

**St Mark’s Lutheran Church
Congregational Council Meeting
November 18, 2025**

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Minutes

1. Opening Devotion - Jodi led the devotion.

2. Approval of Agenda

MSC CC-2025-49 - That the Agenda for November 18, 2025 be approved.

3. Approval of Minutes

MSC CC-2025-50 - That the Minutes of the Council Meeting dated October 21, 2025, be approved. (Note any changes/edits to Oct 21 minutes here)

4. Business Arising from minutes

MSC CC-2025-51 - That the Policy on Designated Funds be approved as amended in 2025.

MSC CC-2025-52 - That the Congregational Council accept the resignation of Pastor Zsofi Schmiedge as presented in the letter of resignation received by council on October 21, 2025.

5. Finance

MSC CC-2025-53 That the Schedule of Honoraria and Fees for Funeral and Memorial Services be approved as amended in October 2025.

Draft Budget Presentation

MSC CC-2025-54 That the 2026 Draft Budget prepared by the Finance Committee and revised by council be recommended to the congregation for approval at the congregational meeting scheduled for December 7, 2025 be approved.

MSC CC-2025-55: That the Finance Committee be authorized to adjust the council approved 2026 Budget prior to the December 7 Special Congregational Meeting to reflect updated information regarding Synod Salary Guidelines and other pertinent information not yet in our possession.

MSC CC-2025-56 That a special congregational meeting be held on Sunday, December 7, following the regular Sunday Worship service for the purpose of

(a) approval of the proposed 2026 budget (b) appointments to the Audit Committee.

MSC CC-2025-57 That the Notice and Agenda for the special congregational meeting be scheduled for December 7, 2025.

MSC CC-2025-58 That Andy Dale and Caroline Mann be nominated to serve on the Audit Committee and their names be presented to the congregational meeting on December 7, 2025.

MSC CC-2025-59 That Verle-Ann Irvine be appointed Financial Secretary for the 2026 fiscal year.

MSC CC-2025-60 That the Finance Committee be authorized to make final remittances to the MNO Synod and Lutheran Urban Ministry prior to closing off the 2025 financial statements, subject to the following limitations: (a) for the MNO Synod and LUM, amounts to fulfill not exceed our budgeted goals of \$21,000 for MNO and \$1,000 for LUM without creating an overall operating deficit; (b) if an operating surplus exists after budget goals for the MNO Synod and LUM have been met, an additional amount equivalent to 15% of the surplus be distributed to MNO Synod and LUM with MNO receiving 90% of this additional distribution.

6. Reports

- a) Chair
- b) Pastor

7. Committee Reports:

- Social Ministry
- Worship Committee

MSC CC-2025-61 That Congregational Council approve St. Mark's participation in CLWR's Friends of Creation campaign, to be administered by Social Ministry Committee, with the goal of raising \$5000.00 to restore 100 acres of Lake Chad.

(Conflict of interest was declared)

- Scholarship Committee

MSC CC-2025-62 That the recommendation of the Scholarship Committee be approved with Hagglund Scholarships being awarded as follows:

Michael Gingrich \$500.00

Ava Gargol \$500.00

- Community Care

8. New Business

- Call Committee process update
- Christmas Office Hours

Meeting Dates for 2025-26: May 27, June 17, Sept 23, Oct 21, Nov 18,
Dec 7 (budget meeting), Jan 13, Feb 17, Mar 24, Apr 19 (AGM), Apr 21.

Adjournment 8:30PM

Council Chair Report

For November 18, 2025

Submitted by Marijus Timmerman

The following are the actions taken as Council Chair since the last Council meeting October 21, 2025:

Facility Use

Communicated with new Office Administrator, John, to transfer responsibility on several rental agreements to assure continuity in planning.

Office Administrator

Discussed John's availability as Office Administrator moving forward to help determine our needs come January. In hopes of retaining John's services, timelines for giving notice may be altered.

Meeting with Pastor

Over the past month Pastor Zsofi and I have had several conversations regarding a number of topics regarding St. Mark's, pastoral concerns and otherwise. We met formally November 12 to discuss the process and requirements of the Pastor leaving her position as pastor of St. Mark's. This discussion also included topics relevant to Church activities, services and other arrangements over the next two months and into the future. I am thankful that Pastor Zsofi is making every effort to see us through these final months while also looking to future preparations in her absence.

Call Process

In accepting Pastor Zsofi's resignation we have started the procedure of a new Call. Bishop Jason has been contacted for an initial conversation regarding the process. The Bishop has also been contacted regarding a date for an Exit Interview with Council and Pastor Zsofi. A congregational letter formally announcing Pastor Zsofi's resignation is prepared and will be sent out this week. The Executive committee met to discuss both the expected practical needs of St. Mark's in the new year and a review of the process for a new Call. This included the first steps in assembling a Call committee.

Finance Report

January 12, 2025

General Offerings

- A total of \$50,532 was received in general offerings in December which surpassed last year's December giving by just over \$2,500.
- December giving this year was bolstered by a gift of securities that, when sold, generated net income of \$10,424.

Expenses

- Invoices dated 31 December 2025 were received from Howell Mechanical a few days into the new year. We were able to process these as 2025 expenses. The invoices covered work for the complete boiler inspection carried out in early December and the service call related to the loss of heat on December 28. Total expense was \$3,578.
- Given the level of December giving, we were able to meet our 2025 Mission Partner Support goals of \$21,000 for the MNO Synod and \$1,000 for Lutheran Urban Ministry.
- Once all expenses were accounted for, we were showing a net operating surplus of just under \$12,200. Following CC-2025-60, 15% of the surplus was allocated to additional Mission Support disbursements bringing year end totals as follows:
 - To MNO Synod: \$22,687.50
 - To LUM: \$1,200

Preliminary Year End Financial Position after Final Mission Partner Disbursements

- Subject to adjustments recommended by the Audit Committee, we will be showing a net operating surplus in 2025 of \$10,645.
- The surplus will become part of our unencumbered cash reserves. As of December 31, 2025, unencumbered reserves totaled \$110,326.

Memorial / Bequests

In December, we received donations from two estates totalling \$4,000. These funds have been placed in the Memorial Fund until Council decides on their final allocation. An alternative location could be the Capital Works fund.

Other Business

- We have received our order of 500 blank cheques. Total cost including shipping and taxes will be \$631.21. Doing the math, it costs us \$1.24 for each cheque we write plus postage if needed.
- Currently, we cannot pay bills using e-transfers given the need for two signatures on transactions.
- The expenses for the catered lunch on January 11 was \$1,301.

- **VISA Cards** – Pastor Zsofi’s card, which has a limit of \$2,000, will be cancelled. The limit on Melissa’s card is \$1,000. For the time being, some expenses normally paid by credit card will have to be covered by a member’s personal card with the member being reimbursed by cheque.

Please see the January 2026 meeting folder for preliminary year end Balance Sheet and Income Statement.

Submitted by on behalf of the Finance Committee
Brian Lorch, Treasurer.

Scholarship Committee Report

November 9, 2025

Funds able to be disbursed, Houston Scholarship	(no access to funds in 2025)
Funds able to be disbursed, Hagglund Scholarship	\$2369 (at Nov 3, 2025)

Two applications were received this year: Michael Gingrich and Ava Gargol. The two applications were found to be very worthy of scholarships on the basis of excellent transcripts, participation in the life of the congregation, and volunteer activities in the community.

The Scholarship Committee recommends that Michael be awarded the Hagglund Scholarship for \$500.

The Scholarship Committee recommends that Ava be awarded the Hagglund Scholarship for \$500.

The Committee recommends disbursing only from the Hagglund fund this year since our Houston fund assets are currently frozen with the Hugh Adams situation. Hopefully we will have access to this fund next year since it is the hope that we (council or a representative) will look after the administration of the Houston Scholarship Fund.

Thank you,
Jennifer Polet, Signe Jewett
St Mark’s Lutheran Church Scholarship Committee

Schedule of Honoraria and Fees for Funeral and Memorial Services

Honorarium for Pastor

- Recommended amount is \$400 payable directly to Pastor Zsofi Schmiedge

Fee for Director of Music Ministry

- If you wish to have our Director of Music Ministry provide music at a funeral / memorial service, please be aware that the time she will need to prepare for and attend the service is beyond the scope of her regular workweek.
- To compensate for additional hours of work, a minimum fee of \$255 is payable directly to Melissa Gingrich. Additional fees may be requested depending on requests by the family.

Other Fees / Honoraria

Please be aware of the following fees and suggested honoraria associated with funeral / memorial services:

- \$70 fee for administrative costs related to preparing / printing of bulletins
- A suggested honorarium of \$100 in recognition of those volunteering to serve at a post-service reception
- A suggested honorarium of \$50 in recognition of those volunteering to provide technical support during the service (e.g., PowerPoint, sound, live streaming)

Payment of Other Fees / Honoraria

- Please make a cheque payable to St. Mark's Lutheran Church for the combined amount of all applicable other fees.
- Payment may also be made by e-transfer of funds to office@stmarkslutheran.ca. Please indicate in the e-transfer message box that the transfer is for fees related to a funeral.
- It is appreciated if the honorarium for the Pastor, the fee for the Director of Music and payment for other associated fees are delivered to the church office prior to the funeral service.

Note re Livestreaming

The option to livestream a service is subject to the availability of personnel to operate the equipment.

Last Update: November 2025

Social Ministry Committee Meeting Minutes

Oct. 24, 2025

In attendance: J. Moroz, D. Parsons, R. Lorch and M. Zbrog (guest)

1. Harvest: Nine people in total are interested in being on a Harvest volunteer team once per month. Jennifer will send in the application once everyone responds to the email about their availability. Dean indicated that certain Thursday afternoons would be problematic. Rhonda cannot do Wednesdays and she does not have a car Tuesdays during curling season.
2. Reconciliation Event: Jennifer reported that she registered Merle and herself for “A Conversation with David Reobertson” regarding his book “52 Ways to Reconcile” on Nov. 15th at a cost of \$20.00 each. Jennifer will reimburse the costs from the Social Ministry fund. Rhonda may also attend.
3. Lake Chad: Members discussed the requirements for sponsoring the Lake Chad project that Jennifer circulated by email on Oct. 21. All Committee members agreed to proceed with obtaining council approval for the CLWR Lake Chad Project with a fund-raising goal of restoring 100 acres (\$5,000.00). The Committee will contribute \$500.00 - \$750.00 to the initiative, depending on the congregational response. It was decided to have St. Mark’s issue charitable donation receipts to congregational donors, rather than CLWR. Jennifer will put together and circulate a first draft of the recommendation to council for general approval of the project. The Committee will make more detailed plans about how to carry out the project once approved (advertising, Lake Chad map, schedule of Sundays, Saturdays, speakers, etc.).

Jennifer reported that CLWR is fine with including a Saturday breakfast event instead of a Sunday and has confirmed that a fund-raising goal is not a binding commitment.

4. Budget: The Committee agreed to request that the Finance Committee allow Social Ministry \$1500.00 in the upcoming budget. Monies would be targeted roughly as follows:

Reconciliation Event registration & book: \$80.00

Christmas gift cards : \$0.00 (donations)

Lake Chad (contribution, activity costs): \$1000.00

Potential School Supplies Project: \$270.00

Contingency Fund: \$150.00

As a separately budgeted item under Local Emergency Relief (\$100.00), the Committee will consider purchasing bus tickets and Tim Horton's gift cards to hand out to people requesting money from the office.

5. Christmas/Advent Programs:

- Advertise Angel Tree, collection of donations for gift cards and Harvest collection targeted for the Nov. 14 E-News
- Jennifer will draft announcement for Angel Tree & Harvest
Rhonda will draft gift card announcement
- Nov. 16- Announcement in service
- Dean and Jennifer to set up tree Tuesday Nov. 25th for use starting Nov 30, Advent I
- Jennifer will let Rhonda Gorham know of our plans to collect gifts for LUM from Nov. 30 to Dec 14th and deliver to LUM shortly after the 14th

6. Refugee Sponsorship

Rhonda reported that funds received to date since she and Brian attended Gimli Lutheran to receive their contribution are now approx. \$40,000.00, far exceeding the \$30,000.00 goal. (Rhonda later confirmed by email that \$43,020.00 was raised.)

Rhonda also reported that St. Mark's is now the signatory for an Afghani refugee instead of Sherwood Park Lutheran Church.

There is no fund-raising involved but Rhonda is involved in completing the documentation for January.

Recommendation to Church Council

November 3, 2025

Recommendation: that Congregational Council approve St. Mark's participation in CLWR's Friends of Creation campaign, to be administered by Social Ministry Committee, with the goal of raising \$5,000.00 to restore 100 acres of Lake Chad.

Rationale: Social Ministry is enthusiastic about bringing forward a mission project for the congregation that is focused on both environmental stewardship and caring for our neighbours. Continuing to carry out St. Mark's mission "to be Christ's hands and feet in this world" will be important during this time of Pastoral transition which tends to shift our focus internally on the congregation's needs. There are ample resources available to implement the initiative and matching grants will serve to amplify our church's fundraising efforts.

Background: Based on information provided by CLWR, Lake Chad has supported millions of people for millennia and was once vast and thriving. But in just a few decades of rising temperatures and changing rainfall patterns, the lake has shrunk by 90%, the soil around it has become infertile, and adjacent communities have been left without the means to survive. CLWR has launched a fundraising campaign to restore Lake Chad and has secured a commitment from the Government of Canada to match the amount of funds raised.

CLWR is inviting organizations such as churches to participate in this restoration through becoming a "Friend of Creation".

Participation requires:

- (i) committing four Sundays to learn and pray about how climate change is impacting Lake Chad and the people who rely on it (these can be spread out throughout the year),
- (ii) choosing one activity to promote climate change awareness (such as a zero food waste challenge, meatless Mondays),
- (iii) setting a fundraising target for the number of acres to be restored, at a cost of \$50.00 per acre (this is a goal, not a commitment) .

Proposal: Social Ministry proposes to set a fundraising target for the restoration of 100 acres of Lake Chad, which amounts to \$5,000.00. The campaign and chosen Sundays (or potentially other days) would be carried out over the course of 2026. The details and activities would be determined by Social Ministry if council approves the project and reported to council before proceeding so that any concerns with timing or methods can be addressed.

Resources: If this initiative is approved, Social Ministry Committee intends to contribute \$500.00 - \$750.00 from its 2026 budgeted funds towards this project and fundraise among the congregation (and potentially friends of congregation members) for the remainder of the funds. CLWR has ample resources to assist participants in the form of: sermon guides, prayers, scripture readings, geographic/environmental information, speakers, etc.

CLWR also provides each participant with a custom-made webpage for online donations which are tracked and receipted by CLWR. Funds may also be collected through cash or cheques, in

which case St. Mark's would transfer an equivalent amount to CLWR and provide charitable receipts to parishioners at the end of the year.

Respectfully submitted.

K. Jennifer Moroz

(chairperson)

St. Mark's Lutheran Church

Commentary on Proposed 2026 Budget

Note: Please see the accompanying Excel file located in the November meeting folder for a detailed presentation of the draft budget.

General Background

- The budget planning process began in early September with requests going out to program committees and staff for input on 2026 spending wish lists.
- In early November, an estimate of year end totals for income and expenses was prepared by taking actual income and expenses for the period Jan 1 – October 31, 2025, and adding income and expenses expected in the final two months of the year.
- For guidance, projected year end values for line items were compared to what was allocated to that item in the 2025 budget.
- Suggested 2026 budget allocations were prepared taking into consideration requests from committees and the extent to which 2025 budgets will be over or underspent.
- When referring to the accompanying Excel spreadsheet, note that:
 - Col A – GL code and description of line item
 - Col B - January 1 – October 31 actual income / expenditure
 - Col C – Projected Income and Spending in November / December this year
 - Col D – Projected 2025 Year End values for income and expenditure.
 - Col E – 2025 Budget
 - Col F – Proposed 2026 Budget
 - Col G – Explanatory notes

Pastoral Vacancy

In preparing the 2026 budget, we have assumed the presence of a full-time pastor for 12 months. If assumptions about income in 2026 hold, we anticipate an operating surplus much larger than what appears at the bottom of draft budget spreadsheet. The surplus on the wage and benefit lines will be somewhat offset by an increase in spending on interim pastoral care and / or supply preachers. This will be similar to what we experienced in the latter half of 2021 following the retirement of Pastor Rick.

2025 Year End

We are projecting a year end operating surplus of just under \$9,000. This prediction rests on two important assumptions.

- Income in November and December this year will match what was received in the final two months of 2024
- No significant unexpected expenses occur during November and December.

Undoubtedly, to end 2025 with a surplus is a pleasant surprise given the operating deficit we were showing at the end of August, and that the 2025 budget had a built-in deficit of just over \$11,000.

The turn-a-round comes largely from underspending in several sectors of the budget. Year projections show underspending of:

- \$6,390 by program committees
- \$4585 for Synodical / National events (CLAY itself was \$3,500 under budget)
- \$1759 for property-related expenses
- \$7700 for HR related expenses.

2026 Budget – Income

The 2026 budget anticipates income of \$287,756, an increase of about \$6,100 over our 2025 Year End projected total income. Sources of this increase are:

- A 2% increase in giving over 2025 actual giving
- Decrease in interest income due to falling interest rates
- Increased facility use income from the addition of a third recurring renter (RTAM Choir)

2026 Budget – Planned Spending

Programming

- Mostly the status quo based on the assumption that committees that underspent in 2025 will be more active in 2026
- Discontinue assigning a postage budget to a few of the program committee (Com Care / Stewardship) as this proved to be too cumbersome to manage. Postage expenses will be consolidated under Office Admin budget.
- Increase in Youth Assistant Leader honoraria will be offset by a reduction in the number of paid hours allocated to the Youth Leader.
- Social Ministry is planning a new initiative in 2026 around the impact of climate change on Lake Chad in central Africa.
- Children’s ministry. We have ordered a supply of bibles for Grade 5 students that will take us through to the end of 2026. Bibles are cheaper when ordered in bulk.
- Children’s ministry. Curriculum ordered this year will be used again next year. There will be greater use of the photocopier though (see below under Administration)
- Community Care: increased coffee hour kitchen supplies budget to reflect rising cost of coffee.

Synodical / National Events

- MNO Synod will resume the collection of convention fees from congregations in 2026. Collection of convention fees was suspended in 2025 due to a surplus generated from the holding of online synod and national conventions during COVID.

- For those unaware, conventions follow a three-year cycle (MNO, National and then a fallow year when there is no convention). The cost of the two conventions to congregations is spread over a three-year payment schedule.
- Convention fee is based on the number of baptized members

Administration Expenses

- Status quo on most line items.
- Increases to postage (see note in Programming section above)
- Increase in photocopier operating costs due expected increased use of the copier for Sunday School materials.
- Software expenses down marginally due to downgrading of our QuickBooks license (from six to three users). We were paying for feature we did not use.
- Internet and phone. We just renewed our contract with Rogers for a five-year period at a fixed cost of \$218 per month (taxes included). We are proposing a consolidation of internet and phone line items into a single line to simplify bookkeeping entries.
- Bank charges. Of note, we are charged \$72 per month to run the chequing account. The fee is waived if monthly minimum balance is at \$45,000. We have chosen not to move money from our Investment Savings Account to keep the chequing account balance above \$45,000 as the interest earned in the ISA more than offsets the monthly bank fee.
- Bank charges: EFT billing is what we are charged to process PAD offerings.
- 2026 bank fees budget includes \$500 to re-order blank cheques.

Property Expenses

- MB Hydro – we are proposing to merge the line items for natural gas and electricity to simplify the bookkeeping process. On the advice of Kurt Simonsen, we are allowing for a 5% increase in the cost of energy. We have also factored in the removal of the carbon tax on natural gas. In 2025, we paid \$1,500 in carbon tax.
- Water and Sewer: there were significant increases in water and sewer rates during 2025 that were not budgeted for. Rate increases in 2026 of .9% for water and 3% for sewer have been announced by the city. We are proposing a 2% increase over our 2025 actual cost. The 2025 total will be known once our last bill arrives in early December. For now, we are expecting the final bill to be \$250.
- Allowing for a small increase in the alarm monitoring cost.
- Insurance – allowing for a 5% increase in premiums.
- Taxes: we pay the frontage fee only. Allowing for a 5% increase.
- Custodial Service. There was no increase in the monthly rate in 2025. Assuming a 2% increase in 2026.

Personnel Expenses

- Pastor and Office Admin positions will be vacant for unknown portions of 2026. For the sake of knowing the cost of having those positions filled year-round, we have built the budget accordingly. Much of what has been budgeted for will go unspent.

- On information received from Synod Office, we have planned for a 2.1% increase in the salary grid.
- Underspending on wages / benefits will be somewhat offset by the cost of interim pastor and/or supply pastor services. There will also be expenses associated with the call process (interviews) and potentially, relocation costs for the next pastor.
- Premiums for GSI benefits will be increasing again in 2026. Health / Dental plan family premium increasing from \$438 to \$508 per month. This is a 16% jump. Premium for the life insurance plan will increase to 5.65% of wages from 4.5% of wages. Currently, the pastor and Director of Music Ministry qualify to be enrolled in these plans.
- No change in CPP contribution rates. Minor increase in Employer Paid EI cost.
- Hours allocated to the Youth Leader are being reduced from 312 to 250 hours on the recommendation of the Youth and Young Adult Committee.

Other HR Costs

- No info yet available from Synod Office on rates for pulpit supply. We have assumed a small increase in the rate per Sunday. Normally, pulpit supply is needed for seven Sunday's. We budget for four assuming the other three will be lay-led services.
- Miscellaneous HR Costs – this code was being used to record monies forwarded to Messiah Lutheran for our share of the Office Administrator's compensation package. Since that arrangement has been terminated, we have allocated a token amount for this line item. Note that the costs projected for Nov / Dec represent the salary of John Himes. That cost will shift back to wages line item in 2026.

Mission Partner Support

- As a starting point for discussion, the proposed support for mission partners will remain the same in 2026.

Bottom Line

- Assuming 2026 income and expenses match that what is outlined in the draft budget, we anticipate a year-end operating surplus of about \$4,300.

Discussion Points for the Council

1. Is it realistic to assume a 2% increase in general offering in 2026?
2. We have assumed the office admin position will be staffed 12 hours per week year-round at a rate of \$20 per hour plus the 2.1% increase.
3. We have assumed that the salary of our Director of Music Ministry will increase by 2.1%. A discussion should take place around how the annual salary compares to that proposed by the Royal Canadian College of Organist. We are falling short of the grid recommended

salary but we must also consider the tax-free benefit the incumbent receives related to her piano teaching business.

	2025 Projected		
	Actual	BUDGET 2025	BUDGET 2026
Income			
4000 General Offerings			
4000.1 Envelope Offerings	28,984.00		
4000.2 PAD Offerings	161,550.00		
4000.3 Electronic Transfers	62,144.88		
4000.4 Loose Offerings	1,183.29		
4000.5 Gifts of Securities	14,947.18		
4000.6 Fr. Charitable Organization	167.50		
Total for 4000 General Offerings	\$268,976.85	\$268,390.00	\$274,356.39
4560 Gain/Loss - Investments	36.98		
4602 Interest Income	2,878.16	3,000.00	2,700.00
Total Investment Income	2,915.14	3,000.00	2,700.00
4603 Other Income	0.00		
4603.1 Facility Rentals	6,485.00	7,000.00	7,600.00
4603.5 Misc. Income	371.52		
Total for 4603 Other Income	\$6,856.52	\$7,000.00	\$7,600.00
Total for Income	\$278,748.51	\$278,390.00	\$284,656.39
Expenses			
5000 Programming			
5002 Worship Committee			
5002.1 Resource Materials and Music	973.06	800.00	800.00
5002.2 Communion Supplies	232.69	520.00	520.00
5002.3 Flowers and Decorations	506.36	500.00	500.00
5002.4 Licences and Subscriptions	2,227.00	2,400.00	2,400.00
5002.5 Equipment Maintenance	402.81	390.00	390.00
5002.6 Equipment Purchase	440.68	700.00	700.00
Total for 5002 Worship Committee	\$4,782.60	\$5,310.00	\$5,310.00
5010 Confirmation Ministry			
5010.1 Confirmation Resources	66.34	100.00	100.00
5010.2 Confirmation Hospitality	122.35	200.00	200.00
5010.3 Confirmation Sunday Expenses	90.00	325.00	325.00
5010.4 Thanksgiving Retreat	200.00	800.00	600.00
Total for 5010 Confirmation Ministry	\$478.69	\$1,425.00	\$1,225.00

	2025 Projected		
	Actual	BUDGET 2025	BUDGET 2026
5014 Children's Ministry			
5014.1 Curriculum Supplies	849.14	1,200.00	800.00
5014.2 Splash Program	0.00	450.00	450.00
5014.3 Grade 5 Bibles	500.00	322.00	0.00
5014.4 Special Events		250.00	250.00
Total for 5014 Children's Ministry	\$1,349.14	\$2,222.00	\$1,500.00
5022 Adult Education			
5022.1 Curriculum Material		200.00	200.00
5022.2 Hospitality			
Total 5022 Adult Education	\$0.00	\$200.00	\$200.00
5026 Com Care / Outreach			
5026.1 Can Lutheran Cong Subscription	41.61	45.00	45.00
5026.2 Supplies	21.88	300.00	300.00
5026.2 Postage	0.00	150.00	0.00
5040.1 Congregational Events	104.50	300.00	300.00
5040.2 Coffee Hour Kitchen Supplies	785.96	800.00	900.00
Total for 5026 Com Care / Outreach	\$953.95	\$1,595.00	\$1,545.00
5030 Stewardship			
5030.1 Supplies		500.00	500.00
5030.2 Postage		200.00	0.00
Total 5030 Stewardship	\$0.00	\$700.00	\$500.00
5036 Youth Committee			
5036.1 Assistant Youth Leader Honorium	400.00	500.00	800.00
5036.2 Local Programming	189.48	1,200.00	1,000.00
5036.3 Event Expenses - leaders	608.00	500.00	800.00
Total for 5036 Youth Committee	\$1,197.48	\$2,200.00	\$2,600.00
5045 Social Ministry			
5045.1 Programming	100.00	1,000.00	1,500.00
5045.2 Local Emergency Relief	0.00	100.00	100.00
Total for 5045 Social Ministry	100.00	1,100.00	1,600.00
Total for 5000 Programming	\$8,861.86	\$14,752.00	\$14,480.00
5038 Synodical/National Events			
5038.1 Synod Convention Fee	74.00	900.00	1,355.00
5038.2 CLAY Gathering	1,490.71	5,000.00	0.00
5038.3 Other events	750.00	1,000.00	1,000.00
Total for 5038 Synodical/National Events	\$2,314.71	\$6,900.00	\$2,355.00
5046 Council/Governance			
5046.1 Council Meeting Expenses	0	100.00	100.00
5046.2 Staff/Volunteer recognition	474.08	300.00	300.00
Total for 5046 Council/Governance	\$474.08	\$400.00	\$400.00

	2025 Projected		
	Actual	BUDGET 2025	BUDGET 2026
5070 Administration Expenses			
5074 Office Expenses			
5074.1 Stationery and Misc. Supplies	439.09	1,000.00	1,500.00
5074.2 Postage	249.95	500.00	750.00
5074.3 Photocopier lease	1,373.44	1,476.00	1,364.00
5074.4 Photocopier Operating Expenses	477.09	600.00	700.00
5074.5 Software Expenses	1,404.50	1,565.00	1,325.00
5074.6 Office Equipment Maintenance	147.82	0.00	200.00
5074.7 Office Equipment Purchases	150.05	200.00	200.00
5074.8 Other Admin Expenses	40.00	50.00	50.00
Total for 5074 Office Expenses	\$4,281.94	\$5,391.00	\$6,089.00
5079 Technology			
5079.1 Internet / Phone Service	2,643.00	1,950.00	2,700.00
Total for 5079 Technology	\$2,643.00	\$1,950.00	\$2,700.00
5080 Bank charges			
5080.1 Monthly Plan Fee	720.00	864.00	864.00
5080.2 EFT Billing	705.32	600.00	700.00
5080.3 Other bank fees	168.78	200.00	200.00
Total for 5080 Bank charges	\$1,594.10	\$1,664.00	\$1,764.00
Total for 5070 Administration Expenses	\$8,519.04	\$9,005.00	\$10,553.00
5090 Property Expenses			
5091 Utilities			
5091.1 Gas	4,701.92	6,010.00	3,362.02
5091.2 Electricity	5,857.41	7,324.00	6,150.28
5091.3 Water	839.87	775.00	857
5091.4 Alarm	590.64	522.90	600.00
Total for 5091 Utilities	\$11,989.84	\$14,631.90	\$10,968.96
5092 Furnishings and Equipment			
5092.1 Computer Hardware & Accessories	930.74	250.00	250.00
5092.2 Furniture	19.49	300.00	300.00
5092.3 Other Equipment & Access		500.00	500.00
Total for 5092 Furnishings and Equipment	\$950.23	\$1,050.00	\$1,050.00
5098 Insurance and Taxes			
5098.1 Insurance	12,608.12	13,000.00	13,238.53
5098.2 Property Taxes	1,539.29	1,594.44	1,674.16
Total for 5098 Insurance and Taxes	\$14,147.41	\$14,594.44	\$14,912.69

	2025 Projected		
	Actual	BUDGET 2025	BUDGET 2026
5100 Property Committee			
5100.1 Interior Maintenance and Repair	6,338.28	6,000.00	6,000.00
5100.2 Custodial Supplies & Services	9,874.84	9,480.00	10,402
5100.3 Misc. Interior Property Exp		0.00	
5100.4 Snow Clearance	3,720.75	3,750.00	4,100.00
5100.5 Lawn Care	640.62	875.00	875.00
5100.6 Misc. Outdoor Property Expenses	448.37	700.00	500.00
Total for 5100 Property Committee	\$21,022.86	\$20,805.00	\$21,877.16
Total for 5090 Property Expenses	\$48,110.34	\$51,081.34	\$48,808.81
5115 Personnel Expenses			
5116 Staff Expenses			
5116.1 Mileage	708.94	1,500.00	1,500.00
5116.2 Parking Expenses	2.50	100.00	100.00
5116.3 Pastor's Miscellaneous	78.12	250.00	250.00
5116.4 Pastors Book Allowance	391.74	500.00	500.00
5116.5 Director of Music Cont Education	117.39	550.00	550.00
Total for 5116 Staff Expenses	\$1,298.69	\$2,900.00	\$2,900.00
5145 Payroll Expenses			
5145.1 Wages	120,645.00	139,688.52	137,499.99
5145.2 Benefits	26,177.40	30,002.36	27,697.91
5145.3 CPP Employer Paid	6,933.08	7,314.42	6,984.69
5145.4 EI Employer Paid	2,635.68	2,822.03	2,788.37
5145.5 Payworks Fees	919.05	960.00	960.00
Total for 5145 Payroll Expenses	\$157,310.21	\$180,787.33	\$175,930.96
Total for 5115 Personnel Expenses	\$158,608.90	\$183,687.33	\$178,830.96
5150 Other HR Costs			
5150.1 Supply Pastor	470.00	940.00	960.00
5150.2 Supply Musicians	600.00	750.00	750.00
5150.4 VPP Record Checks	0.00	600.00	600.00
5150.6 Miscellaneous HR Costs	18,603.31	-	200.00
Total for 5150 Other HR Costs	\$19,673.31	\$2,290.00	\$2,510.00
5301 Mission Partner Support			
5301.1 MNO Synod	21,000.00	21,000.00	24,600.00
5301.2 Lutheran Urban Mission	1,000.00	1,000.00	1,970.00
5301.3 Other partners	140.00	140.00	150.00
Total for 5301 Mission Partner Support	\$22,140.00	\$22,140.00	\$26,720.00
Total for Expenses	\$268,702.24	\$290,255.67	\$284,657.77
Profit	\$10,046.27	-\$11,865.67	-\$1.39

2025 Projected			
Actual	BUDGET 2025	BUDGET 2026	
