



**Concordia Lutheran Church
Annual Finance Report 2025**

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A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,



A handwritten signature in black ink, appearing to read 'Yehiel Curry'.

The Rev. Yehiel Curry
Presiding Bishop
Evangelical Lutheran
Church in America

“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”

—Colossians 2:6-7

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.

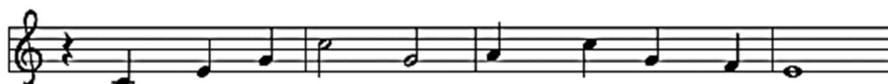
Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

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.

Founded on Faith



1 Found - ed on faith, the church— a - live by grace—
2 Your cross, O Christ, re - news our life each day.
3 E - quipped by prayer, we live the Spir - it's call.
4 Grow - ing in grace for God's cre - at - ed earth,
5 Found - ed on faith, called forth, em - pow'ed to serve,



pro - claims the gos - pel here and ev - 'ry place.
Bap - tized in you, we learn and teach and pray.
Em - pow'ed to serve with gifts, both great and small,
we yearn for jus - tice, peace, and hu - man worth;
we share God's end - less love with - out re - serve.



The word of God re - sounds through time and space:
Fed by your love, with thank - ful hearts, we say:
we bring the liv - ing hope of God to all.
a world re - stored; a faith - ful, car - ing church.
Then let us shout a - loud the liv - ing Word!



Al - le - lu - ia!

All Creation Sings, 1048

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THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.



Evangelical
Lutheran Church
in America

Sign up to hear more stories of impact from the ELCA churchwide organization at [ELCA.org/subscribe](https://www.elca.org/subscribe).

Read about Mission Support and learn more at [LivingLutheran.org/SOFIA](https://www.livinglutheran.org/SOFIA).

Agenda

Semi-Annual Congregational Meeting

January 25, 2026

Call to Order

Opening Devotions

Approval of Agenda

Approval of Congregation Meeting Minutes

June 2025 Semi-Annual Meeting

Reception of Reports

Council President's Report

Treasurer's Report

Legacy for Ministry Board Report

Worship and Memorial Garden Board Financial Report

Concordia Nursery School Board Financial Report

Stewardship Committee Report

Approval of 2026 (half year) Proposed Ministry Budget

Holy Closure Update

Team Updates: Property (Inventory), Archives and Finance

Real Estate: Process up to Sale of Property

March 15- Congregational Meeting with Pastor Maria on Legacy
(distribution of our assets after closing)

Other Items/Activities

Adjournment

Unapproved Minutes of the Concordia Lutheran Church Annual Program held June 22, 2025

Call to Order – Mark Winzler @ 11:37 AM

Devotions – Pastor Hedberg

Agenda – as written

The Minutes of the February 23, 2025 Semi-Annual Congregational Finance Meeting were approved as written.

The Minutes of the April 27, 2025 Special Congregational meeting were approved as written.

Holy Closure Information Update – Pastor Maria Hammons

Pastor Hammons outlined the work ahead and walked through the work to be done by each team. She will be available to talk with the teams once the work begins. Detailed descriptions of the work are available.

Real Estate Team: Interviews realtors, finds preferences for buyer i.e. church, non-profit, developer. A recommendation to council is made, the congregation decides.

Property Teams: (sacred and secular): Inventory contents of the building. We should start right now getting rid of trash and recycling.

There are rules (IRS) about what can be sold, given away, etc. Also, can include some contents with building if the buyer wishes, i.e. tables, kitchen contents.

Archival Team: Church records, Historical records go to the ELCA Archives in Philadelphia where they are digitized and stored. Also see if the Manchester Historical Society wants anything.

Finance Team: Financial records, not information with names.

Also, Pastor Maria talked about the June 2026 Worship Services; one for celebration the final service for taking leave. Our procedural and legal questions will be answered as we work.

2 Motions were unanimously passed:

Resolution of Intent to Sell Real Estate Property (2/3 vote) To direct our Concordia Lutheran Congregation Council to list the real estate of the congregation with a commercial real estate agent, to be selected by the Congregation Council, and to sell the property at a price and to a buyer to be determined by the Congregation Council and approved by vote of the congregation.

Unanimously passed.

East Cemetery Markers and Monument To pay up to \$17,000 to Dailey-Connerton Memorials for markers and a monument for the plot at East Cemetery where the remains of those presently interred in Concordia's Memorial Garden will be transferred, funded by the Memorial Garden Account and supplemented by undesignated memorials and other funding as necessary. **Modified to indicate funding and unanimously passed.**

President's Report

In my former professional (educational administrator) life and my church (Concordia/New England Synod) life I have written countless reports and letters. Writing reports has been a "way of life". They come with the job/role.

Writing this report is vastly different.....

While I have formulated in my head the general contents, I have been procrastinating writing it.

Weighing heavily on my mind has been that not only is this my last report as President, the reality is that after 132 years of existence, it is the last report of any President for a semi-annual meeting which reviews the past and looks to the "future". I have been praying mightily for God's presence and guidance as I commit words to paper. And so I begin.....

Review of Holy Closure Activities

June/July

After taking the vote on April 27 to explore Holy Closure, our focus turned to the any tasks associated with the Holy Closure process. The determination was made that, honoring the commitment to keep the Concordia Nursery School open for the 2025-2026 school year, our official closure as a congregation of the Evangelical Lutheran Church in America (ELCA) would be on Sunday, June 28, 2026.

At our June 22, 2025 meeting members unanimously passed the following two motions:

a) Resolution of Intent to Sell Real Estate Property

To direct our Concordia Lutheran Congregation Council to list the real estate of the congregation with a commercial real estate agent, to be selected by the Congregation Council, and to sell the property at a price and to a buyer to be determined by the Congregation Council and approved by vote of the congregation.

b) East Cemetery Markers and Monument

To pay up to \$17,000 from the Memorial Garden Treasury, memorial funds and other funds, if necessary to *Dailey-Connerton Memorials* for markers and a monument for the plot at East Cemetery where the remains of those presently interred in Concordia's Memorial Garden will be transferred.

Teams

Four teams were formed to do the work in preparation for Holy Closure (Archive led by Carol Burnett, Finance led by Carol Stoneman and David Smith, Property/Inventory led by Ruthie Lynch and Pam Olson and Real Estate, led by Joel Baranowski).

Covenant with the New England Synod:

- The Congregation Council approved signing a covenant with the New England Synod to....
 - 1) Engage the services of New England Synod Attorney Brad Cook to serve as our attorney throughout the Holy Closure Process
 - 2) Set aside \$6,000 for the Region 7 Archives in Philadelphia to secure Concordia's records and sacred documents as part of our legacy

- 3) Set aside at least 10% of our assets (after closure expenses) for the Congregational care Fund of the New England Synod to support the work of assisting other congregations as they enter the Holy Closure Process.
- 4) Consider gifting a percentage of our assets (after closure expenses) to the New England Synod Mission Development Fund, which starts new congregations in the New England Synod.
- 5) Make use of the New England Synod's Legacy Planning document as a guide for the planning and distribution of our assets abiding by the both the Internal Revenue Service guidance as well an understanding that our assets are a legacy of Word and Sacrament centered ministry of the Lutheran Church founded to serve the mission of Jesus.

Other Items

- I sent a letter to the Manchester Town Manager Steve Stephanou informing him that Concordia would be closing and asked, within the letter, whether the "town" or other non-profits might be interested in the building/grounds
- All former pastors were informed about our Celebration of Ministry worship on Sunday afternoon June 7, 2026 and have indicated that the date has been put on their respective calendars and that they plan to be present.

August

- The monument for East Cemetery was ordered.
- Property Team members were asked of their preferences to see what area(s) each team member would be interested in to inventory. Inventory assignments were finalized based on these preferences. Task lists were prepared for each room/area.
- Real Estate Team members considered a timetable for the process which includes, but is not limited to: compiling a list of realtors and real estate attorneys among many other items.
- As a follow-up to the letter I sent, Town Manager Steve Stephanou and some members of his staff came to Concordia to take a walk-through of the building and grounds.
- The Congregation Council met with our Attorney Brad Cook (with Pastor Maria). He reviewed the Council's responsibilities and provided a checklist to follow.
- Activities for the year were publicized:

August 10	Barbecue and Pool Party
September 28	Oktoberfest
October 26	Organ Concert/Evening Prayer
November 14	Remains Moved from Memorial Garden to East Cemetery
November 16	Decommissioning of the Memorial Garden
December 21	Farewell Reception for Pastor and Lois Hedberg
December 24	Christmas Eve Social Gathering
January 18	Quercus String Quartet Concert
February 15	Fastnacht
April 5	Easter Breakfast
June 7	Celebration of Ministry Eucharist
June 28	Final Leave-taking Eucharist/Off Site- Banquet

September

Holy Closure Fund

A Holy Closure Fund was established as there are expenses associated with the Holy Closure Process which are not budgeted. These include, but are not limited to:

Expenses for our Attorney Brad Cook, Relator, Real Estate Attorney, Receptions/Luncheons, Memorial Garden monument and interment, Possible Travel and Overnight Accommodations for some returning pastors (June 7 Celebration of Ministry), Instruments for June 7 Celebration of Ministry, Funds for Musicians (organ and choir) additional rehearsals, Final Banquet- June 28, and other items not yet determined.

In order to create this fund, the Council cashed in a life insurance policy on Mark Winzler which was purchased (many years ago) by Mark and whose premiums have always been paid for by Mark. Mark had gifted this policy to the church. This yielded about \$63,000.

In addition to this amount, there were other monies into this fund from undesignated memorial and tribute funds (people were asked to designate but never did so) and a money market account. It should be noted that none of these monies came from the Legacy/Endowment Fundand none came from our pledged giving/regular budget. (Note: The present balance is just under \$100,000.)

Keeping the “Holy” in Holy Closure

- There is one prayer petition each Sunday about Holy Closure as we move forward.
- Members will be offered the opportunity to write a reflection for the Chimes. NOTE: We still need more!!!!
- We will seek out other opportunities for people to share stories/memories
- We will be mindful of those who are not able to be with us in-person feel a part of this journey.

Congregational Meeting with Pastor Maria- September 14

This was the actual “kick off” for the Holy Closure work at which time the Holy Closure process was discussed, teams provided updates, sense of congregation regarding a real estate sale was discussed and a general overview of the March 15, 2026 meeting was given where we will discuss our legacy (assets after closure/expenses).

October

Moving Remains to East Cemetery

The Memorial Garden Closing Team was hard at work for a number of months preparing for the November 14 movement of the remains from the Memorial Garden to East Cemetery. There was communication with families, coordination and meetings with Tom Tierney of Tierney Funeral Home and niches opened to check for any issues. It should be noted the families of a few people interred in the Memorial Garden decided to take the urns.

Real Estate

The team put together a list of realtors and real estate attorneys and made a timeline. The team narrowed down the list of realtors to three, all of whom have had experience in selling church properties. All three were interviewed. The Real Estate Team came to consensus on Keith Kumnick from Colliers International and made a recommendation to the Congregation Council. The Council voted to enter into a contract with Mr. Kumnick.

November

Memorial Garden

Pastor Hedberg led a liturgy for families and members on Friday, November 14 to remember those whose remains will then be transferred by Tierney Funeral Home to East Cemetery. The liturgy began in the Memorial Garden and continued at East Cemetery.

On Sunday, November 16 at the end of the 10:00 a.m. worship, the Memorial Garden was decommissioned by Pastor Hedberg.

Real Estate

The Council reviewed "Exclusive Right to Sell" Agreement prepared by Keith Kumnick

The initial listing price is **\$1,595,000**. (The building was appraised in 2024 for \$1,500,000 by Hagearty Associates.) Mr. Kumnick was very transparent in saying that the market, in the end, will dictate what we actually get for the building, so the \$1,595,000 is where we start.....but may not end there.

The Real Estate Team also considered possible Real Estate Attorneys. Upon recommendation of the Real Estate Team, the Congregation Council voted unanimously to retain the services of **Attorney William Galske**. Attorney Galske was recommended for consideration by Pastor Maria Hammons (and endorsed by our Synod Attorney Brad Cook) as he was served as Real Estate Attorney for the closing of other Lutheran churches in CT.

Note: The reason for the need of a separate attorney for Real Estate as we need a CT-based Real Estate Attorney to work "hand in hand" with Synod Attorney Brad Cook as Attorney Cook is located in New Hampshire and has no jurisdiction for real estate in CT.

December

Real Estate

Keith Kumnick, our realtor, listed our property in a number of places including LoopNet and Crexi websites. Copies of this listing were available for the members to pick up at church. Mr. Kumnick reached out to those groups who had already expressed interest in the building. Mr. Kumnick has shown the building to these and other groups who have been interested.

A couple of people noted cracking in the foundation in the back of the building. Upon recommendation of Joel Baranowski, Council contracted with an engineer to evaluate. This is **not** a crumbling foundation.

Archives

The team has looked through the archives display cabinet and separated articles that will go to the Lutheran Archives Center (LAC) from what will be available to the congregation. Scrapbooks were taken home by team members to separate articles to be sent to the LAC. Items will be on display during coffee hour for people to take home.

Property (Inventory)

Areas of the building have been or are in the process of being inventoried: Narthex, Sanctuary, Maintenance Room, Boiler Room, Outside Scout Storage, Brandt Lounge, Pastor's Office, Choir Loft, Sacristy, Chancel Area, Kaiser Hall, Under Stage, Kitchen, Garage, Garden Room, Office and Entry Way, Nursery School, Behind Stage, Non- Nursery School Classrooms.

A "Fair" for Lutheran and other churches will be scheduled in the spring as well as a Tag Sale for the Community.

Farewell for Pastor and Lois Hedberg

At the end of our worship service on December 21, there was a Farewell and Godspeed at the end of a Covenant for Pastor and Lois led by Associate to the Bishop Pastor Maria Hammons. This was followed by a catered luncheon in Kaiser Hall honoring Pastor and Lois. In addition to members of Concordia, also in attendance were their daughter Maria, Pastor Maria Hammons, Pastors Rebecca Bourret and Ann Lovejoy Johnson, Deacon Karen Fedorchak, John Anderson and Linda and Lee Hilliard, all of whom have served with Pastor Hedberg during his time among us. Pastor and Lois will attend our June 7 Celebration of Ministry. He will co-lead our Leave-taking Liturgy on June 28 with Pastor Maria.

January

Real Estate

The Real Estate Team has completed its work. Matters of Real Estate have shifted to the Congregation Council. While Council will continue to communicate generically regarding Real Estate, the specifics related to Real Estate (who has submitted an offer, how much, the names of groups who have toured or shown interest etc.) will now no longer be able to be shared with the congregation.

Those need to be confidential in order to protect those who have made offers and protect us as a congregation also.

Real Estate discussions relating to possible/specific offers and the ensuing negotiations of offers, are held by the Congregation Council in Executive Session. This is done in order to ensure a safe, secure and confidential process. Nothing discussed in executive session can or will be released. Executive Sessions are open to Council members only. The Council will be inviting Realtor Keith Kumnick and Joel Baranowski into part/all of an Executive Session related to Real Estate. It should be noted that anything discussed in Executive Session cannot and will not be shared. Council members are forbidden to share executive session discussions with spouses, children, friends etc. No minutes are taken. No votes are ever taken in Executive Session. All votes must be in open (regular) session. Votes taken in open (regular) session will be shared with and reported to the congregation.

Preparation for June 7 Celebration of Ministry

On behalf of the Congregation Council, the following have been invited to have leadership roles in this liturgy and have agreed to serve in these capacities: Pastor Douglas D. Barclay (2015-2020) will preside, Pastor JoAnn A. Post (2005-2014) will preach, Minister of Music Emeritus Richard J. Hicks (2005-2019) will direct the choir and John Anderson will play the organ. Meetings have begun with the aforementioned people to plan the liturgy. Rebekka Almond will be assisting in selecting choir music for this liturgy. There will be a brass quintet and timpani.

Final Luncheon/Banquet- Sunday, June 28

Our final banquet will take place after our final Leave-taking liturgy. It will take place at A Villa Louisa in Bolton. The hours will be from 12 Noon to 3:00 p.m. Further information will be forthcoming. Cost for this final luncheon will be taken from the Holy Closure Fund. Note: This is for present Concordia members only!

Pastoral Coverage

Concordia is fortunate to have a team of dedicated Pastors, whom Concordia members know, who will be providing pastoral coverage and care for the next six months:

- Associate to the Bishop Pastor Maria Hammons will be covering meetings of the Congregation Council and all meetings of the congregation.
- Pastors Rebecca Bourret and Ann Lovejoy Johnson will preside/preach at our Sunday and other liturgies (Holy Week) with assistance from Pastors Gloria Connery and Sara Anderson when neither of them is available.
- Pastor Ann will be the primary contact for anyone in need of pastoral care with Pastor Rebecca serving as the back-up.

We are well cared for during these last months!

Membership Roll

There are **ninety-four (94) names on our membership roll**. As indicated in the constitution, having one's name on the membership roll, does not grant a person the right to vote.

Voting Members

Of the ninety-four (94) on the membership roll, we presently have **sixty-one (61) members who are eligible to vote.**

In order to vote, the constitution states that a person must.....

- a) Attend church/commune within the year **AND**
- b) Make a contribution of record within the year.

Note: Those who are listed on the membership roll, but who are unable to vote were recently mailed letters to inform them that they cannot vote at this time.

However, the status of a "non-voter" can change to "voter" if the person becomes in compliance with the two stipulations above at the time of the congregational meeting.

Attendance at Meetings

You must be physically present to vote! There is no provision in our constitution for absentee voting.

Thank You to

Pastor Rolf Hedberg for being a steady, unwavering presence among us....allowing us to work with him in God's kingdom even as we struggled to come to grips with the reality of our Concordia's ability to sustain itself. Your beautiful words have spoken to us in many and various ways.

Margie Gallagher, our "Temporary" Parish Administrator since July 1, 2024. Everything has been running smoothly and efficiently. Margie is creative and has expressed how much she enjoys serving in this role. It shows and we are deeply appreciative!

John Anderson and Linda Hilliard and Rebekka Almond who have served us faithfully and well as our supply organists/choir directors. Our rich worship and music life continue on!

Ruth Sprong Heyden, Carol Burnett, Jan McGarity, Bobby McKinney, Rebekka Almond, Nancy Lynn Knauff, Bea Santiago, Pam Olson, and Carol Stoneman for their dedication to the Pop-Up Shop and Highland Park School ministry.

Members of our Holy Closure Teams and their leaders for countless hours of meetings and work and tasks (some yet to be completed). This is hard work. Know that it is deeply and wholeheartedly appreciated.

Susan Bourret, Ruth Sprong-Heyden and Carol Stoneman who week after week have worked behind the scenes on all matters relating to finance.

The property team of **Joel Baranowski, David Beauregard, John Corl and Phil Stoneman** for their leadership in the care of our building and grounds. Special recognition and thanks to Joel for his faithful, untiring care for the building and for his expertise in addressing issues. Thanks also to Phil Stoneman for being the “go to” person many a time!

Thanks to my fellow members of the Congregation Council (C) and Holy Closure Team (T) for the countless hours we have spent together on all aspects of the Holy Closure Process: **Rebekka Almond (C), Sandy Baranowski (C), Jeanine Barber (T), Susan Bourret (C), John Corl (T), Pastor Hedberg (C) Ruth Sprong Heyden (C), Nancy Lynn Knauff (C), Ruthie Lynch (C), Jan McGarity (T), Bobby McKinney (C), Randy Olson (C), Tina Ruggerio (C), David Smith (C), Carol Stoneman (C) and Mark Winzler (C).**

Thanks to **all members of Concordia** for being diligent and supportive financially. Thanks also for your patience and understanding during this Holy Closure process.

Thanks to **GOD** for being among us and guiding us over these past years as we discerned our future. We give God thanks for all that we have, all that we are and all that we have done and do as Concordia Lutheran Church!

In Closing

I had about 6-7 people approach me after the Farewell Luncheon for Pastor and Lois, (some with tears in their eyes), stating that things are now becoming “real” for them in terms of our closing. **I can totally empathize with that feeling.**

I think it is important for me to state again that while my role as President may seem to be transactional many times (organizing, order, getting things done etc.), as a lifelong member of Concordia I am, at times, overwhelmed with grief and sadness which you are feeling as well. I am with you!

We will experience a variety of emotions over these next months: times of tears and grief; times of joy and laughter; times of uncertainty and asking “why did this have to happen”; and the list goes on. It is indeed like losing a loved one (be it family or friend). We are sad....we are grieving the impending loss of our church home, but at the same time we celebrate and are thankful for the abundant blessings bestowed on us as Concordia Lutheran Church.

We remain steadfast in our faith in God, that God is indeed with us always and will continue to guide us and give us strength. All of us are indeed walking this together. We have one another, but most importantly, we have God walking with us and for that we give thanks!

With sincere gratitude for the ability to serve God and Concordia in this role,

Mark L. Winzler, *President*

2025 Year End Treasurer's Report

Summary

Since this will be the last year end Treasurer's Report, on behalf of me and the entire Finance Committee a very grateful "Thank you" to everyone who has generously supported Concordia over the years. Although we had some tough years financially with numerous deficit budgets, the congregation always stepped up to make sure we were always able to keep financially sound. During my time as treasurer, the continued generosity of this congregation and your commitment to Concordia has allowed us to meet our financial obligations each year since 2017. As stated before, but desires to be said again, a truly heartfelt thank you to everyone from the Finance Committee.

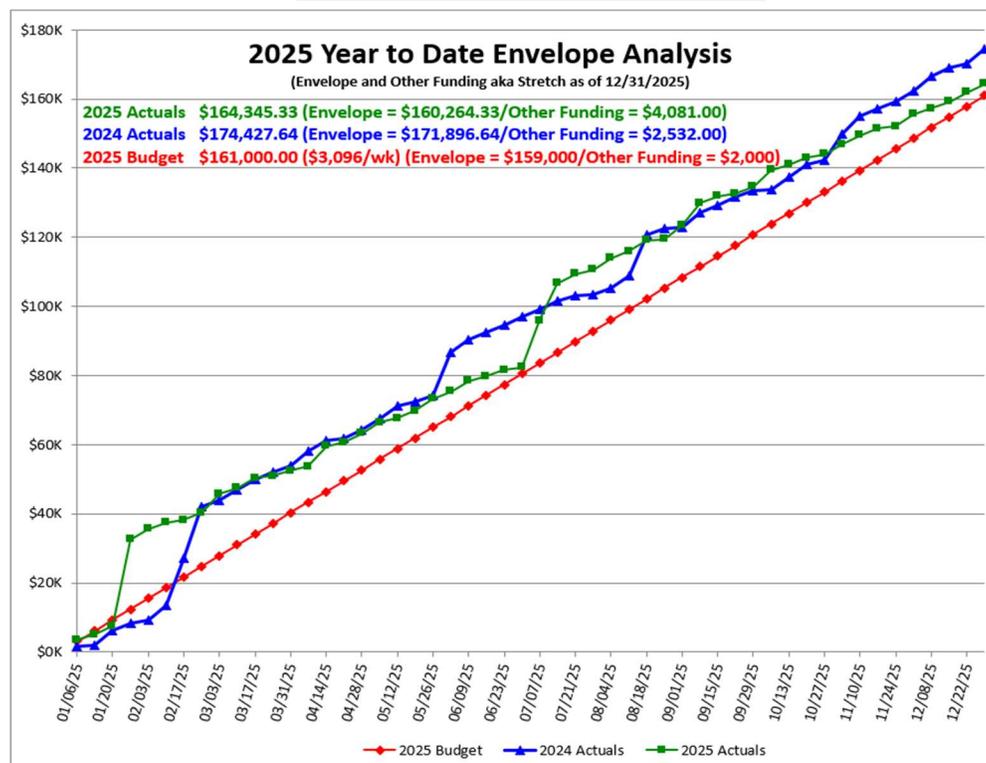
Revenues

Envelope and Other Funding

Envelope and Other Funding (stretch, Thrivent Choice dollars designated to Concordia) was 102% of the 2025 approved budget. Envelope offering was above the 2025 budget amount by 1% while Other Funding was above by 104%. Thrivent Choice designations were 77% (\$3,161) of the Other Funding revenue for the year. Thank you to everyone that continues to support Concordia with their designations. See below for December income versus budget and full year 2025.

	Actual Recd. (Envelope & Other Funding (Stretch))	Monthly Budget	% Recd.	Recd. Year to Date	Year to Date Budget	% Recd.
December 2025	\$12,249.01	\$13,416.63	91%	\$164,024.45	\$161,000.00	102%

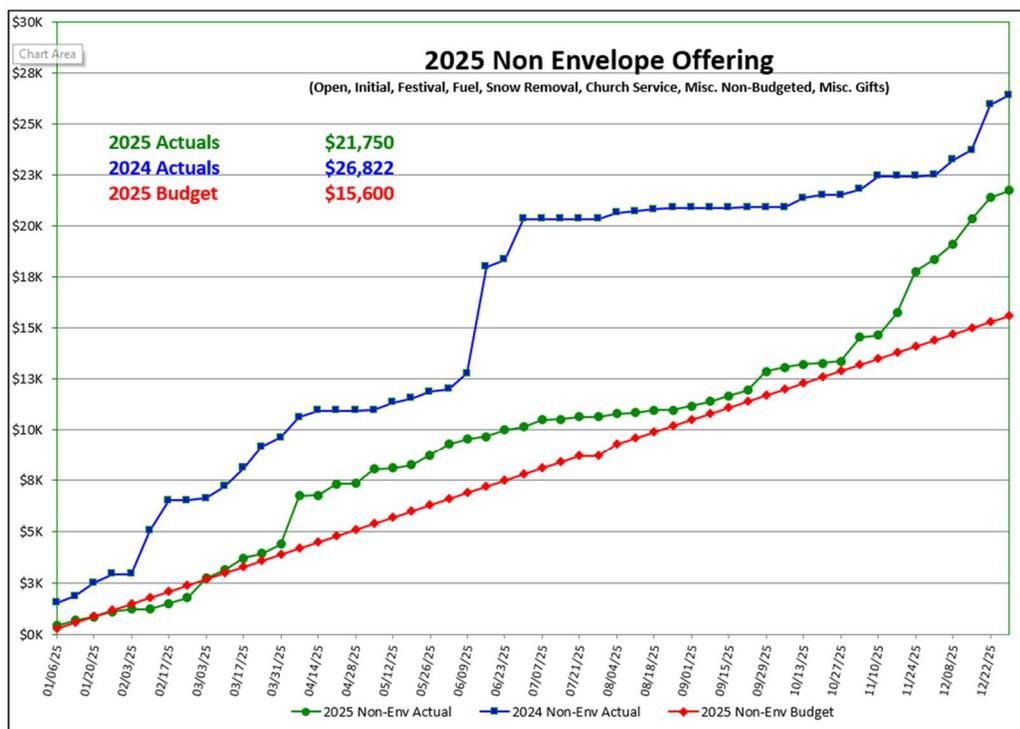
2025 ENVELOPE OFFERING



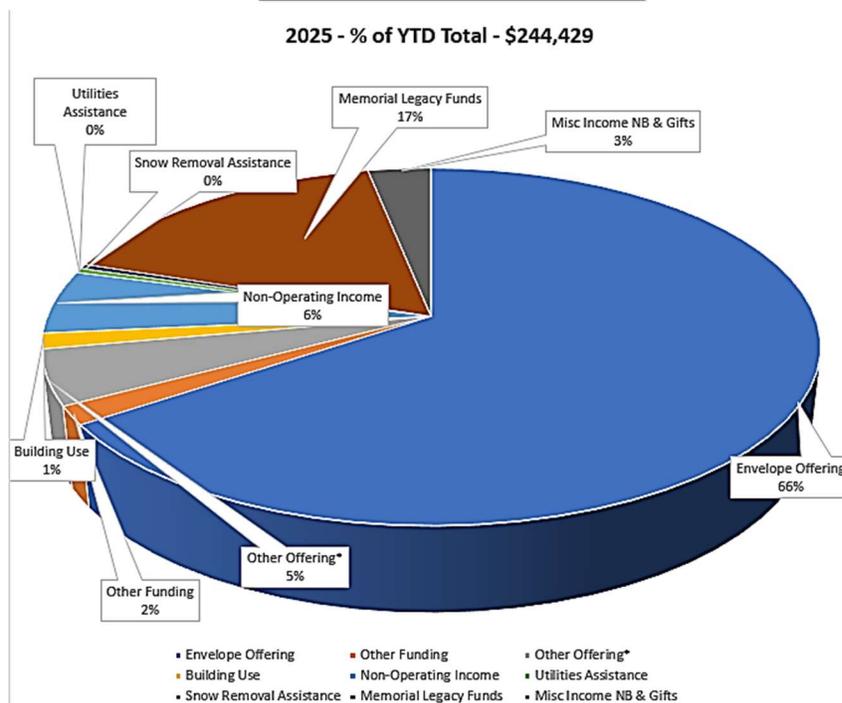
Additional Revenue

- Other Offering** (Budgeted: \$10,200 Actual: \$12,144.70). This revenue item includes Open Offering, which was 69% of the budgeted amount, Initial Offering (monies to defray cost of giving envelopes), Festival Offering (specific envelopes, i.e., Lent, Easter, etc.) and Church Services (giving toward flowers, including Easter & Christmas, and for musicians as well as the Christ in Our Home booklets, etc.).
- Building Use:** We budgeted \$3,400 for 2025. Indian Christian Church (\$1,200 actual) plus events from outside organizations, 2 piano recitals and donations for funerals, the actual total for 2025 exceeded the budget by 1%.
- Utilities and Snow Removal Assistance** donations were 12% below budget for utilities and 15% over budget for snow removal. Thank you to those who contributed to help pay the expenses of these costly but necessary services.
- Congregational Giving:** Concordia's gift to World Hunger totaled \$1,240.00 for 2025. Gifts toward the ELCA Disaster Relief totaled \$530. Donations toward Seasonal Sharing totaled \$1,411. Thank you to everyone who contributed to these worthwhile and much needed ministries.
- Non-Operating Income:** The 2025 budget included an amount of \$15,000 that could be withdrawn from the Legacy for Ministry Fund to fulfil our 2025 benevolence obligations. The 2025 actual was \$14,100 which was for our financial commitments to MACC, GHIAA and Concordia Nursery School scholarship assistance.
- Miscellaneous Gifts/Non-Budgeted Income:** These income categories contributed to our financial stability in 2025. Generous donations from non-members and gifts to ministries at Easter and Christmas, monies given for Fastnacht, Oktoberfest and Easter Breakfast, as well as gifts given for Pastor Hedberg's farewell.

2025 NON-ENVELOPE OFFERING



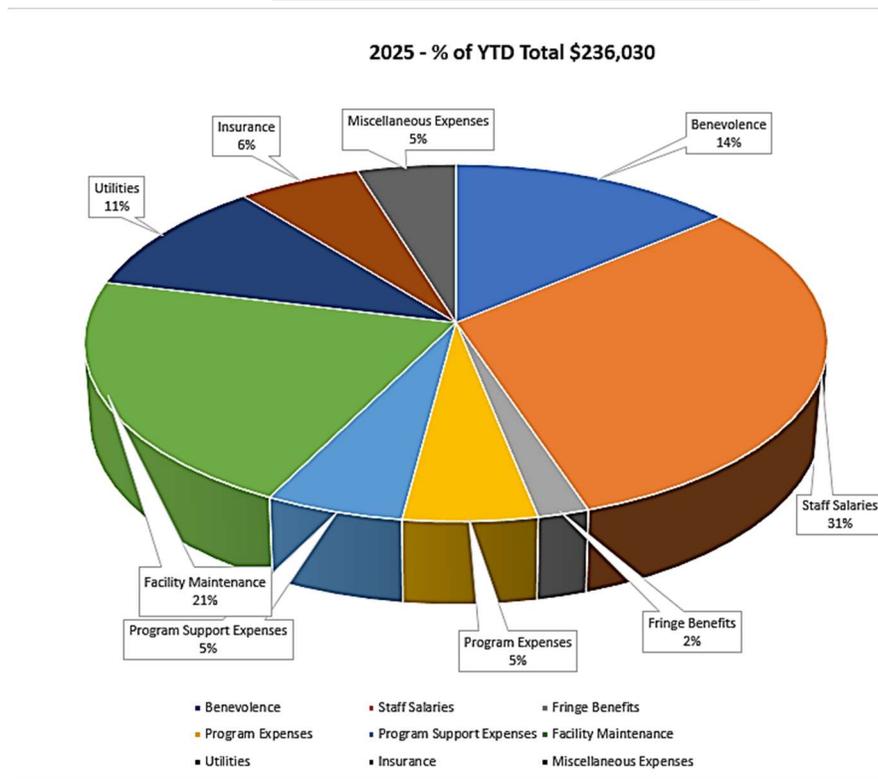
2025 TOTAL REVENUE



Expenditures

1. **Benevolence:** The Synod Mission Support was entirely funded from our operating income in 2025. Other benevolence obligations were funded from the Legacy Fund as stipulated in the 2025 budget.
2. **Staff Salaries** ended the year at 94% of the budget with Supply Pastor and Supply Organist expenses coming in below budget, 12% and 14% respectively.
3. **Fringe Benefits** which include mileage reimbursement for the pastor and Concordia's Social Security and Medicare obligation was 5% below the 2025 budgeted amount.
4. **Program Expenses** were 81% above the budget due to church service expenditures (\$11,929.63) however these expenses are offset by the donations to festival musicians, flowers, candles, etc. at Christmas and Easter. The total gifts given for Church Service in 2025 totaled \$7,174.70 which more than covered the expenses that exceed the 2025 budget of \$5,000.
5. **Program Support** came in at 90% against the budgeted amount. This category includes office expenses and printing and budgeted treasurer expenses and for the yearly subscription for the membership and giving software (Shepherd's Staff).
6. **Facility Maintenance** was 12% above the 2025 budgeted amount. Elevator maintenance was 49% below the budgeted amount due to the canceling of our maintenance contract with Otis Elevator. As of the end of 2025, we had not received a maintenance fee bill from the new vendor.
7. **Utilities** – Utility expenses were 4% below budget (gas, 2% above budget; electricity (both Eversource and Earthlight (solar), **14% below** and water and sewer expenses were **30% below budget**. Telephone and internet expenses were 7% over the 2025 budgeted amount.
8. **Insurance** expenses for 2025 were 7% over budget.
9. **Expenses Not Budgeted:** This category includes unexpected expenses incurred throughout the year, the most of which were covered through the monies transferred from the Memorial & Tribute savings account (see Memorial & Legacy Funds under Non-Budget Income).

2025 TOTAL EXPENDITURES



Bank Account as of 12/31/2025

We ended the year with **-\$1,228.48** in ACS System which is used to account for all revenues and expenditures. (Note: This is the amount in our accounting system and does not reflect the amount of money in our actual checking account.)

2025 REVENUE & EXPENSES – BUDGET VS. ACTUAL

Concordia Lutheran Church
 Analysis of Revenues & Expenses - Detail
 December 2025

Accounts	MTD Actual	MTD Budget	MTD Percent	YTD Actual	YTD Budget	YTD Percent
Revenues						
Budget Income						
Envelope Offering						
1-111000 - Envelope Offering	\$12,099.01	\$13,250.00	91%	\$159,943.45	\$159,000.00	101%
1-111010 - Other Funding	\$150.00	\$166.63	90%	\$4,081.00	\$2,000.00	204%
Total Envelope Offering	\$12,249.01	\$13,416.63	91%	\$164,024.45	\$161,000.00	102%
Other Budget Income						
Other Offering						
1-112010 - Open Offering	\$181.00	\$83.37	217%	\$1,693.00	\$1,000.00	169%
1-112020 - Initial Offering	\$0.00	\$0.00	0%	\$135.00	\$200.00	68%
1-112030 - Festival Offering	\$280.00	\$333.37	84%	\$3,142.00	\$4,000.00	79%
1-214040 - Church Service	\$1,695.00	\$0.00	0%	\$7,174.70	\$5,000.00	143%
Total Other Offering	\$2,156.00	\$416.74	517%	\$12,144.70	\$10,200.00	119%
Public Use of Building						
1-113010 - General Use of Building	\$250.00	\$0.00	0%	\$2,150.00	\$2,000.00	108%
1-113040 - Christian Indian Building Use	\$200.00	\$100.00	200%	\$1,200.00	\$1,200.00	100%
1-113050 - AA Use of Building	\$0.00	\$0.00	0%	\$100.00	\$200.00	50%
Total Public Use of Building	\$450.00	\$100.00	450%	\$3,450.00	\$3,400.00	101%
Other Income						
1-114000 - Non-Operating Income	\$0.00	\$0.00	0%	\$14,100.00	\$15,000.00	94%
1-214030 - Miscellaneous Gifts	\$1,315.00	\$0.00	0%	\$5,095.00	\$1,500.00	340%
Total Other Income	\$1,315.00	\$0.00	0%	\$19,195.00	\$16,500.00	116%
Utilities Assistance						
1-115000 - Utilities Assistance	\$50.00	\$0.00	0%	\$1,052.00	\$1,200.00	88%
Total Utilities Assistance	\$50.00	\$0.00	0%	\$1,052.00	\$1,200.00	88%
Snow Remove Assistance						
1-116000 - Snow Removal Assistance	\$271.00	\$0.00	0%	\$1,021.00	\$1,200.00	85%
Total Snow Remove Assistance	\$271.00	\$0.00	0%	\$1,021.00	\$1,200.00	85%
Total Other Budget Income	\$4,242.00	\$516.74	821%	\$36,862.70	\$32,500.00	113%
Total Budget Income	\$16,491.01	\$13,933.37	118%	\$200,887.15	\$193,500.00	104%
Income Not Budgeted						
Income From Funds						
Legacy & Memorial Funds						
1-211034 - Memorial Funds	\$1,875.00	\$0.00	0%	\$41,104.86	\$0.00	0%
1-211035 - Holy Closure Funds	\$3,722.00	\$0.00	0%	\$17,192.00	\$0.00	0%
Total Legacy & Memorial Funds	\$5,597.00	\$0.00	0%	\$58,296.86	\$0.00	0%
Total Income From Funds	\$5,597.00	\$0.00	0%	\$58,296.86	\$0.00	0%
Gifts to Synod						
1-212010 - World Hunger Gifts	(\$70.00)	\$0.00	0%	\$0.00	\$0.00	0%
1-212011 - ELCA Miscellaneous	\$0.00	\$0.00	0%	\$215.00	\$0.00	0%
1-212020 - Lutheran World Relief	\$0.00	\$0.00	0%	(\$115.00)	\$0.00	0%
Total Gifts to Synod	(\$70.00)	\$0.00	0%	\$100.00	\$0.00	0%
Misc. Income Non Budgeted						
1-215000 - Miscellaneous Income Non Budgeted	\$190.00	\$0.00	0%	\$2,437.33	\$1,500.00	162%
Total Misc. Income Non Budgeted	\$190.00	\$0.00	0%	\$2,437.33	\$1,500.00	162%
Total Income Not Budgeted	\$5,717.00	\$0.00	0%	\$60,806.19	\$1,500.00	4054%
Total Revenues	\$24,264.82	\$13,933.37	174%	\$278,144.69	\$195,000.00	143%

Expenses						
Budget Expenses						
Benevolence						
2-111010 - Synod	\$3,116.69	\$1,558.37	200%	\$18,700.01	\$18,700.00	100%
2-111030 - Manchester Area Conf. of Churches	\$0.00	\$0.00	0%	\$5,300.00	\$5,300.00	100%
2-111040 - Concordia Nursery School	\$0.00	\$0.00	0%	\$5,300.00	\$5,300.00	100%
2-111050 - GHIAA	\$0.00	\$0.00	0%	\$3,500.00	\$3,500.00	100%
Total Benevolence	\$3,116.69	\$1,558.37	200%	\$32,800.01	\$32,800.00	100%
Staff Salaries						
2-112030 - Parish Secretary's Salary	\$1,937.60	\$2,053.13	94%	\$23,251.20	\$24,638.00	94%
2-112060 - Supply Pastor	\$300.00	\$0.00	0%	\$3,515.60	\$4,000.00	88%
2-112070 - Supply Organist	\$1,200.00	\$1,650.00	73%	\$14,300.00	\$16,650.00	86%
2-112090 - Transitional Pastor	\$3,250.00	\$2,666.63	122%	\$31,925.00	\$32,000.00	100%
Total Staff Salaries	\$6,687.60	\$6,369.76	105%	\$72,991.80	\$77,288.00	94%
Fringe Benefits						
2-113020 - FICA & Medicare	\$148.24	\$166.63	89%	\$1,794.05	\$2,000.00	90%
2-113090 - Mileage Reimbursement	\$280.00	\$250.00	112%	\$2,940.00	\$3,000.00	98%
Total Fringe Benefits	\$428.24	\$416.63	103%	\$4,734.05	\$5,000.00	95%
Program Expenses						
2-114030 - Church Service	\$3,437.95	\$541.63	635%	\$11,929.63	\$6,500.00	184%
2-114060 - Stewardship	\$0.00	\$350.00	0%	\$190.03	\$350.00	54%
2-114080 - Outreach Ministry	\$0.00	\$0.00	0%	\$270.00	\$0.00	0%
Total Program Expenses	\$3,437.95	\$891.63	386%	\$12,389.66	\$6,850.00	181%
Program Support Expenses						
2-115010 - Office Expense & Printing	\$1,029.68	\$0.00	0%	\$10,399.01	\$10,000.00	104%
2-115030 - Pastor's Continuing Ed.	\$0.00	\$83.37	0%	\$0.00	\$1,000.00	0%
2-115050 - Synod Meetings	\$0.00	\$0.00	0%	\$450.00	\$1,600.00	28%
2-115060 - Publicity	\$0.00	\$25.00	0%	\$0.00	\$300.00	0%
2-115070 - Treasurer's Supplies - Budgeted	\$204.88	\$0.00	0%	\$727.13	\$800.00	91%
2-115080 - Financial Secretary's Expense	\$0.00	\$0.00	0%	\$1,225.00	\$575.00	213%
Total Program Support Expenses	\$1,234.56	\$108.37	1139%	\$12,801.14	\$14,275.00	90%
Facility Maintenance						
2-116010 - Organ & Piano Maintenance	\$512.00	\$0.00	0%	\$2,299.00	\$1,500.00	153%
2-116020 - Maintenance & Repairs	\$343.25	\$0.00	0%	\$12,233.83	\$10,000.00	122%
2-116021 - Elevator Maintenance	\$0.00	\$0.00	0%	\$1,788.18	\$3,500.00	51%
2-116022 - Capital Improvement	\$0.00	\$0.00	0%	\$6,202.00	\$0.00	0%
2-116030 - Cleaning Service	\$1,000.00	\$0.00	0%	\$11,400.00	\$12,000.00	95%
2-116040 - Snow Removal	\$5,122.50	\$0.00	0%	\$13,442.00	\$15,000.00	90%
2-116050 - Trash Hauling	\$239.85	\$0.00	0%	\$2,791.61	\$2,700.00	103%
Total Facility Maintenance	\$7,217.60	\$0.00	0%	\$50,156.62	\$44,700.00	112%
Utilities						
2-117010 - Gas	\$937.43	\$0.00	0%	\$10,206.29	\$10,000.00	102%
2-117020 - Electricity	\$481.68	\$0.00	0%	\$8,194.37	\$9,500.00	86%
2-117030 - Telephone	\$480.63	\$0.00	0%	\$5,652.49	\$5,300.00	107%
2-117040 - Sewer & Water	\$0.00	\$0.00	0%	\$701.43	\$1,000.00	70%
Total Utilities	\$1,899.74	\$0.00	0%	\$24,754.58	\$25,800.00	96%
Insurance						
2-118011 - Liability Insurance	\$0.00	\$0.00	0%	\$12,796.50	\$13,000.00	98%
2-118012 - Excess Liability Insurance	\$0.00	\$0.00	0%	\$508.00	\$500.00	102%
2-118013 - Workmans Compensation Insurance	\$0.00	\$0.00	0%	\$771.00	\$1,000.00	77%
Total Insurance	\$0.00	\$0.00	0%	\$14,075.50	\$14,500.00	97%
Total Budget Expenses	\$24,022.38	\$9,344.76	257%	\$224,703.36	\$221,213.00	102%
Expenses Not Budgeted						
Expenditures from Funds						
Special Fund Expenditures						
2-211017 - Memorial & Tributes	\$0.00	\$0.00	0%	\$20,477.86	\$0.00	0%
2-211021 - Seasonal Sharing Fund	\$1,805.00	\$0.00	0%	\$3,218.00	\$0.00	0%
2-211026 - Member Care	\$0.00	\$0.00	0%	\$43.86	\$0.00	0%
2-211040 - Scholarship Fund Expenditures	\$0.00	\$0.00	0%	(\$2,000.00)	\$0.00	0%
2-211060 - Worship & Memorial Garden	\$0.00	\$0.00	0%	\$2,880.00	\$0.00	0%
2-211065 - Holy Closure Expenses	\$3,263.85	\$0.00	0%	\$27,113.85	\$0.00	0%
Total Special Fund Expenditures	\$5,068.85	\$0.00	0%	\$51,733.57	\$0.00	0%
Total Expenditures from Funds	\$5,068.85	\$0.00	0%	\$51,733.57	\$0.00	0%
Other Non Budget Expenditures						
2-214032 - Miscellaneous - Non Budget	\$3,510.57	\$0.00	0%	\$11,164.49	\$1,000.00	1116%
2-214034 - Funerals	\$160.46	\$0.00	0%	\$160.46	\$0.00	0%
Total Other Non Budget Expenditures	\$3,671.03	\$0.00	0%	\$11,324.95	\$1,000.00	1132%
Total Expenses Not Budgeted	\$8,739.88	\$0.00	0%	\$63,058.52	\$1,000.00	6306%
Total Expenses	\$32,762.26	\$9,344.76	351%	\$287,761.88	\$222,213.00	129%

Memorial & Tributes Savings Account as of 12/31/2025

In September a separate fund category was created to track revenue and expenses due to Holy Closure. All non-designated memorials were consolidated in the Holy Closure fund leaving Seasonal Sharing, Capital Improvement, Outreach, and Member Care funds intact.

MEMORIAL & TRIBUTES	11/30/2025	12/31/2025
Seasonal Sharing	\$ 2,140.00	\$ 756.00
Capital Replacement	\$ 23,706.79	\$ 23,706.79
Outreach	\$ 1,915.10	\$ 1,915.10
Member Care	\$ 2,048.20	\$ 2,048.20
Holy Closure Funds	\$ 102,231.50	\$ 99,010.73
Fund Balance	\$ 132,041.59	\$ 127,436.82

Additional Investment Funds – Scholarship Fund (Thrivent)

SCHOLARSHIP FUND - THRIVENT	VALUE
Balance as of 12/31/2024	\$ 49,518.94
Withdrawals	\$ 20,000.00
Gains/Losses	\$ 5,372.68
Balance as of 12/31/2025	\$ 34,891.62

Respectfully submitted:

Finance Committee: David Smith, chair, Susan Bourret, Assist Treasurer, Ruth Sprong Heyden, Financial Secretary and Carol Stoneman, Treasurer

Legacy for Ministry Report 2025

Legacy Committee investment accounts and year-to-date disbursements:

FIDELITY FUNDS - Funds are invested in mutual funds (equity index) and bonds. See below for breakdown.

Fund Name	Fund Type	Fund Value	% of Total
FIDELITY TOTAL MARKET INDEX FUND	Equity Index	\$936,005.43	78%
FIDELITY INTERNATIONAL INDEX FUND	Equity Index	\$168,980.89	14%
FIDELITY STRATEGIC INCOME FUND	Bond Fund	\$95,454.33	8%
T. ROWE PRICE LIMITED DURATION INFLATION FOCUSED BOND FUND	Bond Fund	\$5,239.85	0%
MONEY MARKET	Dividends (invested)	\$1.76	0%
TOTAL		\$1,205,682.26	

2025 LEGACY FUND REQUESTS/DISBURSEMENTS

DATE REQUESTED	GRANT REQUEST	REQUESTED BY:	AMOUNT REQUESTED	AMOUNT DISTRIBUTED	DATE DISTRIBUTED	COMMENTS
January 2025 - Semi-Annual Meeting (part of budget)	GHIAA Annual commitment	Finance/Council	\$3,500	\$3,500	April	Included and approved in Annual Budget
January 2025 - Semi-Annual Meeting (part of budget)	MACC Annual Grant	Finance/Council	\$5,300	\$5,300	April	Included and approved in Annual Budget
January 2025- Semi-Annual Meeting (part of budget)	CNS Tuition assistance	CNS - Ashley Salerno	\$5,300	\$5,300	September	Included and approved in Annual Budget
Totals			\$14,100	\$14,100		

FIDELTY BALANCE AS OF DECEMBER 31, 2025

Balances	Amount	Community Cares %	Community Cares Fund Amount	Available for 2026 Distribution Calc w/o Community Cares Fund
Beginning Account Balance - 1/1/2025	\$1,034,224.35			
Withdrawals - Grants/Benevolence - Included in budget	(\$14,100.00)			
Withdrawals - Congregation Approved by Special Meeting	N/A			
Change in Investment Value	\$171,457.91			
Ending Account Balance - 12/31/2025	\$1,205,682.26	5.79%	\$69,845.17	\$1,135,837.09

2026 DISTRIBUTION CALCULATION - \$49,467.15

The Community Cares Fund is co-invested with the Legacy Fund. The totals used for calculating the annual distribution does not include the Community Cares Fund total. The amount available for distribution in 2026 is \$49,467.15.

PROPOSED 2026 DISTRIBUTION	W/COMM CARE FUNDS	W/O COMM CARE FUNDS
BALANCE on 1/1/2024 (Year end 2023)	\$926,832.35	\$866,050.68
BALANCE on 1/1/2025 (Year end 2024)	\$1,034,224.35	\$966,141.36
BALANCE on 1/1/2026 (Year end 2025)	\$1,205,682.26	\$1,135,837.09
TOTAL	\$3,166,738.96	\$2,968,029.13
AVERAGE	\$1,055,579.65	\$989,343.04
5% OF AVERAGE	\$52,778.98	\$49,467.15

Respectfully submitted, Tina Sollinger-Ruggerio

Legacy Committee: David Smith, Carol Stoneman, Don Slater, Petey Goodrich, Pastor Rolf Hedberg, and Tina Sollinger-Ruggerio.

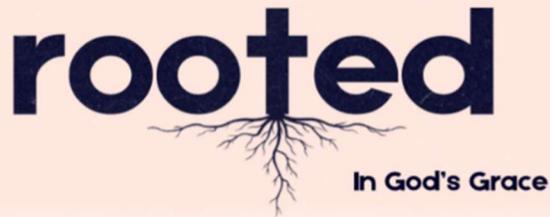
Worship and Memorial Garden Board Financial Report

Checking Account Beginning Balance 2025			\$13,114.24
Checks			
Ruth Sprong Heyden	Mulch, hose, end cap, marble chips	\$893.54	
The Green Scene	Lawn Care	\$268.35	
Frank's Landscaping	Pipe Repair	\$507.62	
Dailey-Connerton Memorial Co	Dep for Monument, 6th Marker, Appl fee	\$6,145.00	
Yellow Jacket Removal		\$1,225.00	
Lisa Taylor	Pizza	\$54.62	
Town of Manchester	Internment Cost, 2nd Plot	\$4,000.00	
Total Expenses		\$13,094.13	-\$13,094.13
Deposits			
Deposit from Members		\$320.00	
Reimbursement from Treasurer		\$3,370.00	
Total Deposits			\$3,690.00
Checkbook Balance 12/31/2025			\$3,710.11
Savings Account Beginning Balance 2025			\$10,126.57
Interest		\$1.32	
Deposit (Janet White)		\$10,000.00	
Fed Wire Service Fee		-\$20.00	
Balance November 30, 2025			\$20,107.89

Concordia Nursery School

January Semi-Annual Report for 2025

	July 1, 2025 - Dec. 31, 2025		2025-2026 Budget		Notes
	Fiscal Year to date		July 1-June 30		
Income					
Fundraisers	\$	15.00	\$	750.00	There will be one fundraiser in the spring.
Church Support for Scholarships	\$	5,300.00	\$	5,300.00	Funds from the Church to assist families with tuition.
Church Support (for Payroll/Operations)	\$	2,000.00	\$	-	Additional funds from the church to assist with cash flow to meet payroll and operating expenses.
Registration Fees	\$	200.00	\$	-	One family enrolled after the new budget year started. There will be no additional registration fees with the school closing in 2026.
Tuition	\$	38,151.65	\$	65,625.00	Fees paid by families to attend. 15 total families this year, PK4\$4550/year, PK3
Total Income	\$	45,666.65		\$71,675.00	
Expense					
Payroll Expenses	\$	31,364.99	\$	64,000.00	3 staff members
Payroll Tax Expense	\$	2,399.38	\$	4,896.00	
Substitute Expense	\$	-	\$	250.00	We have not needed to hire any substitutes this year. Low enrollment means we can get generally get by with one teacher absent.
Licensing Expense	\$	-	\$	-	License renewed every 3 years, good through 2026
Awards and Grants	\$	4,141.69	\$	6,000.00	Financial aid has been granted to 3 families totalling \$6000, as well as prepayment discounts
Consultant Fee	\$	232.50	\$	550.00	Education consultant and quarterly nurse visits
Employee Hiring/Training	\$	360.00	\$	600.00	CPR, First Aid, and Medication-administration training for staff.
Field Trips	\$	-	\$	150.00	
Operations	\$	1,259.06	\$	4,500.00	Expenses include curriculum materials, snack, cleaning supplies. Careful spending and lower than expected enrollment have kept this below budget.
Total Expense	\$	39,757.62		\$80,946.00	
Net Gain (Loss)	\$	5,909.03		(\$9,271.00)	
Checking Account Balance as of 12/31/25:				\$11,687.18	



“Then the father said to him,
 ‘You are always with me,
 and all that is mine is yours.”
 (Luke 15.31)

Report from the Stewardship Committee

Our church is our spiritual home in which as Christians we’re commissioned to further the ministry of the Lord to others. This year’s stewardship theme of **“Rooted in God’s Grace”** exemplifies the way in which each of us contributes to and impacts others in our community. Our gifts are shared. Our joys are shared. Our burdens are shared. Like the disciples of the early church, like generations of faith communities before and since, like all communities of people, we rely on one another to create a shared experience together. God has called us together in this time and place to be church together.

Our program followed this schedule:

- October 1** - Chimes article announcing Stewardship program
- October 19** - Dave Smith’s Temple Talk
- October 26** - Nancy Lynn Knauff’s Temple Talk
- November 1** - Sent letters to congregation with pledge cards
- November 9** - Stewardship Sunday with sermon from Pastor Hedberg

We had a wonderful worship and faith response on our Stewardship Sunday, November 9th, and from those who provided their pledge cards subsequently. It is generosity from our members that keeps our ministries active and our house of worship such a beautiful place as we finish strong in our Holy Closure process.

In response to God’s generous gifts and to support God’s mission through this congregation and the larger church, we received the following pledges from the congregation:

	2026		
Status	Count	Total Amt in Pledges	Increase/Decrease
Received	27	\$73,236.86	
New Pledge		\$ -	
No pledge/will help financially	2	\$ -	
Total Units Responding	29	\$73,236.86	
Pledged in 2025/No Response Yet	7	\$5,879.00	Potential addl. 2026 total pledges based on 50% of 2025 pledge
Total Units	36	\$79,115.86	

2025 Total Pledges	\$149,667.92
50% of 2025 Pledges	\$74,833.96
2026 Total Pledges to date	\$73,236.86
% of 2025 Pledge	49%
Difference	\$1,597.10
Difference with additional 7 pledges	\$4,281.90

PLEDGE ANALYSIS 2022 - 2026

Pledge Details	2022	2023	2024	2025	2026 (6-months)
Total # of Units Pledged	47	43	42	38*	29
Total # of monetary pledges	43	40	39	35	27
Total # pledging monetary support	4	3	3	3	2
Total \$ Pledged	\$151,036.00	\$150,661.08	\$158,127.72	\$149,667.92	\$73,236.86
Year-To-Date Actual Received	\$169,580.04	\$167,524.62	\$174,427.98	\$164,024.45	
Amount received over total pledged	\$18,544.04	\$16,863.54	\$16,300.26	\$14,356.53	

**Includes 1 new pledge*

Pledge Breakdown 2022 - 2026	2022	2023	2024	2025	2026
# pledges of <1 to 20 dollars per week	18	16	11	12	3
# pledges 21 to 40 dollars per week	6	3	4	5	6
# pledges 41 to 50 dollars per week	2	4	2	3	0
# pledges 51 to 75 dollars per week	5	5	2	0	4
# pledges 76 to 100 dollars per week	4	4	9	6	4
# pledges 101 to 150 dollars per week	2	2	3	4	5
# pledges 151 to 200 dollars per week	3	3	2	1	1
# pledges 201 dollars or higher per week	3	3	3	4	4
Total	43	40	36	35	27

In our baptism we were made children of God and members of the body of Christ, the church. God’s message of hope and reconciliation strengthens us in our faith and calls us to be servants of Christ and stewards of what God has entrusted to us.

Thank you to everyone who pledged support for Concordia Lutheran Church in our Holy Closure year. Your generosity will enable us to continue our worship services and ministries through June 2026. Worshiping at Concordia is so important in our lives and keeps us **Rooted in God’s Grace**.

Respectfully submitted,

Stewardship Committee

David Smith, Chair

Pastor Rolf Hedberg

Carol Stoneman

Nancy Lynn Knauff

2026 Preliminary Budget

	2025 Budget	2025 YTD Actual thru December	2025 % of Total Budget	Proposed 2026 6-Month Budget	% Inc./Dec. from 2025 Budget
Budget Revenue					
1-111000 - Envelope Offering (includes historical non-pledged offerings)	\$ 159,000.00	\$ 159,943.45	101%	\$ 77,000.00	-52%
1-111010 - Other Funding (Stretch/Thrivent Choice)	\$ 2,000.00	\$ 4,081.00	204%	\$ 1,000.00	-50%
1-112010 - Open Offering	\$ 1,000.00	\$ 1,693.00	169%	\$ 500.00	-50%
1-112020 - Initial Offering	\$ 200.00	\$ 135.00	68%	\$ 100.00	-50%
1-112030 - Festival offering	\$ 4,000.00	\$ 3,142.00	79%	\$ 2,500.00	-38%
1-113010 - General Use of Building	\$ 2,000.00	\$ 2,150.00	108%	\$ 500.00	-75%
1-113040 - Christian Indian Church Building Use	\$ 1,200.00	\$ 1,200.00	100%	\$ 600.00	-50%
1-113050 - AA Use of Building	\$ 200.00	\$ 100.00	50%	\$ 50.00	-75%
1-114000 - Non-Operating Income	\$ 15,000.00	\$ 14,100.00	94%	\$ 27,500.00	83%
1-115000 - Utilities Assistance	\$ 1,200.00	\$ 1,052.00	88%	\$ 600.00	-50%
1-116000 - Snow Removal Assistance	\$ 1,200.00	\$ 1,021.00	85%	\$ 600.00	-50%
1-214030 - Miscellaneous Gifts	\$ 1,500.00	\$ 5,095.00	340%	\$ 750.00	-50%
1-214040 - Church Service	\$ 5,000.00	\$ 7,174.70	143%	\$ 2,500.00	-50%
1-215000 - Miscellaneous Income Non Budgeted	\$ 1,500.00	\$ 2,437.33	162%	\$ 750.00	-50%
Total Budgeted Revenues	\$ 195,000.00	\$ 203,324.48	104%	\$ 114,950.00	-41%
Budget Expenses					
Benevolence					
2-111010 - Synod - Mission Support	\$ 18,700.00	\$ 18,700.01	100%	18,700.00	0%
2-111030 - Manchester Area Conf. of Churches	\$ 5,300.00	\$ 5,300.00	100%	5,300.00	0%
2-111040 - Concordia Nursery School	\$ 5,300.00	\$ 5,300.00	100%	-	-100%
2-111050 - GHIAA	\$ 3,500.00	\$ 3,500.00	100%	3,500.00	0%
Total Benevolence	\$ 32,800.00	\$ 32,800.01	100%	27,500.00	-16%
Staff Salaries					
2-112030 - Parish Administrator's Salary	\$ 23,251.20	\$ 23,251.20	100%	15,970.11	-31%
2-112060 - Supply Pastor, mileage & visitation	\$ 4,000.00	\$ 3,515.60	88%	12,000.00	200%
2-112070 - Supply Organist	\$ 16,650.00	\$ 14,300.00	86%	8,300.00	-50%
2-112090 - Transitional Pastor	\$ 32,000.00	\$ 31,925.00	100%	-	-100%
Total Staff Salaries	\$ 75,901.20	\$ 72,991.80	96%	36,270.11	-52%
Fringe Benefits					
2-113020 - FICA & Medicare (Parish Admin/Lay EE)	\$ 2,000.00	\$ 1,794.05	90%	\$ 1,100.00	-45%
2-113090 - Mileage Reimbursement	\$ 3,000.00	\$ 2,940.00	98%	\$ -	-100%
Total Fringe Benefits	\$ 5,000.00	\$ 4,734.05	95%	\$ 1,100.00	-78%
Program Expenses					
2-114030 - Church Service	\$ 6,500.00	\$ 11,929.63	184%	\$ 3,250.00	-50%
2-114060 - Stewardship (envelopes)	\$ 350.00	\$ 190.03	54%	\$ -	-100%
2-114080 - Outreach	\$ -	\$ 270.00	0%	\$ -	0%
Total Program Expenses	\$ 6,850.00	\$ 12,389.66	181%	\$ 3,250.00	-53%
Program Support Expenses					
2-115010 - Office Expense & Printing	\$ 10,000.00	\$ 10,399.01	104%	\$ 6,000.00	-40%
2-115030 - Pastor's Continuing Education	\$ 1,000.00	\$ -	0%	\$ -	-100%
2-115050 - Synod Meetings	\$ 1,600.00	\$ 450.00	28%	\$ -	-100%
2-115060 - Publicity	\$ 300.00	\$ -	0%	\$ -	-100%
2-115070 - Treasurer's Supplies - Budgeted	\$ 800.00	\$ 727.13	91%	\$ 400.00	-50%
2-115080 - Finance Expenses (Shepherd's Staff)	\$ 575.00	\$ 1,225.00	213%	\$ -	-100%
Total Program Support Expenses	\$ 14,275.00	\$ 12,801.14	90%	\$ 6,400.00	-55%

Total 2026 pledges - \$73,236.86 + estimated non-pledge offerings of \$4,000

Total amount of 2026 benevolence from Legacy for Ministry account (Fidelity)

3% increase +\$2,000 retention bonus for 7 months

2026 Shepherd's Staff paid in 2025

Facility Maintenance					
2-116010 - Organ & Piano Maintenance	\$ 1,500.00	\$ 2,299.00	153%	\$ 550.00	-63%
2-116020 - Maintenance & Repairs	\$ 10,000.00	\$ 12,233.83	122%	\$ -	-100%
2-116021 - Elevator Maintenance	\$ 3,500.00	\$ 1,788.18	51%	\$ 1,200.00	-66%
2-116022 - Capital Replacement	\$ -	\$ 6,202.00		\$ -	
2-116030 - Cleaning Service	\$ 12,000.00	\$ 11,400.00	95%	\$ 7,000.00	-42%
2-116040 - Snow Removal	\$ 15,000.00	\$ 13,442.00	90%	\$ 8,000.00	-47%
2-116050 - Trash Hauling	\$ 2,700.00	\$ 2,791.61	103%	\$ 1,500.00	-44%
Total Facility Maintenance	\$ 44,700.00	\$ 50,156.62	112%	\$ 18,250.00	-59%
Utilities					
2-117010 - Gas	\$ 10,000.00	\$ 10,206.29	102%	\$ 8,000.00	-20%
2-117020 - Electricity	\$ 9,500.00	\$ 8,194.37	86%	\$ 4,750.00	-50%
2-117030 - Telephone	\$ 5,300.00	\$ 5,652.49	107%	\$ 3,300.00	-38%
2-117040 - Sewer & Water	\$ 1,000.00	\$ 701.43	70%	\$ 500.00	-50%
Total Utilities	\$ 25,800.00	\$ 24,754.58	96%	\$ 16,550.00	-36%
Insurance					
2-118011 - Liability Insurance	\$ 13,000.00	\$ 12,796.50	98%	\$ 10,881.00	-16%
2-118012 - Excess Liability Insurance	\$ 500.00	\$ 508.00	102%	\$ 399.00	-20%
2-118013 - Workmans Compensation Insurance	\$ 1,000.00	\$ 771.00	77%	\$ 777.75	-22%
Total Insurance	\$ 14,500.00	\$ 14,075.50	97%	\$ 12,057.75	-17%
2-214032 - Miscellaneous - Non Budget	\$ 1,000.00	\$ 11,164.49	1116%	\$ 500.00	-50%
Total Other Non Budget Expenditures	\$ 1,000.00	\$ 9,169.48	917%	\$ 500.00	-50%
Total Budget Expenses	\$ 220,826.20	\$ 233,872.84	106%	\$ 121,877.86	-45%

Maintenance & Repairs will be paid out of the Capital Improvement fund held in the Memorial & Tributes savings account.

Premiums for 3 quarters

2025 Budgeted Revenue (Including Legacy Funds):	\$ 195,000.00
2025 Budgeted Expenses:	\$ 220,826.20
2025 Surplus/Deficit:	\$ (25,826.20)

2026 Budgeted Revenue (Including Legacy Funds):	\$ 114,950.00
2026 Budgeted Expenses:	\$ 121,877.86
2025 Surplus/Deficit:	\$ (6,927.86)