

MINUTES
Called Meeting
Presbytery of Sheppards and Lapsley
Friday, July 12, 2024 – 1:00 p.m.
Zoom Meeting

The Presbytery of Sheppards and Lapsley of the Synod of Living Waters of the Presbyterian Church (U.S.A.) met in a Called Meeting on July 12, 2024 at 1:00 p.m., in a Zoom meeting to take action on the Trustees recommendation for a loan to Westminster Presbyterian Church, Birmingham.

The meeting was called by Deborah Thomas, Moderator of the Presbytery of Sheppards and Lapsley, with the concurrence of the Trustees (Teaching Elders: Lant Davis, Shelaine Bird, and Terry Newland and Ruling Elders: John Tally, IPC; Charles Griffin, PSL; Beverly Krannich, IPC; Bill Stribling, South Highland; Katherine Michael, South Highland; and Krysten Scrivner, Westminster Bham, PC) for the purpose listed in the reading of the call.

The meeting was called to order by Moderator Deborah Thomas, who then offered the opening prayer.

Organization

On Advice of the Stated Clerk, a quorum was declared by the Moderator. The docket was adopted by common consent.

The following were enrolled for this Called Meeting of Presbytery.

Ministers of the Word and Sacrament (19)

Rick Atkerson, Patsy Chaney, Lant Davis, Debbie Feagin, Emily Frandsen, Richard Hanna, Sam Hamilton-Poore, Ed Hurley, Mark McCormick, Kathy Reed, Leanne Reed, Nick Reed, Joseph Scrivner, Cary Speaker, Michael Thurman, Sue Westfall, Jay Wilkins, Rachel Winter, Jonathan Yarboro

Ruling Elders (23 from 18 Different Churches) Number in parenthesis is number of commissioners authorized

Anniston	Covenant (1)	Tara Bunn
Anniston	First United (1)	Debbie Miller
Birmingham	Edgewood (2)	Richard Galbraith
		Don Hagan
Birmingham	First (2)	Carl Martin
		Brenda Toomey
Birmingham	First United (1)	Terri Jones
Birmingham	Independent (4)	Beverley Krannich

Birmingham	Mountain Brook (2)	Caryl Privett
Birmingham	Oakmont Chapel (2)	Karen Ogle
		Janet Barnes
Birmingham	South Highland (3)	John Parks
		John Gleysteen
Birmingham	Southminster (2)	Bill Stribling
Birmingham	Westminster (1)	John Liddle
Gardendale	Gardendale (1)	Linda Harris
Montevallo	Montevallo (1)	Cherie Fancher
Montgomery	Providence (1)	Jane Clayton
Trussville	Cahaba Springs (1)	Kathy Sweezey
Tuscaloosa	Brown Memorial (1)	Karen O'Brien
Tuscaloosa	Grace (2)	Sheila Holland
Wetumpka	First (1)	Jane Shipley
		Kathryn Ashmore

Commissioned Ruling Elders (3)

deNay Kirkpatrick, Lin Veasey, Carl Hughes

Other (4)

Jean Russell (PSL Treasurer), Deborah Thomas (Council Moderator), Jenny Thagard (Christian Educator), Debra Love (co-Moderator Anti-Racism)

Reading of the Call for the Meeting

The Moderator of Trustees, Rev. Lant Davis, read the call for this meeting as follows:

Trustees recommendation to the Presbytery:

1. Approve the application of Westminster Presbyterian Church-Birmingham for a loan of \$44,000 from the Presbyterian Investment and Loan Program for the purpose of mold remediation and related building renovations;

Approved Appendix C-1

2. Authorize the appropriate officers of the Presbytery to execute and deliver a guaranty of the loan indebtedness and other loan closing documents in form acceptable to the Trustees and to take any and all other or further actions as reasonably may be necessary to facilitate the loan transaction. Approved

***Closing Prayer and Benediction**

Jonathan Yarboro

Walter J. Wilkins, Stated Clerk

Linda Burrowes, Recording Clerk



PRESBYTERIAN INVESTMENT & LOAN PROGRAM

100 Witherspoon Street * Louisville KY 40202-1396

(800) 903-7457 * website: pilp.pcusa.org

email: loan.help@pcusa.org

LOAN APPLICATION

DATE (MM/DD/YYYY) June 14, 2024

SECTION A: GENERAL INFORMATION ABOUT BORROWER

Westminster Presbyterian Church

BORROWER'S NAME AS LISTED ON ARTICLES OF INCORPORATION OR LATEST AMENDMENT TO ARTICLES OF INCORPORATION

20- 6th Avenue South West Birmingham AL 35205
STREET ADDRESS CITY ST ZIP

MAILING ADDRESS IF DIFFERENT THAN STREET ADDRESS CITY ST ZIP

(205) 322-0161 Jefferson March 21, 1958
PHONE FAX COUNTY CHARTER DATE (MM/YYYY)

\$44,000 10 July 15, 2024 July 8, 2024 July 15, 2024
LOAN AMOUNT REQUESTED LOAN TERM (YEARS) DESIRED CLOSING DATE CONSTRUCTION BEGINS FUNDS NEEDED BY

If church, whose name is on the title to the church property? Church Presbytery

What type of collateral will be used to secure the loan? Mortgage on Property Marketable Securities

Estimated value of land and buildings \$1,105,246 Number of acres 1

PURPOSE OF LOAN (CHECK ALL THAT APPLY)

- | <u>NEW CONSTRUCTION</u> | <u>RENOVATIONS/REPAIRS</u> | <u>PURCHASE</u> | <u>REFINANCE</u> |
|---|---|--|--|
| <input type="checkbox"/> SANCTUARY | <input type="checkbox"/> SANCTUARY | <input type="checkbox"/> EXISTING BLDG | <input type="checkbox"/> EXISTING MORTGAGE |
| <input type="checkbox"/> CHRISTIAN ED SPACE | <input type="checkbox"/> CHRISTIAN ED SPACE | <input type="checkbox"/> LAND/SITE | <input type="checkbox"/> BOND ISSUE |
| <input type="checkbox"/> MULTI-PURPOSE BLDG | <input type="checkbox"/> MULTI-PURPOSE BLDG | <input type="checkbox"/> NCD SITE | <input type="checkbox"/> CONSTRUCTION LOAN |
| <input type="checkbox"/> ENERGY EFFICIENCY | <input type="checkbox"/> ENERGY EFFICIENCY | | |
| <input type="checkbox"/> ACCESSIBILITY | <input type="checkbox"/> ACCESSIBILITY | | |
| | <input checked="" type="checkbox"/> SAFETY & TECHNOLOGY | | |
| | <input type="checkbox"/> DISASTER RELIEF | | |

OTHER PURPOSE OF LOAN Remove mold from under the church and install water pumps to keep water from standing.

FOR OFFICE USE ONLY

DATE RECEIVED PIN NUMBER PRESBYTERY NAME SYNOD NAME

PASTOR/LEADERSHIP INFORMATION

Jerome F. Bell
PASTOR/LEADERSHIP

December 1, 1999
START DATE

(205) 913-2312
PHONE

pastorjfreemanbell@gmail.com
EMAIL

How many head pastors have served this church (exclude interims and associates)? 5

If current tenure less than 5 years, list previous call:

CHURCH, CITY, ST FROM (YYYY) TO (YYYY)

CHURCH, CITY, ST FROM (YYYY) TO (YYYY)

CONTACT FOR LOAN APPLICATION

Elder Mona Smiley
NAME

Chairperson, Properties and Facilities
TITLE

(205) 475-4000
PHONE

chick7wms@icloud.com
EMAIL

CLERK OF SESSION

Elder Eva O. Carter
NAME

(205) 910-2792
PHONE

cecarter2362@bellsouth.net
EMAIL

APPLICANT'S ATTORNEY INFORMATION

APPLICANT'S ATTORNEY

MAILING ADDRESS CITY STATE ZIP

PHONE FAX EMAIL

CHECK HERE IF YOU WOULD LIKE COPIES OF LEGAL DOCUMENTS SENT TO YOUR ATTORNEY FOR REVIEW.

BORROWER'S INSURANCE INFORMATION

CM (Church Mutual) Select Insurance Company
AGENCY NAME

Steven Padgett
AGENT'S NAME

(800) 200-5864
PHONE

FAX

spadgett@churchmutual.com
EMAIL

SECTION B: COMMUNITY DEMOGRAPHIC INFORMATION

Factors expected to contribute to the growth or decline of your parish/community's population and economy.

The following factors have and are expected to contribute to the growth of the community's population and economy surrounding the areas of Westminster: 1) the close proximity of the University of Alabama in Birmingham to Westminster. Westminster has partnered with the University of Alabama in Birmingham to provide opportunities for students to learn from our rich history during the Civil Rights Era, and to provide students and the increasing population of Black and Brown members of the population around Westminster with to engage in programs to improve literacy as a second language; a monthly free food giveaway program, voter registration forums, and voter registration drives to assist persons with registering to vote; partnering with University of Alabama in Birmingham and two of the public schools in the area close to the church will help the church to grow and continue as a beacon of light in our community and the economy.

CHURCH DEMOGRAPHICS - CHECK ALL THAT APPLY

- | | |
|---|--|
| <input type="checkbox"/> NEW CHURCH DEVELOPMENT <10 YEARS OLD | <input type="checkbox"/> RURAL/SMALL TOWN |
| <input checked="" type="checkbox"/> SUBURBAN | <input type="checkbox"/> FEDERATED/UNION CHURCH |
| <input type="checkbox"/> URBAN | <input type="checkbox"/> MATTHEW 25 CHURCH/GROUP |

PREDOMINANT ETHNICITY OF MEMBERS - STATISTICAL PURPOSES ONLY

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> AFRICAN-AMERICAN | <input type="checkbox"/> MIDDLE EASTERN | <input type="checkbox"/> KOREAN-AMERICAN |
| <input type="checkbox"/> White | <input type="checkbox"/> NATIVE AMERICAN | <input type="checkbox"/> OTHER ASIAN _____ |
| <input type="checkbox"/> HISPANIC/LATINO | <input type="checkbox"/> MULTI-CULTURAL | <input type="checkbox"/> OTHER _____ |

SECTION C: CHURCH STATISTICAL INFORMATION

If your church participates in the General Assembly's Annual Statistical Report each year, the historical data for membership and average weekly attendance may be found on line at <https://church-trends.pcusa.org/church/search/>. From this page you can find your congregation. On subsequent page you have an option to view statistical information about your church if it has been submitted.

CHURCH MEMBERSHIP		AVERAGE WEEKLY ATTENDANCE		ESTIMATED MEMBERSHIP BY AGE CATEGORIES	
		In Person	Online		
2020	<u>85</u>	2020	<u>50</u>	2020	
2021	<u>77</u>	2021	<u>0</u>	2021	<u>25</u>
2022	<u>77</u>	2022	<u>45</u>	2022	<u>25</u>
2023	<u>74</u>	2023	<u>45</u>	2023	<u>50</u>
2024	<u>74</u>	2024	<u>45</u>	2024	
					% UNDER 45
					% 45 TO 65
					% OVER 65

What year was the membership roll last purged? 2022

PLEDGE INFORMATION - OPERATING BUDGET

	2 YEARS AGO	LAST YEAR	CURRENT YEAR
Number of potential pledging units in church	<u>77</u>	<u>74</u>	<u>74</u>
Number that actually pledge	<u>50</u>	<u>52</u>	<u>56</u>

SECTION D: SOURCES OF REPAYMENT AND OTHER DEBT

BUILDING FUND CAMPAIGN

1. Total pledged to capital campaign _____ over _____ years. Number of pledges _____
2. Pledges will be paid over what period? from _____ to _____
3. Was your capital campaign directed by a professional campaign service? YES NO
4. If yes, what campaign service was used? _____
5. Are future building fund campaigns planned? YES NO
6. If yes, what are the dates? from _____ to _____
7. In prior capital campaigns, what percent of money pledged was actually received? _____
8. If you have not had a campaign recently, please check this box.

PROJECTED NEW LOANS TO FUND THIS PROJECT (If exact information is not known, use anticipated information.)

LENDER	AMOUNT	LOAN RATE	TERM OF LOAN (years)	MONTHLY PAYMENT
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTALS:	<u>\$0</u>			<u>\$0</u>

CURRENT DEBT - LIST ALL CURRENT LOANS (Check any loans to be paid by new ILP loan.)

LENDER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENT	MATURITY DATE	LOAN RATE
Synod of Living Waters	\$14,000	\$8,410	\$175	2027	2.00
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTALS:	<u>\$14,000</u>	<u>\$8,410</u>	<u>\$175</u>		

SECTION E: SITE LOAN DATA (fill in only if loan request is for land purchase)

SELECT ONE:

- NEW CHURCH DEVELOPEMENT SITE
 RELOCATION SITE (ATTACH EXPLANATION REGARDING DISPOSITION OF CURRENT PROPERTY)
 ADDITION TO CURRENT SITE

HOW WILL SITE BE USED?

REQUIRED ATTACHMENTS - SITE LOAN ONLY

1. SOIL TEST RESULTS FOR COMPACTION AND PERCOLATION
2. CONTRACT OF SALE (IF AVAILABLE)
3. REAL ESTATE CLOSING DOCUMENTS (IF PURCHASE HAS BEEN COMPLETED, FORWARD CLOSING STATEMENT, DEED)
4. PROOF OF ZONING COMPLIANCE
5. APPRAISAL WILL BE REQUIRED BEFORE LOAN CAN BE CLOSED

SECTION G: AUTHORIZATION

CHURCH/BORROWER

We, the undersigned, hereby certify that all statements made herein, are applicable to the organization for which we are signing and are true and correct to the best of our knowledge and belief. We further certify that this application is submitted with the full knowledge and approval of the official governing board we represent.

We also grant permission to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc., if the loan is funded in whole or in part by investor funds, to use our name and loan information in the production of the Presbyterian Investment & Loan Program's informational brochures and promotions, including but not limited to, interviews with the press and list sent to the investors or potential investors.

We also agree to periodically place in the congregation (or governing body) newsletters, bulletin inserts and other communication vehicles material promoting the Presbyterian Investment & Loan Program that will include information provided by or preapproved by the Program.

IT IS REQUIRED THAT A COPY OF THIS LOAN APPLICATION BE FORWARDED TO YOUR PRESBYTERY AND SYNOD, WHEN APPLICABLE.

AUTHORIZED SIGNATURE

Eva Carter

CLERK OF SESSION OR AUTHORIZED SIGNATURE

TYPED OR PRINTED NAME AND TITLE

TYPED OR PRINTED NAME AND TITLE

DATE

DATE

PRESBYTERY

RE: LOAN APPLICATION FOR _____

ON _____ (DATE) THE PRESBYTERY OF _____ IN ACCORDANCE WITH THE POLICIES OF THE INVESTMENT & LOAN PROGRAM AND ITS OWN PROCEDURES:

- * REVIEWED AND APPROVED THIS PROJECT AS TO ITS MISSION FOR THE BORROWER AND/OR THE GOVERNING BODY
- * REVIEWED AND APPROVED THE FINANCIAL PLAN AS FISCALLY RESPONSIBLE:
- * AGREED TO MONITOR THE APPLICATION OF THE EQUAL EMPLOYMENT OPPORTUNITY POLICY OF THE GENERAL ASSEMBLY AS APPROPRIATE TO THIS PROJECT:
- * HAS/WILL AGREE (D) AT ITS LAST/NEXT SCHEDULED MEETING HELD ON/TO BE HELD ON _____ (DATE) TO GUARANTEE/CO-SIGN THE LOAN (S) AND TO ASSUME REPAYMENT RESPONSIBILITY IN THE EVENT OF LOAN DEFAULT.

PRESBYTERY EXECUTIVE/STATED CLERK

DATE

SYNOD - Not required in Synods of Mid-Atlantic, Northeast, South Atlantic, Southern California and Hawaii, or Trinity

ON _____ (DATE) THE SYNOD OF _____ ENDORSED THIS APPLICATION FOR FUNDING AS REQUESTED (SYNOD ENDORSEMENT IS REQUIRED FOR ALL LOAN APPLICATIONS INCLUDING LOANS TO PRESBYTERIES, EXCEPT AS STATED ABOVE).

SYNOD EXECUTIVE/STATED CLERK

DATE

THE STATE OF ALABAMA



JEFFERSON COUNTY

CERTIFICATE OF INCORPORATION

OF THE

WESTMINSTER PRESBYTERIAN CHURCH, U.S. INC.

V. V. McCreas, Theodore McIntyre, Alfred V. Lewis, Jr., Alex. Blackman, John Armstrong,

Avery Richardson, Ollie Hall, Shamon Jackson, Trustees

did, on the 21st day of March, 1958, file in the office of the Judge of Probate of Jefferson County, their Declaration of Organization of the WESTMINSTER PRESBYTERIAN CHURCH, U.S. INC.

setting forth the adoption of a Constitution and By-Laws, and the election of officers, according to the law in such cases made and provided:

Now, Therefore, in pursuance of the authority in me by law vested, I, J. Paul Meeks, Judge of Probate of Jefferson County, State of Alabama, do Hereby Certify, that WESTMINSTER PRESBYTERIAN CHURCH, U.S. INC.

is duly and legally incorporated and is fully authorized to transact business under its Charter.

Given Under My Hand and Official Seal, at office in Birmingham, Alabama,

this 24th day of March, 1958.

J. Paul Meeks

Judge of Probate.



BRIEF DESCRIPTION OF PROJECT SCOPE AND OBJECTIVES

This loan will allow the Church to do eliminate the white mold which is underneath the Church and the to have the standing water, which has caused the white mold, drain and pumps placed under the church in order to prevent the mold from accumulating again.

1. How will the project help Westminster accomplish its mission goals & objectives?
Westminster Presbyterian Church witnesses to God's reconciliation in Christ through worship service and other services centered in its building. This includes an inclusive worshipping congregation each Lord's day. It also includes a place where the doors are opened for offering food, for children's educational and recreations programs, and for offering counsel for those facing challenging circumstance. The needs repairs will enable the congregation to continue to serve in these ways.
2. Does the project include plans to improve accessibility (physical, auditory, visual)?
No.
3. Does the project include plans to improve the energy efficient of your facilities?
No.

ATTACHMENTS FOR LOAN APPLICATION

- I. Financial Statements for last three years (Balance sheet, income and expenses)**
 - A. 2021**
 - B. 2022**
 - C. 2023**

- II. List of cash or liquid assets – Latest Trustees Report giving detailed information on all Liquid assets.**

- III. Most recent financial statements for current year (statements for the months of January through May 2024).**

- IV. Current Annual Budget for 2024**

- V. Proposed Budget for Next Year**

- VI. Proposed Repayment Plan**

- VII. Brief description of project scope and objects**

- VIII. Copy of Bylaws and a copy of the Articles of Incorporation**

- IX. Does not apply, not a construction loan.**

- X. Does not apply, not a construction loan.**

**WESTMINSTER (Birmingham) PRESBYTERIAN CHURCH
BUDGET
FOR
JANUARY 1, 2024 THROUGH DECEMBER 31, 2024**

Balance Brought Forward from November 30, 2024 Bank Statement (Attachment A) (INCLUDES DESIGNATED FUNDS of \$47,315.33) (Attachment B)	\$54,045.62
Projected Income from Pledge Cards (\$149,414.64) (Pledge Card Spreadsheet)	\$149,414.64
Projected Income contributed for Christian Growth and Nurture by Church Members	\$5,600.00
Projected Income contributed for Witness and Evangelism by Church Members	\$3,000.00
Actual Income donated by Dr. C. Rice received Dec. 15, 2023 (Session moved to Properties And Facilities)	\$6,000.00
TOTAL PROJECTED INCOME FROM ABOVE SOURCES	\$218,060.26
TOTAL PROJECTED INCOME MINUS DESIGNATED FUNDS	<u>-\$47,315.33</u>
TOTAL PROJECTED INCOME FOR 2024	\$172,745.93
TOTAL PROJECTED INCOME FOR 2024 USING A SIMPLIFIED NUMBER	\$172,745.00
TOTAL PROJECTED EXPENDITURES FOR 2024 USING SIMPLIFIED NUMBBER	\$172,745.00

Investments (Attachment C)

Business Money Market Account (9907)-----	\$35,739.46
Certificate of Deposit (9735)-----	\$10,273.22
Building Fund (6112)-----	\$ 9,777.31
Premium Money Market/Scholarship Fund (2336)	\$12,518.64
*TOTAL INVESTMENTS/SCHOLARSHIP FUND	\$68,308.63

The investment funds do not reflect the sale of the property located at 20-5-6th Avenue South West, Birmingham, Alabama. These funds will be received in January, 2024 and the net proceeds will be approximately \$68,000.00 to \$75,000.00 depending on closing costs.

***INVESTMENTS NOT INCLUDED AS INCOME TO PAY REGULAR EXPENDITURES**

**Westminster Presbyterian Church
PROPOSED EXPENDITURE BUDGET
for
2024**

I. ADMINISTRATION EXPENSES

Accountant Charges	\$1,275.00	
Alabama State Tax	346.83	
Federal Payroll Taxes	2,012.66	
City of Birmingham Taxes	53.32	
		\$3,688.00

Salaries

Chancel Choir Musician	\$6,500.00	
Church Secretary	\$10,400.00	
Financial Secretary	\$2,100.00	
Media Specialist	\$3,600.00	
Sexton	\$9,000.00	
Videographer	\$6,000.00	
Stated Supply Pastor		
Housing Allowance	\$12,350.00	
Salary	\$12,350.00	
Total Supply Pastor	\$24,700.00	
Treasurer	\$2,100.00	
Total Salaries		\$63,500.00

Dex Imaging **\$829.00**

Great America Financial Service **\$2,018.00**

Office Depot
Office Supplies **\$2,244.00**

Pitney Bowes, Inc. **\$2,085.00**

Sam's Club		
Cleaning Supplies	\$700.00	
Sam's Club – other	\$420.00	
Total Sam's Club		\$1,120.00

Page 2 Proposed Expenditure Asking Budget for 2024

Miscellaneous Administration Expense		\$9,7350.00
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TOTAL ADMINISTRATION EXPENSE **\$84,019.00**
 (Total Administration is generally 51% of total budget or \$84,019.00 for 2024)

II. CHRISTIAN GROWTH AND NURTURE

Benevolence Fund		\$ 586.68
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Evening Circle		\$ 523.19
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Presbyterian Men		\$1,392.50
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Presbyterian Women		\$46.53
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Sunday School		
Presbyterian Publishing Corp	\$678.70	
Sunday School – Other	\$350.00	
Total Sunday School		\$1,078.70

Miscellaneous Christian Growth and Nurture Expense		<u>\$3,442.40</u>
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TOTAL CHRISTIAN GROWTH AND NURTURE **\$7,070.00**
 (Total Christian Growth and Nurture is generally 4.3% of total budget or \$7,070.00 for 2024)

III. CLERK OF SESSION

<i>Per Capita Assessment</i>		\$1998.00
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<i>Books of Order, Books of Confession, & Planning Calendars</i>		\$350.00
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<i>Stillman College Scholarship</i>		\$100.00
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<i>NAACP Donation</i>		\$200.00
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<i>Miscellaneous Clerk of Session Expense</i>		\$2,484.00
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TOTAL CLERK OF SESSION **\$5132.00**
 Total Clerk of Session is generally 4.30% of total budget or \$5132.00 for 2024)

IV. FACILITIES & GROUNDS

Insurance - Church Mutual

Church – 20 - 6 th Avenue SW	
Activity House 25 – 6 th Avenue South West	\$6,021.00
*Activity House	
Alabama Power	\$240.00
AT & T	\$702.00
Fire Extinguisher	\$100.00
Sewer & Water	\$ 660.00

Activity House Security System

Protection One	\$300.00
Total Activity House (Including Insurance	\$8,023.00

Facilities & Grounds Continued for Sanctuary

*Alabama Power Company	
Church Building	\$6000.00
*Spire	
Church Building	\$1,800.00
AT&T Mobility	\$ 211.00
AT & T Other	\$ 203.00
Total AT & T	\$ 414.00
*Brighthouse/Spectrum	
Church Cable/TV/Internet	\$4,250.00
Dedicated Lines for Live Streaming	\$ 500.00
Lawn Service	\$4,000.00
*Protection One – Church Building	\$ 600.00
*Sewer & Water	
Church Building	\$ 650.00
Walmart Supplies	\$1,000.00
Water Way	\$ 720.00

Miscellaneous Building/Facilities Expenses \$16,593.00

TOTAL ACTIVITY HOUSE, FACILITIES AND GROUNDS \$44,500.00

Total Facilities and Grounds, and Activity House is generally 23.4% of total budget for 2024

V. WITNESS AND EVANGELISM

Backpack Buddies	\$9077.00
Children’s Village	\$185.00

Presbyterian Mission	\$0.00
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Page 4 Proposed Expenditure Asking Budget for 2024

Presbytery of Sheppards & Lapsley Remittances

One Great Hour of Sharing	\$25.00
2 Cent A Meal	\$120.00
Campus ministries	\$60.00
Christmas Joy Offering	\$35.00
Peacemaking Offering	\$107.50
Pentecost Offering	\$107.50

Total Presbytery of Sheppards & Lapsley	\$455.00
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St Paul Lutheran Food Bank	\$0.00
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Miscellaneous Witness and Evangelism Expense	\$ 7310.00
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TOTAL WITNESS AND EVANGELISM	\$17,027.00
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TOTAL WITNESS AND EVANGELISM (after PACE)	\$17,027.00
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VI. WORSHIP AND PLANNING

Westminster Voices	\$600.00
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CCLI Rehearsal License #CRL063125	\$200.00
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Communion Supplies	\$250.00
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Easter Sunday

Cloth for Cross	\$60.00
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Altar Flower	\$200.00	\$260.00
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Guest Ministers (8 Sudays @ \$200.00)	\$1,600.00
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Guest Musicians (8 Sundays @\$150.00)	\$1,200.00
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Guest Speakers (3 Sundays @ \$200.00)	\$600.00
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Guest Soloists (5 Sundays @ \$150.00)	\$750.00
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Hatcher Florist (Flowers for Bereaved Family Members)	\$500.00
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Receptions	\$2,500.00
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Miscellaneous Worship and Planning Expense	\$3,070.00
TOTAL WORSHIP AND PLANNING	\$11,530.00

Total Worship and Planning is generally 7% of the total budget,
or \$11,530.00 for 2024)
Page 5 Proposed Expenditure Asking Budget for 2024

VI. COMMITMENT

Printing Pledge Cards and Letters	\$450.00
Miscellaneous Commitment Expense	\$1050.00
TOTAL COMMITMENT BUDGET	\$1647.00
(Total Commitment Budget is generally 1% of total budget, or \$1,647.00 for 2024)	

VII. FINANCE COMMITTEE

Miscellaneous Finance Expense	\$1770.00
TOTAL FINANCE	\$1770.00
Total Finance Budget is generally .80% of total budget, or \$1,317.00 for 2024)	

GRAND TOTAL OF ASKING BUDGET FOR 2024 **\$172,292.00**

I. ADMINISTRATION	\$84,019.00
II. CHRISTIAN GROWTH AND NURTURE	\$7070.00
III. CLERK OF SESSION	\$5132.00
IV. COMMITMENT	\$1,647.00
V. FACILITIES AND GROUNDS	\$44,550.00
VI. FINANCE	\$1,770.00
VII. WITNESS AND EVANGELISM	\$17,027.00
VIII. WORSHIP AND PLANNING	\$11,530.00
	<u>\$172,745.00</u>

Signed:

Recota Samuel, Treasrer

PROPOSED REPAYMENT PLAN

The Congregation proposes to repay the loan from funds coming from the General Fund account. Funds from the 2024 budget have already surpassed giving from the projected revenues for this year . Additionally, the Church has funds in Money Market accounts and CDS which could be used if necessary.

**COPY OF BYLAWS PLUS ANY AMENDMENTS
COPY OF ARTICLES OF INCORPORATION**

]

A copy of the Articles of Incorporation are attached for Westminster Presbyterian Church.

No Bylaws or amendments can be found for Westminster.

**COPY OF BYLAWS PLUS ANY AMENDMENTS
COPY OF ARTICLES OF INCORPORATION**

]

A copy of the Articles of Incorporation are attached for Westminster Presbyterian Church.

No Bylaws or amendments can be found for Westminster.

**Westminster Presbyterian Church
 Wells Fargo January 2024
 Finance Report**

Balance Forward ----- \$69,029.97

Designated Funds

Evening Circle -----	\$143.19
Church School -----	\$5,926.95
Choir Dues -----	\$1,851.45
Firehouse Shelter -----	\$528.54
Church Benevolence -----	\$1,702.61
Back Pack Buddies -----	\$5,944.76
Outreach -----	\$304.40
Per Capita -----	\$0.00
Doors (570)/Ramp (1900)-----	\$2,470.00
Presbyterian Men-----	\$1,542.50
Stillman College-----	\$191.31
Huntley Scholarship -----	\$3,000.00
Special Synod Donation -----	\$2,000.00
Harton/Love Scholarship-----	\$0.00
Matthew 25 Grant-----	\$18,039.55
UNCF-----	\$25.00
Presbytery Technology Grant -----	\$2,768.58
<u>LISTED CATEGORIES FOR DESIGNATED FUNDS -----</u>	<u>\$46,438.84</u>

Month Income Total ----- \$8,119.21

TOTAL INCOME ----- \$77,149.18

January 2024 Income

1/8/24-----	\$4,663.00
1/22/24-----	\$333.00
1/31/24-----	\$1,270.00
1/31/24-----transfer-----	\$1,853.21
Total Deposits -----	\$8,119.21

January 2024 Electronic (s):

1/2/24--CM Select INS.-BillPay 231230-----	\$6,021.00
12/29/23-----ADT-----	\$79.93
Total -----	\$6,100.93

January 2024 Checks Written to Regions Acct.:

1/11/24------(Check #15317)-----	\$18,500.00
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1/22/24------(Check #15318)-----	\$7,000.00
Total -----	\$25,500.00

Bank Fees for Returned Checks

/23 -----Cash/ Deposited Item unpaid Fee-----	
/2023---- Deposited return unpaid-paper 230914	
Total-----	\$0.00

Total Amt. Carried Fwd. & Recd. January 2024 -----	\$77,149.18
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Total Amt. Pd. Out to Debit & Regions Acct. January 2024 -----	\$31,600.93
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January 2024 Wellsfargo Account Total -----	\$45,548.25
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Total Amount Minus Designated Funds -----	-\$890.59
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LaDwenda Williams-Lewi

2/7/2024

Recota Samuel

Financial Secretary

Treasurer

**Westminster Presbyterian Church
 \ Wells Fargo February 2024
 Finance Report**

Balance Forward ----- \$45,548.25

Designated Funds

Evening Circle -----	\$138.19
Church School -----	\$6,008.65
Choir Dues -----	\$1,926.45
Firehouse Shelter -----	\$951.20
Church Benevolence -----	\$1,867.41
Back Pack Buddies -----	\$5,181.69
Outreach -----	\$304.40
Per Capita -----	(\$209.00)
Doors (570)/Ramp (1900)-----	\$2,470.00
Presbyterian Men-----	\$1,642.50
Stillman College-----	\$3,046.81
Huntley Scholarship -----	\$3,000.00
Special Synod Donation -----	\$2,000.00
Harton/Love Scholarship-----	\$0.00
Matthew 25 Grant-----	\$16,673.99
UNCF-----	\$50.00
Presbytery Technology Grant -----	\$2,768.58
<u>LISTED CATEGORIES FOR DESIGNATED FUNDS -----</u>	<u>\$48,029.87</u>

Month Income Total ----- \$20,545.66

TOTAL INCOME ----- \$66,093.91

February 2024 Income

2/5/24-----	\$5,354.00
2/13/24-----	\$1,570.00
2/21/24-----	\$1,438.00
2/27/24-----	\$5,681.00
2/28/24-----	\$1,720.00
2/29/24-----transfer-----	\$4,782.66
Total Deposits -----	\$20,545.66

February 2024 Electronic (s):

2/13/24--Tele-transfer to x8305-----	\$159.90
2/29/23-----ADT-----	\$79.93
Total -----	\$239.83

February 2024 Checks Written to Regions Acct.:

2/1/24------(Check #15319)-----	\$7,600.00
2/23/24------(Check #15320)-----	\$7,850.00
Total -----	\$15,450.00

Bank Fees for Returned Checks

/23 -----Cash/ Deposited Item unpaid Fee-----	
/2023---- Deposited return unpaid-paper 230914	
Total-----	\$0.00

Total Amt. Carried Fwd. & Recd. February 2024 -----	\$66,093.91
Total Amt. Pd. Out to Debit & Regions Acct. February 2024 -----	\$15,689.83

February 2024 Wellsfargo Account Total -----	\$50,404.08
Total Amount Minus Designated Funds -----	\$2,374.21

LaDwenda Williams-Lewi
Financial Secretary

3/14/2024

Recota Samuel
Treasurer

**Westminster Presbyterian Church
 1 Wells Fargo March 2024
 Finance Report**

Balance Forward ----- \$50,404.08

Designated Funds

Evening Circle -----	\$168.19
Church School -----	\$5,853.65
Choir Dues -----	\$1,906.67
Firehouse Shelter -----	\$951.20
Church Benevolence -----	\$1,867.41
Back Pack Buddies -----	\$4,537.75
Outreach -----	\$304.40
Per Capita -----	\$121.00
Doors (570)/Ramp (1900)-----	\$2,470.00
Presbyterian Men-----	\$1,642.50
Stillman College-----	\$3,296.81
Huntley Scholarship -----	\$3,000.00
Special Synod Donation -----	\$1,500.00
Harton/Love Scholarship-----	\$0.00
Matthew 25 Grant-----	\$24,173.99
UNCF-----	\$50.00
Presbytery Technology Grant -----	\$2,768.58
<u>LISTED CATEGORIES FOR DESIGNATED FUNDS -----</u>	<u>\$54,612.15</u>

Month Income Total ----- \$15,456.00

TOTAL INCOME ----- \$65,860.08

March 2024 Income

3/4/24-----	\$5,011.00
3/11/24-----	\$1,272.50
3/19/24-----	\$8,907.50
3/25/24-----	\$265.00
/24-----transfer-----	\$0.00
Total Deposits -----	\$15,456.00

March 2024 Electronic (s):

/24--Tele-transfer to x8305-----	
2/29/23-----ADT-----	\$79.93
Total -----	\$79.93

March 2024 Checks Written to Regions Acct.:

3/4/24------(Check #15321)-----	\$2,600.00
3/14/24------(Check #15322)-----	\$6,500.00
3/28/24------(Check #15323)-----	\$10,250.00
Total -----	\$19,350.00

Bank Fees for Returned Checks

/23 -----Cash/ Deposited Item unpaid Fee-----	
/2023---- Deposited return unpaid-paper 230914	
Total-----	\$0.00

Total Amt. Carried Fwd. & Recd. March 2024 -----	\$65,860.08
Total Amt. Pd. Out to Debit & Regions Acct. March 2024 -----	\$19,429.93

March 2024 Wellsfargo Account Total -----	\$46,430.15
Total Amount Minus Designated Funds -----	-\$8,182.00

LaDwenda Williams-Lewi

4/16/2024

Financial Secretary

Recota Samuel

Treasurer

Westminster Presbyterian Church
1 Wells Fargo April 2024
Finance Report

Balance Forward ----- \$46,430.15

Designated Funds

Evening Circle -----	\$168.19
Church School -----	\$5,555.46
Choir Dues -----	\$1,906.67
Firehouse Shelter -----	\$1,016.65
Church Benevolence -----	\$1,936.22
Back Pack Buddies -----	\$4,495.22
Outreach -----	\$304.40
Per Capita -----	\$331.00
Doors (570)/Ramp (1900)-----	\$2,470.00
Presbyterian Men-----	\$1,742.50
Stillman College-----	\$3,514.03
Huntley Scholarship -----	\$3,000.00
Special Synod Donation -----	\$500.00
Harton/Love Scholarship-----	\$0.00
Matthew 25 Grant-----	\$23,723.99
UNCF-----	\$50.00
Presbytery Technology Grant -----	\$286.29
<u>LISTED CATEGORIES FOR DESIGNATED FUNDS -----</u>	<u>\$51,000.62</u>

Month Income Total ----- \$25,690.08

TOTAL INCOME ----- \$72,120.23

April 2024 Income

4/5/24-----online transfer-----	\$2,066.98
4/9/24-----	\$70.25
4/9/24-----	\$3,455.00
4/15/24-----	\$16,562.00
4/22/24-----	\$900.00
4/30/24-----online transfer-----	\$2,635.85
Total Deposits -----	\$25,690.08

April 2024 Electronic (s):

/24--Tele-transfer to x8305-----	
/24-----ADT-----	\$0.00
Total -----	\$0.00

April 2024 Checks Written to Regions Acct.:

/24------(Check #)-----	\$0.00
/24------(Check #)-----	\$0.00
/24------(Check #)-----	\$0.00
Total -----	\$0.00

Bank Fees for Returned Checks

/23 -----Cash/ Deposited Item unpaid Fee-----	
/2023---- Deposited return unpaid-paper 230914	
Total-----	\$0.00

Total Amt. Carried Fwd. & Recd. April 2024 -----	\$72,120.23
Total Amt. Pd. Out to Debit & Regions Acct. April 2024 -----	\$0.00

April 2024 Wellsfargo Account Total -----	\$72,120.23
Total Amount Minus Designated Funds -----	\$21,119.61

LaDwenda Williams-Lewi

5/13/2024

Financial Secretary

Recota Samuel

Treasurer

**Westminster Presbyterian Church
 \ Wells Fargo May 2024
 Finance Report**

Balance Forward ----- \$72,120.23

Designated Funds

Evening Circle -----	\$168.19
Church School -----	\$5,445.06
Choir Dues -----	\$1,906.67
Firehouse Shelter -----	\$1,075.89
Church Benevolence -----	\$1,975.60
Back Pack Buddies -----	\$3,516.73
Outreach -----	\$304.40
Per Capita -----	\$331.00
Doors (570)/Ramp (1900)-----	\$2,470.00
Presbyterian Men-----	\$1,842.50
PW Hat Campaign-----	\$39.20
Stillman College-----	\$3,514.03
Huntley Scholarship -----	\$3,000.00
Special Synod Donation -----	\$10,000.00
Dennard Scholarship-----	\$2,000.00
Harton/Love Scholarship-----	\$0.00
Matthew 25 Grant-----	\$23,273.99
UNCF-----	\$50.00
Presbytery Technology Grant -----	\$10,286.29
<u>LISTED CATEGORIES FOR DESIGNATED FUNDS -----</u>	<u>\$71,199.55</u>

Month Income Total ----- \$24,600.92
TOTAL INCOME ----- \$96,721.15

May 2024 Income

5/7/24----- \$4,707.65
 5/14/24----- \$13,257.00
 5/21/24----- \$2,455.00
 5/31/24-----online transfer----- \$4,181.27
Total Deposits ----- \$24,600.92

May 2024 Electronic (s):

/24--Tele-transfer to x8305-----
 /24-----ADT----- \$0.00
Total ----- \$0.00

May 2024 Checks Written to Regions Acct.:

5/6/24------(Check #15324)-----	\$4,000.00
5/15/24------(Check #15325)-----	\$3,500.00
5/22/24------(Check #15326)-----	\$8,700.00
Total -----	\$16,200.00

Bank Fees for Returned Checks

/23 -----Cash/ Deposited Item unpaid Fee-----	
/2023---- Deposited return unpaid-paper 230914	
Total -----	\$0.00

Total Amt. Carried Fwd. & Recd. May 2024 -----	\$96,721.15
Total Amt. Pd. Out to Debit & Regions Acct. May 2024 -----	\$16,200.00

May 2024 Wellsfargo Account Total -----	\$80,521.15
Total Amount Minus Designated Funds -----	\$9,321.60

LaDwenda Williams-Lewi

6/12/2024

Financial Secretary

Recota Samuel

Treasurer