

**Christ Lutheran Church
2022 - 2023 Budget Summary
with Proposed Reductions**

Assumptions: Current giving is approximately \$15,650 per week, or \$813,800 annually.
This includes giving beginning March 2022, after our stewardship campaign, through the end of the year (7/31/2022)

Our spending plan for 2022-2023 is \$947,181.
Our estimate for Direct Support (altar flowers, family contributions to youth events, etc.) is \$24,600.
Our net spending is planned to be \$922,581 (\$947,181 - \$24,600).
The difference between net spending and projected annual income is \$108,781.

We need to repay \$40,000 borrowed from Restricted Funds.

We need to find a total of \$148,781, either through reduced spending or additional income.

73,476.00	Increased Giving - Need an additional \$1,438 per week
75,292.00	Suggested spending plan reductions
<u>148,768.00</u>	Total (with a little rounding error)

Christ Lutheran Church
2022 - 2024 Budget Summary
with Proposed Reductions

	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024
Unrestricted Offerings	(733,490)	(813,800)	(74,776)	(888,576)	(888,576)
Direct Ministry Support	(8,697)	(24,600)	1,300	(23,300)	(33,200)
Total Support	(742,187)	(838,400)	(73,476)	(911,876)	(921,776)
Christian Growth	309	900	(300)	600	600
Christian Education	1,780	5,070	(2,198)	2,872	2,872
Property	148,910	168,239	(32,255)	135,984	176,439
Hospitality & Outreach	14	675	(675)	-	-
Stewardship	1,554	3,660	(1,410)	2,250	2,250
Worship & Music	66,971	76,805	(5,050)	71,755	71,755
Youth	47,247	57,366	(900)	56,466	76,706
Social Ministry	16,800	16,000	-	16,000	16,000
Administrative	444,042	442,247	(5,504)	436,743	436,713
Mortgage	176,220	176,220	(27,000)	149,220	176,220
Total Expenses	903,846	947,181	(75,292)	871,889	959,555
(Surplus)/Deficit from Ops	161,659	108,781	(148,768)	(39,987)	37,779
Support from LLP	(31,148)	-	-	-	-
Repay Restricted Funds	-	-	-	40,000	40,000
Net (Surplus)/Deficit	130,511	108,781	(148,768)	13	77,779

Christian Growth

<i>Account Number</i>	<i>Project Code (can be blank)</i>	<i>Account Name</i>	<i>2021-2022 Actual</i>	<i>Original Budget for 2022-2023</i>	<i>Change</i>	<i>Reduced Budget for 2022-2023</i>	<i>Proposed Budget for 2023-2024</i>	<i>Notes</i>
OP-6160-51	AdultFF	Faith Formation - Christian Growth	179	200	-	200	200	
OP-6259-51	Stephen	Stephen Ministries	129	400	-	400	400	
OP-6260-51		Adult Ministries	-	200	(200)	(0)	-	Hasn't been used since before 2019
OP-6263-51		Funeral Dinners	-	100	(100)	0	-	All food donated
		Total Expenses	309	900	(300)	600	600	-

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes		
OP-5015-52	FF	Operating Support - Christian Education	-	(200)	-	(200)	(200)			
OP-5015-52	SundaySchool	Operating Support - Christian Education	(180)	-	-	-	-			
OP-5015-52	VBS	Operating Support - Christian Education	(570)	(1,600)	-	(1,600)	(1,600)			
		Total Support	(750)	(1,800)	-	(1,800)	(1,800)			
OP-6168-52	VBS	Vacation Bible School	537	1,200	-	1,200	1,200	Donations and fees should completely cover the expense, with some room to spare.		
OP-6070-52	ChildMin	Child Ministry Supplies	163	150	-	150	150			
OP-6160-52	AdultFF	Faith Formation - Christian Education	252	750	(498)	252	252	Actual cost of materials for Adult Bible Study (Dave Kearmerer's class).		
OP-6160-52	SundaySchool	Faith Formation - Christian Education	570	1,000	(400)	600	600	Actual prior year cost of Sunday School curriculum, plus a little extra for inflation.		
OP-6160-52	YForm	Faith Formation - Christian Education	-	960	(660)	300	300	Past expenses were graduation gifts for seniors and refreshments.		
OP-6165-52		Gifts of the Spirit	-	70		70	70			
OP-6910-52		Programs and Events	12	840	(640)	200	200	We don't use this much.		
OP-6920-52		Volunteer Recognition	245	100		100	100			
		Total Expenses	1,780	5,070	(2,198)	2,872	2,872			
		Net Expenses	1,030	3,270	(2,198)	1,072	1,072			

Property

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes				
OP-5015-53	Coffering	Operating Support - Property	-	-	(250)	(250)	(250)	Put the coffering box back out - we might get something!				
OP-5015-53		Operating Support - Property	(4)	-	-	-	-					
OP-5015-53	BuildUse	Building Usage Reimbursem	(3,065)	-	(1,000)	(1,000)	(1,000)	We do get funds for building useage and should reflect that.				
		Total Support	(3,069)	-	(1,250)	(1,250)	(1,250)					
OP-6010-53	Attend	Building Attendants	10,097	8,489	825	9,314	9,500	Actual cost from prior year.				
OP-6070-53	Kitchen	Building Supplies	1,156	2,000	(1,000)	1,000	1,000	No coffee, tea, cocoa, and reduced cups, napkins, etc.				
OP-6070-53	Custodial	Building Supplies	5,862	5,000	-	5,000	5,500	Actual cost from prior year \$6000 - probably driven by pandemic cleaning. Should level out to around \$5000.				
		Building and Grounds Maintenance	9,911	15,000	(5,000)	10,000	10,500	Closer to historical expense level over the last four years.				
OP-6821-53		Utilities - Phone/Interne	4,584	3,450	1,050	4,500	5,000	Actual cost of Comcast monthly billing.				
OP-6822-53		Utilities - NIPSCO	29,303	28,000	-	28,000	33,600					
OP-6823-53		Utilities - Water	7,006	7,800	-	7,800	7,800					
OP-6824-53		Utilities - Trash Removal	4,491	2,900	2,000	4,900	6,000	Actual cost has gone up to approx. \$410 per month.				
OP-6831-53		L&C - Bloomfield	1,279	5,500	(385)	5,115	5,115	Actual cost - first of four installments already paid.				
OP-6832-53		L&C - Fire Alarm Inspection	1,650	1,400	250	1,650	2,000	Actual cost for the prior two years.				
OP-6833-53		L&C - Valparaiso	793	800	-	800	880					
OP-6834-53		L&C - Hoosier Fire	514	400	75	475	523	Actual cost.				
OP-6835-53		L&C - Martin Fire	371	400	(29)	371	408	Actual cost - billed quarterly.				
OP-6836-53		L&C - Martin Security	309	350	(41)	309	340	Actual cost - billed quarterly.				
OP-6841-53		CS - Custodial	20,689	19,500	-	19,500	20,000	Actual cost from prior year \$21,000 - probably driven by pandemic cleaning. Should level out to around \$19,500.				
OP-6842-53		CS - Snow Removal	8,750	9,500	-	9,500	10,450	Prior year \$8750 - anticipating increase from fuel costs.				
OP-6843-53		CS - Hoosier Window	823	750	-	750	823					
OP-6845-53		Property Manager	28,160	27,000	-	27,000	27,000					
OP-6981-53		Capital Expenditures	13,161	30,000	(30,000)	-	30,000	Delay any possible projects until the next fiscal year.				
		Total Expenses	148,910	168,239	(32,255)	135,984	176,439					
		Net Expenses	145,841	168,239	(33,505)	134,734	175,189					

Hospitality Outreach

<i>Account Number</i>	<i>Project Code (can be blank)</i>	<i>Account Name</i>	<i>2021-2022 Actual</i>	<i>Original Budget for 2022-2023</i>	<i>Change</i>	<i>Reduced Budget for 2022-2023</i>	<i>Proposed Budget for 2023-2024</i>	<i>Notes</i>
OP-6070-54	Welcome	Welcome Center Supplies	-	100	(100)	-	-	Haven't used since before 2019.
OP-6090-54		Print Advertising	-	300	(300)	-	-	Haven't used since before 2019.
OP-6093-54		Guests and New Members	14	275	(275)	-	-	Used once in 2019 for refreshments.
		Total Expenses	14	675	(675)	-	-	

Stewardship

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes		
OP-6070-55	Envelopes	Offering Envelopes	-	600	(350)	250	250	Actual cost for 2022 envelopes \$262. Will reduce even more with Increased electronic giving.		
OP-6750-55		Subscriptions - Stewardship	-	60	(60)	-	-	Haven't used this since before 2019.		
OP-6910-55		Annual Stewardship Program	1,554	3,000	(1,000)	2,000	2,000	Stewardship for All Seasons - Year 2		
		Total Expenses	1,554	3,660	(1,410)	2,250	2,250			

Worship Music

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes			
OP-5015-56	Flowers	Operating Support - Worship and Music	(499)	(450)	-	(450)	(450)				
OP-5015-56	Worship	Operating Support - Worship and Music	(264)	(1,600)	(400)	(2,000)	(2,000)	Let's see if we can increase these gifts.			
		Total Support	(763)	(2,050)	(400)	(2,450)	(2,450)				
OP-6010-56	DMM	Salaries - Director of Music Ministries	53,208	60,005	-	60,005	60,005	Assumes no salary increase.			
OP-6040-56	DMM	Cont Ed - Music	519	700	-	700	700				
OP-6070-56	Worship	Worship Supplies	2,974	3,000	-	3,000	3,000	Most worship supplies will be offset by contributions (see above).			
OP-6070-56	Flowers	Flowers	532	900	(450)	450	450	Only buy what people order.			
OP-6073-56		New Music	2,386	2,000	(500)	1,500	1,500	Maybe we can re-use some old favorites from our library?			
OP-6080-56	Pastors	Worship and Music Leadership Supply	1,050	5,000	(4,000)	1,000	1,000	Based on prior years, this should be more than enough. Not sure why it was so high?			
OP-6080-56	Organists	Worship and Music Leadership Supply	800	1,600	(100)	1,500	1,500	How many Sundays does Brian get off per year? This would allow for six weeks of organ supply.			
OP-6080-56	Musicians	Worship and Music Leadership Supply	2,025	1,000	-	1,000	1,000	Professionals for festival services. Last year we spent over \$2000.			
OP-6081-56		Instrument Maintenance	1,710	750	-	750	750	Pianos - Restricted funds donated for organ maintenance.			
OP-6740-56		Licensing	1,148	1,125	-	1,125	1,125				
OP-6750-56	SundSeas	Subscriptions - Worship and Music	619	725	-	725	725	Sundays and Seasons.			
		Total Expenses	66,971	76,805	(5,050)	71,755	71,755				
		Net Expenses		74,755	(5,450)	69,305	69,305				

Youth

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes		
OP-5015-57		Operating Support - Youth	(625)	-	(250)	(250)	(250)	We do get general donations to Youth Ministry.		
		Youth Summer Mission								
OP-5720-57	YouthMT	Activities	-	(10,000)	-	(10,000)	(20,000)	Family payments for youth mission trips.		
OP-5940-57	YouthAuc	Youth Fundraisers	-	(2,000)	-	(2,000)	(2,000)			
OP-5940-57	Trivia	Youth Fundraisers	-	(1,500)	-	(1,500)	(1,500)			
OP-5940-57	EasterBake	Youth Fundraisers	(915)	(1,000)	-	(1,000)	(900)			
OP-5950-57	Camp	Youth Event Registrations	-	(4,000)	4,000	-	-	We no longer run these fees through the church - families pay Lutherwald directly.		
OP-5950-57	Quake	Youth Event Registrations	(2,445)	(1,800)	(800)	(2,600)	(2,600)	Family payments for Quake		
OP-5950-57	Fellowship	Youth Event Registrations	-	-	-	-	-			
OP-5950-57	ConfirmRet	Youth Event Registrations	-	(450)	-	(450)	(450)	Family payments for confirmation retreat.		
		Total Support	(3,985)	(20,750)	2,950	(17,800)	(27,700)			
		Salaries - Director of Youth Ministries								
OP-6010-57	DYM		39,678	40,166	-	40,166	40,166	Assumes no salary increase.		
OP-6040-57	DYM	Continuing Ed - Youth	-	300	-	300	300			
OP-6045-57		Volunteer Training	-	200	(200)	-	-	Last used in 2019.		
OP-6060-57	DYM	Transportation - Director of Youth Ministries	-	300	-	300	300			
OP-6065-57	DYM	Mobile Phone Allowance - Youth	590	600	-	600	840			
OP-6070-57		Supplies - Youth	168	250	-	250	250			
OP-6070-57	Confirm	Supplies - Youth	306	250	-	250	250			
OP-6070-57	Service	Service Projects	-	200	-	200	200			
OP-6160-57	Confirm	Faith Formation - Youth	-	600	(300)	300	300	Actual cost usually around \$300 per year.		
OP-6160-57	YFForm	Faith Formation - Youth	-	200	(200)	-	-	Haven't used.		
OP-6720-57	YouthMT	Youth Summer Mission/NYG	-	10,000	-	10,000	30,000	Completely offset by family contributions.		
OP-6740-57		Video License	-	250	(250)	-	-	Last used in 2019.		
OP-6910-57	Fellowship	Youth Events	3,655	200	(200)	-	-	Last used in 2019. Should offset with Fellowship line above, in income section.		
OP-6915-57		Student Interaction	1,141	500	(250)	250	250	Typically used for food; much of it could be donated by families.		
OP-6916-57		Athletic Passes	-	100	(100)	-	-	Havent used since before 2019.		
OP-6940-57	YFFund	Youth Fundraisers	-	-	-	-	-	Only used if I need to move fundraising dollars from operating funds to restricted funds.		
OP-6940-57	Trivia	Youth Fundraisers	-	200	-	200	200			
OP-6950-57	Camp	Youth Trips	459	300	-	300	300	Small budget for confirmation camp supplies - pencils, paper, etc.		
OP-6950-57	Quake	Youth Trips	-	-	2,600	2,600	2,600	Completely offset by family contributions.		
OP-6950-57	ConfirmRet	Youth Trips	-	450	-	450	450	Completely offset by family contributions.		
OP-6955-57		Youth Trips - Director Registration Fees	-	300	-	300	300	Event registrations for youth director.		
OP-6960-57		Scholarships to Youth Events	1,250	2,000	(2,000)	-	-	Replace with fundraising?		
		Total Expenses	47,247	57,366	(900)	56,466	76,706			
		Net Expenses	43,262	36,616	2,050	38,666	49,006			

Social Ministry

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Proposed Budget for 2023-2024	Notes
OP-6075-58		Social Ministry Administrative	-	400	-	400	400	
OP-6720-58	ImmResp	Immediate Response	900	1,200	-	1,200	1,200	
OP-6720-58	Various	Monthly Emphasis Organizations	15,900	14,400	-	14,400	14,400	Monthly emphasis organizations may change over time. For budgeting, we just need the total.
		Total Expenses	16,800	16,000	-	16,000	16,000	

Account Number	Project Code (can be blank)	Account Name	2021-2022 Actual	Original Budget for 2022-2023	Change	Reduced Budget for 2022-2023	Administrative Proposed Budget for 2023-2024	Notes				
OP-5015-59		Operating Support - Administrative	(129)	-	-	-	-					
		Total Support	(129)	-	-	-	-					
OP-6010-59	SrPastor	Salaries - Administrative	49,596	48,466	-	48,466	48,466	Assumes no salary increase.				
OP-6010-59	Pastor	Salaries - Administrative	6,828	7,280	-	7,280	7,280	Assumes no salary increase.				
OP-6010-59	ParAdmin	Salaries - Administrative	31,568	31,956	-	31,956	31,956	Assumes no salary increase.				
OP-6010-59	BusMgr	Salaries - Administrative	18,269	18,493	-	18,493	18,493	Assumes no salary increase.				
OP-6010-59	Director	Salaries - Administrative	24,762	28,151	-	28,151	28,151	Assumes no salary increase.				
OP-6010-59	Nursery	Salaries - Administrative	1,345	1,668	-	1,668	1,668	Assumes no salary increase.				
OP-6011-59	SrPastor	Housing Allowances	27,917	30,000	-	30,000	30,000	Assumes no salary increase.				
OP-6011-59	Pastor	Housing Allowances	30,000	30,000	-	30,000	30,000	Assumes no salary increase.				
OP-6012-59		FICA	13,781	14,198	-	14,198	14,198	Assumes no salary increase.				
OP-6012-59	SrPastor	FICA	5,930	6,003	-	6,003	6,003	Assumes no salary increase.				
OP-6012-59	Pastor	FICA	2,817	2,852	-	2,852	2,852	Assumes no salary increase.				
OP-6030-59		Health Benefits	61,691	63,493	3,360	66,853	66,853	Assumes no salary increase, adjusted for 2023 rates.				
OP-6031-59		Retirement Benefits	28,172	28,671	547	29,218	29,218	Assumes no salary increase, adjusted for LLP salary adjustments.				
OP-6032-59		Disability Benefits	4,386	4,229	(1,245)	2,984	2,984	Assumes no salary increase, adjusted for 2023 rates.				
OP-6033-59		Group Life Benefits	2,614	2,928	(276)	2,652	2,652	Assumes no salary increase, adjusted for 2023 rates.				
OP-6040-59	SrPastor	Continuing Ed - Administrative	790	1,000	-	1,000	1,000					
OP-6040-59	Pastor	Continuing Ed - Administrative	997	1,000	-	1,000	1,000					
OP-6040-59		Continuing Ed - Administrative	1,188	800	-	800	800					
OP-6060-59	SrPastor	Transportation - Pastors	328	1,000	(500)	500	500	Only requests reimbursement for longer trips.				
OP-6060-59	Pastor	Transportation - Pastors	-	500	(500)	-	-	Has never requested reimbursement.				
OP-6065-59	SrPastor	Mobile Phone Allowance - Pastors	840	840	-	840	840					
OP-6065-59	Pastor	Mobile Phone Allowance - Pastors	480	480	-	480	480					
OP-6070-59	Office	Administrative Supplies	4,029	3,000	-	3,000	3,000	Actual expenses for 2022 were \$4,000				
OP-6070-59	Paper	Administrative Supplies	2,071	2,000	(750)	1,250	1,250	Reductions in paper bulletins, monitor usage, maybe LLP could contribute to paper costs?				
OP-6070-59	Nursery	Administrative Supplies	-	100	(100)	-	-	Rarely used.				
OP-6075-59		Administrative Expenses	5,293	2,500	(500)	2,000	2,000	This is our catch-all for miscellaneous stuff that comes up.				
OP-6650-59		IN-KY Synod Assembly	2,526	4,000	-	4,000	4,000					
OP-6720-59		Mission Support - IN-KY Synod	62,028	55,000	-	55,000	55,000	Actual expenses for 2022 were \$62,500. Maybe it will go up.				
OP-6750-59	TheLutheran	Subscriptions - Administrative	40	40	-	40	40					
OP-6750-59	ChristinHome	Subscriptions - Administrative	375	340	-	340	340					
OP-6760-59		Safety and Security	161	500	-	500	500					
OP-6770-59		Postage	920	1,500	(250)	1,250	1,250	Usually only around \$1000, but rates just increased.				
OP-6810-59		Multi-Peril Insurance	14,158	12,782	-	12,782	12,782					
OP-6811-59		Worker's Comp Insurance	2,416	2,281	-	2,281	2,281					
OP-6812-59		Umbrella Liability Insurance	500	500	-	500	500					
OP-6837-59		Copier	11,418	10,000	(340)	9,660	9,660	Actual cost per contract.				
OP-6838-59		Copier Tax	134	181	-	181	150					
OP-6839-59		System Backup Services	2,388	2,388	-	2,388	2,388	Actual cost per contract.				
OP-6840-59		System Support	411	1,000	(500)	500	500	Pastor Tim does most of this.				
OP-6880-59		Computer Systems	10,084	10,412	(3,950)	6,462	6,462	Actual cost for 2022 \$10,284, but we'll no longer have Pushpay. Subsplash is paid through 2024, by the LLP grant.				
OP-6885-59		Computer Equipment	2,216	2,216	-	2,216	2,216	Laptop leases.				
OP-6935-59		Mortgage Payment	176,220	176,220	(27,000)	149,220	176,220	Interest-only for three months.				
OP-6985-59		Bank Fees	8,575	7,500	(500)	7,000	7,000	Actual costs in 2022 were \$8,500. Costs for Subsplash should be lower.				
		Total Expenses	620,262	618,467	(32,504)	585,963	612,933					
		Net Expenses	620,132	618,467	(32,504)	585,963	612,933					