



2021 Congregational Meeting

Sunday, January 31, 2021

Agenda

- **Establish Quorum (113) and Call to Order**
- **Opening Prayer**
- **2021 Budget Presentation**
- **Motion to Approve 2021 Budget**
- **Discussion**
- **Vote on 2021 Budget**
- **Conclusion / Closing Prayer**



2021 Budget Presentation

- **Our Vision, Mission, and Core Values**
- **Our Blessings**
- **Looking Back**
- **Looking Ahead**
- **Proposed 2021 Budget**



LIVING WORD
LUTHERAN CHURCH

“The perfect church for imperfect people”



Our Vision and Mission

Vision

To be a living expression of Jesus Christ in the world

Mission

To be a faith community that Welcomes All, Equips All, and Sends All

- ✓ **A Welcoming Church:** extending the love of Jesus through hospitality and service
- ✓ **An Equipping Church:** partnering with individuals and families to build and model faith
- ✓ **A Sending Church:** going into the world to be the hands and feet of Jesus



Our Core Values

Our Core Values are expressed in 5 unique ways

- ✓ **Sing:** we engage in dynamic worship that inspires us to **Christ-centered** living
- ✓ **Serve:** we live each day committed to serve the least, the last, and the lost
- ✓ **Study:** Scripture informs how we live in a changing world
- ✓ **Share:** we use our time, talent, and possessions to honor God
- ✓ **Shepherd:** we extend care and hospitality



Our Blessings People

**Special thanks to our Council
members for their leadership
through a challenging year!**

Congregation

- 1,496 Total Members**
- 600 Member family units
- 444 Member family units that gave in 2020 (74% of total), not including loose offering
- Welcomed 17 new members in 2020!

*** Includes college students and those that have moved but not requested transfer*

Does not include prospects / visitors

Note that after no attendance or giving for 24 months = drop from roll

Council

- | | |
|--------------------|------------------------|
| • Landon Howell | <i>President</i> |
| • Rochelle Lamport | <i>Vice President</i> |
| • Rick Carlson | <i>Sec / Treasurer</i> |
| • Sherrie Vogel | <i>Member</i> |
| • Amy Schemidt | <i>Member</i> |
| • Raj Ponniah | <i>Member</i> |
| • Janine Phillips | <i>Member</i> |
| • Greg Jones | <i>Member</i> |
| • Emmanuel Jackson | <i>Lead Pastor</i> |
| • Ariel Williams | <i>Assoc. Pastor</i> |

Our Blessings Ministries (over 30)

Information from www.livingwordkaty.org/about-us/ministries
Visit our website for more information

The ministries listed on this slide are pre-pandemic ministries,
many of which have continued throughout the year.

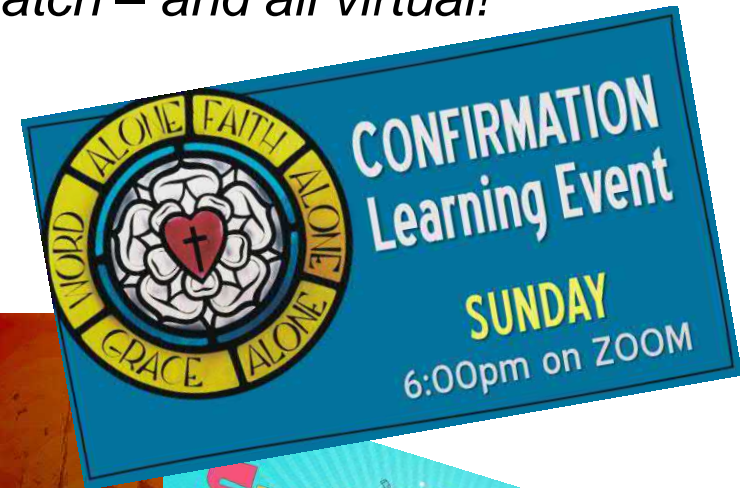
<u>Ministry</u>	<u>Leader</u>	<u>Ministry</u>	<u>Leader</u>
• LWR Baby Care Kits	Nancy Tuttle	• The Learning Center	Emmy Khan
• Bereavement	Ephraim Danforth	• Living Legacy Endowment	Jerry Haus
• Can Care	Donna Hirst	• Music & Arts	Barry Sames Chelsea Lerner
• Care Teams	Pastor Emmanuel	• New Member Welcome	Ephraim Danforth
• Confirmation Guides		• Piecemakers (LWR & Krause Quilts)	Dee Hodgdon
• Coupons for Military Families Overseas	Daryl Lombard	• Prayer Chain	Carol Schaudt
• Discipleship	Pastor Ariel, Mark D.	• Prayer Shawl	Diann House
• Emergency Response Team	Mick Will	• Property	John Hopkins
• The Gathering	Mary Lou Volan	• LWR School Kits	Nancy Tuttle
• Greeting Cards	John Hopkins	• Stephen Ministry	Sue Carlson
		• Stewardship for All Seasons	Jerry Haus
		• Support the Troops	John Hopkins

Our Blessings Amazing New Ministry Opportunities!

2020 Challenges = Over 40 New Ways of Making Connections!

The following ministries have been revamped or created from scratch – and all virtual!

- Virtual Worship
- Discipleship Themes
- Sunday School at Home
- Confirmation
- High School Youth Group
- Young Adult Group
- Trivia Night
- Story, Song, Snacks
- Coffee with Pastors



Our Blessings

Amazing New Ministry Opportunities!

2020 Challenges = Over 40 New Ways of Making Connections!

The following ministries have been revamped or created from scratch – and all virtual!

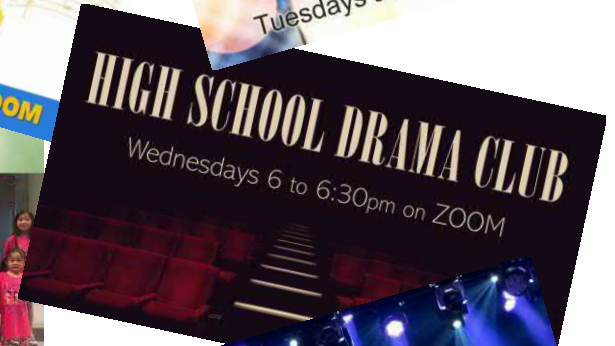
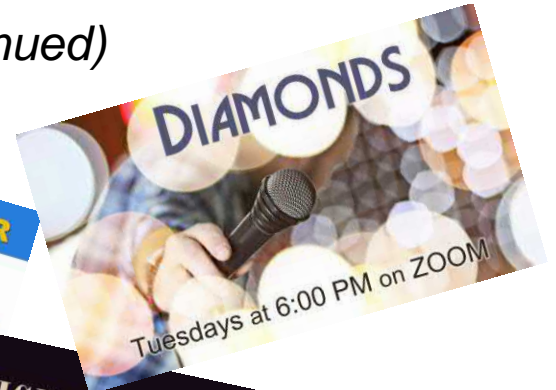
- Faith & Fitness
- Pen Pal Ministry
- Happy to Be Together Hour
- Communal Art Projects
- Ministry Kits (seasonal)
- Virtual Splash Sunday
- Virtual Day Camp
- Story Time
- Summer Reading Challenge



Our Blessings Amazing New Ministry Opportunities!

2020 Challenges = Over 40 New Ways of Making Connections! *(continued)*

- Musical Moments with Barry
- Songs Heard 'Round the World (virtual Cantata)
- Jewels Choir
- Grace Notes
- Guitar Lessons
- High School Drama Club
- Elementary & Middle School Drama Club
- Diamonds Praise Team



Our Blessings

Amazing New Ministry Opportunities!

2020 Challenges = Over 40 New Ways of Making Connections! *(continued)*

- Drive Thru Blessing
- Pet Blessing
- Fantasy Football
- Daily Prayers + Expanded Social Media Ministry
- Taste & See Blog & Live Cooking
- Advent Text Devotions
- Advent Food for Thought Questions
- Advent Virtual Dinner Church
- Winter Solstice Sing
- Adult Faith Formation
 - Bible Study
 - Book Study
 - Visio Divina
- Service Projects
 - Lunches of Love Bags
 - Greeting Cards for Hospital Workers
 - Placemats for Kairos Prison Ministries
- Call to Action / Love your Neighbor Campaigns
 - Mask Drive
 - Sanitizer Drive
 - Coat Drive
- FAITH 5
- Stewardship for All Seasons



Our Blessings Milestones Ministries

- Birth
- Baptism
- Bible
- Communion Instruction
- Confirmation
- Driver's License
- Graduation
- New Member
- Human Dignity



Our Blessings Our Ministries

We have a lot going on, but God is calling us to do more!

- **What is your passion? Join in the fun and fulfillment!**

You are invited to share your gifts of time and talents in ministry

- **What other ministry opportunities / ideas do you have?**

Please call these folks with your ministry ideas:

Pastor Emmanuel	(281) 392-2300 x-102
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Pastor Ariel	(281) 392-2300 x-103
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Ephraim Danforth	(281) 392-2300 x-107
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Barry Sames	(281) 392-2300 x-106
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Mark Dellagiacoma	(281) 392-2300 x-110
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Our Blessings



2020 Highlights!

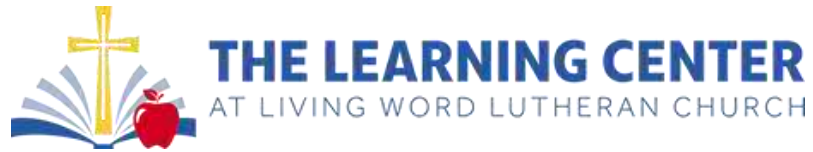
- ✓ Currently reaching 100 children (Infant – Pre-K) and their families
- ✓ Re-accredited by the National Accreditation Commission
- ✓ Closed April and May due to pandemic
- ✓ Hosted first ever outdoor Pre-K Graduation (May 22)
 - 33 Pre-K children graduated in Class of 2020 (including 9 with TLC since infancy!)
- ✓ Supervised Katy Virtual Academy for 2020-2021 school year



*The Learning Center (TLC) is a **self funded ministry** of Living Word that **normally reaches over 140 children** and their families every weekday!*

Our Blessings

Visit www.tlclivingword.org for more information



2020 Highlights!

- ✓ TLC Annual Food Drive (November)
 - our families donated 455 pounds of food to Katy Christian Ministries
- ✓ Gave generously during a challenging year

Family discounts	\$12,827
LW member discounts	4,000
Scholarships	10,380
Staff discounts	2,138
<u>Living Word Gift</u>	<u>16,500</u>
TOTAL	\$45,845



Our Blessings Ministry Partners (23)

Information from www.livingwordkaty.org/about-us/ministry-partners
Visit our website for more information

- Evangelical Lutheran Church in America (ELCA)
- Texas Louisiana Gulf Coast Synod
- Acts of Wisdom
- Bright Stars of Bethlehem
- Christ Clinic Katy
- Emmaus Road Ministry
- Evangelical Lutheran Church of the Central African Republic (C.A.R.)
- Interfaith Care Partners
- Katy Cares
- Katy Christian Ministries
- Kindred Dinner Church
- Krause Children's Residential Treatment Center
- Krist Samaritan Center
- Literacy Council of Ft. Bend County
- Lutheran School of Theology at Chicago
- Lutheran Seminary Program in the Southwest
- Lutherhill Ministries
- Missionary Support / Rural Pastor
- Sanctuary Campus Ministry (Houston Area Campus Ministries)
- The King's Embrace
- The Lutheran Church in Peru (La Luz Divina)
- Upbring (Lutheran Social Services of the Southwest)
- Zoe Helps

Our Blessings Staff

**God once again provided
The Right People
at the Right Time!
Hallelujah!**

Our Blessings Staff (LW)

Full Time (9)

- Emmanuel Jackson Lead Pastor
- Ariel Otterstad Associate Pastor (Discipleship)
- Ephraim Danforth Dir. of Missional Living
- Barry Sames Dir. of Music & Worship Arts
- Michael McDonnell Dir. of Operations
- Mark Dellagiacoma Children's Ministry Coordinator
- Rafael Suarez Technical Arts Coordinator
- Julia Wiseman Coord. of Financial Operations
- Gali Rivera Office Administrator



Our Blessings Staff (LW)

Part Time (6)

- Ute Gustafson Dir. of Media Communications (20 hrs/wk)
- John Hopkins Director of Maintenance (28 hrs/wk)
- Chelsea Lerner Asst. to Director of Worship (15 hrs/wk)
- Serena Landen Payroll & Benefits Admin. (10 hrs/wk)
- Marlon Simon Worship Arts Technician (10 hrs/wk)
- Isabella Schemidt Script Operator (5 hrs/wk)

Contract (2)

- College Nannies & Tutors* Nursery (5 hrs/wk)
- Deputy Acosta Security (5 hrs/wk)



Our Blessings Staff (TLC)



The Learning Center (30)

- Emmy Khan Director
- Rita Garcia Assistant Director
- Nate Sanders Administrative Assistant

Plus

- 25 Teachers (FT)
- 1 Chef (FT)
- 1 Substitute Teacher (PT)



Our Blessings Facilities

Main Campus

- 10+ Acres
- Worship Facility (11,000 SF)
- Education Facility (11,000 SF)
- Office / Meeting Facility (11,000 SF)
- 15 HC Parking Spaces
- 210 Parking Spaces
- In 2020 we:
 - ✓ Replaced the roof on all three buildings
 - ✓ Repaired major water pipe leaks
 - ✓ Replaced the HVAC in the Education Building



Our Blessings Facilities

Fulshear Site (to be developed)

- 4.75 Acres
- Adjacent to future Primrose Park with:
 - ✓ Pond
 - ✓ Ball Fields
 - ✓ Basketball Courts
 - ✓ Playgrounds
 - ✓ Walking Trails
 - ✓ Amphitheater



Looking Back - 2020

Worship Attendance

We Connected More Than Ever!

June – December (without Christmas)

❖ Average Weekly Attendance = 808 **

(versus mid-500's for previous 5-years)

❖ Christmas Eve Services = 2,123 **

(versus approx. 1,400 for previous 5-years)

*** Figures for 2020 include Facebook, Vimeo, You Tube, In-person, and in-person streaming*

Looking Back - 2020

Generosity

We Did It Together – With God's Help!

- ✓ Regular Giving
- ✓ Several One-time Gifts
- ✓ Special Giving
- ✓ Cares Act Small Business Assistance (PPP)

Looking Back - 2020

Giving By Age Group

Age	2019					2020				
	# Families	Amount Given	Avg. Given Per Family Unit	Percent Givers	Percent of Giving	# Families	Amount Given	Avg. Given Per Family Unit	Percent Givers	Percent of Giving
0 to 20	3	\$ 770	\$ 257	0.82%	0.07%	2	\$ 390	\$ 195	0.66%	0.03%
20 to 30	4	\$ 8,885	\$ 2,221	1.10%	0.78%	4	\$ 10,450	\$ 2,613	1.32%	0.77%
30 to 40	29	\$ 20,035	\$ 691	7.95%	1.75%	28	\$ 14,737	\$ 526	9.21%	1.09%
40 to 50	84	\$ 149,892	\$ 1,784	23.01%	13.09%	59	\$ 123,074	\$ 2,086	19.41%	9.07%
50 to 60	79	\$ 271,925	\$ 3,442	21.64%	23.75%	62	\$ 504,511	\$ 8,137	20.39%	37.16%
60 to 70	91	\$ 452,910	\$ 4,977	24.93%	39.56%	79	\$ 482,858	\$ 6,112	25.99%	35.57%
70 to 80	50	\$ 145,626	\$ 2,913	13.70%	12.72%	40	\$ 121,291	\$ 3,032	13.16%	8.93%
80 to 110	25	\$ 94,866	\$ 3,795	6.85%	8.29%	30	\$ 100,255.00	\$ 3,342	9.87%	7.38%
Total	365	\$ 1,144,908	\$ 3,137	100%	100%	304	\$ 1,357,567	\$ 4,466	100%	100%

Over 72% of giving in 2020!

2020 was a unique year and God continued to bless us!

Looking Back - 2020

Balance Sheet (LW + TLC as of December 31, 2020)

ASSETS

Current Assets

LW Checking Account (1)	\$	355,133.60
TLC Checking Account	\$	105,016.28
Payroll Account	\$	68,680.20
ELCA Endowment Pooled Trust	\$	121,017.58
TLC Reserve Account	\$	74,607.76
LW Reserve Accounts (2)	\$	189,371.61
Bill.com Money Out Clearing	\$	24,856.23

Total Current Assets \$ **938,683.26**

Fixed Assets

Land (3700 South Mason)	\$	357,953.22
Building & Improvements	\$	8,235,677.57
Land (Fulshear)	\$	255,000.00
Accumulated Depreciation	\$	1,452,603.70

Total Fixed Assets \$ **10,301,234.49**

TOTAL ASSETS

\$ 11,239,917.75



LIABILITIES & EQUITY

Current Liabilities

Accounts Payable	\$	78,932.79
Credit Cards	\$	21,053.82

Total Current Liabilities \$ **99,986.61**

Long Term Liabilities

Mortgage Payments - Principle	\$	3,650,617.33
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Total Long Term Liabilities \$ **3,650,617.33**

TOTAL LIABILITIES \$ **3,750,603.94**

Equity

Temp. Restricted Assets	\$	134,073.46
Opening Balance Equity	\$	229,148.47
Perm. Restricted Net Assets (3)	\$	121,017.58
Unrestricted Net Assets	\$	6,770,896.69
Net Income	\$	234,177.61

TOTAL EQUITY \$ **7,489,313.81**

TOTAL LIABILITIES & EQUITY \$ **11,239,917.75**

(1) Incl. Council Reserve (\$200K) + Growth Reserve (\$46.1K)

(2) Incl. Capital Reserve (\$171.7K) + Operating Reserve (\$15.4K)

(3) Living Legacy + Education Endowments

Looking Back (2020) + Ahead (2021)

Stewardship for All Seasons

Creating a culture of generosity with people discovering the joy of giving and asking

2020 Results

- Taught team basic principles & methodologies to build congregation's stewardship program
- Developed **"Making Connections"** theme, messaging, & materials. Follow-up ongoing.
- **"Making Connections" goal 200 statements of intent + on-line giving units. 150+ so far.**
- **Pledged to Date: \$734,310**
- **Special Appeal (for Education Building HVAC) raised \$158,800**

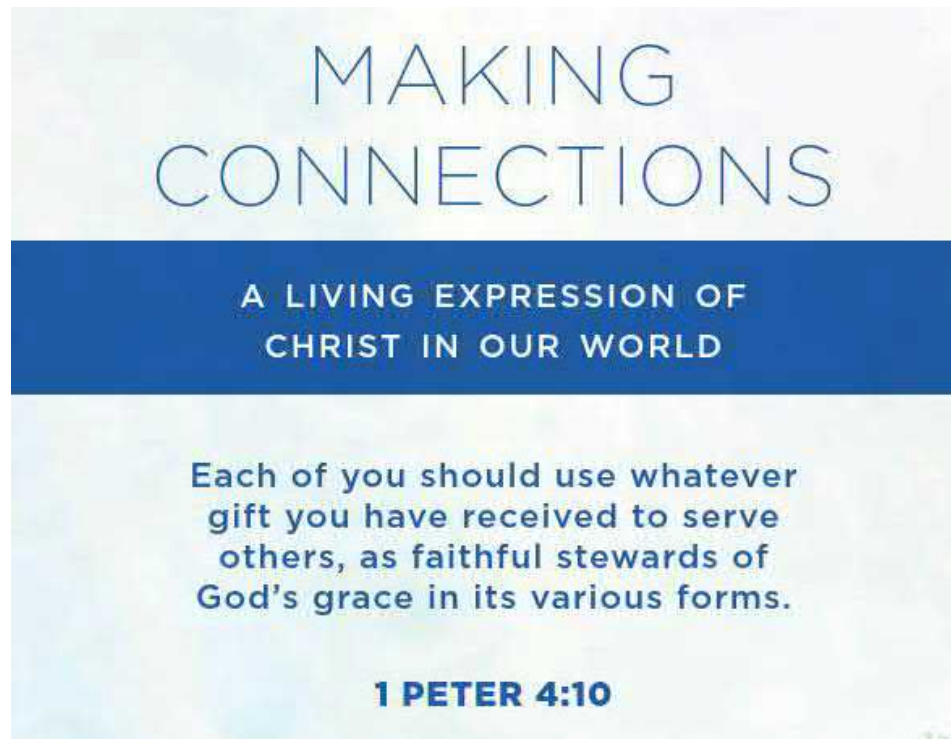
2021 Plan

- Annual Development Plan
- Gratitude Communications Plan
- Develop Windfall/Deferred Giving Plan
- Time and Talent Program
- Stewardship Team Development
- Special Appeal (goal = 3% to 4% of annual operating budget) (\$50K to \$75K)
- Annual Fund (goal = 5% to 7% growth in total giving) (\$85K to \$120K)

Looking Back (2020) + Ahead (2021)

Stewardship for All Seasons

- If you have submitted your Statement of Intent or are regularly giving on-line, **thank you!**



Contribution Statements for 2020 are available online at:
<https://livingwordkaty.shelbnextchms.com/>

We're transitioning from Vanco E-giving to ShelbyGIVING!

If you are giving through Vanco please contact Julia Wiseman (juliawiseman@livingwordkaty.org) for more information and/or assistance.

Looking Ahead - 2021

Making Connections



Focus on 4 Distinct Areas

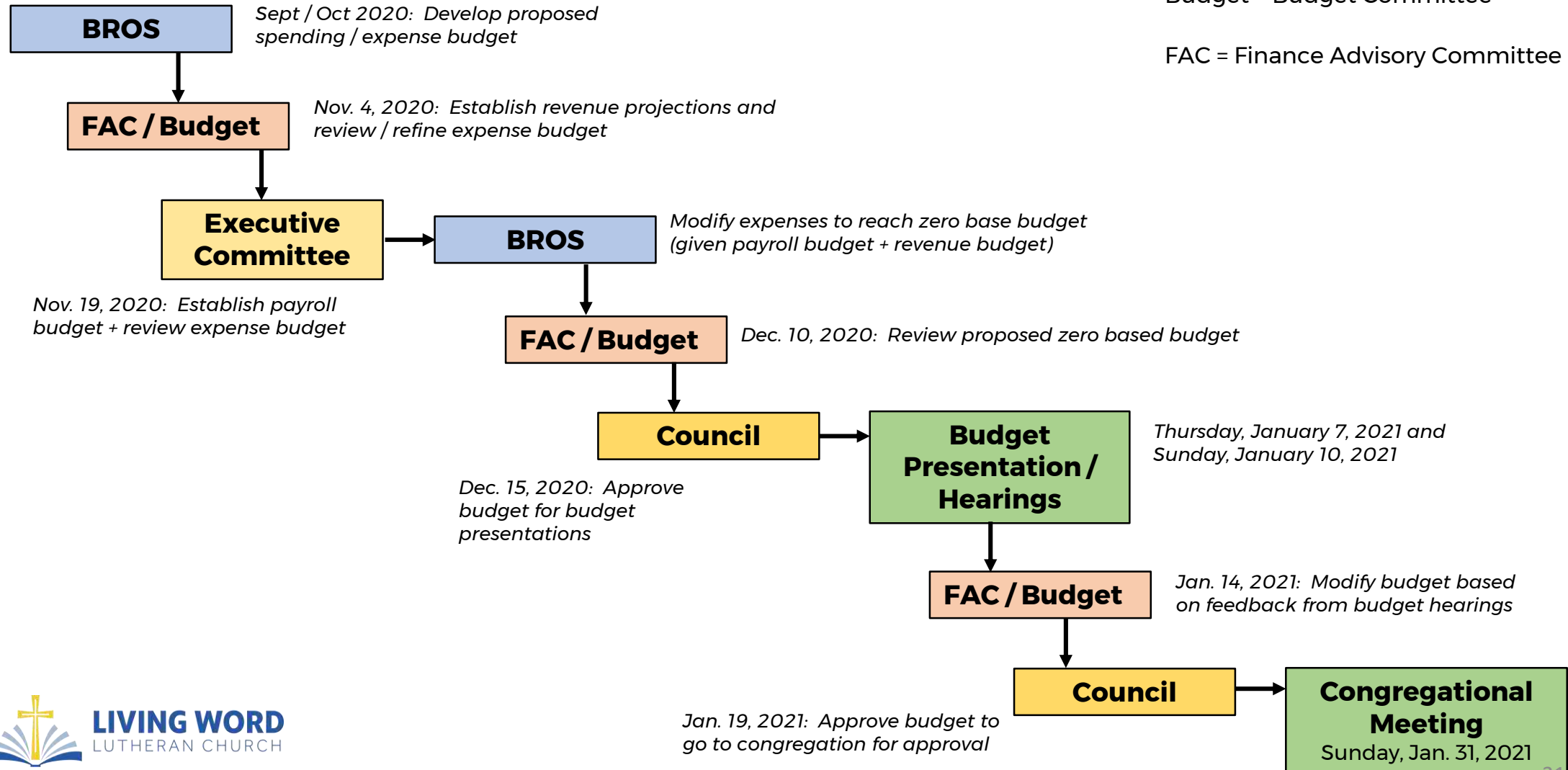
- Divine / Human Connection
- Local Connection
- Regional Connection
- Global Connection

2021 Budget Process

BROs = Budget Responsible Owners
(pastors and key staff)

Budget = Budget Committee

FAC = Finance Advisory Committee



2021 Budget – Budget Team

(same as last year, but with new DOO)

- ✓ Pastor Emmanuel
- ✓ Pastor Ariel
- ✓ Budget Responsible Owners (BROs)
- ✓ Executive Committee
- ✓ Council
- ✓ Finance Advisory Committee
- ✓ Emmy Khan (TLC)

Budget Committee

- ✓ Rick Carlson
- ✓ Art Hodgdon
- ✓ Michael McDonnell (Co-Chair)
- ✓ Mark Probst (Co-Chair)
- ✓ Julia Wiseman

2021 Budget

Budget Responsible Owners (BROs)

Income	<i>Art Hodgdon, Pastor Emmanuel</i>	Discipleship	<i>Pastor Ariel</i>
		Property	<i>Michael McDonnell</i>
World Wide Work	<i>Pastor Emmanuel</i>	Administration	<i>Michael McDonnell</i>
Outreach	<i>Ephraim Danforth</i>	Building / Loan	<i>Michael McDonnell</i>
Worship	<i>Ephraim Danforth</i>	Payroll	<i>Executive Committee</i>
Music & Arts	<i>Barry Sames</i>	Care	<i>Ephraim Danforth</i>
Stewardship	<i>Ephraim Danforth</i>	Nursery	<i>Ephraim Danforth</i>
Getting Connected	<i>Ephraim Danforth</i>	Blooming Ministry	<i>Ephraim Danforth</i>

Key staff and the Executive Committee are responsible for managing all budget items

2021 Proposed Budget Key Assumptions

General

- Focus on Ministry and fulfilling God's call to us
- 2021 budget is for February 2021 through January 2022
- Balanced (Zero Base) Budget
- TLC Budget approved by TLC Board
- Input from BRO's, Council, FAC, Budget Committee, Congregation
- Looked at 2020 history & trends
- Looked at Statements of Intent for 2021
- Budget revised to incorporate feedback from Council and Budget Information Meetings
- Took impact of pandemic into consideration (combination of in-person and virtual worship)
- Council (with feedback from FAC) will have to closely monitor income and expenses throughout 2021.

2021 Proposed Budget Key Assumptions

Income

- Building Use will generate \$12,000
- TLC will contribute at least \$49,500 (starting their gift in August)
- Includes \$260,456 from reserves or special appeal
- No additional PPP loan in 2021

Note that Juventus (soccer) will contribute \$40,000, all of which is earmarked for our new Fulshear ministry and does not show in the 2021 budget



	2020 Budget	2020 Actual + Jan. 2021 Proj.	2021 Proposed	Remarks
1	Income (unrestricted)			
2	Member Giving	\$ 1,585,694	\$ 1,519,078	\$ 1,379,000 Based on Art's analysis
3	Non-Member Giving	Incl.	\$ 57,297	Incl.
4	Loose Offerings	Incl.	\$ 5,363	Incl.
5	Building Use	\$ 7,000	\$ 1,033	\$ 12,000 Reflects 2019 actuals
6	The Learning Center Gift	\$ 99,000	\$ 16,500	\$ 49,500 Assume monthly gift starts in August
7	Transfer from Reserves	\$ -		\$ 260,456
8	TOTAL INCOME (unrestricted)	\$ 1,691,694	\$ 1,599,272	\$ 1,700,956 \$9,262 increase (0.55%)
9	Benevolence Donations (40102 on P&L)		\$ 6,327	
10	Other Income (41150 on P&L)		\$ 265,783	
11	Released from Restriction (41290.1 from P&L)		\$ 93,026	
12	Interest (UR-D Reserve Accts) (44100 on P&L)		\$ 2,386	
13	TOTAL INCOME		\$ 1,966,792	

	These donations for specific ministry partners and paid out via Benevolence -Other (51001.1).
	PPP Loan Forgiveness + Insurance adjustment + misc. other
	Moved from Temporarily Restricted Funds
	Interest earned on MIF account

2021 Proposed Budget Key Assumptions

Reserves (as of December 31, 2020)

Council Reserve	\$200,000
<i>(note that \$60K was transferred for operations in January 2021)</i>	
Operating Cash Reserve	15,373
Living Word Growth Reserve (from Juventus)	46,139
Capital Reserve	171,686
TOTAL	\$433,198

Would like to avoid using reserves, particularly growth and capital

Anticipate needing to replace Worship Building HVAC in 2021/2022 (approximately \$150,000), however, Special Appeal in 2020 set stage for similar appeal in 2021 if necessary.

Note that Juventus (soccer) will contribute \$40,000, all of which is earmarked for our new Fulshear ministry but could be redirected by Council to cover operating expenses if necessary.

2021 Proposed Budget Income Risks

- Another shut-down due to pandemic
- More layoffs in the oil and gas industry impacting member giving
- TLC having to shut-down again due to pandemic
- TLC not able to give at least \$49,500 gift to LW
 - TLC is currently breaking even without giving the gift
 - Note that the 2021 TLC budget includes their normal annual \$99,000 gift
- Building not being available for use by outside groups until later in the year
- \$260K from reserves not available
- Vibrant Stewardship for All Seasons program not continued

2021 Proposed Budget

Key Assumptions

Expenses

- World Wide Work (WWW) budget to be at least 10% of income
- 20-year fixed rate (4.35%) mortgage with Thrivent Financial
- Renegotiated contracts for interior cleaning and grounds maintenance
- Negotiated rate for electricity and gas
- Property and Administration based on reality
- Security (Sheriff) at each in-person worship service
- Staffing (FT and PT) similar to current
- Stewardship for All Seasons to continue in 2021

Proposed 2021 Budget

Property + Building /
Loan + Payroll &
Benefits = 74.79%

Admin = 8.85%

WWW = 9.08%

Other Ministry = 7.28%

TLC 2021 Budget
(separate) = \$1,232,091



	BRO	2020 Budget	2020 Actual + Jan. 2021 Proj.	2021 Budget Proposed	% of Budget
1	Income	Art	\$ 1,691,694	\$ 1,966,792	\$ 1,700,956 100%
2	Expenses				
3	World Wide Work	Pastor Emmanuel	\$ 169,100	\$ 166,475	\$ 154,392 9.08%
4	Outreach	Ephraim	\$ 3,000	\$ 1,115	\$ 2,600 0.15%
5	Worship	Ephraim	\$ 20,220	\$ 8,167	\$ 23,050 1.36%
6	Music & Arts	Barry	\$ 32,400	\$ 24,897	\$ 26,050 1.53%
7	Stewardship	Ephraim	\$ 1,500	\$ 11,362	\$ 13,125 0.77%
8	Getting Connected	Ephraim	\$ 6,500	\$ 1,950	\$ 6,500 0.38%
9	Discipleship	Pastor Ariel	\$ 48,590	\$ 8,686	\$ 42,490 2.50%
10	Property	Michael	\$ 164,617	\$ 353,655	\$ 179,500 10.55%
11	Administration	Michael	\$ 119,808	\$ 129,847	\$ 150,478 8.85%
12	Building / Loan	Michael	\$ 283,751	\$ 260,829	\$ 283,320 16.66%
13	Payroll & Benefits	Exec	\$ 827,812	\$ 785,712	\$ 809,401 47.59%
14	Care	Ephraim	\$ 2,996	\$ 1,627	\$ 3,500 0.21%
15	Nursery	Ephraim	\$ 8,000	\$ 831	\$ 4,550 0.27%
16	Blooming Ministry	Ephraim	\$ 3,400	\$ 1,727	\$ 2,000 0.12%
17	Total Expenses		\$ 1,691,694	\$ 1,756,879	\$ 1,700,956 100%
18	Net Income		\$ 0	\$ 209,913	\$ -

Motion

**Move to approve the 2021 budget as presented,
with the understanding that, in accordance
with the Living Word Constitution and Policy,
Council may re-allocate or re-designate funds
as required to maintain operations**



Conclusion

- **God has richly blessed us** individually and as a congregation
- We are committed to **Making Connections in 2021**
- We are blessed with **wonderful pastors and staff**
- **We are each called to be a living expression of Jesus Christ in the world**

Let us Pray!



LIVING WORD
LUTHERAN CHURCH

2021 Congregational Meeting

Thank You for Participating!

(The Best Is Yet To Come!)



2021 Proposed Budget

Detailed Breakdown (for reference only)

Sunday, January 31, 2021

2021 Proposed Budget Income

		Actual			Proposed	COMMENTS ON 2021 BUDGET
Description		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	
1	INCOME (unrestricted) (ART +)	\$ 1,691,694	\$ 1,855,852	\$ 110,940	\$ 1,966,792	
2	Member Giving	\$ 1,585,694	\$ 1,408,138	\$ 110,940	\$ 1,519,078	Assume no 100% in-person workshop through at least Easter (April)
3	Non-Member Giving		\$ 57,297	\$ -	\$ 57,297	
4	Loose Offerings		\$ 5,363	\$ -	\$ 5,363	
5	Building Fund-Additional Principal					
6	Initial Offerings					
7	Special Services					
8	Transfer from Reserves				\$ 260,456	To be addressed by Council
9	Building Use	\$ 7,000	\$ 1,033	\$ -	\$ 1,033	Reflects actual in 2019
10	The Learning Center	\$ 99,000	\$ 16,500	\$ -	\$ 16,500	Assume start in August
11	Benevolence Donations (40102 on P&L)		\$ 6,327	\$ -	\$ 6,327	These donations for specific ministry partners and paid out via Benevolence -Other (51001.1).
12	Other Income (41150 on P&L)		\$ 265,783	\$ -	\$ 265,783	PPP Loan Forgiveness + Insurance adjustment + misc. other
13	Released from Restriction (41290.1 from P&L)		\$ 93,026	\$ -	\$ 93,026	
14	Interest (UR-D Reserve Accts) (44100 on P&L)		\$ 2,386	\$ -	\$ 2,386	Interest earned on MIF account

2021 Proposed Budget World Wide Work

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
15	WORLD WIDE WORK (PASTOR E)	\$ 169,100	\$ 161,727	\$ 4,748	\$ 166,475	\$ 154,392	
16	Benevolence - Other (51001.1 on P&L)		\$ 5,875	\$ -	\$ 5,875		Benevolence Donations outside of budgeted WWW
17	Synodical Support / Benevolence	\$ 86,000	\$ 86,000	\$ -	\$ 86,000	\$ 76,000	
18	Local Benevolence-KCM	\$ 6,000	\$ 6,000	\$ -	\$ 6,000	\$ 6,000	
19	Christ Clinic	\$ 3,000	\$ 3,000	\$ -	\$ 3,000	\$ 3,000	
20	Camping (Lutherhill)	\$ 8,000	\$ 8,000	\$ -	\$ 8,000	\$ 8,000	
21	Upbring/LSSS	\$ 6,000	\$ 6,000	\$ -	\$ 6,000	\$ 6,000	
22	La Luz Divina	\$ 6,000	\$ 4,535	\$ 1,465	\$ 6,000	\$ 6,000	
23	Kindred Lutheran Church	\$ 8,400	\$ 7,700	\$ 700	\$ 8,400	\$ 7,392	
24	C.A.R.	\$ 12,000	\$ 10,000	\$ 2,000	\$ 12,000	\$ 12,000	
25	Holy Land Mission (Bright Stars)	\$ 2,000	\$ 1,833	\$ 167	\$ 2,000	\$ 2,000	
26	Krause Center	\$ 5,000	\$ 5,000	\$ -	\$ 5,000	\$ 5,000	
27	Lutheran School of Theology at Chicago	\$ 4,000	\$ 4,000	\$ -	\$ 4,000	\$ 4,000	
28	Lutheran Seminary Program in the SW	\$ 3,000	\$ 3,000	\$ -	\$ 3,000	\$ 3,000	
29	Missionary Support	\$ 7,000	\$ -	\$ -	\$ -	\$ 4,800	
30	Acts of Wisdom	\$ 1,200	\$ 1,200	\$ -	\$ 1,200	\$ 1,200	
31	Liberia Orphanage (ZOE)	\$ 5,000	\$ 5,000	\$ -	\$ 5,000	\$ 5,000	
32	The King's Embrace	\$ 5,000	\$ 4,583	\$ 417	\$ 5,000	\$ 5,000	
33	Emmaus Road Ministry	\$ 1,500	\$ -	\$ -	\$ -		Road to Emmaus funded thru Change Offering
		10.00%				10.04%	10.72% of Income (not including transfer from reserves)

2021 Proposed Budget Outreach + Worship

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
34	OUTREACH (EPHRAIM)	\$ 3,000	\$ 1,115	\$ -	\$ 1,115	\$ 2,600	
35	Guest Care (Visitation Pamphlets)	\$ 1,000	\$ -	\$ -	\$ -	\$ 600	
36	Publicity	\$ 1,000	\$ 755	\$ -	\$ 755	\$ 1,000	
37	Member/Guest Registration	\$ 1,000	\$ 360	\$ -	\$ 360	\$ 1,000	
38	WORSHIP (EPHRAIM)	\$ 20,220	\$ 7,722	\$ 445	\$ 8,167	\$ 23,050	
39	Worship Supplies	\$ 3,100	\$ 1,515	\$ 150	\$ 1,665	\$ 3,100	Things like wine, wafers, oil for candles, etc.
40	Worship Media	\$ 1,650	\$ 1,289	\$ 125	\$ 1,414	\$ 1,200	
41	Liturgical Robes & Supplies	\$ 1,200	\$ 62	\$ -	\$ 62	\$ -	Felt need to prioritize spending and chose to cut this
42	Devotional Books	\$ 200	\$ 325	\$ -	\$ 325	\$ 200	
43	Gifts	\$ 250	\$ -	\$ -	\$ -	\$ 250	Special Support for Easter and Christmas
44	Hymnals & Copyright	\$ 720	\$ 1,268	\$ -	\$ 1,268	\$ 1,300	As we have expanded our online offerings additional copyright licenses were necessitated. This increase reflects 2020 actual spend.
45	A/V Equipment/Computer/Lights, etc.	\$ 10,300	\$ 1,397	\$ -	\$ 1,397	\$ 15,000	This includes lights in the sanctuary, lift rentals, labor and was increased to account for expected computer updates for execution of digital worship as some are nearly 6 years old.
46	A/V Media Subscriptions	\$ 2,800	\$ 1,866	\$ 170	\$ 2,035	\$ 2,000	We pay annual fees to numerous vendors for media editing software and worship slide software

2021 Proposed Budget Music & Arts

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
47	MUSIC & ARTS (BARRY)	\$ 32,400	\$ 24,447	\$ 450	\$ 24,897	\$ 26,050	
48	Adult Choir Music	\$ 400	\$ 913	\$ -	\$ 913	\$ 200	
49	Handbell Choir Music	\$ 400	\$ 1,270	\$ -	\$ 1,270	\$ 500	
50	Children's Choir (Jewel's Choir)	\$ 500	\$ (50)	\$ -	\$ (50)	\$ 250	
51	JrHi/SrHi Choir	\$ 200	\$ -	\$ -	\$ -		
52	Camp Jam (Music Day Camp) (54040 On P&L)		\$ 1,388	\$ -	\$ 1,388		Cost in 2021 estimited at \$4,900, but cmp will make small profit from fees
53	Contemporary Bands	\$ 15,600	\$ 10,938	\$ 300	\$ 11,238	\$ 15,600	
54	Piano/Organ Maintenance	\$ 500	\$ 595	\$ -	\$ 595	\$ 750	
55	Special Music	\$ 3,000	\$ 3,509	\$ -	\$ 3,509	\$ 2,000	
56	Seasonal Concerts (Cantata)	\$ 6,000	\$ 4,947	\$ -	\$ 4,947	\$ 4,000	
57	Jazz Vespers and Global Music	\$ 4,000	\$ -	\$ -	\$ -	\$ 1,500	
58	Supply Organist	\$ 800	\$ -	\$ 150	\$ 150	\$ 500	
59	Drama Ministry	\$ 1,000	\$ 936	\$ -	\$ 936	\$ 750	

2021 Proposed Budget Stewardship & Getting Connected

		Actual				Proposed	COMMENTS ON 2021 BUDGET
Description		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
60	STEWARDSHIP (EPHRAIM)	\$ 1,500	\$ 9,987	\$ 1,375	\$ 11,362	\$ 13,125	
61	Stewardship Campaign	\$ 500	\$ 9,987	\$ 1,375	\$ 11,362	\$ 12,125	Current contract (\$8,750) goes through February 2021. Budget includes February (\$1,375) + proposed contract for March 2020 thru January 2021 of \$8,750 + printing.
62	Living Legacy	\$ 1,000	\$ -	\$ -	\$ -	\$ 1,000	
63	GETTING CONNECTED (EPHRAIM)	\$ 6,500	\$ 1,950	\$ -	\$ 1,950	\$ 6,500	
64	Events	\$ 4,000	\$ 622	\$ -	\$ 622	\$ 4,000	Based on historical spend and assume return to in-person activities. Includes Bereavement.
65	Kitchen Supplies	\$ 1,000	\$ 448	\$ -	\$ 448	\$ 1,000	
66	Worship Fellowship	\$ 1,500	\$ 880	\$ -	\$ 880	\$ 1,500	

2021 Proposed Budget Discipleship

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
67	DISCIPLESHP (PASTOR ARIEL)	\$ 48,590	\$ 7,436	\$ 1,250	\$ 8,686	\$ 42,490	
68	High School General Expenses	\$ 2,000	\$ 59	\$ -	\$ 59	\$ 1,500	Original ask = \$2,000
69	High School Service Projects	\$ 500	\$ 84	\$ -	\$ 84	\$ 300	Original Ask = \$500
70	Summer Trip Scholarships	\$ 2,000	\$ -	\$ -	\$ -	\$ 2,000	
71	Summer Trips - Adults	\$ 2,520	\$ -	\$ -	\$ -	\$ 2,520	
72	Confirmation	\$ 4,000	\$ (137)	\$ -	\$ (137)	\$ 3,500	Original ask = \$4,000
73	Confirmation Events & Trips - Adult Leaders	\$ 420	\$ -	\$ -	\$ -	\$ 420	
74	Confirmation Events & Trips - Scholarships	\$ 800	\$ -	\$ -	\$ -	\$ 800	
75	Confirmation Bibles	\$ 500	\$ -	\$ -	\$ -	\$ 500	
76	Jr. High Summer Events - (Adult Registration)	\$ 1,400	\$ -	\$ -	\$ -	\$ 1,400	
77	Sunday School Supplies	\$ 700	\$ -	\$ -	\$ -	\$ 550	Original ask = \$700
78	Sunday School Curriculum	\$ 2,800	\$ 279	\$ -	\$ 279	\$ 2,800	
79	Childrens Summer Events	\$ 500	\$ 425	\$ -	\$ 425	\$ 500	
80	Fall Kick-off	\$ 1,500	\$ 459	\$ -	\$ 459	\$ 1,200	Original ask = \$1,500
81	Resources for Families	\$ 300	\$ 1,098	\$ -	\$ 1,098	\$ 300	
82	Children's Ministry General Expenses	\$ 500	\$ (354)	\$ -	\$ (354)	\$ 450	Original ask = \$500
83	Childrens Advent & Lent Retreats	\$ 360	\$ -	\$ -	\$ -	\$ 360	
84	Worship Bag Supplies	\$ 400	\$ -	\$ -	\$ -	\$ 400	
85	Women's Retreat	\$ 1,000	\$ -	\$ -	\$ -	\$ 500	Original ask = \$1,000
86	Family Room	\$ 100	\$ -	\$ -	\$ -	\$ 100	
87	Milestone Ministries	\$ 2,700	\$ 1,464	\$ -	\$ 1,464	\$ 2,600	Original ask = \$2,700

2021 Proposed Budget Discipleship (continued)

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
88	Leader Shirts	\$ 400	\$ -	\$ -	\$ -	\$ 400	
89	Discipleship Leader Training	\$ 700	\$ 330		\$ 330	\$ 600	Original ask = \$700
90	Journey to the Cross	\$ 2,500	\$ 313		\$ 313	\$ 2,500	
91	Seasonal Events	\$ 2,000	\$ 605	\$ 600	\$ 1,205	\$ 1,500	Original ask = \$2,000
92	Interactive Service	\$ 750	\$ 29	\$ -	\$ 29	\$ 750	
93	Seasonal Resources	\$ 1,000	\$ 1,108	\$ 600	\$ 1,708	\$ 750	Original ask = \$1,000
94	Adult Faith Formation	\$ 1,700	\$ 359	\$ 50	\$ 409	\$ 1,500	Original ask = \$1,700
95	Trunk or Treat	\$ 1,400	\$ -	\$ -	\$ -	\$ 1,400	
96	Summer Camp Scholarships	\$ 5,000	\$ -	\$ -	\$ -	\$ 5,000	
97	Blessing of the Backpacks	\$ 500	\$ 427	\$ -	\$ 427	\$ 500	
98	Program Growth and Development	\$ 2,500	\$ 515	\$ -	\$ 515	\$ 1,000	Reduced amount - anticipate 2021 being more of a year of a restart year and less new ministry creation to occur. Original ask = \$1,500
99	Pet Blessing	\$ 140	\$ -	\$ -	\$ -	\$ 140	
100	Life Group General Expenses	\$ 1,000	\$ 19	\$ -	\$ 19	\$ 500	Retinking how we do Small Groups - less is needed this year
101	Life Group Leader Training	\$ 1,000	\$ -	\$ -	\$ -	\$ 250	Retinking how we do Small Groups - less is needed this year. Original ask = \$500
102	Seasonal Dinner Church Worship	\$ 2,000	\$ 239	\$ -	\$ 239	\$ 1,500	Original ask = \$2,000
103	Young Adult General Expenses	\$ 1,000	\$ 116	\$ -	\$ 116	\$ 1,500	Increased amount to accommodate plans for this ministry
104	High School Mission Trip	SELF FUNDING					
105	Camp Living Word	SELF FUNDING	\$ 100	\$ -	\$ 100		

2021 Proposed Budget Property



	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
106	PROPERTY (MICHAEL)	\$ 164,617	\$ 338,716	\$ 14,940	\$ 353,655	\$ 179,500	
107	Maintenance-Interior	\$ 8,000	\$ 8,084	\$ 735	\$ 8,819	\$ 6,425	FLS Ann. Dec \$2,200 + Jun \$650 S/A kitchen hoods. \$2,800 lift and lights Mar/Nov. \$250/mo. Misc. maint. + \$525 in Feb. to rekey Admin office space (reduced \$2,800 for lift - duplicate with line 40.
108	Maintenance-3&4 Acres Parcels	\$ 28,800	\$ 28,267	\$ 2,570	\$ 30,837	\$ 32,160	Includes lawn care \$2,400/mo. Add \$180/mo pest control + \$100/mo. Routine ground maint.
109	Maintenance Fees-Cinco	\$ 11,452	\$ 13,195	\$ -	\$ 13,195	\$ 11,739	Best guess estimate 2020 + 2.5%
110	Storage Rental	\$ 3,360	\$ 3,300	\$ 300	\$ 3,600	\$ 3,960	2020 total + 5%. For one off-site unit
111	Heat/AC Repairs/Service	\$ 30,800	\$ 24,342	\$ 2,215	\$ 26,557	\$ 16,000	Renegotiated contract from \$7,700/qtr. To \$4,000/qtr.
112	Unanticipated Repairs	\$ -	\$ 168,350	\$ -	\$ 168,350	\$ 10,200	\$93K for Sanctuary roof repair + \$41K for first Education Building HVAC unit replacement + \$21K irrigation repairs + Cinco compliance repairs (trees & planting + other misc. repairs
113	IT Services and Maintenance (60071 on P&L)		\$ 169	\$ -	\$ 169		Misc. cable and connectors to install new donated IT access points, switches, and routers.
114	Electricity/Gas	\$ 32,000	\$ 42,799	\$ 3,890	\$ 46,689	\$ 42,000	2020 budget was inaccurate forecast. Now have contracted rate with provider. Actuals reflect old inefficient HVAC systems + hot summer. Juventus uses privately owned gensets for power.
115	Ideal Impact	\$ 1,785	\$ 7,480	\$ 680	\$ 8,160	\$ 2,440	
116	Water/Sew/Garbage	\$ 9,600	\$ 21,521	\$ 1,960	\$ 23,481	\$ 18,000	2020 budget was inaccurate forecast. Actuals high due to massive leaks (now repaired). Now have new controller for irrigation system with rain sensor. Juventus now being billed for water.
117	Building Cleaning	\$ 18,600	\$ 12,565	\$ 1,140	\$ 13,705	\$ 15,576	\$2,400/mo. Split with TLC. Added expenses for soap, paper towels, toilet paper, Clorox wipes, and other incidentals.
118	Security Guard	\$ 10,620	\$ 2,858	\$ 750	\$ 3,608	\$ 11,400	\$200/officer for 5 hours including extra Easter & Christmas coverage and 5 Sunday months
119	Van Lease and Maintenance	\$ 9,600	\$ 5,786	\$ 700	\$ 6,486	\$ 9,600	LW portion only. 2020 actual lower due to COVID relief agreement. Payments will extend 3 months past original date.

2021 Proposed Budget Admin

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
120	ADMINISTRATION (MICHAEL)	\$ 119,808	\$ 111,728	\$ 18,119	\$ 129,847	\$ 150,478	
121	Telephone	\$ 3,000	\$ 3,307	\$ 300	\$ 3,607	\$ 6,024	\$535.17 total - \$232.75 for TLC for VOIP Includes \$200/mo for 2 Pastor cell phones (paid as expense).
122	Office Supplies	\$ 3,500	\$ 2,505	\$ 225	\$ 2,730	\$ 3,912	2019/2020 avgeraged actual office supplies spend
123	Copier expenses	\$ 3,000	\$ 3,363	\$ 310	\$ 3,673	\$ 3,780	Ink and servicing expenses averaged 2020/2019 use.
124	Offering Envelopes	\$ 1,000	\$ 770	\$ -	\$ 770	\$ 800	Quarterly for printing and distribution
125	The Lutheran	\$ 450	\$ 448	\$ -	\$ 448	\$ -	Annual subscription to be cancelled per Pastor Emmanuel
126	Background checks	\$ 500	\$ 26	\$ -	\$ 26	\$ 600	Annual background checks
127	Belay Bookkeeping Service		\$ 2,500	\$ -	\$ 2,500		Bookkeeping moved in-house
128	Conferences/Seminars-Delegates	\$ 1,500	\$ -	\$ -	\$ -	\$ 1,500	COVID 19 dependent. May be less due to virtual Synod Assembly.
129	Resources	\$ 700	\$ 651	\$ 60	\$ 711	\$ 820	Includes Christ in Our Home, Sunday in Seasons, incidental education resources
130	Copier	\$ 4,030	\$ 3,863	\$ 350	\$ 4,213	\$ 2,940	Decrease due to renegotiated lease agreement for new copier.
131	Professional Software Support	\$ 8,220	\$ 12,950	\$ 1,175	\$ 14,125	\$ 14,796	Adobe, Zoom, Constant Contact, Uattend, VOMos, Shelby, Vanco, microsoft Office etc
132	Managed IT Services (Original 2021 ask = \$13,250)						Establish network equipment and peripherals for \$8,727. On going IT management, help desk, software upgrades and support, on line real time security and scanning, firewall management etc. Estimated proposal presented as place holder only.

2021 Proposed Budget Admin (continued)

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
133	Computer Leases	\$ 1,700	\$ 2,480	\$ 126	\$ 2,606	\$ 1,512	
134	Miscellaneous Internet (61177 on P&L)		\$ 119	\$ 11	\$ 130	\$ 130	Monthly Spotify charge of \$10.81
135	Upgraded Phone Service	\$ -	\$ -	\$ -	\$ -	\$ 2,100	Add upgraded to leased/managed phones and phone services through Comcast. Augmented answering, call directory, caller ext. selection, 2 way forwarding, wireless head-sets, afterhours forwarding, announcements. Budget = half (split with TLC).
136	Workers Compensation Insurance	\$ 8,528	\$ (5,206)	\$ 7,998	\$ 2,792	\$ 8,000	Received rebate for 2020 due to no claims. Estimated from Hanover proposals.
137	Building & Liability Insurance	\$ 55,420	\$ 48,838	\$ 4,440	\$ 53,278	\$ 59,854	6/1/2020 through 6/1/2121 Flood insurance \$10,900, Gen Liab, \$4,093, Property \$37,960, Umbrella \$3,020 \$1,300 in October for \$1 M cyber liability
138	Van Insurance	\$ 2,500	\$ 3,108	\$ 285	\$ 3,393	\$ 5,980	Increase reflects accident history
139	Service Charges & Checks	\$ 1,800	\$ 407	\$ 40	\$ 447	\$ 1,392	
140	Payroll Processing	\$ 4,200	\$ 7,114	\$ 650	\$ 7,764	\$ 7,740	2020 estimate was inaccurate
141	Merchant Services Fee (Credit Card)	\$ 4,260	\$ 12,084	\$ 1,100	\$ 13,184	\$ 12,960	Fees are percentage based processing fees associated with credit card and Automated Clearing House (ACH) transactions
142	Legal / Audit Expenses	\$ 8,500	\$ 5,236	\$ 475	\$ 5,711	\$ 8,500	Audit of 2020 + CPA consultation
143	Other Postage	\$ 1,200	\$ 859	\$ 80	\$ 939	\$ 1,200	
144	Alarm Monitoring	\$ 5,800	\$ 6,304	\$ 494	\$ 6,798	\$ 5,938	\$459/mo Protection 1, \$35/mo Mod Sys FA monitor, \$10 June for Alarm Permint

2021 Proposed Budget Building / Loan + Payroll & Benefits

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
145	BUILDING/LOAN-(MICHAEL)	\$ 283,751	\$ 237,239	\$ 23,590	\$ 260,829	\$ 283,320	
146	Mortgage Payments-Additional Principle						
147	Mortgage Payments-Principle (new 20-year fixed rate mortgage with Thrivent Financial)	\$ 119,321	\$ 89,537	\$ 10,340	\$ 99,877	\$ 123,168	Principle is reflected on Balance Sheet, not P&L
148	Mortgage Payments-Interest Expense	\$ 164,430	\$ 147,702	\$ 13,250	\$ 160,952	\$ 160,152	
149	PAYROLL & BENEFITS (EXEC)	\$ 827,812	\$ 720,236	\$ 65,476	\$ 785,712	\$ 809,401	
150	<i>Includes salary, benefits (insurance, retirement, etc.), FICA, continuing education, expenses, and year-end gifts.</i>						
151	<i>Assumptions; 2020 PR Est = \$782,948 (No CN + MM 1/2 yr); FICA=7.65%; COLA=1.1%; Insurance=10%; YE Gifts w/FICA=\$10,765; Merit=\$0 (PE to deter); Pastor Cell phones (\$200/month) moved to Administration (Telephone)</i>						

2021 Proposed Budget Care + Nursery + Blooming Ministry

	Description	Actual				Proposed	COMMENTS ON 2021 BUDGET
		Annual Budget 2020	Actual thru Dec. 31, 2020	Projected Jan 2021 **	Actual + Projected	Annual Budget 2021	
152	CARE (EPHRAIM)	\$ 2,996	\$ 1,627	\$ -	\$ 1,627	\$ 3,500	
153	Care Visit Team	\$ 500	\$ 75	\$ -	\$ 75	\$ 500	
154	Stephen Ministries	\$ 2,496	\$ -	\$ -	\$ -	\$ 3,000	For training another Stephen Minister Leader
155	Bereavement (66027 on P&L)		\$ 1,552	\$ -	\$ 1,552		2021 budget is under Getting Connected - Events
156	NURSERY (EPHRAIM)	\$ 8,000	\$ 831	\$ -	\$ 831	\$ 4,550	
157	Sitting Expenses	\$ 8,000	\$ 831	\$ -	\$ 831	\$ 4,550	Reduced based on COVID no Nursery services offered until Fall 2021. Based on historical spend & 6-months with sitter.
158	BLOOMING MINISTRY (EPHRAIM)	\$ 3,400	\$ 1,727	\$ -	\$ 1,727	\$ 2,000	
159	Flowers for Services	\$ 600	\$ 127	\$ -	\$ 127	\$ 600	
160	Poinsettia Plants/Wreaths	\$ 2,000	\$ 689	\$ -	\$ 689	\$ 1,000	Only half of \$2K projected cost is budgeted since the rest covered by donations
161	Easter Lilies/Flowers	\$ 800	\$ 911	\$ -	\$ 911	\$ 400	Only half of \$800 projected cost is budgeted since the rest is covered by donations

2021 Proposed Budget

Responses to Questions Raised During Budget Information Meetings

- 2020 Actuals + January 2021 Projections now shown
- Revised amount of transfer from reserves after making other adjustments in income and expenses
- Eliminated duplication for lights in sanctuary + lift rental (shown in worship and property)
- Events and Kitchen Supplies (under Getting Connected) includes Bereavement, which is anticipated to increase due to postponed memorial services
- Electricity/Gas (under Property): 2020 budget was inaccurate forecast. Now have contracted rate with provider. Actuals reflect old inefficient HVAC systems + hot summer. Juventus uses privately owned gensets for power.

2021 Proposed Budget

Responses to Questions Raised During Budget Information Meetings

- Water/Sewer/Garbage (under Property): 2020 budget was inaccurate forecast. Actuals high due to massive leaks (now repaired). Now have new controller for irrigation system with rain sensor. Juventus now being billed for water.
- Van Lease and Maintenance (under Property): Reduced from \$12,000 to \$9,600. This is LW portion only. 2020 actual lower due to COVID relief agreement. Payments will extend 3 months past original date.
- Van Insurance (under Admin): Increase reflects accident history
- Payroll Processing (under Admin): 2020 budget was inaccurate forecast
- Merchant Services Fee (under Admin): Fees are percentage based processing fees associated with credit card and Automated Clearing House (ACH) transactions.