

MINISTRY SUPPORT					
	2019 Actual	2020 Budget	2020 actual	2021 Budget	
Pledges - 2019: 29 for \$83,438; 2020: 21 for \$66,138; 2021: 30 for 96,340					
Anticipated Offerings to General Fund					
	Member Offerings	95,735.00	96,000	117,826.63	115,000
5	Non-Member Offerings	7,163.93	7,000	20,051.02	10,000
	Use of Building Donations	27,100.00	26,700	14,900.00	11,000
	Specific Funds First Lutheran	-	5,110	1,000.00	4,000
	ELCA Grant	3,000.00	-	-	-
	Special Day Offerings	1,977.00	1,500	1,241.00	1,300
10	Prior Year Offerings	965.00	1,000	1,067.00	1,000
	Loose Offerings	1,250.95	1,250	197.05	200
	Gifts in Memory/Honor of ...	3,020.00	2,000	7,075.00	3,000
	Reimb. for the G.F. / 2020: Outreach Special Appeal FLCM: \$2,585	1,711.98	-	2,789.85	1,350
	Camp Uke		3,000	3,259.25	3,300
15	Camp Uke Grant				1,470
	TOTAL SUPPORT	141,923.86	143,560	169,406.80	151,620
Non-budget					
	Altar Flowers	490.00		30.00	
	Education	-		146.92	
20	Emergency Help/Food & Flower	995.52		620.00	
	Miscellaneous	620.00		410.00	
	Outreach	512.00		2,225.00	
	Property Donation			11,650.00	
	Special Appeals*	5,445.00		18,300.00	
25	Worship	100.00		129.06	
	Total Reimbursements non-budget	8,162.52	-	33,510.98	
	TOTAL SUPPORT, incl. non-budget	150,086.38	143,560	202,917.78	151,620
* 2020: \$18,300 Payroll Protection Plan (PPP)					
30	MINISTRY COST				
	Mission Outreach	20,705.42	24,250	21,051.22	21,610
	Worship Ministry	2,080.30	2,749	703.90	1,631
	Education Ministry	598.76	745	281.32	590
35	Evangelism Ministry	985.80	1,010	628.60	904
	Salaries/Contracts/Benefits	93,117.12	101,437	94,200.84	101,069
	Property	36,913.26	33,640	24,352.36	29,526
	Administration	7,056.84	7,335	7,122.02	7,509
	Hospitality / Parish Life	-	50	-	-
40	Stewardship	-	50	-	50
	Mutual Ministry	-	50	-	-
	Prior Year Expenses	550.00	278.88	308.88	248.59
	TOTAL COST	162,008	171,594	148,649.14	163,137
	Non-budget Items (details on last budget page)	1,636.14	-	15,216.75	-
45	Non-Budget Outreach Portion	214.83	-	2,225.00	-
	TOTAL COST incl. non-budget	163,643.64	171,594	163,865.89	163,137
	Difference between support and cost	(13,557.26)	(28,034.39)	39,051.89	(11,516.83)

MISSION OUTREACH		2019 Actual	2020 Budget	2020 actual	2021 Budget
	Ascentria Care Alliance	275.00	275	275.00	275
	BOL - feeding program	1,296.21	1,425	1,012.79	1,400
	Bread of Life - Support	250.00	250	250.00	250
55	Camp Calumet	200.00	200	200.00	200
	Mission Support to N.E. Synod* (2016: 6.6%, 2017: 7%, 2018: 7%)	11,000.04	11,000	11,000.04	11,500
	RIM - Metro North Cluster	550.00	550	550.00	550
	Mission Redevelopment (Renewal)				
	Misc. Outreach	395.00	200	150.00	150
60	Malden Warming Center (2019) / Our Hands Knitting (2017-2018)	200.00	200	-	200
	Seminarian	2,200.00	5,000	3,780.00	1,000
	Ukulele Program	4,339.17	5,150	3,833.39	6,085
TOTAL MISSION OUTREACH**		20,705.42	24,250	21,051.22	21,610
65	*Mission Support of budgeted income 2019: 7.28%		Mission Support of Actual Income 2019: 7.33%		
			Total Outreach of Actual Income 2019: 13.80%		
	*Mission Support of budgeted income 2020: 7.66%		Mission Support of Actual Income 2020: 5.42%		
			Total Outreach of Actual Income 2020: 10.37%		
70	*Mission Support of budgeted income 2021: 7.58%				
WORSHIP MINISTRY		2019 Actual	2020 Budget	2020 actual	2021 Budget
	Altar Supplies:				
	Communion Wine, Grape Juice	360.63	375	-	50
	Cups/wafers/candles/liquid wax	100.22	125	-	-
75	Dry Cleaning	-	50	-	50
	Misc. Supplies	167.07	175	-	50
	Special Music Honoraria	-	500	-	-
	Music License	195.00	195	277.00	277
	Organ Maintenance	510.00	510	-	510
80	Piano Tuning & Maintenance	150.00	150	-	150
	Senior Choir Music	-	50	-	-
	Worship Planning Resources:				
	Misc. Resources	115.03	125	71.95	125
	Organist Resources	163.35	175	35.95	100
85	Sundays & Seasons Online	319.00	319	319.00	319
TOTAL WORSHIP MINISTRY		2,080.30	2,749	703.90	1,631

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EDUCATION MINISTRY				
	2019 Actual	2020 Budget	2020 actual	2021 Budget
Adult Education	-	50	-	
Baptism Preparation	20.84	40	-	
100 Church School Curriculum	217.19	175	56.72	300.0
Church School Supplies	59.26	100	126.80	100.0
College Age Ministry	39.25	50	-	
Confirmation Materials	-	-	-	
Cradle Roll	-	-	-	
105 First Communion Prep	-	40	-	
Holiday Baskets	25.99	75	-	75.0
Marriage Preparation	-	40	-	
Teacher Ed. & Resource Materials	236.23	175	97.80	115.0
TOTAL EDUCATION MINISTRY	598.76	745	281.32	590.0
110				
EVANGELISM MINISTRY				
	2019 Actual	2020 Budget	2020 actual	2021 Budget
Devotional Booklets	145.60	150	145.60	146
Advertising & PR	455.35	475	125.00	400
<i>Living Lutheran (formerly The Lutheran)</i>	384.85	385	358.00	358
115 TOTAL EVANGELISM MINISTRY	985.80	1,010	628.60	904
120				
STEWARDSHIP				
	2019 Actual	2020 Budget	2020 actual	2021 Budget
General	-	50	-	50
TOTAL STEWARDSHIP	-	50	-	50
120				
HOSPITALITY				
	2019 Actual	2020 Budget	2020 actual	2021 Budget
General	-	50	-	-
TOTAL PARISH LIFE	-	50	-	-

	2019 Actual	2020 Budget	2020 actual	2021 Budget
125	SALARIES/CONTRACTS/BENEFITS			
	Pastor Salary			
				Furnishing Allowance 399.96 400.00 399.96 400.00
				Pastor Emily's optional withholdings (6,975.98) (8,309.24) (8,309.16) (8,515.28)
				Pastor Emily Base Salary **, *** 37,200.00 37,200.00 37,200.00 37,600.00
130				Soc. Sec. Tax Allowance (SSA) [Employer Pays] **, a 5,400.00 5,400.00 5,400.00 6,040.00
	Pastors Benefits			
				Auto/Travel Allowance (Mileage 982 miles @ \$0.56 / mi for 2021) 518.70 1,553.00 - 550.00
				Continuing Education ^{oo} 1,019.21 1,500.00 132.41 1,500.00
				Misc. Professional Exp. 228.18 500.00 - 500.00
135	Portico Payments			
				Disability (2017-2018: 3.0%; 2019: 2.5%; 2021: 1.5%) 1,368.32 836.64 836.76 858.72
				Employee opt-in Withholding *** (2021 14% of def. comp. + \$500 FS) 6,951.72 8,309.24 8,309.16 8,515.28
				Health (2019: 13% of total comp, 2021: 14.5%) 7,115.24 7,753.44 7,753.44 8,301.60
				Life (2016 - 2018: 0.3%; 2019: 0.2%; 2021: 0.7%) 109.47 390.48 390.48 400.80
140				Retiree Support (2015 - 2018: 0.7%; 2021: 0.0%) 383.15 390.48 195.24 -
	Retirement			
				Employer Contribution (2016 - 2021: 12%) 6,567.93 6,693.60 6,693.60 6,870.24
				Housing Equity Allow. (HEA)** (2021: \$200 per month) 1,500.00 1,500.00 1,500.00 2,400.00
				Admin. Assistant (12 h/week, 3 weeks vacation, 3 pers. days) 13,700.04 13,700.00 14,754.04 14,248.00
145				Employer liabilities (Medicare 1.45%) 404.52 404.55 404.52 420.73
				Employer liabilities (Social Security Tax 6.2%) 1,729.80 1,729.80 1,729.80 1,798.99
				Employer liabilities 245.63 260.00
				Music Director (based on 10 h/week 54 worship services, 5 weeks vacation) 14,199.96 14,200.00 15,564.96 14,768.00
				Parental Family Medical Leave / Sabbatical 5,125.52 - 2,000.00
150				Supply Organist ^{ao} 892.10 1,100.00 1,000.00 1,100.00
				Supply Pastor* 404.80 1,059.00 - 1,052.00
				TOTAL SALARIES/BENEFITS 93,117.12 101,436.51 94,200.84 101,069.08

* Supply Pastor: 4 wks @ \$200 = **\$1,000**

155 * Supply Pastor Mileage: 450 mi @ \$0.56 / mi = **\$252 (2021)**

^{oo} Continuing Education: In 2021 \$500 are included for the Music Director

^{ao} Supply Organist: 5 wks @ \$150 = **\$750** (5 wks vacation) + **\$100** Mileage: 185 mi @ \$0.56 / mi, if roundtrip is more than 20 mi.

** Pastor's defined compensation includes Base Salary, Social Security Tax Allowance, Housing Value and Furnishing Allowance

*** Optional withholdings for retirement/life insurance/FSA is deducted from base salary

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180		PROPERTY	2019 Actual	2020 Budget	2020 actual	2021 Budget
		Capital Improvement	11,297.00	5,500	1,469.21	4,000
		Cleaning Contract	3,900.00	3,950	975.00	-
		Insurance & Bonding*	7,053.28	8,050	8,286.40	8,739
		Maintenance & Sexton Supplies	2,719.14	3,500	1,852.05	3,000
185		Security: Church Building	1,253.12	1,200	1,246.33	1,250
		Umbrella Liability Insurance	452.50	362	362.00	362
		Utilities:				
		Electricity	2,952.97	3,250	3,216.56	4,000
		Gas	1,006.28	1,200	1,030.12	1,200
190		Oil	4,615.71	4,800	3,976.32	5,000
		Oil Tank/Burner Contract	828.00	828	975.00	975
		Water	835.26	1,000	963.37	1,000
195		TOTAL PROPERTY	36,913.26	33,640	24,352.36	29,526

Capital Improvement 2021: Rebuilt Front Stairs Parish House

		ADMINISTRATION	2019 Actual	2020 Budget	2020 actual	2021 Budget
		Banking Fees (EFT, Paypal, Checks)	330.89	350	898.95	900
200		Computer & software needs	359.00	400	478.02	500
		Copier Contract/Agreement	704.76	735	615.75	600
		Courtesy gifts/honorarium	540.00	550	400.00	500
		Internet Access & Office Phone	1,616.32	1,625	1,606.84	1,650
		Meetings:				
205		Bishops Convocation	415.00	450	-	-
		Synod Assembly	350.00	350	-	-
		Offering Envelopes	197.06	225	217.96	218
		Office Expenses/Supplies/Water	457.02	500	444.33	444
		Payroll Processing Fees	1,202.48	1,250	1,207.27	1,207
210		Postage (all committees)	513.33	525	913.90	1,150
		Website Hosting Fees/ Constant Contact	370.98	375	339.00	339
		TOTAL ADMINISTRATION	7,056.84	7,335	7,122.02	7,509

215		Prior Year Expenses	2019 Actual	2020 Budget	2020 actual	2021 Budget
		Education	-			49
		Outreach	550.00	279	118.88	200
		Property	-			
220		Reimbursements	-			
		Worship	-		190.00	
		TOTAL Prior Year	550.00	279	308.88	249

NON-BUDGET COSTS		2019 Actual	2020 Budget	2020 actual	2021 Budget
225	Reimbursable Expenses				
	Outreach				
	Advertising & Promotional	64.83			
	Bread of Life Offerings			1,625.00	
	Calumet				
230	ELCA Disaster Response				
	ELCA Good Gifts				
	ELCA World Hunger			155.00	
	Lenten Collection - Sunday School	50.00			
	Other	100.00		445.00	
235	Total Outreach non-budget	214.83		2,225.00	
	Non-Budget Balance				
	Administration			91.35	
240	Altar Flowers	330.00			
	Christmas & Easter Flowers	468.00		524.06	
	Education	3.39		247.36	
	Emergency Help**	619.92		459.90	
	Miscellaneous				
245	Property			11,669.08	
	Worship				
	TOTAL Non-Budget Items	1,636.14		15,216.75	
250					
	TOTAL Expenses, incl. non-budget	163,643.64	171,544.39	163,865.89	163,136.83
	Net Operating Income	\$ (13,557.26)	\$ (28,034.39)	\$ 39,051.89	\$ (11,516.83)

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ACCOUNT BALANCES				Annual change in USD	Annual change in Percentage
	12/31/18	12/31/19	12/31/20		
	36,556.89	20,225.00	59,285.00	39,060.00	193.1%
	9,239.07	9,849.00	10,459.00	610.00	6.2%
				-	
265	(1,302.19)	(200.00)	(949.33)	(749.33)	
	1,880.85	1,881.22	1,887.60	6.38	
	(996.22)	(833.92)	(624.19)	209.73	
				-	
270	8.91	9.52	10.13	0.61	6.4%
	33,676.22	34,063.52	34,466.26	402.74	1.2%
	4,204.82	4,756.57	5,073.86	317.29	6.7%
	4,828.33	5,920.43	6,602.12	681.69	11.5%
275	42,718.28	2,031.76	1,402.33		
TOTAL Account Balances (excluding escrow acct)				40,532.12	54.94%

HISTORY	YEAR END LIQUID ASSETS (US\$)	Change to prior year (US\$)	Change (%)	Uncleared Transactions (USD)
280	73,064			(10,796.00)
	70,518	(2,546)	-3.5%	(7,384.51)
	69,191	(1,328)	-1.9%	7.22
	57,310	(11,881)	-17.2%	(7,138.11)
	50,055	(7,255)	-12.7%	(3,591.33)
285	44,794	(5,261)	-10.5%	(4,409.22)
	66,607	21,813	48.7%	(2,114.31)
	72,067	5,460	8.2%	(2,408.00)
	76,152	4,085	5.7%	(452.37)
	85,873	9,722	12.8%	(1,185.12)
290	86,155	282	0.3%	(10,438.94)
	86,207	52	0.1%	(1,302.19)
	73,781	(12,426)	-14.4%	(200.00)
	114,313	40,532	54.9%	(949.33)

*Account balances were corrected for uncleared transactions as of 12/31 of the year

295 ^a Account balances were corrected for credit card balances - added on 2/2/2018

CAPITAL INVESTMENTS		Estimated costs	Year Planned
	Church Basement: Updating vestry floor and ceiling	10,000	
300	Church: Replace Protective Plexiglass on Windows	12,000	
	Parish House: Insulate attic, rewiring, replacing knob & tubing	5,000	
	Parish House: Front Stairs Replacement	4,000	2021
	Sanctuary: Update Interior		
305	TOTAL	31,000	

