

November Treasurer's Report
A Few Thoughts & Comments

Please read this and look over the entire report before Tuesday's meeting. That will save a lot of meeting time.

RECEIPTS & EXPENSES

- 92% of the year is over so when looking at % of budget keep that in mind.
- RECEIPTS: Year to date (YTD) operating income is short of expectations (88%)
 - (1) Due mostly to lagging Pledges. I am hopeful for a good December.
 - (2) We will be getting 1 DIT distribution (about \$8,800) at the end of December which will most surely help. Plus, we have a small Tozer-Miller distribution in early December.
- EXPENSES: Operating expenses for the year to date are a bit below expectations (88%). But remember, even if we meet expectations in both Operating Income & Operating Expenses, we will run a deficit for the year; approximately \$18,000.
 - (1) There really is nothing that stands out in the expenses. Most everything is just about where we expect.
- NET OPERATING INCOME: The budget deficit sure grew this past month. Please notice that even though both Operating Receipts and Operating Expenses were the same percentage of the budget we still have a \$16,000 deficit.

SEPTEMBER RECEIPTS & EXPENSES CORRECTIONS. Due to Jerry's time off her last paycheck for October wasn't processed until November, even though it was dated in October. This caused several accounts to be underreported last month. These corrections address the late booking.

RECEIPTS & EXPENSES OVER TIME – If you first look at incomes you see that 2023 is quite a bit higher than 2021 but nearly the same as 2022 – except for pledges. Indeed, virtually all our receipts falling below last year is all due to a shortfall of pledges. On the cost side all accounts are higher in 2023 than in 2022 and all but 3 are higher in 2023 than in 2021; the impact of this inflationary burst we've experienced. In other words, the pattern is very similar to what we have been seeing all year.

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 2023

92% of the year is over

	November 2023	YTD	Annual Budget	% of Annual Budget
SUMMARY				
Operating Income	\$5,276	\$132,113	\$150,760	88%
Restricted Income	\$195	\$3,140	\$2,717	116%
Designated Income	\$4,881	\$13,105	\$10,500	125%
Total Operating, Restricted & Designated	\$10,352	\$148,358	\$163,977	90%
Other - Financial, Capital Projects, etc	\$336	\$16,667		
Total Income	\$10,688	\$165,025	\$163,977	
Operating Expenses	\$10,434	\$148,323	\$169,036	88%
Outreach	\$654	\$7,991	\$7,817	102%
Other Current Expenses	\$338	\$4,932	\$1,700	290%
Total Operating, Outreach, Other Current	\$11,426	\$161,245	\$178,553	90%
Long Term Capital Expenditures	\$0	\$6,340		
Total Expenses	\$11,426	\$167,585		
Net Operating Income	-\$5,158	-\$16,210	-\$18,276	89%
Net Current non-Operating Income	\$4,085	\$3,322	\$3,700	90%
Net Operating & Current non-Operating	-\$1,074	-\$12,887	-\$14,576	88%
Net Other Income	\$336	\$10,327		
Net Total Income	-\$738	-\$2,561	\$163,977	
Income				
Operating Income				
Parish Giving				
4011 Open Plate Income	121	1,270	500	254%
4012 Pledge Income	4,855	75,545	85,000	89%
Special Days				
4017 Christmas	0	69	1,000	7%
4018 Thanksgiving	160	186	50	372%
Total Special Days	160	2,148	2,550	84%
Total Parish Giving	5,136	79,021	88,100	90%
Endowment Income				
Total DIT Distribution Income	0	26,522	35,363	75%
Total Other Endowment Income	0	17,586	13,100	134%
Total Endowment Income	0	44,108	48,463	91%
Community Support				
4215 Use of Building Income	140	850	900	94%
Total Community Support	140	1,890	9,200	21%
Total Operating Income - Misc	0	1,992		
Restricted Worship Income				
4510 Bixby Trust Altar Income	0	1,669	1,300	128%
4511 DIT 242 Distribution: Kresge	0	3,433	3,456	99%
4512 DIT Fund 231 Distribution: B. Meyer Organ	0	0	241	0%
Total Restricted Worship Income	0	5,102	4,997	102%
Total Operating Income	5,276	132,113	\$150,760	88%

Church of The Redeemer

Receipts & Expenses

November 2023

92% of the year is over

	November 2023	YTD	Annual Budget	% of Annual Budget
Restricted Income - Discretionary Income				
Discretionary Income: Parishioner Use Only				
Total Discretionary Income: Parishioner Use Only	0	906	1,209	75%
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	154	642	500	128%
4554 Discretionary Income - Other	41	452	250	181%
Total Discretionary Income: General Use In The Community	195	1,806	1,458	124%
Total Restricted Income - Discretionary Income	195	2,712	2,667	102%
Restricted Income - Other	0	428	50	856%
Total Restricted Income	195	3,140	2,717	116%
Designated Income				
Total Sunday School Income	0	1,092	300	364%
Total Youth Group Fundraising Income	0	190	250	76%
Total Community Supper Income	0	2,774	1,500	185%
Total Memorial Income	0	150	100	150%
St. Mary's Guild Income				
4620 St. Mary's Guild Income	4,829	8,124	8,000	102%
Total St. Mary's Guild Income	4,829	8,124	8,000	102%
Total Flowers Income	0	625	300	208%
Interest Income - All Savings Accounts				
4650 Interest Income - All Savings Accounts	53	149	50	297%
Total Interest Income - All Savings Accounts	53	149	50	297%
Total Designated Income - Misc	0	1		
Total Designated Income	4,881	13,105	10,500	125%
Other Income				
Special Capital Projects				
6000 Capital Projects Income - Windows	336	10,782	0	
Total Special Capital Projects	336	12,340	0	
Total DIT Returns	0	4,327		
Total Other Income	336	16,667		
Total Revenues	10,688	165,025	\$163,977	101%

Expenses

Operating Expenses

Worship Expense

Total Altar Expense

Music Expense

5015 Organist Expense

Total Music Expense

Diocesan Expense

5025 Diocesan Assessment Expense

5026 Diocesan Acceptance Expense

5027 Diocesan Convention Expense

Total Diocesan Expense

Total Education Ministry Expense

Worship Expense - Misc

5099 Worship Expense - Misc

Total Worship Expense - Misc

Total Worship Expense

Total Altar Expense	0	827	750	110%
Music Expense				
5015 Organist Expense	620	6,970	8,320	84%
Total Music Expense	620	7,930	9,920	80%
Diocesan Expense				
5025 Diocesan Assessment Expense	1,648	18,124	19,772	92%
5026 Diocesan Acceptance Expense	412	4,531	4,943	92%
5027 Diocesan Convention Expense	230	320	750	43%
Total Diocesan Expense	2,290	22,976	25,465	90%
Total Education Ministry Expense	0	301	2,450	12%
Worship Expense - Misc				
5099 Worship Expense - Misc	45	62	0	
Total Worship Expense - Misc	45	62	0	
Total Worship Expense	2,954	32,095	38,585	83%

Church of The Redeemer

Receipts & Expenses

November 2023

92% of the year is over

	November 2023	YTD	Annual Budget	% of Annual Budget
Building Expense				
5110 DioBeth Loan Interest Expense	134	1,555	1,688	92%
Total Cleaning Expense	0	9,918	11,250	88%
Building Maintenance				
5131 Maintenance Supplies Expense	345	1,419	4,500	32%
Total Building Maintenance	345	3,310	7,500	44%
Utility Expense				
5140 Electric Expense	0	3,668	5,000	73%
5141 Heat Expense	331	7,018	8,000	88%
5142 Telephone Expense	37	401	450	89%
5143 Internet Expense	80	875	1,000	87%
5144 Water Expense	79	1,147	800	143%
5145 Sewer Expense	0	695	565	123%
5146 Alarm System Expense	121	1,106	325	340%
Total Utility Expense	647	14,908	16,140	92%
Total Grounds Expense	0	2,070	2,500	83%
Total Building Expense	1,126	45,561	52,128	87%
Office Expense				
5210 Office Supplies Expense	225	1,259	1,200	105%
5215 Dues & Subscriptions Expense	727	2,123	2,000	106%
5220 Copier Expense	28	415	500	83%
5240 Accounting Expense	141	876	925	95%
5245 Bank Fees Expense	6	32	40	81%
Total Office Expense	1,127	6,191	6,265	99%
Priest Expense				
5310 Priest Salary Expense	1,592	20,570	20,695	99%
5311 Housing Allowance Expense	686	8,912	8,924	100%
5312 Pension Contribution Expense	399	4,759	4,783	99%
5313 Health Insurance Expense	1,021	12,171	12,250	99%
5314 Self- Employment Tax Reimburse Expense	174	2,255	2,266	100%
5315 Life Insurance Expense	21	256	542	47%
5316 Workman's Compensation/Disability Expense	26	323	30	1077%
Total Priest Expense	3,920	49,479	50,490	98%
Payroll Expense				
5410 Wage Expense Parish Administrator	1,111	13,076	14,444	91%
5411 Social Security Expense Parish Administrator	69	811	896	90%
5412 Medicare Expense Parish Administrator	16	190	210	90%
5413 Pension Expense Parish Administrator	111	709	722	98%
Total Payroll Expense	1,307	14,614	16,568	88%
Other Operating Expenses				
Total Fellowship Expense	0	100	1,100	9%
Total Stewardship Expense	0	283	250	113%
Total Parish Faire Expense	0	0	3,500	0%
Total Rummage Sale	0	0	150	0%
Total Other Operating Expenses	0	383	5,000	0%
Total Operating Expenses	10,434	148,323	\$169,036	88%
Outreach Expense				
5510 General Discretionary Expense	207	435	650	67%
5513 Community Supper Expense	296	1,912	2,000	96%
5516 St. Mary's Guild Outreach Expense	151	926	3,200	29%
Total Outreach Expense	654	7,991	7,817	102%

Church of The Redeemer

Receipts & Expenses

November 2023

92% of the year is over

	November 2023	YTD	Annual Budget	% of Annual Budget
Other Parish Expenses				
5562 St. Mary's Guild Expense	338	4,604	1,300	354%
Total Other Parish Expenses	338	4,932	1,700	290%
Other Expenses				
Total Capital Projects Expense	0	6,340	\$0	
Total Other Expenses	0	6,340	\$0	
Total Expenses	11,426	167,585	\$178,553	94%
Net Total	-738	-2,561	-\$14,576	18%

Corrections from October 2023 Statement of Activities

11/30/2023

Income

1. \$0 No changes

Net Effect
Operating

\$0.00

Expenses

2. \$277.76 Increase 5410 Wage Expense due to late booking (Oct & YTD)
3. \$17.33 Increase 5411 Social Security Expense due to late booking (Oct & YTD)
4. \$4.03 Increase 5412 Medicare Expense due to late booking (Oct & YTD)
5. \$13.90 Increase 5413 Pension Expense due to late booking (Oct & YTD)
6. \$312.90 Increase in Total Payroll Expense due to 2-5 above. (Oct & YTD)
7. \$312.90 Increase in Total Operating Expense due to 2-5 above. (Oct & YTD)

Net Effect:
Expenses \$312.90 Increase in Total Expense due to 2-5 above. (Oct & YTD)

Net Income -\$312.90 Decrease in Net Income due to 2-5 above. (Oct & YTD)

Receipts & Expenses
Comparisons Over Time
November 30, 2023

Receipts	Current Month - November			Year to Date		
	2021	2022	2023	2021	2022	2023
Plate	\$262	\$110	\$121	\$635	\$724	\$1,270
Pledge	\$6,065	\$5,150	\$4,855	\$73,032	\$84,847	\$75,545
Special Days	\$278	\$98	\$160	\$1,911	\$1,698	\$2,148
Discretionary	\$30	\$95	\$195	\$1,809	\$2,907	\$2,712
DIT	\$0	\$0	\$0	\$25,412	\$26,538	\$26,522
Other Invest	\$0	\$0	\$0	\$15,283	\$17,402	\$17,586
Operating Income			\$5,276			\$132,113
Total Receipts	\$8,866	\$11,360	\$10,352	\$129,088	\$157,478	\$148,358

Expenses

Altar	\$92	\$0	\$0	\$1,246	\$695	\$827
Music	\$1,395	\$1,240	\$620	\$8,120	\$7,472	\$7,930
Diocese	\$1,920	\$1,830	\$2,290	\$21,117	\$20,212	\$22,976
Cleaning & Supplies	\$869	\$919	\$0	\$9,754	\$9,913	\$9,918
Property Insurance	\$0	\$3,177	\$0	\$11,712	\$12,493	\$13,800
Repairs & Maintenance	\$0	\$350	\$345	\$3,141	\$2,550	\$3,310
Utilities	\$614	\$571	\$647	\$9,288	\$10,322	\$14,908
Clergy	\$5,142	-\$226	\$3,920	\$52,943	\$40,229	\$49,479
Outreach	\$138	\$1,385	\$654	\$2,054	\$7,307	\$7,991
Office Expense	\$404	\$108	\$1,127	\$4,969	\$5,422	\$6,191
Payroll	\$993	\$1,154	\$1,307	\$12,243	\$14,203	\$14,614
Operating Expenses			\$10,434			\$148,323
Total Expenses	\$11,943	\$11,091	\$11,426	\$145,054	\$140,834	\$161,245

Net Operating Income			-\$5,158			-\$16,210
Net Income	-\$3,077	\$269	-\$1,074	-\$15,966	\$16,644	-\$12,887

NOTE: Capital/financial income & capital expenses are no longer included.

NOTE: Total Receipts = Total Operating + Restricted Income + Designated income
Total Expenses = Operating Expenses + Outreach + Other Current Expenses
Net Income = Total Receipts - Total Expenses

1000 - General Checking

November 2023

Date	Type	Payee	Description	Amount	Balance
11/1			Reported Closing Balance		\$19,462.12
10/28	Check	Geraldine Evans (posted late)	Jerry's pay period 10/14-10/20	-228.57	19,233.55
11/1			Corrected Opening Balance		19,233.55
11/1	Bank Fee		October 2023 Electronic Bill Pay Fee	-2.95	19,230.60
11/1	EFT	Fidelity Investments	Jerry's October Pension	-55.56	19,175.04
11/1	EFT	Internal Revenue Service	October Federal Tax Deposit	-173.22	19,001.82
11/2	EFT	Pa Department Of Revenue	October State Income tax Deposit	-25.59	18,976.23
11/3	Check #11579	Geraldine Evans	Jerry's Pay Period 10/21-10/27/2023	-228.57	18,747.66
11/6	Deposit		Weekend of 11/4-11/5/2023	2,660.00	21,407.66
11/6	EFT	W.B. Mason Co., INC.	Appointment/Planner for Jerry	-10.99	21,396.67
11/6	EFT	Verizon	11/4-12/3/2023 Bill	-46.54	21,350.13
11/6	Check #11580	Erle's Janitorial Supply	Place Mats	-32.00	21,318.13
11/6	Check #11581	Bruce Carpenter	2 new garbage cans	-151.00	21,167.13
11/10	Check #11582	Geraldine Evans	Jerry's pay period 10/28-11/3/2023	-228.57	20,938.56
11/13	Deposit		Weekend of 11/11 & 11/12/2023	1,067.72	22,006.28
11/14	EFT	Valley Energy	Monthly Budget Amount for November 2023	-331.00	21,675.28
11/14	EFT	Empire Access	November Phone & Internet Bill	-116.10	21,559.18
11/14	EFT	Aqua Pennsylvania, INC.	Billing Period 9/26-10/24/2023	-79.10	21,480.08
11/14	EFT	Diocese Of Bethlehem	December 2023 Loan Payment (FCCB #10000211)	-724.21	20,755.87
11/14	EFT	Diocese Of Bethlehem	November Assessment & Acceptance (FCCB #10000212)	-2,059.60	18,696.27
11/15	EFT	EBE Officesource, Inc.	Cost per copy for 10/2-11/2/2023 (FCCB #10000213)	-27.80	18,668.47
11/17	Check #11585	Geraldine Evans	Jerry's pay period 11/4-11/10/2023	-228.57	18,439.90
11/20	Deposit		Weekend of 11/18 - 11/19/2023	820.00	19,259.90
11/22	EFT	Sentry Alarms, LLC.	Quarterly Billing Amount	-74.25	19,185.65
11/22	EFT	Episcopal Church Clergy & Employees' Benefit Trust (ECCEBT)	Jerry's life ins for December (FCCB #10000214)	-8.00	19,177.65
11/22	EFT	M&T Bank (Credit Card Payment Processing	Credit card billing period 10/6-11/06/2023	-1,490.93	17,686.72
11/22	EFT	W.B. Mason Co., INC.		-186.55	17,500.17
11/24	Bank Transfer		Loan Payment #39 Principal	590.13	18,090.30
11/24	Check #11586	Geraldine Evans	Jerry's pay period 11/11-11/17/2023	-228.57	17,861.73
11/27	Deposit		Weekend of 11/25 - 11/26/2023	896.00	18,757.73
11/27	Check #11587	Marcella Chaykosky	Marcella's salary for 4 Sunday's in November	-620.00	18,137.73
11/28	Check #11583	St. John Lutheran Church	1/2 of Team Viewer Subscription	-305.40	17,832.33
11/28	Check #11588	St. John Lutheran Church	November Priest Salary Expenses	-3,919.74	13,912.59
11/30	Bank Fee		November 2023 Electronic Bill Pay Fee	-2.95	13,909.64
11/30	EFT	Fidelity Investments	Jerry's November Pension	-55.56	13,854.08
			November Closing Balance		\$13,854.08

Deposits & Transfers November 2023

11/30/2023

Date	Description	Account Description	Amount
11/3/2023	Fall Fair Deposit Startup Cash	1110 St. Mary's Guild 5562 St. Mary's Guild Expense	\$850.00 850.00 <u>\$850.00</u>
11/3/2023	Fall Fair	1110 St. Mary's Guild 4620 St. Mary's Guild Income	\$1,431.00 1,431.00 <u>\$1,431.00</u>
11/6/2023	Weekend of 11/4-11/5/2023	1000 General Checking 4012 Pledge Income 4018 Thanksgiving 4215 Use of Building - TOPS # 899	\$2,660.00 2,560.00 50.00 50.00 <u>\$2,660.00</u>
11/6/2023	Weekend of 11/4-11/5/2023	1010 General Discretionary 4551 1st Sunday Open 4554 Discretionary Income	\$155.00 154.00 1.00 <u>\$155.00</u>
11/6/2023	4 donations - Weekend of 11/4-11/5/2023	1030 Capital Funds 6000 Capital Project - Windows 6000 Capital Project - Windows 6000 Capital Project - Windows 6000 Capital Project - Windows	\$221.00 150.00 50.00 16.00 5.00 <u>\$221.00</u>
11/6/2023	Fall Fair Donations	1110 St. Mary's Guild 4620 St. Mary's Guild Income	\$305.00 305.00 <u>\$305.00</u>
11/6/2023	Fall Fair	1110 St. Mary's Guild 4620 St. Mary's Guild Income	\$2,234.94 2,234.94 <u>\$2,234.94</u>
11/13/2023	Weekend of 11/11 & 11/12/2023	1000 General Checking 4011 Open Plate Income 4012 Pledge Income 1199 Due from Other groups - Fall Fair Expenses Charged to Church Credit Card	\$1,067.72 55.00 845.00 167.72 <u>\$1,067.72</u>
11/13/2023	Weekend of 11/11 & 11/12/2023 - 2 donations	1030 Capital Funds 6000 Capital Project - Windows 6000 Capital Project - Windows	\$105.00 100.00 5.00 <u>\$105.00</u>

Deposits & Transfers November 2023

11/30/2023

Date	Description	Account Description	Amount
11/20/2023	Weekend of 11/18 - 11/19/2023	1000 General Checking	\$820.00
		4011 Open Plate Income	25.00
		4012 Pledge Income	640.00
		4018 Thanksgiving	105.00
		4215 Use of Building - Bradford County Board of Elections	50.00
			<u>\$820.00</u>
11/20/2023	1 Donation: Weekend of 11/18 - 11/19/2023	1030 Capital Funds	\$5.00
		6000 Capital Project - Windows	5.00
			<u>\$5.00</u>
11/20/2023	2 Donations: Weekend of 11/18 - 11/19/2023	1010 General Discretionary	\$40.00
		4554 Discretionary Income	20.00
		4554 Discretionary Income	20.00
			<u>\$40.00</u>
11/22/2023	Fall Fair	1110 St. Mary's Guild	\$858.00
		4620 St. Mary's Guild Income	858.00
			<u>\$858.00</u>
11/24/2023	Funds Transfer - December 2023 Loan Payment (#39)	Transfer from 1030 Capital Funds	-\$590.13
		Transfer to 1000 General Checking	\$590.13
11/27/2023	1 donation weekend of 11/25 & 11/26/2023	1030 Capital Funds	\$50.00
		6000 Capital Project - Windows	50.00
			<u>\$50.00</u>
			\$50.00
			NOTE- This deposit is incorrect. It should be \$5.00. Correction was made 11/30
11/27/2023	Weekend of 11/25 - 11/26/2023	1000 General Checking	\$896.00
		4011 Open Plate Income	41.00
		4012 Pledge Income	810.00
		4018 Thanksgiving	5.00
		4215 Use of Building - TOPS # 899	40.00
			<u>\$896.00</u>
11/30/2023	Q4 Interest - Altar Guild Savings	1040 Altar Guild Savings	\$3.14
		4650 Interest Income	3.14
			<u>\$3.14</u>
11/30/2023	Q4 Interest - Capital Fund Savings	1030 Capital Funds	\$35.10
		4650 Interest Income	35.10
			<u>\$35.10</u>
11/30/2023	Q4 Interest - Community Supper Savings	1050 Community Supper	\$1.62
		4650 Interest Income	1.62
			<u>\$1.62</u>

Deposits & Transfers November 2023

11/30/2023

Date	Description	Account Description	Amount
11/30/2023	Q4 Interest - Sunday School Savings	1060 Sunday School Savings 4650 Interest Income	\$1.00 <u>1.00</u> \$1.00
11/30/2023	Q4 Interest - Youth Group Savings	1070 Youth Group Savings 4650 Interest Income	\$0.65 <u>0.65</u> \$0.65
11/30/2023	Q4 Interest - Memorial Savings	1080 Memorial Saving 4650 Interest Income	\$1.59 <u>1.59</u> \$1.59
11/30/2023	Q4 Interest - Bereavement Savings	1090 Bereavement Savings 4650 Interest Income	\$0.12 <u>0.12</u> \$0.12
11/30/2023	Q4 Interest - Hollingshead Savings	1100 Hollingshead Savings 4650 Interest Income	\$8.04 <u>8.04</u> \$8.04
11/30/2023	Q4 Interest - St. Mary's Guild Savings	1120 St. Mary's Guild 4650 Interest Income	\$1.29 <u>1.29</u> \$1.29

1010 - General Discretionary Checking

November 2023

Date	Check Number	Description	Amount	Balance
11/1		Beginning Balance		\$5,620.47
11/6		Open Plate Weekend of 11/4-11/5/2023	155.00	5,775.47
11/20		2 Donations: Weekend of 11/18 - 11/19/2023	40.00	5,815.47
11/30		Microtel - room for needy	-207.10	5,608.37
11/30		Closing Balance		\$5,608.37

1050 - Community Supper Savings

November 2023

Date	Check Number	Description	Amount	Balance
11/1		Beginning Balance		\$4,402.44
11/30		Q3 Interest	1.62	4,404.06
11/30		Closing Balance		\$4,404.06

1030 - Capital Fund Savings

November 2023

Date	Check Number	Description	Amount	Balance
11/1		Beginning Balance		\$56,910.45
11/6		4 donations - Weekend of 11/4-11/5/2023	221.00	57,131.45
11/13		Weekend of 11/11 & 11/12/2023 - 2 donations	105.00	57,236.45
11/20		1 Donation: Weekend of 11/18 - 11/19/2023	5.00	57,241.45
11/24		Loan Payment #39 Principal	-590.13	56,651.32
11/27		1 donation weekend of 11/25 & 11/26/2023	50.00	56,701.32
11/30		Q4 Interest - Capital Fund Savings	35.10	56,736.42
11/30		Incorrect 11/27 Deposit (Journal Entry)	-45.00	56,691.42
11/30		Closing Balance		\$56,691.42

Asset Values

11/30/2023

Current Assets

Checking/Savings	October 31, 2023	November 30, 2023
Deposits at 1st Citizens Bank (FCCB)		
Church General Fund Checking	\$19,462.12	\$13,854.08
General Discretionary Fund (Checking)	5,620.47	5,608.37
Guthrie Meyer Discretion Fund (Checking)	7,642.58	7,642.58
Altar Guild (Savings)	8,970.05	8,973.19
Sunday School (Savings)	2,661.51	2,662.51
Youth Group (Savings)	1,740.54	1,741.19
Bereavement (Savings)	307.23	307.35
Capital Funds Account (Savings)	56,910.45	56,691.42
Memorial Fund Account (Savings)	4,239.27	4,240.86
St. Mary's Checking	5,030.22	9,370.44
St. Mary's Savings	3,444.34	3,445.63
Community Supper	4,402.44	4,404.06
Hollingshead	12,900.35	12,908.39
Total Current Assets	\$133,331.57	\$131,850.07

Long Term Assets

DIT Assets as of Quarter ending 09/30/2023

Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$26,140.57	\$26,140.57
DIT Fund 231 B. Meyer Discretion	10,433.42	10,433.42
DIT Fund 288 Stevens Discretion	10,090.64	10,090.64

Restricted to Music

DIT Fund 242 Kresge	74,753.61	74,753.61
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Unrestricted

DIT Fund 217 Mary Pack Cummings	\$492,349.17	\$492,349.17
DIT Fund 245 Guthrie/Baker	260,197.82	260,197.82
DIT Fund 289 Stevens General	10,090.64	10,090.64

Total Restricted DIT Funds 121,418.24 121,418.24

Total Unrestricted DIT Funds 762,637.63 762,637.63

Total DIT Assets **\$884,055.87** **\$884,055.87**

TOTAL FINANCIAL ASSETS **\$1,017,387.44** **\$1,015,905.94**

Stained Glass Window Restoration Project

11/30/2023

Fundraising

Memorials & Donations	\$32,547.54
Adoptions (received)	39,644.00
Fundraisers	4,703.68
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>\$107,227.19</u>
Outstanding Pledges	<u>\$3,200.00</u>
Total Raised	<u>\$110,427.19</u>
Total Project Cost	\$107,430.00
Funds still needed	<u><u>-\$2,997.19</u></u>

Capital Funds Account

Date	Deposit	Withdrawal	Balance	Comments
1/1/23			\$49,529.89	2023 Beginning Balance
1st Quarter 2023	\$2,082.68	\$1,731.05	\$49,881.52	
2nd Quarter 2023	\$6,497.66	\$1,744.56	\$54,634.62	
3rd Quarter 2023	\$2,813.66	\$1,757.17	\$55,691.11	
10/13/23		\$588.66	\$55,102.45	November 2023 Principal
10/31/23	\$1,808.00		\$56,910.45	Deposits & Transfers
11/24/23		\$590.13	\$56,320.32	Dec 2023 Principal
11/30/23	\$336.00		\$56,656.32	Deposits
11/30/23	\$35.10		\$56,691.42	Q3 interest
2023 Total	\$13,573.10	\$6,411.57	\$56,691.42	Capital Funds account balance 11/30/2023

Loan From Diocese of Bethlehem

Originated:	August 25, 2020	
First payment due	October 1, 2020	
Amount:	\$75,000.00	
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
01/01/23			\$59,453.55	Principal Value
1st Quarter 2023	\$441.58	\$1,731.05	\$57,722.49	Loan Payments 29, 30, & 31 made. EFT
2nd Quarter 2023	\$428.57	\$1,744.06	\$55,978.43	Loan Payments 32, 33 & 34 made. EFT
3rd Quarter 2023	\$415.46	\$1,757.17	\$54,221.26	Loan Payments 35, 36, 37 made. EFT
10/13/23	\$135.55	\$588.66	\$53,632.60	Loan Payment 38 made. EFT
11/14/23	\$134.08	\$590.13	\$53,042.88	Loan Payment 39 made. EFT
Totals To Date 2023	\$1,555.23	\$6,411.08		
Totals since October 2020	\$6,286.87	\$21,957.32		