

Northampton Presbyterian Church

Annual Report

2024



Northampton Presbyterian Church

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God's Window Preschool 215-364-3070

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ANNUAL MEETING OF THE CONGREGATION AND CORPORATION

Northampton Presbyterian Church, Holland, Pennsylvania -- Sunday, Feb 2, 2025

AGENDA

THE CONGREGATIONAL MEETING

The Call to Order and Opening Prayer Rev. Dr. Rob Erickson

The Signing of the Roll and Declaration of a Quorum Mary McCaffrey, Clerk

Motion to approve the Agenda

Report and Approval of Minutes of January 28, 2024 Congregational Meeting

Dissolution of Pastoral Relationship between Rev. Judith Dwyer and Northampton Presbyterian Church

Statistical Report from the Clerk of Session

Reports of Pastor and Committees

Motion to Receive Reports

Motion to refer approval of minutes of this meeting 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

2024 Mutual Funds and Investments Report—Year End Review Jessica Stehr

Report of Treasurer and Financial Report of 2024 Jessica Stehr

Motion to Receive Report

Presentation of the 2025 Budget Dana Winslow

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: Election of one additional person to serve on Nominating Committee

New Business: Bridge Pastor Update

Motion to Adjourn

CLOSING PRAYER and BENEDICTION

Rev. Dr. Rob Erickson

Pastor's Report to the Congregation for 2024

To the Body of Christ at Northampton Presbyterian Church:

These words have found you a month after they were written. That is by design, as they are meant to focus on the year past, a year that was full of times both celebratory and challenging. That is the nature of life in the church, whatever the size and wherever it is found.

We began the year with our usual sanctuary "takedown," packing the Christmas decorations away again for another year. The Annual Meeting and potluck followed soon thereafter, as did a trip to Bristol Riverside Theater for "A Raisin in the Sun" and a visit to the firefighters of Northampton Township by the Pop-Up Project Team. There we learned that many of the challenges facing volunteer organizations in the larger community are the same as those facing our churches: lack of volunteers, lack of interest and lack of time to commit. This means re-grouping and finding creative new ways to engage the community that surrounds us.

We have done a lot of that this year. We hosted Rev. Dr. Eric Sarwar from Artesia, California in February; an American Red Cross Blood Drive; supported Americans for Native Americans; worshiped at Perkasi Park; hosted another smashing "Trunk or Treat," and invited preachers with a variety of experience and perspectives to fill our pulpit.

We also nurtured the life and work of our members through CLG sessions and Bible studies; shared meals (Women's and Men's breakfasts; coffee hours; potlucks and the strawberry festival) and special events celebrating our 60th anniversary in ministry. Through music and the gifts of Trish Conover, Marilyn Clark, Presbybop and our own choir and instrumentalists, we offered praise to God for all of God's gifts to us.

All of these reveal the heartbeat of this congregation and its commitment to the God we worship. None can happen without the support of dedicated staff and hard-working members. And all have made my decision to move on to this next season of my life that much more difficult.

For I have truly loved you, NPC! You are beautiful, in God's eyes and in mine. And, in your ongoing work with Rose Niles and Project Regeneration, you will come to new decisions about where you want to go as a congregation with a preschool, and who the best person is to lead you forward. You can trust the process – no matter where it leads.

I leave this last letter to you with an early poem of Robert Frost entitled "Nothing Gold Can Stay:"

*Nature's first green is gold,
Her hardest hue to hold.
Her early leaf's a flower;
But only so an hour.*

*Then leaf subsides to leaf.
So Eden sank to grief,
So dawn goes down to day.
Nothing gold can stay.*

I count our time together as a time of gold. I hope you do as well. And I believe the God who covenants to stay with us through every season of life will be with me, and with you, in this time of change and transition and in every moment to come.

May the peace of Christ be with you always.

Judith A. Dwyer

Minutes of the Annual Congregational Meeting, Jan. 28, 2024

Northampton Presbyterian Church

The annual meeting convened on Sunday, January 28, 2024 in the church sanctuary, located at 539 Buck Road, Holland, PA., following the 10AM worship service. The meeting was called to order and opened with prayer by Pastor Reverend Judith A Dwyer.

The clerk, Mary McCaffrey, certified that a quorum had been met.

A motion was made and seconded to approve the Meeting Agenda.

Congregation Meeting

Report and approval of Minutes of the January 29, 2023 Congregational Meeting.

2023 Statistical Report from the Clerk of Session:

Additions:

Letter of Transfer. 0

Profession of Faith or Reaffirmation. 1 (Diana Reingruber)

Profession of Faith (first time, age 17 or less) 0

Restored to Active Membership 0

Active members as of December 31, 2023 - 107

Annual Report received and APPROVED.

Motion to refer approval of the Annual Meeting Minutes to Session. APPROVED

Motion to suspend the Congregational Meeting and convene the Corporation Meeting.
APPROVED

Corporation Meeting

2023 Investments Report: \$73,000 balance

Review of the 2023 Financial Report:

We ended the year negative \$27,500.

We had some expenses to maintain our facilities.

Our preschool, God's Window, finished the year with a \$43,000 profit.
Combined, God's Window and the church ended the year with a net income of \$16,000.
When principal payments on our PNC loan and our PILP loan are included, God's Window and the church lost \$20,700 for 2023.
Our PNC Loan balance is \$73,000.
Our PILP Loan balance is \$72,000.

We are a very giving congregation.

Dana Winslow, Budget and Finance Chair, presented our 2024 budget. (See Annual Report)

Motion to adopt information received and action taken Corporation Meeting APPROVED.

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

Congregation Meeting (resumed)

Old Business, Reverend Dwyer

New Business

Terms of Call

Payroll has been increased 4% for pastor and staff. Merit bonuses will be awarded to 3 staff members for extraordinary performance.

Non-payroll Expenses for 2024 are budgeted to increase by 3%.

Motion to Adjourn

Closing Prayer and Benediction - Reverend Dwyer

Respectfully Submitted,

Mary McCaffrey, Clerk of Session

Minutes of the Congregational Meeting, June 30, 2024

Northampton Presbyterian Church

Certificates of Appreciation were presented to the following Elders with thanks for their service: Andy Chen, Corinne Kauermann, Mary McCaffrey, Sharon Melsky, and Kathie Piscella. Cathy Cocchia was absent.

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

Our Nominating Committee this past year was Dana Winslow, Barbara Erdmanis, and Pam Kemper.

The committee worked diligently to fill two slots on Session.

10% of church membership should be in leadership positions (Session and Deacons).

With our three Elders, we meet that requirement with our 50 members.

The work of the church continues to get done, but our leadership would like more members involved. We are looking for new Session members. Although there were 6 people on the list to become Elders, no candidates are being put forward.

Three people were nominated for this year's Nominating Committee: Steve Cocchia, Gloria Kampf, and Liz Kauermann. The motion carried.

The moderator thanked Dana Winslow, Barbara Erdmanis, and Pam Kemper for their service.

Dana Winslow is President of our Corporation.

We are looking for a consultant about the future of our church.

Motion to adjourn the meeting passed.

The meeting was closed with prayer.

Respectfully Submitted,
Mary McCaffrey, Clerk of Session

Clerk's Report of Membership Statistics

Annual Report 2024

Active Membership as of January 1, 2024: 107

Additions:

| | |
|--------------------------------------|---|
| Letter of Transfer | 0 |
| Profession of Faith or Reaffirmation | 0 |
| Profession of Faith (17 or younger) | 0 |
| Restored to Active Membership | 0 |

Losses:

| | |
|------------------------------|----|
| Deaths | 2 |
| Virginia Thomas | |
| Diane Wilchacky | |
| Transfer to other churches | 0 |
| Transferred to Inactive Roll | 10 |
| Removed from Roll | 55 |

Active Membership as of December 31, 2024: 40

Respectfully Submitted,
Mary McCaffrey, Clerk of Session

Nominating Committee

Annual Report 2024

The Nominating Committee met twice--the first meeting was to identify candidates for the positions on the Session for the next term. We identified 6 candidates and discussed the best approaches for each one, that is the approach most likely to get them excited about the opportunity to serve on the Session. At the end of the meeting, we divided the list so that each would contact 2 of the candidates and get a response. In our second meeting we reported out the responses we received. Unfortunately, we have no candidates that have agreed to serve on the Session based on our discussions, and it appeared that further requests would not be likely to change this result.

Respectfully Submitted,
Dana Winslow

Worship and Music Committee

Annual Report 2024

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; 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 and Kathie Piscicella for providing coffee hour after worship. Thank you to Val Erdmanis and the team of ushers for their service. Barb Erdmanis continues to change the paramounts and prepare Communion with support from Florence Houseman and Mary McCaffrey. The Worship Committee meets each month, now on the second Wednesday of the month prior to scheduled Session meeting.

We continue to enjoy having Trish Conover as our excellent Music Director. Trish celebrated her two-year anniversary with us in November. We are blessed by Trish sharing her gifts and talent with music, as well as directing the choir and special music offerings each week. Northampton Presbyterian Church sponsored the Presbybop Concert on October 20, 2024, to celebrate our 60th anniversary. Although attendance was not what we hoped for, it was enjoyed by all who attended, as well as the reception following the program. We have 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 and are always looking to add new members. We enjoyed a beautiful cantata; “Love is Born” at Christmas. During the four Sundays of Advent, groups from the congregation served as candle lighters. The Worship committee is grateful for Jes Stehr who organizes the counters throughout the year and who has made herself available to ensure weekly deposits of offerings and God’s Window tuition payments are made in a

timely manner. We also appreciate Frank, who serves as our treasurer and prepares monthly financial reports for our various committees.

At the end of the year, we had a special coffee reception after worship to honor Pastor Judy and John's retirement. In September, we honored Melissa Sanko, our administrative assistant and her family with a fancy fellowship, a memory box and monetary gift from the congregation upon her retirement. We also welcomed Mehr Daniel, our new administrative assistant after worship with a special reception. The Worship committee would like to recognize Geri Broaddus, who as God's Window Director invited the congregation to an open house tour that showcased our beautiful preschool updates including new classroom doors and awesome decorated classrooms.

There were palms on the communion table and palms were also given to congregants on Palm Sunday. Easter and Christmas flowers were sponsored by members of the congregation 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 faithfully recording the worship service each week for those joining us electronically. Appreciation goes to Andy Chen, Jes Stehr and Dana Winslow for leading worship when the need arose. In moving forward with plans for seeking a new pastor the worship committee is grateful for the support of Rose Niles leading us in Project Regeneration as we continue to seek revisioning of our mission at NPC.

Communion was celebrated on the first Sunday of each month. In November we had a potluck luncheon organized by Helen Mercer in her role as special events coordinator.

We have been blessed with Pastor Judy's leadership. She maintained meaningful worship in keeping with a Presbyterian order of service. We have enjoyed various new initiatives at NPC. Pastor Judy and John shared experiences of their insightful Civil Rights tour in the South and we had our first Blessing of the Animals outdoor service. Pam Kemper has led the Christmas service project of Drawers for Drawers, as well as organizing the Navajo book donation project. 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 Pastor Diane Fitch serving as pulpit supply and offering her expertise and support as we transition to a new Pastor, although we do not know who that may be, we trust that God is in control and His plan will unfold in due time.

Respectfully submitted,

Catherine Cocchia, Chairperson

Technology

Annual Report 2024

Like 2023, 2024 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, with the assistance of Val Erdmanis, donated and installed a new camera and microphone unit in the sanctuary 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. Special thanks to John and continued thanks to Connor Frame, our lead A/V Technician, for running the soundboard and our livestreams this past year – we will definitely miss John going forward!

We continued 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. We did cancel our church's Zoom account with the retirement of Pastor Judy due to a confusing login procedure, and are in the process of signing up for a new church Zoom account as well as exploring alternative web meeting solutions (i.e., Microsoft Teams) that are free or lower cost. We also expanded our social media presence, by creating an Instagram profile to complement our Facebook page, and service livestreams are also saved to our YouTube channel.

For 2025, 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, and 2024 did not allow us to proceed with this). 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). John and Andy also visited Doylestown Presbyterian Church in December 2024 to see what other technology options we may want to consider for the future; suffice it to say that Northampton Presbyterian Church is holding its own in the technology arena!

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 Lead

Facilities Committee

Annual Report 2024

In 2024, the Facilities Committee focused on the ongoing preservation and enhancement of the NPC building and its surrounding grounds. As we marked our 60th anniversary in the fall, we kept the facilities functional and welcoming for all who use them. Our efforts spanned regular maintenance, necessary repairs, and facility upgrades.

Maintenance and Upkeep: Throughout the year, committee members, along with church volunteers, dedicated their time and expertise to addressing various maintenance tasks. In addition to these hands-on efforts, we also had electricians, pest control services, plumbing services, roofing services, landscaping services, snow removal services, and cleaning services. We made sure supplies for cleaning and facility management were inventoried, purchased, and re-stocked. The roof renovation of one of our older sheds was completed. A few of our committee members spent much time and effort accomplishing this after contacting the shed supplier. We were also fortunate to have another committee member paint an accent wall in one of our conference rooms.

Safety & Compliance: Ensuring the safety of our congregation and compliance with regulations remained a priority. To meet safety standards, we coordinated the necessary annual inspections, including a Fire Marshal inspection, fire extinguisher check-ups, kitchen hood suppression system inspections, oven hood cleaning, and boiler inspections. In addition, we ensured the proper maintenance of our smoke detector and fire alarm systems. Regular equipment maintenance included backflow testing (as required by the Township) and seasonal HVAC preventive services. We also monitored the expiration of electrode pads and batteries for our Automated External Defibrillator (AED), conducting routine inspections to identify any damage or wear.

God's Window Preschool: An additional AED was installed outside the Preschool Director's office. We held regular evacuation drills so the Preschool staff could familiarize preschool children with the procedures. We supported the Preschool Director with various facility-related projects and improvements throughout the year.

Scout Troops: Our church continued chartering a BSA Troop and a Pack. A Facilities Committee member is their Chartered Organization Representative (COR). The Troop organized a fall leaf cleanup project. Two Girl Scout Troops also hold their meetings at NPC.

Appreciation and Thanks: The dedication and hard work of the Facilities Committee members is sincerely appreciated. Their tireless efforts help maintain our church building, preschool, and grounds to the highest standard. We are always eager to welcome new committee members who wish to contribute their time and talents to this important work.

Respectfully submitted by
Kathie Pisciella, Facilities Elder

Mission Team
Annual Report 2024

Mission Team 2024 Annual Report

The Mission Team began 2024 with the enviable task of distributing 2023 end-of-year, unbudgeted giving. Donations were made to Overbrook Presbyterian to help rebuilding efforts following a tragic fire, to the Newtown Yardley Ministerium's MLK Scholarship Fund and to the Wingate reservation school – via ANA - to purchase/stock a refrigerator with fresh fruit and healthy snacks for high schoolers who have no access to that food at home. We also adopted a budget for 2024 that included the distribution of regular mission giving. (See the table below for details)

February brought the second Annual Souper Bowl project. Cash donations and many cans of soup were collected for the Food Center at Morrisville Pres. This is a joint project with God's Window and we thank the parents and staff for their support.

During Lent, as a congregation, we participated in the PCUSA's One Great Hour of Sharing. This offering is supported by congregations across the nation, and provides funding for the Presbyterian Hunger Program, Presbyterian Disaster Assistance and the Self-Development of People Committee.

In September, with the help of a generous congregation member, we purchased art supplies for the Welcome Church. These supplies are used as part of their ministry to individuals experiencing homelessness. It was great fun to be back in the store aisles filled with colored pencils, markers and colorful notebooks and journals.

October brought NPC's Sixtieth Anniversary and MISSION FEST! Planned and coordinated by the Mission Team, Mission Fest brought congregation members together for a Soup and Bread lunch, displays to peruse and hands on projects to benefit some of our mission partners. We packed snack bags for the Welcome Church, bags of non-perishable groceries for the MPC Food Center and worked on a fleece blanket to be sent to a reservation school served by Americans for Native Americans (ANA). We were also joined by Schaunel Steinagel from the Welcome Church who answered our questions about their work. Outside of the building, we ran a Drive-up Food Collection for the Food Center. Many thanks to the Mission Team members who shopped for the food we used to pack bags, Helen Mercer and her team who were responsible for the Soup and Bread Lunch, the Boy Scouts who brought willing hands to staff our food collection effort and the drivers who made the delivery to MPC.

As Advent arrived, we looked to our annual Christmas project. By popular demand, we again partnered with God's Window for Kids Helping Kids and NPC's Drawers for Drawers and Wish Upon a Book. Kids Helping Kids provides small gifts for birthday and classroom rewards at the reservation schools supported by ANA. Thank you to the very generous GW

parents! Drawers for Drawers provides – also through the reservation schools – much needed, brand-new underwear for kids from elementary through high school. Wish Upon a Book gave our more technically inclined members the opportunity to buy books for the kids from an Amazon book list. This year the congregation provided 40 packages of underwear and purchased several hundred dollars’ worth of books.

Finally, the traditional White Gift was collected during Christmas Week with proceeds sent to a local family in need.

We would like to thank everyone who supported NPC Missions with time, talent and dollars. We are honored to be part of such an exceptionally generous church.

Pam Kemper, Florence Houseman, Gloria Kampf, Sharon Melsky, Barb Erdmanis and Lori Beehler.

| | Mission Spending | 2024 |
|------------------------|--|---------------|
| INCOME | | |
| | Envelope/On line Giving | 11,622 |
| | Special Offerings | 1,146 |
| | <i>Directed Giving</i> | <i>8,100</i> |
| | TOTAL | 20,868 |
| EXPENSE | | |
| MISSION SUPPORT | | |
| | Presbytery/Synod Shared Mission | 1,500 |
| | Presbyterian Hunger Program | 750 |
| | Presbyterian Disaster Assistance (PDA) | 750 |
| | PDA- Hurricane Helene Relief | 2,500 |
| | Advocates for the Homeless and Those in Need | 1,300 |
| | Philly House | 1,300 |
| | Morrisville Food Pantry | 660 |
| | The Welcome Church | 600 |
| | Americans for Native Americans | 600 |
| MISSION PROJECTS | Snack Bags, Food Bags | 522 |
| MISC DONATIONS | Overbrook Pres, MLK Scholarship | 650 |
| SPECIAL OFFERINGS | OGHS, Souper Bowl, White Gift | 1,115 |
| FEES | | 54 |
| DIRECTED GIVING | | 8,100 |
| | TOTAL | 20,401 |

God's Window Preschool

Annual Report 2024

God's Window Christian Preschool has been serving our community at Northampton Presbyterian Church since the fall of 1993. God's Window is a vibrant and growing preschool reaching into the Northampton community with the Word of God. Over the years, God's Window has become a well-known and very successful Christian preschool in the community, and we are currently enrolling for the 2025-2026 school year. Our children were very happy to be back in school.

I, Geri Broaddus, am absolutely thrilled to be in my second year as the director of God's Window Preschool. It has been a wonderful journey so far, and I'm looking forward to making this year an absolutely fantastic one. Thank you for your continued support. 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 memories.

From the first day of school to the festive celebrations of Trunk or Treat, Thanksgiving, a visit from Santa, and our Christmas performance, we have captured countless special moments. Most recently, parents and students enjoyed our second annual hall Christmas light show. The heartwarming and motivating feedback from the parents has been reflective of the positive influences 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 operations 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. We are excited to have added several additions to our (ELP) Experiential Learning Program schedule; along with our annual Pizza days and stretch and grow, we have added an in-school visit from the Churchville Nature Center, the Northampton Library, a traditional Santa, and much, much more. 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 2025-2026 school year is now open. Our goal is to continue expanding and improving our programs to better serve the needs of our community. We are planning new activities, field trips, and learning experiences that will inspire and engage our students in meaningful ways. Our vision is to create an even more dynamic and supportive environment where children can grow in faith, knowledge, and friendship. Thank you once again for your continued support and trust in God's Window Christian Preschool. We look forward to another amazing year together.

With deepest gratitude,

Geri Broaddus
Preschool Director



Troop 147 (Boys/Girls)

Annual Report 2024

Chartered by Northampton Presbyterian Church, Holland, PA

The Troop continued its mission to deliver the Scouting America program to the community youth anchored by our pillars of: Advancement (Scout to Eagle), Service (Community and conservation) and Outdoors including monthly campers, week long Summer camp and High Adventure. We maintain a strong base of adult volunteers and parents and are well funded. The support from the Northampton Presbyterian Church is fundamental to our success and ability to serve the community.

Membership:

- 48 youth (1 new Eagle Scout as of Jan 3, 4 others aged out in 2024; we have 7-9 Scouts in each rank from Tenderfoot to Life)
- Youth leadership: several Scouts have completed NYLT (National Youth leadership training) to bring lessons and skills back to the Troop) and 10 are members of the service oriented Order of the Arrow

Leaders:

- Troop 147B is led by Scoutmaster Mr. Eric Knorr as of mid-2024
- Troop 147G is led by Scoutmaster Dr. Lori Arner
- Committee Chair (linked B/G) is Mr. David Goodwin; incoming chair is Mr. Gavin Lindsay
- We have a strong group of Assistant Scoutmasters and Committee members that fill all the many roles in planning and direct youth instruction

Finances:

- Net Assets of \$13,475 (after reserves and liabilities) with an overall cash balance of \$33,009
 - Separate \$8,500 trailer reserve for future replacement
- We collect dues of \$165/month that funds our program and equipment replacement

2024 Highlights:

- Summer camp (Ockanickon, Bucks County): 43 Youth attended!



- Northern Tier High Adventure (Canada canoe trip): 11 person crew, 75 miles in 7 days
- 10 monthly camping trips, 641 individual hours of overnight camping!
- 3 Eagle service projects (223 youth hours)
- 9 Troop service projects (198 youth hours)
- 28 weekly Troop meetings; planned and instructed by Youth leaders
- 259 Merit badges earned and 71 rank advancements

Mutual Fund and Investments

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As of Dec 31, 2024, NPC has \$513,600 in financial reserves to explore new directions and to support cash and cashflow needs.

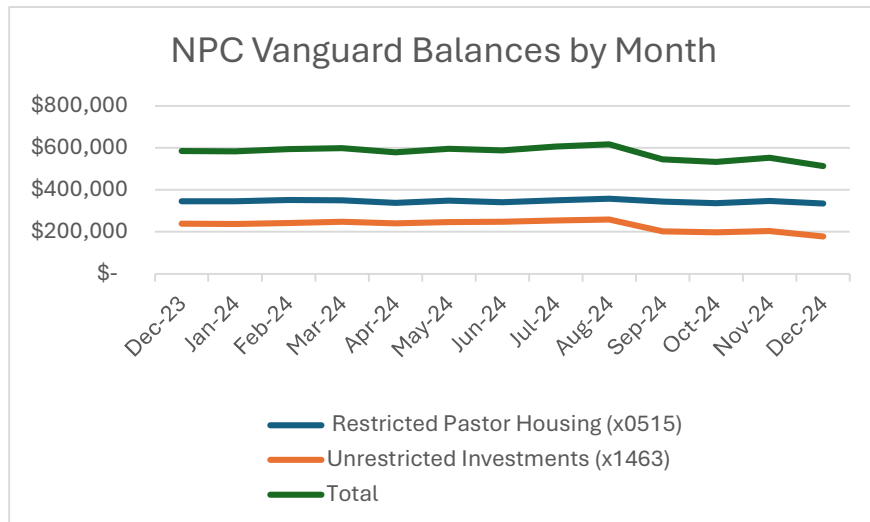
These funds are in two Vanguard accounts allocated 60% stocks and 40% bonds with an 8.6% 1-year rate of return.

In 2024 we withdrew a total of \$118,415 from our Vanguard accounts:

- the budgeted /planned amount to cover 100% of the pastor housing costs: \$38,415.
- an unplanned \$80,000 from the regular Vanguard account to cover cash shortfalls and cashflow timing needs.

Opening and closing balances for 2024 for each account are below. Given strong market performance in 2024, our overall account balance is only down by \$71,200 rather than the full \$118,415 that we withdrew. The pastor housing fund must maintain a balance of \geq \$250,000 unless approved by the Presbytery. We are fortunate to have these combined resources of \$513,600.

| | Dec-23 | Dec-24 |
|-----------------------------------|-------------------|------------------|
| Restricted Pastor Housing (x0515) | \$346,100 | \$335,500 |
| Unrestricted Investments (x1463) | \$238,700 | \$178,100 |
| Total | \$ 584,800 | \$513,600 |



Respectfully submitted,
Jessica Stehr, Treasurer

Treasurer's Report

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The Good News:

In 2024, 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 2025 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 2024 for our community and for our church:

- Celebration of 60 years in ministry and mission for Northampton Presbyterian Church through musical events with community engagement such as Keyboard Capers and Presbybop, plus a Strawberry Festival.
- 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 preschool administrator and several teachers and aides, continuation of favorite programs such as "trunk or treat" and expansion of preschool fund-raising efforts.
- Summer Mini-camp offered by God's Window, providing a 2-week summer program for Christian outreach to young children, supported by a Great Ends grant from the Philadelphia Presbytery.
- Capital investment in secure, new classroom doors for our preschool, to safeguard the children entrusted to us by their parents and guardians.
- Exploration of different legal structures for sustainability of our preschool and church for future years
- Financial and tangible support to international, national and local missions, including Philly House, the Morrisville Food Pantry, the American Red Cross, and Americans for Native Americans
- Stimulating Bible study and Christian Life Group discussions.

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 2024 financial base is comprised of 31 active giving units. Numerically this is a decrease from 36 in 2023. In spite of this, giving for 2024 was approximately 3% greater than in 2023.

A special thank you to our dedicated 2024 offering counters who carry out a vital stewardship role: Cathy Cocchia, Helen Mercer, Chris Kemper, Pam Kemper, Kathie Piscicella, and Dana Winslow.

NPC members also contributed generously with their time, talents and monetary contributions to support missions local, national and international. See the Mission Team report for details.

In 2024 we applied for and were awarded a \$7,500 Small Church Pastor Compensation Grant by the Presbytery of Philadelphia. This grant offers financial flexibility and breathing

space for smaller congregations struggling with budgetary difficulties and yet demonstrating and nurturing a passion for mission. We also received a \$3000 Great Ends Grant from the Presbytery to support our new Preschool summer outreach to neighborhood children – Mini-Camp.

The Extra Good News!

God's Window continued its strong Christian education and financial contributions to NPC. For 2024, on a variable income and expense basis, God's Window generated \$46,870 in calendar year profits (up from \$43,500 in calendar year 2023).

Our Vanguard accounts have a balance of \$513,600 to explore new directions generated by Project Regeneration (see below) and support cash and cashflow needs. See Investments Report for details.

News Underscoring Need for Change

When NPC's income from all sources (giving, grants, planned and unplanned sale of stocks and bonds, and the profits from God's Window) are taken into account and we subtract our expenses and capital uses of cash (principal payments on loans and cost of secure preschool classroom doors) the church and preschool combined ended the year at +\$26,127. However, this number is only positive because we sold stocks and bonds to generate cash to cover expenses and capital costs.

The approved budget used \$38,415 from the sale of stocks and bonds from our Vanguard restricted account to pay our pastor housing expense.

Despite this, we faced several cash and cashflow short falls. We sold \$80,000 in securities from our UNrestricted Vanguard account to address cash and cashflow needs – to ensure our checks would clear.

Of note, the combined yearly expenses across the church and preschool were \$622,489. This means that on average, we write \$57,000 in checks from our account each month.

Had we not sold \$118,415 in securities (both planned and unplanned), we would be at -\$92,288 for all uses of cash for 2024. The sale of stocks and bonds helped us meet our expense and capital costs and ensure a practical amount of cash in our checking account.

If we did not have the profit transfer from God's Window, we would be at -\$138,288 for the year for all uses of cash.

The losses in 2024 are extraordinary expenses and capital costs. Committee chairs and team leads judiciously managed 2024 planned / routine expenses with many line items coming in below budget. With input from the Presbytery, we also requested NPC's

insurance (property, liability, and worker's compensation) for 2024 to continue to manage insurance expenses. Major extraordinary expenses and capital costs included the secure classroom doors to safeguard the children entrusted to us and removal of two large trees as part of our property maintenance. 2024 extraordinary expenses also included legal expertise to understand the benefits and risks of different legal structures for the church and preschool and different operating scopes and models for the school. This input has helped us plan for expanded class offerings for the 2025 – 2026 school year, thus growing the reach of this important ministry.

Project Regeneration

In 2024, NPC initiated work with the Presbyterian Foundation for the Project Regeneration strategic planning initiative. Members of Session, the Finance team, and several congregational members are working with Rev. Rose Niles from the Presbyterian Foundation to discern what the next chapter for NPC will hold.

This will be a long-term project as we work through reading a book called “The Sailboat Church” by Joan Gray, as well as praying deeply for the Holy Spirit to guide us on what should be the next phase of NPC’s life as a church.

The fundamental premise of Project Regeneration and “The Sailboat Church” (from the PCUSA e-commerce website): is our church a “rowboat” church or a “sailboat” church? “Rowboat churches depend largely on human effort. When church budgets shrink and membership declines, rowboat churches frantically row harder against a current, often frustrated and disappointed at their efforts. Sailboat churches, on the other hand, take up the oars, hoist sails, and rely on the Holy Spirit to guide them.”

Our Vanguard investment accounts of \$513,600 afford us an operating cushion and funds available for investment in new directions of call for NPC.

Please refer to the Financial Statements, Loan Summaries and Investment Report for additional information.

Respectfully submitted,
Jessica E. Stehr, Treasurer

Financial Statements and Loan Summaries

2024 Annual Report

God's Window - \$46,000 in profit transferred to NPC.

| | Preschool | Preschool |
|--|-----------------|---|
| Total GW INCOME | \$334,397 | \$334,397 |
| Expense | | |
| GW Pass Through Expenses | \$1,008 | \$1,008 |
| Total GW INDIRECT COSTS | \$1,878 | \$1,878 |
| Total GW PAYROLL EXPENSES | \$244,158 | \$244,158 |
| Total GW DIRECT PROGRAM COSTS | \$12,073 | \$12,073 |
| Total GW ADMINISTRATIVE COSTS | \$8,492 | \$8,492 |
| GW FACILITY COSTS | | |
| NPC Cost Allocation (GW profit transfer to NPC) | | \$46,000 |
| GW Direct Facility Costs | \$1,900 | \$1,900 |
| Cleaning Service | \$18,165 | \$18,165 |
| Total GW FACILITY COSTS | \$20,065 | \$66,065 |
| Total GW Expense | \$287,693 | \$333,693 |
| Net Income | \$46,870 | \$871 |
| | | Note: \$46,000 in GW profits transferred to NPC income. |

NPC Income – bolstered by God's Window profit, unplanned Vanguard UNrestricted account transfer of \$80,000 and planned Vanguard Restricted account transfer of \$38,415. Giving was 3% above 2023 (not shown).

| | General Fund |
|--------------------------------------|------------------|
| Income | |
| NPC GENERAL FUND INCOME | |
| GW Profit Transfer to NPC | \$46,000 |
| Credit Card Fees Received | \$0 |
| Envelope Contributions | \$128,624 |
| Loose Cash Contributions | \$1,310 |
| Online Contributions | \$71,152 |
| Investmnt Activity-Mutual Funds | \$80,000 |
| Interest Income - PNC Savings | \$1 |
| Misc Income | \$11,449 |
| Trfr From Pastor Housing | \$38,415 |
| Total NPC GENERAL FUND INCOME | \$376,951 |

Net Income: WITH Vanguard Transfers and GW profits: \$88,156

| | General Fund |
|--------------------------------------|------------------|
| Income | |
| NPC GENERAL FUND INCOME | |
| GW Profit Transfer to NPC | \$46,000 |
| Credit Card Fees Received | \$0 |
| Envelope Contributions | \$128,624 |
| Loose Cash Contributions | \$1,310 |
| Online Contributions | \$71,152 |
| Investmnt Activity-Mutual Funds | \$80,000 |
| Interest Income - PNC Savings | \$1 |
| Misc Income | \$11,449 |
| Trfr From Pastor Housing | \$38,415 |
| Total NPC GENERAL FUND INCOME | \$376,951 |
| Total NPC Expense | \$288,795 |
| Net Income | \$88,156 |

“Net Net” Total Uses of Cash WITH Vanguard Transfers and GW profits AND Capital Costs: \$26,127

| | |
|---|------------------|
| Income | |
| NPC GENERAL FUND INCOME | |
| GW Profit Transfer to NPC | \$46,000 |
| Credit Card Fees Received | \$0 |
| Envelope Contributions | \$128,624 |
| Loose Cash Contributions | \$1,310 |
| Online Contributions | \$71,152 |
| Investmnt Activity-Mutual Funds | \$80,000 |
| Interest Income - PNC Savings | \$1 |
| Misc Income | \$11,449 |
| Trfr From Pastor Housing | \$38,415 |
| Total NPC GENERAL FUND INCOME | \$376,951 |
| Total NPC Expense | \$288,795 |
| Net Income | \$88,156 |
| Door Replacement | -\$18,228 |
| Principal Repayments PNC and PILP Loans | -\$43,801 |
| Total uses of cash including investment transfer income of \$118,415 | \$26,127 |

NPC “Net Net” Total Uses of Cash – withOUT Vanguard investment transfers; withOUT God’s Window Profit: An NPC loss of -\$92,000 to -\$138,000

| | General Fund |
|---|-------------------|
| Income | |
| NPC GENERAL FUND INCOME | |
| GW Profit Transfer to NPC | \$46,000 |
| Credit Card Fees Received | \$0 |
| Envelope Contributions | \$128,624 |
| Loose Cash Contributions | \$1,310 |
| Online Contributions | \$71,152 |
| Investmnt Activity-Mutual Funds | \$80,000 |
| Interest Income - PNC Savings | \$1 |
| Misc Income | \$11,449 |
| Trfr From Pastor Housing | \$38,415 |
| Total NPC GENERAL FUND INCOME | \$376,951 |
| Total NPC Expense | \$288,795 |
| Net Income | \$88,156 |
| Door Replacement | -\$18,228 |
| Principal Repayments PNC and PILP Loans | -\$43,801 |
| Total uses of cash including investment transfer income of \$118,415 | \$26,127 |
| Total uses of cash withOUT investment transfers | -\$92,288 |
| Total uses of cash withOUT investment transfers and GW profit | -\$138,288 |

2024 Expenses: All categories were close to budget except for Direct Program Costs, driven by legal expertise fees on church and preschool structure

| | Jan - Dec 24 | Budget | % of Budget | Comments |
|---------------------------------|------------------|------------------|-------------|--|
| TOTAL INTEREST | \$5,848 | \$6,580 | 89% | Below budget |
| Total PAYROLL & PAYROLL TAXES | \$152,318 | \$153,696 | 99% | On budget |
| OPERATING EXPENSES | | | | |
| Total NPC DIRECT PROGRAM COSTS | \$9,386 | \$8,840 | 106% | Slightly above budget, given 60th Anniversary celebration activities |
| Total NPC INDIRECT COSTS | \$40,325 | \$16,446 | 245% | Significantly above budget - costs for legal expertise on church and preschool structure |
| Total NPC OVERHEAD - FACILITIES | \$80,919 | \$88,355 | 92% | Below budget |
| Total Expense | \$288,795 | \$267,337 | 108% | Above budget |

2024 Terms of Call – are NPC’s largest single expense and were on budget:

| | Jan - Dec 24 | Budget | % of Budget |
|--|-----------------|-----------------|-------------|
| PASTOR'S TERMS OF CALL | | | |
| Pastors Salary (FIT & SECA) | \$25,778 | \$25,825 | 100% |
| Pastors Housing (SECA Only) | \$38,414 | \$38,461 | 100% |
| Pastors SECA Reimb(FIT & SECA) | \$4,912 | \$4,916 | 100% |
| Pastor's Benefits (Non-Taxable) | | | |
| Pastors 403(b) Match | \$1,800 | \$1,872 | 96% |
| Pastors Medical (BoardPensions) | \$19,653 | \$18,500 | 106% |
| Pastors Pension (BoardPensions) | \$5,418 | \$5,280 | 103% |
| Total Pastor's Benefits (Non-Taxable) | \$26,872 | \$25,652 | 105% |
| Pastor's Expense Reibursements | | | |
| Pastors Reimbursable Expenses | \$472 | | |
| Pastors Education Allowance | \$1,000 | | |
| Pastor's Expense Reibursements - Other | \$0 | \$2,500 | 0% |
| Total Pastor's Expense Reibursements | \$1,472 | \$2,500 | 59% |
| Total PASTOR'S TERMS OF CALL | \$97,447 | \$97,354 | 100% |

Loan Status: PILP and PNC – PNC Loan to be paid off end 2025

| Lender | <u>Presbyterian Church USA Investment and Loan Program (PILP)</u> | <u>PNC Bank</u> |
|--|--|---|
| Outstanding Principal (as of Dec 31, 2024) | \$ 68,000 | \$ 33,113 |
| Remaining Term | 13 years | ~1 year |
| Interest rate | 4.40 % (for 2023 – 2027, then reassessed) | 4.33% Fixed |
| Current monthly payment (values for interest and principal listed are those for Dec 2024) | Total: \$570 Principal: ~\$319 Interest: ~\$251 | Total: \$3290 Principal: ~\$3167 Interest: ~\$123 |
| Collateral | None (unsecured loan) | Building / Property (traditional mortgage) |
| Loan guarantee | Presbytery of Philadelphia | See above |

2024: Balance Sheet

| | December 31st 2024 |
|---------------------------------------|--------------------|
| ASSETS | |
| Current Assets | |
| Checking/Savings | |
| PNC Checking 8619325059 | \$53,657 |
| PNC Savings 8619330536 | \$93 |
| Investment Accounts | |
| Vanguard Pastor Housing 0515 | \$335,514 |
| Vanguard NPC Investments 1463 | \$178,077 |
| Total Investment Accounts | \$513,591 |
| Total Checking/Savings | \$567,340 |
| Accounts Receivable | |
| Accounts Receivable | \$5,010 |
| Total Accounts Receivable | \$5,010 |
| Total Current Assets | \$572,350 |
| Fixed Assets | |
| Door Project | |
| Accumulated Depreciation Door | \$305 |
| Door Project - Other | \$18,228 |
| Total Door Project | \$18,533 |
| Stucco Renovation | |
| Accumulated Dep Stucco Proj | -\$10,598 |
| Stucco Renovation - Other | \$134,423 |
| Total Stucco Renovation | \$123,825 |
| Building Expansion | |
| Accumulated Depreciation | -\$510,000 |
| Building Expansion - Other | \$900,000 |
| Total Building Expansion | \$390,000 |
| Total Total Fixed Assets | \$532,358 |
| Total Fixed Assets | \$532,358 |
| TOTAL ASSETS | \$1,104,708 |
| LIABILITIES & EQUITY | |
| Liabilities | |
| Current Liabilities | |
| Accounts Payable | |
| Accounts Payable | \$2,786 |
| Total Accounts Payable | \$2,786 |
| Credit Cards | |
| PNC Visa | \$49 |
| Total Credit Cards | \$49 |
| Other Current Liabilities | |
| Deferred Pledges | \$0 |
| PNC Building Loan | \$33,113 |
| Pastor's 403(b) Payable | \$0 |
| Total Other Current Liabilities | \$33,113 |
| Total Current Liabilities | \$35,948 |
| Long Term Liabilities | |
| Presbyterian Investment Loan Program | \$68,277 |
| Total Long Term Liabilities | \$68,277 |
| Total Liabilities | \$104,225 |
| Equity | |
| Stucco Fund | \$94,459 |
| Fixed Asset Fund | \$325,687 |
| Net Assets With Restrictions | \$335,514 |
| Net Assets Without Restrictions | \$244,823 |
| TOTAL LIABILITIES & EQUITY | \$1,104,708 |

Amount in Restricted Pastor Housing Vanguard Account

Amount in Unrestricted Vanguard Account

2025 Budget Summary

Annual Report 2024

Each new year brings with it a unique set of considerations that impact the financial life of Northampton Presbyterian Church, and 2025 is no exception. Pastor Judy's retirement and backfill, alterations to the preschool slate of classes and staff and the likely addition of a Facilities Manager are all factored in to the development of the church budget for 2025. Some of these changes have attendant costs while others actually reduce costs for the new year. As in previous years, this budget includes items that the Session generally deems as essential to the operation of the church, and items considered as potential additions are listed on the Wish List. These items will need to be approved separately by the Session together with their associated costs.

Church Income

Congregation Giving (excl. Mission) is forecast to be \$201,000 in 2025. This budget is consistent with the 2024, a level that increased 3% from 2023 despite a decline in giving units. We consider this to be a conservative but realistic estimate for giving in 2025.

Giving is augmented by the Net Income from the God's Window Preschool. The Preschool is having a very good year in the 2024-25 school year and is projected to contribute approximately \$46,000 to the church in 2024. However, the array of classes to be offered in the next year will be different from that offered this year due to the introduction of all day kindergarten by Council Rock schools, thus eliminating the demand for the afternoon Kindergarten Enrichment classes. In place of these classes Geri Broaddus and her team have developed several new Enrichment classes which will be offered in the afternoon. Her team distributed a questionnaire to Preschool parents to gauge their interest in these new classes and found significant interest among current parents. On that basis, they developed a plan and a set of financial assumptions for this new schedule. That schedule indicates that students lost from the previous classes can be replaced by enrollments in the Enrichment classes. In addition, Geri's team reviewed tuition rates for all preschool programs in our area and have proposed that we increase our tuition for 2025-26 by \$30 per month (approx. 7%). That will keep God's Window positioned appropriately relative to similar other programs. The net effect of these program and tuition changes is an increase in Net Income contributed to the church to \$55,000.

The combined effect of these changes is an increase in budgeted income to \$256,000 (up from \$247,000 in 2024).

Staff and Administration Expenses

Administration Expenses in 2024 were increased significantly by two expenses—the retention of legal counsel to address specific questions for the preschool, and a double payment of Presbytery Fees (for both 2023 and 2024). In 2025, we anticipate reduced legal fees, as most of the major topics for the preschool were addressed in 2024, and payment to the Presbytery for only a single year. These changes will result in savings of approximately \$8,000 in 2025.

Staff compensation for existing church staff is budgeted to increase 3% in 2025. In addition, we are budgeting for the hiring of a Facilities Manager during the year to take over responsibilities previously handled by church members as volunteers.

Finally, with the retirement of Pastor Judy, current plans call for backfilling for the Pastor responsibilities using some combination of pulpit supply, a Bridge or Transition Pastor and a Designated Pastor. Each of these solutions are projected to generate savings relative to Pastor Judy’s Terms of Call for the full year. We have made some assumptions about the timing of these solutions and are projecting a total year savings of approximately \$25,000 in Pastor Expenses in 2025 relative to 2024.

The total effect of the above changes is Staff and Administrative Expense budgeted to be \$18,000 less in 2025 than in 2024.

Facilities Expenses

Most line items in the Facilities Expenses category are projected to change by only small amounts relative to 2024. We have assumed cost increases of 3% in most categories. Items with more significant changes are as shown below:

| | |
|---------------------------|--|
| Landscaping | In 2024, normal landscaping was increased by \$5,000 for the removal of two trees next to the parking lot exit. After reviewing the remaining trees, we do not anticipate needing additional tree removal in 2025 |
| Major Repairs | Following numerous attempts to resolve an issue with our HVAC system, it is necessary for the manifold to be rebuilt at a cost of \$5,745. In addition, a security exit window in one of our conference rooms is needed to be in line with current building codes at a cost of \$2,000. Finally, the Township has identified an issue with the sewer system on the church property, and repair is estimated to cost \$2,000. |
| Routine Bldg. Maintenance | 2024 expenses included a prepayment of plumbing repair costs in addition to remodeling projects in the preschool and locksmith charges that will not need to be repeated in 2025. |

The net result of the changes in the Facilities Budget is a reduction of approximately \$2,500 versus 2024.

Worship/Christian Education Expenses

Expenses for Worship and Christian Education for 2025 are expected to be in line with those for 20-24 except in two areas: in 2025, we will be using Pulpit Supply consistently for the first 2 months, and have thus increased expense in this area by \$2,400, and we retained Presbybop for a concert to celebrate the 60th Anniversary of the church in 2024 and will not be repeating that in 2025. Total expenses in this area will be approximate \$1,300 higher in 2025 than last year.

Capital Charges

In addition to expenses, the church uses cash for interest expense and retirement of our debt as well as improvements to the church building and grounds. In 2024, we paid approximately \$5,700 in interest expense across our two mortgages and \$44,000 in principal (please note that we made 13 payments to PNC for our first mortgage due to the calendar). We will continue to make interest and principal payments in 2025 (12 payments for each mortgage). In addition, in 2024 we installed new safety doors and locks in all preschool classrooms at a cost of approximately \$18,000. Our budget for capital charges in 2025 is thus \$28,000 less than in 2024.

Wish List

In previous years, we identified items that could be executed should church finances be favorable throughout the year, but we were not able to move forward with these items. The list still exists, but at this time our Project Regeneration team is working on a long-term plan for the church and we believe that will provide direction for important investments in the church, and thus we recommend preserving any incremental funding that may become available for these items.

Summary

The cash outlook for 2025 shows significant improvement for the church versus 2024 but the budget continues to show that funds will be needed from our investment accounts just to sustain the church at a base level.

NPC Budget 2025

| | | | 2024 | 2025 | |
|--|--|--|-------------------|-------------------|---|
| Church Income | | | | | |
| | Congregation Giving (excl. Mission) | | \$ 201,084 | \$ 201,000 | |
| | GW Net Income | | \$ 46,000 | \$ 55,000 | <i>Reflects Tuition Increase and New Enrichment classes</i> |
| | Total Church Income | | \$ 247,084 | \$ 256,000 | |
| Expenses | | | | | |
| Staff and Administration Expenses | | | | | |
| | Administration | | \$ 40,307 | \$ 32,341 | <i>Two large expenses in 2024--Legal consultation and Presbytery Fees (paid for both 2023 and 2024 in 24) will not be repeated in 2025. Quickbooks migration expense will be an additional fee in 2025.</i> |
| | Staff Expenses | | 54,871 | 69,700 | <i>3% raises, new Facilities Mgr (Apr - Dec.)</i> |
| | Pastor Expenses | | 97,446 | 72,500 | <i>Combination of Pulpit supply, Transition and Designated Pastor in 2025</i> |
| | Total Staff and Administrative Expenses | | \$ 192,624 | \$ 174,541 | |
| Facilities Expenses | | | | | |
| | Cleaning | | \$ 12,625 | \$ 13,004 | |
| | Comcast Telephone and Cable | | 2,485 | 2,940 | |
| | Furniture & Equipment | | 1,395 | 325 | |
| | Facility Supplies | | 3,232 | 3,329 | |
| | Landscaping | | 18,780 | 13,653 | <i>Does not include tree cutdown as in 2024</i> |
| | Major Repairs | | 1,227 | 10,245 | <i>Manifold rebuild, Security ext window and Sewer project</i> |
| | NBCMA Water & Sewer | | 1,200 | 1,236 | |
| | PECO Gas & Electric | | 14,573 | 15,010 | |
| | Property Liability Ins. | | 8,053 | 8,295 | |
| | Real Estate Taxes | | 1,515 | 1,561 | |
| | Routine Bldg Maintenance | | 15,696 | 8,785 | <i>No remodeling as in 2024, no locksmith charges, no prepayment for plumbing repairs</i> |
| | Total Facilities Expenses | | \$ 80,782 | \$ 78,383 | |

| | | | | | | |
|--|---|--|---------------------|--------------------|--|---|
| | Worship/Christian Education Expenses | | | | | |
| | Guest Musicians | | \$675 | \$675 | | |
| | Piano/Organ Maintenance | | 0 | 360 | | |
| | Supplies | | 33 | 100 | | |
| | Accompanist Supply | | 0 | 500 | | |
| | Pulpit Supply | | 1,310 | 3,700 | | <i>Pulpit supply for 2 months</i> |
| | Flowers | | 479 | 500 | | |
| | Music | | 935 | 1,000 | | |
| | Misc | | 200 | 200 | | |
| | Bulletins | | 241 | 250 | | |
| | Special Events | | 3,278 | 1,400 | | <i>No Presbybop as in 2024</i> |
| | Technology | | 586 | 500 | | |
| | Other | | 383 | 300 | | |
| | | | | | | |
| | Total Worship/Christian Education Expenses | | \$8,120 | \$9,485 | | |
| | | | | | | |
| | | | | | | |
| | Net Income (Loss) | | \$ (34,442) | \$ (6,028) | | |
| | | | | | | |
| | Mortgage Repayment | | | | | |
| | | | | | | |
| | PNC--Interest | | 2,755 | 662 | | |
| | PNC--Principal | | 40,203 | 32,732 | | <i>13 payments made to PNC in 2024 vs. only 12 in 2025</i> |
| | PILP--Interest | | 3,093 | 2,925 | | |
| | PILP--Principal | | 3,744 | 3,915 | | |
| | | | | | | |
| | Other Capital Charges | | 18,228 | 0 | | <i>New doors and emergency locks installed in preschool</i> |
| | | | | | | |
| | Total Capital Charges | | 68,023 | 40,234 | | |
| | | | | | | |
| | Total Cash Gain (Loss) | | \$ (102,465) | \$ (46,262) | | |
| | | | | | | |

Thank you!

On behalf of Session, thank you for your time, effort and monetary contributions this year. NPC is so fortunate to have your support.

Because of your involvement and generosity, we've been able to accomplish vital work in 2024 for our community, our local, national and global missions, and for our church.

**Thank you for all that
you do!**