

**Income & Expense Report**

**Sept and October to 10/11/24**

	Actual
<b>Income</b>	
Personal Giving Plan	\$ 29,312.67
Plate	\$ 1,719.00
Rental	\$ 501.50
Miscellaneous and Sales Tax Reimb.	\$ 1.17
Transfers from Reserves	\$ -
<b>Total Income</b>	<b>\$ 31,534.34</b>
<b>Expenses</b>	
Benevolences	\$ 1,701.66
Contract Services/Acct Review Fees	\$ 1,280.90
Facilities and Equipment	\$ 8,449.17
Prog. Committees	\$ 1,203.01
Meetings and Tithes (UCC)	\$ -
Office Administration and Operations	\$ 8,631.43
Wages and Benefits	\$ 17,340.13
Business Expense	\$ 99.71
Other Types of Expenses	\$ -
<b>Total Expenses</b>	<b>\$ 38,706.01</b>
<b>Net Income</b>	<b>\$ (7,171.67)</b>

2024 YTD		
Budget	Actual	Diff.
\$ 276,031.70	\$ 250,900.35	\$ (25,131.35)
\$ 20,833.30	\$ 17,633.37	\$ (3,199.93)
\$ 35,416.60	\$ 28,815.70	\$ (6,600.90)
\$ 2,083.30	\$ 3,648.96	\$ 1,565.66
\$ 12,500.00	\$ 9,908.00	\$ (2,592.00)
<b>\$ 346,864.90</b>	<b>\$ 310,906.38</b>	<b>\$ (35,958.52)</b>
\$ 7,083.40	\$ 6,001.66	\$ 1,081.74
\$ 16,909.20	\$ 12,165.80	\$ 4,743.40
\$ 67,468.30	\$ 59,626.85	\$ 7,841.45
\$ 12,749.80	\$ 5,945.25	\$ 6,804.55
\$ 19,208.20	\$ 6,017.30	\$ 13,190.90
\$ 34,177.50	\$ 33,885.71	\$ 291.79
\$ 184,848.70	\$ 147,014.70	\$ 37,834.00
\$ 1,166.80	\$ 315.49	\$ 851.31
\$ 1,916.70	\$ 3,389.00	\$ (1,472.30)
<b>\$ 345,528.60</b>	<b>\$ 274,361.76</b>	<b>\$ 71,166.84</b>
<b>\$ 1,336.30</b>	<b>\$ 36,544.62</b>	<b>\$ 35,208.32</b>

Annual	
Budget	% (remaining)/available
\$ 330,638.00	-24%
\$ 25,000.00	-29%
\$ 42,500.00	-32%
\$ 2,500.00	46%
\$ 15,000.00	-34%
<b>\$ 415,638.00</b>	<b>-25%</b>
\$ 8,500.00	29%
\$ 20,291.00	40%
\$ 80,962.00	26%
\$ 15,300.00	61%
\$ 23,050.00	74%
\$ 41,013.00	17%
\$ 221,818.62	34%
\$ 1,400.00	77%
\$ 2,300.00	-47%
<b>\$ 414,634.62</b>	<b>34%</b>
<b>\$ 1,003.38</b>	<b>should be at 21% remaining YTD</b>

Painting of the back wall of the building was paid from 2023 reserves as well as a portion of a going away gift for Gene. Painting expense is part of Facilities and Equipment expense and Gene's gift is other types of expenses.

\$2975.00 other expense is related to gift expense for Gene.

Cash Report

10/11/2024

Beginning Cash Balances  
8/31/2024

Cash Balance as of

10/11/2024

**Operating**                    \$ 3,470.98  
  \$ 3,470.98

**Operating**                    \$ 9,261.32  
  \$ 9,261.32

**Trustee**

prepaid 2023 funds        \$ -  
prepaid 2024                \$ 51,799.34  
Geothermal reserve        \$ -  
Ministry Fund Escrow    \$ 15,873.22  
TOTAL Trustee funds      \$ 67,672.56

**Trustee**

prepaids 2023              \$ -  
prepaids 2024              \$ 39,000.00  
Geothermal reserve        \$ -  
Ministry Fund Escrow    \$ 21,607.97  
TOTAL Trustee funds      \$ 60,607.97

UCF Cash and Equivalent Fund I \$ 100,000.00  
Term Certificate UCC Cornersto \$ 20,000.00

UCF Cash and Equivalent Fund Money Mar \$ 100,000.00  
Term Certificate UCC Cornerstone \$ 20,000.00

**Total Assets**                    \$ 91,143.54

**Total Assets**                    \$ 89,869.29

Credit Cards Due            \$ 1,868.01  
Other special funds        \$ 15,873.22  
Payroll Liabilities         \$ 3,574.90  
Deposits Held-Keys        \$ 2,197.00  
**Total Liability**                \$ 23,513.13

Credit Cards Due            \$ 1,095.00  
Other special funds        \$ 21,607.97  
Payroll Liabilities         \$ 4,035.54  
Deposits Held-Keys        \$ 2,197.00  
**Total Liability**                \$ 28,935.51

**Ending Balance**                \$ 67,630.41

**Ending Balance**                \$ 60,933.78  
**number of months average \$35K expense**      **1.74**

Fund Balances	
Benevolence Van Fund	\$ 867.80
Faith Vote Fund	\$ 1,540.00
Crop Walk	\$ 25.00
Hurricane Helene Relief Funds	\$ 5,840.00
Handbell Fund	\$ 619.89
Memorial Funds	\$ -
Choral Scholars Fund	\$ 2,330.00
Undesignated Benevolence Fund	\$ 140.43
Feed Our Neighbors	\$ -
Racial Justice Fund	\$ 2,215.00
Flower Fund	\$ 204.11
Memorial Garden Fund	\$ 73.00
Stir The Soul	\$ 269.00
Paraments Fund	\$ 200.00
Care and Share Fund	\$ 2,790.41
Food/School/Prison Ministries	\$ 2,462.15
Laundry Love	\$ 1,694.78
Earth Team	\$ 336.40
<b>TOTAL SPECIAL FUNDS</b>	<u>\$ 21,607.97</u>

2024 Building Fund

10/11/2024

balance 1/1/24	2024	Cash Out YTD 2024*	Building Fund Cash Current Balance
\$ 31,399	\$ 18,348	\$ (37,912)	\$ 11,835

Building Fund Pledges 2024	Pledges and Gifts	Pledges 2024
\$ 33,710	\$ 13,748	\$ 19,962

Original Mortgage balance	paid to date	balance	Mortgage interest paid to date	Mortgage
\$ 362,772	\$ 84,916	\$ 277,856	\$ 60,723	\$ 4,954

Balance	Pledges 2024	payments due 2024	end of 2024
\$ 11,835	\$ 19,962	\$ (4,954)	\$ 26,843

**\*\*Building Fund Cash Out Detail**

\$ 2,612.50	1/2 payment for fire escape painting
\$ 2,612.50	2/2 payment for fire escape painting
\$ 17,824.55	heat pump for education building
\$ 14,862.87	mortgage payments 2024
<u>\$ 37,912.42</u>	

**FIRST CONGREGATIONAL UNITED CHURCH OF CHRIST**  
**Budget vs. Actuals: FY\_2024 - FY24 P&L**  
September 1 - October 11, 2024

	Total			
	Actual	Budget	over Budget	% of Budget
<b>Income</b>				
41000 Rental/Other Giving			0	
46000 Rental Income			0	
46100 Property Usage	3,351.50	6,666.66	-3,315.16	50.27%
46150 Weddings	-2,850.00	416.66	-3,266.66	-684.01%
<b>Total 46100 Property Usage</b>	<b>\$501.50</b>	<b>\$7,083.32</b>	<b>-\$6,581.82</b>	<b>7.08%</b>
<b>Total 46000 Rental Income</b>	<b>\$501.50</b>	<b>\$7,083.32</b>	<b>-\$6,581.82</b>	<b>7.08%</b>
<b>Total 41000 Rental/Other Giving</b>	<b>\$501.50</b>	<b>\$7,083.32</b>	<b>-\$6,581.82</b>	<b>7.08%</b>
41420 Pledges	29,312.67	55,206.34	-25,893.67	53.10%
41450 Donations through Plate	1,719.00	4,166.66	-2,447.66	41.26%
45000 Investments			0	
45100 Interest Income - Trustee Acc	1.17		1.17	
<b>Total 45000 Investments</b>	<b>\$1.17</b>	<b>\$0.00</b>	<b>\$1.17</b>	
46500 NC Sales Tax Reimbursement		416.66	-416.66	0.00%
46501 Transfers from Reserves		2,500.00	-2,500.00	0.00%
<b>Total Income</b>	<b>\$31,534.34</b>	<b>\$69,372.98</b>	<b>-\$37,838.64</b>	<b>45.46%</b>
<b>Gross Profit</b>	<b>\$31,534.34</b>	<b>\$69,372.98</b>	<b>-\$37,838.64</b>	<b>45.46%</b>
<b>Expenses</b>				
62100 Contract Services			0	
62110 Accounting Fees	1,100.00	2,200.00	-1,100.00	50.00%
62120 Childcare Contract Labor	180.9	348.5	-167.6	51.91%
62121 Audit/Review Expense		833.34	-833.34	0.00%
<b>Total 62100 Contract Services</b>	<b>\$1,280.90</b>	<b>\$3,381.84</b>	<b>-\$2,100.94</b>	<b>37.88%</b>
62800 Facilities and Equipment			0	
62802.1 Grounds			0	
62802.2 Grounds Maintenance	96.27	333.34	-237.07	28.88%
<b>Total 62802.1 Grounds</b>	<b>\$96.27</b>	<b>\$333.34</b>	<b>-\$237.07</b>	<b>28.88%</b>
62803 Repairs and Maintenance	270.65		270.65	
62803.2 Facilities upkeep expense	525.4	1,500.00	-974.6	35.03%
62803.3 Kitchen Supplies	307.62	250	57.62	123.05%
<b>Total 62803.2 Facilities upkeep expense</b>	<b>\$833.02</b>	<b>\$1,750.00</b>	<b>-\$916.98</b>	<b>47.60%</b>
62811 Building and Grounds Supervisor	1,678.35	3,484.00	-1,805.65	48.17%
62811.2 Weekend Janitor	760	1,584.66	-824.66	47.96%
<b>Total 62803 Repairs and Maintenance</b>	<b>\$3,542.02</b>	<b>\$6,818.66</b>	<b>-\$3,276.64</b>	<b>51.95%</b>
62803.9 Buildings			0	
62803.1 Contingency Repair Expense	2,781.42	416.66	2,364.76	667.55%
62803.6 Repair with outside contractors		333.34	-333.34	0.00%
62803.7 Building Repair	694.7	666.66	28.04	104.21%
62803.8 Building Maintenance		1,333.34	-1,333.34	0.00%
<b>Total 62803.9 Buildings</b>	<b>\$3,476.12</b>	<b>\$2,750.00</b>	<b>\$726.12</b>	<b>126.40%</b>
62804.1 Utilities			0	
62806 Electricity	1,117.94	2,166.66	-1,048.72	51.60%
62807 Gas and Oil	108.82	750	-641.18	14.51%
62808 Exterminator		200	-200	0.00%
62850 Recycling Svcs	108	41.66	66.34	259.24%
62885 Water/Sewer		433.34	-433.34	0.00%
<b>Total 62804.1 Utilities</b>	<b>\$1,334.76</b>	<b>\$3,591.66</b>	<b>-\$2,256.90</b>	<b>37.16%</b>
<b>Total 62800 Facilities and Equipment</b>	<b>\$8,449.17</b>	<b>\$13,493.66</b>	<b>-\$5,044.49</b>	<b>62.62%</b>

63000 Program Ministry Expenses			0	
63150 Christian Education			0	
63150.1 Children	16.66		-16.66	0.00%
63150.2 Adults	16.66		-16.66	0.00%
63152 Supplies	16.66		-16.66	0.00%
63153 Youth Expense	250		-250	0.00%
<b>Total 63150 Christian Education</b>	<b>\$0.00</b>	<b>\$299.98</b>	<b>-\$299.98</b>	<b>0.00%</b>
63200 Music	569.11	750	-180.89	75.88%
62160 Contract Musician		166.66	-166.66	0.00%
62160.1 Bell Program	400	600	-200	66.67%
<b>Total 63200 Music</b>	<b>\$969.11</b>	<b>\$1,516.66</b>	<b>-\$547.55</b>	<b>63.90%</b>
63300 Worship		333.34	-333.34	0.00%
1212 Supply Clergy		166.66	-166.66	0.00%
<b>Total 63300 Worship</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>-\$500.00</b>	<b>0.00%</b>
63550 Membership	106.89	16.66	90.23	641.60%
63650 Hospitality		166.66	-166.66	0.00%
63660 Blue Ridge Pride Marketing	127.01	50	77.01	254.02%
<b>Total 63000 Program Ministry Expenses</b>	<b>\$1,203.01</b>	<b>\$2,549.96</b>	<b>-\$1,346.95</b>	<b>47.18%</b>
63700 Meetings and Tithes (UCC)			0	
63700.1 membership fee UCC	58.34		-58.34	0.00%
63703 OCWM		916.66	-916.66	0.00%
63703.1 Meeting attendance-pastor	16.66		-16.66	0.00%
63703.2 Meeting attendance - other	16.66		-16.66	0.00%
63703.3 Transition/Search	166.66		-166.66	0.00%
63703.5 Pastor Settlement Costs	2,500.00		-2,500.00	0.00%
<b>Total 63703.3 Transition/Search</b>	<b>\$0.00</b>	<b>\$2,666.66</b>	<b>-\$2,666.66</b>	<b>0.00%</b>
63703.4 Board Meetings		166.66	-166.66	0.00%
<b>Total 63700 Meetings and Tithes (UCC)</b>	<b>\$0.00</b>	<b>\$3,841.64</b>	<b>-\$3,841.64</b>	<b>0.00%</b>
63704 Benevolence	1,701.66	1,333.34	368.32	127.62%
63704-1 Pastor Disc		83.34	-83.34	0.00%
<b>Total 63704 Benevolence</b>	<b>\$1,701.66</b>	<b>\$1,416.68</b>	<b>\$284.98</b>	<b>120.12%</b>
65000 Operations			0	
65000.1 AV Tech contractor	241.2	848.84	-607.64	28.42%
65002 Dues and Subscriptions		33.34	-33.34	0.00%
65005 Bank charges	50	50	0	100.00%
65005.1 vanco offset and fees	148.36	166.66	-18.3	89.02%
<b>Total 65005 Bank charges</b>	<b>\$198.36</b>	<b>\$216.66</b>	<b>-\$18.30</b>	<b>91.55%</b>
65020 Postage, Mailing Service		108.34	-108.34	0.00%
65035 Copier Lease/Service Agreement	884.22	1,500.00	-615.78	58.95%
65040 Office Supplies	191.46	416.66	-225.2	45.95%
65043 Computer Online Services	314.72	416.66	-101.94	75.53%
65045 Computer Hardware and Maint.	157.5	500	-342.5	31.50%
65050 Telephone, Telecommunications	257.97	666.66	-408.69	38.70%
65950 Insurance Expense	6,386.00	2,128.34	4,257.66	300.05%
<b>Total 65000 Operations</b>	<b>\$8,631.43</b>	<b>\$6,835.50</b>	<b>\$1,795.93</b>	<b>126.27%</b>
65100 Other Types of Expenses			0	
65110 Advertising Expenses		333.34	-333.34	0.00%
65130 Racial Justice Consultation		50	-50	0.00%
<b>Total 65100 Other Types of Expenses</b>	<b>\$0.00</b>	<b>\$383.34</b>	<b>-\$383.34</b>	<b>0.00%</b>
66000 Payroll Expenses		75	-75	0.00%
66100 Salaries			0	
66101 Pastor Salary	3,909.66	7,104.54	-3,194.88	55.03%
66103 Music Coordinator	2,500.00	5,000.00	-2,500.00	50.00%
66107 Admin Coordinator Salary	4,333.34	8,666.66	-4,333.32	50.00%
66109 Youth Coordinator Salary	843.58	1,687.16	-843.58	50.00%

Total 66100 Salaries	<b>\$11,586.58</b>	<b>\$22,458.36</b>	<b>-\$10,871.78</b>	<b>51.59%</b>
66200 Health Insurance			0	
66200.2 Health Ins - Admin	774	1,548.00	-774	50.00%
66201 Pastor Health and Dental		3,847.98	-3,847.98	0.00%
<b>Total 66200 Health Insurance</b>	<b>\$774.00</b>	<b>\$5,395.98</b>	<b>-\$4,621.98</b>	<b>14.34%</b>
66300 Pension Expense			0	
66301 Pastor Pension	967.36	1,544.72	-577.36	62.62%
66307 Admin Coordinator Pension	346.66	693.34	-346.68	50.00%
<b>Total 66300 Pension Expense</b>	<b>\$1,314.02</b>	<b>\$2,238.06</b>	<b>-\$924.04</b>	<b>58.71%</b>
66400 Housing Allowance			0	
66401 Pastor Housing	3,000.00	4,850.00	-1,850.00	61.86%
<b>Total 66400 Housing Allowance</b>	<b>\$3,000.00</b>	<b>\$4,850.00</b>	<b>-\$1,850.00</b>	<b>61.86%</b>
66500 Life/Disability Insurance	65.01	130	-64.99	50.01%
66501 Pastor Life Ins.		134.26	-134.26	0.00%
<b>Total 66500 Life/Disability Insurance</b>	<b>\$65.01</b>	<b>\$264.26</b>	<b>-\$199.25</b>	<b>24.60%</b>
66600 Employer Taxes			0	
66601 Pastor Taxes		513.52	-513.52	0.00%
66605 Employer taxes non-clergy	600.52	1,174.56	-574.04	51.13%
<b>Total 66600 Employer Taxes</b>	<b>\$600.52</b>	<b>\$1,688.08</b>	<b>-\$1,087.56</b>	<b>35.57%</b>
<b>Total 66000 Payroll Expenses</b>	<b>\$17,340.13</b>	<b>\$36,969.74</b>	<b>-\$19,629.61</b>	<b>46.90%</b>
68300 Business Expense			0	
68300.1 Continuing Ed Pastor		83.34	-83.34	0.00%
68300.2 Continuing Ed - Other		33.34	-33.34	0.00%
68301 Staff mileage		33.34	-33.34	0.00%
68301.1 Pastor's Bus. Exp	99.71	83.34	16.37	119.64%
<b>Total 68300 Business Expense</b>	<b>\$99.71</b>	<b>\$233.36</b>	<b>-\$133.65</b>	<b>42.73%</b>
<b>Total Expenses</b>	<b>\$38,706.01</b>	<b>\$69,105.72</b>	<b>-\$30,399.71</b>	<b>56.01%</b>
<b>Net Operating Income</b>	<b>-\$7,171.67</b>	<b>\$267.26</b>	<b>-\$7,438.93</b>	

**FIRST CONGREGATIONAL UNITED CHURCH OF CHRIST**  
**Balance Sheet**  
As of October 11, 2024

	<b>Total</b>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
10000 Operating account	9,261.32
10200 Building Fund Account	11,713.52
10500 Trustee Account	
10500.1 Ministry Fund Escrow Account	21,607.97
10500.4 Prepays 2024	39,000.00
<b>Total 10500 Trustee Account</b>	<b>\$60,607.97</b>
45300 Fidelity Investments	121.49
<b>Total Bank Accounts</b>	<b>\$81,704.30</b>
<b>Other Current Assets</b>	
Term Certificate UCC Cornerstone	20,000.00
UCF Cash and Equivalent Fund MMkt	100,000.00
<b>Total Other Current Assets</b>	<b>\$120,000.00</b>
<b>Total Current Assets</b>	<b>\$201,704.30</b>
<b>TOTAL ASSETS</b>	<b>\$201,704.30</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Cards</b>	
21000 Bank of Asheville Visa (0034)	1,095.00
<b>Total Credit Cards</b>	<b>\$1,095.00</b>
<b>Other Current Liabilities</b>	
24000 Payroll Liabilities	
24400 Payroll Liabilities; Fed W/H	-0.02
24500 Payroll Liabilities; Pension	2,349.86
24600 Payroll Liabilities; Insurance	1,685.70
<b>Total 24000 Payroll Liabilities</b>	<b>\$4,035.54</b>
26000 Deposits Held	
26100 Deposits Held - Keys	2,197.00
<b>Total 26000 Deposits Held</b>	<b>\$2,197.00</b>
27206 5 YR ARM	277,855.43
<b>Total Other Current Liabilities</b>	<b>\$284,087.97</b>
<b>Total Current Liabilities</b>	<b>\$285,182.97</b>
<b>Total Liabilities</b>	<b>\$285,182.97</b>
<b>Equity</b>	
30000 Opening Balance Equity	37,441.79
31500 Temp. Restricted Net Assets	342
31520 Food/Prison/School Ministry	2,462.15
31550 Earth Team	336.4
31551 Racial Justice Fund	2,215.00
31561 Benevolence Van Fund	867.8
31563 Undesignated Benevolence	140.43
31565 Flower Fund	204.11
31566 Handbell Fund	619.89
31569 Choral Scholars Fund	2,330.00
31663 Care and Share Fund	2,790.41
31664 Paraments Fund	200
44444 Laundry Love Balance	1,694.78
Crop Walk	25
Faith Vote	1,540.00
Hurricane Helene Relief Fund	5,840.00
<b>Total 31500 Temp. Restricted Net Assets</b>	<b>\$21,607.97</b>
32000 Unrestricted Net Assets	-163,987.06
Net Income	21,458.63
<b>Total Equity</b>	<b>-\$83,478.67</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$201,704.30</b>