



Budget Update from Ellen Liu

The proposed 2022 budget has been difficult as we continue to experience challenges on multiple fronts. Covid-19 continues to plague us (pun intended) as we struggle to walk the line between safety and community. We are also into our 2nd year without a permanent pastor, AND a 2nd year without A/C in the summer. The latter, at least, has an end in sight thanks to the continued support of our congregation (at the urging of Denny Gross) and endless attention from Brent Menlove (THANKS to both of you!!)

We are faced with declining collections over that last 4 years (see the first yellow row in the budget). We have trimmed/cut/tightened our belts (add any additional clichés that are appropriate) as much as possible, while still trying to maintain structure and services. Unfortunately most of our costs are fixed—HR (salaries and benefits) and an aging building requiring much maintenance and repair. We have not collected enough to support our projected budget since 2018, but we have collected enough to meet expenses in 2020 and so far this year, as Covid and substitute pastors have cut spending drastically. However, at some point in the future, as we continue to inch toward normalcy we will call a permanent pastor and we will need to meet our budgetary obligations...

Please review the budget and direct any questions/inquiries to myself or your favorite Council member.

Respectfully,

Ellen Liu, Zion Treasurer



	2018	2019	2019 actual	2020 Financial Council Recommendation	2020 through 3rd qrt	2021 budget	2021 through 3rd qrt	2022 budget	2022 comments
	actual	Budget							
INCOME									
4005 - Weekly Envelopes	\$ 447,214	\$ 430,000	\$378,535.00	\$ 446,450	\$ 269,706		\$ 258,133		
4010 - Loose Offering	\$ 1,682	\$ 4,800	\$39	\$ 4,800					
4015 - T-Mobile Antenna	\$ 22,180	\$ 22,000	\$16,295.76	\$ 22,000	\$ 16,500		\$ 18,034		
4020 - Holy Days Special Offering	\$ 4,003	\$ 16,450	\$2,277	\$ -	\$ 1,559		\$ 550		
4025 - Memorials			\$470						
4030 - Facilities Use	\$ -	\$ -	\$150	\$ -					
4035 - Interest	\$ 1,829	\$ 150		\$ 150			\$ 2		
4040 - The Lutheran, Envelopes	\$ 30	\$ -	\$ 20						
4045 - Miscellaneous	\$ 429	\$ -	\$1,543		\$ 1,240		\$ 733		
4050 - LMS Cleaning & Maintenance	\$ 4,500	\$ 1,000	\$2,650	\$ 1,000	\$ 1,400		\$ 4,900		
TOTALS	\$481,867	\$474,400	\$401,980	\$ 474,400	\$ 301,581		\$ 282,353		
actual income	\$481,867		\$402,065		\$ 418,459				does not include \$63 for A
2019 Projected Budget				-\$6,109	\$355,459	without PPP			2020 includes PPP loan of \$
EXPENSE									
6005 - Synod Support	\$31,417	\$29,000	\$29,000	\$ 17,000	\$ 14,192	\$29,000	\$ 14,166	\$29,000	
6010 - Crossroads Urban Center	\$871	\$950	\$950	\$ 950		\$950	\$ -	\$950	
6035 - Seminary Scholarship/Internship supp	\$6,980	\$6,000	\$4,940	\$ -	\$ -	\$ -	\$ -	\$ -	
6040 - Cristo Rey/ Juan De Dios	\$1,000	\$950	\$120	\$ 950		\$ -	\$ -	\$ -	
6020 - Volunteers of America	\$375	\$500	\$416	\$ 500		\$500	\$ 416	\$500	
6025 - Reconciling in Christ Exp. (Courage Re	\$1,000	\$1,000	\$0	\$ 1,000	\$ -	\$ 1,000	\$ -	\$ 1,000	
6030 - VBS Support	\$5,900	\$6,000	\$6,058	\$ 6,000		\$6,000	\$ 1,110	\$6,000	
Total MISSION/OUTREACH:	\$47,543	\$44,400	\$41,484	\$ 26,400	\$ 14,192	\$ 37,500	\$ 15,303	\$37,450	
6101 - Sr. Pastor Housing	\$33,500	\$34,505	\$34,715	\$ 35,000	\$ 16,000	\$ -	\$ -	\$ -	
6102 - Sr. Pastor Salary	\$63,502	\$65,407	\$70,330	\$ 64,812	\$ 35,206	\$ 98,939	\$ -	\$ -	
6103 - Sr. Pastor FICA	\$7,372	\$7,593	\$0	\$ 7,635	\$ 800	\$ 7,569	\$ -	\$ -	
6104 - Sr. Pastor Insurances	\$33,539	\$31,263	\$31,279	\$ 34,490	\$ 20,639	\$ 8,343	\$ -	\$ -	
6105 - Sr. Pastor Pension	\$10,437	\$10,753	\$4,999	\$ 10,746	\$ 4,031	\$ 10,650	\$ -	\$ -	
Senior Pastor Total	\$148,350	\$149,521	\$138,375	\$ 152,683	\$ 76,676	\$125,501	\$ 72,758	\$120,000	estimate? -\$5000
6110 - Dir. Family Ministry Salary	\$31,767	\$31,767	\$31,767	\$32,561	\$28,781	\$10,000	\$0	\$10,000	earmark??
6111 - Dir. Family Min. Pension	\$3,177	\$4,580	\$4,580	\$ 3,256	\$ 1,668	\$ -	\$ -	\$ -	
6112 - Dir. Family Min Disability	\$1,271	\$1,150	\$1,100	\$ 944	\$ 490	\$ -	\$ -	\$ -	
Director of Family Ministry Total	\$36,215	\$37,497	\$37,447	\$ 36,761	\$ 30,939	\$10,000	\$ -	\$10,000	
6120 - Office Administrator Sal.	\$42,280	\$35,000	\$40,783	\$ 39,462	\$ 29,056	\$ 39,462	\$ 32,885	\$ 40,656	3% increase +\$900 for HAs
6122 - Office Admin. Insurances	\$17,909	\$13,765	\$15,977	\$ 6,568	\$ 13,403	\$ 6,672	\$ 3,673	\$ 6,942	numbers from Jo
6123 - Office Admin Pension	\$4,243	\$3,500	\$2,548	\$ 3,946	\$ 282	\$ 3,946	\$ 2,756	\$ 4,066	\$1,584
6130 - Accounting	\$8,982	\$9,003	\$4,126	\$ 9,003	\$ 3,376	\$9,000	\$ 4,126	\$9,000	
6125 - Property Manager Payroll	\$0	\$5,000	\$6,000	\$ 6,000	\$ 4,620	\$6,000	\$ 5,000	\$6,000	
6165 - Child Care	\$1,905	\$1,560	\$963	\$ 1,560	\$ 450	\$1,560	\$ -	\$1,560	
Office Administration Total	\$75,319	\$67,828	\$73,066	\$66,539	\$51,187	\$66,640	\$48,440	\$68,224	
6135 - Organist Salary	\$13,583	\$16,721	\$17,254	\$ 17,139	\$ 13,172	\$ 17,640	\$ 12,912	\$ 17,640	no increases in 2021
6140 - Substitute Organist	\$1,100	\$1,760	\$480	\$ 1,760	\$ 273	\$ 1,760	\$ -	\$ 1,760	no increase for 2022?
6145 - Sanctuary Choir Director	\$8,157	\$8,361	\$7,343	\$ 8,361	\$ 6,277	\$ 8,361	\$ 6,968	\$ 8,361	
6150 - Children's Choir Director	\$8,157	\$8,361	\$8,606	\$ 8,361	\$ 6,271	\$ 8,361	\$ 6,967	\$ 8,361	
6160 - Special Musicians	\$3,250	\$3,200	\$3,600	\$ 1,000	\$ 350	\$ -	\$ 250	\$ -	
6155 - Cantor/Paid singers	\$3,600	\$1,800	\$3,500	\$ 6,000	\$ 4,510	\$ -	\$ 2,050	\$ -	
Music Ministry Support Total	\$37,847	\$40,203	\$40,783	\$ 42,621	\$ 30,853	\$ 36,122	\$ 28,807	\$ 36,122	
6170 - FICA/TAXES	\$7,350	\$5,108	\$11,562	\$ 10,010	\$ 10,871	\$ 9,141	\$ 5,501	\$ 9,141	don't know if these are rig
6175 - Worker's Comp Insurance	\$703	\$320	\$911	\$ 1,000	\$ 819	\$ 800	\$ 695	\$ 800	should be close
	\$8,053	\$5,428	\$3,911	\$ 11,010	\$ 11,690	\$ 10,000	\$ 6,196	\$ 10,000	
Total HUMAN RESOURCES:	\$305,784	\$300,477		\$ 309,614	\$ 201,345	\$ 248,263	\$ 156,201	\$244,346	
6205 - Library Exp.	\$60	\$100	\$133	\$ 100	\$ -	\$ 100	\$ -	\$ 100	
6210 - SS Supplies & Curriculum	\$908	\$450	\$985	\$ 450	\$ -	\$ 450	\$ 357	\$ 450	
SS - Teachers Appreciation	\$0	\$100		\$ 100	\$ -	\$ 100	\$ -	\$ 100	



	2018	2019	2019 actual	2020 Financial Council Recommendation	=	=			2022 comments
	actual	Budget			2020 through 3rd qrt	2021 budget	2021 through 3rd qrt	2022 budget	
Vacation Bible School	\$0	\$0		\$ -			\$ -		
VBS Tuition Income	\$0	\$0		\$ -			\$ -		
6225 - Confirmation	\$396	\$150	\$141	\$ 400		\$ 400	\$ 62	\$ 400	
6235 - Sr. Pastor Cont. Educat.	\$958	\$1,600		\$334	\$ 81	\$ 500	\$ -	\$ 500	
6240 - Dir. Family Min Cont. Ed.	\$1,500	\$1,500	\$0	\$ 750	\$ 177	\$ -	\$ -	\$ -	
6245 - Office Admin Cont. Ed.	\$160	\$500	\$40	\$ 500		\$ 500		\$ 500	
Total MINISTRY SUPPORT:	\$3,982	\$4,400	\$1,633	\$ 3,300	\$ 258	\$ 2,050	\$ 419	\$ 2,050	
6250 - Family Ministry	\$205	\$4,000	\$2,384	\$ 4,000		\$ 4,000	\$ -	\$ 4,000	
6255 - National Youth Gatherings	\$2,524	\$1,500		\$ 1,500		\$ 1,500	\$ -	\$ 1,500	
Youth Service Project	\$0	\$500		\$ 500		\$ 500	\$ -	\$ 500	
Total YOUTH MINISTRY:	\$2,729	\$6,000	\$2,384	\$ 6,000		\$ 6,000	\$ -	\$ 6,000	
6305 - Office Supplies & Equipment	4,114	2,500	1,901	2,500	\$ 2,524	\$ 2,500	\$ 890	\$ 2,500	Christian's estimates
6310 - Copier Leasing	5,094	5,510	5,240	5,240	\$ 4,693	\$ 5,240	\$ 3,391	\$ 5,240	\$ 4,250
6315 - Telephone & Internet	3,129	2,650	2,782	2,650	\$ 2,237	\$ 3,000	\$ 2,684	\$ 3,000	\$ 3,000
6320 - Bank, Paypal, Broker Fees	2,143	2,300	9,334	12,000	\$ 1,653	\$ 10,000	\$ 1,384	\$ 10,000	
6325 - Mileage Reimbursement	1,818	1,800	1,397	2,100	\$ 347	\$ 2,100	\$ -	\$ 2,100	
Total OFFICE SUPPORT:	\$16,298	\$14,760	\$20,654	\$ 24,490	\$ 11,454	\$ 22,800	\$ 8,350	\$ 22,840	
6405 - Website	\$5,441	\$2,500	\$1,723	2,500	\$ 1,047	\$ 2,500	\$ 684	\$ 2,500	\$ 260
6410 - Devotionals & The Lutheran	\$614	\$105	\$322	\$ 105	\$ 674	\$ 100	\$ 237	\$ 100	
Total COMMUNICATIONS:	\$6,055	\$2,605	\$2,045	\$ 2,605	\$ 1,721	\$ 2,605	\$ 921	\$ 2,600	
6505 - Hospitality Exp.	\$313	\$500	\$36	\$ 500		\$ 500	\$ -	\$ 500	
6510 - Kitchen Supplies	\$889	\$500	\$576	\$ 500		\$ 500	\$ -	\$ 500	
6515 - Events	\$0	\$0	\$346	\$ -	\$ 350	\$ -	\$ -	\$ -	
T. SPIRITUAL ENRICHMENT:	\$1,202	\$1,000	\$958	\$ 1,000	\$ 350	\$ 1,000	\$ -	\$ 1,000	
6630 - Worship supplies/Dry Cleaning	\$781	\$1,700	\$2,126	\$ 1,700	\$ 518	\$ 1,800	\$ 1,824	\$ 1,800	
6605 - Choir Music - Adult	\$88	\$200	\$137	\$ 200		\$ 200	\$ -	\$ 200	
6610 - Choir Music - Children	\$163	\$200	\$199	\$ 200		\$ 200	\$ -	\$ 200	
6615 - Copyright Fees	\$506	\$400	\$0	\$ 400		\$ 400	\$ 631	\$ 400	
6620 - Guest Preachers	\$827	\$1,500	\$787	\$ 1,000	\$ 100	\$ 1,000	\$ 1,250	\$ 1,000	
6625 - Worship Plan Resources	\$618	\$800	\$1,383	\$ 900	\$ 615	\$ 900	\$ 619	\$ 900	
Total WORSHIP/MUSIC:	\$2,983	\$4,800	\$4,632	\$ 4,400	\$ 1,233	\$ 4,500	\$ 4,324	\$ 4,500	
6705 - Stewardship For All Seasons	\$0	\$0	\$456	\$ 500		\$ 500	\$ -	\$ 500	
Total PROCLAMATION:	\$0	\$0	\$456	\$ 500		\$ 500	\$ -	\$ 500	
6710 - Conventions & Meetings	\$2,587	\$2,500	\$3,796	\$ 1,500		\$ 1,500	\$ 130	\$ 1,500	
Total CONVENTIONS:	\$2,587	\$2,500	\$3,796	\$ 1,500		\$ 1,500	\$ 130	\$ 1,500	
Total PARTNERSHIP:	\$35,836	\$36,065		\$ 43,795	\$ 15,015		\$ 14,144	\$ 40,990	
6805 - Utilities	\$28,552	\$30,000	\$29,784	\$ 30,000	\$ 17,082	\$ 30,000	\$ 18,074	\$ 30,000	not running AC last 2 yrs.
6810 - Maintenance & Repair	\$46,966	\$35,000	\$51,050	\$ 35,000	\$ 23,542	\$ 40,000	\$ 30,357	\$ 40,000	
6815 - Supplies	\$2,470	\$2,000	\$2,185	\$ 2,000	\$ 1,105	\$ 2,000	\$ 37	\$ 2,000	
6825 - Insurance	\$4,634	\$4,700	\$5,288	\$ 4,700	\$ 5,398	\$ 5,500	\$ 5,679	\$ 5,500	
6830 - Property Tax	\$4,075		\$2,837	\$ -					
Mortgage		\$24,000		\$ 24,000	\$ 18,000	\$ 24,000	\$ 19,400	\$ 24,000	
6820 - Landscaping/Snow removal	\$3,647	\$2,000	\$8,071	\$ 5,000	\$ 9,950	\$ 8,000	\$ 5,733	\$ 8,000	
Total CHURCH PROPERTY:	\$90,344	\$97,700	\$123,215	\$ 100,700	\$ 75,077	\$ 109,500	\$ 79,280	\$ 109,500	
Unbudgeted Expenses	\$0	\$0		\$ -					
Offset in Kind Donations	\$0	\$0		\$ -					
Building fund (A/C)	\$0	\$0		\$ -					\$63,175 for AC, spent \$20.
Total EXPENSE	\$479,507	\$478,642		\$ 480,509	\$ 305,629	\$ 441,718	\$ 265,658	\$ 432,286	
Actual expenditure year end			\$501,764		\$ 378,020				