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TREASURER'S REPORT

NORTHWEST OHIO ASSOCIATION

Once again we celebrate and give thanks for another year of ministry together as the Northwest Ohio Association. Please take some time to review the financial reports that follow.

As you review the financial statements, you will see that Basic OCWM contributions continue to decline. However, I think we should celebrate the 55 churches who share their resources and make our OCWM contributions what they are today. The Cabinet and the Association, as a whole, will have to prayerfully consider how to move forward with the decline in OCWM dollars.

As you review the financial statements remember that the restricted funds report and related balance sheet accounts include funds restricted by donors and funds designated for specific purposes by the Cabinet. Funds designated by the Cabinet can be redirected for other purposes while donor restricted funds cannot. At year end donor, temporarily restricted net assets totaled \$58,523. Our donor permanently restricted assets, given in support of scholarships, totaled approximately \$97,368 including the original gifts of approximately \$81,000 plus unused realized and realized gains. Cabinet designated funds totaled approximately \$91,000. The activities in the fund report are generally not reflected in the analysis of revenues and expenses. Consistent with prior years the cash account reflects transactions subsequent to year end to record 2015 contributions received in early 2016 and the payment of OCWM and other obligations due for 2015.

You will observe that the 2017 goal budget projected revenue at approximately the same level. Expenses have been budgeted at approximately the same level as 2016 with the exception of an increase in salaries for our dedicated staff. To balance the budget, it was necessary to increase the OCWM retention rate from 57% to 60%. This enabled the Association to operate without using any of reserved savings. Thanks to our staff for their good work in managing our financial resources and thanks to all of you for your support of our Association.

Please feel free to contact me with any questions you may have.

Blessings,

Mary Powell, Treasurer

The Northwest Ohio Association, UCC

5 FOR 5 CHURCHES

Following are the churches for 2016 that made the goal for the 5 for 5 churches. To be recognized for this you need to give to **OCWM, One Great Hour of Sharing, Strengthen The Church, Neighbors In Need**, and the **Christmas Fund**.

Union United Church of Christ,	Bascom
Zion (Fireside) United Church of Christ,	Bellevue
First Congregational Church & Society UCC,	Berlin Heights
St. John's (Baseline) United Church of Christ,	Bloomville
Emmanuel United Church of Christ,	Bluffton
St. John's United Church of Christ,	Bluffton
Buckland United Church of Christ,	Buckland
Calvary United Church of Christ,	Crestline
St. John's United Church of Christ,	Elmore
First United Church of Christ,	Fremont
First United Church of Christ,	Galion
St. John's United Church of Christ,	Holgate
Faith Christian Church,	Lima
Lyme Congregational UCC,	Bellevue
First United Church of Christ,	Marblehead
First United Church of Christ,	Marion
Trinity United Church of Christ,	McCutchenville
Congregational Community UCC,	Monroeville
St. Paul United Church of Christ,	New Bremen
St. Jacob's United Church of Christ,	Republic
St. Paul's United Church of Christ,	Rockford
St. Paul's United Church of Christ,	St. Marys
First Congregational United Church of Christ,	Sandusky
First United Church of Christ,	Shelby
Steuben Congregational United Church of Christ,	Steuben
Sylvania United Church of Christ,	Sylvania
St. John's United Church of Christ,	Tiffin
Trinity United Church of Christ,	Tiffin
Memorial United Church of Christ,	Toledo
Park Congregational United Church of Christ,	Toledo
Emanuel United Church of Christ,	Upper Sandusky
St. Paul United Church of Christ,	Wapakoneta
Congregational United Church of Christ,	Wauseon

OCWM - 2016

Congratulations and Thank You!

The following churches met their OCWM Goals by giving the same as the previous year, meeting their suggested goal, or exceeding their giving from the year before.

St. Paul's UCC, Bellevue
Zion (Fireside) UCC, Bellevue
Zion UCC, Bettsville
College Hill UCC, Bloomville
Emmanuel UCC, Bluffton
Buckland UCC, Buckland
Congregational UCC, Castalia
Trinity UCC, Elliston*
St. John's UCC, Elmore
Community UCC, Ft. Seneca. Tiffin
Grace UCC, Fostoria
St. John's UCC, Fostoria
First UCC, Fremont
St. John's UCC, Holgate*
First Reformed UCC, Kenton
St. John's Evangelical Church, Kenton
Salem UCC, Kenton
Immanuel UCC, Kettlersville*
Faith Christian Church, Lima*
Lyme Cong'l Church, Bellevue*
First UCC, Marion
St. John's UCC, Milan*
St. Peter's UCC, Millbury
Congregational Community, Monroeville
St. Paul UCC, Oak Harbor*
St. Jacob's UCC, Republic
Republic UCC, Republic
St. Paul's UCC, Rockford

First UCC, Shelby
Steuben, Congregational UCC, Steuben
St. John's UCC, Tiffin
Calvin UCC, Toledo*
Faith Community UCC, Maumee
Park Congregational UCC, Toledo
The Village Church, Maumee*
Trinity UCC, Upper Sandusky
Peace Community UCC, Waldo*
Congregational UCC, Wauseon
Westminster Christian Church UCC, Westminster

* Denotes - Churches giving a 10% increase



NWOA-Balance Sheet
Northwest Ohio Association
December 2016

Accounts

	Assets	
Petty Cash		
NWOA-Petty Cash		
131111 - NWOA-Petty Cash	\$150.00	
Total NWOA-Petty Cash	<u>\$150.00</u>	
NWOA-Banks-Checking/Savings		
131121 - NWOA-Checking-Old Fort Banking-	\$34,715.68	
Total NWOA-Banks-Checking/Savings	<u>\$34,715.68</u>	
NWOA-Investments		
131141 - NWOA-United Church Foundation	\$140,992.39	
131151 - NWOA-Cornerstone Fund	\$35,442.25	
131161 - NWOA-Fifth Third Bank	\$25,000.00	
Total NWOA-Investments	<u>\$201,434.64</u>	
Total Petty Cash		\$236,300.32
Other Current Assets		
NWOA-Prepayments		
134311 - NWOA-Prepaid Ins./Life/Disab. Ins	\$282.00	
134325 - NWOA-Prepaid Ins.-Medical/Dental	\$1,746.00	
134331 - NWOA-Prepaid Annuity	\$5,338.91	
134361 - NWOA-Prepaid Ins.-Group Life	\$110.25	
134371 - NWOA-Prepaid Ins.-Prop/Lia. Ins.	\$1,054.02	
Total NWOA-Prepayments	<u>\$8,531.18</u>	
Total Other Current Assets		\$8,531.18
Property Plant & Equipment		
NWOA-Land		
137711 - NWOA-Land-Association Facility	\$52,067.06	
Total NWOA-Land	<u>\$52,067.06</u>	
NWOA-Buildings		
137731 - NWOA-Buildings-Assoc. Office	\$147,081.51	
Total NWOA-Buildings	<u>\$147,081.51</u>	
NWOA-Furn./Fix./Office Equip.		
137741 - NWOA-Furn/Fix/Office Equip.	\$73,812.74	
Total NWOA-Furn./Fix./Office Equip.	<u>\$73,812.74</u>	
Total Property Plant & Equipment		\$272,961.31
Accumulated Depreciation		
NWOA-Accum. Dep.-Buildings		
137831 - NWOA-Accum. Dep.-Buildings	(\$114,541.15)	
Total NWOA-Accum. Dep.-Buildings	<u>(\$114,541.15)</u>	
NWOA-Acc.Dep.-Furn/Fix/Off. Eq		
137841 - NWOA-Acc.Dep.-Furn/Fix/Off. Eq	(\$72,177.36)	
Total NWOA-Acc.Dep.-Furn/Fix/Off. Eq	<u>(\$72,177.36)</u>	
Total Accumulated Depreciation		(\$186,718.51)
Total Assets		<u>\$331,074.30</u>

Liabilities, Fund Principal-Gen. Oper. Fund, & Restricted Funds

Liabilities

Current Liabilities

NWOA-Other Accrued Payables

233412 - NWOA-Accrued Vacation Payable	\$18,675.28	
233413 - NWOA-Accrued Severance Payable	\$18,475.63	
233414 - NWOA-Accrued Real Estate Tax Payabl	\$3,594.22	
233415 - NWOA-Workers Compensation Payable	\$159.73	
233422 - NWOA-Capital Lease Payable-Lg Term	\$3,551.67	
	<u>\$35,456.53</u>	

NWOA-Balance Sheet
Northwest Ohio Association
December 2016

Total NWOA-Other Accrued Payables	\$44,456.53	
Total Current Liabilities		\$44,456.53
Total Liabilities		\$44,456.53
Fund Principal-Gen. Oper. Fund		
NWOA-Unrestricted Net Assets		
239990 - NWOA-Unrestricted Net Assets	(\$56,062.07)	
239991 - Invested Capital Assets	\$96,933.00	
Total NWOA-Unrestricted Net Assets	\$40,870.93	
YTD Change in Net Assets	(\$32,711.06)	
Total Fund Principal-Gen. Oper. Fund and YTD Change in N		\$8,159.87
Restricted Funds		
Total Temporary Restricted	\$172,072.11	
Total Permanent Restricted	\$106,385.79	
Total Restricted Funds		\$278,457.90
Total Liabilities, Fund Principal-Gen. Oper. Fund, & Restricted		\$331,074.30

NWOA-Income & Expense Statement-Detail
Northwest Ohio Association
January to December 2016

	YTD Actual (This Year)	YTD Budget (This Year)	YTD Budget/Actual (This Year)	Annual Budget (This Year)	YTD Actual (Last Year)	% of Annual Budget Used (This Year)
Revenue General Operating Fund						
NWOA-GOF Revenue						
NWOA-Gifts & Contributions						
431111 - NWOA-OCWM-Basic Support	\$298,865.89	\$360,000.00	(\$61,134.11)	\$360,000.00	\$337,103.84	83.02 %
431121 - NWOA-OCWM-Assoc. Only G	\$22,546.60	\$21,000.00	\$1,546.60	\$21,000.00	\$29,500.67	107.36 %
431131 - NWOA-OCWM-Special Basic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
431171 - NWOA-OCWM-Previous Year	\$9,008.44	\$4,000.00	\$5,008.44	\$4,000.00	\$15,951.80	225.21 %
Total NWOA-Gifts & Contributions	\$330,420.93	\$385,000.00	(\$54,579.07)	\$385,000.00	\$382,556.21	85.82 %
NWOA-Other Receipts						
432201 - NWOA-Annual Meeting Incom	\$6,461.00	\$5,000.00	\$1,461.00	\$5,000.00	\$0.00	129.22 %
432203 - NWOA-Parking Space Donati	\$1,224.00	\$1,224.00	\$0.00	\$1,224.00	\$1,530.00	100.00 %
432211 - NWOA-Funds Released from	\$0.00	\$0.00	\$0.00	\$0.00	\$5,087.38	0.00 %
432221 - NWOA-Directed Gifts To Assc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432223 - NWOA-Directed Gifts to Villag	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
432281 - NWOA-Income-Miscellaneous	\$687.82	\$1,776.00	(\$1,088.08)	\$1,776.00	\$924.74	38.73 %
Total NWOA-Other Receipts	\$8,372.82	\$8,000.00	\$372.82	\$8,000.00	\$7,542.12	104.66 %
NWOA-Interest/Dividends						
433301 - NWOA-Interest Checking/Sav	\$91.86	\$150.00	(\$58.14)	\$150.00	\$87.81	61.24 %
433321 - NWOA-Interest Cornerstone S	\$235.46	\$325.00	(\$89.54)	\$325.00	\$297.71	72.45 %
433322 - NWOA-Interest-Fifth Third Bai	\$0.00	\$25.00	(\$25.00)	\$25.00	\$0.00	0.00 %
433331 - NWOA-Interest-UC Foundatio	\$0.00	\$2,500.00	(\$2,500.00)	\$2,500.00	\$1,697.02	0.00 %
433341 - NWOA-Interest Income Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
433380 - NWOA-Unrealized Gains (Los	\$0.00	\$0.00	\$0.00	\$0.00	(\$5,087.38)	0.00 %
Total NWOA-Interest/Dividends	\$327.32	\$3,000.00	(\$2,672.68)	\$3,000.00	(\$2,994.84)	10.91 %
Total NWOA-GOF Revenue	\$339,121.17	\$396,000.00	(\$56,878.83)	\$396,000.00	\$387,103.49	85.64 %
Total Revenue General Operating Fund	\$339,121.17	\$396,000.00	(\$56,878.83)	\$396,000.00	\$387,103.49	85.64 %
Expense General Operating Fund						
NWOA-GOF Expenses						
NWOA-Pymnts OH Conf./Nat'l UCC	\$123,129.68	\$144,000.00	\$20,870.32	\$144,000.00	\$147,464.30	85.51 %
NWOA-Salaries & Wages	\$143,514.33	\$142,898.00	(\$616.33)	\$142,898.00	\$143,708.57	100.43 %
NWOA-Contractual Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Payroll Taxes	\$5,195.76	\$5,064.00	(\$131.76)	\$5,064.00	\$5,210.63	102.60 %
NWOA-Employee Benefits	\$43,017.56	\$40,575.00	(\$2,442.56)	\$40,575.00	\$40,598.98	106.02 %
NWOA-Other Personnel Costs	\$1,265.00	\$500.00	(\$765.00)	\$500.00	\$100.00	253.00 %
NWOA-Staff Travel Expenses	\$8,760.21	\$8,500.00	(\$260.21)	\$8,500.00	\$5,862.80	103.06 %
NWOA-Repairs & Maintenance	\$4,187.45	\$9,500.00	\$5,312.55	\$9,500.00	\$8,801.14	44.08 %
NWOA-Rental/Leased Equipment	\$1,588.40	\$0.00	(\$1,588.40)	\$0.00	\$0.00	0.00 %
NWOA-Rent/Lease Facility	\$144.40	\$0.00	(\$144.40)	\$0.00	\$0.00	0.00 %
NWOA-Utilities	\$4,259.46	\$5,000.00	\$740.54	\$5,000.00	\$3,897.35	85.19 %
NWOA-Insurance	\$4,132.98	\$5,000.00	\$867.02	\$5,000.00	\$4,267.00	82.66 %
NWOA-Outside Professional Serv	\$3,671.50	\$3,500.00	(\$171.50)	\$3,500.00	\$291.00	104.90 %
NWOA-Communication Expense	\$3,044.52	\$3,300.00	\$255.48	\$3,300.00	\$3,267.99	92.26 %
NWOA-Purchases Expense	\$4,591.01	\$7,000.00	\$2,408.99	\$7,000.00	\$8,403.49	85.59 %
NWOA-Departmental/Program Exp.	\$11,888.12	\$10,500.00	(\$1,388.12)	\$10,500.00	\$6,107.29	113.22 %
Total NWOA-Departmental/Program Exp.	\$11,888.12	\$10,500.00	(\$1,388.12)	\$10,500.00	\$6,107.29	113.22 %
NWOA-Support Allocations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-General Expenses	\$4,198.94	\$4,200.00	\$1.06	\$4,200.00	\$4,182.86	99.97 %
NWOA-Interest Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00 %
NWOA-Depreciation Expense	\$5,242.81	\$5,500.00	\$257.09	\$5,500.00	\$5,462.24	85.33 %
Total NWOA-GOF Expenses	\$371,832.23	\$395,037.00	\$23,204.77	\$395,037.00	\$383,625.64	94.13 %
Total Expense General Operating Fund	\$371,832.23	\$395,037.00	\$23,204.77	\$395,037.00	\$383,625.64	94.13 %
Net Total	(\$32,711.06)	\$963.00	(\$33,674.06)	\$963.00	\$3,477.85	0.00 %

NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2016

Accounts	Beginning	Restricted	Restricted	Credit	Debit	Ending
	Balance	Revenue	Expenses			
Temporary Restricted						
NWOA-Temporary Restricted						
NWOA-Administrative Operating						
NWOA-Association Cabinet Funds						
831106 - NWOA-Discretionary Fund	\$3,408.55	\$1,810.00	\$0.00	\$0.00	\$804.36	\$4,414.19
831107 - NWOA-General Synod Delegates	\$4,437.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,437.00
831131 - NWOA-Capital Needs Fund	\$17,539.70	\$0.00	\$0.00	\$0.00	\$0.00	\$17,539.70
831133 - NWOA-Operating Fund Reserves	\$37,432.26	\$0.00	\$0.00	\$0.00	\$0.00	\$37,432.26
831136 - NWOA-Sabbatical Leave Fund	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00
831137 - NWOA-Severance Pay Fund	\$3,965.10	\$0.00	\$0.00	\$0.00	\$0.00	\$3,965.10
831144 - NWOA-Youth Ministries	\$976.82	\$0.00	\$0.00	\$0.00	\$0.00	\$976.82
831151 - NWOA-Legal & Counseling Reserve	\$1,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,990.00
831171 - NWOA-Other Special Events	\$0.00	\$465.00	\$280.00	\$15.00	\$0.00	\$200.00
Total NWOA-Association Cabinet Funds	\$79,749.43	\$2,275.00	\$280.00	\$15.00	\$804.36	\$80,955.07
NWOA-Departments						
NWOA-Regional Coordinating Team						
831161 - NWOA-Sandusky Valley Region	\$3,263.89	\$0.00	\$0.00	\$0.00	\$0.00	\$3,263.89
831162 - NWOA-Lakeshore Region	\$843.10	\$0.00	\$0.00	\$0.00	\$0.00	\$843.10
831163 - NWOA-Auglarize Valley Region	\$2,910.48	\$0.00	\$0.00	\$0.00	\$0.00	\$2,910.48
Total NWOA-Regional Coordinating Team	\$7,017.47	\$0.00	\$0.00	\$0.00	\$0.00	\$7,017.47
NWOA-Church Development						
832190 - NWOA-50th-Excellence in Ministry	\$2,675.30	\$13,345.81	\$9,800.00	\$0.00	\$64.54	\$6,156.57
832191 - NWOA-Covenant Fd/Ch. Growth/Renewal	\$18,565.86	\$124.56	\$0.00	\$161.90	\$0.00	\$18,872.32
832194 - NWOA-50th-Communication Center Proj	\$10,441.19	\$0.00	\$0.00	\$0.00	\$0.00	\$10,441.19
832195 - NWOA-50th-Church Development Proj	\$10,441.20	\$0.00	\$0.00	\$0.00	\$0.00	\$10,441.20
Total NWOA-Church Development	\$42,143.55	\$13,470.37	\$9,800.00	\$161.90	\$64.54	\$45,911.28
NWOA-Church & Ministry						
832201 - NWOA-Conflict Response Reserve	\$2,041.89	\$0.00	\$0.00	\$0.00	\$0.00	\$2,041.89
832204 - NWOA-Pastoral Misconduct Team	\$246.71	\$0.00	\$0.00	\$0.00	\$0.00	\$246.71
832211 - NWOA-Lay School Reserve	\$490.56	\$2,277.10	\$1,588.65	\$0.00	\$0.00	\$1,179.01
832218 - NWOA-Periodic Review Fund	\$377.51	\$200.00	\$31.06	\$25.00	\$50.92	\$520.53
832219 - NWOA-Boundary Training	\$397.35	\$150.00	\$50.00	\$10.00	\$31.18	\$476.17
832225 - NWOA-Church Professional Retreat Fd	\$1,715.97	\$0.00	\$0.00	\$0.00	\$0.00	\$1,715.97
832227 - NWOA-Retired Clergy Luncheon Fd	\$0.00	\$2,000.00	\$471.00	\$0.00	\$1,350.00	\$179.00
832231 - NWOA-Ministrial Aid Fund	\$14,243.09	\$384.00	\$0.00	\$0.00	\$10.00	\$14,617.09
832233 - NWOA-Student In Care Emergency Fd	\$903.49	\$0.00	\$0.00	\$0.00	\$0.00	\$903.49
Total NWOA-Church & Ministry	\$20,416.57	\$5,011.10	\$2,140.71	\$35.00	\$1,442.10	\$21,879.86
NWOA-Sm Church Cluster Council						
836311 - NWOA-SCCC Funds	\$0.00	\$397.69	\$397.69	\$0.00	\$0.00	\$0.00
Total NWOA-Sm Church Cluster Council	\$0.00	\$397.69	\$397.69	\$0.00	\$0.00	\$0.00
NWOA-Women's Board						

NWOA - FUND REPORT
Fund: Northwest Ohio Association
January to December 2016

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
836331 - NWOA-Love Gifts	\$0.00	\$1,619.00	\$1,295.20	\$0.00	\$323.80	\$0.00
Total NWOA-Women's Board	\$0.00	\$1,619.00	\$1,295.20	\$0.00	\$323.80	\$0.00
Total NWOA-Departments	\$69,577.59	\$20,498.16	\$13,633.60	\$196.90	\$1,830.44	\$74,808.61
Total NWOA-Administrative Operating NWOA-Special Offerings Funds	\$149,327.02	\$22,773.16	\$13,913.60	\$211.90	\$2,634.80	\$155,763.68
834110 - NWOA-One Great Hour Sharing-Nat'l	\$0.00	\$19,284.19	\$19,284.19	\$0.00	\$0.00	\$0.00
834120 - NWOA-Neighbors In Need-Nat'l	\$0.00	\$13,311.69	\$13,311.69	\$0.00	\$0.00	\$0.00
834130 - NWOA-Strengthen The Church-Nat'l	\$0.00	\$8,097.79	\$8,097.79	\$0.00	\$0.00	\$0.00
834140 - NWOA-Christmas Fund-Nat'l	\$0.00	\$21,090.29	\$21,090.29	\$0.00	\$0.00	\$0.00
Total NWOA-Special Offerings Funds	\$0.00	\$61,783.96	\$61,783.96	\$0.00	\$0.00	\$0.00
NWOA-Directed/Pass Through Fds						
832192 - NWOA-Nu-Vizion UCC	\$0.00	\$7,235.06	\$7,235.06	\$0.00	\$0.00	\$0.00
835112 - NWOA-Crossroad	\$0.00	\$4,485.68	\$4,485.68	\$0.00	\$0.00	\$0.00
835113 - NWOA-Back Bay Mission	\$0.00	\$3,574.86	\$3,574.86	\$0.00	\$0.00	\$0.00
835122 - NWOA-United Church Homes	\$0.00	\$2,120.04	\$2,120.04	\$0.00	\$0.00	\$0.00
835124 - NWOA-Hope Homes	\$0.00	\$1,045.00	\$1,045.00	\$0.00	\$0.00	\$0.00
835125 - NWOA-Seeds May Grow Fund	\$0.00	\$379.00	\$379.00	\$0.00	\$0.00	\$0.00
835128 - NWOA-Every Member Share	\$0.00	\$20.00	\$20.00	\$0.00	\$0.00	\$0.00
835129 - NWOA-Fairhaven	\$0.00	\$3,180.77	\$3,180.77	\$0.00	\$0.00	\$0.00
835130 - NWOA-Parkvue Community	\$0.00	\$376.71	\$376.71	\$0.00	\$0.00	\$0.00
835145 - NWOA-Grace Community Center	\$0.00	\$4,024.30	\$4,024.30	\$0.00	\$0.00	\$0.00
835151 - NWOA-Habitat For Humanity	\$0.00	\$8.00	\$8.00	\$0.00	\$0.00	\$0.00
835201 - NWOA-CUE-Chicago/United/Eden Fd	\$0.00	\$26,597.38	\$26,597.38	\$0.00	\$0.00	\$0.00
835205 - NWOA-Defiance College	\$0.00	\$283.91	\$283.91	\$0.00	\$0.00	\$0.00
835206 - NWOA-Heidelberg University	\$0.00	\$1,163.90	\$1,163.90	\$0.00	\$0.00	\$0.00
835331 - NWOA-Pilgrim Hills Camp	\$0.00	\$375.41	\$375.41	\$0.00	\$0.00	\$0.00
835332 - NWOA-Templd Hills Camp	\$0.00	\$375.44	\$375.44	\$0.00	\$0.00	\$0.00
835348 - NWOA-Pilgrim Hills Campership Fd	\$0.00	\$174.15	\$174.15	\$0.00	\$0.00	\$0.00
835389 - NWOA-Other Directed Gifts	\$0.00	\$2,858.17	\$2,858.17	\$0.00	\$0.00	\$0.00
836214 - NWOA-Heifer Project	\$0.00	\$245.21	\$245.21	\$0.00	\$0.00	\$0.00
Total NWOA-Directed/Pass Through Fds	\$0.00	\$58,522.99	\$58,522.99	\$0.00	\$0.00	\$0.00
NWOA-Disaster Relief Funds						
836119 - NWOA-Disaster Relief National	\$0.00	\$408.27	\$408.27	\$0.00	\$0.00	\$0.00
836120 - NWOA-Disaster Gifts-Ohio Conf	\$0.00	\$341.00	\$341.00	\$0.00	\$0.00	\$0.00
836130 - NWOA-Disaster Gifts-Local-Assoc.	\$10,927.29	\$4,975.31	\$5,000.00	\$0.00	\$0.00	\$10,902.60
836143 - NWOA-EI Salvador	\$3,258.93	\$4,990.00	\$0.00	\$161.90	\$3,005.00	\$5,405.83
836210 - NWOA-CWS-Missions Undesignated	\$0.00	\$1,842.46	\$1,842.46	\$0.00	\$0.00	\$0.00
836211 - NWOA-CWS-Blankets	\$0.00	\$11,665.83	\$11,665.83	\$0.00	\$0.00	\$0.00
836212 - NWOA-CWS-CROP	\$0.00	\$130.00	\$130.00	\$0.00	\$0.00	\$0.00
836213 - NWOA-CWS-Disaster Gifts To CWS	\$0.00	\$210.00	\$210.00	\$0.00	\$0.00	\$0.00
Total NWOA-Disaster Relief Funds	\$14,186.22	\$24,562.87	\$19,597.56	\$161.90	\$3,005.00	\$16,308.43

NWOA- FUND REPORT
Fund: Northwest Ohio Association
January to December 2016

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Credit Adjustments	Debit Adjustments	Ending Balance
Total NWOA-Temporary Restricted	\$163,513.24	\$167,642.98	\$153,818.11	\$373.80	\$5,639.80	\$172,072.11
Total Temporary Restricted	\$163,513.24	\$167,642.98	\$153,818.11	\$373.80	\$5,639.80	\$172,072.11
Permanent Restricted						
NWOA-Permanent Restricted						
932281 - NWOA-Moyer Memorial Principal Fd	\$20,090.92	\$0.00	\$0.00	\$1,860.71	\$0.00	\$21,951.63
932283 - NWOA-Blum Scholarship Principal Fd	\$7,681.74	\$0.00	\$0.00	\$711.45	\$0.00	\$8,393.19
932285 - NWOA-Kohler Scholarship Principal	\$11,658.42	\$0.00	\$0.00	\$1,079.74	\$0.00	\$12,738.16
932287 - NWOA-Pfeiffer Scholarship Principal	\$4,269.41	\$0.00	\$0.00	\$395.41	\$0.00	\$4,664.82
932291 - NWOA-Bormuth Scholarship Principal	\$12,827.84	\$0.00	\$0.00	\$1,188.05	\$0.00	\$14,015.89
932293 - NWOA-Salem Scholarship Principal	\$40,838.75	\$0.00	\$0.00	\$3,782.35	\$0.00	\$44,622.10
Total NWOA-Permanent Restricted	\$97,368.08	\$0.00	\$0.00	\$9,017.71	\$0.00	\$106,385.79
Total Permanent Restricted	\$97,368.08	\$0.00	\$0.00	\$9,017.71	\$0.00	\$106,385.79

**NWOA BUDGET
WORKSHEET AND PROPOSAL**

INCOME	2015 Final 57/43%	2016 Final 60/40%	2017 Prop Goal 60/40%	2017 Prop Final 60/40%	2018 Prop Goal 62/38%
OCWM	337,104	298,866	357,000	357,000	350,000
OCWM SPECIAL	29,501	22,547	22,000	22,000	22,000
ANNUAL MEETING INCOME		6,461	5,000	5,000	5,000
MISCELLANEOUS INCOME	2,455	1,912	3,500	3,500	3,500
INTEREST INCOME	2,092	327	3,000	3,000	3,000
UNREALIZED GAIN		-	-	-	
OCWM PRIOR YEAR	15,952	9,008	4,000	4,000	4,000
FUND RELEASED RESTRICTED	-				
TOTAL INCOME	387,104	339,121	394,500	394,500	387,500
EXPENSES					
OCWM BASIC	147,464	123,130	142,800	142,800	133,000
OCWM SPECIAL					
SALARIES					
Association Minister	46,252	52,252	53,947.00	59,947	59,947
Housing Allowance	24,000	18,000	18,000	12,000	12,000
Salary Soc Sec Reimb (7.65%)	5,344	5,344	5,504	5,504	5,504
Support Staff	66,805	66,806	62,620.00	62,620	62,620
Part-time Hourly support staff	1,307	1,113	1,500	1,500	1,500
TOTAL SALARIES	143,708	143,515	141,571	141,571	141,571
Contractual Labor	-		-		
Staff Benefits	45,910	49,479	44,024	45,435	45,435
Staff Travel/Business Exp	5,863	8,760	8,500	8,500	8,600
Repair & Maintenance	6,801	4,187	9,500	5,850	5,850
Rents Equipment/Facility	-	1,732		3,000	3,000
Prop/Liability Insurance	4,267	4,133	5,045	5,045	5,045
Professional Services	291	3,672	3,510	3,510	3,510
Utilities	3,897	4,259	5,104	5,110	5,110
Communications	3,268	3,045	3,500	3,500	3,500
Purchase Expenses	6,403	4,591	7,100	6,505	7,000
Program Expenses	6,107	11,888	11,400	11,685	12,100
General Expenses	4,172	4,199	4,100	4,200	4,200
Depreciation	5,462	5,243	5,500	5,500	5,500
Total Expenses	383,613	371,833	391,654	392,211	383,421
NWOA Net Operating Surplus (Deficit)	3,491	(32,712)	2,846	2,289	4,079

OUR CHURCH'S WIDER MISSION..... IN THE NORTHWEST OHIO ASSOCIATION

The Northwest Ohio Association is a community of local churches and pastors working together and supporting one another to strengthen the ministry and mission of Jesus Christ. Our strength is in our connections. Below are some examples of how our churches are impacted by our connections as an Association.

1. What are some ways we support local churches?

- Provide individuals available to assist churches in areas such as stewardship, conflict, Christian education, youth ministry, pastoral misconduct, church revitalization
- Resource and support search processes for new local church pastoral leadership
- Make grants for revitalization through the Covenant Fund
- Maintain a Resource Center with materials for loan
- Process and direct financial gifts to local and global missions

We also support leadership development through the NWOA Lay School of Religion (a five-year program of classes) and various workshops and information for lay leaders.

2. In what ways do we support pastors and authorized ministers?

- Provide Special Events such as Church Professional Retreat, Retired Ministers' Luncheon, Periodic Support Consultations, Boundary Training
- Encourage networking within Regions and Clusters
- Provide assistance in seeking new settings for ministry
- Offer pastoral care
- Encourage "Situational Support Consultations" to address difficulties
- Provide emergency financial assistance

We also encourage individuals who are seeking a call to ordained ministry through guidance in the Discernment Process, making scholarship grants, and supporting our seminaries through CUE.

3. We also celebrate and strengthen our ministry together through the following ways:

youth events; leadership for confirmation and other summer camps; Regional events; joint mission projects, Association meetings, installations, connections to the mission and ministries of the Ohio Conference, UCC Covenanted Ministries, and ecumenical settings.

4. How do churches and individuals know about these ministries and missions?

We produce *The Vine* e-News sending to all NWOA churches, to all NWOA authorized ministers and all volunteers on NWOA teams and committees. The Association website is available to all (www.nwoa.org) and the *Connections*, (Ohio Conference) e-News to interested persons.

The work of the Northwest Ohio Association is funded by giving to Our Church's Wider Mission (OCWM) and directed gifts to the Association. 60% of OCWM Basic Support remains within the Association to support our work.

FREQUENTLY ASKED QUESTIONS ABOUT OUR CHURCH'S WIDER MISSION AND CUE

Q. How are Our Church's Wider Mission (OCWM) funds used?

Our goal is faithful service to Jesus Christ through the use of our resources. In 2017, the OCWM financial goal is \$357,000. With income from other sources (directed giving, interest, etc) it is anticipated that the income will be \$394,500. Of the total, \$214,200 is budgeted to remain in the Association where it will be used to help churches find pastors, provide education/resources for laity and clergy, support churches seeking to be involved in church revitalization, connect churches with one another and the wider church. \$142,800 is budgeted to be sent to the Ohio Conference. The Conference will retain 65% of this to support summer camps and retreat opportunities; youth, education, and spirituality resources; our connections with ecumenical partners and the wider ministries of the UCC. The other 35% is sent to the national ministries of the UCC which provide local and overseas mission work, written and video resources in all areas of local church life, the pension program, health and property insurance, programs in justice and witness, programs for youth, women and men's groups.

Q. Who makes the decision about allocation of OCWM funds?

Lay and clergy delegates who attend the Annual Meetings of the Northwest Ohio Association, the Ohio Conference and the General Synod of the United Church of Christ make decisions about the allocations of their respective funds.

Q. Can we designate our OCWM funding?

The Association encourages its churches to support unified OCWM funding with support being distributed to the Association, Conference and National Ministries of the United Church of Christ. However, a congregation does have the right to designate its OCWM support to the Association, Conference or certain ministries of the national UCC.

Q. How do we communicate our OCWM goal to the Association?

Please indicate your goal on the Goal Sheet and forward it to the Association Office.

Q. Are we obligated to meet the OCWM goal we adopt?

Congregations are asked to do their best to meet or exceed their goal. Churches that anticipate a significant shortfall are asked to communicate that information to the Association.

Q. What is CUE?

CUE is the way in which we help to fund the three UCC seminaries in our region: Eden Theological Seminary in St. Louis, Missouri; Chicago Theological Seminary in Chicago, Illinois; and United Theological Seminary in New Brighton, Minnesota.

Q. How is our congregation's goal for CUE calculated?

The recommendation is that each church give the equivalent of 2% of their local operating expenses reported for the previous year.

Q. How much of OCWM that stays in the Association is used for administration?

Of every dollar, 87 cents is used to support our work with churches seeking pastors, churches having difficulties, church revitalization, celebrations, pastoral care and support, communications with churches, pastors, Ohio Conference, national ministries and ecumenical ministries. It supports the work of our Ministry Teams, Committees, and Lay School of Religion. 13 cents is used for administration which includes maintaining the building (where many of our Ministry Teams/Committees meet) and maintaining records of pastors, churches, programs etc..