



KEARSARGE REGIONAL ECUMENICAL MINISTRIES (KREM)

ANNUAL REPORT

January 1 – December 31, 2024

Submitted March 2025

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), South Newbury Union Church (SNUC) and Kearsarge Unitarian Universalist Fellowship (KUUF). 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.

Escalating utility costs and an abundance of increased need for car repairs and cars in general, served to make 2024 a significant year for offering help to the communities. As a throw back to the COVID years, the Board continued to use Zoom when necessary. A new microphone and a donation for a speaker increased the efficiency of the hybrid Zoom/In-person meetings. The increasing costs for auto related issues was, suprisingly, a large bulk of our support, although assistance with fuel and electricity were also significant.

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

1. KREM, and Kearsarge Neighborhood Partners (KNP) continue to work with select local auto repair shops with the Kars for Kearsarge (K4K) program. The KREM Board has agreed to a tithing of 10% of the funds at the year ’s beginning. KREM will donate up to \$1500 per car. The severe impact of the loss of a vehicle on a family with no access to public transportation is life changing. They cannot get to employment, medical appointments, grocery shopping, etc. Auto shops evaluate donated cars, make repairs to ready them safe for donation. The K4K volunteers have an extensive vetting and evalation program to determine if candidates are qualified to receive a donated car. The client has to be able to maintain it. Only the client takes ownership. In 2024, KREM donated \$2500.00 to the K4K program and an additional \$16,537.42 to general car repairs and inspections. K4K donations have totalled \$10,729 from 2021 through 2024.
2. Assistance to clients has increased compared to 2023, but it is line with the 2.5% increase of the cost of living.
 - a. Fuel assistance for 2024 was \$14,379, an increase of 26% from 2023.
 - b. Electric assistance was \$11,182.66. an increase of 21.6% from 2023.

KREM's ability to serve the community is possible because of dedicated board members who serve as Stewards, but the time and effort behind the scenes of the Secretary and Treasurer is to be noted. They do an extraordinary job of managing KREM so it runs smoothly. They are to be commended.

Stewards work with Town Welfare Officers, Our Lady of Fatima's Loaves and Fishes, the New London Service Organization, area Community Action groups, including KNP, Wood Ministries, the Thanksgiving Basket program through the VNA, the Kearsarge Lake Sunapee Food Pantry, and several area heating fuel, electrical energy and auto repair suppliers.

KREM continues to provide clients with information and referrals to a wide range of other support resources whenever possible. Client related information is shared upon need, and with permission from the client with the resources from which they are requesting help. The information is held in strict confidence by KREM. An "Application for Assistance" form is completed for each case with information kept in a card file, an electronic database, and on a flash drive for redundancy 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 \$1,800. Exceptions to this "rule" are permitted upon dire need.

Each month, two Stewards take the phone and trade every two weeks. One Steward is on the phone and partners with the other as decisions are accomplished as a team. The second two weeks, they trade responsibilities. The Stewards remain totally anonymous to the clients to preserve the privacy of all parties.

The KREM Board is fortunate to be filled with competent, dedicated volunteer Officers and Stewards. It is most appreciative for the member churches, the Kearsarge/Sunapee community organizations and for all the kind individuals who make the work of assisting people with emergency needs possible!

Respectfully submitted,

A handwritten signature in cursive script that reads "Frances H. Quinn". The signature is written in dark ink and is positioned below the typed name.

Frances (Froncie) H. Quinn, Board Chair

KREM 2024 ANNUAL REPORT
TREASURER'S COMMENTS

In 2024, client assistance payments totaled \$51,682. This increase over last year's (2023) client assistance of \$49,541 is in line with the increase in the 2.5% increase in the cost of living. Auto related assistance in 2024 of \$16,537 accounted for the lion's share (32%) of expenses. Assistance with fuel was \$13,479 (26%) and electric \$11,183 (21.6%) were also significant expenses. The balance (20%) was comprised of assistance with dental, gasoline, groceries, telecommunications, and pharmacy needs. Administrative costs including the KREM phone, totaled \$1,111 (2% of total expenses).

Contributions in 2024 totaled \$66,442. Of this, \$30,650 (46%) were pledges from our eight supporting member churches and \$4196 (6%) came from other supporting member church donations, such as the Ash Wednesday service at OLF, the Good Friday service at St. Andrew's, and the Stone Soup Lunches and Lessons and Carols from First Baptist Church. The remaining \$31,596 (48%) were donations from individuals and organizations. Of this amount, KREM received support (\$4,700) from local groups such as the Oddfellows Heidelberg Lodge, the Sunapee Board of Realtors, the New London Boy's Club and the New London Service Organization and Chadwick Funeral Home. Matching funds were also given by Johnson and Johnson.

Our operating income over the last three years has increased each year (\$58,688, \$61,471 and \$66,442). Our client expenses have leveled off from \$70,037 in Covid year 2022 to \$49,541 in 2023 and \$51,682 in 2024. In conclusion, KREM is in a healthy position to help meet the emergency needs of our clients into 2025.

Financial activity over the course of 2024 included issuing 141 payments to 57 different vendors for 112 clients. 57 Vouchers for gasoline and groceries were issued to 22 different people. Bank deposits were made in a timely fashion as well as reconciling bank statements monthly. In March, KREM's Federal Form 990-EZ was filed as was the required Annual Report Certificate Filing with the New Hampshire Office of the Attorney General Charitable Trust Units.

Respectfully submitted,

Deborah Russell, Treasurer

INCOME & EXPENSE - FIVE YEAR HISTORY

Category	2020	2021	2022	2023	2024	TOTAL
INCOME						
Church Contributions: Other	5,126	390	6,854	7,317	4,196	23,883
Church Contributions: Pledges	25,100	25,150	27,800	32,473	30,650	141,173
SUBTOTAL Church Contributions	30,226	25,540	34,654	39,790	34,846	165,056
Gifts	11,300	12,380	13,131	20,200	31,255	88,266
Other	6,364	5,193	10,903	1,481	341	24,282
Total Operating Income	47,890	43,113	58,688	61,471	66,442	277,604
Interest Income	473	174	26	961	1,609	3,243
TOTAL INCOME	48,363	43,287	58,714	62,433	68,050	280,847
EXPENSES						
Administrative:Miscellaneous	793	1,503	1,005	1,560	1,111	5,972
KREM Telephone	269	136	0	248	136	789
Subtotal Administrative	1,062	1,639	1,005	1,808	1,247	5,514
Payments for Clients						
Auto						
Car Payments	442	3,790	2,680	7,091	3,318	17,321
Kars4Kearsarge	0	3,829	1,000	3,400	2,500	10,729
Other	1,176	2,240	1,292	1,568	4,314	10,590
Repairs	4,740	7,611	10,534	4,262	6,405	33,552
Subtotal Auto	6,358	17,470	15,505	16,320	16,537	72,190
Clothing	0	144	0	0	0	144
Dental	0	125	1,500	300	1,848	3,773
Electric	2,739	8,418	11,090	11,846	11,183	45,276
Fuel	11,568	13,389	28,292	13,870	13,479	80,598
Gasoline	690	450	1,375	1,267	830	4,612
Glasses	180	411	0	0	0	591
Groceries	199	125	893	1,100	617	2,934
Other	3,444	4,726	8,929	2,661	4,061	23,821
Pharmacy	779	723	0	0	362	1,864
Rent	0	720	0	0	0	720
Telecommunicaitons	3,117	5,646	2,454	2,176	2,765	16,158
TOTAL Payments for Clients	29,073	52,346	70,037	49,541	51,682	252,679
TOTAL EXPENSES	30,135	53,986	71,042	51,348	52,929	259,440
OVERALL NET	18,228	(10,698)	(12,328)	11,084	15,121	21,407

Account Balances 5 Year History

Account	2020 Balance	2021 Balance	2022 Balance	2023 Balance	2024 Balance
Bank Accounts					
CD	35,717.00	35,878.00	35,897.00	34,033.00	40,640.09
DDA	33,567.00	22,707.00	10,361.00	26,404.00	34,917.49
MMA	3,094.00	3,095.00	3,095.00	0.00	0.00
TOTAL Bank Accounts	72,378.00	61,680.00	49,352.00	60,437.00	75,557.58
OVERALL TOTAL	72,378.00	61,680.00	49,352.00	60,437.00	75,557.58

Account Balances at Year End 2024

Account	12/31/23 Balance	1/31/24 Balance	2/29/24 Balance	3/31/24 Balance	4/30/24 Balance
Bank Accounts					
CD	34,032.88	34,160.15	34,287.74	34,407.55	34,536.07
DDA	26,403.65	23,170.34	19,667.93	16,802.91	16,460.74
TOTAL Bank Accounts	60,436.53	57,330.49	53,955.67	51,210.46	50,996.81
 OVERALL TOTAL	 <u>60,436.53</u>	 <u>57,330.49</u>	 <u>53,955.67</u>	 <u>51,210.46</u>	 <u>50,996.81</u>

Account	7/31/24 Balance	8/31/24 Balance	9/30/24 Balance	10/31/24 Balance	11/30/24 Balance
Bank Accounts					
CD	34,916.14	40,046.56	40,196.51	40,342.21	40,493.31
DDA	13,729.86	16,652.38	17,150.46	19,936.16	23,140.67
TOTAL Bank Accounts	48,646.00	56,698.94	57,346.97	60,278.37	63,633.98
 OVERALL TOTAL	 <u>48,646.00</u>	 <u>56,698.94</u>	 <u>57,346.97</u>	 <u>60,278.37</u>	 <u>63,633.98</u>

5/31/24	6/30/24
Balance	Balance

34,660.91	34,790.38
15,499.46	15,261.77
<hr/>	<hr/>
50,160.37	50,052.15
<u>50,160.37</u>	<u>50,052.15</u>

12/31/24
Balance

40,640.09
35,215.51
<hr/>
75,855.60
<u>75,855.60</u>

2024 CHURCH PLEDGE AND OTHER CONTRIBUTIONS											
CHURCH	FBC	KCPC	FCCW	OLF	Elkins	NEWBUR	UCW	SAEC	KUUF	Other	Total
2024											
Jan. 24		\$0.00	\$0.00	\$0.00	\$0.00	\$400.00 P	\$0.00	\$0.00	\$0.00		\$400.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$400.00	\$0.00	\$0.00	\$0.00			\$400.00
Feb. 24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00			\$0.00
Mar. 24	\$0.00	\$0.00	\$0.00	\$593.00 O	\$400.00 P	\$0.00	\$0.00	\$0.00		\$35.00	\$1,028.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$593.00	\$400.00	\$0.00	\$0.00	\$0.00			\$1,028.00
Apr. 24	\$400.00 O	\$2,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,580.00 O			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$400.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,580.00			\$3,980.00
May-24	\$0.00	\$1,500.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$1,500.00
Jun-24	\$0.00	\$0.00	\$800.00 P	\$0.00	\$400.00 P	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$400.00	\$0.00	\$0.00	\$0.00			\$0.00
Jul. 24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00			\$0.00
Aug. 24	\$0.00	\$1,500.00 P	\$800.00 P	\$5,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$1,500.00	\$800.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
Sep. 24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00			\$0.00
Oct. 24	\$0.00	\$1,500.00 P	\$0.00	\$0.00	\$400.00 P	\$500.00 P	\$0.00	\$0.00	\$300.00 P		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$1,500.00	\$0.00	\$0.00	\$400.00	\$500.00	\$0.00	\$0.00	\$300.00		\$0.00
Nov. 24	\$5,000.00 P	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00		\$0.00
Month Total	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$5,000.00
Dec. 24	\$1,588.00	\$1,500.00 P	\$0.00	\$0.00	\$400.00 P	\$0.00	\$1,000.00 P	\$7,250.00 P	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$1,588.00	\$1,500.00	\$0.00	\$0.00	\$400.00	\$0.00	\$1,000.00	\$7,250.00	\$0.00		\$0.00
TOTALS	\$6,988.00	\$8,000.00	\$1,600.00	\$5,593.00	\$2,000.00	\$500.00	\$1,000.00	\$8,830.00	\$300.00	\$35.00	\$34,846.00

2024 INDIVIDUAL & OTHER GIFTS			
Date	Individuals	Other	TOTAL
2024			
Jan.-24	\$500.00	\$0.00	\$500.00
	\$325.00	\$0.00	\$325.00
	\$400.00	\$0.00	\$400.00
	\$200.00	\$0.00	\$200.00
Month Total	\$0.00	\$0.00	\$1,425.00
Feb. 24	\$0.00	\$500.00	\$500.00
	\$100.00	\$0.00	\$100.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$100.00	\$500.00	\$600.00
Mar. 24	\$0.00	\$0.00	\$0.00
	\$1,000.00	\$0.00	\$1,000.00
	\$250.00	\$0.00	\$250.00
	\$0.00	\$0.00	\$0.00
Month Total	\$1,250.00	\$0.00	\$1,250.00
Apr. 24	\$100.00	\$0.00	\$100.00
	\$500.00	\$0.00	\$500.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$600.00	\$0.00	\$600.00
May. 24	\$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
Jun. 24	\$1,000.00	\$0.00	\$1,000.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$1,000.00	\$0.00	\$1,000.00
Jul. 24	\$0.00	\$500.00	\$500.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$0.00	\$500.00	\$500.00
Aug. 24	\$500.00	\$1,000.00	\$1,500.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$500.00	\$1,000.00	\$1,500.00
Sep. 24	\$500.00	\$0.00	\$500.00
	\$2,000.00	\$0.00	\$2,000.00
	\$5,000.00	\$0.00	\$5,000.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Month Total	\$7,500.00	\$0.00	\$7,500.00
Oct. 24	\$100.00	\$0.00	\$100.00
	\$5,000.00	\$0.00	\$5,000.00
	\$1,000.00	\$0.00	\$1,000.00
	\$0.00	\$0.00	\$0.00
Month Total	\$6,100.00	\$0.00	\$6,100.00
Nov. 24	\$600.00	\$0.00	\$600.00
	\$2,500.00	\$0.00	\$2,500.00
	\$0.00	\$2,000.00	\$2,000.00
	\$1,040.68	\$0.00	\$1,040.68
Month Total	\$4,140.68	\$2,000.00	\$6,140.68
Dec. 24	\$500.00	\$1,000.00	\$1,500.00
	\$500.00	\$200.00	\$700.00
	\$330.00	\$0.00	\$330.00
	\$450.00	\$0.00	\$450.00
	\$630.00	\$0.00	\$630.00
	\$370.00	\$0.00	\$370.00
	\$1,000.00	\$0.00	\$1,000.00
Month Total	\$3,780.00	\$1,200.00	\$4,980.00
YTD TOT	\$24,970.68	\$5,200.00	\$31,595.68

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

Figure 1 2024 Total KREM Assistance Payments By Town

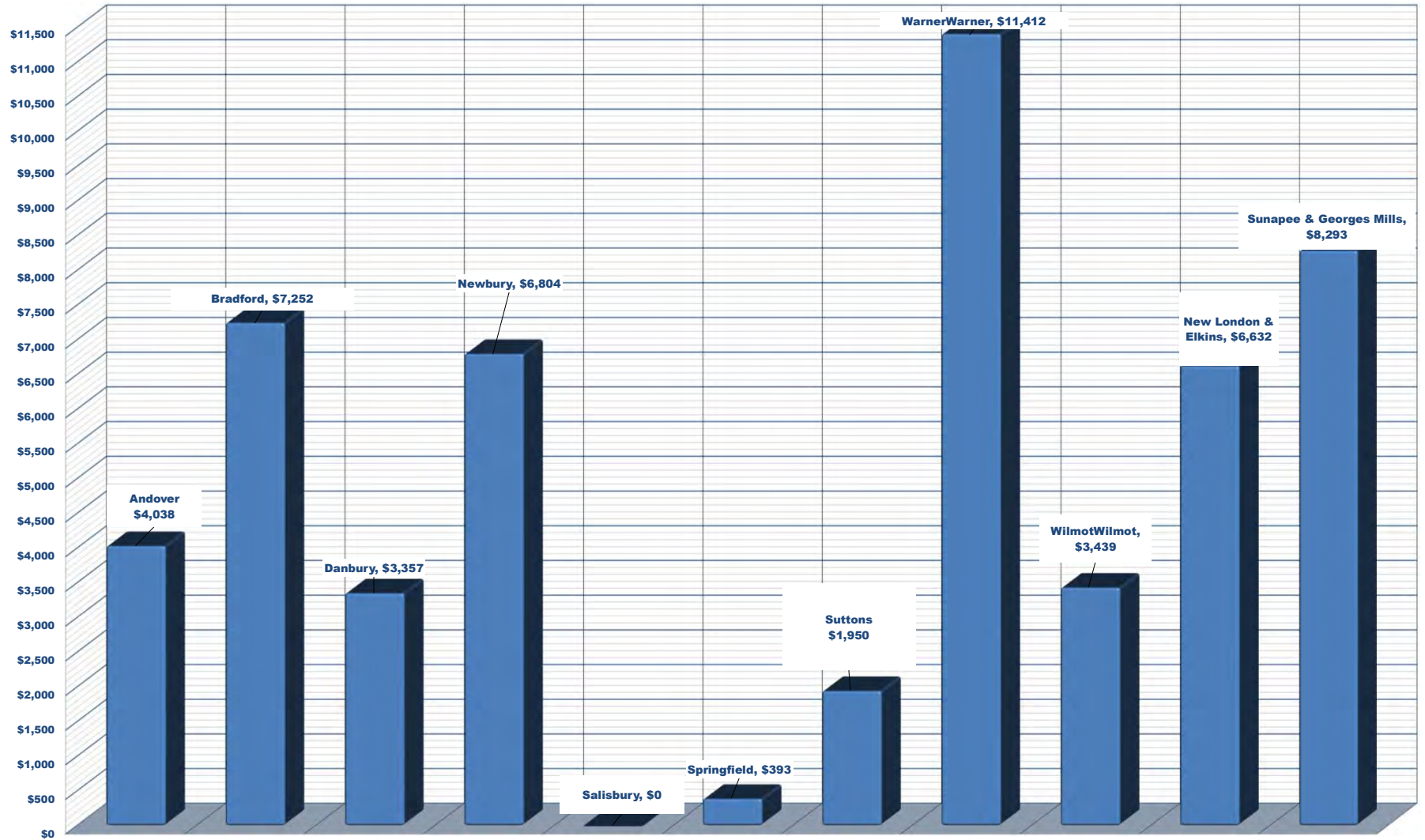


Figure 2 Total KREM Assistance Payments By Town 2008-2024 - Total \$706,204

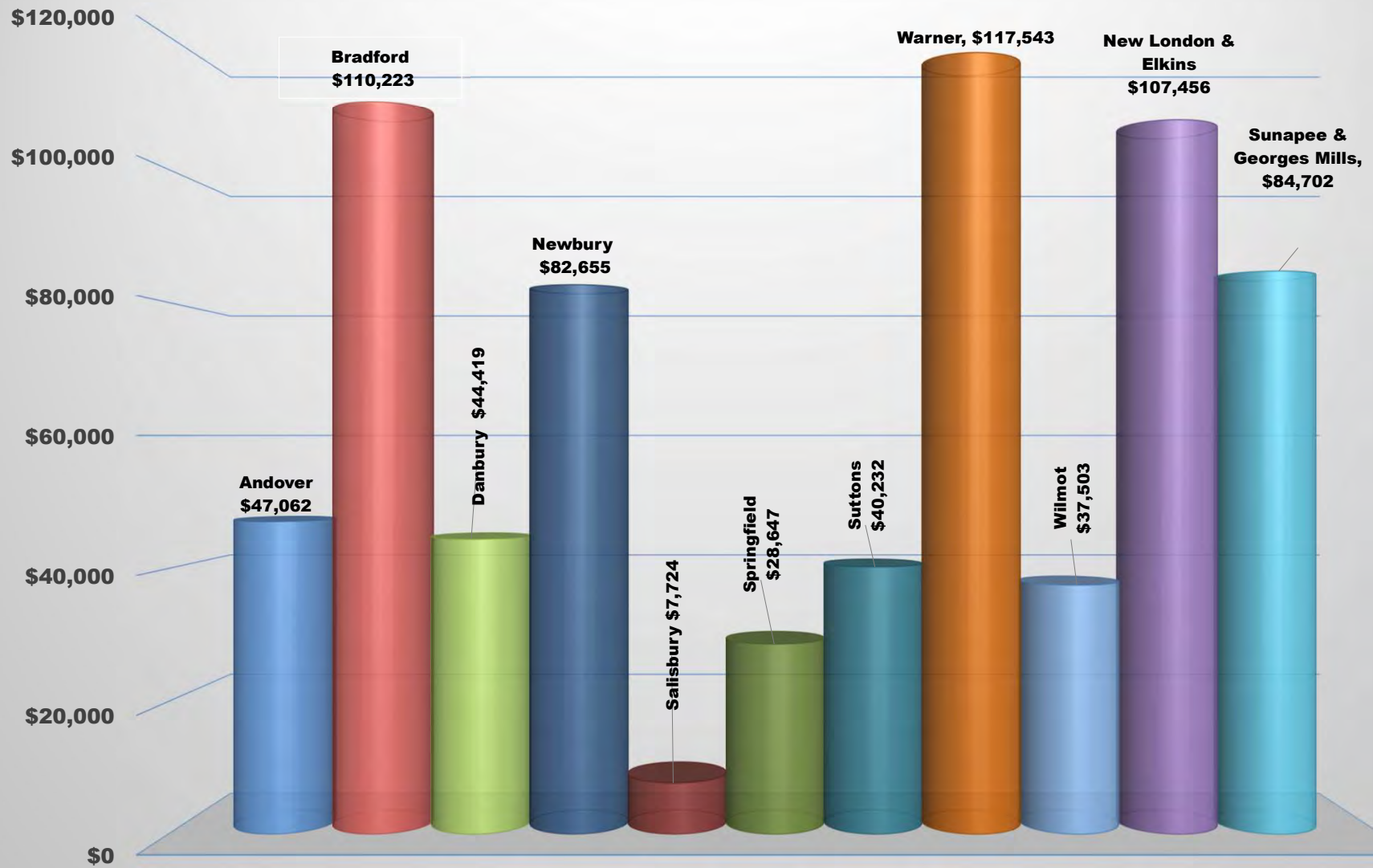
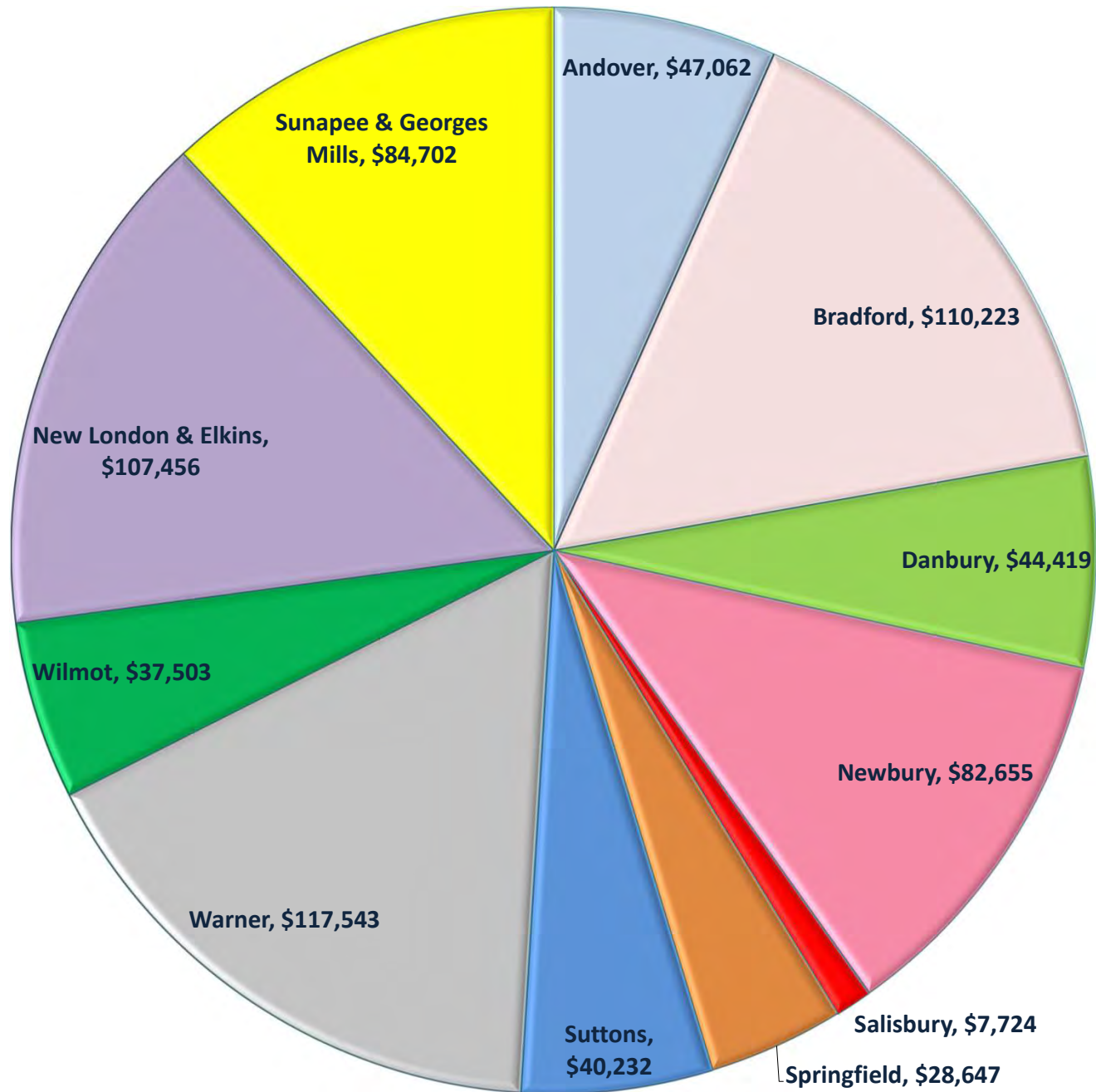


Figure 2
Total KREM Assistance Payments 2008-2024 By Town \$706,204

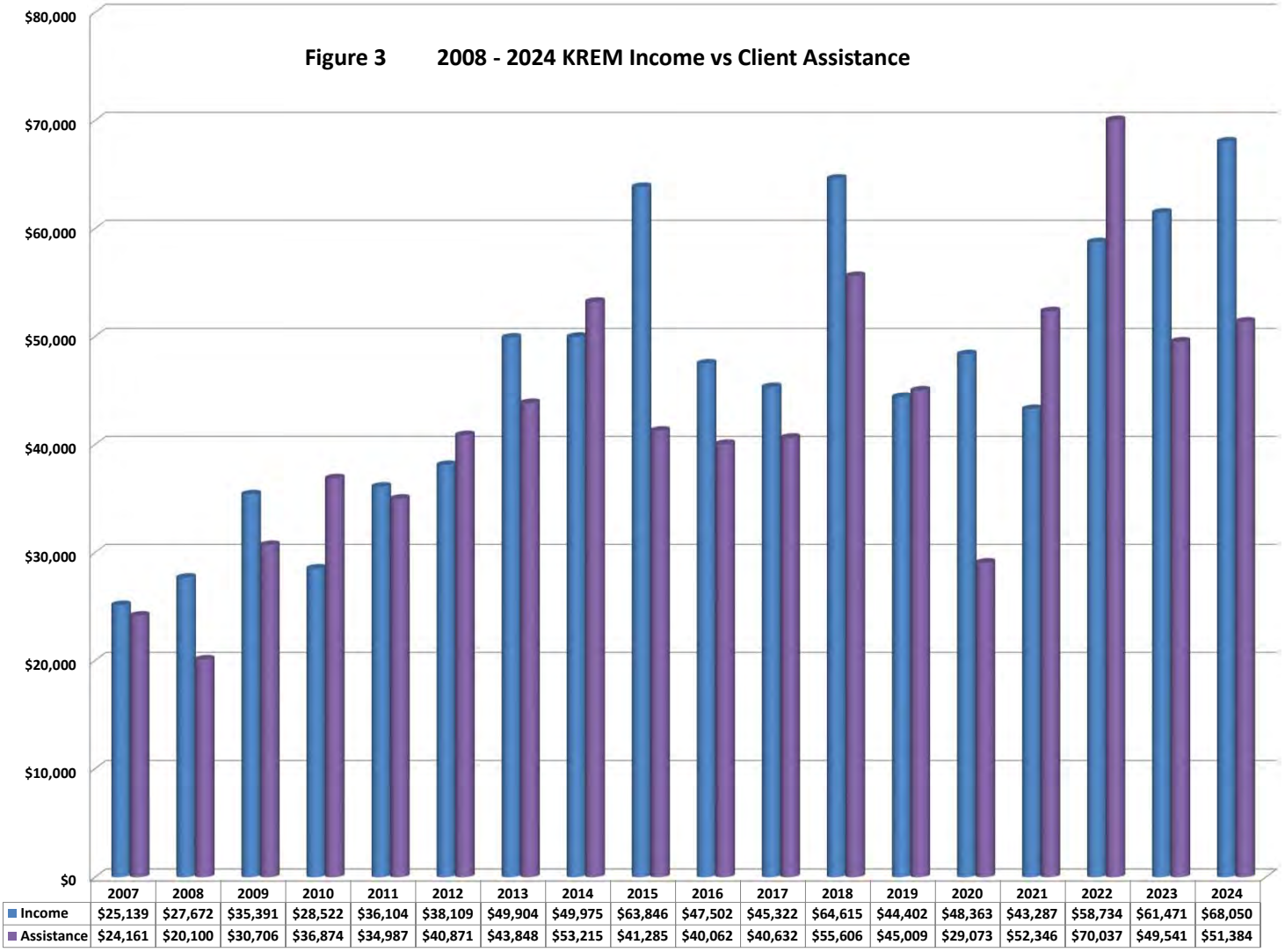


**FIGURE 3
KREM INCOME VS CLIENT ASSISTANCE 2008-2024**

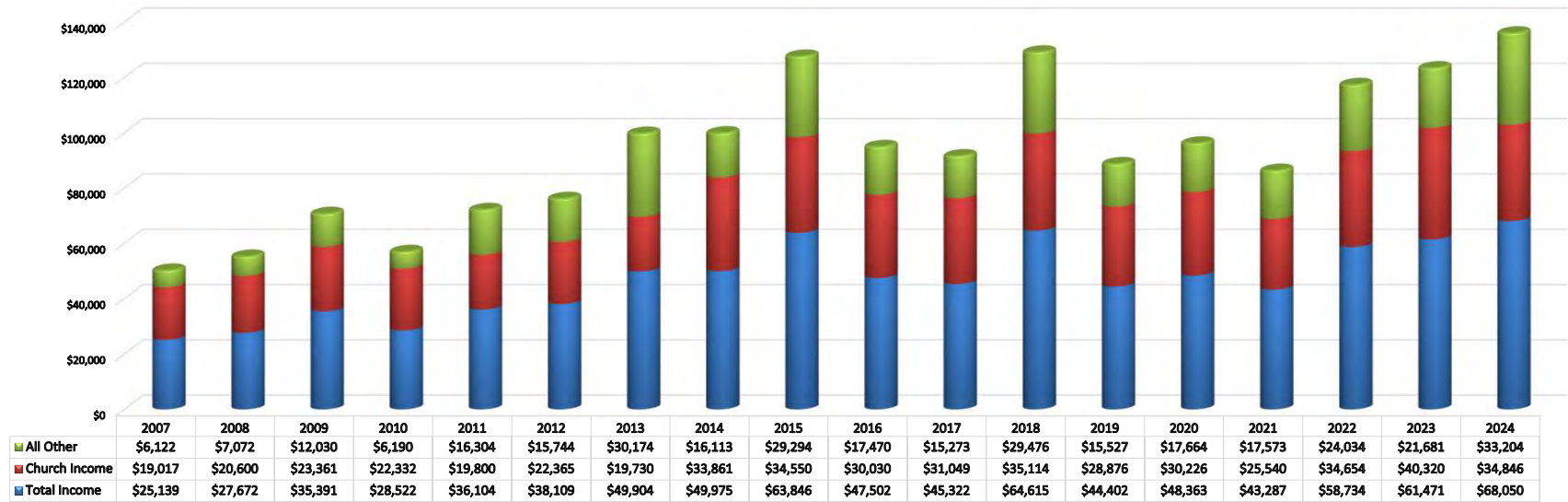


	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Income	\$25,139	\$27,672	\$35,391	\$28,522	\$36,104	\$38,109	\$49,904	\$49,975	\$63,846	\$47,502	\$45,322	\$64,615	\$44,402	\$48,363	\$43,287	\$58,734	\$61,471	\$68,050
Assistance	\$24,161	\$20,100	\$30,706	\$36,874	\$34,987	\$40,871	\$43,848	\$53,215	\$41,285	\$40,062	\$40,632	\$55,606	\$45,009	\$29,073	\$52,346	\$70,037	\$49,541	\$51,384

Figure 3 2008 - 2024 KREM Income vs Client Assistance



2024 KREM Income Sources



KREM Financial Analysis 2007-2024

Year	Client Assistance	Total Income	Church Income Pledges	All Other	Client Exp. inc. / dec.	Client Exp.	Bank Balance	
						Inc. from 2007	Beginning	Ending
2007	\$24,161	\$25,139	\$19,017	\$6,122	0.0%	0.0%		\$19,264
2008	\$20,100	\$27,672	\$20,600	\$7,072	-16.8%	-16.8%	\$19,264	\$26,084
2009	\$30,706	\$35,391	\$23,361	\$12,030	52.8%	27.1%	\$26,084	\$29,989
2010	\$36,874	\$28,522	\$22,332	\$6,190	20.1%	52.6%	\$29,989	\$20,915
2011	\$34,987	\$36,104	\$19,800	\$16,304	-5.1%	44.8%	\$20,915	\$21,268
2012	\$40,871	\$38,109	\$22,365	\$15,744	16.8%	69.2%	\$21,268	\$17,742
2013	\$43,848	\$49,904	\$19,730	\$30,174	7.3%	81.5%	\$17,742	\$22,660
2014	\$53,215	\$49,975	\$33,861	\$16,113	21.4%	120.3%	\$22,660	\$18,326
2015	\$41,285	\$63,846	\$34,550	\$29,294	-22.4%	70.9%	\$18,326	\$38,769
2016	\$40,062	\$47,502	\$30,030	\$17,470	-3.0%	65.8%	\$38,769	\$44,191
2017	\$40,632	\$45,322	\$31,049	\$15,273	1.4%	68.2%	\$44,191	\$48,457
2018	\$55,606	\$64,615	\$35,114	\$29,476	36.9%	130.1%	\$48,457	\$55,771
2019	\$45,009	\$44,402	\$28,876	\$15,527	-19.1%	86.3%	\$55,771	\$54,151
2020	\$29,073	\$48,363	\$30,226	\$17,664	-35.4%	20.3%	\$54,151	\$73,378
2021	\$52,346	\$43,287	\$25,540	\$17,573	80.1%	116.7%	\$72,378	\$61,680
2022	\$70,037	\$58,734	\$34,654	\$24,034	33.8%	189.9%	\$61,680	\$49,352
2023	\$49,541	\$61,471	\$40,320	\$21,681	-29.3%	105.0%	\$49,352	\$60,437
2024	\$51,384	\$68,050	\$34,846	\$33,204	3.7%	155.6%	\$60,437	\$75,558
Total	\$406,741	\$447,485	\$276,694	\$171,787				

NOTE: Prior to 2014, all additional income from a church, except its pledges was included in "Other".