

November 2024 Treasurer's Report A Few Thoughts & Comments

Please read this and look over the entire report. If you have any thoughts, comments or concerns please bring them to my attention.

RECEIPTS & EXPENSES

- 92% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- **RECEIPTS:** Pledges in October were a bit below our expected levels. However, for the year to date we are on track to meet our goal. Also, last year the December pledge total was \$7,300. If we match last December's pledges this December, we will clearly reach our goal
- Looking ahead ... The Kresge distribution (\$4,500) and the fall Tozer-Miller distribution (\$811) have been deposited so far in December. We also have a DIT distribution coming at the end of the month (\$8,900) so even without pledges and Christmas we will have December income of \$14,000+.
- **EXPENSES:** Utilities are a bit low since the November electric bill was not paid until December. Of course, this means that December utilities will seem a little high. Otherwise, there are no extraordinary expenses. Notice also that our expenses are \$38,000 below or budgeted amount. A large portion of that is due to Scott's leaving (about \$20,000), but the rest is from our own efforts. Congratulations.
- Looking ahead ... An Average month's expenses (omitting big items like property insurance) is around \$10,000. IF this holds then we should be in very good shape at year's end
- **NET OPERATING INCOME:** In November we ran a slight deficit (\$185) yet continued to have a year-to-date operating surplus of \$3,000. If our expenses hold as expected, we should certainly end the year with a surplus; perhaps as much as \$5,000. Of course, we won't know for sure until the year is over.

APRIL RECEIPTS & EXPENSES CORRECTIONS. 2 items of note. First, an October check to Susan Stearns for Supply Organist was lost and had to be voided. This caused October Music expenses to be reduced. The check was reprinted but that was in November and is seen in the Statement of activities. The second is a bit more long winded. It dawned on me that we use Restricted funds for operations (altar & music) but the use of these funds never appears in operating income. So, I consulted Paula Lipinski and we devised a way to “move” restricted funds to operations. This affected numerous months as can be seen in the report. It also necessitates yet another major change in the Realm setup – but that is next year's problem.

RECEIPTS & EXPENSES OVER TIME – we see here the same pattern we've observed all year long: in most all income categories we are ahead of 2023 and 2022. One major exception is that pledges in 2022 far exceed this year. Similarly, we are doing much better in expenses than in 2023 in most all categories but are slightly larger than in 2022. Perhaps most surprising is that utilities are about \$3,400 less this year than last.

CHECK REGISTER – No comments.

DEPOSITS & TRANSFERS – No comments.

OTHER ACCOUNTS – No comments.

ASSETS – No comments.

WINDOW REPORT – No comments.

Think about all of this and ask any questions that may arise.

Church of The Redeemer

Receipts & Expenses

November 2024

92% of the year is over

	November 2024	YTD	Annual Budget	% of Annual Budget
SUMMARY				
Operating Income	\$7,485	\$132,829	\$139,670	95%
Restricted Income	\$194	\$5,113	\$8,329	61%
Designated Income	\$3,953	\$16,480	\$11,525	143%
Total Operating, Restricted & Designated	\$11,631	\$154,423	\$159,524	97%
Other Income - Capital Projects, etc	\$120	\$1,100,220		
Operating Expenses	\$7,670	\$129,002	\$167,051	77%
Non-Operating Expenses - Outreach	\$1,443	\$7,767	\$7,260	107%
Non-Operating Expenses - Other	\$1,760	\$7,011	\$7,520	93%
Total Operating & Non-Operating Expenses	\$10,873	\$143,780	\$181,831	79%
Other Expenses (Capital, Financial, etc)	\$0	\$3,454		
Net Operating Income	-\$185	\$3,827	-\$27,381	-14.0%
Net Non-Operating Income	\$944	\$6,815	\$5,074	134%
Net Operating & Non-Operating	\$759	\$10,642	-\$22,307	-48%
Income				
Operating Income				
Parish Giving				
4011 Open Plate Income	190	1,645	750	219%
4012 Pledge Income	5,469	77,168	83,000	93%
Special Days				
4018 Thanksgiving	256	257	50	514%
Total Special Days	256	2,073	2,950	70%
Total Parish Giving	5,915	81,152	86,750	94%
Total DIT Distribution Income	0	26,790	35,720	75%
Total Other Endowment Income	0	19,307	15,000	129%
Total Endowment Income	0	46,098	50,720	91%
Community Support				
4215 Use of Building Income	180	590	1,000	59%
4235 Rummage Sale Income	1,347	1,347	500	269%
Total Community Support	1,527	2,373	2,200	108%
Operating Income - Misc				
4250 Operations From Restricted Worship	0	506		
4299 Operating Income - Misc	43	2,701		
Total Operating Income - Misc	43	3,207		
Total Operating Income	7,485	132,829	139,670	95%
Restricted Income				
Total Discretionary Income: Parishioner Use Only	0	917		
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	84	508	750	68%
4554 Discretionary Income - Other	110	703	400	176%
Total Discretionary Income: General Use In The Community	194	1,748	2,110	83%
Total Restricted Worship Income	0	1,668	4,996	33%
Restricted Income - Other				
Total Restricted Income	194	5,113	8,329	61%

Church of The Redeemer

Receipts & Expenses

November 2024

92% of the year is over

	November 2024	YTD	Annual Budget	% of Annual Budget
Designated Income				
4610 Community Supper Income	215	3,164	3,000	105%
4620 St. Mary's Guild Income	3,568	6,682	3,000	223%
4650 Interest Income - All Savings Accounts	18	262	125	210%
Sunday School Income				
4601 Cans & Mite Boxes Income	52	346	500	69%
Total Sunday School Income	52	626	500	125%
Memorial Income				
4516 Memorial Income - General	100	245	150	163%
Total Memorial Income	100	245	200	123%
Total Designated Income	3,953	16,480	11,525	143%
Other Income				
Special Capital Projects Income				
6000 Capital Projects Income - Windows	120	1,471		
Total Other Income	120	1,100,220		
Total Revenues	11,751	1,254,642	159,524	
Expenses				
Operating Expenses				
Worship Expense				
Altar Expense				
5010 Altar Expenses	553	915	800	114%
Total Altar Expense	553	915	800	114%
Music Expense				
5015 Organist Expense	640	5,920	8,320	71%
5016 Other Musicians Expense	160	640	500	128%
Total Music Expense	800	7,291	9,820	74%
Diocesan Expense				
5025 Diocesan Assessment Expense	1,580	17,376	18,955	92%
5026 Diocesan Acceptance Expense	395	4,344	4,739	92%
5027 Diocesan Convention Expense	154	269	750	36%
Total Diocesan Expense	2,129	21,989	24,444	90%
Total Education Ministry Expense	0	645	1,350	48%
Worship Expense - Misc				
5099 Worship Expense - Misc	37	37		
Total Worship Expense - Misc	37	37		
Total Worship Expense	3,519	30,876	36,414	85%
Building Expense				
5110 DioBeth Loan Interest Expense	116	1,360	1,475	92%
Cleaning Expense				
5121 Cleaning Supplies Expense	165	553	385	144%
Total Cleaning Expense	165	1,465	385	381%
Building Maintenance				
5130 Maintenance Services	346.6	1712.6	2,000	86%
Total Building Maintenance	347	2,202	4,000	55%
Utility Expense				
5141 Heat Expense	308	3,394	8,500	40%
5142 Telephone Expense	37	405	450	90%
5143 Internet Expense	80	875	1,000	87%
5144 Water Expense	82	905	900	101%
5146 Alarm System Expense	121	1,116	900	124%
Total Utility Expense	628	11,437	17,350	66%
Total Grounds Expense	0	1,945	2,500	78%
Total Building Expense - Misc	0	49	0	494800%
Total Building Expense	1,255	33,980	40,710	83%

Church of The Redeemer
Receipts & Expenses
November 2024

92% of the year is over

	November 2024	YTD	Annual Budget	% of Annual Budget
Office Expense				
5210 Office Supplies Expense	73	1,100	1,600	69%
5215 Dues & Subscriptions Expense	65	2,429	2,200	110%
5240 Accounting Expense	37	514	435	118%
5245 Bank Fees Expense	38	67	32	211%
Total Office Expense	213	6,334	6,442	98%
Priest Expense				
5317 Travel Allowance Expense	54	367	2,000	18%
5319 Supply Priests Expense	270	1,115	3,000	
Total Priest Expense	324	29,179	52,119	56%
Payroll Expense				
5410 Staff Wage Expense	2,130	25,245	27,700	91%
5411 Staff Social Security Expense	132	1,565	1,718	91%
5412 Staff Medicare Expense	31	366	402	91%
5413 Pension Expense Parish Administrator	57	684	745	92%
5416 Payroll Service	9	566	630	90%
Total Payroll Expense	2,359	28,634	31,366	91%
Total Operating Expenses	7,670	129,002	167,051	77%
Non-Operating Expenses				
5562 St. Mary's Guild Expense	1,760	3,976	3,000	133%
Total Fellowship Expense	0	49	1,000	5%
Total Non-Operating Expenses	1,760	7,011	7,520	93%
Outreach Expense				
5510 General Discretionary Expense	316	1,475	650	227%
5512 The Bridge Discretionary Expense	800	2,716	2,110	129%
5513 Community Supper Expense	277	1,551	2,500	62%
5516 St. Mary's Guild Outreach Expense	51	1,026	1,100	93%
Total Outreach Expense	1,443	7,767	7,260	107%
Other Expenses				
Capital Projects Expense				
7013 New Appliance Expense	675	675		
7300 Windows Celebration Expenses	0	3,454		
Total Special Events Expenses	0	3,454		
Total Other Expenses	675	1,029,126		
Total Expenses	11,548	1,172,906		

Corrections from October 2024 Statement of Activities

11/30/2024

Income

1.	\$136.83	Increase 4250 Operations From Restricted Worship: Bixby Altar (March & YTD)
2.	\$61.00	Increase 4250 Operations From Restricted Worship: Meyer Organ (March & YTD)
3.	\$61.00	Increase 4250 Operations From Restricted Worship: Meyer Organ (June & YTD)
4.	\$20.98	Increase 4250 Operations From Restricted Worship: Bixby Altar (July & YTD)
5.	\$61.00	Increase 4250 Operations From Restricted Worship: Meyer Organ (September & YTD)
6.	\$165.64	Increase 4250 Operations From Restricted Worship: Bixby Altar (October & YTD)

Net Effect Operating Funds Received

March	\$197.83
June	\$61.00
July	\$20.98
Sept	\$61.00
October	\$165.64
YTD	\$506.45

7.	(\$136.83)	Decrease 4510 Bixby Trust Altar Income (March & YTD)
8.	(\$61.00)	Decrease 4512 DIT Fund 231 Distribution: B. Meyer Organ (March & YTD)
9.	(\$61.00)	Decrease 4512 DIT Fund 231 Distribution: B. Meyer Organ (June & YTD)
10.	(\$20.98)	Decrease 4510 Bixby Trust Altar Income (July & YTD)
11.	(\$61.00)	Decrease 4512 DIT Fund 231 Distribution: B. Meyer Organ September & YTD)
12.	(\$165.64)	Decrease 4510 Bixby Trust Altar Income (October & YTD)

Net Effect Restricted Funds:

March	(\$197.83)
June	(\$61.00)
July	(\$20.98)
Sept	(\$61.00)
October	(\$165.64)
YTD	(\$506.45)

Net Effect Total \$0.00 All Months and YTD
Funds Received

Expenses

13.	(\$160.00)	Reduce 5016 Other Musicians Expense: Check was Lost (October & YTD)
14.	(\$160.00)	Reduce Total Music Expense due to 13 above
15.	(\$160.00)	Reduce Total Worship Expense due to 13 above

Net Effect: Total (\$160.00)
Operating Expenses
Net Effect: Total \$0.00
Operating & Non-
operating Expenses

Net Income

Net operating \$160.00 October & YTD
Income
Net Operating &
Non-Operating

Receipts & Expenses
Comparisons Over Time
November 30, 2024

Receipts	Current Month - November			Year to Date				
	2022	2023	2024	2022	2023	2024	vs 2022 (2024 - 2022)	vs 2023 (2024 - 2023)
Plate	\$110	\$121	\$190	\$724	\$1,270	\$1,645	\$921.00	\$375.00
Pledge	\$5,150	\$4,855	\$5,469	\$84,847	\$75,545	\$77,168	\$7,678.50	\$1,623.00
Special Days	\$98	\$160	\$256	\$1,698	\$2,148	\$2,073	\$375.00	\$75.00
Discretionary	\$95	\$195	\$194	\$2,907	\$3,140	\$2,665	\$242.05	\$475.00
DIT	\$0	\$0	\$0	\$26,538	\$26,522	\$26,790	\$251.82	\$267.81
Other Invest	\$0	\$0	\$0	\$17,402	\$17,586	\$19,307	\$1,904.99	\$1,721.20
Operating Income		\$5,276	\$7,485		\$126,573	\$132,829		\$6,256.00
Total Receipts	\$11,360	\$10,352	\$11,631	\$157,478	\$148,358	\$154,423	\$3,054.91	\$6,065.14

Expenses	Current Month - November			Year to Date				
	2022	2023	2024	2022	2023	2024	2024 vs 2022	2024 vs 2023
Altar	\$0	\$0	\$553	\$695	\$827	\$915	\$220.37	\$88.30
Music	\$1,240	\$620	\$800	\$7,472	\$7,930	\$7,291	\$180.50	\$638.50
Diocese	\$1,830	\$2,290	\$2,129	\$20,212	\$22,976	\$21,989	\$1,777.36	\$986.50
Cleaning & Supplies	\$919	\$0	\$165	\$9,913	\$9,918	\$1,465	\$8,448.06	\$8,453.11
Property Insurance	\$3,177	\$0	\$0	\$12,493	\$13,800	\$15,521	\$3,028.25	\$1,721.50
Repairs & Maintenance	\$350	\$345	\$347	\$2,550	\$3,310	\$2,202	\$348.31	\$1,107.52
Utilities	\$571	\$647	\$628	\$10,322	\$14,908	\$11,437	\$1,115.13	\$3,471.42
Clergy	-\$226	\$3,920	\$324	\$40,229	\$49,479	\$29,179	\$11,050.25	\$20,300.26
Outreach	\$1,385	\$654	\$1,743	\$7,307	\$8,091	\$8,067	\$759.96	\$24.00
Office Expense	\$108	\$1,127	\$213	\$5,422	\$6,191	\$6,334	\$911.71	\$143.47
Payroll	\$1,154	\$1,307	\$2,359	\$14,203	\$14,614	\$28,634	\$14,430.90	\$14,019.77
Operating Expenses		\$10,434	\$7,670		\$147,939	\$129,002		\$18,937.00
Total Expenses	\$11,091	\$11,448	\$11,173	\$140,834	\$161,367	\$144,080	\$3,245.72	\$17,287.00

Net Operating Income		-\$5,158	-\$185		-\$21,366	\$3,827		\$25,193.00
Net Income	\$269	-\$1,096	\$459	\$16,644	-\$13,009	\$10,342	\$6,301.63	\$23,351.00

NOTE: At the beginning of the year some accounts were moved from one category to another (please see the next page for a complete explanation of the changes I made). This resulted in Operating Income being smaller under the new definitions than under the original 2023 definitions. So that we can make accurate comparisons I should have recalculated the 2023 Statement of Activities using the 2024 definitions. Unfortunately I failed to do that until this month. Before Year end I plan of making the recalculations.

1000 - General Checking
November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$32,409.25
11/4	Debit Card	CM ALMY	1 case of Oil \$62 shipping \$13	(\$75.00)	\$32,334.25
11/5	Check 11707	PA Dept. Of Labor & Industry-B	Boiler Cert. & Inspection	(\$346.60)	\$31,987.65
11/5	Check 11708	Croft Lumber Company	New Refrigerator for Parish Hall	(\$675.00)	\$31,312.65
11/5	Bank Transfer		New Refrigerator	\$675.00	\$31,987.65
11/5	Bank Transfer		11/4/2024 Deposit made to wrong account	\$1,416.00	\$33,403.65
11/6	Direct Payment	Aqua Pennsylvania, INC.	Billing period 9/24-10/22/24	(\$82.27)	\$33,321.38
11/8	Bill Pay	ADP	Total Tax Payment	(\$271.70)	\$33,049.68
11/8	Direct Payment	ADP	payroll net	(\$874.89)	\$32,174.79
11/12	Deposit		Weekend of 11/9 - 11/10/2024	\$769.00	\$32,943.79
11/14	Direct Payment	Diocese Of Bethlehem	Nov. 2024 Assessment. & Acceptance (FCCB #10000276	(\$1,974.49)	\$30,969.30
11/14	Direct Payment	Diocese Of Bethlehem	December DioBeth Loan Payment \$51 (FCCB#10000275)	(\$724.21)	\$30,245.09
11/15	Bank Transfer		Dec DioBeth Principal (payment #51)	\$608.08	\$30,853.17
11/19	Deposit		Weekend of 11/16 - 11/17/2024	\$2,535.00	\$33,388.17
11/20	Check 11709	Yanuzzi's	Food items supplied by Yanuzzi's	(\$61.34)	\$33,326.83
11/20	Check 11710	Erle's Janitorial Supply	Cleaning supplies/Can liners/Paper Towels	(\$164.75)	\$33,162.08
11/20	Direct Payment	W.B. Mason Co., INC.	Envelopes, Desk Calendar, Pens & Pencils	(\$72.69)	\$33,089.39
11/20	Direct Payment	Empire Access	Nov. Phone & Internet	(\$116.47)	\$32,972.92
11/20	Direct Payment	Valley Energy	Budget Amount for 10/1-11/1/2024	(\$308.00)	\$32,664.92
11/20	Direct Payment	Verizon	Dedicated Phone line for alarm system Nov. Bill	(\$46.94)	\$32,617.98
11/20	Direct Payment	M&T Bank (Credit Card Payment Processing	C.C Billing Period 10/11-11/07	(\$1,168.59)	\$31,449.39
11/21	Direct Payment	Sentry Alarms, LLC.	Billing period 12/1/24-2/28/2025	(\$74.25)	\$31,375.14
11/22	Bill Pay	ADP	Total Tax Payment	(\$271.68)	\$31,103.46
11/22	Direct Payment	ADP	payroll net	(\$874.91)	\$30,228.55
11/22	Direct Payment	ADP	Oct 2024 NY Filing ADP Invoice #675260069	(\$8.95)	\$30,219.60
11/25	Check 11711	Hazel Hunt	11/27 service plus milage	(\$131.80)	\$30,087.80
11/25	Check 11712	Marcella Chaykosky	4 Sundays in November	(\$640.00)	\$29,447.80
11/25	Deposit		Weekend of 11/23 - 11/24/2024	\$3,051.02	\$32,498.82
11/26	Check 11713	Hazel Hunt	Supply & Milage for 11/30/2024	(\$191.80)	\$32,307.02
11/26	Check 11702	Susan Stearns	Void/Delete - Check was lost	\$160.00	\$32,467.02
11/26	Check 11714	Susan Stearns	Replacement check for #11702 October 20 service	(\$160.00)	\$32,307.02
11/26	Bank Fee		Stop Pay't Charge (Susan Stearns #11702 10/16/24)	(\$35.00)	\$32,272.02
11/27	Direct Payment	Fidelity Investments	Jerry's November Pension	(\$57.32)	\$32,214.70
11/29	Bank Fee		November Bill Pay Fee	(\$2.95)	\$32,211.75
11/30			November Closing Balance		\$32,211.75

Deposits & Transfers November 2024

November 30, 2024

Date	Description	Account Description	Amount
11/5	Weekend of 11/2 - 11/3/2024	1030 Capital Funds Savings	\$1,416.00
		4012 Pledge Income	\$1,373.00
		4299 Misc Operating Income - Printer cartridges sold	\$43.00
			<u>\$1,416.00</u>
11/5	Funds Transfer - Weekend of 11/2-11/3/2024 deposited into wrong account	Transfer from: 1030 Capital Funds Savings	(\$1,416.00)
		Transfer to: 1000 General Checking	\$1,416.00
11/5	Funds Transfer - Payment for new refrigerator	Transfer from: 1050 Community Supper Savings	(\$675.00)
		Transfer to: 1000 General Checking	\$675.00
11/5	1 donation Weekend of 11/2 - 11/3/2024	1030 Capital Funds Savings	\$5.00
		6000 Capital Project - Windows	\$5.00
			<u>\$5.00</u>
11/5	1st Sunday November 2024 Open Plate	1010 General Discretionary Checking	\$84.00
11/5	1st Sunday November 2024 Open Plate	4551 1st Sunday Open Plate	\$84.00
			<u>\$84.00</u>
11/10	General Journal Entry: Correcting Payment for 11/4 Hampton Inn Charge	Increase 1010 General Discretionary Checking	\$229.43
		Reduce 5510 General Discretionary Expense	(\$229.43)
11/12	Weekend of 11/9 - 11/10/2024	1000 General Checking	\$769.00
		4011 Open Plate Income	\$75.00
		4012 Pledge Income	\$654.00
		4215 Use of Building - TOPS # 899 October Rent	\$40.00
			<u>\$769.00</u>
11/12	1 Donation Weekend of 11/9 - 11/10/2024	1030 Capital Funds Savings	\$5.00
		6000 Capital Project - Windows	\$5.00
			<u>\$5.00</u>
11/12	October Donations & December Sponsor	1050 Community Supper Savings	\$215.00
		4610 Community Supper Income: October Donations	\$65.00
		4610 Community Supper Income:Carrie Henry December Sponsor	\$150.00
			<u>\$215.00</u>
11/15	Funds Transfer - Diobeth Loan Principal (Payment #51)	Transfer from: 1030 Capital Funds Savings	(\$608.08)
		Transfer to: 1000 General Checking	\$608.08
11/15	Holiday Celebration Gross Revenue	1110 St. Mary's Guild Checking	\$100.00
		4620 St. Mary's Guild Income	\$100.00
			<u>\$100.00</u>

Deposits & Transfers November 2024

November 30, 2024

Date	Description	Account Description	Amount
11/15	Holiday Celebration Gross Revenue	1110 St. Mary's Guild Checking	\$3,096.75
		4620 St. Mary's Guild Income	<u>\$3,096.75</u>
			\$3,096.75
11/19	Weekend of 11/16 - 11/17/2024	1000 General Checking	\$2,535.00
		4011 Open Plate Income	\$45.00
		4012 Pledge Income	\$2,335.00
		4018 Thanksgiving	\$55.00
		4215 Use of Building: Bradford County Election Rent	\$100.00
			<u>\$2,535.00</u>
11/19	2 Donations Weekend of 11/16 - 11/17/2024	1030 Capital Funds Savings	\$105.00
		6000 Capital Project - Windows	\$100.00
		6000 Capital Project - Windows	<u>\$5.00</u>
		\$105.00	
11/19	Weekend of 11/16 - 11/17/2024	1010 General Discretionary Checking	\$110.00
		4554 Discretionary Income - Other	<u>\$110.00</u>
		\$110.00	
11/19	In Memory of John Anderson	1080 Memorial Saving	\$100.00
		4516 Memorial Income - General	<u>\$100.00</u>
		\$100.00	
11/19	Reimburse Start-up Cash	1110 St. Mary's Guild Checking	\$710.00
		5562 St. Mary's Guild Expense: Reimburse Start- up Cash	\$710.00
			<u>\$710.00</u>
		\$710.00	
11/20	Nov 18 excess charge refund	1010 General Discretionary Checking	<u>\$221.60</u>
		5510 General Discretionary Expense	\$221.60
		\$221.60	
11/21	Accrued Q4 Interest At Account Closing	1120 St. Mary's Guild Savings	\$1.14
		4650 Interest Income All Accounts	<u>\$1.14</u>
		\$1.14	
11/21	Funds Transfer: Closing St. Mary's Guild Savings Account	1120 St. Mary's Guild Savings	(\$3,450.66)
		1110 St. Mary's Guild Checking	\$3,450.66
11/21	Holiday Celebration	1110 St. Mary's Guild Checking	\$231.00
		4620 St. Mary's Guild Income	<u>\$231.00</u>
		\$231.00	

Deposits & Transfers November 2024

November 30, 2024

Date	Description	Account Description	Amount
11/25 Weekend of 11/23 - 11/24/2024		1000 General Checking	\$3,051.02
		4011 Open Plate Income	\$70.00
		4012 Pledge Income	\$1,107.00
		4018 Thanksgiving	\$201.00
		4215 Use of Building: TOPS #899 - November	\$40.00
		4235 Rummage Sale Income	\$1,346.50
		1199 Due from OtherGroups: SMG Holiday Celebration Expenses Charged to Church CC	\$286.52
			<u>\$3,051.02</u>
			\$3,051.02
11/25 1 donation - Weekend of 11/23 - 11/24/2024		1030 Capital Funds Savings	\$5.00
		6000 Capital Project - Windows	\$5.00
			<u>\$5.00</u>
11/25 For Heifer Project: Weekend of 11/23 - 11/24/2024		1060 Sunday School Savings	\$52.00
		4601 Cans & Mite Box	\$52.00
			<u>\$52.00</u>
11/26 Holiday Celebration		1110 St. Mary's Guild Checking	\$140.00
		4620 St. Mary's Guild Income: Holiday Celebration	\$140.00
			<u>\$140.00</u>
11/29 11/18 Microtel Provisional/Final Refund		1010 General Discretionary Checking	\$110.80
		5510 General Discretionary Expense	\$110.80
			<u>\$110.80</u>
11/29 11/18 Microtel Provisional/Final Refund		1010 General Discretionary Checking	\$110.80
		5510 General Discretionary Expense	\$110.80
			<u>\$110.80</u>
11/30 Q4 Interest - Altar Guild Savings		1040 Altar Guild Savings	\$5.13
		4650 Interest Income All Accounts	\$5.13
			<u>\$5.13</u>
11/30 Q4 Interest - Community Supper Savings		1050 Community Supper Savings	\$2.23
		4650 Interest Income All Accounts	\$2.23
			<u>\$2.23</u>
11/30 Q4 Interest - Sunday School Savings		1060 Sunday School Savings	\$1.10
		4650 Interest Income All Accounts	\$1.10
			<u>\$1.10</u>
11/30 Q4 Interest - Youth Group Savings		1070 Youth Group Sav	\$0.60
		4650 Interest Income All Accounts	\$0.60
			<u>\$0.60</u>
11/30 Q4 Interest - Hollingshead Savings		1100 Hollingshead Sa	\$8.04
		4650 Interest Income All Accounts	\$8.04
			<u>\$8.04</u>

1010 - General Discretionary Fund (Checking)

November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$5,195.97
11/4	Debit Card	Hampton Inn	Room for Homeless person on a cold night (Voided - Incorrect Amount)	(\$229.43)	\$4,966.54
11/4	Debit Card	Hampton Inn	Corrected Room for Homeless person on a cold night	(\$219.43)	\$4,747.11
11/5	Deposit		1st Sunday November 2024 Open Plate	\$84.00	\$4,831.11
11/5	Debit Card	Microtel Inns & Suites	Room for Homeless person on a cold night	(\$98.38)	\$4,732.73
11/10	Direct Payment	The Bridge	2nd & 3rd Quarters 2024	(\$800.00)	\$3,932.73
11/10	Journal Entry		Incorrect Payment Amount	\$229.43	\$4,162.16
11/14	Debit Card	Microtel Inns & Suites	Assistance for Homeless	(\$108.73)	\$4,053.43
11/18	Debit Card	Microtel Inns & Suites	Hotel room for Homeless	(\$110.80)	\$3,942.63
11/18	Debit Card	Microtel Inns & Suites	Hotel room for Homeless	(\$110.80)	\$3,831.83
11/18	Debit Card	Microtel Inns & Suites	Hotel room for Homeless	(\$110.80)	\$3,721.03
11/19	Deposit		Weekend of 11/16 - 11/17/2024	\$110.00	\$3,831.03
11/20	Debit Card Refund	Microtel Inns & Suites	Nov 18 excess charge refund	\$221.60	\$4,052.63
11/29	Debit Card Refund	Microtel Inns & Suites	Nov 18 Microtel Provisional/Final Refund	\$110.80	\$4,163.43
11/29	Debit Card Refund	Microtel Inns & Suites	Nov 18 Microtel Provisional/Final Refund	\$110.80	\$4,274.23
11/30			November Closing Balance		\$4,274.23

1050 - Community Supper Savings

November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$6,098.73
11/5	Bank Transfer		New Refrigerator	(\$675.00)	\$5,423.73
11/12	Deposit		October Donations & December Sponsor	\$215.00	\$5,638.73
11/30	Bank Interest		Q4 Interest - Community Supper Savings	\$2.23	\$5,640.96
11/30			November Closing Balance		\$5,640.96

1060 - Sunday School Savings

November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$2,950.02
11/25	Deposit		4691 Cans & Mite Box Deposit	\$52.00	\$3,002.02
11/30	Bank Interest		Q4 Interest - Sunday School Savings	\$1.10	\$3,003.12
11/30			November Closing Balance		\$3,003.12

1080 - Memorial Savings

November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$4,315.70
11/19	Deposit		In Memory of John Anderson	\$100.00	\$4,415.70
11/30			November Closing Balance		\$4,415.70

1110 - St. Mary's Guild Checking
November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$3,382.50
11/7	Check 564	The Sayre Morning Times	Holiday Celebration Ad	(\$6.00)	\$3,376.50
11/7	Check 563	Radigan Broadcasting	Holiday Celebration Ad	(\$50.00)	\$3,326.50
11/11	Check 565	Blackburn Restaurant	Holiday Celebration Raffle	(\$75.00)	\$3,251.50
11/13	Check 567	Sam's Club	Holiday Celebration Supplies	(\$35.84)	\$3,215.66
11/13	Check 566	Cash	Holiday Celebration Start up Cash	(\$710.00)	\$2,505.66
11/15	Deposit		Holiday Celebration Gross Revenue	\$3,096.75	\$5,602.41
11/15	Deposit		Holiday Celebration Gross Revenue	\$100.00	\$5,702.41
11/19	Check 568	Connie Balantine	Fall Fair Basket	(\$25.00)	\$5,677.41
11/19	Deposit		Reimburse Start-up Cash	\$710.00	\$6,387.41
11/21	Deposit		Holiday Celebration	\$231.00	\$6,618.41
11/21	Bank Transfer		Closing St. Mary's Saving Account	\$3,450.66	\$10,069.07
11/22	Direct Payment	Compassion International	November 2024	(\$51.00)	\$10,018.07
11/25	Check 570	Church Of The Redeemer	Fall Rummage Sale proceeds to Church	(\$1,346.50)	\$8,671.57
11/25	Check 569	Church Of The Redeemer	Holiday Celebration Expenses Charged to Church CC	(\$286.52)	\$8,385.05
11/26	Deposit		Holiday Celebration	\$140.00	\$8,525.05
11/27	Direct Payment	Harland Clark Check Order	New Checks Order	(\$39.27)	\$8,485.78
11/30			November Closing Balance		\$8,485.78

1120 - St. Mary's Guild Savings
November 2024

Date	Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$3,449.52
11/21	Bank Interest		Accrued Q4 Interest At Account Closing	\$1.14	\$3,450.66
11/21	Bank Transfer		Closing St. Mary's Saving Account	(\$3,450.66)	\$0.00
11/30			November Closing Balance		\$0.00

Asset Values

11/30/2024

Current Assets

Checking/Savings

October 31, 2024 November 30, 2024

Deposits at 1st Citizens Bank (FCCB)

Church General Fund Checking	\$32,409.25	\$32,211.75
General Discretionary Fund (Checking)	5,195.97	4,274.23
Guthrie Discretion Fund (Checking)	8,175.66	8,175.66
Altar Guild (Savings)	10,329.78	10,334.91
Sunday School (Savings)	2,950.02	3,003.12
Youth Group (Savings)	1,623.06	1,623.66
Bereavement (Savings)	307.70	307.70
Capital Funds Account (Savings)	53,768.20	53,280.12
Memorial Fund Account (Savings)	4,315.70	4,415.70
St. Mary's Checking	3,382.50	8,485.78
St. Mary's Savings	3,449.52	0.00
Community Supper	6,098.73	5,640.96
Hollingshead	12,932.66	12,940.70
Total Current Assets	\$144,938.75	\$144,694.29

Long Term Assets

DIT Assets as of Quarter ending 09/30/2024

Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$31,410.69	\$31,410.69
DIT Fund 231 B. Meyer Discretion	12,536.84	12,536.84
DIT Fund 288 Stevens Discretion	12,125.01	12,125.01

Restricted to Music

DIT Fund 242 Kresge	89,824.48	89,824.48
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Unrestricted

DIT Fund 217 Mary Pack Cummings	\$591,540.34	\$591,540.34
DIT Fund 245 Guthrie/Baker	312,655.55	312,655.55
DIT Fund 289 Stevens General	12,125.01	12,125.01
DIT Fund 348 Conklin	950,052.47	950,052.47

Total Restricted DIT Funds 145,897.02 145,897.02

Total Unrestricted DIT Funds 1,866,373.37 1,866,373.37

Total DIT Assets \$2,012,270.39 \$2,012,270.39

TOTAL FINANCIAL ASSETS \$2,157,209.14 \$2,156,964.68

Stained Glass Window Restoration Project

11/30/2024

Fundraising

Memorials & Donations	\$34,188.54
Adoptions (received)	40,869.00
Fundraisers	7,461.14
Long Name Grant	5,000.00
Hollingshead	10,454.97
Memorial Account	5,000.00
Altar Guild (adoption)	1,540.00
Dio Beth Compensation	8,337.00
Total Received	<u>\$112,850.65</u>

Outstanding Pledges	<u>\$2,000.00</u>
Total Raised	<u>\$114,850.65</u>

Total Project Cost \$107,430.00

Capital Funds Account

Date	Deposit	Withdrawal	Balance	Comments
1/1/24			\$57,419.82	2024 Beginning Balance
Q1 2024	\$50,532.53	\$1,783.69	\$106,168.66	Q1 Donations, Pledges & Principal Pay't
Q2 2024	\$485.26	\$26,618.10	\$80,035.82	Q2 Donations, Pledges Principal Pay't Tribute Quartet & HVAC
Q3 2024	\$27,519.56	\$53,300.62	\$54,254.76	Q2 Donations, Pledges Principal Pay't Sidewalk & HVAC
Oct 2024	\$120.00	\$606.56	\$53,768.20	October Donations, Pledges & Principal Pay't
11/5/24	\$5.00		\$53,773.20	Donation
11/12/24	\$5.00		\$53,778.20	Donation
11/14/24		\$608.08	\$53,170.12	Loan Principal (Payment #51)
11/19/24	\$105.00		\$53,275.12	Donations & Adoptions
11/26/24	\$5.00		\$53,280.12	Donation
2024 Total	\$78,657.35	\$82,308.97	\$53,280.12	Capital Funds account balance 8/31/2024

Loan From Diocese of Bethlehem

Originated: August 25, 2020 Amount: \$75,000.00
 First payment due October 1, 2020 Term: 10 Years
 Interest rate: 3.00%
 Payment \$724.21 Due the 1st of the month

Loan Repayment

Date	Interest	Principal	Balance	Comments
10/1/20			\$75,000.00	Beginning Principal
01/01/24			\$52,451.08	Principal Value
Q1 2024	\$388.94	\$1,783.69	\$50,667.59	Q1 - payments 41, 42, 43. All EFT
Q2 2024	\$375.53	\$1,797.10	\$48,870.49	Q2 - payments 44, 45, 46. All EFT
Q3 2024	\$362.01	\$1,810.62	\$47,059.87	Payments 47, 48, 49
10/14/24	\$117.65	\$606.56	\$46,453.31	Payment # 50 EFT
11/15/24	\$116.13	\$608.08	\$45,845.26	Payment #51 EFT
Totals To Date 2024	\$1,360.26	\$6,606.05		
Totals since October 2020	\$7,779.74	\$29,154.97		

Heifer Project 2024

as of 11/30/2024

Date		Amount	Balance
1/1	Beginning Balance	\$130.06	\$130.06
2/27	Donation	\$50.00	\$180.06
4/8	Cans & Mite Box Deposit	\$180.31	\$360.37
4/15	Heifer International - Honey Bees (Check 11644)	(\$300.00)	\$60.37
8/19	Cans & Mite Box Deposit	\$44.00	\$104.37
8/27	Cans & Mite Box Deposit	\$20.00	\$124.37
11/25	Cans & Mite Box Deposit	\$52.00	\$176.37
8/31	Closing Balance		<u>\$124.37</u>