

# **SECTION C**

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## TREASURER'S REPORT

### NORTHWEST OHIO ASSOCIATION

Blessings to all from the Northwest Ohio Association of the United Church of Christ. As we come together for the Annual Meeting this year, we are reminded that "seeing is believing" especially if you are a doubting Thomas. It's great to be together. The year 2022 has seen challenges both positive and negative. Let me begin by addressing some of the negatives.

- A review of the December, 2022 NWOA Balance Sheet enclosed at the end of the pink section of your annual report, shows Assets and Liabilities in balance for year end.
- Certificates of Deposit both matured prior to year-end, with the following changes. The amount of \$25,000 from the Cornerstone Certificate was reinvested in the United Church Funds. This was done to achieve a better position in our gains/losses in recovering interest rates. The balance in the Cornerstone certificate balance is now \$10,442.25. This will increase the United Church Funds balance of \$221,847.62 by \$25,000 in 2023.
- The United Church Fund and the Cornerstone CD Interest total income earned in 2022 was \$1,387. The retained earnings in interest for 2022 was (\$990) less than in 2021. We look for this to recover when investment funds stabilize in 2023.
- The UCF interest income portion of \$1,006.77 was appropriated to the NWOA Permanent Restricted Scholarships. However, we also suffered a loss of (\$14,335) in UCF Interest/Dividends under NWOA Unrealized (LOSS) under expenses. This will impact and reduce balances in Permanent Restricted Scholarships as seen on NWOA Funds Report.
- The 2022 ending checking account Balance was \$65,487.91.

The NWOA Budget Worksheet and Proposal is also enclosed at the end of the pink section of your annual report. It has been challenging to project Fed interest rates increasing at a rate impossible to comprehend and to follow consumer spending prices and inflation. The first and second column of the NWOA Budget Worksheet demonstrate just how close we were able to project the 2022 year end. However, the anticipated projections in the last two columns (thru 2023 and for 2024) is the real challenge.

It's not all bad news. The Budget Worksheet (in the pink section) allowed for \$104,077 to be sent to Heartland Conference for 2022. This was prayerfully received through the continued support of our UCC Churches having donated funds to the NWOA. This amount is roughly \$1,100 more than was gifted in 2021.

As members of our congregations are returning to church in body, we see in-person conference meetings reconvening and a need to modify office expenses. We also anticipate upcharges in utility costs and budgeting for more in travel expenses. With diligent decision-making and watchful administration of income/expenses from our dedicated NWOA Office Staff we finished the year with gratitude. Therefore, we want to compensate NWOA Office Staff with incentives and salary increases within inflationary measures. We will no doubt continue to be influenced by inflation, the cost-of-living index and by the force expenses will impact proposed budgets on a continuing basis. Overall, we are pleased to address this annual meeting with a positive influence supported monetarily by our affiliated UCC churches which provide the opportunity to support OCWM and our Heartland Conference.

Blessings, Dian Ewald, NWOA Treasurer

## The Northwest Ohio Association, UCC

### 5 For 5 Churches

Following are the churches for 2022 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**.

Union United Church of Christ,	Bascom
Lyme Congregational Church,	Bellevue
First Congregational Church & Society UCC,	Berlin Heights
St. John's (Baseline) United Church of Christ,	Bloomville
St. John's United Church of Christ,	Bluffton
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
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
St. John's United Church of Christ,	Tiffin
Trinity United Church of Christ,	Tiffin
Park Congregational Church United Church of Christ,	Toledo
Trinity United Church of Christ,	Upper Sandusky
Congregational United Church of Christ,	Wauseon

# OCWM - 2022

## 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

St. Paul's UCC, Bellevue

Zion (Fireside) UCC, Bellevue

Zion UCC, Bettsville

College Hill UCC, Bloomville

Buckland UCC, Buckland

**St. John's UCC, Bucyrus\***

**Congregational UCC, Castalia\***

The St. John UCC, Defiance

St. John's UCC, Elmore

First UCC, Findlay

St. John's UCC, Fostoria

**St. John's UCC, Genoa\***

**Haskins Community UCC, Haskins\***

Westminster Christian Church, Harrod

**St. John's UCC, Holgate\***

**Salem UCC, Kenton\***

St. John's UCC, Mansfield

**First UCC, Marblehead\***

First UCC, Marion

Faith Community UCC, Maumee

St. Peter's UCC, Millbury

**Congregational Community UCC, Monroeville\***

Republic UCC, Republic

**St. Jacob's UCC, Republic\***

St. Paul's UCC, Saint Marys

**First Congregational UCC, Sandusky\***

**St. Stephen UCC, Sandusky\***

First UCC, Shelby

Steuben Congregational UCC, Steuben

Sycamore UCC, Sycamore

Sylvania UCC, Sylvania

St. John's UCC, Tiffin

**Trinity UCC, Tiffin\***

Emanuel UCC, Upper Sandusky

Trinity UCC, Upper Sandusky

**St. Paul UCC, Wapakoneta\***

Congregational UCC, Wauseon

**\* Denotes Churches giving a 10% increase**

**Heartland Conference United Church of Christ**  
**NWOA-Balance Sheet**  
**Fund: Northwest Ohio Association**  
**December 2022**

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

Accounts

**REPORTS PENDING AUDIT**

<b>Assets</b>		
<b>Current Assets</b>		
<b>NWOA-Petty Cash</b>		
131111 - NWOA-Petty Cash	\$150.00	
<b>Total NWOA-Petty Cash</b>	<b>\$150.00</b>	
<b>NWOA-Banks-Checking/Savings</b>		
131121 - NWOA-Checking-Old Fort Banking-	\$65,487.91	
<b>Total NWOA-Banks-Checking/Savings</b>	<b>\$65,487.91</b>	
<b>NWOA-Investments</b>		
131141 - NWOA-United Church Funds	\$221,847.62	
131151 - NWOA-Cornerstone Fund	\$10,442.25	
<b>Total NWOA-Investments</b>	<b>\$232,289.87</b>	
<b>Total Current Assets</b>		<b>\$297,927.78</b>
<b>Other Current Assets</b>		
<b>NWOA-Prepayments</b>		
134311 - NWOA-Prepaid Ins./Life/Disab. Ins	\$96.93	
134325 - NWOA-Prepaid Ins.-Medical/Dental	(\$100.08)	
134331 - NWOA-Prepaid Annuity	\$50.00	
134361 - NWOA-Prepaid Ins.-Group Life	\$1,276.75	
134371 - NWOA-Prepaid Ins.-Prop/Lia. Ins.	\$1,958.42	
134382 - NWOA-Prepaid Copier Interest	\$7.56	
<b>Total NWOA-Prepayments</b>	<b>\$3,289.58</b>	
<b>Total Other Current Assets</b>		<b>\$3,289.58</b>
<b>Property Plant &amp; Equipment</b>		
<b>NWOA-Land</b>		
137711 - NWOA-Land-Association Facility	\$52,067.06	
137712 - NWOA-Land Improvements	\$3,911.00	
<b>Total NWOA-Land</b>	<b>\$55,978.06</b>	
<b>NWOA-Buildings</b>		
137731 - NWOA-Buildings-Assoc. Office	\$29,350.00	
137732 - NWOA-Building Improvements	\$121,326.51	
<b>Total NWOA-Buildings</b>	<b>\$150,676.51</b>	
<b>NWOA-Furn./Fix./Office Equip.</b>		
137741 - NWOA-Furn/Fix/Office Equip.	\$41,035.00	
<b>Total NWOA-Furn./Fix./Office Equip.</b>	<b>\$41,035.00</b>	
<b>Total Property Plant &amp; Equipment</b>		<b>\$247,689.57</b>
<b>Accumulated Depreciation</b>		
<b>NWOA-Acc.Dep-Church Properties</b>		
137822 - NWOA-Accum. Amort. Land Improve.	(\$3,160.69)	
<b>Total NWOA-Acc.Dep-Church Properties</b>	<b>(\$3,160.69)</b>	
<b>NWOA-Accum. Dep.-Buildings</b>		
137831 - NWOA-Accum. Dep.-Buildings	(\$20,720.00)	
137832 - NWOA-Accum. Dep. Building Improve.	(\$87,242.30)	
<b>Total NWOA-Accum. Dep.-Buildings</b>	<b>(\$107,962.30)</b>	
<b>NWOA-Acc.Dep.-Furn/Fix/Off. Eq</b>		
137841 - NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$38,854.51)	
<b>Total NWOA-Acc.Dep.-Furn/Fix/Off. Eq</b>	<b>(\$38,854.51)</b>	
<b>Total Accumulated Depreciation</b>		<b>(\$149,977.50)</b>
<b>Total Assets</b>		<b>\$398,929.43</b>
<b>Liabilities, Fund Principal-Gen Oper Fund, &amp; Restricted Funds</b>		
<b>Liabilities</b>		

**Heartland Conference United Church of Christ**  
**NWOA-Balance Sheet**  
**Fund: Northwest Ohio Association**  
**December 2022**

**Note: The Report Option to Include Open Transactions is selected.**

**Accounts**

**Current Liabilities**

**NWOA-Employee W/H**

232211 - NWOA-Social Security Withholdings	\$407.62
232212 - NWOA-Medicare Withholdings	(\$407.62)
232231 - NWOA-City Tax Withholdings	\$0.01
232261 - NWOA-Pension Withholdings	\$3,050.00

<b>Total NWOA-Employee W/H</b>	<b>\$3,050.01</b>
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**NWOA-Other Accrued Payables**

233271 - NWOA-Employer Medical Ins. Payable	(\$100.00)
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

<b>Total NWOA-Other Accrued Payables</b>	<b>\$53,570.49</b>
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<b>Total Current Liabilities</b>		<b>\$56,620.50</b>
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<b>Total Liabilities</b>		<b>\$56,620.50</b>
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**Fund Principal-Gen Oper Fund**

**NWOA-Unrestricted Net Assets**

239990 - NWOA-Unrestricted Net Assets	(\$15,305.71)
239991 - Invested Capital Assets	\$112,863.02
239992 - NWOA-Comprehensive Income	\$14,005.50
239993 - NWOA-Adjustments to Net Assets	(\$31,553.15)

<b>Total NWOA-Unrestricted Net Assets</b>	<b>\$80,009.66</b>
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YTD Change in Net Assets	(\$25,964.42)
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<b>Total Fund Principal-Gen Oper Fund and YTD Change in Ne</b>		<b>\$54,045.24</b>
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**Restricted Funds**

Total Temporarily Restricted	\$151,823.59
Total Permanently Restricted	\$136,440.10

<b>Total Restricted Funds</b>		<b>\$288,263.69</b>
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<b>Total Liabilities, Fund Principal-Gen Oper Fund, &amp; Restricted F</b>		<b>\$398,929.43</b>
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**Heartland Conference United Church of Christ**  
**NWOA-Income & Expense Statement-Detail**  
**Fund: Northwest Ohio Association**  
**January to December 2022**

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)
<b>Revenue General Operating Fund</b>						
<b>NWOA-GOF Revenue</b>						
<b>NWOA-Gifts &amp; Contributions</b>						
431111 - NWOA-OCWM-Basic Support	\$270,191.27	\$280,000.00	(\$9,808.73)	\$280,000.00	\$267,928.61	96.50 %
431121 - NWOA-OCWM-Assoc. Only C	\$37,159.53	\$40,000.00	(\$2,840.47)	\$40,000.00	\$35,946.13	92.90 %
431131 - NWOA-OCWM-Special Basic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
431171 - NWOA-OCWM-Previous Year	\$4,064.78	\$6,700.00	(\$2,635.22)	\$6,700.00	\$7,006.69	60.67 %
<b>Total NWOA-Gifts &amp; Contributions</b>	<b>\$311,415.58</b>	<b>\$326,700.00</b>	<b>(\$15,284.42)</b>	<b>\$326,700.00</b>	<b>\$310,881.43</b>	<b>95.32 %</b>
<b>NWOA-Other Receipts</b>						
432201 - NWOA-Annual Meeting Incorr	\$1,185.00	\$800.00	\$385.00	\$800.00	\$1,265.00	148.12 %
432202 - NWOA-VANCO Receipts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432203 - NWOA-Parking Space Donati	\$1,224.00	\$1,225.00	(\$1.00)	\$1,225.00	\$1,224.00	99.92 %
432211 - NWOA-Funds Released froml	\$0.00	\$11,500.00	(\$11,500.00)	\$11,500.00	\$0.00	0.00 %
432221 - NWOA-Directed Gifts To Assc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432281 - NWOA-Income-Miscellaneous	\$0.00	\$300.00	(\$300.00)	\$300.00	\$34,225.42	0.00 %
<b>Total NWOA-Other Receipts</b>	<b>\$2,409.00</b>	<b>\$13,825.00</b>	<b>(\$11,416.00)</b>	<b>\$13,825.00</b>	<b>\$36,714.42</b>	<b>17.42 %</b>
<b>NWOA-Interest/Dividends</b>						
433301 - NWOA-Interest Checking/Sav	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433321 - NWOA-Interest Cornerstone S	\$380.45	\$0.00	\$380.45	\$0.00	\$495.42	0.00 %
433322 - NWOA-Interest-Fifth Third Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433331 - NWOA-Interest-UC Foundatio	\$1,006.77	\$0.00	\$1,006.77	\$0.00	\$2,355.77	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	(\$14,335.81)	\$2,400.00	(\$16,735.81)	\$2,400.00	\$19,072.35	0.00 %
433381 - NWOA-Comprehensive Incorr	\$0.00	\$0.00	\$0.00	\$0.00	\$2,536.80	0.00 %
<b>Total NWOA-Interest/Dividends</b>	<b>(\$12,948.59)</b>	<b>\$4,900.00</b>	<b>(\$17,848.59)</b>	<b>\$4,900.00</b>	<b>\$24,460.34</b>	<b>0.00 %</b>
<b>Total NWOA-GOF Revenue</b>	<b>\$300,875.99</b>	<b>\$345,425.00</b>	<b>(\$44,549.01)</b>	<b>\$345,425.00</b>	<b>\$372,056.19</b>	<b>87.10 %</b>
<b>Total Revenue General Operating Fund</b>	<b>\$300,875.99</b>	<b>\$345,425.00</b>	<b>(\$44,549.01)</b>	<b>\$345,425.00</b>	<b>\$372,056.19</b>	<b>87.10 %</b>
<b>Expense General Operating Fund</b>						
<b>NWOA-Gen. Oper. Fund Expenses</b>						
NWOA-Pymnts OH Conf./Nat'l UCC	\$104,076.70	\$106,400.00	\$2,323.30	\$106,400.00	\$103,924.41	97.82 %
NWOA-Salaries & Wages	\$135,638.22	\$140,250.00	\$4,611.78	\$140,250.00	\$131,954.58	96.71 %
NWOA-Contractual Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Payroll Taxes	\$3,999.16	\$4,225.00	\$225.84	\$4,225.00	\$3,845.48	94.65 %
NWOA-Employee Benefits	\$31,628.76	\$32,185.00	\$556.24	\$32,185.00	\$30,158.71	98.27 %
NWOA-Other Personnel Costs	\$1,022.86	\$1,300.00	\$277.14	\$1,300.00	\$69.99	78.68 %
NWOA-Staff Travel Expenses	\$4,997.01	\$5,550.00	\$552.99	\$5,550.00	\$3,102.62	90.04 %
NWOA-Repairs & Maintenance	\$4,200.97	\$5,650.00	\$1,449.03	\$5,650.00	\$4,131.38	74.35 %
NWOA-Rental/Leased Equipment	\$2,264.14	\$2,000.00	(\$264.14)	\$2,000.00	\$113.52	113.21 %
NWOA-Rent/Lease Facility	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Utilities	\$4,554.84	\$5,230.00	\$675.16	\$5,230.00	\$3,173.80	87.09 %
NWOA-Insurance	\$7,593.00	\$7,600.00	\$7.00	\$7,600.00	\$6,531.50	99.91 %
NWOA-Outside Professional Serv	\$3,742.73	\$3,800.00	\$57.27	\$3,800.00	\$6,052.17	98.49 %
NWOA-Communication Expense	\$4,338.37	\$5,450.00	\$1,111.63	\$5,450.00	\$4,202.20	79.60 %
NWOA-Purchases Expense	\$3,114.27	\$6,560.00	\$3,445.73	\$6,560.00	\$3,064.47	47.47 %
<b>NWOA-Team/Program Expenses</b>						
NWOA-Program Expenses	\$4,552.27	\$7,300.00	\$2,747.73	\$7,300.00	\$5,407.73	62.36 %
<b>Total NWOA-Team/Program Expenses</b>	<b>\$4,552.27</b>	<b>\$7,300.00</b>	<b>\$2,747.73</b>	<b>\$7,300.00</b>	<b>\$5,407.73</b>	<b>62.36 %</b>
NWOA-Support Allocations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-General Expenses	\$6,695.35	\$7,475.00	\$779.65	\$7,475.00	\$6,871.90	89.57 %
NWOA-Interest Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$289.63	0.00 %
NWOA-Depreciation Expense	\$4,421.76	\$4,000.00	(\$421.76)	\$4,000.00	\$4,791.94	110.54 %
<b>Total NWOA-Gen. Oper. Fund Expenses</b>	<b>\$326,840.41</b>	<b>\$344,975.00</b>	<b>\$18,134.59</b>	<b>\$344,975.00</b>	<b>\$317,686.03</b>	<b>94.74 %</b>
<b>Total Expense General Operating Fund</b>	<b>\$326,840.41</b>	<b>\$344,975.00</b>	<b>\$18,134.59</b>	<b>\$344,975.00</b>	<b>\$317,686.03</b>	<b>94.74 %</b>
<b>Net Total</b>	<b>(\$25,964.42)</b>	<b>\$450.00</b>	<b>(\$26,414.42)</b>	<b>\$450.00</b>	<b>\$54,370.16</b>	<b>0.00 %</b>

**Heartland Conference United Church of Christ  
NWOA- FUND REPORT**

**Fund: Northwest Ohio Association  
January to December 2022**

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

<b>Accounts</b>	<b>Beginning Balance</b>	<b>Restricted Revenue</b>	<b>Restricted Expenses</b>	<b>Credit Adjustments</b>	<b>Debit Adjustments</b>	<b>Ending Balance</b>
<b>Temporarily Restricted</b>						
<b>NWOA-Temporary Restricted</b>						
<b>NWOA-Administrative Operating</b>						
<b>NWOA-Association Cabinet Funds</b>						
831105 - NWOA-Identity Items	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.00
831106 - NWOA-Discretionary Fund	\$7,901.92	\$2,150.00	\$981.39	\$0.00	\$600.00	\$8,470.53
831107 - NWOA-General Synod Delegates	\$4,187.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,187.00
831131 - NWOA-Capital Needs Fund	\$7,938.62	\$0.00	\$0.00	\$0.00	\$0.00	\$7,938.62
831133 - NWOA-Operating Fund Reserves	\$34,794.21	\$0.00	\$1,253.15	\$0.00	\$0.00	\$33,541.06
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	\$250.00	\$0.00	\$0.00	\$952.27
<b>Total NWOA-Association Cabinet Funds</b>	<b>\$76,717.52</b>	<b>\$2,150.00</b>	<b>\$2,484.54</b>	<b>\$0.00</b>	<b>\$600.00</b>	<b>\$75,782.98</b>
<b>NWOA-Teams/Committees</b>						
<b>NWOA-Church Development</b>						
832190 - NWOA-Excellence in Ministry	\$4,345.26	\$7,850.00	\$7,050.00	\$0.00	\$0.00	\$5,145.26
832191 - NWOA-Covenant Fd/Ch. Growth/Renewal	\$31,960.61	\$136.07	\$0.00	\$0.00	\$0.00	\$32,096.68
<b>Total NWOA-Church Development</b>	<b>\$36,305.87</b>	<b>\$7,986.07</b>	<b>\$7,050.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$37,241.94</b>
<b>NWOA-Church &amp; Ministry</b>						
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 Scholarship/Reserve	\$3,009.07	\$1,105.00	\$1,190.00	\$0.00	\$300.00	\$2,624.07
832212 - NWOA-Lay School Scholarship Fd	(\$300.00)	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00
832218 - NWOA-Periodic Review Fund	\$760.26	\$140.00	\$50.00	\$0.00	\$0.00	\$850.26
832219 - NWOA-Boundary Training	\$991.88	\$0.00	\$25.00	\$0.00	\$0.00	\$966.88
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	\$1,247.88	\$2,000.00	\$1,995.00	\$0.00	\$0.00	\$1,252.88
832231 - NWOA-Ministrial Aid Fund	\$11,089.49	\$329.50	\$113.84	\$0.00	\$0.00	\$11,305.15
832233 - NWOA-Student In Care Emergency Fd	\$903.49	\$750.00	\$0.00	\$0.00	\$0.00	\$1,653.49
832287 - NWOA-Pfeiffer Scholarship Interest	\$0.00	\$0.00	\$0.00	\$88.27	\$88.27	\$0.00
<b>Total NWOA-Church &amp; Ministry</b>	<b>\$22,785.32</b>	<b>\$4,324.50</b>	<b>\$3,373.84</b>	<b>\$388.27</b>	<b>\$388.27</b>	<b>\$23,735.98</b>
<b>Total NWOA-Teams/Committees</b>	<b>\$59,091.19</b>	<b>\$12,310.57</b>	<b>\$10,423.84</b>	<b>\$388.27</b>	<b>\$388.27</b>	<b>\$60,977.92</b>
<b>Total NWOA-Administrative Operating</b>	<b>\$135,808.71</b>	<b>\$14,460.57</b>	<b>\$12,908.38</b>	<b>\$388.27</b>	<b>\$988.27</b>	<b>\$136,760.90</b>
<b>NWOA-Special Offerings Funds</b>						
834110 - NWOA-One Great Hour Sharing-Nat'l	\$0.00	\$18,210.63	\$18,210.63	\$0.00	\$0.00	\$0.00
834120 - NWOA-Neighbors In Need-Nat'l	\$0.00	\$13,865.92	\$13,865.92	\$0.00	\$0.00	\$0.00
834130 - NWOA-Strengthen The Church-Nat'l	\$0.00	\$7,936.93	\$7,936.93	\$0.00	\$0.00	\$0.00
834140 - NWOA-Christmas Fund-Nat'l	\$0.00	\$18,167.92	\$18,167.92	\$0.80	\$0.00	\$0.80



**Heartland Conference United Church of Christ  
NWOA- FUND REPORT**

<b>Accounts</b>	<b>Beginning Balance</b>	<b>Restricted Revenue</b>	<b>Restricted Expenses</b>	<b>Credit Adjustments</b>	<b>Debit Adjustments</b>	<b>Ending Balance</b>
<b>Total NWOA-Special Offerings Funds</b>	\$0.00	\$58,181.40	\$58,181.40	\$0.80	\$0.00	\$0.80
<b>NWOA-Direct/Pass Through Funds</b>	\$0.00	\$8,666.00	\$8,666.00	\$0.00	\$0.00	\$0.00
835112 - NWOA-Crossroad	\$0.00	\$2,723.43	\$2,723.43	\$0.00	\$0.00	\$0.00
835113 - NWOA-Back Bay Mission	\$0.00	\$752.09	\$752.09	\$0.00	\$0.00	\$0.00
835122 - NWOA-United Church Homes	\$0.00	\$840.00	\$840.00	\$0.00	\$0.00	\$0.00
835124 - NWOA-Hope Homes	\$0.00	\$130.00	\$130.00	\$0.00	\$0.00	\$0.00
835125 - NWOA-Seeds May Grow Fund	\$0.00	\$20.00	\$20.00	\$0.00	\$0.00	\$0.00
835128 - NWOA-Every Member Share	\$0.00	\$4,222.32	\$4,222.32	\$0.00	\$0.00	\$0.00
835129 - NWOA-Fairhaven	\$0.00	\$976.71	\$976.71	\$0.00	\$0.00	\$0.00
835130 - NWOA-Parkvue Community	\$0.00	\$5,040.09	\$5,040.09	\$0.00	\$0.00	\$0.00
835145 - NWOA-Grace Community Center	\$0.00	\$6,109.98	\$6,109.98	\$0.00	\$0.00	\$0.00
835150 - NWOA-SARA	\$0.00	\$26,300.99	\$26,300.99	\$0.00	\$0.00	\$0.00
835201 - NWOA-CUE-Chicago/United/Eden Fd	\$0.00	\$684.65	\$684.65	\$0.00	\$0.00	\$0.00
835205 - NWOA-Defiance College	\$0.00	\$434.65	\$434.65	\$0.00	\$0.00	\$0.00
835206 - NWOA-Heidelberg University	\$0.00	\$0.00	\$6,638.94	\$6,638.94	\$0.00	\$0.00
835323 - NWOA-Ohio Conf. Outdoor Ministry Fd	\$0.00	\$4,973.50	\$4,973.50	\$0.00	\$0.00	\$0.00
835332 - NWOA-Templd Hills Camp	\$0.00	\$195.47	\$195.47	\$0.00	\$0.00	\$0.00
835348 - NWOA-Templd Hills Campership Fd	\$0.00	\$6,242.35	\$6,242.35	\$0.00	\$0.00	\$0.00
835389 - NWOA-Other Directed Gifts	\$0.00	\$0.00	\$12,621.00	\$12,710.65	\$89.65	\$0.00
835391 - NWOA-Online CrCard - SONKA	\$0.00	\$480.00	\$480.00	\$0.00	\$0.00	\$0.00
836214 - NWOA-Heifer Project	\$0.00	\$68,792.23	\$88,052.17	\$19,349.59	\$89.65	\$0.00
<b>Total NWOA-Direct/Pass Through Funds</b>	\$0.00	\$68,792.23	\$88,052.17	\$19,349.59	\$89.65	\$0.00
<b>NWOA-Disaster Relief Funds</b>	\$0.00	\$5,341.00	\$5,341.00	\$0.00	\$0.00	\$0.00
836119 - NWOA-Disaster Relief National	\$0.00	\$1,050.00	\$1,050.00	\$0.00	\$0.00	\$0.00
836120 - NWOA-Disaster Gifts-Ohio Conf	\$14,885.00	\$1,145.00	\$5,090.00	\$0.00	\$0.00	\$10,940.00
836130 - NWOA-Disaster Gifts-Local-Assoc.	\$1,211.33	\$3,910.56	\$1,000.00	\$0.00	\$0.00	\$4,121.89
836143 - NWOA-EI Salvador	\$0.00	\$898.60	\$898.60	\$0.00	\$0.00	\$0.00
836210 - NWOA-CWS-Missions Undesignated	\$0.00	\$10,773.00	\$10,773.00	\$0.00	\$0.00	\$0.00
836211 - NWOA-CWS-Blankets	\$0.00	\$125.00	\$125.00	\$0.00	\$0.00	\$0.00
836212 - NWOA-CWS-CROP	\$16,096.33	\$23,243.16	\$24,277.60	\$0.00	\$0.00	\$15,061.89
<b>Total NWOA-Disaster Relief Funds</b>	\$151,905.04	\$164,677.36	\$183,419.55	\$19,738.66	\$1,077.92	\$151,823.59
<b>Total NWOA-Temporary Restricted</b>	\$151,905.04	\$164,677.36	\$183,419.55	\$19,738.66	\$1,077.92	\$151,823.59
<b>Total Temporarily Restricted</b>						
<b>Permanently Restricted</b>						
<b>NWOA-Permanent Restricted</b>						
932281 - NWOA-Moyer Memorial Principal Fd	\$34,783.65	\$0.00	\$0.00	(\$5,648.03)	\$0.00	\$29,135.62
932283 - NWOA-Blum Scholarship Principal Fd	\$13,086.51	\$0.00	\$0.00	(\$2,159.55)	\$0.00	\$10,926.96
932285 - NWOA-Kohler Scholarship Principal	\$19,335.87	\$0.00	\$0.00	(\$5,513.78)	(\$2,322.67)	\$16,144.76
932287 - NWOA-Pfeiffer Scholarship Principal	\$7,080.28	\$0.00	\$0.00	(\$1,168.58)	\$0.00	\$5,911.70
932291 - NWOA-Bormuth Scholarship Principal	\$21,275.97	\$0.00	\$0.00	(\$3,510.98)	\$0.00	\$17,764.99
932293 - NWOA-Salem Scholarship Principal	\$67,733.99	\$0.00	\$0.00	(\$11,177.92)	\$0.00	\$56,556.07
<b>Total NWOA-Permanent Restricted</b>	\$163,296.27	\$0.00	\$0.00	(\$29,178.84)	(\$2,322.67)	\$136,440.10
<b>Total Permanently Restricted</b>	\$163,296.27	\$0.00	\$0.00	(\$29,178.84)	(\$2,322.67)	\$136,440.10

# Northwest Ohio Association UCC

## Budget Worksheet

<b>INCOME</b>	<b>2022 Budget 62%/38%</b>	<b>2022 Year End Figures</b>	<b>2023 Initial Budget</b>	<b>2023 Final Prop Budget 62%/38%</b>	<b>2024 Prop Budget 62%/38%</b>
OCWM	280,000	270,191	285,000	285,000	285,000
OCWM SPECIAL	40,000	37,160	45,000	45,000	45,000
ANNUAL MEETING INCOME	800	1,185	1,500	1,500	1,500
MISCELLANEOUS INCOME	1,525	1,224	1,525	1,525	1,525
INTEREST INCOME	2,500	1,387	2,500	2,500	2,500
UNREALIZED GAIN (2019 PPP)	2,400	(14,336)	0	0	0
OCWM PRIOR YEAR	6,700	4,065	6,700	6,700	7,006
OPERATING FUND RESERVE	11,500	0	12,200	12,200	12,200
<b>TOTAL INCOME</b>	<b>\$345,425</b>	<b>\$300,876</b>	<b>\$354,425</b>	<b>\$354,425</b>	<b>\$354,731</b>
<b>EXPENSES</b>					
OCWM Basic to the Conference	<b>\$106,400</b>	<b>\$104,077</b>	<b>\$108,300</b>	<b>\$108,300</b>	<b>\$108,300</b>
<b>SALARIES</b>					
Association Minister	65,250	65,600	68,340	68,340	71,544
Housing Allowance	12,000	12,000	12,000	12,000	12,000
Salary Soc Sec Reimb (7.65%)	5,910	5,737	6,146	6,146	6,392
Support staff	55,440	51,309	57,985	58,430	60,765
Part-time hourly support staff	1,650	992	1,716	1,716	1,716
<b>TOTAL SALARIES</b>	<b>\$140,250</b>	<b>\$135,638</b>	<b>\$146,187</b>	<b>\$146,632</b>	<b>\$152,417</b>
<b>MISCELLANEOUS EXPENSES</b>					
Staff Benefits	37,710	36,650	37,858	44,881	45,231
Staff Travel/Business Expense	5,550	4,997	5,550	6,900	7,900
Repair & Maintenance	5,650	4,201	5,400	5,400	5,400
Rents Equipment/Facility	2,000	2,264	2,000	2,000	2,000
Prop/Liability Insurance	7,600	7,593	8,000	8,000	8,000
Professional Services	3,800	3,743	3,800	3,950	3,950
Utilities	5,230	4,555	5,550	5,700	5,700
Communications	5,450	4,339	5,450	5,450	5,100
Purchase Expenses	6,560	3,114	6,715	6,715	6,715
Program Expenses	7,300	4,552	7,900	7,900	7,500
General Expenses	7,475	6,695	7,675	7,675	7,575
Depreciation	4,000	4,422	4,000	4,000	4,000
<b>TOTAL MISCELLANEOUS EXPENSES</b>	<b>\$98,325</b>	<b>\$87,125</b>	<b>\$99,898</b>	<b>\$108,571</b>	<b>\$109,071</b>
<b>TOTAL EXPENSES</b>	<b>\$344,975</b>	<b>\$326,840</b>	<b>\$354,385</b>	<b>\$363,503</b>	<b>\$369,788</b>
<b>NWOA NET OPERATING SURPLUS (DEFICIT)</b>	<b>450</b>	<b>(25,964)</b>	<b>40</b>	<b>(9,078)</b>	<b>(15,057)</b>

## **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](http://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 2023, the OCWM financial goal is \$285,000. With income from other sources (directed giving, interest, etc) it is anticipated that the income will be \$354,425. Of the OCWM financial goal, \$176,700 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. \$108,300 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..