



KEARSARGE REGIONAL ECUMENICAL MINISTRIES (KREM)

ANNUAL REPORT

January 1 – December 31, 2022

Submitted March 2023

New London, NH 03257



KEARSARGE REGIONAL ECUMENICAL MINISTRIES

P.O. BOX 1465

NEW LONDON, NEW HAMPSHIRE 03257-1465

Kearsarge Regional Ecumenical Ministries (KREM), a 501(c)3 non-profit volunteer ministry, was established in 2001 with funds from an anonymous donor and five New London, New Hampshire churches as an ecumenical effort. Through the work of volunteer Board Members, KREM is "meeting the emergency needs of people in the Kearsarge/Sunapee region when other services are unavailable."

KREM's member churches: New London's First Baptist Church (FBC), Kearsarge Community Presbyterian Church (KCPC), Our Lady of Fatima Roman Catholic Church (OLF), St. Andrew's Episcopal Church (SAEC), Elkins Chapel (EC), First Congregational Church, United Church of Christ of Wilmot (FCCW), United Church of Warner (UCW), and South Newbury Union Church (SNUC). We are thankful for the support these congregations offer to KREM's mission.

KREM functions because Board Members donate their time and talent to ensure KREM meets clients' emergency needs while keeping KREM's administrative costs low. KREM's Kearsarge/Sunapee service area includes 11 towns: Andover, Bradford, Danbury, New London, Newbury, Salisbury, Springfield, Sunapee, Sutton, Warner and Wilmot.

COVID and increasing utility costs served to make 2022 particularly challenging. Because of COVID, the Board continued to use Zoom. The increasing costs for utilities was a nagging concern throughout the year.

KREM continued to work closely with other organizations to provide assistance to people facing financial need:

1. KREM, Kearsarge Neighborhood Partners (KNP) continues to work with select local auto repair shops with the Kars For Kearsarge (K4K) program. The severe impact the loss of a vehicle has on a family living in rural NH where there is no public transportation means transportation for employment, medical appointments, grocery shopping, and other regular life events is a serious issue. Auto shops evaluate donated cars, make repairs to put vehicles in condition for donation, and alert K4K of candidate vehicles. An extensive application and evaluation process determines qualified candidates for a vehicle. Neither KREM nor KNP/K4K ever take ownership of the vehicle. In 2022, \$1000 was spent for K4K as compared to \$3829 in 2021.-----
2. As anticipated, assistance to clients increased in 2022 as compared to 2021 in a number of categories. The Treasurer's comments are included in this Annual Report, but a few numbers bear emphasis:
 - a. Fuel assistance was \$13,389 in 2021 and \$28,202 in 2022.
 - b. Assistance with electric bills was \$8,418 in 2021 and \$11,090 in 2022.

KREM's ability to serve the community is possible because of dedicated board members who serve as stewards but in particular the time and effort of the Secretary and Treasurer. Stewards work with Town Welfare Officers, Our Lady of Fatima's Loaves and Fishes, area Community Action groups, church Wood Ministries, the Thanksgiving Baskets Committee, the Kearsarge Lake Sunapee Food Pantry, and several area heating fuel, electrical energy and auto repair suppliers. Representatives from organizations including FREM, KNP, Loaves and Fishes, Warner Connects, and a few Town Welfare Officers meet monthly to discuss heating costs.

KREM continues to provide clients with information and referrals to a wide range of other support resources whenever possible. Client related information is shared as allowed by the client and is held in strict confidence by KREM. An "Application for Assistance" form is completed for each case with information kept in a card file and electronic database for which confidentiality is maintained. KREM stewards on duty are able to review a client's support history and confirm eligibility for assistance. As KREM works with clients with repeating needs for emergency assistance, KREM maintains a policy to limit individual/household assistance in a 12-month period to \$1,500. Exceptions to this "rule" are permitted rarely.

Each month, two stewards work the phone; decisions are accomplished as a team. The KREM Board is fortunate with volunteer Officers and Stewards. The KREM Board appreciates its member churches and the Kearsarge/Sunapee community organizations and individuals who make the work of assisting people with emergency needs possible!

Respectfully submitted,

The Rev. Ralph S. English, Board Chair

Figure 1 2022 KREM Assistance Payments By Town

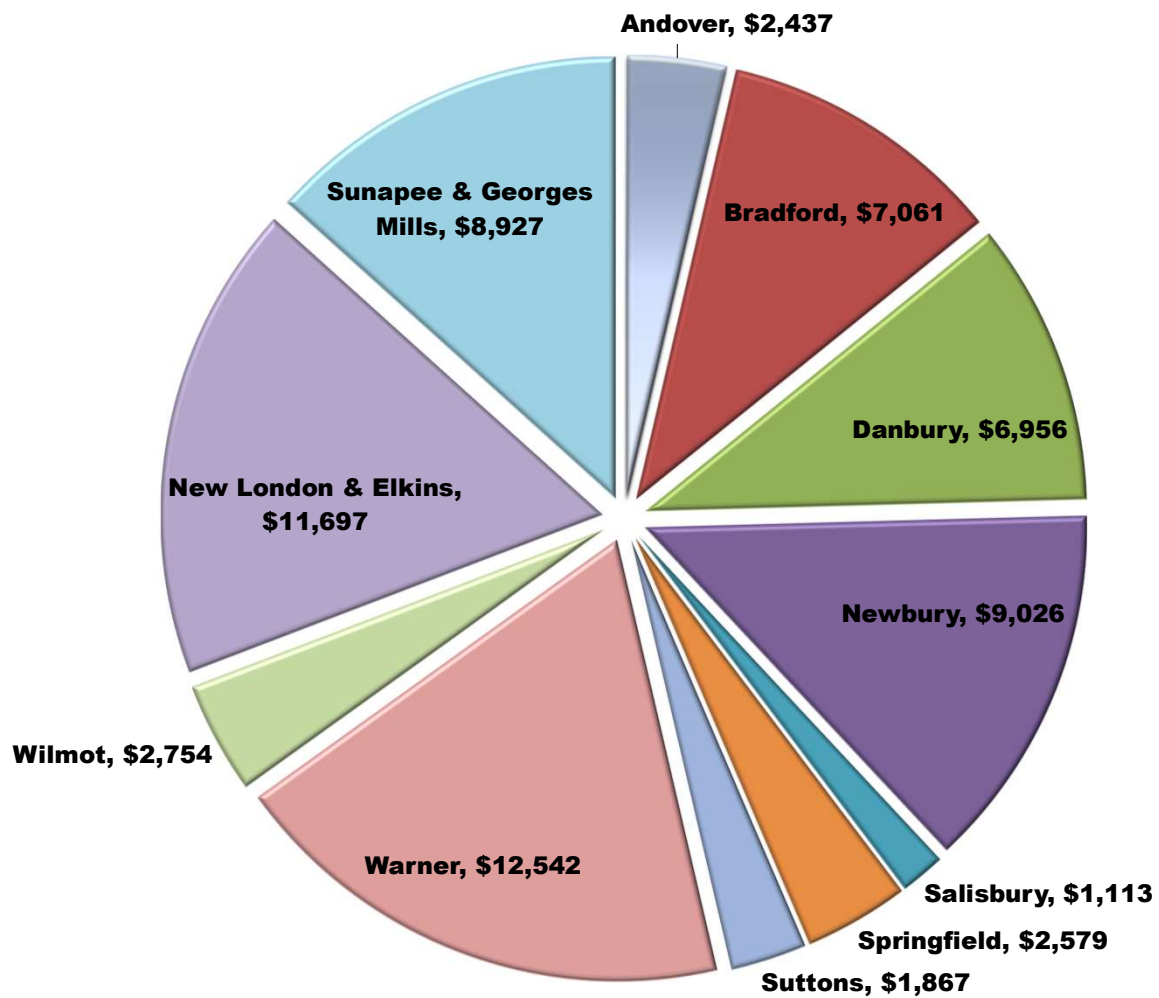


Figure 2
Total KREM Assistance Payments 2008-2022 By Town \$614,024

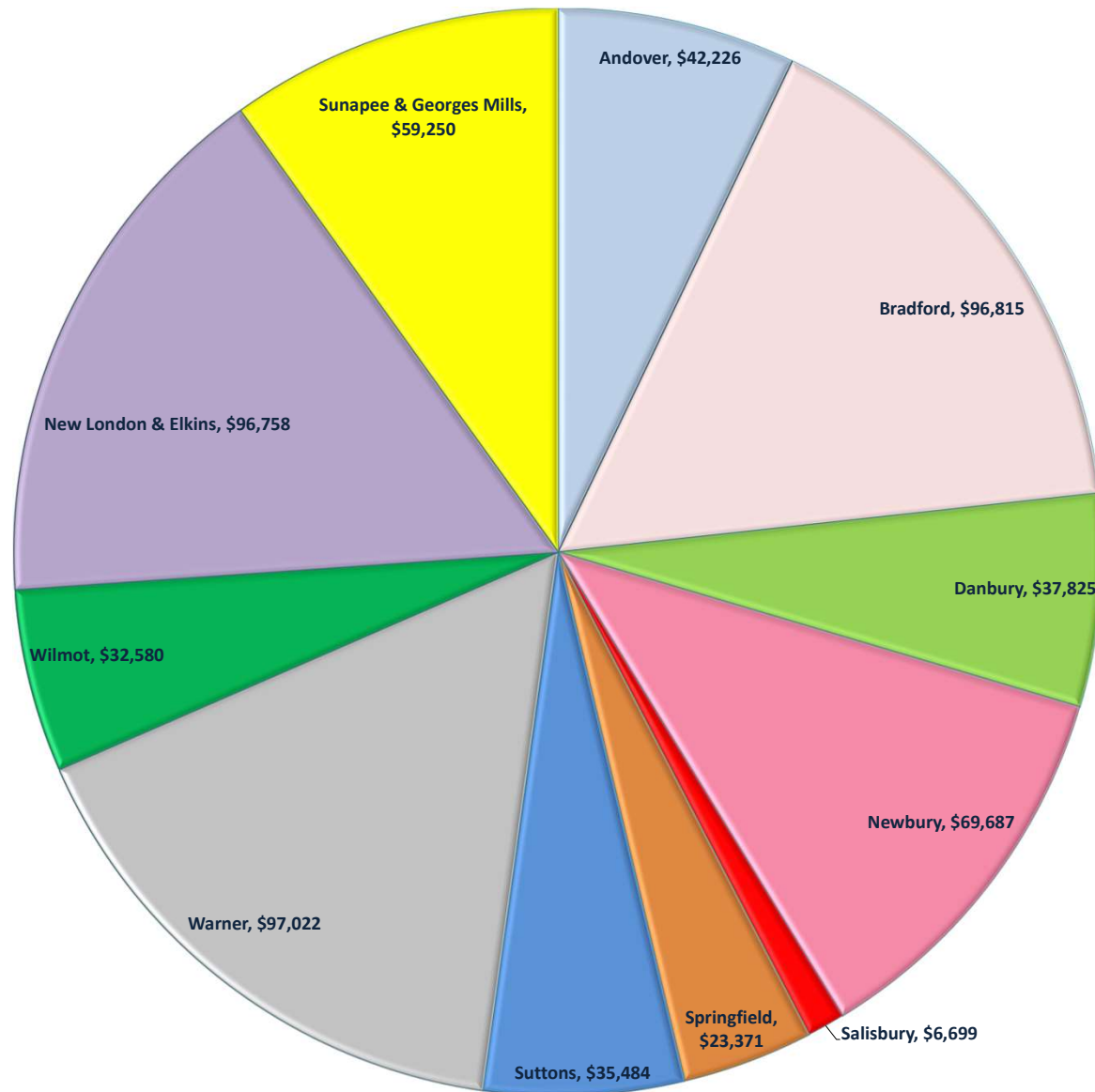
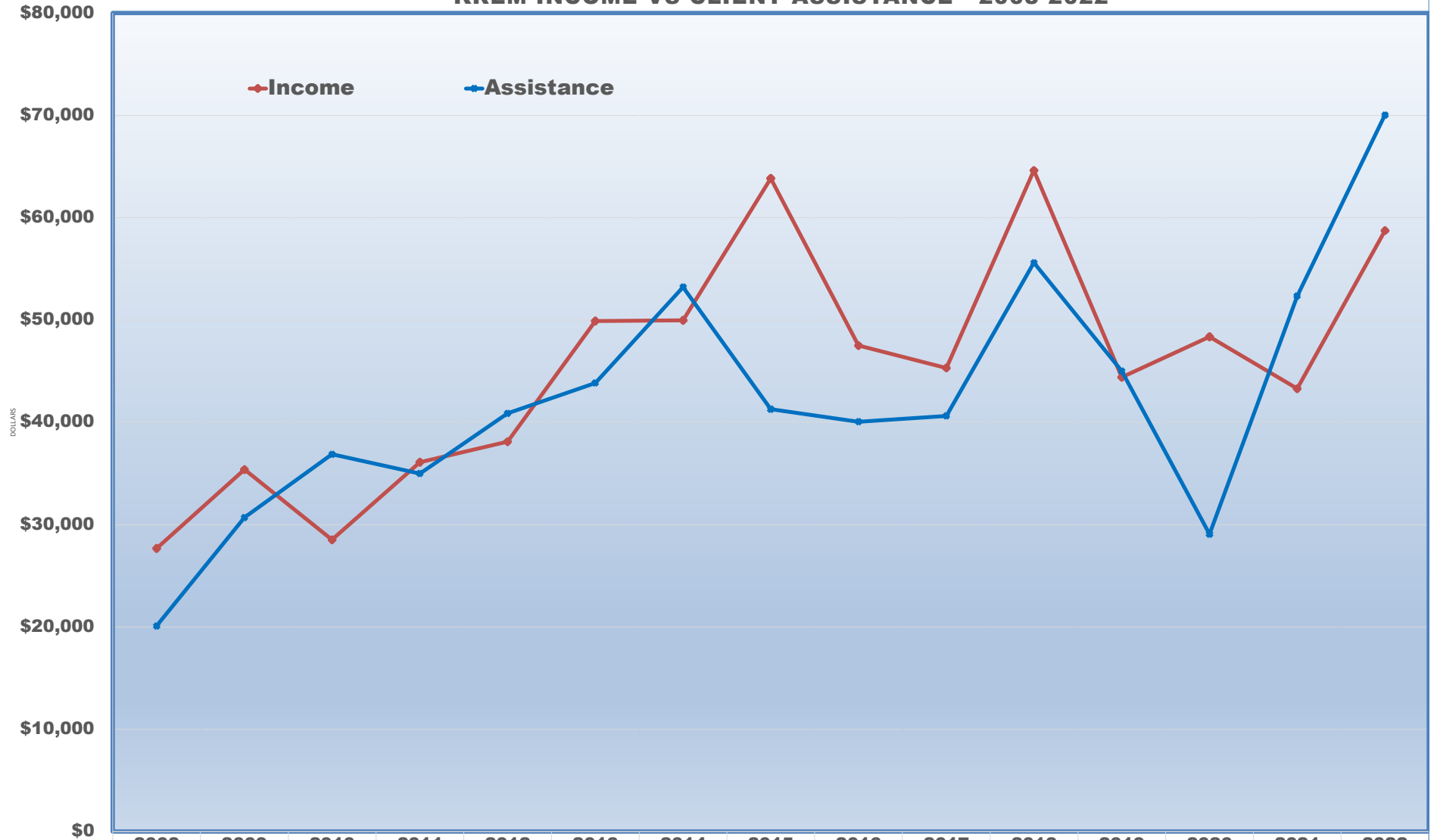


FIGURE 3
KREM INCOME VS CLIENT ASSISTANCE 2008-2022



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Income	\$27,672	\$35,391	\$28,522	\$36,104	\$38,109	\$49,904	\$49,975	\$63,846	\$47,502	\$45,322	\$64,615	\$44,402	\$48,363	\$43,287	\$58,734
Assistance	\$20,100	\$30,706	\$36,874	\$34,987	\$40,871	\$43,848	\$53,215	\$41,285	\$40,062	\$40,632	\$55,606	\$45,009	\$29,073	\$52,346	\$70,037

KREM 2022 – TREASURER’S COMMENTS

As has been the case for the past couple of years, 2022 also was an unusual year in many respects including from a financial standpoint.

Client assistance payments in 2022 were again exceptionally high at over \$70,000, way above the \$52,300, \$29,100 and \$45,000 required to meet client emergency needs in 2021, 2020 and 2019 respectively. The “lion’s share” of assistance was energy-related (fuel and electricity) accounting for 56 percent of the total. Auto-related assistance accounted for another 22 percent. Household repairs, telecommunications needs, temporary housing, vehicle fuel, groceries, child care, and dental and medical needs assistance comprised the balance. Administrative costs totaled only \$1,000, i.e., less than 1.5 percent of total expenditures.

Contributions in 2022 totaled \$58,700, far less than client assistance payments but significantly more than the \$43,100, \$47,900, and \$44,100 contributed in 2021, 2020, and 2019 respectively. The 2022 contributions were comprised of \$34,700 (59 percent) from our eight supporting-member churches, \$13,100 in gifts from individuals and families (22 percent), and \$10,900 in contributions from other non-profits and businesses (19 percent). Latter category donors included the Boys Club of New London, the Sunapee Region Board of Realtors, Inc., Fidelity Charitable, the New London Service Organization, and the First Freewill Baptist Church of Sutton.

Despite expenses exceeding income in 2022 by \$12,300, KREM finished the 2022 year with a \$49,400 account balance total, enough in and of itself to likely meet client emergency needs for most of 2023 despite the current high costs of energy and stubbornly high inflation.

KREM financial activity over the course of 2022 included issuing nearly 200 payments to 70 different vendors, issuing 73 vouchers to clients for groceries and vehicle fuel, making 63 bank deposits, and individually acknowledging about 130 contributions. Our KREM federal Form 990-EZ for 2021 was timely filed electronically as was our required 2021 Annual Report Certificate filing with the New Hampshire Office of the Attorney General Charitable Trusts Unit. Bank accounts were reconciled monthly, and monthly and annual financial statements and reports were timely produced and issued.

Respectfully submitted,

William J. Doody, Treasurer

INCOME & EXPENSE - 2022

	January	February	March	April	May	June	July	August	September	October	November	December	Total Year
INCOME													
Church Contributions:Other	3,700.00	500.00	0.00	314.00	0.00	0.00	0.00	0.00	30.00	0.00	0.00	2,310.00	6,854.00
Church Contributions:Pledges	0.00	2,500.00	2,375.00	6,000.00	1,000.00	375.00	5,000.00	800.00	375.00	1,000.00	7,000.00	1,375.00	27,800.00
Subtotal Church Contributions	3,700.00	3,000.00	2,375.00	6,314.00	1,000.00	375.00	5,000.00	800.00	405.00	1,000.00	7,000.00	3,685.00	34,654.00
Gifts	1,900.00	1,041.24	450.00	100.00	2,275.00	25.00	50.00	2,125.00	1,550.00	75.00	1,550.00	1,990.00	13,131.24
Other	180.00	2,151.78	100.00	62.53	200.00	3,150.00	0.00	500.00	0.00	358.75	2,750.00	1,450.00	10,903.06
TOTAL Operating Inome	5,780.00	6,193.02	2,925.00	6,476.53	3,475.00	3,550.00	5,050.00	3,425.00	1,955.00	1,433.75	11,300.00	7,125.00	58,688.30
Interest Income	3.43	2.36	2.00	2.01	1.93	2.07	1.92	2.01	2.04	2.06	1.97	2.03	25.83
TOTAL INCOME	5,783.43	6,195.38	2,927.00	6,478.54	3,476.93	3,552.07	5,051.92	3,427.01	1,957.04	1,435.81	11,301.97	7,127.03	58,714.13
EXPENSES													
Administrative:Miscellaneous	314.32	0.00	144.68	0.00	0.00	0.00	260.85	0.00	0.00	0.00	60.00	225.00	1,004.85
KREM Telephone	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Administrative	314.32	0.00	144.68	0.00	0.00	0.00	260.85	0.00	0.00	0.00	60.00	225.00	1,004.85
Payments for Clients													
Auto													
Car Payments	762.51	0.00	926.03	0.00	0.00	147.00	294.00	0.00	0.00	550.00	0.00	0.00	2,679.54
Kars for Kearsarge	0.00	500.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
Other	154.70	338.62	179.98	0.00	0.00	433.14	185.08	0.00	0.00	0.00	0.00	0.00	1,291.52
Repairs	1,006.44	606.74	992.07	500.00	795.82	1,298.10	209.98	0.00	0.00	1,547.82	2,278.24	1,298.80	10,534.01
Subtotal Auto	1,923.65	1,445.36	2,098.08	500.00	1,295.82	1,878.24	689.06	0.00	0.00	2,097.82	2,278.24	1,298.80	15,505.07
Clothing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dental	0.00	1,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00
Electric	637.50	2,210.05	600.45	1,750.00	236.58	425.00	1,561.14	752.78	305.01	381.02	1,489.55	740.54	11,089.62
Fuel	7,136.14	2,374.13	3,359.94	557.85	973.13	553.54	1,144.77	810.25	2,408.26	3,235.36	2,332.28	3,406.02	28,291.67
Gasoline	95.00	210.00	250.00	270.00	90.00	120.00	130.00	40.00	0.00	90.00	80.00	0.00	1,375.00
Glasses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Groceries	0.00	100.00	96.32	100.00	50.00	0.00	60.00	100.00	99.30	141.79	100.00	45.42	892.83
Other	2,795.14	1,295.45	277.00	429.98	0.00	2,047.90	0.00	0.00	0.00	865.50	1,217.90	0.00	8,928.87
Pharmacy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Telecommunications	43.54	916.09	59.41	0.00	0.00	326.29	271.18	0.00	0.00	0.00	546.75	290.86	2,454.12
TOTAL Payments for Clients	12,630.97	10,051.08	6,741.20	3,607.83	2,645.53	5,350.97	3,856.15	1,703.03	2,812.57	6,811.49	8,044.72	5,781.64	70,037.18
TOTAL EXPENSES	12,945.29	10,051.08	6,885.88	3,607.83	2,645.53	5,350.97	4,117.00	1,703.03	2,812.57	6,811.49	8,104.72	6,006.64	71,042.03
OVERALL NET	(7,161.86)	(3,855.70)	(3,958.88)	2,870.71	831.40	(1,798.90)	934.92	1,723.98	(855.53)	(5,375.68)	3,197.25	1,120.39	(12,327.90)

1/10/2023

ACCOUNT BALANCES AT PERIOD END 2022

Account	12/31/2021 Balance	1/31/2022 Balance	2/28/2022 Balance	3/31/2022 Balance	4/30/2022 Balance	5/31/2022 Balance	6/30/2022 Balance
Bank Accounts:							
Certificate of Deposit	35,877.93	35,880.24	35,881.76	35,883.14	35,884.66	35,886.13	35,887.66
Demand Deposit Account	22,707.49	15,543.29	11,686.05	7,725.76	10,594.93	11,424.83	9,624.37
Money Market Account	3,094.73	3,094.76	3,094.78	3,094.81	3,094.83	3,094.86	3,094.89
TOTAL Bank Accounts	61,680.15	54,518.29	50,662.59	46,703.71	49,574.42	50,405.82	48,606.92

	7/31/2022 Balance	8/31/2022 Balance	9/30/2022 Balance	10/31/2022 Balance	11/30/2022 Balance	12/31/2022 Balance
Bank Accounts:						
Certificate of Deposit	35,889.13	35,890.66	35,892.18	35,893.66	35,895.18	35,896.65
Demand Deposit Account	10,557.80	12,280.22	11,423.15	6,045.96	9,241.66	10,360.56
Money Market Account	3,094.91	3,094.94	3,094.96	3,094.99	3,095.02	3,095.04
TOTAL Bank Accounts	49,541.84	51,265.82	50,410.29	45,034.61	48,231.86	49,352.25

**KREM
CONTRIBUTIONS 2022**

2022 CHURCH PLEDGE AND OTHER CONTRIBUTIONS									
CHURCH	FBC	KCPC	FCCW	OLF	Elkins	S. NEWBURY	UCW	SAEC	TOTAL
2022									
Jan-22	\$700.00 O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00 C	\$2,700.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00 O	\$1,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000.00	\$3,700.00
Feb. 22	\$500.00 O	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00 P	\$2,000.00 P	\$0.00	\$3,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$2,000.00	\$0.00	\$3,000.00
Mar. 22	\$0.00	\$1,000.00 P	\$0.00	\$0.00	\$375.00 P	\$0.00	\$0.00	\$0.00	\$1,375.00
	\$0.00	\$1,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$2,000.00	\$0.00	\$0.00	\$375.00	\$0.00	\$0.00	\$0.00	\$2,375.00
Apr. 22	\$5,000.00 P	\$1,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$314.00 C	\$6,314.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$5,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$314.00	\$6,314.00
May-22	\$0.00	\$1,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Jun-22	\$0.00	\$0.00	\$0.00	\$0.00	\$375.00 P	\$0.00	\$0.00	\$0.00	\$375.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$0.00	\$0.00	\$0.00	\$375.00	\$0.00	\$0.00	\$0.00	\$375.00
Jul. 22	\$0.00	\$0.00	\$0.00	\$5,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00
Aug-22	\$0.00	\$0.00	\$800.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$0.00	\$800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00
Sep. 22	\$0.00	\$0.00	\$30.00 C	\$0.00	\$375.00 P	\$0.00	\$0.00	\$0.00	\$405.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$0.00	\$30.00	\$0.00	\$375.00	\$0.00	\$0.00	\$0.00	\$405.00
Oct-22	\$0.00	\$1,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Nov-22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,000.00 P	\$7,000.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,000.00	\$7,000.00
Dec-22	\$1,700.00 C	\$1,000.00 P	\$0.00	\$0.00	\$375.00 P	\$0.00	\$0.00	\$0.00	\$3,075.00
	\$110.00 C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$110.00
	\$500.00 C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month Total	\$2,310.00	\$1,000.00	\$0.00	\$0.00	\$375.00	\$0.00	\$0.00	\$0.00	\$3,685.00
YTD TOTALS	\$8,510.00	\$6,000.00	\$830.00	\$5,000.00	\$1,500.00	\$500.00	\$2,000.00	\$10,314.00	\$34,654.00

Note: "P" denotes a pledged amount, "O" denotes an other amount.

2022 INDIVIDUAL & OTHER GIFTS			
Date	Individuals	Other	TOTAL
2022			
Jan.-22	\$50.00	\$0.00	\$50.00
	\$750.00	\$0.00	\$750.00
	\$400.00	\$0.00	\$400.00
	\$150.00	\$0.00	\$150.00
	\$500.00	\$0.00	\$500.00
	\$50.00	\$0.00	\$50.00
	\$0.00	\$180.00	\$180.00
Month Total	\$1,900.00	\$180.00	\$2,080.00
Feb. 22	\$0.00	\$1,000.00	\$1,000.00
	\$341.24	\$450.00	\$791.24
	\$50.00	\$0.00	\$50.00
	\$300.00	\$451.78	\$751.78
	\$300.00	\$0.00	\$300.00
	\$50.00	\$250.00	\$300.00
Month Total	\$1,041.24	\$2,151.78	\$3,193.02
Mar. 22	\$100.00	\$100.00	\$200.00
	\$300.00	\$0.00	\$300.00
	\$50.00	\$0.00	\$50.00
	\$0.00	\$0.00	\$0.00
Month Total	\$450.00	\$100.00	\$550.00
Apr. 22	\$0.00	\$62.53	\$62.53
	\$50.00	\$0.00	\$50.00
	\$50.00	\$0.00	\$50.00
	\$0.00	\$0.00	\$0.00
Month Total	\$100.00	\$62.53	\$162.53
May. 22	\$25.00	\$0.00	\$25.00
	\$1,000.00	\$0.00	\$1,000.00
	\$1,050.00	\$200.00	\$1,250.00
	\$100.00	\$0.00	\$100.00
	\$100.00	\$0.00	\$100.00
Month Total	\$2,275.00	\$200.00	\$2,475.00
Jun. 22	\$0.00	\$150.00	\$150.00
	\$25.00	\$3,000.00	\$3,025.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$25.00	\$3,150.00	\$3,175.00
Jul. 22	\$50.00	\$0.00	\$50.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$50.00	\$0.00	\$50.00
Aug. 22	\$100.00	\$0.00	\$100.00
	\$50.00	\$0.00	\$50.00
	\$100.00	\$0.00	\$100.00
	\$125.00	\$0.00	\$125.00
	\$1,250.00	\$500.00	\$1,750.00
	\$500.00	\$0.00	\$500.00
Month Total	\$2,125.00	\$500.00	\$2,625.00
Sep. 22	\$250.00	\$0.00	\$250.00
	\$75.00	\$0.00	\$75.00
	\$25.00	\$0.00	\$25.00
	\$100.00	\$0.00	\$100.00
	\$1,000.00	\$0.00	\$1,000.00
	\$100.00	\$0.00	\$100.00
Month Total	\$1,550.00	\$0.00	\$1,550.00
Oct. 22	\$50.00	\$0.00	\$50.00
	\$0.00	\$200.00	\$200.00
	\$25.00	\$0.00	\$25.00
	\$0.00	\$158.75	\$158.75
Month Total	\$75.00	\$358.75	\$433.75
Nov. 22	\$1,000.00	\$1,500.00	\$2,500.00
	\$100.00	\$1,250.00	\$1,350.00
	\$350.00	\$0.00	\$350.00
	\$100.00	\$0.00	\$100.00
Month Total	\$1,550.00	\$2,750.00	\$4,300.00
Dec. 22	\$500.00	\$0.00	\$500.00
	\$25.00	\$0.00	\$25.00
	\$0.00	\$1,000.00	\$1,000.00
	\$400.00	\$0.00	\$400.00
	\$150.00	\$0.00	\$150.00
	\$840.00	\$450.00	\$1,290.00
	\$75.00	\$0.00	\$75.00
Month Total	\$1,990.00	\$1,450.00	\$3,440.00
YTD TOTALS	\$13,131.24	\$10,903.06	\$24,034.30

INCOME & EXPENSE 5-YEAR HISTORY

	2018	2019	2020	2021	2022
INCOME:					
Church Contributions:Other	11,566	5,776	5,126	390	6,854
Church Contributions:Pledges	23,548	23,100	25,100	25,150	27,800
Subtotal Church Contributions	35,114	28,876	30,226	25,540	34,654
Gifts	10,410	8,323	11,300	12,380	13,131
Other	19,066	6,878	6,364	5,193	10,903
TOTAL Operating Income	64,590	44,076	47,890	43,113	58,688
Interest Income	25	326	473	174	26
TOTAL INCOME	64,615	44,402	48,363	43,287	58,714
EXPENSES:					
Administrative:Miscellaneous	1,085	893	793	1,503	1,005
KREM Telephone	610	120	269	136	0
Subtotal Administrative	1,695	1,013	1,062	1,639	1,005
Payments for Clients					
Auto					
Car Payments	918	459	442	3,790	2,680
Kars for Kearsarge	--	--	--	3,829	1,000
Other	486	1,696	1,176	2,240	1,292
Repairs	4,472	5,552	4,740	7,611	10,534
Subtotal Auto	5,876	7,707	6,358	17,470	15,505
Clothing	0	0	0	144	0
Dental	955	1,149		125	1,500
Electric	13,838	12,620	2,739	8,418	11,090
Fuel	18,577	18,355	11,568	13,389	28,292
Gasoline	1,260	298	690	450	1,375
Glasses	185	0	180	411	0
Groceries	1,264	448	199	125	893
Mortgage	564	0	0	0	0
Other	6,202	1,688	3,444	4,726	8,929
Pharmacy	0	0	779	723	0
Rent	2,699	0	0	720	0
Telecommunications	4,186	2,745	3,117	5,646	2,454
TOTAL Payments for Clients	55,606	45,009	29,073	52,346	70,037
TOTAL EXPENSES	57,301	46,023	30,135	53,986	71,042
OVERALL NET	7,314	(1,621)	18,228	(10,698)	(12,328)

ACCOUNT BALANCES AT END-OF-YEAR

	12/31/2017 Balance	12/31/2018 Balance	12/31/2019 Balance	12/31/2020 Balance	12/31/2021 Balance	12/31/2022 Balance
Bank Accounts:						
Certificate of Deposit	0	0	35,255	35,717	35,878	35,897
Demand Deposit Account	45,366	52,679	15,801	33,567	22,707	10,361
Money Market Account	3,091	3,092	3,094	3,094	3,095	3,095
TOTAL Bank Accounts	<u>48,457</u>	<u>55,771</u>	<u>54,151</u>	<u>72,378</u>	<u>61,680</u>	<u>49,352</u>