

**2019 Budget (Proposed)**

	2018 Budget	2018 Actual	2019 ProForma	Comments
<b>Property</b>				
Utilities (gas, electric, water, sewer)	5,221	5,062	5,225	
Janitor & taxes	3,641	3,467	3,824	COL increase (2.8%)
Maintenance supplies	500	320	500	goal is to use "green" products
Maintenance/repair vendors	2,100	517	2,100	
Mowing	1,545	0	1,500	Need to keep expense line item
Debt reduction	1,000	0	0	Mortgage debt has been paid
Snow removal	2,150	1,795	2,200	
	<b>16,157</b>	<b>11,161</b>	<b>15,349</b>	
<b>Office</b>				
Building/liability insurance	3,966	3,966	3,595	classic to flex premium change
Worker's compensation insurance	924	928	930	
Phone & internet	1,239	1,299	1,300	monthly Charter bill 108.55
Office equipment	0	0	500	computer support/replacement
Office supplies	2,180	1,947	2,180	copier lease - 140/mo; 500 - supplies
Postage	100	243	200	add'l members/mailings
Licenses	900	1,217	1,000	need to evaluate necessary licenses
Advertising	500	426	500	Easter/Christmas Eve services
	<b>9,809</b>	<b>10,026</b>	<b>10,205</b>	
<b>Wider Church</b>				
SW Assoc dues	715	715	858	143 members @\$6/member
OCWM ('12=7%, '13=8%, '14=9%, '15-18=10%)	14,794	16,020	16,000	10%
Benevolent health insurance	2,181	2,181	2,181	2019 last year for this program
Wider church meetings	700	542	1,200	state meetings/national synod
	<b>18,390</b>	<b>19,458</b>	<b>20,239</b>	
<b>Pastor</b>				
Pastor salary	44,000	42,123	41,500	per Bryan's contract
Pastor housing	15,000	15,351	13,695	per Bryan's contract
SS/MC offset	4,514	4,492	4,222	per Bryan's contract
Pastor pension	8,260	8,260	7,727	per Bryan's contract
Life & disability insurance	885	884	828	per Bryan's contract
Health & dental	8,255	8,389	9,234	per Bryan's contract
Mileage/auto	750	328	1,000	per Bryan's contract
Professional expenses/cont. ed.	1000	411	2,500	per Bryan's contract
	<b>82,664</b>	<b>80,238</b>	<b>80,706</b>	
<b>Other Staffing</b>				
Organist	8,644	8,455	8,886	COL increase (2.8%)
Nursery	2,519	1,375	2,100	vacant since Oct; will be posting
Administrative assistant	16,554	14,672	17,241	COL increase (2.8%)
	<b>27,717</b>	<b>24,502</b>	<b>28,227</b>	
<b>Mission &amp; Service</b>				
Passionate worship		1,448		
Radical hospitality		2,470		
Intentional faith development		275		
Risk-taking mission & service		85		
Extravagant generosity		425		
	<b>8,000</b>	<b>4,703</b>	<b>8,000</b>	
<b>TOTALS</b>	<b>162,737</b>	<b>150,088</b>	<b>162,726</b>	

### 2018 Budget to Actual

- Started 2018 with a deficit (in 2017, actual expenditures exceeded revenue by \$32K resulting in reserves being spent to pay expenses).
- Deficit (monthly obligations exceeding actual revenue) increased to over \$10K by June 2018. In order to meet required monthly obligations (e.g., salaries, utilities, health and liability insurance payments, mission and service activities), SaLT authorized holding on payment of our wider church obligations (OCWM) and using restricted funds as needed.
- In July, SaLT sent letters to members of the congregation explaining our financial situation and requesting support. SaLT also authorized re-establishing a Finance Committee.
- By September, actual YTD revenues exceeded YTD obligations for the first time in 2018.
- With increased financial support from the congregation along with focused diligence on expenditures, ended 2018 with revenues exceeding obligations by over \$10K.
- Actual expenditures were \$12.6K less than budget.

### Giving Trends

• 2012	\$115,190	Weekly average \$2,173	Giving +12% over prior year
• 2013	\$121,180	Weekly average \$2,330	Giving +5% over prior year
• 2014	\$141,648	Weekly average \$2,724	Giving +17% over prior year
• 2015	\$164,553	Weekly average \$3,164	Giving + 16% over prior year
• 2016	\$164,603	Weekly average \$3,165	Giving same as prior year*
• 2017	\$133,079	Weekly average \$2,559	Giving -19% under prior year*
• 2018	\$160,204	Weekly average \$3,081	Giving +17% over prior year

\*Note that 2016 and 2017 were the first 2 years of the Capital Campaign to remodel the church; \$56.6K was contributed in 2016 and \$167.5K was contributed in 2017.

### Expense Trends

- Fully meeting obligations to wider church (10% commitment to OCWM is largest factor)
- Fully staffed (administrative assistant, custodian, organist, nursery) until nursery position became vacant at the end of October
- Pastoral transition resulted in additional expenditure to provide 11-days of two pastors (12/5/18 – 12/15/18)

### 2019 ProForma – significant changes from 2018

- **Pay increases** for administrative assistant, custodian, and organist (2.8% cost of living increase)
- **Debt reduction** obligation was eliminated by generous donation (\$61K) to pay off remaining mortgage
- **Building/liability insurance** premium change resulting in \$370 savings
- **Wider church meetings** increase to provide opportunities to attend national synod in Milwaukee
- **Pastor expenses**, while almost \$2K less than 2018 budget, are \$500 more than 2018 actual pastor expenditures