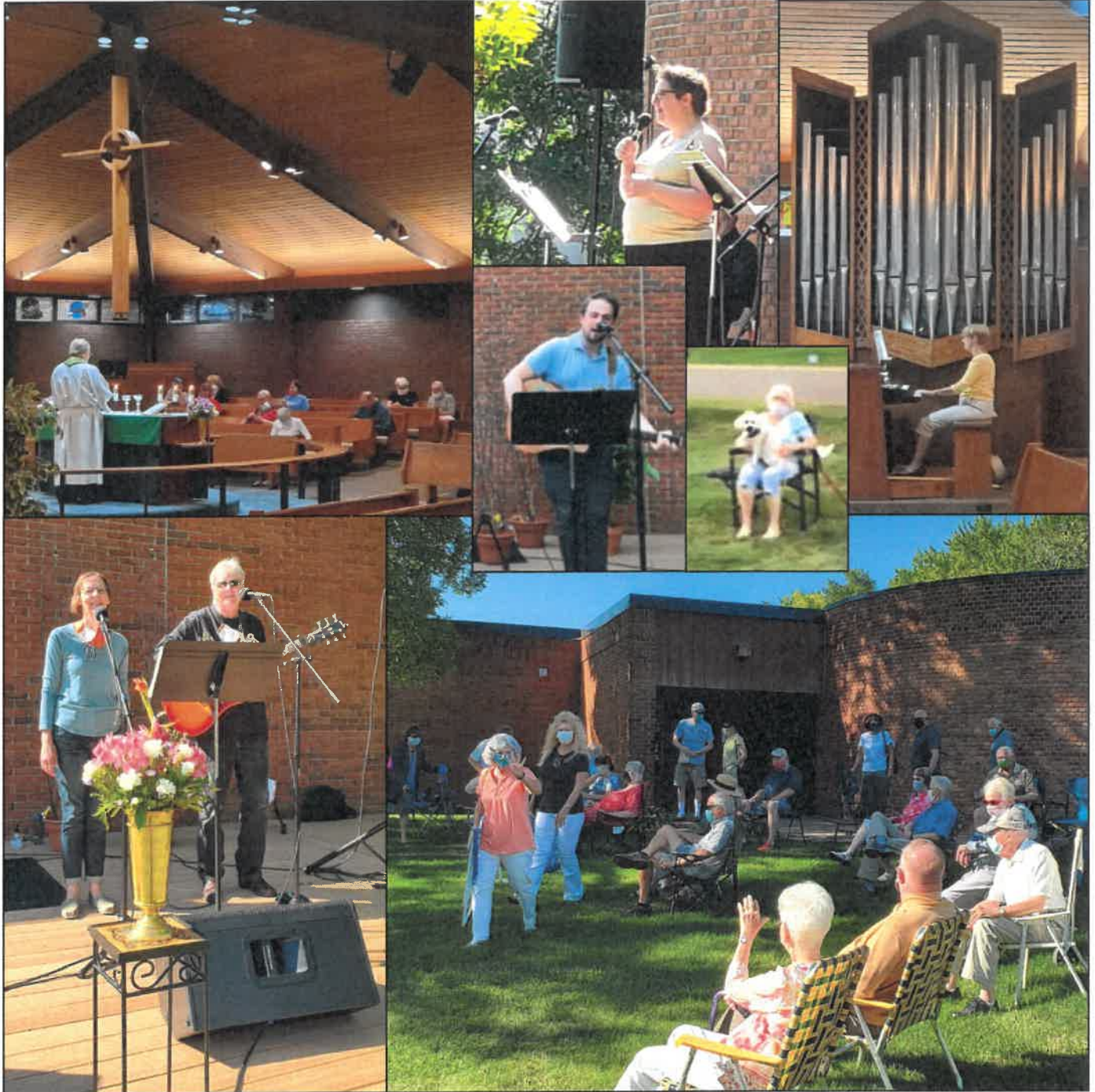




ST. STEPHEN LUTHERAN CHURCH

A CHRISTIAN COMMUNITY BRINGING GOD'S LOVE TO THE WORLD



2020 Annual Report

St. Stephen Lutheran Church 2021 Annual Meeting

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St. Stephen Lutheran Church

2021 Annual Congregational Meeting Agenda

January 31, 2021

Call to Order, 12:00 pm	Betsy Clark
Opening Devotions	Pastor James Woodruff
Approval of the 2020 Congregational Meeting Minutes *	Betsy Clark
Lead Pastor's Report	Pastor James Woodruff
Visitation Pastor's Report	Pastor Juli Thompson
Church Council President's Report	Betsy Clark
Acceptance of Ministry Team & Special Annual Reports *	Betsy Clark
Election of 2021 Council members	Betsy Clark
Introduction of Continuing Council Members	
Introduction of Council Nominees	
Congregational vote *	
Expression of appreciation for outgoing Council Members	
Election of Church Council Officers *	Betsy Clark
Election of 2021 Nominating Committee *	Betsy Clark
Installation of 2021 Church Council	Pastor James Woodruff
Treasurer's 2020 Report *	Patsy Olson
Introduction to 2021 Budget	Ken Smith
2021 Budget	Ted Field
Review of 2021 budget	
Congregational vote *	
Blessing	Pastor James Woodruff
Adjourn	Ken Smith

* requires Congregational vote

St Stephen Lutheran Church
2020 Congregational Annual Meeting Minutes
January 26, 2020

Ted Field called the meeting to order at 1:00 pm. There was a quorum with 54 people in attendance.

Opening Devotions – Pastor Jim Woodruff – “God’s spirit is working in us and thru us. He challenges us to move forward in 2020 with confidence, faith, trust and continue to seek ways to serve. We give thanks to all those involved in our 2019 ministries. We are in God’s care.”

Ted Field opened with words of the Litany.

Approval of the 2019 Annual Congregational Meeting Minutes – Ted Field

A motion was made to approve the 2019 Annual Congregational meeting minutes by Randy Amborn; 2nd by Lee Branwall. Voted on and approved.

Adjustments to the Agenda: Insert “Furnace Replacement” between “Changes to St Stephen Constitution and Treasurer’s Report.” Move “Election of council members” to top of that same section.

Lead Pastor’s Report – Pastor Jim Woodruff

Philippians 1:3-7 “I thank my God every time I remember you, constantly praying with joy in every one of my prayers for all of you, because of your sharing in the gospel from the first day until now. I am confident of this, that the one who began a good work among you will bring it to completion by the day of Jesus Christ. It is right for me to think this way about all of you, because...all of you share in God’s grace with me...”

Report provided. It is with great JOY to honor all that have given of their time, talent and treasures. We are a very generous and supportive congregation. Special thanks to the leadership of our staff, Church Council, Ministry Teams, and the people of St Stephen. We have been generous with local community outreach programs as well as global outreach in Lukani and soon in Tecate’. Our children’s ministry continues to grow, property projects include updating NHN stairs, new carpet in the Sanctuary, parking lot improvements, roof repairs, and a future plan for furnace replacements.

Philippians 4:8-9 “Finally, beloved, whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is pleasing, whatever is commendable, if there is any excellence and if there is anything worthy of praise, think about these things. Keep on doing the things that you have learned and received and heard and seen in me, and the God of peace will be with you.”

Visitation Pastor’s Report – Pastor Juli Thompson

Report submitted presenting her pastoral visits, phone calls, meetings and services of 2020.

Church Council President's Report – Ted Field

Report available in 2019 Annual Report. There is a theme to this report. It is family and space. As a church family, we need to look after our house. Our church property is aging and in need of repairs. In 2020, we will continue to address this. A sincere thank you to Ted Schaff for his leadership and guidance as our church property council member. The members of St Stephen become part of our extended families. St Stephen is our chosen place where we find deep and lasting relationships, it is a resource for us in our hours of need.

Space...Our regular worship habits can create spaces between us. Let's try to close up the spaces. Experience some of our great worship diversity. Consider attending a different service from time to time to connect with those members that we don't see often enough.

Acceptance of Ministry Team & Special Annual Reports – Ted Field

A motion was made to approve and accept the Ministry Team & Special Annual reports by Viki Bosin; 2nd by Cheryl Skrypez. Voted on and approved.

Election of Nominating Committee – Ted Field

Our current Nominating Committee consists of Betsy Clark and Floyd Redepenning. We are currently seeking up to 3 additional people.

Election of Council Members – Ted Field

Introduction of Continuing Council Members

Introduction of continuing council members Randy Amborn, Paul Colaizy, Ted Schaff, Jodi Millard, Jessica Rotschafer and Ted Schaff were made.

Introduction of Nominees

Introduction of new council member, Mira Stearns, was not possible as she was absent from meeting.

Note that we are still in need of filling 2 more council positions.

Congregational Vote

A motion to approve the continuation of council members and the election of Mira Stearns was made by Patsy Olson; 2nd by Kathy Anderson. Voted on and approved.

Expression of appreciation for outgoing council members

Outgoing council members are Betsy Clark, Cheryl Skrypez and Floyd Redepenning. Thank you to them all for their consistent dedication to our church family.

Election of Church Council Officers- Ted Field

A motion to elect Brad Wilm, Patsy Olson and Teri Cinis as continuing council members was made by Betsy Clark; 2nd by Randy Amborn. Voted on and approved.

Installation of 2020 Church Council – Pastor Jim Woodruff

The 2020 church council members were presented to the congregation and installation proceeded.

Changes to St Stephen Constitution, By-Laws – Betsy Clark

2019 Supplemental Report provided. Once approved by this congregation at today's meeting, this document will be sent to the St. Paul Area Synod for a final review. If there are no recommended changes by the Synod, the Constitution can go into immediate effect. Ratification of the Constitution approved by this congregation and the Synod (with no changes) will be done at the next annual meeting (January 2021). The updating of the Constitution occurs ever 3 years by the ELCA.

- 2019 was a year of the ELCA Churchwide Assembly where Amendments to the Model Constitution were approved. All changes have been incorporated into our Constitution. Some highlights of the changes include:

- Amendments to MANDATORY CONSTITUTIONAL PROVISIONS. Refers to mandatory language in chapters 4-9 and 15-19.
- Striking “synodical” and replacing with “synod” throughout the document.
- Striking “the congregation” and replacing with “this congregation” throughout the document.
- Changing “Minister of Word and Service” to “deacon” in Chapter 9.

- Requirement of the ELCA is that we combine our Constitution, Bylaws & Continuing Resolutions into ONE DOCUMENT. Our Bylaws & Continuing Resolutions now follow the Constitutional Provisions. Page 4 of the CBCR describes the specific codification process used.

- A review of our Constitutional Provisions, Bylaws, & Continuing Resolutions has been done & incorporated. Some highlights include:

- Chapter 5: Powers of the Congregation – Page 9 – C5.03.A19.
- Chapter 8: Membership – Page 13 – C8.02.A19.d.
- Chapter 10: Congregation Meeting – Page 19 – C10.01.02.
- Chapter 11: Officers & Chapter 12: Congregation Council
- Chapter 13: Congregation Organization Structure
 - C13.02.A19.i. – Finance – Page 27-28
 - C13.06.A19. – Endowment Committee Responsibilities – Page 31

Discussion concerning Chapter 7, page 12, C7.01. ensued of Property Ownership. After analyzing the language as written, final result was there is no concern.

Additional discussion ensued referencing Chapter 8, page 13, C8.02A19 Membership. The definition of a “contribution of record” in the determination of a voting member as in C8.02.c: a recorded or noted contribution to the church through worship attendance or stewardship gifts of treasure, time or talent. Discussion of this language being too loose, more restriction needed, interpretation too broad, name display on giving envelope. How big an issue is this?

Further discussion on this will be included in future council meetings and final vote at the 2021 Annual Meeting. No final decision is needed today.

A motion was made by Jill Sandvik; 2nd by Anne Jackson, to accept the changes to the Constitution as written. Voted on and carried.

Furnace Replacement – Ted Field

Presentation showing furnace placement on map was displayed. Facts given on replacing furnaces in phases. This is the best option. To pay for all furnaces at the same time would cost approximately \$100,000. All costs incurred will be covered thru our Capital Fund. We wish to avoid a bank loan or special appeals to cover this project. Concern that we need to change our giving culture should be a priority. Additional comment are to look into possible rebates and further studying the circulation thru out the church.

A motion to approve the Furnace Replacement plan was made by Jill Sandvik; 2nd by Ken Smith. Voted on and approved.

Treasurer’s Report – Patsy Olson

Handout provided. It is hard to plan a budget when “giving” is so unpredictable. Discussion ensued on the Special Designated Fund. How is that money used, who controls that money. A Gift Committee is needed. Fund balances as follows:

Benevolence Fund: \$165.53

Capital Fund: \$91,288.74

Current Fund: negative \$22,631.93

Special Designated Fund: \$71,082.88

A motion to pass the Treasurer’s Report was made by Jill Sandvik; 2nd by Lee Branwall. Voted on and approved.

Introduction to Budget – Ted Field

We have challenges to face. Attention is needed to our previous two-year end deficits. We cannot continue to assume that we will recover from future year end deficits. A change to our “giving culture” is needed. Discussion of a future Congregational Survey to address this concern was had.

2020 Budget – Jessica Rotschafer

Review of proposed budget

Presentation given. The current 2020 budget is not the one we hoped to pass. It can no longer be assumed that we will continue to recover from year-end deficits in the future. A change in our “giving pattern” is needed. Some discussion ensued with ideas of how to grow our budget funds. Good news is that the 2020 budget is \$13,000. less than the 2019 budget.

Congregational Vote

A motion to pass the 2020 Budget was made by Jill Sandvik; 2nd by Betsy Clark. Voted on and passed.

Blessing – Pastor Jim Woodruff

Adjourn – Ted Field

Ted Field adjourned the meeting at 3:00 pm with no objections.

Respectfully submitted,

Teri Cinis

PASTOR WOODRUFF'S 2020 ANNUAL REPORT

For God alone my soul waits in silence,
for my hope is from him.
He alone is my rock and my salvation,
my fortress; I shall not be shaken.
Trust in him at all times, O people;
pour out your heart before him;
God is a refuge for us. *Psalm 62:5, 6 & 8*

GOD IS WITH US

These words, attributed to King David nearly three thousand years ago, are words that ring true today as strongly as they have for the past three millennium. No matter what has happened this year; no matter how difficult this year has been; no matter what disappointments, what frustrations, what loneliness has encroached upon our lives; no matter what losses we may have suffered; no matter what relationships have been strained; no matter how unfamiliar, unique or challenging this year has been, David's words keep us grounded in truth and give us confidence that we are not in this by ourselves. God is with us every step of the way. In God we have hope! God is a solid foundation and protection for our lives! Our call is to trust in Him at all times. Before Him we can pour out our heart! And no matter what circumstances we face God will always be for us a refuge! One of the great lessons I hope we've learned this year is the reminder that through it all God is with us; we are never alone.

A CHANGE IN PLANS

The year started normally enough, a million people gathered in Times Square, New York City, to watch the ball drop. Preparations had been made for the year ahead, plans and programs were set in place. Our Church calendar was full and ready to go. At the end of January our Annual Meeting took place and projects and programs, along with the budget to carry them out were approved. We heard of a new strain of corona virus about the same time and thought little about it. Then, in mid-March, after Covid-19 had spread to every state in the U.S. and most countries in the world, the World Health Organization declared a global pandemic, the first in more than one hundred years. In a matter of days Governor Walz and the MN Department of Health declared a state of emergency. I was out of state on vacation and carried out numerous conversations by phone with Ted Field, Church Council President, regarding how we should respond. We, along with most churches in the area, decided to close our doors to public worship. Ted did a great job communicating with the congregation and on March 15 in-person worship went on hold, for what we assumed would be several weeks. Now, ten months later, we continue to respect the Health Departments recommendation to avoid large group gatherings as we anxiously await the time when we can resume regular community worship services.

WHAT WE'VE BEEN DOING

In the meantime this year has looked significantly different than we anticipated at the Annual Meeting. Our entire staff, all Ministry Teams and Church Council had to regroup, redefine and restructure nearly everything we were doing. By March 22 we were providing worship through an online format on Sundays and Wednesdays. Initially we used whatever means and equipment were in hand, but soon found it helpful to purchase audio equipment that worked with our phone-camera, and a computer better suited toward editing video. We have continued to develop that capability and expect we'll continue it even after we resume in-person worship. A Covid-19 Response Team was established and quickly worked to prepare guidelines under which we could carry out some activities. Our "Covid-19 Preparedness and Response Plan" are available on our website. All large group events have been put on hold throughout the year: Maundy Thursday, Good Friday, Easter Sunday, Weekly GAP Barbeques, Vacation Bible School, Youth Mission Trip, Bible Camp, Neighbors Night Out, Rally Sunday Picnic, Music Festival and Auction, Trunks 'n Treats, the Holly Boutique, Thanksgiving service, (though we did provide a carry-out Thanksgiving meal for those who requested it), and all Christmas gatherings. This has been the first time in sixty-five years that Easter and Christmas services were not celebrated in our sanctuary. While most large group activities are on hold, we have been able to hold some outdoor worship services several Sundays and each non-weather impacted Wednesday. In preparation for moving indoors, when colder weather came, we re-dressed the Fellowship Hall as a worship space; moving dividers, covering end caps, adding a protective shield for a vocalist, displaying a cross, adding sound equipment and setting chairs with recommended social distancing. In the fall we did resume indoor worship on Wednesday and Sunday, but just as we started the Covid infection numbers began a sharp spike and we felt it was prudent to discontinue those until the numbers are significantly improved. We continued to participate in "Relay for Life", though it was held virtually this year. In accordance with our Preparedness Plan we have maintained several small group meetings (10 participants or less): Bible Study on Wednesday morning and Thursday afternoon, Senior Fellowship on Wednesday mornings, Pre-confirmation on Wednesday nights, Confirmation on monthly Saturdays, and we've established small group Communion Services on Tuesday noon and Thursday nights. Neighbors Helping Neighbors after shutting down for several months reopened their doors in September. We were able to continue the tradition of the Living Nativity, by changing the event to a drive-by experience. Families signed up to be the Holy Family as well as shepherds. Everyone wore masks, and social distancing for non-family members was carried out. Members of the congregation made bearded masks for the male actors and veils for the women. Boy Scout troop 494 staffed an hour of the event and with other members we were able to fill the full four hours. We added an offering for the White Bear Lake Emergency Food Shelf; raising \$860.00. Except for a few slow times traffic was pretty consistent. In spite of the restrictions of Covid-19 we have also been able to continue to support our international missions; both our student, capital and shared commitments to Lukani Lutheran Church, our Companion Congregation in Lukani, Tanzania, as well as our support of Rancho San Juan del Bosco, the orphanage in Tecate', Mexico.

EXTENDED CASUALTIES OF THE PANDEMIC

Not only programming and worship were affected by the restrictions brought on by Covid-19, but most meetings were no longer able to meet in person and had to shift to a ZOOM format. Lack of in-person weekly worship services cut us off from information we'd normally get regarding medical procedures, health and family issues in which we could intervene. Pastoral visitations in hospital or at time of death were cut off, making it more difficult to be in touch with congregational members in times of crisis. Phone contacts, a mid-weekly e-mail update and occasional letters to the congregation assumed a higher priority. In spite of this lack of an in-person community, many in the congregation have stayed in touch with each other for encouragement, support and fellowship by phone, e-mail or as a 'pod'. At our 2020 Annual Meeting we had approved a phased replacement of all our furnaces; this too was a casualty of Covid-19. The vendor we have contracted with to do our phase one project has been unable to secure the equipment we need to install. Suppliers have had limited access to heating and cooling equipment and have prioritized residential housing over commercial installation. We're hopeful this first phase can be completed in the spring of 2021.

KEEPING IN TOUCH, EVEN AS WE SOCIAL DISTANCE AND ISOLATE

We have had to find different ways of carrying out ministry in the midst of the pandemic's restrictions. One of our greatest concerns has been trying to stay in touch with the congregation during this time of isolation. Beside our online services, we have made efforts to systematically try to call all members of the congregation. Early in the pandemic staff members each were responsible to call about 110 families in our Church Directory. That was a significant task and met with moderate success. We followed that, and have continued, by sending out Letters from the Pastor every 3-4 weeks, using electronic means of communication. Nearly 70 individuals who were not on our e-mail list got missed, so we added USPS of the same letters to those individuals. Most recently we recruited 10 individuals, plus staff, to once again try and check in with all the families in the congregation; those 10 included members of the Church Council: Betsy Clark, Paul Colaizy, Jodie Millard, Ken Smith, and Ted Schaff, as well as volunteers: Florence Bye, Ted Field, Patsy Olson, Floyd Redepening, and Kate Sandvik. Thanks to each of these people for making the time to carry out these phone calls. Other normal means of communication also had to be modified. Offering envelopes couldn't be distributed during worship gatherings, so Brad Wilm and Mary Beth Skunes hand delivered most of our 2021 envelopes.

FINANCES, REFLECTING A FAITHFUL AND GENEROUS PEOPLE

As difficult as this year has been, one of the highlights has been our finances throughout the year. In spite of minimal in-person gatherings, giving by the congregation has closely matched giving in the previous fiscal year. At any point in the year our income closely mirrored the giving in 2019. Once the pandemic hit, we had no idea what the giving trends would be, but quickly learned that members of the Church remained steadfast in their commitment to the ministry of St. Stephen. One unexpected blessing, after the pandemic had begun, was the reception of a Paycheck Protection Program forgivable loan from the Federal government through our local bank. The intent of the loan was to shore up the

ability of small businesses, non-profits and churches to continue to keep its employees on a payroll. We received \$47,900.00, which we used exclusively for payroll and is currently in the process of being forgiven. As a result of the regular, faithful giving of the congregation and the PPP loan in 2020 we had a \$43,246.67 turn around in our Current Fund (elimination of a \$22,631.93 deficit at the beginning of 2020 and finishing the year with \$20,614.74 on hand). This positive balance at the end of 2020 will be an important cushion in the year ahead since we are uncertain how the year will financially progress as Covid continues. Beside a healthy Current Fund, the Capital Fund is solid; because furnace work has been delayed, we have ≈\$ 10,000.00 more to draw on when the project will eventually get done. The Designated Fund has also grown, improving our cash position. We began a new Fund last January, the Cash Reserve Fund. Our goal is to raise that Fund to around \$90,000.00 so that we don't need to use the Capital Fund as our cash reserve during the year. The intent has been to raise \$30,000.00 each year for the next three years until we reach the goal. We got off to a great start, before Covid, but things bogged down when we had to focus more on short term operation (Current Fund) rather than long-term planning. In spite of the slowdown, as a result of Covid, that Fund finished the year with \$17,641.21. So it may take us 5 years to reach our goal, but we need to continue to develop that Fund for the sake of our financial stability. Thinking of the long-term financial stability of St. Stephen, before Covid hit we were also moving forward with developing the St. Stephen Endowment Fund. This has been put on hold since March, but will resume once our faith community begins to regather again. That Fund will provide opportunity for legacy gifts, estate gifts, and bequests to strengthen the long-term financial viability of the congregation. Our Benevolence Fund, meant to provide an outlet for gifts beyond our walls, has been on track and has been faithfully disbursed to ministries and organizations that St. Stephen wishes to support. One last note: we have all appreciated the ability we've had over the past ten months to carry out an online presence on Sunday mornings, Wednesday evenings, and for special services. Very quickly in this year we will be beginning an appeal to raise money to purchase video recording equipment that will allow us to record services in our sanctuary when they resume. We're still researching the systems we might use and their costs...we estimate costs will be between \$6,000.00 and \$15,000.00; some of that we already have in hand. All in all it's been a great year for St. Stephen financially. May we all continue to support the work and ministry we do and may we do it joyfully and generously. God has been good, and through members of the congregation has provided abundantly all that we have needed this year.

AN AMAZING COLLECTION OF PEOPLE

For the last ten months of the year we have had minimal contact with members of the congregation, expect for a brief time in summer and early fall. Yet, as I mentioned earlier in this report, many people have taken the initiative to stay in touch with others in our community. The community as a whole is a caring group who take seriously our call to love each other. And, the congregation as a whole deserves to be commended. There are however, several groups of people who deserve special commendation for their faithful work in the midst of the community restrictions. First, I'd like to point out the **Church Council**, who have continued to faithfully carry out their responsibilities throughout the year. The Council has consisted of Randy Amborn, Paul Colaizy, Ted Field, Jodie Millard, Jessica Rotschafer, Ted Schaff, and Mira Stearns. Ted and Jessica both left Council for

personal reasons in May and their spots were taken by Betsy Clark and Ken Smith. Every one of these people has done a wonderful job in providing guidance and leadership throughout this pandemic. Ted and Jessica provided strong leadership as the pandemic began and we felt its impact. Betsy and Ken have jumped in with enthusiasm and continued the strong leadership. Special thanks to Randy and Jodie, who are completing their terms on Council and to Betsy, Paul, Ted, Ken and Mira who will be continuing on. In addition we will be electing four new people to Church Council: Kristin Duffy, Marta Hohnstadt, Chris Sheldon, and Abby Ternus, who have offered to serve. In addition to the Church Council the Church Officers deserve recognition for their continued work. Teri Cinis, as Council Secretary has faithfully participated in and recorded minutes of all Council meetings, Brad Wilm, Financial Recording Secretary has kept track of all income and reported that quarterly to the congregation and, Patsy Olson, Treasurer, has diligently kept our books, managed our finances, paid all bills and kept the Church Council and myself informed of our financial status. Thank you all for your faithful service. A second group that deserves special mention is our **Covid-19 Response Team**, formerly known as the Smart Team. As the global pandemic grew and its severity and extent unfolded it became apparent that we needed a concerted effort at establishing criteria for our continued operations or lack thereof. The Covid Response Team was formed to provide guidance in our operation, scheduling, and infection prevention. The group met frequently in the early months of the pandemic and utilizing guidance from the CDC, MDH, St. Paul Area Synod, and Governor Walz's Office, drew up a Covid-19 Preparedness and Response Plan which we continue to follow today. Those serving on that team were: Randy Amborn, Ted Field, Jessica Rotschafer, Jill Sandvik, Tom and Cindy Scott, Chris Sheldon, Karen Smith, Pastor Juli Thompson, Melissa Whitman, and Pastor Jim Woodruff. Their efforts are very much appreciated and have contributed to a safe operation, thus far during this pandemic. While several **Ministry Teams** have had a year to rest, three Teams have carried out activity at a higher than usual rate: Finance and Stewardship, Property, and Worship and Music. Thank you to members of each of those teams; your dedication is appreciated! Finally I want to recognize the **Staff at St. Stephen**. Throughout the year this group has supported each other, had each other's back, and been present to help each other whenever help was needed. Because of the ever-changing nature of this past year staff members have had to remain flexible in their responsibilities and found job descriptions frequently changing. While all staff have had to deal with changes in our jobs, three individuals in particular had to readjust their responsibilities and expand their skills. Both Justin Woodruff and Paige Carter have taken on new tasks as they became responsible to create on-line music compilations; editing from afar musicians and vocalists into a single piece of music. Their skills have steadily improved and they are an integral part of our on-line worship services. Justin has continued to provide in-person music for our live stream GAP worship services. The third staff person I'd like to single out is Melissa Whitman. Melissa has become a 'Jack of all trades' in this midst of this unexpected year. She frequently has stepped up to organize and coordinate logistics for many of our efforts this year. In particular she, like Justin and Paige, has assumed an entirely new job description in taking on the filming and editing of our on-line worship services. All three spend significant hours in the editing process and seem to enjoy it. In addition to these new duties, she continues to manage children, youth and family functions that are still happening. Tami Heart serves as Communication and Administrative Coordinator; she too has had to readjust her responsibilities, but faithfully keeps communication flowing from the office and watches

our office needs. Pastor Juli Thompson, whose primary duties were to visit our homebound and ill members of the congregation, had a significant shift when visiting individuals in homes and care centers became off limits due to Covid; she has shifted her attention to phone calls with those whom she had visited, and has teamed up to carry out our ongoing ministry as well as on-line worship. Andrew Bjork, our Social Media Administrator, continues to make a significant impact in the public awareness of St. Stephen. His Facebook postings faithfully promote our ministries and especially draw people to our on-line services. Paul Swanson and Bob Blumberg, our Church Custodians, have worked consistently throughout the pandemic and because of the reduced number of people in our building and few event set-ups have been able to do significant deep cleaning and taken on a variety of special projects. Cindy Bittner, our Church Organist, has had her primary responsibilities remain much the same, though, like all of us, has had to find new ways to carry them out. She now pre-records all music on video and sends it on to Paige Carter for adding vocals. While we were worshipping indoors for several weeks in the fall, Cindy accompanied the service, held in the Fellowship Hall, from the Sanctuary organ. Kari Ballata Hosmer, serving as Senior Choir Director has offered to be on leave until the Choir can resume its duties when the pandemic is under control. I continue to be pleased and thankful to serve as Lead Pastor at St. Stephen. Even as we navigate this pandemic, the congregation and staff remain a place of hope and a family of faith that cares for, encourages, and works together to fulfill our mission statement: "St. Stephen is a Christian Community bringing God's Love to the World." May we continue to seek ways to fulfill that mission.

Statistical Report for 2020

Baptisms:	2020 - 3	2019 - 9	2018 --19	2017 -- 7	2016 - 16	2015 -- 26
Weddings:	2020 - 4	2019 - 5	2018 -- 3	2017 -- 9	2016 -- 5	2015 - 11
Deaths in 2020:	Glenn Freshwater, Barb Korlin, Don Bendickson, Bev Gates, Lois Brosi, Bob Geyer, Jim Pearson, Paul Krey					
*Funerals or Death:	2020 - 12	2019 - 10	2018 -11	2017 -- 17	2016 - 23	2015 - 19
Baptized:	2020 - 950	2019 - 945	2018 --947	2017 -- 935	2016 - 929	2015 - 947
Confirmed:	2020 - 681	2019 - 678	2018 --680	2017 -- 676	2016 - 666	2015 - 676
**Worship:	2020 - 244	2019 - 221	2018 --231	2017 -- 220	2016 - 244	2015 - 259
**On-line Viewers:	2020 - 263					

*Not all deaths were able to have a funeral. 8 member deaths, 4 non-member funerals

** Weekly average numbers

**RESPECTFULLY SUBMITTED,
James A. Woodruff
Lead Pastor**

Visitation Pastor's 2020 Annual Report

This has been a really unusual year. My usual report format, giving the number of visits I make and the number of parishioners I have visited, simply doesn't reflect my ministry and how the community at St Stephen has responded to the pandemic.

Since March of 2020, I have done very few visits, and those have been carefully structured to minimize the dangers of infection. The majority of my work has been over the phone, and to a lesser extent on video. I have been calling the members on my regular list of sick, homebound, and/or grieving members. In addition, the staff has had several rounds of trying to call and speak to all members. Ironically, I am making more phone calls and speaking less frequently to any given individual. One of the blessings of the year has been listening to the members express their compassion, their faith, and their deep connection to this community in those calls.

Early on, as it became clear that ministry would not be returning to normal quickly, the staff adjusted our regular job expectations. Rather than being present at two Sunday services each month (preaching at one and presiding at the other) and occasional Wednesday services, I have regularly participated in all the Sunday services. This was made possible by moving to pre-recorded services, thanks to the technical skills of others on staff. This also allowed me to continue to have a worship presence throughout the pandemic.

The staff has continued to experiment and try new ways to support our community and live out the good news of the gospel. We participated in a class facilitated by the St Paul Area Synod on video and worship. We revised liturgies, moved worship to different areas, and found ways to support grieving families and celebrate milestones while minimizing risk.

I took on the role of chairperson of the Covid Response Team. This group put in hours of time, researching safety concerns and writing the policies that St Stephen has been following. Their hard work has enabled us to continue to work together as a community.

As we move into 2021, I continue to be moved by the way God's grace and compassion are lived out in our community. Whatever comes, we will continue to innovate, adapt, and show God's love in the world.

Rev. Julia Thompson

Church Council President 2020 Annual Report

Well, it's been quite a year. We in this church family have had to adapt in many ways. Our country and the world have been turned upside down with the arrival of the COVID-19 pandemic. As I write this in January of 2021, it is hard to believe that we have been living with this devilish fiend for almost a year. With the coming of a vaccine in a heroic period of time, we rely on hope and prayer that the world may return to some type of normalcy in the coming months. When might that be you ask? Unfortunately, it is still too early to tell.

Financial Stability into the Future

I write to you as President (soon to be Past President) but only because of the resignation of Ted Field, President (and Jessica Rotschafer, Vice President) in July. Thank you Ken Smith for stepping in as Vice President. I want to thank Ted for his incredible leadership during his time as President beginning in 2019 through July of 2020. While Ted has accomplished many things as President over this past year and a half, I would like to highlight his work of attempting to solve our ongoing cash flow problems with the creation of the Cash Reserve Fund. His goal was to raise a total of \$90,000 in three years to permanently free up our need to draw funds from our Capital Fund to pay our bills as month-to-month shortfalls happen. As of January 12, 2021, we have raised a little over \$18,000, short of the goal of \$30,000 per year, but quite an accomplishment anyway! We need to continue to make this fund grow to permanently situate ourselves in a financial position where we do not need to secure bank loans to make necessary property improvements.

I also want to thank Jessica Rotschafer for her time as Vice President on the Council. She (and Ted) continues to serve on our Finance Ministry Team where their expertise (along with Jill Sandvik's) provide sage financial advice to the council.

COVID Response Team

I want to thank the current (and past) members of the COVID Response Team: Randy Amborn, Ted Field (past), Jessica Rotschafer (past), Jill Sandvik, Cindy Scott, Tom Scott, Chris Sheldon, Karen Sawyer Smith, Pastor Juli Thompson, Melissa Whitman, Pastor Jim Woodruff. These people have worked tirelessly to develop policies and procedures following CDC and MDH guidelines which our church has been following.

Worshipping and Meeting Together Without Actually Being Together

With the onset of COVID, we have witnessed the development of new and innovative ways to worship together and to carry on the business of the church. Who knew our worship team would become experts in videography? I want to thank Melissa Whitman, Paige Carter, Justin Woodruff, Pastor Jim and Pastor Juli for researching and creating on-line worship services (created safely using social distancing) which provide all the components of our usual worship. Many of us have had to learn brand new ways to accompany Cindy Bittner, Brenda Steady, Paige Carter or Justin Woodruff without even being in the same room with them! Our on-line

services have been excellent, and I certainly have felt I was “present” while viewing the services on my computer. The weather cooperated enough for the Wednesday services to be held outdoors (with masks and social distancing) through most of September.

Because of COVID, the Council (any many other groups) have been meeting via ZOOM to stay safe yet carry on the business of the church. This made it necessary to authorize two Continuing Resolutions (retroactive to April 2020) in our Constitution, Bylaws and Continuing Resolutions document allowing the Congregation (C10.01.A20.) and Council (C12.01.A20.) to meet remotely. We will be holding our Annual Meeting virtually via ZOOM this year. We need the participation of at least 45 people to meet a quorum.

Because virtual worship services will be continuing for the foreseeable future, the Council authorized in October the purchase of specialized audiovisual equipment to expand and improve on-line viewing of worship services, both pre-recorded and live-streamed. Our goal was to purchase the equipment through a special appeal but Council decided to delay the purchase until the beginning of 2021 to not interfere with the end-of-year budget appeal.

Furnace Replacement Delay

The Council authorized in July the start of Phase 1 of the Furnace Replacement Project which was approved by the congregation at last year’s Annual Meeting. However, we continue to be stalled in starting the project, not because we don’t have funds (we do!) but because the parts are not yet available due to shortages brought on by the pandemic. We will start the project as soon as we hear Yale Mechanical (our vendor) has secured the parts and can proceed with the project.

And Finally, the 2021 Budget

With the congregation’s consistent and unwavering financial support and the forgiveness of the Paycheck Protection Program loan received in May, St. Stephen is going into 2021 with a positive carry-over balance of over \$20,000. This is an incredible show of support by all of us and I am so proud of the members of St. Stephen. Because of COVID, there will continue to be uncertainty going into 2021 and we anticipate continuing with online services at least through May although with the COVID vaccine now available, this may change. I ask all of you to continue to support St. Stephen financially as we get through this trying time together. Our COVID Response Team continues to be active and will provide guidance to the Council on when indoor in-person worship services can safely resume.

Thank You to the Outgoing Council Members

I want to thank outgoing Council Members Ted Field, Jessica Rotschafer, Jody Millard, and Randy Amborn for their time on Council.

Blessings to All,
Betsy Clark, Council President

Church Council Vice President

2020 Annual Report

I have enjoyed serving as the vice president of the St. Stephen council since July 2020. It has been a bit of a wild ride with the pandemic impacting St. Stephen as well as our community and country over the course of 2020. I have personally focused on understanding the evolving finances and operations of the church, both of which have required flexibility from our pastors and lay leadership. Top of mind has been safety, especially balancing the need for both in person small group meetings and worship services against safety as Covid-19 infection rates rise and fall. I want to especially call out the St. Stephen staff for their adaptability and willingness to do whatever was needed to shift primarily to online worship. Thank you!!

Submitted by Ken Smith

Adult Learning

2020 Annual Report

This year Adult Learning was cut short by COVID-19 restrictions. We started out the year with discussions on Budget, furnace replacement and Cash Reserve Fund. For safety reasons in-person gathering was halted and we had no opportunity to provide more forums.

Respectively Submitted,
Cheryl Skrypez

Children, Youth, and Families

2020 Annual Report

A lot of things did not happen in 2020. No VBS, no Camp Wapo, no Tecate Mission Trip, etc. It was depressing, I won't sugar coat it. After talking to OUR families it was evident that online education wasn't something they were interested in. As a mom with 3 children in public schools, I get it. Kids are/were tired of online formats. Having said all of this, children and youth programming is still strong!

We were able to run modified summer stretch. We charged nothing to the families for it in 2020; we just wanted to make sure that our children were still connected. The kids loved it and their parents were very thankful.

We started the school year with in person Wednesday night education and online Sunday school. With the exception of one family who would like to wait until the vaccine is widely distributed we saw all of our PS-8th grade kids regularly. Once Wednesday night service went online we continued meeting in person with our 5th-7th grade group. Most of them come in person and some join us on Zoom. It is working great and it keeps us all sane through this. Our Confirmation class meets for 4 hours a month on Saturdays. We will add a middle school youth group next school year for Wednesday nights to keep them engaged, this had to be put on hold this school year. High school youth group took a hard hit due to Covid. I regularly talk and text with that group, but I have concerns about them coming together as a group in person next school year due to getting out of the habit. Having said that, I have no worries about the future of high school programming. Sunday school was originally started with online learning, but due to no interest I halted that program. The kids are still regularly involved with services and I contact families monthly with phone calls, texts, and emails. I have no concerns about Sunday School once we begin in person again.

Melissa Whitman

Congregational & Community Care

2020 Annual Report

- ◆ Throughout the year, the staff prayed for members, families, and friends during our weekly meetings.
- ◆ In 2020, several funerals and baptisms took place at the church, but were limited in attendance due to pandemic safety guidelines.
- ◆ In January, the youth held a Youth Mission Banquet to raise money for their July mission trip to Tecate' that was unfortunately cancelled. They raised \$2800.
- ◆ In February, we raised \$418.83 in support of the White Bear Area Emergency Food Shelf through our Soup'er Bowl Sunday offering.
- ◆ Members purchased Braided Bread and raised \$391.44 for our Tanzania mission work.
- ◆ Tubman received a gift of \$400 from St. Stephen in 2020.
- ◆ In March, we began asking members to tell us of how church has made a difference in their life with "Faith Stories" and "Share Your Good News". We shared those stories in our weekly update e-blasts.
- ◆ The church encouraged members to "Stay Connected" with each other through phone calls and Zoom, and they did.
- ◆ Neighbors Helping Neighbors closed during March hoping to re-open in April, but was closed for months, opening again with reduced hours in September.
- ◆ During the pandemic, shortages of supplies like hand sanitizer and toilet paper became an issue. One member shared a story that was timely and meaningful. She witnessed one woman at a store with a cart full of items who appeared to be hoarding. Another shopper was video-recording the woman; trying to shame her. But it turned out the woman with the full cart was purchasing items for a woman's shelter.
- ◆ Volunteers sewed face masks and made them available to others by dropping them off at church.
- ◆ Members shared images of children working on their Sunday School materials at home and one family visited the church parking lot and left us some art, uplifting spirits of a lonely staff!
- ◆ In March, Ken Smith received a letter from Pastor Patson Lubava and Issaack Chuhila from Bega Kwa Bega thanking us for the money we sent to make church pews in Lukani and money for an avocado farm.
- ◆ A committee was formed as staff addressed options for creating a safer environment when it comes to worship and other gatherings inside the church.
- ◆ Maundy Thursday, Good Friday, and Easter Sunday were pre-recorded and available online with the promise that although we don't know "when", we "will" celebrate together at a future date!



- ◆ In April, we received a thank you letter from the White Bear Area Emergency Food Shelf for our donation of \$418.83, used to support their Monthly Choice Market, Bonus Saturday, KID Pack, School Pantries, and Mobile Markets, as well as their Community Resource Program and Emergency Fund (helping with housing, utility support, medical, and car repair).



- ◆ Members shared with us that they see blessings despite all the lock-downs, including bikes and helmets being sold out, families playing board games, gardens being cultivated, and people out walking.



- ◆ On May 27th we honored our high school graduates with a drive through “Honk-and-wave”.

- ◆ The Spirit of St. Stephen participated for the 25th year in the White Bear Lake Relay for Life, which was a virtual online event this year. We raised \$3,261 for the American Cancer Society, which put our team in 8th place.

- ◆ Members maintained the weeding and planting of the church gardens throughout the summer.

- ◆ A small fellowship group began and continue to meet on Wednesdays (10:30am) in the narthex. Anyone wishing to join this group must contact Judee Bramscher at 651-269-6122.



- ◆ During the summer, Bishop Patricia Lull issued a food shelf challenge, asking for 110 congregations of the Saint Paul Area Synod to send an additional \$50,000 to food banks in light of the heightened demand during the pandemic and social unrest. Congregations promptly answered the call.



- ◆ The grocery cart, located near the main entrance, continues being filled by members with items destined for the food shelf and delivered by a volunteer.

- ◆ In August, members dropped off school supplies into a collection box at our main entrance doors. Items were donated to the White Bear ECFE and families in need.

- ◆ After being closed for six months, Neighbors Helping Neighbors, the clothing thrift store located in the yellow building behind the church, opened in September. Many church members volunteer their time to work at Neighbors Helping Neighbors. Money from the sale of clothing is passed on to other local charities within our community.



- ◆ In October, in lieu of our usual Blessing of the Animals, we accepted and posted prayer requests for our furry family members.

- ◆ In October, St. Paul Partners with Ken Smith, held a Virtual Gala “Water for Schools—It is well worth it” to raise funds for providing safe fresh water wells at schools in the Iringa Region of Tanzania.

- ◆ Even though the Thanksgiving service was a virtual one, volunteers decorated the altar before recording.
- ◆ In November, our service of remembrance (to honor members who have died in the past five years) was held online.
- ◆ Thanksgiving meals, prepared by volunteers, were delivered to the homes of members and we had a special online Thanksgiving Day Worship Service.
- ◆ In November, members donated water and snacks for medical staff at Regions Hospital.
- ◆ Private donations of Christmas gifts were given in December for others in need.
- ◆ Members donated money as a gift for our pastors at Christmastime.
- ◆ In December, the public was invited to visit our DRIVE-THRU Living Nativity, offered for one Saturday only, and cash donations (\$883) were accepted for the White Bear Area Emergency Food Shelf. Many members and friends participated by donating lights, helping with costuming, playing roles of Joseph, Mary, Angel, Wisemen, and Shepherds. We had live animals and of course, the Baby Jesus.
- ◆ Members committed to their 2021 annual pledging for the ongoing ministries of St. Stephen.
- ◆ Showing God's love to the world includes sending \$12,500 to the synod for ELCA mission support, \$1,200 to Tecate', and \$500 to WAPO Bible Camp.
- ◆ On behalf of the Women In Ministry, \$500 was given to the Pastor's Discretionary Fund (used to help individuals seeking assistance), \$550 to the Tubman Alliance, and \$1,000 to SPAS Bega Kwa Bega.
- ◆ Also on behalf of the Women In Ministry, \$550 was given to Lutheran Social Services for their Discretionary Fund, \$550 for Homeless Teens, \$600 for West Coast Fires Disaster Relief, and \$550 to the White Bear Area Emergency Food Shelf.
- ◆ \$2800 was given towards Tanzania scholarships.
- ◆ The WW Lunch Bunch (widows and widowers) were able to meet in January at Quinny's Sports Pub & Grill (previously known as Jethrow's) and Mad Jacks in February. The March lunch was then halted. Lunch gatherings will resume on the last Tuesday of each month when folks feel it is safe to do so.
- ◆ We continue to provide meeting spaces for outside groups like AA, Al Anon, and Boy Scouts. Their attendance is down significantly and meetings are a hybrid of in-person and Zoom.
- ◆ Pastor Jim leads a Bible study each Wednesday at 9:00-10:00am in the narthex.



- ◆ The church remains open to the wider community for baptisms, weddings, and funerals, while following guidelines for physical distancing, limits on number of visitors, and masks being required.
- ◆ The Sarah Circle (women's) Bible Study Group, led by Eileen Ranalls, was on break in January, met in February and March, before being placed on hold for the duration of the year due to the pandemic.
- ◆ God's World, a bible discussion group led by Phyllis Ballata, changed their usual Sunday gathering time to Thursdays at 1:00pm and now meet in the narthex.
- ◆ A new bible study group, Mary Magdalene Circle, began meeting this year on the first and third Mondays in the narthex at 6:15pm.
- ◆ Our inventory of prayer shawls goes mostly untouched as in-person visits have been replaced with phone calls. Care facilities remain mostly locked down in efforts to control the spread of the virus.
- ◆ The Quilting Group met in January, February, and March, then as most other groups, placed their efforts to make quilts for shelters on hold for the rest of the year.
- ◆ The Grief Group met in February and March before placing all meetings on hold during pandemic.
- ◆ Volunteers send out cards on behalf of the church to members who are home-bound or hospitalized.
- ◆ Staff and volunteers continue efforts to reach the entire congregation with phone calls to check in and see how people are doing during this very difficult time of isolation.
- ◆ Office volunteers, who in the first three months of the year regularly covered three-hour shifts each day of the week, have been greatly missed during 2020.
- ◆ Members donated their time to help with funeral luncheons during the first quarter of the year. Food preparation/distribution was placed ON HOLD.
- ◆ Prayer Chain volunteers continue to pray for others who ask for urgent prayer.
- ◆ Some members have joined together with other members in their own homes for fellowship.

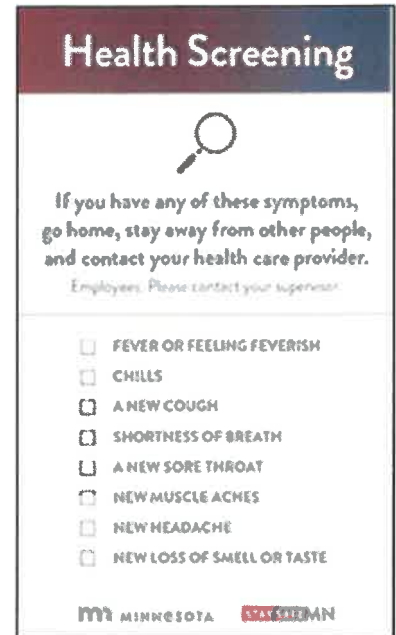
Sadly, many of the activities and efforts we participate in throughout the year were put on hold in 2020 because of the Covid-19 pandemic. But, our mission of "A Christian community bringing God's love to the world" is evident every single day and throughout the year in so many ways despite the virus. Volunteers keep the church alive, not only by caring for the church, but by continuing to care for one another.

Submitted by Tami Heart,
Communication & Administrative Coordinator



Covid-19 & Worship 2020 Annual Report

- In March, the CDC and the Minnesota Department of Health recommended that all gatherings of more than 10 people be suspended for at least the next two weeks. We suspended the following: In-house worship services, In-house meetings, Bible study, quilting, BUNCO, the First Communion class, WW Lunch Bunch, Grief Support Group, and all external groups.
- In March, we began suspending worship services, events, and activities, although we kept the sanctuary open for individual prayer and reflection.
- In March, office open hours were reduced as staff began working from home. Worship services began being pre-recorded and available at www.StStephenWBL.org, Facebook, and YouTube.
- A committee called the Smart Team, later called the Covid Response Team, formed to discuss options for creating a safer environment when it comes to worship and other gatherings inside the church.
- In May, the Church Council President reminded us of a song, "The Church is not a building. We are the church. The body of the Lord."
- In June, the Covid Response Team outlined a plan for physically re-entering the church including Stage 1: Small groups of 10 people or fewer, Stage 2: Outdoor worship, and Stage 3: Indoor worship.
- In July, we began offering in-person Communion services on Tuesdays (12:00noon) and Thursdays (6:00pm). These brief services continue. Attendees must RSVP in advance by contacting the church office.
- On July 15, we met outside for the first time in months for our Wednesday GAP (Grace & Praise) Worship Service on the north lawn. Attendees brought their own lawn chairs, wore masks, and practiced social distancing. When cases of Covid-19 went up, in-person GAP returned to online services on October 7.
- Brent & Betsy Clark led a special outdoor Bluegrass service on August 16 on the north lawn. This was the first Sunday worship since the Covid-19 pandemic hit Minnesota.
- Rally Day was not celebrated in the usual way; instead, a regular service held outdoors.
- Regular morning worship resumed on Reformation Sunday, October 25, with only one service (9:30am) and continued through November 15, having to be put on hold again due to the increase in Covid cases.
- Sunday School resumed on November 1, then placed on hold on November 22 for the remainder of the year.



Submitted by Tami Heart
Communication & Administrative Coordinator

Evangelism

2020 Annual Report

In this year of the Covid pandemic, many of the Evangelism Ministry events of the past had to be cancelled. We could not do Night to Unite, Rally Day, Trunks 'n Treats, Fools for Christ, and Wednesday night meals.

We did get in a virtual Relay for Life, and we also had a drive-thru Living Nativity (the 28th) on December 19th, with Covid protocols in place. Thanks to the hard work of staff, especially Melissa Whitman and congregational volunteers, it turned out to be a successful outreach.

In closing, the Covid Response Team has done a wonderful job in watching the numbers and making the important decision to keep the congregation and guests safe while at the worship services.

With the Lord's help, we will return to a normal year in 2021!

Respectfully submitted,
Paul Colaizy, Evangelism Committee

Faith Formation Ministry 2020 Annual Report

What is Faith Formation? And what is the purpose of a Faith Formation Ministry?

St Stephen started a faith formation ministry nine years ago for the purpose of creating greater pathways for us to advance our Christian faith, but in ways that are different than the traditional paths of worship, fellowship, and service, those three ministries being three of the four cornerstones that support our mission, vision, and value statements. The fourth is learning. And when we established learning as a key element of Faith Formation, we also recognized that it doesn't have an expiration date, that learning is lifelong. Accordingly, the mission of the ministry became *to invite our members to take lifelong journeys of learning in their Christian faith.*

2020 was a challenging year for our faith formation. COVID forced us to take our journeys as individuals without the support, fellowship, and joy that comes from having others walking beside us. Our *God's World* Sunday morning forums were cancelled, as well as many other opportunities we may have found for gathering and learning together. Instead of participating in *God's Word* Bible studies, we were forced to learn and celebrate God's word on our own.

We look forward to the day when we can gather and be together again in advancing our Christian faith through learning.

Let me leave you with a lesson our ministry has sought to teach us. There are differences between spirituality, theology, and religion as we experience faith in our lives. They are separate parts of our faith. We wish to balance all three in our faith experiences. Our *spirituality* focuses on our feelings and emotional experiences, while *theology* relates to thinking and learning, and *religion* requires actions, the "doings" of God's work. Clearly, we miss being alongside each other on our journeys with Christ, but we don't have to stop experiencing these three elements of our faith.

Our journey in faith is long. It begins at a young age and never ends. This year was just a small step in the journey, with many more still ahead.

Submitted by Ted Field

Fellowship 2020 Annual Report

The year 2020 has been a very difficult and challenging year because of the onset of COVID-19. Our traditional Fellowship events were to start up the end of March but COVID-19 finally reached Minnesota with the first recorded case March 6. We cancelled Bunco in March and the Progressive Dinner in May. Nordic Walking, even though it is held outside over the summer, was cancelled as well, out of an abundance of caution. As the year progressed, it was obvious that we would not be able to hold any of our usual fellowship events.

We started on-line worship services for Wednesdays and Sundays in March. St. Stephen's COVID Response team put together guidelines taken from the Minnesota Department of Health's recommendations to safely begin outdoor worship in July. GAP began outdoor services July 15 practicing masking and social distancing. Brent and I participated August 16 in the first of two outdoor Sunday worship services with our traditional Gospel Service. Rally Day, September 20, was celebrated with an outdoor Sunday worship service. Rally Sunday's celebratory picnic was cancelled, however.

The White Bear Lake Relay for Life was held, for the first time, as a virtual event this year in July. St. Stephen did participate in the event virtually. Viki Bosin submitted this report: *"This year marked the 25th time Spirit of St Stephen participated in the White Bear Relay for Life. The entire event was virtual online and raised around \$93,000. Thanks to everyone for their support of our team and our event. We had two sponsors, Curt & Darlene Blegen and Bob & Joyce Alexander; two team members, Viki Bosin and John Strand; and 15 donors – all very generous. We raised \$3,261 which put our team in eighth place! I have registered the team for 2021, and plan to be on the team, but **we will need a new team captain. Please consider volunteering for this fulfilling task.** You can also make online donations anytime at www.wbrelay.org, and then search for our team, Spirit of St Stephen. Thanks for your support, your prayers, and your donations! Respectfully submitted, Viki Bosin*

What would have been our 31st annual Music Festival and Auction in October was cancelled. The Holly Boutique in November was also cancelled.

I certainly pray that 2021 becomes the year of healing. We are not out of the woods by a long shot, but with the emergence of the COVID-19 vaccine, we can only hope and pray that by at least mid-year, we can perhaps return to fellowship gatherings. We will have to wait and see. In the meantime, and all the time, we must all be there for each other in any way possible, through phone calls, prayers, acts of kindness and whatever else we can think of.

Betsy Clark
Fellowship Ministry

Finance and Stewardship

2020 Annual Report

COVID restrictions made 2020 a long and challenging year. Despite its impacts on our church finances we came through the year in relatively good financial health.

I want to thank Ted Field, Jessica Rotschafer, Mary Beth Skunes, Brad Wilm, and Patsy Olson for their tireless work this year.

And I want to thank the congregation for their continued and steadfast support of our ministries and staff in this COVID year. We may not have been together physically but kept in contact spiritually, giving thoughtful attention to our stewardship responsibilities.

St. Stephen was blessed to receive a Government-backed loan for \$47,900 to support the financial needs of our staff, enabling us to get through the year with our staff 100% intact. This loan will be forgiven, thus allowing St. Stephen to end the year with a surplus in our Current Fund.

The 2021 budget reflects a decrease in pledges and a slight decrease in spending. We anticipate that we will not be back to regular worship until summer of 2021.

Looking back, we ended 2019 with a Current Fund deficit of \$22,000, and without the Government loan would have ended 2020 with a similar, if not greater deficit. The impact of the loan was to convert the deficit to an approximate surplus of \$20,000.

If current giving and expense trends continue, our Current Fund in 2021 will end the year with another deficit, one that may be greater than what we have experienced in the past, this is an unsustainable trend that needs to be addressed.

The next few years will be financially challenging for St. Stephen. The good news is we are in a better cash position as we continue to build the reserve cash fund.

God Bless,
Jill Sandvik, Chair

Library

2020 Annual Report

The Library was very quiet in 2020.

We continued to subscribe to the following magazines: Living Lutheran, Gather (formally Lutheran Woman), Christian History, Biblical Archaeology Review and Christianity Today.

The Library displayed a nice selection of books and DVD's for the Advent/Christmas season and was also decorated for Christmas.

A small number of books were donated and sessioned into the Library. We welcome donations of books, CD's and DVD's of a religious nature. Please leave them in the office with a note to donate.

Suggestions are always welcome for improving the Library.

The Library is always open to browse and sign out items to use.

Respectfully submitted,
Kathy Anderson

Neighbors Helping Neighbors 2020 Annual Report

The year of 2020 was impacted by COVID-19. Neighbors Helping Neighbors Thrift Store (NHN) was closed from March 8, 2020 to September 7, 2020. Prior to March 8 we were open 6 days a week; after September 7th we were open 4 days a week. When open, NHN continued to receive quality clothing and accessories from our generous donors. We donated clothing to a few families in need and to the Minnesota Veterans Home in Hastings. Surplus clothing was donated to Epilepsy in January to March and Disabled American Veterans from September to December.



NHN shared with the community its 2019 profits. In January 2020 NHN shared \$6,000 from 2019 profits with three local nonprofits – White Bear Area Emergency Food Shelf, Solid Ground, and the Angel Fund at the White Bear Lake Area Educational Foundation supporting the White Bear Lake Area School District. Each organization received \$2,000. We also donated \$150 to White Bear Area Senior Center Meals on Wheels program.

COVID-19 Impact on NHN. The biggest challenge and success for the year was developing a COVID-19 Preparedness Plan and Protocols that allowed NHN to reopen in September. Kudos to our volunteers who took on the challenge to prepare the Plan and Protocols, to prepare the store to re-open, and to administer the Plan and Protocols daily at NHN. In addition, NHN was blessed with a Thrivent grant obtained by a volunteer that helped pay for most of our COVID-19 modifications and an ad in the White Bear Press. The remaining COVID-19 supplies were donated by volunteers (disinfectant wipes and other store supplies).

- **Impact on Volunteers** - NHN continues to be staffed 100% by wonderful volunteers and administrative support from St. Stephen. We started 2020 with more than 80 active sales volunteers and in September we reopened with about 40+ active sales and sorting volunteers. The remaining 40+ are on leave due to COVID-19 concerns. Tami Heart, Communications and Administrative Coordinator, continues to help promote NHN, design signage, web banners, promotional pieces, etc. and support daily operations.
- **Impact on Hours of Operation** – Pre COVID-19 we were open six (6) days a week. In September we reopened four (4) days a week due to a reduction in active volunteers – Tuesday, Wednesday, Thursday 10am-4pm and Saturday 10am – 1pm.
- **Impact on Store** – Preparing for reopening in September gave us an opportunity to do some updating in the store. Such as, standardizing size and format of price signs and converting shelves holding sweaters and tops to a clothes rack to hang them on hangers, as well as displaying COVID-19 signage

- **Impact on Sales** – NHN kept its prices the same as 2019. Annual sales of approx. \$8,200 are down significantly from 2019 due to 6-month closure and reduced # of open days from September to December.
- **Impact on Expenses** – NHN continued to pay rent and utilities during closure. Fortunately, in December 2019 we decided to maintain a \$5,000 rainy day reserve when allocating the donations made in 2020. That reserve fund carried us through the 6-month closure.
- **Impact on Profit** – At yearend we anticipate having a bank balance of about \$5,400 from 6 months of sales less 12 months of expenses.

Store Management Team – In November, the Management Team was expanded to assist the store manager with the NHN activities below.

- Volunteer Recruitment/Training – Lead Volunteer Nan Duchene
- Sorting Donations/Training – Lead Volunteer Mary Beth Skunes
- Marketing – Lead Volunteer Kris Baligrodzki

Looking forward to 2021 and containing the virus so those volunteers on leave are comfortable returning and we can return to opening 6 days week. We continue to be grateful for the support received from our volunteers, our generous donors and our loyal shoppers.

Respectfully submitted,
Sharon Schmidt, NHN Manager



Property

2020 Annual Report

With the COVID-19 restrictions in place and not being sure of our financial situation, we did not do the plans we had for 2020.

The furnaces for room #1 that had been quoted and approved were not done, mainly because some of the parts that we needed would not be available until February 2021. So, we choose to wait until the later in 2021 to proceed with the project.

We are looking forward to 2021 so life can get back to normal.

Submitted by Theodore Schaff

White Bear Lake Relay for Life – Spirit of St. Stephen

2020 Annual Report

This year marked the 25th time Spirit of St. Stephen participated in the White Bear Relay for Life. The entire event was virtual online, and raised around \$93,000. Thanks to everyone for their support of our team and our event. We had two sponsors, Curt and Darlene Blegen and Bob and Joyce Alexander; two team members, Viki Bosin and John Strand; and 15 donors – all very generous. We raised \$3261 which put our team in eighth place!

I have registered the team for 2021, and plan to be on the team, but we will need a new team captain. Please consider volunteering for this fulfilling task. You can also make online donations anytime at www.wbrelay.org, and then search for our team, Spirit of St. Stephen.

The American Cancer Society has decided that all Relays in 2021 will be virtual events. The date for ours is Friday, July 30.

Thanks for your support, your prayers and your donations!

Respectfully submitted,
Viki Bosin

Senior Ministry

2020 Annual Report

OWLS – A group of Older Wiser Lutherans that meet for an activity once a month. We may have a speaker, go out to lunch, go on a boat or train ride, etc.

RETIREE'S BREAKFAST – We meet the second Thursday of every month at Perkins on County Road D at 9:00am.

WW LUNCH BUNCH – We are a group of widows and widowers from our church that go out to eat the last Tuesday of every month.

Sorry to say that all our activities were cut short this past year after two months of activities. Hope we can all be back together at some point in 2021. We do have a group of seniors that meet at church at 10:30am on Wednesday mornings if you are interested in that, please call me at 651-269-6122

Submitted by Judee Bramscher

Social Media

2020 Annual Report

This report highlights some of the key information for the St. Stephen Facebook and Instagram pages this past year. The online community grew this year from 2019 and I hope church members found the social media pages helpful as a place for information or inspiration in a year of many changes. Thanks for being a part of it and I am hopeful for what 2021 will bring!

Facebook

Page name: St. Stephen Lutheran Church – White Bear Lake, MN

- 309 Followers, 284 Page likes
- 362 posts; includes online worship services, inspirational quotes and bible verses, church updates and information and event details
- Due to Covid-19, worship services began being shared to Facebook as link from the St. Stephen YouTube channel or as video streams within Facebook – these services are available on the Facebook page to re-watch

Instagram

Instagram username: ststephenwbl

- 59 Followers
- 35 posts in 2020

Facebook Event pages:

- Quilting in January (1/24)
- Youth and Family Mission Trip Banquet (1/25)
- Winter Dinner Theater (2/22)
- Ash Wednesday (2/26)
- Quilting in February (2/28)
- Grace and Praise (online)
- Sunday Morning Worship (online)
- Bluegrass Sunday (8/16)
- Outdoor Casual Worship (8/26)
- Rally Day Outdoor Worship Service (9/20)
- Thanksgiving Online Worship (11/26)
- Drive-thru Living Nativity (12/19)

Submitted by Andrew Bjork

Staff Relations

2020 Annual Report

To say 2020 has been challenging is not only stating the obvious but a bit of an understatement. Through all the ups and downs and ins and outs of 2020, our St. Stephen staff has remained rock solid. We have experienced no turnover this year. Our staff has been asked to step out of the comfort of regular roles and responsibilities and step into additional roles to continue providing outreach, online ministries and safe and sound protocols in an ever changing climate.

We are blessed to have such a committed, experienced and passionate team that will continue to guide us through the coming months with creative, compassionate and continued ministries. Thank you to all of the St. Stephen staff for an exceptional 2020. If you have ever wondered what “other duties as assigned” means, you now know.

Respectfully submitted,

Kate Spencer
Staff Relations

Tanzania

2020 Annual Report

In 2001, St. Stephen sent our first mission team to visit our sister congregation in Lukani, Tanzania. Since then, seven additional groups have traveled to Africa to continue building that relationship, most recently in 2019.

As everyone is aware 2020 has been a year like no other around the world. The Covid-19 pandemic has disrupted lives around the world although you might be surprised to learn that the impact in Lukani has been relatively low. Dr. Ngure in the Lukani medical clinic reported to me in late May that no cases of Covid-19 had been seen in the village. And in October the Iringa Region Lutheran church (like our St Paul Area Synod) held a huge choir competition which was hosted by Lukani village. The very large new Lukani church was recognized as one of the best facilities in the region for such a competition. More than 1,500 singers came to Lukani for this event. Below is a photo of the award winning Lukani choir, which numbers more than 80 participants, singing at this competition. Note the conspicuous lack of masks!



The water system which was dedicated in 2019 continues to serve the village with clean and safe drinking water. Thanks to the members of our congregation who supported this large capital program which was designed by the University of Minnesota students and installed by St Paul Partners. Safe water has been even more important during a pandemic. Note that the Tanzania government stopped reporting on Covid infections early in the pandemic and “prayed away the virus”, or so they claimed. Of course Covid has been present but the relatively young population has contributed to it having a minimal impact up to this point. Please keep our partners in Christ in your prayers for continued health during the coming year.

As always, the St Stephen congregation continues to support secondary school scholarships for ~15 students with money from benevolence as well as individual contributions so **thank you for your ongoing support.**

Bwana asifiwe (praise God)

Submitted by Ken Smith

Women in Ministry

2020 Annual Report

Women in Ministry spent the year much like all at St. Stephen sheltering in place. All of our events were cancelled. We gave \$600.00 from our Boutique account to Lutheran Social Services for disaster relief. We gave \$500.00 from our Circle account to Pastor Jim for discretionary use, keeping \$72.10 in reserve for 2021. We have retained funds in our boutique account for start-up use for the 2021 boutique. We continue to send 25 - 35 cards each month to members of St. Stephen who are on the prayer list. We are looking forward to the day we can once again gather in person.

Respectfully submitted by Anita L Schreader, WIM Chairwoman

Worship and Music Committee

2020 Annual Report

While the first two months of 2020 were relatively normal, they seem in the distant past. And GAP worship had several months of outdoor worship. By far the most consequential event for the Worship and Music team members in 2020 was bringing worship online as COVID concerns limited in-person worship. This report will focus on the successes, challenges, and a look at the ongoing future of the new ministry.

Successes

- Provided music for online worship reaching many hundreds of viewers
- Built library of over 100 hymns and songs
- Continually raised the quality of music videos, while gaining efficiency in production
- Mix of traditional hymns, contemporary, and other gospel styles

Challenges

- Steep learning curve for technology
- Many skill-sets needed beyond music: technology, visual composition ...
- File transfer is an issue due to size
- Recording a satisfactory performance is more time-consuming than it may appear
- Some loss of participation as some felt in-person participation was not safe, and others did not want to participate virtually

Acknowledgments

- Melissa Stearns for recording and editing
- Cindy Bittner and Randy Schreiner for organ recording
- Paige Carter for leading Revival band, organizing overall worship music development, as well as editing our videos
- More than twenty volunteer musicians, sometimes in families--everyone has worked so hard--the congregation is so grateful for your time and effort!

Future

- Continue online worship until all feel comfortable with in-person worship, and very likely beyond
- Ongoing technology/production value improvements
- Broader participation and interaction
- Investment in streaming video equipment; have proposals from two vendors with options and costs

Submitted by Randy Amborn

Church Council Nominating Committee

2020 Annual Report

Nominating Committee:

Members of the 2020 Nominating Committee:

- Betsy Clark
- Patsy Olson

Nominees for the 2021 Nominating Committee requiring election by the congregation:

- Randy Amborn (outgoing council member)
- Jodie Millard (outgoing council member)
- Patsy Olson

Council:

Expiring Council Terms in 2020:

- Randy Amborn
- Betsy Clark – President (elected by council midyear for 2020)
- Jodie Millard
- Ken Smith – Vice-President (elected by council midyear for 2020)
- Mira Stearns

Continuing Council Members in 2021:

- Paul Colaizy (term expires end of 2021)
- Ted Schaaf (term expires end of 2021)

Nominees for 2021 Church Council requiring election by the congregation:

Three Year Term expiring end of 2023:

- Kristin Duffy
- Marta Hohnstadt

Two Year Term expiring end of 2022:

- Betsy Clark
- Chris Sheldon
- Abby Ternus

One Year Term expiring end of 2021:

- Ken Smith – President (continuing one more year)
- Mira Stearns (continuing one more year)

Church Council Officers requiring election by the congregation:

- Vice President (to be established)
- Teri Cinis, Council Secretary
- Patsy Olson, Treasurer
- Brad Wilm, Financial Secretary

Respectfully submitted,
Betsy Clark, 2020 Church Council President

New Council Members for 2021

Kristin Duffy (3 year term)

Hi, My name is Kristin Duffy, and my daughter Libby and I have been members of St. Stephen for 6 years. I want to be on council because it is a way for me to be able to serve God and to give back to our church community. Thanks, Kristin Duffy

Marta Hohnstadt (3 year term)

Hi!!! I am Marta Hohnstadt. I have been a member of St. Stephen for about 13 years. I have been on council before and even served as Council President. I am excited to once again be on church council with the Children and Youth team. I will be a great asset due to my fun-loving attitude and my desire to help the church grow and flourish, with the help of the Youth of the church.

Chris Sheldon (2 year term)

I've been with St. Stephen since approximately 2004. I have not been on the council before but have been asked to join it many times in the past. I've decided to join the council this year because I believe St. Stephen needs our support, now more than ever. As we turn the corner and put 2020 in our rear-view mirror, I look forward to serving St. Stephen by helping the church get back to normal in 2021, and would like to see the church grow in the future.

Abby Ternus (2 year term)

My name is Abby Ternus and I have been attending St. Stephens my entire life. I was baptized, had my first communion, and got confirmed all at St. Stephens. Because this church has played such a big role in my life and helping shape who I am today is why I want to be a part of church council. I think I can play a valuable role in discussions and to help form change not only for the church itself, but for the whole community we are a part of.

Treasurers 2020 Annual Report

The annual Report of the Church Treasurer for 2020 consists of the following items:

Balance Sheet

Budget vs Actual (Benevolence Fund)

Benevolence Income & Expenses Compared to Last Year

Budget vs Actual (Capital Fund)

Capital Income & Expenses Compared to Last Year

Cash Reserve Fund

Budget vs Actual (Current Fund)

Current Income & Expenses Compared to Last Year

Special Designated Accounts

2021 Proposed Budget Current, Benevolence, Capital and Cash Reserve Fund

*Benevolence Fund: Through pledged giving to our benevolence fund, we have been able to donate \$19,200.00 this past year to various non-profit organizations. We have a balance of **\$132.37** remaining from our 2020 calendar year. I am very pleased to share with you that this past year, along with our pledged donations consisting of the ELCA Synod, Companion Congregation Lukani and Tecate Orphanage, we were blessed to donate \$500.00 to Wapogasset Bible Camp and an additional \$500.00 to St. Paul Area Synod ELCA Mission Support. ****Please note – Line item expense 524 Benevolence Other--\$550.00 was donated to Harriet Tubman Alliance and \$ 2,800.00 was given to SPAS Bega Kwa Bega for Tanzania Scholarships.***

Capital Fund: Through pledged giving to our capital fund and the income received from Neighbors Helping Neighbors we received income totaling \$28,628.29 for 2020 giving us a grand income total of \$119,917.03 when adding the carryover balance of \$91,288.74. We were unable to install new furnaces this past year primarily because of shortages with the actual heating units. We are still planning on completing phase 1 of the project as soon as the heating units become available. This past year we had expenses of \$1,964.02. These expenses were new electrical work in the kitchen for our new ovens, the painting of the fellowship hall (turned into worship center because of covid) and miscellaneous furnace and air conditioning repairs. We have a balance of \$117,953.01 remaining from our 2020 calendar year.

Cash Reserve Fund: This past year, St. Stephen started a fund in where its purpose is to free up spending for the Capital and Special Designated Funding. When our Current Fund goes into the red, the other funds help in keeping our checking account positive. We believe that by building this fund it will allow us to make the necessary expenditures to Capital and Special Designated by having reserves in the Cash Reserve Fund. To date we have \$17,641.21 in this fund.

Current Fund: We are blessed to be ending 2020 with **\$20,614.74** in our current fund account. We were able to receive a PPP loan in the amount of \$47,900.00 this past April. In late December we applied for PPP loan forgiveness through the federal government and we have every reason to believe that the total amount of the loan will be forgiven this coming year. It is unknown at this time if we will be able to obtain another PPP loan. Under the current rule we must have a 25% decrease of income in any given quarter in 2020 compared to 2019. We have not met this requirement. We are waiting to see if new legislation changes the parameters where we may be able to apply for a PPP loan again in 2021. We also received a grant from White Bear Lake for \$271.13 to help offset the cost of masks, sanitizer and gloves. Today, Ted will be presenting the budget for the upcoming year. It has the full council approval and it is \$11,965.70 lower than the budget that we passed last year.

Special Designated Fund: The balance in the Special Designated Fund is **\$76,306.31**. This fund consists of several account categories. In our General Special Designated Accounts (800 account numbers) we have a balance of \$18,842.17. In the Funding Special Designated Accounts (810 account numbers) we have a balance of \$18,262.88. In our Tanzania Mission Special Designated Accounts (820 account numbers) we have a balance of \$18,007.29. In our Tecate Mission Special Designated Accounts (825 account numbers) we have a balance of \$3,100.00. In our Special Designated Memorial Accounts (830 account numbers) we have a balance of \$18,093.97.

This past year I have really missed so many things that I used to take for granted. I would imagine that we all do. It truly is a blessing to serve as your treasurer. It is my intent to be transparent, to keep lines of communication open and to serve in the best interest of St. Stephen. Please contact me if you have any questions or concerns,

Respectfully Submitted,

Patsy Olson

St. Stephen Lutheran Church
Balance Sheet
As of December 31, 2020

	<u>Dec 31, 20</u>
ASSETS	
Current Assets	
Checking/Savings	
10 Bank Accounts	
11 Current Fund Checking	197,965.58
12 Savings	32,684.96
13 Svg CD 304928 80B Endowment	6,501.03
14 Svg CD 306508 86R Endowment	17,607.66
15 Svg CD 306509 Investment	19,036.52
16 Svg CD 3 Mo Investment	5,000.00
Total 10 Bank Accounts	<u>278,795.75</u>
Total Checking/Savings	<u>278,795.75</u>
Total Current Assets	<u>278,795.75</u>
Fixed Assets	
20 Property	
21 Church Facility	1,326,700.00
22 Land	564,000.00
23 Other Buildings	24,000.00
24 Youth Building	474,000.00
Total 20 Property	<u>2,388,700.00</u>
Total Fixed Assets	<u>2,388,700.00</u>
TOTAL ASSETS	<u><u>2,667,495.75</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Liabilities	-1,830.47
Total Other Current Liabilities	<u>-1,830.47</u>
Total Current Liabilities	<u>-1,830.47</u>
Long Term Liabilities	
750.00 PPP Loan	47,900.00
Total Long Term Liabilities	<u>47,900.00</u>
Total Liabilities	<u>46,069.53</u>
Equity	
Opening Balance Equity	1,695,512.34
Unrestricted Net Assets	693,266.24
Net Income	232,647.64
Total Equity	<u>2,621,426.22</u>
TOTAL LIABILITIES & EQUITY	<u><u>2,667,495.75</u></u>

St. Stephen Lutheran Church
Budget vs. Actual (Benevolence Fund)
 January through December 2020

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
500 Benevolence			
501 Benevolence Income			
502 Pledges	19,166.84	21,903.00	-2,736.16
503 Benevolence Other	0.00	0.00	0.00
504 Carryover Balance	165.53	165.53	0.00
501 Benevolence Income - Other	0.00	0.00	0.00
Total 501 Benevolence Income	<u>19,332.37</u>	<u>22,068.53</u>	<u>-2,736.16</u>
500 Benevolence - Other	0.00	0.00	0.00
Total 500 Benevolence	<u>19,332.37</u>	<u>22,068.53</u>	<u>-2,736.16</u>
Total Income	<u>19,332.37</u>	<u>22,068.53</u>	<u>-2,736.16</u>
Gross Profit	19,332.37	22,068.53	-2,736.16
Expense			
510 Benevolence Expense			
511 Synod & ELCA	12,500.00	12,000.00	500.00
513 Camping Ministry	0.00	0.00	0.00
514 Wapogaset Bible Camp	500.00	0.00	500.00
515 Camperships	0.00	250.00	-250.00
516 Other Camping Ministries	0.00	0.00	0.00
517 Lutheran Social Service	1,100.00	0.00	1,100.00
519 Auction Charity	0.00	0.00	0.00
520 Companion Cong. Lukani	0.00	4,100.00	-4,100.00
521 Tecate Mission	1,200.00	1,200.00	0.00
522 Food Shelf & Families	550.00	0.00	550.00
524 Benevolence Other	3,350.00	0.00	3,350.00
525 St. Stephen Youth Mission	0.00	0.00	0.00
Total 510 Benevolence Expense	<u>19,200.00</u>	<u>17,550.00</u>	<u>1,650.00</u>
Total Expense	<u>19,200.00</u>	<u>17,550.00</u>	<u>1,650.00</u>
Net Ordinary Income	<u>132.37</u>	<u>4,518.53</u>	<u>-4,386.16</u>
Net Income	<u>132.37</u>	<u>4,518.53</u>	<u>-4,386.16</u>

St. Stephen Lutheran Church
Benevolence Income & Expenses Compared to Last Year
January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
500 Benevolence				
501 Benevolence Income				
502 Pledges	19,166.84	17,784.58	1,382.26	7.77%
504 Carryover Balance	165.53	730.95	-565.42	-77.35%
Total 501 Benevolence Income	<u>19,332.37</u>	<u>18,515.53</u>	<u>816.84</u>	<u>4.41%</u>
Total 500 Benevolence	<u>19,332.37</u>	<u>18,515.53</u>	<u>816.84</u>	<u>4.41%</u>
Total Income	<u>19,332.37</u>	<u>18,515.53</u>	<u>816.84</u>	<u>4.41%</u>
Gross Profit	<u>19,332.37</u>	<u>18,515.53</u>	<u>816.84</u>	<u>4.41%</u>
Expense				
510 Benevolence Expense				
511 Synod & ELCA	12,500.00	12,500.00	0.00	0.0%
514 Wapogaset Bible Camp	500.00	0.00	500.00	100.0%
515 Camperships	0.00	250.00	-250.00	-100.0%
517 Lutheran Social Service	1,100.00	0.00	1,100.00	100.0%
520 Companion Cong. Lukani	0.00	4,100.00	-4,100.00	-100.0%
521 Tecate Mission	1,200.00	1,500.00	-300.00	-20.0%
522 Food Shelf & Families	550.00	0.00	550.00	100.0%
524 Benevolence Other	3,350.00	0.00	3,350.00	100.0%
Total 510 Benevolence Expense	<u>19,200.00</u>	<u>18,350.00</u>	<u>850.00</u>	<u>4.63%</u>
Total Expense	<u>19,200.00</u>	<u>18,350.00</u>	<u>850.00</u>	<u>4.63%</u>
Net Ordinary Income	<u>132.37</u>	<u>165.53</u>	<u>-33.16</u>	<u>-20.03%</u>
Net Income	<u>132.37</u>	<u>165.53</u>	<u>-33.16</u>	<u>-20.03%</u>

St. Stephen Lutheran Church
Budget vs. Actual (Capital Fund)
 January through December 2020

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
600 Capital Fund			
601 Capital Fund Income			
602 Neighbors Helping Neighbors	6,000.00	6,000.00	0.00
603 Capital Fund Envelope	22,603.29	24,238.00	-1,634.71
604 Capital Fund Other	25.00	0.00	25.00
605 Carryover Balance	91,288.74	91,288.74	0.00
601 Capital Fund Income - Other	0.00	0.00	0.00
Total 601 Capital Fund Income	<u>119,917.03</u>	<u>121,526.74</u>	<u>-1,609.71</u>
600 Capital Fund - Other	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total 600 Capital Fund	<u>119,917.03</u>	<u>121,526.74</u>	<u>-1,609.71</u>
Total Income	<u>119,917.03</u>	<u>121,526.74</u>	<u>-1,609.71</u>
Gross Profit	<u>119,917.03</u>	<u>121,526.74</u>	<u>-1,609.71</u>
Expense			
605 Capital Fund Expenses	<u>1,964.02</u>	<u>42,620.00</u>	<u>-40,655.98</u>
Total Expense	<u>1,964.02</u>	<u>42,620.00</u>	<u>-40,655.98</u>
Net Ordinary Income	<u>117,953.01</u>	<u>78,906.74</u>	<u>39,046.27</u>
Net Income	<u><u>117,953.01</u></u>	<u><u>78,906.74</u></u>	<u><u>39,046.27</u></u>

St. Stephen Lutheran Church
Capital Income & Expenses Compared to Last Year
 January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
600 Capital Fund				
601 Capital Fund Income				
602 Neighbors Helping Neighbors	6,000.00	5,500.00	500.00	9.09%
603 Capital Fund Envelope	22,603.29	22,931.73	-328.44	-1.43%
604 Capital Fund Other	25.00	5,180.00	-5,155.00	-99.52%
605 Carryover Balance	91,288.74	103,289.53	-12,000.79	-11.62%
Total 601 Capital Fund Income	<u>119,917.03</u>	<u>136,901.26</u>	<u>-16,984.23</u>	<u>-12.41%</u>
Total 600 Capital Fund	<u>119,917.03</u>	<u>136,901.26</u>	<u>-16,984.23</u>	<u>-12.41%</u>
Total Income	<u>119,917.03</u>	<u>136,901.26</u>	<u>-16,984.23</u>	<u>-12.41%</u>
Gross Profit	<u>119,917.03</u>	<u>136,901.26</u>	<u>-16,984.23</u>	<u>-12.41%</u>
Expense				
605 Capital Fund Expenses	<u>1,964.02</u>	<u>45,612.52</u>	<u>-43,648.50</u>	<u>-95.69%</u>
Total Expense	<u>1,964.02</u>	<u>45,612.52</u>	<u>-43,648.50</u>	<u>-95.69%</u>
Net Ordinary Income	<u>117,953.01</u>	<u>91,288.74</u>	<u>26,664.27</u>	<u>29.21%</u>
Net Income	<u>117,953.01</u>	<u>91,288.74</u>	<u>26,664.27</u>	<u>29.21%</u>

St. Stephen Lutheran Church
Cash Reserve Funds
January through December 2020

	<u>Jan - Dec 20</u>
Ordinary Income/Expense	
Income	
701.00 Cash Reserve Fund Income	<u>17,641.21</u>
Total Income	<u>17,641.21</u>
Gross Profit	<u>17,641.21</u>
Net Ordinary Income	<u>17,641.21</u>
Net Income	<u><u>17,641.21</u></u>

St. Stephen Lutheran Church Budget vs Actual (Current Fund) January through December 2020

Ordinary Income/Expense	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Income			
100 Income Accounts			
101 Carry over Balance	-22,631.93	-22,631.93	0.00
102 Envelope Income	297,759.38	329,131.00	-31,371.62
103 Loose Plate	12,551.46	15,000.00	-2,448.54
103.5 2019 Income Received 2020	18,229.08	18,224.08	5.00
104 Sunday School	0.00	100.00	-100.00
105 Special Services	7,467.25	11,000.00	-3,532.75
106 Wednesday Evening Meal	482.00	4,000.00	-3,518.00
107 Rental	543.00	1,500.00	-957.00
108 NHN Utility Contribution	1,419.82	2,000.00	-580.18
109 Music Festival	65.00	6,000.00	-5,935.00
110 Thrivent Choice	390.00	2,200.00	-1,810.00
111 Altar Flowers	1,315.00	1,600.00	-285.00
112 Coffee/Cookies	88.75	400.00	-311.25
113 Bank Interest	302.05	500.00	-197.95
114 Other Income	3,558.13	1,000.00	2,558.13
115 Additional Income Needed	35,014.00	72,611.12	-37,597.12
116 Paycheck Protection Program	47,900.00		
Total 100 Income Accounts	<u>404,452.99</u>	<u>442,634.27</u>	<u>-38,181.28</u>
Total Income	<u>404,452.99</u>	<u>442,634.27</u>	<u>-38,181.28</u>
Gross Profit	404,452.99	442,634.27	-38,181.28
Expense			
200 Budgeted Expenses			
Pastors & Lay Staff			
Total Pastors & Lay Staff	304,891.71	345,639.27	-40,747.56
300 Office Administration			
301 Postage			
301.5 Postage - Covid Related	158.65		
301 Postage - Other	2,428.40	2,500.00	-71.60
Total 301 Postage	<u>2,587.05</u>	<u>2,500.00</u>	<u>87.05</u>
302 Equip & Maint.			
303 Copier & Printer Purchase	7,332.08	7,500.00	-167.92
304 Maint Service	0.00	0.00	0.00
305 Toner & other supplies	0.00	0.00	0.00
302 Equip & Maint. - Other	0.00	0.00	0.00
Total 302 Equip & Maint.	<u>7,332.08</u>	<u>7,500.00</u>	<u>-167.92</u>
306 Computer Equip			
307 Computer Equip Purchase	1,514.92	1,000.00	514.92
308 Computer Maint	316.50	500.00	-183.50
309 Computer Software	1,753.43	1,000.00	753.43
309.5 Computer Software - Covid	251.64		
310 Computer Equip Other	0.00	0.00	0.00
306 Computer Equip - Other	0.00	0.00	0.00
Total 306 Computer Equip	<u>3,836.49</u>	<u>2,500.00</u>	<u>1,336.49</u>
311 Audio Visual Equip			
312 Equip Maint & Other	0.00	500.00	-500.00
311 Audio Visual Equip - Other	0.00	500.00	-500.00
Total 311 Audio Visual Equip	<u>0.00</u>	<u>1,000.00</u>	<u>-1,000.00</u>
313 Office Supplies			
313.5 Office Supplies - Covid	50.97		
314 Copier & Printer Paper	717.68	1,200.00	-482.32
313 Office Supplies - Other	725.54	1,000.00	-274.46

**St. Stephen Lutheran Church
Budget vs Actual (Current Fund)
January through December 2020**

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total 313 Office Supplies	1,494.19	2,200.00	-705.81
315 Printing	0.00	300.00	-300.00
316 Office Admin Other	57.41	0.00	57.41
300 Office Administration - Other	0.00	0.00	0.00
Total 300 Office Administration	15,307.22	16,000.00	-692.78
320 Church Administration			
321 Memberships	207.59	175.00	32.59
322 Insurance	16,980.31	18,000.00	-1,019.69
323 Conventions	0.00	650.00	-650.00
324 Bank Fees	30.00	200.00	-170.00
325 Electronic Banking Fees	681.16	1,000.00	-318.84
326 Church Council	199.26	300.00	-100.74
327 Church Admin Other	100.00	0.00	100.00
320 Church Administration - Other	0.00	0.00	0.00
Total 320 Church Administration	18,198.32	20,325.00	-2,126.68
330 Church Operations			
331 Natural Gas	6,696.13	9,000.00	-2,303.87
332 Electricity	9,112.81	10,000.00	-887.19
333 Communications			
334 Telephone	1,291.45	1,320.00	-28.55
335 Internet	1,083.90	1,000.00	83.90
336 WEB Host	1,418.00	1,800.00	-382.00
333 Communications - Other	0.00	0.00	0.00
Total 333 Communications	3,793.35	4,120.00	-326.65
337 Water / Sewer	413.82	400.00	13.82
338 Security	489.47	550.00	-60.53
339 Church Operations Other	0.00	0.00	0.00
330 Church Operations - Other	0.00	0.00	0.00
Total 330 Church Operations	20,505.58	24,070.00	-3,564.42
340 Maintenance			
341 Kitchen	0.00	200.00	-200.00
342 Mats & Mops	0.00	0.00	0.00
343 Snowplowing	2,000.00	2,500.00	-500.00
344 Lawn Supplies	388.75	600.00	-211.25
345 Repairs	187.33	300.00	-112.67
346 Custodial Supplies	800.36	900.00	-99.64
346.5 Custodial Supplies Covid	991.63		
347 Garbage	3,818.67	3,500.00	318.67
348 Pest Control	161.00	500.00	-339.00
349 Maintenance Other	318.34	0.00	318.34
340 Maintenance - Other	0.00	0.00	0.00
Total 340 Maintenance	8,666.08	8,500.00	166.08
350 Children's Ministry			
351 General	65.00	125.00	-60.00
351.5 General - Covid	74.44		
352 Curriculum	338.30	100.00	238.30
353 Supplies	123.78	400.00	-276.22
354 Bibles	0.00	125.00	-125.00
355 Resources	199.00	200.00	-1.00
356 Cradle Roll	77.32	375.00	-297.68
357 Baptism Gifts	0.00	125.00	-125.00
358 Christmas Program	13.93	75.00	-61.07
359 Vacation Bible School	1,666.44	850.00	816.44
360 Family Ministry	0.00	300.00	-300.00

St. Stephen Lutheran Church
Budget vs Actual (Current Fund)
January through December 2020

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
361 Library	46.99	75.00	-28.01
362 Wed Night Program	179.84	300.00	-120.16
363 Nursery	0.00	100.00	-100.00
364 Teacher Trng & Recognition	85.86	100.00	-14.14
365 Children's Ministry Other	0.00	0.00	0.00
350 Children's Ministry - Other	0.00	0.00	0.00
Total 350 Children's Ministry	2,870.90	3,250.00	-379.10
370 Youth Ministry			
371 General	0.00	500.00	-500.00
371.5 General - Covid	21.30		
372 Sixth Grade Events	0.00	200.00	-200.00
373 Middle School Events	0.00	500.00	-500.00
374 Senior High Events	104.88	600.00	-495.12
375 TIM Team Events	0.00	0.00	0.00
376 Confirmation	199.70	800.00	-600.30
377 Seventh Grade Bibles	0.00	150.00	-150.00
378 Program Devel & Promotions	0.00	100.00	-100.00
379 Graduation Gifts	88.32	250.00	-161.68
380 Education	0.00	250.00	-250.00
381 Chaperone Expenses	0.00	1,100.00	-1,100.00
382 Youth Ministry Other	0.00	0.00	0.00
383 National Youth Gathering	0.00	0.00	0.00
370 Youth Ministry - Other	0.00	0.00	0.00
Total 370 Youth Ministry	414.20	4,450.00	-4,035.80
400 Worship & Music			
401 General	340.50	200.00	140.50
402 Choir Music	0.00	100.00	-100.00
403 Bulletins	422.55	400.00	22.55
404 Communion Supply	172.38	600.00	-427.62
404.5 Communion Supply Covid	124.04		
405 Candles	252.01	200.00	52.01
406 Christmas Decorations	12.99	800.00	-787.01
407 Organ & Piano Tuning	400.00	1,000.00	-600.00
408 Flowers	1,819.98	2,000.00	-180.02
409 Worship Resources	677.75	750.00	-72.25
409.50 Worship Resources Covid	1,922.41		
410 Copyright	829.25	1,000.00	-170.75
411 Robe Cleaning	0.00	100.00	-100.00
412 Supply Organist	0.00	0.00	0.00
413 Special Music	100.00	400.00	-300.00
414 School Year Events	0.00	0.00	0.00
415 Summer Events	0.00	450.00	-450.00
416 Worship & Music Other	0.00	0.00	0.00
400 Worship & Music - Other	0.00	0.00	0.00
Total 400 Worship & Music	7,073.86	8,000.00	-926.14
420 Evangelism			
421 Evangelism General	0.00	0.00	0.00
422 Evangelism Ministry Team	0.00	0.00	0.00
423 Advertising	1,719.12	3,500.00	-1,780.88
423.5 Advertising Covid	62.42		
424 Live Nativity	1,220.81	1,000.00	220.81
425 Trunks N Treats	0.00	500.00	-500.00
426 Nite to Unite	0.00	500.00	-500.00
427 Evangelism Other	0.00	0.00	0.00
427.5 Evangelism Covid	343.75		

**St. Stephen Lutheran Church
Budget vs Actual (Current Fund)
January through December 2020**

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
420 Evangelism - Other	0.00	0.00	0.00
Total 420 Evangelism	3,346.10	5,500.00	-2,153.90
430 Fellowship			
431 Fellowship General	-20.00	300.00	-320.00
431.5 Fellowship Covid	215.00		
432 Senior & Retirees	0.00	0.00	0.00
433 Coffee & Cookies	340.74	500.00	-159.26
434 Special Fellowship Events	76.61	100.00	-23.39
435 Progressive Dinner	0.00	0.00	0.00
436 Music Festival & Auction	0.00	1,000.00	-1,000.00
437 Wed Evening Meal	877.09	3,500.00	-2,622.91
438 Rally Day Sunday	0.00	600.00	-600.00
439 Fellowship Other	0.50	0.00	0.50
430 Fellowship - Other	0.00	0.00	0.00
Total 430 Fellowship	1,489.94	6,000.00	-4,510.06
440 Stewardship			
441 Stewardship General	0.00	0.00	0.00
441.5 Stewardship General Covid	100.67		
442 Envelopes	792.10	800.00	-7.90
440 Stewardship - Other	0.00	0.00	0.00
Total 440 Stewardship	892.77	800.00	92.77
450 Congregation & Com Ministry			
452 Foodshelf & Families	0.00	0.00	0.00
453 Befrienders	0.00	0.00	0.00
455 Cong & Com Ministry Other	73.62	0.00	73.62
450 Congregation & Com Ministry - Other	0.00	100.00	-100.00
Total 450 Congregation & Com Ministry	73.62	100.00	-26.38
456 Adult Learning	107.95	0.00	107.95
Total 200 Budgeted Expenses	383,838.25	442,634.27	-58,796.02
Total Expense	383,838.25	442,634.27	-58,796.02
Net Ordinary Income	20,614.74	0.00	20,614.74
Net Income	20,614.74	0.00	20,614.74

St. Stephen Lutheran Church
Current Inome & Expenses Compared to Last-Year
January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
100 Income Accounts				
101 Carry over Balance	-22,631.93	-1,777.31	-20,854.62	-1,173.38%
102 Envelope Income	297,759.38	291,122.02	6,637.36	2.28%
103 Loose Plate	12,551.46	36,800.00	-24,248.54	-65.89%
103.5 2019 Income Received 2020	18,229.08	0.00	18,229.08	100.0%
104 Sunday School	0.00	132.00	-132.00	-100.0%
105 Special Services	7,467.25	11,076.49	-3,609.24	-32.59%
106 Wednesday Evening Meal	482.00	3,986.33	-3,504.33	-87.91%
107 Rental	543.00	1,285.00	-742.00	-57.74%
108 NHN Utility Contribution	1,419.82	1,913.17	-493.35	-25.79%
109 Music Festival	65.00	6,998.00	-6,933.00	-99.07%
110 Thrivent Choice	390.00	1,253.00	-863.00	-68.88%
111 Altar Flowers	1,315.00	1,875.00	-560.00	-29.87%
112 Coffee/Cookies	88.75	446.97	-358.22	-80.14%
113 Bank Interest	302.05	263.42	38.63	14.67%
114 Other Income	3,558.13	6,191.00	-2,632.87	-42.53%
115 Additional Income Needed	35,014.00	20,040.00	14,974.00	74.72%
116 Paycheck Protection Program	47,900.00	0.00	47,900.00	100.0%
Total 100 Income Accounts	<u>404,452.99</u>	<u>381,605.09</u>	<u>22,847.90</u>	<u>5.99%</u>
Total Income	<u>404,452.99</u>	<u>381,605.09</u>	<u>22,847.90</u>	<u>5.99%</u>
Gross Profit	<u>404,452.99</u>	<u>381,605.09</u>	<u>22,847.90</u>	<u>5.99%</u>
Expense				
200 Budgeted Expenses				
Pastors & Lay Staff				
Total Pastors & Lay Staff	<u>304,891.71</u>	<u>310,722.85</u>	<u>-5,831.14</u>	<u>-1.88%</u>
300 Office Administration				
301 Postage				
301.5 Postage - Covid Related	158.65	0.00	158.65	100.0%
301 Postage - Other	2,428.40	2,464.35	-35.95	-1.46%
Total 301 Postage	<u>2,587.05</u>	<u>2,464.35</u>	<u>122.70</u>	<u>4.98%</u>
302 Equip & Maint.				
303 Copier & Printer Purchase	7,332.08	7,430.02	-97.94	-1.32%
Total 302 Equip & Maint.	<u>7,332.08</u>	<u>7,430.02</u>	<u>-97.94</u>	<u>-1.32%</u>
306 Computer Equip				
307 Computer Equip Purchase	1,514.92	0.00	1,514.92	100.0%
308 Computer Maint	316.50	178.95	137.55	76.87%
309 Computer Software	1,753.43	999.38	754.05	75.45%
309.5 Computer Software - Covid	251.64	0.00	251.64	100.0%
Total 306 Computer Equip	<u>3,836.49</u>	<u>1,178.33</u>	<u>2,658.16</u>	<u>225.59%</u>
311 Audio Visual Equip				
312 Equip Maint & Other	0.00	300.00	-300.00	-100.0%
311 Audio Visual Equip - Other	0.00	344.16	-344.16	-100.0%
Total 311 Audio Visual Equip	<u>0.00</u>	<u>644.16</u>	<u>-644.16</u>	<u>-100.0%</u>
313 Office Supplies				
313.5 Office Supplies - Covid	50.97	0.00	50.97	100.0%
314 Copier & Printer Paper	717.68	1,272.90	-555.22	-43.62%
313 Office Supplies - Other	725.54	997.82	-272.28	-27.29%
Total 313 Office Supplies	<u>1,494.19</u>	<u>2,270.72</u>	<u>-776.53</u>	<u>-34.2%</u>
315 Printing	0.00	290.00	-290.00	-100.0%
316 Office Admin Other	57.41	0.00	57.41	100.0%
Total 300 Office Administration	<u>15,307.22</u>	<u>14,277.58</u>	<u>1,029.64</u>	<u>7.21%</u>
320 Church Administration				

St. Stephen Lutheran Church
Current Inome & Expenses Compared to Last-Year
January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>	<u>% Change</u>
321 Memberships	207.59	164.00	43.59	26.58%
322 Insurance	16,980.31	18,596.54	-1,616.23	-8.69%
323 Conventions	0.00	560.00	-560.00	-100.0%
324 Bank Fees	30.00	89.99	-59.99	-66.66%
325 Electronic Banking Fees	681.16	917.45	-236.29	-25.76%
326 Church Council	199.26	115.00	84.26	73.27%
327 Church Admin Other	100.00	0.00	100.00	100.0%
Total 320 Church Administration	18,198.32	20,442.98	-2,244.66	-10.98%
330 Church Operations				
331 Natural Gas	6,696.13	8,024.54	-1,328.41	-16.55%
332 Electricity	9,112.81	10,470.21	-1,357.40	-12.96%
333 Communications				
334 Telephone	1,291.45	1,129.28	162.17	14.36%
335 Internet	1,083.90	1,044.90	39.00	3.73%
336 WEB Host	1,418.00	1,418.00	0.00	0.0%
Total 333 Communications	3,793.35	3,592.18	201.17	5.6%
337 Water / Sewer	413.82	697.66	-283.84	-40.69%
338 Security	489.47	510.53	-21.06	-4.13%
339 Church Operations Other	0.00	107.35	-107.35	-100.0%
Total 330 Church Operations	20,505.58	23,402.47	-2,896.89	-12.38%
340 Maintenance				
341 Kitchen	0.00	105.97	-105.97	-100.0%
343 Snowplowing	2,000.00	2,150.00	-150.00	-6.98%
344 Lawn Supplies	388.75	741.15	-352.40	-47.55%
345 Repairs	187.33	110.74	76.59	69.16%
346 Custodial Supplies	800.36	897.38	-97.02	-10.81%
346.5 Custodial Supplies Covid	991.63	0.00	991.63	100.0%
347 Garbage	3,818.67	3,332.26	486.41	14.6%
348 Pest Control	161.00	450.00	-289.00	-64.22%
349 Maintenance Other	318.34	584.99	-266.65	-45.58%
Total 340 Maintenance	8,666.08	8,372.49	293.59	3.51%
350 Children's Ministry				
351 General	65.00	136.95	-71.95	-52.54%
351.5 General - Covid	74.44	0.00	74.44	100.0%
352 Curriculum	338.30	271.54	66.76	24.59%
353 Supplies	123.78	328.14	-204.36	-62.28%
355 Resources	199.00	249.00	-50.00	-20.08%
356 Cradle Roll	77.32	0.00	77.32	100.0%
358 Christmas Program	13.93	23.73	-9.80	-41.3%
359 Vacation Bible School	1,666.44	1,858.76	-192.32	-10.35%
361 Library	46.99	19.95	27.04	135.54%
362 Wed Night Program	179.84	264.38	-84.54	-31.98%
364 Teacher Trng & Recognition	85.86	96.98	-11.12	-11.47%
Total 350 Children's Ministry	2,870.90	3,249.43	-378.53	-11.65%
370 Youth Ministry				
371 General	0.00	37.24	-37.24	-100.0%
371.5 General - Covid	21.30	0.00	21.30	100.0%
374 Senior High Events	104.88	621.41	-516.53	-83.12%
376 Confirmation	199.70	724.42	-524.72	-72.43%
379 Graduation Gifts	88.32	33.06	55.26	167.15%
Total 370 Youth Ministry	414.20	1,416.13	-1,001.93	-70.75%
400 Worship & Music				
401 General	340.50	32.03	308.47	963.07%
403 Bulletins	422.55	371.03	51.52	13.89%

St. Stephen Lutheran Church
Current Inome & Expenses Compared to Last-Year
January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>	<u>% Change</u>
404 Communion Supply	172.38	650.48	-478.10	-73.5%
404.5 Communion Supply Covid	124.04	0.00	124.04	100.0%
405 Candles	252.01	844.60	-592.59	-70.16%
406 Christmas Decorations	12.99	721.60	-708.61	-98.2%
407 Organ & Piano Tuning	400.00	650.00	-250.00	-38.46%
408 Flowers	1,819.98	2,209.92	-389.94	-17.65%
409 Worship Resources	677.75	1,342.07	-664.32	-49.5%
409.50 Worship Resources Covid	1,922.41	0.00	1,922.41	100.0%
410 Copyright	829.25	956.41	-127.16	-13.3%
413 Special Music	100.00	106.24	-6.24	-5.87%
415 Summer Events	0.00	189.62	-189.62	-100.0%
416 Worship & Music Other	0.00	-3.74	3.74	100.0%
Total 400 Worship & Music	7,073.86	8,070.26	-996.40	-12.35%
420 Evangelism				
423 Advertising	1,719.12	3,284.12	-1,565.00	-47.65%
423.5 Advertising Covid	62.42	0.00	62.42	100.0%
424 Live Nativity	1,220.81	1,297.96	-77.15	-5.94%
425 Trunks N Treats	0.00	197.00	-197.00	-100.0%
426 Nite to Unite	0.00	417.18	-417.18	-100.0%
427 Evangellism Other	0.00	237.00	-237.00	-100.0%
427.5 Evangelism Covid	343.75	0.00	343.75	100.0%
Total 420 Evangelism	3,346.10	5,433.26	-2,087.16	-38.42%
430 Fellowship				
431 Fellowship General	-20.00	0.00	-20.00	-100.0%
431.5 Fellowship Covid	215.00	0.00	215.00	100.0%
433 Coffee & Cookies	340.74	1,115.79	-775.05	-69.46%
434 Special Fellowship Events	76.61	0.00	76.61	100.0%
436 Music Festival & Auction	0.00	2,711.41	-2,711.41	-100.0%
437 Wed Evening Meal	877.09	3,580.07	-2,702.98	-75.5%
438 Rally Day Sunday	0.00	650.62	-650.62	-100.0%
439 Fellowship Other	0.50	0.00	0.50	100.0%
Total 430 Fellowship	1,489.94	8,057.89	-6,567.95	-81.51%
440 Stewardship				
441 Stewardship General	0.00	41.78	-41.78	-100.0%
441.5 Stewardship General Covid	100.67	0.00	100.67	100.0%
442 Envelopes	792.10	749.90	42.20	5.63%
Total 440 Stewardship	892.77	791.68	101.09	12.77%
450 Congregation & Com Ministry				
455 Cong & Com Ministry Other	73.62	0.00	73.62	100.0%
Total 450 Congregation & Com Ministry	73.62	0.00	73.62	100.0%
456 Adult Learning	107.95	0.00	107.95	100.0%
Total 200 Budgeted Expenses	383,838.25	404,237.02	-20,398.77	-5.05%
Total Expense	383,838.25	404,237.02	-20,398.77	-5.05%
Net Ordinary Income	20,614.74	-22,631.93	43,246.67	191.09%
Net Income	20,614.74	-22,631.93	43,246.67	191.09%

St. Stephen Lutheran Church
Special Designated Accounts
 January through December 2020

Jan - Dec 20

Other Income/Expense

Other Income

800 Special Designated Fund

800.01 Special Designated Accts

800.20 Adult Learning	357.95
800.26 AI - Anon	0.00
800.30 Audio/visual/Sound	650.00
800.40 Bell Choir	171.21
800.45 Bibles	20.00
800.50 Boutique	836.05
800.60 Bunco	0.00
800.70 Children's Ministries	676.99
800.75 Children's Library	100.00
800.78 Cindy's 25th Anniversary	-6.72
800.80 Popcorn Fundraiser	-535.00
800.85 Christmas Stories Vol 2	120.00
801.40 Cruisers	4,180.30
801.45 Womens Tea	151.42
801.50 Easter/Christmas garden	-75.23
801.70 Food Shelf	0.00
802.15 General Spec Desig Fund	57.79
802.20 Kitchen	567.93
802.25 Landscaping	460.00
802.30 Library	-157.82
802.40 Nursery	720.29
802.45 156 CD Fundraiser	260.00
802.60 Pastor's Discretionary	2,558.78
802.70 Pastor's Gifts	845.00
802.80 Photo Directory	-70.00
802.90 Prayer Shawl Ministry	25.00
803.10 Progressive Dinner	410.93
803.20 Puppet Ministry	22.13
803.55 OWLS, Senior Retirees	118.97
803.70 Relay for Life	0.00
803.75 Relay for Life - Youth	255.00
804.30 Superbowl Fundraiser	0.00
804.40 Tables and Chairs	60.00
804.50 Thanksgiving Meal	-244.96
804.70 Wedding & Funeral Fund	739.56
804.80 WELCA (funerals)	72.10
804.85 Yogadevotion	32.50
804.90 Youth Accounts	0.00
805.10 Choir	0.00
805.15 Confirmation	979.54
805.30 Youth General	1,670.49
805.31 Summer Stretch	-163.82
805.3AJ Jones, Aaliyah	0.00
805.3BF Burgoin Family	0.00
805.3GE Geppert, Mady	0.00
805.3HO Hosmer Family	0.00
805.3LK Klingbell, Brianna	0.00
805.3MI Nelson Mission Trip 17	0.00
805.3SS Stearnes, Mira	0.00
805.3TS Shegog, Tori	0.00
805.3WH Whitman, Marcy	0.00

St. Stephen Lutheran Church
Special Designated Accounts
January through December 2020

	<u>Jan - Dec 20</u>
805.40 Youth Gathering Trip	-1,055.51
805.45 Youth Adventure Trip	114.61
805.47 Youth Mission Trip	3,916.69
805.50 Youth Room	0.00
Total 800.01 Special Designated Accts	<u>18,842.17</u>
810.00 Funding Accounts	
810.10 Youth Scholarship	1,858.14
810.40 General Endowment Fund	5,220.00
810.50 Punky Jackson Children's	2,851.69
810.60 Smith Family Fund	2,143.48
810.80 Window Lighting Fund	6,189.57
810.00 Funding Accounts - Other	0.00
Total 810.00 Funding Accounts	<u>18,262.88</u>
820 Tanzania Accounts	
820.05 Tanzania General Fund	4,323.09
820.10 Tanzania Mission Trip	1,577.38
820.11 Tanzania Dispensary	0.00
820.15 Tz Basket Fund	322.50
820.20 Tanzania Scholarship Fd	10,454.98
820.30 Tanzania Well Project	0.00
820.40 Tanzania Medical Spis	100.00
820.50 Lukani Motorbike	854.00
820.60 Pastor Comoro Visit	363.44
820.70 Lukani Church Roof Proj	0.00
820.80 Children's Offering	11.90
820.90 Comoro Support	0.00
820.95 Agriculture Project	0.00
820 Tanzania Accounts - Other	0.00
Total 820 Tanzania Accounts	<u>18,007.29</u>
825 Tecate Accounts	
825.10 Tecate Mission Trip	2,900.00
825.20 Tecate Instrument Fund	0.00
825.30 Tecate Orphanage Support	200.00
825 Tecate Accounts - Other	0.00
Total 825 Tecate Accounts	<u>3,100.00</u>
830 Special Des Memorial Accts	
830.05 Other	0.00
830.24 Appel, Dorothy Memorial	917.00
830.26 Bendlickson Joan Memorial	2,246.97
830.31 Bathen, Jeff Mem	515.00
830.32 Bathen, Marge Memorial	380.00
830.33 Branwall, Arlene Memoria	1,764.83
830.39 Brosi, Lois Memorial	70.00
830.76 Claassen, Helen Memorial	1,605.00
830.94 Demarey, Sedelle Memoria	175.00
830.98 Dignin, Mary & Mei Mem	125.00
831.00 Felland, Gordon Memorial	648.30
831.01 Freshwater, Joan Memoria	145.00
831.03 Hondlik, Ed Memorial Fun	885.26
831.22 Johnson, Elaine Memorial	496.00
831.40 General Memorial Fund	400.00
831.76 Garrett, Bruce Mem	495.00
831.77 Garrett Tom, Memorial	640.00
831.79 Gates, Beverly Memorial	275.00

St. Stephen Lutheran Church
Special Designated Accounts
January through December 2020

	<u>Jan - Dec 20</u>
831.83 Geyer, Bob Memorial	1,115.00
831.91 Holton, Harold Mem	605.00
831.93 Jensen, Arnie Memorial	20.00
831.97 Krey, Paul Memorial	25.00
832.43 Arlin Moeller Memorial	250.00
832.44 Ester Molitor Mem Fund	686.61
832.45 Mohelski Family Mem	0.00
832.51 Moren, Tom Memorial	255.00
832.81 Peck, Wendell Mem	570.00
832.83 Peck, Lorna Mem	795.00
833.29 O'Brien-Teegarden Memor	0.00
833.30 Olson, M Memorial	360.00
833.31 Westeberg, Dean Mem	330.00
833.69 Caroline Felland Mem	149.00
833.74 Larry Ogden Memorial	670.00
833.75 Jack Gerver Memorial	480.00
830 Special Des Memorial Accts - Other	0.00
Total 830 Special Des Memorial Accts	<u>18,093.97</u>
Total 800 Special Designated Fund	<u>76,306.31</u>
Total Other Income	<u>76,306.31</u>
Net Other Income	<u>76,306.31</u>
Net Income	<u><u>76,306.31</u></u>

St. Stephen Lutheran Church Budget vs Actual (Current Fund) January through December 2020

	Jan - Dec 20	2020 Budget	2021 Budget
	ACTUAL	APPROVED	PROPOSED
Ordinary Income/Expense			
Income			
100 Income Accounts			
101 Carry over Balance	-22,631.93	-22,631.93	20,614.00
102 Envelope Income	297,759.38	329,131.00	330,702.00
103 Loose Plate	12,551.46	15,000.00	10,000.00
103.5 2019 Income Received 2020	18,229.08	18,224.08	0.00
104 Sunday School	0.00	100.00	0.00
105 Special Services	7,467.25	11,000.00	7,500.00
106 Wednesday Evening Meal	482.00	4,000.00	1,000.00
107 Rental	543.00	1,500.00	500.00
108 NHN Utility Contribution	1,419.82	2,000.00	1,500.00
109 Music Festival	65.00	6,000.00	6,000.00
110 Thrivent Choice	390.00	2,200.00	400.00
111 Altar Flowers	1,315.00	1,600.00	1,100.00
112 Coffee/Cookies	88.75	400.00	100.00
113 Bank Interest	302.05	500.00	350.00
114 Other Income	3,558.13	1,000.00	1,000.00
115 Additional Income Needed	35,014.00	72,611.12	49,902.57
116 Paycheck Protection Program	47,900.00		0.00
Total 100 Income Accounts	<u>404,452.99</u>	<u>442,634.27</u>	<u>430,668.57</u>
Total Income	<u>404,452.99</u>	<u>442,634.27</u>	<u>430,668.57</u>
Gross Profit	404,452.99	442,634.27	430,668.57
Expense			
200 Budgeted Expenses			
Pastors & Lay Staff			
Total Pastors & Lay Staff	<u>304,891.71</u>	<u>345,639.27</u>	<u>343,513.57</u>
300 Office Administration			
301 Postage			
301.5 Postage - Covid Related	158.65		2,200.00
301 Postage - Other	2,428.40	2,500.00	300.00
Total 301 Postage	<u>2,587.05</u>	<u>2,500.00</u>	<u>2,500.00</u>
302 Equip & Maint.			
303 Copier & Printer Purchase	7,332.08	7,500.00	7,100.00
304 Maint Service	0.00	0.00	0.00
305 Toner & other supplies	0.00	0.00	0.00
302 Equip & Maint. - Other	0.00	0.00	0.00
Total 302 Equip & Maint.	<u>7,332.08</u>	<u>7,500.00</u>	<u>7,100.00</u>
306 Computer Equip			
307 Computer Equip Purchase	1,514.92	1,000.00	1,000.00
308 Computer Maint	316.50	500.00	500.00
309 Computer Software	1,753.43	1,000.00	1,000.00
309.5 Computer Software - Covid	251.64		350.00
310 Computer Equip Other	0.00	0.00	0.00
306 Computer Equip - Other	0.00	0.00	0.00
Total 306 Computer Equip	<u>3,836.49</u>	<u>2,500.00</u>	<u>2,850.00</u>
311 Audio Visual Equip			
312 Equip Maint & Other	0.00	500.00	500.00
311 Audio Visual Equip - Other	0.00	500.00	500.00
Total 311 Audio Visual Equip	<u>0.00</u>	<u>1,000.00</u>	<u>1,000.00</u>
313 Office Supplies			
313.5 Office Supplies - Covid	50.97		150.00
314 Copier & Printer Paper	717.68	1,200.00	1,000.00

St. Stephen Lutheran Church
Budget vs Actual (Current Fund)
January through December 2020

	Jan - Dec 20	2020 Budget	2021 Budget
313 Office Supplies - Other	725.54	1,000.00	750.00
Total 313 Office Supplies	1,494.19	2,200.00	1,900.00
315 Printing	0.00	300.00	300.00
316 Office Admin Other	57.41	0.00	0.00
300 Office Administration - Other	0.00	0.00	0.00
Total 300 Office Administration	15,307.22	16,000.00	15,350.00
320 Church Administration			
321 Memberships	207.59	175.00	300.00
322 Insurance	16,980.31	18,000.00	16,500.00
323 Conventions	0.00	650.00	650.00
324 Bank Fees	30.00	200.00	200.00
325 Electronic Banking Fees	681.16	1,000.00	750.00
326 Church Council	199.26	300.00	300.00
327 Church Admin Other	100.00	0.00	0.00
320 Church Administration - Other	0.00	0.00	0.00
Total 320 Church Administration	18,198.32	20,325.00	18,700.00
330 Church Operations			
331 Natural Gas	6,696.13	9,000.00	7,500.00
332 Electricity	9,112.81	10,000.00	10,000.00
333 Communications			
334 Telephone	1,291.45	1,320.00	1,320.00
335 Internet	1,083.90	1,000.00	1,200.00
336 WEB Host	1,418.00	1,800.00	1,675.00
333 Communications - Other	0.00	0.00	0.00
Total 333 Communications	3,793.35	4,120.00	4,195.00
337 Water / Sewer	413.82	400.00	400.00
338 Security	489.47	550.00	550.00
339 Church Operations Other	0.00	0.00	0.00
330 Church Operations - Other	0.00	0.00	0.00
Total 330 Church Operations	20,505.58	24,070.00	22,645.00
340 Maintenance			
341 Kitchen	0.00	200.00	100.00
342 Mats & Mops	0.00	0.00	0.00
343 Snowplowing	2,000.00	2,500.00	2,750.00
344 Lawn Supplies	388.75	600.00	600.00
345 Repairs	187.33	300.00	300.00
346 Custodial Supplies	800.36	900.00	300.00
346.5 Custodial Supplies Covid	991.63		600.00
347 Garbage	3,818.67	3,500.00	3,500.00
348 Pest Control	161.00	500.00	500.00
349 Maintenance Other	318.34	0.00	0.00
340 Maintenance - Other	0.00	0.00	0.00
Total 340 Maintenance	8,666.08	8,500.00	8,650.00
350 Children's Ministry			
351 General	65.00	125.00	125.00
351.5 General - Covid	74.44		100.00
352 Curriculum	338.30	100.00	350.00
353 Supplies	123.78	400.00	100.00
354 Bibles	0.00	125.00	100.00
355 Resources	199.00	200.00	200.00
356 Cradle Roll	77.32	375.00	150.00
357 Baptism Gifts	0.00	125.00	125.00
358 Christmas Program	13.93	75.00	75.00
359 Vacation Bible School	1,666.44	850.00	100.00

St. Stephen Lutheran Church
Budget vs Actual (Current Fund)
January through December 2020

	<u>Jan - Dec 20</u>	<u>2020 Budget</u>	<u>2021 Budget</u>
360 Family Ministry	0.00	300.00	100.00
361 Library	46.99	75.00	75.00
362 Wed Night Program	179.84	300.00	150.00
363 Nursery	0.00	100.00	100.00
364 Teacher Trng & Recognition	85.86	100.00	100.00
365 Children's Ministry Other	0.00	0.00	0.00
350 Children's Ministry - Other	0.00	0.00	0.00
Total 350 Children's Ministry	2,870.90	3,250.00	1,950.00
370 Youth Ministry			
371 General	0.00	500.00	250.00
371.5 General - Covid	21.30		250.00
372 Sixth Grade Events	0.00	200.00	200.00
373 Middle School Events	0.00	500.00	400.00
374 Senior High Events	104.88	600.00	400.00
375 TIM Team Events	0.00	0.00	0.00
376 Confirmation	199.70	800.00	500.00
377 Seventh Grade Bibles	0.00	150.00	150.00
378 Program Devel & Promotions	0.00	100.00	100.00
379 Graduation Gifts	88.32	250.00	250.00
380 Education	0.00	250.00	150.00
381 Chaperone Expenses	0.00	1,100.00	900.00
382 Youth Ministry Other	0.00	0.00	0.00
383 National Youth Gathering	0.00	0.00	0.00
370 Youth Ministry - Other	0.00	0.00	0.00
Total 370 Youth Ministry	414.20	4,450.00	3,550.00
400 Worship & Music			
401 General	340.50	200.00	350.00
402 Choir Music	0.00	100.00	100.00
403 Bulletins	422.55	400.00	200.00
404 Communion Supply	172.38	600.00	350.00
404.5 Communion Supply Covid	124.04		250.00
405 Candles	252.01	200.00	200.00
406 Christmas Decorations	12.99	800.00	400.00
407 Organ & Piano Tuning	400.00	1,000.00	800.00
408 Flowers	1,819.98	2,000.00	1,700.00
409 Worship Resources	677.75	750.00	0.00
409.1 Worship Resources			300.00
409.2 Digital Subscriptions			300.00
409.3 Rndom AV Hardware			300.00
409.50 Worship Resources Covid	1,922.41		300.00
410 Copyright	829.25	1,000.00	1,000.00
411 Robe Cleaning	0.00	100.00	0.00
412 Supply Organist	0.00	0.00	0.00
413 Special Music	100.00	400.00	200.00
414 School Year Events	0.00	0.00	0.00
415 Summer Events	0.00	450.00	200.00
416 Worship & Music Other	0.00	0.00	0.00
400 Worship & Music - Other	0.00	0.00	0.00
Total 400 Worship & Music	7,073.86	8,000.00	6,950.00
420 Evangelism			
421 Evangelism General	0.00	0.00	0.00
422 Evangelism Ministry Team	0.00	0.00	0.00
423 Advertising	1,719.12	3,500.00	2,300.00
423.5 Advertising Covid	62.42		200.00
424 Live Nativity	1,220.81	1,000.00	1,000.00

St. Stephen Lutheran Church Budget vs Actual (Current Fund) January through December 2020

	<u>Jan - Dec 20</u>	<u>2020 Budget</u>	<u>2021 Budget</u>
425 Trunks N Treats	0.00	500.00	500.00
426 Nite to Unite	0.00	500.00	500.00
427 Evangelism Other	0.00	0.00	0.00
427.5 Evangelism Covid	343.75		0.00
420 Evangelism - Other	0.00	0.00	0.00
Total 420 Evangelism	<u>3,346.10</u>	<u>5,500.00</u>	<u>4,500.00</u>
430 Fellowship			
431 Fellowship General	-20.00	300.00	100.00
431.5 Fellowship Covid	215.00		250.00
432 Senior & Retirees	0.00	0.00	0.00
433 Coffee & Cookies	340.74	500.00	160.00
434 Special Fellowship Events	76.61	100.00	50.00
435 Progressive Dinner	0.00	0.00	0.00
436 Music Festival & Auction	0.00	1,000.00	1,000.00
437 Wed Evening Meal	877.09	3,500.00	1,750.00
438 Rally Day Sunday	0.00	600.00	600.00
439 Fellowship Other	0.50	0.00	0.00
430 Fellowship - Other	0.00	0.00	0.00
Total 430 Fellowship	<u>1,489.94</u>	<u>6,000.00</u>	<u>3,910.00</u>
440 Stewardship			
441 Stewardship General	0.00	0.00	0.00
441.5 Stewardship General Covid	100.67		50.00
442 Envelopes	792.10	800.00	800.00
440 Stewardship - Other	0.00	0.00	0.00
Total 440 Stewardship	<u>892.77</u>	<u>800.00</u>	<u>850.00</u>
450 Congregation & Com Ministry			
452 Foodshelf & Families	0.00	0.00	0.00
453 Befrienders	0.00	0.00	0.00
455 Cong & Com Ministry Other	73.62	0.00	0.00
450 Congregation & Com Ministry - Other	0.00	100.00	100.00
Total 450 Congregation & Com Ministry	<u>73.62</u>	<u>100.00</u>	<u>100.00</u>
456 Adult Learning	107.95	0.00	0.00
Total 200 Budgeted Expenses	<u>383,838.25</u>	<u>442,634.27</u>	<u>430,668.57</u>
Total Expense	<u>383,838.25</u>	<u>442,634.27</u>	<u>430,668.57</u>
Net Ordinary Income	<u>20,614.74</u>	<u>0.00</u>	<u>0.00</u>
Net Income	<u>20,614.74</u>	<u>0.00</u>	<u>0.00</u>

**St. Stephen Lutheran Church
 Budget vs. Actual (Benevolence Fund)
 January through December 2020**

	Jan - Dec 20 ACTUAL	2020 Budget APPROVED	2021 Budget PROPOSED
Ordinary Income/Expense			
Income			
500 Benevolence			
501 Benevolence Income			
502 Pledges	19,166.84	21,903.00	18,400.00
503 Benevolence Other	0.00	0.00	0.00
504 Carryover Balance	165.53	165.53	132.37
501 Benevolence Income - Other	0.00	0.00	0.00
Total 501 Benevolence Income	<u>19,332.37</u>	<u>22,068.53</u>	<u>18,532.37</u>
500 Benevolence - Other	0.00	0.00	0.00
Total 500 Benevolence	<u>19,332.37</u>	<u>22,068.53</u>	<u>18,532.37</u>
Total Income	<u>19,332.37</u>	<u>22,068.53</u>	<u>18,532.37</u>
Gross Profit	<u>19,332.37</u>	<u>22,068.53</u>	<u>18,532.37</u>
Expense			
510 Benevolence Expense			
511 Synod & ELCA	12,500.00	12,000.00	12,000.00
513 Camping Ministry	0.00	0.00	0.00
514 Wapogasset Bible Camp	500.00	0.00	0.00
515 Camperships	0.00	250.00	250.00
516 Other Camping Ministries	0.00	0.00	0.00
517 Lutheran Social Service	1,100.00	0.00	0.00
519 Auction Charity	0.00	0.00	0.00
520 Companion Cong. Lukani	0.00	4,100.00	4,100.00
521 Tecate Mission	1,200.00	1,200.00	1,200.00
522 Food Shelf & Families	550.00	0.00	0.00
524 Benevolence Other	3,350.00	0.00	0.00
525 St. Stephen Youth Mission	0.00	0.00	0.00
Total 510 Benevolence Expense	<u>19,200.00</u>	<u>17,550.00</u>	<u>17,550.00</u>
Total Expense	<u>19,200.00</u>	<u>17,550.00</u>	<u>17,550.00</u>
Net Ordinary Income	<u>132.37</u>	<u>4,518.53</u>	<u>982.37</u>
Net Income	<u><u>132.37</u></u>	<u><u>4,518.53</u></u>	<u><u>982.37</u></u>

St. Stephen Lutheran Church
Budget vs. Actual (Capital Fund)
 January through December 2020

	Jan - Dec 20	2020 Budget	2021 Budget
	ACTUAL	APPROVED	PROPOSED
Ordinary Income/Expense			
Income			
600 Capital Fund			
601 Capital Fund Income			
602 Neighbors Helping Neighbors	6,000.00	6,000.00	6,000.00
603 Capital Fund Envelope	22,603.29	24,238.00	29,400.00
604 Capital Fund Other	25.00	0.00	0.00
605 Carryover Balance	91,288.74	91,288.74	117,953.01
601 Capital Fund Income - Other	0.00	0.00	0.00
Total 601 Capital Fund Income	<u>119,917.03</u>	<u>121,526.74</u>	<u>153,353.01</u>
600 Capital Fund - Other	0.00	0.00	0.00
Total 600 Capital Fund	<u>119,917.03</u>	<u>121,526.74</u>	<u>153,353.01</u>
Total Income	<u>119,917.03</u>	<u>121,526.74</u>	<u>153,353.01</u>
Gross Profit	<u>119,917.03</u>	<u>121,526.74</u>	<u>153,353.01</u>
Expense			
605 Capital Fund Expenses	1,964.02	42,620.00	46,000.00
Total Expense	<u>1,964.02</u>	<u>42,620.00</u>	<u>46,000.00</u>
Net Ordinary Income	<u>117,953.01</u>	<u>78,906.74</u>	<u>107,353.01</u>
Net Income	<u><u>117,953.01</u></u>	<u><u>78,906.74</u></u>	<u><u>107,353.01</u></u>

St. Stephen Lutheran Church
Cash Reserve Funds
 January through December 2020

	Jan - Dec 20	2021 Budget
	ACTUAL	PROPOSED
Ordinary Income/Expense		
Income		
700 Cash Reserve Fund		
701.00 Cash Reserve Fund Income	17,641.21	12,000.00
701.00 Cash Reserve Fund Carry Over Balance		17,641.21
Total 700 Cash Reserve Fund	<u>17,641.21</u>	<u>29,641.21</u>
Total Income	<u>17,641.21</u>	<u>29,641.21</u>
Gross Profit	<u>17,641.21</u>	<u>29,641.21</u>
Net Ordinary Income	<u>17,641.21</u>	<u>29,641.21</u>
Net Income	<u><u>17,641.21</u></u>	<u><u>29,641.21</u></u>



Congregational Report 2020

Thank you for being an Association Member Church! 2020 was an incredibly difficult and unpredictable year for churches, camps, and communities. Amidst the challenges of 2020, we are thankful for your partnership and support, and look forward to the opportunities for ministry in 2021. Here are some highlights from 2020 that we lift up with grateful hearts:

An Updated Brand and New Website Way back at the beginning of 2020, before we knew anything about a pandemic, we started on a fantastic journey with a marketing company to create a refreshed brand for the camps of LWLBC and a new website. Check it out! lakewapo.org

Summer 2020 Despite having to cancel all of our traditional summer camp programming we were still able to hire a small summer staff for Wapo/Ox and Wilderness Canoe Base. This group of talented and dedicated young adults created incredible camp experiences that campers and families could enjoy at home. We were sad to not gather in person but so grateful for the ways we could engage with campers virtually. We were able to provide limited cabin space for family rentals and our staff at Wapo and Wilderness were so happy to host real live people!

Retreats and Events in 2020 The COVID-19 health crisis caused a major disruption in our retreat calendar as well. Because this landscape changes quickly and is unpredictable, most of our groups canceled for the year but we were able to safely host a few groups in the Fall. We have implemented even more rigorous cleaning and disinfecting protocols for all of our sites and require masks and social distancing. Many of our normal events had a new look this year as we adapted to drive through versions of the Memorial Day Pancake Breakfast and Christmas Dinner Theater, a shortened and physically distanced Boat-in Worship season, and a golf tournament with picnic meals.

Rooted and Renewed The Rooted & Renewed campaign for Wilderness Canoe Base reached a significant milestone when we raised the \$300,000 needed to pay off the loan used for the final purchase of that site. And now, we are so close to raising the remaining \$100,000 for needed upgrades in the Cove. If you'd like to learn more, please contact Nathan Berkas at nathanb@campwapo.org.

The Gather Campaign for a new Dining Hall and Hospitality Center With the support of our Board, we decided to begin Phase 1 of this project in 2020. We had the funds in hand to begin building and the time was right due to the disruption in hosting guests and events at Camp Wapo. We anticipate that Phase 1 will be complete in time for the summer 2021 program to begin. Please prayerfully consider how you might be able to financially support this important project as we continue to raise funds for Phase 3. See building progress at lakewapo.org.

Financial Gifts. 2020 was a rough financial year for so many families, businesses, and organizations. The financial impact of the pandemic is far reaching and long lasting. Here at camp we experienced an estimated \$2.3 million loss in summer and retreat program revenue. We adjusted our budget by reducing our expenses by 40% sustaining only our essential day to day operations. We could not have financially survived 2020 without the incredible support we have received from our partner churches and individuals. We are humbled and blessed by your generosity.

Leadership Transition. We are so grateful for the care and leadership that Pastor Jeff Barrow provided as Interim Program Director. As we said goodbye to Jeff in December, we welcomed Pastor Suzi Orlopp as the Director of Programs and Retreats for Camp Wapo and Ox Lake. Suzi brings a great deal of energy and expertise, coupled with her longstanding love and admiration for outdoor ministry.

Risk Management and Youth Protection In a year where nothing was normal, our mission was critical, "places of grace forming people of faith". LWLBC has the primary purpose of providing opportunities for campers to discover, build, and celebrate their relationships with Christ, the church and each other. We are passionate about proclaiming the good news of Jesus to kids in safe spaces. This year we prioritized improving our policies and procedures so we are well poised and ready for 2021. You can find our policies at lakewapo.org.

Our theme for 2021 is "Just Love" Psalm 33:5 says "The Lord loves righteousness and justice; the earth is full of the steadfast love of the Lord". This theme will help us focus on living out justice that is formed and shaped by the unearned and utterly gracious love of God, which is longer, higher, wider and deeper than we can imagine.

We look ahead with eager anticipation and a sure sense of hope.



SAINT PAUL AREA SYNOD
EVANGELICAL LUTHERAN CHURCH IN AMERICA

2020 Annual Report of the Synod by Bishop Patricia Lull | January 2021

"We can do all things through Christ who strengthens us."
(paraphrase of Philippians 4:13)

Dear Partners in Ministry,

2020 has certainly been the strangest and most challenging year for us as a synod—for congregations, specialized ministries, and institutions—and for each of you. Thanks be to God, who has strengthened, uplifted, and sustained us during this year of a global pandemic, and important learnings amid social unrest.

I am cheered by the immediate response made by congregations across this synod when we needed to stop gathering in person in early March. From the start you have shown respect for the wisdom of Governor Tim Walz and our public health experts. You pulled together informed lay leaders and community representatives to guide your rostered ministers in crafting a plan for safe reopening and use of your building. Within days, worship planners found new ways to bring the Gospel to a dispersed congregation through mailings, recorded services, live-streamed worship and Zoom. When the weather and new state guidelines allowed gatherings in small numbers, you moved worship outdoors to your parking lots and side yards or used registration, masks and hand washing to ensure that your congregation would not become a hotspot for spreading COVID-19. Thank you.



With courage, you as people of faith faced the tough challenge of offering pastoral care to those who were ill and to the dying. We learned afresh how much a phone call can mean and how Zoom can draw family and friends together in times of grief. So many funeral services had to be postponed or turned into small-size gatherings. Let us commit to remembering the saints we have entrusted to God this past year and find new ways to mark anniversaries when we are able to gather in person again.

When the pandemic wanes we will have much learning to share from this past year about what it means to be a community of faith in the twenty-first century. There will be innovations to keep and cherished practices to reclaim. I look forward to learning with you, especially about how the good news of God's grace and forgiveness is spoken to us through God's word and the sacraments.

In 2020, the synod played a unique role in convening congregational leaders amid the pandemic. We hosted Zoom conversations on public health mandates, PPP loans for small businesses, remote congregational meetings, and stewardship of financial resources. I thank Carol Hood, synod vice president; David Laden, synod treasurer; and Sarah Crippen, synod attorney; for helping with many of those sessions.

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During all that, the synod assembly was hosted as an online event on Sept. 25-26. We did it, friends! We mastered new technological platforms and demonstrated we could be together while being apart for the essential business of the synod. I am grateful for the confidence you showed in me and the synod staff team when you re-elected me to a second six-year term.

One of the commitments I bring is to continue the transformational work we need to do as individuals, congregations, and institutions to address racism and to hard-bake racial equity and a profound respect for diversity into all aspect of our church life. That is as essential to our well being as are all the safety precautions we have taken to lessen the impact of COVID-19.

Our pastors and deacons deserve our gratitude for stepping up and creating new ways to live out their vocations. Put to the test, they responded with imagination and persistence. I know you join me in thanking them. Three new colleagues were ordained in 2020. They include Deacon Stephanie Anderson-Telschow, Pastor Jason Kramme, and Deacon Brad Mills. At the close of 2020 we have 47 persons in the candidacy process and are grateful for their openness to serving in a church so shaped by the events of 2020.

While the focus of ministry shifted in every setting, eight congregations continued their work in the Year of Renewal, an intentional revitalization process that matches the spiritual gifts of members with God's work in the surrounding community. The 2020 participants included Bethlehem, St. Paul; Chisago Lake, Center City; Our Saviour's, Hastings; Redeemer, White Bear Lake; and Our Redeemer, St. Paul. Alongside this work, 12 congregations participated in the synod-sponsored Stewardship for All Seasons program, and 11 others in the Beginning a Culture of Generosity initiative.

While much attention was given to sustaining congregational life this past year, our mission start partners and global companions were not forgotten. Together as a synod we have supported ministry efforts at Christ the Servant, Vadnais Heights; Lutheran Church of Peace, Maplewood; Hope, St. Paul; Minnesota Faith Chinese, Roseville; Good Samaritan, St. Paul; Humble Walk, St. Paul; The Depot of St. Andrew's, Hugo; Cristo Rey, New Brighton; Foundation of Life, St. Paul; and Shobi's Table, St. Paul. Likewise, while the pandemic made it impossible for delegations to travel to Tanzania or Guatemala, prayers and project support abounded to help our siblings in other parts of the world continue their mission in Christ.

Let me end with a special work of thanks to the synod staff. Two staff members retired or completed their term of service in 2020 – Greg Triplett and Deacon April Trout. We thank them for good and faithful service. The current staff include Michael Gold, office assistant; Alicia Rodriguez, office manager; Mary Smith, director of communications; David Roinas, finance administrator; Pastor Justin Grimm, director for evangelical mission and assistant to the bishop; Deacon Krista Lind, assistant to the bishop; Anna Marsh, executive assistant to the bishop; Pastor Peter Harrits, director of Bega Kwa Bega and assistant to the bishop, and Ryan and Astine Bose, newly named short-term volunteers in Iringa.

We have been stretched and tested, but all through this past year God has been at work in and through us. What a joy it is for all of us to serve with you in the Saint Paul Area Synod.

Yours in God's service –



Bishop Patricia Lull



A MESSAGE FROM ELCA PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

This year has been a challenging one! The COVID-19 pandemic has changed the church and society. We have had to shift the ways we engage in ministry from a focus on in-person worship and meetings to livestream worship, virtual meetings and gatherings in the parking lot. We have had to shift to teaching children at home and working from home. We have not been able to travel to see friends or relatives or to celebrate life events. This has also been a time to address economic and social justice issues, to shift our thinking and our way of life.

In times such as this, our baptism in Christ makes a difference and makes us different. Like Christians before us, we recall that God is faithful to God's promises and God's people. We see that God enables us to connect with one another even when we are separated. Shifts in the world invite us to be innovative in how we do God's work and reach out to all ages in making disciples. We see that God is at work not only in our buildings but beyond them as well. We have found new ways to serve our neighbors and reach those in need.

As we experience this time of uncertainty, we sense something new emerging. In many places there are new strategies and renewed energy for ministry, often generated by emerging leaders. We have developed a framework to build on, and now is the time to engage in hard work together. As you do in your congregation, we want our collaborative efforts to be both faithfully thoughtful and sustainable. We want to build up the body of Christ today and for the future.

Looking across the church, I am grateful for your generous giving of time, talents and resources. Yes, God does continue to bless us! God will provide both relief from life's struggles and hope for a stronger church, God's church. We do not need to know how the future will unfold. As members in the body of Christ, we need only trust that God is with us and will provide.

Building up the body of Christ together,

The Rev. Elizabeth A. Eaton
Presiding Bishop
Evangelical Lutheran Church in America

"The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. We must no longer be children, tossed to and fro and blown about by every wind of doctrine, by people's trickery, by their craftiness in deceitful scheming. But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knit together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love." —Ephesians 4:11-16



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