

2025 PROPOSED
PROGRAM AND SPENDING PLAN
**CHRISTUS VICTOR
LUTHERAN CHURCH**

CVLC Mission Statement

Sharing God's love and grace through worship, outreach, and fellowship.

CVLC Vision Statement

God has called us through Jesus Christ, to be a community of faith, inspired by the Holy Spirit, to reach out to others with the Good News that God loves and forgives all people. We joyfully invite and welcome all people to join with us in lives of faith, lived victoriously in community, and in love and service to God and our neighbors.

GUIDELINES FOLLOWED
IN DEVELOPING THE 2025 PROPOSED PROGRAM
AND SPENDING PLAN

- Organization of the Program and Spending Plan follows the constitution (ratified December 4, 2019, with technical adjustments March 18, 2020).
- Several items in the Spending Plan should be noted.
 - Liability/Property Insurance is a guesstimate based on 2024, as we again will attempt to obtain reasonable Wind and Hail coverage.
 - Personnel/Council's recommendations for ministry:
 - Pastor and staff compensation is being increased 6% (3.5% plus 2.5% COLA).
 - Matching Funds are linked with budgeted funds to Florida-Bahamas Synod to yield at least 10% of income to synod and charitable causes.
 - Capital Replacement Reserves (an item intended to accommodate long-term planned replacement of capital items). A Replacement schedule prepared by the Property Committee is included.

In Christ,

Jim Dupre, Chair
CVLC Finance Committee

October 22, 2024

TO: Members of Christus Victor Lutheran Church

FROM: Church Council

SUBJECT: Proposed 2025 Program and Spending Plan

The Proposed 2025 Program and Spending Plan is being emailed to you and copies are available in the narthex for your review and consideration. It will be voted upon at the congregational meeting on Sunday, December 1, 2024. If anyone has questions, they can contact either Treasurer Bill Lambert, treasurer@cvlcfl.org 502-553-1128, or President Richard Dougherty operations@cvlcfl.org 509-595-7399, as indicated below.

The Program and Spending Plan is organized following our constitution sections and is based upon input from the Staff, various Ministry leaders, and members of Church Council.

Thanks to the generosity of the congregation, Christus Victor total giving through September 2024 is encouraging to finally rebound from the COVID years. As always, when reviewing our Spending Plan, all remained fiscally responsible in 2025 with requests but remained in line with our 2025 Goals. Contribution commitment to the ELCA and Florida Bahamas Synod will continue at 6% of both congregation donations and investment income received during 2025 with a continued goal of tithing 10% split between 6% to ELCA and Florida Bahamas Synod and 4% to our other Outreach ministries.

In Christ,

Richard Dougherty, President

operations@cvlcfl.org

509-595-7399

**Christus Victor Lutheran Church
2025 Proposed Spending Plan/Budget**

Expense	2024 Plan	Proposed for 2025	Comments
Insurances	\$87,100.00	\$150,900.00	# +73.2% Insurances include liability, property, flood, and worker's compensation, and \$70,000 for Wind Coverage (not purchased for 2024).
Property Maintenance	\$72,500.00	\$74,800.00	# +3.2% Property Maintenance includes all maintenance except computers and copiers, plus landscape services, tree trimming, and custodial service and supplies
Utilities	\$41,200.00	\$46,900.00	# +13.8% Utilities include electricity, communications (phone and internet), water, waste services, pest control, and fire and security servies.
Outreach Ministries	\$59,210.00	\$68,350.00	# +15.4% Outreach encompasses our contributions directly to the Florida-Bahamas Synod plus the various CVLC outreach ministries including but not limited to welcoming activities, Café of Life, All Seasons programs (new), Undy Sunday, Angel Tree, etc.
Evangelism/Discipleship	\$8,500.00	\$12,000.00	# +41.2% The Evangelism/Discipleship plan includes upgrades and maintenance of our website, evangelism programs, distribution of daily devotionals (new), and support for Synod Conferences on Ministry and Synod Assembly.
Stewardship	\$2,450.00	\$2,000.00	# -18.3% Stewardship addresses contributions to CVLC, and includes purchase of envelopes and related materials.
Fellowship	\$12,700.00	\$16,200.00	# +27.6% Fellowship supports internal events (picnics in the park, Thanksgiving lunch, Widow Luncheon, other meals supporting CVLC activities), meals supporting leaders, Grief Support Ministry, related supplies, care notes, birthday cards, name badges.
Worship	\$9,300.00	\$9,500.00	# +2.2% Altar and communion materials and resources, flowers, and devotional materials. Worship opportunities have expanded within and beyond the sanctuary.
Music	\$7,050.00	\$7,050.00	# Choir music, copyright licenses, organ and piano maintenance, and special music programs. The plan is to significantly continue special music throughout as started in 2024, including additional instrumentalists and worships.

Christus Victor Lutheran Church

Education	\$11,400.00	\$12,300.00	# +7.9% Sunday school, confirmation, adult education, Bible Study at All Seasons, Bible & BBQ (new), day camp, women's and men's ministries, related supplies, and staff continuing education.
Youth	\$14,200.00	\$14,200.00	# Youth ministry curriculum and supplies, VIP program (new), summer camp, mission trip, National Youth Gathering (at least 4 youth planning to attend), annual Rock the Universe Concert, and related expenses.
Lead Pastor	\$183,649.00	\$193,429.00	# +5.3% Includes Pastor compensation (+6%), benefits, auto allowance, cell phone, continuing education, and professional expenses.
Staff Compensation	\$170,529.00	\$178,159.00	# +4.5% Covers compensation for Parish Administrator, Director of Education and Youth, Minister of Music, and Office Administrative Assistant. Current Staff compensation was increased 6%. Position responsibilities and hours have been adjusted to meet our expanded needs.
Church Office Operations	\$42,650.00	\$42,900.00	# +0.5% Office-related expenses (supplies, postage, annual fees, computer software, copier maintenance and supplies), technology training, bookkeeping expenses, banking fees, payroll expenses, incentives, staff participation fellowship, and contingencies.
Matching Funds	\$31,240.00	\$37,500.00	# 4% of estimated income (contributions to General Fund plus interest and dividends). CVLC matches contributions to outside ministries (ELCA World Hunger, ELCA and local Disaster Relief, Café of Life, Fund for Leaders, St. Matthew's House, Immokalee Friendship House, Lutheran Services of Florida, among others).
Total 2024 Spending Plan/Budget	\$753,678.00	\$866,188.00	# +14.93%
Replacement Reserves	\$137,314.00	\$52,592.00	
Pastor (new)		\$100,370.00	# Includes Pastor compensation, benefits, auto allowance, cell phone, continuing education, and professional expenses. Funded through New Pastor Fund

Christus Victor Lutheran Church

2025 Capital Replacement Allocation and Funding Schedule							
Item	Approximate Original Replacement Cost	Start Date	Expect Life (years)	Anticipated Replacement Year	Estimated Replacement Cost	Estimated Replacement Cost Annualized (Cost/Life)	Capital Reserve Needed 2025
Main Church Building							
AC Unit # 1 Sanctuary	\$12,000	2018	12	2030	\$17,072	\$1,423	\$9,961
Air Handler #1	\$10,000	2018	12	2030	\$14,227	\$1,186	\$8,302
AC Unit # 2 Sanctuary	\$12,000	2018	12	2030	\$17,072	\$1,423	\$9,961
Air Handler #2	\$10,000	2018	12	2030	\$14,227	\$1,186	\$8,302
AC Unit # 3 Old Admin	\$7,400	2018	8	2026	\$10,633	\$1,329	\$9,303
AC Unit # 4 Library	\$7,400	2014	8	2022	\$10,273		\$10,273
AC Unit # 5 Narthex	\$7,400	2014	8	2022	\$10,273		\$10,273
Roof	\$38,000	2013	18	2031	\$122,987	\$6,833	\$81,996
Carpet	\$25,000	2010	12	2022	\$43,485		\$43,785
Exterior Painting	\$15,000	2013	15	2028	\$22,207	\$1,481	\$17,772
Other Systems (AV)	\$20,000	2018	10	2028	\$27,904	\$2,790	\$19,530
Fellow/Admin Building							
AC Unit # 1 Fel Bldg	\$7,400	2011	8	2019	\$10,273		\$10,273
AC Unit # 2 Fel Bldg	\$7,400	2011	8	2019	\$10,273		\$10,273
AC Unit # 3 Fel Bldg	\$7,400	2011	8	2019	\$10,273		\$10,273
AC Unit # 4 Fel Bldg	\$7,400	2020	8	2028	\$11,280	\$1,410	\$7,050
AC Unit # 5 Fel Bldg	\$7,400	2020	8	2028	\$11,280	\$1,410	\$7,050
AC Unit # 6 Admin	\$7,400	2011	8	2019	\$10,273		\$10,273
AC Unit # 7 Admin	\$7,400	2020	8	2028	\$11,280	\$1,410	\$7,050
AC Unit # 8 Admin	\$9,178	2022	8	2030	\$11,967	\$1,496	\$4,488
Furniture	\$2,700	2019	12	2031	\$3,766	\$314	\$1,884
Admin Flat Roof Replace	\$57,000	2024	30	2054	\$125,614	\$4,187	\$4,187
Fellow/Admin Old Shingle	\$25,000	2024	18	2042	\$38,991	\$2,166	\$2,166
Fellow/Admin New Shingle	\$30,000	2011	18	2029	\$51,704	\$2,873	\$40,222

Fellow/Admin Carpet	\$25,000	2011	12	2023	\$43,785		\$43,785
Exterior Painting	\$15,000	2011	10	2021	\$25,756		\$25,756
Other Systems (AV)	\$20,000	2018	10	2028	\$27,904	\$2,790	\$19,530
Roadway and Parking Lot							
Repair and Resealing	\$16,650	2022	6	2028	\$22,313	\$3,719	\$11,157
Resurfacing/Replacement	\$78,750	2017	30	2047	\$156,908	\$5,231	\$41,848
Computer Replacement							
Pastor	\$1,725	2024	5	2029	\$1,952	\$390	\$390
Pastor 2	\$1,650	2024	5	2029	\$1,867	\$373	\$373
Office Admin	\$1,500	2023	5	2028	\$1,697	\$339	\$678
Office Support	\$1,250	2017	5	2022	\$1,618		\$1,618
Director Education Desk	\$1,250	2017	5	2022	\$1,618		\$1,618
Director Education Laptop	\$950	2022	5	2027	\$1,166	\$233	\$699
Education 3					\$1,618		\$1,618
Education 4					\$1,618		\$1,618
Treasurer Desk	\$1,250	2017	5	2022	\$1,618		\$1,618
Operations Desk	\$1,375	2024	5	2029	\$1,556	\$311	\$311
Operations Laptop	\$1,500	2020	5	2025	\$1,822	\$364	\$1,822
Financial Secretary	\$1,024	2024	5	2029	\$1,160	\$232	\$232
Conference Room (Mini)	\$1,249	2022	5	2027	\$1,533	\$307	\$920
Projection Sanctuary	\$1,518	2023	5	2028	\$1,777	\$355	\$710
Mini Mac Sanctuary	\$1,390	2023	5	2028	\$1,627	\$325	\$650
TOTALS					\$918,247		\$501,598

NOTES: **\$52,592** needed in Capital Replacement Reserves to satisfy allocations thru 2025.