

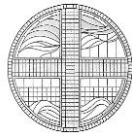
St. Mark's Congregational Council

Record of Meeting – October 27, 2022

Purpose of Meeting: St Mark's Monthly Council Meeting	
Date: October 27, 2022	Location: St. Marks & Zoom Virtual Meeting
Time Started: 19:07	Time Ended: 21:21

Invited	Jan 6	Jan 29	Jan 30	Feb 24	Mar 31	Ap 28	May 19	Jun 16	Sep 8	Oct 27		
Brian Lorch	P	P	P	P	P	P	P	P	E	P		
Kris Wegert	P	E	E	P	P	E	P	P	E	P		
Brenda Catchpole	P	P	P	P	P	P	P	P	P	P		
Sarah Harrington	P	P	P	P	P	P	E	P	P	P		
Signe Jewett (C)	P	P	P	P	P	P	P	P	P	P		
Mary-Anne Tymm	-	-	-	-	-	E	P	P	P	E		
Wade Quehe	P	P	P	P	P	E	P	E	P	E		
Lynda Joyal	EX	P	E	P	P	P	P	P	P	P		
Inga Skundberg (S)	P	E	P	P	P	P	P	P	E	P		
Pastor Zsófi (exofficio)							P	P	P	P		
Guests												
Kurt Simonsen					P							

Minutes



St. Mark's Congregational Council

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1. Opening Devotions
2. Social Ministry Presentation

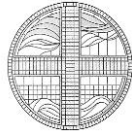
Rhonda Lorch and Stephen Sauer provided an update on St. Mark's reconciliation plan. The initial grant provided by the MNO Synod has been expended. Sessions were held with Jim Thunder, as well as a session with Vince Solomon. Themes and questions that arose included: education, education, education (we need to understand what reconciliation is to us as a congregation); we need to listen to indigenous voices; how can we fit into the plan without reinventing the wheel & creating something new?; collaboration with the MNO Synod, other Lutheran congregations & other denominational partners; endorsement from Council; fund-raising around an identified project; and, initiating a hands-on project (which could involve volunteering).

(See MSC CC-2022-65 under Item 8.b Social Ministry)

3. Approval of Agenda
MSC CC-2022-61 That the Council Agenda of October 27, 2022, be approved.
4. Approval of Consent Agenda
MSC CC-2022-62 That the Consent Agenda consisting of the following be approved:
 - a) **Minutes of Council Meeting of September 8, 2022.**
 - b) **Minutes of the Special E Council Meeting of September 30, 2022.**
5. Finance Update, Quarterly Review and Budget Discussion

Council was advised as of September 30, 2022, there is an operating deficit of approx. \$9000, and offering is down compared to last year. In addition, the 2023 draft budget shows a deficit of \$31,000. Concerns were expressed, including if offering does not rebound, what the consequences are and how should the budget be presented to the congregation. Council Members are encouraged to provide any questions regarding the 2023 proposed budget to the Finance Committee prior to Council's November meeting.

6. Continuing Business
 - a) Archimedes Math Group Rental (as discussed at Council's September 8, 2022 meeting)
MSC CC-2022-63 That the daily rental rate for Archimedes Math be increased to \$55 to reflect the relocation of space to the Parish Hall.



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- b) Lock Box purchased and set on the east wall beside door - It was suggested that the pin be changed yearly.
- c) Brian and Brenda have been sorting weekly through the archival material and a 3 drawer cabinet, as opposed to a 4 drawer cabinet, has been purchased to safeguard high priority items.

7. Reports

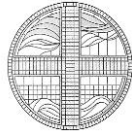
- a) Chair - Reviewed
- b) Pastor - Discussion ensued regarding gifts to be presented to the Confirmants during the upcoming Reformation Sunday Service, which Sarah indicated she will be including a card with a Pocket Prayer created by Rhonda Lorch to be given by the Congregation, as well as a gift from Pastor Zsófi.

In addition, Pastor Zsófi advised the Bishop has asked her and a handful of clergy to partake in a two day boundary training workshop in November, and that Pastor Zsófi has been asked to teach boundary training to others in the Synod.

8. Committees

- a) Property
 - a. Fire Alarm has been repaired.
 - b. The freezer has failed. Some food intended for LUM spoiled as a result. Council to request Property Committee to research for a purchase of a replacement unit next year.
 - c. Issues noted on live service streaming. Inspire AV has been called to attend to diagnose. Shaw was also called to attend to check connections. Lawn Sign cannot be updated via remote internet connection. Work is in progress in reconnecting internet-based hardware.

MSC CC-2022-64 That \$4,000 be allocated from the Property Committee's Operating Budget to supply and install a floor sink in the storage closet in the Parish Hall.



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b) Social Ministry

MSC CC-2022-65 That St. Mark's Lutheran Church affirms that reconciliation with Canada's Indigenous peoples is a priority focus. St. Mark's Council encourages Committees and Members to create meaningful and intentional efforts that amplify and put into action commitments made in our Centering for Worship each week.

c) Sunday School - Discussion ensued regarding the Sunday School Little Pantry, and it being a self directed project.

9. New Business

a) Freezer Purchase

MSC CC-2022-66 That the Property Committee be directed to purchase a new freezer with funds to a maximum of \$400 to be allocated from the Fellowship Budget.

b) West Winnipeg Viability Committee - Deferred for Pastor Zsófi to provide further information.

Documents Attached

Pastor's Report

Chair's Report

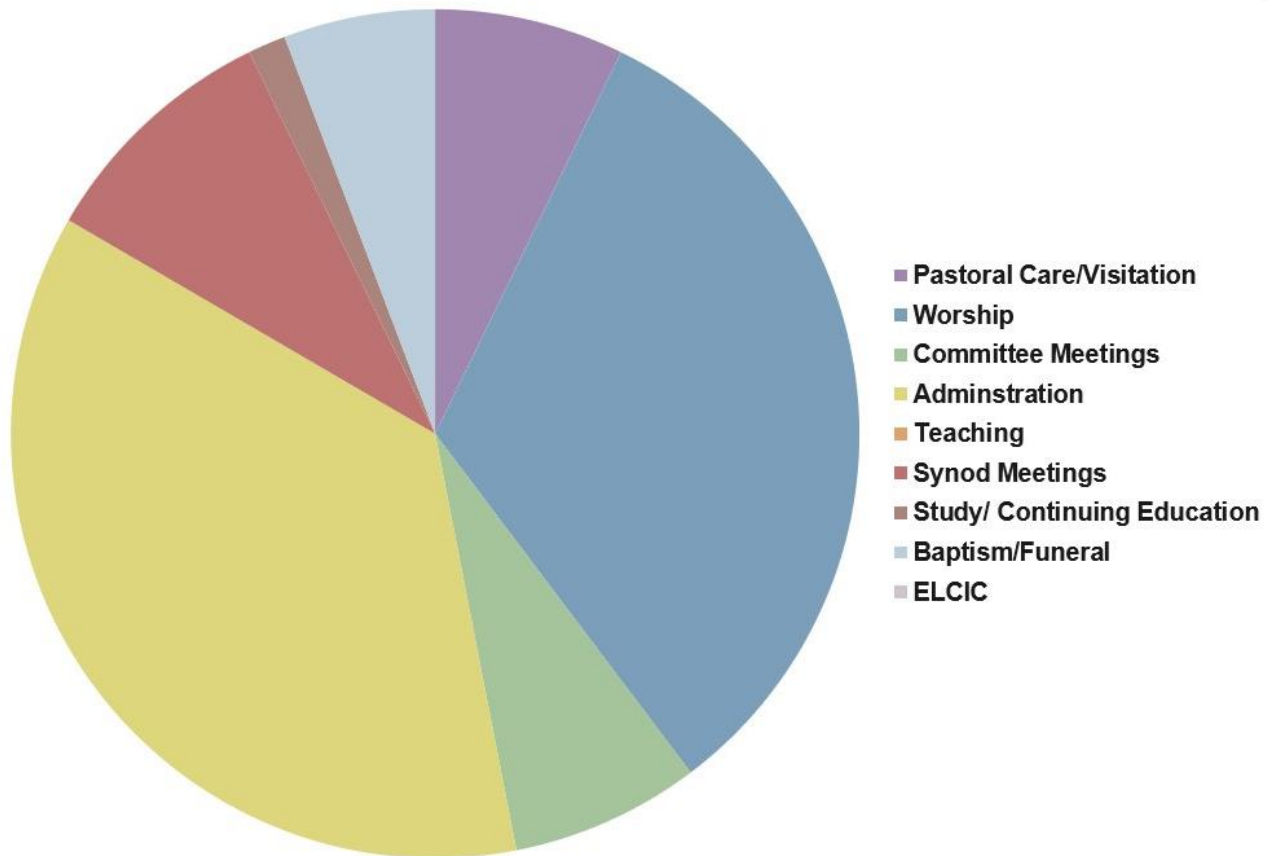
Finance Committee Meeting Notes

Property Committee Report

Sunday School Report

3rd Quarter Financial Statements

Pastor's Report – September 2022



Where've we been

Committees & Programming – The All Committee Meeting has given me an opportunity to consider committee structure and work towards some goals with the Chair and Vice-Chair of Council for the future of St Marks.

Pastoral Care & Visitation – I admit that the activity of the church has slowed my phone calls. I am hoping to resume this practice. I have also seen an increase in pastoral care visits with a variety of members.

Where we are

Staff – Signe and I conducted an exit interview for Jen. I met with Wei-An to discuss the year. Brenda, Sarah, and I conducted job interviews and hired Robert as the new custodian. I meet with Robert in October to orient him to our practices. I continue to plan quarterly goal reviews with each staff person beginning in December.

Where we're going

Worship – I am planning the worship liturgies for the weeks leading up to Advent. This time of year brings variety as each week is a different service from Thanksgiving to Advent 1. I love the work.

Goals for the coming month

1. Assisting Deacon Michelle with the Youth Retreat
2. Establishing an in-office routine that allows me some out-of-office time slots.
3. Supporting fall programming and events that are being planned, and empowering budget conversations with various committees.
4. Anti-Racism training in early October.

Congregation Statistics

SYNOD GUIDELINES <i>Prorated</i>		CURRENT PERIOD (Guidelines)	YEAR TO DATE (Guidelines)
Days of the Year (May 1 - Dec 31)	244	30 (30)	153 (153)
Work Days (5-day work week)	167	18 (22)	92 (107)
Days Off	070	08 (07)	34 (42)
Statutory Holidays	007	01 (01)	04 (04)
Vacation Days (includes days off)	019	0	10
Study Days (includes days off)	014	0	08
Sick Leave	012	2	11

PASTORAL ACTS

Baptisms	00	Confirmations	00
Weddings	00	Funerals	03

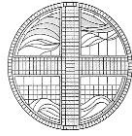
CONGREGATION ACTIVITIES (Year to date)

Worship Services	16 (23)	Communion Services	13 (19)
Baptismal Counselling	01 (01)	Wedding Counselling	00 (00)
Visitation/Family Prayer	05 (14)	Council Meetings	01 (02)
Committee Meetings	09 (13)	"Home" Communions	00 (02)
Confirmation Classes	00 (03)	Other Events	02 (04)
Hospital Visits	00 (00)		

WIDER CHURCH RESPONSIBILITIES (Year to date)

MNO Meetings/Events	05 (20)	Mentorship & Collegiality	02 (06)
Other Meetings/Events	01 (02)	MNO Synod Leadership Conference	☺

Books read, Year to date: 05**Phone Calls & Connections: 65 calls made to date.**



St. Mark's Congregational Council

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Chair Report for October 27, 2022

A couple of anxious days after receiving a “ransom letter Email” that demanded \$6,000 in Bitcoin. Well, I wasn't really that worried knowing it was likely a hoax but the threat to “ruin St Mark's reputation” was received on the day before the scam emails were sent from Pastors account. All very coincidental and did prompt a few members to call in to the office after receiving their email.

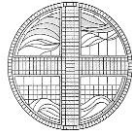
The following is the text of Haidens email regarding the Sunday School's Little Pantry project which is referenced in their report.

“Hi Signe and council,

The Sunday school is wanting to do a service project this year that would benefit the community of River Heights. Pastor Zsofi and I brainstormed and landed on doing a little free pantry. A little free pantry is similar to a little free library, but with non-perishable food instead. I personally have experienced using food banks and I know that it often leaves gaps. Sometimes you run out of food before you can pick up more, sometimes there isn't anything that can be assembled together into a complete meal, and sometimes people may have food allergies that render the food hamper not as useful. Little free pantries try to fill that gap by providing foods to the public by donation. I imagine this to be a bit of an extension of the congregation collecting food for harvest this fall. We would also spend some time advertising to the local community to invite them to participate and donate what they can and take what they need. I have found a shelving unit that needs a little bit of love and care for free that the Sunday school can fix up. What I am asking for is permission to put this on the church property, outside either facing Corydon or Cambridge.

Please let me know if you have any questions, or if you would like me to speak to council directly. Thanks, Haiden Werboweski “

After discussing with Pastor, we agreed that this was basically a self-directed project in the Sunday School and that because there was not a monetary request it didn't necessarily need council approval to proceed. Haiden has been in consultation with Kurt and he is willing to attach the cabinet to the wall so that it won't walk away. Does this need approval? His suggestion is the corner by the bike rack facing Corydon so that it is accessible. I am willing to let this proceed as you can only try and see how it is received. Other thoughts?



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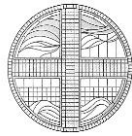
Record of Meeting – October 27, 2022

The All-Committee Meeting on September 21 was a very productive evening organized and conducted by Mary-Anne and Sheila. I have uploaded the Matrix that Mary-Anne made as summary of the discussions regarding terms of reference understanding and how it fits into the Vision and Mission statements. One of the discussion points was how committees may overlap/interact with each other. This is a point which can be further explained at our Nov 17. Workshop.

Actions Taken

- Come Together Sunday September 18
- All Committee Meeting facilitated by Mary-Anne Tymm and Sheila Matsubara
- Check in with Pastor following All Committee Meeting – Sept 23
- Council E vote on September 30 for the new custodian hire
- Executive ZOOM meeting October 5 7pm Quorum not met so this was just a discussion evening with Brenda and Pastor Z and me.
- Agenda preparation with Brenda

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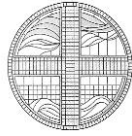
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Finance Committee - Meeting Notes – October 20, 2021

Present: Lynda Joyal, Inga Skundberg, Brian Lorch. Guest – Rhonda Lorch

1. Review of Financial Position
 - Balance Sheet and P&L as of September 30 were reviewed.
 - 3rd Quarter Giving Summary for individual members to be sent out. BL to contact Caroline Mann to begin this work. BL to draft supporting letter and circulate to committee before it is printed and included with the giving summaries.
 - Emphasis to be placed on anticipated expenditures between now and year end, particularly a transfer of funds to the MNO Synod in line with historical giving.
 - Rhonda will pursue info needed to submit a GST refund claim
2. Budget 2022
 - We will recommend a 3% COLA to wages and salaries.
 - Budget for staff hours to be based on pre-COVID work schedules
3. Bookkeeping
 - Rhonda reported on revisions to bookkeeping dating back to January 1, 2021.
 - The system set up with Lori to provide info to the bookkeeper worked well in September.
 - Time required to do bookkeeping entries for September was 90 minutes. Rhonda estimates another 15 minutes to complete bank reconciliations.
 - Recommendation to council that the Finance Committee conduct a search for a contract bookkeeper to be remunerated on a contract basis at the flat rate of \$200 per month. Anticipated start date would be January 1 with the possibility that some work might be done in December to transition the work from Rhonda to the contractor.
 - Rhonda agreed to continue to do the bookkeeping to the end of the year. Council to be informed of this offer and asked to endorse her in this role being fully aware of actual and perceived conflicts of interest.
4. Policy
 - Until such time as the volume of offering envelopes / mailed in cheques approaches pre-COVID levels, Lori will be asked to continue to do the recording of the offering and the bank deposits.



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- Agreed that is not necessary to make photocopies of cheques to be deposited
- Agreed that the Office Administrator be removed from the list of persons able to approve cheque requisitions.
- Lynda to follow up with Rhonda to review bookkeeping entries related to the transfer of the two “trust funds” from the liability section to the equity section of the balance sheet
- Lynda to work with Rhonda and Brian to develop a best practice approach to recording transactions related to designated funds. A clearer distinction will be considered between flow through gifts and internally restricted reserve funds.

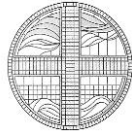
Proposed Motion for Council

That the Finance Committee be authorized to conduct a search for and award a contract to a contract bookkeeper with a rate of remuneration set at \$200 per month.

Property Committee Report - October 27, 2022

The following represents the Property Committee's brief report:

- Internet issues have been repaired and a new router installed.
- The loft above the sacristy has been insulated. .
- Sanctuary blinds have been repaired
- Whiteboard has been installed in the Parish Hall and in the admin offices.,
- Lockbox has been purchased. I hope to install sometime this week (October 15 or 16).
- Howell Mechanical will be conducting boiler system maintenance this month (October)
- Da Boy Next Door will be doing the fall cleanup and sidewalk snow removal
- The parking lot snow clearing contract with Kindret construction will be reviewed this month



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Floor Sink

- The budget cost to supply and install a floor sink in the storage closet in the Parish Hall is approximately \$4,000

Sacristy Storage Loft

- The budget cost to supply and install a folding access ladder to the sacristy storage area is approximately \$1,000. This assumes all labour is conducted by church volunteers.

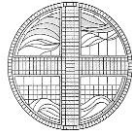
2023 budget

- Property has submitted its proposed budget for 2023
- Property is requesting Council consider a Capital Project Reserve line in the 2023 budget to fund future capital projects. The Property Committee has identified the replacement of the sanctuary carpet as its next large capital project. The estimated cost of this project is \$25,000 - \$30,000. Property would recommend a \$5,000 annual revenue requirement for 2023 towards the capital reserves for this project. As an alternative, should the church have sufficient retained earnings, Property would suggest allocating a designated amount to this Capital Project Reserve fund. The amount would be based on recommendations from Finance.

Submitted by Kurt Simonsen

Sunday School Report - October 19, 2022

- Registration is ongoing.
- QR code posted in church. To be sent out in e-news hopefully this week (Had been requested in September, but appears to have been missed)
- For Season of Creation Sunday school students have been working on free pantry for the neighbourhood to be placed on church property for families in need. Once up, requests for donations will go out to the congregation. Haiden to reach out to Social Ministry committee to help get the word out to families in the neighborhood.
- Students have been in one group for Sunday School, but plan is to expand into 2 groups with help from volunteers (some of the youth have expressed interest in helping)
- Splash program continues
- Pastor Zsófi has requested support with the following
 - Confirmation program (approaching students to join, gift planning, mentoring them if they would like to be more involved in Sunday school program or committee)
 - Acolyte Program (sign up list, "training") Haiden to get current list of dates available and send out to families for online sign up. Acolytes who may be nervous may be paired up



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with a buddy to share duties. Document to be drawn up including duties and expectations so the Acolytes know what to do.

- Sunday School coordinator job description will need to be revised to include the extra support of the above programs. Hours of work may need to be reassessed if workload from this extra support is in excess of current job.
- For now, if volunteers are enlisted to help with Sunday school classes, Haiden thinks the extra work could be done during those times
- Season of Advent planning ongoing – hope to have in person pageant this year on Dec. 11/22 with script being purchased from the same curriculum currently used (Illustrated Ministry)
- Pageant can be adapted depending on numbers of students, or for online if necessary
- Haiden to send out survey to families in coming weeks to get idea of how many children may be interested in participating
- Multigenerational Advent event also planned (Nov 27) during/after potluck

Respectfully submitted,

Bonnie Palmer
Sunday School committee

St. Mark's Lutheran Church

2002 3rd Quarter Financial Statements Overview

Balance Sheet

The Balance Sheet provides a listing of our assets and liabilities as of June 30, 2022. Total assets amount to \$1,079,604. This value is inflated due to the inclusion of the value of the building renovation and expansion less depreciation.

The total assets also include monies held in two "Trust Funds": the Hagglund Scholarship Fund and the Social Ministry Fund.

Assets listed on the balance sheet are cash assets or investments that can be readily converted to cash and include funds in the TD Bank chequing account, monies held in a TD Direct Investing Account (invested in a investment savings instrument currently paying 2.25% interest) and monies held in a TD Canadian Bond mutual fund. For arguments sake, we can also include monies owed to us by the Federal Government in the form of a 50% rebate on the GST we pay on purchased goods and services.

For discussion purposes, we refer to the sum of all these monies as Liquid Assets.

Liquid Assets	31-Dec-21	30-Sep-22	Change
1000 TD Bank	98,318.06	91,149.93	-7,168.13
1300 GST Receivable	26.68	1,019.02	992.34
1205 TD Direct Investing Savings	21,667.38	25,008.97	3,341.59
1207 TD Bond Fund – Unrestricted*	30,960.13	30,960.13	0.00
TOTAL	150,972.25	148,138.05	-2,834.20

**Represents the book value of units held in this fund. The market value is about \$4,500 less due to the fall in bond prices over the last nine months due to rising interest rates.*

Unencumbered Liquid Assets

Not all liquid assets are available for covering the month-to-month operating costs of the congregation. Some of these assets represent "designated offerings" – that is, offerings received that are directed to a specific purpose. Examples include monies members donate to the Urban Meals program, the Memorial Fund or mission partners such as CLWR and Lutheran Urban Ministry.

A true picture of what portion of the liquid asset total shown above is unencumbered (or available to spent on operating costs), we must subtract the monies held in various accounts shown on the liabilities side of the balance sheet.

	31-Dec-21	June 30, 2022	30-Sep-22
Liquid Assets	150,972.25	152,542.91	148,138.05
Less: Designated Offerings and Other Liabilities	39,254.46	35,416.37	36,745.90
Unencumbered Liquid Assets	111,717.79	117,126.54	111,392.15

For more detail on designated offerings, please view the liabilities section of the balance sheet. Note that the column labelled change reflects the net change in the balance of the account since the end of 2021. Net change is the result of cash inflows (i.e., a designated offering such Christmas Hamper gift)) less cash outflows.

In some cases, we let funds offerings accumulate in an account through the year and then, at the end of year, forward one cheque to the designated recipient. Directed giving to LUM and CLWR are examples.

Income Statement (Profit and Loss)

The Income Statement provides details on the various sources of non-designated revenue received by the congregation up to the end of September 2022, and how that revenue has been spent. Income received and expenses incurred can also be compared to our 2022 Budget.

Four columns are presented in the statement: (1) value as of September 30, 2022; (2) Annual Budget; (3) \$ remaining is the amount of money remaining to be spent. Note a negative number indicates overspending; and (4) % spent refers to what percentage of the budget has been expended at the end of Quarter 3.

Revenue

To the end of September, the congregation received \$195,294 in revenue, the largest portion of this coming from general offerings. PAD continues to be the largest source of general offering account for 70% of the \$187,464 received. We note that PAD's share of giving has crept upwards from its traditional level of about 66% of general offerings.

Non-offering income of \$7,564 came from two principal sources: facility rentals (\$3646) and transfers in from the Memorial Fund (\$3,819). The latter was to cover expenses related to the new Parish Hall AV system.

We note a marked uptick in rental income largely due to return of Archimedes Math and Village Green dancers and the addition of the Sisters of the Holy Rock.

Total Income for the first six months of 2022 comes in at 63% of what was budgeted for.

Year to Year Comparison of General Offerings

Analysis of year over year trends in general giving remains challenging given the impacts of COVID restrictions on in-person worship. Compared to 2019, the last full year prior to COVID, offerings this year are down about \$23,000 as of the end of September. Compared to last year, the decrease in giving is about \$14,000.

Expenditures

Some things of note:

- Large expenditure on congregational events and staff/volunteer recognition was offset by a special offering
- Salaries / benefits remain under budget largely because of the pastoral vacancy during the first four months of the year. Note that custodian severance package has not yet been paid out so it is not reflected in the 3rd Quarter statements.
- Social Ministry – expenditures are showing over-budget as Synod Grant that covers off the expenditures was booked in 2021 while the cash outflows have occurred in 2022.
- Insurance costs are higher than budgeted for mostly because our request to increase the replacement cost of the building when the policy was renewed in April.
- Security alarm costs are over-budget. Unanticipated expenditures related to system malfunction during the summer and the institution of a fee for inspecting the system by the city.

Net Profit (Loss) – the proverbial bottom line

As of September 30th, we are showing a net operating loss or deficit of \$8,798. It is not that surprising that the deficit increased over the summer months by about \$5,800. Lower summer offerings combined with the reinstatement of the pastor's salary go a long way to explain the increase in the size of the operating deficit.

Given the strength of our unencumbered cash position, a deficit of this size is not of great concern. However, as we move closer to a pre-pandemic level of programming, we should be concerned that offerings have not rebounded to the same degree. Ongoing operating deficits can only be financed by retained earnings.

St. Marks Lutheran Church Inc

Balance Sheet

YTD CHANGE as of September 30, 2022

	31-Dec-21	30-Sep-22	Change
Assets			
Current Assets			
Cash and Cash Equivalent			
1000 TD Bank	98,318.06	91,149.93	-7,168.13
1003 Visa Deposit Account	0.00	735.96	735.96
1006 Investment - TD e-deposit	0.00	0.00	0.00
1100 Niverville Credit Union	0.00	0.00	0.00
1200 Trust account	0.00	0.00	0.00
Total Cash and Cash Equivalent	\$ 98,318.06	\$ 91,885.89	-\$ 6,432.17
1300 GST Receivable	26.68	1,019.02	992.34
Total Current Assets	\$ 98,344.74	\$ 92,904.91	-\$ 5,439.83
Non-current Assets			
Property, plant and equipment			
1400 Buildings			
1401 Original cost	1,917,133.16	1,917,133.16	0.00
1402 Depreciation	-1,047,234.26	-1,047,234.26	0.00
Total 1400 Buildings	\$ 869,898.90	\$ 869,898.90	\$ 0.00
Total Property, plant and equipment	\$ 869,898.90	\$ 869,898.90	\$ 0.00
1205 TD Direct Investing	21,667.38	25,008.97	3,341.59
1207 TD Bond Fund - Unrestricted	30,960.13	30,960.13	0.00
1208 TD Bond Fund - Scholarships	30,960.13	30,960.13	0.00
1209 TD Bond Fund -Social Ministry	29,871.27	29,871.27	0.00
Total Non Current Assets	\$ 983,357.81	\$ 986,699.40	\$ 3,341.59
Total Assets	\$ 1,081,702.55	\$ 1,079,604.31	-\$ 2,098.24
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable (A/P)			
2000 Accounts Payable (A/P)	2,015.61	0.00	-2,015.61
Payworks	59.67	59.17	-0.50
Total Accounts Payable (A/P)	\$ 2,075.28	\$ 59.17	-\$ 2,016.11
Credit Card			
Lori Nelson Visa	253.78	0.00	-253.78
Melissa Gingrich Visa	186.69	735.96	549.27
Total Credit Card	\$ 440.47	\$ 735.96	\$ 295.49
2001 Miscellaneous Obligations	3,600.00	3,600.00	0.00
2002 ELCIC - GSI	2,212.26	2,840.87	628.61
2004 Memorial Fund	15,845.87	12,526.46	-3,319.41
2006 Youth Gathering	4,385.40	6,422.64	2,037.24
2007 Youth Activities	185.53	185.53	0.00
2011 Community Garden Project	949.37	949.37	0.00
2014 Canadian Lutheran World Relief	0.00	785.00	785.00

2016 Urban Ministry	0.00	1,410.00	1,410.00
2017 Lutheran Urban Mission Meals	2,053.05	1,700.65	-352.40
2022 Luther Village Camp	0.00	525.00	525.00
2028 Sunday School Offerings	1,524.23	1,924.23	400.00
2030 Music Ministry/Instruments	2,523.80	259.85	-2,263.95
2032 Christmas Hampers	1,941.72	1,235.48	-706.24
2048 Canada Lutheran Subscription	63.22	63.22	0.00
2052 Focus on Mission	150.00	0.00	-150.00
2057 Luther Village Bike-A-Thon	0.00	40.00	40.00
2068 Coffee House	312.91	312.91	0.00
2078 Education	233.50	233.50	0.00
2081 Hagglund Endowment Interest	242.75	671.94	429.19
2082 Social Ministry Interest	515.10	264.12	-250.98
GST/HST Payable	-9,208.75	0.00	9,208.75
Total Current Liabilities	\$ 30,045.71	\$ 36,745.90	\$ 6,700.19
Non-current Liabilities			
2301 Niverville Credit Union Mortgage	0.00	0.00	0.00
2401 Hagglund Scholarship Bond Fund	0.00	0.00	0.00
2402 Social Ministry Fund TD Core+ Bond	0.00	0.00	0.00
2403 Capital Works Fund	1,935.18	1,935.18	0.00
Total Non-current Liabilities	\$ 1,935.18	\$ 1,935.18	\$ 0.00
Total Liabilities	\$ 31,980.89	\$ 38,681.08	\$ 6,700.19
Equity			
3401 Endowment - Hagglund Scholarship	23,611.34	23,611.34	0.00
3402 Endowment Fund - Social Ministry	29,871.27	29,871.27	0.00
Opening Balance Equity	986,309.35	986,309.35	0.00
Retained Earnings	-103,514.36	9,929.70	113,444.06
Profit for the year	113,444.06	-8,798.43	-122,242.49
Total Equity	\$ 1,049,721.66	\$ 1,040,923.23	-\$ 8,798.43
Total Liabilities and Equity	\$ 1,081,702.55	\$ 1,079,604.31	-\$ 2,098.24

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St. Marks Lutheran Church Inc
Budget vs. Actuals: 2022 Budget - FY22 P&L
January - September, 2022

	Total			
	End QTR 3	Annual Budget	\$ remaining	% spent
Income				
4000 General Offerings				
4000.1 Envelope Offerings	34,405.46	44,581.94	-10,176.48	77.17%
4000.2 PAD Offerings	131,618.00	205,076.93	-73,458.93	64.18%
4000.3 Electronic Transfers	17,945.00	56,265.48	-38,320.48	31.89%
4000.4 Loose Offerings	190.40	1,537.31	-1,346.91	12.39%
4000.5 Gifts of Securities	3,305.82		3,305.82	
Total 4000 General Offerings	\$ 187,464.68	\$ 307,461.66	-\$ 119,996.98	60.97%
4560 Gain/Loss - Investments	35.77		35.77	
4602 Interest Income	229.20	350.00	-120.80	65.49%
4603 Other Income	99.10		99.10	
4603.1 Facility Rentals	3,646.00	2,000.00	1,646.00	182.30%
4603.2 Confirmation Fees		500.00	-500.00	0.00%
Total 4603 Other Income	\$ 3,745.10	\$ 2,500.00	\$ 1,245.10	149.80%
4604 Restricted fund income			0.00	
4604.1 Memorial Fund Income	3,819.41	1,000.00	2,819.41	381.94%
Total 4604 Restricted fund income	\$ 3,819.41	\$ 1,000.00	\$ 2,819.41	381.94%
Total Income	\$ 195,294.16	\$ 311,311.66	-\$ 116,017.50	62.73%
Gross Profit	\$ 195,294.16	\$ 311,311.66	-\$ 116,017.50	62.73%
Expenses				
5000 Programming				
5002 Worship Committee				
5002.1 Resource Materials and Music	518.88	500.00	-18.88	103.78%
5002.2 Communion Supplies	129.41	400.00	270.59	32.35%
5002.3 Flowers and Decorations	55.48	400.00	344.52	13.87%
5002.4 Licences and Subscriptions	1,798.53	2,158.00	359.47	83.34%
5002.5 Equipment Maintenance	516.24	650.00	133.76	79.42%
5002.6 Equipment Purchase	674.04	700.00	25.96	96.29%
Total 5002 Worship Committee	\$ 3,692.58	\$ 4,808.00	\$ 1,115.42	76.80%
5010 Confirmation Ministry				
5010.1 Confirmation Resources		100.00	100.00	0.00%
5010.2 Confirmation Hospitality		200.00	200.00	0.00%
5010.3 Confirmation Sunday Expenses		625.00	625.00	0.00%
5010.4 Thanksgiving Retreat		1,000.00	1,000.00	0.00%
Total 5010 Confirmation Ministry	\$ 0.00	\$ 1,925.00	\$ 1,925.00	0.00%
5014 Sunday School Ministry				
5014.1 Curriculum Supplies	100.27	455.00	354.73	22.04%
5014.2 Splash Program		120.00	120.00	0.00%
5014.3 Grade 5 Bibles	393.34	180.00	-213.34	218.52%
5014.4 Special Events		425.00	425.00	0.00%

Total 5014 Sunday School Ministry	\$	493.61	\$	1,180.00	\$	686.39	41.83%
5022 Adult Education							
5022.2 Hospitality				120.00		120.00	0.00%
Total 5022 Adult Education	\$	0.00	\$	120.00	\$	120.00	0.00%
5026 Inreach/Outreach							
5026.1 Canada Lutheran Congregational Subscription				25.00		25.00	0.00%
5026.2 Supplies		696.71		500.00		-196.71	139.34%
5026.3 Postage		45.78		500.00		454.22	9.16%
Total 5026 Inreach/Outreach	\$	742.49	\$	1,025.00	\$	282.51	72.44%
5030 Stewardship							
5030.1 Supplies				250.00		250.00	0.00%
Total 5030 Stewardship	\$	0.00	\$	250.00	\$	250.00	0.00%
5036 Youth Committee							
5036.1 Assistant Youth Leader Honorium		500.00		500.00		0.00	100.00%
5036.2 Local Programming		518.72		1,000.00		481.28	51.87%
5036.3 Event Expenses - leaders		0.00		300.00		300.00	0.00%
Total 5036 Youth Committee	\$	1,018.72	\$	1,800.00	\$	781.26	56.60%
5040 Fellowship						0.00	
5040.1 Congregational Events		1,144.49		300.00		844.49	381.50%
5040.2 Coffee Hour Kitchen Supplies		261.77		1,600.00		-1,338.23	16.36%
Total 5040 Fellowship	\$	1,406.26	\$	1,900.00	-\$	493.74	74.01%
5045 Social Ministry							
5045.1 Programming		1,000.00		500.00		-500.00	200.00%
5045.2 Local Emergency Relief				300.00		300.00	0.00%
Total 5045 Social Ministry	\$	1,000.00	\$	800.00	-\$	200.00	125.00%
Total 5000 Programming	\$	8,353.66	\$	13,808.00	\$	5,454.34	60.50%
5038 Synodical/National Events							
5038.1 Synod Convention Fee				880.00		880.00	0.00%
5038.2 CLAY Gathering				5,000.00		5,000.00	0.00%
5038.3 Other events		291.40		1,800.00		1,508.60	16.19%
Total 5038 Synodical/National Events	\$	291.40	\$	7,680.00	\$	7,388.60	3.79%
5046 Council/Governance							
5046.1 Council Meeting Expenses		174.82		100.00		-74.82	174.82%
5046.2 Staff/Volunteer recognition		1,326.89		350.00		-976.89	379.11%
Total 5046 Council/Governance	\$	1,501.71	\$	450.00	-\$	1,051.71	333.71%
5070 Administration Expenses							
5074 Office Expenses							
5074.1 Stationery and Miscellaneous Supplies		715.14		1,600.00		884.86	44.70%
5074.2 Postage		679.51		900.00		220.49	75.50%
5074.3 Photocopier lease		710.18		1,476.00		765.82	48.12%
5074.4 Photocopier Operating Expenses		347.95		1,300.00		952.05	26.77%
5074.5 Software Expenses		1,326.57		1,400.00		73.43	94.76%
5074.7 Office Equipment Purchases		164.24		200.00		35.76	82.12%
5074.8 Corporations Return		40.00		40.00		0.00	100.00%

Total 5074 Office Expenses	\$	3,983.59	\$	6,916.00	\$	2,932.41	57.60%
5079 Technology							
5079.1 Internet Service		1,602.78		1,500.00		-102.78	106.85%
Total 5079 Technology	\$	1,602.78	\$	1,500.00	-\$	102.78	106.85%
5080 Bank charges							
5080.2 EFT Billing		522.36		780.00		257.64	66.97%
5080.3 Other bank fees		538.31		200.00		-338.31	269.16%
Total 5080 Bank charges	\$	1,060.67	\$	980.00	-\$	80.67	108.23%
5088 Telephone Expenses							
5088.1 Telephone Lease		923.36		1,236.00		312.64	74.71%
5088.2 Telephone Monthly Bill		764.80		1,140.00		375.20	67.09%
5088.3 Telephone Service Plan		200.72		300.00		99.28	66.91%
Total 5088 Telephone Expenses	\$	1,888.88	\$	2,676.00	\$	787.12	70.59%
Total 5070 Administration Expenses	\$	8,535.92	\$	12,072.00	\$	3,536.08	70.71%
5090 Property Expenses							
5091 Utilities							
5091.1 Gas		3,922.27		6,000.00		2,077.73	65.37%
5091.2 Electricity		4,724.23		7,550.00		2,825.77	62.57%
5091.3 Water		265.36		650.00		384.64	40.82%
5091.4 Alarm		853.75		240.00		-613.75	355.73%
Total 5091 Utilities	\$	9,765.61	\$	14,440.00	\$	4,674.39	67.63%
5092 Furnishings and Equipment							
5092.1 Computer Hardware & Accessories		5,606.93		1,800.00		-3,806.93	311.50%
5092.2 Furniture		1,224.42				-1,224.42	
Total 5092 Furnishings and Equipment	\$	6,831.35	\$	1,800.00	-\$	5,031.35	379.52%
5098 Insurance and Taxes							
5098.1 Insurance		5,696.50		8,132.88		2,436.38	70.04%
5098.2 Property Taxes		1,206.80		1,300.00		93.20	92.83%
Total 5098 Insurance and Taxes	\$	6,903.30	\$	9,432.88	\$	2,529.58	73.18%
5100 Property Committee							
5100.1 Interior Maintenance and Repair		2,572.51		5,000.00		2,427.49	51.45%
5100.2 Custodial Supplies		247.51		600.00		352.49	41.25%
5100.3 Miscellaneous Interior Property Expenses		50.03				-50.03	
5100.4 Snow Clearance		2,423.35		3,300.00		876.65	73.43%
5100.5 Lawn Care		292.85		800.00		507.15	36.61%
5100.6 Miscellaneous Outdoor Property Expenses		742.32		1,000.00		257.68	74.23%
5100.7 Professional fees		25.00		300.00		275.00	8.33%
Total 5100 Property Committee	\$	6,353.57	\$	11,000.00	\$	4,646.43	57.76%
Total 5090 Property Expenses	\$	29,853.83	\$	36,672.88	\$	6,819.05	81.41%
5115 Personnel Expenses						0.00	
5116 Staff Expenses						0.00	
5116.1 Mileage		120.36		2,360.00		2,239.64	5.10%
5116.2 Parking Expenses				200.00		200.00	0.00%
5116.3 Pastor's Miscellaneous		120.92		250.00		129.08	48.37%

5116.4 Pastors Book Allowance	79.89	500.00	420.11	15.98%
5116.5 Director of Music Cont Education	408.00	550.00	142.00	74.18%
5116.7 Pastor Cell Phone Allowance		600.00	600.00	0.00%
Total 5116 Staff Expenses	\$ 729.17	\$ 4,460.00	\$ 3,730.83	16.35%
5145 Payroll Expenses				
5145.1 Wages	90,312.58	159,124.58	68,812.00	56.76%
5145.2 Benefits	15,077.98	27,655.81	12,577.83	54.52%
5145.3 CPP Employer Paid	4,349.59	6,493.38	2,143.79	66.98%
5145.4 EI Employer Paid	1,997.66	3,988.13	1,990.47	50.09%
5145.5 Payworks Fees	756.04	840.00	83.96	90.00%
Total 5145 Payroll Expenses	\$ 112,493.85	\$ 198,101.90	\$ 85,608.05	56.79%
Total 5115 Personnel Expenses	\$ 113,223.02	\$ 202,561.90	\$ 89,338.88	55.90%
5150 Other HR Costs				
5150.1 Supply Pastor	3,510.00	860.00	-2,650.00	408.14%
5150.2 Supply Musicians	650.00	650.00	0.00	100.00%
5150.3 Supply Pastoral Care		400.00	400.00	0.00%
5150.4 VPP Record Checks		500.00	500.00	0.00%
5150.5 Bookkeeping Services	1,950.00	2,400.00	450.00	81.25%
5150.6 Miscellaneous HR Costs	11,090.32	20,000.00	8,909.68	55.45%
Total 5150 Other HR Costs	\$ 17,200.32	\$ 24,810.00	\$ 7,609.68	69.33%
5151.5 Bookkeeping Services				
5301 Mission Partner Support				
5301.1 MNO Synod	25,000.00	40,000.00	15,000.00	62.50%
5301.2 Lutheran Urban Mission		1,700.00	1,700.00	0.00%
5301.3 Other partners	132.73	100.00	-32.73	132.73%
Total 5301 Mission Partner Support	\$ 25,132.73	\$ 41,800.00	\$ 16,667.27	60.13%
Total Expenses	\$ 204,092.59	\$ 339,854.78	-\$ 135,762.19	60.05%
Net Operating Income	-\$ 8,798.43	-\$ 28,543.12	\$ 19,744.69	30.83%
Net Income	-\$ 8,798.43	-\$ 28,543.12	\$ 19,744.69	30.83%

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