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TREASURER'S REPORT

NORTHWEST OHIO ASSOCIATION

Blessings from the Northwest Ohio Association of the United Church of Christ. The Stewardship and Generosity theme "Because of you our church changes lives" demonstrates that Stewardship is not a season. It is a daily act of taking care of business. Please read the reports throughout the annual booklet submitted by the Teams and Committees. As we gather for the 61st Annual Meeting of the Northwest Ohio Association Heartland Conference, remember that God has entrusted us to the business of nurturing all people with our theme, "The Power of Love".

Please review the enclosed Financial Budget Worksheets attached in the pink section of your annual report.

- December 2023 NWOA Balance Sheet Assets and Liabilities balanced at year end.
- In 2022 the interest return on Cornerstone and United Church Certificates of Deposit was \$1,006.77. The unrealized LOSS of interest in the 2022 United Church Funds impacted the total income projecting a loss of about \$46,000.
- **We are pleased to announce that the 2023 Cornerstone and UCF CD interest earned is \$4,344. AND; the 2023 unrealized GAIN in the UCF investment portfolio is \$27,462.39. This tidy summation transfers to the NWOA Funds Report, to be divided among the NWOA scholarships listed in the Permanent Restricted Funds.**
- A Study, proposed by NWOA's Auditor Ronald Coon, led to an investigation of the extreme cost of property taxes paid annually to the Seneca County Treasurer for the Tiffin Association Office. This investigation resulted in a successful and significant two-thirds reduction in Seneca County Property Taxes effectively recorded in 2024 (and 2025) on the NWOA Proposed Budget Worksheet.
- NWOA reached the 2023 Financial Goal to Heartland Conference, set at \$285,000. The breakdown is 62%/38%; 62% of the total is retained to cover operating expenses, with 38% of the total advanced to Heartland Conference as described in the Income and Expense Statement Detail and included in the NWOA Proposed Budget Worksheet provided in this section.
- The dedicated NWOA Office Staff continues diligent decision-making and remains observant in controlling administrating expenses. Consequently, we would like to continue to compensate the NWOA Office Staff with 4% salary increase incentives also proposed in 2024 and 2025 Salaries and Wages on the NWOA Proposed Budget Worksheet.

The NWOA Budget Worksheet proposed by the Finance Committee for benefit of the annual meeting supports a healthy financial position for 2024-2025 from a result of sound operating judgement and sufficient operating reserves. The wise planning and patient reinvesting in the fund's portfolio are rewarding.

We know that in the world of finance there is no silver lining for any length of time. We have weathered both prosperous years and lean years. We anticipate upcharges in expenses, and need to budget accordingly for inflation, cost of living and uncontrollable utilities and travel expenses. We all know that the past couple of POST-COVID years have been challenging. COVID is still out there, however, we are recovering with a strong sense of endurance, dedication, and responsibility with the support from the congregations of all churches in the NWOA.

Overall, I am pleased to address this annual meeting with positive reassurance from the Northwest Ohio Association and the United Church of Christ churches in support of Northwest Ohio Association, Heartland Conference.

Blessings, Dian Ewald, NWOA Treasurer

The Northwest Ohio Association, UCC -- 5 For 5 Churches

Following are the churches for 2023 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
Zion (Fireside) United Church of Christ,	Bellevue
First Congregational Church & Society UCC,	Berlin Heights
Zion United Church of Christ,	Bettsville
Bloomville 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,	Genoa
St. John's United Church of Christ,	Holgate
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
Republic United Church of Christ,	Republic
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
Park Congregational Church United Church of Christ,	Toledo
Trinity United Church of Christ,	Upper Sandusky
St. Paul United Church of Christ,	Wapakoneta
Congregational United Church of Christ,	Wauseon

OCWM - 2023

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 UCC, Bettsville

Bloomville UCC, Bloomville

College Hill UCC, Bloomville

Emmanuel UCC, Bluffton

St. John's UCC, Bluffton*

The St. John UCC, Defiance

Trinity UCC, Elliston

St. John's UCC, Elmore

First UCC, Fremont

First UCC, Galion

Haskins Community UCC, Haskins

Faith Christian Church, Lima*

St. John's UCC, Mansfield

Trinity UCC, McCutchenville

St. John's UCC, Milan

St. Peter's UCC, Millbury

Congregational Community UCC, Monroeville

St. Paul UCC, New Bremen

Republic UCC, Republic

St. Jacob's UCC, Republic

St. Paul's UCC, Saint Marys*

First Congregational UCC, Sandusky

Steuben Congregational UCC, Steuben

Sycamore UCC, Sycamore

St. John's UCC, Tiffin*

Calvin UCC, Toledo

Park Congregational Church, Toledo

Trinity UCC, Upper Sandusky

* Denotes Churches giving a 10% increase

**Heartland Conference United Church of Christ
NWOA-Balance Sheet**

**Fund: Northwest Ohio Association
December 2023**

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

Accounts

REPORTS PENDING AUDIT

	<u>Assets</u>	
Current Assets		
NWOA-Petty Cash		
131111 - NWOA-Petty Cash	\$150.00	
Total NWOA-Petty Cash	<u>\$150.00</u>	
NWOA-Banks-Checking/Savings		
131121 - NWOA-Checking-Old Fort Banking-	\$40,075.95	
Total NWOA-Banks-Checking/Savings	<u>\$40,075.95</u>	
NWOA-Investments		
131141 - NWOA-United Church Funds	\$249,425.35	
131151 - NWOA-Cornerstone Fund	\$10,442.25	
Total NWOA-Investments	<u>\$259,867.60</u>	
Total Current Assets		\$300,093.55
Other Current Assets		
NWOA-Prepayments		
134311 - NWOA-Prepaid Ins./Life/Disab. Ins	\$96.93	
134325 - NWOA-Prepaid Ins.-Medical/Dental	(\$90.16)	
134331 - NWOA-Prepaid Annuity	\$50.00	
134361 - NWOA-Prepaid Ins.-Group Life	\$1,276.75	
134371 - NWOA-Prepaid Ins.-Prop/Lia. Ins.	\$2,441.67	
Total NWOA-Prepayments	<u>\$3,775.19</u>	
Total Other Current Assets		\$3,775.19
Property Plant & Equipment		
NWOA-Land		
137711 - NWOA-Land-Association Facility	\$52,067.06	
137712 - NWOA-Land Improvements	\$3,911.00	
Total NWOA-Land	<u>\$55,978.06</u>	
NWOA-Buildings		
137731 - NWOA-Buildings-Assoc. Office	\$29,350.00	
137732 - NWOA-Building Improvements	\$121,326.51	
Total NWOA-Buildings	<u>\$150,676.51</u>	
NWOA-Furn./Fix./Office Equip.		
137741 - NWOA-Furn/Fix/Office Equip.	\$41,035.00	
Total NWOA-Furn./Fix./Office Equip.	<u>\$41,035.00</u>	
Total Property Plant & Equipment		\$247,689.57
Accumulated Depreciation		
NWOA-Acc.Dep-Church Properties		
137822 - NWOA-Accum. Amort. Land Improve.	(\$3,497.95)	
Total NWOA-Acc.Dep-Church Properties	<u>(\$3,497.95)</u>	
NWOA-Accum. Dep.-Buildings		
137831 - NWOA-Accum. Dep.-Buildings	(\$21,280.00)	
137832 - NWOA-Accum. Dep. Building Improve.	(\$89,555.64)	
Total NWOA-Accum. Dep.-Buildings	<u>(\$110,835.64)</u>	
NWOA-Acc.Dep.-Furn/Fix/Off. Eq		
137841 - NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$38,854.54)	
Total NWOA-Acc.Dep.-Furn/Fix/Off. Eq	<u>(\$38,854.54)</u>	
Total Accumulated Depreciation		<u>(\$153,188.13)</u>
Total Assets		<u><u>\$398,370.18</u></u>

Liabilities, Fund Principal-Gen Oper Fund, & Restricted Funds

Liabilities
Current Liabilities

Heartland Conference United Church of Christ

NWOA-Balance Sheet

Fund: Northwest Ohio Association

December 2023

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

Accounts

NWOA-Employee W/H		
232211 - NWOA-Social Security Withholdings	\$1,929.72	
232212 - NWOA-Medicare Withholdings	(\$1,152.98)	
232213 - NWOA-Federal Tax Withholdings	\$1,420.92	
232221 - NWOA-State Tax Withholdings	\$359.87	
232231 - NWOA-City Tax Withholdings	\$232.69	
232241 - NWOA-School Tax Withholding	\$48.19	
232261 - NWOA-Pension Withholdings	\$3,050.00	
Total NWOA-Employee W/H	\$5,888.41	
NWOA-Other Accrued Payables		
233271 - NWOA-Employer Medical Ins. Payable	(\$100.00)	
233412 - NWOA-Accrued Vacation Payable	\$5,119.59	
233413 - NWOA-Accrued Severance Payable	\$48,394.32	
233414 - NWOA-Accrued Real Estate Tax Payabl	\$3,315.84	
233415 - NWOA-Workers Compensation Payable	\$159.73	
Total NWOA-Other Accrued Payables	\$56,889.48	
Total Current Liabilities		\$62,777.89
Total Liabilities		\$62,777.89
Fund Principal-Gen Oper Fund		
NWOA-Unrestricted Net Assets		
239990 - NWOA-Unrestricted Net Assets	(\$70,722.03)	
239991 - Invested Capital Assets	\$112,863.02	
239992 - NWOA-Comprehensive Income	\$14,962.73	
239993 - NWOA-Adjustments to Net Assets	(\$4,154.79)	
Total NWOA-Unrestricted Net Assets	\$52,948.93	
YTD Change in Net Assets	(\$21,454.23)	
Total Fund Principal-Gen Oper Fund and YTD Change in Net Assets		\$31,494.70
Restricted Funds		
Total Temporarily Restricted	\$146,609.11	
Total Permanently Restricted	\$157,488.48	
Total Restricted Funds		\$304,097.59
Total Liabilities, Fund Principal-Gen Oper Fund, & Restricted Funds		\$398,370.18

**Heartland Conference United Church of Christ
NWOA-Income & Expense Statement-Detail
Fund: Northwest Ohio Association
January to December 2023**

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	\$256,592.44	\$285,000.00	(\$28,407.56)	\$285,000.00	\$270,191.27	90.03 %
431121 - NWOA-OCWM-Assoc. Only C	\$35,145.60	\$45,000.00	(\$9,854.40)	\$45,000.00	\$37,159.53	78.10 %
431131 - NWOA-OCWM-Special Basic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
431171 - NWOA-OCWM-Previous Year	\$5,304.43	\$6,700.00	(\$1,395.57)	\$6,700.00	\$4,064.78	79.17 %
Total NWOA-Gifts & Contributions	\$297,042.47	\$336,700.00	(\$39,657.53)	\$336,700.00	\$311,415.58	88.22 %
NWOA-Other Receipts						
432201 - NWOA-Annual Meeting Incorr	\$2,180.00	\$1,500.00	\$680.00	\$1,500.00	\$1,185.00	145.33 %
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	\$12,200.00	(\$12,200.00)	\$12,200.00	\$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	\$0.00	0.00 %
Total NWOA-Other Receipts	\$3,404.00	\$15,225.00	(\$11,821.00)	\$15,225.00	\$2,409.00	22.36 %
NWOA-Interest/Dividends						
433301 - NWOA-Interest Checking/Sav	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433321 - NWOA-Interest Cornerstone t	\$309.85	\$0.00	\$309.85	\$0.00	\$216.19	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	\$0.00	\$0.00	\$0.00	\$0.00	\$3,120.51	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	\$10,446.56	\$0.00	\$10,446.56	\$0.00	(\$46,341.00)	0.00 %
433381 - NWOA-Comprehensive Incorr	\$0.00	\$0.00	\$0.00	\$0.00	\$2,540.00	0.00 %
Total NWOA-Interest/Dividends	\$10,756.41	\$2,500.00	\$8,256.41	\$2,500.00	(\$40,464.30)	430.26 %
Total NWOA-GOF Revenue	\$311,202.88	\$354,425.00	(\$43,222.12)	\$354,425.00	\$273,360.28	87.81 %
Total Revenue General Operating Fund	\$311,202.88	\$354,425.00	(\$43,222.12)	\$354,425.00	\$273,360.28	87.81 %
Expense General Operating Fund						
NWOA-Gen. Oper. Fund Expenses						
NWOA-Pymnts OH Conf./Nat'l UCC	\$97,767.92	\$108,300.00	\$10,532.08	\$108,300.00	\$104,076.70	90.28 %
NWOA-Salaries & Wages	\$141,047.68	\$146,632.00	\$5,584.32	\$146,632.00	\$135,638.22	96.19 %
NWOA-Contractual Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Payroll Taxes	\$4,147.06	\$4,499.00	\$351.94	\$4,499.00	\$3,999.16	92.18 %
NWOA-Employee Benefits	\$36,305.63	\$39,082.00	\$2,776.37	\$39,082.00	\$31,628.76	92.90 %
NWOA-Other Personnel Costs	\$0.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,022.86	0.00 %
NWOA-Staff Travel Expenses	\$7,091.91	\$6,900.00	(\$191.91)	\$6,900.00	\$4,997.01	102.78 %
NWOA-Repairs & Maintenance	\$4,756.74	\$5,400.00	\$643.26	\$5,400.00	\$4,200.97	88.09 %
NWOA-Rental/Leased Equipment	\$1,865.85	\$2,000.00	\$134.15	\$2,000.00	\$1,780.45	93.29 %
NWOA-Rent/Lease Facility	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Utilities	\$3,859.86	\$5,700.00	\$1,840.14	\$5,700.00	\$4,554.84	67.72 %
NWOA-Insurance	\$8,035.75	\$8,000.00	(\$35.75)	\$8,000.00	\$7,593.00	100.45 %
NWOA-Outside Professional Serv	\$3,850.41	\$3,950.00	\$99.59	\$3,950.00	\$6,282.73	97.48 %
NWOA-Communication Expense	\$4,398.35	\$5,450.00	\$1,051.65	\$5,450.00	\$4,338.37	80.70 %
NWOA-Purchases Expense	\$2,135.57	\$6,715.00	\$4,579.43	\$6,715.00	\$3,114.27	31.80 %
NWOA-Team/Program Expenses						
NWOA-Program Expenses	\$6,405.78	\$7,900.00	\$1,494.22	\$7,900.00	\$4,552.27	81.09 %
Total NWOA-Team/Program Expenses	\$6,405.78	\$7,900.00	\$1,494.22	\$7,900.00	\$4,552.27	81.09 %
NWOA-Support Allocations						
NWOA-General Expenses	\$6,504.96	\$7,675.00	\$1,170.04	\$7,675.00	\$6,695.35	84.76 %
NWOA-Interest Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$7.56	0.00 %
NWOA-Depreciation Expense	\$4,483.64	\$4,000.00	(\$483.64)	\$4,000.00	\$4,294.08	112.09 %
Total NWOA-Gen. Oper. Fund Expenses	\$332,657.11	\$363,503.00	\$30,845.89	\$363,503.00	\$328,776.60	91.51 %
Total Expense General Operating Fund	\$332,657.11	\$363,503.00	\$30,845.89	\$363,503.00	\$328,776.60	91.51 %
Net Total	(\$21,454.23)	(\$9,078.00)	(\$12,376.23)	(\$9,078.00)	(\$55,416.32)	0.00 %

Heartland Conference United Church of Christ
NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2023
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						
831104 - NWOA-Special Assoc. Mtgs/Misc.	\$0.00	\$20.00	\$0.00	\$100.00	\$0.00	\$120.00
831105 - NWOA-Identity Items	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.00
831106 - NWOA-Discretionary Fund	\$8,470.53	\$1,800.00	\$709.02	\$0.00	\$0.00	\$9,561.51
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	\$2,555.00	\$0.00	\$0.00	\$5,383.62
831133 - NWOA-Operating Fund Reserves	\$33,541.06	\$0.00	\$1,485.00	\$0.00	\$0.00	\$32,056.06
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	\$952.27	\$0.00	\$0.00	\$0.00	\$0.00	\$952.27
Total NWOA-Association Cabinet Funds	\$75,782.98	\$1,820.00	\$4,749.02	\$100.00	\$0.00	\$72,953.96
NWOA-Teams/Committees						
NWOA-Church Development						
832190 - NWOA-Excellence in Ministry	\$5,145.26	\$7,555.00	\$8,400.00	\$0.00	\$0.00	\$4,300.26
832191 - NWOA-Covenant Fd/Ch. Growth/Renewal	\$32,096.68	\$149.15	\$0.00	\$0.00	\$0.00	\$32,245.83
Total NWOA-Church Development	\$37,241.94	\$7,704.15	\$8,400.00	\$0.00	\$0.00	\$36,546.09
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 Scholarship/Reserve	\$2,624.07	\$2,075.00	\$900.00	\$0.00	\$0.00	\$3,799.07
832218 - NWOA-Periodic Review Fund	\$850.26	\$60.00	\$0.00	\$0.00	\$0.00	\$910.26
832219 - NWOA-Boundary Training	\$966.88	\$70.00	\$529.50	\$100.00	\$0.00	\$607.38
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	\$1,252.88	\$2,000.00	\$1,320.00	\$0.00	\$0.00	\$1,932.88
832231 - NWOA-Ministrial Aid Fund	\$11,305.15	\$528.00	\$0.00	\$0.00	\$0.00	\$11,833.15
832233 - NWOA-Student In Care Emergency Fd	\$1,653.49	\$0.00	\$150.00	\$0.00	\$0.00	\$1,503.49
Total NWOA-Church & Ministry	\$23,735.98	\$4,733.00	\$2,899.50	\$100.00	\$0.00	\$25,669.48
Total NWOA-Teams/Committees	\$60,977.92	\$12,437.15	\$11,299.50	\$100.00	\$0.00	\$62,215.57
Total NWOA-Administrative Operating	\$136,760.90	\$14,257.15	\$16,048.52	\$200.00	\$0.00	\$135,169.53
NWOA-Special Offerings Funds						
834110 - NWOA-One Great Hour Sharing-Nat'l	\$0.00	\$19,292.69	\$19,292.69	\$0.00	\$0.00	\$0.00
834120 - NWOA-Neighbors In Need-Nat'l	\$0.00	\$16,365.73	\$16,642.73	\$277.00	\$0.00	\$0.00
834130 - NWOA-Strengthen The Church-Nat'l	\$0.00	\$10,658.50	\$10,658.50	\$0.00	\$0.00	\$0.00
834140 - NWOA-Christmas Fund-Nat'l	\$0.80	\$19,264.65	\$19,670.45	\$405.00	\$0.00	\$0.00
Total NWOA-Special Offerings Funds	\$0.80	\$65,581.57	\$66,264.37	\$682.00	\$0.00	\$0.00

Heartland Conference United Church of Christ
NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2023
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	\$4,379.99	\$4,379.99	\$0.00	\$0.00	\$0.00
835113 - NWOA-Back Bay Mission	\$0.00	\$4,049.00	\$4,049.00	\$0.00	\$0.00	\$0.00
835122 - NWOA-United Church Homes	\$0.00	\$1,706.16	\$1,706.16	\$0.00	\$0.00	\$0.00
835124 - NWOA-Hope Homes	\$0.00	\$150.00	\$150.00	\$0.00	\$0.00	\$0.00
835125 - NWOA-Seeds May Grow Fund	\$0.00	\$254.80	\$254.80	\$0.00	\$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	\$25.00	\$25.00	\$0.00	\$0.00	\$0.00
835130 - NWOA-Parkvue Community	\$0.00	\$684.04	\$684.04	\$0.00	\$0.00	\$0.00
835145 - NWOA-Grace Community Center	\$0.00	\$5,587.66	\$5,587.66	\$0.00	\$0.00	\$0.00
835201 - NWOA-CUE-Chicago/United/Eden Fd	\$0.00	\$25,273.41	\$25,273.41	\$0.00	\$0.00	\$0.00
835205 - NWOA-Defiance College	\$0.00	\$348.30	\$348.30	\$0.00	\$0.00	\$0.00
835206 - NWOA-Heidelberg University	\$0.00	\$848.30	\$848.30	\$0.00	\$0.00	\$0.00
835332 - NWOA-Templd Hills Camp	\$0.00	\$3,000.48	\$3,000.48	\$0.00	\$0.00	\$0.00
835348 - NWOA-Templd Hills Campership Fd	\$0.00	\$307.35	\$307.35	\$0.00	\$0.00	\$0.00
835389 - NWOA-Other Directed Gifts	\$0.00	\$8,586.58	\$2,736.58	\$640.00	\$320.00	\$6,170.00
835391 - NWOA-Online CrCard - SONKA	\$0.00	\$245.00	\$8,062.00	\$8,467.00	\$50.00	\$600.00
Total NWOA-Direct/Pass Through Funds	\$0.00	\$55,471.07	\$57,438.07	\$9,107.00	\$370.00	\$6,770.00
NWOA-Disaster Relief Funds						
836119 - NWOA-Disaster Relief National	\$0.00	\$6,394.04	\$6,394.04	\$0.00	\$0.00	\$0.00
836120 - NWOA-Disaster Gifts-Ohio Conf	\$0.00	\$650.00	\$650.00	\$0.00	\$0.00	\$0.00
836130 - NWOA-Disaster Gifts-Local-Assoc.	\$10,940.00	\$874.69	\$7,432.00	\$0.00	\$0.00	\$4,382.69
836143 - NWOA-EI Salvador	\$4,121.89	\$1,665.00	\$5,500.00	\$0.00	\$0.00	\$286.89
836210 - NWOA-CWS-Missions Undesignated	\$0.00	\$475.00	\$475.00	\$0.00	\$0.00	\$0.00
836211 - NWOA-CWS-Blankets	\$0.00	\$10,238.00	\$10,238.00	\$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	\$15,061.89	\$20,421.73	\$30,814.04	\$0.00	\$0.00	\$4,669.58
Total NWOA-Temporary Restricted	\$151,823.59	\$155,731.52	\$170,565.00	\$9,989.00	\$370.00	\$146,609.11
Total Temporarily Restricted	\$151,823.59	\$155,731.52	\$170,565.00	\$9,989.00	\$370.00	\$146,609.11
Permanently Restricted						
NWOA-Permanent Restricted						
932281 - NWOA-Moyer Memorial Principal Fd	\$29,135.62	\$0.00	\$0.00	\$4,426.62	\$0.00	\$33,562.24
932283 - NWOA-Blum Scholarship Principal Fd	\$10,926.96	\$0.00	\$0.00	\$1,692.54	\$0.00	\$12,619.50
932285 - NWOA-Kohler Scholarship Principal	\$16,144.76	\$0.00	\$0.00	\$2,501.01	\$0.00	\$18,645.77
932287 - NWOA-Pfeiffer Scholarship Principal	\$5,911.70	\$0.00	\$0.00	\$915.87	\$0.00	\$6,827.57
932291 - NWOA-Bormuth Scholarship Principal	\$17,764.99	\$0.00	\$0.00	\$2,751.71	\$0.00	\$20,516.70
932293 - NWOA-Salem Scholarship Principal	\$56,556.07	\$0.00	\$0.00	\$8,760.63	\$0.00	\$65,316.70
Total NWOA-Permanent Restricted	\$136,440.10	\$0.00	\$0.00	\$21,048.38	\$0.00	\$157,488.48
Total Permanently Restricted	\$136,440.10	\$0.00	\$0.00	\$21,048.38	\$0.00	\$157,488.48

Northwest Ohio Association UCC Budget Worksheet

INCOME	2023 Budget 62%/38%	2023 Year End Figures	2024 Initial Budget	2024 Final Prop Budget 62%/38%	2025 Prop Budget 62%/38%
OCWM	285,000	256,593	285,000	285,000	285,000
OCWM SPECIAL	45,000	35,146	45,000	45,000	45,000
ANNUAL MEETING INCOME	1,500	2,180	1,500	1,500	1,500
MISCELLANEOUS INCOME	1,525	1,724	1,525	1,525	1,525
INTEREST INCOME	2,500	4,344	2,500	3,725	3,725
UNREALIZED GAIN (2019 PPP)	0	27,462	0	0	0
OCWM PRIOR YEAR	6,700	5,304	7,006	7,006	7,006
OPERATING FUND RESERVE	12,200	0	12,200	12,200	12,200
TOTAL INCOME	\$354,425	\$332,753	\$354,731	\$355,956	\$355,956
EXPENSES					
OCWM Basic to the Conference	\$108,300	\$97,768	\$108,300	\$108,300	\$102,600
SALARIES					
Association Minister	68,340	68,690	71,544	71,544	74,896
Housing Allowance	12,000	12,000	12,000	12,000	12,000
Salary Soc Sec Reimb (7.65&)	6,146	6,146	6,392	6,392	6,584
Support staff	58,430	53,285	60,765	60,765	63,493
Part-time hourly support staff	1,716	926	1,716	1,716	1,716
TOTAL SALARIES	\$146,632	\$141,047	\$152,417	\$152,417	\$158,689
MISCELLANEOUS EXPENSES					
Staff Benefits	44,881	40,452	37,858	45,231	43,064
Staff Travel/Business Expense	6,900	7,092	5,550	7,900	8,550
Repair & Maintenance	5,400	4,757	5,400	5,400	5,400
Rents Equipment/Facility	2,000	1,866	2,000	2,000	2,000
Prop/Liability Insurance	8,000	8,036	8,000	8,000	8,000
Professional Services	3,950	3,850	3,800	3,950	4,250
Utilities	5,700	3,860	5,550	5,700	4,450
Communications	5,450	4,399	5,450	5,100	4,750
Purchase Expenses	6,715	2,135	6,715	6,715	6,715
Program Expenses	7,900	6,406	7,900	7,500	9,400
General Expenses	7,675	6,505	7,675	3,674	3,774
Depreciation	4,000	4,484	4,000	4,500	4,500
TOTAL MISCELLANEOUS EXPENSES	\$108,571	\$93,842	\$99,898	\$105,670	\$104,853
TOTAL EXPENSES	\$363,503	\$332,657	\$360,615	\$366,387	\$366,142
NWOA NET OPERATING SURPLUS (DEFICIT)	(9,078)	96	(5,884)	(10,431)	(10,186)

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 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..