



**NEW HANOVER  
EVANGELICAL LUTHERAN CHURCH**

**2024 GENERAL FUND BUDGET**

Presented to the Congregation by the Congregation Council for review and consideration for approval at the Special Congregational Meeting scheduled on December 10, 2023.

***Mission Statement***

The mission of New Hanover Evangelical Lutheran Church is to utilize the dedication of our church family, the strengths of our programs, the resources of our facilities, and history of our congregation to serve as a beacon of worship, welcome, peace, and support for our community.

***Vision Statement***

The vision of New Hanover Evangelical Lutheran Church is to love our neighbors as ourselves, and live and serve as an example of God's Grace for our community and our world.

Presented below, and on the following pages, is the 2023 General Fund Budget prepared and approved by the Congregation Council for the coming fiscal year. The Congregation will be asked to vote on this budget at a Special Congregational Meeting Scheduled for Sunday, December 10, 2023.

The Congregation Council has deliberately reviewed each expense line item and trimmed the expected costs to remain fiscally responsible while continuing to allocate sufficient resources to advance the mission of our Church and support existing program offerings in full for 2024. Please note that for a balanced budget to be realized in 2024, existing cash reserves are proposed to help offset projected expenses. However, in order to sustain a balanced budget long-term, a sizable increase in regular offerings must be achieved in order to close the gap between projected income and expenses, and reduce the reliance on cash reserves to supplement regular income. The Congregation Council is also committed to seeking out potential alternate sources of funding that will support the Church's mission and help bridge the gap between projected income and expenses.

Please review the enclosed information and please prayerfully consider your action regarding the request for approval. Also, please consider ways you are able to help the Congregation meet its goals of performing Christ's work through the meaningful and effective Ministries as well as the Congregation's fiscal goals. If you have any questions regarding this information, please attend one or both of the scheduled informational meetings to be held in-person on Wednesday, November 29 at 6:00 pm and Saturday, December 2 at 10:00 am. You may also send an email to our Treasurer, Ed Becker at treasurer@newhanoverlutheran.org.

**GENERAL FUND BUDGET SUMMARY**

<b>Income</b>	<b>Approved 2023 Budget</b>	<b>% of Total</b>	<b>Projected 2023 Results</b>	<b>% of Total</b>	<b>2024 Budget Consideration</b>	<b>% of Total</b>
Envelope & Simply Giving Offerings	\$ 297,500	89.3%	\$ 282,284	78.8%	\$ 275,000	80.6%
Endowment & Misc. Income	\$ 20,600	6.2%	\$ 61,977	17.3%	\$ 53,500	15.7%
Designated General Fund Income	\$ 15,200	4.6%	\$ 14,072	3.9%	\$ 12,500	3.7%
<b>Total Income</b>	<b>\$ 333,300</b>	<b>100.0%</b>	<b>\$ 358,333</b>	<b>100.0%</b>	<b>\$ 341,000</b>	<b>100.0%</b>
<b>Expenses</b>						
	<b>Approved 2023 Budget</b>	<b>% of Total</b>	<b>Projected 2023 Results</b>	<b>% of Total</b>	<b>2024 Budget Consideration</b>	<b>% of Total</b>
Benevolence	\$ 32,310	7.5%	\$ 34,926	7.9%	\$ 33,350	7.6%
Payroll & Related Expenses	\$ 265,002	61.6%	\$ 249,643	56.7%	\$ 236,698	54.3%
Property & Equipment Expenses	\$ 108,381	25.2%	\$ 123,283	28.0%	\$ 126,101	28.9%
Program Expenses	\$ 24,175	5.6%	\$ 32,702	7.4%	\$ 39,900	9.2%
<b>Total Expenses</b>	<b>\$ 429,868</b>	<b>100.0%</b>	<b>\$ 440,555</b>	<b>100.0%</b>	<b>\$ 436,049</b>	<b>100.0%</b>
<b>Overall Income vs Expenses</b>	<b>\$ (96,568)</b>	<b>(29.0%)</b>	<b>\$ (82,222)</b>	<b>(22.9%)</b>	<b>\$ (95,049)</b>	<b>(27.9%)</b>
<b>Existing Cash Reserves</b>	<b>\$ 96,568</b>	<b>-</b>	<b>\$ 82,222</b>	<b>-</b>	<b>\$ 95,049</b>	<b>21.8%</b>
<b>Overall Income+Cash vs Expenses</b>	<b>\$ -</b>	<b>-</b>	<b>\$ 0</b>	<b>-</b>	<b>\$ 0</b>	<b>0.0%</b>

**BUDGET HIGHLIGHTS**

1. Bequeaths received in 2020 and 2021 helped bridge the income gap and offset Projected Expenses.
2. An income deficit is projected for 2023 (income projected lower than expenses). To match budgeted expenses will require use of existing cash reserves, if a significant increase in offerings is not realized. To accomplish the increase in giving, consider the following:

	<b>2023 Offering</b>	<b>2024 Offering Projected</b>	<b>Total Required Giving 2024</b>	<b>Required Giving Increase 2023</b>
<b>Envelope &amp; Simply Giving Offerings</b>	\$358,333	\$341,000	\$436,049	\$95,049
<b>Monthly Average</b>	\$29,861	\$28,417	\$36,337	\$7,921
<b>Weekly Average</b>	\$6,891	\$6,558	\$8,386	\$1,828

\$15.23 per person/wk

3. Benevolence is budgeted to be 10% of regular income plus \$500 for Pastoral Discretionary Benevolence. The 10% of regular income will be divided equally between the SEPA Synod and to others as determined by the Congregational Council with input from various committees.
4. Payroll & Related Expenses include the following:
  - a. Pastor's and staff salaries include a 3.5% cost-of-living increase.

Please note that the 2023 totals are projected through the end of the year based upon YTD information through October 31, 2023.

**GENERAL FUND BUDGET DETAILED BREAKDOWN**

**REGULAR GENERAL FUND INCOME**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
Regular Envelope Offering	\$ 172,000	\$ 140,314	\$ 168,377	\$ 170,000
Regular Simply Giving Offering	\$ 120,500	\$ 90,756	\$ 108,907	\$ 100,000
Amazing Raise Contributions	\$ 100	\$ -	\$ -	\$ -
Regular Loose Offering Plate Offering	\$ 5,000	\$ 2,731	\$ 5,000	\$ 5,000
Endowment Funds Income	\$ 15,000	\$ 1,720	\$ 51,720	\$ 44,000
Thrivent Choice	\$ 3,000	\$ 2,337	\$ 2,804	\$ 3,000
Miscellaneous Income	\$ 2,500	\$ 7,453	\$ 7,453	\$ 6,500
<b>Total Regular Income</b>	<b>\$ 318,100</b>	<b>\$ 245,311</b>	<b>\$ 344,261</b>	<b>\$ 328,500</b>

**OTHER GENERAL FUND INCOME - Designated**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
Designated Gifts	\$ -	\$ 152	\$ 152	\$ -
Music Ministry	\$ -	\$ 1,575	\$ 1,575	\$ -
Fuel Oil Contributions	\$ 5,500	\$ 2,125	\$ 2,550	\$ 3,000
Bulletin Contributions	\$ 1,200	\$ 925	\$ 1,110	\$ 1,200
Flower Contributions	\$ 3,000	\$ 3,022	\$ 3,626	\$ 3,500
Candle Oil	\$ -	\$ 40	\$ 40	\$ -
Communion Wine	\$ -	\$ 260	\$ 312	\$ 300
Facility Gratuity	\$ 3,500	\$ 1,712	\$ 2,054	\$ 2,000
Fellowship Activities	\$ 2,000	\$ 2,210	\$ 2,652	\$ 2,500
<b>Total Other General Fund Income - Designated</b>	<b>\$ 15,200</b>	<b>\$ 12,021</b>	<b>\$ 14,072</b>	<b>\$ 12,500</b>
Paycheck Protection Grant	\$ -	\$ -	\$ -	\$ -
<b>Total Other General Fund Income</b>	<b>\$ 15,200</b>	<b>\$ 12,021</b>	<b>\$ 14,072</b>	<b>\$ 12,500</b>

Transfers from Other Funds	\$ -	\$ 1,085	\$ 6,185	\$ -
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<b>Total Income</b>	<b>\$ 333,300</b>	<b>\$ 258,417</b>	<b>\$ 358,333</b>	<b>\$ 341,000</b>
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**BENEVOLENCE EXPENDITURES**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
SEPA Synod Benevolence	\$ 15,905	\$ 12,266	\$ 17,213	\$ 16,425
Other Agencies	\$ 15,905	\$ 12,266	\$ 17,213	\$ 16,425
Pastor's Discretionary Benevolence	\$ 500	\$ -	\$ 500	\$ 500
<b>Total Benevolence Expenses</b>	<b>\$ 32,310</b>	<b>\$ 24,531</b>	<b>\$ 34,926</b>	<b>\$ 33,350</b>

**PAYROLL & RELATED EXPENSES**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
Pastor Salary/Housing	\$ 87,233	\$ 72,694	\$ 87,233	\$ 81,257
Pastor Social Security/Medicare Taxes	\$ 6,673	\$ 5,561	\$ 6,673	\$ 6,216
<b>TOTAL DEFINED COMPENSATION</b>	<b>\$ 93,906</b>	<b>\$ 78,255</b>	<b>\$ 93,906</b>	<b>\$ 87,473</b>
Pastor Health Insurance	\$ 21,912	\$ 19,963	\$ 20,735	\$ 11,088
Pastor's Pension & Benefits Contribution	\$ 13,992	\$ 9,354	\$ 13,992	\$ 13,034
<b>TOTAL PASTORAL COMPENSATION</b>	<b>\$ 129,810</b>	<b>\$ 107,572</b>	<b>\$ 128,633</b>	<b>\$ 111,595</b>
Director of Christian Education Salary	\$ -	\$ -	\$ -	\$ -
Director of Senior Ministry Salary	\$ 10,754	\$ 3,585	\$ 3,585	\$ 1,000
Director of Children/Youth/Family Ministry Salary	\$ 32,519	\$ 27,099	\$ 32,519	\$ 33,657
Director of Music Ministry Salary	\$ 17,100	\$ 14,250	\$ 17,100	\$ 17,699
Administrative Assistant	\$ -	\$ 1,135	\$ 1,362	\$ -
Office Manager Salary	\$ 37,786	\$ 19,680	\$ 24,600	\$ 30,554
Bell Choir Director Salary	\$ 5,751	\$ 4,792	\$ 5,751	\$ 5,952
Grace Worship Leader Salary	\$ -	\$ 3,125	\$ 4,125	\$ 6,210
Facility Maintenance Wages	\$ 4,000	\$ 2,300	\$ 2,760	\$ 4,000
Mowers' Wages	\$ 2,500	\$ 3,600	\$ 3,600	\$ 3,600
Bookkeeper Salary	\$ 4,027	\$ 3,356	\$ 4,027	\$ 4,168
Staff Social Security/Medicare Taxes	\$ 8,754	\$ 10,481	\$ 12,577	\$ 8,173
Pastoral Automobile & Travel Expenses	\$ 4,500	\$ 3,238	\$ 3,886	\$ 4,000
Other Pastoral Professional Expenses	\$ 250	\$ 626	\$ 751	\$ 500
Pastoral Continuing Education	\$ 700	\$ -	\$ -	\$ 700
Staff Mileage	\$ 150	\$ -	\$ -	\$ 150
Office Manager Continuing Education	\$ 150	\$ -	\$ -	\$ 150
Seminary Support/Continuing Education	\$ 150	\$ 1,300	\$ 1,300	\$ 150
Director of Music Continuing Education	\$ 150	\$ -	\$ -	\$ 150
Dir. of Senior Ministry Continuing Education	\$ 150	\$ -	\$ -	\$ 150
DCYFM Continuing Education	\$ 300	\$ -	\$ -	\$ 300
Synod Assembly/Convocation	\$ 500	\$ 282	\$ 282	\$ 500
State Background Checks	\$ 500	\$ 50	\$ 50	\$ 100
Workers' Compensation Insurance	\$ 1,500	\$ -	\$ -	\$ 1,500
Payroll Processing	\$ 2,700	\$ 2,735	\$ 2,735	\$ 1,740
Grant Applications	\$ 300	\$ -	\$ -	\$ -
<b>Total Payroll &amp; Related Expense</b>	<b>\$ 265,002</b>	<b>\$ 209,206</b>	<b>\$ 249,643</b>	<b>\$ 236,698</b>

**PROPERTY EXPENSES**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
Fuel Oil	\$ 24,000	\$ 21,373	\$ 25,648	\$ 26,000
Propane	\$ -	\$ 725	\$ 870	\$ -
Electric	\$ 13,000	\$ 11,100	\$ 13,320	\$ 14,000
Trash/Recycle	\$ 750	\$ 696	\$ 696	\$ 800
Telephone	\$ 2,200	\$ 1,742	\$ 2,090	\$ 2,100
Sewer	\$ 1,400	\$ 1,200	\$ 1,200	\$ 1,200
General Maintenance	\$ 5,200	\$ 4,443	\$ 5,332	\$ 13,500
Grounds Maintenance	\$ 1,000	\$ 1,500	\$ 1,500	\$ 4,100
Janitorial Services	\$ 13,500	\$ 19,470	\$ 23,970	\$ 23,400
Janitor Supplies	\$ 1,600	\$ 2,263	\$ 2,716	\$ 3,000
Equipment-Rental	\$ 500	\$ 950	\$ 950	\$ 500
Fire Alarm Contract	\$ 1,500	\$ 624	\$ 624	\$ 700
Water Testing	\$ 1,300	\$ 1,980	\$ 1,980	\$ 2,000
Snow Removal	\$ 2,500	\$ 438	\$ 526	\$ 1,500
Fire/Liability Insurance	\$ 20,000	\$ 16,194	\$ 19,433	\$ 15,000
Food Service License	\$ -	\$ 90	\$ 90	\$ -
<b>Totals</b>	<b>\$ 88,450</b>	<b>\$ 84,788</b>	<b>\$ 100,944</b>	<b>\$ 107,800</b>

**OFFICE EQUIPMENT EXPENSES**

Item	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
Copier Leases	\$ 6,500	\$ 5,059	\$ 5,843	\$ 4,704
Equipment Maintenance/Supplies	\$ -	\$ -	\$ -	\$ -
Equipment Purchase	\$ 1,500	\$ -	\$ -	\$ 1,500
Email/Internet Subscription	\$ 1,100	\$ 928	\$ 1,114	\$ 1,100
Professional IT/Network Support	\$ 2,500	\$ 2,875	\$ 2,875	\$ 2,500
Office Supplies/Bulletins	\$ 3,000	\$ 2,726	\$ 3,271	\$ 3,000
Simply Giving Fees	\$ 2,500	\$ 1,873	\$ 2,248	\$ 2,500
One Call (Auto-Messaging Service)	\$ 900	\$ 1,066	\$ 1,066	\$ 1,066
CDM+ (Membership Management Software)	\$ 1,020	\$ 1,020	\$ 1,020	\$ 1,020
Office 365 Subscription	\$ 106	\$ -	\$ -	\$ 106
Postage	\$ 750	\$ 640	\$ 768	\$ 750
Bank Deposit Box	\$ 55	\$ 120	\$ 120	\$ 55
Miscellaneous	\$ -	\$ 448	\$ 538	\$ -
<b>Totals</b>	<b>\$ 19,931</b>	<b>\$ 16,755</b>	<b>\$ 22,339</b>	<b>\$ 18,301</b>

<b>Total Property &amp; Equipment Expenses</b>	<b>\$ 108,381</b>	<b>\$ 101,543</b>	<b>\$ 123,283</b>	<b>\$ 126,101</b>
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**PROGRAM EXPENSES**

<b>Item</b>	<b>Approved 2023 Budget</b>	<b>Actual YTD OCT 2023</b>	<b>Projected Total 2023</b>	<b>2024 Budget Consideration</b>
Advertising	\$ 300	\$ 52	\$ 52	\$ 300
Fellowship Expenses	\$ 750	\$ 1,786	\$ 2,143	\$ 2,500
Historical Research/Archives Committee	\$ 50	\$ -	\$ -	\$ 250
Memorial Fund Supplies	\$ 100	\$ -	\$ -	\$ 100
Evangelism Committee/Supplies	\$ 200	\$ 1,600	\$ 1,600	\$ 200
Social Ministry Supplies	\$ -	\$ 274	\$ 274	\$ -
Stewardship Offering Envelopes/Supplies	\$ 1,200	\$ 1,066	\$ 1,066	\$ 1,200
Word in Season	\$ 1,000	\$ 134	\$ 734	\$ 1,000
Other Expenses	\$ -	\$ (8,795)	\$ (8,795)	\$ -
<b>Worship/Music</b>				
Supply Pastor Gratuity	\$ 1,225	\$ 448	\$ 1,173	\$ 2,700
Supply Organist Gratuity	\$ 600	\$ -	\$ -	\$ 600
Choir Music/Supplies	\$ 700	\$ -	\$ -	\$ 300
Handbell Music/Supplies	\$ 400	\$ 508	\$ 508	\$ 400
Copyright License	\$ 1,400	\$ 660	\$ 1,160	\$ 1,700
Guest Musician Gratuity	\$ 1,000	\$ 490	\$ 790	\$ 900
Video Services	\$ 9,000	\$ 22,030	\$ 25,230	\$ 19,000
Organ Maintenance	\$ 1,000	\$ 600	\$ 600	\$ 1,000
Piano Maintenance	\$ 750	\$ 470	\$ 470	\$ 750
Handbell Maintenance	\$ -	\$ -	\$ -	\$ -
Supplies	\$ 1,000	\$ -	\$ -	\$ 1,000
Altar Flowers	\$ 2,000	\$ 4,020	\$ 4,520	\$ 4,500
Altar Guild	\$ 1,500	\$ 981	\$ 1,177	\$ 1,500
<b>Totals</b>	<b>\$ 24,175</b>	<b>\$ 26,324</b>	<b>\$ 32,702</b>	<b>\$ 39,900</b>
Transfers to Other Funds	\$ -	\$ -	\$ -	\$ -
<b>Total Expenses</b>	<b>\$ 429,868</b>	<b>\$ 361,604</b>	<b>\$ 440,555</b>	<b>\$ 436,049</b>

**PEER SUPPORT MINISTRY BUDGET**

	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
<b>INCOME</b>				
Peer Support Ministry Contributions	\$ 8,000		\$ -	\$ 7,000
Peer Support Ministry Grants	\$ 7,000		\$ -	\$ -
<b>Totals</b>	<b>\$ 15,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,000</b>
<b>EXPENDITURES</b>				
Peer Support Compensation	\$ 10,400		\$ -	\$ 5,200
Professional Counseling Insurance Cost	\$ 800		\$ -	\$ 800
Peer Support Facility Costs (to General Fund)	\$ 1,000		\$ -	\$ -
Peer Support Supplies, food, Zoom costs	\$ 1,000		\$ -	\$ 500
Peer Support Marketing Costs	\$ 1,800		\$ -	\$ 500
<b>Totals</b>	<b>\$ 15,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,000</b>

**FOOD MINISTRY BUDGET**

	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
<b>INCOME</b>				
Food Ministry Contributions	\$ 55,000		\$ -	<b>\$ 56,225</b>
Food Ministry Grants	\$ 15,000		\$ -	<b>\$ 15,000</b>
<b>Totals</b>	<b>\$ 70,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 71,225</b>
<b>EXPENDITURES</b>				
Food & Supplies	<b>\$ 35,000</b>		\$ -	<b>\$ 35,000</b>
Food Ministry Director Compensation	<b>\$ 35,000</b>		\$ -	<b>\$ 36,225</b>
<b>TOTAL FOOD MINISTRY</b>	<b>\$ 70,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 71,225</b>

**CAPITAL PROJECTS BUDGET**

	Approved 2023 Budget	Actual YTD OCT 2023	Projected Total 2023	2024 Budget Consideration
<b>INCOME</b>				
HVAC Project Contributions	\$ 34,000		\$ -	\$ -
Audio Visual Project Contributions	\$ -	\$ -	\$ -	\$ -
Capital Project Grants	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>\$ 34,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>EXPENDITURES</b>				
HVAC Expenses	\$ -		\$ -	\$ -
Audio Visual Project Expenses	\$ -		\$ -	\$ -
Kirby Smith Campaign Assistance	\$ -	\$ -	\$ -	\$ -
<b>TOTAL CAPITAL PROJECTS</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>