

# **SECTION C**

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## TREASURER'S REPORT

### NORTHWEST OHIO ASSOCIATION

Blessings once again from the Northwest Ohio Association of the United Church of Christ, Tiffin, Ohio. It doesn't seem like it's been a year since we met, however, this has been a roller-coaster year that is described well by the conference theme "Into the Deep".

The transition of NWOA Office Administrator has gone smoothly with Joan Davidson's retirement in 2024 as she turned her baton over to Kimberly Nye.

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

- December, 2024 NWOA Balance Sheet Assets and Liabilities balance at year end.
- Income and Expense Statement Detail Jan-Dec 2024 is accurate.
- Audited materials will be confirmed in the Audit Report of Auditor, Ron Coons.
- The NWOA Budget Worksheet proposed by the Finance Committee and approved by the Cabinet, for benefit of the annual meeting supports a stealthy financial position for 2025-2026 with a result of sound operating judgement and sufficient operating reserves.
- The NWOA Funds Report January – December 2024 is accurate.

We are facing a two-tier conundrum that merits discussion.

ONE: The 2024 OCWM \$285,000 Giving Goal was voted and approved at annual meeting. The breakdown is 62%/38%; with 62% retained by NWOA to cover operating expenses. Let's look at the 38% of the total amount churches paid to OCWM as described in the "NWOA -Income & Expense Statement Detail."

OCWM giving through December, 2024 was \$235,137.00

In 2023, 38% paid to OCWM was \$256,592.44; In 2022, 38% paid to OCWM was \$270,191.27. The 3-year totals are all short of the \$285,000.00 approved goal.

The Income on the "Proposed Budget Worksheet" (provided in the pink section) represents the downward trend we are experiencing in the income portfolio.

TWO: NWOA fiscal year is January 1<sup>st</sup> through December 31<sup>st</sup> with the exception of year-end donations deadline to NWOA being January 8<sup>th</sup> (into the next year). Please remember that any OCWM donations RECEIVED by the NWOA after the January 8<sup>th</sup> deadline will be recorded on the new year.

The conundrum? Donations on the "Proposed Budget Worksheet" second column under Income: "OCWM Prior year" is a flexible account intended for donation funds in transit. Donations by Jan. 8<sup>th</sup> deadline was \$2,130. By Feb. 28, 2025 the donations increased to \$4,811 (not shown) as funds continue to come in. Please be patient as all year-end requests will be honored by a reasonable deadline.

We pray that we continue to represent all our OCWM giving churches in a most humble way. Blessings, Dian Ewald, NWOA Treasurer

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

Following are the churches for 2024 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
Zion United Church of Christ,	Bettsville
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
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
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
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
St. John's United Church of Christ,	Tiffin
Trinity United Church of Christ,	Tiffin
Park Congregational Church United Church of Christ,	Toledo
St. Paul United Church of Christ,	Wapakoneta

# OCWM - 2024

## 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.

Lyme Congregational Church, Bellevue

St. Paul's UCC, Bellevue

**Zion UCC (Fireside), Bellevue\***

First Congregational UCC Church & Society, Berlin Heights

Zion UCC, Bettsville

Bloomville UCC, Bloomville

College Hill UCC, Bloomville

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

**St. John's UCC (Baseline), Bloomville\***

St. John's UCC, Bluffton

Buckland UCC, Buckland

The St. John UCC, Defiance

St. John's UCC, Elmore

First UCC, Findlay

St. John's UCC, Fostoria

Salem UCC, Kenton

Faith Christian Church, Lima

St. John's UCC, Mansfield

First UCC, Marion

St. John's UCC, Milan

St. Paul UCC, New Bremen

St. Paul UCC, Oak Harbor

Republic UCC, Republic

St. Jacob's UCC, Republic

**St. Paul's UCC, Saint Marys\***

St. Stephen UCC, Sandusky

First UCC, Shelby

Sycamore UCC, Sycamore

St. John's UCC, Tiffin

Emanuel UCC, Upper Sandusky

Congregational UCC, Wauseon

**Heartland Conference United Church of Christ  
NWOA-Balance Sheet  
Fund: Northwest Ohio Association  
December 2024**

**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-	\$27,069.17	
<b>Total NWOA-Banks-Checking/Savings</b>	<b>\$27,069.17</b>	
<b>NWOA-Investments</b>		
131141 - NWOA-United Church Funds	\$251,053.98	
131151 - NWOA-Cornerstone Fund	\$10,687.08	
<b>Total NWOA-Investments</b>	<b>\$261,741.06</b>	
<b>Total Current Assets</b>		<b>\$288,960.23</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	\$21.48	
134331 - NWOA-Prepaid Annuity	\$50.00	
134361 - NWOA-Prepaid Ins.-Group Life	\$1,276.75	
134371 - NWOA-Prepaid Ins.-Prop/Lia. Ins.	\$2,591.97	
134382 - NWOA-Prepaid Copier Interest	\$854.73	
<b>Total NWOA-Prepayments</b>	<b>\$4,891.86</b>	
<b>Total Other Current Assets</b>		<b>\$4,891.86</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.	\$49,141.00	
<b>Total NWOA-Furn./Fix./Office Equip.</b>	<b>\$49,141.00</b>	
<b>Total Property Plant &amp; Equipment</b>		<b>\$255,795.57</b>
<b>Accumulated Depreciation</b>		
<b>NWOA-Acc.Dep-Church Properties</b>		
137822 - NWOA-Accum. Amort. Land Improve.	(\$3,773.33)	
<b>Total NWOA-Acc.Dep-Church Properties</b>	<b>(\$3,773.33)</b>	
<b>NWOA-Accum. Dep.-Buildings</b>		
137831 - NWOA-Accum. Dep.-Buildings	(\$21,840.00)	
137832 - NWOA-Accum. Dep. Building Improve.	(\$92,058.56)	
<b>Total NWOA-Accum. Dep.-Buildings</b>	<b>(\$113,898.56)</b>	
<b>NWOA-Acc.Dep.-Furn/Fix/Off. Eq</b>		
137841 - NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$40,303.91)	
<b>Total NWOA-Acc.Dep.-Furn/Fix/Off. Eq</b>	<b>(\$40,303.91)</b>	
<b>Total Accumulated Depreciation</b>		<b>(\$157,975.80)</b>
<b>Total Assets</b>		<b>\$391,671.86</b>

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

**Liabilities**

**Heartland Conference United Church of Christ**  
**NWOA-Balance Sheet**  
**Fund: Northwest Ohio Association**  
**December 2024**  
**Note: The Report Option to include Open Transactions is selected.**

**Accounts**

**Current Liabilities**

**NWOA-Employee W/H**

232211 - NWOA-Social Security Withholdings	\$1,300.20
232212 - NWOA-Medicare Withholdings	(\$1,300.20)
232231 - NWOA-City Tax Withholdings	\$0.01
232261 - NWOA-Pension Withholdings	\$4,350.00
	\$4,350.01

**Total NWOA-Employee W/H**

**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
233422 - NWOA-Capital Lease Payable-Lg Term	\$7,240.40
	\$64,129.88

**Total NWOA-Other Accrued Payables**

**\$68,479.89**

**Total Current Liabilities**

**\$68,479.89**

**Total Liabilities**

**Fund Principal-Gen Oper Fund**

**NWOA-Unrestricted Net Assets**

239990 - NWOA-Unrestricted Net Assets	(\$91,412.02)
239991 - Invested Capital Assets	\$112,863.02
239992 - NWOA-Comprehensive Income	\$14,962.73
239993 - NWOA-Adjustments to Net Assets	(\$4,154.79)
	\$32,258.94

**Total NWOA-Unrestricted Net Assets**

(\$42,183.57)

**YTD Change in Net Assets**

(\$9,924.63)

**Total Fund Principal-Gen Oper Fund and YTD Change in Ne**

**Restricted Funds**

Total Temporarily Restricted	\$161,876.34
Total Permanently Restricted	\$171,240.26
	\$333,116.60

**Total Restricted Funds**

**\$333,116.60**

**Total Liabilities, Fund Principal-Gen Oper Fund, & Restricted F**

**\$391,671.86**

**Heartland Conference United Church of Christ  
NWOA-Income & Expense Statement-Detail  
Northwest Ohio Association  
January to December 2024**

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	\$235,136.90	\$285,000.00	(\$49,863.10)	\$285,000.00	\$256,592.44	82.50 %
431121 - NWOA-OCWM-Assoc. Only C	\$41,179.52	\$45,000.00	(\$3,820.48)	\$45,000.00	\$35,145.60	91.51 %
431131 - NWOA-OCWM-Special Basic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
431171 - NWOA-OCWM-Previous Year	\$2,130.00	\$7,006.00	(\$4,876.00)	\$7,006.00	\$5,304.43	30.40 %
<b>Total NWOA-Gifts &amp; Contributions</b>	<b>\$278,446.42</b>	<b>\$337,006.00</b>	<b>(\$58,559.58)</b>	<b>\$337,006.00</b>	<b>\$297,042.47</b>	<b>82.62 %</b>
<b>NWOA-Other Receipts</b>						
432201 - NWOA-Annual Meeting Incurr	\$2,335.00	\$1,500.00	\$835.00	\$1,500.00	\$2,180.00	155.67 %
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 from	\$0.00	\$12,200.00	(\$12,200.00)	\$12,200.00	\$0.00	0.00 %
432221 - NWOA-Directed Gifts To Assr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432281 - NWOA-Income-Miscellaneous	\$5.00	\$300.00	(\$295.00)	\$300.00	\$0.00	1.67 %
<b>Total NWOA-Other Receipts</b>	<b>\$3,564.00</b>	<b>\$15,225.00</b>	<b>(\$11,661.00)</b>	<b>\$15,225.00</b>	<b>\$3,404.00</b>	<b>23.41 %</b>
<b>NWOA-Interest/Dividends</b>						
433301 - NWOA-Interest Checking/Sav	\$0.00	\$0.00	\$0.00	\$0.00	(\$65.82)	0.00 %
433321 - NWOA-Interest Cornerstone	\$544.49	\$0.00	\$544.49	\$0.00	\$309.85	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	\$1,278.85	\$0.00	\$1,278.85	\$0.00	\$848.17	0.00 %
433341 - NWOA-Interest Income Other	\$0.00	\$3,725.00	(\$3,725.00)	\$3,725.00	\$0.00	0.00 %
433380 - NWOA-Unrealized Gains (Los	\$5,074.74	\$0.00	\$5,074.74	\$0.00	\$28,359.88	0.00 %
433381 - NWOA-Comprehensive Incurr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
<b>Total NWOA-Interest/Dividends</b>	<b>\$6,898.08</b>	<b>\$3,725.00</b>	<b>\$3,173.08</b>	<b>\$3,725.00</b>	<b>\$29,452.08</b>	<b>185.18 %</b>
<b>Total NWOA-GOF Revenue</b>	<b>\$288,908.50</b>	<b>\$355,956.00</b>	<b>(\$67,047.50)</b>	<b>\$355,956.00</b>	<b>\$329,898.55</b>	<b>81.16 %</b>
<b>Total Revenue General Operating Fund</b>	<b>\$288,908.50</b>	<b>\$355,956.00</b>	<b>(\$67,047.50)</b>	<b>\$355,956.00</b>	<b>\$329,898.55</b>	<b>81.16 %</b>
<b>Expense General Operating Fund</b>						
<b>NWOA-Gen. Oper. Fund Expenses</b>						
NWOA-Pymnts OH Conf./Nat'l UCC	\$90,405.84	\$108,300.00	\$17,894.16	\$108,300.00	\$97,767.92	83.48 %
NWOA-Salaries & Wages	\$151,641.79	\$152,417.00	\$775.21	\$152,417.00	\$141,047.68	99.49 %
NWOA-Contractual Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Payroll Taxes	\$4,711.86	\$4,500.00	(\$211.86)	\$4,500.00	\$4,147.06	104.71 %
NWOA-Employee Benefits	\$32,978.53	\$39,431.00	\$6,452.47	\$39,431.00	\$36,305.63	83.64 %
NWOA-Other Personnel Costs	\$300.00	\$1,300.00	\$1,000.00	\$1,300.00	\$0.00	23.08 %
NWOA-Staff Travel Expenses	\$5,000.91	\$7,870.00	\$2,869.09	\$7,870.00	\$7,091.91	63.54 %
NWOA-Repairs & Maintenance	\$6,327.97	\$5,400.00	(\$927.97)	\$5,400.00	\$4,756.74	117.18 %
NWOA-Rental/Leased Equipment	\$1,902.18	\$2,000.00	\$97.82	\$2,000.00	\$0.00	95.11 %
NWOA-Rent/Lease Facility	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Utilities	\$4,031.38	\$5,700.00	\$1,668.62	\$5,700.00	\$3,859.86	70.73 %
NWOA-Insurance	\$9,095.20	\$8,000.00	(\$1,095.20)	\$8,000.00	\$8,035.75	113.69 %
NWOA-Outside Professional Serv	\$3,956.88	\$3,950.00	(\$6.88)	\$3,950.00	\$3,850.41	100.17 %
NWOA-Communication Expense	\$4,837.59	\$5,100.00	\$262.41	\$5,100.00	\$4,398.35	94.85 %
NWOA-Purchases Expense	\$3,354.66	\$6,715.00	\$3,360.34	\$6,715.00	\$2,135.57	49.96 %
<b>NWOA-Team/Program Expenses</b>						
NWOA-Program Expenses	\$5,211.29	\$7,500.00	\$2,288.71	\$7,500.00	\$6,405.78	69.48 %
<b>Total NWOA-Team/Program Expenses</b>	<b>\$5,211.29</b>	<b>\$7,500.00</b>	<b>\$2,288.71</b>	<b>\$7,500.00</b>	<b>\$6,405.78</b>	<b>69.48 %</b>
NWOA-Support Allocations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-General Expenses	\$3,223.79	\$3,674.00	\$450.21	\$3,674.00	\$6,504.96	87.75 %
NWOA-Interest Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Depreciation Expense	\$4,112.20	\$4,500.00	\$387.80	\$4,500.00	\$5,024.00	91.38 %
<b>Total NWOA-Gen. Oper. Fund Expenses</b>	<b>\$331,092.07</b>	<b>\$366,357.00</b>	<b>\$35,264.93</b>	<b>\$366,357.00</b>	<b>\$331,331.62</b>	<b>90.37 %</b>
<b>Total Expense General Operating Fund</b>	<b>\$331,092.07</b>	<b>\$366,357.00</b>	<b>\$35,264.93</b>	<b>\$366,357.00</b>	<b>\$331,331.62</b>	<b>90.37 %</b>
<b>Net Total</b>	<b>(\$42,183.57)</b>	<b>(\$10,401.00)</b>	<b>(\$31,782.57)</b>	<b>(\$10,401.00)</b>	<b>(\$1,433.07)</b>	<b>0.00 %</b>

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

Fund: Northwest Ohio Association  
January to December 2024

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

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
<b>Temporarily Restricted</b>						
<b>NWOA-Temporary Restricted</b>						
<b>NWOA-Administrative Operating</b>						
<b>NWOA-Association Cabinet Funds</b>						
831104 - NWOA-Special Assoc. Mtgs/Misc.	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00
831105 - NWOA-Identity Items	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.00
831106 - NWOA-Discretionary Fund	\$9,561.51	\$1,633.96	\$4,139.30	\$0.00	\$0.00	\$7,056.17
831107 - NWOA-General Synod Delegates	\$4,187.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,187.00
831131 - NWOA-Capital Needs Fund	\$5,383.62	\$0.00	\$0.00	\$0.00	\$0.00	\$5,383.62
831133 - NWOA-Operating Fund Reserves	\$32,056.06	\$0.00	\$0.00	\$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
<b>Total NWOA-Association Cabinet Funds</b>	<b>\$72,953.96</b>	<b>\$1,633.96</b>	<b>\$4,139.30</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$70,448.62</b>
<b>NWOA-Teams/Committees</b>						
<b>NWOA-Church Development</b>						
832190 - NWOA-Excellence in Ministry	\$4,300.26	\$7,796.50	\$7,200.00	\$250.00	\$0.00	\$5,146.76
832191 - NWOA-Covenant Fd/Ch. Growth/Renewal	\$32,245.83	\$162.28	\$0.00	\$0.00	\$0.00	\$32,408.11
<b>Total NWOA-Church Development</b>	<b>\$36,546.09</b>	<b>\$7,958.78</b>	<b>\$7,200.00</b>	<b>\$250.00</b>	<b>\$0.00</b>	<b>\$37,554.87</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	\$3,799.07	\$1,605.00	\$1,200.00	\$0.00	\$100.00	\$4,104.07
832218 - NWOA-Periodic Review Fund	\$910.26	\$180.00	\$0.00	\$0.00	\$0.00	\$1,090.26
832219 - NWOA-Boundary Training	\$607.38	\$380.00	\$386.91	\$260.00	\$0.00	\$860.47
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	\$1,932.88	\$2,000.00	\$2,160.65	\$0.00	\$0.00	\$1,772.23
832231 - NWOA-Ministrial Aid Fund	\$11,833.15	\$315.68	\$2,000.00	\$0.00	\$0.00	\$10,148.83
832233 - NWOA-Student In Care Emergency Fd	\$1,503.49	\$0.00	\$0.00	\$0.00	\$0.00	\$1,503.49
<b>Total NWOA-Church &amp; Ministry</b>	<b>\$25,669.48</b>	<b>\$4,480.68</b>	<b>\$5,747.56</b>	<b>\$260.00</b>	<b>\$100.00</b>	<b>\$24,562.60</b>
<b>Total NWOA-Teams/Committees</b>	<b>\$62,215.57</b>	<b>\$12,439.46</b>	<b>\$12,947.56</b>	<b>\$510.00</b>	<b>\$100.00</b>	<b>\$62,117.47</b>
<b>Total NWOA-Administrative Operating</b>	<b>\$135,169.53</b>	<b>\$14,073.42</b>	<b>\$17,086.86</b>	<b>\$510.00</b>	<b>\$100.00</b>	<b>\$132,566.09</b>
<b>NWOA-Special Offerings Funds</b>						
834110 - NWOA-One Great Hour Sharing-Nat'l	\$0.00	\$18,699.87	\$16,259.87	\$163.00	\$0.00	\$2,603.00
834120 - NWOA-Neighbors In Need-Nat'l	\$0.00	\$14,437.95	\$8,693.95	\$0.00	\$0.00	\$5,744.00
834130 - NWOA-Strengthen The Church-Nat'l	\$0.00	\$10,022.05	\$8,684.05	\$70.00	\$300.00	\$1,108.00
834140 - NWOA-Christmas Fund-Nat'l	\$0.00	\$24,011.38	\$9,772.81	\$0.00	\$0.00	\$14,238.57
<b>Total NWOA-Special Offerings Funds</b>	<b>\$0.00</b>	<b>\$67,171.25</b>	<b>\$43,410.68</b>	<b>\$233.00</b>	<b>\$300.00</b>	<b>\$23,693.57</b>



**Heartland Conference United Church of Christ  
NWOA - FUND REPORT  
Fund: Northwest Ohio Association  
January to December 2024**

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

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
<b>NWOA-Direct/Pass Through Funds</b>						
835112 - NWOA-Crossroad	\$0.00	\$5,608.64	\$5,608.64	\$0.00	\$0.00	\$0.00
835113 - NWOA-Back Bay Mission	\$0.00	\$4,539.08	\$4,539.08	\$0.00	\$0.00	\$0.00
835122 - NWOA-United Church Homes	\$0.00	\$1,757.13	\$1,757.13	\$0.00	\$0.00	\$0.00
835124 - NWOA-Hope Homes	\$0.00	\$50.00	\$25.00	\$0.00	\$0.00	\$25.00
835125 - NWOA-Seeds May Grow Fund	\$0.00	\$225.00	\$75.00	\$0.00	\$0.00	\$150.00
835128 - NWOA-Every Member Share	\$0.00	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
835130 - NWOA-Parkvue Community	\$0.00	\$298.50	\$298.50	\$0.00	\$0.00	\$0.00
835145 - NWOA-Grace Community Center	\$0.00	\$4,413.16	\$4,413.16	\$0.00	\$0.00	\$0.00
835150 - NWOA-SARA	\$0.00	\$4,500.00	\$4,500.00	\$0.00	\$0.00	\$0.00
835201 - NWOA-CUE-Chicago/United/Eden Fd	\$0.00	\$22,340.30	\$22,340.30	\$0.00	\$0.00	\$0.00
835205 - NWOA-Defiance College	\$0.00	\$297.56	\$297.56	\$0.00	\$0.00	\$0.00
835206 - NWOA-Heidelberg University	\$0.00	\$1,047.56	\$1,047.56	\$0.00	\$0.00	\$0.00
835332 - NWOA-Templd Hills Camp	\$0.00	\$742.45	\$546.25	\$0.00	\$0.00	\$196.20
835348 - NWOA-Templd Hills Campership Fd	\$0.00	\$379.26	\$339.43	\$0.00	\$0.00	\$39.83
835389 - NWOA-Other Directed Gifts	\$6,170.00	\$3,385.15	\$2,574.00	\$0.00	\$6,673.15	\$308.00
835391 - NWOA-Online CrCard - SONKA	\$600.00	\$0.00	\$10,130.00	\$10,030.00	\$0.00	\$500.00
<b>Total NWOA-Direct/Pass Through Funds</b>	<b>\$6,770.00</b>	<b>\$49,608.79</b>	<b>\$58,491.61</b>	<b>\$10,030.00</b>	<b>\$6,673.15</b>	<b>\$1,244.03</b>
<b>NWOA-Disaster Relief Funds</b>						
836119 - NWOA-Disaster Relief National	\$0.00	\$12,652.59	\$12,652.59	\$0.00	\$0.00	\$0.00
836120 - NWOA-Disaster Gifts-Ohio Conf	\$0.00	\$1,030.00	\$805.00	\$0.00	\$0.00	\$225.00
836130 - NWOA-Disaster Gifts-Local-Assoc.	\$4,382.69	\$3,885.07	\$5,402.00	\$0.00	\$0.00	\$2,865.76
836143 - NWOA-El Salvador	\$286.89	\$995.00	\$0.00	\$0.00	\$0.00	\$1,281.89
836210 - NWOA-CWS-Missions Undesignated	\$0.00	\$498.25	\$498.25	\$0.00	\$0.00	\$0.00
836211 - NWOA-CWS-Blankets	\$0.00	\$9,532.00	\$9,532.00	\$0.00	\$0.00	\$0.00
836212 - NWOA-CWS-CROP	\$0.00	\$125.00	\$125.00	\$0.00	\$0.00	\$0.00
<b>Total NWOA-Disaster Relief Funds</b>	<b>\$4,669.58</b>	<b>\$28,717.91</b>	<b>\$29,014.84</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,372.65</b>
<b>Total NWOA-Temporary Restricted</b>	<b>\$146,609.11</b>	<b>\$159,571.37</b>	<b>\$148,003.99</b>	<b>\$10,773.00</b>	<b>\$7,073.15</b>	<b>\$161,876.34</b>
<b>Total Temporarily Restricted</b>	<b>\$146,609.11</b>	<b>\$159,571.37</b>	<b>\$148,003.99</b>	<b>\$10,773.00</b>	<b>\$7,073.15</b>	<b>\$161,876.34</b>
<b>Permanently Restricted</b>						
<b>NWOA-Permanent Restricted</b>						
932281 - NWOA-Moyer Memorial Principal Fd	\$33,562.24	\$0.00	\$0.00	\$2,892.09	\$0.00	\$36,454.33
932283 - NWOA-Blum Scholarship Principal Fd	\$12,619.50	\$0.00	\$0.00	\$1,105.80	\$0.00	\$13,725.30
932285 - NWOA-Kohler Scholarship Principal	\$18,645.77	\$0.00	\$0.00	\$1,634.01	\$0.00	\$20,279.78
932287 - NWOA-Pfeiffer Scholarship Principal	\$6,827.57	\$0.00	\$0.00	\$598.38	\$0.00	\$7,425.95
932291 - NWOA-Bornuth Scholarship Principal	\$20,516.70	\$0.00	\$0.00	\$1,797.81	\$0.00	\$22,314.51
932293 - NWOA-Salem Scholarship Principal	\$65,316.70	\$0.00	\$0.00	\$5,723.69	\$0.00	\$71,040.39
<b>Total NWOA-Permanent Restricted</b>	<b>\$157,488.48</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13,751.78</b>	<b>\$0.00</b>	<b>\$171,240.26</b>
<b>Total Permanently Restricted</b>	<b>\$157,488.48</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13,751.78</b>	<b>\$0.00</b>	<b>\$171,240.26</b>

**Northwest Ohio Association UCC  
Budget Worksheet**

<b>INCOME</b>	<b>2024 Budget 62%/38%</b>	<b>2024 Year End Figures</b>	<b>2025 Initial Budget</b>	<b>2025 Final Prop Budget 62%/38%</b>	<b>2026 Prop Budget 62%/38%</b>
OCWM	285,000	235,137	285,000	250,000	250,000
OCWM SPECIAL	45,000	41,180	45,000	45,000	45,000
ANNUAL MEETING INCOME	1,500	2,335	1,500	1,500	2,000
MISCELLANEOUS INCOME	1,525	1,229	1,525	1,525	1,525
INTEREST INCOME	3,725	4,284	3,725	4,284	4,284
UNREALIZED GAIN (2019 PPP)	0	15,300	0	0	0
OCWM PRIOR YEAR	7,006	2,130	7,006	7,000	5,000
OPERATING FUND RESERVE	12,200	24,804	12,200	14,606	6,667
<b>TOTAL INCOME</b>	<b>\$355,956</b>	<b>\$326,399</b>	<b>\$355,956</b>	<b>\$323,915</b>	<b>\$314,476</b>
<b>EXPENSES</b>					
OCWM Basic to the Conference	\$108,300	\$90,405	\$102,600	\$95,000	\$95,000
<b>SALARIES</b>					
Association Minister	71,544	71,904	74,896	69,123	60,000
Housing Allowance	12,000	12,000	12,000	12,000	12,000
Salary Soc Sec Reimb (7.65%)	6,392	6,419	6,648	6,205	5,508
Support staff	60,765	61,467	63,493	43,202	44,450
Part-time hourly support staff	1,716	125	1,716	599	599
<b>TOTAL SALARIES</b>	<b>\$152,417</b>	<b>\$151,915</b>	<b>\$158,753</b>	<b>\$131,129</b>	<b>\$122,557</b>
<b>MISCELLANEOUS EXPENSES</b>					
Staff Benefits	44,240	37,139	45,037	33,010	31,990
Staff Travel/Business Expense	7,900	5,001	5,550	8,550	8,550
Repair & Maintenance	5,400	6,328	5,400	5,900	5,900
Rents Equipment/Facility	2,000	1,902	2,000	2,000	2,000
Prop/Liability Insurance	8,000	9,095	8,000	9,922	9,500
Professional Services	3,950	3,957	4,250	4,250	4,350
Utilities	5,700	4,031	4,450	4,450	4,450
Communications	5,100	4,838	4,750	4,750	5,600
Purchase Expenses	6,715	3,354	6,715	6,830	6,530
Program Expenses	7,500	5,211	9,400	9,700	9,700
General Expenses	3,674	3,223	3,774	3,924	3,849
Depreciation	4,500		4,500	4,500	4,500
<b>TOTAL MISCELLANEOUS EXPENSES</b>	<b>\$104,679</b>	<b>\$84,079</b>	<b>\$103,826</b>	<b>\$97,786</b>	<b>\$96,919</b>
<b>TOTAL EXPENSES</b>	<b>\$365,396</b>	<b>\$326,399</b>	<b>\$365,179</b>	<b>\$323,915</b>	<b>\$314,476</b>
<b>NWOA NET OPERATING SURPLUS (DEFICIT)</b>	<b>(9,440)</b>	<b>0.00</b>	<b>(9,223)</b>	<b>0.00</b>	<b>0.00</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 2025, the OCWM financial goal is \$285,000. With income from other sources (directed giving, interest, etc) it is anticipated that the income will be \$355,956. Of the OCWM financial goal, \$182,400 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. \$102,600 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..