

July 2021 – June 2022 Proposed Church Budget

The Congregation Council recommends to the Congregation the budget shown below for the upcoming 2021 – 2022 Fiscal Year. A motion will be made at the May 16, 2021 Congregation Meeting to approve this budget.

A recap of our financial situation is shown below, followed by details of the proposed budget.

Past

- In July 2018, a cash flow crisis prompted action on our financial situation
 - From 2013 – 2018, church expenses exceeded income by \$178,000
 - We had depleted our cash reserves, including designated funds
 - Several changes were made to reduce spending
- Even though spending was under control, we had to carefully manage cash because the bank balance was very low
 - Our bank balance was well below the \$100,000 minimum to operate the church and school
 - We delayed paying recent invoices and withheld payment on old invoices
 - As the cash flow improved, we got current on all recent invoices
- In April 2020, Atonement received a PPP loan of \$228,000
 - We used \$83,00 of that to pay salary and benefits for our church employees

Present

- The PPP loan was fully forgiven
- We are current on new invoices, and all old invoices were paid in December, 2020
- Generous giving in December and April, and several large special gifts, increased our bank balance. We expect a surplus of \$77,000 ⁽¹⁾ for the fiscal year that ends on June 30.
- The bank balance as of June 30 is forecasted to be \$262,000 ⁽¹⁾
- The bank balance is sufficient to meet our operational expenses and fund the designated accounts

Future

2021 – 2022 Proposed Budget Highlights

- Income
 - 6% increase in giving
- Expenses
 - 4% salary increases
 - 10% increase in employer benefit costs
 - \$20,000 for a Congregational Study
- \$4,225 Surplus budget

(1) The forecasted surplus and bank balance figures are based on the actual results from July 2020 – March 2021 and the forecasted income and expenses from April – June 2021.

Budget Overview

Description	2020-2021 Actl/Fcst as of March 31	2021 - 2022 Budget	Difference
Church Income			
Total One Fund Giving	687,000	725,522	38,522
Total Other Income	6,297	6,201	(96)
Total Missions Income	53,262	37,370	(15,893)
Total Church Income	746,560	769,093	22,534
Total Personnel Expenses	290,925	295,775	4,849
Total Administration Expenses	23,719	23,239	(480)
Total Facilities Expenses	67,729	72,848	5,119
Total Worship Expense	5,507	27,721	22,214
Total Other Ministry Expense	1,923	1,961	38
Total Youth Ministry Expense	278	1,717	1,439
Total Music Ministry Expense	935	952	17
Atonement Lutheran School Support	112,500	112,500	-
Total Ministry Expenses	121,143	144,851	23,708
Total Debt Service	188,992	188,992	-
Total Missions Expenses	53,335	39,163	(14,172)
Total Church Expenses	745,843	764,868	19,025
Total Surplus/Deficit	716	4,225	3,509

The following charts show the detail for the Overview chart above.

Budget Detail By Category - Income

One Fund Giving

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Church Income			
One Fund Giving			
Offerings	540,822	578,790	37,969
Offerings - Simply Giving	82,726	83,064	338
Offerings - Tithely	61,106	61,268	162
Offerings - Thrivent Choice	2,347	2,400	53
Offerings - Stock Gifts	-	-	-
Total One Fund Giving	687,000	725,522	38,522

Missions Income

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Undesignated Missions Income	8,098	7,262	(836)
Bethlehem Income	-	-	-
Campus Ministries Income	-	-	-
ELCA Income	-	36	36
Feed My Starving Children Income	135	208	73
Global Lutheran Outreach	-	-	-
Humanitri Income	-	-	-
LFCS Income	200	200	-
LHSA Income	493	4,200	3,707
LWR Income	-	-	-
PAKT Income	27	27	-
TEAM Income	223	259	36
Miscellaneous Missions Income	1,843	1,843	-
Memorials Income	10,503	13,603	3,100
Endowment Income	3,665	4,000	334
Special & Capitol Projects Revenue	24,870	-	(24,870)
Confirmation Revenue	374	374	-
Youth Impact Revenue	927	3,454	2,527
Lutheran Summer Music Revenue	502	502	-
Garden of Eden Revenue	578	578	-
Hunger Ministries Revenue	-	-	-
Community Breakfast Income	-	-	-
Red Bag Ministry Income	-	-	-
Sack Lunch Ministry Income	-	-	-
Room At The Inn Income	824	824	-
Total Missions Income	53,262	37,370	(15,893)

Budget Detail By Category - Expenses

Personnel Expenses

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Pastoral Staff Salaries	101,989	102,751	762
Office Staff Salaries	82,454	89,070	6,616
Parish Nurse Staff Salaries	10,678	11,104	426
Music Staff Salaries	22,466	27,800	5,334
Guest Preacher Salaries	150	150	-
Total Salaries	217,737	230,875	13,138
	-	-	-
Other Personnel Expenses	-	-	-
Church Staff FICA	8,642	10,366	1,724
Benefit Expense	51,888	41,479	(10,409)
Retirement Expense	12,538	12,808	270
Pastor's Mileage Expense	121	247	126
Pastor's Educational Materials	-	-	-
Pastor's Professional Fees	-	-	-
Total Other Personnel Expenses	73,188	64,900	(8,289)
	-	-	-
Total Personnel Expenses	290,925	295,775	4,849

Facilities Expenses

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Insurance Expense	14,435	14,592	157
Utilities Expense	-	-	-
Utilities Expense - Telephone	1,447	1,464	17
Utilities Expense - Gas	4,512	4,378	(133)
Utilities Expense - Electric	17,222	17,881	659
Utilities Expense - Water	2,490	2,478	(12)
Utilities Expense - Sewer	2,526	3,009	483
Utilities Expense - Trash	3,084	4,260	1,176
Custodial Expense	-	-	-
Custodial Expense - Contract Services	6,891	6,756	(135)
Custodial Expense - Supplies	882	1,133	251
Pest Control Expense	1,582	1,896	314
Security Expense	838	840	2
Repairs & Maintenance Expense	11,821	14,160	2,340
Total Facilities Expenses	67,729	72,848	5,119

Ministry Expenses

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Conferences / Training Expense	-	20,000	20,000
Worship Expense	1,531	1,691	161
Flowers Expense	679	1,712	1,033
Devotional Books Expense	1,715	2,188	472
Contribution Envelopes Expense	1,582	2,130	548
Total Worship Expense	5,507	27,721	22,214
Total Other Ministry Expense	1,923	1,961	38
Total Youth Ministry Expense	278	1,717	1,439
Total Music Ministry Expense	935	952	17
Atonement Lutheran School Support	112,500	112,500	-
Total Ministry Expenses	121,143	144,851	23,708

Mission Expenses

Description	2020-2021 Actl/Fcst as of Feb 28	2021 - 2022 Budget	Difference
Bethlehem Expense	69	69	(0)
Campus Ministries Expense	164	127	(37)
ELCA Benevolence Expense	2,579	2,579	-
ELCA Missions Expense	223	179	(43)
Feed My Starving Children Expense	304	246	(58)
Global Lutheran Outreach Expense	20	33	13
Humanitri Expense	165	149	(16)
LFCS Expense	559	420	(139)
Lutheran High Direct Expense	4,200	4,200	-
LHSA Expense	3,392	4,200	808
LWR Expense	330	214	(116)
PAKT Expense	15	15	-
TEAM Expense	475	432	(43)
Miscellaneous Missions Expense	550	538	(12)
Undesignated Missions Expense	1,347	1,347	-
Memorials Expense	734	734	-
Endowment Fund Expense	4,060	4,000	(60)
Special & Capital Projects Expense	24,695	-	(24,695)
Confirmation Expense	186	962	776
Youth Impact Expense	9,280	13,514	4,234
Lutheran Summer Music Expense	-	-	-
Garden of Eden Expense	3,988	3,988	-
Hunger Ministries Expense	-	-	-
Community Breakfast Expense	-	-	-
Red Bag Ministry Expense	-	-	-
Sack Lunch Ministry Expense	-	1,217	1,217
Room At The End	-	-	-
Total Missions Expenses	53,335	39,163	(14,172)