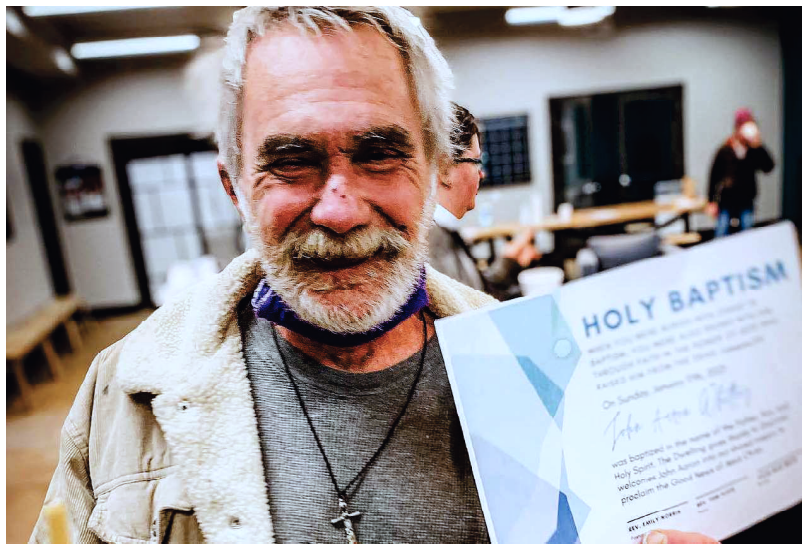


# ANNUAL REPORT

2021



**Evangelical Lutheran Church in America**  
God's work. Our hands.



## A MESSAGE FROM ELCA PRESIDING BISHOP

*Elizabeth  
Eaton*

Dear friends in Christ,

The last year has been one of adapting and learning. In many places we have seen vibrant and vital ministry spring forth from changes made due to the pandemic. Digital worship opportunities have introduced to our congregations people who may never have walked into one of our buildings. Many congregations have found new ways to invite people to share their generosity through online giving. And many ministries have found just how vital they are as they continue to serve alongside people in their communities.

The first chapter of James, verse 17, reminds us that "Every generous act of giving, with every perfect gift, is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change." Yes, this has been a season of change, but Scripture also reminds us that we serve a generous, steadfast God.

While we stay rooted in God's enduring, unchanging promise, God also gives us the gifts of creativity and learning. Across all three expressions of the church we have used those gifts to serve God, love our neighbor and share the good news of Jesus Christ. In this time of change, we have opened our arms wider to meet people where they are, living into the reality that we are not defined or confined by the four walls of our buildings.

Through all this, I am so grateful for your generous sharing of creativity, time, talents and resources. All good gifts do come from God, and we are called to share and use those gifts. We have and will continue to answer that call. There is still much change and learning to come, but God's steadfast love energizes us for the work God is still doing in the world through this church.

*Elizabeth A. Eaton*

The Rev. Elizabeth A. Eaton  
Presiding Bishop  
Evangelical Lutheran Church in America

"Every generous act of giving, with every perfect gift, is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change."



## Annual Reports 2021

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## **Welcome and Overview**

### **Thank You and Welcome**

Our Thanks to St. Paul's Officers and Commissioners for the Year 2021:

<i>President</i>	Mark Freedlund
<i>Vice President</i>	Tom Pfenning
<i>Treasurer</i>	Glen Hoyle
<i>Secretary</i>	Kate Briseno
<i>Financial Secretary</i>	Cathy Caron
<i>Caring Ministries</i>	Laura Albert
<i>Congregation and Community</i>	Vacant
<i>Education</i>	Rachel Hauser
<i>Property</i>	Joel Johnson
<i>Stewardship</i>	John Freidheim
<i>Worship, Music and Arts</i>	Cindy Johnson
<i>Youth</i>	Cheryl Wolf, Wendy Biggs

We Welcome the Following Officers and Commissioners for the Year 2022:

<i>President</i>	Marti Seaton
<i>Vice President</i>	Gay Nass
<i>Treasurer</i>	Tom Pfenning (nominee)
<i>Secretary</i>	Chris Bard
<i>Financial Secretary</i>	Cathy Caron
<i>Caring Ministries</i>	Laura Albert
<i>Congregation and Community</i>	Emily Ishida
<i>Education</i>	Rachel Hauser
<i>Property</i>	Joel Johnson
<i>Stewardship</i>	John Freidheim
<i>Worship, Music and Arts</i>	Cindy Johnson
<i>Youth</i>	Cheryl Wolf, Wendy Biggs

## President's Report

Mark Freedlund

The community connection and friends that I know at St. Paul Lutheran Church make me think of a Bible verse—Matthew 18:20—*"For where two or three are gathered in my name, I am there among them."*

When we gather and work as the Church, we see God present in that work. It is that feeling God is there with us as we struggle, grow, and rejoice together. So, as we gather for our annual meeting to reflect on all we experienced in 2021, I feel God's presence in our discussions, worship, and all that we do!

- I have seen God's presence in our ProJECT Forward Campaign and the physical changes in our building. Joel Johnson, Jose Duarte, and all those working to renew our physical structure are a blessing to our community!
- God is present as the Day Care Staff take care of the children here at our Church, the site of St. Paul Christian Day Care. This ministry helps provide outreach and care to families that will make a lasting difference in their children's lives!
- God is there as our auditors, Jo Krafft and Bob Hauser gathered to review the church finances and share that report with our community.
- God is among our Commissioners and Church Officers gathered each month to plan for the finances and activities of the Church.
- God is there as St. Paul Staff gathered weekly to meet and prepare worship details and programming to connect our church community during the pandemic.
- God is with our Hands and Feet Volunteers as they prepare bags of supplies for those needing support each month.
- God is there as St. Paul Members give gifts to keep the Memorial and Endowment Committees able to direct funds to groups in need of support.

These are just a few of the parts of St. Paul where people work together, and we see God in our midst! This Church Community shows God's love here in Villa Park and throughout the world. God enters into our relationships and inspires us to show love in the world. Everyone can have that feeling and see that connection by helping on a team to support the Church. We proclaim three times each service that **All are Welcome** at the Lord's Table. **All are welcome** to be active participants in that work and experience the presence of God by working with others in our Church. We need members to serve on committees, we need people to volunteer together, and we need people to gather in worship and study of the Bible each week. We join in fellowship and belonging, and in that gathering, we find God among us!

What a blessing we are as St. Paul Lutheran Church, gathered for each other and our community. May we continue to be a blessing to each other, and may we continue to be a blessing to our community.

Take an active role in your Church's future in 2022 and beyond—**All are Welcome!**



## **Pastor's Report**

### **Rev. Zachary D. Wagner**

*"For everything there is a season, and a time for every matter under heaven...a time to break down, and a time to build up; a time to weep, and a time to laugh." – Ecclesiastes 3: 1, 3-4*

Every year as I prepare to write my report, I sneak a peek at last year's report both for inspiration as well as to mark the passage of time. In so many ways the reflections, hopes and aspirations of last year seem to ring just as true this year, which is why I have opted to use the same scripture again this year. Indeed, there is a season and time for all matters under heaven, particularly this season of pandemic it would seem.

This year there was plenty of time to *"break down and build up"* with regards to our ongoing ProJECT Forward construction project. As with any kind of construction project there have been plenty of surprises, changes, and delays. That being said, I am excited to know that this season of construction will be drawing to a close in the coming months. I want to thank everyone who has helped to make this vision a reality as it has certainly been a group effort. From financial and spiritual support to meetings and continued patience, I want to thank everyone for making this possible. I want to give a special thanks to the office staff for graciously managing to function even as things like power and HVAC weren't always functional in our temporary loft. Also, *"thanks"* cannot begin to encapsulate just how appreciative I am of our Property Commissioner, Joel Johnson, for his tireless work and commitment to this project...but for now...*thank you*.

This year we have also had plenty of time to *"weep and laugh."* As has been the case throughout my ministry at St. Paul, we laid to rest many more faithful saints this past year, who will certainly leave behind lasting legacies. The pandemic has made celebrating life passages all the more difficult, but we have always found ways to be community. Our adeptness at embracing new technologies has certainly helped us to safely worship, study and meet. I am so appreciative of everyone's patience as we are learning to navigate this time as we experience it. There have been plenty of times to laugh as well, and so often the outpouring of support has brought a smile to our faces as a staff simply trying to do what we can to keep everyone safe while walking in faith together. I am truly blessed to be the pastor of this community.

As we look forward to the time ahead, I will not even begin to attempt to say when things will be "normal" once more. In fact, I am beginning to believe that "normal" may no longer apply to what will be, and that is perfectly fine. The Spirit continues to lead us in new directions at St. Paul. We continue to grow, not just in membership, but also in our faith. In the year ahead I pray that God's love for us continues to be at the center of all our relationships. In this time where it feels as though there is no end in sight, don't forget that God's love for us knows no end either. God's blessings and good health be to you in the year to come and always.

## Parish Report

### Membership Report

**Baptized membership start of 2021: 491**

**Baptized members received in 2021:**

By baptism, children	7
By baptism, adults	0
By affirmation of faith	0
By transfer	27
From other sources and statistical adjustment	0
<b>Total members received</b>	<b>34</b>

**Baptized members removed in 2021:**

By death	10
By transfer	8
For other reasons and statistical adjustment	45
<b>Total members removed</b>	<b>63</b>

**Baptized membership end of 2021: 462**

**Active non-members in 2021: 57**

### Members Transferred and Removed in 2021

Robert Alajoki	Nancy Anderson	John Bowersox
Kirsten Bowersox	Veronika Brandt	Dorothy Brown
Candace Cuchetto	Caroline Cuchetto	Anita Dickson
Lance Dudley	June Eaton	Letitia Garber
Emerie Garcia	Elise Hancock	Anna Harris
Destiny Hart	Nolynn Hart	Geraldine Hay
Hannah Hull-Sansone	Kimberley Jensen	Ronald Kimble
Deborah Lake	Rachel Lange	Chloe Lynch
Noah Lynch	Shannon Lynch	Glen Malone
Char Maloney	Daniel Mazan	Elizabeth Mazan
Gregory McNally	Luxe Mitchell	James Mueller
Jennifer O'Brien	Alma Pajova	Elio Pajova
Rylynn Palubicki	Paul Plinske	Gianna Richter
Steve Richter	Tammi Richter	Abigail Rodriguez
Alexander Rodriguez	Nicole Rodriguez	Marcia Schiltz
Robert Schiltz	Samantha Shallcross	Elena Slack
Kathleen Smith	James Stevens	Sherri Lynn Stevens
Daniel Thornburg	Pamela Thornburg	Willis Thornburg
Lisa Warns	Mary Warns	Karin Welsh
Ingrid Wendling	Brooke Wenkus	Renate Willer
Karen Zack		

## Attendance Report

<b>Attendance Totals for Sunday Worship</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Church in-person attendance	10,040	1,917	3,518
Average in-person attendance	190	112	63
Average live stream & video viewers		129	54
No. of Sunday in-person services	155	65	89
No. of Sunday online services		40	53

## Events and Programs Statistics

<b>Description</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Confirmations</b>	4	5	2
Youth	4	5	2
Adults	0	0	0
 <b>Weddings</b>	 2	 3	 3
 <b>Funerals</b>	 8	 8	 9
Members	2	4	8
Non-Members	6	4	1
 <b>Education</b>	 152	 111	 102
Sunday School Students	40	43	38
Sunday School Leaders	17	15	4
Confirmation Students	10	10	12
Confirmation Teachers	2	2	2
High School Students	9	12	13
High School Teachers	4	4	3
Adult Students	70	25	30
 <b>Vacation Bible School</b>	 127	 0	 61 *
Participants	90	0	33
Leaders and Volunteers	37	0	28
 <b>Students in Higher Education</b>	 8	 9	 9
Lutheran Colleges	0	0	1
Other State & Private	8	9	8
ELCA Seminaries	0	0	0

\*with Holy Trinity, Lombard



# **Minutes**

## **Annual Congregational Meeting – January 31, 2021**

The meeting, conducted via Zoom, was called to order at 7:01 PM by President Mark Freedlund. Pastor Zachary Wagner offered a prayer. There was existence of a quorum with 60 in attendance – more than 10% of the church's voting membership.

### **2020 Meeting Minutes**

- January 2020 Meeting Minutes
  - On motion of Franklin Ishida, seconded by Tom Pfenning, minutes were approved as written.
- August 2020 Meeting Minutes
  - On motion of John Freidheim, seconded by Bob Fritz, minutes were approved as written.
- December 2020 Meeting Minutes
  - On motion of Erv Ziemer, seconded by Judy Nuehring, minutes were approved as written.

### **Staff Reports**

- Pastor – Thank you to staff and volunteers in this challenging year. There was so much support that the year did not seem impossible.
- Other staff reports are included in the annual report – these include the Deacon of Ministry, Director of Youth Ministry and Director of Music.

### **Other Reports**

- The president's report is included in the annual report.
- Commissioner reports are included in the annual report including Worship, Music & Art, Caring Ministries, Congregation & Community, Stewardship, Education, Youth and Property.
- Additional reports included in the annual report include Personnel Committee, Hands & Feet Ministry, Altar Guild, Adult Education, St. Paul Outreach and Day Care & Kindergarten Director.

### **2020 Financial Results**

- Presented by Bert Nuehring, Accountant.
- Operating fund net income was \$3,456. Operating fund income for 2020 was \$463,961, which was \$33,800 less than budget or 93% of the annual budget. Operating fund expenses for 2020 were \$460,505, favorable to budget by \$77,300 or 89% of budget.
- The Special Purpose Funds (designated giving) overall had income of \$64,604. These funds include Endowment, Property, Memorial, Investment Activity, and other funds for benevolence purposes. The Special Purpose Funds overall expenses were \$69,623, which included benevolences, transfers and other expenses based on designated giving.
- A separate presentation of capital related funds has been added to the 2020 annual report as the church has been preparing to begin the ProJECT Forward construction project in 2021. During 2020, there was approximately \$1.112M received in gifts for the ProJECT Forward capital campaign.
- Additional details can be found in the annual report.

## 2021 Budget

- Presented by Bert Nuehring, Accountant.
- The Congregational Council is presenting two budgets for consideration by the Congregation.
  - The 2021 Operating Budget, on motion of Doreen Fritz, seconded by Joel Johnson, was **APPROVED**.
    - Operating Income for 2021 is expected to be about \$450,000. The 2021 estimate of income is computed based on pledges of giving plus an additional giving factor and reimbursements. Total pledges received for 2021 were \$284,800 compared to the 2020 pledges of \$344,102. The additional giving factor of 56.25% was used based on historical additional giving. The number of pledging units for 2021 of 58 was significantly less than those that pledged in the past (over 80 pledging units). The reduction in pledging units can be attributed to remote worship and congregation members not being able to attend services. Planned reimbursements are down significantly from the past as St. Paul Day Care is directly paying its custodian services instead of reimbursing the Church.
    - Total expenses budgeted for 2021 are \$513,585, which includes \$26,000 for repayment of the PPP Loan. While Council believes most, or all the PPP Loan is eligible for forgiveness the Church is waiting on the bank for the paperwork to apply for loan forgiveness. The total expense budget for 2021 without debt retirement is \$487,585 representing a 2% decrease from the 2020 budget. The 2021 Budget is based on many unknown assumptions about when COVID pandemic restrictions might be lifted allowing in-person gathering or programs. In addition, with the authorization by the congregation of ProJECT Forward renovations, the church building and grounds may not be available for services or programming until completion of construction.
    - Additional details can be found in the annual report.
  - The 2021 Capital Budget, on motion of Vince Fagin, seconded by Ken Dornacher, was **APPROVED**.
    - Capital budgeted costs have been included as a separate section in the 2021 budget. The council is budgeting \$3,141,813 in capital costs from the property, memorial, and ProJECT Forward funds in 2021. On December 6, 2020, the Congregation approved Phase 1 for the ProJECT Forward renovation project. The Phase 1 is estimated at \$3.1M and the construction is expected to be completed in 2021. Planning for the construction activities is underway with architectural, zoning and permitting activities. Specific expenditures have not been identified for the remaining Capital Budget items. The congregation received an \$18,650 grant from the Synod to help defray the costs of technology enhancements in the sanctuary and in the church. An additional \$23,000 has been budgeted for other capital-related costs not specifically related to ProJECT Forward construction. The congregation council will determine and approve capital spending with input from the property commission.

## ProJECT Forward Update

- Weekly construction meetings occurring in addition to other small groups meeting on other project points, including design.
- In the coming weeks, there will be a public village hearing. If the hearing goes well, the church will move forward with the permitting process, which will take approximately 3-4 weeks.

- The tentative plan will be to break ground in March 2021, with an estimated 6-month construction period, possibly in time for the program year to start.
- The church is working with the construction firm to identify the best way to keep the congregation informed (i.e., photos, progress, schedule, etc.), especially since the building is generally unoccupied due to the pandemic.
- The church is working with the construction firm and the day care to identify creative solutions so day care operations can continue uninterrupted.

**Other Business**

- The Metro Chicago Synod assembly meeting will be conducted virtually in June 2021. The church needs 3 laypeople to volunteer to attend, made up of a balance of men, women, and youth.

The meeting was adjourned at 8:09 PM.

Respectfully Submitted,  
Katie Briseno  
Secretary for the Congregation Council

## **Special Congregational Meeting – September 12, 2021**

The meeting was conducted via Zoom and called to order at 6:01 PM by Mark Freedlund, Council President. An opening prayer was offered by Pastor Zak Wagner. Fifty-one attendees were present at the meeting.

### ProJECT Forward Phase II:

Doreen Fritz, a member of the ProJECT Forward Core Team, reviewed the ProJECT Forward goals and proposed Phase II construction and finance plan. Following that, Accountant Bert Nuehring and Property Commissioner Joel Johnson presented details of the ProJECT Forward Capital Campaign results through July 31, 2021, Phase I construction update and non-Phase I costs. Additionally, they presented Phase II construction and costs, which includes the east side site work and the parsonage (demolition of 540 S. Cornell and remodel and addition of 536 S. Cornell). Presentation included details about the cost savings associated with beginning Phase II construction soon, why a parsonage is a benefit, breakdown of Phase II costs totaling \$650,000 and debt retirement plans, which will include a secondary Capital Campaign in an effort to retire debt earlier, saving money on interest.

On motion of Joel Johnson, seconded by Judy Nuehring, the St. Paul Congregation approves ProJECT Forward Phase II funding and construction not to exceed \$650,000 to include the East Side Site Work and the necessary remodeling and construction of the 536 S. Cornell house to be used as the Church's parsonage. Discussion and questions followed the motion. Closing thoughts on the discussion were provided by Gay Nass, a member of the ProJECT Forward Core Team. There were 49 valid votes cast – for this motion, 46 votes were cast as yes, 2 as no and 1 abstention. The motion was **APPROVED**.

### Pastor Emeritus Proposal:

Pastor Zak discussed the Pastor Emeritus title and its meaning, then proposed the presentation of the title to former St. Paul Lutheran Church Pastor Steve Swanson.

On motion of Bob Fritz, seconded by Wendy Biggs, we, the people of St. Paul, move to extend the title of Pastor Emeritus to the Rev. Steve Swanson, effective immediately. There was unanimous affirmation to approve this motion. There were 49 valid votes cast – for this motion, 49 votes were cast as yes. The motion was **APPROVED**.

A closing prayer was offered by Deacon Christine and the meeting was adjourned at 7:04 PM.

Respectfully Submitted,

Kate Briseno  
Congregation Council Secretary

## **Fall Congregational Meeting – November 21, 2021**

The meeting, conducted via Zoom, was called to order at 1:01 PM by President Mark Freedlund. An opening prayer was offered by Pastor Zak. The President announced the existence of a quorum with 47 in attendance – more than 10% of the church's voting membership.

### **Elections**

Forty-six valid votes were cast, and the following people were elected.

- President Marti Seaton
- Vice President Gay Nass
- Secretary Chris Bard
- Financial Secretary Cathy Caron
- Congregation & Community Commissioner Emily Ishida
- Caring Commissioner Laura Albert
- Nominating Committee
  - Glen Hoyle
  - Kelly Saurbaugh
  - Katie Clot
- Memorial Committee
  - Jane Plass

### **2020 Audit**

The 2020 audit was completed by Bob Hauser & Jo Krafft and presented to the congregation by President Mark Freedlund.

### **Financial Report**

Bert Nuehring presented St. Paul Lutheran Church's financial status for the first 11 months of 2021. A Summary of the financial results as it relates to the operating budget for the first 10 months of 2021 are as follows:

- YTD income of \$369,737 is 99% of budget or about \$5,000 behind the YTD budget
- 2021 YTD income is about \$16,000 less than 2020 YTD income
- YTD expenses of \$341,628 are 80% of the YTD Budget, or about \$83,000 under budget
- Net income for the 10 months ended October 31, 2021, was \$28,100

### **ProJECT Forward**

Financial Update provided by Accountant Bert Nuehring:

- There were 58 pledges to the ProJECT Forward campaign totaled \$2,080,234
- An additional 40 gifts above pledged amounts of \$385,110 have been received
- Total gifts plus pledges are \$2,465,344
- Total Capital projects include Phases 1 and 2 approved by the Congregation total \$3,827,000
- Total spending as of October 31, 2021, was \$1,850,000
- Costs above gifts for construction will be funded by a loan from the ELCA Mission Investment Fund of \$2,000,000
- As of October 31<sup>st</sup>, the amount borrowed from the loan is \$634,839

Construction Update provided by Property Commissioner Joel Johnson:

- Inside is projected to be completed by mid-February

- North wing gutted; asbestos abatement complete
- Hoping for paving before winter if not too cold
- Sanctuary floor is in, and walls are partially painted

A closing prayer was offered by Deacon Christine. The meeting was adjourned at 1:41 PM.

Respectfully Submitted,  
Katie Briseno  
Secretary for the Congregation Council

## **Staff and Personnel**

### **Personnel Committee**

Since July, the Committee has met once to discuss several issues and to make a recommendation to the Council.

- In December, the Committee met to discuss a recommendation for a new position, Social Media Coordinator, prepared by Pastor Zak. Several modifications were recommended, and final draft of the proposed position was sent to Church Council for approval at the December meeting. The person in this position will maintain and update all church social media accounts, and work with staff and volunteers to ensure effective and consistent communication of church-related activities on social media platforms. A \$15/hour salary was recommended for estimated 10 hours per month.
- The proposal was approved by Council.

Committee members include Jon Freedlund, Bob Fritz, Janet Gilbert, Emily Ishida, Shirley Jensen, and Tom Pfenning

In His Service,  
Tom Pfenning, Vice President



## Deacon of Ministry

Christine Yucha

I find myself singing the song, *All Earth is Hopeful* (ELW 266) as I reflect on all that has occurred this year, and all that we accomplished together as the community of St. Paul.

*All earth is hopeful, the Savior comes at last!  
Furrows lie open for God's creative task:  
this, the labor of people who struggle to see  
how God's truth and justice set everybody free.*

The season of Advent, when we typically sing this song, sums up what we've been feeling at St. Paul this whole year: waiting, expectation, and hopefulness. Waiting for COVID to end, waiting for construction to be complete, waiting to return to our church home and friends. This past year has seen our people and building broken up like the furrows of the earth, lying open for God's creative tasks to flourish and thrive. And they have! Despite the waiting and uncertainty, how hard we struggle to adapt to the ever-changing circumstances of a global pandemic and construction activity, we have been able to remain hopeful, and thrive.

Our first-ever digitally distributed Lenten devotional reached hundreds more people than our previously printed edition. Not having a suitable space for Vacation Bible School led to a new partnership with Holy Trinity Lutheran Church in Lombard. Sanctuary cut in half with a temporary wall? Let's design and paint a mural on it! This year, we welcomed new members to our community, mastered the art of congregational meetings on Zoom, and celebrated PRIDE month with banners outside our building and meaningful liturgical practices inside our building. We wrestled with the difficult topics of antiracism, how to gather safely, and what it means to truly be a welcoming community. We have learned how to adapt.

*Mountains and valleys will have to be prepared;  
new highways opened new protocols declared.  
Almost here! God is nearing, in beauty and grace!  
All clear every gateway, in haste, come out in haste!*

It feels as though we have indeed traversed mountains and literally made new roads this year. Enormous thanks to the St. Paul staff for their cheerfulness and willingness to try new things. Joel Johnson and our Council members deserve many thanks for their commitment to St. Paul and the many hours spent in service to this church. And to everyone else who volunteers, financially supports our ministries, worships with us in person, or hasn't been inside our church building in almost two years: thank you, as well. Together, we are adapting, hoping, and thriving our way into a new year, preparing again for God's creative tasks to take root and flourish.

## Director of Youth Ministry

Judy Nuehring

*And let us consider how to provoke one another to love and good deeds, not neglecting to meet together, as is the habit of some, but encouraging one another... Hebrews 10:24-25*

This past year finally afforded us the opportunity to meet in person, which was met with much rejoicing; however, we remain thankful for technology which allows us to continue to meet together to provoke love, good deeds, and encouragement even when we cannot gather in person. Participation in youth ministry has remained strong through these ever-shifting times and remains a blessing to the St. Paul community.

### Highlights from 2021:

- **High School Hangout** (Sunday morning class) has continued under the excellent leadership of Lisa and Carl Speidel. As the beginning of the year was still remote, they were able to facilitate a video component and used "The Gospel according to The Simpsons." Even though we are now in person, they continued with the success of that format and this year are incorporating "The Gospel According to Pixar" into the curriculum.
- **Confirmation:** We were able to celebrate the Affirmation of Baptism with two of our youth on Pentecost and look forward to confirming 5 more in the coming year. We are seeing continued success with our Sunday morning format even as we began meeting in person again. We are in the 3<sup>rd</sup> year of our 3-year cycle and are studying The New Testament which has initiated some very interesting conversations. Pastor Zak and I share teaching duties, and both are blessed with the exploration of faith these classes provide.
- **Youth Sundays:** The youth are excited to continue the 3<sup>rd</sup> Sunday practice and are eager to help lead worship in this manner. With the revised greeter/usher format we have also been able to involve more youth families in this capacity on these mornings. We also were excited to welcome our college-aged youth back for leadership roles in our service of Lessons & Carols.
- **Logos** continues Monday nights at the Villa Park Starbucks as a place for high schoolers to gather, share highs & lows, help each other with homework and help each other unpack the stress of high school and both local and world events.
- **Summer trips:** We were able to facilitate two trips this past summer each following safety protocols. A group of high school youth traveled with adult leaders to Wilderness Canoe Base in the Boundary Waters of Minnesota and enjoyed a week of paddling and camping while being totally disconnected from the "real world" and simply absorbing the beauty of God's creation.  
The Middle School group traveled to Arkansas and Oklahoma spending a week in service for those less fortunate. They volunteered at Helping Hands Thrift Store and served dinner at a homeless shelter with the Salvation Army in Arkansas and spent a day at the Oaks Indian Mission in Oaks, OK working on outdoor projects. They also were able to attend Lutheran Night at the Arkansas Nationals baseball game. Thank you to Rev. Richard & Joyce Jebson for hosting us.
- **Local service:** In the spring we volunteered one Saturday morning at the Northern Illinois Food Bank and the participants of Logos shopped for Christmas toys for the Toys for Tots drive. We concluded the year with a hat/mitten/glove collection drive for distribution at DuPage PADS.

Thank you for however your interaction manifests with youth ministry and a special thank you to all those who continue to invest personal time and talents into the faith life of our youth.

## **Director of Music**

**Cynthia Viise**

Thanks also to our fine St. Paul staff! I am so grateful for this inspiring and enjoyable work, as it fluctuates and changes!

In 2021 we saw the final retirement of Kristen Rosenwinkel in her role as Director of Family Music and co-director of Sunday School Music...but first she recorded a bunch of fun Sunday School song videos! Thank you, Kristen! Through the years you have added immeasurable joy to my job!

Our assistant musician, Isaiah Eby continued with online music leading and assisted with leading Thanksgiving and Christmas services.

The Chancel Choir continued meeting weekly with Zoom and recording their private home videos to create choral video projects for online worship. The Handbell Choir started up on Zoom in January. By the time we reached our summer break, Chancel Choir had created seven videos and Handbells had created 4. Fiona Kordyban combined the videos to create each full choral performance video.

This year the new hymnal supplement *ALL CREATION SINGS* came out. Through the summer the Chancel Choir met every other Wednesday either on Zoom or in my backyard to read through new hymns.

In August, I enjoyed leading music for our collaborative Vacation Bible School with (and at) Holy Trinity Lutheran Church in Lombard. Many thanks to HTLC for hosting!

Then because of the newly available sanctuary and new singing masks Chancel Choir was able to meet in person to SING TOGETHER in September! It was a holy and magnificent experience!

Besides the choirs contributing to worship, we have been blessed with so many fine musicians regularly sharing their gifts. Special thanks to you all for the extra effort of recording for online worship!

Big thanks to Fiona Kordyban, along with Alice Ramsay, Andrew Speidel and Joel Johnson for the amazing adapting and coordinating to pull us through this year with indoor/outdoor sound and all things tech! Just as the bishop said in his Epiphany message on January 2<sup>nd</sup> of the new year, these are our true stars. Where would we be without them?

Finally, how joyful it was in 2021 on Christmas Eve to have the Merry Band, Handbells, Chancel Choir...and the organ up and running! We are blessed!

## **Commissions and Ministries**

### **Caring Commission**

**Laura Albert**

The Caring Commission had a quiet year due to COVID. The Caring Committee was able to collect food for the local food pantry, and necessary items for Hands and Feet. The collection was held during the Thanksgiving Service. A big thank you to everyone who helped with the collection on Thanksgiving Day. The Caring Committee is looking forward to doing new things in 2022.

### **Education Commission**

**Rachel Hauser**

**Sunday School:** We started 2021 continuing Sunday School on Zoom. Families received packets for participation weekly. We ended the Sunday School year in May with an in-person outdoor party. We played Bible baseball trivia and decorated the Church's sidewalk with chalk. We began the Sunday School year in October in a new format with everyone together in one room. Sunday School was held between services outside as permitted, then in the sanctuary during construction.

**VBS:** Vacation Bible School had a new format this year. We partnered with Holy Trinity in Lombard and held an abbreviated VBS outside on their campus. We had 33 participants and 25 volunteers. Children aged 3 through 5th grade enjoyed a great time!

**Christmas Program:** Our Christmas Program this year was a hybrid model. We invited our younger families to record and send in a video that was played in the Sanctuary while the youth narrated Christmas A to Z. Laughter and applause filled the sanctuary.

2021 was a year that brought new challenges and successes due to COVID and construction. We were happy to be able to continue providing education during this time.

### **Hands and Feet Outreach**

**Judy Nuehring, President**

**Nan Marcum, Secretary**

Thank you! Thank you!! During this most unusual year our outreach continued to provide 30-50 families per month with needed personal hygiene articles, paper products and cleaning supplies. Although Hands and Feet was displaced by the construction and demolition, we were able to be open on 10 Sunday afternoons during the year. Bags were packed and ready for pickup and then placed in the recipient's trunks. While the parking lot was under construction the distribution point was moved to our property at 536 S. Cornell.

Gary and Mary Schreck deserve a huge thank you for packing and moving all of our supplies from the yellow house basement to their garage. They have been responsible for packing all the bags each month and also handled distribution most of the months.

We look forward to the completion of construction and lessening of COVID restrictions so that we may welcome clients back into our renovated space and allow them the ability to choose their own items again.

Thank you to all of you who support this outreach and to all of our volunteers. It cannot happen without each of your contributions.

## **Property Commission/ProJECT Forward**

### **Joel Johnson**

2021 was dedicated to our Project Forward building project. Beginning in early spring we packed up and moved boxes, furniture and equipment while picking out colors, fabrics, and furniture. Thank you to the many who helped with the moving process. Special thanks to Deacon Christine and Cindy Johnson for their organizational efforts. Our design group consisted of Katie Briseno, Emily Ishida, Joel Johnson, Gay Nass, Margaret Peterson, Krista Varsbergs, Deacon Christine, and Pastor Zak. They sorted through samples of paint, carpet, fabric, tables, and chairs to pick the finishes offered by our interior designers. Our Audio/Visual consultant was guided by our A/V team of Joel Johnson, Dave Tankersley, Andrew Speidel, Deacon Christine, and Pastor Zak.

Weekly meetings throughout the year with our contractor, architect, and designers are attended by Pastor Zak and Joel Johnson. Jose Duarte has helped guide us through many decisions with his professional expertise. Thanks to our core team for their continued support.

Keeping the building open throughout construction has truly been a team effort. All “regular” maintenance needs and contracts continued as we navigated weekly, daily, and sometimes hourly bumps in both construction and pandemic issues. We are all looking forward to the completion of this project. I know our St Paul ministries will prosper in many welcoming ways as we occupy our new spaces.

## **Stewardship Commission**

### **John Freidheim**

Our stewardship theme here at St. Paul for this year was “First We Give of Ourselves; Giving in Generosity.” This was the third year in the “First we give of ourselves” series. Because of the ongoing COVID-19 restrictions and the limitations of workspace due to construction, we elected to keep this low-key this year. You received one letter with a commitment card, there were short reminders in the bulletin, and Pastor Zak invited your generosity during worship.

This was simple but effective, because once again you, the Children of God in this place, showed your love of God and the work we do at St. Paul Lutheran Church by your generosity both in monetary giving and in giving of your time and efforts. The whole of St. Paul and community we live in are blessed by your generosity.

The last update on the fall commitment drive was 63 families or giving units making a commitment for 2022. These commitments were in the amount of \$334766.00. These are both very positive numbers and continue to reflect your spirit of “Giving in Generosity.”

The Stewardship committee and our whole community gives thanks for your continued support of what we do in the name of Jesus.

## **Worship, Music, & Arts Commission**

**Cindy Johnson**

The Worship, Music and Arts Commission works with Pastor Zak, Deacon Christine, and our music director Cynthia Viise, to maintain meaningful worship at St. Paul.

This year proved to be somewhat challenging as we traversed through COVID and construction. Many of our past traditions were not practiced or celebrated due to this situation.

Much of the first part of the year we worshiped virtually. As Easter came upon us, we started to worship indoors, although in small numbers. To make worship more inclusive, services were held outdoors as often as possible. Throughout the entire year, online worship was offered and shall continue, as this has become an additional ministry at St. Paul.

Greeters have become a new part of our worship service. We hope to include more members as this new ministry develops.

We will initiate a new process for purchasing altar flowers in the early part of the new year. The flower chart will be replaced by an online ordering system. Details will come in the next few weeks. Thank you to Alice Ramsay, Deacon Christine, and Linda Lange for their hard work in bringing this to fruition.

Thank you to our Altar Guild members for their work throughout the year. Thank you to all who gladly agreed to be Greeters as we worshiped inside and out. Thank you to our Assistant Ministers who are always happy to be a part of our worship service. Thank you also to Andrew Speidel, Fiona Kordyban and Alice Ramsay for bringing our worship services to the big screen.

Thank you to our WMA members for their continued involvement and support: Merry Freedlund, Marilyn Plinske, Kathy Jones, Linda Lange, Bev Parks, Vivian Quam, Karin Welsh, Carol Freidheim, Emy Ishida, Gay Nass, Margaret Peterson, Pastor Zak, and Cynthia Viise.

## **Art & Design Subcommittee of WMA**

**Margaret Peterson**

The Art & Design Sub-committee has created Outdoor Banners which are hung at the front of the church. Thanks to Joel Johnson for installing the hardware to be able to complete the hanging. There are four sets of banners: Advent ("Awake"), Rainbow (June Inclusion), Easter ("Alleluia") and Green Pentecost Season ("Grow, Care, Give, Share").

Advent pew candle decorations are also Art projects, along with new battery window candles. Thanks to Art & Design members Emmy Ishida, Gay Nass & Carol Freidheim with help from WMA members Cindy Johnson & Kathy Jones. Also, thanks to Ken & Toni Dornacher for hanging flowing banners all during the year and the Christmas tree installation.

## **Youth Commission**

### **Wendy Biggs & Cheryl Wolf**

Thank you to our faithful commission members Judy Nuehring, Lisa Speidel, Cheryl Wolf, Wendy Biggs, Mark Freedlund, and December & Kevin Simberg for the gift of their time, expertise, and commitment towards building our youth program. We have had to be creative in our reach out efforts during the pandemic, but it has paid off as our program is growing.

We were able to continue with Logos and Sunday morning classes, either in person or virtually, as the climate allowed.

We held online game nights when we were unable to meet in person. Bocce ball and the Christmas party were well-attended with 21 and 20 kids in person, respectively.

We had to be creative in our fundraising since we were not meeting in person. The M&M candy did better than expected. We held dine out events at both Culvers and Portillo's and learned that either the date worked better, or our congregation prefers Portillo's! We are scheduling another Portillo's in the coming year, stay tuned for an update next year.

We are proud that we were able to have safe Middle and High School summer experiences for our youth. The middle schoolers went to Oklahoma/Arkansas. Keeping the St. Paul tradition of Boundary Waters where chaperone Cheryl who attended as a youth, got to share the experience with her high schooler.

Our Commission focused on service wherever possible in 2021. In February we cleared out much of the yellow house and youth cabinets in the basement of the church. Youth and adults put mounds of trash into the dumpster. We were able to volunteer at the Northern Illinois Food Bank in May to help sort food. We hope to further our opportunities for this in 2022, perhaps with Hands & Feet as we get it going again as St. Paul as construction ends.

Providing safe, positive, and character developing activities is essential and greatly needed today. Thank you to Pastor Zak and the congregation for your continued support of our youth to make this possible.



## **St. Paul Outreach, Inc. (Day Care and Kindergarten)**

### **President of the Board**

**Karen Egan**

*“And He took the children in His arms, placed his hands on them and blessed them.”*

*— Mark 10:16*

We are blessed each day to welcome the girls and boys to our center. It has been a year of so much change, that it is only through God's grace and the support of many that we are continuing to be of service to the community.

After working very hard to meet all the requirements for our temporary move upstairs, it finally happened this spring. We had two classes (3- and 4-year-olds combined and kindergarten) throughout the summer. There were a few closings due to COVID and construction issues, however, most of our families stayed with us and were amazingly understanding of all the adjustments that were needed. In the fall, we were able to move back downstairs to our newly renovated classrooms and they are truly wonderful!

Sadly, we said good-bye to teachers, Jake Wagner, and Lyn Thompson at the end of the summer. Our assistant, Maggy Fedak, also left to become a director at another center. Our thanks to them for their service over the years. Because of these losses, in September we voted to temporarily close the kindergarten classroom. Since before those departures, we have been searching diligently for new staff and Sarah, our director, has been working overtime up to keep us open with the help of our current teachers. Fortunately, we have been able to welcome back Cheryl Niziolek, one of our long-time teachers, for a few hours each week and Maggy has also been able to provide some hours in the afternoons. Nationwide, there is a huge shortage of early childhood educators, so we continue to struggle for qualified teachers. Please keep us in your prayers.

My thanks to Sarah and Ann Spitler, our treasurer, who have kept current with applying for assistance and grants to keep us operating. Katie Wagner and Lindsey Szerzinski resigned as board members this year and we appreciated all their valuable work since joining. It was good to welcome back Gina Lechman, one of our parents, who now has a second child at the center and wanted to get involved again. Our additional board members to also thank are Mark Freedlund (vice president), Joelle Soefker (secretary), Kelly Saurbaugh, Jon Freedlund, Chris Bard and Melissa Kinney.

Finally, I cannot imagine having worked through this year without the support, assistance and understanding of Pastor Zak, Deacon Christine, and Joel Johnson. They helped us weather so many storms of difficult situations and we are truly grateful. Many St. Paul members have also given their time and financial support during the year which made such an impact in keeping our center open. We finished our 46<sup>th</sup> year as a center and pray that we can continue this ministry in our community in the years to come.

## **Day Care & Kindergarten Director**

**Sarah Friel**

### **Enrollment**

This year our enrollment ranged from 21 children – 35 children. We are currently operating with only one classroom.

### **Staffing**

Preschool Class: Ms. Maggy Fedak (2015), *Ms. Kate Ahearn (2020)*

Pre-K Class: Ms. Lyn Swanson (2019), Ms. Marianna Cirilo (2019), *Ms. Kelsey Swanson (2020)*, Mrs. Marcia (2021)

Kindergarten Class: *Mr. Jacob Wagner (2020)*

Support staff: Mrs. Cheryl Niziolek (2010), *Ms. Samantha Alia (2018)*, *Ms. Nichole Jassim (2019)*

Cook: Mrs. Jude Sansone (2017)

Assistant Director: Ms. Maggy Fedak (2015)

Director: Ms. Sarah Friel (2014)

### **Community Outreach & Donations**

A few preschool fair events were attended to increase enrollment. Otherwise, because of COVID, we did not hold any community events in 2021. We received a few donations this year. Thank you to everyone that has supported us this past year. We received the Child Care Restoration Grant from the State of Illinois every quarter.

### **Improvements**

1. We maintained our Gold Circle of Quality from ExceleRate.
2. All of our staff are fully vaccinated.
3. We only had three confirmed cases of COVID in the daycare since reopening in June 2020. Our staff have worked very diligently to keep everyone safe and healthy.
4. We received the FY20/21 Quality Counts Grant from the YWCA for classroom improvements. We also received the FY21/22 Quality Counts Grant. We used the money to purchase curriculum supplements, books, toys, and furniture.
5. The new classrooms are amazing, and we are so grateful to the church community here at St. Paul. We are enjoying the new spaces so much and the children are thriving; thanks!
6. We contracted with a playground company to design a new play space for the daycare.

### **NECPA**

NAEYC accreditation ended April 1, 2021.

We are also starting a self-study with NECPA for future accreditations.

### **Department of Children and Family Services (DCFS)**

License renewed and expires on April 2, 2024

### **2022 Goals for Improvement**

1. To focus on hiring new staff and retaining our current staff.
2. To welcome new faces to our board meetings including daycare family members, church members, and others who want to make a positive impact in the lives of the children and our staff.
3. To open a 2-year-old classroom.
4. To complete our new play space for the daycare children, church members, and community to use.

## Ann Spitler

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## **Financial Information**

### **Summary of Financial Results**

**For the Year Ended December 31, 2021**

**Bert Nuehring**

#### **Summary**

The financial statements that follow this Summary present the account balances and the results for the year ended December 31, 2021. A few highlights of the financial reports are as follows:

- The Operating Fund net income was \$16,852.
- The Operating Fund income of \$453,039 was favorable to budget by \$3,039 or 101% of the annual budget.
- The Operating Fund expenses of \$436,187 were favorable to budget by \$77,400, or 85% of budget.
- The Special Purpose Funds (designated giving) overall had income of \$59,853. These funds include Endowment, Investment Activity, and other benevolence purposes.
- The Special Purpose Funds overall expenses were \$42,338, which included benevolences, transfers and other expenses based on designated giving.
- Capital related Funds are presented separately in the Annual Report. The Church began the ProJECT Forward construction project in 2021. During 2021, gifts totaled approximately \$1.486 million for the ProJECT Forward Capital Campaign. Approximately, \$2.563 million was spent in 2021 for ProJECT Forward construction.

#### **Income**

Total income for 2021 was \$2.269 million which is made up of budgeted income, designated giving income, PPP Loan Forgiveness (\$51,000), bequest from an estate (\$208,000), and net of transfers between funds. This amount includes \$1.486 million given for ProJECT Forward. After netting ProJECT Forward, PPP Loan Forgiveness and the estate bequest income from 2021 income there was a decrease of \$8,000 or a 2% decrease from 2020 income levels of giving for operating purposes. The decrease was primarily due to reductions in general giving as the Pandemic and worship limitations due to construction limited contributions.

#### **Designated Giving Income**

The Church receives financial gifts and income outside the normal budgeting or pledging process. The Church received gifts for local benevolences, memorials, ProJECT Forward, interest, and other designations.

In 2019, the Congregation approved the hiring of a Capital Campaign Consultant to assist with the fundraising necessary to realize the ProJECT Forward Vision and achieve the following overarching goals:

- Improving safety & accessibility,
- Making first impressions more welcoming, and
- Building community through fellowship & ministry.

In September 2020, the Church concluded a Capital Campaign. As of December 31, 2021, the Congregation has received pledges totaling approximately \$2.1 million, which has resulted in gifts of \$1.964 million. Additionally, approximately \$661,000 in non-pledged gifts have been

received as of this same date resulting in about \$2.625 million total gifts received for the ProJECT FORWARD Campaign as of December 31, 2021.

### Transfers between Funds

During 2021, there were approximately \$2,191,594 in transfers between funds. The transfers were as follows:

Table of Transfers by Fund			
Transfer In	Transfer Out	Amount	Reason for Transfer
Property	Operating	\$ 20,000	2021 Budget Future Capital
Endowment	Investment	\$ 3,600	2020 Earnings Benevolence
Property	ProJECT Forward	\$ 2,167,994	Reimburse ProJECT Expenses
		\$ 2,191,594	Total Fund Transfers

For financial statement purposes fund transfers are presented as either income (transfers in) or expenses (transfers out).

### Investment Income Activity

During 2021, there was approximately \$17,800 in net investment earnings. The earnings consist of realized gains and interest earnings offset by realized losses and fees. The Congregation Council authorized and transferred \$3,600 to the Endowment Fund during 2021 for Endowment Committee action. The balance in the Investment Activity Fund after transfers was \$30,843, which will be considered by the Congregation Council for use in 2022.

### Expenses

Total expenses, net of transfers, for 2021 were \$3,044,343 accounted for in several funds. Most expenses were from the Operating Fund \$436,187 and from the ProJECT Forward Construction \$2,563,032. ProJECT Forward construction began in the spring 2021 and continued through December 2021. Construction is expected to be completed by mid-year 2022.

**Personnel** expenses were under budget by approximately \$18,400. Personnel expenses in 2021 of \$280,100 were approximately \$12,900 or 5% higher than 2020 expenses.

**Administrative/Operations** expenses totaled \$24,098 and were under budget by \$2,200. The expenses in this category relate to operations and related support. Office supplies, bank fees, copier, and information technology are accounted for in this category of costs.

**Programs** expenses totaled \$12,693 and were under budget by \$7,000. The expenses in this category relate to supporting commission programming.

**Property and maintenance** expenses included general maintenance, utilities, property & liability insurance, and transfers to the Property Fund. Maintenance costs related to operations were approximately \$82,294 in 2021, which also included transfers of \$20,000 from the Operating Fund to the Property Fund for future Capital related costs. Capital costs for 2021 were accounted for separately in the Property and ProJECT Forward Funds.

**Benevolences** include budgeted and designated giving for this purpose. The total benevolences for 2021 were about \$58,474 or 12% of total non-capital spending. Budgeted

benevolences were \$37,000. Additional giving allowed for pass-through benevolences of \$12,100, including \$9,555 for St. Paul Day Care, \$1,500 to The Outreach House (Lombard Villa Park Food Pantry), and \$520 to World Hunger. Designated giving funds included other benevolences: Endowment Benevolence of \$2,800, Car Care Ministry of \$1,861, Family Assistance of \$1,860, and Hands and Feet Outreach \$2,430. Total Benevolences included Metro-Chicago Synod, Lutherdale Bible Camp, Adult Christian Day Care, and ELCA Missionaries in Tanzania.

**Capital Projects** include budgeted and designated giving for this purpose. The expenses for the ProJECT Forward Project totaled \$2,563,032 in 2021. The Congregation has approved Capital costs for ProJECT Forward of \$3,750,000, with a Phase 1 budget of \$3.1 million approved in December 2020 and Phase 2 budget of \$650,000 approved in September 2021.

### **Cash**

The Church has approximately \$119,000 in its checking account as of December 31, 2021. These funds are used to pay current operating and other costs of the Church.

### **Investments**

The Church has invested balances of approximately \$1.960 million in several accounts as of December 31, 2021. The investments are held in the Mission Investment Fund and with Morgan Stanley investment funds. The investments include money market funds, mutual funds, and stocks. The investments are stated at the approximate market value. An unrealized gain of \$25,994 at the end of the year was due to the change in the market value of the mutual funds and stocks from the inception to the current date.

### **Prepaid Items**

The prepaid items represent premiums for insurance coverage for the year 2022 paid in 2021 to avoid lapsed insurance coverage for workers compensation and for liability, property, and casualty.

### **Loans Payable – December 31, 2020**

During 2020 the Church received a Payroll Protection Program (PPP) Loan from the U.S. Small Business Administration totaling \$51,133. The Loans Payable reflects the receipt of the PPP Loan from the CARES Act. The Church applied for loan forgiveness as allowed by the CARES Act as the funds were used for payroll and utility costs. In April 2021 the PPP Loan was forgiven by the U.S. Small Business Administration, therefore, this amount was recognized as income in 2021.

### **ELCA MIF Loans Payable – December 31, 2021**

In December 2020, the Congregation authorized the borrowing up to \$2 million from the ELCA Mission Investment Fund to help fund construction of the ProJECT Forward project Phase 1. As of December 31, 2021, the Church has borrowed \$1.389 million. The loan is 25-years at the current 5-year adjustable interest rate of 4.375%. The Church has only been paying interest on the loan during construction. Once construction is complete the loan will covert to principal and interest repayment. The anticipated monthly payment will be approximately \$11,000 per month, based on a \$2 million loan.

### **Fund Balances**

As of December 31, 2021, the Church has approximately \$696,000 in fund balances. Much of this amount is in designated funds for specific purposes, as indicated below:

<b>Fund</b>	<b>Purpose</b>	<b>Amount</b>
INVESTMENT	Cumulative Investment Activity	30,843
MISSIONARY ASSISTANCE	Panera Bread contributions	747
OUTREACH	Community mailings & outreach	119
YOUTH ACTIVITY FUND	Youth fundraising & activity	4,535
UNDER 105 CLUB	Activity fund	283
CELEBRATION OF LIFE	Funeral Luncheons	238
PROPERTY	Capital Improvements	(85,026)
MEMORIAL	Gifts in memorial	65,003
ProJECT FORWARD	Capital Campaign contributions	292,481
ENDOWMENT	Principal Balance	154,000
LITTLE FOOD PANTRY	St Paul Food Pantry contributions	1,160
YOUTH SCHOLARSHIP	Need based camp scholarships	781
FAMILY ASSISTANCE	Pastor discretionary contributions	1055
HANDS & FEET	Contributions for inventory purchases	11,147
SEMINARY & HIGHER ED	Scholarships for Seminary and College	3,040
CAR CARE MINISTRY	Car Repairs for those in need	4,454
FRIDAY NIGHT CONNECT	Community Youth program	726

The remaining fund balances are in maintained in the Operating Fund \$210,212.



## Operating Fund—Ledger to Budget

	2021 Actual	2021 Budget	Unfavorable Difference	Percent of Budget
<b>Income</b>				
<b>BUDGETED INCOME</b>				
REGULAR OFFERING	\$ 449,677.39	\$ 441,000.00	\$ (8,677.39)	101.97%
LOOSE OFFERING	1,288.31	2,000.00	711.69	64.42%
BENEVOLENCE	60.00	1,000.00	940.00	6.00%
FLOWERS	-	500.00	500.00	0.00%
OTHER DONATIONS	147.00	500.00	353.00	29.40%
<b>BUDGETED INCOME Total</b>	<b>451,172.70</b>	<b>445,000.00</b>	<b>(6,172.70)</b>	<b>101.39%</b>
<b>REIMBURSEMENT INCOME</b>				
ST PAUL OUTREACH	124.64	-	(124.64)	0.00%
ALCOHOL/EMOTIONS ANNON	450.00	1,000.00	550.00	45.00%
WEDDING REIMBURSEMENT	-	500.00	500.00	0.00%
REIMBURSEMENTS	1,151.89	2,000.00	848.11	57.59%
WORSHIP,MUSIC & ART REIMBURSEMENT	10.00	300.00	290.00	3.33%
CONGREGATION & COMMUNITY REIMBURSEMENT	-	1,000.00	1,000.00	0.00%
V B S REIMBURSEMENT	130.00	200.00	70.00	65.00%
<b>REIMBURSEMENT INCOME Total</b>	<b>1,866.53</b>	<b>5,000.00</b>	<b>3,133.47</b>	<b>37.33%</b>
<b>Total Income</b>	<b>453,039.23</b>	<b>450,000.00</b>	<b>(3,039.23)</b>	<b>100.68%</b>
<b>Expense</b>				
<b>PERSONNEL</b>				
SALARIES	196,255.41	211,855.00	15,599.59	92.64%
PASTOR SOCIAL SECURITY	5,160.00	5,160.00	-	100.00%
PAYROLL TAXES	12,124.48	14,025.00	1,900.52	86.45%
AUTO & PROFESSIONAL	1,810.20	2,950.00	1,139.80	61.36%
PASTOR UTILITIES	3,561.19	4,250.00	688.81	83.79%
PASTOR TELEPHONE	600.00	600.00	-	100.00%
PASTOR EDUCATIONAL DEBT RELIEF	1,500.00	1,500.00	-	100.00%
RETIREMENT & HEALTH INSURANCE	57,166.92	53,200.00	(3,966.92)	107.46%
WORKERS COMP INSURANCE	1,009.47	2,400.00	1,390.53	42.06%
CONTINUING EDUCATION	846.00	2,000.00	1,154.00	42.30%
PROFESSIONAL PERSONNEL FEES	68.00	200.00	132.00	34.00%
PULPIT SUPPLY	-	400.00	400.00	0.00%
<b>PERSONNEL Total</b>	<b>280,101.67</b>	<b>298,540.00</b>	<b>18,438.33</b>	<b>93.82%</b>
<b>ADMINISTRATIVE/OPERATIONS</b>				
CHURCH PHONE & INTERNET	4,250.27	4,440.00	189.73	95.73%
OFFICE SUPPLIES	2,391.82	4,830.00	2,438.18	49.52%
BANK FEES	3,188.08	2,400.00	(788.08)	132.84%
POSTAGE	2,104.85	2,500.00	395.15	84.19%
FLOWERS	279.68	1,425.00	1,145.32	19.63%
COPIER LEASE	4,960.12	4,365.00	(595.12)	113.63%
SYNOD ASSEMBLY	250.00	-	(250.00)	0.00%
INFORMATION TECHNOLOGY	6,550.83	5,480.00	(1,070.83)	119.54%
HOSPITALITY SUPPLIES	122.25	850.00	727.75	14.38%
<b>ADMINISTRATIVE/OPERATIONS Total</b>	<b>24,097.90</b>	<b>26,290.00</b>	<b>2,192.10</b>	<b>91.66%</b>
<b>PROGRAMS</b>				
WORSHIP SUPPLIES & ART	2,724.06	2,500.00	(224.06)	108.96%
MUSIC	841.54	1,570.00	728.46	53.60%
SUNDAY SCHOOL	737.45	1,150.00	412.55	64.13%
CONFIRMATION/MIDDLE SCHOOL MINISTRY	1,829.99	2,060.00	230.01	88.83%
VACATION BIBLE SCHOOL	295.12	800.00	504.88	36.89%
ADULT EDUCATION	-	500.00	500.00	0.00%
FAMILY MINISTRY	287.95	1,200.00	912.05	24.00%
HIGH SCHOOL MINISTRY	3,375.27	4,000.00	624.73	84.38%
STEWARDSHIP	1,193.22	2,500.00	1,306.78	47.73%
CARING MINISTRIES	240.78	400.00	159.22	60.20%
WELLNESS MINISTRY	182.54	500.00	317.46	36.51%
CONGREGATION & COMMUNITY	985.46	2,475.00	1,489.54	39.82%
<b>PROGRAMS Total</b>	<b>12,693.38</b>	<b>19,655.00</b>	<b>6,961.62</b>	<b>64.58%</b>

MAINTENANCE				
CUSTODIAL SERVICE	2,924.75	15,200.00	12,275.25	19.24%
CHURCH UTILITIES	21,940.43	25,100.00	3,159.57	87.41%
MAINTENANCE	28,245.11	35,800.00	7,554.89	78.90%
INSURANCE	9,184.11	10,000.00	815.89	91.84%
TRANSFER TO PROPERTY	20,000.00	20,000.00	-	100.00%
MAINTENANCE Total	82,294.40	106,100.00	23,805.60	77.56%
DEBT RETIREMENT				
DEBT RETIREMENT	-	26,000.00	26,000.00	0.00%
DEBT RETIREMENT Total	-	26,000.00	26,000.00	0.00%
BENEVOLENCES				
METRO-CHICAGO SYNOD, ELCA	24,700.00	24,700.00	-	100.00%
LUTHERDALE	2,700.00	2,700.00	-	100.00%
ADULT DAY CARE	1,600.00	1,600.00	-	100.00%
MISSIONARY SPONSOR	8,000.00	8,000.00	-	100.00%
BENEVOLENCES Total	37,000.00	37,000.00	-	100.00%
Total Expense	436,187.35	513,585.00	77,397.65	84.93%
Over/Under	\$ 16,851.88	\$ (63,585.00)	\$ (80,436.88)	

## Special Purpose Funds—Income and Expenditures

For the Year ended December 31, 2021

### Income

SPECIAL PURPOSE			
YOUTH ACTIVITY FUND	\$	12,154.53	
YOUTH SCHOLARSHIPS		150.00	
UNDER 105 CLUB RECEIPTS		55.00	
FAMILY ASSISTANCE		2,715.00	
HANDS & FEET		2,430.00	
CAR CARE MINISTRY		400.00	
BIBLE CAMP SCHOLAR		100.00	
REALIZED GAIN - INVESTMENTS		11,418.06	
REFUNDS - INVESTMENTS		500.61	
INTEREST - INVESTMENTS		5,675.86	
MIF INTEREST		7,461.48	
SPECIAL PURPOSE Total			\$ 43,060.54
PASS-THROUGH BENEVOLENCES			
SUNDAY SCHOOL		167.73	
CHILDREN DAY CARE		9,555.33	
WORLD HUNGER		521.50	
ELCA CHURCHWIDE		300.00	
FOOD PANTRY		1,532.50	
PANERA DONATIONS		785.60	
PASS-THROUGH BENEVOLENCES Total			12,862.66
ENDOWMENT INCOME			
TRANSFER FROM INVESTMENT ACTIVITY FUND		3,600.00	
ENDOWMENT INCOME Total			3,600.00
OTHER BENEVOLENCES			
LITTLE FOOD PANTRY DONATIONS		330.00	
OTHER BENEVOLENCES Total			330.00
Total Income			\$ 59,853.20

Expenditures			
	SPECIAL PURPOSE		
	UNDER 105	488.52	
	SPECIAL PURPOSE Total		488.52
	PASS-THROUGH BENEVOLENCES		
	CHILDRENS DAY CARE	9,555.33	
	FOOD PANTRY	1,532.50	
	ELCA CHURCHWIDE APPEAL	300.00	
	WORLD HUNGER	521.50	
	SUNDAY SCHOOL PROJECT	194.73	
	PASS-THROUGH BENEVOLENCES Total		12,104.06
	OTHER BENEVOLENCES		
	FAMILY ASSISTANCE	1,860.15	
	CAR CARE MINISTRY	1,861.21	
	LITTLE FOOD PANTRY SUPPLIES	48.43	
	DIRECT MISSIONARY SUPPORT	1,400.00	
	ST PAUL DAYCARE SCHOLARSHIP	1,400.00	
	ENDOWMENT BENEVOLENCE	2,800.00	
	OTHER BENEVOLENCES Total		9,369.79
	OTHER		
	CAMP SCHOLARSHIP	150.00	
	YOUTH ACTIVITY FUND	13,017.83	
	REALIZED LOSS - INVESTMENTS	907.98	
	SERVICE FEES - INVESTMENTS	2,700.03	
	TRANSFER TO ENDOWMENT	3,600.00	
	OTHER Total		20,375.84
Total Expenditures		\$	42,338.21
Over/Under		\$	17,514.99

## Capital Funds

### Fund Activity Statement - Property, Memorial and ProJECT Forward Funds

For the Year ended December 31, 2021

		Annual 2021	Cumulative
		Activity	ProJECT FORWARD
<b>PROPERTY FUND</b>			
Beginning Balance-Jan 1 2021		\$ 28,745.12	
Income			
	PPP LOAN FOREGIVENESS	51,132.50	
	PROPERTY DONATIONS	210,133.97	
	TRANSFER FROM ProJECT FORWARD	2,167,993.95	
	TRANSFER FROM OPERATING-PROPERTY	20,000.00	
Total Income		2,449,260.42	
Expenditures			
	EQUIPMENT (PROPERTY FUND)	19,532.50	\$ 19,532.50
	PROPERTY RENOVATION	2,454,172.02	2,457,379.75
	PROPERTY PURCHASE		221,131.00
	ARCHITECT	89,327.16	149,857.86
	PROPERTY TAXES		7,694.97
Total Expenditures		2,563,031.68	\$ 2,855,596.08
Over/Under		(113,771.26)	
Ending Balance-Dec 31 2021		\$ (85,026.14)	
<b>MEMORIAL FUND</b>			
Beginning Balance-Jan 1 2021		\$ 55,176.68	
Income			
	MEMORIAL FUND	12,295.00	
Total Income		12,295.00	
Expenditures			
	EQUIPMENT (MEMORIAL)	2,468.65	
Total Expenditures		2,468.65	
Over/Under		9,826.35	
Ending Balance-Dec 31 2021		\$ 65,003.03	
<b>ProJECT FORWARD FUND</b>			
Beginning Balance-Jan 1 2021		\$ 998,566.58	
Income			
	PROJECT FORWARD CONTRIBUTIONS	1,485,824.89	\$ 2,624,622.47
Total Income		1,485,824.89	
Expenditures			
	LOAN INTEREST MIF 2021	4,025.97	
	CLOSING COSTS MIF 2021	3,903.00	
	PARSONAGE RENT	15,675.00	
	SYNOD OUTREACH GRANT EXPENSES	313.00	
	TRANSFER TO PROPERTY FUND	2,167,993.95	
Total Expenditures		2,191,910.92	
Over/Under		(706,086.03)	
Ending Balance-Dec 31 2021		\$ 292,480.55	

PROPERTY FUND RESERVED BALANCES		
Godly Play		\$ 3,163.00
AV Equipment		23,331.45
ProJECT Forward Phase 2		259,692.50
Total Reserved Property Fund Balances		\$ 286,186.95
Property Fund Balance at December 31, 2021 does not include reimbursment of \$400,000 from ProJECT Forward Fund for the month of December 2021 Construction Costs.		
MEMORIAL FUND RESERVED BALANCES		
AV Equipment		\$ 17,200.00

## Account Balances

		Jan 1 2021	Difference	Dec 31 2021
<b>ASSETS</b>				
CHECKING	\$	57,487.89	\$ 61,258.07	\$ 118,745.96
ELCA MISSION INVESTMENT FUND		1,028,124.43	215,472.32	1,243,596.75
MORGAN STANLEY (MONEY MARKET)		282,203.60	264,773.61	546,977.21
MORGAN STANLEY (MUTUAL FUND)		108,800.34	8,281.76	117,082.10
UNREALIZED INVESTMENT (GAIN) LOSS		(31,007.53)	5,013.75	(25,993.78)
STOCKS		71,931.26	6,635.16	78,566.42
PREPAID ITEMS		5,055.12	391.47	5,446.59
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>1,522,595.11</b>	<b>\$ 561,826.14</b>	<b>\$ 2,084,421.25</b>
<b>LIABILITIES AND FUNDS</b>				
<b>LIABILITIES</b>				
LOANS PAYABLE	\$	51,132.50	\$ (51,132.50)	\$ -
ELCA MIF LOANS PAYABLE		-	1,388,622.71	1,388,622.71
<b>TOTAL LIABILITIES</b>		<b>51,132.50</b>	<b>1,337,490.21</b>	<b>1,388,622.71</b>
<b>FUND BALANCES</b>				
OPERATING		193,360.58	16,851.88	210,212.46
PASS-THROUGH BENEVOLENCES		27.00	(27.00)	-
INVESTMENT ACTIVITY		12,994.79	17,848.00	30,842.79
MISSIONARY ASSISTANCE		2,760.99	(2,014.40)	746.59
OUTREACH		119.36	-	119.36
YOUTH ACTIVITY FUND		5,248.46	(713.30)	4,535.16
UNDER 105 CLUB		716.98	(433.52)	283.46
CELEBRATION OF LIFE		237.52	-	237.52
PROPERTY		28,745.12	(113,771.26)	(85,026.14)
MEMORIAL		55,176.68	9,826.35	65,003.03
ProJect FORWARD		998,566.58	(706,086.03)	292,480.55
ENDOWMENT		153,200.00	800.00	154,000.00
LITTLE FOOD PANTRY		878.58	281.57	1,160.15
YOUTH SCHOLARSHIP		831.39	(50.00)	781.39
FAMILY ASSISTANCE		200.53	854.85	1,055.38
HANDS & FEET		8,716.73	2,430.00	11,146.73
SEMINARY & HIGHER ED		3,040.00	-	3,040.00
CAR CARE MINISTRY		5,915.47	(1,461.21)	4,454.26
FRIDAY NIGHT CONNECT		725.85	-	725.85
<b>TOTAL FUNDS</b>		<b>1,471,462.61</b>	<b>(775,664.07)</b>	<b>695,798.54</b>
<b>TOTAL LIABILITIES AND FUNDS</b>	<b>\$</b>	<b>1,522,595.11</b>	<b>\$ 561,826.14</b>	<b>\$ 2,084,421.25</b>



### Memorials/Honoraria

Designee	2020 Ending Balance	Given 2021	Used 2021	2021 Ending Balance
Jeanette Carling	\$ 1,824.00	\$ -	\$ 63.30	\$ 1,760.70
Evalyne Clark	\$ 615.00	\$ -	\$ 158.22	\$ 456.78
Candace Cuchetto	\$ -	\$ 180.00	\$ 180.00	\$ -
Anita Dickson	\$ -	\$ 75.00	\$ 75.00	\$ -
June Eaton	\$ -	\$ 7,535.00	\$ -	\$ 7,535.00
Nancy Finke	\$ 1,676.94	\$ -	\$ -	\$ 1,676.94
Jerry Hay	\$ -	\$ 1,120.00	\$ -	\$ 1,120.00
Interest	\$ 1,054.16	\$ -	\$ -	\$ 1,054.16
Mark Johnson	\$ 1,044.33	\$ -	\$ -	\$ 1,044.33
Phyllis Johnson	\$ 1,115.00	\$ 100.00	\$ -	\$ 1,215.00
Ron Kimble	\$ -	\$ 500.00		\$ 500.00
June Kolar	\$ -	\$ 50.00	\$ 50.00	\$ -
Dorley Lerud	\$ -	\$ 50.00	\$ 50.00	\$ -
Ray Lescelius	\$ -	\$ 1,135.00	\$ -	\$ 1,135.00
Camille MacMillan	\$ 157.60	\$ 150.00	\$ -	\$ 307.60
Glen Malone	\$ -	\$ 600.00	\$ 25.00	\$ 575.00
Ralph Modlin	\$ 1,194.60	\$ -	\$ -	\$ 1,194.60
Dave Nass	\$ 5,350.00	\$ -	\$ -	\$ 5,350.00
John Nein	\$ 125.00	\$ 50.00	\$ 175.00	\$ -
Dale Payton	\$ 2,700.00	\$ -	\$ -	\$ 2,700.00
Virginia Percy	\$ 430.00	\$ -	\$ 430.00	\$ -
Dean Peterson	\$ 1,635.00	\$ -	\$ -	\$ 1,635.00
Arlene Petrik	\$ 50.00	\$ -	\$ 50.00	\$ -
Martin & Marilyn Plinske	\$ -	\$ 50.00	\$ 50.00	\$ -
William C Ramsay	\$ 9,767.12	\$ -	\$ -	\$ 9,767.12
Rev. Philip Ramsey	\$ 1,050.00	\$ -	\$ 386.94	\$ 663.06
Ruth Sear	\$ -	\$ 375.00	\$ 175.00	\$ 200.00
Martha Shaw	\$ 1,972.74	\$ -	\$ -	\$ 1,972.74
Brandon Siemenson	\$ 25.00	\$ -	\$ 25.00	\$ -
Virginia Tepley	\$ 21,560.00	\$ -	\$ -	\$ 21,560.00
Diane Viise	\$ 575.19	\$ -	\$ 575.19	\$ -
Karin Welsh	\$ -	\$ 325.00	\$ -	\$ 325.00
Timothy Zielske	\$ 1,255.00	\$ -	\$ -	\$ 1,255.00
<b>TOTALS</b>	<b>\$ 55,176.68</b>	<b>\$ 12,295.00</b>	<b>\$ 2,468.65</b>	<b>\$ 65,003.03</b>

## Memorial Committee Report

### Joel Johnson

The Memorial Committee has the responsibility to acknowledge gifts, maintain records, and work with requests for fund expenditures. As per our constitution, The Property Commissioner chairs the Memorial Committee. This past year the committee consisted of Kelli Comise, Karen Egan, Vince and Jacky Fagin, Joel Johnson, and David Pedersen. Karin Welsh wrote gift acknowledgements and Alice Ramsay coordinated records. Thank you!

Memorial and Honoree funds were used this year as follows:

<i>All Creation Sings</i> hymnal supplement	Jeanette Carling, June Kolar, Virginia Percy
Outdoor Hanging Banners	Evalyne Clark, Candace Cuchetto, Anita Dickson, June Kolar, Dorley Lerud, Glen Malone, John Nein, Arline Petrik, Martin & Marilyn Plinske, Ruth Sear, Brandon Simenson, Diane Viise
Outdoor Hanging Banners	Rev. Philip Ramsey

## **2022 Budget Summary**

**Bert Nuehring**

The 2022 Annual Budget follows this Summary. The Congregation Council is presenting two budgets for consideration by the Congregation:

- **Operating Budget.** The Budget of the Operating Fund is the Church's annual plan for mission that represents the anticipated spending necessary to offer ministry to the congregation and community of faith, offer programming to parish members and visitors, maintain Church property, and provide benevolence to the Synod and other organizations.
- **Capital Budget.** The Capital Budget has been presented to show the amount of non-operating funds that are planned for use on capital related projects at the church or on church property.

The Council is recommending approval of the Budgets as presented on the pages that follow the Budget Summary.

### **2022 Operating Budget**

#### **Income Summary**

Operating Income for 2022 is expected to be about \$464,000. The 2022 estimate of income is computed based on pledges of giving plus an additional giving factor and reimbursements. The estimate for 2022 is about 2.4% over the 2021 actual income.

Total pledges received for 2022 were \$327,966 compared to the 2021 pledges of \$294,150. The additional giving factor of 39.95% was used based on historical additional giving. The number of pledging units in 2022 of 61 was consistent with 58 pledging units in 2021. The pledging units in 2022 and 2021 were less than pledging units in 2019 and prior years (over 80 pledging units). The reduction in pledging units can be attributed to remote worship and congregation members not being able to attend services the past 2 years. The additional giving factor used in the past has been estimated based on historical average of additional giving, which has been approximately 40% over the past 10 years.

Reimbursements of costs are also expected in 2022 as income. Some Program Category budgeted costs are reimbursed, such as Vacation Bible School and other commission related expenses. Planned reimbursements are down significantly from the past as St Paul Day Care is directly paying its custodian services instead of reimbursing the Church.

#### **2022 Expense Summary**

Total Expenses budgeted for 2022 are \$514,280. The total Expense Budget for 2022 represents a 5% increase from the 2021 budget, net of debt retirement. The 2022 Budget is based on many unknown assumptions about when COVID Pandemic restrictions might be lifted allowing in person gathering or programs. In addition, with the ProJECT Forward renovations of the Church building and grounds, programming is not likely to begin until completion of construction.

Summaries by expense categories are as follows:

- **Personnel** related costs in the 2022 budget have increased by \$30,810 (10%) from 2021 budgeted levels and an increase of \$49,000 or 18% from 2021 Actual levels.

The Senior Pastor's salary increased to meet recommended Synod Guidelines, which includes experience and cost of living factors. To meet Synod Guidelines an increase of 4.76% was factored into the salary. The Deacon's salary includes an 11.86% increase to move the salary closer to Synod Guidelines. All other salaries include a 5% increase. Stipends and hourly rates for Musicians, Worship Technology Assistants and Nursery Attendants remained at 2021 levels. The part-time Director of Youth position is being budgeted as a full-time position beginning in August of 2022 upon the retirement of the Director of Youth. A Children's Music Director position was added to the budget for four months of 2022. A Social Media Coordinator position was added to the staff to facilitate the Church's on-line presence. The Wedding Coordinator position was eliminated as the new Church guidelines will require the wedding parties using the Church to directly pay the Wedding Coordinator.

- **Administrative/Operations** related costs have increased by about \$5,310 (20%) from prior year budget amounts. Most of the expenses were budgeted based on expected activities using the 2021 actual as a basis for the estimates. Additional costs are being budgeted for Bank Fees as more giving is being conducted on-line and by credit cards, which results in additional fees.
- **Program** related costs have increased by about \$3,200 (16%) from prior year budget amounts. Most of the expenses were budgeted based on expected programming activities planned for 2022. Increases in costs are expected in 2022 as Pandemic restrictions may be lifted and construction in the Church building is completed. The Congregation and Community budget has been reduced due to the receipt of a \$20,000 outreach grant from the Metro-Chicago Synod, which will primarily be used instead of the operating budget in 2022.

Program expenses are budgeted at the total cost that is expected to operate the specific program. Several of the programs are expected to recover some of the costs through reimbursements.

- **Maintenance** costs are budgeted to decrease by approximately \$14,400 or 14% from the 2021 budget to \$91,700. The maintenance section of the budget includes general maintenance items such as utilities, snow removal, repairs and property and liability insurance. The decrease is primarily due to a \$10,000 reduction in the budget for the transfer to the Property Fund and expected savings to maintenance items due to recent construction activity.
- **Budgeted Benevolences** have been budgeted to increase by approximately 5% from 2021 levels. Budgeted benevolences include payments to the Synod, Missionary Support, Lutherdale, Lutheran Outdoor Ministries Center and Adult Christian Day Benevolences. The Church's budgeted benevolences approximate 7.5% of the total Operating Budget for 2022.

### **2022 Budgeted Net Loss**

Based on the expected income levels and the expense budgets presented, a net loss is anticipated for the year 2022 of \$50,000. The Congregation Council will monitor the budget monthly to determine if changes in spending are necessary to help reduce the net loss. Beginning Cash Carryover balances will be used to cover the expected net loss.

**Operating Reserves**

The ELCA has recommended in the resource publication, *Contingency Planning for Congregations* that Church's maintain about 30% of the annual operating budget as an operational reserve. Based on this recommendation, the Church needs operating reserves of about \$154,000 (2022 Annual Expense Budget of \$514,280 x 30%).

The reserve balance will continue to be monitored by Council to ensure future operational needs are met. The Congregation Council and Finance Committee will review the financial results monthly and evaluate the spending plan on a quarterly basis to determine if adjustments are necessary to spending.

**2022 Capital Budget**

Capital budgeted costs have been included as a separate section in the 2022 Budget. The Council is budgeting \$1,343,830 in capital costs from the Property, Memorial and ProJECT Forward Funds in 2022. The Capital Budget includes remaining costs for Phases 1 and 2 of the ProJECT Forward Construction Project as well as AV equipment and some undetermined projects.

**2022 Capital Debt Retirement Budget**

On December 6, 2020, the Congregation authorized \$2 million borrowing from the Mission Investment Fund of the ELCA to fund the ProJECT Forward construction costs. The borrowing is being used to fund Phase 1 construction costs and will be repaid utilizing funds raised as part of the ProJECT Forward Campaign. The debt retirement budgeted for 2022 will be used to pay interest during construction and then be used to retire principal and interest on the loan as monies are received from the ProJECT Forward Campaign pledges. It is anticipated that a debt retirement campaign will need to be initiated in 2022 to help fund the retirement of the debt.

**2022 Grant Budget**

The Church received a \$20,000 grant from the Metro Chicago Synod for outreach purposes. It is planned that these funds will be used to publicize the reopening of the Church after construction is completed and for other outreach activities.

ST PAUL LUTHERAN CHURCH  
FINANCIAL ANALYSIS  
FOR THE YEAR ENDED DECEMBER 31, 2021

**PROPOSED**

**2022 Operating Budget**

**For the Year Ended December 31, 2021**

	2022	2021	2021	2021	2020	2019
	ANNUAL					
	BUDGET	BUDGET	ACTUAL	VARIANCE	ACTUAL	ACTUAL
INCOME:						
Regular Budgeted	327,966	294,150	293,450	100%	351,472	308,534
Additional giving factor	39.95%	51.28%	53.75%		28.09%	45.12%
Additional giving factor	131,035	150,850	157,722	105%	98,713	139,220
Reimbursements	5,000	5,000	1,867	37%	12,891	17,037
Fund Transfers	-	-	-	0%	885	9,571
TOTAL INCOME	464,000	450,000	453,039	101%	463,961	474,362

EXPENSES:

PERSONNEL	329,350	298,540	280,102	94%	267,563	252,410
ADMINISTRATIVE	31,600	26,290	24,098	92%	17,702	
PROGRAMS	22,830	19,655	12,693	65%	14,263	43,191
MAINTENANCE	91,700	106,100	82,294	78%	83,977	94,184
DEBT RETIREMENT	-	26,000	-	-	-	-
BENEVOLENCES	38,800	37,000	37,000	100%	37,000	35,500
TOTAL EXPENSES	514,280	513,585	436,187	85%	420,505	425,285

NET INCOME (LOSS)

(50,280)	(63,585)	16,852	43,456	49,077
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CASH CARRYOVER

210,214	193,362	193,362	189,906	140,828
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EXPENSE: 2019 SURPLUS PAID IN 2020

-	-	-	(40,000)	
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BALANCE (DEFICIT)

159,934	129,776	210,214	193,362	189,906
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**Fund transfers represent the following amounts:**

Parish Nurse Fund	-	-	-	-	9,571
Thrivent Fund	-	-	-	885	-

## 2022 Operating Budget Detail

### PROPOSED

		Actual 2020	Actual 2021	Budget 2021	Proposed 2022
<b>Operating and Programs:</b>					
<b>Personnel:</b>					
Salaries		187,634	196,255	212,255	227,265
Pastor Social Security		4,925	5,160	5,160	5,405
Payroll Taxes & Fees		11,410	12,125	14,025	15,030
Auto & Professional		2,072	1,810	2,950	3,100
Pastor Utilities		3,304	3,561	4,250	4,250
Pastor Telephone		600	600	600	600
Pastor Contingency Costs		500	-	-	-
Pastor Educational Debt Relief		1,500	1,500	1,500	1,500
Retirement & Health Insurance		54,436	57,167	53,200	66,600
Workers Comp Insurance		911	1,010	2,400	2,400
Continuing Education		237	846	2,000	3,000
Professional Personnel Fees		34	68	200	200
<b>Total Personnel</b>		<b>267,563</b>	<b>280,102</b>	<b>298,540</b>	<b>329,350</b>
<b>Administrative/Operations:</b>					
Church Phone & Internet		2,645	4,250	4,440	5,500
Office Supplies		4,414	2,392	4,830	4,500
Bank Fees		2,505	3,188	2,400	4,000
Postage		2,070	2,105	2,500	3,000
Flowers		631	280	1,425	-
Copier Lease		4,017	4,960	4,365	5,750
Synod Assembly		-	250	-	1,000
Information Technology		1,160	6,551	5,480	6,850
Hospitality Supplies		260	122	850	1,000
<b>Total Administrative/Operations</b>		<b>17,702</b>	<b>24,098</b>	<b>26,290</b>	<b>31,600</b>
<b>Programs:</b>					
Worship Supplies and Art		3,384	2,724	2,500	5,750
Music		1,318	842	1,570	2,170
Sunday School		803	737	1,150	1,300
Confirmation/Middle School Ministry		2,378	1,830	2,060	2,900
Vacation Bible School		328	295	800	1,000
Adult Education		-	-	500	840
Family Ministry		1,322	288	1,200	500
High School Ministry		2,515	3,375	4,000	5,470
Stewardship		1,403	1,193	2,500	2,000
Caring Ministries		124	241	400	400
Wellness Ministry		100	183	500	-
Congregation & Community		588	985	2,475	500
<b>Total Programs</b>		<b>14,263</b>	<b>12,693</b>	<b>19,655</b>	<b>22,830</b>
<b>Maintenance:</b>					
Custodial Services & Supplies		13,680	2,925	15,200	14,200
Church Utilities		17,470	21,940	25,100	22,500
Maintenance		24,334	28,245	35,800	34,000
Insurance		8,493	9,184	10,000	11,000
Transfer to Property Fund		20,000	20,000	20,000	10,000
<b>Total Maintenance</b>		<b>83,977</b>	<b>82,294</b>	<b>106,100</b>	<b>91,700</b>
<b>Personnel and Program Budget</b>		<b>383,505</b>	<b>399,187</b>	<b>450,585</b>	<b>475,480</b>

		Actual 2020	Actual 2021	Budget 2021	Proposed 2022
<b>Benevolences:</b>					
<b>Synod Benevolence:</b>					
Metro-Chicago Synod, ELCA		24,700	24,700	24,700	26,000
Missionary Sponsor		8,000	8,000	8,000	8,000
<b>Bible Camp Benevolence:</b>					
Lutherdale		2,700	2,700	2,700	2,700
LOMC					500
<b>Local Benevolence:</b>					
Adult Day Care		1,600	1,600	1,600	1,600
<b>Total Benevolences</b>		<b>37,000</b>	<b>37,000</b>	<b>37,000</b>	<b>38,800</b>
<b>Personnel, Program and Benevolence Budget</b>					
		<b>420,505</b>	<b>436,187</b>	<b>487,585</b>	<b>514,280</b>

**2019 Surplus Budget (Paid in 2020)**

<b>Benevolence</b>					
Metro-Chicago Synod, ELCA		2,670	-	-	-
Missionary Sponsor		860	-	-	-
Lutherdale		300	-	-	-
Adult Day Care		170	-	-	-
Transfer to Endowment Fund Principal		10,000	-	-	-
Debt Reduction (Payback Property Fund)		26,000	-	-	-
<b>Total 2019 Surplus Budget</b>		<b>40,000</b>	<b>-</b>	<b>-</b>	<b>-</b>

Detailed salary information available upon request. Contact Deacon Christine, [deaconchristine@stpaulvp.org](mailto:deaconchristine@stpaulvp.org), 630-832-5580.



## 2022 Capital Budget Detail

Source of Funds Utilized		Actual 2020	Actual 2021	Budget 2021	Proposed 2022
<b>Property Project</b>					
Undetermined Projects	Various	-	-	\$ 20,000	\$ 20,000
Equipment	Memorial Fund	5,654	2,469		
Property Taxes	Property Fund	4,732	-		
Capital Campaign Consultant	Property Fund	29,600	-		
Marketing & Publishing Capital Campaign	Property Fund	3,644	-		
Godly Play	Property Fund	-	-	-	3,163
AV Capital Expenses	Property & Memorial	498	19,533	18,650	40,500
Architect	Property Fund	42,518	89,327		-
Permits and Fees	Property Fund	1,775	-		-
ProJECT Forward Construction Phase 1	Property Fund	-	2,454,172	3,100,000	645,842
ProJECT Forward Construction Phase 2	Property Fund	-	-		600,000
Parsonage Rent - Phase 2	Property Fund	-	15,675	15,675	34,325
<b>Total</b>		<b>\$ 88,421</b>	<b>\$ 2,581,176</b>	<b>\$ 3,154,325</b>	<b>\$ 1,343,830</b>
<b>2022 Debt Retirement</b>					
ProJECT Forward Debt Retirement	ProJECT Forward		\$ 7,929	\$ 200,000	\$ 200,000
<b>2022 Grant Budget</b>					
Metro Chicago Synod Grant	ProJECT Forward		\$ 313	\$ -	\$ 20,000