



2800 N. Church Road, Liberty, Missouri 64068
info@hosannalutheranchurch.org
www.hosannatogether.org
816-781-7991

October 22, 2022

Dear Hosanna,

First of all, thank you for your generosity--with your time, your finances, your talents and passions, and most importantly, your relationship. We are not an institution, we are a community, and we are nothing without you and one another. This letter highlights what our resources are doing, the state of those resources, and an invitation for you to consider your ongoing part in our life together.

What we've done together . . . and what's ahead

We've continued to focus on the best part of Hosanna: relationships.

We spend time together, check in on each other, support one another, and serve our community. Even as we've said "goodbye" to members who have passed away or moved, we've welcomed many new ones! The number of kids and their joyful gifts continue to grow.



We embraced online worship and video meetings, not just as a

necessity, but as a convenience. **The stewardship team is working hard to foster meaningful generosity in gifts and talents. We are cultivating our visible presence** through social media, events, service, and community. **Faith formation for kids and adults has grown** to embrace the current patterns and situations of our lives.

We're excited about neurodiversity and being a people of belonging for all who struggle to fit in or feel comfortable in church. **We are looking ahead to development around us** and the unique opportunity we have to provide God-inspired community to new residents (10,000 in the next 15 years). **The council has been identifying what's important to us** and how to make sure we live those values. The whole congregation will soon have opportunity to join in dreaming about our future together and our individual parts within it.



Financial Snapshot

We're doing a lot together, and this takes a lot of resources. **The challenge is that costs continue to rise, but offering income has steadily decreased.** Generally, this is not the result of people giving less or members checking out, but members who gave a bigger percentage of our income moving or passing away.

For 2022, we budgeted a deficit, relying on savings to carry us through what we anticipated would be a year of renewed giving as we emerged from the pandemic crisis. Although ministry and involvement has grown by leaps and bounds over the past year, our income hasn't. In fact, it has continued to decrease, and our deficit is even larger than we anticipated. Details about our finances are included on the second page of this letter.

Your contribution in 2022 . . .

We've enclosed your third quarter giving statement. It's based on gifts via envelope, check, or electronically. If this doesn't match your records, please contact the church office at 816-781-7991. *If no statement is enclosed, your gifts were given anonymously, so we're unable to provide a record.*

We'd love to close the gap in our budget by the end of the year. Please consider the following:

- If you're behind on planned contributions, give a catch-up gift or increase your year-end giving.
- If you find it difficult to give consistently, set up regular electronic withdrawals through your bank or our giving provider (www.hosannatogether.org/give).
- If your financial resources are strong this year, please consider an additional booster gift.

If every active household gives an *extra \$85 each month* the rest of the year, we'll cut our deficit by 25%. An extra \$170 each month cuts it in *half*. **Every bit makes a difference when we work together.**

Make a commitment for 2023 . . .

A written commitment helps us plan what we can (and can't) do together in the next year, and it helps you set your own goals to be part of it.

- If you haven't made an **offering pledge** before, make one this year.
- If you are close to your goal, take a **step up 1-2%** of your income to grow your giving.
- **If you are exceeding** this year's pledge, challenge yourself to the higher amount or more for 2023.
- If you couldn't fulfill your pledge, **make a plan** to accomplish it next year.
- **If your income has increased**, make sure your gift continues to grow along with it.
- **Work toward a tithe**, the practice of giving back the first 10% of the income God gives you.

Whatever your situation, look at the annual income chart at right, and consider how you'd like to give.

Income	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
\$30,000	\$300	\$600	\$900	\$1,200	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
\$40,000	\$400	\$800	\$1,200	\$1,600	\$2,000	\$2,400	\$2,800	\$3,200	\$3,600	\$4,000
\$50,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000
\$60,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800	\$5,400	\$6,000
\$70,000	\$700	\$1,400	\$2,100	\$2,800	\$3,500	\$4,200	\$4,900	\$5,600	\$6,300	\$7,000
\$80,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000	\$4,800	\$5,600	\$6,400	\$7,200	\$8,000
\$90,000	\$900	\$1,800	\$2,700	\$3,600	\$4,500	\$5,400	\$6,300	\$7,200	\$8,100	\$9,000
\$100,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
\$110,000	\$1,100	\$2,200	\$3,300	\$4,400	\$5,500	\$6,600	\$7,700	\$8,800	\$9,900	\$11,000
\$120,000	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000	\$7,200	\$8,400	\$9,600	\$10,800	\$12,000
\$130,000	\$1,300	\$2,600	\$3,900	\$5,200	\$6,500	\$7,800	\$9,100	\$10,400	\$11,700	\$13,000
\$140,000	\$1,400	\$2,800	\$4,200	\$5,600	\$7,000	\$8,400	\$9,800	\$11,200	\$12,600	\$14,000
\$150,000	\$1,500	\$3,000	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500	\$12,000	\$13,500	\$15,000

Commit your passion and service . . .

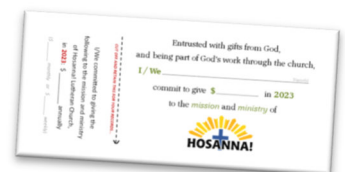
Let us know how you'd like to serve in 2023. Unless you filled out a time and talent sheet when updating your directory information, please complete the enclosed survey, even if you're already serving. We'll contact you before committing you to something new.

Please make your pledge by November 13 in ONE of these ways:

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

Thank you for your commitment . . .

Thank you for your support of our shared ministry as we continue to grow together. Your contributions make a difference, no matter the size.



Pastor Mike Kern

STEWARDSHIP CHAIR
= R/Al

MORE DETAILS ABOUT OUR FINANCES . . .

Our congregation council has spent a lot of time looking at data, discussing, and looking forward. Below are details about our financial history, what we're experiencing now, and ways we see to continue funding our ministry into the future--not just to maintain, but to continue growing.

Current funding:

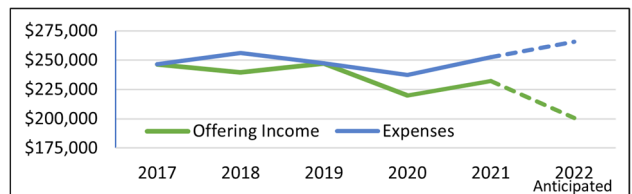
9-MONTH: ACTUAL INCOME = \$150,536 (83% budgeted expenses)	ANTICIPATED AT CURRENT %	DEFICIT AT CURRENT RATE
9-MONTH: BUDGETED INCOME = \$181,038	REMAINING BUDGET = \$60,346	BDGT DEFICIT \$23,584
9-MONTH: BUDGETED EXPENSES = \$198,729		REMAINING BUDGET = \$66,242
9-MONTH: ACTUAL EXPENSES = \$199,366 (100% budgeted expenses)	ANTICIPATED AT CURRENT %	

We have been relying on savings from previous years to fund ministry at a deficit this year.

Unfortunately, the deficit has been significantly larger than expected. At the present time (mid-October), we have about \$48,000 in our bank account, and only about \$10,000 is undesignated--a margin that will run out near the end of the year at our current rate of income.

Giving and expense trends:

- Our **ministry continues growing**, but income is not.
- By sustaining membership activity levels and having 25% of attendees under 18 years old, **we're breaking trends** in the wider church, which is seeing decline.
- Half of our households are **giving more** than last year.
- We've **lost \$56,000 of annual income** in the past 4 years to members moving or passing away.
- We **gained about \$10,000** of annual income from new members during this same period.
- We've trimmed a lot of expenses, but our **cost of ministry has risen 4%** each of the past few years.
- We've been kept afloat the past two years by **federal PPP stimulus grants** no longer available.



The cost of doing ministry:

The ministry we fund is an investment in people. Your gifts have a big impact on people's lives, helping them weather storms, grow in faith and love, and bringing people closer to their Creator.

\$3,926 Average
cost per active household.

\$1,369 Average
cost per active person.

Average amount spent
on coffee by a single
person in a year.

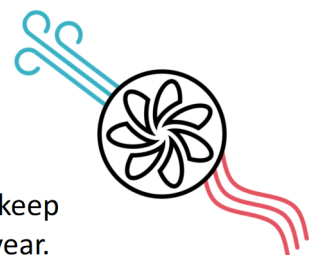


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Cost for Pastor Mike to
preach, teach, support
people, lead for 1 week.

The HVAC capital campaign:

It's tempting to ask why we're pursuing a capital campaign for new HVAC units when we have such a deficit. The reality is that we've already reduced our goal by 1/3, people have given to this designation and we need to honor their wishes, it will save us over \$500+ annually in energy costs, and it helps keep us from finding ourselves in crisis after a unit failure with a higher cost next year.



Making ends meet:

We're making progress to reduce some costs...

- An energy audit from Evergy revealed that converting interior lights to LED could save \$1,000 annually. After Evergy rebates and a designated gift, we can install them ourselves at no cost.
- The new HVAC units will save over \$500 a year, and careful scheduling can bring down costs further.
- Members taking initiative and giving their time has allowed us to save hiring out several repairs.

We are also looking at how to boost our income...

- Council members are researching local and federal grant opportunities.
- We're consulting local experts and seeking businesses interested in renting space in the building or unused land. Potential leads have included daycare, office space, a cell tower, and more.
- Some additional income may come in the next few years from temporary use permits related to road construction around the new development, but we aren't planning our future on it.
- We also acknowledge the fact that growing the number of people in our congregation will help. We don't grow to pay bills, but our evangelism efforts, our neurodiversity ministry, and your invitations will not only help us serve more people, but also help us be more sustainable.
- If you have ideas and could help us boost income for ministry without asking already generous members to give more, or you know of a potential renter, please speak with a council member.

2022 Operating Budget by the Numbers

INCOME	2022 Budget	75% Budget	9-Month Actual	Notes
Faith Commitments/Envelopes	\$151,384	\$113,538	\$44,745	Some commitments come in without identification, so these lines should be taken together
Free Will, Growth, & Loose	\$90,000	\$67,500	\$105,791	
Designated to Operating Expenses	\$0	\$0	\$71	
TOTAL INCOME	\$241,384	\$181,038	\$150,536	\$30,502 LESS than budgeted
EXPENSES	2022 Budget	75% Budget	9-Month Actual	Notes
BENEVOLENCE	\$4,000	\$3,000	\$2,000	
SALARIES, BENEFITS, & TAXES	\$157,133	\$117,850	\$118,298	
Pastor Salary, Housing, & SECA Allowance	\$68,684	\$51,513	\$51,468	Some salary transferred over to benefit through payroll deductions.
Pastor Benefits	\$40,513	\$30,385	\$35,162	
Pastor Continuing Education	\$800	\$600	\$774	
Pastor Mileage	\$500	\$375	\$504	
Supply Pastors	\$1,050	\$788	\$350	
Administrative Assistant + SS/Medicare Tax	\$26,950	\$20,213	\$17,059	
Music Ministry	\$18,636	\$13,977	\$12,981	
MINISTRIES	\$39,899	\$29,924	\$31,041	
Office	\$3,500	\$2,625	\$1,494	
Building & Property	\$12,000	\$9,000	\$8,321	
Utilities	\$8,500	\$6,375	\$7,778	Hot summer led to higher HVAC costs
Insurance	\$8,849	\$6,637	\$8,630	Full amount paid for year.
Faith Formation	\$2,500	\$1,875	\$792	
Evangelism	\$1,200	\$900	\$844	
Fellowship	\$500	\$375	\$184	
Social Ministry	\$150	\$113	\$0	
Stewardship	\$250	\$188	\$108	
Synod Assembly	\$450	\$338	\$555	Full amount paid for year.
Worship & Music	\$2,000	\$1,500	\$2,335	
MORTGAGE	\$63,936	\$47,952	\$48,027	
TOTAL EXPENSES	\$264,968	\$198,726	\$199,366	\$640 MORE than budgeted
TOTAL OPERATING BUDGET	2022 Budget	75% Budget	9-Month Actual	Notes
INCOME	\$241,384	\$181,038	\$150,536	Our current deficit is over twice what we expected for the year due to lower than anticipated giving.
EXPENSE	\$264,968	\$198,726	\$199,366	
DIFFERENCE	-\$23,584	-\$17,688	-\$48,830	