

Joy in faith . . . for all!

Hosanna
Lutheran Church



November 1, 2020

Dear sisters and brothers in Christ:

This has been a tough year for all of us in so many ways--physically, emotionally, and even spiritually. **I pray that this letter finds you well.**

For those who haven't been able to gather in person with us, I regret that this letter may be the most tangible way we've communicated in a while. **I hope you've been able to join us regularly for worship online and found it meaningful.** If you haven't, I invite you to visit www.hosannatogether.org to see how you can get reconnected or reach out to me personally at pastormike@hosannalutheranchurch.org or on my cell phone at 402-741-2957. **Whatever you're experiencing, know that we want to be with you in it.** It's been challenging for us to figure out the best way to do that and recognize that it's not always been perfect. Nonetheless, we care.

We believe that the church is really important in our world and to us personally right now. We need hope, healing, and companionship, and we are better together.

Although financial contributions are only one part of the gifts we share with each other, they provide us with the space to gather in person and online, tangible gifts to give and to bless, leadership to guide and to support, and resources to deepen and to empower our ministry.

Where our finances are right now . . .

Even though the pandemic has limited our in-person events, that doesn't reduce our expenses a lot. We still need to pay our staff to provide you with care, support, and resources to help you connect with God and with each other. We still need to pay our mortgage and maintain our building. Although we've saved on some program materials, we've also had to invest in new technology and resources to offer worship and faith formation in alternative ways.

We have worked creatively to save money and pursue new income streams. We have saved quite a bit on our utility costs by adjusting thermostats and reducing trash service. We negotiated the ability to pay only interest on our mortgage for three months, saving us \$7,187 this year. We received a \$28,787 loan through the Paycheck Protection Program government stimulus program and are awaiting its conversion to a grant (therefore, it is *not* included in the operating budget numbers listed in this letter). Although this is a *huge* benefit, it helps compensate for those who *have* to reduce their offerings. It is not so large that we can all contribute less than we planned, especially with a return to regular gatherings a ways off and future impacts still uncertain.

The \$175,726 GIVEN to our operating expenses is 5.2% LESS than we expected by \$9,568. The \$183,607 SPENT from operating expenses is 6.2% LESS than we budgeted by \$11,311.

We have spent \$7,881 more than we received so far this year. However, this is *less* than the \$9,624 deficit we expected at this point. Our hope is to close this gap by the end of the year. Details are included in the 9-month budget update enclosed.

Your part in supporting our congregation . . .

To help you see your part in our finances, **we've enclosed your third quarter giving statement.** Your statement is based on gifts via envelope, electronic means, or in other identifying manner. If this doesn't match your records, please contact the office. *If no statement is enclosed, it means your gifts have been given anonymously, so we're not able to provide you a record.*

This has been a particularly challenging and uncertain year. You matter.

- **If your financial picture has changed** because of work or investments, and your ability to contribute this year has changed, know that we understand. We still love you and value you.
- **If you've fallen behind on your planned contributions**, please consider making up for missed contributions by giving a catch-up gift now or increasing your giving through the end of the year.
- **If you've found it difficult to give consistently during this time**, consider setting up regular electronic withdrawals through your bank or our giving provider (www.hosannatogether.org/give).
- **If you have received unexpected income** from your work, government stimulus, or other sources this year, please consider giving additional to help compensate for those who have had to give less.

Invitation to make a commitment . . .

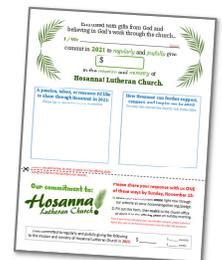
Making a written commitment helps us plan what we can (and can't) do together in the next year, but also helps you follow through on your goals to be part of it. We're asking you to . . .

- Pledge your financial support to the congregation for 2021.
- Share one talent, resource, or gift you'd like to share through the congregation in 2021.
- Let us know how we can further support, connect, and inspire you in the coming year.

Please share your response by Sunday, November 15 in ONE of these ways:

- 1) **Make your commitment online right now** through our website at www.hosannatogether.org/pledge.
- 2) **Fill out the enclosed commitment form** and mail it to the church office or place it in the offering plate on Sunday morning.

Even if you're not able to change the amount of your commitment, we ask you to submit a new one each year so that we have an accurate count for planning purposes.



As you consider your goals for 2021, here are several ways to challenge yourself:

- If you haven't made an **offering goal** or pledge before, make one this year.
- If you are close to your pledge, **grow by stepping up 1-2%** of your income or a dollar amount.
- **If you are exceeding** last year's pledge, consider committing to that higher amount this year.
- If you couldn't fulfill your pledge, **make a plan** to accomplish it next year (consider automatic gifts).
- **Work toward a tithe**, the Biblical practice of giving God the first 10% of the income God gives to you. Tithing can include all charitable contributions, not just those to the church.
- **Pray.** See what God is calling you to do and how God might make that possible.

With the uncertainty in our world, it's tempting to maintain and leave commitments where they are. However, **God calls us to do more than maintain. God is leading us to continue growing.**

Thank You for your Generosity

Thank you for believing that we have God's love to share with those in need and God's hope to give to our struggling world. No matter the size, your gifts make a difference, and we pray that they are fulfilling and joyful for you to give as part of our shared work.

Pastor Mike Ken

2020 Operating Budget: 9-Month Update

INCOME	2020 Budget	75% Budget	9-Month Actual	Notes
Faith Commitments/Envelopes	\$163,132	\$122,349	\$43,924	Some commitments come in without identification, so these lines should be taken together
Free Will, Growth, & Loose	\$83,927	\$62,945	\$127,004	
Designated to Operating Expenses	\$0	\$0	\$4,798	
TOTAL INCOME	\$247,059	\$185,294	\$175,726	\$9,568 LESS than anticipated
EXPENSES	2020 Budget	75% Budget	9-Month Actual	Notes
BENEVOLENCE	\$4,000	\$3,000	\$3,952	Includes 2019 Q4 payment of \$1,000 + 2020 Q1-Q3.
SALARIES, BENEFITS, & TAXES	\$141,775	\$106,331	\$107,414	
Pastor Salary, Housing, & SECA Allowance	\$62,902	\$47,177	\$43,436	Pastor elects to transfer some salary to additional benefits.
Pastor Benefits	\$32,421	\$24,316	\$31,885	
Pastor Continuing Education	\$800	\$600	\$74	
Pastor Mileage	\$1,400	\$1,050	\$146	Reduced mileage with COVID
Supply Pastors	\$840	\$630	\$0	None in Q1-Q3
Administrative Assistant + SS/Medicare Tax	\$25,648	\$19,236	\$19,056	
Music Ministry	\$17,764	\$13,323	\$12,817	
MINISTRIES	\$50,180	\$37,635	\$30,484	
Office	\$8,600	\$6,450	\$3,441	Reduced copy + other expenses
Building & Property	\$13,000	\$9,750	\$9,659	
Utilities	\$14,000	\$10,500	\$7,035	Reduced HVAC use + trash pickup
Insurance	\$7,630	\$5,723	\$7,473	Full amount paid for year.
Christian Education	\$2,200	\$1,650	\$1,556	
Evangelism	\$400	\$300	\$512	Increased online costs
Fellowship	\$500	\$375	\$0	
Social Ministry	\$150	\$113	\$0	
Stewardship	\$500	\$375	\$310	
Synod Assembly	\$1,200	\$900	\$0	Cancelled due to COVID
Worship & Music	\$2,000	\$1,500	\$498	
MORTGAGE	\$63,936	\$47,952	\$41,757	Paid interest-only for 3 months, full amount remaining months
TOTAL EXPENSES	\$259,891	\$194,918	\$183,607	\$11,311 LESS than budgeted
TOTAL OPERATING BUDGET	2020 Budget	75% Budget	9-Month Actual	Notes
INCOME	\$247,059	\$185,294	\$175,726	Both income and expenses are lower than budgeted, resulting in a smaller overall deficit than expected.
EXPENSE	\$259,891	\$194,918	\$183,607	
DIFFERENCE	-\$12,832	-\$9,624	-\$7,881	

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HOUSEHOLDS USING
AUTOMATIC GIVING

Entrusted with gifts from God and believing in God's work through the church...

I / We _____ Name(s)

commit in **2021** to *regularly* and *joyfully* give

\$

to the *mission* and *ministry* of
Hosanna! Lutheran Church.

A passion, talent, or resource I'd like to share through Hosanna! in 2021:

Please list 1+ per person in your household.

How Hosanna! can further support, connect, and inspire me in 2021:

You may also discuss this directly with Pastor Mike.

✂ *SUBMIT this part online, by mail, or place it in the offering plate...*
Cut off and RETAIN this part for your records...

Our commitment to:

Hosanna!
Lutheran Church

Please share your response with us ONE of these ways by Sunday, November 15:

- 1) Make your commitment **online** right now through our website at www.hosannatogether.org/pledge.
- 2) Fill out this form, then **mail it** to the church office or place it in the **offering plate** on Sunday morning.

Even if you're not changing your contribution amount, please submit it again this year so we have an accurate count for planning purposes.

I/We committed to regularly and joyfully giving the following to the mission and ministry of Hosanna! Lutheran Church in **2021**: \$ _____ \$ _____ monthly
\$ _____ weekly