

## COUNCIL MINUTES

August 25, 2020

**Present:** Pastor Keith, Ida Lloyd, Brian Hazen, Janet Ososki, Jim Diefenbach, Peg Wigton, Patty Comp,  
**Absent:** Joyce King, Anita Mennel, Dave Mennel, Marcella Robinson

**Meeting Called to Order by Brian Hazen at 7:15 PM**

**Opening Prayer**

Pastor Keith

**Secretary's Report**

Jan Ososki

Report was reviewed as presented. There were no questions.

**Treasurer's Report**

Jim Diefenbach

Report reviewed as presented. No questions regarding the report.  
Jim updated the council on the PPP loan stating he is finalizing the paperwork to submit for forgiveness of the loan.

**Financial Report**

Anita Mennel

Report reviewed as presented. No questions.

***Peg Wigton Made A Motion to Receive The Secretary, Treasurer And Financial Reports.  
Brian Hazen Seconded The Motion – Motion Carried.***

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**Intentional Interim Ministry**

Pastor Keith

Pastor has started visiting members of the church.

Pastor commented we need be more about our missions and reaching out and take seriously proclaiming Christ to a lost and dying world.

Pastor Keith is exploring the history of the church with small group volunteers after church service for the next three Sundays (with the exception of Labor Day Sunday)

**Properties issues/ concerns**

Dave Mennel

- Parking lot repair – We should have an estimate this Friday.
- Cement repair at entry – We should have an estimate this Friday
- State of parsonage – Junk cars are still in the yard and so is the dirty mattress. Brian is going to follow up with the status of getting the outside cleaned up and the junk removed. The rent is up to date.
- Security equipment installation – No response yet on estimates from individuals we have reached out to so we are contacting other electricians. We can not take the chance of missing out on the grant that is being offered to us to complete this work. Ida will pass along contact info to Brian Hazen.

- Meditation Garden stair rails – No status update

### **New Business**

#### **Pastors salary breakdown:**

***Jim Diefenbach Made A Motion To Designate The Pastoral Pay at 50% To Salary and 50% To Housing Retroactive To July 6<sup>th</sup> 2020 And Continuing For All Future Years Unless Otherwise Provided. Brian Hazen Seconded The Motion. Motion Carried.***

Jim also stated we are still waiting on information from CPS for finalization and billing on insurance and benefits for the Pastor.

***Jim Diefenbach Made A Motion That The Council Approve Spending An Additional \$500 for Healthcare For The Month Of August. Peg Wigton Seconded The Motion. Motion Carried.***

#### **2021 Plan for insect and weed control:**

There was some confusion and communication problems regarding this year's insect and weed control. We have taken care of the weeds for this year and since it is the end of the season we want to look to next year and make sure we start early enough in the season to decide our scope of work that needs to be completed and if we are going to hire the work out.

#### **Preschool start-up**

Pre-School is set to open the second or third week of September. Currently we have six children enrolled. Carol will not be returning this year. Kim Diefenbach will be the only certified teacher but will make sure she has back up if she is not available for some reason. The hours will be Monday, Wednesday and Friday, four hours a day.

#### **Sunday Bible Study starts 9/13/20**

Peg Wigton will teach one class and Pastor Keith will teach the other class. There was discussion as to whether we should start offering coffee again. It was decided that members could bring their own if they want coffee at this time.

Peg also advised Council that we will be recognizing new church members during the service on 9/13/2020.

### **New Issues/Concerns**

Ida suggested we look at providing a cemetery on the property that the church is currently not using. Brian explained the research we have done regarding all the property and its current worth and the possibility of selling the parsonage.

Member Request - Brian informed council a member had requested to use the church facility to host a small bridal shower and would like to be able to offer champagne. The member will be responsible for all cleaning of the facility before and after use and will be following current State Mandates for inside gatherings. Council approved.

**Tonight, was Patti Comp's Last Meeting. Thank you Patti for all that you have done for the church and the people of our community. You will be missed. We wish you and your family well in your new home. God Bless and Be Safe.**

***Next Meeting is Scheduled for September 22<sup>nd</sup> 7:15 pm***

***Jim Diefenbach Made A Motion to Adjourn The Meeting at 8:15 pm, Jan Ososki Seconded The Motion. Motion Carried***

**Closing Prayer**

**Pastor Keith**

**Respectfully Submitted  
Janet L. Ososki**

**Our Mission:**

**Connecting people to God and one another through faith in Jesus Christ**

**Our Vision:**

**A growing community of believers who actively love God, one another, and our neighbors**



**HOLY REDEEMER LUTHERAN CHURCH**

**Council Agenda: August 25, 2020**

- Call to order Brian Hazen
- Opening Prayer/Devotion Pastor Keith
- Secretary Report Janet Ososki
- Treasurer report Jim Diefenbach
- Financial Secretary report Anita Mennel
- Intentional Interim Ministry Pastor Keith
- Old Business
  - Properties issues/concerns Dave Mennel
    - Parking lot repair
    - Cement repair at entry
    - State of parsonage
    - Security equipment installation
    - Meditation Garden stair rails
- New Business
  - Pastors' salary breakdown Jim Diefenbach
  - 2021 Plan for insect and weed control Jim Diefenbach
  - Pre-school start-up Joyce King
  - Sunday Bible Study starts 9/13/20 Peg Wigton
  - New issues/concerns? Council members
- Next meeting: September 22 (4<sup>th</sup> Tuesday) 7:15pm
- Motion for Adjournment
- Closing Prayer Pastor Keith



**HOLY REDEEMER LUTHERAN CHURCH**  
**Treasurer's report for month of July 2020**

**Finance committee:**

- Auditing for the month was completed and there are no open issues or concerns.

**Miscellaneous / other items:**

- Tithes/Offerings for the month were \$12,265.00 which was above budget by \$520.44 (4.4%). The actual amount was \$13,270 prior to \$1005 correction for March. W/o the correction it would have been above by \$1525.44 (12.99%).
- Monthly operating expenses equaled \$14,984.01 which was \$698.95 below plan. Expenses would have been higher (& overall higher deficit) with expected Concordia expenses and donation to the Michigan District Intentional Interim program which has not been made for July pending benefits finalization.
- Cash decreased by \$3,733.00 for the month primarily due to the \$4,963.01 payout of dedicated funds related to Pastor Helms retirement that were previously accumulated.
- All known bills and other church obligations are recorded in the current financials.
- The SBA/PPP loan forgiveness applications and supporting documentation are in the process of being compiled and will be submitted shortly.

*In His Service,*

***James Diefenbach***

# Holy Redeemer Lutheran Church

## Monthly Financial Report: July 2020

### I. Church Operations: Month:

- a. The operating results for the month showed an operating deficit of \$613.07. This was below budget by \$2,128.08.
- b. Tithes & Offerings were \$12,265.00 (\$13,270 prior to \$1005 correction for March) which was above budget by \$520.44 (4.4%). W/o adjustment it would have been above by \$1525.44 (12.99%).
- c. Interest Income was recorded of \$250.94. Interest received included the Oxford Bank savings account and all CEF CD's.
- d. One month of actual Parsonage Rental income received this month along with \$1005 added from correction for 1 month rent & late fee adjustments reclassified from March.
- e. Monthly operating expenses equaled \$14,984.01, adjusted for Designated Fund Expense, which was \$698.95 below plan. Expenses would have been higher (& overall higher deficit) with expected Concordia expenses, see e.ii. below, and donation to the Michigan District Intentional Interim program which has not been made for July pending benefits finalization.
  - i. Expense categories which were above monthly plan included: Housing(shift of salary/housing split for Pastor Lemley), Mileage(timing only), Substitute Pastor (moved balance to salary for Pastor Helms unused vacation time paid at retirement), FICA/Medicare taxes (these are now paid on Pastor Lemley's salary & housing whereas they were not w/Pastor Helms), and Fees for water testing.
  - ii. Expense categories below monthly plan: no Concordia insurance & retirement charges billed/paid (due to transition issues; these will be caught up presumably in August), Music & Video's (timing only), evangelism supplies (due to corn roast COVID & weather related changes), VBS (canceled due to COVID restrictions), electric & gas, maintenance (timing & variability) and church cleaner (timing).

### II. Church Operations: Year to date (September - July)

- a. The operating results for the period show an operating deficit of \$1,144.91 which is \$3,866.00 below the budgeted amount for the same time period that called for an operating surplus of \$2,721.09.
- b. Tithes & Offerings equaled \$153,353.71 which is below plan by \$9,600.05 for the period.
- c. Year to date operating expenses for Church Operations equaled \$201,300.02 (adjusted for Designated Funds Expense). Without the renovation expenses (\$35,683.95) it would have been \$165,616.07 which was \$6064.48 below budgeted plan amounts.
  - i. Key expense categories above budget were: housing (shift in salary/housing split), FICA/Medicare (see section I.e.i.), postage (prior months), Insurance & Maintenance (prior months lighting, plowing, & elevator service), Maintenance Misc Other (renovation).

- ii. Key expense categories below budget included: most all others except those few noted as above plan.

III. **Total Operations:** Month and YTD

- a. Total Operations include both the Church Operations as detailed above as well as the Pre-School division.
  - i. The Pre School had \$308.00 income for the month from tuition.
- b. For the period of September through July the Pre School program has an operating surplus of \$49.72.
- c. The Pre School division has surplus funds in their Dedicated Fund account of \$13,510.91

IV. **Balance Sheet and changes to various Designated Funds:**

- a. The total cash position decreased by \$3,733.00 to a level of \$151,904.12. Of this amount \$57,553.63 is restricted cash as detailed in the various Designated Funds balances and other liabilities. Thus, readily available general funds are \$94,350.49.
- b. Coffee fellowship, and Meditation Garden had income.
- c. Property taxes and Misc dedicated funds (Pastor Helms retirement luncheon & gift) had net payouts.

V. **Cash Flow Statement:**

- a. The Statement of Cash Flows details the specifics outlined above for the month. The decrease in cash for the period was \$3,733.00.

# Holy Redeemer Lutheran Church Statement Of Church Operations

July 2020

	Jul 20	Budget	\$ Over Bud...	Sep '19 - Jul...	YTD Budget	\$ Over Bud...	Annual Bud...
<b>Ordinary Income/Expense</b>							
<b>Income</b>							
401000 · Tithes/Offerings	12,265.00	11,744.56	520.44	153,353.71	162,953.76	(9,600.05)	175,700.00
402028 · Altar Guild Income	0.00	0.00	0.00	1,031.00	0.00	1,031.00	0.00
402033 · Lutheran World Relief Income	0.00			457.00			
402034 · Women's Ministry Income	0.00	0.00	0.00	165.50	0.00	165.50	0.00
402039 · Parsonage Late Fee (Ded. Acct)	155.00	0.00	155.00	1,173.00	0.00	1,173.00	0.00
402043 · Parsonage Rent Inc (Ded. Acct.)	1,700.00	850.00	850.00	9,350.00	9,350.00	0.00	10,200.00
402053 · Coffee Fellowship Income	75.00	0.00	75.00	922.00	0.00	922.00	0.00
402058 · Meditation Garden Income	125.00	0.00	125.00	385.50	0.00	385.50	0.00
498000 · Interest on Account Income	250.94	347.25	(96.31)	2,428.70	2,097.88	330.82	2,100.00
499000 · Reimb. Church Operation items	0.00			55.97	0.00	55.97	0.00
499101 · Undesignated Memorial Income	0.00			475.00			
499301 · Lawn Cutting Donations	0.00	0.00	0.00	380.00	0.00	380.00	0.00
499401 · Love Fund Income	0.00			35.00	0.00	35.00	0.00
499500 · Miscellaneous Income	1,516.00	0.00	1,516.00	24,328.89	0.00	24,328.89	0.00
<b>Total Income</b>	<b>16,086.94</b>	<b>12,941.81</b>	<b>3,145.13</b>	<b>194,541.27</b>	<b>174,401.64</b>	<b>20,139.63</b>	<b>188,000.00</b>
<b>Gross Profit</b>	<b>16,086.94</b>	<b>12,941.81</b>	<b>3,145.13</b>	<b>194,541.27</b>	<b>174,401.64</b>	<b>20,139.63</b>	<b>188,000.00</b>
<b>Expense</b>							
51000 · Outreach Beyond Congregation							
518000 · Regular Missions	858.55	817.46	41.09	10,734.76	11,348.82	(614.06)	12,236.00
518900 · Specials Missions	367.95	350.34	17.61	4,600.61	4,863.78	(263.17)	5,244.00
<b>Total 51000 · Outreach Beyond Congregati...</b>	<b>1,226.50</b>	<b>1,167.80</b>	<b>58.70</b>	<b>15,335.37</b>	<b>16,212.60</b>	<b>(877.23)</b>	<b>17,480.00</b>
52000 · Pastoral Support							
520100 · Pastor's Salary	3,442.43	3,533.96	(91.53)	38,782.03	38,873.54	(91.51)	42,407.50
520501 · Health Insur. (Blue Cross) HDHP	0.00	739.20	(739.20)	7,138.94	7,929.60	(790.66)	8,668.80
520502 · Concordia Retirement Plan (CRP)	0.00	437.95	(437.95)	4,343.71	4,817.50	(473.79)	5,255.45
520503 · Accident Insurance Plan (AIP)	0.00	5.20	(5.20)	15.60	57.20	(41.60)	62.40
520504 · Disability Insurance & Survivor	0.00	60.41	(60.41)	599.15	664.48	(65.33)	724.89
520505 · H.S.A. Savings Account	1.00	1.00	0.00	12.00	11.00	1.00	12.00
520506 · Pastor pays 20% Health Plan Exp	(280.06)	(147.84)	(132.22)	(1,695.82)	(1,585.92)	(109.90)	(1,733.76)
520700 · Housing Allowance	3,135.95	1,500.00	1,635.95	18,135.95	16,500.00	1,635.95	18,000.00
520900 · Business Expense/Mileage	317.40	166.67	150.73	1,073.22	1,833.33	(760.11)	2,000.00
521200 · Pastoral Conf. & Assessments	0.00	0.00	0.00	529.70	750.00	(220.30)	905.00
521900 · Substitute Pastor	1,101.65	750.00	351.65	1,500.00	1,500.00	0.00	1,500.00
522000 · Pastoral Supplies & Resources	60.00	85.00	(25.00)	270.00	515.00	(245.00)	540.00
<b>Total 52000 · Pastoral Support</b>	<b>7,778.37</b>	<b>7,131.55</b>	<b>646.82</b>	<b>70,704.48</b>	<b>71,865.73</b>	<b>(1,161.25)</b>	<b>78,342.28</b>
53000 · Christian Worship							
530101 · Musicians - Organ or Piano	680.00	595.00	85.00	8,025.00	7,905.00	120.00	8,500.00
532100 · Altar Supplies	40.43	0.00	40.43	409.06	1,073.33	(664.27)	1,100.00
532200 · Worship Supplies	0.00	20.00	(20.00)	93.69	280.00	(186.31)	300.00
532400 · Music & Videos	0.00	140.00	(140.00)	278.97	497.00	(218.03)	500.00
532900 · Devotional Supplies	0.00	0.00	0.00	229.20	235.00	(5.80)	235.00
535200 · Piano Maintenance	0.00			0.00	250.00	(250.00)	250.00
535900 · Sound System Maintenance	0.00	15.00	(15.00)	0.00	25.00	(25.00)	25.00
<b>Total 53000 · Christian Worship</b>	<b>720.43</b>	<b>770.00</b>	<b>(49.57)</b>	<b>9,035.92</b>	<b>10,265.33</b>	<b>(1,229.41)</b>	<b>10,910.00</b>
54000 · Christian Witness							
542000 · Evangelism Supplies	100.00	600.00	(500.00)	357.00	1,925.00	(1,568.00)	2,275.00
<b>Total 54000 · Christian Witness</b>	<b>100.00</b>	<b>600.00</b>	<b>(500.00)</b>	<b>357.00</b>	<b>1,925.00</b>	<b>(1,568.00)</b>	<b>2,275.00</b>
55000 · Christian Stewardship							
552800 · Envelopes	0.00			283.94	275.00	8.94	275.00
<b>Total 55000 · Christian Stewardship</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>283.94</b>	<b>275.00</b>	<b>8.94</b>	<b>275.00</b>
56000 · Christian Growth							
564100 · VBS	0.00	250.00	(250.00)	0.00	250.00	(250.00)	250.00
569000 · Men's Ministry (Misc Mbr Purch)	0.00	0.00	0.00	105.99	300.00	(194.01)	300.00
<b>Total 56000 · Christian Growth</b>	<b>0.00</b>	<b>250.00</b>	<b>(250.00)</b>	<b>105.99</b>	<b>550.00</b>	<b>(444.01)</b>	<b>550.00</b>
57000 · Christian Youth							
572000 · Lutheran Youth	0.00	0.00	0.00	0.00	300.00	(300.00)	300.00
<b>Total 57000 · Christian Youth</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>300.00</b>	<b>(300.00)</b>	<b>300.00</b>



	Jul 20	Budget	\$ Over Bud...	Sep '19 - Jul...	YTD Budget	\$ Over Bud...	Annual Bud...
<b>60000 · Administration</b>							
600100 · Secretary's Salary	505.25	538.50	(33.25)	5,311.00	5,924.00	(613.00)	6,462.50
601500 · FICA / Medicare Employee taxes	408.53	110.00	298.53	1,419.95	1,241.18	178.77	1,351.18
602000 · Office Supplies	0.00	20.83	(20.83)	83.48	229.17	(145.69)	250.00
603000 · Postage	0.00	0.00	0.00	77.20	25.00	52.20	25.00
604000 · Treasurer's Financial Records	0.00	0.00	0.00	28.01	60.00	(31.99)	75.00
604100 · Computer Software	0.00	0.00	0.00	475.17	500.00	(24.83)	500.00
605100 · Copier / Duplicator / Computer	118.19	140.00	(21.81)	1,440.23	1,660.00	(219.77)	1,800.00
607000 · Phone lines (2) & Internet	123.53	135.00	(11.47)	1,356.17	1,485.00	(128.83)	1,620.00
608300 · Bank Fees Charged	0.35	2.10	(1.75)	6.75	22.90	(16.15)	25.00
<b>Total 60000 · Administration</b>	<b>1,155.85</b>	<b>946.43</b>	<b>209.42</b>	<b>10,197.96</b>	<b>11,147.25</b>	<b>(949.29)</b>	<b>12,108.68</b>
<b>63000 · Church Property</b>							
637200 · Utilities							
637201 · Electric	517.00	600.00	(83.00)	5,703.29	6,600.00	(896.71)	7,200.00
637202 · Gas	15.83	46.16	(30.33)	2,824.08	3,182.64	(358.56)	3,200.00
637203 · Trash	60.00	60.00	0.00	660.00	660.00	0.00	720.00
<b>Total 637200 · Utilities</b>	<b>592.83</b>	<b>706.16</b>	<b>(113.33)</b>	<b>9,187.37</b>	<b>10,442.64</b>	<b>(1,255.27)</b>	<b>11,120.00</b>
637204 · Property Taxes (reserve)	163.00	163.00	0.00	1,813.82	1,793.00	20.82	1,956.00
637300 · Commercial/Work Comp/Umbre...	0.00	0.00	0.00	5,641.00	5,250.00	391.00	5,250.00
637400 · Maintenance	24.03	650.00	(625.97)	5,969.01	3,590.00	2,379.01	4,500.00
637500 · Fees/inspections/contract	123.00	16.00	107.00	1,502.24	1,984.00	(481.76)	2,000.00
639000 · Miscellaneous / Other	0.00	0.00	0.00	35,683.95	0.00	35,683.95	0.00
656000 · Property equipment	0.00	62.02	(62.02)	381.97	500.00	(118.03)	500.00
<b>Total 63000 · Church Property</b>	<b>902.86</b>	<b>1,597.18</b>	<b>(694.32)</b>	<b>60,179.36</b>	<b>23,559.64</b>	<b>36,619.72</b>	<b>25,326.00</b>
630100 · Church Cleaners	300.00	420.00	(120.00)	4,300.00	4,780.00	(480.00)	5,200.00
64000 · Debt Retirement							
649100 · Principal Payment on Mortgage	1,907.21	1,899.51	7.70	20,610.19	20,573.48	36.71	22,479.43
649200 · Interest Expense on Mortgage	892.79	900.49	(7.70)	10,189.81	10,226.52	(36.71)	11,120.57
<b>Total 64000 · Debt Retirement</b>	<b>2,800.00</b>	<b>2,800.00</b>	<b>0.00</b>	<b>30,800.00</b>	<b>30,800.00</b>	<b>0.00</b>	<b>33,600.00</b>
67000 · Designated Funds Expense	1,716.00	0.00	1,716.00	(5,613.84)	0.00	(5,613.84)	0.00
<b>Total Expense</b>	<b>16,700.01</b>	<b>15,682.96</b>	<b>1,017.05</b>	<b>195,686.18</b>	<b>171,680.55</b>	<b>24,005.63</b>	<b>186,366.96</b>
<b>Net Ordinary Income</b>	<b>(613.07)</b>	<b>(2,741.15)</b>	<b>2,128.08</b>	<b>(1,144.91)</b>	<b>2,721.09</b>	<b>(3,866.00)</b>	<b>1,633.04</b>
<b>Net Income</b>	<b>(613.07)</b>	<b>(2,741.15)</b>	<b>2,128.08</b>	<b>(1,144.91)</b>	<b>2,721.09</b>	<b>(3,866.00)</b>	<b>1,633.04</b>

**Holy Redeemer Lutheran Church**  
**Total Operations Statement**  
 July 2020

	7049 Pre School		Church Operations		TOTAL	
	Jul 20	Sep '19 - Jul 20	Jul 20	Sep '19 - Jul 20	Jul 20	Sep '19 - Jul 20
<b>Ordinary Income/Expense</b>						
<b>Income</b>						
401000 · Tithes/Offerings	0.00	0.00	12,265.00	153,353.71	12,265.00	153,353.71
402028 · Altar Guild Income	0.00	0.00	0.00	1,031.00	0.00	1,031.00
402033 · Lutheran World Relief Income	0.00	0.00	0.00	457.00	0.00	457.00
402034 · Women's Ministry Income	0.00	0.00	0.00	165.50	0.00	165.50
402039 · Parsonage Late Fee (Ded. Acct)	0.00	0.00	155.00	1,173.00	155.00	1,173.00
402043 · Parsonage Rent Inc (Ded. Acct.)	0.00	0.00	1,700.00	9,350.00	1,700.00	9,350.00
402049 · Pre-School Income	308.00	8,266.88	0.00	0.00	308.00	8,266.88
402053 · Coffee Fellowship Income	0.00	0.00	75.00	922.00	75.00	922.00
402058 · Meditation Garden Income	0.00	0.00	125.00	385.50	125.00	385.50
498000 · Interest on Account Income	0.00	0.00	250.94	2,428.70	250.94	2,428.70
499000 · Reimb. Church Operation Items	0.00	0.00	0.00	55.97	0.00	55.97
499101 · Undesignated Memorial Income	0.00	0.00	0.00	475.00	0.00	475.00
499301 · Lawn Cutting Donations	0.00	0.00	0.00	380.00	0.00	380.00
499401 · Love Fund Income	0.00	0.00	0.00	35.00	0.00	35.00
499500 · Miscellaneous Income	0.00	2,480.80	1,516.00	24,328.89	1,516.00	26,809.69
<b>Total Income</b>	<b>308.00</b>	<b>10,747.68</b>	<b>16,086.94</b>	<b>194,541.27</b>	<b>16,394.94</b>	<b>205,288.95</b>
<b>Gross Profit</b>	<b>308.00</b>	<b>10,747.68</b>	<b>16,086.94</b>	<b>194,541.27</b>	<b>16,394.94</b>	<b>205,288.95</b>
<b>Expense</b>						
51000 · Outreach Beyond Congregation						
518000 · Regular Missions	0.00	0.00	858.55	10,734.76	858.55	10,734.76
518900 · Specials Missions	0.00	0.00	367.95	4,600.61	367.95	4,600.61
<b>Total 51000 · Outreach Beyond Congregation</b>	<b>0.00</b>	<b>0.00</b>	<b>1,226.50</b>	<b>15,335.37</b>	<b>1,226.50</b>	<b>15,335.37</b>
52000 · Pastoral Support						
520100 · Pastor's Salary	0.00	0.00	3,442.43	38,782.03	3,442.43	38,782.03
520501 · Health Insur. (Blue Cross) HDHP	0.00	0.00	0.00	7,138.94	0.00	7,138.94
520502 · Concordia Retirement Plan (CRP)	0.00	0.00	0.00	4,343.71	0.00	4,343.71
520503 · Accident Insurance Plan (AIP)	0.00	0.00	0.00	15.60	0.00	15.60
520504 · Disability Insurance & Survivor	0.00	0.00	0.00	599.15	0.00	599.15
520505 · H.S.A. Savings Account	0.00	0.00	1.00	12.00	1.00	12.00
520506 · Pastor pays 20% Health Plan Exp	0.00	0.00	(280.06)	(1,695.82)	(280.06)	(1,695.82)
520700 · Housing Allowance	0.00	0.00	3,135.95	18,135.95	3,135.95	18,135.95
520900 · Business Expense/Mileage	0.00	0.00	317.40	1,073.22	317.40	1,073.22
521200 · Pastoral Conf. & Assessments	0.00	0.00	0.00	529.70	0.00	529.70
521900 · Substitute Pastor	0.00	0.00	1,101.65	1,500.00	1,101.65	1,500.00
522000 · Pastoral Supplies & Resources	0.00	0.00	60.00	270.00	60.00	270.00
<b>Total 52000 · Pastoral Support</b>	<b>0.00</b>	<b>0.00</b>	<b>7,778.37</b>	<b>70,704.48</b>	<b>7,778.37</b>	<b>70,704.48</b>
53000 · Christian Worship						
530101 · Musicians - Organ or Piano	0.00	0.00	680.00	8,025.00	680.00	8,025.00
532100 · Altar Supplies	0.00	0.00	40.43	409.06	40.43	409.06
532200 · Worship Supplies	0.00	0.00	0.00	93.69	0.00	93.69
532400 · Music & Videos	0.00	0.00	0.00	278.97	0.00	278.97
532900 · Devotional Supplies	0.00	0.00	0.00	229.20	0.00	229.20
<b>Total 53000 · Christian Worship</b>	<b>0.00</b>	<b>0.00</b>	<b>720.43</b>	<b>9,035.92</b>	<b>720.43</b>	<b>9,035.92</b>
54000 · Christian Witness						
542000 · Evangelism Supplies	0.00	0.00	100.00	357.00	100.00	357.00
<b>Total 54000 · Christian Witness</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>	<b>357.00</b>	<b>100.00</b>	<b>357.00</b>
55000 · Christian Stewardship						
552800 · Envelopes	0.00	0.00	0.00	283.94	0.00	283.94
<b>Total 55000 · Christian Stewardship</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>283.94</b>	<b>0.00</b>	<b>283.94</b>
56000 · Christian Growth						
569000 · Men's Ministry (Misc Mbr Purch)	0.00	0.00	0.00	105.99	0.00	105.99
<b>Total 56000 · Christian Growth</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>105.99</b>	<b>0.00</b>	<b>105.99</b>

	7049 Pre School		Church Operations		TOTAL	
	Jul 20	Sep '19 - Jul 20	Jul 20	Sep '19 - Jul 20	Jul 20	Sep '19 - Jul 20
<b>60000 · Administration</b>						
600100 · Secretary's Salary	0.00	0.00	505.25	5,311.00	505.25	5,311.00
601500 · FICA / Medicare Employee taxes	0.00	760.26	408.53	1,419.95	408.53	2,180.21
602000 · Office Supplies	0.00	0.00	0.00	83.48	0.00	83.48
603000 · Postage	0.00	0.00	0.00	77.20	0.00	77.20
604000 · Treasurer's Financial Records	0.00	0.00	0.00	28.01	0.00	28.01
604100 · Computer Software	0.00	0.00	0.00	475.17	0.00	475.17
605100 · Copier / Duplicator / Computer	0.00	0.00	118.19	1,440.23	118.19	1,440.23
607000 · Phone lines (2) & Internet	0.00	0.00	123.53	1,356.17	123.53	1,356.17
608300 · Bank Fees Charged	0.00	0.00	0.35	6.75	0.35	6.75
<b>Total 60000 · Administration</b>	<b>0.00</b>	<b>760.26</b>	<b>1,155.85</b>	<b>10,197.96</b>	<b>1,155.85</b>	<b>10,958.22</b>
<b>63000 · Church Property</b>						
637200 · Utilities						
637201 · Electric	0.00	0.00	517.00	5,703.29	517.00	5,703.29
637202 · Gas	0.00	0.00	15.83	2,824.08	15.83	2,824.08
637203 · Trash	0.00	0.00	60.00	660.00	60.00	660.00
<b>Total 637200 · Utilities</b>	<b>0.00</b>	<b>0.00</b>	<b>592.83</b>	<b>9,187.37</b>	<b>592.83</b>	<b>9,187.37</b>
637204 · Property Taxes (reserve)	0.00	0.00	163.00	1,813.82	163.00	1,813.82
637300 · Commercial/Work Comp/Umbrel Ins	0.00	0.00	0.00	5,641.00	0.00	5,641.00
637400 · Maintenance	0.00	0.00	24.03	5,969.01	24.03	5,969.01
637500 · Fees/inspections/contract	0.00	0.00	123.00	1,502.24	123.00	1,502.24
639000 · Miscellaneous / Other	0.00	0.00	0.00	35,683.95	0.00	35,683.95
656000 · Property equipment	0.00	0.00	0.00	381.97	0.00	381.97
<b>Total 63000 · Church Property</b>	<b>0.00</b>	<b>0.00</b>	<b>902.86</b>	<b>60,179.36</b>	<b>902.86</b>	<b>60,179.36</b>
630100 · Church Cleaners	0.00	0.00	300.00	4,300.00	300.00	4,300.00
64000 · Debt Retirement						
649100 · Principal Payment on Mortgage	0.00	0.00	1,907.21	20,610.19	1,907.21	20,610.19
649200 · Interest Expense on Mortgage	0.00	0.00	892.79	10,189.81	892.79	10,189.81
<b>Total 64000 · Debt Retirement</b>	<b>0.00</b>	<b>0.00</b>	<b>2,800.00</b>	<b>30,800.00</b>	<b>2,800.00</b>	<b>30,800.00</b>
67000 · Designated Funds Expense						
671200 · Pre-School Salaries	0.00	9,937.70	0.00	0.00	0.00	9,937.70
67000 · Designated Funds Expense - Other	0.00	0.00	1,716.00	(5,613.84)	1,716.00	(5,613.84)
<b>Total 67000 · Designated Funds Expense</b>	<b>0.00</b>	<b>9,937.70</b>	<b>1,716.00</b>	<b>(5,613.84)</b>	<b>1,716.00</b>	<b>4,323.86</b>
<b>Total Expense</b>	<b>0.00</b>	<b>10,697.96</b>	<b>16,700.01</b>	<b>195,686.18</b>	<b>16,700.01</b>	<b>206,384.14</b>
<b>Net Ordinary Income</b>	<b>308.00</b>	<b>49.72</b>	<b>(613.07)</b>	<b>(1,144.91)</b>	<b>(305.07)</b>	<b>(1,095.19)</b>
<b>Net Income</b>	<b>308.00</b>	<b>49.72</b>	<b>(613.07)</b>	<b>(1,144.91)</b>	<b>(305.07)</b>	<b>(1,095.19)</b>

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August 8, 2020

Cash Basis

## Holy Redeemer Lutheran Church

## Balance Sheet

As of July 31, 2020

	Jul 31, 20	Jun 30, 20	\$ Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
<b>900 · USEABLE FUNDS</b>			
1068 · Oxford Bank Savings	11,501.15	11,500.68	0.47
1069 · Oxford Bank Checking	29,475.12	33,459.06	(3,983.94)
1074 · Tri-County 1yr 2/15 2.00% 2583	53,809.42	53,809.42	0.00
1091 · CEF 6mo 12/20 0.95% 410	7,047.39	7,024.58	22.81
1092 · CEF 6mo 12/20 0.95% 411	13,181.35	13,138.69	42.66
1093 · CEF 1yr 05/07 1.65% 014	13,489.21	13,427.34	61.87
1096 · CEF 1yr 10/22 2.15% 003	5,920.23	5,888.75	31.48
<b>Total 900 · USEABLE FUNDS</b>	<b>134,423.87</b>	<b>138,248.52</b>	<b>(3,824.65)</b>
<b>910 · DESIGNATED FUNDS</b>			
1094 · CEF NewBid 2yr 2/9/22 2.05% 012	17,480.25	17,388.60	91.65
<b>Total 910 · DESIGNATED FUNDS</b>	<b>17,480.25</b>	<b>17,388.60</b>	<b>91.65</b>
<b>Total Checking/Savings</b>	<b>151,904.12</b>	<b>155,637.12</b>	<b>(3,733.00)</b>
<b>Total Current Assets</b>	<b>151,904.12</b>	<b>155,637.12</b>	<b>(3,733.00)</b>
<b>Fixed Assets</b>			
15100 · Church Building & Contents	453,848.37	453,848.37	0.00
<b>Total Fixed Assets</b>	<b>453,848.37</b>	<b>453,848.37</b>	<b>0.00</b>
<b>TOTAL ASSETS</b>	<b>605,752.49</b>	<b>609,485.49</b>	<b>(3,733.00)</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Other Current Liabilities</b>			
20220 · Payroll Tax Liabilities	125.91	0.00	125.91
<b>7000 · Designated Special Funds</b>			
7023 · Organ	2,630.20	2,630.20	0.00
7024 · Bible	105.00	105.00	0.00
7025 · New Building Fund	17,388.60	17,388.60	0.00
7026 · Love Fund	2,468.66	2,468.66	0.00
7027 · Special Music	269.16	269.16	0.00
7028 · Altar Guild	392.55	392.55	0.00
7030 · Lutheran World Relief	342.00	342.00	0.00
7032 · Men's Ministry	475.72	475.72	0.00
7033 · Stephen Ministry	628.61	628.61	0.00
7034 · Women's Ministry	145.24	145.24	0.00
7040 · Parsonage Property Taxes	889.55	1,196.38	(306.83)
7041 · Parsonage Security Deposit	800.00	800.00	0.00
7042 · Parsonage Repairs	3,500.00	3,500.00	0.00
7045 · Youth Group Funds	1,526.87	1,526.87	0.00
7049 · Pre-School	13,510.91	13,510.91	0.00
7053 · Coffee Fellowship	1,502.26	1,427.26	75.00
7058 · Meditation Garden	6,898.32	6,773.32	125.00
7059 · Education Funds	1,971.97	1,971.97	0.00
7060 · Misc Dedicated Funds	1,407.10	4,854.11	(3,447.01)
7061 · Lawn Cutting Reserve	575.00	575.00	0.00
<b>Total 7000 · Designated Special Funds</b>	<b>57,427.72</b>	<b>60,981.56</b>	<b>(3,553.84)</b>
<b>Total Other Current Liabilities</b>	<b>57,553.63</b>	<b>60,981.56</b>	<b>(3,427.93)</b>
<b>Total Current Liabilities</b>	<b>57,553.63</b>	<b>60,981.56</b>	<b>(3,427.93)</b>

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# Holy Redeemer Lutheran Church

August 8, 2020

## Balance Sheet

Cash Basis

As of July 31, 2020

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	<u>Jul 31, 20</u>	<u>Jun 30, 20</u>	<u>\$ Change</u>
<b>Long Term Liabilities</b>			
25000 · Mortgage on Church Building	249,920.36	251,827.57	(1,907.21)
<b>Total Long Term Liabilities</b>	<u>249,920.36</u>	<u>251,827.57</u>	<u>(1,907.21)</u>
<b>Total Liabilities</b>	307,473.99	312,809.13	(5,335.14)
<b>Equity</b>			
30000 · Opening Balance Equity	31,412.65	31,412.65	0.00
32000 · Unrestricted Net Assets	267,961.04	266,053.83	1,907.21
Net Income	(1,095.19)	(790.12)	(305.07)
<b>Total Equity</b>	<u>298,278.50</u>	<u>296,676.36</u>	<u>1,602.14</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>605,752.49</u></u>	<u><u>609,485.49</u></u>	<u><u>(3,733.00)</u></u>

**Holy Redeemer Lutheran Church**  
**Statement of Cash Flows**  
July 2020

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	<u>Jul 20</u>
<b>OPERATING ACTIVITIES</b>	
Net Income	(305.07)
Adjustments to reconcile Net Income to net cash provided by operations:	
20220 · Payroll Tax Liabilities	125.91
7000 · Designated Special Funds:7040 · Parsonage Property Taxes	(306.83)
7000 · Designated Special Funds:7053 · Coffee Fellowship	75.00
7000 · Designated Special Funds:7058 · Meditation Garden	125.00
7000 · Designated Special Funds:7060 · Misc Dedicated Funds	<u>(3,447.01)</u>
Net cash provided by Operating Activities	<u>(3,733.00)</u>
<b>FINANCING ACTIVITIES</b>	
25000 · Mortgage on Church Building	(1,907.21)
32000 · Unrestricted Net Assets	<u>1,907.21</u>
Net cash provided by Financing Activities	<u>0.00</u>
Net cash increase for period	(3,733.00)
Cash at beginning of period	<u>155637.12</u>
Cash at end of period	<u><u>151904.12</u></u>

## Evangelism Minutes

August 10, 2020

Present: Francee Formolo, Linda Lubonski, Marilyn Vandenburghe, and Margaret Wigton.  
Absent: Darlene Johnson

Peg opened the meeting with prayer at 7 PM and guided the group through Col 3: 5-11 about holy living and how this correlates to our witness to the world.

There was discussion of the "Corn Roast/ Corn Giveaway". There was a disappointing turnout this year which was partly due to the format of no food and bad weather. Suggestions were made about more publicity such as an ad in the newspaper or a sign in downtown Dryden, and the need to have a 2-sided sign for the corn giveaway that was readable from both directions. Some of the corn was not of good quality and Peg will follow-up with Josh regarding where he got the corn. Two hundred flyers were handed out at the trailer park on Friday. It was suggested that this could have been done earlier in the week. Suggestions were also made regarding the musicians since they had to be cancelled due to rain. Francee will follow a suggestion for a man from Port Huron.

Discussed the new members and a way to recognize and honor them. The new members were listed and assigned to members of the committee to interview. We will recognize with a gift basket on Sunday, September 13 after the service. Peg will send out the forms for the interviews. Plan for the committee to meet on September 6 to fill the baskets.

Next meeting will be September 6 right after church. Meeting adjourned at 9: 10 PM. Peg closed the meeting in prayer.

Respectfully submitted,

Margaret J. Wigton  
Evangelism Chairman