

Annual Report 2025

Decorah Congregational United Church of Christ



Annual Meeting: Wed, Jan 29, 2025 at 6:30 p.m. in the Decorah UCC
 Congregational Center, 209 W. Broadway, Decorah, Iowa and live streamed online via Zoom



Table of Contents	
Annual Meeting Agenda.....	2
Office and Planning Report	3
Church Council Report	5
Worship Services Summary	7
Ministry Teams Summary.....	9
Search Committee Report.....	11
Women’s Fellowship Report	12
Slate of Officers for 2025.....	13
2024 Annual Meeting Minutes	13
Financial Reports	16
<i>2025 Narrative Budget</i>	
<i>2024 Narrative Budget Final Report</i>	
Detailed Financial Reports	ADDENDUM

2025 Annual Meeting Agenda

*Wed, Jan 29, 2025 at 6:30 p.m. in the Decorah UCC Congregational Center
and live streamed online via Zoom*

1. Welcome
2. Opening Prayer
3. Approving the 2024 Annual Meeting Minutes
4. Approving the 2024 Reports
 - Office and Planning Report
 - Church Council Report
 - Worship Services Summary
 - Ministry Teams Summary
 - Search Committee Report
 - Women's Fellowship Report
5. Electing 2025 Slate of Officers
6. Financial Reports
7. Adopting the Budget for 2025
8. Other Business
9. Visioning for 2025
10. Adjournment

Office and Planning Report for 2025

Submitted by Adam Campbell, Worship Planning Coordinator

My first memory of Decorah is walking into the UCC's Congregational Center to beautiful singing. It was 2013, and a group of friends and I had traveled over 5 hours from Northeast Missouri for a democracy and activism training, and the organizers were singing together as they readied the space. I never could have guessed that almost exactly 10 years later, as a new resident of this lovely and quirky small Iowa town, that a search for a ping pong table for my wedding reception would lead me back through the UCC's doors. Kristin fielded my random visit, gave me the full tour of the church, helped me find a ping pong table, and after a wide-ranging conversation from Gandhi to economy to the essence of faith, she said "Wanna come talk at our church?"

With a wedding on the horizon, the invitation was quickly forgotten; but 10 months later I was at the end-of-year Montessori potluck, and there, across the table, she was. "Hey, you're the church lady!" "Oh, you're the ping pong guy.... Wanna come talk at our church?" And suddenly, without really knowing what was happening, I was booked to offer a reflection at Decorah UCC for Father's Day, 2024.

And what a discovery! I found myself charmed by the congregation's pluck – its strong sense of self and knowing of its own capacity, competence, and grit. Two years without a pastor had clearly been a formative experience, and while no doubt taxing to those who had stretched to keep this ship afloat, this time had also offered fabulous gifts. A congregation well versed and comfortable in a diversity of community voices filling the pulpit and a congregation confident in its own commitment to get things done and show up for each other is rare. Being received by a congregation unapologetic for its relatively small size and grounded in an easeful joy was surprising and so sweet, and piqued my curiosity. I'm not sure if I was officially invited back, or if I just demanded to return; either way, within two months I was hired on as the new Worship Coordinator, and I continue to be surprised at the gems I unearth in this congregation as I sink in deeper. Thanks for your gracious welcome; it is a joy to serve you.

Annual Report 2025

2024 notables in Decorah UCC office administration and worship planning:

- Current Decorah UCC regular employees are Kristin Propson (office), Jessica Paul (pianist), Malaika Hale, Summer Jensen, and Olivia Gustafson (Children's Ministry Coordinators), Cheryl Rude (custodian), Tim Engelsdorfer (yard and maintenance), and Adam Campbell (worship coordinator).
- Adam Campbell joined as Worship Coordinator in August 2024.
- Malaika Hale and Summer Jensen joined the Decorah UCC staff as Children's Ministry Coordinators in August 2024, and Olivia Gustafson returned to Children's Ministry Coordinator in early January 2025 after a semester of student teaching. Kjerstin Halverson graduated from Luther College and completed her work with us as a Children's Ministry Coordinator in May 2024. (Children's Ministry image below.)
- Many, many, many contracted visiting preachers, guest speakers, and musicians contributed to Sunday worship service programming throughout the year. Review the Worship Services Summary later in this annual report for specifics!
- Kids Lunch Club director Shanna Putman-Dibble ran another highly successful summer program with more lunches served than ever. The Decorah UCC office processed administrative aspects of the program, provided backup lunch delivery coverage and coordinated volunteers.
- Neighbors Helping neighbors and Guatemalan Basics projects expanded the number of people served and increased their budgets (donations and expenses). The Decorah UCC office provided financial oversight and administration for both programs and facilitated the reorganization of bulk food procurement, storage and distribution with the addition of a large bulk food storage cabinet in the UCC Congregational Center for food pick-up and distribution by volunteers.



Church Council Report for 2024

Submitted by Onita Mohr, Moderator

2024 was the first full year under the revised governance system. Council members were Onita Mohr, Moderator, Carrie Weber, Clerk, Angela Gullickson, Financial Secretary, Philip Iversen, Treasurer, and Jan Heikes, Tim Engelsdorfer and Katheryn Russi at large. (M. Betteridge, J. Heikes and P. Iversen in image right.)



Decorah UCC has been without a settled pastor since October 2022. The search committee began exploring alternatives to calling a pastor and over the summer consulted with Council about hiring a worship leader who could fill some of the functions of a pastor. Council hired Adam Campbell in August and feels the church has been blessed to have him here sharing his gifts.

There were several property issues addressed in the past year. Council had been advised after the new roof was installed that work needed to be done to fully seal the edges along the parapets. In March the Council approved going forward with the work. A special meeting of the congregation was called to approve withdrawal of funds from the investment account to pay the estimated \$32,000 cost. That was approved in April. Singing Hammers completed the work in September. The sanctuary doors (image right) were also in need of refinishing. Tim Wagner did the door work over the summer. The cost was handled out of the regular budget.



The remaining graffiti of the Rainbow Doors and church exterior from the September 2023 defacing of the church was successfully removed over the summer. The Council chose not to seek restitution for the clean-up costs, which were largely donated labor and materials from congregation and community members (image left), and contracted paid work from Singing Hammers for the final clean.

Adam Campbell, on behalf of the Council, attempted to engage in a restorative justice approach to the criminal case of the one adult defendant charged in the matter. He was unsuccessful in getting either the county attorney or the defendant to cooperate. The defendant received a deferred judgment, in which his record of conviction will be wiped clean if he completes the terms of probation. The Council, having taken a position of forgiveness, concurred with the sentence.

Annual Report 2025

The congregation has greatly benefited from having Luther College students lead children's ministry in recent years. We honored Kjerstin Halverson, who graduated in May 2024, and Olivia Gustafson (image right), who was student teaching in fall 2024.

Two new children's ministry coordinators were hired, Summer Jensen and Malaika Hale, to begin in fall 2024 and continue through the school year. Olivia plans to return as well.



Mary Jorgensen lead a six month series focused on personal and spiritual growth for congregation members. The sessions were well attended and much appreciated.



The Minister of Music position remains open, but Benj Kjust (image left) lead "pop up" choirs for Lent and Advent.

The Council began doing a bi-monthly report of its activities for the newsletter.

The congregation celebrated the 170th anniversary of the founding of the church in June with a potluck, stories and a picture display of the history of the church.

Kids Lunch Club served record numbers of children during the summer. Decorah UCC pays the salaries of the coordinator, Shana Putnam Dibble, and assistant for the program, and donations pay for the food. The program ran smoothly with lunches being packed in the church center by volunteers and served on site in the community.

Decorah UCC continues to be the repository for funds donated for Neighbors Helping Neighbors, Guatemala Basics and Legal Aid for those with immigration issues. We will begin providing space for the storage of food stuffs for the Guatemala Basics program, which will improve efficiencies and access.

Decorah UCC participated with the other "Courthouse Churches" in an outdoor worship service in May. It rained, but all were under cover at the newest fairground building's canopy.

The Council transferred the church's checking, Kid's Lunch Club and memorial savings accounts from BMO to Viking State Bank.

Council and congregation members celebrated the ordination and installation of Rev. Laura Wright at First Congregational United Church of Christ in La Crosse in August.

The rainbow doors were up from June to November. The church donated to the Pride Parade and coordinated in planning an ecumenical prayer service prior to the parade. The church also

Annual Report 2025

donated to the Oneota Film Festival and made a donation for the chapel at the new Aase Haugen facility.

Worship Services Summary for 2024

Submitted by Kristin Propson, Office Administrator

Sunday Worship Sermons/Reflections and Pulpit Supply Coverage 2024

January 7	<i>Sister Parish: An Un-Mission Experience</i> - Jan Heikes and Lee Zook
January 14	Cancelled due to snow and cold
January 21	<i>Christ in the Rubble</i> - Martha Monson Lowe and George Lowe
January 28	<i>Spirituality as path to inter-religious understanding</i> - Gereon Kopf
February 4	<i>Humane Borders: Notes from the Border</i> - Scott Boylen
February 11	<i>What are you hoping for?</i> - Rev. Melissa Bills
February 18	<i>God's Ongoing Care Through Difficult Times</i> - Pastor Peter Kowitz
February 25	<i>The Jonah you DIDN'T hear about in Sunday School</i> - Rev. Allie Scott
March 3	<i>Image of God: Perfect Human, Sainthood, Unity</i> - Duong Trong
March 10	<i>Living in the Truth of God's Redeeming Love</i> - Abigail Lofte
March 17	<i>When Seeds Die, Fruit is Born</i> - Dave Lenth
March 24	<i>Holy Week in a Day</i> - Rev. Allie Scott
March 31	<i>Practice Resurrection (Easter)</i> - Rev. Allie Scott
April 7	<i>The Face of Spring</i> - Nancy Barry
April 14	<i>Information Please</i> - Pastor Jim Dale
April 21	<i>Let's Talk about General Conference</i> - Rev. Allie Scott
April 28	<i>Following Jesus: Faith That Goes Beyond Belief</i> - Rev. Dr. Guy Nave
May 5	<i>Some Favorite Passages from the Bible</i> - Holly Moore
May 12	<i>Begin With One Step</i> - Jon Jensen
May 19	<i>Pentecost</i> - Dave Lenth
May 26	<i>Paw-ty in the Park Courthouse Neighborhood Churches Worship and Pet Blessing at the Fairgrounds Lansing Building</i>

Annual Report 2025

June 2	<i>All-Knowing Creator</i> - Pastor Cat Stokes
June 9	<i>What Kind of a Government Do We Want?</i> - Virtual Sermon, Rev. Ryan Ahlgrim
June 16	<i>Our Father: A Living Faith</i> - Adam Campbell
June 23	<i>Decorah UCC 170th Anniversary "Harnessing Fire"</i> - Rev. Allie Scott
June 30	<i>Do I/We Have the Authority? The Acts of Recognizing, Accessing, Claiming and Granting Authority</i> - Rev. Craig Hoffman
July 7	<i>Notes from the Border: Part II</i> - Scott Boylen
July 14	<i>Let Me Think About That</i> - Pastor Rick Stern
July 21	<i>A Few of My Favorite Things from the Bible: Justice & Mercy</i> - Onita Mohr
July 28	<i>Nordic Jesus</i> - Adam Campbell
August 4	<i>Bread of Life</i> - Laura Barlament
August 11	<i>Or the journey will be too much</i> - Rev. Melissa Bills
August 18	<i>Miracles - Sharing the Wows of Life</i> - Brigitte Cornelius
August 25	<i>Blessing of the Backpacks</i> - Rev. Allie Scott
September 1	<i>Following Christ - Walking in Faith</i> - Rev. David Geenen
September 8	<i>How to Go Within and Love: Lord, Self, and Neighbor</i> - Korbin Lyn
September 15	<i>Gains and Losses</i> - Rev. Melissa Bills
September 22	<i>Like a Child</i> - Adam Campbell
September 29	<i>Favorite Places</i> - David Iversen
October 6	<i>Jesus Sees You</i> - Brittany Barkus
October 13	<i>Prophetic Imagination</i> - Adam Campbell
October 20	Decorah Middle School Climate Change Action Group and musical guest Tony Guzman
October 27	<i>Honoring Ancestors</i> - Adam Campbell
November 3	<i>Is There Really Even a Choice Here?</i> - Rev. Dr. Guy Nave
November 10	<i>Who Knows?</i> - Adam Campbell
November 17	<i>Gratitude, Justice, Resilience</i> - Rev. Allie Scott
November 24	<i>Be Joyful Though You Have Considered All the Facts</i> - Adam Campbell

Annual Report 2025

December 1	<i>Reason Not the Need</i> - Nancy Barry
December 8	<i>Christmas at UCC</i> - Special music by David Judisch, Touch of Brass, Decorah UCC Advent Choir, Natalie Goodner, Daryl Hansmeier, Paige Murphy and Randi Berg
December 15	<i>It Came Upon a Midnight Clear</i> - Rev. Allie Scott
December 22	<i>Unrehearsed Christmas Pageant</i> - Phil Iversen
December 24	<i>Lessons and Carols</i> - Tim Engelsdorfer
December 29	<i>Hymn Sing</i> - Decorah UCC Congregation

Ministry Teams Summary for 2025

The following ministry teams support the structure, mission, and activities of Decorah UCC. Ministry team members are volunteers. Thank you to all ministry team members for your service.

Ministry Team	Responsibilities	Team Leader
Worship	recruits pastors and/or pulpit presenters, coordinates worship services	Jan H
Finance	oversees budget and fiscal matters (alongside church treasurer)	Phil I
Welcome	recruits greeters for services, identifies outreach opportunities	Lorraine B
Building	attends to building maintenance and function	Tim E, Darryl B
Youth Education	oversees youth education staff and programs	Margaret B

Annual Report 2025

Fellowship	recruits fellowship hosts, oversees kitchen materials and use	Katheryn R, Deb E, Sarah I
Communion	organizes communion materials, assists with communion	Carole D, Onita M
Vestments	oversees vestments used in sanctuary	Onita M
Shut-in visitation	visits members/congregants who are shut ins	Jenn K
Shut-in communion	provides communion to shut in members/congregants	Norma Jean B, Darryl B
Sound/streaming	operates sound and worship streaming equipment	Tim E, Phil I, Max G
Women's Fellowship (Petra)	coordinates meetings and activities of women's group	Onita M
Food Pantry	represents Decorah UCC at Food Pantry organization	Terry S
Sister Parish	represents Decorah UCC at Sister Parish organizational meetings	Jan H
Christmas at Helping Services	coordinates Decorah UCC provision of gifts for HS families	Cindy G
Office Assistance	assists with worship bulletin prep and other materials	Karen and Anna W
Ad hoc short term teams	as needed	as needed

Search Committee Report for 2024

Submitted by Margaret Betteridge

The Decorah UCC search committee continued to meet regularly during 2024 to discuss our options and review several candidates' profiles. We updated our profile in the spring, which prompted some renewed response. We reviewed profiles from several candidates who did not match our church's needs, while other possible candidates who initially expressed interest informed us that they no longer wished to be considered for our position.

In early summer, the conference's search and call staff offered new guidance to churches seeking new pastors, since the demand for ordained UCC pastors is currently much higher than the supply. They suggested that churches "think outside the box" to find ways to thrive despite not having settled pastors.

And so we did. Adam Campbell had been invited to be a guest speaker for worship in June and again in July, and was well received by our congregation. In August, we reached out to our conference to explore the possibility of having Adam serve as a lay leader and worship coordinator. As a result, we recommended to Council that we offer a position to Adam as a part-time lay leader, on a trial basis, giving us all an opportunity to explore this new model.

We were advised by Jeff Hagaman, our Associate Conference Minister for Search and Call, to remove our profile from the ministerial opportunities website as we began working with Adam. In September, our search and call committee transitioned to serve as the Pastor Parish Relations (PPR) committee, to provide support and feedback for Adam as we continue to develop this position and explore the possibility of UCC lay-ministry certification.

We are excited about Adam's future role and ministry with our congregation.

Search committee members:

Terry Sparkes

Daryl Bosma

Phil Iversen

Carrie Weber

Margaret Betteridge

Women's Fellowship Report for 2024

Submitted by Onita Mohr

**Women's Fellowship Annual Report
Congregational United Church of Christ
January 1, 2024 to December 31, 2024**

RECEIPTS 2024

Balance on hand January 1, 2024	\$20,127.72
Pecan sales (remainder of 2023 pecans)	864.00
Petra Circle funds	500.00
Funeral	<u>100.00</u>
Total Receipts	\$21,591.72

DISBURSEMENTS 2024

Congregational UCC (for 2023 & 2024)	\$2000.00
Bank fees	<u>12.00</u>
Total Disbursements	\$2012.00
Total Receipts	\$21,591.72
Total Disbursements	<u>2,012.00</u>
	\$19,579.72

Women's Fellowship/Petra Circle Activities for 2024:

- In person meetings for study and fellowship
- Bingo at Ause Haugen, Eastern Star
- Pecan sales (residual sales from 2023) and pledge to church (paid for 2023 & 2024)
- Cards sent to older members, friends and those with concerns
- Valentines (flowers or candy) delivered to members with mobility concerns

Respectfully submitted,
Onita Mohr

2025 Proposed Slate of Officers

Decorah UCC Church Council

Position	Name	Term Ends
Moderator	Margaret Betteridge	January 2026
Moderator-Elect	Brigitte Cornelius	January 2027
Treasurer	Phil Iversen	January 2027
Financial Secretary	Jan Heikes	January 2026
Clerk	Carrie Weber	January 2026
At-Large	Randi Berg	January 2027
At-Large	Tim Engelsdorfer	January 2026

2024 Annual Meeting Minutes

Submitted by Carrie Weber, Clerk

The 2024 Annual Meeting was held on Wednesday, January 31, 2024 at 6:30 PM in the Decorah UCC Congregational Center. The meeting was held using a hybrid format, where members of the congregation were welcome to gather in the community center for an in-person meeting or had the option to join virtually via Zoom. 16 people were in attendance in person and 6 on Zoom. Norma Jean Bosma shared an opening prayer.

Karen Wyse moved to approve minutes from the last annual meeting. Chris Wyse seconded, motion carried.

Committee reports were shared. Church council, worship planning, search committee, women's

Annual Report 2025

fellowship reports were reviewed. Moved to accept all committee reports. Karen Wyse seconded by Katheryn Russi, motion carried.

Kristin Propson also prepared the office report in absence of a pastor regarding staffing.

The 2024 Proposed Slate of Officers to the 7-person Church Council was introduced with the following corrections to the Annual Meeting Packet: Phil Iversen shall continue to serve as Treasurer with two-year term ending December 31, 2024 and Bill McClain and Lorraine Borowski shall not serve on the 2024 Church Council. Bill and Lorraine shall still be back-up check signers. Norma Jean Bosma motioned to approve the slate of officers, Karen Wyse seconded, motion carried.

Phil Iversen presented the 2023 Budget Final Report. He stated that we included a half-year pastor salary and benefits but did not hire a pastor so we had lower expenses. We also had lower income. Phil reported that general offering income was down but that he was not concerned that would continue long-term. The investment fund did well in 2023. Phil presented graphs showing the General Offering Income over time and the Investment Funds Value over time. A gift from the Carrie Lee estate has been put into a separate interest-bearing account \$179,800 until it can be determined how to best utilize this money. Utility expenses came in on target for 2023. Some additional expenses included sidewalk repair and boiler replacement. Overall, the budget is in good shape. Net income in the general fund for 2023 was +\$24,000.

Norma Jean Bosma asked about our practice of keeping the collection plates in the back of the plate, and whether we could consider passing the plate when we have mission-related collections.

Phil Iversen presented the proposed 2024 Budget. Expected income is \$155,066 and expected expenses are \$170,066. The difference of \$15,000 will be transferred from the Kay Johnson Fund. Expenses were built to include a half-year salary and benefits for a pastor in anticipation that one may be hired. Phil noted that there are no Capital Expenses planned for 2024, although \$10,000 has been allocated in anticipation of possible expenses. Phil stated Council is interested in forming a ministry team to focus on building maintenance and long-term sustainability.

Katheryn Russi noted that she continues to be impressed with our financial stability and general thanks to those who donate time and finances, as well as the church's financial advisors was shared.

Phil Iversen moved to approve the 2024 Budget, Chris Wyse seconded, motion carried. Round of applause for Phil who worked hard to prepare the Budget Reports!

Floor was opened for other business. Margaret Betteridge noted that Duane Fensterman informed her that this year is the 170 th Anniversary of the church.

Katheryn Russi provided an overview of the Ministry Teams, which were added in 2023 with the general church governance restructuring. Discussion about adding a team to look at what to do with

Annual Report 2025

the Carrie Lee gift, a team to look at building maintenance and sustainability, and a team to look at adult education were discussed.

Boyd Wasson noted concern that there is no current ministry team for adult education. Katheryn noted that there is a recognition of the need but was not the priority in the absence of a pastor for the first several months of the restructuring. Boyd questioned whether we could hire an outside Christian educator to lead adult ministry, and whether we have enough participation to make it worthwhile. Margaret Betteridge noted that the Ministry Teams are extremely helpful in helping the Council make decisions and doing research and gathering information regarding major decisions such as the Carrie Lee gift and sustainability. Terry Sparkes noted that these new groups may produce material that could also be used for adult education purposes.

The floor was opened to discuss 2024 goals. Phil Iversen shared that mission projects are very important to our community and will continue for 2024. Jan Heikes noted that staff time that goes into supporting those programs is significant and that our contributions are proportionately large given the size of our congregation. Boyd Wasson noted that our small size makes it difficult to find people to serve on committees and to form new committees, which can make change difficult. Phil and Margaret discussed the new council format with the support of ministry teams was working, and helped relieve the burden of meeting attendance and responsibilities. The large variety of speakers that was presented to the congregation in 2023 was celebrated, with a recognition to those who worked to make it happen.

Tim Engelsdorfer noted that to increase size of the church we have to be a church that others want to join and be associated with. Katheryn Russi noted that church attendance and membership is down nationwide.

Bridget Cornelius asked about the pastor search. She inquired whether the committee was casting a wider net outside the UCC. Phil Iversen shared that the committee was examining all options. Further conversation was had regarding other denominations and sharing pastors. Margaret Betteridge reported that we were going to update the profile to try and make it more attractive. She noted that the political climate is making it difficult to attract candidates. The committee further shared their efforts and plans for 2024.

Katheryn Russi thanked Margaret Betteridge for their contributions to the Council of the past two years.

Terry Sparkes was also recognized. Terry Sparkes thanked Kristin Propson for her work on the church profile for the pastor search and writing about the congregation. Kristin Propson shared that she wants to see the church succeed and is committed to her work. She noted that Kids Lunch Club is planned for 2024.

Tom Henning moved to adjourn, Katheryn Russi seconded, motion carried.



**Decorah Congregational United Church of Christ
2025 Narrative Budget**

<p>General INCOME Budget: \$144,921 Actual:</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>General Offering Budget: \$111,000 Actual:</p> <p>Our giving provides the majority of our income. We each have been blessed in different ways. Our giving is one way we live out our gratitude and say, "Thank you!"</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Investment Income Budget: \$30,071 Actual:</p> <p>We begin the year with an investment fund balance of approximately \$374,000. Anticipated growth in 2023 that will be needed to support the general budget is \$25,000.</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p>Other Income Budget: \$3,850 Actual:</p> <p>Other income includes designated gifts, such as worship music/flowers, memorials, as well as income from Women's Fellowship and rental fees.</p> <p>Note: The difference between general income and expenses, -\$13,000 could be covered by a transfer from the church growth fund, as needed.</p> </div>	<p>EXPENSES: Budget: \$157,921 Actual:</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Worship & Spiritual Life Budget: \$74,449 Actual:</p> <p>Worship and spiritual growth are central to our congregation. This category includes salary and benefits for our Worship Leader, salary for music minister and accompanists, as well as worship supplies, music, Christian education and other related items.</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Facilities Budget: \$39,600 Actual:</p> <p>This money is for utilities, as well as care and maintenance of our buildings and grounds.</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p>Administration Budget: \$43,872 Actual:</p> <p>This category includes our Office Administrator's salary and benefits, office expenses, advertising, conferences and meetings, etc.</p> </div>
MISSION and SERVICE:	
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Mission Income Budget: \$47,880 Actual:</p> <p>Our giving supports both local and global missions. We plan to support all 5 UCC missions. The OCWM target is 10% of general offering income. Also included are Kids Lunch Club, Backpack Program, Food Pantry, Legal Aid, Neighbors Helping Neighbors, other local missions, and scholarships.</p> </div>	<div style="border: 1px solid black; padding: 5px;"> <p>Mission Expenses Budget: \$47,880 Actual:</p> <p>We expect to maintain a similar level of giving to our various mission categories compared to 2022. This includes the UCC missions (OCWM, STC, OGHS, NiN, Xmas Fund), CWS, and local missions (Food Pantry, Backpacks, KLC, NHN, Legal Aid, scholarships, etc.)</p> </div>
CAPITAL:	
<div style="border: 1px solid black; padding: 5px;"> <p>Capital Income Budget: \$10,000 Actual:</p> <p>There are no specific capital projects planned for 2025. There are several building projects that are on our radar, including solar panels.</p> </div>	<div style="border: 1px solid black; padding: 5px;"> <p>Capital Expenses Budget: \$10,000 Actual:</p> <p>There are no specific capital projects planned for 2023. There are several building projects that are on our radar, including exterior maintenance solar panels.</p> </div>

**Decorah Congregational United Church of Christ
2024 Narrative Budget Final Report**

**General INCOME Budget: \$155,066
Actual: \$157,028**

**EXPENSES: Budget: \$170,066
Actual: \$114,391**

**General Offering Budget: \$120,000
Actual: \$100,957**

General offering income was \$19,043 under budget. This amount was \$4,268 higher than in 2023.

**Worship & Spiritual Life Budget: \$85,116
Actual: \$39,860**

We had planned for the cost of a full-time pastor in the second half of 2024. Those costs were not realized, so we were well under budget in this category. We hired Adam Campbell as Worship Leader (half-time position) in late August.

**Investment Income Budget: \$31,216
Actual: \$50,988**

The investment fund earned \$50,988 of income in 2024, ending with a balance of \$597,000. This balance includes the \$179,000 Carrie Lee estate gift from 2023. \$35,000 was withdrawn from the investment fund: \$5,000 for the general budget and \$30,000 to finish the roof parapet work.

**Facilities Budget: \$35,380
Actual: \$35,645**

Electricity and natural gas were under budget, but some other expenses, such as having the front doors refinished were over budget. On balance, we finished close to the budgeted amount.

**Other Income Budget: \$3,850
Actual: \$4,883**

Other income includes designated gifts, such as worship music/flowers, memorials, as well as income from Women's Fellowship and rental fees.

**Administration Budget: \$49,570
Actual: \$38,886**

We were under budget in most administrative categories.

MISSION and SERVICE:

**Mission Income Budget: \$48,780
Actual: \$54,169**

Your giving supported both local and global missions. We were "5-for-5" again, supporting all 5 UCC missions. The OCWM target was 10% of General Offering income. Some of this mission income was from the broader community for Neighbors Helping Neighbors, etc.

**Mission Expenses Budget: \$48,780
Actual: \$43,763**

Our largest Mission spending was for OCWM, Neighbors Helping Neighbors, Guatemalan Basics, and Kids Lunch Club. The pass-through funds all have positive balances (Backpack, KLC, NHN, NHN-GB, Legal Aid, Discretionary).

CAPITAL:

**Capital Income Budget: \$10,000
Actual: \$ 2,475**

The only planned project in 2024 was to finish the roof parapet work.

**Capital Expenses Budget: \$10,000
Actual: \$32,861**

The roof parapet work was completed in 2024. \$30,000 was withdrawn from the investment fund to cover most of the cost.

