

GRACE LUTHERAN CHURCH

ANNUAL REPORT

January 2016



CULTIVATE

...MAKING ROOM FOR GOD'S PROMISE

grace

the infinite love, mercy, favor, and goodwill shown to humankind by God.

Grace is like grits...it just comes!

- Pastor Glenndy Ose - *Our Savior's Lutheran Church - East Bethel, MN*

As Grace Lutheran Church in Andover, Minnesota celebrates nearly 50 years of ministry, the following Annual Report strives to explain the generosity of God's grace working in and through the nearly 1,800 people who call Grace their spiritual home. Peruse these pages and reflect upon the wondrous ways in which God has grown faith in us and helped us to be his instruments of grace inside our walls as well as far beyond. There are lots of financial facts and statistics. There are also many pictures of people, events, and moments of the life of Grace. However, behind all is the larger picture of God who always manages to work through us! Praise God for his generous ways!

GRACE LUTHERAN CHURCH MISSION STATEMENT

God has created us as a ministry of grace in the heart of Andover. God...

Welcomes us into a personal relationship with Jesus Christ as Lord through the transforming power of the Holy Spirit.

Encourages us to grow in our discipleship through worship, learning, and fellowship;

Equips us to share this ministry of grace and love through serving others; and

Sends us into the world to do his will.

SENIOR PASTOR REPORT

When I reflect upon this year, I am amazed at all God has done! By his grace and your generosity, Grace Lutheran Church has made great strides in spiritual formation and mission in this place as well as throughout the world!

You Gave

More than 550 families gave nearly \$1,014,000 to support the ministries of Grace in 2015. This tremendous outpouring of generosity, in addition to registrations and rent, add up to the largest income we have received in the last ten years. Because of your generosity, we were able to:

- Pay an extra \$97,000 on our mortgage principle to reduce it to \$999,923.10. (3 1/2 years ago our principle was more than \$1,400,000!)
- Tithe 9.5% of our regular offerings to the worldwide ministries of the ELCA and Lutheran Social Services, support 14 families in our community during Christmas, and share more than \$20,000 through Noisy Offerings.
- Tithe 10% of our Free 2B Grace funds and give a portion of the total \$24,000 to Feed My Starving Children, African Children's Project in Rakai, Uganda, Abandoned Children Project in Haiti, and Global Health Ministries in El Salvador.
- Support and deepen our spiritual formation ministries with our children, youth, and adults who call Grace Lutheran their home.
- Provide for the gifted staff God has called to Grace.

You Helped Us Make A Difference

It is amazing to see how your financial gifts transform into life-changing ministries inside our walls. Whether it is the excitement of our children singing about Jesus' love or the B-I-B-L-E, a youth excitingly telling me about their recent mission trip, a family struggling through the loss of a dear parent or child, a young mother in a baptism information class sharing: "Oh...now I get it!," or someone coming up to receive communion with tears of joy in their eyes; your gifts provide a building space for worship, learning, fellowship, and places for all kinds of people to take a step and grow.

It is also amazing to see how your financial gifts change lives outside our walls as we serve both locally and far beyond. The food pantry, Family Table, Family Promise, Sand Creek Little Bit of Grace, and Hope 4 Youth are just a beginning of an outreach that reaches across the world to change lives in Africa, Central America, and Haiti. Who would have ever thought there would be a new bakery named after us to provide bread in Uganda? How many of us imagined we would care for eight abandoned children in Haiti? Did you ever think people from as far away as Nigeria, England, and Uganda would watch Bible Mania or one of our other Adult Spiritual Formation Classes on our website? It's truly amazing how large the ministry of Grace has grown. Your gifts have truly made a difference!

Thank you! Your continued support encourages us at Grace Lutheran Church to dare to dream and pray: "Lord, how can your kingdom come to and through us in the heart of Andover and beyond?"

In Him,

Pastor Mark A. Hellmann



GIVING CHANGES LIVES IN HAITI

-- JACKIE GLOCKNER --



ONE OF OUR ABANDONED CHILDREN IN HAITI

PRESIDENT’S REPORT

Wow! I can’t believe another year has flown by. It feels like yesterday that we were ringing in 2015 and, yet, as I look back at the many things that God has done at Grace and through Grace this past year, I am amazed that it has only been a year!

If I could describe Vision Board’s focus this year in two words or less, I would say “Spiritual Formation.” Spiritual formation is an important driver of our vision here at Grace. We believe that opening ourselves up and allowing the Spirit to transform us and work through us will allow God to do immeasurably more than we ever could on our own. We also have been studying how to be a missional church by recognizing that God is at work not just through us but through the world around us. By cultivating relationships outside our walls, we offer more avenues through which the Spirit can work.

It was an exciting year and one of huge accomplishment in that Pastor Steve completed his dissertation and received his PhD in June. We then hired Kristi Larson as our youth director and called Pastor Steve to the full-time Pastor of Spiritual Formation position. Kristi is full-time and 100% focused on the youth program. She brings new energy and ideas and, in seven short months, we have already seen the fruits of her labor. We have 28 youth signed up to go on mission trips in 2016! As for the adults, we continue to offer Sunday Evenings at Grace for Spiritual Formation as well as the addition of a Wednesday evening opportunity. We also launched The Journey this year which is a unique spiritual growth opportunity led by Pastor Steve. He is currently taking a

If I could describe Vision Board’s focus this year in two words or less, I would say “Spiritual Formation”.

pilot group of people on an eight month journey to grow more deeply in their faith. We’re excited to see what God does through this program as it continues to grow and impact more people. We have also launched the Grace Learning Center. This offers people a way to learn and grow spiritually in an online format. Courses can be taken individually or used as a curriculum for small groups. I would encourage everyone to check it out by going to our church website.

We have many other reasons to celebrate 2015 at Grace. Individuals and families continue to contribute generously to our capital funds. You may notice many changes throughout the building: newly painted walls, new carpeting, and a much needed new sewer system. By contributing to the capital funds, you help us use our facilities to do mission and ministry. In addition, because of our 10% Tithe of Free 2B Funds, we gave approximately \$24,000 to support four different ministries: Feed My Starving Children, the Abandoned Children in Haiti through Worldwide Village, the Bakery in Rakai, Uganda, and a Health Program in El Salvador through Global Health Ministries. We were also able to significantly pay down our mortgage using Free 2B funds. A total of \$97,000 in extra principal payments were made in 2015 alone. At the start of the Free 2B campaign, our mortgage was over \$1.4 million. As of December 31, 2015, our mortgage balance was \$999,923. We have lowered our mortgage balance over \$400,000 in just three years! Wow!

The generosity at Grace doesn’t end there. In May, we raised nearly \$9,000 through Just 1 More 5K for Haiti. We continued to support our neighbors in Rakai, Uganda by giving an additional \$5,700 to the Amazing Grace Bakery as well as sponsoring an additional 50 children. Locally, we raised \$3,940 (through the Love of Grace Bazaar and a silent auction) for the ‘Little Bit of Grace’ Fund at Sandcreek Elementary for students and families in need. We also were able to give a monetary gift this Christmas to 14 local families in need.

PRESIDENT'S REPORT CON'T

Additionally, 2015 brought new connection opportunities. Several new ministry teams were started in 2015, including, but not limited to, G.R.A.M.P.S and Just One More 5K. We enjoyed new fellowship opportunities like our Summer Patio Fellowship time, "Coffee, Cookies, and Connection" (3C's) time following the services on the first Sunday of each month, as well as the Ocktoberfest celebration.

As you can see, God is doing exciting things here at Grace. Please join us in prayer as we enter 2016 with hopeful hearts of what God will do next. We look forward to being a FULL-TITHE (10%) church for the first time ever. This means that we will give 10% of our offerings to missions outside our church. The journey to tithe started in 1998 and, by God's grace, we have finally reached our goal of 10%. We believe that God is faithful and will continue to help us grow deeper in his love and generosity.

We, the Vision Board would like to say a heartfelt thank you to all of you who support the mission here at Grace. Your prayers, service, and financial support are truly appreciated. Lastly, we just want to offer our thanks and praise "...to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us..." (Ephesians 3:20).

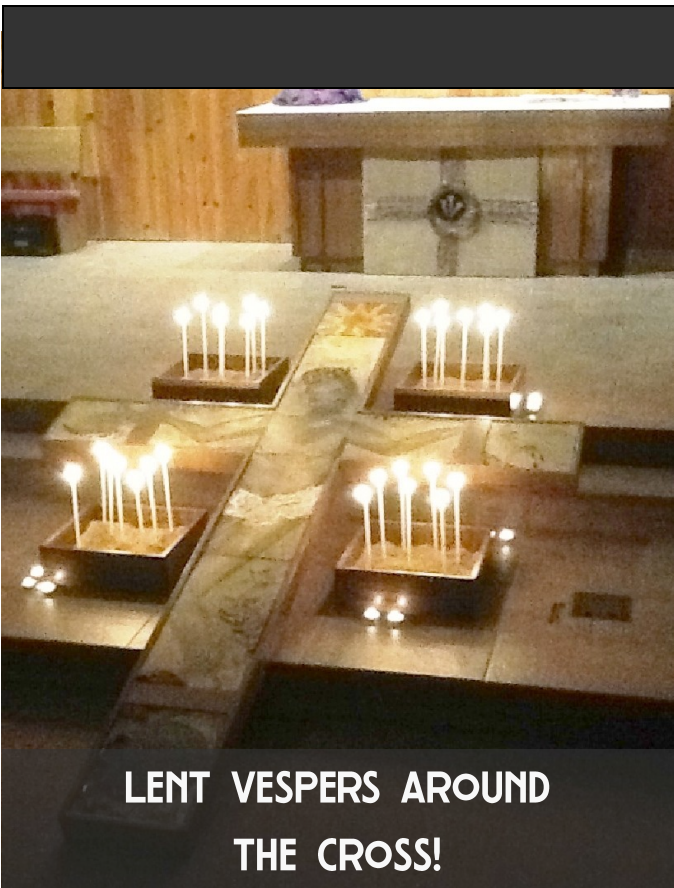
In Him,

Tari Yates

Vision Board President



**PASTOR GENE & MARGARET
HEGLUND**



**LENT VESPERS AROUND
THE CROSS!**

MAY 2015 ANNUAL MEETING MINUTES

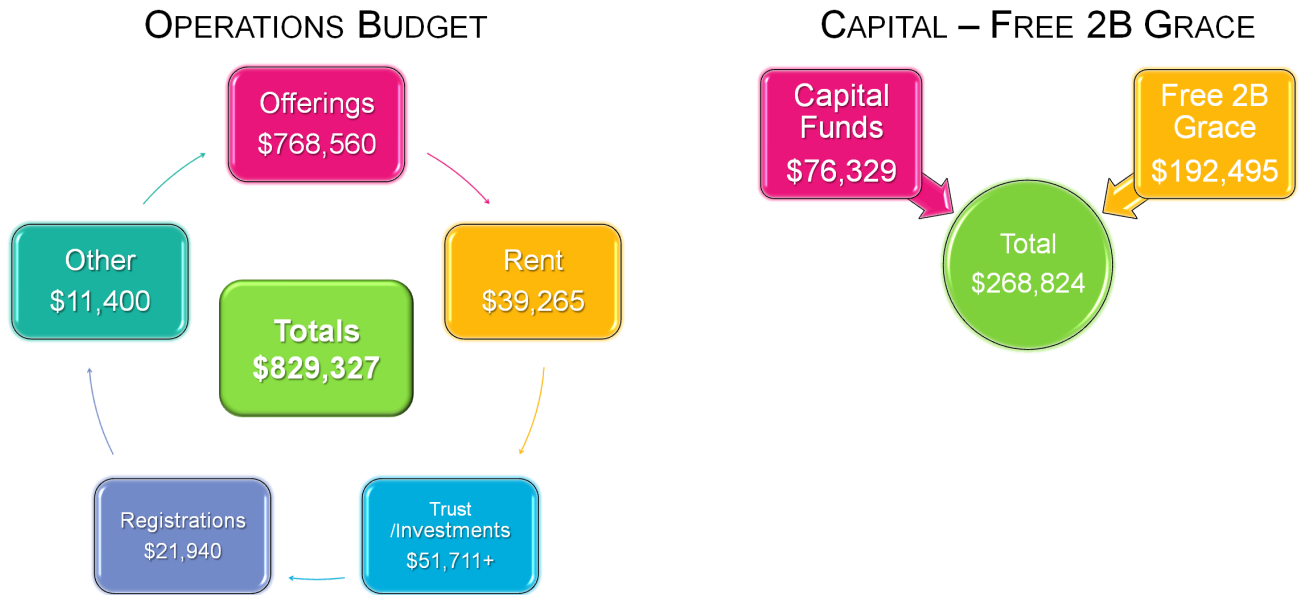
The Annual Congregational Meeting of Grace Lutheran Church was opened Saturday, May 30th after the 5:00 service and closed Sunday, May 31st after the 10:00 service. President Dennis Grabowski presided over the proceedings. The church voted for two members to replace outgoing board members, Dennis Grabowski and Alden Riley. The tally of votes concluded with the following:

Chad Hadler		Doug Hanson		Neil Hawkinson		Deb Stand	
Mem	Non M.	Mem	Non M.	Mem	Non M.	Men	Non. M.
37	6	104	11	57	7	137	22
Total	43	Total	115	Total	64	Total	159

Deb Stang and Doug Hanson received the most votes and will take a three year term on the Grace Lutheran Vision Board beginning June 2015.

Respectfully submitted by Jessie Crooks, Grace Lutheran Board Secretary

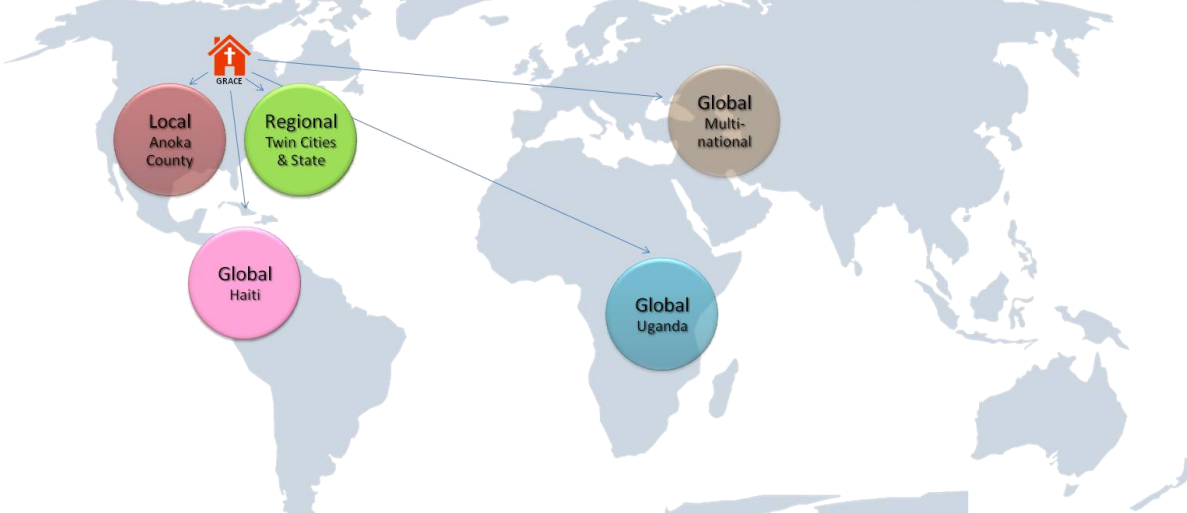
HOW DID WE RECEIVE INCOME IN 2015?



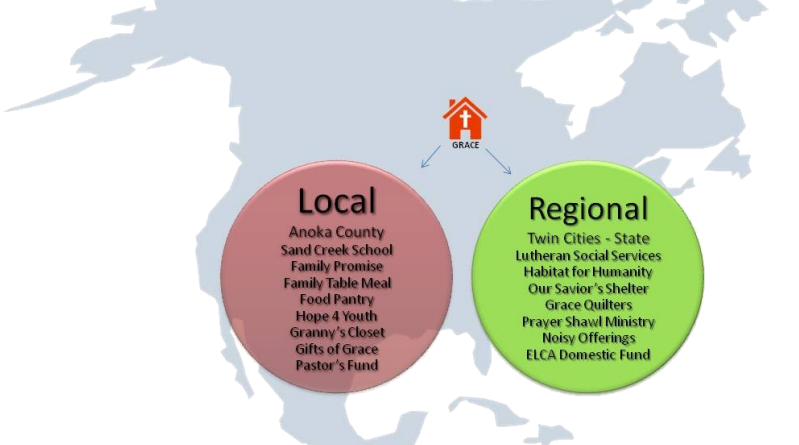
THE ABANDONED CHILDREN IN WILLIAMSON GRACE SUPPORTED IN 2015

DO MY OFFERINGS MAKE A DIFFERENCE IN THE WORLD?

WHEN YOU GIVE OFFERINGS AT GRACE, YOU GIVE BEYOND OUR WALLS



WHEN YOU GIVE OFFERINGS AT GRACE, YOU GIVE TO LOCAL AND REGIONAL NEEDS



Local

- Anoka County
- Sand Creek School
- Family Promise
- Family Table Meal
- Food Pantry
- Hope 4 Youth
- Granny's Closet
- Gifts of Grace
- Pastor's Fund

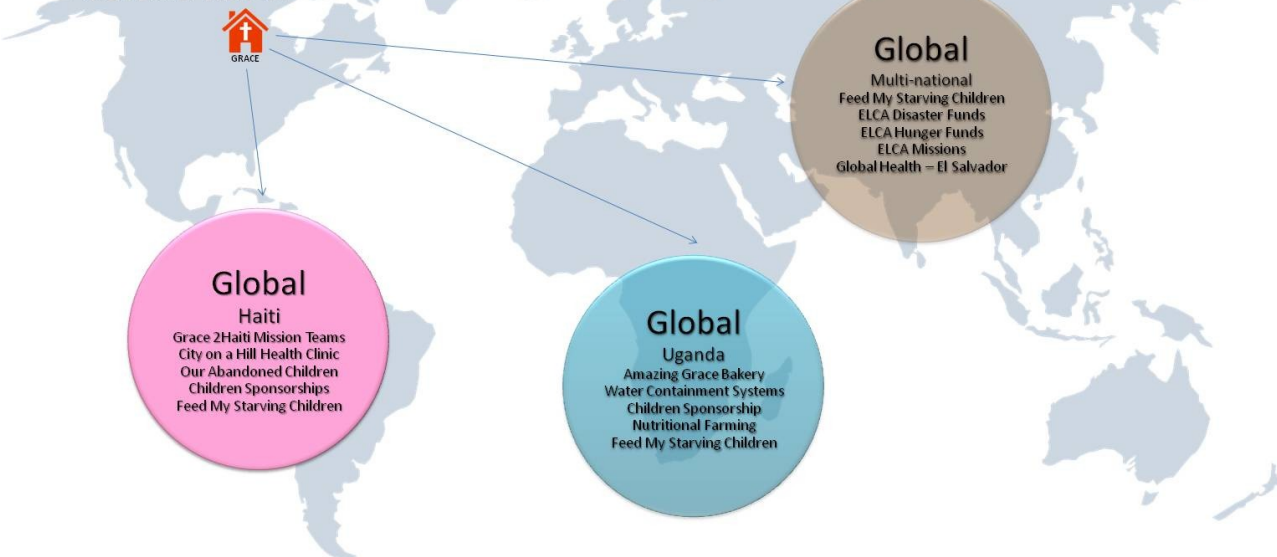
Regional

- Twin Cities - State
- Lutheran Social Services
- Habitat for Humanity
- Our Savior's Shelter
- Grace Quilters
- Prayer Shawl Ministry
- Noisy Offerings
- ELCA Domestic Fund

“Truly I tell you, just as you did it to **one** of the **least** of these who are members of **MY family**, you did it to me.”

Matthew 25:40

WHEN YOU GIVE OFFERINGS AT GRACE, YOU GIVE TO GLOBAL NEEDS



Global

Haiti

- Grace 2Haiti Mission Teams
- City on a Hill Health Clinic
- Our Abandoned Children
- Children Sponsorships
- Feed My Starving Children

Global

Uganda

- Amazing Grace Bakery
- Water Containment Systems
- Children Sponsorship
- Nutritional Farming
- Feed My Starving Children

Global

- Multi-national
- Feed My Starving Children
- ELCA Disaster Funds
- ELCA Hunger Funds
- ELCA Missions
- Global Health – El Salvador

NOISY & BENEVOLENCE OFFERINGS

Worldwide Outreach ELCA

ELCA Worldwide Disaster	\$ 1,661.47
ELCA Worldwide Hunger	\$ 769.16
ELCA-other	\$ 1,038.48

Worldwide Outreach-Other

Feed My Starving Children	\$ 4,802.31
Sole Hope Ministry	\$ 278.69
Adult Mission Trip Supplies - Haiti	\$ 295.78
Rakai Bakery Project	\$ 6,060.82
Grace4Rakai	\$ 311.78
Contribution:	\$ 15,218.49

Assist: Food/Shelter/Clothing

Habitat For Humanity	\$ 388.53
Alexandria House	\$ 248.49
Wilson Elem Lunchbox	\$ 245.94
Cub Scouts Sandwich Project	\$ 295.77
Stepping Stone Housing of Anoka	\$ 250.39
Contribution:	\$ 1,429.12

Benevolence

ELCA -Minneapolis Area Synod	\$ 38,117.28
Lutheran Social Services	\$ 4,000.00
Contribution:	\$ 42,117.28

Community Outreach/Crisis

Families In Need*	\$ 6,367.46
Julie McGowan Team	\$ 281.20
Youth Mission Trip	\$ 562.25
A-H Help Me Grow	\$ 216.10
Hope 4 Youth	\$ 895.87
Sand Creek-Little Bit of Grace	\$ 3,940.00
Seminary Support	\$ 3,000.00
CEAP	\$ 228.65
WomenSource of Anoka	\$ 270.84
Faith & Comm w/ Sand Creek Elem	\$ 733.55
Cars for Neighbors	\$ 177.22
Contribution:	\$ 16,495.92

TOTAL BENEVOLENCES, TITHE & NOISY OFFERINGS

Worldwide Outreach	\$ 15,218.49
Food/Shelter Clothing	\$ 1,429.12
Community Outreach	\$16,495.92
EICA Benevolence	\$38,117.28
Add't. Benevolence	\$5,840.26
LSS Benevolence	\$4,000
Free 2B Tithe (includes \$24,000 from 2014)	\$43250
TOTAL	\$ 124,351.07

MEMBERSHIP STATISTICS



New Members	
Adults	50
Children	21



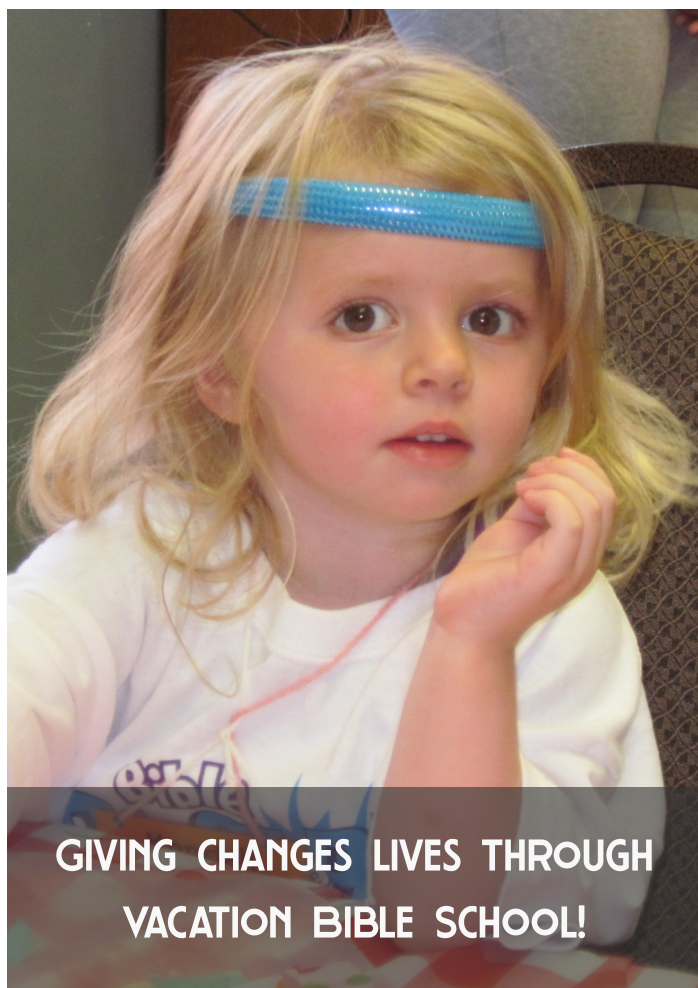
Membership	1,376
Confirmed	1,018
Affirmation of Faith	25
Baptized Children	25
Baptized Adults	0



Weddings	9
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Funerals	11
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**GIVING CHANGES LIVES THROUGH
VACATION BIBLE SCHOOL!**

HOW DID WE DO IN 2015?

How did we do financially in 2015? There are probably several ways to answer this, but suffice it to say: "We ended the year with a great outpouring of generosity and finished a lot better than we began!! Back in January 2015 we started with some ambitious staffing goals to help us deepen our spiritual formation opportunities for both adults and youth. The first goal was to help Pastor Steve take his last steps to finish his PhD. Our second goal was to find a new full-time Director of Youth to take over Pastor Steve's responsibilities and focus full attention on our youth.

We knew these goals were ambitious and would challenge us financially. However, we are thankful that your generosity helped support Pastor Steve and welcome him full-time as well as call Kristi Larson as our new Director of Youth and Family Ministry.

Those were the big goals. There were other smaller ones:

- Place Adult Formation Courses online to reach out to people who are unable to attend Sunday Evenings@GRACE.
- Rebuild and Reconnect our church after Holy Conversations.
- Grow our Stewardship Awareness and host a Care for God's Creation Environmental Fair.
- Grow our benevolence by .5% for a total of 9.5% tithe of all regular offerings.

- Build connections with a new Church Directory
- Complete final building remodeling by installing carpeting and painting educational classrooms.
- Strengthen our staff salaries and benefits as we brought them more into the Minneapolis Area Synod Guidelines and pay for increased health care costs.

So how do we determine how we did financially? One way to gain financial perspective is to compare this year to previous ones. We use the average giving over three or four years to determine whether things are going well or not. However, using a four year average doesn't tell the whole story. There are other factors which impact giving: challenging weather, the length of winter, the start of good weather, the timing of Lent and Easter, and the school spring breaks and long-weekends. All of these factors play significant roles in worship and SONday School attendance.

At the same time, we can also analyze our giving in light of the Biblical tithing model (First-fruits: giving to God first before all the rest of the bills AND giving a percentage of income.)

Having said all of this, how did Grace do in this past year? In the pages that follow, we want to share the following facts about our giving!



YOUR GIVING HELPS US MINISTER TO CHILDREN AND YOUTH

ACCOUNT BALANCE VERIFICATION

Current Fund	
Beginning Balance 1/1/2015	\$ 21,159.00
Total Deposits or Transfers	\$ 1,486,485.00
Total Withdrawal or Transfers	<\$1,467,641.00>
Ending Balance 12/31/2015	\$ 40,003.00
Outstanding Deposits as of 12/31/15	\$ 19,932.00
Outstanding Checks as of 12/31/2015	<u>\$ <14,270.00></u>
General Ledger Balance as of 12/31/2015	\$ 45,665.00

Capital Fund	
Beginning Balance	\$ 28,273.00
Interest Earned	\$ 44.00
Deposits	\$ 76,329.00
Free 2B Grace Deposits	\$ 192,495.00
Mortgage Principal/Interest	\$ <106,992.00>
Additional Mortgage Principal	\$ <97,000.00>
Free 2B Grace Expense	\$ <98,140.00>
Other Expenses	<u>\$ <890.00></u>
General Ledger Balance as of 12/31/2015	\$ <5,881.00>

Financial Security Fund (Thrivent #1)	
Beginning Balance	\$ 26,665.00
Interest Earned	<u>\$ 65.00</u>
Ending Balance 12/31/2015	\$ 26,730.00

Financial Security Fund (Thrivent #2)	
Beginning Balance	\$ 63,564.00
Interest Earned	<u>\$ 186.00</u>
Ending Balance 12/31/2015	\$ 63,750.00

All accounts appeared to be in order. Balances were reconciled monthly and transactions were well documented. A sample of monthly bank statements for the accounts, cancelled checks, deposit slips, the paid invoice file, and the checking account check register were all examined.

Submitted by Tari Yates and Ed Stang
Date: 1/16/2015

TOTAL OFFERINGS - 2010 - 2015

	2010	2011	2012	2013	2014	2015
Operational	\$727,241.30	\$757,868.33	\$714,306.54	\$680,115.05	\$703,752.37	\$714,219.96
Capital	\$86,697.00	\$100,236.00	\$97,628.50	\$87,838.50	\$80,332.00	\$76,329.00
Other (Holiday)	\$17,756.87	\$18,453.24	\$25,311.84	\$36,369.59	\$33,264.12	\$31,394.72
Free 2B Grace			\$22,731.00	\$183,539.00	\$187,271.50	\$192,495.00
Total:	\$831,695.17	\$876,557.57	\$859,977.88	\$987,862.14	\$1,004,619.99	\$1,014,438.68

HOW DID WE DO IN 2015?

OPERATIONAL FUND

It is clear from the chart above that giving to the Operational Fund was strong last year. The overall total was almost \$10,000 more than 2014 and significantly higher than previous years. We celebrate and give thanks for your generosity.

However, if you look more closely at the Operational Funds, you will notice that although the giving amount was higher in the last three years, it was significantly less than in 2010 and 2011. Why is that? Perhaps the answer lies with the increase of offerings through the Free 2B Grace Capital Fund appeal begun at the end of 2012. Could it be that some people reduced their regular offerings in order to give to Free 2B Grace?

One aspect of our offerings *not* reflected in the above chart is a significant increase in the special appeals: **Catchup** and **End of the Year**. Unlike other years' totals of around \$21,000 - \$22,000, the total in 2015 was over \$52,000. This generous outpouring helped us meet nearly all of our bills and financial responsibilities!

By your generosity we have:

- Taken a .5% step towards becoming a full 10% tithe church
- Grown our staffing for spiritual formation with Pastor Steve and Kristi Larson and brought salaries more inline with synodical guidelines
- Built stronger interchurch connections with monthly fellowships and summer patio fellowships after worship
- Given \$5,250 to 14 families during Christmas holidays
- Taught whole-life stewardship (not just money) by hosting a "Caring for God's Creation Fair" and a Celebration of Our Vocation" with an all-church Octoberfest and community Art Fair.

CAPITAL - FREE 2B GRACE FUNDS

Giving to our Capital and Free 2B Grace funds continue to be strong. Even though the Capital Fund is slowly decreasing, the Free 2B Grace fund is increasing. Overall, the \$268,824 is just about the average income we have received in the last three years.

This is remarkable! The conventional wisdom in the capital fundraising world tells us that most fund drives see a significant reduction after the first two years of a campaign. This is certainly not true at Grace. The giving to remodel our facility, lower the debt, and give a tithe for mission has remained amazingly steady.

What this means is we have made significant progress:

- We have completed the remodeling projects: carpeting, painting, and computer software upgrades
- We have made extra payments of \$97,000 to lower the mortgage principle to \$999,923.10! We have move from \$1.4 million in the middle of 2012 to under \$1 million at the end of 2015



WHAT ARE THE ROADBLOCKS TO GIVING?

While we celebrate and give thanks to God for the generous offerings we received in 2015, we know there are roadblocks which impede the discipleship habit of giving. In analyzing the giving patterns at Grace, several important issues arise:

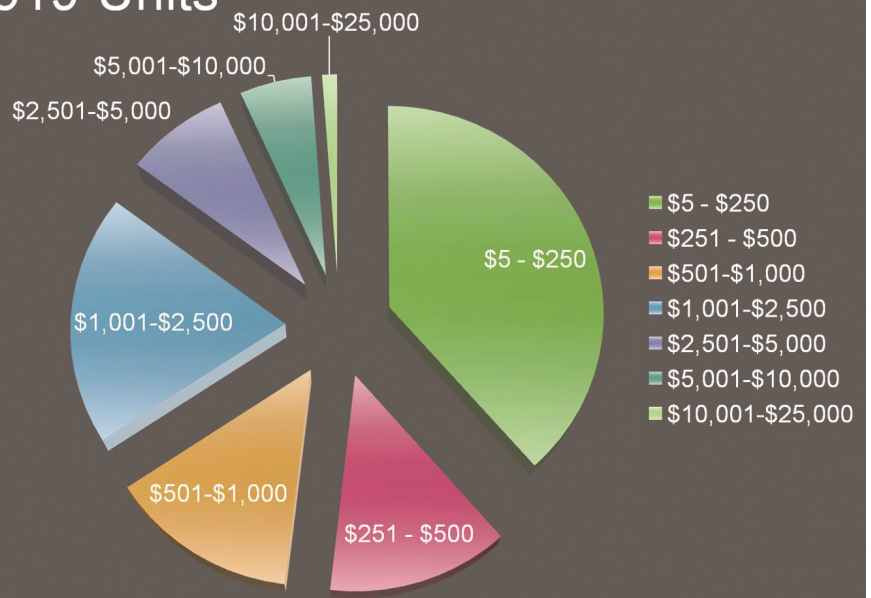
- **Consistency - giving regularly even unable to attend worship**
- **First Fruits - giving first before any other bills are paid**
- **Proportionate - giving a percentage of income**
- **Growth Steps in Giving - take a step of growing a percentage of income**

Regular Offerings

• Weekly Offerings – 519 Units

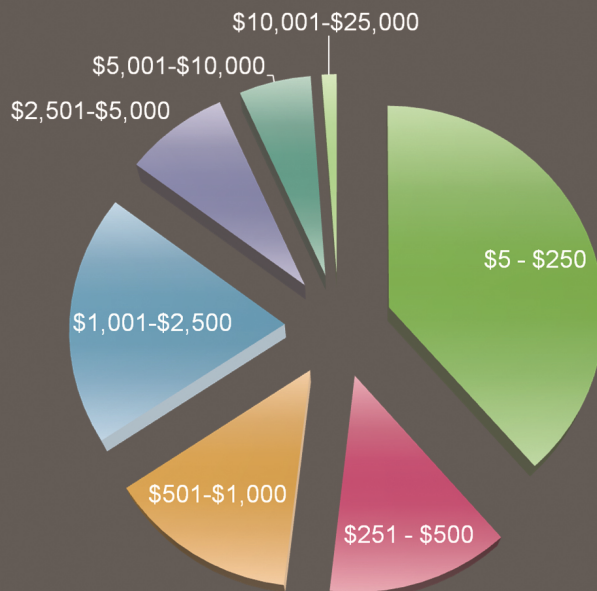
Number of Family Units Who Give

\$5-\$250	200
\$251-\$500	69
\$501-\$1,000	72
\$1,001-\$2,500	101
\$2,501-\$5000	42
\$5,001-\$10,000	29
\$10,001-\$25,000	6



Percentage of Total of Dollars Given

\$5-\$250	3
\$251-\$500	4
\$501-\$1,000	8
\$1,001-\$2,500	24
\$2,501-\$5000	22
\$5,001-\$10,000	28
\$10,001-\$25,000	11

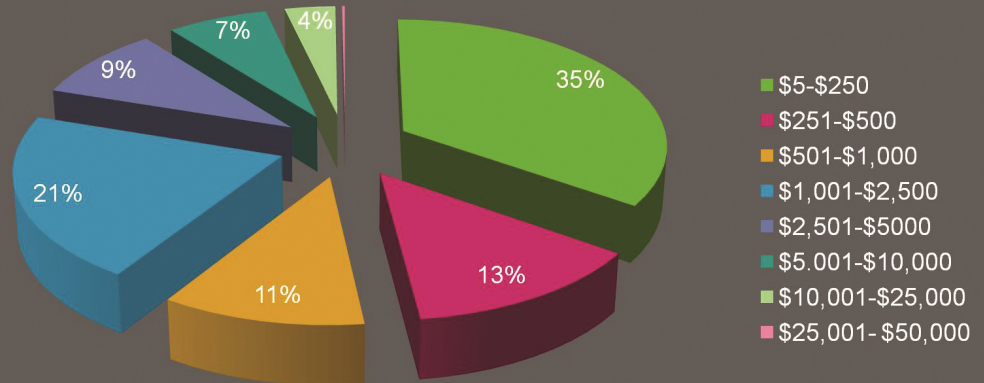


All Offerings – 547 Giving Units

- Regular, Holidays, Capital & Free 2B Grace

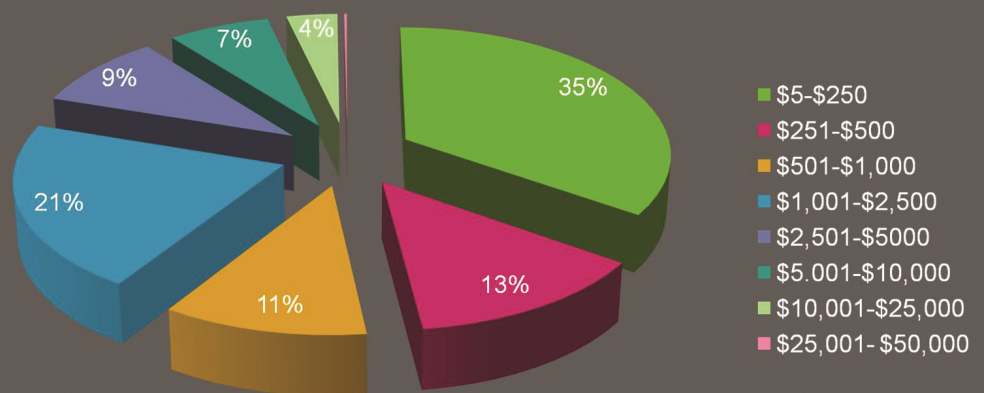
Number of Family Units Who Give

\$5-\$250	190
\$251-\$500	73
\$501-\$1,000	60
\$1,001-\$2,500	115
\$2,501-\$5000	51
\$5,001-\$10,000	38
\$10,001-\$25,000	19
\$25,001- \$50,000	1



Percentage of Total of Dollars Given

\$5-\$250	1.6
\$251-\$500	2.7
\$501-\$1,000	4.4
\$1,001-\$2,500	19
\$2,501-\$5000	18
\$5,001-\$10,000	25
\$10,001-\$25,000	26
\$25,001- \$50,000	3



WHAT DOES THIS MEAN?

What can we learn from the analysis reflected in the above charts?

- There are more than 27 giving units who do not support the regular operational fund. Instead, they give exclusively to the capital and Free 2B Grace funds. While this is helpful to fund mortgage and debt needs, this has a serious impact on the day-to-day functioning of our church. It is the Operational Budget that pays for the pastors coming to visit the sick or counseling those in need. It is the Operations Budget that supports worship

services, staff planning VBS and SONday ministries.

- Almost 50% of our family units give \$10 or less each week. This represents about 4 percentage of the total dollars given.
- 32% of our family units give somewhere between \$11-\$50 each week. This represents about 24% of the total dollars given.
- 9% of our families give \$51 - \$100 every week. This

- represents 18% of the total dollars given.
- 7% of our families give \$101 - \$200 every week. This represents 25% of the total dollars given.
- 3% of our families give \$201-\$500 every week. This represents 26% of the total dollars given.
- .2% of our families give more than \$501 every week. This represents 3% of the total dollars given.

What are some conclusions we can draw?

Percentage

- A little over 10% of the families(58) give more than 50%(54%) of the total dollars.
- 41% of our families (166) give 37% of the total dollars.
- 48% of our families (265) give 4.3% of the total dollars.

Discipleship - Spiritual Formation

1. If we take \$82,010 as the average of the median incomes of Andover, Coon Rapids, and Ramsey, the median income after taxes (28%) is about \$60,000. Therefore, we can surmise that a considerable number of our people give less than 1% of their income.

2. A large percentage of our families do not give on a regularity or practice “first fruits” giving. If they do not attend worship they do not give nor do they make up for missed weeks.
3. If many of our people do not give proportionately, (a percentage of income) there is a good chance they are not using the biblical tithe (10%) as a benchmark for growing their giving.
4. We do not have many who practice a full 10% tithe.
5. We celebrate that nearly 17 % of our families (92) use Simply Giving, electronic bank withdrawal programs, or our website to give \$

It would seem we have a great opportunity to take some essential steps of discipleship as we challenge more of our families to take a step toward proportionate giving and practice first fruits giving. And as we do, God will be able to work more through us and affect lives around the world for him.



EVAN OLSON ENJOYS ARM WRESTLING WITH SOME HAITI FRIENDS

WHAT REVENUE DO WE EXPECT IN 2016?

Contributions	2015 Actual	2015 Budget	2016 Budget
Current - Weekly Offerings	\$714,219.96	\$733,500.00	\$743,500.00
Sunday School	\$1,119.01	\$1,350.00	\$1,600.00
Easter/Lent	\$13,218.72	\$17,721.00	\$18,000.00
Thanksgiving	\$1,058.00	\$1,500.00	\$1,200.00
Christmas	\$18,138.90	\$18,000.00	\$17,000.00
Envelopes	\$566.00	\$400.00	\$450.00
Noisy Offerings	\$20,238.47	\$19,000.00	\$20,000.00
Sub Total	\$768,559.06	\$791,471.00	\$801,750.00
Above & Beyond/Benefits gift	\$0.00	\$10,000.00	\$10,000.00
Sub Total	\$768,559.06	\$801,471.00	\$811,750.00
Use of Facilities			
Sub Total	\$39,265.00	\$41,390.00	\$44,900.00
Registration Fees - SONday School, Catechism, etc.			
Sub Total	\$16,939.66	\$17,455.00	\$22,100.00
Other Receipts			
Olson Trust	\$0.00		\$10,000.00
Large Church Activities	\$112.81	\$1,000.00	\$1,000.00
Subtotal	\$9,463.29	\$11,400.00	\$16,600.00
Total Receipts	\$834,227.01	\$871,716.00	\$895,350.00

SUMMARY OF 2016 MISSION BUDGET

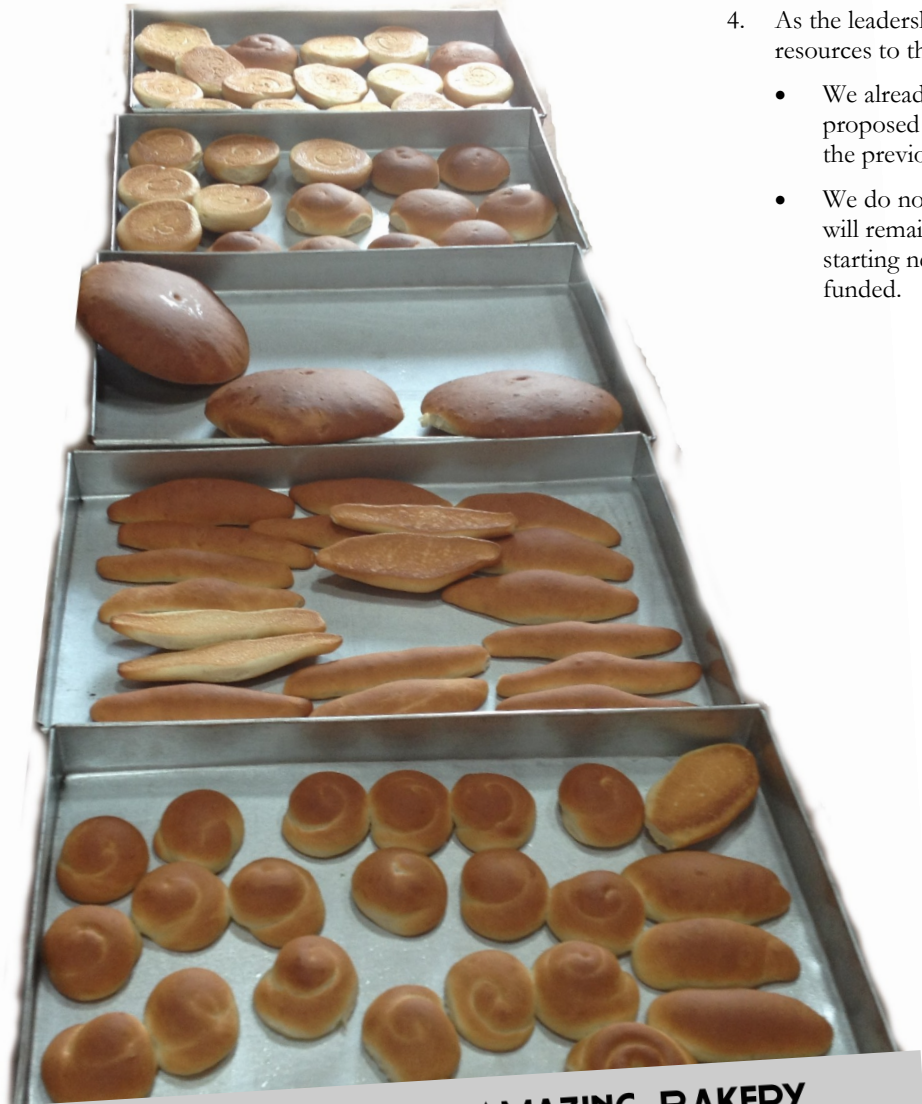
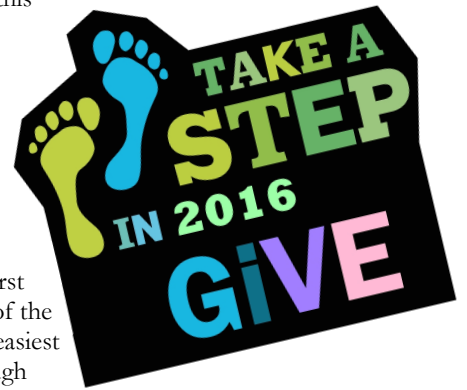
Investments	2015 Budget	2015 Actual	2016 Budget
Benevolence	73,000	73,109	81,000
Administrative	40,201	43,435	45,314
Worship	12,730	10,692	6,106
Stewardship	2,000	150	1,000
Education	11,035	9,960	11,835
Music	2,570	2,588	1,975
Social Ministry	2,250	1,010	1,700
Fellowship	6,982	2,920	5,150
Property	65,300	61,467	68,140
Youth	8,928	6,840	11,825
Personnel	646,719	630,972	688,965
Totals:	\$871,715	\$843,143	\$923,010

HOW WILL WE CLOSE THE GAP BETWEEN OUR PRESENT LEVEL OF GIVING AND THE NEEDS OF OUR NEW BUDGET?

1. We ask you to reflect upon ways in which to simplify your lifestyle to free up your financial resources and grow your generosity.
2. We ask you to take a step of spiritual growth during our 2016 Stewardship Focus: **Take A Step: GIVE**. A step might be one of the following:
 - Start giving by deciding on a percentage of your income. We believe giving by percentage of one's income back to God is a biblical practice. Now that Grace has reached the 10% tithe, we ask everyone to give by percentage. Look at what you give currently and determine the percentage it reflects of your whole income.
 - Start the journey to a full 10% tithe. It may take years to reach it, but we're simply asking you to take a step. If you already give by percentage, perhaps you might prayerfully consider increasing your giving by 1% of

your income this year

3. Practice consistent giving even when you are unable to attend worship. This biblical principle is called "first fruits" giving (writing the tithe first before all the rest of the bills.) One of the easiest ways to do is through our Simply Giving Electronic Funds Withdrawal Program or Giving online at www.graceandover.org.
 - We have set a goal of enlisting 50 more families to sign up for Simply Giving electronic withdrawal program offered on our website.
4. As the leadership of Grace, we will continue to manage all resources to the best of our abilities.
 - We already carefully reduced the ministry costs of this proposed 2016 budget, with little or no increase from the previous year.
 - We do not spend what we do not have. Therefore we will remain diligent in delaying purchasing items or starting new ministries until they can be adequately funded.



BREAD FROM THE AMAZING BAKERY