position was established at $40/Sunday. Even with these increases, we stayed within budget.

6100 Utilities All utilities came in at or under budget.

6200 Office Supplies were replenished which reflects a return to post-shutdown activities.

6304 Payroll Expenses This is a seemingly large number, but reflects an accounting need to "pay back" the credit card "loan" when the checking account balance was not adequate to cover payroll. The Treasurers pledge to watch more carefully to avoid this situation.

6500 Pastor's Professional Expenses Conferences and training sessions were held largely on Zoom this year; thus, Pastor Henry's mileage expenses were low.

6801 To Capital Improvement Accrual Fund and 6802 To Technology Improvement Accrual Funds were augmented as budgeted. This infusion of money keeps us ready for unexpected expenditures.

First Congregational United Church of Christ

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
1100 Corning Credit Union	4,549.78
1200 CCU Savings	5.59
1201 Mission/Outreach Fund	14.78
1211 Discretionary Fund	1,013.90
1212 The Christmas Fund	123.00
1214 Middle School Youth Fund	623.87
1215 High School Youth Fund	140.32
1216 Kinder Tinder	110.41
1217 Interest	10.56
1219 Midday Fellowship	29.60
Total 1200 CCU Savings	**2,072.03**
1300 Money Market 1.50% >100,000	0.00
1304 Cap. Improvements Accrual Fund	1,987.59
1305 Reserves	50,111.12
1306 M/O Endowment Interest Fund	33.91
1307 Oliver Fund	3,959.99
1308 Memorial Fund	7,659.13
1309 Sabbatical Fund	4,718.12
1310 Scholarship Fund	1,494.51
1311 Blair-Bigler-Perry Fund	115.18
1312 Music Fund	2,765.90
1313 Memorial Garden Fund	100.00
1314 Receptions Fund	541.59
1315 Community Garden Fund	169.49
1316 Lewis Fund	1,436.61
1320 Interest	3,343.95
1321 Holding	8,000.00
1326 Technology Improvement Accrual	6,551.01
1328 Endowment Principal	5,592.49
1329 Pre-Paid Pledges 2025	42,230.00
1330 ZOOM Enhancement Fund	13,696.47
1331 Refugee Welcome Project	9,101.00
1332 Bob Garrett Memorial Fund	15,050.00
Total 1300 Money Market 1.50% >100,000	**178,658.06**

2024 BALANCE SHEET and DESIGNATED FUNDS TRANSACTIONS REPORT

Please see the Appendix for full details on every expenditure

1100 Corning Credit Union The 12/31/24 bank statement for the checking account showed $4870.78. $416.48 was left to cover an uncashed check leaving **$4454.30** in checking to transfer to Carry-Over. Meanwhile, we already had $8000 of 2024 pledges in the Money Market Holding account. Thus, $8000 + $4454.30 = **$12,454.30 Carry-Over from 2024.**

1304 Capital Improvements Accrual Fund Funds were spent down to $1987.59, but expect an additional $2000 in 2025.

1305 Reserves In January, $1622.77 of Money Market interest was added to Reserves, bringing the total to $50.111.12

1306 M/O Endowment Interest Fund All of the Endowment principal had been put into CD's since 2017 to create even more interest. However, when CD #0402 closed out in early January 2024, $5,592.49 was put into 1328 Endowment Principal Fund This earned $33.91 interest shown in 1306 .

1307 Oliver Fund This fund may be used for numerous purposes and has grown over the years to $3,959.99.

1308 Memorial Fund. This fund now stands at $7,659.13 and can be used for church projects of enduring quality. This increase occurred when $2,232.92 currently in CD #0402 was added here in January.

1309 Sabbatical Fund It is important to keep our pastor refreshed and invigorated throughout his/her tenure. Time off is granted every five (for full-time) to seven (for part-time) years. Looking ahead, we keep building this fund which totals $4718.12 to be ready.

1310 Scholarship Fund Each year our church has granted scholarships to someone in our church who is continuing their studies. Much of this fund is locked up in CD's at the moment, so only $1,494.51 is currently available in this fund.

1311 Blair-Bigler-Perry Fund This fund underwrites the cost of an annual free public music concert. Standing at $115.18, this fund needs to be replenished. Several CD's will mature in 2025 and this fund should gain income.

1316 Lewis Fund This fund was re-established in 2022 with the $800 donation and grew this year to $1436.61.

1317 Carry-Over Money remaining from the previous year is kept here until needed.

1320 Interest With interest rates increasing this year, our Money Market fund stands at $3343.95. This will be distributed among selected accounts with the remainder to go to Reserves in January 2025.

AUDIT REPORT

AUDIT REPORT OF 2024 FINANCIAL RECORDS
The annual audit of church financial records was conducted on January 7, 2025.
Jennifer Fais, Treasurer and Allison Zimmerman, Assistant Treasurer are doing an excellent job working together to maintain record keeping and continually improve the financial process. All records were in perfect balance and order.
Our deposit accounts are Checking, Savings, Money Market and Certificate of Deposits.
We also have a church Credit Card. All accounts are with Corning Credit Union.
The internal financial church records were transferred to the Breeze system in 2024.
Items verified in the audit were:
Quick Books reports were compared to bank statements to verify balanced accounts each month
All weekly Breeze system reports, bank deposits, and transfers between accounts were verified with bank statements
Monthly credit card activity was verified with receipts and bank statements
Quick Book reports of year end account balances and treasurers report were verified
A review of checks written and authorized Bill Pay requests were compared against invoices and authorization to pay forms.
A review of cancelled checks was done to verify payee and amount to checkbook records
An audit of the Flower Committee records was conducted on January 8, 2025.
A checking and savings account is held at ServU Credit Union.
Deposits and checks written were compared to monthly bank statement and all were in balance. Checks written were compared to invoices. All were in order.
Respectfully submitted:
Margo Brown and Joyce Nelson, Audit Committee

BUDGET PROPOSAL

2025 BUDGET PROPOSAL	2024 Actuals	2024 Budget	2024 Diff	2025 Budget	Budget Diff
INCOME					
Pledges	$151,320.00	$141,325.00	$9,995.00	$148,085.00	$6,760.00
Donations	$0.00	$0.00	$0.00	$5,000.00	$5,000.00
Loose	$1,335.97	$800.00	$535.97	$1,000.00	$200.00
Interest	$0.00	$1,000.00	($1,000.00)	$1,500.00	$500.00
Building use	$1,183.00	$500.00	$683.00	$800.00	$300.00
Fund Raiser	$9,250.94	$7,000.00	$2,250.94	$6,000.00	($1,000.00)
Transfer from reserves	$0.00	$6,874.19	($6,874.19)	$0.00	($6,874.19)
Other Income	$4,609.02	$0.00	$4,609.02	$0.00	$0.00
Carry over from prior year	$10,045.67	$10,045.67	$0.00	$10,700.72	$655.05
TOTAL INCOME	**$177,744.60**	**$167,544.86**	**$10,199.74**	**$173,085.72**	**$5,540.86**
EXPENSES					
PROGRAMS					
Benevolences					
OCWM	$4,500.00	$4,500.00	$0.00	$5,100.00	$600.00
Benevolences	$0.00	$0.00	$0.00	$0.00	$0.00
Sub-Total Benevolences:	**$4,500.00**	**$4,500.00**	**$0.00**	**$5,100.00**	**$600.00**
Denomination Obligations					
Denominational Expenses	$350.00	$0.00	$350.00	$0.00	$0.00
Per Capita Dues	$794.00	$800.00	($6.00)	$800.00	$0.00
Delegates	$588.85	$800.00	($211.15)	$800.00	$0.00
STIC	$200.00	$100.00	$100.00	$100.00	$0.00
Sub-Total Obligations:	**$1,932.85**	**$1,700.00**	**$232.85**	**$1,700.00**	**$0.00**
Ministries					
Worship	$359.57	$450.00	($90.43)	$450.00	$0.00
Mission/Outreach	$387.97	$250.00	$137.97	$750.00	$500.00
CE/Faith Formatio	$19.41	$500.00	($480.59)	$400.00	($100.00)
Stewardship:	$78.70	$100.00	($21.30)	$100.00	$0.00
Mid Day Fellowship	$14.85	$150.00	($135.15)	$150.00	$0.00
Youth Group	$0.00	$400.00	($400.00)	$100.00	($300.00)
Church Renewal	$0.00	$0.00	$0.00	$300.00	$300.00
Church Family	$0.00	$200.00	($200.00)	$200.00	$0.00
Sub-Total Ministries	**$860.50**	**$2,050.00**	**($1,189.50)**	**$2,450.00**	**$400.00**
Music - Sheet	$925.46	$0.00	$925.46	$300.00	$300.00
Music - Children's Choir	$0.00	$0.00	$0.00	$0.00	$0.00
Music Licensing	$249.00	$275.00	($26.00)	$700.00	$425.00
Instrument Maintenance	$650.00	$850.00	($200.00)	$750.00	($100.00)
Choir Robe Maintenance	$199.00	$150.00	$49.00	$150.00	$0.00
Summer Organist / Substitute	$800.00	$1,500.00	($700.00)	$1,000.00	($500.00)
Sub-Total Music:	**$2,823.46**	**$2,775.00**	**$48.46**	**$2,900.00**	**$125.00**
TOTAL - PROGRAMS	**$10,116.81**	**$11,025.00**	**($908.19)**	**$12,150.00**	**$1,125.00**
SALARY/BENEFITS					
Pastor					
Salary	$20,966.25	$21,045.00	($78.75)	$22,018.00	$973.00
Housing	$26,400.00	$26,400.00	$0.00	$26,400.00	$0.00
Social Security Allowance	$3,623.50	$3,629.54	($6.04)	$3,703.98	$74.44
Pension	$23,692.91	$23,858.70	($165.79)	$21,868.52	($1,990.18)
Death / Disability Insurance	$0.00	$711.68	($711.68)	$726.27	$14.59
Health Insurance	$712.94	$0.00	$712.94	$0.00	$0.00
FSA Admin Fee	$144.00	$144.00	$0.00	$144.00	$0.00
Sub-Total Pastor:	**$75,539.60**	**$75,788.92**	**($249.32)**	**$74,860.77**	**($928.15)**
Staff					
Music Director	$7,504.19	$7,526.13	($21.94)	$7,751.91	$225.78
Organist	$7,879.68	$7,902.71	($23.03)	$8,139.79	$237.08
Handbell Director	$1,876.32	$1,881.80	($5.48)	$1,938.25	$56.45
Administrative Assistant	$6,987.00	$7,500.00	($513.00)	$7,725.00	$225.00
Tech Assistant	$0.00	$0.00	$0.00	$2,400.00	$2,400.00
Nursery Care Providers	$330.00	$0.00	$330.00	$1,720.00	$1,720.00
Social Security/OASDI - Staff	$2,048.70	$2,070.30	($21.60)	$2,100.00	$29.70
Worship Tech Assist	$2,130.00	$2,600.00	($470.00)	$2,600.00	$0.00
Sub-Total Staff Salaries:	**$28,755.89**	**$29,480.94**	**($725.05)**	**$34,374.95**	**$4,894.01**
Other					

Pulpit Supply	$627.30	$900.00	($272.70)	$900.00	$0.00
Sabbatical	$0.00	$0.00	$0.00	$0.00	$0.00
Sub-Total Other:	**$627.30**	**$900.00**	**($272.70)**	**$900.00**	**$0.00**
TOTAL SALARY/BENEFITS:	**$104,922.79**	**$106,169.86**	**($1,247.07)**	**$110,135.72**	**$3,965.86**
OPERATIONS					
Utilities					
Natural Gas	$3,965.21	$5,000.00	($1,943.50)	$4,500.00	($500.00)
Electricity	$1,776.11	$2,100.00	($323.89)	$2,000.00	($100.00)
Telephone/Internet Access	$1,526.81	$1,800.00	($273.19)	$2,000.00	$200.00
Information Technology	$2,237.83	$4,500.00	($2,262.17)	$2,000.00	($2,500.00)
Water/Sewer	$1,298.43	$1,200.00	$98.43	$1,200.00	$0.00
Sub-Total Utilities	**$10,804.39**	**$14,600.00**	**($4,704.32)**	**$11,700.00**	**($2,900.00)**
Office Supplies					
Supplies	$1,470.10	$1,000.00	$470.10	$1,000.00	$0.00
Postage	$282.00	$250.00	$32.00	$250.00	$0.00
Sub-Total Supplies	**$1,752.10**	**$1,250.00**	**$502.10**	**$1,250.00**	**$0.00**
Operational Expenses					
Insurance	$13,134.09	$12,600.00	$534.09	$15,000.00	$2,400.00
Maintenance	$3,888.23	$5,000.00	($1,111.77)	$5,000.00	$0.00
Custodial Service	$6,108.82	$6,000.00	$108.82	$6,650.00	$650.00
Payroll Service	$5,132.92	$1,500.00	$3,632.92	$1,600.00	$100.00
Other/Fund Raisers	$1,193.67	$1,500.00	($306.33)	$1,500.00	$0.00
Sub-Total Operational Expenses	**$29,457.73**	**$26,600.00**	**$2,857.73**	**$29,750.00**	**$3,150.00**
Misc.					
Receptions/Fellowship	$616.52	$400.00	$216.52	$600.00	$200.00
Professional Expenses	$2,400.09	$3,500.00	($1,099.91)	$3,000.00	($500.00)
Sub-Total Misc	**$3,016.61**	**$3,900.00**	**($883.39)**	**$3,600.00**	**($300.00)**
Budget $ to Designated Funds					
Capital Improvement Accrual	$2,000.00	$2,000.00	$0.00	$2,000.00	$0.00
Technology Improvement Accrual	$2,000.00	$2,000.00	$0.00	$2,000.00	$0.00
Sabbatical Fund	$0.00	$0.00	$0.00	$500.00	$500.00
Sub-Total Budget $ Moves	**$4,000.00**	**$4,000.00**	**$0.00**	**$4,500.00**	**$500.00**
TOTAL OPERATIONS:	**$49,030.83**	**$50,350.00**	**($2,227.88)**	**$50,800.00**	**$450.00**
TOTAL EXPENSES:	**$164,070.43**	**$167,544.86**	**($4,383.14)**	**$173,085.72**	**$5,540.86**
NET INCOME					
NET INCOME	**$13,674.17**	**$0.00**	**$14,582.88**	**$0.00**	**$0.00**

2025 Budget Explanation

INCOME

Pledges. Our 2025 Pledge Amount increased by $6760 over 2024 pledges. This was a pleasant surprise given the recent attrition in the church. The larger amount was due primarily to members increasing their pledges as well as a couple of new pledges.

Donations. This is a new line item for the 2025 Budget. In the past, all named donations were added into the “pledged bucket”, even if the person did not pledge. This new line item will give a more transparent look into donations to the church. The church tracks named donations so that we can provide year-end statements to the donors for their potential tax benefit.

Loose. Reflects mostly cash contributions to the collection plate. We increased it to $1000.

Interest. Represents interest monies that the Church earns from our CDs and money market account. Currently, because of the way our CD s are structured, most of the interest goes directly to the endowed funds.

Building Use. Increased slightly to $800.

Fundraisers. Reduced to $6000. The Church will not be doing a full Fall Rummage Sale in 2025. The $6000 goal represents a significant challenge for the Church.

Transfer from Reserves. $0. For the first time in a number of years the church does not need to use Reserves to meet the projected Budget Expenses.

Carryover. $10700.72 This is money “leftover” from 2024. It correlates but is not actually equal to net income. So we are using some “past” income to support the church in 2025. Note that our actual Carryover was about $2500 more than this so we actually added to Reserves in 2024.

EXPENSES

Benevolences.

OCWM. Increased by $600 to $5100.

Denomination Obligations
Denominational Expenses. $0. Last year, the denomination requested additional funds to help them balance the budget. There has been no request for this year.

Per Capita Dues. Based on 79 Active members.

Delegates. Maintained at $800 to cover the cost of delegates.

STIC. $100 donation to the Southern Tier Interfaith Coalition. The same as last year.

Ministries

Worship. Maintained at $450.

Mission Outreach. Increased to $750 to reflect actual expenses.

CE/Faith Formation. Reduced to $400.

Stewardship. $100, the same as 2024.

Mid Day Fellowship. Maintained at $150.

Youth Group. Reduced to $100. The Youth group also has an existing fund on the balance sheet.

Church Family. $200. Same as last year.

Music

Music - Sheet. $300.

Music - Bells. $0, the same as 2023.

Music - Children's Choir. Has not been funded for a number of years. Just a placeholder now.

Music Licensing. $700. Increased to reflect expected costs.

Instrument Maintenance. $750, based on input.

Choir Robe Maintenance. Maintained at $150

Summer Organist / Substitute. Decreased to $1000.

SALARY / BENEFITS

Pastor Increases reflecting conference guidelines and step changes based on experience and inflation. Basically a 3% increase in salary.

Salary. $21,045

Housing. No change.

Social Security Allowance. Slight increase. A calculated value.

Pension. $21,868

Death / Disability Insurance. Slight increase. A calculated value.

Health Insurance. $0 Same as last year.

FSA Admin Fee. $144. The same as last year.

Staff. There was a 3% increase in staff salaries

Music Director.

Organist.

Handbell Director.

Administrative Assistant.

Faith Formation. $0. Same as the last couple of years. Placeholder for a future position.

Nursery Care Providers. $330. Based on expected needs for 2025

Social Security / OASDI - Staff. A slight increase. A calculated value.

Worship Tech Assistant. Increased the amount to $2600.

Other

Pulpit Supply, $900. Same as last year. Primarily used for summer replacements.

Sabbatical. $0. This line is a placeholder for when Henry goes on Sabbatical. It is to cover the cost of the replacement preacher when he is gone. Similar concept as Pulpit Supply.

OPERATIONS

Utilities

Natural Gas. Slight decrease reflecting actual usage in 2024

Electricity Slight decrease reflecting actual usage in 2024

Telephone / Internet Access. Slight increase, $200.

Information Technology. Significant decrease of $2500. Most of the upgrades have been done and we do have a technology improvement fund available.

Water/Sewer. Same as last year. $1200.

Office Supplies

Supplies Maintained at $1000.

Postage. Maintained at $250

Operational Expense

Insurance $2400 increase based on the insurance company estimate.

Maintenance. Maintained at $5000.

Custodial Service A cost increase of about $650. Certainly in line with inflation of recent years.

Payroll Services. Slight increase. Cost of managing the Church's payroll. Last year there was an accounting glitch with the credit card so it looks like Payroll Services was much higher. It wasn't.

Other/Fundraisers Expenses associated with FundRaising activities. Remains at $1500.

Misc.

Receptions/Fellowship. Slight increase to $600.

Professional Expenses. Decreased by $500 based on past needs.

Budget $ to Designated Funds

Capital Improvement Accrual. $2000. Same as last year. This is how we save funds for short term capital expenses like a lawnmower.

Technology Improvement Accrual. $2000. Same as last year. These monies are to populate an IT fund that would be used for IT expenses like Brenda's new computer, routers, software, etc.

Sabbatical Fund. $500. This will be added to the Sabbatical Fund. The Sabbatical Fund will be used to cover Henry's replacement when he is on Sabbatical.