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TREASURER'S REPORT

NORTHWEST OHIO ASSOCIATION

Blessings to all members of the Northwest Ohio Association of the United Church of Christ. The year 2021 was if anything, a continuation of 2020 with the COVID variants challenging our churches as we cultured our talents by continuing to reach out in on-line worship services. We met and led gatherings in non-person meeting-settings and we spent many prayerful hours reformatting how to continue to do the LORD's work that He has called us to do. Our congregations responded as seen in the Balance Sheet and Income/Expense Statement for 2021. It ended up a generous and good year.

In the 2021 NWOA Budget proposal (included at the end of this pink section), the OCWM funded Heartland Conference \$104,000. This is an increase of \$8,000 over last year. In the NWOA Budget Worksheet and Proposal numbers, in the last two columns 2022 and 2023, have been modified to what we anticipate budget projections may be. The interest income in 2021 was made up of \$2,355 from United Church Funds and \$495 from Cornerstone Funds. UCF interest was added to the NWOA Permanent Restricted Scholarships as listed in the Funds Report. NWOA Association is blessed have the support of all our churches and finished the year with a net operating surplus.

The (PPP) government loan received in 2019 was forgiven in 2021. This grant was for wages and overhead expenses to help relieve monetary pressure and keep businesses afloat brought on by the Pandemic. Because the grant was not forgiven in the same year received, it's important that we clarify this paper trail for audit purposes. In the Income on "NWOA Budget Worksheet Proposed"; the 2019 PPP Government "Grant (column 3-2022) was moved from Unrealized Gains and applied as non-Operating Income. The balance plus accrued interest of this forgiven government grant in Operating Income Reserve will be applied for benefit of satisfying a net operating income as needed.

Last August, the 2022 proposed budget was adopted. The final figures were modified for 2022 to more accurately reflect expectations. This, in turn, shares marginal profits with the Heartland Conference. In addition, several other balance sheet line items (on the budget Worksheet Proposal) were modified to better reflect what we anticipate will be the expenses. Although we remain cautiously optimistic, we foresee the generosity received in tithes and monetary gifts. We will no doubt be influenced by inflation, cost of living index and the impact of increases in expenses having an effect on estimated proposed balances at year end. Here again this is reflective of the example as was described in the Operating Income.

Overall, we celebrated a good year with our NWOA churches generously providing tithes and gifts in 2021. Being my first year as your NWOA Finance Treasurer, I counted on the dedicated staff at the NWOA Office that does excellent work in managing our financial resources. Thank you to all the churches and congregations for continuing their support.

Sincerely, Dian Ewald, Treasurer

The Northwest Ohio Association, UCC 5 For 5 Churches

Following are the churches for 2021 that made the goal for the 5 for 5 churches. To be recognized for this you need to give to **OCWM, One Great Hour of Sharing, Strengthen The Church, Neighbors In Need,** and the **Christmas Fund.**

Lyme Congregational Church,	Bellevue
Zion (Fireside) United Church of Christ,	Bellevue
First Congregational Church & Society UCC,	Berlin Heights
Bloomville United Church of Christ,	Bloomville
St. John's (Baseline) United Church of Christ,	Bloomville
St. John's United Church of Christ,	Bluffton
Buckland United Church of Christ,	Buckland
St. John's United Church of Christ,	Bucyrus
The St. John United Church of Christ,	Defiance
Trinity United Church of Christ,	Elliston
First United Church of Christ,	Fremont
First United Church of Christ,	Galion
St. John's United Church of Christ,	Holgate
Faith Christian Church,	Lima
First United Church of Christ,	Marblehead
First United Church of Christ,	Marion
Trinity United Church of Christ,	McCutchenville
St. John's United Church of Christ,	Milan
Congregational Community United Church of Christ	Monroeville
St. Paul United Church of Christ,	New Bremen
St. Paul United Church of Christ,	Oak Harbor
St. Jacob's United Church of Christ,	Republic
St. Paul's United Church of Christ,	St. Marys
First Congregational United Church of Christ,	Sandusky
St. Stephen United Church of Christ,	Sandusky
First United Church of Christ,	Shelby
Steuben Congregational United Church of Christ,	Steuben
Sycamore United Church of Christ,	Sycamore
Sylvania United Church of Christ,	Sylvania
Trinity United Church of Christ,	Tiffin
Memorial United Church of Christ,	Toledo
Trinity United Church of Christ,	Upper Sandusky
Congregational United Church of Christ,	Wauseon

OCWM – 2021
Congratulations and Thank You!

The following churches met their OCWM Goals by giving the same as the previous year, meeting their suggested goal, or exceeding their giving from the year before.

Union UCC, Bascom
Lyme Congregational Church, Bellevue*
St. Paul's UCC, Bellevue
Zion (Fireside) UCC, Bellevue
First Cong'l. UCC Church & Society, Berlin Heights
Zion UCC, Bettsville
Bloomville UCC, Bloomville
College Hill UCC, Bloomville
St. John's UCC, Bloomville*
Emmanuel UCC, Bluffton
St. John's UCC, Bluffton
Buckland UCC, Buckland*
Congregational UCC, Castalia
Calvary UCC, Crestline
The St. John UCC, Defiance
Trinity UCC, Elliston
St. John's UCC, Elmore
St. John's UCC, Fostoria
First UCC, Fremont*
First UCC, Galion
Westminster Christian Church UCC, Harrod
Haskins Community Church, Haskins*
St. John's UCC, Holgate
First Reformed Church, Kenton
Faith Christian Church, Lima
St. John's UCC, Mansfield
First UCC, Marblehead*
First UCC, Marion
Faith Community UCC, Maumee
St. John's UCC, Milan
Trinity UCC, McCutchenville
St. Peter's UCC, Millbury
Congregational Community UCC, Monroeville
St. Paul UCC, New Bremen*
St. Paul UCC, Oak Harbor*
Republic UCC, Republic
St. Jacob's UCC, Republic
First Congregational UCC, Sandusky*
St. Stephen UCC, Sandusky

* Denotes Churches giving a 10% increase.

First UCC, Shelby
Spencerville UCC, Spencerville*
Steuben Congregational UCC, Steuben
Sycamore UCC, Sycamore
Sylvania UCC, Sylvania
St. John's UCC, Tiffin
Trinity UCC, Tiffin
Memorial UCC, Toledo*
Park Congregational Church UCC, Toledo
Point Place UCC, Toledo
Emanuel UCC, Upper Sandusky
Trinity UCC, Upper Sandusky*
Peace Community UCC, Waldo
St. Paul UCC, Wapakoneta
Congregational UCC, Wauseon*

Heartland Conference of the UCC
NWOA-Balance Sheet
Fund: Northwest Ohio Association
December 2021

Note: The Report Option to include Open Transactions is selected.

Accounts

	Assets	
Current Assets		
NWOA-Petty Cash		
131111 - NWOA-Petty Cash	\$150.00	
Total NWOA-Petty Cash	\$150.00	
NWOA-Banks-Checking/Savings		
131121 - NWOA-Checking-Old Fort Banking-	\$73,731.30	
Total NWOA-Banks-Checking/Savings	\$73,731.30	
NWOA-Investments		
131141 - NWOA-United Church Funds	\$240,068.11	
131151 - NWOA-Cornerstone Fund	\$35,442.25	
Total NWOA-Investments	\$275,510.36	
Total Current Assets		\$349,391.66
Other Current Assets		
NWOA-Prepayments		
134311 - NWOA-Prepaid Ins./Life/Disab. Ins	\$96.93	
134331 - NWOA-Prepaid Annuity	\$50.00	
134361 - NWOA-Prepaid Ins.-Group Life	\$1,276.75	
134371 - NWOA-Prepaid Ins.-Prop/Lia. Ins.	\$1,768.67	
134382 - NWOA-Prepaid Copier Interest	\$7.56	
Total NWOA-Prepayments	\$3,199.91	
Total Other Current Assets		\$3,199.91
Property Plant & Equipment		
NWOA-Land		
137711 - NWOA-Land-Association Facility	\$52,067.06	
137712 - NWOA-Land Improvements	\$3,911.00	
Total NWOA-Land	\$55,978.06	
NWOA-Buildings		
137731 - NWOA-Buildings-Assoc. Office	\$29,350.00	
137732 - NWOA-Building Improvements	\$121,326.51	
Total NWOA-Buildings	\$150,676.51	
NWOA-Furn./Fix./Office Equip.		
137741 - NWOA-Furn/Fix/Office Equip.	\$41,035.00	
Total NWOA-Furn./Fix./Office Equip.	\$41,035.00	
Total Property Plant & Equipment		\$247,689.57
Accumulated Depreciation		
NWOA-Acc.Dep-Church Properties		
137822 - NWOA-Accum. Amort. Land Improve.	(\$2,947.19)	
Total NWOA-Acc.Dep-Church Properties	(\$2,947.19)	
NWOA-Accum. Dep.-Buildings		
137831 - NWOA-Accum. Dep.-Buildings	(\$20,160.00)	
137832 - NWOA-Accum. Dep. Building Improve.	(\$84,739.38)	
Total NWOA-Accum. Dep.-Buildings	(\$104,899.38)	
NWOA-Acc.Dep.-Furn/Fix/Off. Eq		
137841 - NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$37,709.17)	
Total NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$37,709.17)	
Total Accumulated Depreciation		(\$145,555.74)
Total Assets		\$454,725.40

Heartland Conference of the UCC
 NWOA-Balance Sheet
 Fund: Northwest Ohio Association
 December 2021

Note: The Report Option to include Open Transactions is selected.

Accounts

Liabilities, Fund Principal-Gen Oper Fund, & Restricted Funds		
Liabilities		
Current Liabilities		
NWOA-Employee W/H		
232211 - NWOA-Social Security Withholdings	\$573.14	
232212 - NWOA-Medicare Withholdings	\$134.04	
232213 - NWOA-Federal Tax Withholdings	\$1,577.50	
232221 - NWOA-State Tax Withholdings	\$310.73	
232231 - NWOA-City Tax Withholdings	\$154.03	
232241 - NWOA-School Tax Withholding	\$44.50	
232261 - NWOA-Pension Withholdings	\$3,050.00	
Total NWOA-Employee W/H	\$5,843.94	
NWOA-Other Accrued Payables		
233412 - NWOA-Accrued Vacation Payable	\$5,935.23	
233413 - NWOA-Accrued Severance Payable	\$43,776.00	
233414 - NWOA-Accrued Real Estate Tax Payabl	\$3,315.84	
233415 - NWOA-Workers Compensation Payable	\$159.73	
233422 - NWOA-Capital Lease Payable-Lg Term	\$483.69	
Total NWOA-Other Accrued Payables	\$53,670.49	
Total Current Liabilities		\$59,514.43
Total Liabilities		\$59,514.43
Fund Principal-Gen Oper Fund		
NWOA-Unrestricted Net Assets		
239990 - NWOA-Unrestricted Net Assets	(\$69,675.87)	
239991 - Invested Capital Assets	\$112,863.02	
239992 - NWOA-Comprehensive Income	\$14,005.50	
239993 - NWOA-Adjustments to Net Assets	(\$31,553.15)	
Total NWOA-Unrestricted Net Assets	\$25,639.50	
YTD Change in Net Assets	\$54,370.16	
Total Fund Principal-Gen Oper Fund and YTD Change in Ne		\$80,009.66
Restricted Funds		
Total Temporarily Restricted	\$151,905.04	
Total Permanently Restricted	\$163,296.27	
Total Restricted Funds		\$315,201.31
Total Liabilities, Fund Principal-Gen Oper Fund, & Restricted F		\$454,725.40

**Heartland Conference of the UCC
NWOA-Income & Expense Statement-Detail
Fund: Northwest Ohio Association
January to December 2021**

Note: The Report Option to include Open Transactions is selected.

Accounts	YTD Actual (This Year)	YTD Budget (This Year)	YTD Budget/Actual (This Year)	Annual Budget (This Year)	YTD Actual (Last Year)	% of Annual Budget Used (This Year)
Revenue General Operating Fund						
NWOA-GOF Revenue						
NWOA-Gifts & Contributions						
431111 - NWOA-OCWM-Basic Support	\$267,928.61	\$280,000.00	(\$12,071.39)	\$280,000.00	\$244,508.14	95.69 %
431121 - NWOA-OCWM-Assoc. Only G	\$35,946.13	\$40,000.00	(\$4,053.87)	\$40,000.00	\$44,635.81	89.87 %
431131 - NWOA-OCWM-Special Basic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
431171 - NWOA-OCWM-Previous Year	\$7,006.69	\$6,700.00	\$306.69	\$6,700.00	\$6,391.73	104.58 %
Total NWOA-Gifts & Contributions	\$310,881.43	\$326,700.00	(\$15,818.57)	\$326,700.00	\$295,535.68	95.16 %
NWOA-Other Receipts						
432201 - NWOA-Annual Meeting Income	\$1,265.00	\$800.00	\$465.00	\$800.00	\$780.00	158.12 %
432202 - NWOA-VANCO Receipts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432203 - NWOA-Parking Space Donation	\$1,224.00	\$1,225.00	(\$1.00)	\$1,225.00	\$1,224.00	99.92 %
432211 - NWOA-Funds Released fromf	\$0.00	\$8,000.00	(\$8,000.00)	\$8,000.00	\$0.00	0.00 %
432221 - NWOA-Directed Gifts To Asso	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432281 - NWOA-income-Miscellaneous	\$34,225.42	\$300.00	\$33,925.42	\$300.00	\$1,044.02	11408.47 %
Total NWOA-Other Receipts	\$36,714.42	\$10,325.00	\$26,389.42	\$10,325.00	\$3,048.02	355.59 %
NWOA-Interest/Dividends						
433301 - NWOA-Interest Checking/Savi	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433321 - NWOA-Interest Cornerstone S	\$495.42	\$0.00	\$495.42	\$0.00	\$725.96	0.00 %
433322 - NWOA-Interest-Fifth Third Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433331 - NWOA-Interest-UC Foundation	\$2,355.77	\$0.00	\$2,355.77	\$0.00	\$734.86	0.00 %
433341 - NWOA-Interest Income Other	\$0.00	\$2,500.00	(\$2,500.00)	\$2,500.00	\$0.00	0.00 %
433380 - NWOA-Unrealized Gains (Los	\$19,072.35	\$2,400.00	\$16,672.35	\$2,400.00	\$7,492.54	794.68 %
433381 - NWOA-Comprehensive Income	\$2,536.80	\$0.00	\$2,536.80	\$0.00	\$0.00	0.00 %
Total NWOA-Interest/Dividends	\$24,460.34	\$4,900.00	\$19,560.34	\$4,900.00	\$8,953.36	499.19 %
Total NWOA-GOF Revenue	\$372,056.19	\$341,925.00	\$30,131.19	\$341,925.00	\$307,537.06	108.81 %
Total Revenue General Operating Fund	\$372,056.19	\$341,925.00	\$30,131.19	\$341,925.00	\$307,537.06	108.81 %
Expense General Operating Fund						
NWOA-Gen. Oper. Fund Expenses						
NWOA-Pymnts OH Conf./Nat'l UCC	\$103,924.41	\$106,400.00	\$2,475.59	\$106,400.00	\$95,341.95	97.67 %
NWOA-Salaries & Wages	\$131,954.58	\$136,162.00	\$4,207.42	\$136,162.00	\$131,777.52	96.91 %
NWOA-Contractual Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Payroll Taxes	\$3,845.48	\$4,100.00	\$254.52	\$4,100.00	\$3,831.95	93.79 %
NWOA-Employee Benefits	\$30,158.71	\$31,764.00	\$1,605.29	\$31,764.00	\$30,672.79	94.95 %
NWOA-Other Personnel Costs	\$69.99	\$1,300.00	\$1,230.01	\$1,300.00	\$150.00	5.38 %
NWOA-Staff Travel Expenses	\$3,102.62	\$9,550.00	\$6,447.38	\$9,550.00	\$3,265.86	32.49 %
NWOA-Repairs & Maintenance	\$4,131.38	\$5,650.00	\$1,518.62	\$5,650.00	\$3,350.09	73.12 %
NWOA-Rental/Leased Equipment	\$2,048.28	\$2,000.00	(\$48.28)	\$2,000.00	\$78.48	102.41 %
NWOA-Rent/Lease Facility	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Utilities	\$3,173.80	\$5,230.00	\$2,056.20	\$5,230.00	\$3,855.95	60.68 %
NWOA-Insurance	\$6,531.50	\$5,400.00	(\$1,131.50)	\$5,400.00	\$5,106.96	120.95 %
NWOA-Outside Professional Serv	\$3,515.37	\$4,050.00	\$534.63	\$4,050.00	\$3,576.98	86.80 %
NWOA-Communication Expense	\$4,202.20	\$5,450.00	\$1,247.80	\$5,450.00	\$5,017.92	77.10 %
NWOA-Purchases Expense	\$3,064.47	\$6,560.00	\$3,495.53	\$6,560.00	\$3,520.15	46.71 %
NWOA-Team/Program Expenses						
NWOA-Program Expenses	\$5,407.73	\$7,400.00	\$1,992.27	\$7,400.00	\$4,193.63	73.08 %
Total NWOA-Team/Program Expenses	\$5,407.73	\$7,400.00	\$1,992.27	\$7,400.00	\$4,193.63	73.08 %
NWOA-Support Allocations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-General Expenses	\$6,871.90	\$7,100.00	\$228.10	\$7,100.00	\$6,992.90	96.79 %
NWOA-Interest Expense	\$55.41	\$0.00	(\$55.41)	\$0.00	\$521.78	0.00 %
NWOA-Depreciation Expense	\$4,697.14	\$4,000.00	(\$697.14)	\$4,000.00	\$4,791.85	117.43 %
Total NWOA-Gen. Oper. Fund Expenses	\$316,754.97	\$342,116.00	\$25,361.03	\$342,116.00	\$306,046.76	92.59 %
Total Expense General Operating Fund	\$316,754.97	\$342,116.00	\$25,361.03	\$342,116.00	\$306,046.76	92.59 %
Net Total	\$38,348.39	(\$191.00)	\$38,539.39	(\$191.00)	\$1,490.30	0.00 %

Heartland Conference of the UCC
NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2021
Note: The Report Option to include Open Transactions is selected.

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
Temporarily Restricted						
NWOA-Temporary Restricted						
NWOA-Administrative Operating						
NWOA-Association Cabinet Funds						
831105 - NWOA-Identity Items	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.00
831106 - NWOA-Discretionary Fund	\$7,872.63	\$1,675.00	\$1,645.71	\$0.00	\$0.00	\$7,901.92
831107 - NWOA-General Synod Delegates	\$4,187.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,187.00
831131 - NWOA-Capital Needs Fund	\$12,843.62	\$0.00	\$4,905.00	\$0.00	\$0.00	\$7,938.62
831133 - NWOA-Operating Fund Reserves	\$37,129.21	\$0.00	\$2,335.00	\$0.00	\$0.00	\$34,794.21
831136 - NWOA-Sabbatical Leave Fund	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00
831137 - NWOA-Severance Pay Fund	\$3,965.10	\$0.00	\$0.00	\$0.00	\$0.00	\$3,965.10
831144 - NWOA-Youth Ministries	\$4,730.40	\$0.00	\$0.00	\$0.00	\$0.00	\$4,730.40
831151 - NWOA-Legal & Counseling Reserve	\$1,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,990.00
831171 - NWOA-Other Special Events	\$1,202.27	\$0.00	\$0.00	\$0.00	\$0.00	\$1,202.27
Total NWOA-Association Cabinet Funds	\$83,928.23	\$1,675.00	\$8,885.71	\$0.00	\$0.00	\$76,717.52
NWOA-Teams/Committees						
NWOA-Church Development						
832190 - NWOA-Excellence in Ministry	\$3,545.26	\$7,450.00	\$6,650.00	\$0.00	\$0.00	\$4,345.26
832191 - NWOA-Covenant Fd/Ch. Growth/Renewal	\$31,829.99	\$130.62	\$0.00	\$0.00	\$0.00	\$31,960.61
Total NWOA-Church Development	\$35,375.25	\$7,580.62	\$6,650.00	\$0.00	\$0.00	\$36,305.87
NWOA-Church & Ministry						
832201 - NWOA-Conflict Response Reserve	\$2,041.89	\$0.00	\$0.00	\$0.00	\$0.00	\$2,041.89
832204 - NWOA-Pastoral Misconduct Team	\$246.71	\$0.00	\$0.00	\$0.00	\$0.00	\$246.71
832211 - NWOA-Lay School Reserve	\$3,254.07	\$445.00	\$690.00	\$0.00	\$0.00	\$3,009.07
832212 - NWOA-Lay School Scholarship Fd	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	(\$300.00)
832218 - NWOA-Periodic Review Fund	\$750.26	\$100.00	\$100.00	\$10.00	\$0.00	\$760.26
832219 - NWOA-Boundary Training	\$991.88	\$10.00	\$0.00	\$0.00	\$10.00	\$991.88
832225 - NWOA-Church Professional Retreat Fd	\$2,794.65	\$0.00	\$0.00	\$0.00	\$0.00	\$2,794.65
832227 - NWOA-Retired Clergy Luncheon Fd	\$837.88	\$0.00	\$1,590.00	\$2,000.00	\$0.00	\$1,247.88
832231 - NWOA-Ministrial Aid Fund	\$11,667.99	\$921.50	\$1,500.00	\$0.00	\$0.00	\$11,089.49
832233 - NWOA-Student In Care Emergency Fd	\$903.49	\$0.00	\$0.00	\$0.00	\$0.00	\$903.49
Total NWOA-Church & Ministry	\$23,488.82	\$1,476.50	\$4,180.00	\$2,010.00	\$10.00	\$22,785.32
Total NWOA-Teams/Committees	\$58,864.07	\$9,057.12	\$10,830.00	\$2,010.00	\$10.00	\$59,091.19
Total NWOA-Administrative Operating	\$142,792.30	\$10,732.12	\$19,715.71	\$2,010.00	\$10.00	\$135,808.71
NWOA-Special Offerings Funds						
834110 - NWOA-One Great Hour Sharing-Nat'l	\$0.00	\$18,878.29	\$18,878.29	\$0.00	\$0.00	\$0.00
834120 - NWOA-Neighbors In Need-Nat'l	\$0.00	\$15,421.77	\$15,421.77	\$0.00	\$0.00	\$0.00
834130 - NWOA-Strengthen The Church-Nat'l	\$0.00	\$10,871.73	\$10,871.73	\$0.00	\$0.00	\$0.00
834140 - NWOA-Christmas Fund-Nat'l	\$0.00	\$20,314.69	\$20,314.69	\$0.00	\$0.00	\$0.00
Total NWOA-Special Offerings Funds	\$0.00	\$65,486.48	\$65,486.48	\$0.00	\$0.00	\$0.00

Heartland Conference of the UCC
NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2021

Note: The Report Option to include Open Transactions is selected.

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
NWOA-Direct/Pass Through Funds						
835112 - NWOA-Crossroad	\$0.00	\$13,646.55	\$13,646.55	\$0.00	\$0.00	\$0.00
835113 - NWOA-Back Bay Mission	\$0.00	\$3,498.00	\$3,498.00	\$0.00	\$0.00	\$0.00
835122 - NWOA-United Church Homes	\$0.00	\$1,752.00	\$1,752.00	\$0.00	\$0.00	\$0.00
835124 - NWOA-Hope Homes	\$0.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00
835125 - NWOA-Seeds May Grow Fund	\$0.00	\$105.00	\$704.75	\$599.75	\$0.00	\$0.00
835128 - NWOA-Every Member Share	\$0.00	\$25.00	\$25.00	\$0.00	\$0.00	\$0.00
835129 - NWOA-Fairhaven	\$0.00	\$2,138.24	\$2,138.24	\$0.00	\$0.00	\$0.00
835130 - NWOA-Parkvue Community	\$0.00	\$532.88	\$532.88	\$0.00	\$0.00	\$0.00
835145 - NWOA-Grace Community Center	\$0.00	\$4,414.20	\$4,414.20	\$0.00	\$0.00	\$0.00
835150 - NWOA-SARA	\$0.00	\$93.14	\$93.14	\$0.00	\$0.00	\$0.00
835201 - NWOA-CUE-Chicago/United/Eden Fd	\$0.00	\$27,319.55	\$27,319.55	\$0.00	\$0.00	\$0.00
835205 - NWOA-Defiance College	\$0.00	\$561.24	\$561.24	\$0.00	\$0.00	\$0.00
835206 - NWOA-Heidelberg University	\$0.00	\$811.24	\$811.24	\$0.00	\$0.00	\$0.00
835332 - NWOA-Templd Hills Camp	\$0.00	\$3,035.52	\$2,435.77	\$0.00	\$599.75	\$0.00
835348 - NWOA-Templd Hills Campership Fd	\$0.00	\$178.60	\$178.60	\$0.00	\$0.00	\$0.00
835389 - NWOA-Other Directed Gifts	\$0.00	\$10,773.50	\$10,773.50	\$0.00	\$0.00	\$0.00
835391 - NWOA-Online CrCard - SONKA	\$0.00	\$0.00	\$9,253.33	\$9,253.33	\$0.00	\$0.00
Total NWOA-Direct/Pass Through Funds	\$0.00	\$68,984.66	\$78,237.99	\$9,853.08	\$599.75	\$0.00
NWOA-Disaster Relief Funds						
836119 - NWOA-Disaster Relief National	\$0.00	\$2,173.00	\$2,173.00	\$0.00	\$0.00	\$0.00
836120 - NWOA-Disaster Gifts-Ohio Conf	\$0.00	\$451.60	\$1,451.60	\$1,000.00	\$0.00	\$0.00
836130 - NWOA-Disaster Gifts-Local-Assoc.	\$14,714.10	\$3,667.28	\$2,496.38	\$0.00	\$1,000.00	\$14,885.00
836143 - NWOA-EI Salvador	\$22,911.33	\$6,900.00	\$3,000.00	\$0.00	\$25,600.00	\$1,211.33
836210 - NWOA-CWS-Missions Undesignated	\$0.00	\$1,195.00	\$1,195.00	\$0.00	\$0.00	\$0.00
836211 - NWOA-CWS-Blankets	\$0.00	\$9,452.00	\$9,452.00	\$0.00	\$0.00	\$0.00
836212 - NWOA-CWS-CROP	\$0.00	\$125.00	\$125.00	\$0.00	\$0.00	\$0.00
Total NWOA-Disaster Relief Funds	\$37,625.43	\$23,963.88	\$19,892.98	\$1,000.00	\$26,600.00	\$16,096.33
Total NWOA-Temporary Restricted	\$180,417.73	\$169,167.14	\$183,333.16	\$12,863.08	\$27,209.75	\$151,905.04
Total Temporarily Restricted	\$180,417.73	\$169,167.14	\$183,333.16	\$12,863.08	\$27,209.75	\$151,905.04
Permanently Restricted						
NWOA-Permanent Restricted						
932281 - NWOA-Moyer Memorial Principal Fd	\$31,771.83	\$0.00	\$0.00	\$3,011.82	\$0.00	\$34,783.65
932283 - NWOA-Blum Scholarship Principal Fd	\$12,147.94	\$0.00	\$213.00	\$1,151.57	\$0.00	\$13,086.51
932285 - NWOA-Kohler Scholarship Principal	\$17,950.27	\$0.00	\$316.00	\$1,701.60	\$0.00	\$19,335.87
932287 - NWOA-Pfeiffer Scholarship Principal	\$6,573.18	\$0.00	\$116.00	\$623.10	\$0.00	\$7,080.28
932291 - NWOA-Bormuth Scholarship Principal	\$19,749.78	\$0.00	\$346.00	\$1,872.19	\$0.00	\$21,275.97
932293 - NWOA-Salem Scholarship Principal	\$62,877.49	\$0.00	\$1,104.00	\$5,960.50	\$0.00	\$67,733.99
Total NWOA-Permanent Restricted	\$151,070.49	\$0.00	\$2,095.00	\$14,320.78	\$0.00	\$163,296.27
Total Permanently Restricted	\$151,070.49	\$0.00	\$2,095.00	\$14,320.78	\$0.00	\$163,296.27

**Northwest Ohio Association UCC
Budget Worksheet**

INCOME	2021 Budget 62%/38%	2021 Year End Figures	2022 Initial Budget	2022 Final Prop Budget 62%/38%	2023 Prop Budget 62%/38%
OCWM	\$ 305,000.00	\$ 267,929.00	\$ 260,000.00	\$ 280,000.00	\$ 285,000.00
OCWM SPECIAL	35,000.00	35,946.00	40,000.00	40,000.00	45,000.00
ANNUAL MEETING INCOME	4,000.00	1,265.00	3,000.00	800.00	1,500.00
MISCELLANEOUS INCOME	1,525.00	35,354.00	1,525.00	1,525.00	1,525.00
INTEREST INCOME	2,500.00	2,378.00	2,400.00	2,500.00	2,500.00
UNREALIZED GAIN(2019 PPP)	-	-	27,000.00	2,400.00	
OCWM PRIOR YEAR	7,000.00	7,007.00	6,400.00	6,700.00	6,700.00
OPERATING FUND RESERVE	2,700.00	-	4,000.00	11,500.00	12,200.00
TOTAL INCOME	\$ 357,725.00	\$ 349,879.00	\$ 344,325.00	\$ 345,425.00	\$ 354,425.00
EXPENSES					
OCWM Basic	\$ 118,560.00	\$ 103,924.00	\$ 98,800.00	\$ 106,400.00	\$ 108,300.00
SALARIES					
Association Minister	\$ 63,000.00	\$ 63,350.00	\$ 65,250.00	\$ 65,250.00	\$ 68,340.00
Housing Allowance	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Salary Soc Sec Reimb (7.65%)	5,738.00	5,737.00	5,910.00	5,910.00	6,146.00
Support Staff	53,900.00	49,902.00	55,440.00	55,440.00	57,985.00
Part-time Hourly support staff	1,600.00	966.00	1,650.00	1,650.00	1,716.00
TOTAL SALARIES	\$ 136,238.00	\$ 131,955.00	\$ 140,250.00	\$ 140,250.00	\$ 146,187.00
MISCELLANEOUS EXPENSES					
Staff Benefits	\$ 36,982.00	\$ 34,074.00	\$ 37,710.00	\$ 37,710.00	\$ 37,858.00
Staff Travel/Business Exp	10,000.00	3,103.00	11,550.00	5,550.00	5,550.00
Repair & Maintenance	7,000.00	3,563.00	5,650.00	5,650.00	5,400.00
Rents Equipment/Facility	2,000.00	2,048.00	2,000.00	2,000.00	2,000.00
Prop/Liability Insurance	5,400.00	8,430.00	5,600.00	5,230.00	5,550.00
Professional Services	3,750.00	3,515.00	3,950.00	7,600.00	8,000.00
Utilities	5,430.00	3,174.00	5,350.00	3,800.00	3,800.00
Communications	4,850.00	4,202.00	5,450.00	5,450.00	5,450.00
Purchase Expenses	6,310.00	3,064.00	6,560.00	6,560.00	6,715.00
Program Expenses	10,000.00	5,408.00	10,200.00	7,300.00	7,900.00
General Expenses	7,200.00	6,927.00	7,100.00	7,475.00	7,675.00
Depreciation	4,000.00	-	4,000.00	4,000.00	4,000.00
TOTAL MISCELLANEOUS EXPENSES	\$ 102,922.00	\$ 77,508.00	\$ 105,120.00	\$ 98,325.00	\$ 99,898.00
TOTAL EXPENSES	\$ 357,720.00	\$ 313,387.00	\$ 344,170.00	\$ 344,975.00	\$ 354,385.00
NWOA NET OPERATING SURPLUS (DEFICIT)	\$ 5.00	\$ 36,492.00	\$ 155.00	\$ 450.00	\$ 40.00

Our Church's Wider Mission... In The Northwest Ohio Association

The Northwest Ohio Association is a community of local churches and pastors working together and supporting one another to strengthen the ministry and mission of Jesus Christ. Our strength is in our connections. Below are some examples of how our churches are impacted by our connections as an Association.

1. What are some ways we support local churches?

- Provide individuals available to assist churches in areas such as stewardship, conflict, Christian education, youth ministry, pastoral misconduct, church revitalization
- Resource and support search processes for new local church pastoral leadership
- Make grants for revitalization through the Covenant Fund
- Refer those interested in resources to the National Church Resource Center online store
- Process and direct financial gifts to local and global missions

We also support leadership development through the NWOA Lay School of Religion (a five-year program of classes) and various workshops and information for lay leaders.

2. In what ways do we support pastors and authorized ministers?

- Provide Special Events such as Church Professional Retreat, Retired Ministers' Luncheon, Periodic Support Consultations, Boundary Training
- Encourage networking within Regions
- Provide assistance in seeking new settings for ministry
- Offer pastoral care
- Encourage "Situational Support Consultations" to address difficulties
- Provide emergency financial assistance

We also encourage individuals who are seeking a call to ordained ministry through guidance in the Discernment Process, making scholarship grants, and supporting our seminaries through CUE.

3. We also celebrate and strengthen our ministry together through the following ways:

youth events; leadership for confirmation and other summer camps; joint mission projects, Association meetings, installations, connections to the mission and ministries of the Heartland Conference, UCC Covenanted Ministries, and ecumenical settings.

4. How do churches and individuals know about these ministries and missions?

The Association has E-News "*The Vine*" which is a group email to all NWOA churches, to all authorized ministers and all volunteers on NWOA teams and committees along with those interested in the Association news. The Association website www.nwoa.org has resources and events of the Association. The Heartland Conference has E-News "*The Connections*" which is available at <https://heartlanducc.org>.

The work of the Northwest Ohio Association is funded by giving to Our Church's Wider Mission (OCWM) and directed gifts to the Association. 62% of OCWM Basic Support remains within the Association to support our work.

Frequently Asked Questions

About

Our Church's Wider Mission and CUE

Q. How are Our Church's Wider Mission (OCWM) funds used?

Our goal is faithful service to Jesus Christ through the use of our resources.

In 2022, the OCWM financial goal is \$280,000. With income from other sources (directed giving, interest, etc) it is anticipated that the income will be \$345,425. Of the OCWM financial goal, \$173,600 is budgeted to remain in the Association where it will be used to help churches find pastors, provide education/resources for laity and clergy, support churches seeking to be involved in church revitalization, connect churches with one another and the wider church. \$106,400 is budgeted to be sent to the Heartland Conference. The Conference will retain 65% of this to support summer camps and retreat opportunities; youth, education, and spirituality resources; our connections with ecumenical partners and the wider ministries of the UCC. The other 35% is sent to the national ministries of the UCC which provide local and overseas mission work, written and video resources in all areas of local church life, the pension program, health and property insurance, programs in justice and witness, programs for youth, women and men's groups.

Q. Who makes the decision about allocation of OCWM funds?

Lay and clergy delegates who attend the Annual Meetings of the Northwest Ohio Association, the Heartland Conference and the General Synod of the United Church of Christ make decisions about the allocations of their respective funds.

Q. Can we designate our OCWM funding?

The Association encourages its churches to support unified OCWM funding with support being distributed to the Association, Conference and National Ministries of the United Church of Christ. However, a congregation does have the right to designate its OCWM support to the Association, Conference or certain ministries of the national UCC.

Q. How do we communicate our OCWM goal to the Association?

Please indicate your goal on the Goal Sheet and forward it to the Association Office.

Q. Are we obligated to meet the OCWM goal we adopt?

Congregations are asked to do their best to meet or exceed their goal. Churches that anticipate a significant shortfall are asked to communicate that information to the Association.

Q. What is CUE?

CUE is the way in which we help to fund the three UCC seminaries in our region: Eden Theological Seminary in St. Louis, Missouri; Chicago Theological Seminary in Chicago, Illinois; and United Theological Seminary in New Brighton, Minnesota.

Q. How is our congregation's goal for CUE calculated?

The recommendation is that each church give the equivalent of 2% of their local operating expenses reported for the previous year.

Q. How much of OCWM that stays in the Association is used for administration?

Of every dollar, 87 cents is used to support our work with churches seeking pastors, churches having difficulties, church revitalization, celebrations, pastoral care and support, communications with churches, pastors, Heartland Conference, national ministries and ecumenical ministries. It supports the work of our Ministry Teams, Committees, and Lay School of Religion. 13 cents is used for administration which includes maintaining the building (where many of our Ministry Teams/Committees meet) and maintaining records of pastors, churches, programs etc..