



WESTMINSTER PRESBYTERIAN CHURCH

GLORIFY • NURTURE • PROCLAIM

2023 Finance Summary

2024 Budget

"But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you."

I Chronicles 29:14 ESV

Dear Westminster Congregation,

As we come to our Congregational Meeting this year, we once again have so much evidence of God's steadfast love for His people and so many reasons to give thanks and praise to Him.

We saw God's faithfulness in the spiritual growth evident in our congregation. We saw more people with little background in Christianity visit our church in 2023 than I have been aware of in recent years. Several continue to worship with us regularly. We heard the professions of faith from 21 youth communicants who gave testimony of God's work in their lives here at Westminster. We saw the Lord at work in children who professed faith at VBS. God has brought the largest number of men and women in our history to study His word in our men's and women's Bible studies. When I walk around on Sunday morning or a Wednesday night, I hear the truth of God's word taught and sung in kids' classrooms, adult studies, and youth group, while Home Fellowship groups meet week by week and ESL classes declare Christ to multiple nations. I could go on. But we know that spiritual growth is the work of God's Spirit, not our abilities, so we give thanks and praise to Him.

We saw God's faithfulness in the life of our congregation as well. We welcomed 24 new babies into our church families. Westminster added 94 new members in 2022. We watched as 18 of our members finished their earthly journeys and were united to the Lord in death. We have seen our Burmese families become more involved on Wednesday nights, and we have continued to enjoy growing relationships with our Congolese families on Sundays and Wednesdays. After 59 transfers and removals, our membership was 1324 at the end of the year. We continue to be grateful to so many of you who are serving in such a wide array of ministries, and we trust that this is an opportunity for us to speak the truth in love to one another so that the "whole body grows so that it builds itself up in love" (Eph. 4:16).

As we look ahead to 2024, we anticipate a year of change and transition. We ask that you pray with us for the Lord to supply a new pastor, a new women's counselor, and a new Children's Ministry Director. We are praying for the new building space being constructed this year, that it would be a place where spiritual fruit abounds to the glory of God. And we are turning our minds more intentionally toward the goal of planting a new daughter church by the end of 2025. All these plans rely completely on the Lord. We know and believe that "Unless the Lord builds the house, those who build it labor in vain" (Ps. 127:1). Perhaps my greatest desire for us this coming year is that these changes would bring us to a place of greater dependence on the Lord and more persistent prayer as a congregation.

Thanks to you as a congregation for your consistent, sacrificial ministry among us. May God be glorified as we keep our eyes fixed on Christ, our feet planted on His word, and our hands busy with his work.

Dr. Chris Walker

A note from the finance committee.

This past year has been one of great change and challenge for our finance committee and the system we use for recording our finances, including contributions and expenses. Many months were spent by some of our committee members and staff to implement this change in accounting system software. As such, some of the information displayed in this booklet will look noticeably different from the way information has been provided over the past two decades, as the new system records and reports financial information in a completely different format from our old systems.

While we are pleased with our progress and abilities utilizing the new software, we still have a way to go before we fully realize all of the benefits of the new accounting system software.

We are thankful to our Session for allowing us to make this change, and for their patience as we struggled through developing reports that were meaningful and relevant to them providing guidance on how best to utilize the resources you have so generously provided for our growing ministry needs.

In addition to the software conversion, which was months in the making, we also had a significant change in leadership as Dana Nonnenmocher stepped down as Treasurer as of December 31, 2023 and Mike Stoltzfus assumed that role as of 1/1/2024. We are thankful to Dana for filling the treasurer role on an interim basis, and for his invaluable expertise and guidance as we navigated through the accounting system changes and conversion. While we still have some challenges ahead of us in developing financial reports and utilizing the new software to record daily operations, we are thankful to God for seeing us through the conversion process to a system that matches our ministry and financial recording needs.

2023 Financial Highlights & 2024 Plan

Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. Malachi 3:10 ESV

The financial report reflects ministry receipts and expenditures for 2023, as well as Session and staff's 2024 financial plans. We are grateful for God's faithful provision for Westminster Presbyterian Church through the giving of His people and we continue to trust God to provide the funds to meet our needs.

2023 Highlights

General and Missions Funds –

Giving increased \$215,151 (or 6.2%) vs. 2022, with a budget shortfall for the 2023 budget by \$(26,762). The budget included a grant of \$50,000 in support of the refugee ministry. We are very thankful that God has provided for our needs from your generous giving in 2023 and unexpected undesignated bequest gifts. During 2023, 31% of our operating expenditures were in direct support of missions.

Facility & Equipment Fund –

Giving did not meet expenditures in 2023 for budgeted maintenance and improvements. Shortfalls to this fund and the Annex property payments were made up through unrestricted bequest giving.

Capital expenditures were incurred during the year for technology upgrades, Annex payments, Annex building improvements, HVAC replacements in the gym and continuing costs associated with the operation and maintenance of our facilities and property.

Benevolence Fund –

\$77,955 was used to provide compassionate financial relief to church members and attenders during 2023, an increase of 35% from 2022. \$22,509 was designated for the fund from the Thanksgiving offering. The fund balance was \$78,331 at the end of 2023.

Radio Fund –

Giving to the radio fund was sufficient to meet the expense for the weekly broadcast of Dr. Walker's sermons on WDAC radio. The radio fund has a balance of \$16,910 (approximately 2.7 months of expenses) at the end of 2023.

Missions Conference Offering –

The missions conference offering of \$29,382 for 2023 was used to support Wycliffe Bible Translators, Bible Visuals – Lebanon Project and Kenya Mercy Ministries – boys shelter project. \$2,000 was for Wycliffe, \$7,794 went to Bible Visuals and \$19,588 went to Kenya Mercy ministries. Additionally, the VBS missions project giving (to Bible Visuals International) totaled \$5,866, exceeding the goal of \$4,000.

Easter Offering –

The Easter offering, totaling \$41,744, was designated equally between: Sacred Road Ministries; and to Bruce McDowell's moving expenses to the Dominican Republic for his missionary call to that area.

Christmas Offering –

The 2023 Christmas offering received through the end of the year totaled \$69,761 (this fund is still open so there will be more receipts). It will be divided evenly between Korah Kids School (Bridge School) where WPC raised missionary Molly DeBruin serves, and “Project M”, a highly sensitive seminary partnering arrangement to enable believers in a closed country to receive theological training in their own language.

Memorial and Bequest –

Westminster received \$5,255 of memorial funds in 2023. Designated memorial funds will be used as directed by donors or family members. We also received \$775,485 in undesignated bequests. Session has designated \$64,000 for Christian Education Scholarships, \$184,000 towards Missions and the remaining balance of \$527,485 to the Facility & Equipment Fund for future Annex payments and other facility and equipment needs.

Christian Education Endowment Fund –

Due to poor market performance in 2022, no real return was earned on these restricted investments in 2022/2023 for scholarships. Realizing this situation would put a hardship on those that have benefitted from the fund, Session designated \$64,000 from an unrestricted bequest to support students with scholarships in grades K-12 at Christian schools. Scholarships provided in 2023 totaled \$36,960 for 48 students and the remaining balance will be used in the future until the Christian Education Endowment Fund investments can provide enough income to cover the scholarships.

Capital Campaign –

Cumulative collections for the campaign through December 2023 totaled \$5,766,036, exceeding projections to date by approximately 7%. To date, capital campaign funding has provided for completion of the parking lot connector drive, along with design and permitting costs for Fellowship Hall. We currently have \$3,914,705 capital campaign cash on hand, which is enough for the completion of the Fellowship Hall project.

2024 GOALS AND NEEDS

As Believers, there is nothing more valuable than the gift of salvation entrusted to us by Christ. Finances are just a tool given to us for the work of spreading the gospel and to enjoy and worship God. Thank you for your continued support of Westminster during 2023. As we look ahead in 2024, please pray that God will give you direction in your giving, both toward the ongoing ministries of the church and the capital

Please do not hesitate to ask any member of the Finance Committee about the items included in the financial reports or any other aspect of the finances of the church.

The 2023 Finance Committee:

Jason Waldo – Elder & Chair

Dr. Tucker York – Executive Pastor / Missions

June Robinson – Finance & HR Coordinator

Dana Nonnenmocher – Treasurer

Grant Martzall – Secretary

Mike Stoltzfus – Asst. Treasurer

Dana Ormerod – Elder

Mark Moses – Deacon rep

Abbie Cawood – Member at large

Michael Ploutz – Church Administrator

Rhonda Forbes – Member at large

Carol Runk – Member at large

Westminster Presbyterian Church
Summarized Receipts and Disbursements
For the Years Ending December 31

	2024 Budget	2023 Actual	2022 Actual	2021 Actual
GENERAL AND MISSIONS (BUDGETED)				
Contributions and Receipts				
General Contributions	\$ 3,862,000	\$ 3,633,088	\$ 3,417,937	\$ 3,141,787
Grant	50,000	50,000	50,000	40,000
Total General Contributions & Grant	<u>3,912,000</u>	<u>3,683,088</u>	<u>3,467,937</u>	<u>3,181,787</u>
Disbursements				
Pastoral Ministries	933,840	794,867	758,266	680,702
Administration	677,696	675,119	570,101	471,223
Children*	167,753	373,981	363,887	327,073
Youth*	211,751	5.4%		
Adult Ministries	165,512	4.2%	146,100	123,783
Worship	255,689	6.5%	197,436	185,633
Membership Care and Discipleship	3,796	0.1%	3,495	1,618
Great Commission	1,036,744	26.4%	1,077,905	878,998
Property	474,724	12.1%	439,852	297,939
Technology**	-	0.0%	20,137	28,586
Annex Building***	-	0.0%	50,871	-
Total Disbursements	<u>3,927,505</u>	<u>3,945,025</u>	<u>3,514,229</u>	<u>2,995,555</u>
Total Receipts over (under) Disbursements	<u>(15,505)</u>	<u>(261,937)</u>	<u>(46,292)</u>	<u>186,232</u>

* Prior to 2024 these two budgets were combined
 **after 2024 this budget line is rolled into Administration
 *** Annex expenses now part of Property budget

**Westminster Presbyterian Church
2024 Budget - Final**

2024 Full Yr Budget

GL Account ID	Operating Revenue	
41200	Investment Income	
41200	Investment Income	-
	Total Investment Income	-
40000	Contributions	
40000	Contributions	3,862,000.00
40100	Grant Contributions	50,000.00
41000	Special Offerings/Gifts	-
	Total Contributions	3,912,000.00
	Revenue - Other	
41100	Other Income	-
	Total Revenue - Other	-
	Total Operating Revenue	3,912,000.00

GL Account ID	Expenditures	
	Direct	
51070	Pulpit Supply	2,400.00
51200	General Assembly Expenses	12,000.00
51230	Tuition Reimbursement	0.00
52070	Offering Envelopes	3,750.00
52100	Office Consumables	12,000.00
52120	Advertising	3,000.00
52150	Employee Events / Gifts	3,500.00
52160	Office Expenses	18,000.00
52170	Background Checks	2,500.00
52200	Office Software / subscriptions	28,000.00
52240	Safety	3,500.00
52250	Legal & Professional	30,000.00
52470	Events	2,500.00
53080	CY Promotion & Gifts	1,000.00
53100	Supplies	37,800.00
53110	Teacher Training	500.00
53120	Food/Snacks	72,500.00
53140	Retreats & Conferences	25,000.00
53150	Summer Camps	800.00
53170	Ministry Programs/Clubs	11,000.00
53190	Youth Leader Training	1,500.00
53260	Combined JH/SH Account	3,500.00
53280	Vacation Bible School	12,000.00
53300	Volunteer Appreciation	1,000.00
53400	Nursery	3,000.00
53430	Explorers Ministry	800.00
53480	Kid's Quest - Wednesday Program	500.00
54070	Curriculum Materials	17,350.00
54090	Library	3,000.00
54180	Literature	250.00
54190	Christian Service Grants	2,000.00

55070	Musician Subs & Supply	3,500.00
55080	Music Resource Materials	4,000.00
55090	Hymnal Replacements	1,200.00
55110	Music	7,500.00
55120	Music Equip. Maint.	7,000.00
55130	Flowers	1,500.00
55140	Concerts	5,500.00
55170	Choir Robe Cleaning	1,250.00
55200	Music Camp	0.00
55230	Worship Svc. Music Development	500.00
55240	Music Scholarship	2,000.00
57160	Short Term Missions	22,500.00
57180	Missionary Internship	10,000.00
57500	Missionary Support	654,252.00
58500	PCA Denominational Support	145,872.00
58880	Undesignated	25,000.00
58890	Missionary Care	8,500.00
58910	Missionary Conference	15,000.00
58920	Missions and Me	3,000.00
58930	Committee Expenses	4,250.00
58940	Adoption / Foster Support	5,000.00
58950	Mobilization / Discipleship	500.00
60100	Facility Maintenance and Supplies	18,000.00
61110	IT Hardware / Supplies	12,500.00
61500	Multimedia equipment & supplies	2,500.00
61700	Audio equipment/supplies/subscriptior	5,000.00
65080	Benevolence	0.00
70000	Transportation/Rental Vehicles	8,000.00
70020	Tutoring	5,000.00
70030	Scholarships	5,000.00
70040	Tuition assistance	13,000.00
Total Direct		1,311,474.00
Salary and Wages		
50000	Salaries	1,713,800.00
Total Salary and Wages		1,713,800.00
PR Benefits		
50020	Allowances	10,000.00
50040	Study Leave/Education/Retreats	7,500.00
50050	Medical Benefits	365,000.00
50060	Retirement	128,391.00
Total PR Benefits		510,891.00
PR Taxes		
51000	Payroll Taxes & Allocated amounts	130,540.00
Total PR Taxes		130,540.00
Professional Fees		
52140	Subcontract Labor	10,000.00
61100	IT Contract Labor	5,000.00
Total Professional Fees		15,000.00

General and Administrative Expenses

52260	Merchant Processing Fees	30,000.00
60120	Snow Removal	2,500.00
60130	Maint. Contract Labor	2,500.00
60160	Trash Removal	6,500.00
60170	Utilities	91,000.00
60180	Lawn Care	30,000.00
60190	Small Equipment	4,000.00
52130	Insurance (liability & WC)	60,000.00
65000	Mortgage Interest	0.00
60220	Fire / Ambulance donation	1,000.00
52080	Postage	5,500.00
52091	Internet	6,000.00
52090	Telephone	3,500.00
50025	Mileage Reimbursement	3,300.00
Total General and Administrative Expenses		245,800.00

Total Expenditures 3,927,505.00

Change In Net Assets (15,505.00)

Westminster Presbyterian Church
Account QuickReport
 January through December 2023

For Year Ended December 31, 2023
Listing of Undesignated Missions Spending Approved by Session

Bible Visuals International	Facility Renovation	5,000.00
Bland, James (Jeb)	General Assembly Expenses	1,152.00
CEF of Greater Lehigh Valley	Lisa Henry support	500.00
Christ Alone Fellowship	Stairwell Replacement	3,500.00
Church Without Walls	Food & Medicine Relief	2,500.00
Covenant Theological Seminary	Steph Hubach support	500.00
Equip International	* Support	6,000.00
Faithful Give	Start-up costs	1,000.00
Fellowship of Christian Athletes	Camp Scholarships	900.00
Friends of CRTS	Translation & Publication of Materials	2,500.00
Frontier Ventures	Library Project	5,000.00
Frontier Ventures	* Support	2,000.00
Good News Jail & Prison Ministry	Year-end Shortfall	4,000.00
Great Plains Gathering	Ministry Resource Center	13,000.00
Harvest USA	Yohan Huh Prudente one-time gift	2,000.00
Hope Within Ministries	General Fund One-time gift	500.00
IXO	* One-time gift SE Asia Campus Ministry	1,000.00
IXO	* Support	9,000.00
Jerusalem Gateway Corporation	Grace & Truth Congregation, Food & Supplies, Israel	10,000.00
Jerusalem Gateway Corporation	Baraka Pres. Church, Food & Supplies, Israel	5,000.00
Kenya Mercy Ministries, Inc.	Construction of Boys Shelter, Kibera	10,000.00
Mission to North America	ESL Curriculum Project	4,000.00
Mission to North America	Jeb Bland support	10,000.00
Mission to the World	Sam Goodwin moving expenses	5,000.00
Mission to the World	Rachel Hart support	840.00
Mission to the World	Dan McBride support	2,000.00
Mission to the World	Victor Nakah support	5,000.00
Mission to the World	* Support	1,000.00
Mission to the World	* Support	5,000.00
Mission to the World	Bea Carter Internship	500.00
Mission to the World	Lydia Fiol Internship	1,000.00
Mission to the World	Church Planting in West Africa	8,000.00
Mission to the World	Tablets for Timothy House, West Africa	750.00
Mission to the World	Kivu Pres. Church, Goma, DRC; Property Purchase	5,000.00
Mission to the World	* Debriefing and Renewal Program	9,500.00
MissionGO - USA	* Translation Project	2,500.00
MissionGO - USA	* Support	2,000.00
mosaiXmultiply	Course Dubbing, Arabic	1,500.00
Mwaura, John	Church Leader Seminar, Kenya	476.00
Oakwood Presbyterian Church	Bellefonte PCA General Fund	10,000.00
Reformed University Fellowship	Pedals for a Purpose (Penn State)	1,000.00
Reformed University Fellowship	Penn State Intern (Shaver)	1,000.00
Reformed University Fellowship	Boston Univ. Intern (Fritzsche)	1,000.00
Reformed University Fellowship	Serena Jones support	5,845.00
Reformed University Fellowship	Richard Smith support	3,500.00
Reformed University Fellowship	2023 Summer Conference Scholarships (B.U.)	700.00
Reformed University Fellowship	2024 Conference & Retreat Scholarships (B.U.)	1,000.00
Reformed University Fellowship	2024 Conference & Retreat Scholarships (M.U.)	1,000.00
Reformed University Fellowship	2024 Conference & Retreat Scholarships (P.S.U.)	1,000.00
Serge	* Support	5,000.00
Serge	* Support	2,000.00
Swan Vocational Enterprises	Freshman Outreach RUF Penn State	2,256.00
Thomas, Kristine	Bibles & Books	350.00
Westminster Biblical World Mission	Imre Szoke Travel Expenses	720.00
Westminster Biblical World Mission	Gypsy Outreach/Homeschool Association	1,500.00
World in Need International	Ursula Spooner support	3,200.00
YMCA of the Roses	Safety Around Water - Refugee Children	935.00
Young Life	2023 Summer Camp	5,000.00

Total Undesignated Missions Spending for 2023

196,124.00

*Due to the sensitive nature of some ministries, we are unable to print specific details.
 Please contact the Missions Coordinator with any questions.



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