

Regular Meeting of the Congregation



Congregation Report February 15, 2022



The First Church in Oberlin, United Church of Christ

106 N. Main Street, Oberlin OH 44074

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Firstchurchoberlin.org

Fellow First Church in Oberlin Congregants,

We have completed our second year as a Church in the COVID era and are once again facing a new year. During 2021, First Church opened its doors to in person worship under a somewhat strict policy providing for the health and security of our attendees. We continue to support on-line services. We have worked to improve our audio and visual broadcast capabilities with the faithful support of Andrew Garver in consultation with our Ministerial Staff and the Worship Committee.

We were unable to hold an in person Congregational meeting during 2021. Instead, we have conducted on-line meetings supported by both mail in ballots and electronic voting. Our Constitution directs us to have a regular meeting of the Congregation to approve the 2022 budget and to confirm the new members of the Nominating Committee. Both actions ensure the continuation of the operations of the Church in this new year.

We will again be unable to hold our January Congregational in person meeting due to the risk associated with the epidemic. Based on the recommendation of the Executive Council we propose the following.

1. With the support of the Chair of the Finance Committee, the Treasurer and the Moderator, **we will present the 2022 Budget electronically on Monday, February 7 at 7 PM via a Zoom meeting.** The budget will be included in the Annual Report for January 2022 and will be available prior to that meeting electronically. Hard copies may be obtained by request to the Office via pick-up or if required, by mail. If you have questions or concerns, prior to the meeting, please feel free to email the office office@firstchurchoberlin.org. Questions will also be entertained during the Zoom meeting.
2. Based on the recommendation of the Executive Council, we will not attempt to have an in person Congregational Meeting. This Annual Report includes in part a report of the 2021 Stewardship Committee, the 2022 Budget and the presentation of the Nominating Committee candidates for 2022. **We will conduct an on-line Congregational Meeting via Zoom on Tuesday, February 15 at 7 PM.** Invitations will be sent and links provided prior to the meeting. We will use electronic voting to confirm resolutions for approving the budget and electing the Nominating Committee.

Our continued hope is to return to a more inclusive in person worship with in person meetings as required later this Spring. The Executive Council and our Ministerial Staff working with the Reopening Committee remain close to this continuing crisis. Thanks to everyone for their patience and diligence.

Thank you again for your faithfulness to the Church and to our wider community. The calling and the work continue despite the challenges of these dark times.

Mike Schmid

Moderator

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AGENDA

Call to Order	Mike Schmid
Opening Prayer	Rev. David T. Hill
Membership Report	Mike Schmid
Report of the 2021 Stewardship Committee	Rev. Rollin Conway
Report of the Motions from the Executive Council	
The Council recommends to the congregation to vote on and approve the 2022 budget as presented and discussed.	Anne Schaum Mike Schmid Pete Richards
Presentation and Election of the Nominating Committee candidates*	Mike Schmid
New member for 2 year term: Linda Gates	
New member for 2 year term: Bob Longworth	
New member for 2 year term: Mike Schmid	
Closing Prayer	Rev. David T. Hill

*Note: The continuing members of the Nominating Committee are Erik Andrews, Jessica Dakos, and Robin Jindra.

MEMBERSHIP STATISTICS 2021

<i>Membership on January 1, 2021:</i>	Total	354
	Regular	326
	Associate	28
Summary of Membership Changes during 2021		
	Additions	6
	Removals	13
<i>Total Membership as of December 31, 2021</i>		347
Detail of Membership Changes during 2021		
<i>Regular Member Additions</i>	Baptism (adult)	0
	Reaffirmation of Faith	1
	Letter of Transfer	3
	Change in Status ¹	1
<i>Regular Member Removals</i>		
	Death	7
	Request	5
	Letter of Transfer	0
<i>Associate Member:</i>		
	Additions	1
	Removals ¹	1
Total Net Change in Membership		-7

¹Associate Member becoming a Regular Member

year --	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Weddings, ceremonies	1	0	2	0	4	0	1	0	0	0
Baptisms	0	0	1	1	1	3	0	2	2	1
Deaths	6	6	15	8	7	11	9	3	8	7
Judith Sheldon										1/17
Paul Schwaegerle										1/29
Norm Craig										3/7
Don VanDyke										6/22
Dayton Livingston										11/17
Jane Blodgett										11/28
Mary Louise VanDyke										12/12
Removed by letter of transfer or request	0	1	2	1	3	3	2	0	5	6
New Members	6	3	4	11	3	15	1	6	11	6
Avg. Sunday Worship Attendance	116	113	114	113	110	111	113	117	145*	69**

*2/3 year on virtual services - using computation based on avg. # of viewers

**1/2 year on virtual services, 1/2 year on hybrid - using computation based on avg. # of peak live viewers on Facebook and avg. # of people in-person

New Members—received on October 31, 2021:

Karyn Baumann
Bill Hamilton

Anjanette Hignett

New Members—received on November 13, 2021:

Jim and Jan Heron

STEWARDSHIP REPORT

Stewardship Committee Report of the 2021 Campaign for 2022 Pledges

Members of the Stewardship Committee for 2021-2022 are: Rollin Conway, Co-chairperson, Dale Preston, Co-chairperson & Secretary, Kristin Peterson, Tom Taylor, Dianna Steele, and John Gates. Ralph Thompson is the liaison from the Executive Council. Financial Secretary, Marty Buck, and Treasurer, Pete Richards, have helped provide data for this report, and have been invaluable resources throughout the year. We anticipate receiving additional pledges for 2022, so the final report may show an increase in the total number of pledges and the total amount pledged.

As always, our faithful financial support for the new year's operating budget will enable the success of our most important ministries. Every gift to the operating budget helps preserve the First Church endowment by minimizing the amount withdrawn to close the gap between our income and expenses. And perhaps most importantly, twenty percent of every dollar pledged is budgeted for outreach and mission, so if you have not yet turned in your pledge for 2022, please do so as soon as possible.

Year	Amount Pledged	# of Pledges	# of New Pledges	# of Increased Pledges	# of Same as Previous Year pledges	# of Decreased Pledges
2022	\$306,700	93	10	39	23	21
2021	\$272,441	95	17	24	41	13
2020	\$279,776	91	8	36	39	8
2019	\$303,671	100	14	53	25	8
2018	\$294,122	100	14	53	25	8
2017	\$303,859	103	6	50	35	12
2016	\$299,165	103	5	37	40	21
2015	\$302,821	105	14	45	33	13
2014	\$295,050	104	5	56	32	11

The First Church in Oberlin, U.C.C. - Oberlin OH
Balance Sheet as of December 31, 2021

Sunday, January 23, 2022

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Account #	Account Name	Beginning Balance	Previous Period Balance	Period Activity	YTD Balance
Assets					
Fixed Income					
1.00.013	UCC Cornerstone Church Builders Fund 1	10,659	10,789	133	10,922
1.00.014	UCC Cornerstone Church Builders Fund 2	0	75,000	0	75,000
1.00.080	Vanguard GNMA Asset	(10)	136,273	(723)	135,550
1.00.112	U.C.F. Fixed Income Fund	71	24,843	(63)	24,779
1.00.130	Loan to David Hill	2,286	(389)	389	0
	Fixed Income	\$13,007	\$246,516	(\$264)	\$246,251
Cash Accounts					
1.00.008	Northwest Checking Account	54,801	146,530	(39,350)	107,180
	Cash Accounts	\$54,801	\$146,530	(\$39,350)	\$107,180
Balanced Funds					
1.00.110	U.C.F. Moderate Balanced	252,578	317,364	10,531	327,895
	Balanced Funds	\$252,578	\$317,364	\$10,531	\$327,895
Equity Funds					
1.00.035	Parnassus Equity Income Fund	534,655	532,691	57,582	590,273
1.00.060	Vanguard Index Trust	856,812	744,864	84,793	829,657
1.00.111	U.C.F. Equity Fund	120,452	105,981	5,797	111,778
1.00.113	U.C.F. Beyond Fossil Fuels Fund	79,802	91,631	6,258	97,889
	Equity Funds	\$1,591,722	\$1,475,168	\$154,431	\$1,629,599
1.00.000	Accounts Receivable/Clients	526	0	0	0
	Total Assets	\$1,912,636	\$2,185,579	\$125,348	\$2,310,928
Liabilities					
2.00.000	Accounts Payable/Vendors	2,699	496	(496)	0
2.00.010	UCC Cornerstone Fund Revolving Credit Loan	25,000	0	0	0
2.00.015	UCC Cornerstone Fund Bridge Loan	391,008	354,216	(23,488)	330,727
2.00.850	Visa (01010860-0590)				
2.00.851	Pastor Visa - 0590	0	(108)	108	0
2.00.852	Office Manager Visa -0608	0	(597)	597	0
2.00.854	CE Visa -5789	0	(104)	104	0
	Total Visa (01010860-0590)	\$0	(\$809)	\$809	\$0
	Total Liabilities	\$418,707	\$353,903	(\$23,175)	\$330,727
Fund Balance					
3.20.060	Restricted Endowment Fund Balance	131,271	141,745	9,331	151,077
	Total Restricted Endowment Fund	\$131,271	\$141,745	\$9,331	\$151,077
3.20.070	Unrestricted Endowment Fund Balance	1,715,083	1,877,440	108,506	1,985,947
	Total Unrestricted Endowment Fund	\$1,715,083	\$1,877,440	\$108,506	\$1,985,947
	Total Endowment Fund	\$1,846,354	\$2,019,186	\$117,838	\$2,137,024
	Total Rental House	(\$9,719)	(\$1,839)	\$1,839	\$0
3.10.010	Restricted Expendible Funds Balance				
3.00.004	Campership Fund Balance	911	911	0	911
3.00.005	Choir Robe Fund Balance	308	308	0	308
3.00.006	Church Schl Offerings Balance	367	367	0	367
3.00.007	EC Discretionary Fund Balance	963	5,963	0	5,963
3.00.009	Flower Memorials Balance	(125)	(1)	120	118
3.00.012	Sabbatical Fund Balance	7,890	7,890	3,000	10,890
3.00.013	Barefoot Dialogues Balance	14,983	7,825	500	8,325
3.00.014	Hand Bell Maintenance Reserve	2,505	2,780	25	2,805
3.00.015	Choir Contingency Fund Balance	292	292	0	292

The First Church in Oberlin, U.C.C. - Oberlin OH
Balance Sheet as of December 31, 2021

Sunday, January 23, 2022

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Account #	Account Name	Beginning Balance	Previous Period Balance	Period Activity	YTD Balance
3.00.016	Pastor's Discretionary Fd Bal	172	841	(365)	476
3.00.017	Organ Maintenance Reserve Bal	3,900	5,091	108	5,199
3.00.019	Sanctuary Fund Balance	(3,794)	1,870	2,605	4,475
3.00.022	Study Books Balance	215	215	0	215
3.00.029	General Synod Delegate Balance	2,070	2,070	0	2,070
3.00.034	Youth Group Fund Balance	(18)	390	(190)	200
3.10.028	Faith Formation Balance	0	10,000	0	10,000
3.30.026	Mission Trip Balance	1,500	1,500	0	1,500
	<i>Total Restricted Expendable Funds Balance</i>	<i>\$32,140</i>	<i>48,317</i>	<i>\$5,802</i>	<i>\$54,120</i>
3.10.050	<i>Bright Ideas Fund Balance</i>				
3.00.025	Fellowship in the Square Balance	1,769	1,469	0	1,469
3.00.026	Music at the Meeting House Balance	(130)	540	0	540
3.00.028	Intergenerational First Church Day of Service	253	253	0	253
	<i>Total Bright Ideas Fund Balance</i>	<i>\$1,892</i>	<i>2,262</i>	<i>\$0</i>	<i>\$2,262</i>
	Total Restricted Expendable Funds	\$34,032	\$50,579	\$5,802	\$56,382
3.10.040	<i>Unrestricted Expendable Funds Balance</i>				
3.00.040	Misc Memorial Gifts	5,766	7,356	250	7,606
	<i>Total Unrestricted Expendable Funds Balance</i>	<i>\$5,766</i>	<i>7,356</i>	<i>\$250</i>	<i>\$7,606</i>
	Total Unrestricted Expendable Funds	\$5,766	\$7,356	\$250	\$7,606
3.00.001	Church Operations Balance	4,832	(13,548)	25,513	11,964
3.00.002	Prepaid Pledges	7,169	23,097	152	23,250
3.00.035	Clearing Account Fund Balance	4,122	(29)	250	220
3.00.043	Awaiting Destination Fund	400	77	(77)	0
3.00.070	Gift Annuity Balance	(9,853)	(10,721)	10,721	0
3.20.000	Campaign for the Future Balance	(395,227)	(251,331)	83	(251,248)
3.20.091	CFF Supplemental Balance	6,051	8,851	(13,852)	(5,000)
	Total Fund Balance	\$1,493,928	\$1,831,676	\$148,523	\$1,980,200
	Total Liabilities and Fund Balance	\$1,912,636	\$2,185,579	\$125,348	\$2,310,928



PHOTO: The choir returns

Investment Report for 2021

		4th QTR 2020	1st QTR	2nd QTR	3rd QTR	4th QTR
<u>Fixed Income Fund</u>						
Vanguard GNMA (#36)	VFIIX		\$149,098.47	\$149,074.91	\$149,285.61	\$135,550.40
UCF Fixed		\$68.20	\$24,395.00	\$24,918.98	\$24,843.10	\$24,779.15
Cornerstone 1		\$10,659.67	\$10,659.67	\$10,789.18	\$10,789.18	\$10,922.43
Cornerstone 2			\$75,000.00	\$75,000.00	\$75,000.00	\$75,000.00
<u>Total Fixed Income</u>		\$68.20	\$259,153.14	\$259,783.07	\$259,917.89	\$246,251.98
<u>Balanced Funds</u>						
UCF Moderate		\$301,845.89	\$308,731.53	\$322,058.80	\$317,364.24	\$327,895.75
<u>Total Balanced Fund</u>		\$301,845.89	\$308,731.53	\$322,058.80	\$317,364.24	\$327,895.75
<u>Equity Funds</u>						
Parnassus Income Trust Equity FD	PRBLX	\$534,655.01	\$494,906.26	\$538,009.45	\$532,691.36	\$590,273.39
Vanguard S&P 500 Index Trust*	VFINX	\$836,201.67	\$750,039.09	\$802,631.26	\$796,886.31	\$829,657.93
UCF Equity		\$121,135.52	\$102,055.93	\$108,119.88	\$105,981.49	\$111,778.86
UCF Beyond Fossil Fuels Fund		\$81,241.15	\$87,324.46	\$92,476.52	\$91,631.43	\$97,889.63
<u>Total Equity Funds</u>		\$1,573,233.35	\$1,434,325.74	\$1,541,237.11	\$1,527,190.59	\$1,629,599.81
<u>Total Investment</u>		\$1,875,147.44	\$2,002,210.41	\$2,123,078.98	\$2,104,472.72	\$2,203,747.54
<u>Quarterly Gain</u>			\$127,062.97	\$120,868.57	(\$18,606.26)	\$99,274.82
Total United Church Funds (UCF)		\$504,290.76	\$522,506.92	\$547,574.18	\$539,820.26	\$562,343.39
Dow:		30,606	32,982	34,503	34,129	36,338
S&P:		3,756	3,973	4,320	4,332	4,766



PHOTO: First Church volunteers gather around the turtle they scraped and painted as part of a Summer Service Project

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2021 for Church Operations
Wednesday, January 19, 2022

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Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
Income					
4.20.010	Pledges--Current		27,294.52	304,975.36	
4.20.015	Pledges--Current (Prepaid)		597.47	7,169.64	
4.20.020	Pledges--Previous Year		0.00	710.00	
	Total Pledges	282,416.00	\$27,891.99	\$312,855.00	111
4.20.040	Donations--Members	500.00	0.00	375.00	75
4.20.050	Donations--Non-members	4,000.00	0.00	5,205.00	130
4.20.060	Loose Offering	2,000.00	54.00	564.50	28
	Total Donations	\$6,500.00	\$54.00	\$6,144.50	95
4.21.000	<i>Benevolence - Denominational</i>				
4.21.010	Christmas Fund Inc.		1,580.00	1,800.00	
4.21.070	Neighbors in Need Inc.		50.00	1,565.00	
4.21.090	One Great Hour of Sharing Inc.		0.00	2,400.00	
4.21.110	Strengthen the Church Inc.		0.00	305.00	
	<i>Total Benevolence - Denominational</i>		<i>\$1,630.00</i>	<i>\$6,070.00</i>	
	Total Benevolence - Denominational		\$1,630.00	\$6,070.00	
4.21.001	<i>Benevolence - Non - Denominational</i>				
4.21.115	Souper Bowl Income		0.00	1,885.00	
	<i>Total Benevolence - Non - Denominational</i>		<i>\$0.00</i>	<i>\$1,885.00</i>	
	Total Benevolence - Non-		\$0.00	\$1,885.00	
	Total Special Offerings Income	12,000.00	\$1,630.00	\$7,955.00	66
	Total Contribution Income	\$300,916.00	\$29,575.99	\$326,954.50	109
4.25.013	Cornerstone Builders Fund Interest		396.99	1,186.65	
4.25.020	UCC Fund Income		0.00	5,990.67	
4.25.080	Investment Inc from Endowment		0.00	65,034.00	
4.35.030	Checking Acct Interest		0.00	7.45	
4.35.035	Pastor Loan Interest		(35.62)	0.00	
	Total Investment Income	78,286.00	\$361.37	\$72,218.77	92
4.00.001	Church Operations Misc Income		44.69	48,081.46	
4.25.090	Building Improvement and Repair		0.00	833.55	
4.30.030	Misc Room Rentals	2,500.00	155.00	2,640.00	106
4.45.015	Coffee Income	100.00	5.00	53.70	54
4.45.070	Worship-Flowers Income		0.00	(58.60)	
	Total Miscellaneous Income	\$2,600.00	\$204.69	\$51,550.11	104
4.25.097	Xfer from Parsonage Endowment Fund	102,687.00	51,470.00	51,470.00	0
4.35.040	Pastor Loan Principal		(9.06)	0.00	
4.42.590	Winter Retreat Income		550.00	550.00	
	Total Income	\$484,489.00	\$82,152.99	\$502,743.38	

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2021 for Church Operations
Wednesday, January 19, 2022

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Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
Expense					
	Minister Expense	\$125,603.00	\$13,693.76	\$128,676.89	102
	TOTAL MINISTER EXPENSE	\$125,603.00	\$13,693.76	\$128,676.89	102
	CE Dir Expense	\$67,226.00	\$6,110.78	\$74,726.31	111
5.42.500	CE Program				
5.42.013	Children/Youth-Designated		0.00	1,200.00	
5.42.520	Resources and Supplies	1,500.00	276.62	1,182.29	79
5.42.540	Youth Programs	600.00	132.44	132.44	22
5.42.545	Friday Night Hangout	300.00	0.00	0.00	0
5.42.570	Special Program Expense	1,000.00	0.00	924.50	92
5.42.580	Child Care	2,000.00	147.50	1,019.90	51
5.42.590	Winter Retreat	300.00	600.00	2,847.50	949
5.42.592	Summer Camp	2,000.00	0.00	2,061.25	103
	<i>Total CE Program</i>	<i>7,700.00</i>	<i>\$1,156.56</i>	<i>\$9,367.88</i>	<i>106</i>
	CE Program Expense	\$7,700.00	\$1,156.56	\$9,367.88	106
	TOTAL CE PROG EXPENSE	\$74,926.00	\$7,267.34	\$84,094.19	111
5.43.010	Our Church's Wider Mission	33,950.00	11,311.85	33,950.22	100
	Total OCWM	\$33,950.00	\$11,311.85	\$33,950.22	100
5.43.020	Outreach Benevol Allocations	18,979.00	0.00	13,900.00	73
5.43.025	Bongiorno Fund	1,451.00	1,451.00	1,451.00	100
5.43.030	Kilmer Supplement	3,136.00	3,136.00	3,136.00	100
5.43.035	Chicago, United, Eden Seminaries expense	3,554.00	0.00	3,554.00	100
	Total Ben Comm Allocations	\$27,120.00	\$4,587.00	\$22,041.00	81
5.21.000	Benevolence - Denominational Exp				
5.21.010	Christmas Fund Exp.		980.00	980.00	
5.21.070	Neighbors in Need Exp.		1,565.00	1,565.00	
5.21.090	One Great Hour of Sharing Exp.		100.00	2,380.00	
5.21.110	Strengthen the Church Exp.		305.00	305.00	
	<i>Total Benevolence - Denominational Exp</i>		<i>\$2,950.00</i>	<i>\$5,230.00</i>	
	Benevolence--Denominational		\$2,950.00	\$5,230.00	
5.21.001	Benevolence - Non-Denominational- (See Outreach)				
5.21.115	Souper Bowl Expense		0.00	1,885.00	
	<i>Total Benevolence - Non-Denominational- (See Outreach)</i>		<i>\$0.00</i>	<i>\$1,885.00</i>	
	Benevolence - Non-Denominational		\$0.00	\$1,885.00	
	Total Special Purpose Offering	12,000.00	\$2,950.00	\$7,115.00	59
	TOTAL BENEVOLENCES	\$73,070.00	\$18,848.85	\$63,106.22	86

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2021 for Church Operations
Wednesday, January 19, 2022

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Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
	Total Music Director Expense	\$15,628.00	\$1,281.52	\$15,378.24	98
	Total Organist Expense	\$10,564.00	\$880.35	\$10,564.22	100
	Total Other Directors Expense	\$7,388.00	\$1,725.00	\$3,080.00	42
	Total Other Music Expense	\$4,320.00	\$318.33	\$1,884.96	44
	TOTAL MUSIC EXPENSE	\$37,900.00	\$4,205.20	\$30,907.42	82
5.45.000	<i>Committees</i>				
5.45.010	Fellowship Committee	721.00	73.27	73.27	10
5.45.020	EC, Meetings & Retreats	125.00	0.00	0.00	0
5.45.040	Stewardship Committee	800.00	204.00	282.36	35
	<i>Total Committees</i>	<i>1,646.00</i>	<i>\$277.27</i>	<i>\$355.63</i>	<i>22</i>
5.45.015	Coffee Expense	150.00	82.38	263.73	176
5.45.016	Wednesday Night Supper Expense	600.00	399.14	590.66	98
5.45.044	<i>Witness Committee</i>				
5.45.045	Witness -- Membership	250.00	0.00	55.00	22
5.45.050	First Church United Fellowship	250.00	0.00	0.00	0
	<i>Total Witness Committee</i>	<i>500.00</i>	<i>\$0.00</i>	<i>\$55.00</i>	<i>11</i>
	Total Other Committee Expense	\$2,896.00	\$758.79	\$1,265.02	44
5.45.060	<i>Worship & Literature</i>				
5.45.062	Communion		0.00	61.75	
5.45.063	Bulletins		39.00	39.00	
5.45.064	Worship Resources - not literature		65.17	1,297.51	
5.45.065	Worship Resources		65.00	215.94	
	<i>Total Worship & Literature</i>	<i>1,995.00</i>	<i>\$169.17</i>	<i>\$1,614.20</i>	<i>81</i>
5.45.069	<i>Worship Program</i>				
5.45.070	Worship -- Flowers	200.00	265.00	335.00	168
5.45.080	Worship -- Guest Preachers	1,050.00	0.00	0.00	0
	<i>Total Worship Program</i>	<i>1,250.00</i>	<i>\$265.00</i>	<i>\$335.00</i>	<i>27</i>
	Total Worship Committee	\$3,245.00	\$434.17	\$1,949.20	60
	TOTAL COMMITTEE EXPENSE	\$6,141.00	\$1,192.96	\$3,214.22	52
5.46.000	<i>Office Manager's Salary and Benefits</i>	35,180.00	1,647.05	22,784.99	65
	Total Office Manager Expense	\$35,180.00	\$1,647.05	\$22,784.99	65
5.46.499	<i>Office Expense</i>				
5.46.500	Office Supplies	1,800.00	348.78	1,508.57	84
5.46.510	Postage	800.00	58.00	702.82	88
5.46.530	Copy Machine	6,500.00	473.46	3,990.21	61
5.46.540	Software	2,000.00	325.98	2,227.05	111
5.46.545	Computer Upgrade	500.00	0.00	76.63	15

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2021 for Church Operations
Wednesday, January 19, 2022

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Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
5.46.550	Internet, Website & Cable	1,600.00	4,275.66	5,757.92	360
5.46.560	Advertising	500.00	0.00	221.30	44
5.46.565	Audit Expense	2,000.00	0.00	3,675.00	184
5.46.571	Bank fees	400.00	97.13	1,101.84	275
5.46.580	PAYCHEX Service Fees	3,750.00	157.96	2,199.91	59
	<i>Total Office Expense</i>	<i>19,850.00</i>	<i>\$5,736.97</i>	<i>\$21,461.25</i>	<i>108</i>
	Total Office Expenses	\$19,850.00	\$5,736.97	\$21,461.25	108
	TOTAL CHURCH OFFICE EXP	\$55,030.00	\$7,384.02	\$44,246.24	80
	Total Sexton Expense	\$28,080.00	\$792.00	\$10,562.25	38
5.47.500	Electricity	3,000.00	225.71	2,820.00	94
5.47.510	Water	600.00	25.74	424.82	71
5.47.520	Sewer	500.00	19.92	233.60	47
5.47.530	Gas	1,000.00	112.74	1,266.08	127
5.47.540	Steam	7,800.00	655.00	7,831.04	100
5.47.550	Telephone	2,364.00	277.41	3,412.83	144
	Total Utilities Expense	\$15,264.00	\$1,316.52	\$15,988.37	105
5.47.560	Property Insurance	23,000.00	8,889.00	39,021.00	170
	Total Property Insurance	\$23,000.00	\$8,889.00	\$39,021.00	170
5.47.571	Fire Alarm System	5,640.00	0.00	6,273.26	111
5.47.575	<i>Church Supplies/Services</i>				
5.47.570	Cleaning Supplies		76.95	707.25	
5.47.573	Church Supplies/Service		0.00	3,816.98	
5.47.576	Spring water		0.00	(70.00)	
5.47.577	AED & Safety		165.89	1,168.35	
	<i>Total Church Supplies/Services</i>	<i>5,550.00</i>	<i>\$242.84</i>	<i>\$5,622.58</i>	<i>101</i>
5.47.579	Elevator	1,390.00	0.00	1,861.25	134
5.47.580	Building Improvement & Repair	20,000.00	(13,570.61)	17,395.83	87
5.47.585	Green Team	250.00	196.17	196.17	78
5.47.590	Grounds Maintenance	8,000.00	685.00	7,864.00	98
5.47.592	Refuse	650.00	80.34	881.58	136
5.47.595	Extraordinary Mainetnace Expense		0.00	26,200.00	
	Total Maintenance Expense	\$41,480.00	(\$12,366.26)	\$66,294.67	97
5.47.610	Worker's Compensation		36.15	318.85	
	Total Worker's Compensation		\$36.15	\$318.85	
5.00.001	Church Operations Misc Expenses		10,761.51	11,508.56	
5.30.035	External Expressions of Our Faith	300.00	278.40	278.40	93
5.47.565	Property Tax	4,295.00	1,839.70	4,523.41	105
	TOTAL CHURCH OPERATION	\$112,419.00	\$11,547.02	\$148,495.51	98
	Total Expense	\$485,089.00	\$64,139.15	\$502,740.69	
	Difference	(\$600.00)	\$18,013.84	\$2.69	

Narrative Budget 2022

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

INCOME - \$514,743

I. Pledges, Donations & Loose Offering - \$351,951

It is your generous giving that provides **68%** of First Church's income making it possible to carry out the ministry and mission at The First Church in Oberlin, UCC!



II. Church-Use and Investment Income - \$91,613

*Our carefully managed endowment benefits the church now and in the future. The payout rate of our endowment is **4.5%** for 2019.—**\$84,013**. Since **1992** our endowed funds have provided over **\$1.4 million dollars** of support to our operating fund while tripling in size.*

The size and location of our facility makes it an attractive rental space for many groups and organizations. Rental fees - **\$2,850**.

III. Extra Support - \$68,329

This amount is needed to balance our income to the expenses involved in operating the programs we wish to provide, for church members, the community, and the larger world. Our program drives our need for income!

Hopefully this need will be met by additional sources of income not yet discerned, and by efficient use of income in hand. If necessary, the shortfall will require an additional draw on the endowment, though the Parsonage Fund.



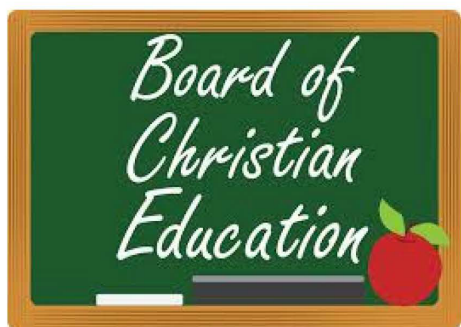
Narrative Budget 2022

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

EXPENSE - \$514,743

I. Worship & Spiritual Life -\$168,048

Worship is our common time together as a people of God. Planning for Worship involves a great deal of **Rev. David Hill's** time and energy as well as that of our **Director of Music and Organist, Thomas Bandy**. Worship supplies, choral scholars and musicians are included in this portion of the budget. Every portion of worship and pastoral care (including our **Called to Care Ministry**) is included here as well. The budget includes funding to be reserved for sabbatical.



II. Faith Formation -\$86,447

Our young people are an important part of our community at First Church. We demonstrate this through our support of Sunday School and youth programs. Adult education keeps our congregation informed and our faith uplifted.

Mission Trips occur every other year and are for youth and adults. Mission work in 2019 took place in Rockford, IL and was open to anyone 13 and older.

Cost is the biggest factor for participation in **Summer Camp**. Last year parents were only responsible for the deposit and 5 youth attended camp at Temples Hills and 2 youth attended camp in Colorado. Attending camp not only benefits Ohio Conference Outdoor Ministries but also continues children's faith. Under the direction of **Jennifer Bertoni, Director of Faith Formation**, First Church is a place to grow!

Narrative Budget 2022

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

EXPENSE (Cont.) - \$514,743

III. Mission & Outreach - \$81,381

We are a "5 for 5" congregation - supporting all five of the UCC—denomination-wide offerings. Because of your support, the Christian Outreach Committee allocates money to meet various local, regional, and global needs. The budgeted amount allocated is 20% of total pledges.

OCWM is our local support of our association, conference, and national denomination and is about 7% of our operating budget.



IV. Facilities - \$123,001

Our facilities (including the historic Meeting House) is a large part of our ministry in Oberlin, allowing us to be a home to many groups, to host events, provide recital space and worship and fellowship together. Custom Cleaning Services, GoGreen Landscaping, and volunteers diligently maintain our building and grounds, keeping them clean and welcoming.

Not included in the budget, but important to the preservation of our building, is the work done from grants and the Campaign for the Future campaign. The work has been done - new paint, inside and out, and new flooring are among the changes that have been made. Many thanks go to Gene Matthews and Mike Schmid for leading these projects. They have spent many hours overseeing the projects.

V. Administration - \$55,866

Each time you receive a bulletin to guide you through worship, catch up with the latest issue of *First Things First*, or interact with our Office Manager a portion of your of your giving is contributing to the administrative work of the church.

FIRST CHURCH IN OBERLIN

2022 Budget Summary

	<u>2020</u> <u>Actual</u>	<u>2021</u> <u>Budget</u>	<u>2021</u> <u>Actual</u>	<u>2022</u> <u>Budget</u>	% Increase (vs. 2021 Budget)	% of <u>Total</u>
INCOME						
Contributions:						
Pledges	303,871	282,416	312,855	325,000	15.1%	75%
Donations	7,195	6,500	6,145	7,000	7.7%	2%
Special Offerings	5,100	12,000	7,955	9,000	-25.0%	2%
Total Contributions	316,166	300,916	326,954	341,000	13.3%	78%
Investment Income	65,034	78,286	72,919	91,613	17.0%	21%
Building Improvement & Repair Supplement	54,174		834			
Transfer from Parsonage Endowed Fund	33,124	102,687	51,470	0	-100.0%	0%
PPP Loan			45,117	0		
Miscellaneous Income	1,130	3,200	5,449	2,850	-10.9%	1%
TOTAL NET INCOME	469,628	485,089	502,743	435,463	-10.2%	100%
EXPENSE						
Minister Salary & Benefits	123,926	125,603	128,677	122,446	-2.5%	
TOTAL MINISTER	123,926	125,603	128,677	122,446	-2.5%	24%
CE Salary & Benefits	64,300	67,226	74,726	76,847	14.3%	
Christian Education Program	5,292	7,700	8,168	9,600	24.7%	
TOTAL CHRISTIAN EDUC.	69,591	74,926	82,894	86,447	15.4%	17%
OCWM	32,925	33,950	33,950	35,000	3.1%	7%
Local Allocation, CUE	21,828	22,533	17,454	30,000	33.1%	
*Kilmer & Bongiorno Funds	2,135	4,587	4,587	5,191	13.2%	
Special Purpose Offering	6,707	12,000	7,115	9,000	-25.0%	
TOTAL BENEVOLENCES	63,595	73,070	63,106	79,191	8.4%	16%
Music Director Salary & Benefits	15,271	15,628	15,378	16,536	5.8%	
Organist Salary & Benefits	10,491	10,564	10,564	11,188	5.9%	
Choral Scholars	2,415	4,838	2,255	4,838	0.0%	
Music Assistants	2,000	2,550	825	2,300	-9.8%	
Music Program	841	4,320	1,885	3,420	-20.8%	
TOTAL MUSIC	31,018	37,900	30,907	38,281	1.0%	7%
Other Committees	2,354	2,896	1,265	2,475	-14.5%	
Worship	1,591	3,245	1,969	3,145	-3.1%	
TOTAL COMMITTEES	3,945	6,141	3,235	5,620	-8.5%	1%
Secretary/ Office Manager Salary & Benefits	35,485	35,180	22,785	34,766	-1.2%	
Office Expenses	20,552	19,850	21,461	21,100	6.3%	
TOTAL OFFICE	56,037	55,030	44,246	55,866	1.5%	11%
Cleaning & Setup Contractors	8,277	28,080	10,562	17,500	-37.7%	
Utilities	13,435	15,914	16,870	17,960	12.9%	
Property Insurance & Fire Alarm	25,026	28,640	45,294	41,316	44.3%	
Property Tax		4,295	4,523	0	-100.0%	
Operations & Maintenance	81,761	35,490	71,246	46,225	30.2%	
TOTAL OPER. & MAINT	128,499	112,419	148,495	123,001	9.4%	24%
TOTAL OPERATING EXPENSE	476,611	485,089	501,561	510,851	5.3%	100%
SURPLUS/(DEFICIT)	0	(0)	1,182	(75,388)		

*Supported by endowed fund

The First Church in Oberlin, 2022 Budget

	2020 Actual	2021 Budget	2021 Actual	2022 Budget	% Change over 2021 Actual	% Change over 2021 Budget	Difference between 2022 Budget & 2021 Actual
INCOME							
Contributions:							
Pledges--Current	284,749	282,416	304,975	312,701	2.5%	10.7%	7,726
Pledges--Prepaid	19,122		7,170	23,250			
Pledges--Prev. Year	0		710				
Total Pledges	303,871	282,416	312,855	335,951	7.4%	19.0%	23,096
Donations--Members	235	500	375	500	33.3%	0.0%	125
Donations--Non Members	5,874	4,000	5,205	5,500	5.7%	37.5%	295
Loose Offering	1,086	2,000	565	1,000	77.1%	-50.0%	436
Special Offerings	5,100	12,000	7,955	9,000	13.1%	-25.0%	1,045
Total Donations	12,295	18,500	14,100	16,000	13.5%	-13.5%	1,901
TOTAL CONTRIBUTIONS	316,166	300,916	326,954	351,951	7.6%	17.0%	24,997
Investment Income:							
Cornerstone Builder's Fund Interest	1,013		1,887	1,600			(287)
UCC Fund Income	5,852		5,991	6,000			9
From Endowment,(4.5% Draw)	65,034		65,034	84,013			18,979
NET INVESTMENT INCOME	65,034	78,286	72,919	91,613	25.6%	17.0%	18,694
Transfer from Parsonage Fund	33,124	102,687	51,470			-100.0%	(51,470)
Building Improvement & Repair	54,174		834		-100.0%		(834)
PPP Loan			45,117		-100.0%		
Miscellaneous Income:							
Fellowship							0
Church Rental	585	2,500	2,640	2,500	-5.3%	0.0%	(140)
Wednesday Night Supper	499	600	0	300		-50.0%	300
Coffee	45	100	54	50	-7.4%	-50.0%	(4)
Worship - Flowers		0	(59)		-100.0%		59
Miscellaneous			2,814	0			
TOTAL MISC. INCOME	1,130	3,200	5,449	2,850	-47.7%	-10.9%	(2,599)
TOTAL NET INCOME	469,627	485,089	502,743	446,414	-11.2%	-8.0%	(56,329)
EXPENSE							
MINISTER							
Salary & Housing	76,776	77,314	77,314	81,876	5.9%	5.9%	4,562
Pension	12,312	10,824	11,705	11,463	-2.1%	5.9%	(242)
Benefits (Health, Dental)	24,657	25,250	28,056	18,245	-35.0%	-27.7%	(9,811)
SSI Supplement	5,735	5,915	5,882	6,263	6.5%	5.9%	381
Travel & Expenses	275	1,800	1,543	1,800	16.6%	0.0%	257
Study Allowance	1,172	1,500	1,176	1,500	27.5%	0.0%	324
Sabbatical Expenses	3,000	3,000	3,000	3,000	0.0%	0.0%	0
TOTAL MINISTER	123,926	125,603	128,677	124,147	-3.5%	-1.2%	(4,530)
FAITH FORMATION DIRECTOR							
Salary	36,860	33,231	34,356	36,780	7.1%	10.7%	2,424
Pension	5,292	4,652	5,128	5,149	0.4%	10.7%	21
Benefits (Health, Dental)	19,090	25,250	32,259	31,079	-3.7%	23.1%	(1,180)
SSI	2,827	2,542	2,628	2,814	7.1%	10.7%	185
Travel & Expenses	231	1,050	270	525	94.4%	-50.0%	255
Study Allowance	0	500	85	500		0.0%	415
TOTAL FAITH FORMATION DIRECTOR	64,300	67,226	74,726	76,847	2.8%	14.3%	2,120

The First Church in Oberlin, 2022 Budget

	2020 Actual	2021 Budget	2021 Actual	2022 Budget	% Change over 2021 Actual	% Change over 2021 Budget	Difference between 2022 Budget & 2021 Actual
FAITH FORMATION PROGRAM							
Resources & Supplies	704	1,500	1,182	1,200	1.5%	-20.0%	18
Youth Programs	275	600	132	600	354.5%	0.0%	468
Friday Night Hangout	471	300	0	300		0.0%	300
Mission Trip	1,500	0	0	0			0
Special Program Expense	391	1,000	925	1,000	8.2%	0.0%	76
Child Care	620	2,000	1,020	2,000	96.1%	0.0%	980
Summer Camp	500	2,000	2,061	2,000	-3.0%	0.0%	(61)
Winter Retreat	831	300	2,848	2,500	-12.2%	733.3%	(348)
TOTAL PROGRAM	5,292	7,700	8,168	9,600	17.5%	24.7%	1,432
TOTAL FAITH FORMATION	69,591	74,926	82,894	86,447	4.3%	15.4%	3,552
BENEVOLENCES							
OCWM	32,925	33,950	33,950	35,000	3.1%	3.1%	1,050
Allocated by Committee	18,274	18,979	13,900	28,636	106.0%	50.9%	14,736
CUE	3,554	3,554	3,554	3,554	0.0%	0.0%	0
Discretionary BENEVOLENCES	54,753	56,483	51,404	67,190	30.7%	19.0%	15,786
*Kilmer Fund	1,335	3,136	3,136	3,584	14.3%	14.3%	448
*Bongiorno Fund	800	1,451	1,451	1,607	10.8%	10.8%	156
TOTAL BENEVOLENCES	56,888	61,070	55,991	72,381	29.3%	18.5%	16,390
Special Purpose Offerings	6,707	12,000	7,115	9,000	26.5%	-25.0%	1,885
MUSIC							
Director Salary	14,186	14,285	14,285	15,128	5.9%	5.9%	843
Director SSI	1,085	1,093	1,093	1,157	5.9%	5.9%	64
Travel/Education		250	0	250		0.0%	250
Organist Salary	9,745	9,814	9,814	10,393	5.9%	5.9%	579
Organist SSI	745	751	751	795	5.9%	5.9%	44
Choral Scholars	2,415	4,838	2,255	4,838	114.5%	0.0%	2,583
Music Club Dir.	1,000	900	700	900	28.6%	0.0%	200
Handbell Director	1,000	900	0	900		0.0%	900
Summer Organist		750	125	500	300.0%	-33.3%	375
TOTAL SALARY & BENEFITS	30,177	33,580	29,022	34,861	20.1%	3.8%	5,839
*Johnson/Drummond-Instr.		770	0	770		0.0%	770
Instrumentalists	35	850	285	500	75.4%	-41.2%	215
New Music & Supplies	18	500	0	250		-50.0%	250
Organ Maintenance Reserve	300	1,300	1,300	1,300	0.0%	0.0%	0
Piano Maintenance	150	600	0	300		-50.0%	300
Handbell Maintenance Reserve	338	300	300	300	0.0%	0.0%	0
TOTAL PROGRAM	841	4,320	1,885	3,420	81.4%	-20.8%	1,535
TOTAL MUSIC	31,018	37,900	30,907	38,281	23.9%	1.0%	7,374
COMMITTEES							
Fellowship	92	721	73	200	173.0%	-72.3%	127
Wednesday Night Supper	124	600	591	300	-49.2%	-50.0%	(291)
Coffee	304	150	264	300	13.8%	100.0%	36
EC, Meetings and Retreats	20	125	0	625		400.0%	625
General Synod Delegate Expenses	1,000		0				
Stewardship	503	800	282	800	183.3%	0.0%	518
Witness: Membership	313	250	55	125	127.3%	-50.0%	70
Witness: Kendal Fellowship		250	0	125		-50.0%	125
Worship & Literature	1,570	1,995	1,614	1,745	8.1%	-12.5%	131
Worship: Guest Preachers		1,050	0	1,200		14.3%	1,200
Worship: Flowers	21	200	355	200	-43.7%	0.0%	(155)
TOTAL COMMITTEES	3,945	6,141	3,235	5,620	73.7%	-8.5%	2,385

The First Church in Oberlin, 2022 Budget

	2020 Actual	2021 Budget	2021 Actual	2022 Budget	% Change over 2021 Actual	% Change over 2021 Budget	Difference between 2022 Budget & 2021 Actual
CHURCH OFFICE							
Secretary/ Office Manager Salary	30,285	30,685	21,126	32,295	52.9%	5.2%	11,169
Secretary/ Office Manager SSI	2,317	2,347	1,299	2,471	90.2%	5.2%	1,172
Secretary/ Office Manager Pension	2,884	2,148	360		-100.0%	-100.0%	(360)
TOTAL SALARY & BENEFIT	35,485	35,180	22,785	34,766	52.6%	-1.2%	11,981
Supplies	1,336	1,800	1,509	2,000	32.6%	11.1%	491
Postage	780	800	703	800	13.8%	0.0%	97
Copy Machine	6,747	6,500	3,990	6,700	67.9%	3.1%	2,710
Software	1,554	2,000	2,227	2,500	12.3%	25.0%	273
Technology support and supplies	2,355	500	77	2,000	2509.9%	300.0%	1,923
Internet, Website, and Cable	1,630	1,600	5,758	1,600	-72.2%	0.0%	(4,158)
Advertising	958	500	221	300	35.6%	-40.0%	79
Paychex Service Fees	4,160	3,750	2,200	1,500	-31.8%	-60.0%	(700)
Vanco Fees (new CW budget line)				1,200			
External Audit/Financial Audit		2,000	3,675	2,000		0.0%	(1,675)
Stock Transfer/ Bank Fees	1,033	400	1,102	500	-54.6%	25.0%	(602)
TOTAL EXPENSES	20,552	19,850	21,461	21,100	-1.7%	6.3%	(361)
TOTAL OFFICE	56,037	55,030	44,246	55,866	26.3%	1.5%	11,619
OPERATION & MAINTENANCE							
Cleaning Service & Setup Contractor	8,277	28,080	10,562	17,500	65.7%	-37.7%	6,938
Electricity	2,899	3,000	2,820	3,000	6.4%	0.0%	180
Water	1,063	600	425	750	76.5%	25.0%	325
Sewer	705	500	234	1,000	328.1%	100.0%	766
Gas	876	1,000	1,266	1,000	-21.0%	0.0%	(266)
Refuse	738	650	882	850	-3.6%	30.8%	(32)
Steam	5,240	7,800	7,831	7,860	0.4%	0.8%	29
Telephone	1,914	2,364	3,413	3,500	2.6%	48.1%	87
Property Insurance	18,156	23,000	39,021	35,556	-8.9%	54.6%	(3,465)
Property Tax		4,295	4,523	0	-100.0%	-100.0%	(4,523)
Church Operation Supplies/ Services	5,064	5,550	5,623	5,550	-1.3%	0.0%	(73)
Elevator	714	1,390	1,861	1,800	-3.3%	29.5%	(61)
Fire Alarm System	6,870	5,640	6,273	5,760	-8.2%	2.1%	(513)
Grounds Maintenance	7,072	8,000	7,864	8,000	1.7%	0.0%	136
Building Improvement and Repair	68,358	20,000	17,396	20,000	15.0%	0.0%	2,604
Green Team	100	250	196	250	27.4%	0.0%	54
External Expressions of Our Faith	160	300	278	300	7.8%	0.0%	22
Worker's Compensation	294		319	325	1.9%		6
Misc. Church Operations			11,509	1,000	-91.3%		(10,509)
Network Infrastructure				5,000			
Sound Technician (needs budget line)				4,000			4,000
Extraordinary Maintenance Expense (JB Roof)			26,200	0			
TOTAL OPER. & MAINTENANCE	128,499	112,419	148,495	123,001	-17.2%	9.4%	(25,494)
TOTAL OPERATING EXPENSES	476,611	485,089	501,561	514,743	2.6%	6.1%	13,182
SURPLUS (DEFICIT)	(6,984)	(0)	1,182	(68,329)			

*Supported by endowed fund