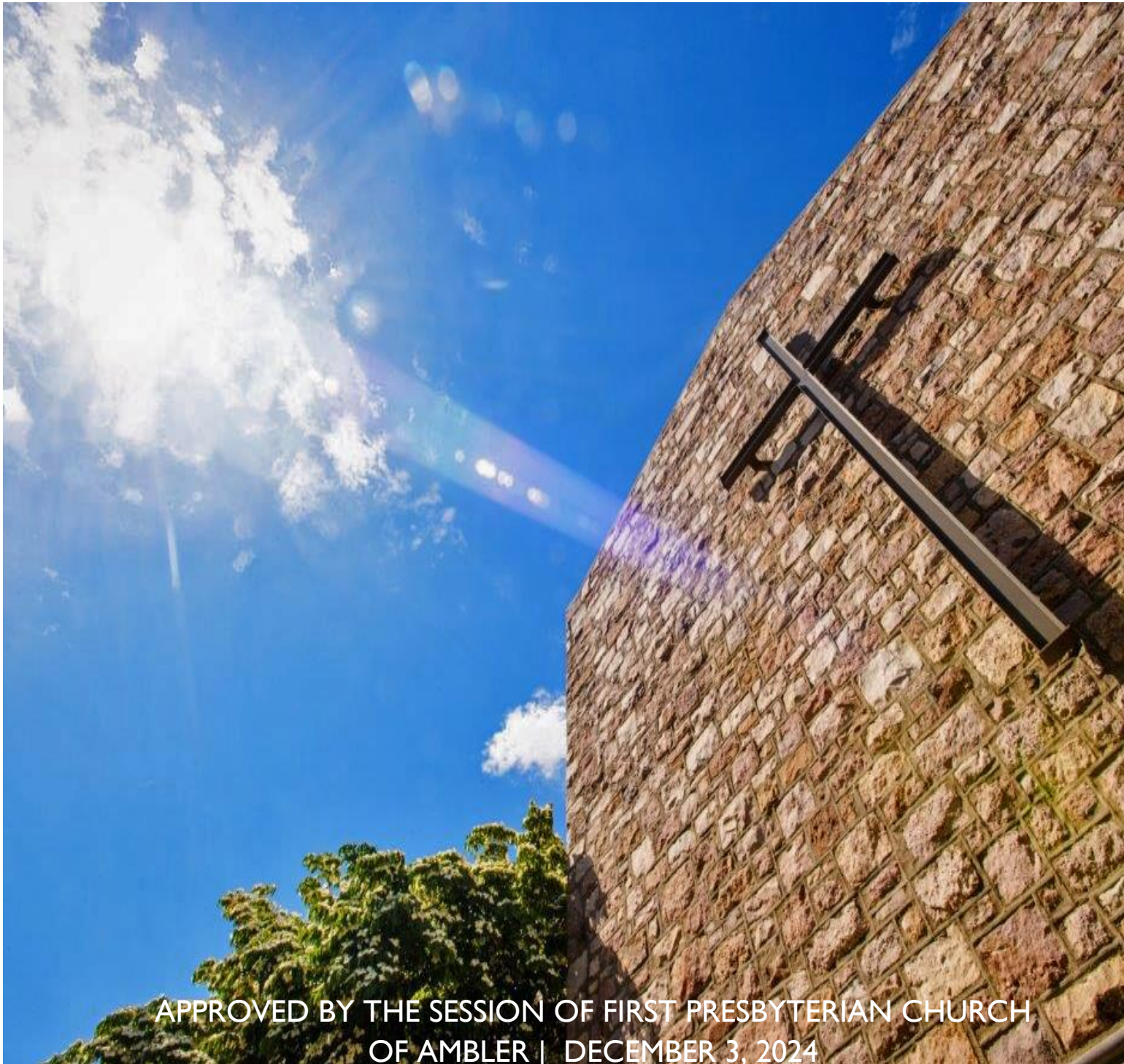


# MISSION STUDY

WRITTEN BY MISSION STUDY TEAM



APPROVED BY THE SESSION OF FIRST PRESBYTERIAN CHURCH  
OF AMBLER | DECEMBER 3, 2024

# Table of Contents

Mission Study Description..... 1

Vision, MISSION, and Initiatives..... 3

Congregational Feedback and Input..... 4

History of the First Presbyterian Church of Ambler ..... 7

Making History for the Kingdom Today ..... 8

Overview of the Financial Strength of the Church..... 13

Demographic Study of the Community and Church ..... 16

Appendix I - Community Survey/Pain Points and Adaptive Change Process conducted by AE SLOANE .....20

Appendix II – Updated Congregation Input 2024.....26

Appendix IV – Church Statistical Report.....32

Appendix V – Demographics .....33



# MISSION STUDY DESCRIPTION

## INTRODUCTION

A Mission Study is an opportunity for a congregation to discern God's plan for the church. It helps explore and answer who God is calling us to be, how we might prepare for that, where we have been, and where we are called to go. These questions are especially important as the First Presbyterian Church of Ambler (FPCA) begins to engage in the search for a new pastor.

To design and lead the Mission Study, a Mission Study Team was formed on August 20, 2024, comprised of five elders. Once the Mission Study was written, it was presented to the session for approval, reviewed and approved by the Presbytery's Commission on Ministry, and finally shared with the congregation.

### Our Approach in Creating the Mission Study

Our Mission Study includes the following sections:

- A description of the process used to create the Mission Study.
- A vision statement based on congregational input.
- Congregational feedback and input on our church.
- A brief history of the church.
- An overview of the financial health of the church.
- A demographic study of the community.

Our vision statement shared in this Mission Study draws on our mission to “invite and connect seekers to know, grow, and serve Jesus together.” Our mission statement was developed with input from our congregation, and it leveraged the research and insights from a consultancy engagement with AE Sloan Leadership that concluded in October 2022. This engagement provided a strategy, framework, and process to garner personal, in-depth congregational input via surveys, focus groups (“storytelling sessions”), and community interviews. These valuable stories, experiences, and perspectives from our congregation and the community helped guide the session to prayerfully compose and finalize the mission statement, which informs the vision statement included in this Study.

The engagement also steered FPCA to explore, deliberate, and focus on the following four strategic initiatives, framed as “How might we” questions to fulfill our mission.

1. How might we strengthen our connections as we invite others (especially those who are less welcome in other places) ...
2. How might we deepen our spiritual formation to energize our service and ministry within our church and community...
3. How might we prioritize the next generation for the good of the whole church...
4. How might we rethink our church campus as a welcoming public community space...

...to fulfill our mission to invite and connect seekers to know, grow, and serve Jesus together?

To better understand these needs and complexities, we mobilized teams of congregational volunteers to run various experiments to wonder, test, and learn from these experiences, and to focus on “what did we learn?” vs. “was it successful?” These “Adaptive Change Teams” ran from 2022 to 2023. For example, one experiment centered on



Connecting was to create a brief time and space for people to connect and reflect on the sermon right after our second service in the church lounge. While this experiment was initially successful, attendance tapered off over time. What we learned is that people tend to be on-the-go after service and that interactions on Sundays seem to happen more rapidly, fluidly, and contextually. To connect more purposefully, we may need to go out and mingle with others in addition to welcoming them to come to us in the lounge. We could also consider engaging in more informal, invitational, and personal ways, whether that be a book club, grabbing coffee, hosting a dinner or barbeque, or a weekend hike. This approach of experimentation and learning is helping our church to live out and demonstrate our mission with a growth mindset and to be open to God teaching and leading us in sometimes unexpected ways.

To obtain valuable feedback and input from the congregation on our church, a previous congregational survey conducted in 2022 as part of our mission statement work with AE Sloan Leadership was reviewed. In addition, a focus group consisting of nine newer, recent church members was held on October 27, 2024. Six questions were discussed in the focus groups as follows:

1. What is the unique strength of FPCA?
2. What do you wonder about or worry about regarding the church?
3. What do you think needs attention right now?
4. If FPCA were blessed by God so that it was as fruitful as possible, what would that look like 10 years from now?
5. What would most hinder this possible future?
6. What else do you want to tell us?

The Mission Study also highlights a brief history of FPCA, our current ministries, and the financial health of our church. Various reports, sources, and data including a past Mission Study from 2009, recent and past financial reports, the 2023/2024 FPCA Annual Report, session minutes, and input from committee chairs were used to compile the history and current health of our church.

The demographic section in the Mission uses the latest US Census data and the 2022 American Community Survey to generate the insights and narrative for the demographic composition of Ambler and its surrounding areas.

Finally, to guide the Mission Study Team to compose an effective Study that delved more deeply into the heart and essence of FPCA, the session invited AE Sloan Leadership for an additional consultancy engagement in September 2024. This collaboration leveraged the learnings from our previous consultancy engagement in 2022, to optimize and build on the work that was done to develop our mission statement and strategic initiatives. The onsite working sessions to draft and shape the Mission Study were held on November 8 and November 9, 2024, with Craig Williams from AE Sloan.

#### Timeline

- 08/20/2024. Mission Study Team formed.
- 09/08/2024. Pastor Ryan Balsan's last worship Sunday with FPCA.
- 09/19/2024. Planning meeting with Tod Bolsinger and Craig Williams from AE Sloan Leadership.
- 10/02/2024. Meeting with Craig Williams from AE Sloan to organize and plan the approach for the writing of the Mission Study.
- 11/08 to 11/09/2024. Onsite working session with AE Sloan to develop and refine the Mission Study as a team.
- 11/12/2024. First draft produced for team review.
- 12/3/2024 Approval from FPC Ambler Session
- 12/12/2024 Approval from COM
- 12/13/2024 Approved Mission Study shared with congregation.

## VISION, MISSION, AND INITIATIVES

### OUR VISION:

We envision First Presbyterian Church of Ambler as an inviting and faithful community that inspires us to actively reach out, engage, and welcome others into the journey of faith.

We will deepen our spiritual formation with Jesus to serve our community, strengthen connections that invite others into authentic relationships, and prioritize the next generation to ensure a thriving church.

### Our Mission:

To **invite** and **connect** seekers to **know** God, **grow** in faith, and **serve** Jesus together.

## Initiatives

1. Strengthen our connections as we invite others...
2. Deepen and center spiritual formation to energize our service...
3. Prioritize the next generation for the good of the whole church...
4. Rethink our church campus as a welcoming public community space...

HOW WOULD YOU DESCRIBE HOW YOU FEEL ABOUT THE CHURCH IN ONE WORD, RIGHT NOW? <sup>1</sup>



Page | 4

**“Here you find amazing people who see you, show up for you, pray for you and remind you who God is.”**

FPCA is made up of a vibrant, diverse group of individuals who feel called to share the gospel of Jesus Christ with each other, those we encounter in our daily lives and those we serve in our mission work. We desire deeper connections with each other and hope to prioritize families and our younger generation to grow in their relationship with Christ. We want to be a church that invites others and our church building to be a welcoming public space for the community. We are looking to deepen our spiritual formation to energize our worship, and we want to work together to fulfill all that Jesus is calling us to be.

Our congregation directly supports church members in need. Many members participated in a walk-a-thon for a member diagnosed with ALS. We gathered at a local park and walked together while one of our members in need watched and cheered us on. We put together meal chains for members coming home after surgery and coming home with a new baby.

Staff and volunteers at FPCA have taken great care to provide support to children with special needs. We accommodate those with different learning styles and behavioral differences. We ensure safety for individuals with special needs who attend children and youth functions and overnight retreats or mission trips.

**“At FPCA you immediately feel welcomed when you walk in the door.”**

**“We want to develop a culture of invitation.”**

Whether it's the greeter at the front door, the greeter stationed at the entrance of the sanctuary or the many smiling faces of our members, every individual will walk into our church building and feel the warmth, inclusiveness and welcoming nature of FPCA. During each service, we take a few minutes to greet one another, and new faces are always surrounded by outstretched hands with introductions. Between services, we offer coffee and cookies, which allows for mingling and introduction to new individuals as well.

While being a welcoming church is a great attribute of FPCA, we want to be a church that invites others to be a part of our community. Our church is in the center of Ambler. How do we invite those individuals who walk by our church daily? How do we invite those individuals in our lives who might be looking for a church or community to connect with? We also want to invite members of the church to be a part of the greater church community. One member admitted that he may not initiate an activity, but he is always willing to help if he is asked. We are looking for a pastor who can partner with us and encourage us as we move towards this culture of invitation.

Here is another story from a member on the power of invitation:

I had recently moved and visited FPCA once or twice after Covid. I had some feedback on the church website, so I emailed some suggestions. I must have filled out a visitor card and shared my address because the person who responded to my email not only thanked me for the suggestion, but she also realized that my address was right in her development and pointed out that we were neighbors! Oh, and she sent me a handwritten card welcoming me to the neighborhood and to FPCA. One thing led to another, and she ended up inviting me to a discipleship group that she was leading with her husband at their home during Lent, even though I was an unknown quantity. This experience of genuine and vulnerable connection, invitation, and hospitality was so refreshing, uncommon, and remarkable – I will always remember this about FPCA.

**“We put our faith into action in the mission field.”**

**“We are anxiously doing too much with too few people.”**

At FPCA, we participate in many local, national and international mission projects. In our immediate Ambler community and surrounding Philadelphia area, you can find our members joining forces with Family Promise of Montgomery County, Mattie Dixon Community Cupboard, West Kensington Ministry, Gemma Services, The Welcome Church, Urban Promise, WE Care and other organizations. FPCA supports Presbyterian Missionaries in Thailand, Germany, Arizona, Mexico, India, Armenian and Africa. Every week, a dedicated team of church members prepare and deliver meals for a local soup kitchen.

Our church is deeply committed to clean water in international communities where clean water is needed. Currently, we are working with Living Waters of the World, focusing on clean water in El Salvador. In the summer of 2023, our youth ministry team completed a mission trip with one of our partner churches in El Salvador. This allowed our youth to see one of our water systems in action and how our church supports a community so far away.

As part of a capital campaign to improve our church building, we set aside a portion of the money raised to purchase a home in Ambler for Family Promise to help support families with housing needs. When new families are ready to move in, our church members are there to paint and clean. We ensure that the living space is inviting and ready for the new occupants.

FPCA is focused on supporting these numerous missions through both our financial giving and our giving of time and talents. However, at times, it can feel as if we are “over committed and under connected.” There is a fear that some individuals may get burnt out. It can seem as if the same 10% to 20% of members are doing all the work. How do we get closer to 100% of our members working together to complete our mission? We are looking for a pastor who shares in our commitment to our mission work, and someone who can improve participation as well.

**“FPCA offers 2 distinct services to attract different congregants with different needs.”**

**“The two services help to create two different culture groups in the same church. The challenge is to find ways to bind these two cultures together.”**

On any Sunday at FPCA, you will find a traditional worship service at 9:00, followed by a contemporary worship service at 10:30. Both services offer the same theme but distinct differences in worship style. An organ accompanies beautiful hymns in our traditional service, while our South Ridge band offers up selections of music from contemporary worship bands. In the first service, many find comfort in the traditional outline of worship, while those attending the second service might enjoy lighting a candle or writing a prayer during stations. FPCA also streams both services online, which allows those who are home bound, sick or out of town, to worship with their church community.

Having both a traditional and contemporary service allows FPCA to reach several diverse individuals with different worship preferences. However, many members feel as if there is a great divide between the two services. Do the attendees of the traditional service know their brothers and sisters from the contemporary service? Do those members that attend the second service share the same values as those that attend the first service? We are looking for a pastor to help connect these two services to create a more cohesive church body.



# HISTORY OF THE FIRST PRESBYTERIAN CHURCH OF AMBLER

The **First Presbyterian Church of Ambler** is in Ambler, Pennsylvania and has a rich history that dates to the late 19th century.

## EARLY BEGINNINGS

In 1876, the Home Missions Committee of the Philadelphia North Presbytery recognized the need for a church in the developing community along the Pennsylvania Railroad, particularly in Ambler. A mission was established there, which eventually led to the formal organization of the First Presbyterian Church of Ambler on September 18, 1891

## COMMUNITY ENGAGEMENT AND GROWTH

The church has consistently engaged in community outreach throughout its history. In 1913, it launched an interdenominational ministry aimed at serving Italian immigrants, resulting in the creation of The Ambler Italian Chapel. This initiative continued until 1966 when it merged with other local churches to form the Church on the Mall in Plymouth Meeting. Focusing on spiritual growth and community service, the church emphasizes small group ministries to foster fellowship and discipleship among its members. It offers both traditional and contemporary worship services, adapting to the needs of the community. In 2005, following a congregational study, FPCA initiated a contemporary worship program alongside its traditional service. The traditional service is held at 9:00 AM, while the contemporary service, named “SouthRidge” after its location on South Ridge Avenue, takes place at 10:30 AM. This dual approach aims to better accommodate the diverse worship preferences within the congregation and supports FPCA's outreach and growth objectives.



## NOTABLE CONTRIBUTIONS

During World War II, a women's organization known as The King's Daughters produced newsletters for service men and women from the church. Starting in 1942, these newsletters provided updates on local events and served as a source of support for military members until their conclusion in 1946.

Internationally, church groups have traveled to Puerto Rico to assist in home building and to Dembi Dollo, Ethiopia, to help establish a church school.

A youth trip in 2009 involved constructing homes in Mexico.

FPCA has also supported missionaries across Ireland, Africa, and Haiti through various clean water mission trips.

From its inception, FPCA has been actively involved with the Interfaith Hospitality Network. In 1995, this initiative expanded to establish Hope Gardens and rebranded as Inter-Faith Housing Alliance (now Family Promise) in 2002. FPCA was the first church to purchase an apartment within Hope Gardens. This long-term transitional housing program enables families experiencing homelessness to receive intensive case management and life skills training while accessing stable housing and essential support services. In 2015, a generous donation from FPCA facilitated the purchase of a home in Ambler Borough, now known as Hope Forest. This supportive housing initiative is unique in Montgomery County and aims to bridge transitional housing with independent living by helping residents work toward paying fair market rent while receiving light case management as they strive for self-sufficiency. Additionally, FPCA continues to support Family Promise through maintenance of its apartment at Hope on Forest and by hosting families at the church each January.

# MAKING HISTORY FOR THE KINGDOM TODAY

The members of this congregation come from Ambler and its far-reaching surrounding areas to worship. We have two services each Sunday, a traditional service with Choir at 9:00 am and a contemporary service with praise band at 10:30. Average attendance for the two services is 210 people per week (including 50 online). Our online presence includes Instagram, Facebook, YouTube, Vimeo and on the world wide web.

## Leadership

Leaders participating in the operations of the church are twelve members of Session and sixteen Deacons and two youth Deacons. Each group meets monthly, and each leader serves for three years with an option to extend for one additional term.

Supporting the church and its programs are a variety of active committees. Among them are Discipleship, Mission, Water Ministry, Personnel, Administration and Finance, Worship and Music, Endowment Fund, Memorial Fund, Hospitality (Weddings and Funerals), Adult Christian Education, Children's Ministries, Youth Ministry, Soup Kitchen, Deacons Ministry, and Buildings and Grounds.

Members of the congregation (8) are currently working on training for distinctively Christian care as Stephen Ministers. Care for others will start in the spring of 2025.

## Staff

FPCA has a full-time professional staff consisting of:

- Transitional Pastor
- Church Administrator
- Director of Youth Ministries
- Director of Seeds of Joy Nursery School

In addition, a part-time staff consisting of:

- Pastoral Assistant/Parish Visitor
- Director of Discipleship and Engagement
- Director of Children and Family Ministries
- Multimedia Communications
- Nursery School Teachers (15)
- Organist
- Director of Music
- Director of South Ridge Music
- Assistant Director of South Ridge Music
- Sexton



## Mission Ministry

The FPCA Mission Committee, currently composed of 11 members, works each fiscal year with a budget set at 12% of the prior year's congregational giving. The Mission Reserve Fund (approximately 95K currently) can also be utilized for special projects with the approval of the Session. The working budget of Mission for this fiscal year, 2024-2025, is \$103K. In recent years the split between local/regional (16 mission partners) and global/international (7 partners) financially has been approximately 55% to 45% though this will likely change moving forward as the Clean Water initiative (currently focusing on El Salvador) is now a separate ministry of our church.

To further define and narrow our focus the Mission Committee has delineated 5 key areas of interest. These are:

- Housing Insecurity
- Food Insecurity
- Encouraging and Supporting Youth
- Global Missionaries (Thailand, India, Armenia, Germany, Democratic Republic of the Congo and Arizona/Mexico border region)
- Clean Water (now a separate ministry of the church)

The committee is particularly interested in deepening our relationship and support of organizations with whom our congregation can actively engage in a “hands on, boots on the ground”, so to speak, manner. This kind of involvement facilitates fellowship, discipleship, and bolsters our faith as we enjoy the opportunity to directly see God working through these organizations and with the communities they serve. Working with partners who continually demonstrate good communication is also essential so that our congregation can see the impact our support is making in the areas served and to better understand their needs and goals. Enhanced communication between our committee and the congregation is also very important so all can see where our mission dollars, our time, our efforts and our prayers are directed.

Some of the Local/Regional partners with whom we remain strongly engaged financially and with hands on involvement include:

- Family Promise
- We Care
- Community Cupboard of Ambler
- Frankford Soup Kitchen
- Small Things
- FPCA Nursery School (“Seeds of Joy” scholarship support)
- West Kensington Ministry
- Urban Promise
- Philadelphia Project

## **Discipleship Ministry**

The Discipleship Ministry seeks to realize and carry out our church’s mission to *invite and connect seekers to know, grow, and serve Jesus together*. We want to prayerfully and creatively cultivate opportunities for our congregation to grow deeper in relationship with God and one another by establishing and maturing discipleship groups and offering engaging adult education options. It is our hope that a growing percentage of our congregation will become meaningfully involved in the life of the church.

As of October 2024, there are over 10 discipleship groups that include semester-based offerings, life groups, and micro-groups consisting of 3 to 4 participants. These efforts have been successful in connecting new people into the community as well as re-enrolling those who have been in groups previously.

The Discipleship Ministry also supports retreats that help form deeper Christ-based relationships in a shared environment away from home. Recent retreats include a week-long walking retreat along the Camino De Santiago in September, the Women’s Retreat in October, the Men’s Mini-Retreat in November, and an upcoming Men’s Retreat in early 2025.

The ministry also partners with facilitators to offer additional opportunities to *know, grow, and serve Jesus together* such as weekly Bible studies, guest speaker events, discipleship group leader trainings, group prayer meetings,

and encouraging groups to participate in service opportunities together. The ministry also encourages additional creative gatherings such as *Connections*, which occurs after the South Ridge service to provide a space and time for people to connect and reflect on the service, think about how it applies to life, and to pray together. Other forums to connect and grow together include a monthly men's breakfast, a group for mothers called *Grace Full Moms*, and regular book clubs, in which the past couple of selections have garnered increased interest and participation.

Lastly, additional resources include devotionals to help people reflect on the sermon passages throughout the week, copies of the *Upper Room* mailed to shut-ins and available in-house, and an upcoming Advent Devotional that will include Scripture-based reflections featuring original artwork and poetry from our very own congregation.

We are excited to see God powerfully using our church to invite seekers and to walk together to follow Jesus and learn to become more like him in character, actions, and purpose.

## Children and Families Ministry

FPC Ambler's Children's and Family Ministry strives to nurture the faith of children and their families, as well as encourage deeper relationships with those in their church community, through a variety of discipleship, fellowship, and service opportunities. While children always are welcome to attend our Sunday morning worship services, we do offer both nursery and Sunday school during each service. Our nursery staff, which includes one paid childcare worker and a team of 10 volunteers, cares for infants and children through age 3, allowing the children to have fun in a safe environment while their parents worship in the sanctuary. Children, age 4 through 5<sup>th</sup> grade are invited to attend Sunday school during each service, where two of our Sunday school volunteers lead a Bible story lesson from *The Gospel Project* curriculum. We typically average 12-14 children between the two services each week, and our Sunday school volunteer team consists of 6 adults and 6 youths.



Outside of Sunday mornings, we offer a Kids Club to all 3<sup>rd</sup>-5<sup>th</sup> graders. During Kids Club, which meets from 3-4:30 p.m. every 2<sup>nd</sup> Sunday of the month, we encourage children to grow in their faith, serve others, and build relationships with their peers and the Kids Club volunteers. Each meeting includes time for discipleship and prayer, a snack, and a service project or some sort of game or fun activity. In addition, our Children's and Family Ministry hosts monthly events, providing families with a variety of opportunities to spend time in fellowship, as well as to pray, talk about their faith, and serve together.

## Youth Ministry

Our youth ministry seeks to be a ministry that is a welcoming and safe place where teenagers can be themselves to grow in their relationship with God and with other Christians. Every semester we offer monthly small groups for students to spend time in Bible study. Meeting at 9am on the first Sunday of every month, students are invited to come and learn about faith among peers and leaders. All leaders are encouraged to set up times with their students





to meet outside of Sunday mornings for gatherings or service projects as well as support students in their interests.

We also have outreach events every 3-4 weeks for all middle school and high school students. These events are created for our students to invite their friends to come along with them, have fun, and build relationships!

- 25 students at our kickoff event at the end of September
- 15 students are involved in our small groups.
- 8 students on our fall retreat
- 6 students at an event we had at the end of October.

We plan three service projects throughout the school year and every summer our high school goes on a week-long mission trip and our middle school attends a five-day conference together.

Our youth committee consists of five adults and meets monthly to discuss the vision of our program, upcoming events, and needs of the ministry.

## **Water Ministry**

FPC Ambler's Water Ministry seeks to provide purified water in the name of Jesus to communities that do not have access to clean water through partnerships with churches or other community groups in those communities. We identify, train, and coach our partners to produce and distribute purified water at an affordable price well below the market price through a sustainable business model that helps ensure the long-term success of our partners' purified water production and distribution.

We do this in partnership with other churches through Living Waters for the World, using their "three-legged stool" model of project administration, health education, and water system installation and operation.

While access to clean water is something we Americans take for granted, the communities we serve suffer from potentially fatal gastrointestinal issues like dysentery and typhoid, as well as from parasites. Parasites alone can stunt the growth and development of children's brains and bodies.

Our Water Team currently partners with other American "Initiating Partners" in LWW's El Salvador network, and with two "Operating Partners" in Istagua and Michapa while helping two other partners in Copapayo and Tejutla develop and install their water systems.

## **Worship Ministry**

The Worship and Music Committee meets monthly as they work out various aspects within the Worship framework. At the present time without a senior pastor, we may be called upon to deal with more details and make decisions to help things run smoothly.

Another form of mission outreach is our new Concert Series, providing various types of musical experiences is a very enjoyable and effective way to bring people into our building.



## Seeds of Joy Christian Nursery School (SOJ) Ministry



Seeds of Joy is a ministry of the First Presbyterian Church of Ambler, a place where lives are changed by Christ, and we live out our faith together. We are located in the heart of Ambler and believe that the children, families, and surrounding areas of Ambler can benefit from a high quality, early childhood educational program. We strive to provide a warm, loving, and safe environment for all children at Seeds of Joy through a curriculum that emphasizes the social, cognitive, and spiritual development of our students.

We welcomed 67 children to six classes of 2-, 3- or 4-year-olds in September of 2024. FPCA's mission committee generously provides tuition support to families who otherwise would be unable to send their children to SOJ. The SOJ staff includes 15 teachers and assistant teachers as well as a full-time director. Our primary program runs between 9am and noon with an extended lunch bunch and Learning Extenders option until 2:45 pm. We are licensed by the Department of Human Services through the Office of Child Development and Early Learning. We hold a STARS 2 accreditation for quality. We are an equal opportunity childcare center and service children of all races, creeds, economic backgrounds and special needs; all done in an atmosphere of Christian love and understanding. We provide support through the Montgomery County Intermediate Unit and Early Intervention Organizations.

### Deacon's

The Deacon's ministry is one of sympathy, witness, and service after the example of Jesus Christ.

#### WORSHIP SERVICES MINISTRY

- Users and Greeters
- Flower ministry

#### COMPASSION/LOCAL OUTREACH

- Shut in and "Special Attention" Ministry
- Help requests known as "Requests for Assistance" or "RFA"
- Meal Ministry
- Stephen Ministry

#### CONGREGATIONAL MINISTRIES

- Community Outreach Projects involving the Congregation.
- Partner with the Fellowship Ministry from Session for various ministries and programs

#### FAMILY PROMISE

- Coordinate the January hosting of Family Promise families.
- Support the Hope Gardens Families
- Coordinate Care and Connections with Family Promise throughout the year.

### Other Ministries

There are a variety of other individual and community ministries, from our Choir to men's and women's ministries and Music ministries for both services. From Soup Kitchen in Frankfurt to a Food bank on the edge of the property (In cooperation with WeCare) to help with food insecurity.

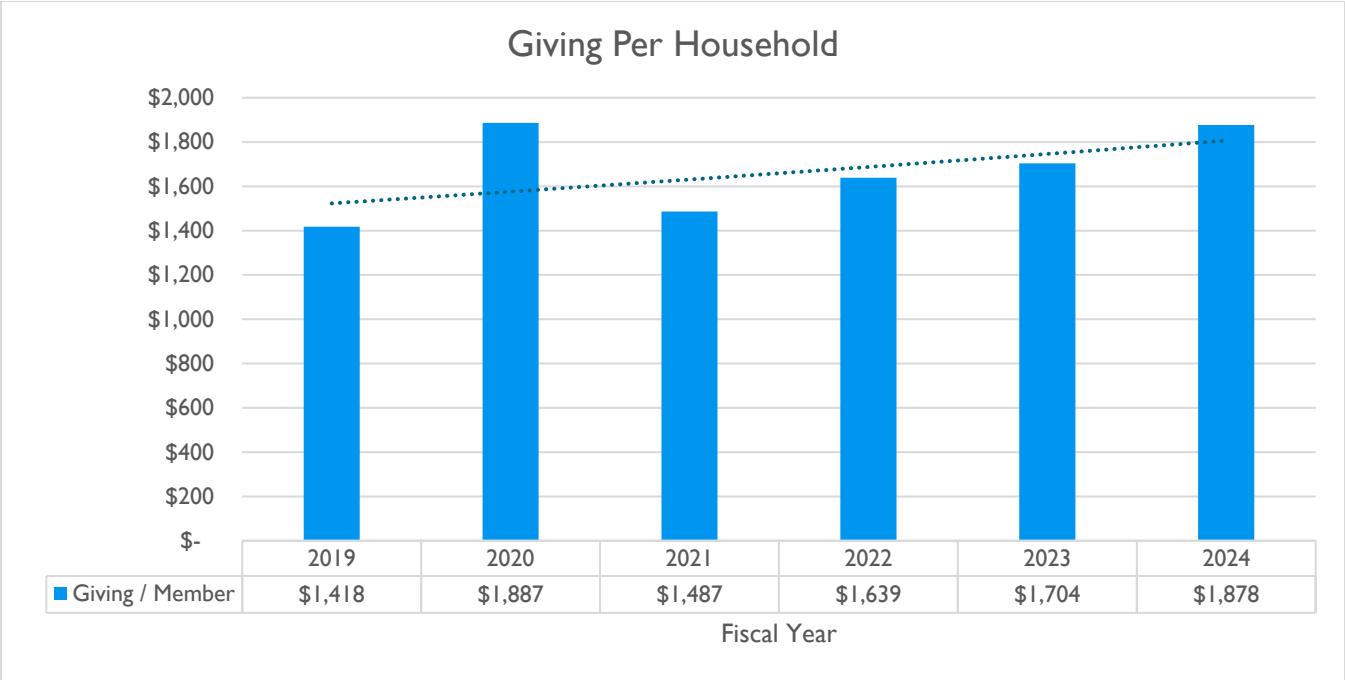
# OVERVIEW OF THE FINANCIAL STRENGTH OF THE CHURCH

## FINANCIAL OVERVIEW

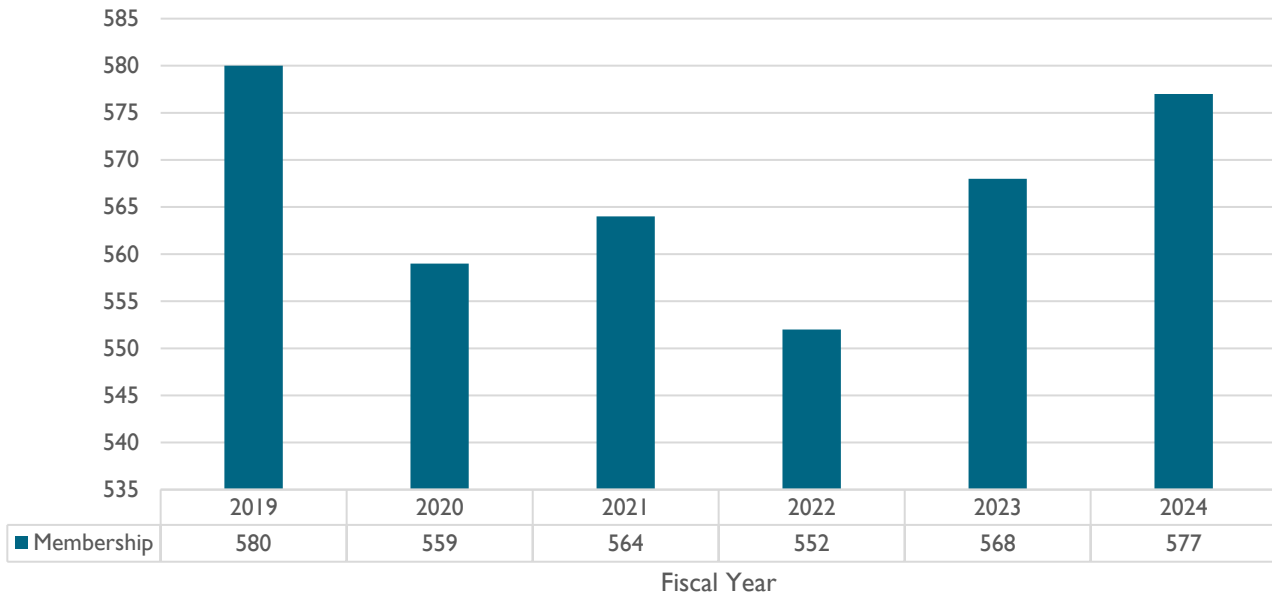
The congregation of FPCA gives faithfully and generously of its financial resources and talents. The church has been blessed with a strong endowment fund and consistently finds itself on solid financial footing. The current fiscal budget, running from July 1, 2024 – June 30, 2025, has a proposed balanced budget value of \$1,324,892. Despite the church entering a time of pastoral transition, the church financials remain strong, and we are currently running an \$86,600 surplus for the fiscal year. Further, the church is unincumbered with debt, allowing the organization to operate freely from debt-burdened decisions. With sound financial planning and stewardship, the church is well poised not only for sustainment, but growth, as we look towards the future and what The Lord has planned for our congregation.

## CONTRIBUTIONS PER CAPITA

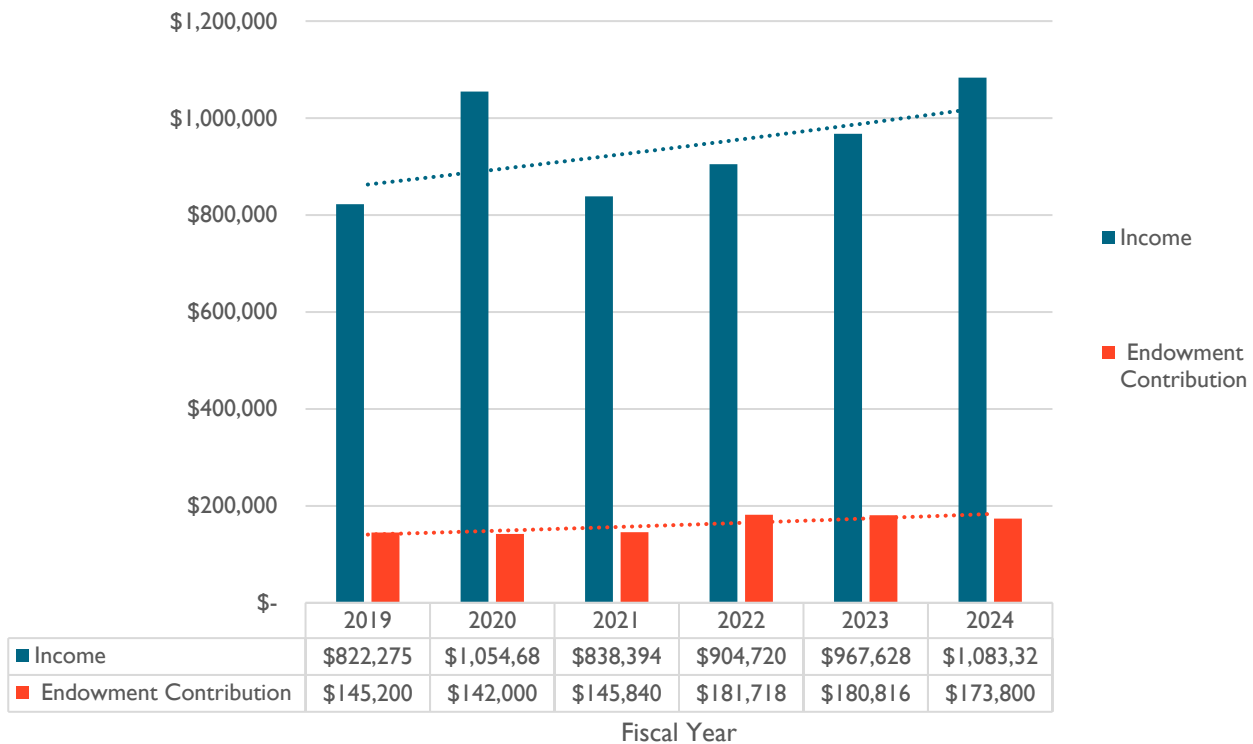
Church membership, while fluctuating, has increased consistently since 2022 and contributions per capita rose steadily over the same period. Fiscal year 2020 was anomalous, with the spike in Contributions per Capita largely led by Covid-19 era programs and additional one-time giving. Fiscal year 2020 notwithstanding, the trend line displays a steady increase of per capita congregational giving throughout the examined period and a strong congregational commitment to support First Presbyterian Church of Ambler with their financial resources. Further, total church income is supplemented with an annual endowment contribution from the endowment fund. This endowment contribution income has also sustained a steady increase though thoughtful and careful stewardship of the endowment fund. Significant details, as they relate to the Endowment Fund, are found in its subsection below.



## Congregational Membership



## FPCA - Annual Income



<sup>1</sup> All fiscal year 2024 amounts are projected through the end of the year.



## ENDOWMENT FUND REPORT

The endowment fund was organized in 1985 and has benefited from generous gifts over the years. We encourage the congregation to consider the Endowment Fund as they make estate planning decisions or for gifts made during their lifetime.

The purpose of the Endowment Fund is to ensure the continued financial well-being of the Church by providing a permanent source of investment income which supplements member contributions. The Fund also provides a foundation beyond our Annual Budget and allows for special distributions for projects like the Kitchen Renovation, expected later this year. The Fund is a great opportunity to invest in the future of our church as we seek to be a community of believers who are growing in faith and growing as disciples of Jesus Christ.

### Total Fund Balance

As of 5/31/2024, the total Fund balance was \$4,011,949, which includes a \$500,000 surplus that Session has temporarily invested with the Endowment Fund (this balance also includes the final quarterly distribution).

### **Fund Principal Balance, 5/31/24: \$2,162,894.**

The policy established by the Session in 2003 states that 10% of contributions made to the Church will be distributed to the Mission and Session each, with the balance added to the Fund's Principal balance. The principal balance is considered 'inviolable' and is to be maintained for investment purposes. Distributions and funding from 2003 through 2024: \$2,696,296

In 2003, the Session approved a provision that the Endowment Fund allocate 5% of the total Fund balance to the Church each year, calculated using an average fund balance over the prior four quarters. This amounted to \$173,800 during 2024 and will be \$193,142 for fiscal year 2025.

Between 2003-2024, the Endowment Fund has provided almost \$2.7 Million to missions and operation of the church using the 5% distribution guideline. In addition to this calculated giving amount, in 2016 the Endowment Fund contributed \$100,000 to the Capital Campaign.

### **Free Balance - 5/31/24: \$1,214,055**

The free balance is defined as the total fund balance, \$4,011,949 less the principal balance, \$2,162,894 less the Manse Fund balance, \$135,000, less the Session Contribution, \$500,000. The free balance increased by a net \$238,548 since 7/01/2023 which includes distributions to the church of \$173,800 and market appreciation of \$412,348.

Viewing the Free Balance on a more conservative basis, reducing the balance by this year's committed 5% distribution amount to the church (\$193,142), results in an 'adjusted' Free Balance of \$1,020,913.

The Free Balance is important to note because it represents the surplus over the original principal balance that allows the Fund to continue making ongoing quarterly contributions for the missions of the church.

### Performance

- Overall, the Endowment Fund experienced good returns with an eleven-month period (July 2023 - May 2024) return of 9.8%.
- Performance was in-line with a matching benchmark of (60% Equity, 35% Bloomberg Aggregate, 5% T- Bill) which increased 11.7% for the same period.

From a portfolio management perspective, several investment changes were made.

- Added two CDs to lock-in higher yielding returns.
- Adjusted our Active versus Passive mix by re-introducing a position in VBIAX, the Vanguard Balanced Index fund, reducing VGSTX (Vanguard Star Fund)

The Endowment Fund Managers follow the Endowment Fund Committee Purpose and Guidelines memorandum that was established to help ensure the protection of the underlying principal the Fund. The Endowment Fund is managed by up to seven directors. One of the directors will be a member of Session, who is appointed by Session and can serve for as long as he/she is on Session. The remaining six directors will be elected to a three-year term by the congregation. Two directors will be elected in each of three consecutive years. To support continuity of investment philosophies and direction of investment strategies, there is no limit on how long a director can serve.

## DEMOGRAPHIC STUDY OF THE COMMUNITY AND CHURCH

The First Presbyterian Church of Ambler (FPCA) is physically located in the center of the small Borough of Ambler, which was incorporated in 1888 and has an area of 0.82 square miles. There are a total of 2,655 households in Ambler, each made up of around 2 members. Family establishments represent 63.8% of these Ambler households, while non-family units account for the remaining 36.2%. Additionally, 34.05% of households have children and 65.95% of households are without children.<sup>3</sup>

<sup>3</sup> Demographic data shown in this section was gathered from the **latest U.S. Census Bureau release** and the 2022 American Community Survey.

Ambler is convenient to Philadelphia, being only 16 miles from center city Philadelphia. The SEPTA regional rail line from the Ambler station adds to the convenience. A bus service is also available to traverse the surrounding communities.

The regional economy is diverse, primarily located in the four first-class townships that surround the borough: Lower Gwynedd, Upper Dublin, Whitmarsh, and Blue Bell/Whitpain. In addition to Ambler Borough, there are four other Ambler addresses outside the borough... all sharing the 19002 ZIP code. Total Population 35,120<sup>1</sup>

The overall area is served by four excellent school districts: Wissahickon, Upper Dublin, Hatboro-Horsham, and North Penn.

Several colleges and universities are located near Ambler, including the satellite campus of Temple University, Montgomery County Community College, Arcadia University, and Gwynedd Mercy College. Some of the nation's finest universities, major medical centers, and teaching hospitals are located within an hour's drive.

Within ten miles of Ambler Borough are a multitude of religious institutions including Protestant, Catholic, and Jewish.

In the 19002-zip code (Population 35,120), which includes Ambler Borough, the religious affiliation of residents is diverse. Approximately **64.3%** (22,125 persons) of the population identify as religious.

Available population that identifies as Presbyterian is 1,335 persons. Served by 5 Presbyterian churches in zip code 19002 (FPCA, Supplee, Cornerstone, First Korean and Ambler Korean). Forty-one percent are members of FPCA. Opportunities exist with the 36% of the population that do not identify as religious as well as the 39% of the catholic population that may be seekers.

Some advantages of living in the area include easy access to:

- Many employment opportunities in both Montgomery County and in and around Philadelphia
- Pennsylvania mountain resorts... skiing, boating, fishing, hiking
- New Jersey beaches
- Fine colleges and universities
- Philadelphia and all it offers... theaters, symphony orchestra, museums, fine dining, major hospitals, shopping, etc.
- The Pennsylvania Turnpike is close by which travels west, east, and north.
- National and State historical sites
- Parks, several of which include boating and other water sports.
- Professional sports teams... Eagles, Phillies, 76rs, Flyers
- Two zoos... Philadelphia and Elmwood Park in Norristown
- A multitude of golf courses and health clubs
- Excellent school systems

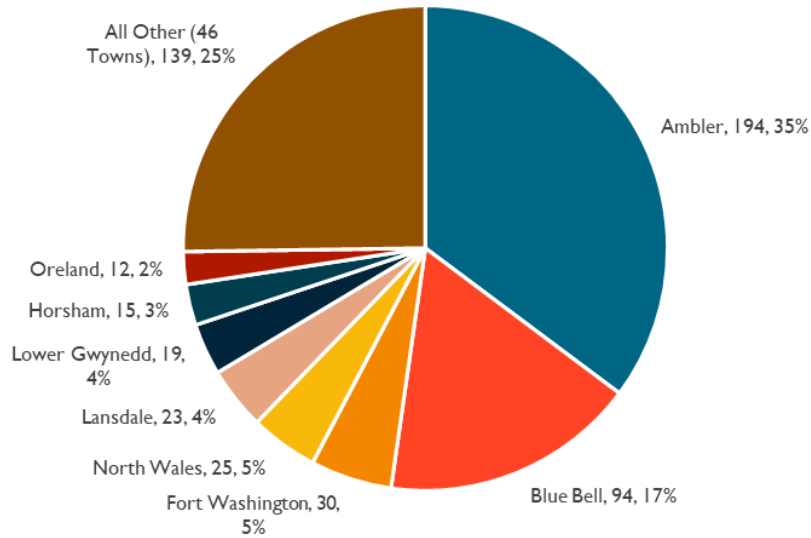


Within a few miles of the borough are many national historic sites that predate the Revolutionary War. Many residences can be traced back to the 1700's. Many of the communities were incorporated even before the country was founded.

The Ambler area is replete with retirement homes. Most dominant are the ACTs Communities of Ft. Washington Estates, Gwynedd Estates, Springhouse Estates, Normandy Farms, and Brittany Pointe. Other retirement communities such as the Artman Home and Folkways are also located in the area. Many of our members reside with the local retirement communities.

# CHARACTERISTICS OF THE FPCA MEMBERS

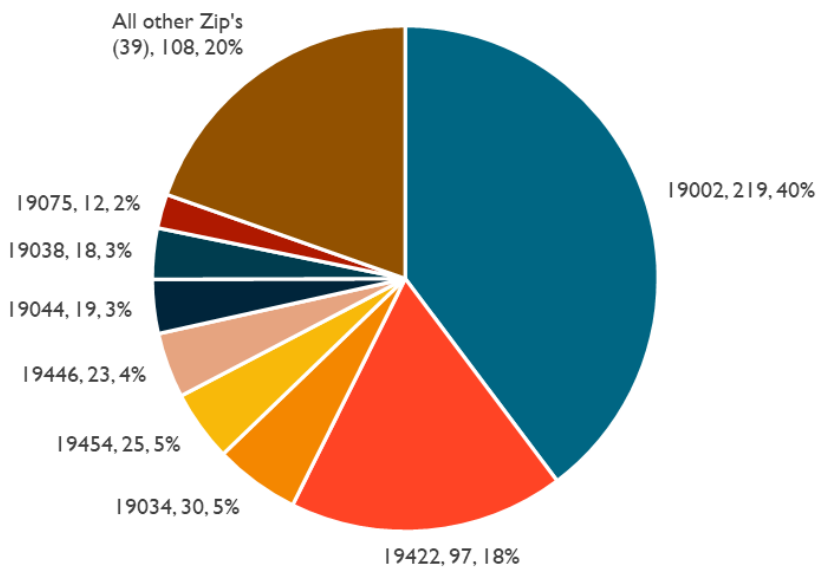
FPCA Membership Demographic  
by Town/Borough



In general, the membership of FPC Ambler is comprised of a broad mix of white-color and blue-color suburban individuals and families.

Thirty Five Percent of members (551 Members Total) list Ambler as their residence (while that may just be in relation to their zip code, this data was obtained by looking at town/borough information from our Breeze CMS) with the second largest group being from Blue Bell, followed by Fort Washington.

FPCA Membership Demographic  
by Zip



Forty Percent of members (551 Members) list 19002 as their zip code, (this data was obtained by looking at zip code information from our Breeze CMS) with the second largest group from 19422 Blue Bell and third largest from North Wales.

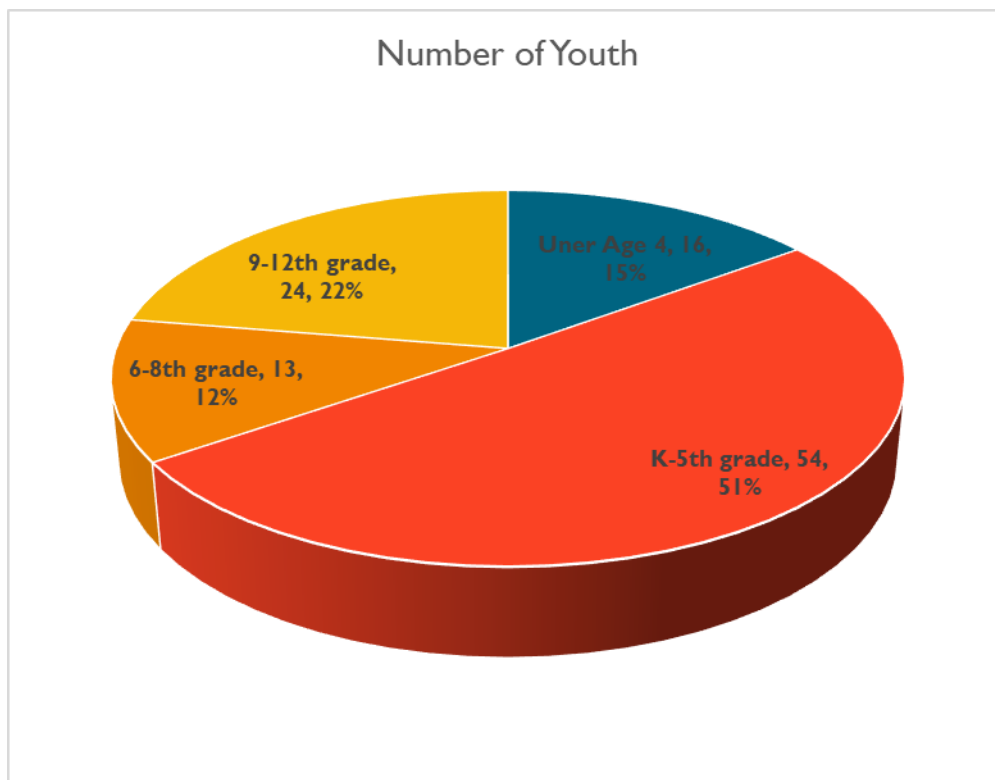
19422 Bluebell  
19034 Dresher  
19454 North Wales  
19446 Lansdale  
19044 Horsham  
19038 Glenside  
19075 Orland

\*Ft Washington is included in the 19002 data

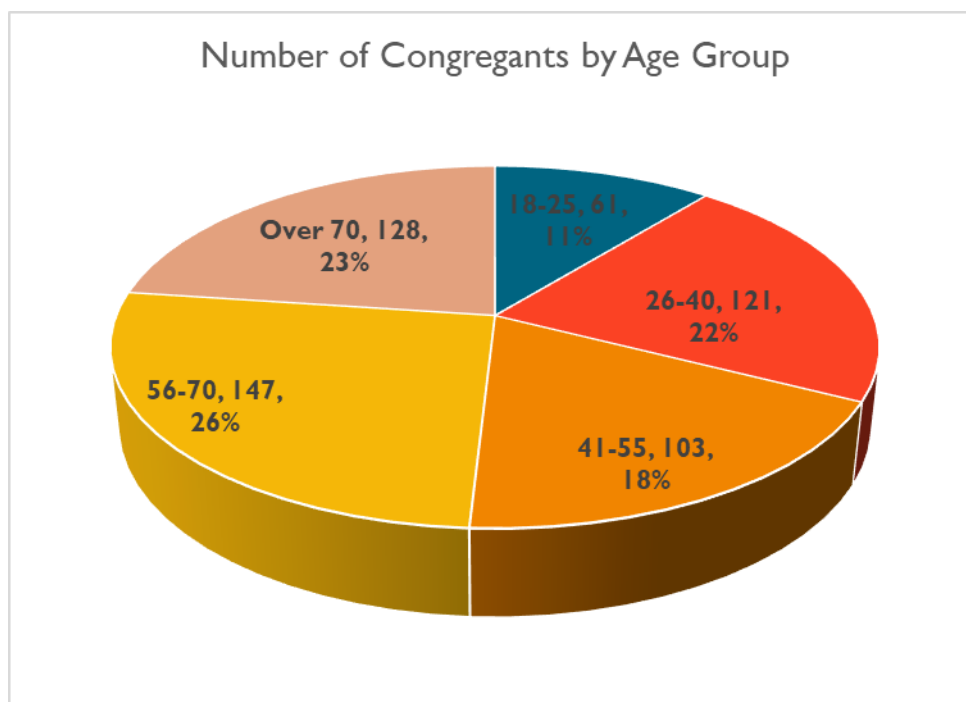


## Youth in Congregation

There is a total of 107 youth (12<sup>th</sup> grade and younger) in the FPCA congregation.<sup>4</sup> Breakdown as follows:



## Age Distribution of Congregation – Largest cohort age 56-70 years old



<sup>4</sup> Based on 2023 FPCA Statistical Report sent to Presbytery  
FPC Ambler Mission Study

# APPENDIX I - COMMUNITY SURVEY/PAIN POINTS AND ADAPTIVE CHANGE PROCESS CONDUCTED BY AE SLOANE

## SUMMARY OF CORE VALUES

- Commitment to missions: local, wider circle, and beyond our borders.
- Some people give of their time and talents extremely generously,
- Putting feet on our faith
- The values we heard from all the stories were inclusiveness (feeling welcome);
- Service (helping others);
- Being entertained? (wanted good sermons);
- Christian Education (sermons and for youth);
- Music (band/lyrics)
- Desire to impact others & minister to the local community.
- Invitation for connection for both social & service.
- Leading Christ centered lives.
- Genuine (not fake) relationships are important.
- FPCA has a heart for service of mission work both locally and beyond Ambler.
- The mission focus of First Pres encourages participation and fosters the building of important relationships.
- Intention - doing what we set out to do;
- Inclusion - making certain that others are brought along the way
- Sharing Jesus,
- Welcoming others,
- Service
- It is through our service (inside the church or via mission) that we live out our faith;
- Personal connections are vitally important to us;
- We accept everyone from all walks of life.
- Easily approachable and with whom strong relationships/friendships can be established. There was consensus that if we lost that moving forward, there would be mass exodus from FPC Ambler.

# COMMUNITY PAIN POINTS SUMMARY

## Best Thing

1. Community atmosphere: Many residents appreciate the small-town feel, friendliness, and sense of community in Ambler.
2. Walkability and accessibility: Residents enjoy being able to walk to restaurants, shops, and entertainment venues in the downtown area.
3. Location and convenience: Ambler's proximity to Philadelphia and easy access to public transportation are frequently mentioned as positives.
4. Diversity and culture: The town's diverse population, cultural offerings, and variety of restaurants are seen as assets.
5. Safety and family-friendliness: Many interviewees describe Ambler as a safe place with good schools, making it ideal for families.

## Biggest Challenge

1. Housing affordability: Rising costs of living and expensive housing are mentioned as significant challenges.
2. Parking and traffic: Some residents find parking difficult and traffic congestion problematic.
3. Community division: There are mentions of class divisions, political tensions, and difficulty integrating new residents with long-time inhabitants.
4. Limited activities for youth: Some respondents note a lack of things for young people to do outside of the downtown area.
5. Environmental concerns: Issues such as asbestos contamination and geese overpopulation are mentioned by some residents.

## Coming Together for Good

1. Community events and programs: Many suggest organizing more inclusive events to bring diverse groups together.
2. Youth-focused initiatives: There's a strong emphasis on creating more activities and support for children and teenagers.
3. Addressing economic disparities: Suggestions include providing more affordable housing options and support for those in need.
4. Environmental initiatives: Some residents propose focusing on environmental care and sustainability efforts.
5. Promoting understanding and respect: Many responses highlight the need for greater empathy, acceptance, and open dialogue among community members.

## FOCUS GROUP RESPONSES



Community%20Pain  
%20Point%20Intervi



FPC%20Ambler%20  
SAI%20Coaching%20



FPC%20Ambler%20  
Workshop\_101622.p

Contact the Mission Study team for file access

### ADAPTIVE CHANGE PROCESS

*How might that inspire us to faithfully change and grow?*

Resistance/  
Sabotage

- Values
- Core Practices
- "Code"

Charism

Pain Point

- Love of Neighbor
- Make Disciples
- Further Kingdom

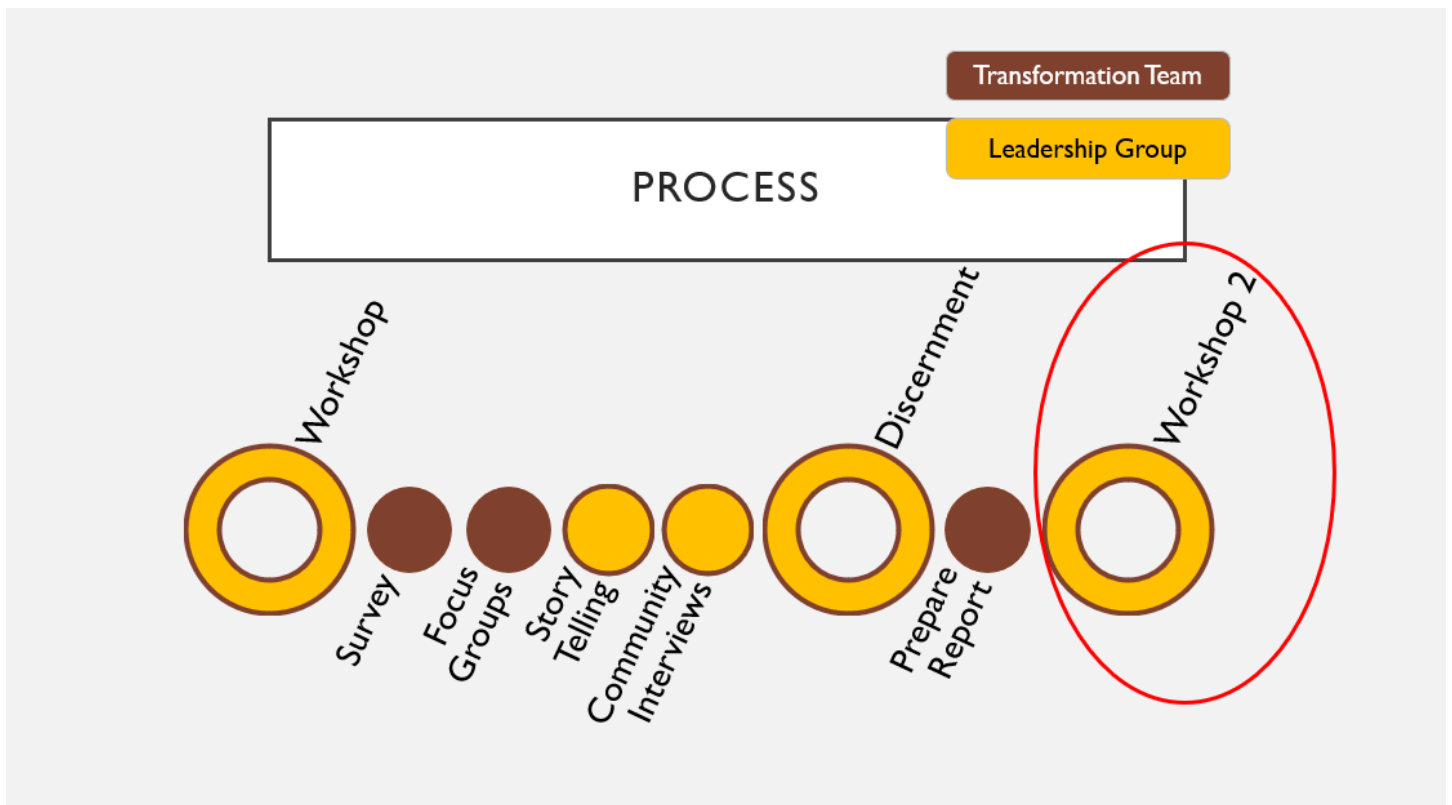
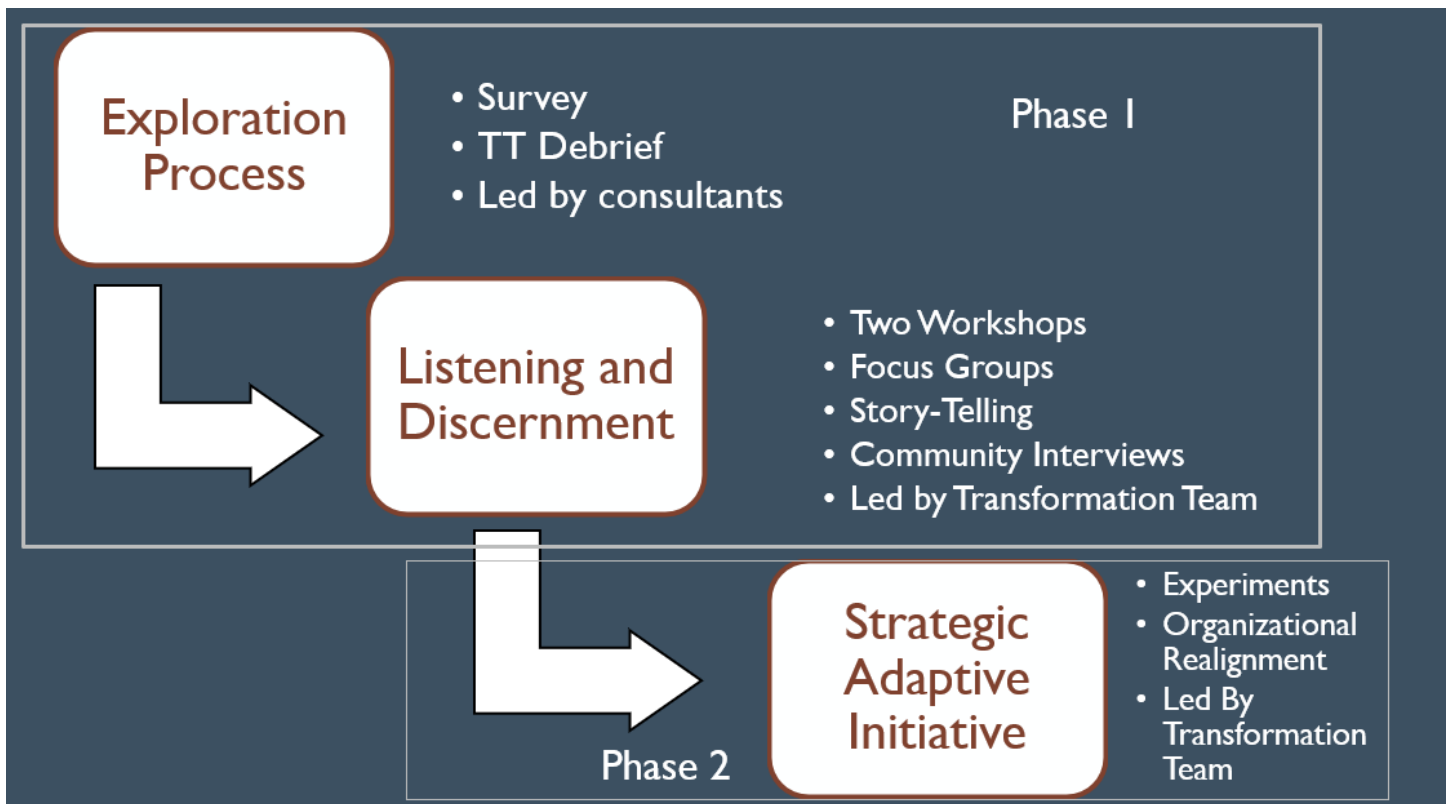
- Adaptive Capacity
- Spiritual Formation

Transformation

....Continued.

AE  
SLOAN  
LEADERSHIP

*How might the charism of our church address the pain points of our community as an expression of God's mission in the world?*





## WHAT'S WORKING?

- ere you find amazing people who see you, show up for you, pray for you and remind you  
o God is.”
- brace those in the margins/Willingness to welcome (even “expect”) those who are different  
m us.
- entional connection *when you first arrive here.*
- ission culture”: Esp. Local mission work we do/high commitment to local community “*Our  
visionary work begins the moment we leave the confines of our church.*”
- an is a strong leader and good preacher who relates to “both” congregations, Debi and Beth  
e deeply appreciated
- CA was creative during the pandemic
- CA offers both good online and good on-campus ministries in our two diverse services.
- ur location in the town is a big strength

HOW WOULD YOU DESCRIBE HOW YOU FEEL ABOUT THE CHURCH IN ONE WORD RIGHT NOW?



## EMERGING UNDERLYING ISSUES

1. Desire for deeper connection that is not being met.
2. Anxiously doing too much with too few people.
3. Need for deeper discipleship
4. Missing children, young families, and youth
5. Need for a clarifying unity of vision

## APPENDIX II – UPDATED CONGREGATION INPUT 2024

Combination of AE Slone process for gathering congregational input + New Members since the AE Slone process

**“Here you find amazing people who see you, show up for you, pray for you and remind you who God is.”<sup>5</sup>**

FPCA is made up of a vibrant, diverse group of individuals who feel called to share the gospel of Jesus Christ with each other, those we encounter in our daily lives and those we serve in our mission work. We desire deeper connections with each other and hope to prioritize families and our younger generation to grow in their relationship with Christ. We want to be a church that invites others and our church building to be a welcoming public space for the community. We are looking to deepen our spiritual formation to energize our worship, and we want to work together to fulfill all that Jesus is calling us to be.

Our congregation directly supports church members in need. Many members participated in a walk-a-thon for a member diagnosed with ALS. We gathered at a local park and walked together while our member in need watched and cheered us on. We put together meal chains for members coming home after surgery and coming home with a new baby.

Staff and volunteers at FPCA have taken great care to provide support to children with special needs. We accommodate those with different learning styles and behavioral differences. We ensure safety for individuals with special needs who attend children and youth functions and overnight retreats or mission trips.

**“At FPCA you immediately feel welcomed when you walk in the door.”**

**“We want to develop a culture of invitation.”**

Whether it's the greeter at the front door, the greeter stationed at the entrance of the sanctuary or the many smiling faces of our members, every individual will walk into our church building and feel the warmth, inclusiveness and welcoming nature of FPCA. During each service, we take a few minutes to greet one another, and new faces are always surrounded by outstretched hands with introductions. Between services, we offer coffee and cookies, which allows for mingling and introduction to new individuals as well.

While being a welcoming church is a great attribute of FPCA, we want to be a church that invites others to be a part of our community. Our church is in the center of Ambler. How do we invite those individuals who walk by our church daily? How do we invite those individuals in our lives who might be looking for a church or community to connect with? We also want to invite members of the church to be a part of the greater church community. One member admitted that he may not initiate an activity, but he is always willing to help if he is asked. We are looking for a pastor who can partner with us and encourage us as we move towards this culture of invitation.

Here is another story from a member on the power of invitation:

I had recently moved and visited FPCA once or twice after Covid. I had some feedback on the church website, so I emailed some suggestions. I must have filled out a visitor card and shared my address because the person who responded to my email not only thanked me for the suggestion, but she also realized that my address was right in her development and pointed out that we were neighbors! Oh, and she sent me a handwritten card welcoming me to the neighborhood and to FPCA. One thing led to another, and she ended up inviting me to a discipleship group that she was leading with her husband at their home during Lent, even though I was an unknown quantity. This experience of genuine and vulnerable connection, invitation, and hospitality was so refreshing, uncommon, and remarkable – I will always remember this about FPCA.

---

<sup>5</sup> Additional input from new member since 2022 was gathered during listening session in October 2024

**“We put our faith into action in the mission field.”**

**“We are anxiously doing too much with too few people.”**

At FPCA, we participate in many local, national and international mission projects. In our immediate Ambler community and surrounding Philadelphia area, you can find our members joining forces with Family Promise of Montgomery County, Mattie Dixon Community Cupboard, West Kensington Ministry, Gemma Services, The Welcome Church, Urban Promise, WE Care and other organizations. FPCA supports Presbyterian Missionaries in Thailand, Germany, Arizona, Mexico, India, Armenian and Africa. Every week, a dedicated team of church members prepare and deliver meals for a local soup kitchen.

Our church is deeply committed to clean water in international communities where clean water is needed. Currently, we are working with Living Waters of the World, focusing on clean water in El Salvador. In the summer of 2023, our youth ministry team completed a mission trip with one of our partner churches in El Salvador. This allowed our youth to see one of our water systems in action and how our church supports a community so far away.

As part of a capital campaign to improve our church building, we set aside a portion of the money raised to purchase a home in Ambler for Family Promise to help support families with housing needs. When new families are ready to move in, our church members are there to paint and clean. We ensure that the living space is inviting and ready for the new occupants.

FPCA is focused on supporting these numerous missions through both our financial giving and our giving of time and talents. However, at times, it can feel as if we are “over committed and under connected.” There is a fear that some individuals may get burnt out. It can seem as if the same 10% to 20% of members are doing all the work. How do we get closer to 100% of our members working together to complete our mission? We are looking for a pastor who shares in our commitment to our mission work, and someone who can improve participation as well.

**“FPCA offers 2 distinct services to attract different congregants with different needs.”**

**“The two services help to create two different culture groups in the same church. The challenge is to find ways to bind these two cultures together.”**

On any Sunday at FPCA, you will find a traditional worship service at 9:00, followed by a contemporary worship service at 10:30. Both services offer the same theme but distinct differences in worship style. An organ accompanies beautiful hymns in our traditional service, while our South Ridge band offers up selections of music from contemporary worship bands. In the first service, many find comfort in the traditional outline of worship, while those attending the second service might enjoy lighting a candle or writing a prayer during stations. FPCA also streams both services online, which allows those who are home bound, sick or out of town, to worship with their church community.

Having both a traditional and contemporary service allows FPCA to reach several diverse individuals with different worship preferences. However, many members feel as if there is a great divide between the two services. Do the attendees of the traditional service know their brothers and sisters from the contemporary service? Do those members that attend the second service share the same values as those that attend the first service? We are looking for a pastor to help connect these two services to create a more cohesive church body.

**FINANCIAL REPORTS****2025 Fiscal Year Budget****2025 Fiscal Year Budget**

July 1, 2024 through June 30, 2025

First Presbyterian Church Ambler

Approved and adopted by the FPCA Session June 4, 2024

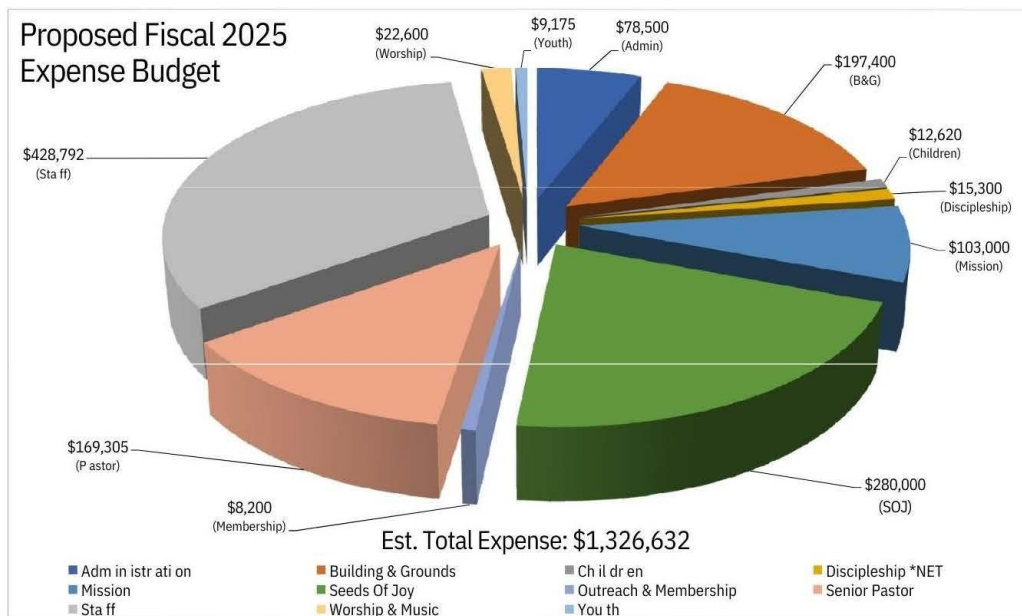
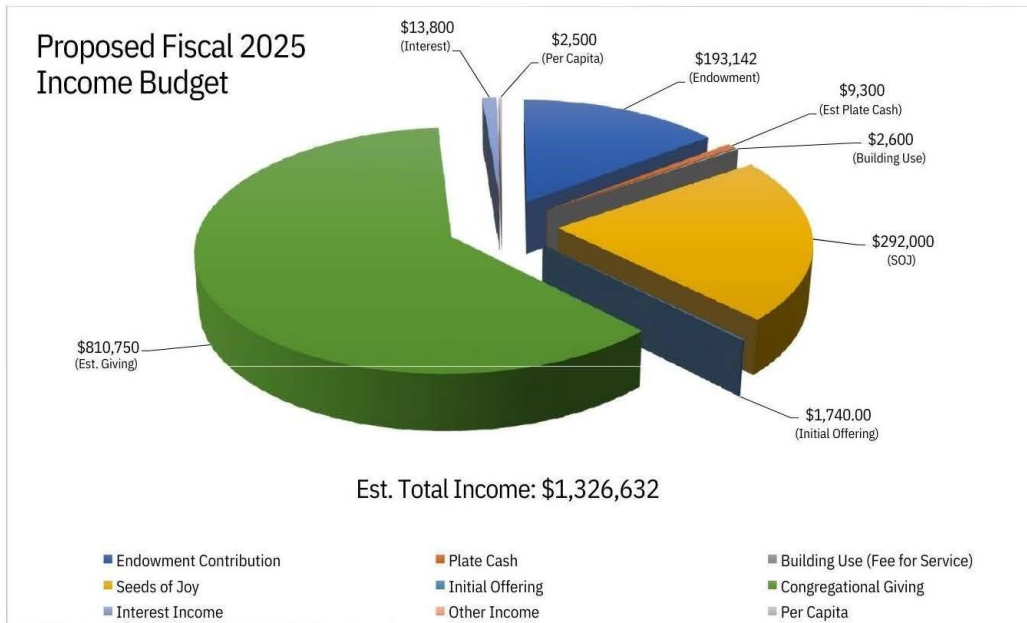
Income	FYE '23 Actual	FYE '24 Actual	FY '24 Budget	Next Year (FY'25) Budget
Endowment Contribution	\$180,816	\$173,800	\$173,800	\$193,142
Regular Giving	\$797,492	\$843,069	\$780,000	\$820,050
Nursery School Fees for Service	\$166,912	\$218,205	\$219,008	\$292,000
Other Income	\$3,213	\$22,049	\$0	\$19,700
<b>TOTAL Income</b>	<b>\$1,148,433</b>	<b>\$1,257,124</b>	<b>\$1,172,808</b>	<b>\$1,324,892</b>
Expense				
Administration	\$83,283	\$71,612	\$78,150	\$78,500
Transformation Team Expenses	\$1,447		\$0	\$0
Building & Grounds	\$154,575	\$162,206	\$136,014	\$197,400
Children Ministry	\$10,209	\$7,717	\$12,620	\$12,620
Discipleship	\$9,698	\$3,903	\$10,950	\$15,300
Mission General	\$114,397	\$93,000	\$93,000	\$103,000
Nursery School Ministry (Expenses Only)	\$131,244	\$201,136	\$200,726	\$280,000
Outreach & Membership	\$3,644	\$6,298	\$6,000	\$8,200
Senior Pastor	\$156,674	\$159,227	\$160,912	\$169,305
Staff	\$387,624	\$389,826	\$432,786	\$428,792
Worship & Music	\$12,434	\$12,804	\$21,350	\$22,600
Youth Ministry	\$7,105	\$16,033	\$20,300	\$9,175
<b>TOTAL Expense</b>	<b>1,072,335</b>	<b>\$1,123,760</b>	<b>\$1,172,808</b>	<b>\$1,324,892</b>
<b>NET OVER/(UNDER)</b>	<b>(\$ 76,098)</b>	<b>(\$ 133,363)</b>	<b>(\$ - )</b>	<b>(\$ - )</b>

**Notes:**

1. The FYE '23 Actual amount shown is the full fiscal year Jul 1, 2022 to Jun 30, 2023
2. The FYE '24 Actual amount is the unaudited but reviewed and Treasurer approved year end numbers for 2024 (Jul 1, 2023 through Jun 30, 2024). The Auditors are in process with their due diligence at the time of the writing of this report. The Auditors report is expected to be received by the Session by the September Session meeting. While not expected, there may be small changes in these numbers.
3. Per prior decision of the Session, 10% of the Net Overage goes to Building Preservation, and 10% to Mission Reserve for a total of \$26,600 (Session motion circa 2008?). The Session decided to use the balance of the Net Overage from FY 2024 to fund the Kitchen renovation project. \$106,400 will be added to the Kitchen restricted funds bringing the total set aside for the Kitchen to \$206,400. The project is expected to be more than \$250,000.
4. The Youth budget has not been cut. Rather, their substantial amount of fund raising and income brought in is accounted for in this number. Their actual expense is expected to be \$20,000 while their fee for services and fund raising is expected to be over \$10,000. The net cost to the budget for the ministry is expected to be \$9175.



## Income and Expense Graphics



**First Presbyterian Church of Ambler**  
Account Reconciliation

Balance Sheet Comparison  
As of September 30, 2024

	Ending 9/30/24	Starting 7/01/24	Change
<b>ASSETS</b>			
<b>Current Assets</b>			
Bank Accounts			
1001 PNC Checking account	\$93,948.48	\$62,445.51	\$31,502.97
1002 PNC Money Market	\$402,091.39	\$346,169.84	\$55,921.55
1003 Vanguard Brokerage	\$12.94	\$12.77	\$0.17
1004 Vanguard Endowment Fund	\$3,728,005.03	\$3,562,381.36	\$165,623.67
1004.1 Vanguard Non-Endowment Fund	\$500,000.00	\$500,000.00	\$0.00
1005 PNC Crypto Receiving Account	\$508.00	\$508.00	\$0.00
1006 Petty Cash - Transformation Team	\$0.00	\$200.00	(\$200.00)
Total Bank Accounts	<b>\$4,724,565.84</b>	<b>\$4,471,717.48</b>	<b>\$252,848.36</b>
Total Current Assets	<b>\$4,724,565.84</b>	<b>\$4,471,717.48</b>	<b>\$252,848.36</b>
<b>TOTAL ASSETS</b>	<b>\$4,724,565.84</b>	<b>\$4,471,717.48</b>	<b>\$252,848.36</b>
<b>LIABILITIES AND EQUITY</b>			
Liabilities			
Total Liabilities	<b>\$1,723.49</b>	<b>\$6,690.44</b>	<b>(\$4,966.95)</b>
Equity			
3200 Retained Earnings	\$4,464,348.69	\$4,464,148.69	\$200.00
Net Income	\$258,493.66	\$878.35	\$257,615.31
Total Equity	<b>\$4,722,842.35</b>	<b>\$4,465,027.04</b>	<b>\$257,815.31</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$4,724,565.84</b>	<b>\$4,471,717.48</b>	<b>\$252,848.36</b>
<b>Non Restricted Funds</b>			
	Ending 9/30/24	Starting 7/01/24	Change
Operating	\$515,653.61	\$434,697.71	\$80,955.90
Building Preservation	\$40,925.51	\$30,925.51	\$10,000.00
Capital Campaign Mission	\$25,000.00	\$25,000.00	\$0.00
Kitchen Renovation	\$156,457.82	\$206,457.82	(\$50,000.00)
Mission Reserve	\$95,508.05	\$95,308.05	\$200.00
Session General	\$63,295.33	\$9,052.79	\$54,242.54
	<b>\$896,840.32</b>	<b>\$801,441.88</b>	<b>\$95,398.44</b>
<b>Restricted Funds:</b>			
	Ending 9/30/24	Starting 7/01/24	Change
Clean Water	\$22,094.73	\$31,290.02	(\$9,195.29)
Deacons	\$24,334.58	\$14,485.51	\$9,849.07
Frantzou Support Fund	\$868.43	\$2,650.00	(\$1,781.57)
Library	\$2,003.99	\$2,003.99	\$0.00
Memorial Fund	\$8,764.35	\$8,764.35	\$0.00
Music Fund	\$1,848.49	\$1,848.49	\$0.00
Nursery Mission Assistance	\$3,122.00	\$0.00	\$3,122.00
Nursery School Grant	\$12,542.49	\$12,542.49	\$0.00
West Kensington Church Kitchen Renovation	\$8,255.47	\$8,255.47	\$0.00
Youth Fund	\$6,885.96	\$6,883.96	\$2.00
Special Offering	(\$1,000.00)	\$0.00	(\$1,000.00)
Transformation Team	\$10,000.00	\$19,169.96	(\$9,169.96)
	<b>\$99,720.49</b>	<b>\$107,894.24</b>	<b>(\$8,173.75)</b>
<b>Total Bank Accounts:</b>			
	Ending 9/30/24	Starting 7/01/24	Change
	\$996,560.81	\$909,336.12	\$87,224.69
<b>Endowment Fund:</b>	<b>\$3,728,005.03</b>	<b>\$3,562,381.36</b>	<b>\$165,623.67</b>
<b>Total Assets:</b>	<b>\$4,724,565.84</b>	<b>\$4,471,717.48</b>	<b>\$252,848.36</b>

**First Presbyterian Church of Ambler**  
**Ministry Income & Expense**  
**Fiscal YTD 7/1/2024 thru 9/30/2024**

	Current Year Actual 3 Month	Prior Year Actual 3 Month	Current Budget through 9/30/2024	% of Budget
<b>General Operating Income:</b>				
Endowment Contribution	\$ 48,285.00	\$ 43,450.00	\$ 48,285.50	100%
Plate Cash	\$ 1,504.00	\$ 1,809.00	\$ 2,325.00	65%
Building Use (Fee for Service)	\$ 385.00	\$ 840.00	\$ 650.01	59%
Nursery School (Fee for Service)	\$ 56,814.00	\$ 50,636.00	\$ 62,192.00	91%
Congregational Giving	\$ 248,000.38	\$ 271,003.60	\$ 266,601.00	93%
Interest Income	\$ 4,236.67	\$ 3,432.44	\$ 3,450.00	123%
Other Income (Ind: PerCapita & Initial)	\$ 409.00	\$ 413.00	\$ 825.00	50%
<b>Total of General Operating Income:</b>	<b>\$ 359,634.05</b>	<b>\$ 371,584.04</b>	<b>\$ 384,328.51</b>	
<b>Ministry Activity:</b>				
Administration	\$ 15,432.80	\$ 17,662.69	\$ 18,740.53	82%
Building	\$ 42,764.53	\$ 42,977.16	\$ 49,349.98	87%
Children's Ministry *net	\$ 2,643.46	\$ 4,275.21	\$ 3,155.01	84%
Discipleship *net	\$ 277.06	\$ (3,615.95)	\$ 3,825.00	7%
Mission:General	\$ 25,486.93	\$ 21,095.43	\$ 25,749.99	99%
Nursery School Ministry	\$ 44,889.35	\$ 36,949.95	\$ 65,613.97	68%
Outreach & Membership *net	\$ 2,341.20	\$ 2,504.96	\$ 2,050.02	114%
Pastor:Senior Pastor	\$ 37,556.28	\$ 38,717.99	\$ 42,326.28	89%
Staff	\$ 97,921.83	\$ 103,025.47	\$ 107,197.98	91%
Worship & Music	\$ 1,519.91	\$ 2,069.79	\$ 5,650.02	27%
Youth Ministry *net	\$ 2,199.60	\$ 781.21	\$ 2,293.74	96%
	<b>\$ 273,032.95</b>	<b>\$ 266,443.91</b>	<b>\$ 325,952.52</b>	
<b>Summary:</b>				
Total of General Operating Income:	\$ 359,634.05	\$ 371,584.04	\$ 384,328.51	94%
Total of Ministry Activity:	\$ (273,032.95)	\$ (266,443.91)	\$ (325,952.52)	84%
<b>TOTAL OPERATING INCOME/EXPENSE:</b>	<b>\$ 86,601.10</b>	<b>\$ 105,140.13</b>	<b>\$ 58,375.99</b>	

# APPENDIX IV – CHURCH STATISTICAL REPORT

## 2023 Church Statistical Report

<b>Church</b>	<b>First</b>	<b>PIN</b>	<b>7929</b>
<b>Presbytery</b>	<b>Philadelphia</b>		
<b>Address</b>	<b>4 S Ridge Ave, Ambler, PA</b>	<b>19002-4743</b>	
<b>Phone</b>	<b>215-646-3030</b>	<b>Fax</b>	
<b>Email</b>	<b><a href="mailto:info@fpcambler.org">info@fpcambler.org</a></b>		
<b>Web Site</b>	<b><a href="http://www.fpcambler.org">www.fpcambler.org</a></b>		
<b>Membership</b>			
Prior Active Members	565	Adjusted membership	565
<b>Gains</b>		<b>Losses</b>	
Certificate	3	Certificate	9
Youth Professions	0	Deaths	9
Professions & Reaffirmations	18	Deleted for any Other Reason	0
<b>Total Gains</b>	<b>21</b>	<b>Total Losses</b>	<b>18</b>
<b>Total Ending Active Members</b>	<b>568</b>		
<b>Baptisms</b>			
Presented by Others	8	Average Weekly Worship Attendance	192
At Confirmation	0	Friends of the Congregation	150
All Other	1	Ruling Elders on Session	12
		Do you have Deacons?	Yes
<b>Age Distribution of Active Members</b>		<b>People with Disabilities</b>	
17 & Under	8	Hearing impairment	4
18 - 25	61	Sight impairment	1
26 - 40	121	Mobility impairment	2
41 - 55	103	Other impairment	
56 - 70	147		
Over 70	128	<b>Gender Distribution</b>	
<b>Total Age Distribution</b>	<b>568</b>	Women	340
		Men	228
		Non-Binary	0
<b>Youth in Congregation</b>			
Age 4 and under	16	Middle School (6th – 8th grade)	13
Elementary School (K-5th grade)	54	High School (9th – 12th grade)	24
		<b>Total Youth</b>	<b>107</b>
<b>Racial Ethnic</b>			
Asian/Pacific Islander/South Asian	11	Native American/Alaska Native/Indigenous	
Black/African American/African	7	White	548
Middle Eastern/North African		Multiracial	
Hispanic/Latino-a	2		
		<b>Total Racial Ethnic</b>	<b>568</b>
<b>Budgeted Income</b>	<b>1,172,808</b>		
<b>Budgeted Expense</b>	<b>1,172,808</b>		
<b>Receipts</b>			
Regular Contributions	780,000	Bequests	0
Capital Building Fund	0	Other Income	219,008
Investment Income	173,800	Subsidy or Aid	0
<b>Expenditures</b>			
Local Program	1,644,108	Investment Expenditures	0
Local Mission	47,000	Per Capita Apprt	17,700
Capital Expenditures	48,000	Other Mission	46,000

Friday, February 9, 2024

Page: 1 of 1

## APPENDIX V – DEMOGRAPHICS

### DEMOGRAPHIC STUDY OF THE COMMUNITY

These statistics (based on updated 2020 census data) provide a snapshot of Ambler area's demographic landscape, highlighting its growth, economic status, and community diversity. The statistics cover zip code 19002 (Maple Glen, Spring House, Fort Washington, Upper Dublin Township, Lower Gwynedd Township, Horsham Township, Whitpain Township, Montgomery Township, Upper Gwynedd Township, Whitmarsh Township, Gwynedd, Gwynedd Valley), 19044 Horsham, 19034 Dresher, 19025 Fort Washington and 19422 Bluebell.

### AMBLER BOROUGH

There are 6,775 residents in Ambler, with a median age of 35.9. Of this, 49.36% are males and 50.64% are females. US-born citizens make up 89.59% of the resident pool in Ambler, while non-US-born citizens account for 4.04%. Additionally, 6.36% of the population is represented by non-citizens. A total of 6,211 people in Ambler currently live in the same house as they did last year.

#### EMPLOYMENT AND WORKFORCE

The workforce in Ambler is predominantly white-collar, comprising 85.08%, while blue-collar workers make up 14.92%. The employment breakdown includes:

- 211 entrepreneurs (5.79%)
- 2,739 employees in private companies (75.14%)
- 247 working in government institutions (6.78%).

#### HOUSEHOLDS

Ambler has a total of 2,655 households, averaging about 2 members per household:

- 63.8% are family households.
- 36.2% are non-family households.
- 34.05% of households have children, while 65.95% do not.

#### HOUSING

There are 2,750 housing units, with a median construction year of 1955. Among occupied units:

- 50.96% are owner-occupied.
- 49.04% are rentals.
- Homes bought with mortgages account for 72.06%, with a median mortgage value of \$334,600 and average monthly housing costs reaching approximately \$1,416.

#### EDUCATION

In terms of education:

- 28.32% hold a high school diploma.



- 17.7% have a college certificate.
- 29.84% possess a bachelor's degree.

The educational attainment includes a smaller percentage with graduate degrees (14.76%) and only a minimal number without high school diplomas (0.21%).

## MARITAL STATUS

Regarding marital status:

- 35.77% have never been married.
- 47.75% are married.
- Smaller percentages are separated (0.45%) or divorced (11.61%).

## GREATER AMBLER AREA - 19002 ZIP CODE

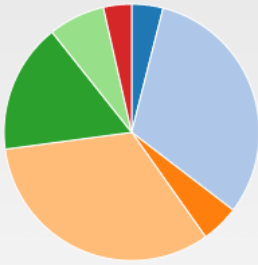
There are 35,120 residents in Greater Ambler 19002 Zip Code, with a median age of 45.05 years. Of this, 49% are males and 51% are females. There are 12,373 households in the 19002-zip code. The racial composition is predominately white (77.86%), Black (6.23%), Hispanic (4.96%) and Asian (8.87%). Median household income is approximately \$133,519, with per capita income at \$71,257.

### Greater Ambler Area

- **Population:** Approximately 35,120
- **Households:** 12,373
- **Median Age:** 45.05 years
- **Racial Composition:**
  - White: 77.86%
  - Black: 6.23%
  - Hispanic: 4.96%
  - Asian: 8.87%
- **Median Household Income:** \$133,519
- **Per Capita Income:** \$71,257
- **Percentage of Households Earning Over \$200,000:** 34.0%

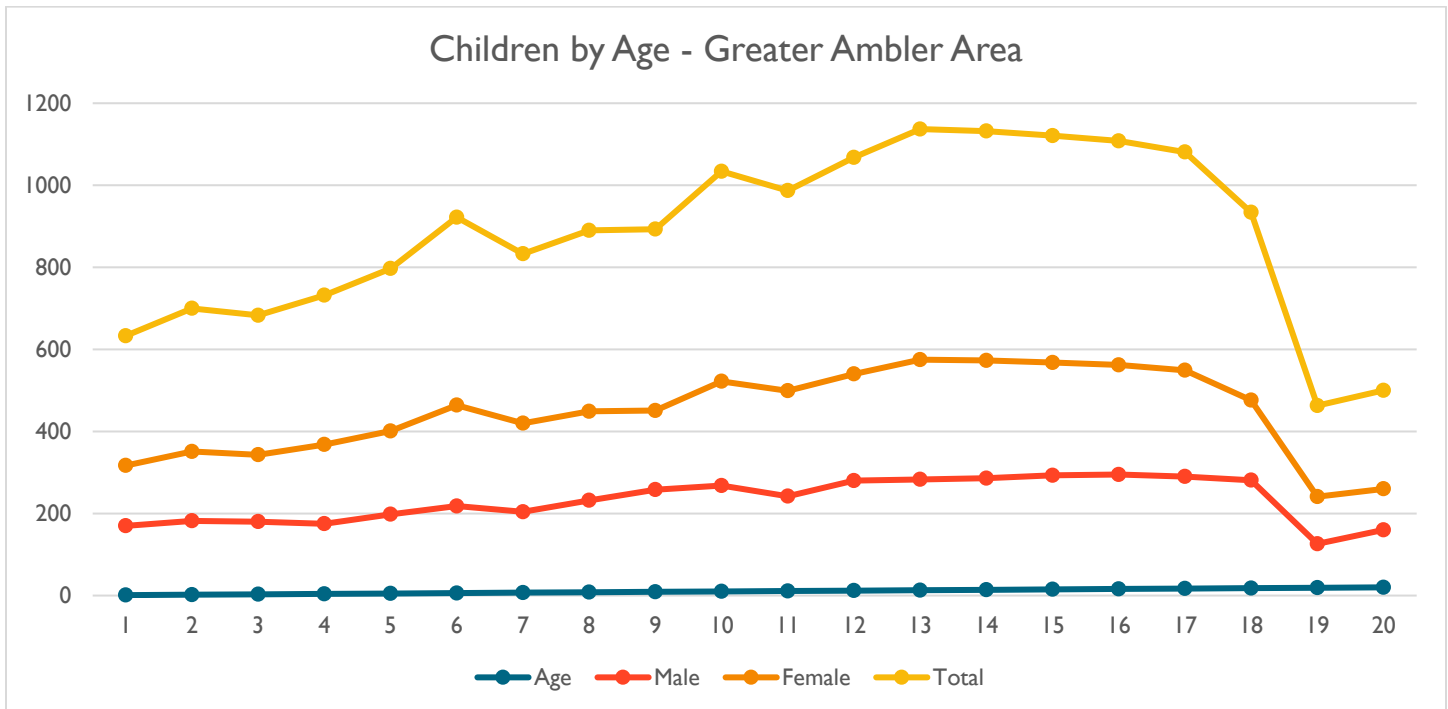
### Education

## Educational Attainment For The Population 25 Years And Over

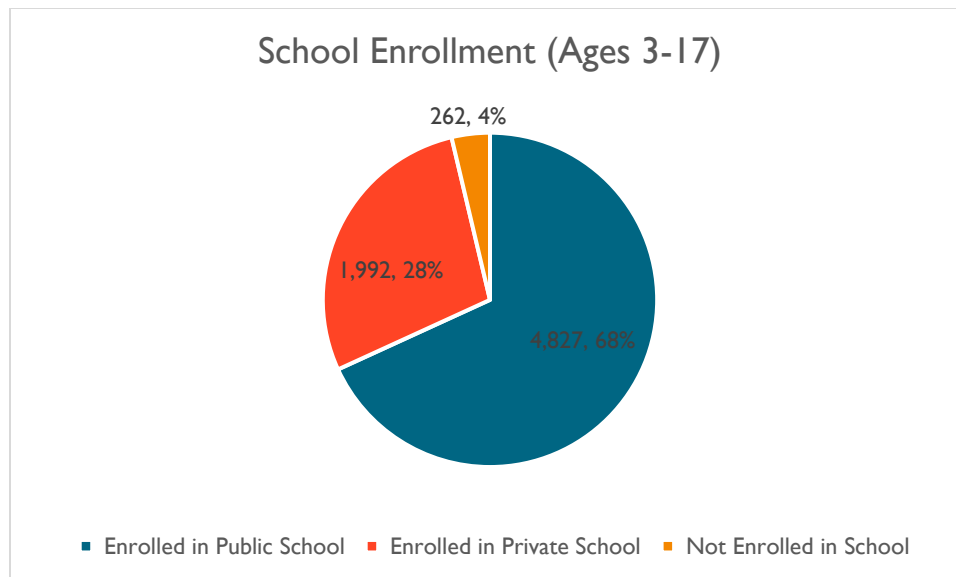


Less than High School Diploma	914	4%
High School Graduate	7,227	31%
Associate's degree	1,106	5%
Bachelor's degree	7,536	33%
Master's degree	3,770	16%
Professional school degree	1,648	7%
Doctorate degree	820	4%

## Children



8,719 children under 20 years old in 2022 in the greater Ambler area.



#### Upper Dublin, PA (19044)

- **Population:** Approximately 28,000
- **Median Household Income:** \$94,230
- **Per Capita Income:** \$47,370
- **Racial Composition:** Predominantly White with a notable Asian population.

#### Upper Dublin Township, PA (19034)

- **Population:** Approximately 7,138
- **Median Household Income:** \$160,258
- **Per Capita Income:** \$69,132
- **Racial Composition:** Similar to other suburban areas with a majority of White residents

#### Willow Grove, PA (19025)

- **Population:** Approximately 7,044
- **Median Household Income:** \$183,419
- **Per Capita Income:** \$106,766
- **Racial Composition:** Diverse with significant White and Black populations

#### Lansdale, PA (19422)

- **Population:** Approximately 16,000
- **Median Household Income:** \$153,042

- **Per Capita Income:** \$81,784
- **Racial Composition:** Majority White with increasing diversity

The greater Ambler area offers a variety of advantages for residents, making it an appealing place to live. Here are some key benefits:

### Safety and Community

- **Low Crime Rate:** Ambler boasts a lower than average crime rate, contributing to a sense of safety and security for families and individuals alike
- **Close-Knit Community:** The towns/borough hosts numerous events and festivals throughout the year, fostering community spirit and providing opportunities for residents to connect.

### Education and Employment

- **High-Quality Schools:** Area is recognized for its excellent educational institutions, with high test scores and graduation rates. This makes it an attractive option for families with children.
- **Strong Job Market:** The area has a robust employment landscape, characterized by higher-than-average median incomes and low unemployment rates

### Amenities and Lifestyle

- **Walkability and Urban Feel:** Located just 16 miles from Philadelphia, Borough of Ambler combines a small-town atmosphere with urban conveniences. Its vibrant main street features shops, restaurants, and bars, making it a lively place to live.
- **Access to Parks and Recreation:** Residents can enjoy numerous parks and recreational areas, such as Mondauk Common Park, which offers trails and outdoor fitness options

### Housing Market

- **Healthy Real Estate Market:** Ambler's housing market is considered strong, with positive appreciation rates and a good home affordability ratio despite higher median home prices compared to the Pennsylvania average.

### Cultural Opportunities

- **Cultural Entertainment:** The area features art galleries, theaters, and community classes that enrich the local cultural landscape. Events at venues like the Ambler Theater offer entertainment options for all ages.

**Local Colleges and Universities** include Temple University Ambler Campus, Gwynedd Mercy University, Arcadia University, Montgomery County Community College and Chestnut Hill College

These institutions provide diverse educational opportunities in various fields and are easily accessible from Ambler.

Major Colleges and Universities in the greater Philadelphia area include:

- **University of Pennsylvania**

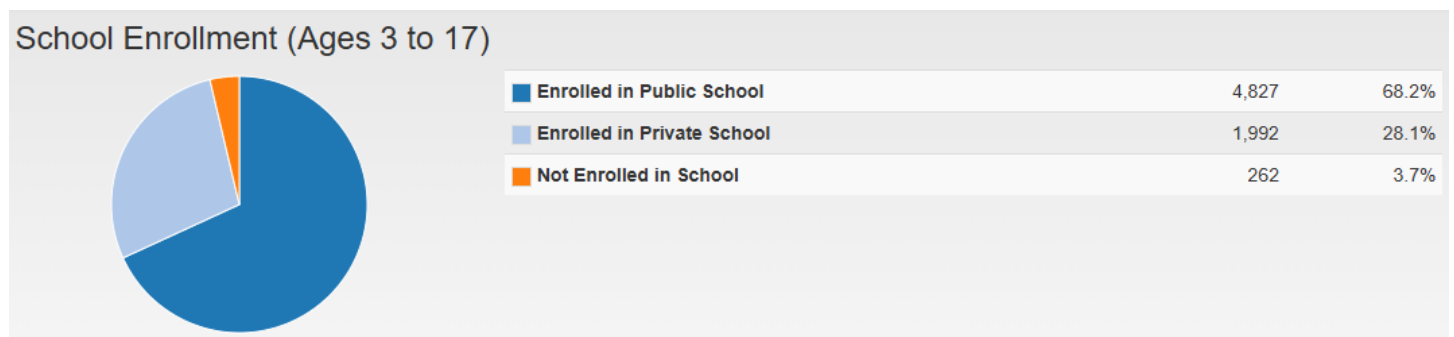
- **Temple University**
- **Villanova University**
- **Drexel University**
- **Salus University**
- **Philadelphia College of Osteopathic Medicine (PCOM)**

Overall, the Ambler area presents a compelling mix of safety, community engagement, educational excellence, and access to amenities that make it an attractive place to call home.

Summary Table

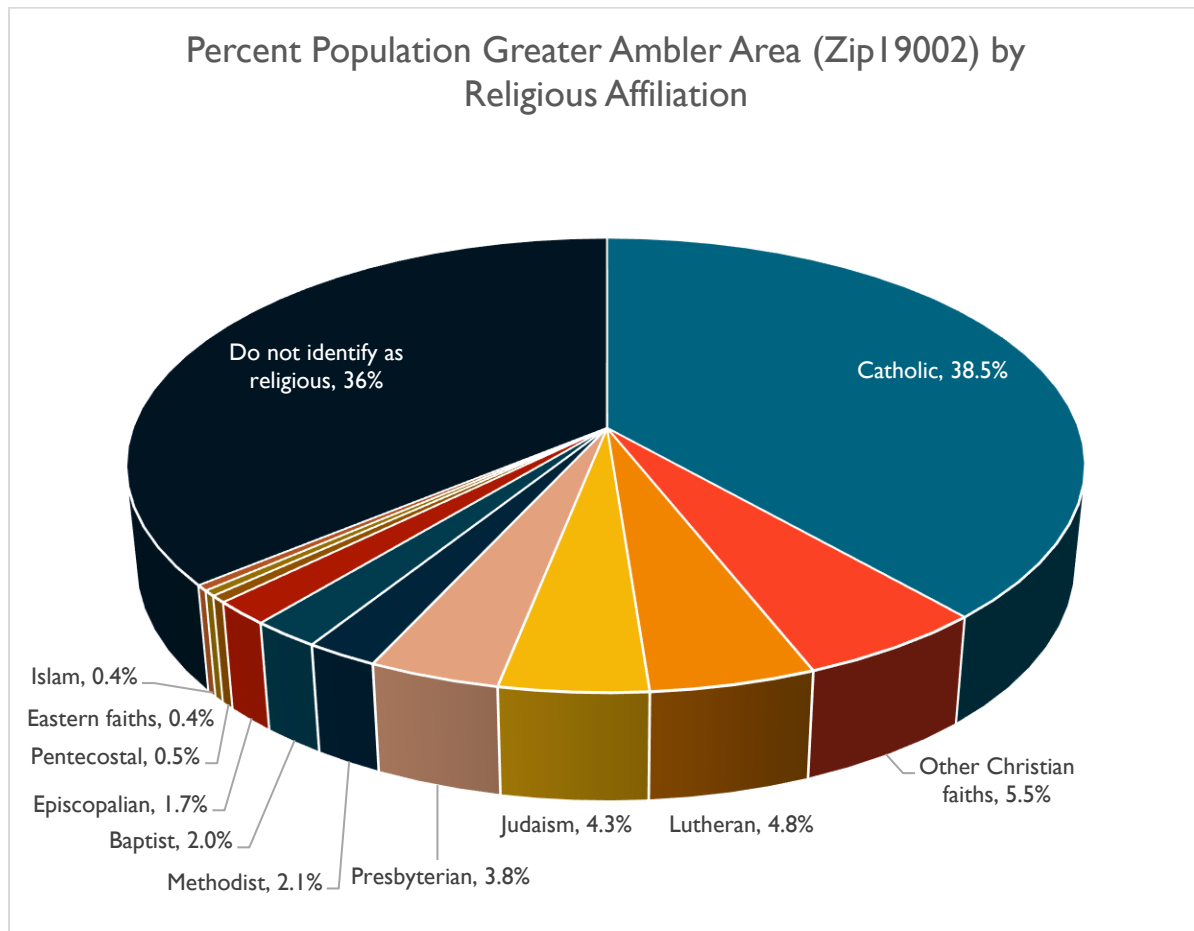
ZIP Code	Population	Median Household Income	Per Capita Income	Percentage Over \$200K
19002	35,120	\$133,519	\$71,257	34.0%
19044	~28,000	\$94,230	\$47,370	N/A
19034	~7,138	\$160,258	\$69,132	N/A
19025	~7,044	\$183,419	\$106,766	N/A
19422	~16,000	\$153,042	\$81,784	N/A

School Enrollment (Ages 3-17)





In the 19002-zip code (Population 35,120), which includes Ambler Borough, the religious affiliation of residents is diverse. Approximately **64.3%** (22,125 persons) of the population identifies as religious, with the following breakdown:



#### Nearby ZIP Codes

- [ZIP Code 18914](#)  
Chalfont, PA  
Type: Standard
- [ZIP Code 18936](#)  
Montgomeryville, PA  
Type: Standard
- [ZIP Code 18976](#)  
Warrington, PA  
Type: Standard
- [ZIP Code 19001](#)  
Abington, PA  
Type: Standard

- [ZIP Code 19025](#)  
Dresher, PA  
Type: Standard
- [ZIP Code 19034](#)  
Fort Washington, PA  
Type: Standard
- [ZIP Code 19044](#)  
Horsham, PA  
Type: Standard
- [ZIP Code 19090](#)  
Willow Grove, PA  
Type: Standard
- [ZIP Code 19422](#)  
Blue Bell, PA  
Type: Standard
- [ZIP Code 19436](#)  
Gwynedd, PA  
Type: Standard
- [ZIP Code 19437](#)  
Gwynedd Valley, PA  
Type: PO BOX
- [ZIP Code 19446](#)  
Lansdale, PA  
Type: Standard
- [ZIP Code 19454](#)  
North Wales, PA  
Type: Standard
- [ZIP Code 19462](#)  
Plymouth Meeting, PA  
Type: Standard
- [ZIP Code 19477](#)  
Spring House, PA  
Type: Standard