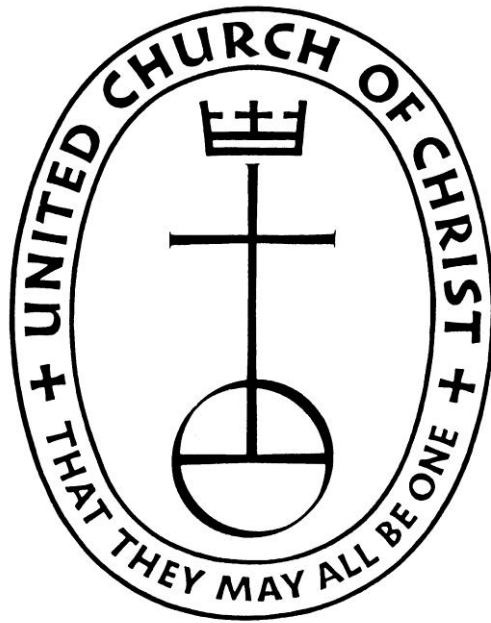


PLYMOUTH CONGREGATIONAL
UNITED CHURCH OF CHRIST
Fort Collins, Colorado



2024 ANNUAL MEETING
INFORMATION PACKET

Annual Congregational Meeting
February 4, 2024

OUR MISSION

is to **worship God**
and help **make God's realm visible**
in the lives of people,
individually and collectively,
especially as it is set forth in the
life, teachings, death, and living presence
of Jesus Christ.

We do this by

INVITING (evangelism)

Actively inviting others into our faith community, providing a safe welcome for a diverse people.

TRANSFORMING

Encouraging the spiritual growth of our members and engaging their ministry by nurturing their relationship with God, calling forth their gifts, and equipping them for Christian service.

SENDING (mission)

Joining others within broader communities to promote the integrity of creation and a more just, inclusive and peaceful world.

Dear Plymouth Family,

In this 120th year of Plymouth's ministry, we continue to reach out and expand our influence within our community and God's world... an essential part of our mission. To be sure, the landscape of church has changed dramatically since those first Volgadeutsch immigrants started worshipping in 1903, and successive waves of population growth and change continue to affect who we are as a congregation and how we worship God and further God's realm. (Imagine what our forebears would think of livestreaming and our "virtual balcony!")

Like the majority of mainline churches, we have faced major financial challenges during and following the pandemic. This has been accelerated by some of our largest pledging families moving away or dying. It is difficult for us to replace the community and financial contributions they so generously offered our congregation.

We can celebrate that we closed 2023 in the black — without touching any of our reserves to make up Operating deficits. (We have over \$300,000 in unrestricted funds.) This is not what we projected at the start of the year, but the welcome news is made possible by belt-tightening, staff reductions, and \$76,900 additional income from Plymouth Gives Day.

Your pledges continue to provide the vast majority of the funding for our congregation. In addition, our Share the Plate program generates more than \$10,000 in mission giving each year, which offset the reductions we made in last year's unrestricted giving for the Outreach & Mission Board. Other major fundraising efforts during the year include the Mission Marketplace and Homeless Prevention Sleepout (which in 2024 turns into Youth for Change). Tens of thousands of mission dollars each year have been disbursed from Designated and Reserve Funds, not part of the Operating Budget; in 2023 that total is \$61,446.

Even though it is not visible to most of us here at Plymouth, we continue to reduce our congregation's contributions to Our Church's Wider Mission, the UCC program that funds conference and national mission and ministry. We reduced our 2023 contribution by \$15,000 and are planning a further \$5,000 cut in 2024.

We are very fortunate to have a parking lot that generates up to \$66,000 a year in rental income, primarily from weekday parking. Some churches have large, historic endowments that augment their operating income. And while that is not the case at Plymouth, our parking revenue is the equivalent of a 4-percent payout from a \$1.65 million endowment.

Where else might we look for income? Both Marta and I are exploring partnerships that would provide income through the use of our building. This is in an embryonic stage, so stay tuned for further developments. Renting the parsonage next door at market rate will provide additional income after our lease with Barb Gregory concludes midyear.

Marta and I are working on plans to help grow our membership through targeted advertising and looking closely at ways we can make Plymouth even more extravagantly welcoming. You can help by inviting a friend who may need the gift of Plymouth in their lives. (That works far better than any advertising!) And when you see someone new at coffee hour, be sure to offer them a warm welcome.

We also will continue to encourage the participation of all our members in pledging. The Stewardship Board ran an excellent campaign last fall, and the Board is encouraging each of us to

“Strive Past Five,” growing toward pledging at least five percent of our household income. Approximately 70 Plymouth member families do not pledge financial support to sustain our congregation. About a dozen of those families do provide support through Plymouth Gives Day.

It is likely that Plymouth, like other churches, will be incorporating special fundraising as part of our anticipated income. I know that a handful of our members find it annoying to be asked to contribute on top of stretching to pledge generously. We will work this year on an “opt-out” contingency for members who so wish.

Having worked closely with the Stewardship Board, Budget & Finance Committee, Judy Barth, our Treasurer, and Phil Braudaway-Bauman, our Church Administrator, I give all of our folks who serve in those capacities heartfelt thanks. This is not easy work, and it is essential work.

As we contemplate our 2024 budget proposals, I would ask that we invite God’s presence into our deliberations. Church budgets are different than private sector, public sector, university, or nonprofit budgets. They are ministry and mission spending plans.

Leadership guru Peter Drucker once wrote that churches and other nonprofits don’t produce widgets or have products for sale. Instead, we help to produce changed lives. You can see that at the heart of our Mission Statement, and you can see it in the faces of grieving families, groups who use our building, refugee families from Afghanistan and Palestine, people who have been rejected by other churches, transformed people in the pews and in youth group, the lonely, and the ill.

Thank you for the gift of your skills, your prayers, your money, and your time, all of which make a palpable difference in the lives of people near and far. Working together, I look forward to a great 121st year of ministry and mission for Plymouth.

Shalom!

A handwritten signature in black ink, appearing to read "Hal", followed by a period.

The Rev. Hal Chorpenning
Senior Minister

Fair and Just Wages for Staff

Your professional staff members provide the backbone of worship, programming, and care at Plymouth. That isn't to say volunteers aren't important. On the contrary, our congregation could not function without amazing volunteers!

In line with our Strategic Plan, we have reduced staffing over the past three years, eliminating positions for adult education, a second part-time associate minister, and office manager (and adding a 15-hour-per-week administrative assistant). For this reason, our 2024 personnel budget is lower than it was for 2023.

All of us are aware of inflation over the last two years, with the cost of living increasing more than 12% in 2022 and 2023. Last year, the Personnel Committee recommended a 6% cost of living adjustment (COLA) for staff. Unfortunately, we were not able to fund the increase fully, and most staff received a 3% COLA. (The senior minister declined a COLA in favor of other staff receiving one.) For 2024, the Personnel Committee initially requested a 6% COLA, and later opted for a graduated COLA that allowed for a 3% increase for our higher-paid staff, 6% for midrange staff, and 15% for lower-paid staff. This helps to bridge the pay differential among staff positions.

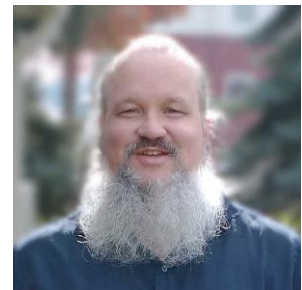
Plymouth uses the Rocky Mountain Conference Clergy Compensation Guidelines approved at the 2022 Conference Annual Meeting. (Guidelines are available at rmcucc.org under the "resources" tab. No adjustment was made in 2023.) As we think to the future, we will use the guidelines to attract and retain solid pastoral leaders.



Rev. Hal Chorpenning
Senior Minister



Rev. Marta Fioriti
Associate Minister



Mark Heiskanen
Dir. of Music/Organist



Brooklyn McBride
Dir. Christian Formation
for Youth and Children



Anna Broskie
IT/Communications
Coordinator



Annmarie Fore
Administrative Assistant



Phil Braudaway-Bauman
Administrator

**Plymouth Congregational Church
Annual Meeting 2024
Nominations Slate**

Leadership Council (officers + 4 at large)

Moderator	Adam Redavid
Vice Moderator	Terri Schulz
Past Moderator	Heather Siegel
Clerk	Megan Campain (1st one-year term)*
Treasurer	
Assistant Treasurer	
Member-at-Large	Mackenzie Wiggs (2nd term)
Member-at-Large	Sara Myers (1st term)*
Member-at-Large	Don Bundy (1st term)*
Member-at-Large	Lynne Soraci (1st term)*

** eligible for another term*

Christian Formation (6 total, new term runs 7/2023-6/2024)

Elaine Kim, co-chair	1st term, 2nd year*
Joanna Lemley, co-chair	1st term, 2nd year*
Liz McGrew	1st term, 2nd year*
Rena Matkins	1st term, 2nd year*
Bruce Ronda	Nominee for 2024
Bob Jeffrey	Nominee for 2024

** eligible for another term*

Congregational Life (6 total)

Eleni Thayer	1st term*
Meg Jeffrey	2nd term
Nina Burkhardt, co-chair	2nd term
Carlos Sosa	1st term*
Joan Langer	1st term*
Vicki Thompson	Nominee for 2024
Karyl Rice	Nominee for 2024

** eligible for another term*

Deacons (10 total)

Ken Morrison	1st term*
Marilu Theodore, chair	1st term*
Saralyn Laughlin	1st term*
Ruth Long	1st term*
Barry Long	1st term*
Kaki Woods	1st term*
Chris Gloor	2nd term
David Lee	Nominee for 2024
Anna Olsen	Nominee for 2024
Anne Spry-Huddleston	Nominee for 2024

** eligible for another term*

**Plymouth Congregational Church
Annual Meeting 2024
Nominations Slate**

Outreach and Mission (6 total)

Tamie Stadnick	2nd year, 1st term*
Marge Morgan	2nd year, 1st term*
Daryl Knoblock, chair	1st year, 2nd term
Laura Hill	Nominee for 2024
Anne Thompson	Nominee for 2024
Marilyn Votaw	Nominee for 2024

** eligible for another term*

Stewardship (6 total)

John Karbula, chair	1st year, 2nd term
Jack McGrew	2nd year, 1st term*
Jillian Harrison	Nominee for 2024
Verley Boulton	Nominee for 2024
Karyl Rice	Nominee for 2024
David Nielsen	Nominee for 2024

** eligible for another term*

Trustees (9 total, three-year terms)

Ken Morrison	1st term*
Carl Hane	1st term*
Bob Sturtevant, chair	1st term*
Bill DeMarco	Nominee for 2024
Greg Rutherford	Nominee for 2024
Brett Berlin	Nominee for 2024
Steve Spellman	Nominee for 2024
Zach Campain	Nominee for 2024

** eligible for another term*

Nominating Committee (6 total)

Denise Morrison, chair	2nd term
Tom Nesler	2nd year, 1st term
Stephanie Cotton-Maceta	Nominee for 2024
Marcia Hoefer	Nominee for 2024
Nancy Delap	Nominee for 2024
Brittney Sosa	Nominee for 2024

** eligible for another term*

Respectfully Submitted,
The Nominating Committee
Denise Morrison, chair
Lory Clukey
Saralyn Laughlin
Tom Nesler
Hal Chorpennig, ex officio

Plymouth Congregational United Church of Christ Annual Meeting – February 5, 2023

I. Call to Order – Claudia DeMarco, Moderator

Claudia called the meeting to order at 12:45 pm and thanked and welcomed everyone in person and on Zoom. We paused to troubleshoot Zoom connections and make sure anyone online could hear and participate.

II. Opening Prayer – Jane Anne Ferguson

III. Approval of Agenda – Claudia DeMarco

Anna Olsen moved to accept the agenda for today's meeting; Nic Redavid seconded. The motion passed.

IV. Approval of Minutes from the January 30, 2022, Annual Meeting

Judy Barth moved to approve the minutes from the 2022 meeting; Tom Dille seconded. Motion passed.

V. Summary of Senior Minister's Report – Rev. Hal Chorpenning

Hal's Senior Minister Report focused on the year's theme of embracing and extending Beloved Community. Beloved Community is committed to a truth more profound than our own experiences. Beloved Community is called to put justice and peace into practice, to live out self-giving love and service, and to commit to the realm of God here and now and unfolding. One challenge for Plymouth that Hal pointed out is in telling our own story; we don't always tell our story well, so Hal highlighted successes from the past year to help us see our own story.

Pastoral Care: Some of the highlights from pastoral care provided by Plymouth's clergy, Stephens Ministers and Calling and Caring Ministry were visiting elders, folks recovering from surgery and illness, and Viki Zwahlen, and counseling Plymouth members.

Ministry Teams: Hal highlighted both new and ongoing efforts by many of our active ministry teams – Faith Family Hospitality and Immigration and Refugee resettlement teams. Plymouth was also able to provide direct support to Darwish Darwish, a Palestinian student who reached out for help, and Rosa, a community member who asked for prayers during worship and was able to receive help from a team working to support her housing situation.

Public Witness: Plymouth continues to prioritize public support for inclusion including at the school board and Fort Collins events. Plymouth's Gun Violence ministry team is current planning a Gun Buyback event partnering with UCC Longmont. Plymouth pours energy into standing up for justice in Fort Collins.

Hal gave a general update on Sunday attendance: Online attendance is about the same as in-person attendance on Sundays. He also plugged the Plymouth App for another point of online connection.

Hal shared his thanks to the amazing search committee and his excitement for the call extended to Marta Fioriti. Hal also highlighted the dynamics with the current staff – best in 20 years! Currently more of the work of running the church is conducted by staff than by volunteers, for example: Treasurer position supported by Phil our administrator, communications and IT conducted by Anna, and childcare provided by staff on Sundays. Additionally, the clergy staff will be changing in 2023 from 2.5 full time clergy to just two.

Hal reviewed national trends in church attendance after Covid. Pew shows that 63% of Americans identify as Christians, and Colorado is one of the least religious areas. After Covid, 20 million Americans stopped attending church regularly. Currently our weekend attendance is about 200 people. The Deacons have been calling members to update our church rolls. More than 200 people have been taken off our membership rolls to more accurately reflect who is a current member of Plymouth. Some people have moved or left, and others are just out of the habit of participation. In general, this is a new world for the church.

In addition to changes in church attendance, the Minister hiring landscape is also very different. There are fewer full-time ministers, and fewer well-paying jobs. Retiring Baby Boomers leave more openings than we have new ministers in the church. Plymouth is generous and continues to pay ministers well.

Covid also changed Plymouth giving habits. In 2022 \$762,000 was pledged, and for 2023 \$768,000 was pledged so far – this is a less than 1% increase and our budget has a deficit again this year. If all members gave 5% of their income, there would be no budget shortfall.

We are a Beloved Community, but it is not easy. We are called to keep working on communicating truth in love and commit to attending whenever possible. Hal concluded with additional calls to action for our whole community: keep Plymouth in daily prayers, evaluate our giving, engage in your ministry, invite a friend who needs to gift of Plymouth in their life.

Parting gifts in gratitude were presented for Claudia and George, the departing officers from the Leadership Council.

VI. Slate Board and Committee Nominations – Adam Redavid, Nominating Committee

Adam presented the nominations for members of the Leadership Council and Church Boards. He began by thanking all of the current members of the Nominating Committee for serving with him.

Leadership Council - Heather Siegel, Moderator; Adam Redavid, Vice Moderator; Claudia DeMarco, Past Moderator; Lynne Soraci, Clerk; Judy Barth, Treasurer; Mary Stewart, Assistant Treasurer; Mackenzie Wiggs, Member-at-Large; Sara Myers, Member-at-Large; Don Bundy, Member-at-Large Lisa Koepke, Member-at-Large

Christian Formation (term runs 7/2023-6/2024) - Elaine Kim, co-chair 1st term, 2nd year; Joanna Lemley, co-chair 1st term, 2nd year; Liz McGrew; Renae Matkins; (1 vacancy)

Congregational Life - Meg Jeffrey (co-chair); Nina Burkhardt (co-chair); Eleni Thayer; Mark Koepke; (2 vacancies)

Trustees (three-year term) – Kathee Houser (chair); Carl Hane; Bob Sturtevant; Phil Hoefler; Dean Pearson; Bob Jeffrey; Ken Morrison; Dan Butcher; (1 vacancy)

Outreach and Mission - Daryl Knoblock (chair); Joyce DeVaney; Tamie Stadnick; Ron Graver; Marge Morgan; (1 vacancy)

Stewardship - Ross Lane (chair); Julie Karbula; Eric Siegel; John Karbula; Jodie Rankin; (1 vacancy)

Deacons - Judy Lane (chair); Bary Long; Ruth Long; Ken Morrison; Vicki Thompson; Kate Dunigan-AtLee; Chris Gloor; Nancy Sturtevant; Marcia Hoefler; Marilu Theodore; Saralyn Laughlin

There was a question about the vacancies, and Claudia encouraged anyone interested in serving to reach out to join a board. There were also some corrections and updates from the published list on the slides to match the above list of board and council members.

George Theodore moved to approve the slate of nominees; Nancy Sturtevant seconded. The motion passed.

VII. Staff Introductions and Gratitude

Recognition and thanks were offered for the Plymouth staff, especially in light of upcoming changes with Jane Anne's retirement and JT moving to his next position. Staff members who primarily work behind the scenes were also acknowledged and thanked.

- Hal Chorpenning – senior minister
- Jane Anne Ferguson – associate minister, Jane Anne will be retiring, upcoming celebration will be February 25th.
- JT Smiedendorf – bridge minister, JT will be concluding his 16 months of service with us also in February, upcoming celebration will be February 19th as he moves to his next position.
- Mark Heiskanen – Music director
- Brooklyn McBride – Director of Christian Formation for Children and Youth
- Anna Broskie – IT/Communications Coordinator
- Phil Braudaway-Bauman – Church Administrator
- Barbara Gregory – Church Office Manager

VIII. Updates from Committees under the Leadership Council and Gratitude

- Thank you to the pastoral relations committee!
- Personnel Committee update: Reviewed, revised, and updated personnel policies this year. Thank you to Ruth Long who is going off the committee this year. Request for another member of the committee if anyone is interested in joining.
- Thank you to the three- person annual financial review committee!

- Thank you to the Budget and Finance committee this year: Heather Siegel, Judy Barth, Laura Hill, George Theodore, and Phil Braudaway-Bauman.

IX. Budget Presentation – George Theodore

The budget for 2023 was presented, beginning with a review of the Year To Date for 2022 compared to the 2022 budget. The budget expected about \$802,000 in pledges, but the YTD amount was about \$762,000. The 2022 budget predicted a \$42,000 deficit, but the actual deficit was only about \$24,000 due to the Plymouth Gives event and the hard work of Phil with the Budget and Finance committee and not overspending.

The 2023 budget was presented in two alternative options – “Preferred” and “Proposed.” The proposed budget had more significant cuts to several budget categories, but was proposed because it had a smaller deficit.

The preferred budget included full cost of living increases for the entire staff, but the proposed budget had half sized COLA for the staff and Hal opted to not take an increase at all.

The proposed budget also included cuts to the Christian Formation and Outreach and Mission boards because these boards had access to other funds. It also reduced our contributions to UCC regional/national obligations by 30%.

Summary of the Congregation Discussion/Questions:

- Question: We have not cut our contribution to Our Church’s Wider Mission and UCC obligations in the past. What does that 30% go to?
 - Answer: Our contributions have been based on our church size in the past, and our enrollment is down. Hal expressed that cutting this contribution hurts, but we can spend our money on more local outreach through the O&M board and Share the Plate still.
- Hal added to the cost-of-living adjustment discussion. He noted that Social Security had an 8% raise, but this budget only offers a 3% raise to staff.
- The deficit is budgeted at about \$56,000, but the plan is to again reduce this deficit with fundraising opportunities and hopefully increased pledges.
- Jane Anne noted that the Christian Formation budget was reduced because the Youth Mission Trip fund was redesignated to “Children and Youth Ministry” to achieve wider goals than just mission trips for the youth. This gave the ministry access to a reserve fund of \$20,000.
- Share the Plate was clarified – 50% of loose offerings at services are sent to a designated STP fund and then sent on to the recipient group, 50% goes for general support of the church.
- Concerns were shared over the cut to the Outreach and Mission board because the board supports more groups than can be partnered with for STP in a year, as well as running other programs that STP does not address (examples: Planned Parenthood, Fort Collins Interfaith Council Membership). It was asked if the budget could be reconsidered mid-year if more money was raised.

- Answer: Yes, the budget could be reconsidered, especially for COLA for the staff and Outreach and Mission and OCWM contributions.
- Anne Thompson from the Gun Violence Ministry team requested that people join and help the ministry team to help with upcoming events.

Nancy Delap moved to approve the budget; Ken Freese seconded the motion. The motion passed with 1 opposed and 4 abstentions.

Phil Braudaway-Bauman added some final highlights on pledges by range, information also included in the printed update packets. 54% of pledges are between \$1-3,000 each and make up 22% of the pledge total. 7% of pledges give \$9,000 or more and make up 25% of the pledge total. The challenge is, can you move your family to the next block in the graph?

X. Other Business

Final thank you to the kitchen helpers!

XI. Closing Prayer – JT Smiedendorf

Meeting adjourned at 2:20 pm.

Respectfully submitted: Mackenzie Wiggs

Plymouth Congregational Church, UCC

Statements of Financial Position, DETAILED

As of December 31, 2023 and 2022

	December 31, 2023	December 31, 2022
ASSETS		
Current Assets		
Bank Accounts		
1072 Bill.com Money Out Clearing	\$ -	\$ 51
1100 Main Checking	186,168	152,427
1160 Money Market (Independent Financial)	106,580	106,523
1190 Petty Cash	50	50
Total Bank Accounts	292,797	259,050
Other Current Assets		
1210 UCC Cornerstone Fund-Money Market	153,792	152,455
1400 Investment Accounts	-	-
1460 Endowment Fund - UCF	231,778	198,262
1461 Investment Scholarship fund-UCF	6,871	5,772
Total 1400 Investment Accounts	238,649	204,034
Total Other Current Assets	392,441	356,489
Total Current Assets	685,238	615,539
Fixed Assets		
1500 Fixed Assets		
1510 Church Property	3,969,053	3,969,053
1520 Parsonage Prop	260,000	260,000
1715.0 Van Loan-Purchase Price	30,497	30,497
1720 Furniture & Fixtures	250,054	250,054
Total 1500 Fixed Assets	4,509,604	4,509,604
Total Fixed Assets	4,509,604	4,509,604
TOTAL ASSETS	\$ 5,194,841	\$ 5,125,143
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 Accounts Payable	\$ -	\$ -
Total Accounts Payable	-	-
Credit Cards		
2050 Mastercard	-	-
Total Credit Cards	-	-
Other Current Liabilities		
2100 Payroll Liabilities		
2150 PBUCC Employee Withheld	(0)	-
Total 2100 Payroll Liabilities	(0)	-
2300 Deposits Payable	975	975
2340 Funds pay Heifer Int'l	-	-
2345 Funds Pay to Crop Walk	250	100

Plymouth Congregational Church, UCC

Statements of Financial Position, DETAILED

As of December 31, 2023 and 2022

	December 31, 2023	December 31, 2022
2350 Funds payable to Food Bank	-	-
2355 Funds pay World Missions	-	250
2360 Funds Pay to RMC OGHS	100	-
2365 Funds Pay to RMC NIN	-	-
2370 Funds Pay to RMC Christmas Fund	1,497	2,830
2371 Funds pay to RMC Strengthen Church	-	-
2375 Funds pay to RAWDAT school	2,519	2,413
2380 Funds Pay to N2N	750	10,821
2381 La Foret assistance-COVID	-	-
2382 Global Hope UCC Covid Relief	-	-
2384 Funds Pay Immigrant Support	1,711	-
2385 Funds pay Share the Plate Partner	1,529	771
2390 Funds pay Special Proj/Offering	2,872	-
2391 Special Project	-	-
2392 UCF Dist Payable per Board Designation	930	1,126
2395 Funds Pay to Missions Mktplace Orgs	-	-
2410 Memorial Garden Prepaid Fund	5,130	5,130
2450 Deferred Revenue-Pledges	97,061	63,414
2500 Funds Pay as Fiscal Agent	-	-
Total Other Current Liabilities	115,324	87,829
Total Current Liabilities	115,324	87,829
Total Liabilities	115,324	87,829
Equity		
3600 Net Assets		
3610 Net Assets - Restricted		
3610.01 Sr. Min. Sabbatical Reserve	6,828	2,828
3610.02 Assoc. Min. Sabbatical Reserve	9,652	9,652
3610.03 Minister's Discretionary Reserve	1,484	3,459
3610.05 Worship Music Fund	4,728	7,354
3610.06 Office Equipment Reserve	1,730	1,200
3610.10 Children and Youth Ministry Fund	15,589	19,918
3610.12 Adult Mission Trip	546	546
3610.13 Habitat Mission Trip	-	1,043
3610.14 Habitat for Humanity - Local Build Fund	-	140
3610.18 Reserve for OWL Program	50	50
3610.20 Climate Action Ministry Reserve	674	-
3610.24 Community Assistance Fund	2,742	3,358
3610.25 Immigration Ministry Team	56	56
3610.26 Visiting Scholar Reserve	0	2,172
3610.29 Missions Marketplace Operations Reserve	397	19
3610.3 Bldg Maintenance-Trustees	11,465	11,465
3610.35 Memorial Garden Reserve	3,335	3,568

Plymouth Congregational Church, UCC

Statements of Financial Position, DETAILED

As of December 31, 2023 and 2022

	December 31, 2023	December 31, 2022
3610.4 Van MX/Replace	682	682
3610.5 All Church Retreat	1,608	1,608
3610.6 Service Fellowship	1,288	1,288
3610.7 Men's Fellowship	1,404	1,404
3610.80 Jesus Podcast Fund	4,923	-
3610.9 Women's Friendship	2,690	1,652
3610.90 Scholarship Fund		
3610.92 Scholarship Fund-Local-Reserve	5,241	5,241
3610.93 Scholarship Fund at UCF 690445	6,871	5,772
Total 3610.90 Scholarship Fund	12,112	11,013
3620.6 Endowment Funds		
3620.61 World Mission of the UCC-690440	135,064	118,121
3620.62 Christian Formation-690441	15,715	12,685
3620.63 Community Service-690442	32,553	27,090
3620.64 Infrastructure Improv.-690443	29,471	24,552
3620.65 Worship-Music-Art-690444	18,974	15,814
Total 3620.6 Endowment Funds	231,778	198,262
3630 Plymouth Needs & Opportunities Fund	1,019	1,019
3640 General Reserve Funds		
3640.2 Facilities Master Plan Reserve	5,000	5,000
3640.4 Audit Reserve	2,215	2,215
3640.5 Undesignated General Reserve	133,404	145,658
Total 3640 General Reserve Funds	140,619	152,873
Total 3610 Net Assets - Restricted	457,400	436,628
3650 Net Assets, Unrestricted	4,552,419	4,570,946
Total 3600 Net Assets	5,009,819	5,007,573
3900 Retained Earnings/Net Assets	-	-
Net Income	69,699	29,740
Total Equity	5,079,518	5,037,313
TOTAL LIABILITIES AND EQUITY	\$ 5,194,841	\$ 5,125,143

Plymouth Congregational Church, UCC

Statements of Activity, Detailed

Year-to-Date Through December 31, 2023 and 2022

	Jan - Dec, 2023	Jan - Dec, 2022
INCOME		
4000 Income		
4100 Pledges	\$ 782,245	\$ 762,407
4200 General Support	37,281	28,593
4310 Surplus from Previous Year	-	6,729
4400 Church Use	3,420	1,375
4500 Parsonage Rent	11,875	11,450
4550 Parking Lot Rental	63,615	60,855
4610 Money Market Interest	1,444	1,189
4700 Special Service/Rentals Personnel Fees	3,425	2,590
4725 Misc Income	81,980	80,568
4730 Designated Donations - Transaction Fees	4,367	-
4731 Designated Donations - Flowers	1,352	-
4732 Designated Donations - Food/Beverage	1,591	-
4733 Designated Donations - Mission Giving	150	-
Total 4000 Income	992,745	955,755
Total Income	992,745	955,755
Gross Profit	\$ 992,745	\$ 955,755
EXPENSES		
6000 Administration		
6010 Minister Discretionary	\$ 1,000	\$ 995
6015 Sr. Minister Professional Expen	2,132	1,658
6016 Sr. Min. Cont. Ed.	2,297	550
6018 Dir of Music Cont Ed	185	185
6019 Dir of Music Prof Expenses	14	97
6021 Associate Min FT Professional Exp	1,282	295
6022 Assoc. Min FT Cont. Ed.	1,156	-
6025 Associate Min 1/2 Prof Exp	3	204
6026 Assoc. Min. 1/2Cont Ed	-	-
6027 DCF - Child & Youth Cont Ed	-	677
6028 DCF - Child & Youth Prof Exp	-	-
6029 DCF - Adult Cont Ed	-	-
6029.1 DCF - Adult Ed Prof Exp	-	-
6035 Member Assistance	686	300
6040 Employee Gifts	216	116
6045.1 Office Copies	3,089	1,891
6045.3 Office Supplies	2,511	2,720
6046 Databases/Software	6,596	6,727
6050 Postage	3,040	2,707
6055 Office Equip Purchase	1,500	2,699
6060 Office Equip - Contract & Repair	1,496	2,372
6062 Tech Support	-	-

Plymouth Congregational Church, UCC

Statements of Activity, Detailed

Year-to-Date Through December 31, 2023 and 2022

	Jan - Dec, 2023	Jan - Dec, 2022
6065 Staff Professional Development	454	117
6070 Service/Bank Charges	291	221
6071 Merchant and Processing Fees	3,931	39
6075 Professional Services Fees	2,574	2,434
6080 Office Misc. Exp	-	105
6085 Website Design/Hosting & Email	563	522
6091 Leadership Council	934	316
6590.9 Background Checks for Personnel	568	431
Total 6000 Administration	36,517	28,379
6100 Deacons/Worship		
6145 Flowers	890	(51)
6150 Guest Minister	250	-
6155 Worship Supplies	1,334	1,555
6159 Streaming Worship	-	450
6167 Sabbatical-Interim Sr. Minister	4,000	4,000
6168 Sabbatical - Interim Assoc Min	-	-
6190 Calling & Caring Ministry	19	-
6191 Stephens Ministry	330	120
6193 First Aid	270	-
6590.8 Funeral/Wedding Coord Service Fees	570	390
Total 6100 Deacons/Worship	7,663	6,464
6200 Music		
6210 Sheet Music (Choir, Youth, Bell)	1,568	1,606
6225 Guest Musician	11,700	11,650
6230 Guest Organist/Pianist	600	400
6240 Misc Music Expense	174	4
6260 Piano Tuning	540	240
6275 Copyright Compliance	1,723	1,617
6280 Allocation of Music Bequest	(3,800)	(3,800)
Total 6200 Music	12,505	11,717
6300 Congregational Life		
6310 Kitchen Supplies	562	278
6320 Programs and Receptions	3,104	1,732
Total 6300 Congregational Life	3,666	2,010
6400 Outreach and Mission	5,000	15,000
6460 Stewardship		
6460.1 Stewardship Committee	684	-
Total 6460 Stewardship	684	-
6470 Progressive Evangelism		
6470.2 Bread for visitors	297	75
6470.3 Advertising	2,371	2,241
Total 6470 Progressive Evangelism	2,668	2,316
6480 UCC Support and Obligations		

Plymouth Congregational Church, UCC

Statements of Activity, Detailed

Year-to-Date Through December 31, 2023 and 2022

	Jan - Dec, 2023	Jan - Dec, 2022
6430.2 OCWM	30,950	44,000
6430.4 CUE Seminaries	600	600
6480.1 RMC Dues	6,900	7,010
6480.2 Platte Valley Assn Dues	-	-
6480.3 RMC Annual Meeting	1,237	100
Total 6480 UCC Support and Obligations	39,687	51,710
6500 Staff Search and Hire Expenses	1,599	1,648
Personnel Expenses		
Payroll Taxes	28,494	24,941
Personnel Compensation (Salaries/Wages, Housing, SECA Allow.)	570,519	587,440
Benefits: Pension	77,177	82,793
Benefits: Insurance - Health, Dental, Vision, Life/Disability	94,551	70,794
Other Personnel Costs	4,611	2,448
Total Personnel Expenses	775,352	768,416
6700 Special Programs		
6740 Strategic Planning	560	325
Total 6700 Special Programs	560	325
7000 Christian Formation		
6030 Resource Library	300	300
7050 Christian Formation Board	-	305
7100 Leadership Development	250	53
7111 Children/Youth Ed General	1,580	3,713
7241 OWL Class	370	360
7301 Middle/Senior High Youth	2,428	2,309
7411 Youth Confirmation Class	936	335
8000 Adult Education	719	526
Total 7000 Christian Formation	6,583	7,901
9000 Facilities		
9100 Trustees		
6576.15 Custodial Service Contract	7,500	7,500
6576.25 Sexton Events and Rental Compensation	510	190
9110 Custodial Supplies	1,274	625
9130 Bldg Ground MX	4,112	12,590
9131 Parking Lot Maintenance	-	1,720
9132 Snow Removal	1,150	1,236
9134 Landscape Maintenance	677	1,415
9140 Bldg Ground Reserve	-	-
9145 Parsonage Repair/MX	135	168
9150 Van MX/Replace	107	84
9170 AV Equipment	754	627
Total 9100 Trustees	16,219	26,155
9200 Utilities		
9210 Electric	6,934	5,582
9220 Gas	5,351	4,732

Plymouth Congregational Church, UCC

Statements of Activity, Detailed

Year-to-Date Through December 31, 2023 and 2022

	Jan - Dec, 2023	Jan - Dec, 2022
9230 Telephone	3,519	4,061
9240 Water	6,833	7,313
9250 Internet	2,641	2,459
9260 Trash Hauling	1,418	909
Total 9200 Utilities	26,695	25,057
9300 Property Tax		
9305 Church and Parking Lot Prop Tax	169	-
9310 Parsonage	2,584	2,612
9320 Exempt Property Report	77	77
Total 9300 Property Tax	2,831	2,689
9400 Insurance		
9410 Property & Liability	27,462	24,965
9420 Workers' Comp	4,020	3,952
9430 Van Insurance	1,601	1,525
Total 9400 Insurance	33,083	30,442
Total 9000 Facilities	78,828	84,342
Total Expenses	971,313	980,228
Net Operating Income	\$ 21,433	\$ (24,473)
Adjustments to Net Operating Income		
4850 Transfers Operating to Designated/Reserves	8,837	-
9550 Transfers Designated/Reserves to Operating	(67,214)	-
Total Adjustments to Net Operating Income	(58,377)	-
Other Income and Expenses		
4800 Designated Contributions	171,304	159,649
4810 Designated Receipts as Fiscal Agent	9,000	-
4900 UCF Investment Income/(Loss)	41,990	-
9500 Designated Expenses	(106,651)	(105,436)
9510 Designated Disbursements as Fiscal Agent	(9,000)	-
Net Other Income/Expenses	106,643	54,213
Net Income	\$ 69,699	\$ 29,740

Plymouth Congregational Church, UCC

2023 Income and Expense vs. Budget

2024 Budget

SUMMARY VIEW

See subsequent pages for Detailed View

INCOME

	2023 Budget and Actual			2024
	2023 Budget	2023 Actual	% of Budget	PROPOSED Budget
Pledges	\$ 812,604	\$ 782,245	96.3%	\$ 806,186
General Support and Contributions	30,000	37,281	124.3%	30,000
Surplus from Prior Year	-	-		21,433
Church Use	3,500	3,420	97.7%	3,500
Parsonage Rent	11,875	11,875	100.0%	21,800
Parking Lot Rental	64,005	63,615	99.4%	68,050
Money Market Interest	1,200	1,444	120.3%	5,800
Funeral/Wedding Income	-	3,425		-
Misc Income	1,000	12,533	1253.3%	8,510
Special Fundraising	-	76,907		16,189
Total Income	\$ 924,184	\$ 992,745	107.4%	\$ 981,467

EXPENSES

Administration	\$ 32,976	\$ 36,517	110.7%	\$ 37,284
Deacons/Worship	8,900	7,663	86.1%	3,700
Music	9,900	12,505	126.3%	13,100
Congregational Life	2,275	3,666	161.2%	4,710
Outreach and Mission	5,000	5,000	100.0%	10,000
Stewardship	1,600	684	42.7%	2,000
Progressive Evangelism	2,600	2,668	102.6%	2,800
UCC Support and Obligations	39,000	39,687	101.8%	34,015
Staff Search and Hire Expenses	500	1,599	319.8%	50
Personnel Expenses				
Payroll Tax Expense	28,503	28,494	100.0%	28,118
Personnel Compensation	574,185	570,519	99.4%	563,521
Personnel Benefits/Other	176,977	176,339	99.6%	176,837
Total Personnel Expenses	779,664	775,352	99.4%	768,475
Special Programs/Consultation	100	560	560.0%	-
Christian Formation	7,150	6,583	92.1%	12,150
Facilities				
Trustees	28,100	16,219	57.7%	27,550
Utilities	26,440	26,695	101.0%	26,087
Property Tax	2,780	2,831	101.8%	3,250
Insurance	33,644	33,083	98.3%	36,296
Total Facilities	90,964	78,828	86.7%	93,183
Total Expenses	980,629	971,313	99.0%	981,467
Net Operating Income	\$ (56,445)	\$ 21,433		\$ -

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

	2023 Budget and Actual			2024
	2023 Budget	2023 Actual	% of Budget	PROPOSED Budget
SUPPLEMENTAL REPORT				
Adjustments to Net Operating Income				
Transfers Operating to Non-Operating	-	8,837		-
Transfers Non-Operating to Operating	-	(67,214)		-
Total Adjustments to Net Operating Income	-	(58,377)		-
Non-Operating Income and Expenses				
Designated Contributions	-	171,304		-
Receipts as Fiscal Agent	-	9,000		-
UCF Investment Income/(Loss)	-	41,990		-
Designated Expenses	-	(106,651)		-
Disbursements as Fiscal Agent	-	(9,000)		-
Total Non-Operating Income/Expenses	-	106,643		-
Net Income / (Expense)	\$ (56,445)	\$ 69,699		\$ -

AN ORIENTATION TO PLYMOUTH'S FINANCES:

Two types of financial records portray the life and mission of Plymouth Church:

- The **Operating** accounts are a set of income and expense records for an individual fiscal year, organized into an **Annual Budget**. Each area of the church's ministry has a home within the Budget, and each year contains its own set of records of activity: Operating accounts start fresh at zero each January 1. The Statement of Activities and Budget Report portray activity in Operating accounts.
- **Non-Operating** accounts are **Designated and Reserve Funds** set up for particular purposes - in accounting lingo they are called **Liability** and **Restricted Net Asset** accounts. Non-Operating accounts are not tied to a budget as balances in Funds continue from one year to the next. The Statement of Financial Position portrays Non-Operating accounts, reporting on balances in all Funds.

In reporting, we tie these two spheres of activity together in a supplemental section at the bottom of our Budget Report and Statement of Activities. The previous page is a report of the 2023 Budget and Actual income and expenses, ending with a **Net Operating Income** figure. In the **Supplemental** information on this page we capture all Non-Operating activity in the Funds - designated contributions and expenses, transfers to and from Operating accounts, and investment income. The result: a **Net Income** figure that matches the total change in Assets for the year.

In summary, in 2023, **Net Operating Income was \$21,433**. Adding in all Non-Operating activity from Funds the church ended the year with **Net Income (change in Assets) of \$69,699**.

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

Income and Expense Accounts	2023 Budget	2023 Actual	2024 PROPOSED Budget	Comments
INCOME				
4000 Income				
4100 Pledges Received	\$ 772,604	\$ 782,245	\$ 786,186	
4100 Pledges: New Pledges during year	40,000	-	20,000	recvd \$19,090 in new pledges during 2023
4200 General Support and Contributions	30,000	37,281	30,000	
4310 Surplus from Previous Year	-	-	21,433	
4400 Church Use	3,500	3,420	3,500	
4500 Parsonage Rent	11,875	11,875	21,800	renegotiation of lease
4550 Parking Lot Rental	64,005	63,615	68,050	
4610 Money Market Interest	1,200	1,444	5,800	new higher interest account
4700 Funeral/Wedding Income and Service Fees	-	3,425	-	unbudgeted; income is offset by service fees
4725 Misc Income	1,000	5,073	2,550	credit card rewards redemption
4730 Designated Donations - Transaction Fees	-	4,367	4,300	
4731 Designated Donations - Flowers	-	1,352	1,000	
4732 Designated Donations - Food/Beverage	-	1,591	660	
4733 Designated Donations - Mission Giving	-	150	-	
4740 Special Fundraising	-	76,907	16,189	
Total Income	\$ 924,184	\$ 992,745	\$ 981,467	

EXPENSES

6000 Administration

6010 Minister Discretionary	\$ 1,000	\$ 1,000	\$ 1,500	\$500 added previously in Member Assistance
6015 Sr. Minister Professional Expen	2,500	2,132	2,500	
6016 Sr. Min. Cont. Ed.	2,400	2,297	3,100	Consulting: Formerly in Strategic Planning
6018 Dir of Music Cont Ed	600	185	600	
6019 Dir of Music Prof Expenses	175	14	175	
6021 Associate Min FT Professional Exp	800	1,282	1,000	
6022 Assoc. Min FT Cont. Ed.	1,000	1,156	1,500	
6025 Assoc. Min PT Prof Expenses	-	3	-	
6027 DCF - Child & Youth Cont Ed	700	-	700	
6028 DCF - Child & Youth Prof Exp	300	-	-	prof exp paid thru Children/Youth Fund
6035 Member Assistance	500	686	-	\$500 now in 6010 Discretionary fund
6040 Employee Gifts	100	216	175	
6045.1 Office Copies	1,900	3,089	4,624	new copier: usage and lease combined
6045.3 Office Supplies - Other	3,050	2,511	2,500	
6046 Databases/Software	6,760	6,596	6,642	
6050 Postage	2,700	3,040	2,900	
6055 Office Equip Purchase	1,500	1,500	500	
6060 Off. Equip.-Contract & Repair	2,372	1,496	-	new copier: usage and lease combined
6062 Tech Support	-	-	-	
6065 Staff Professional Development	200	454	250	
6070 Service/Bank Charges	250	291	-	Evergreen program closed
6071 Merchant Fees	-	3,931	4,300	Offset by designated transaction fees inc.

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

Income and Expense Accounts	2023 Budget	2023 Actual	2024 PROPOSED Budget	Comments
6075 Professional Services Fees	2,500	2,574	2,600	Payroll, tax filing, state registration fees
6085 Website Design/Hosting & Email	869	563	593	
6091 Leadership Council	350	934	675	
6590.9 Background Checks	450	568	450	
Total 6000 Administration	32,976	36,517	37,284	
6100 Deacons/Worship				
6145 Flowers	50	890	1,050	Offset by designated flower donations
6150 Guest Minister	250	250	250	
6155 Worship Supplies	1,300	1,334	1,300	
6159 Streaming Worship	200	-	200	
6167 Sabbatical - Interim Sr. Minister	4,000	4,000	-	sufficient funds in reserve, no need to budget
6168 Sabbatical - Interim Assoc Min	-	-	-	sufficient funds in reserve, no need to budget
6190 Calling & Caring Ministry	100	19	100	
6191 Stephens Ministry	2,000	330	500	
6192 Chancel Guild	-	-	-	
6193 First Aid	1,000	270	300	
6590.8 Wedding/Funeral Coordinator Service Fees	-	570	-	unbudgeted; income is offset by service fees
Total 6100 Deacons/Worship	8,900	7,663	3,700	
6200 Music				
6210 Sheet Music (Choir, Youth, Bell)	1,500	1,568	2,000	
6225 Guest Musician	9,500	11,700	10,500	no Easter or Xmas eve brass ensemble
6230 Guest Organist/Pianist	600	600	600	
6240 Misc Music Expense	50	174	200	
6260 Piano Tuning	400	540	550	
6275 Copyright Compliance	1,650	1,723	1,750	
6280 Allocation of Music Bequest	(3,800)	(3,800)	(2,500)	
Total 6200 Music	9,900	12,505	13,100	
6300 Congregational Life				
6310 Kitchen Supplies	275	562	960	Offset by designated food/drink donations
6320 Programs and Receptions	2,000	3,104	3,750	
Total 6300 Congregational Life	2,275	3,666	4,710	

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

Income and Expense Accounts	2023 Budget	2023 Actual	2024 PROPOSED Budget	Comments
6400 Outreach and Mission				In 2023, \$61,445 additional mission
6400 Outreach and Mission	5,000	5,000	10,000	spending occurred through Non-Operating
Total 6400/9500 Outreach and Mission	5,000	5,000	10,000	funds. See report, p. 13
6460 Stewardship				
6460.1 Stewardship Committee	1,600	684	2,000	
Total 6460 Stewardship	1,600	684	2,000	
6470 Progressive Evangelism				
6470.2 Bread for visitors	200	297	300	
6470.3 Advertising	2,400	2,371	2,500	
Total 6470 Progressive Evangelism	2,600	2,668	2,800	
6480 UCC Obligations				
6430.2 OCWM	30,800	30,950	25,800	
6430.4 CUE Seminaries	600	600	600	
6480.1 RMC Dues	6,900	6,900	6,315	
6480.2 Platte Valley Assn Dues	600	-	-	
6480.3 RMC Annual Meeting	100	1,237	1,300	
Total 6480 UCC Obligations	39,000	39,687	34,015	
6500 Staff Search and Hire Expenses	500	1,599	50	
6560 Payroll Expenses				
Payroll Tax Expense	28,503	28,494	28,118	
Personnel Compensation	574,185	570,519	563,521	
Benefits: Pension	79,139	77,177	76,016	
Benefits: Insurances	93,226	94,551	96,553	
Other Personnel Costs	4,611	4,611	4,268	
Total Personnel Expenses	779,664	775,352	768,475	
6700 Special Programs				
6740 Strategic Planning	100	560	-	
Total 6700 Special Programs	100	560	-	

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

Income and Expense Accounts	2023 Budget	2023 Actual	2024 PROPOSED Budget	Comments
7000 Christian Formation				
6030 Resource Library	300	300	300	
7050 Christian Formation Board	900	-	500	
7100 Leadership Development	1,000	250	500	
7111 Children/Youth Ed General	2,200	1,580	2,500	
7130 Cross-Generational Ministry	-	-	2,000	New account
7241 OWL Class	500	370	500	
7301 Middle/Senior High Youth	1,000	2,428	1,300	
7411 Youth Confirmation Class	600	936	1,200	
7420 Youth Board	-	-	500	New account
7430 Youth Meals	-	-	1,200	New account
8000 Adult Education	650	719	650	
8020 Visiting Scholar	-	-	1,000	New account
Total 7000/9500 Christian Formation	7,150	6,583	12,150	
9000 Facilities				
9100 Trustees				
6576.15 Custodial Service Contract	7,500	7,500	7,500	
6576.25 Sexton Service - Events/Rentals	-	510	-	
9110 Custodial Supplies	750	1,274	1,200	
9130 Bldg Ground MX	11,000	4,112	10,000	
9131 Parking Lot Maintenance	2,000	-	2,000	
9132 Snow Removal	2,500	1,150	2,500	
9134 Landscape Maintenance	2,000	677	2,000	
9140 Bldg Ground Reserve	-	-	-	
9145 Parsonage Repair/MX	1,000	135	1,000	
9150 Van MX/Replace	500	107	500	
9170 AV Equipment	850	754	850	
Total 9100 Trustees	28,100	16,219	27,550	
9200 Utilities				
9210 Electric	5,861	6,934	7,232	
9220 Gas	5,016	5,351	5,511	
9230 Telephone	4,061	3,519	3,196	
9240 Water	7,606	6,833	7,126	
9250 Internet	2,459	2,641	1,461	Connexion service savings
9260 Trash Hauling	1,437	1,418	1,560	
Total 9200 Utilities	26,440	26,695	26,087	
9300 Property Tax				
9305 Church and Parking Lot Prop Tax	-	169	170	
9310 Parsonage	2,700	2,584	3,000	
9320 Exempt Property Report	80	77	80	
Total 9300 Property Tax	2,780	2,831	3,250	

Plymouth Congregational Church, UCC
2023 Income and Expense vs. Budget
2024 Budget

Income and Expense Accounts	2023 Budget	2023 Actual	2024 PROPOSED Budget	Comments
9400 Insurance				
9410 Property & Liability	27,462	27,462	29,913	
9420 Workers' Comp	4,561	4,020	4,781	
9430 Van Insurance	1,621	1,601	1,601	
Total 9400 Insurance	33,644	33,083	36,296	
Total 9000 Facilities	90,964	78,828	93,183	
Total Expenses	\$ 980,629	\$ 971,313	\$ 981,467	
Net Operating Income	\$ (56,445)	\$ 21,433	\$ -	

SUPPLEMENTAL REPORT

Adjustments to Net Operating Income

4950 Transfers Operating to Designated/Reserves	\$ -	\$ 8,837	\$ -
9600 Transfers Designated/Reserves to Operating	-	(67,214)	-
Total Adjustments to Net Operating Income	-	(58,377)	-

Non-Operating Income and Expenses

4800 Designated Contributions	\$ -	\$ 171,304	\$ -
4890 Receipts as Fiscal Agent	-	9,000	-
4900 UCF Investment Income/(Loss)	-	41,990	-
9500 Designated Expenses	-	(106,651)	-
9590 Designated Disbursements as Fiscal Agent	-	(9,000)	-
Total Non-Operating Income/Expenses	-	106,643	-

Net Income / (Expense)	\$ (56,445)	\$ 69,699	\$ -
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Plymouth Congregational Church, UCC
Non-Operating Designated and Reserve Fund Expenses
2023

OUTREACH AND MISSION

From Dedicated Funds and of Designated Gifts

UCC Dille/Dunbar Fund (designated gift)	100.00	
Heifer International (designated gift)	50.00	
Habitat for Humanity (from Habitat Reserve Funds)	1,182.81	
Rawdat El Zuhur School child sponsorship program	1,200.00	
Neighbor to Neighbor/Youth Sleepout	10,821.30	
Ring Lake Ranch capital campaign	500.00	
Total Disbursements From Dedicated Funds and Gifts		13,854.11

UCC Offerings

One Great Hour of Sharing	2,369.60	
Neighbors in Need	631.00	
Christmas Fund	2,879.50	
Strengthen the Church	346.00	
Total UCC Offerings		6,226.10

Share the Plate Program

(Undesignated Sunday offerings and gifts marked "share" are split between a selected program and general Plymouth support)

Neighbor to Neighbor	770.75	
Homeward Alliance	1,158.46	
Faith Family Hospitality (Family Housing Network)	493.36	
Rocky Mountain Immigrant Advocacy Network	910.00	
Afghan Family Fund (at Heart of Rockies Church)	1,679.00	
Habitat for Humanity	622.24	
ISAAC of No. Colorado (Interfaith Solidarity and Accompaniment Coalition)	853.00	
McBackpack	617.94	
CSU Student Housing Support, Lutheran Campus Ministry	927.50	
RAWTools	1,078.50	
Hawaii Fire Relief (UCC Global H.O.P.E.)	555.74	
Buffalo Youth Nation Project	1,077.50	
Total Share the Plate Disbursements		10,743.99

Special Fundraising and Events

Turkey and Syria Earthquake Relief (UCC Global HOPE)	1,440.00	
Gun Buyback Event program costs	1,729.38	
Hawaii Fire Relief (UCC Global HOPE)	2,620.00	
Total Special Fundraising and Events		5,789.38

Missions Marketplace

Missions Marketplace Disbursements

Afghan Refugee Support	690.00	
Africa Bags	610.00	
Church World Service	892.00	
Coalition Poudre Valley Watershed	310.00	
CSU Student Housing Support, Lutheran Campus Ministry	780.00	
Habitat for Humanity	1,092.00	
Heifer International	1,255.00	
ISAAC of No. Colorado (Interfaith Solidarity and Accompaniment Coalition)	565.00	
La Familia/The Family Center	295.00	
La Fondita Latina	2,756.00	
Lango School Ethiopia (Murulle Foundation)	2,211.00	
Masazane Soup Kitchen	1,535.00	
Syrian Displaced Families Support	1,080.00	
Women's Small Business Loan Program (Murulle Foundation)	786.00	
Missions Marketplace Event Expenses	437.07	
Total Missions Marketplace Disbursement		15,294.07

Missions Marketplace proceeds transferred to other funds:

- To Children and Youth Ministry Reserve Fund: \$803.00
- To Rawdat School Designated Fund: \$1,306.00

Plymouth Congregational Church, UCC
Non-Operating Designated and Reserve Fund Expenses
2023

Community Assistance Fund Grants

Grocery gift cards for Palestinian Family support	200.00	
Food Bank of Larimer County	1,000.00	
ISAAC of Northern Colorado Newcomer Youth Winter Drive	1,500.00	
Faith Family Hospitality (Family Housing Network)	500.00	
Direct rental assistance to individual	500.00	
Total Community Assistance Fund grants		3,700.00

Endowment Distributions

UCC Global HOPE Worldwide Emergency Fund	2,345.00	
UCC Global HOPE USA Emergency Fund	1,500.00	
Rocky Mountain Conference, UCC general support	1,000.00	
Poudre Valley Schools McKinney-Vento homeless student support	993.00	
Total Endowment Disbursements for Mission		5,838.00

TOTAL DISBURSEMENTS OUTREACH AND MISSION:	\$ 61,445.65
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CHRISTIAN FORMATION

Visiting Scholar Event

Diana Butler Bass honorarium (<i>from Visiting Scholar Reserve, Children & Youth Ministry, and Ministers' Discretionary Funds</i>)	5,150.00	
Program costs for Visiting Scholar Event	847.03	
Purchase of Butler Bass books for sale	777.50	
Total Visiting Scholar Disbursements		6,774.53

Christian Formation General Program Costs

Youth/OWL Program costs (Endowment distribution)	559.00	
<i>Join or Die</i> film screening	200.00	
Children and Youth Ministry Fund: Program and Supplies	13,794.19	
Total Christian Formation General Program Costs		14,553.19

TOTAL DISBURSEMENTS CHRISTIAN FORMATION:	\$ 21,327.72
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RESERVE FUNDS AND SPECIAL PROJECTS

Office Equipment and Furnishings

Computer, monitor, webcam, office furnishings	970.25	
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Memorial Garden

Plaques, memorial stone	978.79	
Upkeep and repair	83.98	
Total Memorial Garden		1,062.77

Undesignated General Reserve Fund

LED electric lighting conversion (net costs after rebates)	4,933.00	
Associate Minister moving expense	5,028.86	
New member marketing mailing	2,291.78	
Total Undesignated General Reserve Fund Disbursements		12,253.64

Disbursements on Behalf of Others

Fiscal Agent for Women's Independence Scholarship Program <i>(support of CSU student survivor of domestic violence)</i>	9,000.00	
"Jesus Has Left the Building" Podcast <i>(disbursal of the podcast's grant funds)</i>	250.00	
Total Disbursements on Behalf of Others		9,250.00

Congregational Gifts to Departing Staff

For Associate Minister Jane Anne Ferguson	3,565.00	
For Bridge Associate Minister J.T. Smiedendorf	2,428.00	
For Office Manager Barbara Gregory	3,297.60	
Total Gifts to Departing Staff		9,290.60

Plymouth Music Series

Concert Collection for Musicians <i>(checks only; cash was given directly to musicians)</i>	50.00	
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TOTAL DISBURSEMENTS RESERVE FUNDS, SPECIAL PROJECTS:	\$ 32,877.26
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TOTAL NON-OPERATING AND RESERVE FUND EXPENSES:	\$ 115,650.63
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Plymouth Congregational Church, UCC
Operating Outreach and Mission Disbursements
2023

DISBURSEMENTS TO PLYMOUTH MINISTRIES AND EVENTS

Mission Marketplace	500.00
Ending Gun Violence Program	1,000.00
Climate Action Ministry	
Trash and recycling barrels	462.78
Ministry Reserve Fund	537.22
<i>Total Climate Action Ministry:</i>	1,000.00
Youth for Change	300.00

TOTAL DISBURSEMENTS TO PLYMOUTH MINISTRIES: 2,800.00

DISBURSEMENTS TO ORGANIZATIONS

Fort Collins Area Interfaith Council	
Grant	1,000.00
Membership Dues	200.00
<i>Total Fort Collins Area Interfaith Council:</i>	1,200.00
New Eyes Village	500.00
SPLASH Youth of Northern Colorado	500.00

TOTAL DISBURSEMENTS TO ORGANIZATIONS: 2,200.00

TOTAL OPERATING OUTREACH AND MISSION DISBURSEMENTS: \$ 5,000.00

Plymouth Congregational Church, UCC

2024 Proposed Budget

February 4, 2024

	2024
INCOME	PROPOSED
Pledges Received	\$ 786,186
New Pledges During Year	20,000
General Support Contributions	30,000
Prior Year Surplus	21,433
Church and Parsonage Rentals	25,300
Parking Lot Rentals	68,050
Interest and Misc	14,310
Fundraising	16,189
Total Income:	\$ 981,467

EXPENSES	
Administration	\$ 37,284
Deacons/ Worship	3,700
Music	13,100
Congregational Life	4,710
Outreach & Mission	10,000
Stewardship	2,000
Progressive Evangelism	2,800
UCC Support and Contributions	34,015
Personnel: Compensation	563,521
Personnel: Benefits/ Taxes / Other	205,005
Christian Formation	12,150
Facilities	93,183
Total Expenses:	\$ 981,467
Net Budget Income / (Expense)	\$ -

Plymouth Congregational Church's Financial Picture 2024

Some Questions and Answers

THE ROAD WE'VE TRAVELED

I don't remember budget problems in the past. What's changed?

In recent years – through 2021 – we benefited from unique, but one-time, sources of income – construction firms that paid to park their big rigs in our lot, and Federal COVID-related payroll assistance. These allowed us to ride out the COVID disruption with balanced budgets. But they masked a systemic problem – our ongoing regular funding was simply insufficient for our programmatic life.

What has happened recently?

Our 2022 budget included a gap of over \$115,600 – a planned draw of \$72,800 from reserves + a bottom-line deficit of \$42,800. Gaining \$91,100 against the budget, we closed 2022 with a LOSS of \$24,500, posted to Net Assets without drawing from Reserves.

Our 2023 budget had a bottom-line deficit of \$56,445 but relied on an optimistic \$40,000 in new pledges. Despite new pledges totaling only \$19,000 we ended 2023 with a heartening \$21,433 SURPLUS.

Both years benefited from aggressive trimming of expenses and a huge extra boost through Plymouth Gives Day, a mid-year fundraiser.

2024 – THIS YEAR'S MAP

Explain the 2024 Pledge budget.

The entire budget hinges on Pledges, representing 82% of operating income.

By mid-January we had received \$786,186 in stated Pledges. The Stewardship Campaign succeeded in receiving more timely responses from most members, though by mid-January still had not heard from several long-time contributors. Some non-respondents continue to give regularly, but we weren't able to include their gifts in our income plan, a significant challenge for the Budget and Finance

Committee's work and a burden to the Congregation's deliberations.

How does the proposed 2024 budget compare to 2023's experience?

INCOME: 2023's surplus of \$21,433 is listed in 2024 income, a way of keeping money already owned in the Operating bucket instead of rolling into Net Assets. **Parsonage rental** assumes a mid-year transition to a market rate. **Parking Lot Rent and Interest Income** include small increases.

EXPENSES: Proposed Operating Expenses in 2024 are budgeted at about \$10,150 more than was spent in 2023. Significant changes include:

- A reduction in Personnel costs by almost \$6,900 resulting from 2023 staffing changes. After two years of cost-of-living adjustments falling significantly behind inflation, the 2024 budget includes a graduated COLA, varying from 3% at higher wage levels to 15% at lower levels, flattening pay differentials.
- Our Outreach and Missions grants budget, reduced by 2/3rds in 2023, is increased by \$5,000 to a budgeted \$10,000 in Operating outlays. It's vital to note that most Mission-related disbursements flow from Designated/Reserve Funds, outside the Operating Budget; in 2023, these Fund-generated Mission outlays totaled \$61,446.
- Our Church's Wider Mission, our support of the regional and national UCC and to its mission in the world, has been reduced a further \$5,000, a 61% decrease in 2 years.
- New funding of \$5,000 is added to the Christian Formation budget. In 2023 the Board made heavy use of the Children & Youth Ministry Reserve fund for its programming, and we expect that Fund to continue to undergird CF activities.
- Music program costs are budgeted \$3,200 more than in 2023 (\$600 over actual expenses). Brass

ensembles for Easter and Christmas Eve, a big cost, are cancelled.

- Prior to 2023, designated gifts for food and drink (for coffee and to offset special events); for flowers; and for online transaction fees were subtracted from reported expense lines. This made our expenses appear smaller than they actually are. In 2024, we budget these contributions as **Miscellaneous Income**, and add the same amounts to the corresponding expense budgets. The two offset each other for a net expense of zero, but the structure more accurately portrays actual income and expense. Miscellaneous Income also now includes \$2,550 in anticipated credit card rewards redemptions.

Big Picture: What's our challenge?

The gap between income and expenses in the 2024 budget is \$16,189. Listed in the budget draft as a Fundraising item, it could also be closed by a draw from assets – undesignated reserve funds.

PLYMOUTH'S BUDGET AND ME

How can I help?

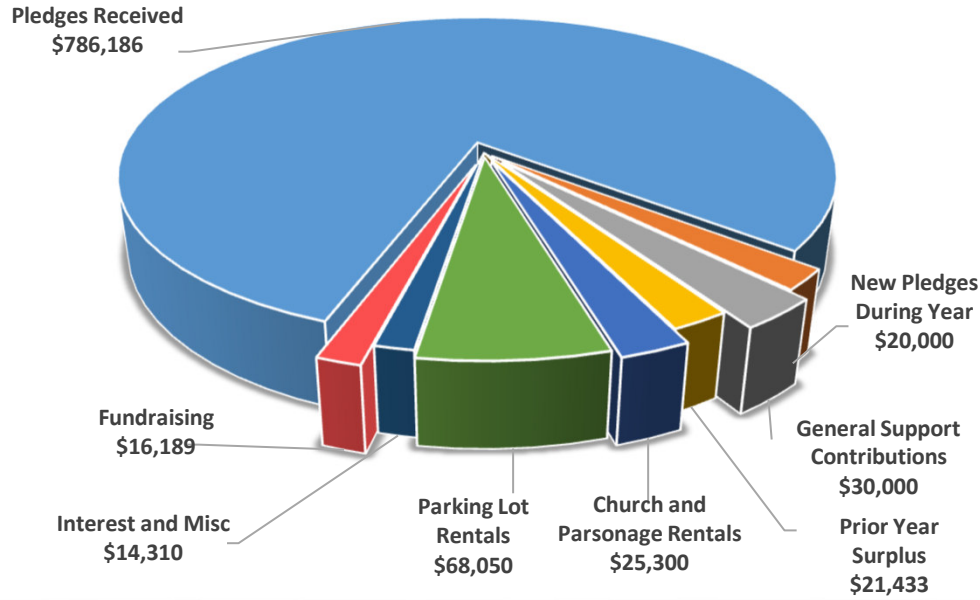
Each member of this community has access to a powerful action that makes more difference than any other single act: to positively respond to the Stewardship campaign with a pledge, no matter how small or large. Though the Stewardship Board worked assiduously to contact everyone, even some regular donors chose not to respond. This presented a difficult challenge for the Budget & Finance Committee in drafting a plan for the year. How to pledge? Use the pledge card in the pew, send an email to plymouth@plymouthucc.org, or go to <https://plymouthucc.org/pledge>.

What if I have more questions?

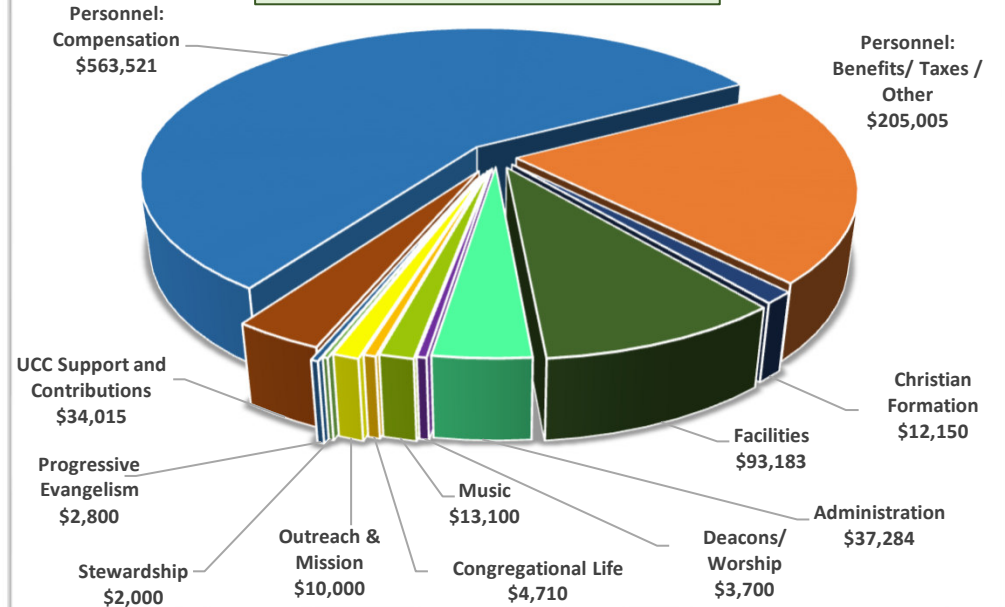
Contact Treasurer Judy Barth.

Plymouth Congregational Church, UCC
2024 Proposed Budget
 February 4, 2024

**2024 Proposed Budget
Income**



**2024 Proposed Budget
Expenses**



TOTAL INCOME:	\$ 981,467
TOTAL EXPENSES:	\$ 981,467

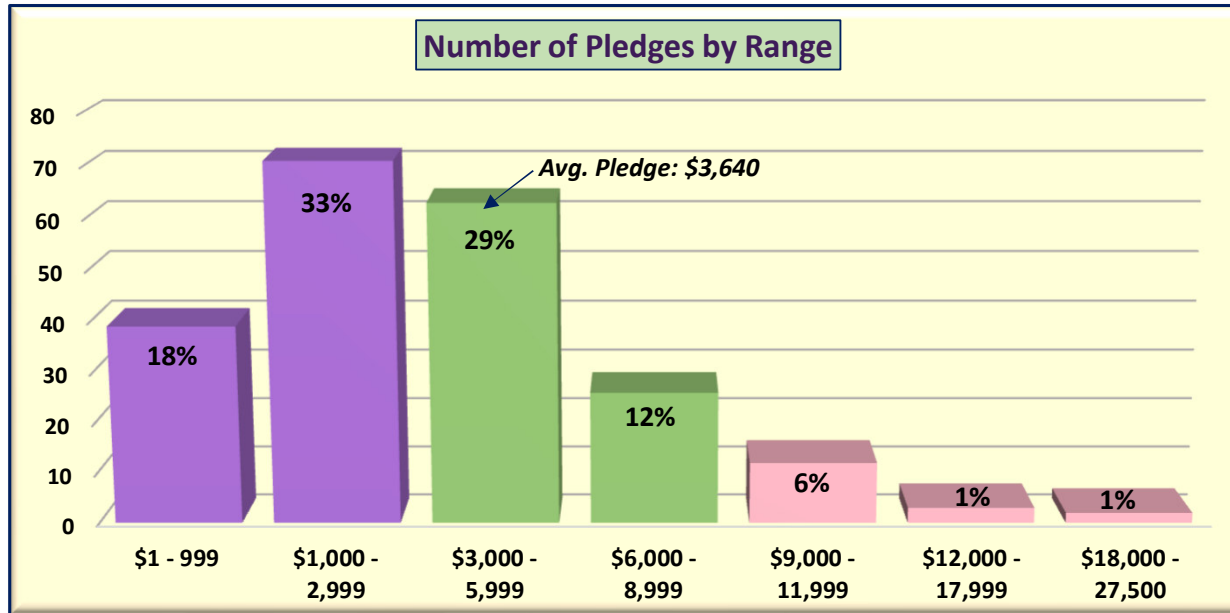
Plymouth Congregational Church, UCC

By the Numbers...

Pledging At Plymouth in 2024

Pledge Contributions Make up 82% of our Income Budget

- Total Pledges Received: 216
- Total Pledged Amount: \$786,186
- Average Pledge: \$3,640



UP TO \$2,999:

Our largest group of pledgers (51% of all pledgers) are **those who give up to \$2,999** (purple blocks). Combined, **they contribute 18%** of the total dollars pledged.

\$9,000 UP TO \$27,500:

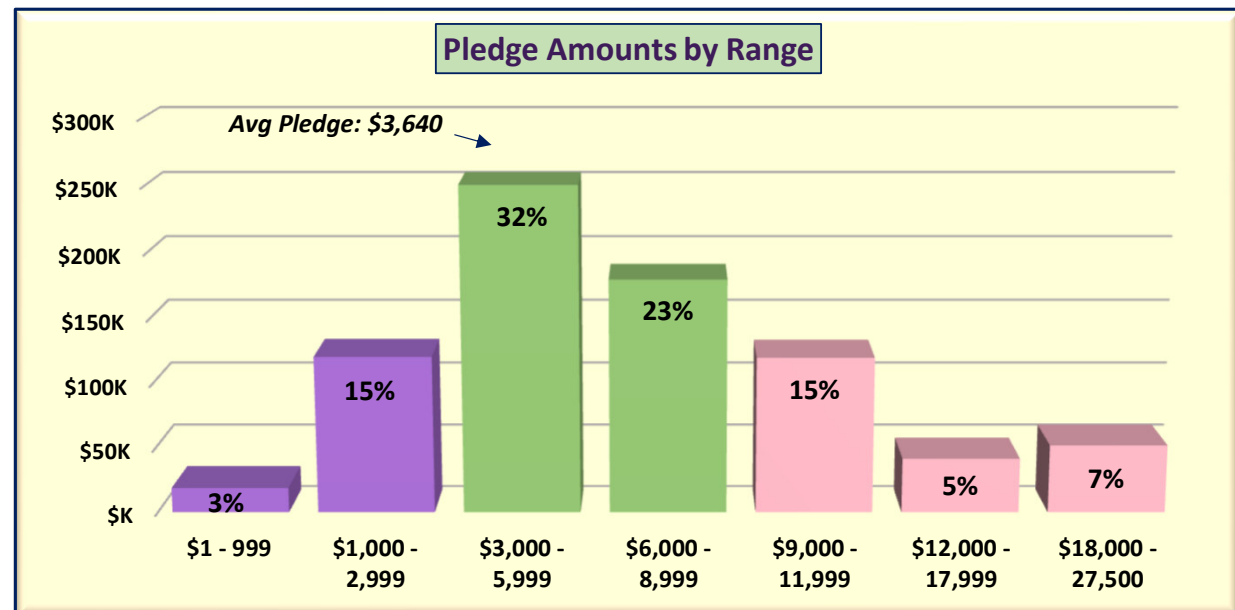
A small group of 8% of our pledgers **gives more than \$9,000 each** (pink blocks). Collectively, they **add a full 27%** to the total pledged amount.

IN BETWEEN:

Two out of every five Plymouth donors (41%) place themselves in the middle, **pledging from \$3,000 to \$8,999** (green blocks). As a group **they provide 55%** of the total amount pledged.

BECAUSE EVERY PLEDGE COUNTS!

No matter in which group you find yourself, know that your pledge makes a difference! ***It's all together, one pledge after another, that we build our resources for the year.***



Many thanks to the members of our **Budget & Finance Committee** for their work on the 2024 budget and also for working last year to keep our costs under control. Thanks also to the **Stewardship Board** for the fantastic pledge campaign last October and also Plymouth Gives Day. And special thanks to our treasurer, **Judy Barth**, and church administrator **Phil Braudaway-Bauman**.

Budget & Finance Committee

Adam Redavid, *chair*
Judy Barth, *treasurer*
Ross Lane
Laura Hill
Phil Braudaway-Bauman, *staff*
Hal Chorpensing, *ex officio*

Stewardship Board

Ross Lane, *chair*
John Karbula
Julie Karbula
Jack McGrew
Jodie Rankin
Eric Siegel
Hal Chorpensing, *ex officio*

Information on Plymouth's finances – the current budget, monthly financial statements, a FAQ sheet, and a report on pledging – can be found year-round on the budget page of our website:

www.plymouthucc.org/budget