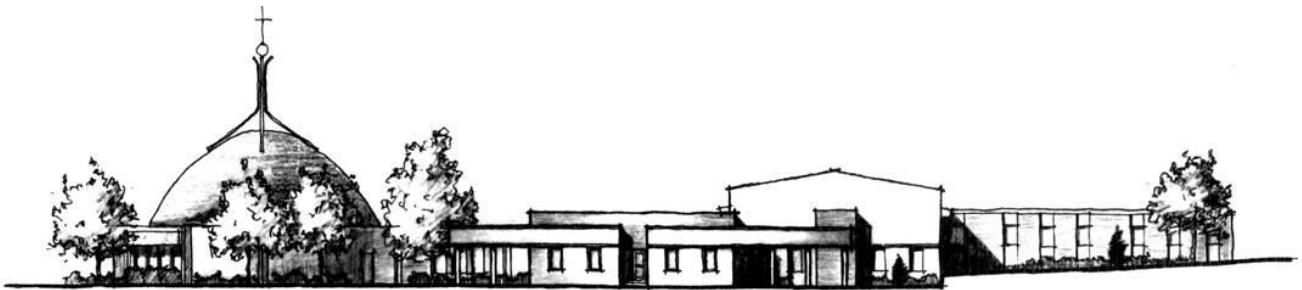


# *Northampton Presbyterian Church*

## ANNUAL REPORT 2023



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**ANNUAL MEETING OF THE  
CONGREGATION AND CORPORATION**

Northampton Presbyterian Church, Holland, Pennsylvania  
Sunday, January 28, 2024

*AGENDA*

**THE CONGREGATIONAL MEETING**

The Call to Order and Opening Prayer	Reverend Judith A. Dwyer
The Signing of the Roll and Declaration of a Quorum	The Clerk
Approval of the Agenda	
Report and Approval of Minutes of January 29, 2023 Congregational Meeting	
Statistical Report from the Clerk of Session	
Reports of Pastor and Committees	
Motion to Receive Reports	
Report of Treasurer	
Motion to receive report	
Motion to refer approval of minutes by Session	
Motion to suspend the Congregational Meeting and to convene the Meeting of the Corporation	

**MEETING OF THE CORPORATION** **The corporation is the membership of the church, and ordinarily, the trustees of the corporation are the ruling elders on the session.**

The Call to Order

2023 Mutual Funds and Investments Report—Year End Review

Financial Report of Year 2023

Presentation of the 2024 Budget

Motion to adopt information received and action taken during Corporation Meeting

Motion to adjourn meeting of the Corporation and resume the Congregational Meeting

**CONGREGATIONAL MEETING (resumed)**

Old Business

New Business: Approval of Pastor's Terms of Call for 2024

Motion to Adjourn

**CLOSING PRAYER and BENEDICTION**

Rev. Dwyer

# Pastor's Annual Report 2023

To the Body of Christ at Northampton Presbyterian Church:

“Do not fear, for I am with you, do not be afraid, for I am your God; I will strengthen you, I will help you, I will uphold you with my victorious right hand.”

Isaiah 41:10

Over and over again, scripture tells us we have no need to be afraid, that God is with us no matter the circumstances in which we find ourselves. This is easier said than done when we find ourselves faced with things that seem impossibly insurmountable, like failing health, the loss of a loved one or even of the means to earn a living. Where is God when life brings diminished capacity and possibilities? What to do if we find our selves, our work, our church diminished?

This question is asked by Phillip Blackburn in his reflection on “the great ends of the small church” posted in January’s online version of *The Presbyterian Outlook*. When “we used to be bigger and now are smaller; when we are sad when we see fewer people in worship than there used to be, and we miss those who are gone; when our buildings need maintenance, and we cannot afford to repair them; when we want to call a pastor, and none is available...” we are faced with the reality of the diminished church. We are forced to grapple with the American correlation between size and success and our assumption that we are somehow failing because our size is small.

The fear and anxiety produced by diminishment in church size can threaten to overwhelm us if we’re not careful. That is when it’s a good idea to remember that budgets and buildings and worship numbers are not everything. And that the small church can meet the great ends of the church as readily as – if not more ably than – a large congregation. Wait: what? The “great ends?” What are they?

On my bookshelf is a collection of six little volumes that speak to the church’s job description, regardless of a given congregation’s size. Known as “the great ends of the church,” they include:

- ⊙ The proclamation of the gospel for the salvation of humankind.
- ⊙ The shelter, nurture and spiritual fellowship of the children of God.
- ⊙ The maintenance of divine worship.
- ⊙ The preservation of the truth.
- ⊙ The promotion of social righteousness.
- ⊙ The exhibition of the Kingdom of Heaven to the world.

One of the best ways to overcome our fears of diminishment and its implications for a church is to consider how we are embodying our job description. Are we living into what we believe? How are we meeting these “great ends?”

Now is a great time for us to consider how we are proclaiming the gospel; the specific ways we are nurturing one another; whether the worship we are maintaining is “divine;’ how we define “truth” in our congregation; what the most profound social issue is in our community,

and what the kingdom of heaven might look like if it were defined by our life together as a congregation.

As I consider the year past, I see all of these things being given deep thought. And I live into the hope that is embodied by the potential inherent in the great ends as they apply to NPC. Where do you see that hope coming alive? We can count our worship attendance and our dollars if it makes us feel better. But they are not our purpose. Our purpose is to live into God's call on our lives, individually and collectively. This year, let us consider how we can do just that. And let us be fearless!

- *Pastor Judy*



**Minutes of the Annual Congregational Meeting**  
**Northampton Presbyterian Church**  
**January 29, 2023**

The annual stated meeting convened on Sunday, January 29, 2023 in the church sanctuary located at 539 Buck Road, Holland, PA immediately following the 10:00 AM worship service. The meeting was called to order and opened with prayer by the Pastor, Reverend Judith A. Dwyer.

The clerk, Elva Naphy, certified that the quota for a quorum had been met.

A motion was made and seconded to approve the agenda.

CONGREGATION MEETING

Clerk's Report

The following minutes were presented and approved unanimously:

Annual Congregational Meeting, February 6, 2022

Congregational Meeting, June 26, 2022

Special Meeting of the Congregational, November 6, 2022

The 2022 Statistical Report of the Clerk was presented. The report was approved and ordered spread upon the minutes as follows:

**Clerk's Report of Membership Statistics**  
**Annual Report - 2022**

Active Membership as of January 1, 2022	115
Additions:	
Letter of Transfer	0
Profession of Faith or Reaffirmation	0
Profession of Faith (first time 17 years or younger)	0
Restored to Active Membership	0
Losses:	
Death	2
<i>Clayton Christian</i>	
<i>Barbara Wiley</i>	
Transfer to other churches	0
Transferred to Inactive Roll	0
Removed from Roll	6
Active Membership as of December 31, 2022	107

Pastor's Report

The Pastor reviewed her written report, commenting on the church and its ability to stick together through challenges. She spoke of being "grateful for the many gifts each member brings to this church family." Pastor Judy is looking forward to a new year of thriving in the midst of life's sticky situations.

### Treasurer's Report on PILP Loan

Jessica Stehr, Treasurer, report on the PILP Loan NPC is receiving from the Presbytery. This is to help with the Stucco Project. The breakdown for financing is:

\$25,000 grant from Presbytery

\$16,000 from the congregation

\$75,000 loan from PILP, a 15 year loan at 4.4% interest. The payments will be \$570 per month.

Addition to the NPC Bylaws:

#### 10A. Electronic/Virtual Meetings

Congregation and Session meetings may be held as follows:

1. Congregational Meetings – The congregation may meet by electronic means if all members have reasonable notice of the electronic meeting and the ability to discuss and vote on business items. The quorum for such a meeting is the Moderator, secretary and 20 eligible members.
2. Session Meetings- The Session may meet by electronic means if all active elders have reasonable notice of the electronic meeting and the ability to discuss, deliberate, and discern the will of God and vote on business items. The quorum for such a meeting is 5 active elders and the moderator.

A motion was made and seconded to approve and add 10A Regarding Electronic/Virtual Meetings to the Bylaws of Northampton Presbyterian Church. The motion passed unanimously.

A motion was made and seconded to refer approval of the Annual Meeting minutes to the Session. The motion carried.

A motion was made to suspend the Congregational Meeting and to convene the Corporation Meeting. Carried.

### CORPORATION MEETING

The meeting was called to order by the Moderator, Reverend Judith A. Dwyer.

#### Treasurer's Report

Jessica Stehr, Treasurer, reviewed the Year End Mutual Funds and Investments Report. She then reviewed the 2022 Financial Report for the year 2022.

- Mortgage Status
- Online Giving
- Summary of Income and Expenses
- Fund Balances
- God's Window

#### Budget and Finance

Dana Winslow, Budget and Finance Chair, reviewed the process his committee used to prepare the 2022 Budget.

He then presented the 2023 Budget and answered questions from the congregation.

## 2023 Budget Summary

### Income

Congregation Giving	\$245,000
Preschool Net Impact	\$ 22,000
ILP Loan for Stucco Project	\$ 75,000
ILP Grant	\$ 25,000
Capital Campaign Fund	\$ 17,500
Transfer from Pastor Housing Investment	\$ 10,680
Total Income	\$395,180

### Expenses

Administration Charges	\$17,278
Payroll	\$139,582
Cong. Life	\$1,300
Christian Ed.	\$1,800
Worship	\$6,750
Facilities	\$72,384
Contractor Cost for Stucco Repair	\$135,000
Total Expenses	\$374,094
Total Budget Net	\$21,086

### Cash Payments

Mortgage Balance Reduction	\$21,200
Cash	(\$114)

Dana Winslow Talked about a FEMA grant application he is in the process of applying for. The Grant is to enhance security in the building.

A Corporate Resolution concerning the Stucco Remediation Loan was presented: Motion to approve the loan amount (\$75,000) the purpose of the loan (stucco remediation), the lender (PILP), and corporate officers who can sign the loan documents (president, vice president, treasurer, secretary) was made and seconded. Motion carried.

Motion to adjourn the corporate meeting and resume the congregational meeting.

There being no other business, a motion was made and seconded to adjourn the meeting.

The Moderator, Reverend Dwyer, closed the meeting with prayer and a benediction.

Respectfully Submitted,  
Elva Naphy, Clerk of Session

Approved \_\_\_\_\_

**Minutes of the Congregational Meeting**  
**Northampton Presbyterian Church**  
**June 25, 2023**

The meeting was called to order and opened with prayer by the moderator, Reverend Judith Dwyer. Rev. Dwyer stated the purpose of the meeting was to elect Elders, Deacons and a Nominating Committee.

The Clerk, Elva Naphy, certified that a quorum was present.

Report of the Nominating Committee:

Steve Cocchia presented the report of the committee. Elder Kathy Hurwitz and Elder Dana Winslow, having completed their second consecutive term are going off the Session. Cathy Cocchia has agreed to serve a second term of three years. If elected, she will serve in the Class of 2026.

A motion was made and seconded to accept and elect the slate of Elders. The motion was approved unanimously.

The moderator announced that Elva Naphy is stepping down as Clerk. Mary McCaffrey has agreed to replace her.

The next order of business was to elect four members to serve on the Congregational Nominating Committee.

The moderator asked for nominations from the floor. The following people were nominated:

Barbara Erdmanis      Dana Winslow      Pam Kemper  
*(One additional person is needed.)*

Nominations were closed. A motion was made to direct the Clerk to cast a unanimous ballot to elect these people to serve on the 2023 Nominating Committee.

The moderator thanked Dana Winslow, Kathy Hurwitz and Elva Naphy for their service. She then presented them with a gift from the congregation.

There being no other business, the Moderator entertained a motion to adjourn the meeting.

The meeting was closed with prayer.

Respectfully Submitted,  
Elva Naphy, Clerk of Session

Approved\_\_\_\_\_



**Special Meeting of the Congregation of  
Northampton Presbyterian Church  
February 5, 2023**

The meeting was convened to present and approve the 2023 Terms of Call for Reverend Judith A. Dwyer,

The Clerk certified that a quorum was present.

The moderator opened the meeting with prayer.

The moderator left the room during the presentation of the Terms of Call.

Dana Winslow, Budget and Finance Chair, reviewed and explained the Terms of Call for 2023.

2023 Terms of Call

Cash Salary	\$24,720
Housing	\$37,080
SECA	\$4,738
403b Match	\$1,854
Med/Pension	\$22,860
Expenses	\$2,500
Total	\$93,752

There being no questions from the congregation, a motion was made and seconded to approve the 2023 Terms of Call as presented. Motion carried.

The moderator was asked to return to the room.

The meeting was adjourned with prayer by the moderator.

Respectfully Submitted,  
Elva Naphy, Clerk of Session

Approved \_\_\_\_\_

# Clerk's Report of Membership Statistics

## Annual Report 2023

Active Membership as of January 1, 2023	107
Additions:	
Letter of Transfer	0
Profession of Faith or Reaffirmation	1
Profession of Faith (first time 17 years or younger)	0
Restored to Active Membership	0
Losses:	
Death	1
<i>Ruth Ziesel, February 11, 2023</i>	
Transfer to other churches	0
Transferred to Inactive Roll	0
Removed from Roll	0
Active Membership as of December 31, 2023	107

Submitted in His Service,  
Elva Naphy, Clerk of Session

# Nominating Committee

## Annual Report 2023

Thank you to the committee members:

- Steve Cocchia
- Florence Houseman
- Helen Mercer
- Jessica Stehr

After Sharon and Kathie reviewed the guidelines for serving as an Elder, the committee used the membership list to identify potential candidates for office.

The following people were nominated to serve as Elders in the Class of 2026:

- Cathy Cocchia (2nd term)
- Mary McCaffrey (Clerk of Session)

The nominations for officers of the Class of 2026 were presented to and elected unanimously by the congregation at the Congregational Meeting on June 25, 2023.

At the June meeting, the following people were elected by the congregation to serve on the 2023-2024 Congregational Nominating Committee:

- Barbara Erdmanis
- Dana Winslow
- Pam Kemper
- *One additional person is needed.*

Our sincere thanks to this year's committee for their faithful service and hard work.

In His Service,  
Kathie Piscella and Sharon Melsky  
Co-Moderators

# Christian Education Annual Report 2023

Taking into consideration both global and local issues impacting our faith and Christian formation, education at Northampton Presbyterian Church has taken the form of both traditional and topical Adult Education offerings this year.

These have included the Women's Bible Café; Bible Study for Everyone and Christian Life Groups. Topics have included the passion of Christ using Amy Jill Levine's *Witness at the Cross*, and how we come to faith, using *Embracing an Adult Faith* by Marcus Borg. An Advent study led by Pastor Judy at Calm Waters Café and here at NPC looked at *LOW* by John Pavlovitz.

We have also extended the reach of Christian education into our preschool with frequent visits by the pastor, who reads selected children's books appropriate to the time and holidays celebrated in the Christian calendar. Both staff and children have been very receptive to these shared story times!

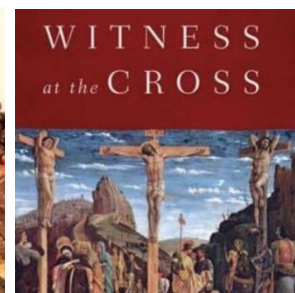
Events in the Middle East provided us with both an opportunity and the necessity to examine the history and issues impacting the relationship between Israel and Palestine. Five weeks were dedicated to this study that followed worship during our traditional CLG time.

Special thanks to Pam Kemper for leading our women's Bible study group and to Andy Chen, Jes Stehr and Pastor Judy for assisting with Bible study and CLG's. Sessions have been lively and engaging, with expanded offerings planned for the coming year.

Christian Education is seeking new leadership. If you feel called to lead in this way, let us know! We are excited by the possibilities our program of education offers all ages. Contact Pastor Judy for more information.

Respectfully Submitted by

Rev. Judith A Dwyer



# Worship

## Annual Report 2023

Committee members: Andy Chen, Trish Conover, Barbara Erdmanis, Corinne Kauermann, Sharon Melsky, Dana Winslow, Pastor Judith A. Dwyer, ex officio

Excused from monthly meetings: Connor Frame, AV Tech

### *Summary of News from the Committee:*

The Worship and Music Committee is a collaborative group of members and staff working together to enhance, coordinate, plan and facilitate Sunday and special services throughout the liturgical year. We are responsible for the following areas: all aspects of communion, accessibility (both physical and spiritual regarding the worship service); ushering; oversight of the Order of Service as prepared by the pastor; all choirs and musicians; special music; organ/piano repair and sanctuary prep. We discuss each of these items monthly throughout the year and take action as necessary. We create a yearly budget based on current spending, future programs and a forecast of inflation. This information is turned over to Session for their review and inclusion in the church budget.

The committee is made up of the Pastor (ad hoc member), the Director of Music and the AV Tech. There are 2-3 members of Session, of which one is usually chairperson. Members at large are welcome to serve on this committee. The Committee would like to thank Sharon Melsky for providing refreshments and coffee hour after worship and also Barbara Erdmanis for her willingness join this group and share her expertise as the former Worship Chairperson. We meet each month on the second Tuesday of the month prior to that month's scheduled Session meeting.

We have enjoyed having Trish Conover as our excellent Music Director. Trish celebrated her one-year anniversary with family members attending worship, followed by a fancy fellowship reception in November. Special music including a personalized song by the choir was enjoyed by all. The congregation has been blessed throughout the year with awesome special music thanks to our talented musicians. The choir had choir camp in August and has regular rehearsals on Thursday evenings. We enjoyed a beautiful cantata at Christmas. During the four Sundays of Advent, groups from the congregation served as candle lighters. There were palms on the communion table and palms were also given to congregants on Palm Sunday. Easter and Christmas flowers were sponsored by the congregation by members who purchased them in honor or memory of loved ones. A heartfelt thank you to Jessica Stehr and Andy Chen for supplying the congregation with beautiful flower arrangements for the communion table each week. Thank you to Connor Frame and John Dwyer for so faithfully and ably video recording the worship service each week for those joining us electronically. Appreciation goes to Dana Winslow and Andy Chen as well for stepping up to lead worship when the need arose.

We celebrated a Thanksgiving service with a sumptuous communion table filled with fruits and vegetables that were later donated to a food center for distribution to their clients.

Communion was celebrated on the first Sunday of each month. A huge thank you to Florence Houseman and Mary McCaffrey for graciously preparing the communion elements. We are

looking to expand those who help in 2024; please think about being added to the rotation. Thank you to Val Erdmanis for faithfully providing ushering services each week, as well as a thank you to Steve Karn for overseeing the candles on the communion table. Thank you to Helen Mercer who has done an outstanding job in her role as Special Events Coordinator. The Yamaha piano in the sanctuary and the piano in the choir room were tuned in August, and the organ received routine maintenance.

The Worship and Music Committee approved a contract with Presbybop to have an afternoon concert, in celebration of NPC's 60th anniversary, on Sunday, October 20, 2024 at 4PM (<https://presbybop.com>). Look for more details as the date approaches.

We have been blessed with Pastor Judy's leadership. She has maintained meaningful worship that is in keeping with a Presbyterian order of service. We have enjoyed various new initiatives at NPC, both in person and virtually throughout the year, including Pastor Judy sharing experiences of her trip to the Navajo Nation, a pulpit exchange with Diane Fitch and a star theme with preparation for Advent. Thank you to everyone who came out to decorate and take down decorations for the Christmas season. The New Year is off to a great start with Star words given out the congregation to focus attention on individual time of worship.

Respectfully submitted,  
Catherine Cocchia, Chairperson



## Mission Team (*with Deacons*)

### Annual Report 2023

After a hiatus in the first part of the year, the In-Reach/Outreach Committee was reorganized as the Mission Team and the Care Team. The Mission Team began to meet in September and for the remainder of 2023 we focused on three areas: distributing the mission giving dollars within the general framework of the 2023 budget, incorporating new mission opportunities and Special Offerings and coordinating with God's Window on a joint Christmas project.

**Mission Distributions:** Detailed in table below

**Special Offerings/Events:** To begin 2023, our Souper Bowl event raised \$70 for the Morrisville Food Pantry. We then received The One Great Hour of Sharing Offering later in the spring, which totaled \$155. The Peace and Global Witness Offering- new to our congregation – was received in the fall. This is one of four Special Offerings in our denomination and provides support to both “traditional missionary” staff and additional peace-making initiatives world-wide. We received \$160 in donations. Forty dollars of the total remains with our congregation to be used for targeted projects and \$120 was sent as our offering. Ending the year, we collected \$337 for our annual White Gift.

**Mission Projects:** In the fall, the Mission and Care Teams worked together to purchase supplies and pack 72 snack bags to be used by the Welcome Church in their ministry. At the end of the year, we used mission dollars to purchase the supplies needed for a Welcome Home Kit. The kit, distributed through the Welcome Church, will be used by a currently unhoused family moving into a permanent home! Finally, we continued our on-going collection of food for the Morrisville Food Pantry.

**New Mission Opportunities:** The Mission Team voted to partner with Americans for Native Americans, a ministry of Doylestown Presbyterian, to provide needed supplies requested by the Navajo and Hopi reservation schools. Our first two projects were KIDS HELPING KIDS – a collection of small toys & art supplies sponsored by God's Window and provided by the preschool families - and DRAWERS FOR DRAWERS – our congregational collection of packaged underwear in school age sizes and Walmart gift cards used to purchase cleaning supplies. The response from preschool parents and congregation members was heartwarming. We collected three large boxes of toys/art supplies, 416 pairs (53 packages) of underwear and \$250 in gift cards. We look forward to continuing this relationship in the years ahead.



As we begin 2024, we plan to continue our support for a number of local, national and international missions and to brainstorm about new ideas to promote more hands-on ministry involving both our congregation and the preschool family. Suggestions (and willing bodies) are always welcome!

The Mission Team: Pam Kemper, Florence Houseman, Gloria Kampf, Sharon Melsky, Barb Erdmanis, Cathy Cocchia

	<b>Mission Spending</b>	<b>2023</b>	
<b>INCOME</b>			
	Envelope/Online Giving	11,905	
	<i>Directed Giving</i>	6,722	
	<b>TOTAL</b>	<b>18,627</b>	
<b>EXPENSE</b>			
MISSION SUPPORT			
	Presbytery/Synod Shared Mission	1,280	
	PCUSA – Medical Benevolence	1,000	
	Presbyterian Disaster Assistance	1,043	
	Presbyterian Mission Agency	650	
	Advocates for the Homeless and Those in Need	2,150	
	Philly House	2,250	
	Bethany Christian Services	1,000	
	Morrisville Food Pantry	1,633	
	The Welcome Church	2,250	
	Americans for Native Americans	500	Walmart Gift cards
	Casa Emanuel (ICAF)	1,200	
MISSION PROJECTS	Welcome Kit, Souper Bowl	599	
MISC EXPENSES	Fees	25	
<i>DIRECTED GIVING</i>		6,700	
<b>TOTAL</b>		<b>22,280</b>	

	<b>Mission Budget</b>	<b>2024</b>	
<b>INCOME</b>		<b>12,000</b>	
<b>EXPENSE</b>			
MISSION SUPPORT			
	Presbytery Shared Mission	750	
	Synod Shared Mission	750	
	Presbyterian Disaster Assistance*	750	
	Presbyterian Hunger Program*	750	
	Advocates for the Homeless and Those in Need	1,300	
	Philly House	1,300	
	Bethany Christian Services	1,100	Refugee services
	Morrisville Food Pantry	1,100	
	The Welcome Church	1,100	
	Americans for Native Americans	1,100	
MISSION PROJECTS	Snack bags, Hygiene Kits, Food Kits	1,500	
MISC EXPENSES	Local Emergency Funds, Fees	525	
<b>TOTAL</b>		<b>12,025</b>	

\*Supplemented by direct giving



# Technology

## Annual Report 2023

2023 was a year of incremental improvements and additions to NPC's technology portfolio. At this point, much of the planned upgrades are "nice to have" vs. "need to have", so we were judicious in what was procured and implemented. For example, while we budgeted for a new projector for the sanctuary in 2023, we held off as the current projector still works, and we want to permanently install a different kind of projector that will require more funds.

John Dwyer upgraded the network and installed new cabling and ports to allow for easier setup and takedown of audiovisual equipment on Sunday mornings. This has the added benefit of reducing risk for injuries as there are less cables running along the ground. John also set up a YouTube channel for the church to cross-post our Sunday morning services so that people who don't have access to Facebook can still view the recordings. Finally, John was able to configure the audiovisual panel so that we can run presentations from the back of the sanctuary (and simultaneously broadcast over the livestream), as opposed to having to set up a laptop at the front with someone having to operate it. Continued thanks to John and Connor Frame, our technology assistant who joined us last year, for running the soundboard and our livestreams!

We continue to utilize Zoom to host Session and various committee meetings, as we have discovered that while it is important to have face-to-face meetings occasionally, we are able to take advantage of the efficiencies that online meetings have to offer (particularly in the time saved from commuting to and from church), as well as allow us to meet during inclement weather without having to worry about safety issues on the road.

For 2024, we will focus on updating and refreshing our church's website, as well as acquiring technology to increase and improve the security of the church (the latter pending available funding – we were turned down in 2023 for a grant for which we applied). We are also expanding our social media presence, starting with creating an Instagram profile to complement our Facebook page. Working with the Budget & Finance chair and the Treasurer as funds become available, we will continue to make improvements to the sanctuary to make the worship experience better (both in-person and livestreamed). In addition to adding a significant amount of funding to our budget request, we have also made a list of items available on the Memorial Gifts list. Finally, we continue to discuss what other equipment to acquire and how to permanently install it in the sanctuary (for example, a large flatscreen monitor vs. a motorized projector screen) to make our services even more accessible and presentations by members and visitors easier to produce, yet maintain, the aesthetics of our beautiful sanctuary; ideas are welcome!

Submitted in His name,

Andy Chen  
Technology Elder

# God's Window Preschool Annual Report 2023

On June 5, 2023, God's Window Preschool held an incredible celebration at Northampton Presbyterian Church. We were all there to celebrate Monica Platt's retirement after her 30 years of dedicated service as the Director. It was such a special event. The church service was filled with joy, gratitude, and well wishes for Monica's future endeavors. It was a beautiful way to honor her and all the amazing work she did.



I (Geri Broaddus) am absolutely thrilled to be taking on the role of the new Director at God's Window Preschool! Some of you may already know about my journey - I decided to go back to school after a long career in business to pursue my Early Childhood Education degree. I've enjoyed an incredible 15 years as part of the God's Window Preschool staff, the past 5 years, I taught the two-year-old Play Group class. Last year, I also had the opportunity to teach the Kindergarten Enrichment class in the afternoon. I've been happily married to my wonderful husband, Steve, for 25 years. We live in Richboro, together with our two grown children, Kyle and Madison. They're the absolute best! I'm so grateful for their love and support.



I'm truly honored to continue the incredible legacy that Monica Platt has created at God's Window. My goal is to ensure that it remains the finest preschool in our area. It's been a wonderful journey so far as the new Director, and I'm looking forward to making this year an absolutely fantastic one! Thank you, for your continued support!

As the new Director I am thrilled to present the annual report for God's Window Preschool. Our unwavering commitment to providing a nurturing and enriching environment for our students has remained steadfast throughout the year. With the support of our dedicated team, supportive parents, and amazing students, we have achieved significant milestones and created unforgettable moments.

From the first day of school to the festive celebrations of Trunk or Treat, Thanksgiving, and our Christmas performance, we have captured countless special moments. Most recently, the parents and students enjoyed the first annual hallway Christmas light show. The heartwarming and motivating feedback from parents has been reflective of the positive influence we are having on our students.





We owe a debt of gratitude to the unwavering support and unity of our NPC community, which has made our continued growth and operation possible. We are immensely thankful for their role in our success.

Looking ahead, we are filled with excitement and anticipation for the future of God's Window Preschool. Together, we will continue to provide a loving and nurturing environment where our students can flourish and discover their unique potential.

In addition, we are delighted to announce that enrollment for the 2024-2025 school year is now open. We invite families and community members to join us in shining the light of Christ in our community.



Throughout the year, we have taken steps to enhance our programs and offerings. This school year we welcomed two new teachers, Katie Miley, and Megan Moskovitz, as well as new teacher assistants Bernadette Nolan, Marie Dmoch, Kara Moran, and Sonya Phillips. Our current classes are now full, and we are delighted to see the children enjoying their learning experiences and building friendships.

Immersing our students in a variety of enriching activities is a key focus for us. Therefore, we have reintroduced Pizza Days and Stretch 'n Grow into our Experiential Learning Program schedule and we have added monthly music classes taught by Miss Kathleen O'Connor, which the children have thoroughly enjoyed. Additionally, we have introduced Bible Buddies, a new afternoon enrichment program with an emphasis on fun Christian activities. So far this has been a great success.



We have also made efforts to capture important moments through fall school photos and a traditional Graduation Ceremony in June 2024. These events allow parents to see their children in action, celebrating their achievements and milestones.



We would like to extend our heartfelt appreciation to Kathy Pisciella and the Facilities team for their dedication to keeping our building in tip-top shape. We are also immensely grateful for Melissa Satko, who has played a pivotal role in

continuously improving our school. Furthermore, we extend our gratitude to Pastor Judy Dwyer and our board members for their invaluable service and wise guidance.

As we move forward, we remain committed to creating a nurturing and enriching environment where our students can thrive. Together, let us continue this incredible journey in spreading the love and teachings of Christ.

With deepest gratitude,

Geri Broaddus  
Preschool Director





# 2023 Annual Report

Chartered by Northampton Presbyterian Church

Established 1981 (our 42<sup>nd</sup> Year)

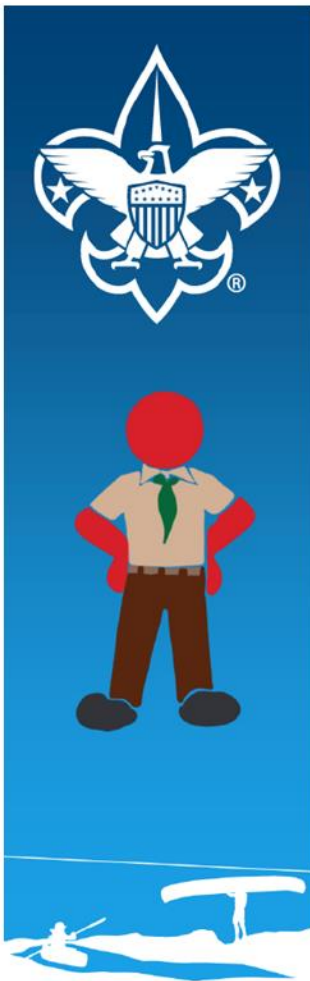


## 2023 Introduction

- **We welcomed our 147G Girls BSA Troop in March**
  - We now operate as a linked committee sharing leadership and experience across 147B and G
  - Our families of parents & volunteers have come together to implement & supervise a complete BSA program of Advancement & Outdoor Activities
  - We have active youth, involved leaders and a stable financial picture & budget

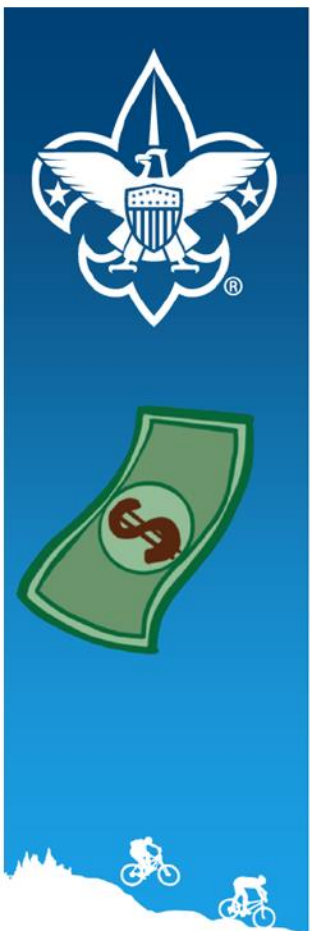
A big Thank You to Northampton Presbyterian Church for your continued support of our growing program!





## Membership (as of Jan 1, 2024 Renewal)

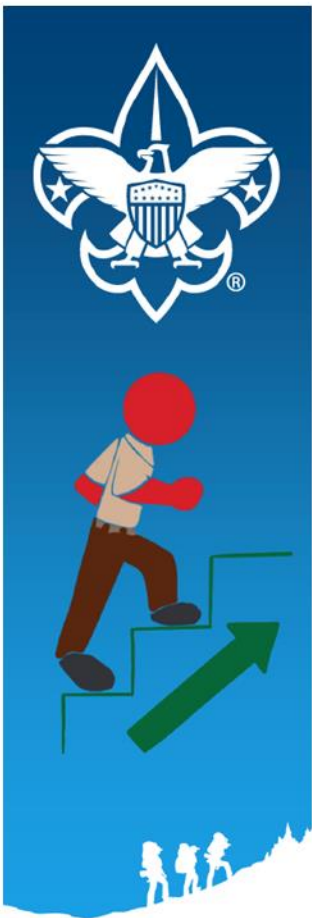
- **41 Youth (Ages 11-17)**
  - 33 Boys (147B) & 8 Girls (147G)
  - We are anticipating a large (15+?) crossover Cub Scout group this spring with a mix of boys & girls
  - 2 aging out in May
  - 7 members of Order of the Arrow
  - We are not proactively recruiting as we believe we are best sized < 45-50 youth (focused on Cub Scout crossover from 145 / 147 + word of mouth/friends)
- **27 Adults (Registered Volunteers & Leaders)**
  - 70 overall adults including parents
  - 13 registered Troop Merit Badge Counselors to support key advancement needs



## Finances

The Troop has a stable & healthy balance with reserves








- **Account Balances (as of Jan 1, 2024)**
  - FNBN Checking: \$21,533
  - PayPal: \$1,098
  - Scout Store: \$554
  - Reserve (trailer): \$8000 (up from \$7500)
  - Reserve (Northern Tier): \$1,800
  - Reserve (Clothing sales): \$660
  - Total Available Funds: **\$11,681**
- **Budget Summary**
  - Annual plan go-forward:
    - add \$500 annual to Trailer fund each year
    - Then target net \$0 (maintain costs and don't draw down our legacy fund / year-over-year avg balance of at least \$7K)
  - Purchasing new tents and replacing equipment as needed
  - Proactive trailer maintenance to extend lifetime
  - Campers / trips net positive



## Advancement & Recognition

(as of 1/14/2024)

Current Ranks (B+G)

						
Scout	Tenderfoot	Second Class	First Class	Star	Life	Eagle
9	9	7	4	6	4	1

### 3 Troop Courts of Honor (Feb, June, Oct)

- 130 Merit badges earned
- 42 Rank Advancements (up from 35)



## Eagle Scouts

- **Congratulations to our 161st Eagle Scout!**
  - Owen Boyes
  - Our updated Eagle plaque is now in Fellowship Hall
- **Path to Eagle**
  - We have 4 Life Scouts in various stages of planning their Eagle Projects and/or completing rank requirements and several Star Scouts looking to continue advancement towards Life

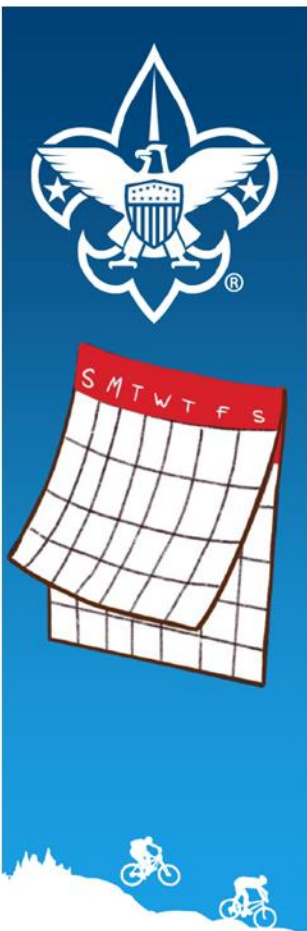


# Community Service

**Total Hours: 385**

- **2023 Completed Eagle Projects**
  - Owen Boyes: Picnic benches and clean-up at Tyler State Park
  - Justin Gontarek: New banners at Holland Elementary

We have at least 3 projects planned/anticipated in 2024
- **2023 Troop & Individual Service Projects**
  - Memorial Day (at Washington Crossing National Cemetery)
  - Flag Day (Northampton Township)
  - Fall leaf clean-up (at NPC)
  - National Wreaths across America (at Washington Crossing National Cemetery) and clean-up



# Activities

**9 Monthly Troop Campers**

- **Camping**
  - 17 nights of Troop camping
  - 252 individual nights camping by youth
  - 28 Boys / 7 Girls attended Camp Bashore summer camp in PA (most of the troop!) and earned Troop & Patrol Excellence awards
- **High Adventure**
  - 2023 Seabase completed

Planning 2024 Northern Tier Canadian canoe adventure & 2025 Philmont (B) / Seabase (G)
- **39 Weekly Troop Meetings**

**2023 Campers:**  
 Battleship, NJ  
 Ockanickon / Rock climbing  
 Hawk Mtn / Appalachian Trail hike  
 Wetlands Institute NJ  
 Lehigh River cycling trail  
 White water rafting Lehigh River  
 Summer Camp @ Bashore (PA)  
 Resica Falls Waterfall hike  
 French Creek Orienteering  
 Gettysburg hike  
 Camp Roosevelt cabin



# Facilities Committee

## Annual Report 2023

In 2023, the Facilities Committee dedicated itself to the upkeep and improvement of the NPC building and surrounding grounds. Our responsibilities encompassed maintenance, repairs, and upgrades.



### Maintenance and Upkeep

- Committee members and church volunteers contributed their time and skills to address repairs and services.
- For facility maintenance, we coordinated with various service providers, including electrician services, monthly extermination, annual floor cleaning, plumbing, roofing, landscaping, snow removal, and cleaning. The purchase of some items needed by our cleaning service was done on an ongoing basis.

### Safety & Compliance

- Ensuring safety and compliance, we arranged required yearly inspections including a Fire Marshall building inspection, fire extinguisher inspections, kitchen hood suppression system inspection, and smoke detector/fire alarm system inspection and maintenance.
- Regular equipment checks were also performed, which included two backflow inspections required by the Township and spring/fall preventative maintenance on our HVAC system.
- Monitoring the expiration dates of the electrode pads and batteries in our AED and inspecting them for signs of damage and wear is done routinely.

### Budget Approval

- An unplanned purchase for the church during the fall: a freezer and refrigerator since the repair costs needed were too expensive.
- The Committee reviewed our requested budget and approved it for 2024. We also approved an updated Wish List.

### Scout Troops

- Our church Charters a BSA Troop and Pack. We have a committee member from our church who is our Chartered Organization Representative (COR) to them.
- The BSA Troop continued their annual Community Service Troop Project, conducting a fall leaf clean-up in early December.
- Two Girl Scout Troops also use our church for their meetings.
- We managed the shared use of facilities and storage space with the Scout troops.

## Highlights from 2023

- Completed exterior stucco replacement with an improved cladding system that incorporated improved drainage and more durable materials through a stucco/remediation contractor service.
- Coordinated purchase and delivery of a new cross, along with arranging the installation of it on an outside wall facing Buck Road.
- Supported the new God's Window Preschool Director in setting up classroom space in the church nursery for use during the week. This included replacing one of the windows with a casement window in the Nursery. Also helped the Director arrange service providers as she redesigned her office.



This outstanding Committee, consisting of Liz Kauermann, Val Erdmanis, Paul Kauermann, Sharon Melsky, Dana Winslow, Joe Rawson, Steve Cocchia, Kevin Kauermann (COR for the Scouts), and Pastor Judy, deserves our thanks and gratitude for their dedication to maintaining our church building, preschool, and grounds! New committee members are always welcome.

Respectfully submitted,  
Kathie Pisciella, Facilities Elder



# Budget and Finance

## Annual Report 2023

Last year I summarized 2022 as a year of many transitions for Northampton Presbyterian Church—transition to a new Pastor, hiring a new Music Director and the addition of new technology allowing us to stream our worship service in a new and more professional way. Even hiring a professional landscaping service put a new and more inviting space on the grounds of the church. In many ways, we continue along the path of transition in 2023—God’s Window said goodbye to our founding Director of more than 25 years and we found the new Director hiding within our midst. We continue to try new things for the church—a Cruise In where members of our community gathered to share their lifelong interest in cars, motors and body kits (who knew?). Kids and their parents from around the local community gathered for a Trunk and Treat around the Halloween holiday. Members of the congregation learned about a ministry of growing food with a visit to the Princeton Farminary where budding pastors have a chance to learn the techniques of nurturing crops before they graduate to nurturing flocks. We extended our horizons by hearing about native Americans in the Southwest to whom we are dedicating a portion of our Mission giving as we move forward.

These changes have contributed to a year of spiritual growth for the congregation, but we are facing the reality of a difficult financial landscape for our church as we prepare for 2024, and the 2024 Budget lays out the challenge our church will confront in this new year. Just as in previous years, we have constructed a Base Budget which contains only those costs which we believe to be essential for continuing to operate at our current pace. Then we have built a Wish List which includes items which could be delayed into future years if finances do not permit doing them in 2024.

### **BUDGET SUMMARY**

#### **Income**

In 2023, the congregation contributed enough to fully retire the church’s portion of the cost of our Stucco remediation project. Between 2022 and 2023, all \$37,500 which was not covered through a PILP mortgage or the grant provided by the Presbytery was contributed by church members. This was almost a full year earlier than was originally planned. In building the Income portion of the 2024 Budget, we assumed that a portion of that capital campaign funding would continue in 2024 but only a small portion. Thus, we have budgeted essentially equal funding from congregational giving in 2024 as in 2023. In addition, God’s Window profits are projected to increase versus last year owing to strong enrollment despite a significant tuition increase. Finally, as we did for a part of last year, we anticipate transferring money from our Pastor Housing Investment account to cover a portion of Pastor Judy’s housing expense.

#### **Expenses**

Expenses outside of NPC control have been increased by 3% due to anticipated inflation in the market. Payroll has been increased to allow for a 4% pay increase for all existing staff. In addition, we have budgeted for 3 extraordinary performance awards to reward very valuable

employees for performance above and beyond their duties. Facilities expenses have been closely scrutinized and adjusted based on current cost estimates.

The Net of Income less Expenses shows a negative Net Income projected for 2024 of approximately \$25,000; however, this does not reflect the payment of principal on the church's PNC mortgage and PILP loan of \$40,000. When principal payments are factored in, the Cash impact for the year is a negative of roughly \$65,000.

While this is certainly a sobering estimate, 3 facts are relevant for perspective:

1. Church investments performed well in 2023, and values now exceed \$585,000
2. Of these investments, approximately \$350,000 are restricted to be used specifically for housing of a Pastor, and we will be withdrawing \$38,000 to pay for our Pastor's housing, and
3. \$40,000 of our cash expenses are being used to retire mortgage and loan debt, and are thus essentially "paying ourselves".

This said, the Session certainly recognizes that this significant cash investment cannot continue indefinitely and is already working to construct alternatives that will bring the finances more in line with those of a financially healthy church.

### **Wish List Items**

Session evaluated a Wish List of items for inclusion in the 2024 Budget and identified 8 items that have the highest priority. Many of these items represent carry-overs from the 2023 Budget as might be expected. As was the case in 2023, these priority items will be funded based on progress toward our financial goals for the year.

Submitted by:  
Dana Winslow

	<u>2023</u>	<u>2024 Budget</u>
<b>Revenue</b>		
Congregational Giving (Gen Expenses)	195,009	195,000
Congregational Giving (Missions)	16,000	18,025
GW Profits	43,556	46,000
Awards/Grants	10,000	7,500
Stucco Project	19,353	
<b>Total Revenues</b>	<b>\$ 283,918</b>	<b>\$ 266,525</b>

## Expenses

Total Staff and Payroll	\$ 145,138	\$ 153,696
Total Admin Expenses	\$ 15,967	\$ 16,446
Total Music and Worship	\$ 4,858	\$ 8,840
Total Mission	\$ 15,700	\$ 18,025
Total Facilities	\$ 85,316	\$ 88,355
Total Interest Expenses	\$ 6,999	\$ 6,580
<b>Total Expenses</b>	<b>\$ 273,979</b>	<b>\$ 291,942</b>
<b>Total Loan Principal Payments</b>	<b>\$ 38,222</b>	<b>\$ 39,750</b>

## WISH LIST for consideration in 2024

<b>1</b> Security cameras with monitor and remote door camera and opener and replace locks on 2 external doors. This was an Upspend item in 2022.	\$2,500 \$2,000 \$6,000
<b>2</b> Replace metal door to boiler room (on 2022 Upspend List) in very poor condition	\$5,000
<b>3</b> Replace church sign on Buck Rd (on 2022 Upspend List)	\$20,000
<b>4</b> Parking lot repaving project, quote from 2022	\$5,700
<b>5</b> Add Sanctuary, etc to Fire Alarm System. Due to system's age we will need a new system for all of the church. Between \$10,000 to \$20,000 estimated cost.	\$20,000
<b>6</b> Automatic Closing of fire doors (donation toward this provided by congregation member in 2022) On 2022 Upspend list	\$6,000
<b>7</b> Fire door – Fellowship Hall. Replace hinges so it will close correctly. Verbal quote from Keith's Mobile Lock Company. Estimate	\$1,000
<b>8</b> A/C issues in office/hall area. Repair work would relocate ducts for HVAC system from Music Room #2.	\$1,051
<b>Total of the Above:</b>	<b>\$69,251</b>

# Treasurer's Report

## 2023

In 2023, the ministries and missions of NPC continued to benefit from an engaged, committed congregation and solid financial reserves which allow us to look ahead into 2024 and beyond for what God is calling us to do.

Because of the NPC congregation's involvement and generosity, we've been able to accomplish vital work in 2023 for our community and for our church:

- God's Window Preschool community outreach, providing Christian nurture and education to ~90 neighborhood children and their families. This was facilitated by new staff additions, including the director and several teachers and aides, plus expansion into more morning classes and newly added afternoon programs.
- Vacation Bible School, in collaboration with God's Window Preschool staff, reaching >50 local children.
- Financial and tangible support to international, national and local missions, including Philly House, the Morrisville Food Pantry, and Americans for Native Americans.
- Stimulating Bible study and CLG discussions.
- Paying ourselves back for the \$35,000 we had used from our savings towards a portion of the cost of replacing the building envelope (stucco) on the Admin Wing.
- Novel forms of community outreach and engagement, including a car "cruise-in" which generated donations for the Morrisville Food Pantry and a safe "trunk-or-treat" for children.

The Presbytery of Philadelphia, which sees a wide range of congregations and numbers, affirms that based on the size of our congregation NPC folks are very generous in their giving! Our 2023 financial base is comprised of 36 active / regular giving units which includes 2 new giving units. Numerically this is a decrease from 41 in 2022. Similar trends are occurring in many other Presbyterian and denominational churches.

In 2023 we applied for and were awarded a \$10,000 Small Church Pastor Compensation Grant. The Presbytery of Philadelphia created the Small Church Pastoral Compensation Grant in recognition of the increasing financial challenges to maintaining full-time pastoral leadership. This grant seeks to offer financial flexibility and breathing space for smaller congregations struggling with budgetary difficulties and yet demonstrating and nurturing a passion for mission. This grant, up to \$10,000 a year, is renewable through reapplication, up to three years. NPC also applied for 2024 and was awarded \$7,500, which is terrific news.

In addition to our active and engaged congregation, our ongoing Readiness and Call work is imperative for NPC moving forward. NPC has 2023 financial losses of -\$27,500 from regular operations and a total 2023 deficit of -\$64,000 when NPC's cash payment for PNC and PILP loan principal payments are included. The losses in 2023 are from slightly less giving than budgeted (noting that NPC is a very generous church given our size!) and increased generally unavoidable expenses (PECO rate increases, new refrigerator, building and grounds maintenance, etc). Committee chairs and team leads judiciously managed 2023 expenses with many line items coming in below budget for 2023.

For 2023, God’s Window continued its strong Christian education and financial contributions to NPC. For 2023, \$43,500 in calendar year profits from God’s Window completely offset the operating losses of the church and partially offset NPC’s capital / loan principal payments.

The specifics of NPC’s two loans are summarized below. The monthly payment on our PNC loan is one of our larger monthly cash outlays after payroll and facilities costs.

<b>Lender</b>	<u>Presbyterian Church USA Investment and Loan Program (PILP)</u>	<u>PNC Bank</u>
<b>Outstanding Principal (as of Dec 31, 2023)</b>	\$ 72,000	\$ 73,000
<b>Remaining Term</b>	14 years	~2 years
<b>Interest rate for first 5 years</b>	4.40 % (for 2023 – 2027, then reassessed)	4.33%
<b>Current monthly payment</b> (values for interest and principal listed are those for Jan 2024)	Total: \$570 Principal: ~\$300 Interest: ~\$270	Total: \$3290 Principal: ~\$3000 Interest: ~\$290
<b>Collateral</b>	None (unsecured loan)	Building / Property (traditional mortgage)
<b>Loan guarantee</b>	Presbytery of Philadelphia	See above

Our strong financial foundation allows us to step forward in faith and follow God’s calling for NPC. At the end of 2023 we had approximately \$19,000 combined in our checking and savings accounts. We also had approximately \$239,000 in our unrestricted Vanguard investment account. In our restricted investment account – Pastor Housing - we had a total balance of \$346,000 at the end of 2023. Together, these two investment accounts have a total balance of \$585,000. On this combined Vanguard portfolio, our 1-year rate of return was 13% and our 5-year rate of return was 3.6% on a balanced portfolio of 56% stocks, 41% bonds, and 3% short term instruments.

NPC’s ministries and mission benefit tremendously from a vibrant, generous, and involved congregation. It will be exciting to see how God leads us through the current headwinds and where He will call us in 2024 and beyond.

A special thank you to our dedicated 2023 offering counters who carry out a vital stewardship role: Cathy Cocchia, Barbara Erdmanis, Paul Kauermann, Chris Kemper, Pam Kemper, Kathie Pisciella, and Dana Winslow.

For information and commentary on 2023 income and expenses and Vanguard investments, please refer to the supplemental financial information.

Respectfully submitted,  
Jessica E. Stehr, Treasurer



## 2023 Financial Statements

### 2023: Church Summary vs Budget (Income and Expense): Loss of \$27,500

	Jan - Dec 23	Budget	% of Budget
<b>Income</b>			
<b>NPC GENERAL FUND INCOME</b>			
GW Cost Allocation	\$13,449	\$22,000	
Envelope Contributions	\$121,928	\$245,000	80%
Loose Cash Contributions	\$1,517		
Online Contributions	\$71,564		
Investmnt Activity-Mutual Funds	\$2		
Interest Income - PNC Savings	\$2		
Misc Income	\$16,273		
Trfr From Pastor Housing	\$10,870	\$10,680	102%
<b>Total Income</b>	<b>\$235,605</b>	<b>\$277,680</b>	<b>85%</b>
<b>Total Expense</b>	<b>\$263,162</b>	<b>\$243,323</b>	<b>108%</b>
<b>Net Income</b>	<b>-\$27,557</b>		

### 2023: Church Summary vs Budget (Income and Expense) + Capital Costs: Loss of \$64,200

	Jan - Dec 23	Budget
<b>Income</b>		
<b>NPC GENERAL FUND INCOME</b>		
GW Cost Allocation	\$13,449	\$22,000
Envelope Contributions	\$121,928	\$245,000
Loose Cash Contributions	\$1,517	
Online Contributions	\$71,564	
Investmnt Activity-Mutual Funds	\$2	
Interest Income - PNC Savings	\$2	
Misc Income	\$16,273	
Trfr From Pastor Housing	\$10,870	\$10,680
<b>Total Income</b>	<b>\$235,605</b>	<b>\$277,680</b>
<b>Total Expense</b>	<b>\$263,162</b>	<b>\$243,323</b>
<b>Net Income</b>	<b>-\$27,557</b>	
<b>Stucco Capital Costs</b>	<b>-\$133,955</b>	
<b>Principal Repayments PNC Mortgage and PILP Loan</b>	<b>-\$38,222</b>	
<b>PILP Loan</b>	<b>\$ 75,000</b>	
<b>Presbytery Grant</b>	<b>\$ 25,000</b>	
<b>Stucco Fund Contributions</b>	<b>\$ 35,473</b>	
<b>"Net capital impact to cash"</b>	<b>-\$36,704</b>	
<b>Net income from operations</b>	<b>-\$27,557</b>	
<b>Total</b>	<b>-\$64,261</b>	

## Fund Balances

Fund	Fund Balance 1/1/2023	Receipts 2023	Disbursements 2023	Fund Balance as of 12/31/2023	Difference
Operating Fund	\$156,908	\$235,605	\$263,162	\$129,351	-\$27,557
Deacons Fund	\$4,732	\$1,170	\$862	\$5,040	\$308
Memorial Fund	\$6,808	\$0	\$4,764	\$2,044	-\$4,764
White Gift	\$355	\$407	\$425	\$337	-\$18
Mission Fund	\$6,376	\$11,905	\$15,700	\$2,581	-\$3,795
Designated Pastor Housing Grant	\$0	\$10,000	\$10,000	\$0	\$0

## Church Income and Expense by Category

	Jan - Dec 23
<b>Income</b>	
<b>NPC GENERAL FUND INCOME</b>	
GW Cost Allocation	\$13,449
Envelope Contributions	\$121,928
Loose Cash Contributions	\$1,517
Online Contributions	\$71,564
Investmnt Activity-Mutual Funds	\$2
Interest Income - PNC Savings	\$2
Misc Income	\$16,273
Trfr From Pastor Housing	\$10,870
<b>Total NPC GENERAL FUND INCOME</b>	\$235,605
<b>Total Income</b>	\$235,605
<b>Expense</b>	
PILP Interest Expense	\$2,722
PNC MORTGAGE Interest Expense	\$4,277
Total CAPITAL EXPENDITURES	\$245
<b>PAYROLL &amp; PAYROLL TAXES</b>	
Total PASTOR'S TERMS OF CALL	\$94,495
Total NPC STAFF PAYROLL EXPENSES	\$50,623
<b>Total PAYROLL &amp; PAYROLL TAXES</b>	\$145,118
<b>OPERATING EXPENSES</b>	
<b>NPC DIRECT PROGRAM COSTS</b>	
Congregational Life	\$1,642
Total Christian Education	\$1,144
Miscellaneous Costs	\$550
Total Worship	\$4,697
Stewardship	\$263
<b>Total NPC DIRECT PROGRAM COSTS</b>	\$8,296
Total NPC INDIRECT COSTS	\$17,267
Total NPC OVERHEAD - FACILITIES	\$85,237
<b>Total OPERATING EXPENSES</b>	\$110,800
<b>Total Expense</b>	\$263,161
<b>Net Income</b>	<b>-\$27,556</b>

**Church Loss of \$27,556 is offset by God's Window Profits of \$43,500, Yielding Positive Net Income across Both for 2023 of \$15,980**

	<b>Jan - Dec 23</b>
<b>Income</b>	
Total NPC GENERAL FUND INCOME	\$235,605
Total GW INCOME	\$318,661
<b>Total Income</b>	<b>\$554,265</b>
<b>Expense</b>	
Total MORTGAGE	\$4,277
Total CAPITAL EXPENDITURES	\$245
Total PASTOR'S TERMS OF CALL	\$94,495
Total NPC STAFF PAYROLL EXPENSES	\$50,623
Total PAYROLL & PAYROLL TAXES	\$145,118
<b>OPERATING EXPENSES</b>	
Total NPC DIRECT PROGRAM COSTS	\$8,296
Total NPC INDIRECT COSTS	\$17,149
Total NPC OVERHEAD - FACILITIES	\$85,363
<b>Total OPERATING EXPENSES</b>	<b>\$110,807</b>
Total GW PAYROLL EXPENSES	\$208,326
Total GW DIRECT PROGRAM COSTS	\$21,442
Total GW ADMINISTRATIVE COSTS	\$7,739
Total GW FACILITY COSTS	\$37,598
<b>Total Expense</b>	<b>\$538,286</b>
<b>Net Income</b>	<b>\$15,980</b>

