

# **St. Paul's Lutheran Church**

## **Semi-Annual Voters Packet**

### **Fall 2023**

**Enclosed is the information to be presented to the Fall Voters Assembly** including a copy of the Voters Meeting Agenda, the Minutes from the previous Voters Meeting in April, Pastor's Report and quarterly summaries, Financial Reports, Team Reports, the proposed 2024 Financial Plan, and 2024 Officer and Team elections.

**The Voters Meeting will begin by 9:30 am in the Fellowship Room following our 8:15 service.**

Anyone may attend our Voters Assembly meetings; our Constitution and ByLaws state that "the right of suffrage is confined to such members as have reached the age of twenty-one (21), signed this constitution, who are not under public discipline, and roll call of at least one of the last two scheduled regular business meetings showed presence unless excused." So that we follow this document, our sign-in sheets will contain a check-off column that states your sign-in signature will be added to the signature list of our Constitution. Our Constitution and ByLaws may be found on our website under the links / voters info tab to the far right on the menu.

### **AGENDA**

#### **VOTERS ASSEMBLY MEETING**

#### **November 12, 2023**

CALL TO ORDER – Craig Baker  
OPENING PRAYER – Pastor Kretzschmar  
REVIEW OF CURRENT & ADMISSION OF NEW VOTERS – Melinda Carlson  
REVIEW OF APRIL MEETING MINUTES – Melinda Carlson  
PASTOR'S REPORT – Pastor Kretzschmar  
DCE REPORT – Skylar Smith  
FINANCIAL REPORTS – Don Olson in lieu of Leesa Pittman  
ELDER TEAM REPORT – Bill Darwin/Gary Nagy  
EDUCATION TEAM REPORT – Maribeth Morgan  
OUTREACH TEAM REPORT – June Asher  
TRUSTEE TEAM REPORT – Rich Maschke

#### OLD BUSINESS

1. 125th Anniversary Committee -- Thank you and some ideas for the rest of our anniversary year
2. Defibrillator update – Rich Maschke
3. Legacy Endowment Fund – Don Olson

#### NEW BUSINESS

1. 2024 Budget Proposal – Don Olson
2. 2024 Church Officers and Teams Proposal – Craig Baker
3. Chair Lift for Choir loft update – Rich Maschke
4. Safety and Security Team Update – Gary Nagy
5. Other – *please submit items by email (or calling the Church Office if you do not have email).*

ANNOUNCEMENTS – Please continue to refer to the website at [www.StPaulsDec.com](http://www.StPaulsDec.com), weekly emails, phone calls, and texts for news and announcements and continue to support the work of the Lord through this place with your tithes and offerings. Great ministry is happening and needs your continued support and prayers!

ADJOURNMENT – The Lord's Prayer

*Craig Baker*  
[cy3a@earthlink.net](mailto:cy3a@earthlink.net)

April 23, 2023  
St. Paul's Lutheran Church  
Voter's Assembly Notes/Minutes

Craig Baker opened with prayer at 9:30 am

Those in attendance are attached with a signature page.

Those presented for New Membership to the Voter's Assembly were:

Lanny Yocum, Jerry Hooper, Lynn Hemrich, Mike Johnson, Tootie Johnson, Mitchell Whiteside  
Rich Maschke made the motion to accept the new members, Bob Sullivant made the 2<sup>nd</sup> motion. The motion passed.

Melinda Carlson presented the minutes from the January Assembly meeting. Carol Morgan made the motion to accept the minutes as read; Sue Boscoe made the 2<sup>nd</sup> motion. The motion passed.

Pastor Kretschmar presented the Pastors report. There were no comments.  
Bob Sullivant made the motion to accept the report as presented. Mitchell Whiteside made the 2<sup>nd</sup> motion. The motion passed.

Skylar Smith presented the DCE and Education Team reports. There were no comments.  
Rhonda Reece made the motion to accept the report as presented. Jane Burrell made the 2<sup>nd</sup> motion. The motion passed.

Leesa Pittman presented the financial report. There was no discussion.  
John Man made the motion to accept the report as presented. June Asher made the 2<sup>nd</sup> motion. The motion passed.

Elders had no formal report. *Craig Baker gave an update.*

June Asher presented the Board of Christian Fellowship Report- only addition to notes is next meeting is May 18 and need more involvement from church members for this team to work!  
Rich Maschke made the motion to accept the report as presented. John Mann made the 2<sup>nd</sup> motion. The motion passed.

Rich Maschke presented the Trustees report-added notes: *Carol Morgan asked about an AED.*

*Comments from the assembly included:*

- *concerns about Quick Response teams not being reliable.*
- *What about training the congregation on CPR and First Aid?*
- *Funds available in Amazon Smile and Thrivent accounts?*
- *How many do we need? **We would need two-one for each end of the building.***

Rich will follow up and bring back to Vestry.

Bob Sullivant made the motion to accept the report as presented. Row Weiland made the 2<sup>nd</sup> motion. The motion passed.

OLD BUSINESS: Covered in reports.

**NEW BUSINESS:**

- 1) Craig gave updates on the progress of the 125th anniversary.
- 2) Safety Committee-Mitchell (Mickey) Whiteside suggested medical personnel serve on this board (Emergency/Security Team/Board).

No Action on New Business/No Vote needed as this time.

Pastor closed the meeting in Prayer @ 10:15 am

Those in attendance are attached with a signature page.

Those presented for New Membership to the Voter's Assembly were  
Lanny Kottary, Jerry Hooper, Lynn Hamrick, Mike Johnson, Tottie Johnson, Mitchell Whiteside  
Rich Maschke made the motion to accept the new members, Bob Sullivan made the 2nd motion. The  
motion passed.

Melinda Carlson presented the minutes from the January Assembly meeting. Carol Morgan made the  
motion to accept the minutes as read; Sue Boscoe made the 2nd motion. The motion passed.

Pastor Kretschmar presented the Pastor's report. There were no comments.  
Bob Sullivan made the motion to accept the report as presented. Mitchell Whiteside made the 2nd  
motion. The motion passed.

Skyler Smith presented the OCE and Education Team reports. There were no comments.  
Rhonda Reese made the motion to accept the report as presented. Jane Butell made the 2nd motion.  
The motion passed.

Grace Pittman presented the financial report. There was no discussion.  
John Mann made the motion to accept the report as presented. June Asher made the 2nd motion. The  
motion passed.

Elbits had no formal report. Craig Baker gave an update.

June Asher presented the Board of Christian Fellowship Report- only addition to notes is next meeting is  
May 18 and need more involvement from church members for this team to work.  
Rich Maschke made the motion to accept the report as presented. John Mann made the 2nd motion. The  
motion passed.

Rich Maschke presented the Trustees report added notes. Carol Morgan asked about an AED  
Comments from the assembly included:

- How many do we need? We would need two-one for each end of the building.
  - Funds available in Amazon Smile and Thrivent accounts.
  - What about training the congregation on CPR and First Aid?
  - Concerns about Quick Response teams not being reliable.
- Rich will follow up and bring back to Vestry.  
Bob Sullivan made the motion to accept the report as presented. Row Welland made the 2nd motion.  
The motion passed.

OLD BUSINESS: Covered in report.

**St. Paul's Voters Meeting – November 12<sup>th</sup>, 2023**

Rev. Dr. Aaron C. Kretzschmar

*“For the Lord is good; his steadfast love endures forever,  
and his faithfulness to all generations.”*

(Psalm 100:5)

St. Paul's Congregational Theme for 2023, our 125<sup>th</sup> Anniversary, “Through the years, the Lord is faithful!”

Next Elders Porch Visit to St. Paul's inactive members and/or homebound (20 members currently) – Nov. 12<sup>th</sup>

Circuit Pastors' Meeting at St. Paul's in Cullman – Tuesday, November 14<sup>th</sup>

KTT Thanksgiving Dinner – Tuesday, November 14<sup>th</sup>

KTT Spaghetti Dinner Fundraiser – Saturday, November 18<sup>th</sup>

St. Paul's 125<sup>th</sup> Year Thanksgiving Worship Service – Wednesday, November 22<sup>nd</sup> at Noon

Advent Midweek—Christmas Series: *Resounding Psalms for Advent*

Wednesday, November 29<sup>th</sup> – *Restore* (Psalm 80)

Wednesday, December 6<sup>th</sup> – *Revived* (Psalm 85)

Wednesday, December 13<sup>th</sup> – *Returned* (Psalm 126)

Sunday morning, December 24<sup>th</sup> – *Rely* (Psalm 89:1–5)

Sunday evening, December 24<sup>th</sup>, Christmas Eve – *Reign* (Psalm 110:1–4)

Monday, December 25<sup>th</sup>, Christmas Day – *Rejoice* (Psalm 98)

Advent Service at Vintage Faith Church (the old St. Paul's building) – Wednesday, December 6<sup>th</sup> at 7:30 PM

Children's Christmas Program with Cookie Reception following – Sunday, December 10<sup>th</sup> at 10:45 AM

St. Paul's Installation of New Officers – Sunday, January 7<sup>th</sup> at both services

Sunday Morning Adult Bible Study – *Nurturing Your Faith: Identity*

Our identity as forgiven children of God is explored in *Nurturing Your Faith: Identity*. This *Lutheran Hour Ministries* Bible study, video hosted by Rev. Dr. John Nunes, examines how as Christians—forgiven for Jesus' sake—we are reconciled to God. Reborn to fellowship and active community, we are inspired to praise God for His great love.

Talked recently with new Southern District Mission Executive, Rev. Dave Buss

## DCE and Board of Education Report for November 12<sup>th</sup> Congregation Meeting

### Preschool

- 55 children are enrolled now.
- Parent Appreciation first Monday of the Month. Help always needed to greet children and parents if you're able, talk to Skylar.
- Skylar leads a devotion for the Preschool Teachers the second Monday of the month.
- Skylar provides a weekly Bible lesson for the teachers to follow.
- Skylar visits each class on Mondays to teach the weeks Bible lesson.
- Skylar and Pastor switch off leading Preschool Chapel every Thursday.

### KTT

- 38 children in the program. (Prayers for more children to be enrolled)
- Partnering with Decatur City Schools 73 program and has made a significant improvement overall with grades.
- Skylar and Pastor switch off leading KTT Chapel every Wednesday.

### VBS Highlights

- 92 Children ages 3 years to 5th grade participated.
- Over 25 volunteers.
- Mission Offering - Show That Grows - \$300 (15 pairs of shoes)
- Save the Date for SCUBA VBS! June 24-28, 2024!

### FaithLinks

- Averaging 25 children every Wednesday.
- Currently practicing for the Christmas Program which will happen on Sunday, December 10<sup>th</sup>.

### Children's Christmas Program – Sunday, December 10<sup>th</sup>, at 10:45am

- Stellar Christmas – children will connect what they learned at VBS this past Summer to the story of Jesus' birth!

### Sunday School

- Enduring Faith Curriculum
- Sunday School Offering going towards the Cross of North Alabama (Aug – Dec 2023) and Amy Formella with Bible Translators (Jan – Jul 2024).

### Middle School Youth

- Middle School District Retreat happening January 12-14 at Lake Forest Ranch in Macon, MS.

### High School Youth

- Will begin preparing for the 2025 LCMS Youth Gathering soon.

### Young Adults

- Meeting monthly
- Averaging 5 people currently!
- For our October event, we had a game night with 7 people!

### Wednesday Morning Bible Study

- Currently reading through the book of Matthew and will be switching to a new book in December.

### Bible Reading Challenge

- Bookmarks with the daily readings for the month are placed in your church mailbox every month. You can also sign up for text reminders by texting "@stpaulsbrc" to 81010. The daily readings are also posted on our church Facebook.



# St. Paul's Lutheran Church Financial Summary

September 30, 2023

Total Funds in the Bank 12/31/22 to begin 2023  
Balance on Hand 9/30/23

**\$338,026.98**  
**\$378,655.05**

\$40,628.07 increase during 2023

Thrivent Building Loan Balance \$225,452.72      Endowment Fund Balance \$9,734.29

Breakdown by Fund	Balance 1/1/2023	Income during 2023	Disbursements during 2023	Balance 9/30/2023
<b>Budgeted Operating Expense Fund</b> <i>Financial Plan funded by Firstfruits Giving Details in the 2023 Financial Plan Report</i>	0.00	<b>351,322.81</b> <small>Preschool Income: 269,902.05</small>	<b>-345,418.56</b> <small>Afterschool Income: 3,560.00</small>	<b>5,904.25</b> <small>offset Expenses in the Plan</small>
<b>"Emergency Fund"</b> <i>funded by Budget Fund transfers, interest</i>	169,166.17	6,070.77	0.00	175,236.94
<b>"Savings Accounts"</b>	82,846.36	31,917.72	-3,394.49	111,369.59
<b>Donor-Restricted Funds</b>	<b>86,014.45</b>	<b>25,570.53</b>	<b>-25,440.71</b>	<b>86,144.27</b>
<b>Total Funds</b>	<b>338,026.98</b>	<b>688,343.88</b>	<b>-647,715.81</b>	<b>378,655.05</b>

Investment of Funds	Balance 12/31/2022	Interest	Transfers	Balance 9/30/2023
BBVA Checking	16,265.30			50,822.80
Schwab-TDAmeritrade T-Bills <i>formerly PNC MM</i>	79,091.92	4.40		79,096.32
Lutheran Church Extension Fund	502.65	2.35		505.00
Southern District Extension Fund CDs	242,167.11	6,063.82		248,230.93
<b>Total Funds in the Bank</b>	<b>338,026.98</b>	<b>6,506.96</b>		<b>378,655.05</b>

## St. Paul's Lutheran Church Financial Plan

	2023 YTD Actual	2023 Financial Plan	% of Plan	10/17/2023 16:48 75% of the year complete
<b>Income</b>				
<b>Firstfruits (Current) Giving for Budgeted Expenses</b>	<b>\$351,323</b>	<b>\$450,000</b>	<b>78%</b>	<b>13,823</b>
<b>Expenses</b>		<i>Annual</i>	<i>YTD</i>	
<b>Total Elder Expenses</b>	<b>\$234,886</b>	<b>\$320,762</b>	<b>73%</b>	<b>-5,685</b>
+ <b>Preschool Ministry</b>	<b>30,789</b>	58,950	\$44,213	52%
Preschool Income	-269,902		\$0	
Preschool Expenses	300,691		\$0	
Other Education Expenses	3,581	5,315	\$3,986	67%
<b>Total Education Expenses</b>	<b>\$34,370</b>	<b>\$64,265</b>	<b>53%</b>	<b>-13,829</b>
++ <b>Afterschool Ministry</b>	<b>6,805</b>	8,255	\$6,191	82%
KTT Usage Fees Income	-3,560		\$0	
KTT Expenses - utilities, janitors, consummables	10,365		\$0	
Other Outreach Expenses	132	500	\$375	26%
<b>Total Parish Outreach Expenses</b>	<b>\$8,611</b>	<b>\$8,755</b>	<b>98%</b>	<b>2,045</b>
<b>Total Trustee Expenses</b>	<b>\$114,796</b>	<b>\$163,782</b>	<b>70%</b>	<b>-8,041</b>
<b>Overhead CoPayments from PS, KTT</b>	<b>-\$82,377</b>	-109,840	-\$54,920	0%
<b>District Missions Tithe</b>	<b>\$35,132</b>	<b>\$45,000</b>	<b>78%</b>	<i>Tithe of FF Giving</i>
<b>Total Expenses</b>	<b>\$345,419</b>	<b>\$492,724</b>	<b>70%</b>	<b>-24,124</b>
<b>Financial Plan Activity for 2023 through September 30</b>	<b>\$5,904</b>			-42,724 revisit in June

+ Preschool Ministry had **LESS** income than expenses by **-\$30,789**      **2022 Income**    \$329,253      **\$22,070 MORE Giving in 2023**  
 ++ Afterschool Ministry had **LESS** income than expenses by **-\$6,805**      **2022 Expense:**    \$373,445      **-\$28,026 LESS Expenses in 2023**

# St. Paul's Lutheran Church - Treasurer's Report Detailed Fund Activity

September 30, 2023

Total Funds in the Bank 12/31/22 to begin 2023  
 Balance on Hand 9/30/23

**\$338,026.98**  
**\$378,655.05**      \$40,628.07 increase during 2023

Thrivent Building Loan Balance      \$227,016.16

Endowment Fund      \$9,734.29

Breakdown by Fund	Balance 12/31/2022	Balance 1/1/2023	Income during 2023	Disbursements during 2023	Balance 9/30/2023	Change YTD
"Checking Account"			624,784.86	-618,880.61	5,904.25	
<b>Budgeted Operating Expense Fund</b>	-37,425.96	0.00	<b>351,322.81</b>	<b>-345,418.56</b>	<b>5,904.25</b>	<b>5,904.25</b>
<i>Financial Plan funded by Firstfruits Giving Details in the 2023 Financial Plan Report</i>		<i>Preschool Income: 269,902.05</i>		<i>Afterschool Income: 3,560.00</i>	<i>offset Expenses in the Financial Plan</i>	
"Emergency Fund" <i>funded by Budget Fund transfers, interest</i>	<b>212,662.90</b>	169,166.17	6,070.77	0.00	175,236.94	6,070.77
"Savings Accounts"	82,846.36	82,846.36	31,917.72	-3,394.49	111,369.59	<b>28,523.23</b>
Large Gifts for monthly transfer to Current	0.00		8,545.57	0.00	8,545.57	8,545.57
Carpet Fund ( <i>internal transfer</i> )	9,795.51		0.00	0.00	9,795.51	0.00
Van Replacement Fund ( <i>internal transfer</i> )	777.40		0.00	0.00	777.40	0.00
Building Usage Fund <i>funded by usage fees</i>	1,843.82		480.00	-25.00	2,298.82	455.00
Memorial Fund - undesignated	56,918.88		6,175.00	0.00	63,093.88	6,175.00
Scrip/AmazonSmile Fundraising	755.63		218.15	28.61	1,002.39	246.76
Special Ministry Fund	6,801.38		15,440.00	-3,398.10	18,843.28	12,041.90
Thrivent Choice Dollars	5,953.74		1,059.00	0.00	7,012.74	1,059.00
<b>Total Emergency Fund + Savings Funds</b>	<b>295,509.26</b>				<b>286,606.53</b>	<b>34,594.00</b>
<i>Budgeted Operating Expense Fund + Emergency Fund + Savings Accounts</i>						
<b>Total Available Working Funds</b>	<b>258,083.30</b>		<i>Operational trigger set at \$40,000</i>		<b>292,510.78</b>	<b>34,427.48</b>
<b>Donor-Restricted Funds</b>	<b>86,014.45</b>	<b>86,014.45</b>	25,570.53	-25,440.71	<b>86,144.27</b>	<b>129.82</b>
ARC Improvement Fund	1,394.03		0.00	0.00	1,394.03	0.00
Benevolence Fund	1,506.02		0.00	-1,508.40	-2.38	-1,508.40
Bible Fund	5,941.17		0.00	-83.30	5,857.87	-83.30
Designated Trust - Koenig	10,599.82		0.00	0.00	10,599.82	0.00
Disaster Relief Fund	987.80		0.00	0.00	987.80	0.00
FaithLinks Meals	650.83		669.96	-1,076.70	244.09	-406.74
Flower Fund	0.00		182.00	0.00	182.00	182.00
Hymnal Fund	366.28		0.00	0.00	366.28	0.00
Memorial Fund - restricted & designated	40,040.04		0.00	0.00	40,040.04	0.00
Mission Trip Fund	208.13		0.00	0.00	208.13	0.00
MOPS Account	492.13		0.00	0.00	492.13	0.00
Operation Barnabas	190.00		0.00	0.00	190.00	0.00
Operation Debt Free - Gifts to Principle	0.00		625.00	-625.00	0.00	0.00
Preschool Chapel Offerings	1,714.81		182.54	0.00	1,897.35	182.54
Preschool Fund	19,438.24		857.00	-1,219.36	19,075.88	-362.36
Quilting Account	673.80		0.00	0.00	673.80	0.00
Sanctuary Projector Fund	52.17		0.00	52.35	104.52	52.35
Sunday School Adult Offerings	297.21		170.00	-52.35	414.86	117.65
Sunday School Children's Offerings	539.04		440.01	0.00	979.05	440.01
125th Anniversary Committee	500.00		2,260.00	-1,156.47	1,603.53	1,103.53
Youth - High School Account	422.93		778.37	-375.83	825.47	402.54
Youth - Middle School Account	0.00		0.00	0.00	0.00	0.00
Pass Thru - Special Giving	0.00		659.98	-649.98	10.00	10.00
Pass Thru - Payments	0.00		18,745.67	-18,745.67	0.00	0.00
<b>Total Funds</b>	<b>344,097.75</b>	<b>338,026.98</b>	<b>688,343.88</b>	<b>-647,715.81</b>	<b>378,655.05</b>	<b>34,557.30</b>

St. Paul's Lutheran Church Financial Plan Detail

September 30, 2023

	2023 YTD Actual	2023 Financial Plan	% of Plan	
			50%	of the year complete +/- Plan
<b>Income</b>				10/17/2023 16:50
<b>Firstfruits (Current) Giving for Budgeted Exp</b>	<b>351,323</b>	<b>450,000</b>	<b>78%</b>	
Preschool Tuition/Fees		352,050	0%	
KTT Fees		6,000	0%	
<b>Firstfruits (Current) Giving for Budgeted Expenses</b>	<b>\$351,323</b>	<b>\$450,000</b>	<b>78%</b>	<b>13,823</b>
<b>Expenses</b>		<i>Annual</i>	<i>YTD</i>	
Senior Pastor	58,675	78,233	\$58,675	75%
DCE/Dir of Fam Ministry	37,800	50,400	\$37,800	75%
Organist/Keyboardist	14,302	20,318	\$15,239	70%
Music Director	7,481	7,655	\$5,741	98%
Business Manager	17,735	23,110	\$17,333	77%
Office Manager	13,400	17,460	\$13,095	77%
Additional Office Staff Expense	0	50	\$38	0%
Add'l Staff Salary	0	672	\$504	0%
Nursery Attendants	4,699	7,000	\$5,250	67%
Worker Thanksgiving Contingency Expense	0	2,000	\$1,500	0%
Employee Benefit & Payroll Tax Expense	64,839	91,771	\$68,828	71%
Guest Speakers	250	1,000	\$750	25%
Conference and Convention	1,729	2,000	\$1,500	86%
Office Supplies	6,085	9,268	\$6,951	66%
Choir Supplies	104	200	\$150	52%
Worship Supplies	6,898	8,150	\$6,113	85%
Discretion	159	500	\$375	32%
Lutheran Hour Support	731	975	\$731	75%
<b>Total Elder Expenses</b>	<b>\$234,886</b>	<b>\$320,762</b>	<b>73%</b>	<b>-5,685</b>
Children's Ministry	2,112	2,950	\$2,213	72%
Middle School Youth Ministry	563	450	\$338	125%
High School Youth Ministry	717	930	\$698	77%
Young Adult Ministry	-172	200	\$150	-86%
Family Ministry	201	185	\$139	108%
Adult Education	160	100	\$75	160%
Women's Ministry	0	500	\$375	0%
+ <b>Preschool Ministry</b>	<b>30,789</b>	<b>58,950</b>	<b>\$44,213</b>	<b>52%</b>
Preschool Income	-269,902		\$0	
Preschool Expenses	300,691		\$0	
Other Education Expenses	3,581	5,315	\$3,986	67%
<b>Total Education Expenses</b>	<b>\$34,370</b>	<b>\$64,265</b>	<b>53%</b>	<b>-13,829</b>
Advertising/Communication	0	500	\$375	0%
Web Hosting	1,675	1,565	\$652	107%
Austinville Partnership	132	0	\$0	
++ <b>Afterschool Ministry</b>	<b>6,805</b>	<b>8,255</b>	<b>\$6,191</b>	<b>82%</b>
KTT Usage Fees Income	-3,560		\$0	
KTT Expenses - utilities, janitors, consummables	10,365		\$0	
Other Outreach Expenses	132	500	\$375	26%
<b>Total Parish Outreach Expenses</b>	<b>\$8,611</b>	<b>\$8,755</b>	<b>98%</b>	<b>2,045</b>
Janitor/Custodian Salary	24,387	30,295	\$22,721	80%
Janitor Supplies	3,907	7,000	\$5,250	56%
ARC Take-down	1,930	2,500	\$1,875	77%
Repairs & Maintenance	15,799	34,400	\$25,800	46%
Property & Liability Insurance	16,145	18,461	\$13,846	87% 2022 - increased our liability
Church Utilities/Phone/Email/Dumpster/Pest	23,535	36,690	\$27,518	64%
Church Furnishings/Computers	976	900	\$675	
Office Equipment Copiers/Printers	2,027	3,300	\$2,475	61%
Computer Software	3,188	2,800	\$2,100	114% annual software purchases upfront
Van Maintenance	2,624	1,000	\$750	262% rodent damage to wiring harness
Building Loan Expense	19,827	26,436	\$19,827	75%
<b>Total Trustee Expenses</b>	<b>\$114,796</b>	<b>\$163,782</b>	<b>70%</b>	<b>-8,041</b>
<b>Overhead CoPayments from PS, KTT</b>	<b>-82,377</b>	<b>-109,840</b>	<b>-\$54,920</b>	<b>0% increased PS copays intentionally</b>
<b>District Missions Tithe</b>	<b>\$35,132</b>	<b>\$45,000</b>	<b>78%</b>	<b>Tithe of Firstfruits Giving</b>
<b>Total Expenses</b>	<b>\$345,419</b>	<b>\$492,724</b>	<b>70%</b>	<b>-24,124</b>

Financial Plan Activity for 2023 through September 30

\$5,904

-\$42,724 revisit in June

+ preschool Ministry had LESS income than expenses by **-\$30,789**

2022 Income \$329,253

\$22,070 MORE Giving in 2023

++ preschool Ministry had LESS income than expenses by **-\$6,805**

2022 Expenses \$373,445

-\$28,026 LESS Expenses in 2023



# 2024 Proposed Financial Plan

	Aug22-July23	2023	2024	Proposed	NOTES
	Actual	Plan	Plan	Change	
<b>Income</b>					
Current Income	463,496	450,000	465,000	3.3%	<i>increase in FirstFruits Giving</i>
Preschool Tuition/Fees <i>internal to PS Ministry</i>	351,626	352,050	372,350	5.8%	
KTT Fees <i>internal to KTT Ministry</i>	3,306	6,000	6,000	0.0%	
<b>Total Revenues</b>	818,428	808,050	843,350	4.4%	
<b>Expenses</b>					
<b>Elder Expenses</b>					
Support Staff Salaries & Benefits	290,451	206,847	213,042	3.0%	<i>3.5% raises, adjustments to actual</i>
Total Other Non-Salary Expenses	18,806	22,093	20,475	-7.3%	<i>adjustments to actual</i>
<b>Total Elder Expenses</b>	309,258	320,760	330,600	3.1%	
<b>Education Expenses</b>					
Education Expenses w/o Preschool	4,974	5,315	5,910	11.2%	<i>adjustments to MS, HS, Young Adults</i>
Preschool Ministry	37,887	58,950	38,655	-34.4%	<i>adjustments to Overhead payments</i>
<b>Total Education Expenses</b>	42,861	64,265	44,565	-30.7%	
<b>Fellowship Expenses</b>					
Fellowship Expenses w/o KTT	1,759	2,065	2,190	6.1%	<i>adjustments to actual</i>
Community Ministry (KTT)	10,727	8,255	8,300	0.5%	
<b>Total Fellowship Expenses</b>	12,486	10,320	10,490	1.6%	
<b>Trustee Expenses</b>					
<b>Total Trustee Expenses</b>	147,193	165,082	163,736	-0.8%	<i>adjustments for HVAC, Utilities</i>
Overhead Copays PS, KTT	-103,646	-109,840	-91,259	-16.9%	
Mission Payments	46,350	45,000	46,500	3.3%	
<b>Total Expenses</b>	454,501	495,587	504,632	1.8%	
<b>Net Income</b>	8,995	-45,587	-39,632	-13.1%	