



**NEW HANOVER
EVANGELICAL LUTHERAN CHURCH**

2025 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 8, 2024.

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 2025 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 8, 2024.

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 2025. Please note that for a balanced budget to be realized in 2025, 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 Sunday, December 1 at 10:15 am and Wednesday, December 4 at 6:30 pm. You may also send an email to our Treasurer, Ed Becker at treasurer@newhanoverlutheran.org.

GENERAL FUND BUDGET SUMMARY

Income	Approved 2024 Budget	% of Total	Projected 2024 Results	% of Total	2025 Budget Consideration	% of Total
Envelope & Simply Giving Offerings	\$ 275,000	80.6%	\$ 281,108	82.0%	\$ 281,000	81.2%
Endowment & Misc. Income	\$ 53,500	15.7%	\$ 45,323	13.2%	\$ 47,000	13.6%
Designated General Fund Income	\$ 12,500	3.7%	\$ 16,387	4.8%	\$ 18,215	5.3%
Total Income	\$ 341,000	100.0%	\$ 342,818	100.0%	\$ 346,215	100.0%
Expenses	Approved 2024 Budget	% of Total	Projected 2024 Results	% of Total	2025 Budget Consideration	% of Total
Benevolence	\$ 33,350	7.6%	\$ 28,611	6.7%	\$ 500	0.1%
Payroll & Related Expenses	\$ 236,698	54.3%	\$ 239,646	56.0%	\$ 243,773	60.1%
Property & Equipment Expenses	\$ 126,101	28.9%	\$ 120,786	28.2%	\$ 121,559	30.0%
Program Expenses	\$ 39,900	9.2%	\$ 38,613	9.0%	\$ 39,568	9.8%
Total Expenses	\$ 436,049	100.0%	\$ 427,657	100.0%	\$ 405,400	100.0%
Overall Income vs Expenses	\$ (95,049)	(27.9%)	\$ (84,838)	(24.7%)	\$ (59,185)	(17.1%)
Existing Reserves Utilization	\$ 95,049	-	\$ 84,838	-	\$ 59,185	14.6%
Overall Income+Reserves vs Expenses	\$ -	-	\$ 0	-	\$ 0	0.0%

BUDGET HIGHLIGHTS

1. Bequeaths received in 2020 and 2021 have helped bridge the income gaps to date and offset Projected Expenses.
2. An income deficit is projected for 2025 (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:

	2024 Income	2025 Projected Income	Total Required Giving 2025	Required Giving Increase 2025	<i>Est. avg increase per giving unit</i>
Envelope & Simply Giving Offerings	\$342,818	\$346,215	\$405,400	\$59,185	\$493 per yr
Monthly Average	\$28,568	\$28,851	\$33,783	\$4,932	\$41 per mo
Weekly Average	\$6,593	\$6,658	\$7,796	\$1,138	\$9.5 per wk

3 Benevolence is budgeted to be \$500 for Pastoral Discretionary Benevolence. Additional benevolence is proposed to be temporarily suspended in 2025 as determined by the Congregational Council due to fiscal constraints.

4 Payroll & Related Expenses include a 2.5% cost-of-living increase for church staff.

5 The 2024 totals are projected through the end of the year based upon YTD information through October 31, 2024.

GENERAL FUND BUDGET DETAILED BREAKDOWN

REGULAR GENERAL FUND INCOME

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Regular Envelope Offering	\$ 170,000	\$ 142,936	\$ 171,523	\$ 171,500
Regular Simply Giving Offering	\$ 100,000	\$ 86,702	\$ 104,042	\$ 104,000
Tithe.ly Contributions	\$ -	\$ 443	\$ 532	\$ 500
Regular Loose Offering Plate Offering	\$ 5,000	\$ 4,176	\$ 5,011	\$ 5,000
Total Envelope & Simply Giving Offerings	\$ 275,000	\$ 234,257	\$ 281,108	\$ 281,000
Endowment Funds Income	\$ 44,000	\$ 33,089	\$ 43,750	\$ 41,000
Thrivent Choice	\$ 3,000	\$ 1,311	\$ 1,573	\$ 1,500
Miscellaneous Income	\$ 6,500	\$ -	\$ -	\$ 4,500
Total Endowment & Misc. Income	\$ 53,500	\$ 34,400	\$ 45,323	\$ 47,000
Total Regular Income	\$ 328,500	\$ 268,657	\$ 326,432	\$ 328,000

OTHER GENERAL FUND INCOME - Designated

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Designated Gifts	\$ -	\$ 3,392	\$ 4,070	\$ -
Music Ministry	\$ -	\$ 931	\$ 931	\$ 500
Fuel Oil Contributions	\$ 3,000	\$ 2,475	\$ 2,970	\$ 3,000
Bulletin Contributions	\$ 1,200	\$ 635	\$ 762	\$ 1,200
Flower Contributions	\$ 3,500	\$ 3,833	\$ 4,600	\$ 3,500
Candle Oil	\$ -	\$ 20	\$ 20	\$ -
Communion Wine	\$ 300	\$ 140	\$ 168	\$ 200
Facility Gratuity	\$ 2,000	\$ 1,385	\$ 1,662	\$ 2,000
Fellowship Activities	\$ 2,500	\$ 1,003	\$ 1,204	\$ 1,500
Chris. Ed.				
Chris Ed Envelopes	\$ -	\$ 735	\$ 882	\$ 882
Sunday School Offering	\$ -	\$ 329	\$ 395	\$ 395
Camp Falckner	\$ -	\$ 1,725	\$ 1,725	\$ 1,725
Vacation Bible School	\$ -	\$ 1,351	\$ 1,351	\$ 1,351
Simply Giving - Chris. Ed.	\$ -	\$ 1,106	\$ 1,327	\$ 1,327
Special Events	\$ -	\$ 78	\$ 94	\$ 94
Catechetical Retreat	\$ -	\$ 300	\$ 300	\$ 300
Youth Conference Individual Fees	\$ -	\$ 100	\$ 100	\$ 100
Miscellaneous	\$ -	\$ 30	\$ 36	\$ 36
Tithe.ly - Chris. Ed.	\$ -	\$ 88	\$ 106	\$ 106
Total Christian Education Income	\$ -	\$ 5,842	\$ 6,315	\$ 6,315
Total Other General Fund Income - Designated	\$ 12,500	\$ 13,814	\$ 16,387	\$ 18,215
Paycheck Protection Grant	\$ -	\$ -	\$ -	\$ -
Total Other General Fund Income	\$ 12,500	\$ 13,814	\$ 16,387	\$ 18,215

131%

Total Income	\$ 341,000	\$ 282,471	\$ 342,818	\$ 346,215
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Transfers from Other Funds	\$ -	\$ (5,821)	\$ (5,821)	\$ -
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Total Income (inc. Transfers from Other Funds)	\$ 341,000	\$ 276,650	\$ 336,997	\$ 346,215
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BENEVOLENCE EXPENDITURES

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
SEPA Synod Benevolence	\$ 16,425	\$ 9,530	\$ 14,055	\$ -
Other Agencies	\$ 16,425	\$ 9,530	\$ 14,055	\$ -
Pastor's Discretionary Benevolence	\$ 500	\$ 500	\$ 500	\$ 500
Total Benevolence Expenses	\$ 33,350	\$ 19,560	\$ 28,611	\$ 500

PAYROLL & RELATED EXPENSES

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Pastor Salary/Housing	\$ 81,257	\$ 67,715	\$ 81,258	\$ 83,289
Pastor Social Security/Medicare Taxes	\$ 6,216	\$ 5,180	\$ 6,216	\$ 6,372
TOTAL DEFINED COMPENSATION	\$ 87,473	\$ 72,895	\$ 87,474	\$ 89,660
Pastor Health Insurance	\$ 11,088	\$ 831	\$ 997	\$ 11,088
Pastor's Pension & Benefits Contribution	\$ 13,034	\$ 19,363	\$ 23,236	\$ 13,359
TOTAL PASTORAL COMPENSATION	\$ 111,595	\$ 93,089	\$ 111,707	\$ 114,108
Director of Senior Ministry Salary	\$ 1,000	\$ -	\$ -	\$ 1,000
Director of Children/Youth/Family Ministry Salary	\$ 33,657	\$ 28,047	\$ 33,656	\$ 34,499
Director of Music Ministry Salary	\$ 17,699	\$ 14,749	\$ 17,699	\$ 18,141
Administrative Assistant	\$ -	\$ -	\$ -	\$ -
Office Manager Salary	\$ 30,554	\$ 25,462	\$ 30,554	\$ 31,318
Bell Choir Director Salary	\$ 5,952	\$ 4,960	\$ 5,952	\$ 6,101
Grace Worship Leader Salary	\$ 6,210	\$ 5,175	\$ 6,210	\$ 6,365
Facility Maintenance Wages	\$ 4,000	\$ 3,613	\$ 4,335	\$ 4,000
Mowers' Wages	\$ 3,600	\$ 2,453	\$ 2,453	\$ 3,600
Bookkeeper Salary	\$ 4,168	\$ 3,473	\$ 4,168	\$ 6,240
Staff Social Security/Medicare Taxes	\$ 8,173	\$ 11,588	\$ 13,906	\$ 8,512
Pastoral Automobile & Travel Expenses	\$ 4,000	\$ 3,505	\$ 4,206	\$ 4,000
Other Pastoral Professional Expenses	\$ 500	\$ 644	\$ 644	\$ 500
Pastoral Continuing Education	\$ 700	\$ -	\$ -	\$ 700
Staff Mileage	\$ 150	\$ -	\$ -	\$ 150
Office Manager Continuing Education	\$ 150	\$ 20	\$ 20	\$ -
Seminary Support/Continuing Education	\$ 150	\$ 675	\$ 675	\$ 1,000
Director of Music Continuing Education	\$ 150	\$ -	\$ -	\$ -
Dir. of Senior Ministry Continuing Education	\$ 150	\$ -	\$ -	\$ -
DCYFM Continuing Education	\$ 300	\$ -	\$ -	\$ -
Synod Assembly/Convocation	\$ 500	\$ 765	\$ 765	\$ 500
State Background Checks	\$ 100	\$ -	\$ -	\$ 100
Workers' Compensation Insurance	\$ 1,500	\$ 762	\$ 957	\$ 1,200
Payroll Processing	\$ 1,740	\$ 1,580	\$ 1,740	\$ 1,740
Grant Applications	\$ -	\$ -	\$ -	\$ -
Total Payroll & Related Expense	\$ 236,698	\$ 200,560	\$ 239,646	\$ 243,773

PROPERTY EXPENSES

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Fuel Oil	\$ 26,000	\$ 18,255	\$ 21,906	\$ 23,000
Propane	\$ -	\$ -	\$ -	\$ -
Electric	\$ 14,000	\$ 11,531	\$ 13,837	\$ 13,837
Trash/Recycle	\$ 800	\$ 741	\$ 741	\$ 800
Telephone	\$ 2,100	\$ 1,594	\$ 1,913	\$ 1,913
Sewer	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Grounds Maintenance	\$ 4,100	\$ 1,222	\$ 1,466	\$ 1,466
General Maintenance	\$ 13,500	\$ 12,145	\$ 14,574	\$ 14,574
Janitorial Services	\$ 23,400	\$ 18,900	\$ 23,400	\$ 24,570
Janitor Supplies	\$ 3,000	\$ 1,278	\$ 1,534	\$ 1,534
Equipment	\$ 500	\$ 231	\$ 231	\$ 231
Fire Alarm Contract	\$ 700	\$ 3,075	\$ 3,075	\$ 3,075
Water Testing	\$ 2,000	\$ 1,495	\$ 1,495	\$ 1,800
Snow Removal	\$ 1,500	\$ 2,408	\$ 2,408	\$ 2,500
Fire/Liability Insurance	\$ 15,000	\$ 12,296	\$ 14,814	\$ 16,000
Food Service License	\$ -	\$ 95	\$ 95	\$ -
Miscellaneous	\$ -	\$ 492	\$ 492	\$ -
Totals	\$ 107,800	\$ 86,466	\$ 102,689	\$ 106,500

OFFICE EQUIPMENT EXPENSES

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Copier Leases	\$ 4,704	\$ 4,170	\$ 5,004	\$ 5,004
Equipment Maintenance/Supplies	\$ -	\$ -	\$ -	\$ -
Equipment Purchase	\$ 1,500	\$ -	\$ -	\$ -
Email/Internet Subscription	\$ 1,100	\$ 1,125	\$ 1,350	\$ 1,350
Professional IT/Network Support	\$ 2,500	\$ 428	\$ 428	\$ 428
Office Supplies/Bulletins	\$ 3,000	\$ 2,617	\$ 3,140	\$ 3,140
Simply Giving Fees	\$ 2,500	\$ 1,708	\$ 2,050	\$ 2,050
One Call (Auto-Messaging Service)	\$ 1,066	\$ 1,156	\$ 1,156	\$ 1,156
CDM+ (Membership Management Software)	\$ 1,020	\$ 1,020	\$ 1,020	\$ 1,020
Office 365 Subscription	\$ 106	\$ 106	\$ 106	\$ 106
Postage	\$ 750	\$ 830	\$ 996	\$ 750
Bank Deposit Box	\$ 55	\$ 135	\$ 135	\$ 55
Miscellaneous	\$ -	\$ 278	\$ 334	\$ -
Totals	\$ 18,301	\$ 13,573	\$ 18,097	\$ 15,059

Total Property & Equipment Expenses	\$ 126,101	\$ 100,039	\$ 120,786	\$ 121,559
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PROGRAM EXPENSES

Item	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Advertising	\$ 300	\$ -	\$ -	\$ -
Fellowship Expenses	\$ 2,500	\$ 1,352	\$ 1,622	\$ 1,622
Historical Research/Archives Committee	\$ 250	\$ 115	\$ 115	\$ 115
Memorial Fund Supplies	\$ 100	\$ 73	\$ 73	\$ 73
Evangelism Committee/Supplies	\$ 200	\$ -	\$ -	\$ -
Social Ministry Supplies	\$ -	\$ 990	\$ 990	\$ -
Stewardship Offering Envelopes/Supplies	\$ 1,200	\$ 1,296	\$ 1,296	\$ 1,296
Word in Season	\$ 1,000	\$ 360	\$ 960	\$ 960
Other Expenses	\$ -	\$ -	\$ -	\$ -
Worship/Music				
Supply Pastor Gratuity	\$ 2,700	\$ 907	\$ 1,632	\$ 2,700
Supply Organist Gratuity	\$ 600	\$ -	\$ -	\$ 600
Altar Guild	\$ 1,500	\$ 490	\$ 588	\$ 588
Altar Flowers	\$ 4,500	\$ 3,547	\$ 4,256	\$ 4,256
Choir Music/Supplies	\$ 300	\$ 152	\$ 152	\$ 152
Handbell Music/Supplies	\$ 400	\$ 407	\$ 407	\$ 400
Copyright License	\$ 1,700	\$ 1,063	\$ 1,563	\$ 1,563
Organ Maintenance	\$ 1,000	\$ 1,325	\$ 1,325	\$ 1,325
Piano Maintenance	\$ 750	\$ 350	\$ 350	\$ 350
Guest Musician Gratuity	\$ 900	\$ 575	\$ 875	\$ 900
Supplies & Instrument Purchase	\$ 1,000	\$ 673	\$ 808	\$ 808
Video Services	\$ 19,000	\$ 18,401	\$ 21,601	\$ 15,000
Chris. Ed.				
Adult Education	\$ -	\$ 542	\$ 650	\$ 400
Camp Falckner	\$ -	\$ 1,319	\$ 1,319	\$ 1,100
Catechetical Curriculum & Confirmation Dinner	\$ -	\$ 224	\$ 269	\$ 300
Youth Retreat	\$ -	\$ 1,050	\$ 1,050	\$ 750
Confirmation Gifts	\$ -	\$ 94	\$ 94	\$ 150
Easter Egg Hunt	\$ -	\$ 62	\$ 62	\$ -
DCYFM Credit Card	\$ -	\$ 848	\$ 1,018	\$ -
Senior Ministry	\$ -	\$ 75	\$ 90	\$ 150
Special Events	\$ -	\$ 472	\$ 566	\$ 900
Story Bibles	\$ -	\$ -	\$ -	\$ 260
Sunday School	\$ -	\$ 191	\$ 229	\$ 300
Third Grade Bibles	\$ -	\$ -	\$ -	\$ 150
Vacation Bible School	\$ -	\$ 2,467	\$ 2,467	\$ 2,400
Total Christian Education Expenses	\$ -	\$ 7,344	\$ 7,814	\$ 6,860
Total Program Expenses (with Chris. Ed.)	\$ 39,900	\$ 39,420	\$ 46,428	\$ 39,568
Total Program Expenses (without Chris. Ed.)	\$ 39,900	\$ 32,076	\$ 38,613	\$ 32,708
Total Expenses	\$ 436,049	\$ 352,235	\$ 427,657	\$ 405,400
Transfers to Other Funds	\$ -	\$ 6,533	\$ 6,533	\$ -
Total Expenses (incl. Transfer to Other Funds)	\$ 436,049	\$ 358,768	\$ 434,190	\$ 405,400

Other non-General Fund Ministry Budgets (for informational purposes only)

PEER SUPPORT MINISTRY BUDGET

INCOME	Approved 2024 Budget	Actual YTD Sep 2024	Projected Total 2024	2025 Budget Consideration
Peer Support Ministry Contributions	\$ 7,000	\$ 1,374	\$ 1,649	\$ 5,000
Peer Support Ministry Grants	\$ -	\$ -	\$ -	\$ -
Totals	\$ 7,000	\$ 1,374	\$ 1,649	\$ 5,000
EXPENDITURES	Approved 2024 Budget	Actual YTD Sep 2024	Projected Total 2024	2025 Budget Consideration
Peer Support Compensation	\$ 5,200	\$ -	\$ -	\$ 5,200
Professional Counseling Insurance Cost	\$ 800	\$ -	\$ -	\$ 800
Peer Support Facility Costs (to General Fund)	\$ -	\$ -	\$ -	\$ -
Peer Support Supplies, food, Zoom costs	\$ 500	\$ 409	\$ 491	\$ 500
Peer Support Marketing Costs	\$ 500	\$ -	\$ -	\$ 500
Totals	\$ 7,000	\$ 409	\$ 491	\$ 7,000

FOOD MINISTRY BUDGET

INCOME	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Food Ministry Contributions	\$ 56,225	\$ 33,276	\$ 39,931	\$ 39,600
Food Ministry Grants	\$ 15,000	\$ 24,000	\$ 24,000	\$ 40,000
Totals	\$ 71,225	\$ 57,276	\$ 63,931	\$ 79,600
EXPENDITURES	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Food & Supplies	\$ 35,000	\$ 37,788	\$ 45,346	\$ 42,000
Food Ministry Director Compensation	\$ 36,225	\$ 28,945	\$ 34,734	\$ 39,890
TOTAL FOOD MINISTRY	\$ 71,225	\$ 66,733	\$ 80,080	\$ 81,890

GARDEN OF HOPE BUDGET

INCOME	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Contributions	\$ -	\$ 5,719	\$ 6,863	\$ 7,000
Grants	\$ -	\$ -	\$ -	\$ 50,000
Totals	\$ -	\$ 5,719	\$ 6,863	\$ 57,000
EXPENDITURES	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Trellis Support	\$ 7,500	\$ 23,150	\$ 23,150	\$ 12,000
Supplies	\$ -	\$ 798	\$ 850	\$ 15,250
General Fund seed-funds payback	\$ -	\$ 2,000	\$ 2,000	\$ 2,000
TOTAL FOOD MINISTRY	\$ 7,500	\$ 25,948	\$ 26,000	\$ 29,250

CAPITAL PROJECTS BUDGET

INCOME	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
HVAC Contributions (2021 - Sunday School Wing)	\$ -	\$ 11,580	\$ 13,896	\$ 10,000
Audio Visual Project Contributions	\$ -	\$ 7,331	\$ 8,797	\$ -
Capital Campaign Contributions	\$ -	\$ 4,138	\$ 4,966	\$ 68,000
Capital Project Grants/Loans	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ 23,049	\$ 27,659	\$ 78,000
EXPENDITURES	Approved 2024 Budget	Actual YTD Oct 2024	Projected Total 2024	2025 Budget Consideration
Fellowship Hall/Sanctuary HVAC Expenses	\$ -	\$ -	\$ -	\$ 68,000
HVAC Expenses (2021 - Sunday School Wing)	\$ -	\$ -	\$ -	\$ 10,000
Audio Visual Project Expenses	\$ -	\$ 250	\$ 300	\$ -
Other Capital Expenditures	\$ -	\$ -	\$ -	\$ -
TOTAL CAPITAL PROJECTS	\$ -	\$ 250	\$ 300	\$ 78,000