

All Saints Lutheran Church

2010 Budget Proposal and 2009 Financial Report to the Congregation

A. Highlights

B. 2010 Budget Proposal

C. 2009 Benevolence Accounting

D. 2009 Dedicated Accounts Summary

E. Scrip Accounting

F. Cash on Hand

A. Highlights

1. We finished 2009 with ~\$5000 more cash on hand than we finished 2008. Offerings were strong and expenses were down nicely. **GREAT JOB TO EVERYONE!**
2. 2010 pledges are up ~\$20,000 since the prior financial meeting. This allows us to:
 - a. Restore Synod Benevolence to **96%** of our 2009 contribution level
 - b. Re-insert \$2,500 contribution to capital fund for 2010
 - c. Restored Lutheran college scholarships
3. Dedicated accounts are still being used to fund portions of our operations for 2010 (youth, confirmation, human concerns), but those dollars are shown in the budget. Thus, the budget is a slight deficit budget, but the contributions from the dedicated accounts effectively balance the budget.
4. Looking ahead we are not out of the woods yet.
 - a. Air Conditioning unit requires replacement in 2010
 - b. New pastor insurance, if required, will be for 12 months in 2011

All Saints Lutheran Church 2010 Budget

B. Income

	2009 Actual	2009 Budget	2010 Budget (Working)
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Offerings

400	Pledged Giving	214,766.52	224,065.00	208,526.00
401	Non-Pledged Giving	25,360.11	28,450.00	25,000.00
402	Loose Offering	4,251.26	4,050.00	3,600.00
403	Mortgage Offering	43,042.51	48,500.00	36,060.00
406	Holiday Envelopes	3,548.25	3,750.00	1,700.00
Total Offerings		290,968.65	308,815.00	274,886.00

Miscellaneous Income

421	Rental Income	8,005.00	11,400.00	5,000.00
430	Interest Income	522.81	800.00	400.00
Total Miscellaneous Income		8,527.81	12,200.00	5,400.00

Total Income

	299,496.46	321,015.00	280,286.00
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Expense

Worship

506	X-Stitch	0.00	300.00	71.00
500	Altar, Baptism, Communion	453.65	600.00	450.00
501	Bulletins	253.36	250.00	250.00
502	Decorations	238.72	500.00	150.00
503	Publications	333.78	400.00	200.00
504	Hymnals, New Liturgy & Books	89.53	50.00	100.00
505	Miscellaneous-Worship	0.00	300.00	0.00
Total Worship Supplies		1,369.04	2,400.00	1,221.00

Music Program

511	Organ/Piano Tuning	420.00	400.00	420.00
512	Sheet Music	11.99	1,800.00	0.00
513	Copyright Licensing CCLI	185.00	283.00	200.00
514	Software	115.51	120.00	150.00
517	Music Program-Other	169.89	400.00	200.00
Total Music Program		902.39	3,003.00	970.00

2009 Actual	2009 Budget	2010 Budget (Working)
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Evangelism

521	Advertising	671.34	1,000.00	500.00
522	Materials	0.00	250.00	125.00
509	Supplies	0.00	75.00	125.00
Total Evangelism		671.34	1,325.00	750.00

Fellowship

531	Purchases	825.28	600.00	200.00
532	Equipment, Other Purchases	436.13	500.00	200.00
533	Fellowship-Other	592.88	1,000.00	500.00
Total Fellowship		1,854.29	2,100.00	900.00

Stewardship

542	Mailing & Envelopes	401.34	810.00	450.00
Total Stewardship		401.34	810.00	450.00

Christian Education

507	YouthQuake	0.00	1,200.00	450.00
550	Adult Education	200.58	200.00	0.00
551	Sunday School	1,158.18	1,500.00	1,500.00
553	VBS	216.45	1,250.00	400.00
554	Confirmation	0.00	200.00	622.81
555	Christian Education-Other	40.50	150.00	100.00
Total Christian Education		1,615.71	4,500.00	3,072.81

Will use dedicated Acct. 912=\$622.81

Youth

556	Youth			
510	Teens Encounter Christ(TEC)	0.00	360.00	0.00
515	Prism	300.00	600.00	0.00
516	Invitation to Serve Dinner	0.00	75.00	0.00
518	RAFT	25.02	1,210.00	0.00
519	ELCA Youth Gathering	0.00	0.00	0.00
523	Zone	0.00	630.00	0.00
524	Ski Trip	200.00	200.00	0.00
526	Group	0.00	200.00	0.00
527	Intern Expenses for Youth Related Travel	0.00	700.00	0.00
528	Office Supplies	0.00	300.00	0.00
529	Ministry Fair Supplies	0.00	50.00	0.00
Total Youth		525.02	4,325.00	1,205.15

Will use youth dedicated accounts:

929 Youth-Other \$983.45

960 Youth Ski Trip \$7.82

961 Youth Raft \$213.88

To be used at Youth's discretion

2009 Actual	2009 Budget	2010 Budget (Working)
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Miscellaneous Expenses

563	Capital Expense Account	5,000.00	5,000.00	1,226.00
560	Congregation Misc Expenses	1,121.35	1,200.00	1,200.00
564	Payroll & Banking Expenses	680.18	900.00	700.00
561	Lay Ministry	47.00	500.00	0.00
562	Mutual Ministry Committee	0.00	100.00	0.00
Total Miscellaneous Exp.		6,848.53	7,700.00	3,126.00

add \$1,274 from cash on hand

Benevolence Budget Expenses

Human Concerns

570	Heifer Project	100.00	100.00	0.00
571	Easter & Thanksgiving Meals	0.00	300.00	0.00
572	Christmas Meals Shortfall	0.00	250.00	0.00
573	Hephatha Food & Utl. Fund	0.00	1,000.00	0.00
574	Kettle Moraine Food Pantry	600.00	600.00	0.00
575	Immediate Disaster/Famine Relief	1,000.00	1,000.00	0.00
Total Human Concerns		1,700.00	3,250.00	2,000.00

Money in Dedicated Accounts to be used to fund all of Human Concerns.

Year end balances of those accounts:

/935 Human Concerns \$203.52
/921 Grocery Stores \$515.92
/909 Scrip Account \$1280.56

to be used as committee designates.

Synod

580	Gen'l Pledge	26,265.00	26,265.00	23,951.00
581	World Hunger	1,599.96	1,600.00	1,509.28
582	Hephatha	2,892.00	2,892.00	2,904.00
Total Synod		30,756.96	30,757.00	28,364.28

Includes \$928.28 from Ded. 931 Refugee Fund

Other Benevolence

576	Emergency Assistance (Pastor's Good Sam.)	1,000.00	2,000.00	500.00
586	Interfaith Caregiving Network,	0.00	450.00	0.00
587	Lutheran College Scholarship	1,500.00	1,500.00	1,000.00
Total Other		2,500.00	3,950.00	1,500.00

separated from human concerns

Total Benevolence Budget Expenses		34,956.96	37,957.00	31,864.28
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2009 Actual	2009 Budget	2010 Budget (Working)
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Pastoral Expense

600	Salary	32,890.50	42,480.00	43,000.00
610	FICA Allowance	4,154.14	4,476.00	4,234.00
611	Housing Allowance	13,175.19	14,196.00	12,900.00
612	Automobile Expense	418.93	575.00	200.00
	Health Coverage	0.00	0.00	9,000.00
613	Continuing Education	0.00	700.00	500.00
614	Official Mtgs	245.00	400.00	300.00
585	Lake Country Cluster	0.00	506.00	250.00
615	Books & Periodicals	0.00	250.00	200.00

Interim Pastor Black for 6 months before hiring new pastor.

for 6 months

Benefits

616	Pension	5,503.32	6,300.00	7,670.00
617	Disability & Admin	1,286.53	2,460.00	2,485.00
618	Voluntary Salary Reduction	7,200.00	9,600.00	0.00

Total Pastoral Expense 64,873.61 81,943.00 80,739.00

Intern Expenses

601	Intern Salary	9,359.49	9,660.00	0.00
602	Intern Other Expenses	6,262.87	7,500.00	0.00

Total Intern Expenses 15,622.36 17,160.00 0.00

Staff Expenses

621	Music Coordinator	4,008.00	4,000.00	4,008.00
622	Secretary	25,956.00	24,000.00	25,000.00
623	Choir Director	3,006.00	3,000.00	3,006.00
624	Organist	9,361.37	6,400.00	9,408.00
626	Youth Choir Accomp.	807.65	900.00	900.00
627	Bell Choir Dir.	3,138.84	3,000.00	3,006.00
628	Housekeeper	4,572.00	3,867.00	4,680.00
629	Nursery Staff	1,677.70	2,100.00	1,560.00
630	Payroll Taxes	4,951.36	4,324.00	4,900.00

Total Staff 57,478.92 51,591.00 56,468.00

Church Office

700	Postage & Shipping	824.75	2,500.00	2,500.00
701	Office Supplies	474.13	1,000.00	450.00
703	Printing and Reproduction	830.64	2,400.00	650.00
704	Equipment	2,041.14	1,500.00	2,200.00
705	Software	1,002.59	500.00	900.00

Total Church Office 5,173.25 7,900.00 6,700.00

2009 Actual	2009 Budget	2010 Budget (Working)
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Building & Grounds

711	Supplies	2,185.66	1,800.00	1,000.00
712	Grounds & Parking Lot	3,667.00	4,000.00	4,000.00
713	Building Repairs	109.42	600.00	120.00
714	Equipment Repairs	300.00	900.00	300.00
715	Insp. Fees	259.00	70.00	225.00
716	Furnishings & Equipment	44.98	800.00	0.00
Total Building & Grounds		6,566.06	8,170.00	5,645.00

Utilities

720	Electric	5,374.66	5,800.00	5,500.00
721	Gas	4,337.74	4,800.00	4,400.00
723	Trash Pick-up	329.72	320.00	390.00
702	Telephone	2,732.33	2,700.00	3,000.00
Total Utilities		12,774.45	13,620.00	13,290.00

Insurance & Debt Retirement

730	Liability & Property Insurance	3,974.00	4,200.00	4,000.00
731	Mortgage-Principal	39,391.64	44,000.00	36,767.17
732	Mortgage-Interest	36,448.36	31,840.00	34,224.83
733	Worker's Comp	1,149.00	1,100.00	1,150.00
734	Mortgage-Extra-Principal	479.99	480.00	0.00
Ins. & Debt Retirement Total		81,442.99	81,620.00	76,142.00

Total Expense	293,076.26	326,124.00	282,543.24
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Income Minus Expenses	6,420.20	-5,109.00	-2,257.24
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2,257.24 Dedicated Accounts Correction

Final Balance

0.00

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C. 2009 Benevolence Accounting**1 Budget Benevolence Spending**

Heifer International	\$100.00
Kettle Moraine Food Pantry	\$600.00
Immed. Disaster/Famine Relief	\$1,000.00
General Synod Pledge	\$26,265.00
World Hunger Synod Pledge	\$1,599.96
Hephatha Synod Pledge	\$2,892.00
Educational Benevolence	\$1,500.00
Emergency Assist. To Pastor	\$1,000.00

Total \$34,956.96**2 Dedicated Benevolence Spending**

Songoro Scholarship Fund	\$20,080.00
Haiti Relief Fund	\$14,975.43
Heifer International	\$2,098.27
Lutheran World Relief	\$85.50
Hephatha Donations	\$145.63
UNICEF	\$6.14
Families in Need	\$1,000.00
Aly's Socks	\$10.00
Intern Gift	\$1,180.00
Kettle Moraine Food Pantry Donat.	\$2,180.00
Gideon International	\$250.00
Intern Expenses	\$15,622.00
Mt. Meru Special Projects	\$4,920.00
Fund for Leaders	\$400.00
Scholarship to Hephatha Col. Student	\$2,000.00
Healing Vision Service	\$444.98
Center for Youth Ministry Scholarship	\$750.00
Pastor Mbisi Travel Expenses	\$420.00
Adolescent Growth & Develop. Prog.	\$200.00
Hephatha Repairs	\$500.00
Box Night (Interfaith Senior Prog.)	\$1,378.50
Confirmation Gift to Intern	\$226.00
Gathering Offering to ELCA	\$800.00
Scrip Benevolence Spending (RIF)	\$514.85

Total \$70,187.30**Total Benevolence \$101,644.26****Total Offering & Dedicated Income \$345,911.00****% of Offering to Benevolence 29%**

Above Benevolence includes from Thivent

Box Night	500.00
Rummage Sale	1,800.00
Haiti Fund	1,200.00

Total 3,500.00

E. Scrip Accounting

Beginning Balance	\$1,646.00
Sales	\$37,359.00
Purchases from Suppliers	\$36,800.62
Benevolence Spending (RIF)	\$484.00
Balance	\$1,720.28
Current card inventory	\$3,800.00

E. Cash on Hand

Beginning of 2009	\$13,525.41
End of 2009	\$19,026.00
Less to Cap. Exp. Account	-\$1,274.00
End of 2009	\$17,752.00