

St. Mark Lutheran – West Henrietta

2014 Budget Presentation

October 2013



Agenda

- **Preschool**
- **Budget Presentation**
- **Nominations**



A Vision for St. Mark

- **We are a multi-generational community congregation that:**
 - Teaches the apostolic faith
 - Encourages growth and depth in that faith
 - Actively engages in the great commission

- **One Sentence**
 - “A community congregation that teaches, grows and engages the Faith”



“Multi-Generational Community Congregation”

Age Bracket	2010 Census	Active Roster	thru 10/13				
	Zip Code 14586		Attendance 2013	Attendance 2012	Attendance 2011	Attendance 2010	Attendance 2009
<18	26.9%	23.0%	22.5%	17.4%	17.8%	20.3%	19.4%
19-34	26.7%	18.0%	10.0%	9.3%	8.9%	8.7%	6.1%
35-49	22.9%	12.3%	12.2%	12.6%	14.1%	12.4%	15.3%
50-64	16.0%	20.5%	24.1%	30.0%	30.2%	28.4%	20.8%
65+	7.4%	26.2%	31.2%	30.7%	29.0%	30.3%	38.5%

– A Couple of Methodology Notes

- Some lost data (June-Aug) due to laptop theft, age & gender not reconstructed for those months but attendance was
- Visitors and people without Birthdays in directory are not counted

– The Church Problem

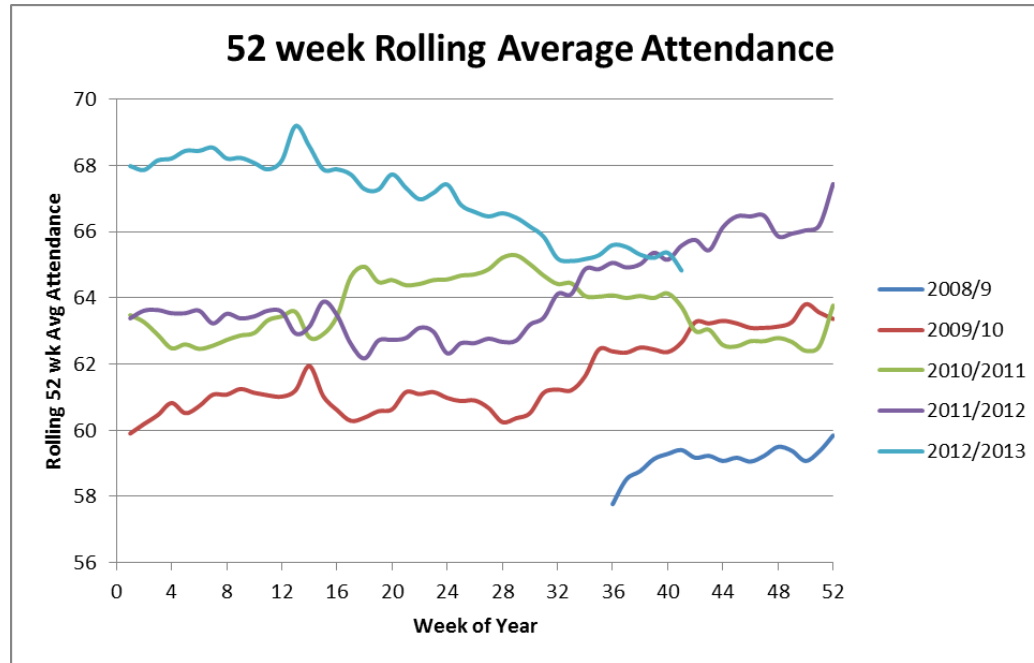
- Under 18 (which for us is really under 12) is healthy, but this is a crucial group
- 19-49 represents the American Church problem, you've had a couple of generations of bad teaching and spiritual drift and it shows
 - Active rosters are lower than population
 - Attendance below active rosters

– Our Report

- We are making slow incremental progress
 - 19-34 moving toward capturing those on our roster, but this could use some focus – especially since we are in a college community, also this is where the preschool gives us an opportunity or opening to talk
 - 35-49 attendance mirrors active roster; making use of those given, need to make community inroads



Attendance



- **Rolling Average = average of prior 52 week's attendance**
- **Through Easter of this year we were at our 5 year highs**
- **Summer has been brutal; by Sept had erased a year's worth of increase**
- **Tough compares in last three months will make it hard to equal last year**
 - There seems to be a 2yr pattern; 2009/10 = 2011/12; 2010/11 – 2012/13? (but probably not really)
- **Discussion**



Current Missions

- **“Teaches the Faith”, “Growth & Depth”, “Engaged in Great Commission”**
 - Preschool full & growing
 - VBS: >40 kids (new high), program making inroads into community
 - Continuing Sunday School & Adult Bible Study
 - I’d love to figure out how to add an evening Adult class, or alternate format group
 - Sorry for being competitive, but I’d put our teachers up against anyone
 - Website: 170 – 300 visitors/wk, ~15 unique visitors/day, ~75% new visitors,
 - New Visitor spends ~1 min on site, Returning visitors spend just over 3 mins on average
 - Last month 152 pageviews >10 mins (Mostly sermon streams, 38 per week)
 - Playdough – this has been a great little outreach that everyone could do
 - Have you heard the choirs (Adult & Children’s) since the end of summer, wow.
 - Service opportunities: Com. Luth. Thanksgiving, Op. Shoebox
 - This is an area that could be bolstered
 - Last year I said that discipleship would be an emphasis, it has been from the pulpit, this year I think we need to move into faith in action
 - More distributed and systematic prayer ministry
 - Other discipleship opportunities?



Budget – Unit Overview

	<u>2014</u>	<u>Budget</u> <u>2013</u>	<u>I(D)</u>	
Total Income	\$ 193,368	\$ 164,948	\$ 28,420	17.2%
Offerings	\$ 146,368	\$ 144,500	\$ 1,868	1.3%
Preschool	\$ 47,000	\$ 20,448	\$ 26,552	129.9%
Total Expense	\$ 193,368	\$ 164,909	\$ 28,459	
Church	\$ 147,753	\$ 125,165	\$ 22,587	
Staffing	\$ 111,098	\$ 105,386	\$ 5,712	
Utilities	\$ 9,595	\$ 8,970	\$ 625	
Admin	\$ 2,400	\$ 2,254	\$ 146	
Parish Education	\$ 2,850	\$ 2,550	\$ 300	
Bldg & Maint	\$ 5,830	\$ 5,230	\$ 600	
Misc	\$ 980	\$ 775	\$ 205	
Capital Items	\$ 15,000	\$ -	\$ 15,000	
Preschool	\$ 45,615	\$ 39,744	\$ 5,871	14.8%
Staffing	\$ 39,615	\$ 33,744	\$ 5,871	
Preschool	\$ 6,000	\$ 6,000	\$ -	
Total Expense ex-Cap Items				
Church	\$ 132,753	\$ 125,165	\$ 7,587	6.1%
Preschool	\$ 45,615	\$ 39,744	\$ 5,871	14.8%

- **Staffing = People, Salary, benefits & FICA**
- **Utilities = RG&E, etc**
- **Bldg & Maint = Snowplow, Bldg Insurance**
- **Admin = Postage, Paper, Portals of Prayer, Copier, etc**
- **Capital Items = parking lot, organ, etc.**



Budget – Comments

	<u>2014</u>	<u>Budget</u> <u>2013</u>	<u>I(D)</u>	
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- Offerings challenge is roughly the same as prior year
 - Not going to make 2013 budget
 - Offerings Cover Church Items
- Some raises needed to keep in line with reality
- Planning to plow entire parking lot (increased activity)
- Capital Items inserted for bigger items we've been delaying
 - Excluding the capital items brings church expense in-line with current offerings
 - That choice is choice to either pay at time of breakage, or to let things slide
- Preschool expenses enrollment driven



Budget – Tithes & Offerings

	Total Offering
2007	\$ 95,787
2008	\$ 88,460
2009	\$ 130,858
2010	\$ 126,368
2011	\$ 130,548
2012	\$ 143,469
2013 - estimate	\$ 129,843
2014 - budget	\$ 146,368
Budget - estimate	\$ 16,525

- **Estimate using offerings through September**
 - Not going to make budget
 - Preschool has over-performed filling in gap
- **Budget reflects two thoughts**
 - Need to challenge broad congregation in stewardship
 - Need to look at longer-term capital items like parking lot
- **We could have taken out capital items and proposed budget inline with current year offerings. Not prudent budgeting.**



Budget – Staffing - Pastor

Pastor's Compensation

	2010	2011	2012	2013	Scale 2014	Suggested 2014	I/(D)		Avg % 2010 - 2014
Salary	\$ 36,611	\$ 38,069	\$ 38,810	\$ 39,500	\$ 45,352	\$ 42,500	\$3,000	7.6%	3.8%
Housing	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ -		
Base Total	\$ 48,611	\$ 50,069	\$ 50,810	\$ 51,500	\$ 57,352	\$ 54,500			
Car	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ -		
FICA	\$ 3,718	\$ 3,830	\$ 3,887	\$ 3,940	\$ 4,387	\$ 4,169	\$ 447		
Cash	\$ 53,529	\$ 55,100	\$ 55,897	\$ 56,640	\$ 62,939	\$ 59,869	\$3,229	5.7%	2.8%
Insurance	\$ 17,568	\$ 18,812	\$ 19,484	\$ 20,480	\$ 22,328	\$ 22,328	\$1,848	9.0%	6.2%
Retirement	\$ 5,730	\$ 5,902	\$ 5,989	\$ 6,071	\$ 6,760	\$ 6,424	\$ 353	5.8%	
Total Benefits	\$ 23,298	\$ 24,714	\$ 25,473	\$ 26,551	\$ 29,088	\$ 28,752	\$ 2,201	8.3%	5.4%
Total Comp	\$ 76,827	\$ 79,814	\$ 81,371	\$ 83,191	\$ 92,028	\$ 88,622	\$8,837	10.6%	3.6%
Median Income	\$ 56,389	\$ 57,127	\$ 59,713	\$ 60,495	\$ 61,287	\$ 61,287			
Cash %MI	94.9%	96.5%	93.6%	93.6%	102.7%	97.7%			

- **Budget Suggestion takes step to get back toward scale (still under)**
- **Single year increase bigger, but smoothed increase in line**



Budget – Staffing – All Other

	2014	2013	I/(D)	
Preschool Director	\$34,448	\$32,295	\$2,153	6.7%
Salary	\$32,000	\$30,000		
FICA	\$ 2,448	\$ 2,295		
Preschool Aides	\$ 5,167			
Salary	\$ 4,800			
FICA	\$ 367			
Secretary	\$11,842	\$11,842		
Cash	\$11,000	\$11,000		
FICA	\$ 842	\$ 842		
Custodian	\$ 1,776	\$ 1,776		
Cash	\$ 1,650	\$ 1,650		
FICA	\$ 126	\$ 126		
Organist	\$ 6,459	\$ 5,598	\$ 861	15.4%
Cash	\$ 6,000	\$ 5,200		
FICA	\$ 459	\$ 398		

■ Preschool Director

- Performance deserves recognition
- Aides are new add
- Covered by enrollment, expected enrollment
- Timing issues (calendar yr vs. school year)

■ Secretary is based on actuals from last two years (~20hrs/wk)

■ Custodian is 4 hrs/wk

■ Organist/Choir Director

- Needed to update for non-Sunday services (my miss in budget last year)
- Potential need to find new organist 2nd half of next year
- We need to note that Sylvia donates at least \$4,000 worth of time and effort (Dennis was paid as Choir Director)



Budget – Non-Staff

Non-Staffing	\$	42,655
Utilities	\$	9,595
Telephone & Internet	\$	1,725
Gas & Electric	\$	6,000
Water & Sewer	\$	600
Garbage	\$	550
Fire Alarm	\$	720
Admin (Office Sup, PoP, Copier, etc.)	\$	2,400
Parish Education	\$	2,850
VBS	\$	500
Sunday School	\$	1,200
Other (adult & worship & Christ Pag)	\$	1,150
Trustee	\$	5,830
Snowplowing	\$	2,000
Insurance	\$	2,200
Other (Supplies & MA Contracts)	\$	1,630
Preschool Expenses	\$	6,000
Marketing	\$	3,000
Materials	\$	3,000
Other Board Exp (Music, Coffee)	\$	700
Other Taxes (Town & County)	\$	280
Parking Lot/Organ Fund	\$	15,000

- **All lines based on previous actual expense...**
- **Except Preschool Expenses**
 - Been in budget prior but haven't really spent
 - Increased enrollment driving some expenditures
- **We've increased line items like snowplow & Insurance where we know we have some increases**
- **We've added to the budget the idea that we actually need some bigger items i.e. parking lot, organ and some other items**



Conclusion

- **This is a spiritual question year:**
 - Looking at attendance and offerings this year, collectively we've taken a "breather year"
 - Said year might not have been evenly distributed, discipleship never is (Matt 20:1ff, Parable of the Vineyard Laborers)
 - Offerings in budget support church.
 - Does St. Mark's as a congregation choose engage and grow, or are we satisfied?
 - Lots of potential directions
 - Start thinking about "church problem" of 19-34 yo
 - Prayer ministry
 - Service projects
 - Deeper church fellowship & participation
 - I have an intuition that the Spirit is asking are you with me?



Nominations

- **President:** Jon Lundberg
- **Treasurer:** Sara Cosgrove
- **Financial Secretary:** Tim Bayer
- **Secretary:** _____
- **Planning Elder:** _____
- **Music and Worship:** Sylvia Bayer
- **Ed Board Chair:** _____
- **Stewardship Elder:** Wayne Warriner
- **Evangelism Elder:** Loretta Engelhart
- **Human Care Elder:** Katie Stanton
- **Trustees:** Gerry Gardner & _____ & _____



A Tithing Picture – Law & Gospel Framework

Total Number of "Active" Households	45	- All Lutheran understanding goes back to Law & Gospel
Median Area Income	\$ 61,287	
Congregational Income	\$ 2,757,915	- Yes, tithe can be law, the way I'm displaying here Probably comes off as law & the law of God is good and wise but... We don't like to hear it because we can't keep it
Tithe	\$ 275,792	
Proposed Budget	\$ 146,368	- But the original or "Ur" tithes were pure gospel, a faithful response to God Abram, after the victory giving a tithe to Melchizedek (Gen 14:20ff) Jacob, after escaping Esau and receiveing God's promise (Gen 28:22ff)
% of Tithe	53%	
2013 Estimate	\$ 129,843	- The goal of Christian stewardship is to practice trusting God's providence Legally this number might be an indictment In the gospel it should be an encouragement to trust & growth in faithfulness
% of Tithe	47%	