

## Letter to the Congregation

### November 2023

"Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change." James 1:17

It feels as though every time I sit down to write one of these letters I think about uncertainty in our world. Uncertainty over wars and world politics, uncertainty about health and wellbeing of loved ones, uncertainty about how much the next bill at the grocery store will be. There is also uncertainty at Our Savior including uncertainty over staffing challenges and giving. And while contemplating so much uncertainty it is impossible not to wonder about what things are certain. That answer is simple. God's abounding love for us is certain. No matter what else is happening in our lives we can always turn to Him and be certain that he is there with us. His love for us never varies and never changes.

Even with uncertainty surrounding us there have been tremendous blessings this year at Our Savior and how we are able to share His love with others. Pastoral care has grown with Pastor Fred's ordination. We continue to bless children through Our Savior School with a waiting list of more kids that want to come to hear about Jesus. Youth programs, Sunday school and confirmation programs all continue to thrive and advance. And as our mission team shared last week, we have been blessed to share God's gifts with over 20 missions sharing His love across the globe. And these are just a few of the many blessings that we have seen.

With Advent just around the corner and as we reflect upon the past year the board is also planning for 2024 and how we continue to practice good stewardship of the gifts God has entrusted to us. A big part of that planning is the preparation of the 2024 budget which we shared at the town hall meeting on October 22<sup>nd</sup>. It is our hope to finalize that budget at the congregational meeting coming up on November 19<sup>th</sup>. In addition to the vote on the budget, the meeting will include updates regarding finances, membership and committees. This will contain of information on the building expansion committee and review of the survey results as well as an update in regards to the call process for a director of Our Savior School. The budget slides from the town hall accompany this letter. We will be able to see a refreshed look at 2023 actuals through November at the meeting. I look forward to seeing you at the meeting on the 19<sup>th</sup>.

Grace and Peace,

*Josh Pratt*



## Budget Town Hall

October 22nd, 2023

Dave Fine  
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# Agenda

Our Savior Lutheran Church and School

- Budget Process Overview
- Budget Status
- 2023 Performance to Budget – Through September 30, 2023
- 2024 Budget Details
- Q&A

# High Level Schedule

Our Savior Lutheran Church and School

	August				September				October				November			
Week of:	13	20	27	3	10	17	24	1	8	15	22	29	5	12	19	26
Request Inputs from Budget Owners																
Receive Initial Inputs																
Review and Finalize Inputs																
Prepare balanced budget																
Review with BOD - 10/17																
Town Hall - 10/22																
Final Revisions																
Congregational Meeting - 11/19																

This week



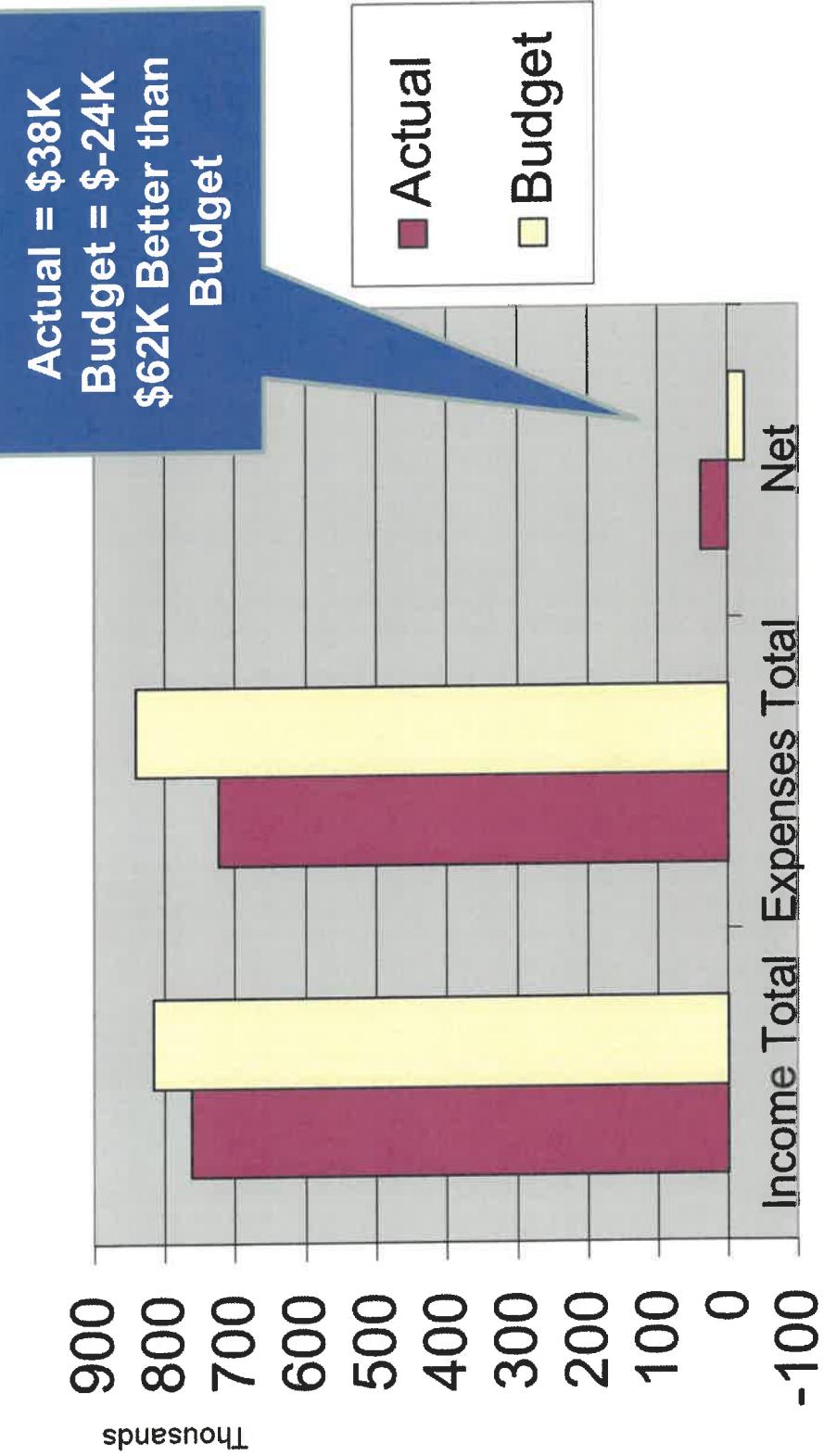
# 2023 Budget Status

Our Savior Lutheran Church and School			
Income	Owner	10/19/2023	10/19/2023
General Offerings	Stewardship/Gary		
Other Income	Dave F		
<b>Expense Operations</b>			
Church Staff	Pastor		
Missions	Pastor/Missions		
Office Operations	Laurie B		
Facilities Maintenance	Pastor / Trustees		
Utilities	Pastor / Trustees		
<b>Church Programs</b>			
Bd of Elders	Pastor		
Adult Education / Ministry	Fred L		
Social Ministry	Laura K		
Stewardship	Sandy B		
Youth Ministry	Joe A		
Children's Ministry	Laura K		
Bd of Directors	Josh		
<b>SCHOOL</b>			
<b>Expense Operations</b>			
Child Care	Renae		
Kindergarten	Renae		
Extended Care	Joe		
Food Service	Renae		
<b>Awaiting Input</b>			
<b>Initial Inputs Rec'd</b>			
Input Complete			

# Overall Budget Status (9/30/23)

Our Savior Lutheran Church and School

## Our Savior Lutheran Church 2023 Actual vs. Budget



# Budget – Major Assumptions - Church

Our Savior Lutheran Church and School

Budget Change  
2023 vs 2024

(29K)

## Income

- General Offerings, facility rental, other income – Based on pledges, expect 2.6% decrease

**Net income change**

## Expense

### • Staffing - Church

- 4.1% pool for salary, 4.5% increase in health care, new facility manager
- Board of Trustees – Increase in utilities, offset by maintenance costs
- Office Expense – Copier, continuing education, software
- Board Committee Miscellaneous puts and takes
- School change in net (135K) to (87K)

**Net expenses change**

16K  
(3K)  
4K  
2K  
(48K)

**Net church budget  
(Income – Expense)**

(29K)  
0K

**2023 Budget was balanced, and 2024 is as well  
Reduced giving / staff increases offset school improvement**

# Input Status / Update – Church w/School

Our Savior Lutheran Church and School						
	2021 Actual	2022 Actual	2023 Projection	2023 Budget	2024 Proposed	Budget to 23 Budget 2023 Actual to 24 Budget % Change
<b>Income</b>						
General Offerings	986,622	1,007,847	1,063,747	1,120,030	1,088,947	2.4% NA -2.8%
PPP	0	0	0	0	0	NA
Facility Rental	19,636	13,300	10,206	9,500	11,000	15.8%
Other Income	213	1,189	1,284	780	1,150	47.4%
Total Income	1,006,471	1,022,336	1,075,237	1,130,310	1,101,097	2.4% -2.6%
<b>Expenses</b>						
Church Staff	463,629	492,115	507,471	524,449	540,753	6.6% 3.1%
Trustees/Church Ops	231,806	262,780	251,601	252,866	249,170	-1.0% -1.5%
Office Expense	45,103	39,339	37,077	37,420	41,120	10.9% 9.9%
Missions	72,956	96,945	99,852	101,745	102,234	2.4% 0.5%
Board Committees	67,812	64,401	69,865	78,640	80,340	2.2% 2.2%
Church Sub-Total	881,304	955,580	965,866	995,120	1,013,616	4.9% 1.9%
School Net Income	(5,317)	(61,938)	(14,934)	(135,190)	(87,481)	485.8% -35.3%
Total Expenses	886,621	1,017,518	980,799	1,130,310	1,101,097	12.3% -2.6%
Net Income	119,849	4,818	94,438	0	0	

Draft budget for 2024

# Budget – Major Assumptions - School

Our Savior Lutheran Church and School

## Income

- Childcare Income – Projected numbers. Fall 24 includes 4-10% tuition increase
- Kindergarten Income – 8 enrolled, 5 planned for fall 24. 4-10% tuition increase
- Extended Care – Projected numbers. Tuition increase 4%/10% school/summer
- Food Service – Projection based on students and allocation of tuition

## Year Over Year Impact

77K  
7K  
21K  
3K

## Expense

### • Staffing – School

- 4.1% pool for salary, 4.5% for health, additional staff to fill open positions. Food service staff redefined. 6 months Director.

– Child / Infant Care + \$50K  
– Extended Care + \$14K  
– Food Service - \$12K

### • Programs

– Child / Infant – Miscellaneous puts and takes + \$1K  
– Extended – Field trip increase + \$1K  
– Food Service – Volume + \$6K

## Net income change

108K

52K

8K

## Net expenses change

60K

## Net school budget – (Income – Expense)

48K

2023 Budget was net \$135K investment

2024 budget is \$48K less or net  
\$87K investment

# Input Status / Update - School

Our Savior Lutheran Church and School

Education Program	2021 Actual	2022 Actual	2023 Projection	2023 Budget	2024 Proposed		Budget to 2023	Actual % Change	Budget % Change
					Budget to 2023	23 Budget to 24			
<b>Kindergarten</b>									
Income	52,325	44,969	47,536	43,234	50,266	5.7%	16.3%		
Expense	76,882	80,185	81,901	83,505	83,279	1.7%	-0.3%		
<b>Kindergarten Net</b>	<b>(24,557)</b>	<b>(35,215)</b>	<b>(34,365)</b>	<b>(40,271)</b>	<b>(33,013)</b>	<b>-3.9%</b>	<b>-18.0%</b>		
<b>Food Service</b>									
Food Service Net	2,678	(7,700)	(15,113)	(22,759)	(13,085)			-42.5%	
<b>Child Care</b>									
Income	464,848	558,228	647,202	618,534	695,123	7.4%	12.4%		
Expense	452,332	576,692	629,221	685,561	736,883	17.1%	7.5%		
<b>Child Care Net</b>	<b>12,516</b>	<b>(18,464)</b>	<b>17,981</b>	<b>(67,027)</b>	<b>(41,760)</b>	<b>-332.2%</b>	<b>-37.7%</b>		
<b>Extended Care</b>									
Income	63,535	72,940	98,077	81,900	103,000	5.0%	25.8%		
Expense	68,397	81,299	89,314	94,833	110,423	23.6%	16.4%		
<b>Extended Care Net</b>	<b>(4,862)</b>	<b>(8,358)</b>	<b>8,764</b>	<b>(12,933)</b>	<b>(7,423)</b>	<b>-184.7%</b>	<b>-42.6%</b>		
<b>Education Fund Rais</b>	<b>8,906</b>	<b>7,800</b>	<b>7,800</b>	<b>7,800</b>	<b>7,800</b>	<b>0.0%</b>	<b>0.0%</b>		
<b>Net</b>	<b>(5,317)</b>	<b>(61,938)</b>	<b>(14,934)</b>	<b>(135,190)</b>	<b>(87,481)</b>	<b>485.8%</b>	<b>-35.3%</b>		

Draft budget for 2024

## The staff wanted to say



BSD  
Chick-fil-A  
Lunch  
10/26/23

Thank you for the  
wonderful lunch!  
Tammy B.

Thank you for  
thinking of us +  
Blessings,  
Tammy  
Thank you so much for  
lunch. It was so thoughtful!  
Pastor Adam

Thank you so much  
for the wonderful  
lunch! Carla

Thank you SO  
much! It was  
delicious! ☺  
- Miss Hilliere

Thank you so much!  
I love Chick-fil-a!  
- Lauren Frigard

It was a nice  
treat, thanks so  
much! Carla B

Thanks for the  
delicious lunch!  
Sean

Thank you for  
lunch from one of  
my favorite places!  
Vickie

Thank you for the great  
lunch!  
Joseph