

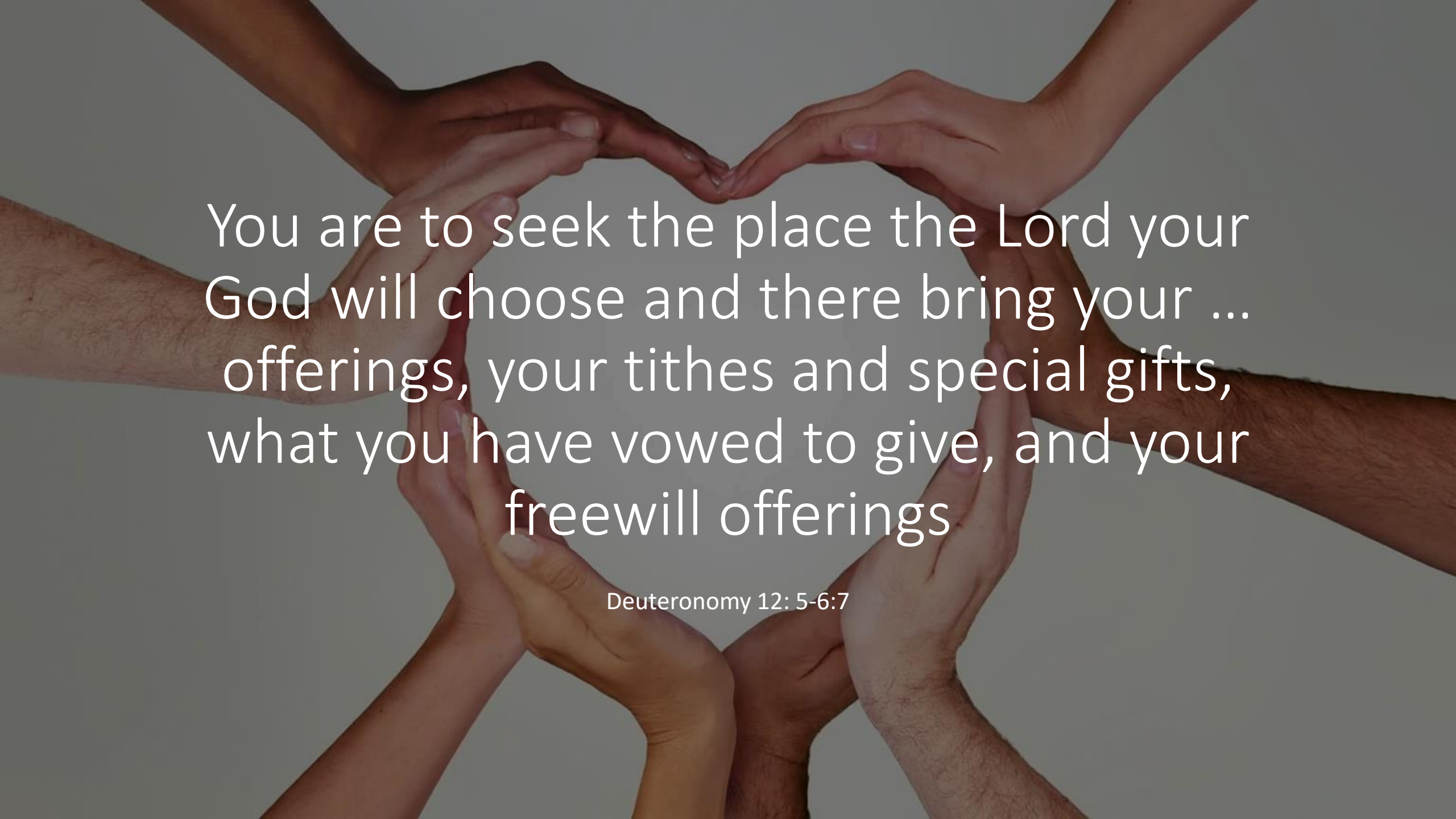
Time

Talent

Treasure



2024 FLC Stewardship and Pledge Drive



You are to seek the place the Lord your
God will choose and there bring your ...
offerings, your tithes and special gifts,
what you have vowed to give, and your
freewill offerings

Deuteronomy 12: 5-6:7

Time and Talent Survey

2023 FLC TIME AND TALENT SURVEY

In baptism we are claimed as God's children and receive God's grace.
As stewards, we live out our callings as children of God by sharing God's grace with the world.
God has given me these abilities, knowledge, and interests to share with FLC.

Please complete the requested information and/or check your response and return to FLC. Thank you!

Name: _____ Cell or Home Phone: _____
Email: _____

Job / Vocation: _____

Working: Yes ___ Not Working / Retired: Yes ___ Attend School: Yes ___

Do you have specific work experience with (please check any that you do):

Accounting ___ Creating Brochures and Flyers ___ Human Resources ___
Photography ___ Social Media ___ Video Editing ___
Website Development ___ Other _____

Committees, Ministries, and Guilds

Do you have an interest in serving on the Church Council? Yes ___
(3-year term; generally, meets once a month)

Please check any where you already participate (Part) or are interested in finding out more information (Yes):

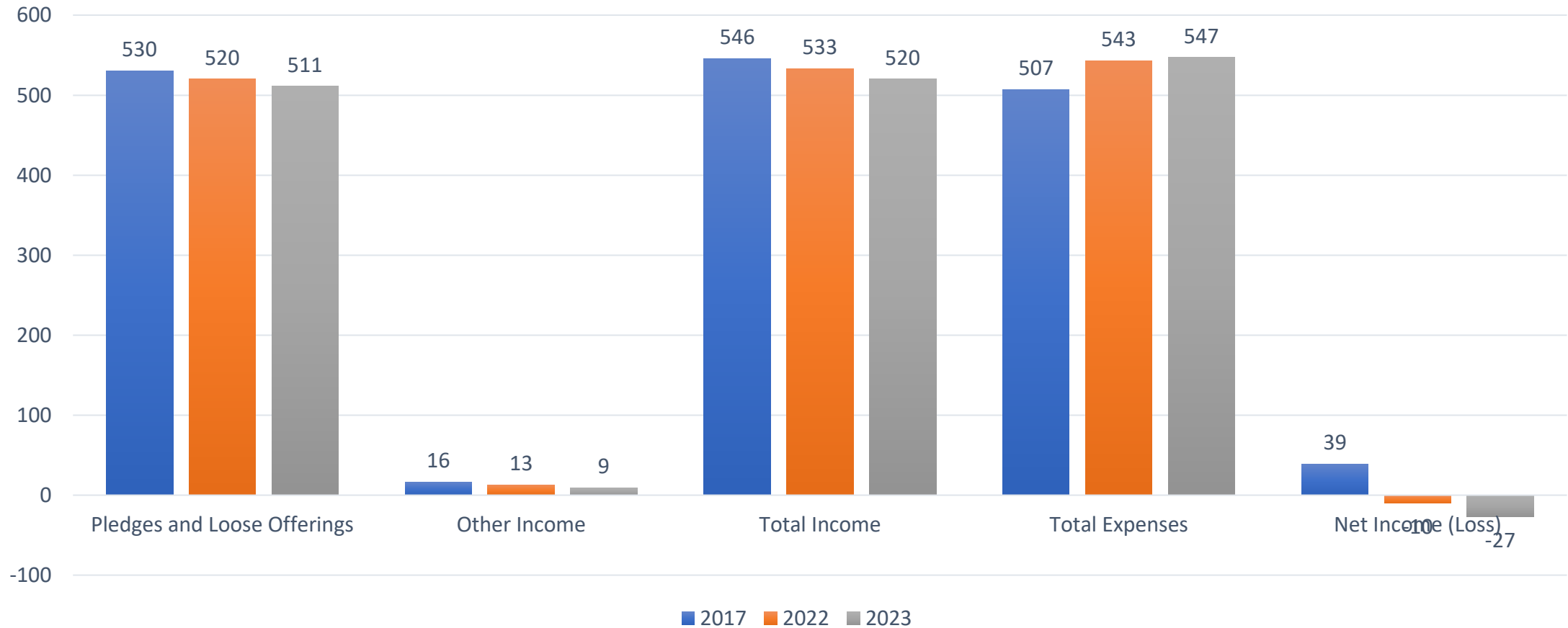
	Part	Yes
Building and Property – oversee caring for and maintaining our building	___	___
Christian Education – Sunday school; adult education; library	___	___
Fellowship – coffee and snacks after service, funerals, special events	___	___
Finance – prepares the budget; oversees account balances	___	___
IT / Communications – live broadcast of services; building technology	___	___
Library Committee – works on maintaining our library	___	___
Membership – growing our congregation	___	___
Social Ministries – oversee outreach to various charities	___	___
Stewardship – oversee time, talent, and fund raising	___	___

- Please complete a Time and Talent Survey
- We are asking that **Everyone** complete and return before 10/29
- You can find them:
 - Pick up a printed copy in the church
 - Go online using this link
 - <https://forms.gle/ogKytRo6iT31myo87>
 - This brings up the Pledge Form. Go to the last question and answer Yes to the question “I would like to fill out a time and talent survey and you will be directed to an online form
 - Complete online

Stewardship Pledge Funds

- Can pledge and donate to two funds:
- General Fund
 - Funds everyday operation of the church
- Capital Improvement Fund
 - Formerly the Mortgage Fund
 - Restricted to capital improvements to our building
- Can donate to both funds
 - If so, specify a percentage or amount
- Donations not specified will go to the General Fund

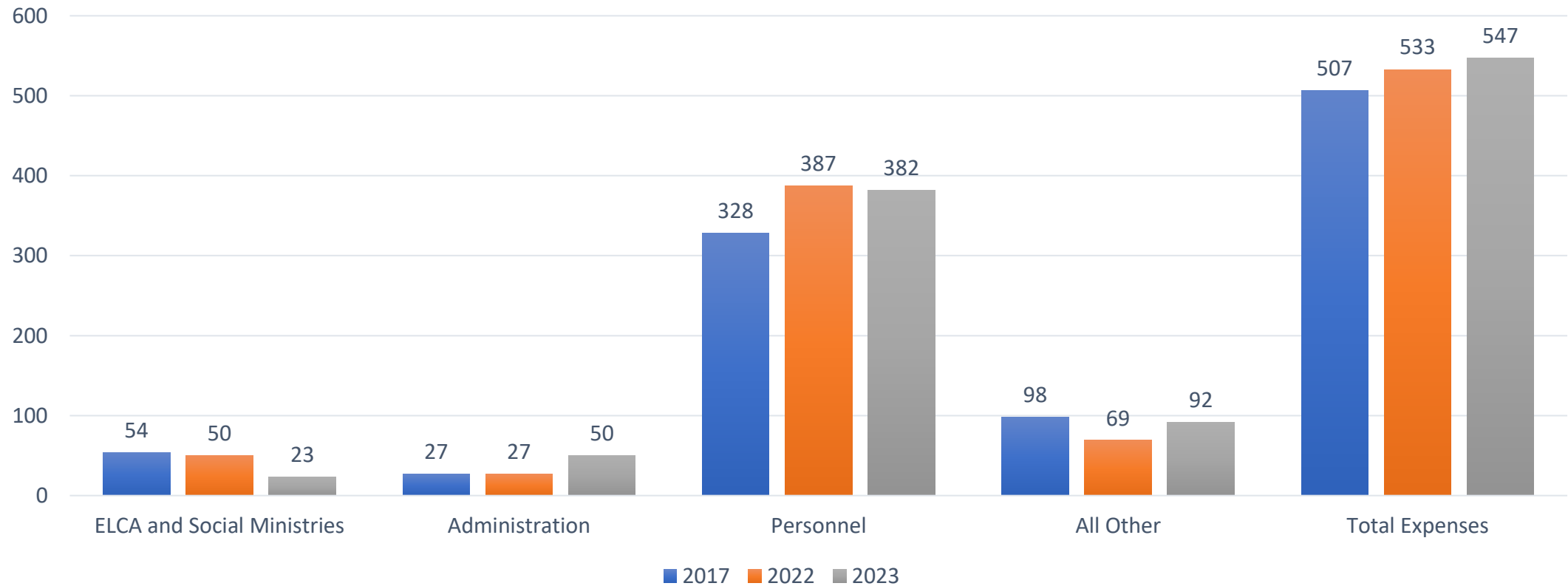
General Fund Budget History Comparison



General Fund Budget History Comparison

- Income has dropped 5% over the last 6 years
- But expenses have increased 8% over the same period
- General Fund had a deficit in 2022 and forecasted to have a larger deficit in 2023 even after expense reductions
- We have only had to transfer funds from the Reserve Fund to the General Fund twice in the last several years due to actual expenses being below actual income. 2023 will be the third if necessary
- Reserve Fund balance is currently \$109,000
- 2023 General Budget is to use \$27,000 from that fund if needed
 - Would then drop to \$82,000
 - Roughly 1-1/2 months of expenses
 - The goal would be to keep roughly 2 months of expenses in the Reserve Fund

General Fund Expense History



General Fund Expense History

- Expenses have increased over 8% from 2017 through 2022
- Inflation from 2017 to 2023 was up 25.26%
- Actions taken to reduce expenses over this time period:
 - Reserves are no longer being accumulated for building improvements and van replacement
 - ELCA and Social Ministry Outreach has been cut over 57%
 - Youth Ministry funding has been reduced
 - A \$60,000 PPP (Paycheck Protection Program) loan made during COVID-19 was forgiven and used to reduce Personnel and Administrative expenses during 2020 and 2021
 - No staff raises were given in 2023
 - These reductions are not sustainable for the long term

Capital Improvement Fund

- Mortgage payments were \$5500 per month / \$66,000 per year
- Paid off our mortgage in April 2021
- Fund name changed from Mortgage Fund to Capital Improvement Fund
- Use is restricted as these funds can only be used for capital improvements to the building and site
- Examples: entryway support remodel and parking lot striping done in 2022; new roof in the near future
- Current balance \$50,000

The Goals

- Review and make recommended revisions for compensation for Pastor and staff
- Restore ELCA and Social Ministries Outreach funding
- Restore necessary funding to other ministries including Fellowship, Worship & Music, Christian and Youth Education, etc.
- Balance the General Fund and enable a small year-end contribution to the Reserve Fund
- Begin increasing the Capital Improvement Fund to enable funding a new roof when necessary

The Ask

- **“Everyone Participate”**
- General Fund Pledge Goal - \$500,000
 - Our expected budget will be somewhere between \$600 and \$650,000
 - The remainder will be made up by loose offerings and other income
- Capital Improvement Fund Goal - \$50,000
- We ask that **Everyone** return a Pledge Card
 - Just forecast your best estimate at this time
 - This is not a contract, and no one is held to these numbers
 - We do ask that you try to be as accurate as possible understanding there are often times special circumstances that come up
- Pledge Cards available
 - Online through a link – <https://forms.gle/ogKytRo6iT31myo87>
 - A paper copy in the narthex
 - Those on our US Mail list will receive one in the mail – mailed out September 21st
 - Please return as soon as possible or no later than October 29th – in the offering basket is fine

How to Give Money

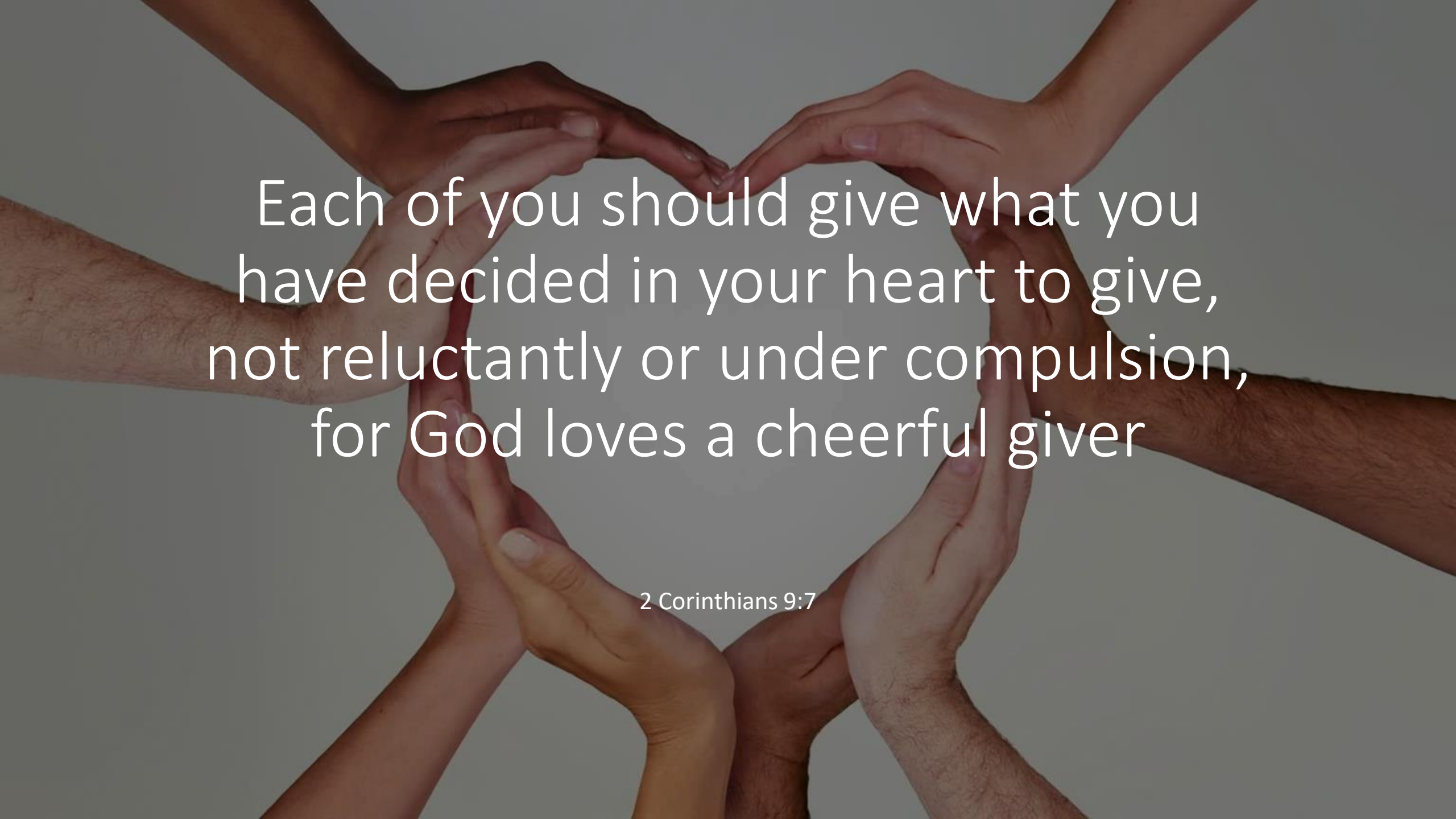
- Billpay from your checking account
 - Likely no cost to you or the church
 - Normally can be set up as an automatic deduction on your preferred date
- Vanco
 - Automatic distribution from your checking account on your preferred date – very small cost
 - Automatic charge to your credit card on your preferred date – roughly a 4% cost
 - We ask you to check the box to pay Vanco fees rather than charging the church
- Tax Favorable ways
 - QCD's (Qualified Charitable Distributions)
 - RMD's (Required Minimum Distributions)
 - Tax favorable for you if required to take these – funds sent directly to the church
 - Donor Advised Funds
 - Donate Stocks
- Sundays Scanning the QR Code
- Sundays in the Offering Baskets

Don't Forget – Corporate Match

- Ask your HR department if your company does corporate matches
- If so, ask what charities are eligible
- “You never know unless you ask!”

Questions

- Reach out to your Stewardship Committee or Council Liaison if you have any questions or would like any additional information
- Kendahl Adjorlolo
 - kendahlab@comcast.net
- Gary Curtis
 - gary_Curtis@att.net
- Pastor Berg
- Thanks for your consideration and completing the Time and Talent Surveys and Pledge Cards!!



Each of you should give what you
have decided in your heart to give,
not reluctantly or under compulsion,
for God loves a cheerful giver

2 Corinthians 9:7