



CCNC-N Financial Report

For the 171st Annual Gathering

April 26, 2025

CCNCN Financial Report for 2024	1
CCNCN Income & Expense Statement for 2024.....	3
CCNCN Balance Sheet for 2024	8
CCNCN Budget 2025.....	12

CCNC-N Financial Report for 2024

Another year of challenges and miracles for the Christian Church of N. California-Nevada.

Each year in the Fall, as we begin preparing the following year's budget, we ask ourselves how we can produce a balanced budget with a 3% Cola for our staff, provide them with adequate operating expenses to carry out the mission of the Region and continue to plan for the future while operating a 400 acre Summer camp in the foothills of the Sierra Nevadas.

And yet somehow we manage it.

Over the last 5 years since our State, Country and the World ran into Covid 19 we have been challenged over and over again along with the difficulties of drought and wildfire. Yet together as a Region, we Disciples of Christ have persevered.

Included in your packet are last year's final 2024 financial statements showing a balanced budget for 2024 and a proposed balanced budget for 2025.

CCNCN still has a structural deficit caused by insufficient revenue to cover our minimal staff and operating expenses. We have only five staff members, several of them part-time to serve all the functions of our Regional Ministry. Our total staff cost last year was nearly 75% of our total budget.

We have cut costs as much as possible and have worked hard to develop and increase the endowments of the Region created from major gifts received from several individuals in recent years, the sale of the Livermore Church and in this last year from Arden Christian Church.

Ministry endowments are managed primarily by our General Church through the Christian Church Foundation. However, despite the return on investment of endowments it takes time to realize gains from earnings. In years past our Ongoing Ministries endowment yielded about \$5500/year. Due to unusually favorable 2024 market conditions, and the increased investment from the Wayne Bennett estate gift directed to Ongoing Ministries, we were able to draw a probably one-time \$65,000 from Ongoing Ministries earnings.

Our church camp, CGC, continues to run deficits, though we are hopeful that this summer it will break even and begin to repay the deficit loans approved by the CCNCN Executive Committee and borrowed from funds that would have gone to the Ongoing Ministries Endowment.

We have completed a number of CGC projects since last year including new steel roofs on the Bobbit Area Bath House, The Holland Summer Cabin Area Bathroom and Cook Shack. Also new tile on the floor of the Bobbit Kitchen along with a Bobbit Cabin repairs.

As the CGC loan repayments go back into the Ongoing Ministries endowment we should begin to see higher yields and better endowment revenue, especially as economic conditions improve over the next few years.

In the meantime, careful stewardship of the balance of our remaining gifts, DMF contributions by our churches and breakeven or surpluses at CGC should get us through until then.

I remain hopeful that God's Grace and hard work on the part of our staff and financial assistance from all of you, will see us through the coming year.

Blessings,

Frank Scudero

Regional Steward

CHRISTIAN CHURCH OF NORTHERN CALIFORNIA-NEVADA

Operating Fund Budget vs. Actual 2024

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
8000 DISCIPLES MISSION FUND				
8002 Designated DMF Giving 35%				
8002.1 Regular DMF 35% to CFC	81,143.44	92,000.00	-10,856.56	88.20 %
8002.6 CWF Giving 35% to CFC	2,300.00	2,500.00	-200.00	92.00 %
8002.9 Pass Thru to CFC 35%	-29,205.20	-33,075.00	3,869.80	88.30 %
Total 8002 Designated DMF Giving 35%	54,238.24	61,425.00	-7,186.76	88.30 %
8003 Designated DMF Giving 100%				
8003.1 Blessing Boxes	90.70	300.00	-209.30	30.23 %
8003.2 Week of Compassion	21,128.57	16,000.00	5,128.57	132.05 %
8003.3 Week of Compassion Designated	6,975.00	7,500.00	-525.00	93.00 %
8003.5 Easter Special Day	4,189.00	6,000.00	-1,811.00	69.82 %
8003.6 Thanksgiving	3,611.00	1,000.00	2,611.00	361.10 %
8003.9 Pass Thru to CFC 100%	-35,994.27	-30,800.00	-5,194.27	116.86 %
Total 8003 Designated DMF Giving 100%	0.00	0.00	0.00	
8004 Designated DMF Giving 50%				
8004.1 Reconciliation	4,230.83	3,000.00	1,230.83	141.03 %
8004.3 Pass Thru to 8530.10	-2,115.40	-1,500.00	-615.40	141.03 %
8004.4 Pentecost	4,164.80	5,000.00	-835.20	83.30 %
8004.5 Pass Thru to 8505.2 New Church	-2,082.40	-2,500.00	417.60	83.30 %
8004.9 Pass Thru to CFC 50%	-4,197.83	-4,000.00	-197.83	104.95 %
Total 8004 Designated DMF Giving 50%	0.00	0.00	0.00	
8005 Designated DMF Giving				
8005.1 Christmas Special Offering	4,788.00	8,500.00	-3,712.00	56.33 %
Total 8005 Designated DMF Giving	4,788.00	8,500.00	-3,712.00	56.33 %
Total 8000 DISCIPLES MISSION FUND	59,026.24	69,925.00	-10,898.76	84.41 %
8100 DIRECT SUPPORT				
8100.01 Congregational Gifts	27,921.00	81,200.00	-53,279.00	34.39 %
8100.02 Individual Gifts				
8100.2b Board Pledges	1,625.00	1,100.00	525.00	147.73 %
8100.2c Staff Pledges	3,120.00	3,120.00	0.00	100.00 %
8100.2f General Mission & Ministry	2,730.00	2,500.00	230.00	109.20 %
Total 8100.02 Individual Gifts	7,475.00	6,720.00	755.00	111.24 %
8100.03 Regional Ministry Fund	1,875.00	1,000.00	875.00	187.50 %
8100.04 Freeport Develop. Fund [Oct]				
8100.4a General Operating	26,211.61	25,000.00	1,211.61	104.85 %
8100.4b Clergy Scholarships	3,145.12	2,500.00	645.12	125.80 %
8100.4c Seminarian Scholarships	3,145.13	2,500.00	645.13	125.81 %
Total 8100.04 Freeport Develop. Fund [Oct]	32,501.86	30,000.00	2,501.86	108.34 %
8100.05 San Mateo Develop. Fund [July]	31,409.75	29,000.00	2,409.75	108.31 %
8100.07 Honoraria	600.00	500.00	100.00	120.00 %
8100.13 UCC Berkeley-CCF [Apr]	64,470.12	62,000.00	2,470.12	103.98 %

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
8100.17 Modesto Property	21,000.00	12,000.00	9,000.00	175.00 %
8100.19 Estate Gifts Undesignated				
810019b Erma Rickard Memorial Fund	1,194.27	900.00	294.27	132.70 %
Total 8100.19 Estate Gifts Undesignated	1,194.27	900.00	294.27	132.70 %
8100.21 San Lorenzo Endow [July]	25,863.41	18,500.00	7,363.41	139.80 %
8100.23 Merced Endowment [July]	2,043.72	1,700.00	343.72	120.22 %
8100.5 Treasury Services Distribution	16,729.23	17,000.00	-270.77	98.41 %
Total 8100 DIRECT SUPPORT	233,083.36	260,520.00	-27,436.64	89.47 %
8200 INTEREST / DIVIDENDS				
8200.1 Fremont Bank Money Market	9,781.40	7,000.00	2,781.40	139.73 %
8200.2 Fremont Bank Savings	110.01	1,200.00	-1,089.99	9.17 %
8200.4 Church Extension CD	11,946.30	8,000.00	3,946.30	149.33 %
8200.5 Fremont Bank CD	4,946.55	4,000.00	946.55	123.66 %
Total 8200 INTEREST / DIVIDENDS	26,784.26	20,200.00	6,584.26	132.60 %
8300 FUND TRANSFERS				
8300.04 From Ongoing Ministri CCF 6101	93,500.00	45,000.00	48,500.00	207.78 %
8310 Transfers to/from Designated Funds	22,278.25		22,278.25	
Total 8300 FUND TRANSFERS	115,778.25	45,000.00	70,778.25	257.29 %
8400 CAMP PROGRAM				
8401 General Camp Administration				
8401.5 CGC Deficit Subsidies	-58,011.32	-28,000.00	-30,011.32	207.18 %
8401.6 CGC Projects	-25,118.97	-12,800.00	-12,318.97	196.24 %
8401.7 Promotional Scholarships	-13,182.65		-13,182.65	
8401.8 San Mateo Fund Income	31,409.75	30,800.00	609.75	101.98 %
8401.9 Fund Transfers	22,507.65	10,000.00	12,507.65	225.08 %
8401.95 CGC Loan. Fund Transfer	42,395.54		42,395.54	
Total 8401 General Camp Administration	0.00	0.00	0.00	
8405 CYF Camp				
8405.1 Income	10,419.00	8,200.00	2,219.00	127.06 %
8405.2 Fund Transfer CCF #6102		500.00	-500.00	
8405.3 Direct Expenses	-9,754.31	-8,700.00	-1,054.31	112.12 %
Total 8405 CYF Camp	664.69	0.00	664.69	
8407 Chi Rho Camp				
8407.1 Income	12,205.00	7,500.00	4,705.00	162.73 %
8407.2 Fund Transfer CCF #6102		500.00	-500.00	
8407.3 Direct Expenses	-12,708.93	-8,000.00	-4,708.93	158.86 %
Total 8407 Chi Rho Camp	-503.93	0.00	-503.93	
8408 Junior Camp				
8408.1 Income	8,055.50	4,000.00	4,055.50	201.39 %
8408.3 Direct Expenses	-6,885.58	-4,000.00	-2,885.58	172.14 %
Total 8408 Junior Camp	1,169.92	0.00	1,169.92	
8410 FebCamp				
8410.1 Income	600.00		600.00	
8410.2 Direct Expenses	-2,218.26	-1,200.00	-1,018.26	184.86 %
Total 8410 FebCamp	-1,618.26	-1,200.00	-418.26	134.86 %
8412 Adult Camp				
8412.1 Income	7,175.00	5,700.00	1,475.00	125.88 %
8412.2 Direct Expenses	-6,680.63	-5,700.00	-980.63	117.20 %

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total 8412 Adult Camp	494.37	0.00	494.37	
8414 JOY Camp				
8414.1 Income	2,456.50	1,300.00	1,156.50	188.96 %
8414.2 Direct Expenses	-2,372.53	-1,300.00	-1,072.53	182.50 %
Total 8414 JOY Camp	83.97	0.00	83.97	
Total 8400 CAMP PROGRAM	290.76	-1,200.00	1,490.76	-24.23 %
8500 SPECIAL PROGRAMS				
8501 Annual Gathering				
8501.1 Income				
8501.1a Program Per Capita	2,222.50	2,500.00	-277.50	88.90 %
8501.1b Registrations/Food	12,805.00	11,000.00	1,805.00	116.41 %
8501.1c Offering	2,625.00	2,500.00	125.00	105.00 %
8501.1f Pre-event	870.00	1,200.00	-330.00	72.50 %
8501.1g Sponsorships/Receptions	1,000.00		1,000.00	
Total 8501.1 Income	19,522.50	17,200.00	2,322.50	113.50 %
8501.2 Direct Expenses				
8501.2a Facility Rentals, Food	-9,133.40	-5,000.00	-4,133.40	182.67 %
8501.2b Program Expenses	-3,741.47	-4,000.00	258.53	93.54 %
8501.2c Offering Disbursements	-2,625.00	-1,250.00	-1,375.00	210.00 %
8501.2d Other Expenses	-1,322.14	-1,800.00	477.86	73.45 %
Total 8501.2 Direct Expenses	-16,822.01	-12,050.00	-4,772.01	139.60 %
Total 8501 Annual Gathering	2,700.49	5,150.00	-2,449.51	52.44 %
8503 Regional Mission Trips				
8503.1 Income	-275.00		-275.00	
8503.10 Registrations	1,680.00	1,300.00	380.00	129.23 %
8503.19 Fund Transfer 5131	-88.23		-88.23	
Total 8503.1 Income	1,316.77	1,300.00	16.77	101.29 %
8503.2 Direct Expenses	-1,316.77	-1,300.00	-16.77	101.29 %
8503.23 Miscellaneous	0.00		0.00	
Total 8503.2 Direct Expenses	-1,316.77	-1,300.00	-16.77	101.29 %
Total 8503 Regional Mission Trips	0.00	0.00	0.00	
8504 Healthy Boundary				
8504.1 Income-Registrations		1,000.00	-1,000.00	
8504.2 Direct Expenses		-1,000.00	1,000.00	
Total 8504 Healthy Boundary		0.00	0.00	
8505 New Church				
8505.01 Income				
8505.2 From Pentecost Offering	2,082.40	2,500.00	-417.60	83.30 %
8505.3 Fund Transfers		2,500.00	-2,500.00	
Total 8505.01 Income	2,082.40	5,000.00	-2,917.60	41.65 %
8505.60 Direct Expenses				
8505.61 Direct Expenses	-3,570.85	-2,500.00	-1,070.85	142.83 %
8505.63 New Church Planters Pensions	-507.50	-1,500.00	992.50	33.83 %
8505.64 New Church Grants	-7,700.00	-11,000.00	3,300.00	70.00 %
Total 8505.60 Direct Expenses	-11,778.35	-15,000.00	3,221.65	78.52 %
Total 8505 New Church	-9,695.95	-10,000.00	304.05	96.96 %
8513 Regional Youth Council				

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
8513.1 Income	180.00	500.00	-320.00	36.00 %
8513.2 Direct Expenses	-125.27	-500.00	374.73	25.05 %
Total 8513 Regional Youth Council	54.73	0.00	54.73	
8528 NAPAD				
8528.2 Direct Expenses	-2,491.32		-2,491.32	
8528.3 Fund Transfers	2,491.32		2,491.32	
Total 8528 NAPAD	0.00		0.00	
8530 Reconciliation				
8530.10 Reconciliation Offering Income	2,115.40	1,500.00	615.40	141.03 %
8530.3 Fund Transfers	-250.08	-1,500.00	1,249.92	16.67 %
8530.41 Anti-Racism Training Income	750.00	1,700.00	-950.00	44.12 %
8530.42 Anti-Racism Training Expenses	-2,615.32	-1,700.00	-915.32	153.84 %
Total 8530 Reconciliation	0.00	0.00	0.00	
8531 Men's Ministry				
8531.1 Income	4,100.96	2,500.00	1,600.96	164.04 %
8531.2 Expenses	-8,297.67	-1,800.00	-6,497.67	460.98 %
8531.3 Fund Transfers	4,196.71	-700.00	4,896.71	-599.53 %
Total 8531 Men's Ministry	0.00	0.00	0.00	
8532 Regional Education Events				
8532.1 Income	800.00	500.00	300.00	160.00 %
8532.2 Expenses	-300.00	-2,000.00	1,700.00	15.00 %
Total 8532 Regional Education Events	500.00	-1,500.00	2,000.00	-33.33 %
8533 Special Events				
8533.1 Income	325.00		325.00	
8533.2 Expenses	-1,054.11		-1,054.11	
Total 8533 Special Events	-729.11		-729.11	
8534 Training & Care				
8534.2 Committee Expenses	-302.69		-302.69	
8534.21 Ordination Gifts	-665.13		-665.13	
8534.29 Other Expenses		-750.00	750.00	
Total 8534 Training & Care	-967.82	-750.00	-217.82	129.04 %
Total 8500 SPECIAL PROGRAMS	-8,137.66	-7,100.00	-1,037.66	114.61 %
Total Income	\$426,825.21	\$387,345.00	\$39,480.21	110.19 %
GROSS PROFIT	\$426,825.21	\$387,345.00	\$39,480.21	110.19 %
Expenses				
9000 ACCOUNTING				
9020 Bank Charges	0.53	30.00	-29.47	1.77 %
9021 Bookkeeping	1,051.00	1,000.00	51.00	105.10 %
9030 Loan Payments				
9030.4 CE Line of Credit Interest,fees	125.00	125.00	0.00	100.00 %
Total 9030 Loan Payments	125.00	125.00	0.00	100.00 %
9050 QB Credit Card Fee	3,314.99	2,500.00	814.99	132.60 %
Total 9000 ACCOUNTING	4,491.52	3,655.00	836.52	122.89 %
9200 OCCUPANCY				
9210 Office Rent / Utilities	40,955.52	41,000.00	-44.48	99.89 %
9212 Storage Unit	3,306.00	3,100.00	206.00	106.65 %
9220 CGC Property Taxes	2,412.21	2,400.00	12.21	100.51 %

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
9230 Insurance	10,822.17	8,800.00	2,022.17	122.98 %
Total 9200 OCCUPANCY	57,495.90	55,300.00	2,195.90	103.97 %
9300 OFFICE OPERATIONS				
9301 Administration	91.07		91.07	
9309 Computer Technology	3,135.19	500.00	2,635.19	627.04 %
9310 Copier	6,182.19	6,000.00	182.19	103.04 %
9320 Postage	140.50	400.00	-259.50	35.13 %
9330 Supplies	1,080.07	1,500.00	-419.93	72.00 %
9340 Telephone / Internet	3,049.60	3,200.00	-150.40	95.30 %
9351 Equipment-New		1,000.00	-1,000.00	
9370 Miscellaneous	100.00		100.00	
Total 9300 OFFICE OPERATIONS	13,778.62	12,600.00	1,178.62	109.35 %
9400 OTHER OPERATING EXPENSES				
9405 Background Checks	623.05	100.00	523.05	623.05 %
9420 College of Regional Ministers	1,233.07	1,200.00	33.07	102.76 %
9435 Disciples Seminarian Testing	872.00	1,000.00	-128.00	87.20 %
9440 Legal Fees	22,278.25	1,500.00	20,778.25	1,485.22 %
9450 Moderator		1,000.00	-1,000.00	
9470 Year Book	817.02	800.00	17.02	102.13 %
9480 Search and Call	540.00	600.00	-60.00	90.00 %
9481 Training & Care Expenses	0.00		0.00	
Total 9400 OTHER OPERATING EXPENSES	26,363.39	6,200.00	20,163.39	425.22 %
9500 OUTREACH				
9504 Clergy Scholarship	3,145.12	2,500.00	645.12	125.80 %
9505 Seminarian Scholarship	3,145.13	2,500.00	645.13	125.81 %
Total 9500 OUTREACH	6,290.25	5,000.00	1,290.25	125.81 %
9600 PAYROLL				
9601 Regional Minister				
9601.01 Salary	65,386.67	65,386.67	0.00	100.00 %
9601.02 Housing	30,000.00	30,000.00	0.00	100.00 %
9601.04 Pension	13,354.08	13,354.13	-0.05	100.00 %
9601.05 Health Plan	694.80	694.80	0.00	100.00 %
9601.06 Auto Expense	3,613.01	2,500.00	1,113.01	144.52 %
9601.07 Field Expenses	15,296.48	5,500.00	9,796.48	278.12 %
Total 9601 Regional Minister	128,345.04	117,435.60	10,909.44	109.29 %
9603 Associate Regional Min (NAPAD)				
9603.01 Salary	19,440.16	19,440.16	0.00	100.00 %
9603.02 Housing	30,000.00	30,000.00	0.00	100.00 %
9603.04 Pension	6,921.60	6,921.62	-0.02	100.00 %
9603.06 Auto Expense	4,183.00	2,000.00	2,183.00	209.15 %
9603.07 Field Expense	3,749.31	3,000.00	749.31	124.98 %
Total 9603 Associate Regional Min (NAPAD)	64,294.07	61,361.78	2,932.29	104.78 %
9635 Director of Women's Ministry				
9635.01 Salary	6,058.55	9,658.55	-3,600.00	62.73 %
9635.02 Housing	10,800.00	7,200.00	3,600.00	150.00 %
9635.04 Pension	2,360.16	2,360.20	-0.04	100.00 %
9635.06 Auto Expense	2,293.89	1,200.00	1,093.89	191.16 %
9635.07 Field Expenses	10,492.08	4,000.00	6,492.08	262.30 %

CHRISTIAN CHURCH OF NORTHERN CALIFORNIA-NEVADA

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
10000 General Fund accounts	
1001 FREMONT CHECKING [8000,9000]	44,255.18
1002 FREMONT MONEY MARK [8000,9000]	447,086.34
Total 10000 General Fund accounts	491,341.52
11000 Designated Fund Accounts	
1101 FREMONT BD RESTRICTED SVGS [5000]	8,851.93
1102 CHURCH EXTENSION CDs [5000]	212,499.89
1103 Fremont Bank CD	108,339.53
Total 11000 Designated Fund Accounts	329,691.35
Total Bank Accounts	\$821,032.87
Accounts Receivable	
1480 Accounts Receivable	28,500.00
Total Accounts Receivable	\$28,500.00
Other Current Assets	
1499 Undeposited Funds	875.00
1500 CASH ON DEPOSIT WITH OTHERS	
1502 Marshall & Co. [6002]	2,891.55
1504 UCCR [6004]	15,000.00
Total 1500 CASH ON DEPOSIT WITH OTHERS	17,891.55
Total Other Current Assets	\$18,766.55
Total Current Assets	\$868,299.42
Fixed Assets	
1600 CGC LAND [6500]	66,409.00
1601 CGC BUILDINGS/EQUIPMENT [6501]	1,416,897.23
1602 OFFICE EQUIPMENT [6502]	40,962.34
1603 CGC Bldg Accumulated Depreciati	-1,154,493.33
1604 Equipment Accum. Depreciation	-40,962.34
Total Fixed Assets	\$328,812.90
Other Assets	
1550 CCF D. McCULLOUGH ENDOWMENT [6100]	56,781.68
1551 CCF L.Wayne Bennett ONGOING MINISTRY ENDOW [6101]	714,605.33
1552 CCF CAMP REGISTRATION ENDOW [6102]	143,766.60
1553 Mortgage Receivable, ChrstUnity	535,732.09
1554 CCF Cal Underwood Endowment [6103]	53,472.96
1555 CCF Men's Ministry Endowment [6104]	16,119.29
1556 CCF CGC Fund [6105]	43,496.54
1557 Schwab Ongoing Ministries Fund [6150]	213,349.00
1558 CGC Loan Receivable	315,718.22
1560 Schwab Camp Scholarship Fund	140,862.00
1561 Schwab Roche Fund [6152]	666,803.00

	TOTAL
Total Other Assets	\$2,900,706.71
TOTAL ASSETS	\$4,097,819.03
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2100 PAYROLL LIABILITIES	1,973.04
Total Other Current Liabilities	\$1,973.04
Total Current Liabilities	\$1,973.04
Total Liabilities	\$1,973.04
Equity	
3000 PASS-THRU FUNDS	
3001 CWF	-8,061.87
3200 Miscellaneous	367,275.30
3220 Seminarian Testing Pass-Through	840.00
3400 Designated Outreach Gifts	300.00
Total 3000 PASS-THRU FUNDS	360,353.43
3800 Retained Earnings	-4,996.02
5000 BOARD RESTRICTED FUNDS	
5104 XPLORE	29,523.57
5105 Annual Gathering	10,000.00
5106 Jones Seminarian Support Fund	383,867.17
5107 Clergy Scholarships	1,274.35
5108 Homeless Relief Fund	11,394.84
5109 Reg. Min. Discretionary Fund	10,571.10
5110 Reconciliation	
5111 Reconciliation Projects	13,999.84
5113 MLK Youth Scholarship Fund	5,583.17
Total 5110 Reconciliation	19,583.01
5120 McCullough Leadership Dev. Fund	16,232.91
5131 Mission Trips	2,706.80
5132 Healthy Boundary	2,052.63
5133 Labor Day Weekend Retreat	4,294.74
5150 Youth Ministry	1,703.50
5161 Ben Bohren Camp Scholarship Fun	35,803.59
5172 Regional Work Scholarships	3,000.00
5173 Congregational Technology Grants	2,416.46
5180 Young Adult Ministry	902.00
5194 Barrett Avenue Church	-13,753.79
5210 Global Church Partnership	3,905.46
5220 NAPAD Fund	5,402.43
5230 ALPHA Fund	9,464.85
5250 Men's Ministry	-3,186.87
5260 Bronwyn Gadeberg Trust	102,367.15
5300 CGC	
5300.8 Designated Gifts	0.00
5300.82 Other	9,707.71
5300.84 CGC Fund 2020	1,759.84
Total 5300.8 Designated Gifts	11,467.55

	TOTAL
5300.9 Undesignated Gifts	123.18
Total 5300 CGC	11,590.73
5400 Church Development Funds	
5400.20 New Church	7,477.48
5400.21 Annual Meeting Scholarships	1,249.99
Total 5400 Church Development Funds	8,727.47
5500 University CC of Berkeley	
5505 The Table	-1,158.04
5507 UCCB Designated Funds	0.00
5507.1 Schlrrships Commissioned Min-14%	5,813.10
Total 5507 UCCB Designated Funds	5,813.10
Total 5500 University CC of Berkeley	4,655.06
Total 5000 BOARD RESTRICTED FUNDS	664,499.16
6000 OTHER FUNDS / ASSETS	
6002 Cash on Deposit Marshall & Co.	2,891.55
6004 Cash On Deposit UCCR	15,000.00
6050 Operating Reserve	115,000.00
6100 Endowment Doris McCullough CCF	56,781.68
6101 L.Wayne Bennett Endowment Ongoing Ministry CCF	714,605.33
6102 Endowment Camp Registration CCF	143,766.60
6103 Endowment Underwood Camp Schol.	53,472.96
6104 Men's Ministry Endowment Fund	16,119.29
6105 CGC Fund	43,496.54
6150 Ongoing Ministry Schwab	213,349.00
6151 Camp Scholarship Schwab	140,862.00
6152 Roche Fund Schwab	696,099.48
6200 Equity, Christ Unity Mortgage	535,732.09
6500 Fixed Asset - CGC Land	66,409.00
6501 Fixed Asset - CGC Bldgs/Equipme	262,403.90
Total 6000 OTHER FUNDS / ASSETS	3,075,989.42
Net Income	0.00
Total Equity	\$4,095,845.99
TOTAL LIABILITIES AND EQUITY	\$4,097,819.03

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total 9635 Director of Women's Ministry	32,004.68	24,418.75	7,585.93	131.07 %
9659 Admin Ministry Associate				
9659.01 Salary	60,109.82	60,109.82	0.00	100.00 %
9659.04 Pension	8,415.36	8,415.37	-0.01	100.00 %
9659.05 Health Plan	1,317.60	1,317.60	0.00	100.00 %
Total 9659 Admin Ministry Associate	69,842.78	69,842.79	-0.01	100.00 %
9666 Bookkeeper				
9666.01 Salary	12,231.62	14,996.00	-2,764.38	81.57 %
Total 9666 Bookkeeper	12,231.62	14,996.00	-2,764.38	81.57 %
9670 Youth Program Director				
9670.01 Salary	3,617.42	7,234.88	-3,617.46	50.00 %
9670.06 Auto Expense	96.25	400.00	-303.75	24.06 %
9670.07 Field Expenses		200.00	-200.00	
Total 9670 Youth Program Director	3,713.67	7,834.88	-4,121.21	47.40 %
9673 Young Adult Program Asst				
9673.06 Auto Expense		100.00	-100.00	
Total 9673 Young Adult Program Asst		100.00	-100.00	
9690 Other Payroll Expenses				
9690.1 Federal FICA&Medicare	5,810.85	6,299.06	-488.21	92.25 %
9690.3 Worker's Compensation Insurance	1,276.82	1,358.74	-81.92	93.97 %
9690.4 QB Payroll Fees	886.00	942.40	-56.40	94.02 %
Federal FICA	0.00		0.00	
Total 9690 Other Payroll Expenses	7,973.67	8,600.20	-626.53	92.71 %
Total 9600 PAYROLL	318,405.53	304,590.00	13,815.53	104.54 %
Payroll Expenses	0.00		0.00	
Total Expenses	\$426,825.21	\$387,345.00	\$39,480.21	110.19 %
NET OPERATING INCOME	\$0.00	\$0.00	\$0.00	0.00%
NET INCOME	\$0.00	\$0.00	\$0.00	0.00%

CCNC-N		
Operating Fund Budget vs. Actual 2024		
January - October, 2024		
Christian Church of N.California-Nevada	2024 Budget	2025 Budget
Income		
8000 DISCIPLES MISSION FUND		
8002 Designated DMF Giving 35%		
8002.1 Regular DMF 35% to CFC	\$92,000.00	\$76,000.00
8002.6 CWF Giving 35% to CFC	\$2,500.00	\$2,200.00
8002.9 Pass Thru to CFC 35%	(\$33,075.00)	(\$27,370.00)
Total 8002 Designated DMF Giving 35%	\$61,425.00	\$50,830.00
8003 Designated DMF Giving 100%		
8003.1 Blessing Boxes	\$300.00	\$100.00
8003.2 Week of Compassion	\$16,000.00	\$18,000.00
8003.3 Week of Compassion Designated	\$7,500.00	\$4,000.00
8003.5 Easter Special Day	\$6,000.00	\$5,000.00
8003.6 Thanksgiving	\$1,000.00	\$1,000.00
8003.9 Pass Thru to CFC 100%	(\$30,800.00)	(\$28,100.00)
Total 8003 Designated DMF Giving 100%	\$0.00	\$0.00
8004 Designated DMF Giving 50%		
8004.1 Reconciliation	\$3,000.00	\$3,500.00
8004.3 Pass Thru to 8530.10	(\$1,500.00)	(\$1,750.00)
8004.4 Pentecost	\$5,000.00	\$4,200.00
8004.5 Pass Thru to 8505.2 New Church	(\$2,500.00)	(\$2,100.00)
8004.9 Pass Thru to CFC 50%	(\$4,000.00)	(\$3,850.00)
Total 8004 Designated DMF Giving 50%	\$0.00	\$0.00
8005 Designated DMF Giving		
8005.1 Christmas Special Offering	\$8,500.00	\$6,000.00
Total 8005 Designated DMF Giving	\$8,500.00	\$6,000.00
Total 8000 DISCIPLES MISSION FUND	\$69,925.00	\$56,830.00
8100 DIRECT SUPPORT		
8100.01 Congregational Gifts	\$81,200.00	\$ 37,200.00
8100.02 Individual Gifts		
8100.2b Board Pledges	\$1,100.00	\$1,100.00
8100.2c Staff Pledges	\$3,120.00	\$3,120.00
8100.2f General Mission & Ministry	\$2,500.00	\$2,500.00
Total 8100.02 Individual Gifts	\$6,720.00	\$6,720.00
8100.03 Regional Ministry Fund	\$1,000.00	\$2,000.00
8100.04 Freeport Develop. Fund [Oct]		
8100.4a General Operating	\$25,000.00	\$25,500.00
8100.4b Clergy Scholarships	\$2,500.00	\$2,800.00

8100.4c Seminarian Scholarships	\$2,500.00	\$2,800.00
Total 8100.04 Freeport Develop. Fund [Oct]	\$30,000.00	\$31,100.00
8100.05 San Mateo Develop. Fund [July]	\$29,000.00	\$31,000.00
8100.07 Honoraria	\$500.00	\$500.00
8100.13 UCC Berkeley-CCF [Apr]	\$62,000.00	\$64,000.00
8100.17 Modesto Property	\$12,000.00	\$24,000.00
8100.19 Estate Gifts Undesignated		
810019b Erma Rickard Memorial Fund	\$900.00	\$1,100.00
Total 8100.19 Estate Gifts Undesignated	\$900.00	\$1,100.00
8100.21 San Lorenzo Endow [July]	\$18,500.00	\$25,000.00
8100.23 Merced Endowment [July]	\$1,700.00	\$2,000.00
8100.5 Treasury Services Distribution	\$17,000.00	\$16,000.00
Total 8100 DIRECT SUPPORT	\$260,520.00	\$240,620.00
8200 INTEREST / DIVIDENDS		
8200.1 Fremont Bank Money Market	\$7,000.00	\$12,000.00
8200.2 Fremont Bank Savings	\$1,200.00	\$100.00
8200.4 Church Extension CD	\$8,000.00	\$9,200.00
8200.5 Fremont Bank CD	\$4,000.00	\$4,000.00
Total 8200 INTEREST / DIVIDENDS	\$20,200.00	\$25,000.00
8300 FUND TRANSFERS		
8300.04 From Ongoing Ministri CCF 6101	\$45,000.00	\$ 68,000.00
Transfer from Xplor		\$ 10,000.00
Total 8300 FUND TRANSFERS	\$45,000.00	\$78,000.00
8400 CAMP PROGRAM		
8401 General Camp Administration		
8401.5 CGC Deficit Subsidies	(\$28,000.00)	(\$28,000.00)
8401.6 CGC Projects + Parcel Split Exp	(\$12,800.00)	(\$12,800.00)
8401.7 Promotional Scholarships		
8401.8 San Mateo Fund Income	\$30,800.00	\$30,800.00
8401.9 Fund Transfers	\$10,000.00	\$ 10,000.00
Total 8401 General Camp Administration	\$0.00	\$0.00
8405 CYF Camp		
8405.1 Income	\$8,200.00	\$8,200.00
8405.2 Fund Transfer CCF #6102	\$500.00	\$500.00
8405.3 Direct Expenses	(\$8,700.00)	(\$8,700.00)
Total 8405 CYF Camp	\$0.00	\$0.00
8407 Chi Rho Camp		
8407.1 Income	\$7,500.00	\$7,500.00
8407.2 Fund Transfer CCF #6102	\$500.00	\$500.00
8407.3 Direct Expenses	(\$8,000.00)	(\$8,000.00)
Total 8407 Chi Rho Camp	\$0.00	\$0.00
8408 Junior Camp		

8408.1 Income	\$4,000.00	\$4,000.00
8408.3 Direct Expenses	(\$4,000.00)	(\$4,000.00)
Total 8408 Junior Camp	\$0.00	\$0.00
8410 FebCamp		
8410.1 Income		\$1,200.00
8410.2 Direct Expenses	(\$1,200.00)	(\$1,200.00)
Total 8410 FebCamp	(\$1,200.00)	\$0.00
8412 Adult Camp		
8412.1 Income	\$5,700.00	\$5,700.00
8412.2 Direct Expenses	(\$5,700.00)	(\$5,700.00)
Total 8412 Adult Camp	\$0.00	\$0.00
8414 JOY Camp		
8414.1 Income	\$1,300.00	\$1,300.00
8414.2 Direct Expenses	(\$1,300.00)	(\$1,300.00)
Total 8414 JOY Camp	\$0.00	\$0.00
Total 8400 CAMP PROGRAM	(\$1,200.00)	\$0.00
8500 SPECIAL PROGRAMS		
8501 Annual Gathering		
8501.1 Income		
8501.1a Program Per Capita	\$2,500.00	\$2,500.00
8501.1b Registrations/Food	\$11,000.00	\$11,000.00
8501.1c Offering	\$2,500.00	\$2,500.00
8501.1f Pre-event	\$1,200.00	\$1,200.00
8501.1g Sponsorships/Receptions		\$10,000.00
Total 8501.1 Income	\$17,200.00	\$27,200.00
8501.2 Direct Expenses		
8501.2a Facility Rentals, Food	(\$5,000.00)	(\$5,000.00)
8501.2b Program Expenses	(\$4,000.00)	(\$4,000.00)
8501.2c Offering Disbursements	(\$1,250.00)	(\$1,250.00)
8501.2d Other Expenses	(\$1,800.00)	(\$1,800.00)
Total 8501.2 Direct Expenses	(\$12,050.00)	(\$12,050.00)
Total 8501 Annual Gathering	\$5,150.00	\$15,150.00
8503 Regional Mission Trips		
8503.1 Income		
8503.10 Registrations	\$1,300.00	\$1,300.00
8503.19 Fund Transfer 5131		
Total 8503.1 Income	\$1,300.00	\$1,300.00
8503.2 Direct Expenses	(\$1,300.00)	(\$1,300.00)
8503.23 Miscellaneous		
Total 8503.2 Direct Expenses	(\$1,300.00)	(\$1,300.00)
Total 8503 Regional Mission Trips	\$0.00	\$0.00
8504 Healthy Boundary		
8504.1 Income-Registrations	\$1,000.00	\$1,000.00
8504.2 Direct Expenses	(\$1,000.00)	(\$6,000.00)

Fund Transfer from Roche Endowment		\$ 5,000.00
Total 8504 Healthy Boundary	\$0.00	\$0.00
8505 New Church		
8505.01 Income		
8505.2 From Pentecost Offering	\$2,500.00	\$2,500.00
8505.3 Fund Transfers	\$2,500.00	\$ 12,500.00
Total 8505.01 Income	\$5,000.00	\$15,000.00
8505.60 Direct Expenses		
8505.61 Direct Expenses	(\$2,500.00)	(\$3,000.00)
8505.63 New Church Planters Pensions	(\$1,500.00)	(\$1,000.00)
8505.64 New Church Grants	(\$11,000.00)	(\$11,000.00)
Total 8505.60 Direct Expenses	(\$15,000.00)	(\$15,000.00)
Total 8505 New Church	(\$10,000.00)	\$0.00
8513 Regional Youth Council		
8513.1 Income	\$500.00	\$500.00
8513.2 Direct Expenses	(\$500.00)	(\$500.00)
Total 8513 Regional Youth Council	\$0.00	\$0.00
8528 NAPAD		
8528.2 Direct Expenses		
8528.3 Fund Transfers		
Total 8528 NAPAD	\$0.00	\$0.00
8530 Reconciliation		
8530.10 Reconciliation Offering Income	\$1,500.00	\$1,500.00
8530.3 Fund Transfers	(\$1,500.00)	(\$1,500.00)
8530.41 Anti-Racism Training Income	\$1,700.00	\$1,700.00
8530.42 Anti-Racism Training Expenses	(\$1,700.00)	(\$1,700.00)
Total 8530 Reconciliation	\$0.00	\$0.00
8531 Men's Ministry		
8531.1 Income	\$2,500.00	\$2,500.00
8531.2 Expenses	(\$1,800.00)	(\$1,800.00)
8531.3 Fund Transfers	(\$700.00)	(\$700.00)
Total 8531 Men's Ministry	\$0.00	\$0.00
8532 Regional Education Events		
8532.1 Income (Roche Endowment)	\$500.00	\$2,000.00
8532.2 Expenses	(\$2,000.00)	(\$2,000.00)
Total 8532 Regional Education Events	(\$1,500.00)	\$0.00
8533 Special Events		
8533.1 Income		
8533.2 Expenses		
Total 8533 Special Events	\$0.00	\$0.00
8534 Training & Care		
Fund Transfers from Seminarian Endowment		\$ 3,000.00
8534.2 Committee Expenses		(\$1,000.00)
8534.21 Ordination Gifts		(\$1,000.00)

8534.29 Other Expenses	(\$750.00)	(\$1,000.00)
Total 8534 Training & Care	(\$750.00)	\$0.00
Total 8500 SPECIAL PROGRAMS	(\$7,100.00)	\$15,150.00
Total Income	\$387,345.00	\$415,600.00
Gross Profit	\$387,345.00	\$415,600.00
Expenses		
9000 ACCOUNTING		
9020 Bank Charges	\$30.00	\$30.00
9021 Bookkeeping	\$1,000.00	\$1,200.00
9030 Loan Payments		
9030.4 CE Line of Credit Interest,fees	\$125.00	\$125.00
Total 9030 Loan Payments	\$125.00	\$125.00
9050 QB Credit Card Fee	\$2,500.00	\$3,200.00
Total 9000 ACCOUNTING	\$3,655.00	\$4,555.00
9200 OCCUPANCY		
9210 Office Rent / Utilities	\$41,000.00	\$42,184.19
9212 Storage Unit	\$3,100.00	\$3,576.00
9220 CGC Property Taxes	\$2,400.00	\$2,500.00
9230 Insurance	\$8,800.00	\$10,000.00
Total 9200 OCCUPANCY	\$55,300.00	\$58,260.19
9300 OFFICE OPERATIONS		
9301 Administration		\$100.00
9309 Computer Technology	\$500.00	\$3,000.00
9310 Copier	\$6,000.00	\$6,000.00
9320 Postage	\$400.00	\$400.00
9330 Supplies	\$1,500.00	\$1,500.00
9340 Telephone / Internet	\$3,200.00	\$3,200.00
9351 Equipment-New	\$1,000.00	\$1,000.00
Total 9300 OFFICE OPERATIONS	\$12,600.00	\$15,200.00
9400 OTHER OPERATING EXPENSES		
9405 Background Checks	\$100.00	\$1,000.00
9420 College of Regional Ministers	\$1,200.00	\$1,400.00
9435 Disciples Seminarian Testing	\$1,000.00	\$1,000.00
9440 Legal Fees	\$1,500.00	\$2,000.00
9450 Moderator	\$1,000.00	\$1,000.00
9470 Year Book	\$800.00	\$1,000.00
9480 Search and Call	\$600.00	\$600.00
9481 Training & Care Expenses		
Total 9400 OTHER OPERATING EXPENSES	\$6,200.00	\$8,000.00
9500 OUTREACH		
9504 Clergy Scholarship	\$2,500.00	\$2,800.00
9505 Seminarian Scholarship	\$2,500.00	\$2,800.00
Total 9500 OUTREACH	\$5,000.00	\$5,600.00
9600 PAYROLL		

9601 Regional Minister		
9601.01 Salary	\$65,386.67	\$68,248.27
9601.02 Housing	\$30,000.00	\$30,000.00
9601.04 Pension	\$13,354.13	\$13,754.76
9601.05 Health Plan	\$694.80	\$694.80
9601.06 Auto Expense	\$2,500.00	\$3,800.00
9601.07 Field Expenses	\$5,500.00	\$6,500.00
Total 9601 Regional Minister	\$117,435.60	\$122,997.83
9603 Associate Regional Min (NAPAD)		
9603.01 Salary	\$19,440.16	\$20,923.36
9603.02 Housing	\$30,000.00	\$30,000.00
9603.04 Pension	\$6,921.62	\$7,129.27
9603.06 Auto Expense	\$2,000.00	\$3,800.00
9603.07 Field Expense	\$3,000.00	\$3,000.00
Total 9603 Associate Regional Min (NAPAD)	\$61,361.78	\$64,852.63
9635 Director of Women's Ministry		
9635.01 Salary	\$9,658.55	\$5,364.31
9635.02 Housing	\$7,200.00	\$12,000.00
9635.04 Pension	\$2,360.20	\$2,431.00
9635.06 Auto Expense	\$1,200.00	\$2,000.00
9635.07 Field Expenses	\$4,000.00	\$8,000.00
Total 9635 Director of Women's Ministry	\$24,418.75	\$29,795.31
9659 Admin Ministry Associate		
9659.01 Salary	\$60,109.82	\$61,913.11
9659.04 Pension	\$8,415.37	\$8,667.84
9659.05 Health Plan	\$1,317.60	\$1,317.60
Total 9659 Admin Ministry Associate	\$69,842.79	\$71,898.55
9666 Bookkeeper		
9666.01 Salary	\$14,996.00	\$15,000.00
Total 9666 Bookkeeper	\$14,996.00	\$15,000.00
9670 Youth Program Director		
9670.01 Salary	\$7,234.88	\$7,200.00
9670.06 Auto Expense	\$400.00	\$1,000.00
9670.07 Field Expenses	\$200.00	\$1,000.00
Total 9670 Youth Program Director	\$7,834.88	\$9,200.00
9673 Young Adult Program Asst		
9673.06 Auto Expense	\$100.00	\$450.00
Total 9673 Young Adult Program Asst	\$100.00	\$450.00
9690 Other Payroll Expenses		
9690.1 Federal FICA&Medicare	\$6,299.06	\$7,418.49
9690.3 Worker's Compensation Insurance	\$1,358.74	\$1,400.00
9690.4 QB Payroll Fees	\$942.40	\$972.00
Federal FICA		
Total 9690 Other Payroll Expenses	\$8,600.20	\$9,790.49

Total 9600 PAYROLL	\$304,590.00		\$323,984.81
Payroll Expenses			
Wages			
Total Payroll Expenses	\$0.00		\$0.00
Total Expenses	\$387,345.00		\$415,600.00
Net Operating Income	\$0.00		\$0.00