



Monroe Covenant Church 2019 Annual Meeting Agenda

Opening Prayer

Introduction of the Agenda

Approval of Past Minutes

Reports

President of the Covenant's Annual Letter to Congregations

Pastors' Reports

In Mac and Debbie's written reports and in our Meeting discussions, you will read and hear their thoughts and vision as they and we together consider what the future will hold for our Monroe Covenant family. Mac and Debbie have given us the wonderful gift of their love and care over the past ten years. As they begin to consider their transition into retirement (fear not - it's not imminent), they give us the gift of time...time to pray, time to dream, time together to discern God's direction and timing. Come to the Annual Meeting for more information and discussion.

2018 Financial Report

Detailed information is available in the 2018 Financial Report and 2019 Proposed Budget following.

Total Income		\$ 184,200
Including:	Pass Through / Designated Funds (primarily Next Step)	\$ 25,300
	Retreat Participant Payments	\$ 2,900
	Furnace and Foyer Gift ¹	\$ 15,000
	General Fund Income	\$ 141,000
Total Operating Expenses		\$ 133,000
Non-budgeted:	Pass Through Funds Paid Out (primarily Next Step)	\$ 26,700
	Kitchen Remodel Completion	\$ 700
	Net Income	\$ 23,800

This is not as comfortable as it may appear as our Cash Balances reflect amounts owing and designated.

Checking as of 12/31/2018		\$ 50,657
Savings as of 12/31/2018		\$ 1,039
Less: Uncleared Checks	\$ 10,796	
Furnace and Foyer Fund ¹	\$ 15,000	
Christmas Eve and Love Offerings	\$ 2,334	
<u>Amounts Due Next Step ²</u>	<u>\$ 4,200</u>	
Total Available Cash		\$ 19,366

Our 2019 monthly expenses are projected to be about \$11,250. We would like to have three months expense reserve in the bank, or about \$34,000

¹ In October, 2018 we received a \$15,000 memorial gift to be used to help fund replacement of the furnace and to provide for durable wall coverings in the entry and stairway

² Raylin is an employee of Take the Next Step which invoices Monroe Covenant for a proportionate salary, benefits, and taxes on a quarterly basis. The church has not paid the 2018 4th Quarter expense of \$4,200

Old Business

There is no unfinished business from past Congregational Meetings

New Business

Changes to Mac and Debbie's Pastoral Call

When a pastor(s) comes to serve a Covenant church, the church extends to them a written "Call". This is our covenant to work together, to support and love and care for each other, and defines the "work" of the pastor(s).

Mac and Debbie's Call reflected a shared pastorate with Mac working four days or 32 hours (on paper) per week and Debbie working one. Mac and Debbie request a change in their call and again, give us a great gift through the reduction in the cost of their pastorate. At Mac and Debbie's request, our revised Call will include:

- *An additional four weeks of unpaid vacation to allow Mac and Debbie more time with their children and grandchildren. Because Mac has done a wonderful job of building up our lay preaching team this should not require any additional cost for guest speakers.*
- *Mac suggests a reduction in his weekly hours (again, on paper) from 32 to 30.*
- *Reduction in our overall healthcare and pension costs as Mac turns 65.*
- *In total, this will result in a nearly \$20,000 reduction in the Senior Pastors' Salary and Healthcare costs*
- *The Church Council recommends to this Annual Meeting the approval of these changes to Mac and Debbie's Call.*

2018 Budget

Our 2019 Budget is consistent with 2018 – expenses are projected about \$2,000 higher than last year.

We project General Fund income will equal our Operating Expenses (before pass through giving and Furnace/Foyer).

That said, there are a few items that warrant further explanation and consideration:

2019 Notes to Income

- *We project 2019 General Fund Income at \$135,000, down slightly from \$141,000 in 2018*
- *An overview 2018 Total Income:*

<i>Individuals and Families over 60 years old contributed</i>	<i>\$ 137,500</i>
<i>Individuals and Families under 60 years old contributed</i>	<i>\$ 35,000</i>
<i>We received cash and other income for which the giver is not identified</i>	<i>\$ 5,200</i>
<i>Alcoholics Anonymous Groups pay us for the use of our facilities</i>	<i>\$ 2,100</i>

- *In 2018, individuals and families over 60 years old contributed 75% of our total income*
- *Income from this "over 60 group" was lower by \$17,000 in 2018 as compared to their average over the two prior years. We need to be aware of this trend as we look toward future income streams*
- *The good news – income from our "under 60 group" grew by \$6,000 last year*

New Heating System

Approximate cost: \$20,000

Our thanks to Mac and Bill Goodwin for their long and tireless work to determine our needs and evaluate proposals for the replacement of our very old gas furnace. Complete and detailed documentation follows.

The Church Council recommends we replace our aging Gas Furnace with an Electric Ductless Mini-Split System with a budget of \$20,000.

To replace our existing furnace with another gas furnace would cost approximately \$10,000. Both Mac and Bill advise this is not our best option. You will find more information in this packet.

Given the generous "Furnace and Foyer" gift, we have \$10,000 toward the cost of the replacement system.

Entryway / Stairway Wall Coverings

Approximate cost: \$ 5,000

The “Furnace and Foyer” memorial gift included the provision to cover the walls of the entryway and stairway with durable, protective coverings. We are exploring options and the Council recommends reserving \$5,000 to complete this project.

Budget documents follow in this packet and include a higher level overview as well as detailed line item projections if you are so inclined...

Bottom Line...

2019 Beginning Available Cash		\$ 34,400
Plus General Fund Projected Income		135,000
Less: Projected Operating Expenses	135,000	
Furnace (HVAC) and Foyer Project	25,000	
<hr/>		
2019 Projected Year Ending Cash		\$ 9,400

This is before we pay our Covenant Conference and Denomination support – about \$13,000. We have not made these payments for several years.

Presentation of Council Nominee

- Rachel Gough accepted nomination to the Church Council for the 2019 – 2021 Council Member Term

Correction to 2018 Annual Meeting: Dick Anderson was incorrectly noted as a continuing Council Member rather than a nominee for a second consecutive term. With this approval, we request an affirmation of Dick Anderson’s election to the Council.

Announcement of 2018 Covenant Annual Meetings

- North Pacific Conference Annual Meeting: April 26 – 27, West Hills Covenant Church, Portland
- Covenant Denomination Annual Meeting: June 27 – 29, Omaha, Nebraska

Adjournment and Closing Prayer



Monroe Covenant Church
2018 Annual Meeting
Minutes

Laron Olson, Co-Chair called the meeting to order on January 28, 2018 at 11:55 a.m. This is the 114th Annual Meeting of our church!

Opening Prayer was given by Laron Olson.

Introduction of the Agenda – Laron gave an overview of the meeting’s agenda.

The Three Strand Strong video was shown. The three strands of the Evangelical Covenant Church of America are the Local Churches, the Denomination, and Ministry. It provided an overview of each of the departments of the Covenant: Start and Strengthen Churches, Make and Deepen Discipleship, Develop Leaders, Love Mercy and Do Justice, and Serve Globally.

The Past Minutes were approved and accepted into our record.

The Reports were highlighted:

- See Mac’s report
- See Debbie’s report
- Take the Next Step has partnered with over 200 businesses and organizations. In the last year, 13,000 meals were provided; there were 5,400 visits to the Drop-In Center with 318 being homeless individuals. Fifty-eight percent of the visits were by those who are homeless. There were 124 children served through Kidz Club.
- Financial Report – please see the report provided.

Old Business – There was no Old Business.

New Business

New Members: Toby and Stephanie Pickens and Bryan and Rachel Gough were welcomed as new members.

2018 Budget: Please see the budget provided. Note, it was reported that furnace techs have noted our furnace will not last much longer. It will cost \$5,000 to replace the furnace when it dies. Also, the budget reflects a cost of living increase for our employees and compliance with the new minimum wage regulations. The council desires to support the local and national denomination with contributions of \$15,000. This brings the total budget to \$161,680.

Bob Weineke moved to approve the budget. Linda Kypreos seconded the motion. There was no discussion. The budget was approved unanimously.

New Nominees to the Church Council -- Minta Buse and Toby Pickens were presented as new members of our Church Council. There was a unanimous acclamation of these new Church Council members.

Announcement of the 2018 Covenant Annual Meetings

- North Pacific Conference Annual Meeting: April 27 – 28th, Newport Covenant Church, Bellevue, WA
- Covenant Denominational Meeting: June 21 – 23 in Minneapolis, MN

Adjournment and Closing Prayer -- The meeting was adjourned at 12:40 p.m. A prayer was given to ask God’s blessings on Monroe Covenant in 2018 as well as our potluck fare.

Minutes Respectfully Submitted,

Donna Olson, Volunteer



The Evangelical Covenant Church

November 2018

To All Covenant Congregations

Dear Sisters and Brothers in Christ,

Grace and peace to you as you gather for your congregational Annual Meeting/Celebration. It is a joy to greet you on behalf of the entire Evangelical Covenant Church. I am deeply grateful for our partnership in the whole Gospel. We join as mission friends to *proclaim* and *demonstrate* the good news of Jesus.

As we live into this partnership, I want to call the entire church to a renewed emphasis on the Holy Spirit. A conscious dependence on the Holy Spirit is one of our six core Covenant Affirmations. My prayer for each church in the Covenant – for your church – is that your reliance on the Spirit of the living God would continue to grow stronger.

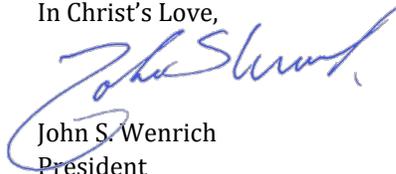
Our mission is to join with God in God's mission to see more disciples, among more populations, in a more caring and just world.

Local Covenant congregations, regional Conferences, and the entire Covenant denomination are seeking to live and serve faithfully in what some term a post-Christian society. We are mindful of the challenges, but I remain enthusiastic about the great opportunities we have to share the Gospel in word and deed. More than 875 Covenant congregations in Canada and the United States are serving locally and partnering together to impact over 2.5 million lives, in over 40 countries, on five continents. Our kingdom impact is only possible through the presence and power of the Holy Spirit working in and among us.

As you gather to celebrate this past year of ministry and plan for the year ahead, remember that you are partners in ministry with many other Covenanters. Most importantly, know that the Holy Spirit will continue to comfort, strengthen, unify, and instruct you. My prayer is that the Holy Spirit continue to lead us deeper in Christ and further in mission.

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit. Romans 15:13

In Christ's Love,



John S. Wenrich
President

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Annual Report to the Congregation

January, 2019

Pastor Mac Taylor

Grace and Peace to you from God our Father and the Lord Jesus Christ.

As Debbie and I enter our 11th year at Monroe Covenant, we are thankful to our faithful God and Loving Heavenly Father. It is a privilege to serve as your pastors.

For a church our size, I am amazed at many things.

1. How can a church our size which birthed the ministry of Take the Next Step, continue to be the most integral partner in this hub of ministry in East Snohomish County? Thanks Donna and Laron and the staff of Take the Next Step: Janos, Raylin, Sarah and Debbie. And to all the Next Step volunteers from our congregation: Quinn, Cassy, Bill and Linda, Jim and Miriam, Jim and Cindy, Wayne and Dina, Dick, Barb, Kara, Tiffany, Pam, Stephanie, Rich and to those I missed.
2. How can a church our size have such a gifted group of preachers from within the congregation? A shout out to Minta, Rachel, Raylin, Toby and Laron, who join Debbie and I with the privilege and responsibility of sharing God's Word with this congregation.
3. How can a church our size be honored to have a worship pastor with such passion and gifting to lead us in worship, with a heart to disciple and develop young people in ministry? Thanks Raylin.
4. How can a church our size have such a talented group of musicians under the age of 19? They not only sing with talent, but as they are worshippers themselves, are moving us into deeper worship as a congregation.
5. How can a church our size have so many Student Leaders who volunteer in our Sunday School and Sunday morning ministries? Thank you Emma, Alondra, Kiana, Andrea, Juan M. Itzel, Vivi, and Juan P.
6. How can a church our size be so blessed that we get to host Youth For Christ City Life Ministry here in Monroe? Thanks Minta for partnering with Monroe Covenant, Kidz Club and Student Leaders.
7. How can a church our size be home to such diversity - ethnic, age, socio-economic, etc.?
8. How can a church our size be home to so many who have served Christ as missionaries outside of the U.S.? ... the Andersons, Marquardts, Gonzalez', Taylors
9. How can a church our size be able to keep this building humming along? ... a major church remodel in 2012, kitchen remodel in 2017 and hopefully a furnace replacement in 2019.

This church reminds me of the story, "The Little Engine that Could". You wouldn't expect a little train engine to take a broken-down train over the mountains. Nor would you think that a little 113-year-old church on Sams Street in Monroe could have such an impact on the community around it. God indeed has his hand on this little congregation. Can a church our size have a Kingdom sized influence in our world? "I think it can, I think it can," because God can. I know He can. He has, and will continue to, if we continue to partner with Him in His Kingdom work.

SOME HIGHLIGHTS

- Preaching
 - The Story – January – May: Following God’s Story of the Bible from Genesis to Revelation, with the addition of our stories thrown in to the mix. We are reminded that God’s Story is not finished, and we get to be a part of His Story.
 - The Sermon on the Mount – June – November: The most famous sermon in history, from the Beatitudes to the House on the Rock, challenged us to live like Jesus, with an intense call to discipleship.
- The Hiring of Raylin Lucey to our church staff is such a great addition to our church community. Not only has God gifted him in leading worship and preaching, but his passion to disciple and empower others has deeply enriched our congregation and brought the Student Leaders into our lives. I also was privileged to join the Student Leader Mission Trip to Los Angeles Dream Center.
- Friday Morning Prayer: Come join us as we seek God’s Will together and pray for those in our congregation.
- With Debbie: Debbie’s report highlights many of the ministries we did together, including the Spirit Quest Bible Study, Alpha, the Cedar Springs Camp, hosting events at our home, joint pastoral / counseling conversations, etc. Thank you for allowing us to serve as a pastoral team.
- The Care Team, led by Rita Gilfilen, prays for and sometimes visits those in the congregation with specific needs. Thanks also to Jim and Miriam, Nadine, Bob and Debbie.
- The Story Family. We helped the Story Family move to a Housing Hope facility in Smokey Point after being homeless for 3 years and part of the Next Step / Monroe Covenant Family.
- New Cabinetry: Connecting with a High School friend, Chuck Carlson, has resulted in a new computer area and closets in the church shared office space, as well as new shelving and kitchen cabinets for the Drop in Center donated by Wells Millwork.
- Other: Pastoral conversations / visitation, Together Night dinners, hiking with church members, upkeep of facilities, legwork on the furnace replacement proposal, etc.

OUTSIDE OF CHURCH

- TTNS. As a Board member, I was part of the hiring team of the new Executive Director. I attend Tuesday Dinner and help Donna with classes, including the Alpha Course and Nooma Videos. I attend 2 groups in Monroe chaired by Laron: Homeless Response Group and East County Housing Solutions.
- The Covenant: I continue to be the District Pastor for a group of 4 Covenant churches in Snohomish County, and attended a Fall Pastors and Staff Retreat.

LOOKING AHEAD TO 2019

We long to follow the leading of God’s Spirit in our midst. God has been faithful these many years. May he open up new doors in the year to come. May we hear his voice and be willing to follow.



Annual Report to the Congregation

January, 2019

Pastor Debbie Taylor

As I look back on 2018, I see the faithful guidance of God through the joys and rough times. We have welcomed many new people who enrich our community. We are increasingly diverse. Student leaders are helping in many aspects of church life, such as the soundboard, music, Sunday school, and Facebook page and are wonderful to be around. Our children are especially eager to hang out with them.

I believe that our seven-day a week family, which includes Youth for Christ, Take the Next Step and our Sunday morning family, are more integrated. Church families are hosting Student leaders for lunch and sharing their stories. Mac and I have had the privilege of speaking at a quinceañera and preparing couples for marriage from our extended community.

In September the retreat at Cedar Springs was a very interactive exploration of the church as family from the games (Family Feud!) to the small groups, skits and talks. Thank you, Stephanie, Toby, Raylin, Emily, Minta, Bethany, Cindy, Bryan, Rachel, Vivi, Kiana, Juan, and Mac for helping in the leadership. I look forward to the fall retreat at Camp of the Cascades September 27-29, 2019 (which will be a definite facility upgrade!).

Our experienced Sunday school teachers, ably led by Stephanie Pickens, are grateful for the assistance of the Student Leaders. After finishing “The Story” we studied the Sermon on the Mount alongside the preaching for most of the year. The kids Christmas program December 16th was wonderful with all our “superheroes” in action plus instrumental music by Itzel Morales, Kiana Kypreos and Alex Forbes. Elaine’s nursery is fuller and her staff larger with Kian Layson, Juan Morales and sometimes Hannah Layson helping. A special thanks to our teachers Cyndee Brown, Donna Olson, Linda Kypreos, Quinn Jay, Cindy Goodwin, Bethany Obieglo, Kelsie Kypreos, Stephanie Pickens, Alondra Guzman, Emma Carmona, Kiana Kendall, and Juan Morales. More teachers would be most appreciated!!

Spirit Quest, a biweekly Bible study at our home, morphed into Alpha this fall. We met weekly at church and enjoyed a day retreat on the Holy Spirit together December 4th. The group decided to continue into 2019 meeting every Thursday evening from 6-8pm at church for a shared meal and Bible study. Elaine comes to care for the children and all are welcome. Another exciting group is the Sunday morning Bible study led by Miriam and Jim Marquardt. This started with a Lenten group a few years ago and Miriam’s gift of teaching is highly appreciated by those who attend. There is also a Wellness group that meets on Wednesdays enjoyed by Miriam Marquardt, Quinn Jay and Janos Kendall.

Mac and I enjoyed hosting a delicious summer BBQ for the church with Corey Norman as our incredible chef. In September we celebrated the arrival of Micah Savage and the expectant arrival of River Hoenshell with a fun shower at our home. In December we hosted a hilarious night of dinner and white elephant for the Church Council. Our New Year’s Brunch on December 30th in lieu of the typical Sunday service was another key opportunity to swap stories and deepen relationships as we enter 2019.

In between these events I have preached a few times, counseled, prayed, visited and supported people as God permitted. We even got the kitchen area painted! Thank you, Judy Anderson, Linda Kypreos, Martin Gonzales, and Cindy and Jim Goodwin, for helping me. I have also appreciated the concern and support sent my way as I have helped my sister in her struggle with ovarian cancer.

In 2018 I have witnessed the rebirth of Growing Together, the group for young mothers, sponsored by Take the Next Step. We returned to our age bracket of under 21 and have welcomed about 10 moms over the months. We met at our home twice a month until December when we returned to Cascade Church for more space. In September we held a retreat at Tall Timber Ranch in Leavenworth. I love the team of mentors and childcare workers who faithfully care for these brave moms and their children. Thank you to the mentors Kara Dineen, Sarah Lunstrum, DeAnna Baldwin, Tiffany Hoenshell, Carolee Sellers, Megan Miller, and Jannette Perez de Morales and a myriad of childcare helpers including Quinn Jay and Cassy Hollan. Dina Pickens has generously cooked and delivered our meals.

As I look ahead to 2019, I pray for us to grow in listening to God and partnering with him in our community. Our church has a mission and purpose that he will continue to unveil as we seek him. I pray for the quality of our relationships with one another to deepen as well as we live into his amazing and astounding grace.



Replacing the Church Furnace

The church council recommends that we replace our aging Gas Furnace with an Electric Ductless Mini-Split System, with a budget of \$20,000. If you can help (above and beyond your tithes and offering to the general church budget), please let Mac know.

DETAILS

Our church gas furnace was built in 1985. It has served us well for the last 33 years, but it is on its last legs, sometimes does not start up, and there are no replacement parts available. Through the generosity of a church member, we already have \$10,000 in hand, and are presenting the opportunity for others in the church to help pay for the rest.

Over the last 10 months, Bill Goodwin and I have researched options, asked for bids from 5 contractors, and presented the church council with our recommendation. The Ductless Mini-Split System would have 2 separate zones (sanctuary and basement dining area) each with an independent thermostat. The system would also have capacity to add a 3rd zone to the entryway later.

We also priced the cost for replacing the existing furnace with a 2-zone natural gas furnace and upstairs fans with a budget of approximately \$10,000. The council agreed with our opinion that the Ductless system is the best option for our building. The advantages of the Ductless system are highlighted here (See detailed explanation prepared by Bill Goodwin on back).

- Reduces our operating costs by an estimated \$800 / year.
 - Safety: We would eliminate natural gas from our property, with its potential risk of explosion / fire. FYI: The first natural gas church furnace exploded on Christmas Eve in 1973 sending Bob Wieneke to the hospital for 15 days.
 - Provides Air Conditioning as well as Heating.
 - Would reclaim the furnace room for Storage Space.
 - Reduces our carbon footprint. As stewards of God's creation, this gives us an opportunity to fight the cause of global warming.
- If you would like more details, feel free to talk to Mac or to Bill Goodwin.

Reasons for Not Using a Natural Gas Furnace

Bill Goodwin

December 18, 2018

Heating Costs: The operating efficiency of the existing natural gas furnace has declined to 80 percent or less. In addition to the cost of natural gas, the church's monthly heating bill includes a \$35 gas connection/service fee. The operating cost of ductless heat pumps is about 60% less than that of a gas furnace. An alternative, a ductless heat pump system, could save the church about \$1000 per year in operating costs. The savings may return the cost of a new ductless heating system in about 8 years or sooner if the price of natural gas increases.

Safety: We should have a system that minimizes the risk of fire. The church's 113-year-old bone-dry wooden structure with no fire sprinkler system is very susceptible to rapid burning and extensive damage. The aged increasingly unreliable natural gas furnace is a Rube Goldberg mechanism – an accumulation of replaced and out-of-date irreplaceable parts - that requires special care to operate. The furnace's ignition system will fail eventually either peacefully with the demise of a minor irreplaceable part or dramatically with an explosion. The exposed above-ground gas service meter adjacent to the north wall of the church is poorly protected. An errant vehicle could easily strike the meter and cause a catastrophic explosion. When the gas service is terminated, the meter may be removed and the gas supply line would be capped at the property line or the main gas line (termed "cut and cap") at no cost to the church.

Air conditioning: The changing climate has yielded more warm days during the summer. Despite being insulated, the church sanctuary can be too warm on numerous summer days. Air conditioning is desirable to provide a comfortable space for worshippers. The church's existing natural gas furnace is not capable of providing air conditioning.

Zone Control: The church's major activity areas (sanctuary and basement fellowship hall) require different levels of heating and cooling. The requirements may vary depending on activity schedules. When the two spaces are used concurrently, heating or cooling may be required for both. On some occasions, only one space may need heating or cooling. The sanctuary's exterior walls and roof are completely exposed to the outdoor elements. It's heating and cooling requirements may be substantially different than for the basement; most of its walls are half buried in the ground. Zoned variable heating and cooling tailored to the requirements of each space will allow more cost-effective use of heating and cooling systems. The church's existing gas furnace and duct work will not support zone control of heating and cooling for the sanctuary and basement.

Prudent Use of Available Space: The existing gas furnace occupies about forty square feet. As the congregation grows and church use increases, we must be wise stewards of the available interior space. Removing the furnace will yield valuable space for other uses. The cost of creating comparable new space within the church's existing footprint would be about four thousand to eight thousand dollars.

Maintenance Costs: As the gas furnace ages, its maintenance costs increase. Replacement parts will eventually become unavailable. Technicians will eventually lack the knowledge and experience to repair the aging gas furnace. As the exhaust system components age, a carbon monoxide leak may occur. Carbon monoxide is odorless and tasteless. A leak could be deadly for church occupants.

Environmental Impact: Natural gas is a limited natural resource. Burning natural gas exhausts wasted heat and carbon pollution. Discontinuing use of natural gas heating would demonstrate responsible stewardship of the earth's resources and reduce environmental impacts.

Monroe Covenant Church
Financial Overview

2018 Financial Report and 2019 Proposed Budget

	2018 Budget	2018 Year End	Over (Under) Budget	2019 Proposed Budget	Over (Under) 2018 Actual
Income					
Total Income		\$184,153		\$135,000	
Pass Through / Designated Funds		\$ (25,283)			
Retreat: Participant Payments		\$ (2,905)			
Capital Fund Campaigns (2017 Kitchen / 2019 Furnace/Foyer)		\$ (15,000)			
General Fund Income	\$ 150,000	\$155,965	\$5,965	\$135,000	(\$20,965)
Expenses					
<i>Worship and Community</i>					
Family, Children, and Youth	4,900	4,852	(48)	5,900	1,048
Worship and Music	1,100	523	(577)	1,400	877
Hospitality	3,000	2,568	(432)	3,000	432
Life of the Church (including Retreat)	3,650	5,528	1,878	4,650	(878)
Pastorate	105,000	91,887	(13,113)	92,100	213
Total Worship and Community	117,650	105,358	(12,292)	107,050	1,692
<i>Property and Administration</i>					
Property and Maintenance	23,400	19,881	(3,519)	19,600	(281)
Administration	5,630	7,763	2,133	8,350	587
Total Property and Administration	29,030	27,644	(1,386)	27,950	306
Total Operating Expenses	146,680	133,002	(13,678)	135,000	1,998
Net Operating Income (Loss)	3,320	22,963	19,643	0	
Non-Operating Expenses Paid					
Pass Through Giving	0	26,658	0	450	
Conference and Denomination Support	15,000	0	0	13,000	
Capital Improvements (2018 Kitchen / 2019 Furnace/Foyer)	0	723	722	25,000	
Total Non-Operating Expenses Paid	15,000	27,381	722	38,450	
Total Expenses	161,680	160,383	(12,956)	173,450	
Net Income (Loss)	(11,680)	(4,418)	18,921	(38,450)	

	A	R	T	U	V	W	Y	Z
43	Budget Detail							
44								
45	Income	2018 Budget	2018 Year End	Over (Under) Budget			2019 Proposed Budget	Over (Under) 2018 Actual
47	Total Income		\$ 184,153					
48	Benevolent Fund Donations (included in General Fund))		\$ 500					
49	Less: Total Designated / Pass Through		\$ (25,283)					
50	Less: Retreat Participant Payments		\$ (2,905)					
51	Less: Capital Fund Campaigns (2017 Kitchen / 2019 Furnace/Foyer)		\$ (15,000)					
52	Net General Fund Income	\$ 150,000	\$ 140,965				\$ 135,000	
53								
87	Worship and Community	2018 Budget	2018 Year End	Over (Under) Budget			2019 Proposed Budget	Over (Under) 2018 Actual
88	Family, Youth and Children							
89	Nursery Supplies	\$ 200	\$ 48	\$ (152)			\$ 200	\$ 152
90	Ministry Supplies	\$ 1,000	\$ 735	\$ (265)			\$ 700	\$ (35)
92	Sunday School Curriculum and Supplies	\$ 1,500	\$ 356	\$ (1,144)			\$ 1,000	\$ 644
93	Child Care Wages	\$ 2,200	\$ 3,713	\$ 1,513			\$ 4,000	\$ 287
97	Family, Youth, and Children Sub Total	\$ 4,900	\$ 4,852	\$ 48			\$ 5,900	\$ 1,048
99	Music and Worship							
100	Worship Supplies, Music, Sound	\$ 500	\$ 523	\$ 23			\$ 1,400	\$ 877
107	Worship Music Leader (outside paid)	\$ 600	\$ -	\$ (600)			\$ -	\$ -
108	Worship and Music Sub Total	\$ 1,100	\$ 523	\$ 577			\$ 1,400	\$ 877
109								
110	Hospitality							
111	Family Dinners Together Nights	\$ 1,000	\$ 685	\$ (315)			\$ 1,000	\$ 315
112	Supplies (Coffee, paper products, etc.)	\$ 2,000	\$ 1,883	\$ (117)			\$ 2,000	\$ 117
113	Hospitality Sub Total	\$ 3,000	\$ 2,568	\$ (432)			\$ 3,000	\$ 432
114								
115	Life of the Church							
116	Covenant Conferences / Annual Meetings	\$ 1,000	\$ 348	\$ (652)			\$ 1,500	\$ 1,152
118	Monroe Covenant Retreat (budget for scholarships)	\$ 2,000	\$ 2,000	\$ -			\$ 2,500	\$ 500
119	Retreat Payments Received from Participants		\$ 2,905					
120	Retreat Expenses Paid		\$ 4,052					
121	Net Cost of Retreat (After Scholarship Budget)		\$ 853				\$ 2,500	\$ 1,647
123	Covenant Home Altar	\$ 150	\$ 128	\$ (22)			\$ 150	\$ 22
128	Benevolent Fund Expenditures	\$ 500	\$ 1,000	\$ 500			\$ 500	\$ (500)
131	Life of the Church Sub Total	\$ 3,650	\$ 5,528	\$ 1,878			\$ 4,650	\$ (878)
132								
133	Worship and Community Total	\$ 12,650	\$ 13,471	\$ 821			\$ 14,950	\$ 1,479
134								
135	Pastorate	2018 Budget	2018 Year End	Over (Under) Budget			2019 Proposed Budget	Over (Under) 2018 Actual
136	Pulpit Supply	\$ -	\$ 300	\$ 300			\$ -	\$ (300)
137	Senior Pastorate (Mac and Debbie)	\$ 105,000	\$ 87,387	\$ (17,613)			\$ 75,300	\$ (12,087)
142	Ministerial Expenses		\$ 260	\$ 260			\$ 1,000	\$ 740
143	Worship Pastor Salary, Benefits, Taxes		\$ 4,200	\$ 4,200			\$ 16,800	\$ 12,600
144	Pastorate Total	\$ 105,000	\$ 91,887	\$ 13,113			\$ 92,100	\$ 213
145								

	A	R	T	U	V	W	Y	Z
146								
147	Property and Administration	2018 Budget	2018 Year End	Over (Under) Budget	2019 Proposed Budget	Over (Under) 2018 Actual		
148	Property and Maintenance							
149	Insurance	\$ 3,400	\$ 3,154	\$ (246)	\$ 3,300	\$ 146		
150	Puget Sound Energy (Natural Gas)	\$ 1,500	\$ 1,282	\$ (218)	\$ 300	\$ (982)		
151	PUD (Next Step)	\$ 2,400	\$ 1,663	\$ (737)	\$ 2,000	\$ 337		
152	PUD (Church)	\$ 1,800	\$ 2,379	\$ 579	\$ 2,800	\$ 421		
153	Telephone/Internet	\$ 3,500	\$ 2,337	\$ (1,163)	\$ 2,800	\$ 463		
154	Utilities - sewer, water	\$ 2,800	\$ 2,820	\$ 20	\$ 2,400	\$ (420)		
155	Grounds - materials, mowing	\$ 1,000	\$ 830	\$ (170)	\$ 1,000	\$ 170		
156	Custodial Services and Supplies	\$ 2,000	\$ 2,906	\$ 906	\$ 3,000	\$ 94		
157	Misc Facility Upkeep / Maintenance	\$ 5,000	\$ 2,510	\$ (2,490)	\$ 2,000	\$ (510)		
158	Property and Maintenance Sub Total	\$ 23,400	\$ 19,881	-\$ 3,519	\$ 19,600	-\$ 281		
160	Administration							
161	Financial Administrator - Salary	\$ 2,700	\$ 3,597	\$ 897	\$ 3,600	\$ 3		
162	All Payroll Taxes	\$ 1,800	\$ 2,420	\$ 620	\$ 2,000	\$ (420)		
163	Office & Sermon Supplies / Postage/Computer	\$ 1,000	\$ 471	\$ (529)	\$ 1,000	\$ 529		
164	Credit Card Processing Fees		\$ 602	\$ 602	\$ 1,000	\$ 398		
165	Miscellaneous Expenses		\$ 673	\$ 673	\$ 600	\$ (73)		
167	Advertising:Website	\$ 130	\$ -	\$ (130)	\$ 150	\$ 150		
168	Administration Sub Total	\$ 5,630	\$ 7,763	\$ 2,133	\$ 8,350	\$ 587		
170	Property and Administration Total	\$ 29,030	\$ 27,644	\$ (1,386)	\$ 27,950	\$ 306		
172	Total Operating Expenses	\$ 146,680	\$ 133,002	-\$ 13,678	\$ 135,000	\$ 1,998		
175	Net Operating Income (Loss)	3,320	7,963	4,643	0			
177	Outreach	2018 Budget	2018 Year End	Over (Under) Budget	2019 Proposed Budget	Over (Under) 2018 Actual		
178	National Covenant Support	\$ 9,000	\$ -		\$ 7,800	\$ 7,800		
179	Conference Support	\$ 6,000	\$ -		\$ 5,200	\$ 5,200		
181	Sub Total Outreach	\$ 15,000	\$ -		\$ 13,000	\$ 13,000		
184	Pass Through Giving Paid Out	\$ -	\$ 26,658		\$ 450			
189					2018 Unpaid Christmas Eve O			
190	Total Outreach Paid		\$ 26,658		\$ 13,450			
191	<i>(Pass Through not included in Operating Expense)</i>							
193	Capital / Unbudgeted Expenditures							
197	Kitchen Remodel Expenditures		\$ 722	\$ 722				
204	Furnace / Foyer Expenditures				\$ 25,000			
205	Total Capital / Unbudgeted Expenditures		\$ 722	\$ 722	\$ 25,000			
207	Total Expenses		\$ 160,382		\$ 173,450			
209	Net Income (Loss) All Income and Expenses	(\$11,680)	23,771		(38,450)			