

2024 ANNUAL REPORT



Established 1882

Onkama First Congregational United Church of Christ

4920 Spring Street, PO Box 307

Onkama, MI 49675

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Rev. Alison Andrea Young 802-829-3211

FINANCIAL ANNUAL REPORT

FINANCIAL ADVISORY COMMITTEE YEARLY REPORT

The Financial Advisory Committee met monthly during this past year to assist our church treasurer in the following ways: to help prepare the annual budget and to adjust the budget when needed; to regularly review incoming contributions and donations; monitor expenses; monitor our endowment account, recommend transferring money when church bills/expenses made it necessary. Early in the year we were really struggling financially. We were able to meet our obligations for the year by using \$20,000 of the endowment earnings. Contributions have been strong this summer. Our current financial situation is very positive.

Pastor Alison joined our committee in February. At the beginning of this year, we brainstormed ways to move forward to protect our endowment and the church by talking about ways to positively address our financial challenges. About mid-year we launched a revitalization and stewardship programs which included the "Yellow Brick Road." Pastor Alison presented the revitalization, and stewardship plans to Ministry Council. They supported them and the rest is history. Our very successful Stewardship Program 2025 "You are a Part of the Big Picture" was very successful.

Next year (2025), we have budgeted \$9,000 to be used from the endowment to meet operating expenses. As of 10/31/24 we have an endowment balance of \$122,196.03 Our principle is \$107,500.00. According to the endowment guidelines, money can be used for expenses from the earnings.

Today (10/31) that amount would be \$14,696.

YOU Are Part of the BIG Picture!

This, of course, was the theme of our 8-week Stewardship program for 2025, presented by Pastor Alison. A collage poster was made of candid photos of congregants participating in church activities. "Puzzle pieces" cut from the collage were mailed with donation planning cards to each congregant. As donation cards and puzzle pieces were returned, they were collected during the Stewardship Moment each Sunday. We watched each week as our church puzzle picture began to fill-in.

The number of pledging units and pledged amount for the 2025 giving program exceeded last year's! Along with pledges designated for 2025 during last fall's 2-year stewardship program, your generous planned donations to our church have enabled the Ministry Council to substantially reduce the intended 2025 withdrawals from the church's Perpetual Ministry Endowment Fund. Therefore, the 2025 Presentation Budget is the closest it has been in many years to being a *balanced* budget!

Your prayerful consideration and generous giving will not simply sustain the future of our church, but enable it to continue to grow both in love and outreach.

Thank you for your support of our church!

First Congregational UCC of Onekama - Onekama MI
Treasurer's Report as of October 2024

Wednesday, October 30, 2024

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| Account # | Account Name | Period Activity | YTD Balance | Annual Budget |
|----------------|--|-------------------|--------------------|--------------------|
| Income | | | | |
| 4.4020 | Contributions / Donations | 7,689.00 | 66,264.00 | 63,000.00 |
| 4.4106 | Neighbors in Need #3 Inc. | 110.00 | 110.00 | |
| 4.4107 | Strengthen the Church #4 Inc. | 0.00 | 65.00 | |
| 4.4110 | Food Pantry Inc. | 70.00 | 953.00 | |
| 4.4115 | One Great Hour of Sharing #5 Inc. | 0.00 | 190.00 | |
| 4.4116 | Missions | 0.00 | 423.00 | |
| 4.4150 | Fundraisers Inc. | 0.00 | 1,644.00 | 1,000.00 |
| 4.4151 | Kids Helping Kids | 20.00 | 220.00 | |
| 4.4155 | miscellaneous Income | 50.00 | 481.00 | |
| 4.4180 | Interest , Dividends & Capital Gains | 0.00 | 1.43 | |
| 4.4181 | Perpetual Ministry Endowment | 0.00 | 20,000.00 | 20,000.00 |
| 4.4185 | Oil and Gas Revenues | 0.00 | 120.50 | 150.00 |
| 4.4188 | Pastors Installation | 0.00 | 818.26 | 0.00 |
| 4.4192 | Funeral income | 0.00 | 151.00 | |
| 4.4193 | Memorial Gift/ basement lighting | 100.00 | 1,025.00 | |
| 4.4236 | Memorial Garden | 0.00 | 500.00 | |
| | Total Income | \$8,039.00 | \$92,966.19 | \$84,150.00 |
| Expense | | | | |
| 5.1010 | Minister's Salary | 3,333.34 | 28,333.39 | 40,000.00 |
| 5.1015 | Health Plan reinbursement | 174.70 | 1,552.70 | 1,649.00 |
| 5.1016 | Pastor's Mileage | 331.65 | 786.58 | |
| 5.1017 | Health Savings Account/ Northwestern Mutual | 910.00 | 7,735.00 | 9,555.00 |
| 5.1019 | Moving Exp. | 0.00 | 4,000.00 | 5,000.00 |
| 5.1022 | Eye, Denta, Life, Disability/ UCC Pension Board | 97.75 | 1,081.88 | 978.00 |
| 5.1030 | Education/Professional Exp. | 0.00 | 250.00 | |
| | Total Minister | \$4,847.44 | \$43,739.55 | \$57,182.00 |
| 5.1045 | Church Maintenance | 1,119.89 | 2,396.54 | 700.00 |
| 5.1050 | Electricity Church Exp. | 98.21 | 1,259.98 | 1,100.00 |
| 5.1055 | Natural Gas Church Exp. | 15.26 | 1,024.04 | 1,500.00 |
| 5.1060 | Telephone and internet | 144.98 | 1,454.71 | 1,800.00 |
| 5.1065 | Sewer Church Exp. | 0.00 | 870.00 | 1,200.00 |
| 5.1070 | Custodial Services | 84.00 | 840.00 | 1,300.00 |
| 5.1075 | Kitchen/Bathroom Supplies | 0.00 | 90.84 | 200.00 |
| 5.1080 | Elevator Expenses | 0.00 | 1,823.75 | 850.00 |
| 5.1090 | Insurance | 477.18 | 3,784.33 | 5,322.00 |
| 5.1095 | Snow Removal/ shoveling | 0.00 | 312.00 | 700.00 |
| 5.1100 | Yard Maintenance | 0.00 | 214.46 | |
| | Total Church | \$1,939.52 | \$14,070.65 | \$14,672.00 |
| 5.1105 | Parsonage Maintenance | 0.00 | 494.89 | 700.00 |
| 5.1110 | Electricity Parsonage Exp. | 72.36 | 667.81 | 1,700.00 |
| 5.1115 | Natural Gas Parsonage Exp. | 18.61 | 493.85 | 1,500.00 |
| 5.1120 | Internet / Phone | 0.00 | 0.00 | 1,800.00 |
| 5.1125 | SewerParsonage Exp. | 0.00 | 435.00 | 600.00 |
| | Total Parsonage | \$90.97 | \$2,091.55 | \$6,300.00 |
| 5.1130 | Secretary Wages | 195.00 | 1,950.00 | 2,300.00 |
| 5.1131 | Payroll tax expense | 50.04 | 990.68 | 1,000.00 |
| 5.1135 | Copier& Paper Expenses | 0.00 | 537.38 | 600.00 |
| 5.1140 | Postage | 73.00 | 487.00 | 275.00 |
| 5.1146 | Mileage | 0.00 | 229.14 | 100.00 |
| 5.1147 | Treasurer's Wages | 195.00 | 1,770.00 | 2,300.00 |
| 5.1155 | Other Administration Expenses | 0.00 | 907.77 | 900.00 |

First Congregational UCC of Onkama - Onkama MI
Treasurer's Report as of October 2024

Wednesday, October 30, 2024

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| Account # | Account Name | Period Activity | YTD Balance | Annual Budget |
|-------------------------------------|-------------------------------------|-------------------|--------------------|----------------------|
| Total Church Office | | \$513.04 | \$6,871.97 | \$7,475.00 |
| 5.1170 | Worship/Candles/ Communion Expenses | 0.00 | 91.25 | |
| 5.1175 | Candles / Communion | 32.00 | 32.00 | 100.00 |
| 5.1180 | Copyrights | 0.00 | 249.00 | 250.00 |
| 5.1182 | Substitute Pastor | 0.00 | 350.00 | 500.00 |
| 5.1189 | Outreach Cards& postage | 0.00 | 134.00 | 150.00 |
| 5.1190 | Publicity | 22.64 | 326.09 | 500.00 |
| Total Diaconate | | \$54.64 | \$1,182.34 | \$1,500.00 |
| 5.1200 | Educational Materials | 0.00 | 50.00 | 100.00 |
| 5.1205 | Pastors Installation Exp. | 0.00 | 877.25 | 0.00 |
| 5.1210 | Confirmation | 0.00 | 0.00 | 0.00 |
| Total Christian Education | | \$0.00 | \$927.25 | \$100.00 |
| 5.1230 | Pianist / Organist | 180.00 | 1,890.00 | 2,500.00 |
| 5.1235 | Bell Expenses | 36.90 | 36.90 | 100.00 |
| 5.1245 | Choir Expenses | 0.00 | 477.48 | 100.00 |
| 5.1255 | Other Music | 0.00 | 0.00 | 200.00 |
| 5.1261 | Choir Director | 0.00 | 0.00 | 500.00 |
| 5.1262 | Bell Choir Director | 0.00 | 0.00 | 500.00 |
| Total Music | | \$216.90 | \$2,404.38 | \$3,900.00 |
| 5.1260 | Association Dues | 330.00 | 330.00 | 335.00 |
| 5.1265 | Delegate Expenses | 300.00 | 300.00 | 100.00 |
| Total Association | | \$630.00 | \$630.00 | \$435.00 |
| 5.1280 | OCWM 5% of cont/ donations #1 | 250.00 | 2,500.00 | 3,000.00 |
| 5.1285 | Veterans of the Cross #2 CF | 0.00 | 20.00 | |
| 5.1289 | Strengthen the Church #4 Exp. | 0.00 | 65.00 | |
| 5.1290 | Food Pantry Exp. | 275.00 | 946.00 | |
| 5.1300 | Pastor's Discretionary Fund Exp. | 0.00 | 0.00 | 200.00 |
| 5.1303 | Neighbors in Need #3 Exp. | 110.00 | 130.00 | |
| 5.1304 | One Great Hour of Sharing #5 Exp. | 0.00 | 190.00 | |
| Total Benevolences | | \$635.00 | \$3,851.00 | \$3,200.00 |
| 5.1330 | Miscellaneous Expenses | 0.00 | 355.75 | 100.00 |
| 5.1332 | Fundraisers Exp. | 0.00 | 0.00 | 200.00 |
| 5.1335 | Missions Fund disbursement | 0.00 | 423.00 | |
| Total Miscellaneous Expenses | | \$0.00 | \$778.75 | \$300.00 |
| 5.1295 | Funeral expences | 0.00 | 351.00 | |
| 5.4236 | Minister #2 Ried Martin | 0.00 | 6,500.01 | 6,500.00 |
| 5.4237 | Mileage #2 Ried Martin | 0.00 | 1,021.80 | 1,022.00 |
| 5.4240 | Memorial Garden Exp. | 0.00 | 300.00 | |
| Total Expense | | \$8,927.51 | \$84,720.25 | \$102,586.00 |
| Difference | | (\$888.51) | \$8,245.94 | (\$18,436.00) |

First Congregational UCC of Onkama - Onkama MI
Presentation Budget Report

Thursday, October 24, 2024

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| Account # | Account Name | Yr Beg 01/2025 |
|-----------|-------------------------------------|--------------------|
| 5.1175 | Candles / Communion/Altar | 300.00 |
| 5.1180 | Copyrights | 250.00 |
| 5.1182 | Substitute Pastor | 700.00 |
| 5.1189 | Outreach Cards& postage | 150.00 |
| 5.1190 | Publicity | 500.00 |
| | Total Diaconate | \$1,900.00 |
| 5.1200 | Educational Materials | 100.00 |
| | Total Christian Education | \$100.00 |
| 5.1230 | Pianist | 2,400.00 |
| 5.1235 | Bell Music Expenses | 100.00 |
| 5.1245 | Choir Music Expenses | 300.00 |
| 5.1255 | Other Music (Praise) | 200.00 |
| | Total Music | \$3,000.00 |
| 5.1260 | Association Dues | 350.00 |
| 5.1265 | Delegate Expenses | 400.00 |
| | Total Association | \$750.00 |
| 5.1280 | OCWM 5% of cont/ donations #1 | 3,000.00 |
| 5.1300 | Pastor's Discretionary Fund Exp. | 200.00 |
| | Total Benevolences | \$3,200.00 |
| 5.1330 | Miscellaneous Expenses | 100.00 |
| 5.1332 | Fundraisers Exp. | 200.00 |
| | Total Miscellaneous Expenses | \$300.00 |
| | Total Expense | \$92,054.00 |

First Congregational UCC of Onkama - Onkama MI
Presentation Budget Report

Thursday, October 24, 2024

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Account # Account Name Yr Beg 01/2025

Income

| | | |
|--------|--|--------------------|
| 4.4020 | Contributions / Donations ¹ | 80,000.00 |
| 4.4150 | Fundraisers Inc. | 1,000.00 |
| 4.4181 | Perpetual Ministry Endowment | 9,000.00 |
| 4.4185 | Oil and Gas Revenues | 150.00 |
| | Total Income | \$90,150.00 |

Expense

| | | |
|--------|---|--------------------|
| 5.1010 | Minister's Salary | 40,000.00 |
| 5.1015 | Health Plan reimbursement | 1,649.00 |
| 5.1016 | Pastor's Mileage | 1,600.00 |
| 5.1017 | Health Savings Account/ Northwestern Mutual | 9,555.00 |
| 5.1022 | Eye & Dental / UCC Pension Board | 978.00 |
| 5.1030 | Education/Professional Exp. | 250.00 |
| | Total Minister | \$54,032.00 |

| | | |
|--------|---------------------------|--------------------|
| 5.1045 | Church Maintenance | 1,200.00 |
| 5.1050 | Electricity Church Exp. | 1,300.00 |
| 5.1055 | Natural Gas Church Exp. | 1,500.00 |
| 5.1060 | Telephone and internet | 1,800.00 |
| 5.1065 | Sewer Church Exp. | 1,200.00 |
| 5.1070 | Custodial Services | 1,100.00 |
| 5.1075 | Kitchen/Bathroom Supplies | 200.00 |
| 5.1080 | Elevator Expenses | 1,250.00 |
| 5.1090 | Insurance | 6,322.00 |
| 5.1095 | Snow Removal/ shoveling | 700.00 |
| | Total Church | \$16,572.00 |

| | | |
|--------|----------------------------|-------------------|
| 5.1105 | Parsonage Maintenance | 700.00 |
| 5.1110 | Electricity Parsonage Exp. | 1,700.00 |
| 5.1115 | Natural Gas Parsonage Exp. | 1,000.00 |
| 5.1125 | Sewer Parsonage Exp. | 600.00 |
| | Total Parsonage | \$4,000.00 |

| | | |
|--------|-------------------------------|-------------------|
| 5.1130 | Secretary Wages | 2,300.00 |
| 5.1131 | Payroll tax expense | 1,000.00 |
| 5.1135 | Copier& Paper Expenses | 600.00 |
| 5.1140 | Postage | 400.00 |
| 5.1146 | Mileage | 300.00 |
| 5.1147 | Treasurer's Wages | 2,200.00 |
| 5.1155 | Other Administration Expenses | 1,400.00 |
| | Total Church Office | \$8,200.00 |