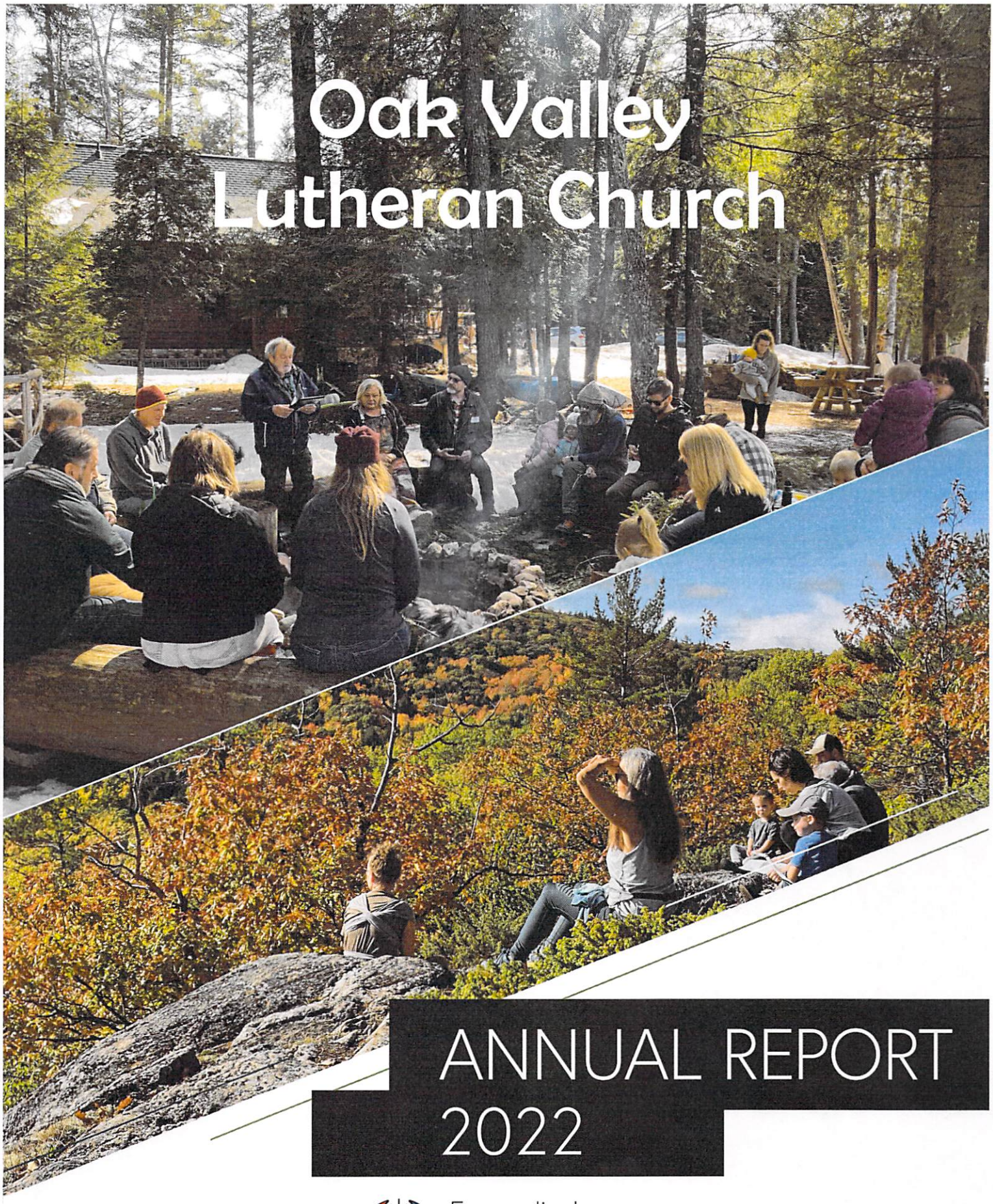


Oak Valley Lutheran Church

ANNUAL REPORT 2022

Evangelical Lutheran Church in America

Revised 1/13/2023

ORDER OF BUSINESS FOR ANNUAL MEETING

Oak Valley Lutheran Church

January 29th, 2023

OPENING DEVOTIONS

APPROVAL OF 2022 MINUTES

APPROVAL OF THE TREASURER REPORTS

COMMITTEE REPORTS

ORGANIZATIONAL REPORTS

APPROVAL OF BUDGET

ELECTIONS

UNFINISHED BUSINESS

NEW BUSINESS

SYNOD ASSEMBLY DELEGATES

NOMINATING COMMITTEE

CLOSING PRAYER

ANNUAL CONGREGATIONAL MEETING
OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.

And also with you.

Teach us to love you with all our heart, soul, mind and strength.

Receive our prayer, O God.

Descend on our hearts, that we may love others in the ways Jesus loves us.

Receive our prayer, O God.

Empower us to be enthusiastic in pursuing your vision for our congregation.

Receive our prayer, O God.

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.

Receive our prayer, O God.

Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.

Receive our prayer, O God.

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.

Receive our prayer, O God.

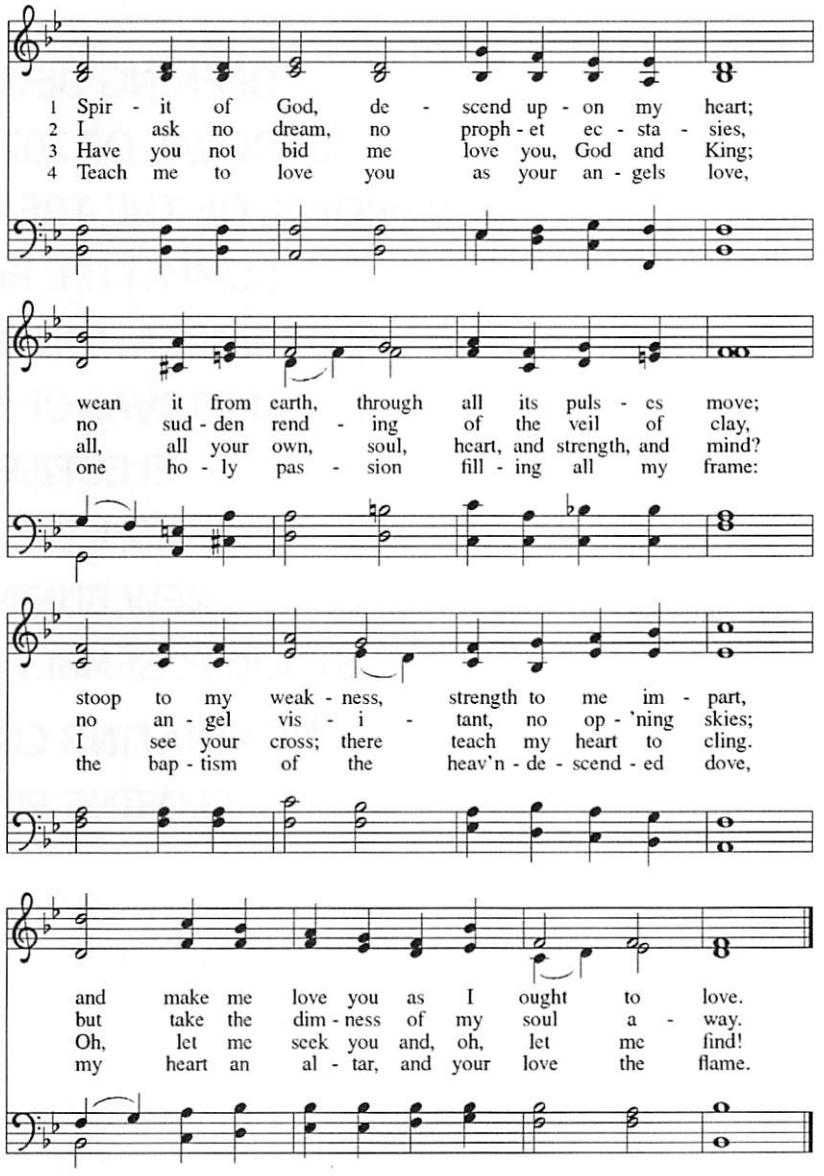
Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

Receive our prayer, O God.

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.

Amen.

Spirit of God, Descend upon My Heart



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Evangelical
Lutheran Church
in America

OAK VALLEY LUTHERAN CHURCH
ANNUAL REPORT 2022

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President – Denise Krumwiede **Vice Pres.** –John Ulland
Secretary – Colleen Bakken **Treasurer** – Clay Rohrbeck

Class of 2023
Heather Tudor
Thelma Lysne
Pamela Duchsherer
Lois Larson

Class of 2024
Clay Rohrbeck

Class of 2025
Denise Krumwiede
John Ulland
Colleen Bakken

A MESSAGE FROM PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

We have seen many changes throughout the years and throughout the world. Sometimes we've been left yearning for the days when things didn't feel so complicated. Other times, we have seen something new happen and have asked, "Why did this take so long?" The church has been through its own changes as well. Some of these have left us wishing for simpler times while others have us waiting for even more to come about.

But, dear church, God still is unchanging. God's love is still the foundation on which the church was built. While we have seen many changes, both in the world and at the Evangelical Lutheran Church in America, the eternal love of God and the good news that dwells with Christ's death and resurrection continue to provide hope for everyone. This is why our mission remains steadfast, whether that is through our traditional mission work in places near and far or from new ventures and visions that encourage us to think of different ways to reach even more people.

The writer of Hebrews reminds us: "Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God" (13:16). That could not be truer in the work we have been doing in each expression of the church. Your gifts continue to benefit the good work of spreading the good news throughout your communities, your synods and the whole church. We are all answering the call to continue to do good work with the help of your support, whether that is through your resources, your time or your talents.

I am grateful for your generous support of each expression of the church. God calls all of us to continue to do the good work, and you continue to answer that call. We also continue to join you in that call and will remain true to looking toward God's unchanging promise. There is still much change and learning that will come before us, but God's steadfast love energizes us for the work God is still doing in the world through this church.

In Christ,

Elizabeth A. Eaton

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

> "Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God"
> (Hebrews 13:16).

January 2023

Sisters and brothers in Christ of the Western North Dakota Synod,

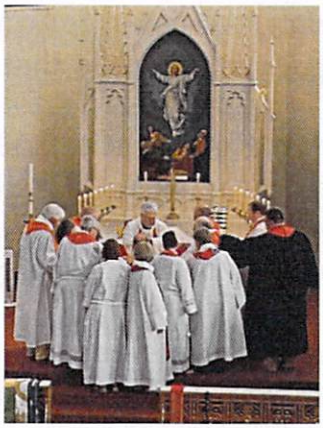
Grace and peace in the name of our Savior Jesus the Christ!

In this Epiphany season, most of our congregations are focused on annual reports, annual meetings, election of new congregational leadership, and looking forward to what mission and ministry God is calling us into in this new year.

There is an ancient word that describes the mission and ministry we do together as church. That word is "synod." Synod is a combination of two Greek words – *syn* (together) and *hodos* (a way). I'm grateful for the many ways that this ancient word continues to guide and shape our life and work together as people of faith across the prairies of western North Dakota, on the Way together – church together.

"We know that all things work together for good for those who love God, who are called according to his purpose." (Romans 8:28)

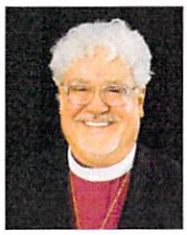
As part of the Western North Dakota synod, you and your congregation are called by God into a mission and ministry that is stronger because we are joined together as a synod. God's mission and ministry through synods unites the ministry of local congregations with the ministry of other expressions of our church – regionally, nationally, and globally. And as part of the Evangelical Lutheran Church in America, we proclaim that we are …



"... a church that shares a living, daring confidence in God's grace. As members of the ELCA, we believe that we are freed in Christ to serve and love our neighbor. With our hands, we do God's work of restoring and reconciling communities in Jesus Christ's name throughout the world."

Thank you for being part of this living, daring confidence in God's grace! It is the abundant ways that you share the gifts God has first given to you – your hands, feet, voices, and financial resources – that encourage and enable any of this to happen. The mission and ministry God called us to do as church together in 2022 was impossible without you. And the mission and ministry we will do together in 2023 will also be impossible without you. May your congregation and our synod be filled with abundant opportunities to serve our neighbors in Jesus' name in all that we do as church together in 2023!

Serving in Christ together,



The Rev. Craig A. Schweitzer
Bishop, Western North Dakota Synod – ELCA

Message from Council President

Let me start by saying that being voted in as Council President has been a learning experience; One that teaches me something new each day. You are never too old to learn new things.

It also makes me question myself. Am I doing the right thing? Is this the way it should be done? What am I to do when we have no pastor? The questions continue and I ponder am I doing everything I can? So Kaia reminds me I need to write this blurb and I am in instant panic. I take a few minutes and go read the daily bible study. It was Perfect!

Joshua 1:9
"Have not I commanded thee? Be strong and of a good courage: be not afraid, neither be thou dismayed: for the Lord thy God is with three whithersoever thou goest."

It was an instant reminder that God is to be trusted. I have to trust in him and where he leads me and Oak Valley. It also made me start thinking about all the support we have at the church.

We have an amazing staff. Each goes above and beyond to take care of the church, to take care of the congregational members and help in every way possible. It makes everything run smoothly. It helps knowing you have these awesome people working alongside of you.

So, we lost our minister to a new call. It was hard losing her, but understandable she would want to be closer to family. This causes great anxiety, but how lucky are we that we have an awesome lay ministry. We have this wonderful group of people who will be there to share the word of the Lord every Saturday and Sunday. We are blessed to have a member of the lay ministry that will be able to do communion for us. I was also informed by Synod that we have a Vice Pastor. Russ Lambert, he is so nice. He is ready to help in any way that he can. He will be available for weddings, funerals, baptisms, & Confirmation day. If you have someone that is in the hospital and needs visiting, he will also do that. Let Kaia know so she can pass it along to him.

Another positive note. The roof. The roof is beautiful, and we have had so many compliments on how nice it looks. It looks nice, but also solves all the water issues we were having in the church. We have been blessed with all the people who have donated to the roof fund and to Peoples State Bank for helping secure a loan for us.

This year will bring a search for a new Pastor. Our building is old and new problems pop up constantly which causes a little anxiety as things need to be repaired. We need our congregation. We need you at the annual meeting so that you can voice your ideas and opinions.

I am working very hard on getting out of my head and giving this up to God. So many things are happening at Oak Valley and while it seems overwhelming if I give it up to God and have faith, Things will be ok. I look forward to all the wonderful things that are in store for Oak Valley in the next year. I thank you all for your support of Oak Valley.

God's Blessings,
Denise Krumwiede
OVLC Council President

Oak Valley Lutheran Church Annual Meeting Minutes
January 30th, 2022

Oak Valley Lutheran Church held it's 2022 Annual Meeting on Sunday, January 30th, 2022 at Oak Valley Lutheran Church in Velva.
Council President John Ulland called the meeting to order.
Members present were Verna Schock, Virginia Anderson, Lois Larson, Ryan and Sara Klein, Thelma Lysne, Denise Krumwiede, Heather Tudor, Vern & Olive Kelly, Clay and Missy Rohrbeck, McKenzie Pedersen, Bonnie Pedersen, Wayne and Cindy Ystaas, Colleen Bakken, Kaia Zietz, Joyce Janz, Galen and Pam Duchsherer, Dave and Bonnie Thom, Noel and Pam Podoll, Duncan White, Brian White, Karli Weidler, Norma Rist, Donna Knudson, with members on Zoom Bruce and Cindy Carlson, Fred and Lucy Price and Robert (Yabo) and Donene Gjellstad.
John Ulland expressed a Thank You to Norma Rist and her family for providing the meal for everyone today.
First order of business is opening devotions and prayer by Pastor Sue Lynn White.

Dave Thom is acting Parliamentarian.

Secretary's Report:

Thelma Lysne made a motion to accept and approve the 2021 Annual Meeting Minutes with one correction, under New Business regarding our former Faith Formation Director who has resigned and moved because that is where her ~~lift~~ life has taken her.
Lois Larson seconded the motion, motion carried.

Treasurer's Report:

Members were asked to look over the treasurer's report from 2021.
Dave Thom made a motion to approve the 2021 Treasurer's report.
Denise Krumwiede seconded the motion, motion carried.

COMMITTEE REPORTS:

Worship/Music Committee – did not submit a report, as there was not a lot of participation per Pastor Sue Lynn. Said that it mostly was herself, Thelma Lysne and Dave Thom who came to scheduled meetings. Missy Rohrbeck expressed concern about this as she thought she was on the committee but had not received any messages regarding scheduled meetings. President Ulland said that the committee will try to do better in the future.
Education/Youth Committee – report submitted - no discussion
Ness Gift/Archives & History Committee – report submitted – no discussion
Stewardship Committee – report submitted – no discussion
Property/Management Committee – report submitted - no discussion
Personnel Committee – report submitted - no discussion

Organizational Groups:

G.I.F.T.S. Group – Consisting of six (6) members - no discussion
Prayer Shawl Ministry Group – report submitted - no discussion
WELCA Women's Group – report submitted – no discussion
Velva Community Food Pantry – report submitted - no discussion
Oak Valley Men's Group - report submitted – no discussion

ELECTIONS:

There are four seats to be filled on O.V.L.C. Council. Three of which are three (3) year terms and one that is a one (1) year term. A reorganizational meeting will follow directly after Annual Meeting.

Names on ballots are as follows:
Pam Duchsherer
Denise Krumwiede
John Ulland
Mike Soli
Colleen Bakken

Tracy Ulland made a motion to cease nominations and proceed with the names already on the ballot.
Missy Rohrbeck seconded the motion, motion carried.

Election results are as follows: There were 32 ballots turned in.
Denise Krumwiede
John Ulland
Pam Duchsherer
Colleen Bakken

Unfinished Business:

The Oak Valley Lutheran Church Constitution has been updated to the 2019 language model version.
By-Laws now need to be worked on in the upcoming year.

Youth and Family Director position was filled by Elizabeth Colby in September 2021.

New Business:

Becky Long has agreed to be our organist/pianist for worship. SonRise Band will continue to lead worship, as well as the Solid Oak Music group. Robert White has also volunteered to provide music on the Sundays that are still open.
Next was an update on what needs replaced on the church building. Such as the south and east doors of the Fellowship Hall, roof, soffits, fascia, gutters, etc. John Ulland will inquire about bids.

Tracy Ulland made a motion to approve bids for new doors at Councils discretion.
Kaia Zietz seconded the motion, motion carried.

There was some discussion about the lights inside the church building. Ideally Council would like to change all fixtures to LED fixtures. It was determined that the lights in the Fellowship Hall would cost approximately $400 each. Most light fixtures are getting obsolete, as well as some lightbulbs.

There was a motion made by Virginia Anderson to let O.V.L.C. Council to use their best discretion on the purchasing of lights/fixtures.
Missy Rohrbeck seconded the motion, motion carried.

Virginia Anderson amended her original motion for O.V.L.C. Council to use their best discretion on the purchase of light/fixtures to include a ventilation system and ceiling fans for the kitchen.
Missy Rohrbeck seconded the motion, motion carried.

Re-Roof the Church:

President Ulland turned this over to Tracy Ulland to give a brief history of the last 25 years. November 2021 there was a budget committee meeting. Upon discussion it was mentioned that the roof was in desperate need of repair as there was water leaking in on some of the musical instruments for the bands. In order to stop this before more extensive damage happened and eventually costing the church more money. For years, OV had hired different contractors to "fix" the problem. It would be fixed a little while but never was truly fixed correctly. Then in December 2021, a gentleman (Wayne Bontrager from Flying B Construction) was invited to a Council meeting and plan was being put into place. Bruce Carlson then spoke and explained how he formed a committee to help him make phone calls and get things organized quickly. Council then asked Flying B Construction for a quote to metal the whole roof and fix what needed fixed correctly. Putting in new trusses, and putting in some pitch where needed. Total quote for this project is $645,266.16 + cost of gutters which is estimated at $8,000 - $10,000.

Dave Thom made a motion to go ahead with complete project (allowing Flying B Construction) and allowing OV Council to figure out financing, but just keep congregation informed.
Kaia Zietz seconded the motion, motion carried.

Next up for discussion was Synod Assembly. Synod Assembly is set for June 3 – 5th, 2022 at The Grand Hotel in Minot. Individuals interested in attending Synod Assembly are McKenzie Pedersen, Heather Tudor, Bonnie Thom, Tracy Ulland and Denise Krumwiede.

Metigoshe Ministries Annual Meeting is set for Sunday April 24th, 2022, from 3:00 – 7:30pm. Voting delegates for this meeting will be Bonnie Pedersen and McKenzie Pedersen.

Nominating Committee for Elections for 2023 will be –

Heather Tudor
Thelma Lysne
Lois Larson
+ a 1-year term
These individuals will be coming off Council next year and will be eligible for re-election if so desired.

Next up was the final review of the 2022 budget. Tracy went through each category and made sure all numbers were correct and to answer any last minute questions about anything.

Colleen Bakken made a motion to approve the 2022 budget.
Thelma Lysne seconded the motion, motion carried.

Bonnie Thom made a motion to adjourn the meeting.
Virginia Anderson seconded the motion, motion carried.

Submitted by:
Heather Tudor
OVLC Council Secretary

2022 OAK VALLEY FINANCIAL REPORT

ASSETS		
Oak Valley Lutheran Church Checking		
Balance 1/1/22	$	29,952.42
Balance 12/31/22	$	22,739.31
Oak Valley Lutheran Church Savings		
Balance 1/1/22	$	106,768.84
Balance 12/31/22	$	158,599.24
Certificates of Deposits		
Ness Mission	$	7,400.00
Oak Valley Cemetery	$	11,680.99
Sunday School #1	$	16,000.00
Sunday School #2	$	10,000.00
Trinity Cemetery	$	2,001.34
Verendrye Cemetery	$	2,083.38
Total Assets	**$**	**49,165.71**

Total Liabilities	**$**	**1,026.52**

NET ASSETS		
Archives/History Fund	$	2,244.40
Building Fund	$	37,100.70
Campership Fund	$	2,018.17
CD Fund	$	49,165.71
Cemetery Fund	$	851.76
General Fund	$	3,606.10
Growth Fund	$	13,610.95
LYO Fund	$	11,607.95
Memorials General Fund	$	4,988.11
Men's Fund	$	4,305.63
Music Ministry Fund	$	10,820.24
Ness Gifts Fund	$	192.41
Roof Fund	$	84,439.64
Sound System Fund	$	1,376.57
Sunday School Fund	$	2,193.11
VBS Donations Fund	$	956.29
Total Net Assets	**$**	**229,477.74**

Total Liabilities & Net Assets	**$**	**230,504.26**

As of 12/31/2022
Submitted by Tracy Ulland
OVLC Financial Administrator

General Offerings		
2013	$	174,166.36
2014	$	179,500.40
2015	$	196,591.43
2016	$	204,775.69
2017	$	209,998.14
2018	$	205,780.72
2019	$	195,572.13
2020	$	177,775.50
2021	$	191,888.00
2022	$	179,803.66
10yr average	$	191,585.20

Youth & Family Director Annual Report

This year has been full of blessings! In May we had 5 youth confirmed. We launched the summer trying out Storytime on Wednesday afternoons at the church. We had some participants, but I don't think this is an event that will continue next Summer. Vacation Bible school was held at OVLC partnered with Velva United Methodist Church and Metigoshe Ministries. It was a huge success with over 30 youth attending. Over the Summer months we launched new names and logos for our 3 youth groups (F3, L.I.F.T. and Pathfinders). With the help of congregation members the youth areas were decorated with paintings revitalizing the youth commons area and class rooms. Our focus for the new youth year is embodied in the theme "Partnering with Parents to make Disciples". In the fall, we hosted a murder mystery dinner theatre fundraiser. Several congregation and community members volunteered their time to star in the cast and donated food items for the dinner and raffle items for the ticket raffle. We were able to raise over $5,000 towards the church reroof project. Pathfinders program was revamped with implementing a hybrid class approach. The students attend church service for the first 10-15 minutes and then are dismissed for their class time. The kids are then invited back into service to partake in communion and the remainder of the service with their families. We launched the use of Sign-Up Genius for all of our F3 sign-ups along with the worship sign-ups. It seems to be going well. The confirmation year has been focused on the Lutheran history and religion. The spring classes will begin studies on the catechism. We have continued the open partnership with youth and prayer partners and it has continued to be well received. We have 31 youth in F3 this year with 11 being confirmed in May. One of two First Communion classes was held with a handful of participants attending. OVLC started collaborating with Minot area LYO groups to offer additional fellowship opportunities for our youth. We attended a gathering outside of Minot with a handful of our youth participating and enjoying socializing with their peers and making new friendships. Over 100 youth were in attendance. In October a handful of our F3 youth attended the SYNOD LYO Gathering hosted in Minot. We had 3 adult chaperones attend as well. We had 1 of our youth serve as a conference representative. Our youth collaborated with the area youth and hosted their annual food drive collecting over 1,000 lbs of food. We held a youth and parents F3 night. It was well attended and the parents enjoyed being a part of their kids' Wednesday night learnings. We weren't able to put on the Living Nativity again this year due to the lack of participants. The Pathfinders put on their annual Christmas Pageant. We had over 20 youth participate and it was well received by the congregation. We celebrated with Happy Birthday Jesus treats in the fellowship hall following service. The F3 Christmas party unfortunately had to be canceled due to weather and classes will resume after the new year. OVLC will be hosting the second Minot Area LYO Gathering on January 18th. I will attend the Extravaganza virtually and the F3 and L.I.F.T youth will be attending the Ski & Faith retreat in February.

GIFTS (Growing in Faith to Serve)

Oak Valley Lutheran Church has a very active GIFTS (Growing in Faith to Serve) group that includes Jackie Schmaltz, Bruce Carlson, Tracy Ulland, Elizabeth Colby and Thelma Lysne. We are helping with Saturday evening service and Sundays while we are without a pastor. We do weekly text study, which is available for any member to attend. Bruce and Thelma are doing pulpit supply in area churches quite regularly as the need for pastors is so great at this time.

We would love to have more members so if you think this is something that you may be interested in please contact one of the GIFTS members . This isn't just for those who wish to do pulpit supply. There are other ministries that people are needed to fill. Ministries such as visitation, and building your faith, or however you would like to serve. Keep this group in your prayers please. Your support is greatly needed and appreciated.

Archives/History Committee

The committee purchased a couple display cases and we will have them in the narthex soon to display our church's history. The library has now been moved so the archives room will make a move on the eastside of the upper assembly. Come help us move and get setup!

Work in progress is how we started this report last year and it still is a slow working progress. Kaia Zietz in her down time, continues to scan items into our online storage account with Forever. Denise Krumwiede and Tracy Ulland continue to organize and scan into Forever as time allows. Thelma Lysne is going to assist us with going through information and books that can be eliminated from our collection.

If you are interested in being part of our committee, please contact the church office.

Continue to make memories,
Archives/History Committee-Thelma Lysne, Denise Krumwiede, Kaia Zietz and Tracy Ulland

Stewardship Committee

Investing in our Ministry

Investing in our ministry was and is our focus. Recognizing our choices, believing, and trusting in our faith. Jesus Loves You!

During our stewardship campaign we visited opportunities for us to be an example of stewardship. We recognized how we can be a great steward:
Step 1: Pray for a generous heart and opportunities to give as a family
Step 2: Model generosity and stewardship
Step 3: Communicate the importance of stewardship and practice generosity in ways we can get involved
Step 4: Make stewardship a habit in your family, not a special event

Be a Blessing campaign allows us as a church to give back, share our gratitude and be reminded of all the gifts we are given. We were able to bless 6 members/families in our own congregation. Thank you for recognizing and giving back to our members.

2022 Benevolences			
	WND Synod	Local	
January	$1,482.00	$198.00	VEC (Secret Santa)
February	$1,399.00	$184.00	VEC (Secret Santa)
March	$1,129.00	$148.00	Metigoshe Ministries
April	$995.00	$131.00	CYP
May	$1,046.00	$138.00	Lutheran Campus Ministry
June	$1,516.00	$187.00	Sunday School for Paint project
July	$955.00	$126.00	Velva Ambulance
August	$878.00	$116.00	Velva Fire Department
September	$1,165.00	$153.00	Yellowhammer Benefit
October	$998.00	$131.00	Velva Senior Center
November	$1,104.00	$145.00	Souris Valley Care Center Volunteers
December	$1,150.00	$151.00	Oak Valley Quilters
Total	$13,817.00	$1,808.00	

Please continue to be a blessing in our church and community.

The Stewardship Committee
Tracy Ulland
Pam Duchsherer
Denise Krumwiede

Personnel Committee

Pastor Sue Lynn White accepted a new call in Salisbury, NC. Her last day with us was 12/24/2022. Retained all other employees.

Currently looking for a full-time pianist. Thanks to Carmen Redding to step in whenever needed. We as council have set up an agreement for her to stay in parsonage and play for us as needed until Pastor vacancy is filled.

Financial Administrator have confirmed books were audited by Johnny Johnson, Kerry Clark and Missy Rohrbeck.

Submitted by Property Committee-John Ulland, Thelma Lysne, Angela Yellowhammer

Property Committee

Management of Cemetery (Maintenance & Mowing)
Cemetery: Trinity, Bethania, Verendrye, & St Paul and 1 Sexton

Special thanks to Eric Ulland, John Ulland and Jim Olson for mowing.

2022 Projects and Accomplishments
Roof
Removal of courtyard tree
Installed and repaired lights in Narthex
Painted Murals in Sunday School Assembly and Youth Room
Bathroom and Handicapped signs installed
Replace heat control in boiler to regulate heat in fireside room/upper assembly

2023 Future Projects
Roof-Exterior Light Fixtures, Gutters and End Gables
Southside Doors

Submitted by Property Committee-John Ulland, Clay Rohrbeck and Colleen Bakken

2022 Roof Loan Update

* **Flying B Construction** thanks for making our church look so beautiful! Wayne Bontrager-owner was so professional and continues to offer any solution when it comes to taking care of our roof needs.

***Peoples State Bank** (PSB) CEO Richard "Ricky" Beall Jr and President David Kramer

***Velva Community Development Corporation** (VCDC)-David Kramer-President

PSB and VCDC you made this process seem so easy and seamless. Taking on a loan this large was a huge risk. Ricky and David came to the council meeting to present ways in which they could help us. They heard of a new program that Bank of North Dakota was offering for low interest loans (Pace loan with Bank of ND (BND)) and thought we would qualify. We did qualify with the help and backing of the VCDC.

Total Cost to our New Roof $636,365.16
Down Payment -$200,000.00 (paid by Oak Valley donations)
$436,365.16 balance prior to loans

1st loan from PSB for 2nd down payment $200,000.00 (11/01/2022) ln#48524
Flying B balance $236,365.16 (11/30/2022)
$436,365.16
+$3,996.65
$440,361.81 (loans and fees)
-$5,000.00 (Velva Gaming)
$435,361.81
-$238,000.00 (Pace Loan)
$197,361.81 (2nd PSB loan)

Pace Loan Fees	
BND ORIG	$250.00
Filing	$65.00
Flood Cert	$16.00
Ward Title	$2,023.00
Total Fees	$2,354.00

2nd loan @ PSB
interest ln#48524 $1,561.65
Filing $65.00
Flood Cert $16.00
Total Fees: $1,642.65

Combined Fees: $2,354.00 + $1,642.65 =$3,996.65

Interest Buydown
VCDC $21,043.32
Gaming $5,000.00
Total: $26,043.32 (PSB sent to BND)

Loan payment due November 1, 2023: $15,802.43 PSB
$19,215.99 BND
$35,018.42
$4,865.78 (Interest credit payment)
$30,152.64

Both loans are at a 5% interest rate. The BND has a pace loan with a borrowing credit of 4%, so technically it would only be a 1% borrowing rate.
Chart of Interest Credit (Buydown):

Exhibit A: Oak Valley Lutheran Church

LOAN TYPE: Flex PACE
LOAN NUMBER:
LEAD BANK:

NOTE: The borrower and originating lender should be aware that the fund will provide a set stream of subsidy payments (interest buydown) based upon the payment schedule below. The amount of the borrower's payment, the amortization and all other terms of the loan shall be governed by the promissory note.
The balances shown here, other than the specific buydown amounts, are intended for illustrative purposes only.

Buydown Account Details

INTEREST BUYDOWN AMOUNT:	$104,790.58
BND BUYDOWN AMOUNT:	$78,592.95
COMMUNITY BUYDOWN AMOUNT:	$26,197.63
PRESENT VALUE BND:	$78,336.42
PRESENT VALUE COMMUNITY:	$26,112.12
CREATED DATE:	7/19/2022

Loan without buydown

PRINCIPAL:	$238,000.00
YIELD RATE:	5.00
AMORTIZATION (MONTHS):	240
PAYMENT:	$19,215.99

Period	Payment	Principal	Interest	Balance
1	$19,215.99	$13,133.77	$6,082.22	$224,866.23
2	$19,215.99	$7,816.52	$11,399.47	$217,049.71
3	$19,215.99	$8,182.63	$11,033.36	$208,867.08
4	$19,215.99	$8,627.59	$10,588.40	$200,239.49
5	$19,215.99	$9,064.96	$10,151.03	$191,174.53
6	$19,215.99	$9,524.50	$9,691.49	$181,650.03
7	$19,215.99	$9,982.11	$9,233.88	$171,667.92
8	$19,215.99	$10,513.38	$8,702.61	$161,154.54
9	$19,215.99	$11,046.35	$8,169.64	$150,108.19
10	$19,215.99	$11,606.34	$7,609.65	$138,501.85
11	$19,215.99	$12,175.48	$7,040.51	$126,326.37
12	$19,215.99	$12,811.94	$6,404.05	$113,514.43
13	$19,215.99	$13,461.44	$5,754.55	$100,052.99
14	$19,215.99	$14,143.86	$5,072.13	$85,909.13
15	$19,215.99	$14,848.94	$4,367.05	$71,060.19
16	$19,215.99	$15,613.63	$3,602.36	$55,446.56
17	$19,215.99	$16,405.16	$2,810.83	$39,041.40
18	$19,215.99	$17,236.81	$1,979.18	$21,804.59
19	$19,215.99	$18,107.59	$1,108.40	$3,697.00
20	$19,215.99	$3,697.00	$187.42	-$15,331.57
	$384,319.80	$238,000.00	$130,988.23	

Loan with buydown

PRINCIPAL:	$238,000.00
BORROWING RATE:	1.00
AMORTIZATION (MONTHS):	240

Period	Payment	Principal	Interest	Balance
1	$14,350.21	$13,133.77	$1,216.44	$224,866.23
2	$10,096.41	$7,816.52	$2,279.89	$217,049.71
3	$10,389.30	$8,182.63	$2,206.67	$208,867.08
4	$10,745.27	$8,627.59	$2,117.68	$200,239.49
5	$11,095.17	$9,064.96	$2,030.21	$191,174.53
6	$11,462.80	$9,524.50	$1,938.30	$181,650.03
7	$11,828.89	$9,982.11	$1,846.78	$171,667.92
8	$12,253.90	$10,513.38	$1,740.52	$161,154.54
9	$12,680.28	$11,046.35	$1,633.93	$150,108.19
10	$13,128.27	$11,606.34	$1,521.93	$138,501.85
11	$13,583.58	$12,175.48	$1,408.10	$126,326.37
12	$14,092.75	$12,811.94	$1,280.81	$113,514.43
13	$14,612.35	$13,461.44	$1,150.91	$100,052.99
14	$15,158.29	$14,143.86	$1,014.43	$85,909.13
15	$15,722.35	$14,848.94	$873.41	$71,060.19
16	$16,334.10	$15,613.63	$720.47	$55,446.56
17	$16,967.33	$16,405.16	$562.17	$39,041.40
18	$17,632.65	$17,236.81	$395.84	$21,804.59
19	$18,329.27	$18,107.59	$221.68	$3,697.00
20	$3,734.48	$3,697.00	$37.48	$0.00
	$264,197.65	$238,000.00	$26,197.65	

Period	Interest Buydown	BND (75.00%)	Community (25.00%)
1	$4,865.78	$3,649.34	$1,216.44
2	$9,119.58	$6,839.68	$2,279.90
3	$8,826.69	$6,620.02	$2,206.67
4	$8,470.72	$6,353.04	$2,117.68
5	$8,120.82	$6,090.62	$2,030.20
6	$7,753.19	$5,814.89	$1,938.30
7	$7,387.10	$5,540.32	$1,846.78
8	$6,962.09	$5,221.57	$1,740.52
9	$6,535.71	$4,901.78	$1,633.93
10	$6,087.72	$4,565.79	$1,521.93
11	$5,632.41	$4,224.31	$1,408.10
12	$5,123.24	$3,842.43	$1,280.81
13	$4,603.64	$3,452.73	$1,150.91
14	$4,057.70	$3,043.28	$1,014.42
15	$3,493.64	$2,620.23	$873.41
16	$2,881.89	$2,161.42	$720.47
17	$2,248.66	$1,686.50	$562.16
18	$1,583.34	$1,187.50	$395.84
19	$886.72	$665.04	$221.68
20	$149.94	$112.46	$37.48
	$104,790.58	$78,592.95	$26,197.63

***No penalty for early loan payments or payoff, we can payoff as soon as possible.

Monies from anonymous donors $105,390.05
Pledge monies received $145,906.21
Fundraising $33,143.38
$284,439.64 Total Received
-$200,000.00 Down payment
$84,439.64 Roof Fund Balance 12/31/22

As the official signors of this, Clay Rohrbeck and Tracy Ulland, we would like to shout out a huge Thank-You to everyone who helped us with this loan process and all of you have made donations and pledges to help pay towards this loan.

Food Pantry Statistics

Month	Households	Children	Adults	Seniors	Pounds
January	20	6	24	14	1684
February	23	6	24	14	1678
March	20	7	18	15	1456
April	27	10	21	21	1743
May	17	7	13	17	1128
June	24	16	29	15	1488
July	25	9	24	19	1291
August	19	2	15	18	935
September	32	16	33	20	1652
October	29	9	27	22	1342
November	30	15	24	20	1906
December	22	15	21	14	1602

Backpack Program Statistics

Month	Total BP Distributed	Highest # Served
January	91	32
February	106	27
March	106	27
April	97	25
May	89	25
June, July, Aug, Sept	0	0
October	50	14
November	61	17
December	59	21

Financial Report

Ordinary Income/Expenses	Jan– Dec 2022
Income:	**Amount**
Direct Public Support– Food Pantry	$2,000.00
Direct Public Support– Backpack Buddies	$15,514.00
Total Income	**$17,514.00**
Expense	
Operations	
Supplies	$8,409.48
Food Pantry Groceries	$4,017.44
Backpack Buddies Groceries	$877.58
Total Expense	**$13,304.50**
Beginning Balance:	$17,587.20
Ending Balance:	$21,796.70

Metigoshe Ministries

is Adventure Anchored in Christ where people experience and celebrate the gifts of God in a life together

2022 Recap & '23 Plans

2022 was meant to be a "national youth gathering" year for the ELCA, which was unfortunately cancelled. Camp Metigoshe made a decision to quickly pull together a service trip to Montana in order to offer congregations another option for their youth to still have a meaningful trip. We were excited to have 48 participants for our trip.

The Christian Center expansion, which was completed in 2020 at the height of the pandemic, really came into its own in 2022! Numbers for local groups; day use groups; and overnight retreat guests all increased significantly and early registration numbers for 2023 indicate that we can expect that to continue.

Camp Metigoshe remains the ONLY church-related camp in western ND to receive accreditation from the American Camp Association. Last summer was our "on-site visit" year, and we again passed with flying colors!

Although we were able to hold camp prices steady for a number of years, including the duration of the pandemic, we have had to increase the price of camp for 2023. However, Camp Metigoshe continues to be among the best-priced Lutheran summer camps in the country. **And most importantly: our strong campership program ensures that no camper is ever turned away from camp due to financial constraints!**

A few important dates to remember!

- ANNUAL MEETING: April 16, 3 pm at the Christian Center. *Be sure to elect your delegates!*
- WORK DAY: June 3 starting at 9 am - help us get camp ready for the year!
- QUILT AUCTION: June 24 at 10 am. For the 2nd year in a row, we set a record in 2022 with total funds raised just over $94,000! Help us try and extend that record - if you can't join us live, viewing & bidding will be online again!

Congregational Update

Metigoshe Ministries is owned and operated by over 70 ELCA congregations in north central North Dakota—and we have wide participation from non-member churches as well. Camp Metigoshe is YOUR Bible camp!

In 2022 Camp Metigoshe continued our "post-pandemic recovery" with 972 youth, families, and adults who experienced "Adventure Anchored in Christ" at Camp Metigoshe on Pelican Lake, and our day camp program returned to serve nearly 750 campers in 24 congregations.

Did you know...

- Camp Metigoshe serves youth entering second grade to graduated seniors.
- Plus, camping programs are available for families and grandparents.
- And there are year-round retreating options for people of all ages at our Christian Center.

For more details about any of our ministry programs - and to register for a week of summer camp or one of our retreats - make sure you check out our website at **www.metigosheministries.com**

MEMORIALS

GENERAL MEMORIALS
in memory of:
John Swedlund
Phyllis Howe
Mark Harness
Rolly Loken
Marvin Loken
June Willoughby
Almaree Anderson
Beverly Bechler
Floyd Anderson
Norma Effertz
Roxann Kraft

ARCHIVES & HISTORY
in memory of:
John Swedlund

SUNDAY SCHOOL
in memory of:
Maria & Walter Saastad

VBS DONATIONS
In memory of:
Maria & Walter Saastad

MUSIC MINISTRY
in memory of:
John Swedlund
Norma Effertz

LYO FUND
In memory of:
Maria & Walter Saastad

CAMPERSHIP FUND
In memory of
Maria & Walter Saastad

GENERAL FUND
in memory of:
Maria & Walter Saastad

ROOF FUND
In memory of:
Mark Harness
Stanley Hillerud
John Swedlund
Myron Blumhagen
Rolly Loken
Nancy Bylund
Ruth Hovland
Beverly Hildre
Woody Froshaug
Larry Hillerud
Vicky Axtman
Crystal Hystad
Larry Britton
Mary Lou Britton
Ardelle Hillerud
Almaree Anderson
Floyd Anderson
Lori Thomas
Phil Nelson
Norma Effertz
Bruce Lorenz

ANNUAL CONGREGATION REPORT 2022

	2015	2016	2017	2018	2019	2020	2021	2022
Baptisms	12	5	11	18	17	12	14	9
Funerals	9	14	18	15	13	17	10	7
Weddings	1	3	4	3	2	0	2	3
Number of Confirmed	6	4	7	15	6	12	16	5
Average in person Attendance	125	127	135	163	145	61	75	76
Average Online Attendance						109	44	23
Total Average Attendance (online & in person)						85	60	50
Now in Confirmation	27	31	34	38	34	35	32	31
Baptized Members	940	946	593	626	637	645	649	653
Confirmed Members	801	804	494	517	518	517	526	526
Households	293	297	247	256	265	261	257	253
Transferred In: Baptized	2	1	3	22	11	0	3	0
Transferred In: Confirmed	4	6	5	17	5	0	3	0
Transferred Out: Baptized	1	0	1	0	10	4	4	0
Transferred Out: Confirmed	4	0	7	0	5	2	2	1
Statistical Adjustment Baptism			-353	+5	0	+2	0	+3
Statistical Adjustment Conf.			-303	+5	0	+3	+1	+3

FACTS & FIGURES of the MINISTRY FOR 2022

WORSHIP OPPORTUNITIES

5:30 Worship Saturday
10:00 Worship Sunday– In person and YouTube live
Lent Wednesday 2022

Communion is offered every Sunday and once a month at Saturday Worship.
Home Communion is available by request.

TEACHING

Sunday School: 25 Confirmation: 31
10:15 Sunday school Sept. thru May

MEMBERSHIP TOTALS

	Baptized	Confirmed
Membership on 12-31-21	649	526
Accession in 2022	9	5
Losses in 2022	8	8
Statistical Adjustment	+3	+3
Membership on 12-31-22	653	526

TRANSFERS
In:
Out:
Suzanne Thingvold Mayer

CONFIRMED STUDENTS:
Violette Sola
Alexander Sola
Mason Kraft
Amarie Juarez
Anna Harden

FUNERALS:
Members:
Mark Harness
John Swedlund
Phyllis Mae Howe
Almaree Anderson
Floyd Anderson
Norma Effertz
Roxann Rae Kraft

Non-members:
Brandon Sola

BAPTISMS:
Arlo George Edward Plisinski IV
Luca Grey Krueger
Millie Aileen Gjellstad
Sonnet Grace Cederstrom
Riett Jensen Hanson
Jackson Harvey Kraszewski
Lily Rae Colby
Ayce Benjamin Duchsherer
Tate Arthur Leier

MARRIAGES:
Brittney Thompson & Darren Haga
Hannah Weidler & Hunter Schell
Bailey Jo Martin & Rowdy Doty

Notes & Questions

2023 Oak Valley Lutheran Church Budget

Revenues and Expenses

	As of 12/31/2023	2021		2022		2023	
	REVENUES	Actuals	Budget	Actuals	Budget	Projected Budget	
5	**Contribution Revenues**						
6	General Offering	$ 191,888.00	$ 190,233.00	$ 179,803.66	$ 196,203.00	$ 190,164.00	5 yr average
7	Confirmation		$ 100.00		$ -	$ -	remove 2023
8	LYO	$ 445.00	$ 2,000.00	$ 1,000.00	$ 300.00	$ 300.00	
9	Men's Group	$ 130.00	$ 100.00		$ 100.00	$ 100.00	
10	Other Ministry Donations	$ 38,913.46	$ 35,000.00	$ 151,316.00	$ 255,000.00	$ 90,000.00	
11	Pastor Discretionary Donations		$ 100.00		$ -	$ -	remove
12	Sunday School	$ 412.75	$ 400.00	$ 1,149.82	$ 400.00	$ 400.00	
13	**Total Contribution Revenues**	**$ 231,789.21**	**$ 227,933.00**	**$ 333,269.48**	**$ 452,003.00**	**$ 280,964.00**	
14							
15	**Other General Revenues**						
16	Amazon Smile	$ 52.70	$ 30.00	$ 125.43	$ 50.00	$ 75.00	
17	Church Usage	$ 1,045.00	$ 500.00	$ 445.00	$ 750.00	$ 750.00	
18	Copyright Licensing	$ 175.00			$ 200.00	$ 100.00	
19	Equipment/Property Sales	$ 75.00			$ -	$ 250.00	
20	Flowers/Decorating	$ 606.70	$ 800.00	$ 502.00	$ 400.00	$ 400.00	
21	Free Will Offering		$ 1,500.00		$ -	$ -	remove
22	Parsonage Cable	$ 594.73	$ 720.00	$ 648.57	$ 675.00	$ -	
23	Thrivent Choice Dollars	$ 860.00	$ 1,000.00	$ 13,679.00	$ 900.00	$ 10,000.00	
24	Velva Fresh Foods Round-Up			$ 400.00		$ 400.00	new for 2022
25	Verendrye Operation Round-Up		$ 10,000.00	$ 2,500.00	$ 2,500.00	$ 2,500.00	
26	Loan				$ 400,000.00		remove
27	Loan Crediting Interest (BND)					$ 4,865.78	new for 2023
28	Roof Fundraising			$ 92,866.43		$ 50,000.00	new for 2022
29	**Total Other General Revenues**	**$ 3,409.13**	**$ 14,550.00**	**$ 111,166.43**	**$ 405,475.00**	**$ 69,340.78**	
30							
31	**Other Group Revenues**						
32	***Confirmation***						
33	Donations		$ 100.00	$ 40.00	$ -	$ -	
34	***LYO***						
35	Conference/Fees	$ 900.00	$ 800.00	$ 1,050.00	$ 1,100.00	$ 1,100.00	
36	Fundraising	$ 8,748.25	$ 500.00	$ 3,817.83	$ 5,000.00	$ 5,000.00	

37	***Vacation Bible School***						
38	Fees		$ 500.00	$ 1,000.00	$ 500.00	$ 500.00	
39	Offering			$ 63.75		$ 50.00	new for 2022
40	***Men's Group***						
41	Fundraising		$ 11,000.00	$ 6,593.10	$ 15,000.00	$ 13,000.00	
42	**Total Other Group Revenues**	**$ 9,648.25**	**$ 12,900.00**	**$ 12,564.68**	**$ 21,600.00**	**$ 19,650.00**	
43							
44	**Other Revenues**						
45	Bank Interest	$ 33.39	$ 75.00	$ 27.35	$ 50.00	$ 50.00	
46	CD Interest Income	$ 958.54	$ 1,000.00	$ 793.75	$ 1,200.00	$ 1,000.00	
47	Dividends	$ 172.65	$ 275.00	$ 162.05	$ 250.00	$ 200.00	
48	Savings Interest Income	$ 164.39	$ 200.00	$ 229.39	$ 180.00	$ 200.00	
49	**Total Other Revenues**	**$ 1,328.97**	**$ 1,550.00**	**$ 1,212.54**	**$ 1,680.00**	**$ 1,450.00**	
50							
51	**Total Revenues**	**$ 246,175.56**	**$ 256,933.00**	**$ 458,213.13**	**$ 880,758.00**	**$ 371,404.78**	
52							
53	**EXPENSES**						
54	**LEARNING Ministry**						
55	Youth & Family	$ 540.00	$ 1,750.00	$ 280.00	$ 1,750.00	$ 1,500.00	
56	Christian Education	$ 8,458.09	$ 12,000.00	$ 8,779.98	$ 26,850.00	$ 17,550.00	
57	Stewardship	$ 1,275.34	$ 2,700.00	$ 600.00	$ 3,200.00	$ 3,200.00	
58	**Total LEARNING**	**$ 10,273.43**	**$ 16,450.00**	**$ 9,659.98**	**$ 31,800.00**	**$ 22,250.00**	
59							
60	**SERVING Ministry**						
61	Care Ministry	$ 318.00	$ 550.00	$ 356.50	$ 700.00	$ 600.00	
62	Benevolences-Outreach Charities	$ 4,108.47	$ 1,902.00	$ 3,143.00	$ 1,962.00	$ 1,902.03	renamed
63	Benevolences	$ 14,652.00	$ 14,267.00	$ 14,017.00	$ 14,911.43	$ 14,655.43	renamed
64	Other Ministries	$ 770.47	$ 780.00	$ 500.00	$ 1,030.00	$ 1,050.00	
65	GIFTS/Lay Ministry	$ 368.44	$ 3,750.00	$ 916.24	$ 3,750.00	$ 13,175.00	
66	**Total SERVING**	**$ 20,217.38**	**$ 21,249.00**	**$ 18,932.74**	**$ 22,353.43**	**$ 31,382.46**	
67							
68	**WORSHIPING Ministry**						
69	Worship	$ 4,872.11	$ 3,650.00	$ 1,947.08	$ 3,150.00	$ 2,850.00	
70	Music		$ 3,450.00	$ 558.69	$ 8,550.00	$ 8,550.00	
71	Altar Guild	$ 1,339.00	$ 2,250.00	$ 967.26	$ 1,900.00	$ 1,250.00	
72	**Total WORSHIPING**	**$ 6,211.11**	**$ 9,350.00**	**$ 3,473.03**	**$ 13,600.00**	**$ 12,650.00**	

73							
74	**SUPPORTING Ministry- Property**						
75	Church	$ 50,261.33	$ 41,550.00	$ 241,156.89	$ 735,000.00	$ 112,118.42	
76	Office	$ 5,693.59	$ 7,700.00	$ 4,910.34	$ 5,900.00	$ 5,900.00	
77	Archives/History	$ 459.93	$ 950.00	$ 888.00	$ 1,800.00	$ 500.00	
78	Parsonage	$ 7,552.54	$ 8,450.00	$ 7,579.02	$ 8,100.00	$ 7,000.00	
79	**Total SUPPORTING - Property**	**$ 63,967.39**	**$ 58,650.00**	**$ 254,534.25**	**$ 750,800.00**	**$ 125,518.42**	
80							
81	**SUPPORTING Ministry - Personnel**						
82	Pastor Package	$ 72,739.20	$ 73,355.00	$ 74,821.85	$ 74,853.26	$ 59,032.15	
83	Youth and Family Director	$ 3,665.00	$ -	$ 9,728.40	$ 26,000.00	$ 22,424.00	
84	Music Staff	$ 4,130.00	$ 7,000.00		$ 7,000.00	$ 7,000.00	
85	Office Staff	$ 54,360.00	$ 57,000.00	$ 55,067.32	$ 62,895.00	$ 64,781.85	
86	Other Personnel	$ 439.56	$ 2,700.00	$ 2,620.00	$ 2,700.00	$ 7,000.00	
87	Other Personnel Expenses	$ 11,942.72	$ 22,232.00	$ 12,464.41	$ 26,036.15	$ 27,486.15	
88	**Total SUPPORTING - Personnel**	**$ 147,276.48**	**$ 162,287.00**	**$ 154,701.98**	**$ 199,484.41**	**$ 187,724.15**	
89							
90	**WELCOMING Ministry**						
91	Evangelism		$ 1,500.00		$ 2,000.00	$ 100.00	
92	Fellowship	$ 478.69	$ 1,000.00	$ 1,222.15	$ 900.00	$ 900.00	
93	Men's Group	$ 233.56	$ 7,125.00	$ 6,103.45	$ 7,125.00	$ 8,625.00	
94	Wedding	$ 75.00	$ 400.00	$ 180.00	$ 400.00	$ 400.00	
95	**Total WELCOMING**	**$ 787.25**	**$ 10,025.00**	**$ 7,505.60**	**$ 10,425.00**	**$ 10,025.00**	
96							
97	**Total Expenses**	**$ 248,733.04**	**$ 278,011.00**	**$ 448,807.58**	**$ 1,028,462.84**	**$ 389,550.03**	
98							
99							
100	**Net Total**	**$ (2,557.48)**	**$ (21,078.00)**	**$ 9,405.55**	**$ (147,704.84)**	**$ (18,145.25)**	

Learning

	As of 12/31/2023	2021		2022		2023
		Actuals	Budget	Actuals	Budget	Projected Budget
4	**Youth and Family Ministry**					
5	Camp Scholarships	$ 540.00		$ 280.00	$ 750.00	$ 500.00
6	Metigoshe Ministries (MIM)		$ 1,000.00		$ 1,000.00	$ 1,000.00
7	**Total Youth and Family Ministry**	**$ 540.00**	**$ 1,000.00**	**$ 280.00**	**$ 1,750.00**	**$ 1,500.00**
8						
9	**Christian Education Ministries**					
10	Bible School	$ 466.38	$ 2,600.00	$ 920.00	$ 2,600.00	$ 2,600.00
11	Bible Study Materials	$ 49.14	$ 200.00		$ 200.00	$ 100.00
12	Premarital Counseling Materials	$ 104.56	$ 100.00		$ 150.00	$ 100.00
13	**Confirmation**					
14	Activities/Outings	$ 848.92	$ 250.00		$ 1,000.00	$ 250.00
15	Curriculum & Bibles	$ 695.46	$ 1,000.00	$ 611.25	$ 750.00	$ 750.00
16	Fundraising Expenses		$ 100.00		$ -	
17	Meals	$ 797.68	$ 800.00	$ 105.91	$ 1,000.00	$ 1,000.00
18	Sunday and Gifts				$ 300.00	$ 500.00
19	Supplies & Fees	$ 889.71	$ 750.00	$ 9.00	$ 1,000.00	$ 500.00
20	**Sunday School**					
21	Curriculum & Bibles	$ 479.89	$ 1,500.00	$ 549.76	$ 750.00	$ 750.00
22	Donations	$ 275.00	$ 300.00		$ 300.00	$ 300.00
23	Fellowship/Treats		$ 150.00		$ 150.00	$ 150.00
24	Supplies & Fees	$ 113.22	$ 250.00	$ 281.74	$ 250.00	$ 150.00
25	**LYO**					
26	Education Supplies		$ 150.00		$ 150.00	$ 150.00
27	Fellowship Supplies	$ 25.86	$ 150.00		$ 500.00	$ 500.00
28	Fundraising Expenses	$ 2,072.35	$ 2,000.00	$ 1,779.23	$ 2,000.00	$ 2,000.00
29	Graduation Gifts	$ 94.83		$ 73.09	$ 150.00	$ 150.00
30	Mission Trips/Retreats	$ 240.11	$ 500.00	$ 3,400.00	$ 500.00	$ 5,000.00
31	National & Synod Conventions	$ 1,275.00	$ 1,200.00	$ 1,050.00	$ 15,000.00	$ 2,500.00
32	Senior Sunday	$ 29.98			$ 100.00	$ 100.00
33	**Total Christian Education**	**$ 8,458.09**	**$ 12,000.00**	**$ 8,779.98**	**$ 26,850.00**	**$ 17,550.00**
34						
35	**Stewardship**					
36	Be A Blessing Campaign	$ 1,000.00	$ 1,000.00	$ 600.00	$ 1,000.00	$ 1,000.00
37	Stewardship Meals	$ 175.34	$ 1,000.00		$ 1,500.00	$ 1,500.00
38	Stewardship Education		$ 500.00		$ 500.00	$ 500.00
39	Stewardship Supplies	$ 100.00	$ 200.00		$ 200.00	$ 200.00
40	**Total Stewardship**	**$ 1,275.34**	**$ 2,700.00**	**$ 600.00**	**$ 3,200.00**	**$ 3,200.00**
41						
42	**Total Learning**	**$ 10,273.43**	**$ 15,700.00**	**$ 9,659.98**	**$ 31,800.00**	**$ 22,250.00**

Serving

	As of 12/31/2023	2021		2022		2023	
		Actuals	Budget	Actuals	Budget	Projected Budget	
4	**Care Ministry**						
5	Card Ministry		$ 50.00	$ 84.00	$ 200.00	$ 100.00	
6	Publications/Devotionals	$ 318.00	$ 500.00	$ 272.50	$ 500.00	$ 500.00	
7	**Total Care Ministry**	**$ 318.00**	**$ 550.00**	**$ 356.50**	**$ 700.00**	**$ 600.00**	
8							
9	**Benevolences-Outreach Charities**		$ 1,902.00		$ 1,962.00	$ 1,902.03	1% general offering
10	Community Youth Project (CYP) Velva			$ 131.00			
11	Kittleson Family	$ 171.00					
12	Lutheran Campus Ministry			$ 138.00			
13	Metigoshe Ministries	$ 99.00		$ 894.00			
14	Oak Valley Women's Group	$ 881.00					
15	Oak Valley Quilters	$ 447.00		$ 151.00			
16	Salvation Army	$ 156.00					
17	Souris Valley Ministerial Fund	$ 568.47		$ 776.00			
18	SVCC/VMM Volunteers	$ 154.00		$ 145.00			
19	Velva Ambulance	$ 314.00		$ 126.00			
20	Velva Area History Museum	$ 209.00					
21	Velva Fire Department	$ 153.00		$ 116.00			
22	Velva Senior Citizens Center	$ 707.00		$ 131.00			
23	Verendrye Electric (Secret Santa)	$ 249.00		$ 382.00			
24	Yellowhammer Benefit			$ 153.00			
25	**Total Outreach**	**$ 4,108.47**	**$ 1,902.00**	**$ 3,143.00**	**$ 1,962.00**	**$ 1,902.03**	
26							
27	**Benevolences**						
28	United Methodist Church			$ 200.00		$ 200.00	combined services/split offering
29	WND Synod	$ 14,652.00	$ 14,267.00	$ 13,817.00		$ 14,455.43	7.6% general offering
30	**Total Benevolences**	**$ 14,652.00**	**$ 14,267.00**	**$ 14,017.00**	**$ 14,911.43**	**$ 14,655.43**	
31							
32	**Other Ministry**						
33	Lonetree Conference Dues	$ 50.00	$ 30.00		$ 50.00	$ 50.00	
34	Pastor Discretionary/Community Service	$ 720.47	$ 750.00	$ 500.00	$ 1,000.00	$ 1,000.00	
35	**Total Other Ministries**	**$ 770.47**	**$ 780.00**	**$ 500.00**	**$ 1,050.00**	**$ 1,050.00**	
36							
37	**GIFTS/Lay Ministry**						
38	Continuing Education Materials	$ 68.44	$ 300.00	$ 76.24	$ 300.00	$ 300.00	
39	Lay Ministry Dues	$ 300.00	$ 450.00		$ 450.00	$ 375.00	
40	Lay Ministry Services		$ 3,000.00	$ 840.00	$ 3,000.00	$ 12,500.00	
41	**Total GIFTS/Lay Ministry**	**$ 368.44**	**$ 3,750.00**	**$ 916.24**	**$ 3,750.00**	**$ 13,175.00**	
42							
43	**Total Serving**	**$ 20,217.38**	**$ 21,249.00**	**$ 18,932.74**	**$ 22,373.43**	**$ 31,382.46**	

Worshiping

	As of 12/31/2023	2021		2022		2023
		Actuals	Budget	Actuals	Budget	Projected Budget
4	**Worship**					
5	Baptism Supplies	$ 220.31	$ 250.00		$ 250.00	$ 250.00
6	Candle Supplies/Eternal Flame	$ 471.73	$ 500.00	$ 43.95	$ 500.00	$ 200.00
7	Copyright Licensing	$ 1,289.25	$ 2,000.00	$ 1,194.00	$ 1,600.00	$ 1,600.00
8	General Worship Supplies & Equipment	$ 20.28	$ 200.00	$ 542.80	$ 150.00	$ 150.00
9	Liturgy/Hymnals	$ 2,532.67	$ 200.00		$ 200.00	$ 200.00
10	Milestones	$ 157.64	$ 200.00		$ 200.00	$ 200.00
11	Pew/Offering Envelopes	$ 180.23	$ 250.00	$ 166.33	$ 250.00	$ 250.00
12	**Total Worship**	**$ 4,872.11**	**$ 3,600.00**	**$ 1,947.08**	**$ 3,150.00**	**$ 2,850.00**
13						
14	**Music**					
15	Advertising/Promotion		$ 150.00		$ 250.00	$ 250.00
16	Equipment		$ -		$ 5,000.00	$ 5,000.00
17	Equipment Maintenance		$ 2,500.00		$ 2,500.00	$ 2,500.00
18	Piano/Organ/Choral Music		$ 800.00	$ 558.69	$ 800.00	$ 800.00
19	**Total Music**	**$ -**	**$ 3,450.00**	**$ 558.69**	**$ 8,550.00**	**$ 8,550.00**
20						
21	**Altar Guild**					
22	Communion Wafers/Cups	$ 156.80	$ 500.00	$ 35.98	$ 250.00	$ 100.00
23	Communion Wine	$ 138.64	$ 300.00	$ 110.00	$ 200.00	$ 250.00
24	Decorating/Flowers	$ 1,043.56	$ 1,200.00	$ 704.88	$ 1,200.00	$ 800.00
25	Paraments		$ 250.00	$ 116.40	$ 250.00	$ 100.00
26	**Total Altar Guild**	**$ 1,339.00**	**$ 2,250.00**	**$ 967.26**	**$ 1,900.00**	**$ 1,250.00**
27						
28	**Total Worshiping**	**$ 6,211.11**	**$ 9,300.00**	**$ 3,473.03**	**$ 13,600.00**	**$ 12,650.00**

Supporting-Property

	As of 12/31/2023	2021		2022		2023	
		Actuals	Budget	Actuals	Budget	Projected Budget	
4	**Church**						
5	Cemetery upkeep	$ 1,350.00	$ 1,500.00	$ 1,648.00	$ 1,500.00	$ 2,000.00	
6	Electricity	$ 11,302.15	$ 11,000.00	$ 14,455.68	$ 11,500.00	$ 14,000.00	
7	Furnishings	$ 523.21	$ 600.00		$ 600.00	$ 500.00	
8	Garbage	$ 188.00	$ 200.00	$ 280.25	$ 400.00	$ 250.00	
9	Insurance	$ 9,182.36	$ 11,500.00	$ 8,320.64	$ 8,500.00	$ 11,500.00	
10	Janitorial Supplies	$ 26.74	$ 3,000.00	$ 2,173.04	$ 2,000.00	$ 2,000.00	
11	Propane/Fuel		$ 5,500.00	$ 895.00	$ 5,500.00	$ 2,000.00	
12	Repairs & Maintenance	$ 24,163.21	$ 4,000.00	$ 204,626.32	$ 700,000.00	$ 30,000.00	
13	Roof Fundraising			$ 4,758.55		$ 10,000.00	
14	Roof Loan payment			$ -		$ 35,018.42	New
15	Snow Removal	$ 210.00	$ 1,000.00	$ 690.00	$ 1,500.00	$ 1,500.00	
16	Telephone/Internet	$ 2,638.19	$ 2,500.00	$ 2,613.83	$ 2,750.00	$ 2,600.00	
17	Water	$ 677.47	$ 750.00	$ 695.58	$ 750.00	$ 750.00	
18	**Total Church**	**$ 50,261.33**	**$ 41,550.00**	**$ 241,156.89**	**$ 735,000.00**	**$ 112,118.42**	
19							
20	**Office**						
21	Computer Software	$ 1,195.12	$ 1,700.00	$ 904.69	$ 1,000.00	$ 1,100.00	
22	Copier Supplies/Fees	$ 808.13	$ 1,200.00	$ 489.54	$ 1,200.00	$ 1,000.00	
23	Fees	$ 1,456.60	$ 2,000.00	$ 1,487.70	$ 1,300.00	$ 1,300.00	
24	Office Equipment & Furniture	$ 405.64	$ 500.00	$ 914.71	$ 500.00	$ 500.00	
25	Office Supplies	$ 791.20	$ 1,200.00	$ 236.11	$ 1,000.00	$ 1,000.00	
26	Postage/Mailing	$ 1,036.90	$ 1,100.00	$ 877.59	$ 900.00	$ 1,000.00	
27	**Total Office**	**$ 5,693.59**	**$ 7,700.00**	**$ 4,910.34**	**$ 5,900.00**	**$ 5,900.00**	
28							
29	**Archives/History**						
30	Preservation	$ 459.93	$ 950.00	$ 888.00	$ 1,800.00	$ 500.00	
31	**Total Archives/History**	**$ 459.93**	**$ 950.00**	**$ 888.00**	**$ 1,800.00**	**$ 500.00**	
32							
33	**Parsonage**						
34	Electricity/Water/Garbage	$ 2,464.41	$ 2,250.00	$ 2,692.30	$ 2,500.00	$ 2,500.00	
35	Furnishings	$ 883.35	$ 1,200.00	$ 18.97	$ 1,000.00	$ 1,000.00	
36	Propane/Fuel	$ 2,194.93	$ 2,500.00	$ 2,810.49	$ 2,500.00	$ 2,500.00	
37	Telephone/Internet/Cable	$ 2,009.85	$ 2,500.00	$ 2,057.26	$ 2,100.00	$ 1,000.00	
38	**Total Parsonage**	**$ 7,552.54**	**$ 8,450.00**	**$ 7,579.02**	**$ 8,100.00**	**$ 7,000.00**	
39							
40	**Total Supporting Property**	**$ 63,967.39**	**$ 58,650.00**	**$ 254,534.25**	**$ 750,800.00**	**$ 125,518.42**	

Supporting-Personnel

	As of 12/31/2023	2021		2022		2023	
		Actuals	Budget	Actuals	Budget	Projected Budget	
4	**Pastor Package**						
5	Pastor Salary	$ 53,100.00	$ 53,100.00	$ 54,560.36	$ 54,693.00	$ 45,000.00	
6	Social Security Allowance	$ 5,363.04	$ 5,363.00	$ 5,483.16	$ 5,493.99	$ 4,522.77	
7	Pastor Debt Buy Down	$ 3,000.00	$ 3,000.00	$ 3,250.00	$ 3,250.00	$ -	
8	Disability/Life Ins/Retiree Support	$ 1,671.96	$ 2,204.00	$ 6,651.51	$ 1,995.78	$ 4,680.30	
9	Retirement Contribution	$ 7,600.20	$ 7,600.00	$ 3,874.82	$ 7,454.66	$ 3,836.89	
10	Retirement Housing	$ 2,004.00	$ 2,088.00	$ 1,002.00	$ 1,965.83	$ 992.19	
11	**Total Pastor Package**	**$ 72,739.20**	**$ 73,355.00**	**$ 74,821.85**	**$ 74,853.26**	**$ 59,032.15**	
12							
13	**Youth & Family Director**						
14	Youth & Family Director Salary	$ 3,665.00	$ -	$ 9,728.40	$ 25,000.00	$ 21,424.00	
15	Youth & Family Director Extra Responsibility Bonus		$ -		$ 1,000.00	$ 1,000.00	Rename Chaperone assistant
16	**Total Youth & Family Director**	**$ 3,665.00**	**$ -**	**$ 9,728.40**	**$ 26,000.00**	**$ 22,424.00**	
17							
18	**Music Staff**						
19	Service Musician Salary	$ 4,130.00	$ 7,000.00		$ 7,000.00	$ 7,000.00	
20	**Total Music Staff**	**$ 4,130.00**	**$ 7,000.00**	**$ -**	**$ 7,000.00**	**$ 7,000.00**	
21							
22	**Office Staff**						
23	Custodian Salary	$ 24,499.92	$ 24,500.00	$ 24,644.67	$ 25,725.00	$ 26,496.75	
24	Financial Administrator Salary	$ 4,860.00	$ 7,500.00	$ 5,398.50	$ 10,920.00	$ 11,247.60	
25	Office Administrator Salary	$ 25,000.08	$ 25,000.00	$ 25,024.15	$ 26,250.00	$ 27,037.50	
26	**Total Office Staff**	**$ 54,360.00**	**$ 57,000.00**	**$ 55,067.32**	**$ 62,895.00**	**$ 64,781.85**	
27							
28	**Other Personnel**						
29	Office/Custodian/MusicianBackup	$ 350.00	$ 2,000.00	$ 2,620.00	$ 2,000.00	$ 4,000.00	
30	Pulpit Pastors	$ 89.56	$ 700.00		$ 700.00	$ 3,000.00	
31	**Total Other Personnel**	**$ 439.56**	**$ 2,700.00**	**$ 2,620.00**	**$ 2,700.00**	**$ 7,000.00**	
32							
33	**Other Personnel Expenses**						
34	Employee/Volunteer Background Checks		$ 500.00		$ 500.00	$ 300.00	
35	Employer's FICA Contribution	$ 4,010.52	$ 4,402.00	$ 4,057.88	$ 4,770.80	$ 4,770.80	
36	Employer's Medicare Contribution	$ 901.18	$ 1,030.00	$ 939.59	$ 1,065.35	$ 1,065.35	
37	Youth & Family Director Continuing Ed		$ -	$ 205.00	$ 900.00	$ 900.00	
38	Youth & Family Director Conv/Conf		$ -	$ 265.00	$ 500.00	$ 500.00	

39	Youth & Family Director Travel Reimb		$ -		$ 2,000.00	$ 2,000.00	
40	Job Postings		$ -	$ 12.00	$ 250.00	$ 250.00	
41	Member Conference Attendance	$ 407.00	$ 2,500.00	$ 820.00	$ 2,500.00	$ 2,500.00	
42	Member Travel Reimbursement		$ 2,500.00		$ 2,500.00	$ 2,500.00	
43	Pastor Continuing Education	$ 500.63	$ 1,000.00	$ 1,124.68	$ 1,000.00	$ 1,000.00	
44	Pastor Conventions/Conference	$ 444.00	$ 1,150.00	$ 395.00	$ 1,150.00	$ 1,150.00	
45	Pastor Professional Expense	$ 160.42	$ 250.00	$ 15.83	$ 500.00	$ 500.00	
46	Pastor Travel Expense (mileage, hotel, fuel & meals)	$ 2,154.23	$ 4,500.00	$ 1,729.64	$ 4,500.00	$ 4,500.00	
47	Pulpit Supply/Guest Clergy Mileage		$ 400.00		$ 200.00	$ 1,400.00	
48	Staff Conf. & Continuing Education		$ 500.00	$ 389.89	$ 1,000.00	$ 750.00	
49	Staff Travel Reimbursement	$ 1,093.29	$ 1,500.00		$ -	$ 500.00	
50	Staff/Volunteer's Gifts	$ 2,101.99	$ 1,200.00	$ 2,128.95	$ 2,500.00	$ 2,500.00	
51	Worker's Compensation	$ 169.46	$ 800.00	$ 380.95	$ 200.00	$ 400.00	
52	**Total Other Personnel Expenses**	**$ 11,942.72**	**$ 22,232.00**	**$ 12,464.41**	**$ 26,036.15**	**$ 27,486.15**	
53							
54	**Total Supporting-Personnel**	**$ 147,276.48**	**$ 162,287.00**	**$ 154,701.98**	**$ 199,484.41**	**$ 187,724.15**	

	Welcoming						
	As of 12/31/2023	2021		2022		2023	
		Actuals	Budget	Actuals	Budget	Projected Budget	
4	**Evangelism**						
5	Events/Church Directory		$ 1,500.00		$ 2,000.00	$	100.00
6	**Total Evangelism**	**$ -**	**$ 1,500.00**	**$ -**	**$ 2,000.00**	**$**	**100.00**
7							
8	**Fellowship**						
9	Fellowship Meals	$ 65.40	$ 500.00	$ 845.97	$ 400.00	$	400.00
10	Fellowship Supplies (plates, flatware & bowls)	$ 413.29	$ 500.00	$ 376.18	$ 500.00	$	500.00
11	**Total Fellowship**	**$ 478.69**	**$ 1,000.00**	**$ 1,222.15**	**$ 900.00**	**$**	**900.00**
12							
13	**Men's Group**						
14	Advertising		$ 425.00	$ 120.00	$ 425.00	$	425.00
15	Church Improvements	$ 81.59	$ -	$ 443.01	$ -	$	500.00
16	Donations		$ 1,500.00		$ 1,500.00	$	2,500.00
17	Groceries	$ 151.97	$ 5,000.00	$ 5,540.44	$ 5,000.00	$	5,000.00
18	Supplies		$ 200.00		$ 200.00	$	200.00
19	**Total Men's Group**	**$ 233.56**	**$ 7,125.00**	**$ 6,103.45**	**$ 7,125.00**	**$**	**8,625.00**
20							
21	**Wedding**						
22	Deposit Refunds	$ 75.00	$ 400.00	$ 180.00	$ 400.00	$	400.00
23	**Total Wedding**	$ 75.00	$ 400.00	$ 180.00	$ 400.00	$	400.00
24							
25	**Total Welcoming**	**$ 787.25**	**$ 10,025.00**	**$ 7,505.60**	**$ 10,425.00**	**$**	**10,025.00**

Supporting-Personnel-changing to hourly instead of salary for staff

As of 12/31/2023	2021		2022		2023	
	Actuals	Budget	Actuals	Budget	Projected Budget	Suggested Salary to include 3% increase = hourly wage
Office Staff						
Custodian Salary	$ 24,499.92	$ 24,500.00	$ 24,644.67	$ 25,725.00	$ 26,496.75	$26,496.75/52wks in a yr/30hrs per wk=$16.99hr
Financial Administrator Salary	$ 4,860.00	$ 7,500.00	$ 5,398.50	$ 10,920.00	$ 11,247.60	$11,247.60/52wks in a yr/10hrs per wk=$21.63hr
Office Administrator Salary	$ 25,000.08	$ 25,000.00	$ 25,024.15	$ 26,250.00	$ 27,037.50	$27,037.50/52wks in a yr/30hrs per wk=$17.33hr
Total Office Staff	**$ 54,360.00**	**$ 57,000.00**	**$ 55,067.32**	**$ 62,895.00**	**$ 64,781.85**	
Youth & Family Director						$20,800/52wks in a yr/20hrs per wk=$20.00hr
Youth & Family Director Salary	$ 3,665.00	$ -	$ 9,728.40	$ 25,000.00	$ 21,424.00	$21,424/52wks in a yr/20hrs per wk=$20.60hr
Music Staff						
Service Musician Salary	$ 4,130.00	$ 7,000.00	$ -	$ 7,000.00	$ 7,000.00	

To calculate salary to hourly

Salary divided by hours worked divided by weeks expected to work

$50,000K/52weeks in a year/40hrs per week=$24.03 an hour