

Christ Lutheran Church, **2022-23 Draft Aspirational Budget**, for Congregation Giving Consideration

| Account Line | 2019-20 Income & Expenses, Actual | 2020-21 Budget | 2021-22 Budget | 2022-23 Proposed Budget | Comparison to past actual or budgeted income/expenses. Additional pertinent information. |
|---|--|-------------------|-------------------|-------------------------------|---|
| REVENUE | | | | | |
| 4000 Contributed support | | | | | |
| 4010 Pledged Contributions | \$201,431 | \$198,442 | \$212,210 | \$218,872 | This is a 5% increase from previous year pledged. 3% would be \$214,703. |
| 4020 Unpledged Contributions | \$32,997 | \$15,000 | \$10,000 | \$14,000 | Assume regular unpledging members give at same rate as actual unpledged giving in 2021-22. No suggested increase in giving. 5% increase would be \$14,700 and 3% increase would be \$14,420. |
| 4030 Loose Offering | \$3,005 | \$1,000 | \$1,000 | \$500 | Reduced as people just don't carry cash anymore. Lucy asks – could we set up a dedicated tablet in the sanctuary where people can donate when they are there? Perhaps a member has an old ipad for only this purpose to donate. Pastor Chad or Katie Beth know the specifics. |
| 4090 LLC Loan Repayment | \$17,500 | \$22,500 | \$20,000 | \$0 | |
| 4420 OLCM Support | \$14,712 | \$12,000 | \$12,000 | \$12,460 | Designated for The Bridge. |
| Total 4000 Contributed support | \$269,645 | \$248,942 | \$255,210 | \$245,832 | |
| 4500 Designated Contributions | | | | | |
| 4550 Thrivent | | | | \$2,200 | |
| 4585 Music Director Good in Kind Donated Services, Special Music Concert | \$4,000 | \$4,000 | \$3,500 | \$3,500 | 2021-22: This is part of the dollar value of the donated music director's services (he does not draw a salary), designated to an annual free music concert. Decreased by \$500 for 2021-22 |
| 4586 Music Director Good in Kind Donated Services, Council Designated | \$7,000 | \$7,000 | \$7,500 | \$7,500 | 2021-22: This is the other part of the dollar value of the donated music director's services. Each year, if (and only if) there is a budget overage that year, council can designate the rest of the value of the music director's salary (up to the amount of the overage or \$7,500 whichever is less) however it sees fit. (Otherwise, the surplus goes into general operating funds for the next year.) |

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|-------------------------------------|-----------|-----------|-----------|-----------|--|
| | | | | | This year we are not including any estimated giving for this category as this number varies widely the funds are to go out soon, directly to the orgs specified. In the past this line has included bridge, mittens, women's retreat, women's retreat fund, offsets to online giving fees, flowers, Thrivent, Lenten & Christmas offerings, emergency assistance, property donations, year end staff gifts, world hunger, undie sundays. Same amount as in line 8301, expenses, below. |
| All other designated giving | \$29,240 | \$10,000 | \$11,000 | \$0 | |
| Total 4500 Designated Contributions | \$40,240 | \$21,000 | \$22,000 | \$11,000 | This is equal to our music director's goods in kind donation, and is offset by expense lines 8115 and 8116. |
| 5010 Parking Fees | \$0 | \$500 | \$0 | \$0 | |
| 5100 Gross rents revenue | \$1,925 | \$0 | \$1,500 | \$1,000 | 2021-22: As of May 2021, \$600. 2019-20 included \$1,000 from OU choral union |
| Total 5000 Business Income | \$1,925 | \$500 | \$1,500 | | |
| 5510 Int-sav/short-term invest | \$166 | \$200 | \$200 | \$200 | |
| 5511 Unrealized Prof/Loss invest | \$0 | \$0 | \$0 | \$0 | Kept at 0 because it is unrealized. As of April, 2022, if we were to sell we would have made \$2,000 in profit between Edward Jones and Thrivent accounts. |
| 5520 Miscellaneous revenue | \$3,656 | \$400 | \$400 | \$0 | 2021-22: was just a refund from insurance company. 2019-20 included \$3,000 repayment for snow removal from LLC |
| Total 5500 Miscellaneous revenue | \$3,822 | \$600 | \$600 | \$0 | |
| Total Revenue | \$315,632 | \$271,042 | \$279,310 | \$260,232 | Total revenue. Lower than last year due to most designated giving not included, which was about \$11,000. Designated giving is also at 0 in the expense section. |
| EXPENDITURES | | | | | |
| 7100 Personnel | | | | | |
| 7112 Pastor Base Salary | \$22,898 | \$52,933 | \$54,828 | \$56,019 | Amount based on Southern Ohio Synod guidelines, 24 years of experience. |
| 7116 Pastor Housing Reimbursement | \$12,046 | \$15,879 | \$16,448 | \$25,748 | Amount based on negotiated agreement upon hiring of transferring savings from insurance costs into housing allowance, should spouse go off insurance. |
| 7117 Pastor Continuing Education | \$25 | \$1,200 | \$1,200 | \$1,200 | |

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| 7118 Pastor Auto Mileage Reimburse | \$1,435 | \$2,400 | \$2,400 | \$2,400 | |
| 7119 Pastor Professional Expense | \$0 | \$400 | \$400 | \$400 | |
| 7120 Pastor Cell Phone Reimburse | \$0 | \$1,200 | \$1,200 | \$1,200 | |
| 7121 Pastor SECA Reimburse | \$0 | \$5,861 | \$5,759 | \$6,255 | This amount is 7.65% of employer portion of social security taxes on salary and housing allowance, SEO Synod guidelines. |
| 7306 Pastor Pension/Healthcare | \$17,325 | \$39,816 | \$42,644 | \$34,453 | Total = first six months' actual costs of \$2,774/month + last six months cost at 7% cost of living increase (similar to immediate past increase in annual benefits costs.) As negotiated upon hiring, difference/savings in spouse not being on insurance folded into housing allowance. |
| Total Pastor Expenses | \$53,729 | \$119,689 | \$124,879 | \$127,675 | Reflects a 2.2% increased cost for all pastor benefits. |
| 7150 Office Manager | \$20,235 | \$21,348 | \$23,698 | \$0 | 2021-22 : 20hours/week x 25 weeks x \$22/hour make the amount the same as 2020-21 + 2% possible increase (FYI, KB = salary + benefits + taxes = 1,814+1,814+973+283 = 4,884 per month) |
| 7168 Campus Min./Bridge Mgr | \$20,199 | \$21,348 | \$12,698 | \$0 | Pastor Chad has assumed these responsibilities. |
| 7307 Miksa HC/Pension | \$15,497 | \$12,502 | \$6,811 | \$0 | 2021-22 : Total = first six months' actual 2021 costs + last six months cost at a 5% cost of living increase (similar to OU, which budgets for 5-7% annual increase.) |
| Total Off Mgr/Camp Mgr Exp | \$55,931 | \$55,198 | \$43,207 | \$0 | |
| 7160 Sexton | \$18,375 | \$19,500 | \$22,950 | \$23,410 | 30 hours/week, \$15/hour, 50 weeks. Assume 2% raise, to be determined by personnel committee. |
| 7164 Substitute Musicians | \$275 | \$400 | \$400 | \$400 | Similar to past years. |
| 7140 Youth and Family Coordinator | \$1,921 | \$10,000 | \$10,000 | \$0 | 2021-22: Most recent: \$15/hour x about 10hrs/week x 50. This had been budgeted in 2019-20 at \$19,500 but we decreased this to \$10,000 in 2020-21 due to covid. Actual cost in 2018-19 was \$10,154. Could continue to use the Youth and Family Equity line to fund. |
| 7155 Director of Lifelong Formation & Administration (new code) | | | | \$37,000 | Proposed approximate salary. |

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| 7156 Benefits Cost, Director LF&A | | | | \$11,674 | Assumes member only, 40 year old, 10% from employer into retirement, Gold +. \$11,605.92 is for 2022 and added .07% more for 6 months into the 2023 year. |
| 7169 Campus/Bridge Peer Minister | \$1,229 | \$800 | \$800 | \$800 | 2020-21 = \$10/hour, 80 hours/year. |
| 7190 Nursery | \$632 | \$800 | \$800 | \$800 | \$10/hour, 80 hours/year. |
| 7420 Supply Pastors | \$5,404 | \$2,000 | \$900 | \$900 | Approximately four times/year. |
| 7310 Payroll Taxes | \$5,363 | \$11,874 | \$6,981 | \$6,000 | Estimated, based on full, budgeted employment and past year actual numbers. Does not include SECA reimbursement. |
| Total 7100 Personnel | \$142,859 | \$220,261 | \$210,917 | \$208,659 | |
| 8100 Programs | | | | | |
| 8102 Campus Ministry | \$4,883 | \$5,000 | \$4,000 | \$4,000 | (3,000\$ spent as of mid Feb.) |
| 8106 Lifelong Formation | \$911 | \$1,500 | \$1,000 | \$2,000 | This account line was formerly Church Education; now combined with Youth and Family account line and renamed. Combined estimates for budget. |
| 8110 Social Ministry | \$1,306 | \$2,100 | \$1,600 | \$1,600 | (1,000 spent as of Feb) |
| 8114 Worship/Music | \$2,205 | \$2,500 | \$2,000 | \$2,000 | (4,000 spent as of Feb.) |
| 8115 Special Music Concert | \$4,333 | \$4,000 | \$3,500 | \$3,500 | Uses music director good-in-kind donation for free music concert. |
| 8116 Mus Dir Good In-kind Council Designated | \$0 | \$7,000 | \$7,500 | \$7,500 | Used the next fiscal year only if there is a budget surplus. |
| 8118 Stewardship | \$458 | \$100 | \$100 | \$100 | |
| 8122 Outreach | \$198 | 500 | 500 | 500 | |
| 8126 Life Together | \$6,828 | \$2,000 | \$1,500 | \$1,500 | (Nothing spent as of mid Feb) |
| 8130 Personnel | \$125 | \$100 | \$100 | \$100 | |
| 8134 Youth and Family | \$873 | \$1,500 | \$500 | \$0 | (Combined into Lifelong Formation above) |
| Total 8100 Programs | \$22,120 | \$26,300 | \$22,300 | \$22,800 | |
| Total 8150 General Business Exp | \$8,828 | \$7,600 | \$7,600 | \$7,600 | (50% spent as of Feb.) |

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|---------------------------------------|----------|----------|----------|----------|--|
| Total 8200 Facilities | \$50,551 | \$36,000 | \$31,000 | \$31,000 | 2019-20 actuals included flood repair, tcom line replacement, and covid prevention totalling appx. \$20,300. 78% spent as of end Feb. |
| 8261 Depreciation Expense | \$0 | \$0 | \$0 | \$0 | I don't account for depreciation expense in the budget because it is not funds out, but it is recorded on our documents. |
| 8297 Pastoral Call/Moving Exp. | \$935 | \$10,000 | \$0 | 0 | Not aplicable for 2022-23 |
| 8298 Council Action | \$6,212 | \$200 | \$200 | \$200 | 2019-20 all Lynn retirement related. |
| 8300 Benevolence | | | | | |
| 8301 All designated giving from cong. | | \$10,000 | \$11,000 | \$0 | Offsets the designated giving funds in, revenue account lines 4500s. We know there will be funds into this line but they go back out quickly so it is not necessary – and difficult – to estimate. |
| 8310 Synod Allocation | \$12,000 | \$12,000 | \$12,000 | \$12,000 | Same as past three budgets. Several thousand dollars less than contributions several years ago. |
| 8315 Reconciling Works | | | \$200 | | |
| 8330 Lutheran Social Services | \$467 | \$350 | \$400 | | |
| 8332 Lutheran World Relief | \$700 | \$600 | \$700 | | |
| 8345 Montana de Luz | \$300 | \$275 | \$190 | | |
| 8350 Bread for the World | \$547 | \$100 | | | |
| 8360 Global Mission | \$2,509 | \$1,210 | \$376 | | ELCA World Hunger |
| 8370 Local Benevolences | \$240 | | \$10,321 | \$11,337 | 10,321 budgetted for 2021-22 |
| 8372 Good Works | \$2,140 | | \$1,650 | | actual |
| 8374 Food Pantry | \$1,800 | | \$1,650 | | actual |
| 8375 Ohio Interfaith P&L | \$120 | | | | |
| 8376 My Sisters Place | \$900 | | \$900 | | actual |
| 8377 United Campus Min | \$350 | | \$300 | | actual |
| 8378 Habitat for Humanity | \$750 | | \$700 | | actual |
| 8380 Rural Action | \$900 | | \$820 | | actual |
| 8382 Gathering Place | \$600 | | \$620 | | actual |

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| 8383 CLEM House | \$1,000 | | \$1,000 | | actual |
| 8389 Emergency Assistance (Individual) | \$2,661 | | \$762 | \$0 | Whatever distribution among benevolence orgs that social equity decides, we add any carryover designated giving here. |
| 8391 Undie Sundays/Mittens | \$428 | | \$1,007 | \$0 | |
| Total 8370 Local Benevolences | \$11,889 | \$9,944 | \$7,059 | \$11,337 | To be distributed among designated orgs., as proposed by social ministry and approved by council. Lines 8315 – 8391 are to be 10% of pledged, unpledged, and loose offerings minus synod allocation. The initial giving total does not include OLCM support (designated to Bridge). |
| Total 8300 Benevolence | \$28,412 | \$31,944 | \$33,321 | \$23,337 | (Budgeted for 2021-22; as of April at 75% actual) The difference from previous year budget is due to designated giving being included in previous year's budget. |
| Total 8500 Misc expenses | \$70 | \$0 | \$0 | \$0 | |
| Total 8600 Business expenses | \$498 | \$500 | \$500 | \$0 | Similar to past actual expense. |
| Total Expenditures | \$260,485 | \$332,805 | \$305,088 | \$305,596 | Total |
| | | | | | |
| Net Operating Revenue | \$55,147 | -\$61,763 | -\$25,778 | -\$45,364 | Note that the actual, total profit (or loss) from July 2018 through June 2021 was a net gain of \$51,115.68. This profit, or net revenue, was due to the PPP loan forgiveness, repayment of the LLC loan, and a few large gifts from congregation members who passed. It does not include any changes in the value of our mutual funds or decreases for depreciation. |
| Budget Deficit Subtraction | | \$7,000 | \$7,500 | \$7,500 | Other part of the dollar value of donated music director's services, line 4586. If there is a budget overage, council can designate the rest of the music director's salary however it sees fit. Otherwise the surplus goes into general operating funds for the following year. |
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| Net Operating Revenue if no surplus | | -\$54,763 | -\$18,278 | -\$37,864 | Actual net loss. |