

# Congregational Special Meeting

Sunday, December 2, 2018

## Budget

### Proposed Agenda

- Roll Call/Prayer
- Presentation of budget items, including but not limited to:
  - review of 2018 Budget versus In-Kind & Actual Paid, as of November 30, 2018
  - the schedule of monthly bills and all outstanding debt
  - the statistics on donations to Current Expenses (as of October 31, 2018)
- Request members to supply their realistic proposed donations to BLC for 2019
- Discussion/Request for Suggestions regarding the 2018/2019 budget
- Lord's Prayer/End of Meeting

Lord, you have entrusted us as stewards of your creation  
Please guide our hearts as we make our decisions  
We seek you first in all we do together  
We confess that we are nothing without you  
And our trust is in you completely

Amen.

***Statement from Council President, Lynn Bulger***

God, grant me the serenity to accept the things I cannot change,  
courage to change the things I can, and wisdom to know the difference.

Amen.

## Last Year's Annual Meeting (Jan 28, 2018)

- Adopted a 2018 general fund budget for \$102,846.76
- Began the year with a **-\$5,704.62** deficit
- Requested some cost saving cuts but during discussions the congregation tabled those recommendations.
- Discussed our practice of holding All Are Welcome money above the loan amount for a short period of time until the AAW check would clear the bank without bouncing

## As of October 31, 2018

Our 10 month General Fund income has been:

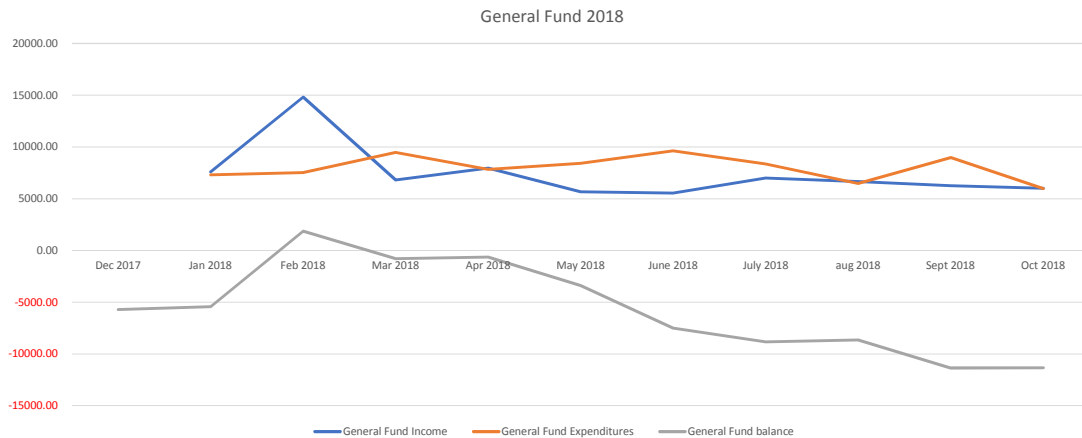
Offerings	\$ 72,427.36
IHN Driving	\$ 720.00
Other	\$ 828.00
<u>Thrivent</u>	<u>\$ 324.00</u>
	<b>\$ 74,299.36</b>

Projected annual income is \$ **89,159.23**

Income	\$ 89,159.23
<u>Budget</u>	<u>\$102,846.76</u>
<b>Deficit</b>	<b>-\$ 13,687.53</b>

- Includes two very very generous gifts of \$5,000 and \$9,000 (Late 2017 & Early 2018)

## General Fund - As of October 31, 2018





BETHLEHEM LUTHERAN CHURCH

RECEIPTS DISB.

NOVEMBER 30, 2018

Balance 1-1-18

< 5704.62 >

<u>INCOME</u>	<u>November, 2018</u>	<u>YEAR TO DATE</u>
Current Receipts & Loose Offerings	\$5,678.88	\$78,106.24
Elevator Fund/All Are Welcome	\$2,280.00	\$21,820.00
Flowers	\$117.50	\$929.50
IHN -Driving (Oct. & Nov.)	\$160.00	\$880.00
Memorials (Don Bulger)	\$120.00	\$1,175.00
Other	\$0.00	\$3,277.69
Special Missions ( Kuwaa Mission \$10.00,Blgs.Food Bank \$175.00 & Lutheran Immigration & Refugee Service \$100.00)	\$285.00	\$4,525.00
Thrivent Choice Dollars	\$0.00	\$324.00
Youth Ministry	\$0.00	\$500.50
Sub Total	<b>\$8,641.38</b>	<b>\$111,537.93</b>
 In-Kind Giving - November	 \$187.49	 \$3,255.76
 <b>TOTAL INCOME</b>	 <b>\$8,828.87</b>	 <b>\$114,793.69</b>
 <u>DISBURSEMENTS</u>		
Advertising Expenses	\$0.00	\$250.25
Benevolence-MT Synod Expense	\$283.94	\$3,905.06
City Services Taxes	\$398.40	\$784.19
Convention Expense	\$414.88	\$1,102.32
Elevator Fund/All Are Welcome	\$2,280.00	\$21,820.00
Flower Expense (2 months)	\$180.00	\$1,003.00
Insurance Expense (Property & Liability)	\$0.00	\$4,168.75
LPA Program/Training	\$0.00	\$1,000.00
Memorial Expense	\$120.00	\$1,175.00
Mileage	\$0.00	\$214.09
Misc. Expensees	\$0.00	\$0.00
Office Expense(Safe Depoist Box Rent \$20.00&InKind \$159.49)	\$179.49	\$1,130.30
Organist	\$540.00	\$6,420.00
Parish Education Expense (In-Kind Dinner for Confirmation Class)	\$28.00	\$278.00
Parsonage Upkeep Expense	\$0.00	\$0.00
Pastors Benefits:		
Continuing Education	\$0.00	\$230.00
Housing Allowance	\$1,100.00	\$12,100.00
Pension & Medical Insurance Expense	\$1,572.41	\$18,446.51
Salary	\$1,614.50	\$18,259.50
Social Security	\$249.30	\$2,742.30
Church Prop.&Main.	\$0.00	\$3,858.46
Special Mission Disbursements		
Christikon	\$0.00	\$40.00
Christikon Camp	\$0.00	\$1,580.00
Family Services	\$0.00	\$0.00
Food Bank	\$175.00	\$175.00
Gas & Grocery Gift Card/ Charitable Outreach	\$0.00	\$30.00
Global Missions	\$0.00	\$317.00
IHN/Family Promise	\$0.00	\$577.48
Kuwaa Mission	\$10.00	\$180.00
Lutheran Center	\$0.00	\$100.00
Lutheran Immigration & Refugee Service	\$100.00	\$100.00
Lutheran Social Services	\$0.00	\$50.00
Lutheran World Relief/Lutheran Disaster Response	\$0.00	\$0.00
Rescue Mission/W&FS	\$0.00	\$110.00

## BETHLEHEM LUTHERAN CHURCH

## RECEIPTS DISB.

NOVEMBER 30, 2018

Rocky Boy/Our Saviors	\$0.00	\$175.00
Prison Ministries/Freedom In Christ	\$0.00	\$175.00
St. John's Lutheran Home	\$0.00	\$50.00
The Hub	\$0.00	\$0.00
Washington Elementary School	\$0.00	\$25.00
World Hunger	\$0.00	\$50.00
Supply Pastors Expense (C.Card for Oct.)	\$150.00	\$1,800.00
Telephone & Internet Expense	\$129.89	\$1,428.79
Utilities Expense (Church)	\$293.15	\$4,461.99
Utilities Expense (Parsonage)	\$105.42	\$1,917.69
Vanco Charges - November	\$21.76	\$248.09
Worship/Music Expense	\$0.00	\$697.68
Youth Ministry	<u>\$0.00</u>	<u>\$948.19</u>
<b>TOTAL EXPENSES</b>	<b><u>(\$9,946.14)</u></b>	<b><u>(\$114,124.64)</u></b>
<b>NET INCOME</b>	<b><u>(\$1,117.27)</u></b>	<b>\$669.05</b>
<b>ENDING CASH BALANCE</b>	<b><u>(\$5,035.57)</u></b>	

## 2018 Budget versus In-Kind & Actual Paid November 30, 2018

### General Budgeted Account (Adjustable)

PROGRAMS	2018 Budget	In-Kind (Note 1)	Actual Paid (Thru 11-30-18)	2019 Suggested
Church Community Advertising	\$200.00	\$185.00	\$65.25	_____
MT Synod/ELCA Benevolence (Note 2)	\$4,000.00	\$0.00	\$3,905.06	\$4,000.00
Synod Assembly/Convention Expense	\$700.00	\$160.00	\$942.32	\$700.00
Parish Education & VBS Expense	\$1,000.00	\$28.00	\$250.00	_____
Worship and Music	\$1,000.00	\$276.66	\$421.02	_____
Pastor's Discretionary Fund	\$300.00	\$0.00	\$0.00	_____
Charitable Outreach/Gift Cards)	\$0.00	\$0.00	\$30.00	_____
Flower Expense	\$0.00	\$0.00	\$1,003.00	_____
Youth Group	\$400.00	\$46.94	\$901.25	_____
<b>Programs Sub-total</b>	<b>\$7,600.00</b>	<b>\$696.60</b>	<b>\$7,517.90</b>	<b>_____</b>
Family Promise/Peace Luth. (Food)		\$37.48		
<b>STAFF</b>				
Pastor Salary	\$19,374.00	\$0.00	\$18,259.50	_____
Pastor Designated Housing Allowance	\$13,200.00	\$0.00	\$12,100.00	_____
Pastor Continuing Education	\$700.00	\$0.00	\$230.00	_____
Pastor Pension, Retirement, Health Ins.	\$22,451.16	\$0.00	\$18,446.51	_____
Pastor Social Security Offset	\$2,991.60	\$0.00	\$2,742.30	_____
Mileage (.54 cents per mile)	\$1,000.00	\$0.00	\$214.09	_____
Organist Benefit (Note 3)	\$7,200.00	\$180.00	\$6,240.00	_____
Pulpit Supply (when pastor is absent)	\$1,050.00	\$0.00	\$1,800.00	\$14,000.00
LPA Program	\$0.00	\$0.00	\$1,000.00	_____
<b>Staff Sub-total</b>	<b>\$67,966.76</b>	<b>\$180.00</b>	<b>\$61,032.40</b>	<b>_____</b>
<b>PROPERTY AND ADMINISTRATION</b>				
Church Property and Maintenance	\$5000.00	\$1,471.46	\$2,387.00	\$5,000.00
Church Utilities Expenses	\$6,000.00	\$0.00	\$4,461.99	\$6,000.00
City Services/Taxes	\$780.00	\$0.00	\$784.19	\$800.00
Insurance Expense/Liability/Property	\$6,200.00	\$0.00	\$4,168.75	\$6,200
Office Operating Expenses	\$3,000.00	\$870.22	\$260.08	_____
Parsonage Utilities	\$2,500.00	\$0.00	\$1,917.69	\$2,500.00
Parsonage Upkeep Expense	\$2,000.00	\$0.00	\$0.00	\$2,000.00
Telephone/Internet for church	\$1,600.00	\$0.00	\$1,428.79	\$1,600.00
Vanco Services Electronic Giving	\$200.00	\$0.00	\$248.09	\$200.00
<b>Budgeted Fund Sub-totals</b>	<b>\$27,280.00</b>	<b>\$2,341.68</b>	<b>\$15,656.58</b>	<b>_____</b>
<b>TOTAL BUDGETED</b>	<b>\$102,846.76</b>	<b>\$3,255.76</b>	<b>\$84,206.88</b>	<b>_____</b>

#### Notes.

1. In-Kind gifts are *items/services* paid for by the member and given to the church (example: copy paper). Designated giving is *money* given for a specific reason. It is usually recorded specifically under "Income." Example of designated giving is if someone pays \$22.50 for flowers. The \$22.50 is only spent on flowers.
2. Synod giving is 5% of Current Receipts & Loose Offering in 2018, with Synod giving to increase to 6% of Current Receipts & Loose Offering in 2019 (Motion passed by Council)
3. Organist is \$60.00 per service or \$120.00 per Sunday. For Saturday Evening Services, the musicians have donated their time. If claiming "in-kind" giving the suggested amount is \$30.00 per service.





## December 2018 End of Year Overview

Bills to Pay	Amount	Due Date
Guide One Ins. (Prop & Liability)	\$1,398.00	12-7-18
Portico (Health Insurance & Benefits)	\$1,842.25	12-15-18
Pastor's Salary (12-1 to 12-15)	\$1,087.41	12-15-18
Pastor's Social Security (12-1 to 12-15)	\$124.65	12-15-18
Public Utilities (Water/Sewer) Church*	\$106.04	12-7-18
Public Utilities (Water/Sewer) Parsonage*	\$111.95	12-7-18
Northwestern Energy – Church	\$180.00	12-25-18
Northwestern Energy – Parsonage	?	12-18-18
Charter Communications (Phone & Internet)	\$129.89	12-22-18
Magic City Floral	\$90.00	End of Month
Pastor's Salary (12-16 to 12-31)	\$1,357.25	12-31-18
Pastor's Social Security (12-16 to 12-31)	\$124.65	12-31-18
MDU – Church	?	12-29-18
MDU – Parsonage	?	12-29-18
Organists (5 Sundays & 2 Christmas Eve ?)	\$720.00	12-31-18
ELCA Benevolence (5% Current Receipts)	?	12-31-18
Sub Total	\$7,272.09	
Plus Estimated Amounts (Denoted with ?)	\$700.00	
Estimated Total	\$7,992.09	

\*This is two month's expense as the Treasurer did not get the bills in time to pay.

### Other Pertinent Information:

1. We are currently holding 3 AAW checks (Sept, Oct, Nov) totaling \$9,090.00
2. Pr. Jean has outstanding reimbursements of \$237.25.
  - a. Other expenses have not been officially turned into the Treasurer on the reimbursement form.
3. We have a negative Cash Balance of -\$5,035.57 as of November 30, 2018

**If we get \$14,000\*\* in donations during December,  
then we could possibly end with a \$0 balance or maybe in the black.**

**Even if we can end 2018 with a \$0 balance, we will still have a cash flow issue.**

\*\* Sum of:

\$7,992.09 = Bills for December

\$5,035.57 = Negative Cash Balance

\$ 237.25 = Pr. Jean's reimbursements

**Are you able to give more in December?**

## Congregational Approval

When we carry a large debt over the anticipated receipts, we must let the congregation know and get their approval

Do we have it?

We **absolutely** have to get out from under this debt!

Where do we go from here?

## Please consider:

1. Setting up electronic payments through Vanco as a way to insure consistent giving.
2. Turning in all receipts of in-kind giving by December 31st, so that they are appropriately accounted for in the 2018 records.
3. Contacting any council member with questions you may have or attending a council meeting.

Thank you!