



HOLY TRINITY LUTHERAN CHURCH

Loving, Witnessing and Growing through God's Grace

2020 ANNUAL REPORT

Holy Trinity Lutheran Church

149 Manzanita Avenue
San Carlos, CA 94070
650.593.0325
www.sancarloshtlc.org



Submitted to the congregation at its

ANNUAL MEETING
Jan 31, 2021

*We know that all things work together for good for those who love God,
who are called according to God's purpose.*

Romans 8:28

Welcome!

Holy Trinity Lutheran Church in San Carlos celebrates and shares God's gifts by worshipping together, caring for each other, and doing God's work in the community and beyond.

We believe that Christ has made us one body with many members, sharing in God's grace and unconditional love.

We joyfully welcome ALL people, without exception — of every age, sex, race, national origin, sexual orientation, gender identity, physical or mental ability, or of anything else that divides us — to join with us in worship, learning, fellowship, prayer and service.

"For in Christ Jesus you are all children of God through faith...there is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus." Galatians 3:26, 28

STAFF

Pastor:	The Rev. Joshua Serrano.....revserranohtlc@gmail.com
Organist/Pianist:	Kai Lin
Office Administrator:	Claudia Cortez.....office@sancarloshtlc.org
Nursery Care:	Jo O'Brien.....obrien@sancarloshtlc.org

CHURCH COUNCIL AND OFFICERS

President:	John McDowellpresident@sancarloshtlc.org
Vice President:	Erin Fischer
Secretary	Gail Blomstrom
Treasurer:	Petra Gilmore.....treasurer@sancarloshtlc.org
Financial Secretary:	Mary Webb
Council members:	Doug Southard Chris Kidwell Erin Andrews Fischer Sandy Frojelin Pr. Joshua Serrano

2020 MINISTRY TEAMS AND CHAIRS

Altar Guild:	Pamela Bohlmann
Budget:	Petra Gilmore
Buildings & Grounds:	Leroy Padilla, G.Ray Martin
Endowment:	John McDowell
Flower Coordinator:	Julianne Fredericks
Head Usher:	
Women of the ELCA (WELCA):	Lynn Garbe-Recknagel
Choir:	Anita Reimann, Peter Schmuckal
Technology Support:	Gary Wiessinger
Congregation Life:	
Nominating:	Anita Reimann, Bob Beuthel, Barbara Padilla
Outreach & Evangelism:	Gary Wiessinger
Prayer Chain:	Anita Reimann
Social Concerns:	Barbara Padilla, Hillary Wiessinger
Stewardship:	
Worship & Music:	Erik Vorhes
Youth:	Lori Friedman

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I. Annual Meeting Agenda

Call to Order

Opening Prayer

- I. Approval of Agenda
- II. Approval of Minutes – February 2, 2020 Annual Meeting
- III. Approval of the 2020 Treasurer’s Report
- IV. Reports
 - a. Pastor’s Report
 - b. President’s Report
 - c. Nominating Committee Report
 - d. Other Committee Reports
- V. Action Items
 - a. Approval of the 2021 Budget
 - b. Receipt of 2021 Pledges to support the adopted 2021 Budget
 - c. Elections
 - i. Council
 - ii. Endowment Committee
 - iii. Nominating Committee
- VI. Closing Prayer

Motion: Approve agenda as presented

Motion by:

Second by:

II - -Approval of Minutes:

Annual Congregational Meeting Minutes – February 2, 2020

ANNUAL CONGREGATIONAL MEETING MINUTES – February 2, 2020 HOLY TRINITY LUTHERAN CHURCH San Carlos, California

Opening Formalities:

- **Call to Order** Our President, Barbara Padilla, called the meeting to order at 11:40, with a count of 32 members in attendance with a declaration that a quorum was present (see written sign-in sheet with original member signatures, attached hereto). Reference was made to the 34-page printed, published and distributed 2019 Annual Report, which is incorporated herein by reference. Pastor Josh Serrano offered an opening prayer and a photo slide show of the past year's activities was presented.
- **Approval of Agenda:** The Agenda was presented and a motion to approve the Agenda was made (Bob Beuthel) and seconded (Doug Southard) and passed without objection by voice vote.
- **Approval of Minutes:** The Minutes from the February 3, 2019 Annual Meeting (See 2019 Annual Report, pages 5 &6) were presented and approved on a voice vote after a motion was made (Petra Gilmore) and seconded (Erik Vorhes).

Reports:

- **Call to Order** Our President, Barbara Padilla, called the meeting to order at 11:40, with a count of 32 members in attendance with a declaration that a quorum was present (see written sign-in sheet with original member signatures, attached hereto). Reference was made to the 34-page printed, published and distributed 2019 Annual Report, which is incorporated herein by reference. Pastor Josh Serrano offered an opening prayer and a photo slide show of the past year's activities was presented.
- **Approval of Agenda:** The Agenda was presented and a motion to approve the Agenda was made (Bob Beuthel) and seconded (Doug Southard) and passed without objection by voice vote.
- **Approval of Minutes:** The Minutes from the February 3, 2019 Annual Meeting (See 2019 Annual Report, pages 5 &6) were presented and approved on a voice vote after a motion was made (Petra Gilmore) and seconded (Erik Vorhes).

Reports:

- **Treasure (Petra Gilmore prepared, overview by Barbara Padilla):** See written report at page 7 through 18 of the Annual Report. Barbara noted that Petra has prepared the Financial Report for the last 24 years. The financial and budget were explained and discussed at the Annual Congregational Budget Meeting on January 26, 2020. A motion to approve the report was made (G.Ray Martin) and seconded (Leroy Padilla) and approved on voice vote.
- **Pastor (Josh Serrano):** Pastor opened by noting that he has been at Holy Trinity Lutheran Church of just over 3 years and has no plans on going anywhere. See written report in the 2019 Annual Report page 18. Pastor would like the church to be a place of rest for our souls. Additionally, he would like HTLC meetings to include a reading of Matthew 11:28-30 with a goal to memorize these verses this year. We need leads for two committees (Congregational Life and Stewardship) so please consider becoming involved. Pastor Kemp asked about current HTLC membership – we have 128 baptized members, about 40 to 55 members attending services regularly, and 24 youth eligible for Sunday school.
- **President (Barbara Padilla):** See written report on page 19 of the Annual Report. Barbara noted that HTLC has a very generous congregation, giving donations to Second Harvest Food Bank, Mt. Cross, and MLK Day of Service, just to name a few.
- **Nominating Committee Report (Lori Friedman):** See written report on page 19 of the Annual Report, listing each of the proposed officers and committee members nominated for office in 2020.

- **Committee Reports:** See detailed written reports of the various committees (Building and Grounds, Endowment, Outreach and Evangelism, Mutual Ministries, Worship and Music, Social Concerns, Stewardship, Women of the ELCA, and Youth Ministry and Sunday School), located on pages 20 through 32 of the Annual Report. Committee Chairs also presented brief oral reports highlighting the purpose and activities of their respective committees in 2019 and going forward 2020.

Action Items:

- **Approval of the 2020 Budget:** See proposed budget on pages 31 & 32 of the Annual Report. Discussion and comment ensued, Pastor Kemp noted the positive message that is given by listing benevolences first (particularly our gifts to the ELCA which represents that we are part of a larger community). A motion was made (Doug Southard) to approve the proposed 2020 budget, seconded (Gaby Knauth), and approved on a voice vote. Bob Beuthel collected pledge cards that represent our support of the budget and Pastor Serrano gave a Prayer of Thanksgiving.

- **Constitutional Changes**

Annual Meeting Date: See page 33 of the Annual Report. The Council recommends the Constitution change in article C10.01.01 for the annual meeting date from “January” to “January or February”. A motion was made (Rick Gilmore) to approve this change, seconded (Pastor Kemp), and approved on a voice vote.

Council Member Number and Term: See page 33 of the Annual Report. The Council recommends this Constitution change to reduce the minimum number of Council members from 8 to 7 and the term change of 2 years with a maximum of 3 consecutive terms. A motion was made (Pastor Serrano) to approve the Constitution change in article C12.01 & C12.02 as printed in the Annual Report page 33. The motion was seconded (Pastor Kemp) and approved on a voice vote.

- **Motion to Approve Slate of Office Candidates.** See Annual Report pages 33 & 34. A motion was made (John McDowell) to approve the slate of nominees for the Council and the Nominating Committee printed on pages 33 & 34. The motion was seconded (Lori Friedman) and approved on a voice vote.

- **Thank you (Dick Rescho):** Dick thanked Barbara for serving as our President and presented her with a card and gift.

- **Closing Prayer (Pastor Serrano)**

Respectfully Submitted by Gail Blomstrom
Council Approval Date:

Motion: Approve February 2, 2020 Annual Meeting Minutes

Moved by: Second by:

III – 2020 Treasurer’s Financial Report

2020 Budget Highlights

Giving

- This is a generous congregation – THANK YOU!
 - General Fund receipts were, \$248,319 compared to \$243,645 in 2019
 - However, General Fund receipts include \$25,000 from the COVID Economic Disaster Loan (EIDL) and Paycheck Protection Programs (PPP)
 - Member giving was \$219,294
 - 2020 General Fund receipts were \$32,226 above expenses (\$216,093)

Expenses

- We spent carefully and kept expenses within receipts.
 - Total 2020 expenses @ \$216,093; lower than 2019 (\$233,338)
 - Total expenses were \$8,420 under budget
 - Line items over budget:
 - Payroll Taxes, Office expenses, Property Tax, Bank Charges (PayPal fees), Tech Support (video equipment) & Benevolences (due to receipts being over budget)

Balances

- 2020 ended with \$108,242 in checking/savings:
 - \$88,242 ending balance in General Fund checking/savings
 - \$20,000 Contingency Fund (Emergencies);
 - This fund is in a Certificate of Deposit with Mission Investment Fund (goal to maintain 10% of budget as a contingency)
- 2020 ended with positive account balances

Cash Receipts for month ending December 31, 2020



Holy Trinity Lutheran Church
Balance Sheet
as of 12/31/2020

Account Number	Account Name	Amount
Assets		
Current Assets		
1000	Wells Fargo Checking	\$15,966.25
1010	Market Rate Account	\$90,072.65
1020	Endowment	\$109,718.23
1030	Mission Investment Fund Account	\$20,000.00
1040	Brokerage Account	\$47.35
Total Current Assets		\$235,804.48
Total Assets		\$235,804.48
Liabilities		
Total Liabilities		\$0.00
Equity		
Unrestricted Net Assets		
3000	General Fund - Fund Balance	\$88,241.68
Total Unrestricted Net Assets		\$88,241.68
Restricted Net Assets		
3100	Building Fund - Fund Balance	\$9,524.28
3101	Endowment Fund Fund Balance	\$109,718.23
3102	Memorial Fund Balance	\$2,335.51
3105	Music Fund Balance	\$111.87
3106	Pastor Designated Expense Fund	\$1,222.90
3107	Special Designations Fund Balance	\$350.00
3109	Youth Fund Balance	\$3,600.03
3110	HTLCW Fund Balance	\$201.53
3111	Benevolences Fund Balance	\$498.45
3112	Contingency Fund Balance	\$20,000.00
Total Restricted Net Assets		\$147,562.80
Total Equity		\$235,804.48
Total Liabilities + Total Equity		\$235,804.48

Bank Account Activity for Month Ending December 31, 2020



Holy Trinity Lutheran Church
 Budget: Current Month v. Year
 for the period of 01/01/2020 to 12/31/2020

Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
Income							
General Donations							
4000	General Giving	\$187,343.84	\$224,513.00	\$-37,169.16	\$38,969.49	\$18,709.38	\$20,260.11
4010	Simply Giving	\$31,950.00	\$0.00	\$31,950.00	\$2,365.00	\$0.00	\$2,365.00
4020	Room Donations	\$2,710.00	\$0.00	\$2,710.00	\$440.00	\$0.00	\$440.00
4030	Thrivent	\$1,295.00	\$0.00	\$1,295.00	\$0.00	\$0.00	\$0.00
4040	Economic Injury Disaster Loan	\$4,000.00	\$0.00	\$4,000.00	\$0.00	\$0.00	\$0.00
4050	Paycheck Protection Program	\$21,020.00	\$0.00	\$21,020.00	\$0.00	\$0.00	\$0.00
Total General Donations		\$248,318.84	\$224,513.00	\$23,805.84	\$41,774.49	\$18,709.38	\$23,065.11
Designated Donations							
4100	Building Fund Income	\$5,540.00	\$0.00	\$5,540.00	\$10.00	\$0.00	\$10.00
4120	HTLCW Fund Donations	\$60.00	\$0.00	\$60.00	\$0.00	\$0.00	\$0.00
4125	Memorial Fund Donations	\$50.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00
4150	Special Designations Fund Donation	\$350.00	\$0.00	\$350.00	\$0.00	\$0.00	\$0.00
4160	Youth Fund Donations	\$480.00	\$0.00	\$480.00	\$40.00	\$0.00	\$40.00
4165	Benevolence Donation	\$2,612.00	\$0.00	\$2,612.00	\$910.00	\$0.00	\$910.00
Total Designated Donations		\$9,092.00	\$0.00	\$9,092.00	\$960.00	\$0.00	\$960.00
Other Income							
4500	Interest/Revenue gain/ loss	\$8,883.01	\$0.00	\$8,883.01	\$6,136.44	\$0.00	\$6,136.44
Total Other Income		\$8,883.01	\$0.00	\$8,883.01	\$6,136.44	\$0.00	\$6,136.44
Total Income		\$266,293.85	\$224,513.00	\$41,780.85	\$48,870.93	\$18,709.38	\$30,161.55

Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
Expense							
Personnel Expenses							
5000	Salaries and Contractors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5001	Pastor	\$61,616.58	\$61,505.00	\$111.58	\$5,125.42	\$5,125.38	\$0.04
5002	Secretary	\$21,481.24	\$22,880.00	\$-1,398.76	\$1,760.00	\$1,906.63	\$-146.63
5003	Organist	\$11,820.00	\$12,285.00	\$-465.00	\$1,020.00	\$1,023.75	\$-3.75
5005	Nursery	\$400.00	\$2,600.00	\$-2,200.00	\$0.00	\$216.63	\$-216.63
5006	Substitutes	\$-100.00	\$1,350.00	\$-1,450.00	\$0.00	\$112.50	\$-112.50
5007	Janitor	\$2,200.00	\$2,400.00	\$-200.00	\$200.00	\$200.00	\$0.00
5008	Gardener	\$2,625.00	\$2,500.00	\$125.00	\$500.00	\$208.37	\$291.63
5009	Bookkeeper	\$4,800.00	\$4,950.00	\$-150.00	\$400.00	\$412.50	\$-12.50
Total for 5000 - Salaries and Contractors		\$104,842.82	\$110,470.00	\$-5,627.18	\$9,005.42	\$9,205.76	\$-200.34
Total Personnel Expenses		\$104,842.82	\$110,470.00	\$-5,627.18	\$9,005.42	\$9,205.76	\$-200.34
Benefits and Personnel Related Expenses							
5050	Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5051	Pastor Benefits	\$34,265.19	\$35,000.00	\$-734.81	\$3,053.55	\$2,916.63	\$136.92
5052	Pastor Housing	\$3,000.00	\$3,000.00	\$0.00	\$250.00	\$250.00	\$0.00
5053	Car Allowance	\$1,749.96	\$1,750.00	\$-0.04	\$145.83	\$145.87	\$-0.04
Total for 5050 - Benefits		\$39,015.15	\$39,750.00	\$-734.85	\$3,449.38	\$3,312.50	\$136.88
5060	Personnel Related Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5061	Professional Expenses	\$1,005.27	\$1,450.00	\$-444.73	\$330.89	\$120.87	\$210.02
5066	Payroll Taxes	\$9,955.14	\$9,500.00	\$455.14	\$933.57	\$791.63	\$141.94
Total for 5060 - Personnel Related Expenses		\$10,960.41	\$10,950.00	\$10.41	\$1,264.46	\$912.50	\$351.96

Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
Total Benefits and Personnel Related Expenses		\$49,975.56	\$50,700.00	\$-724.44	\$4,713.84	\$4,225.00	\$488.84
Utilities							
5100	PG&E	\$4,875.38	\$5,000.00	\$-124.62	\$334.49	\$416.63	\$-82.14
5110	Water	\$1,708.67	\$2,500.00	\$-791.33	\$185.45	\$208.37	\$-22.92
5120	Phone and Internet	\$2,832.94	\$3,500.00	\$-667.06	\$233.14	\$291.63	\$-58.49
5130	Waste Disposal	\$919.94	\$1,000.00	\$-80.06	\$61.94	\$83.37	\$-21.43
Total Utilities		\$10,336.93	\$12,000.00	\$-1,663.07	\$815.02	\$1,000.00	\$-184.98
Office Expenses							
5200	Office Supplies	\$854.04	\$675.00	\$179.04	\$96.87	\$56.25	\$40.62
5210	Postage	\$445.70	\$225.00	\$220.70	\$0.00	\$18.75	\$-18.75
5220	Printing	\$4,934.88	\$4,875.00	\$59.88	\$516.28	\$406.25	\$110.03
Total Office Expenses		\$6,234.62	\$5,775.00	\$459.62	\$613.15	\$481.25	\$131.90
Taxes and Insurance							
5300	Insurance	\$7,699.34	\$8,200.00	\$-500.66	\$0.00	\$683.37	\$-683.37
5306	Property Taxes	\$5,065.98	\$4,900.00	\$165.98	\$2,699.34	\$408.37	\$2,290.97
5315	Bank Charges	\$572.45	\$0.00	\$572.45	\$284.05	\$0.00	\$284.05
Total Taxes and Insurance		\$13,337.77	\$13,100.00	\$237.77	\$2,983.39	\$1,091.74	\$1,891.65
Committees							
5400	B&G Repair and Maintenance	\$2,358.56	\$3,188.00	\$-829.44	\$674.99	\$265.63	\$409.36
5420	Financial	\$1,292.93	\$1,875.00	\$-582.07	\$95.27	\$156.25	\$-60.98
5430	Personnel Admin.	\$0.00	\$75.00	\$-75.00	\$0.00	\$6.25	\$-6.25
5440	Technology Support	\$1,515.65	\$1,350.00	\$165.65	\$534.95	\$112.50	\$422.45
Total Committees		\$5,167.14	\$6,488.00	\$-1,320.86	\$1,305.21	\$540.63	\$764.58
Ministries							
5500	Adult Education	\$0.00	\$94.00	\$-94.00	\$0.00	\$7.87	\$-7.87
5510	Confirmation	\$0.00	\$188.00	\$-188.00	\$0.00	\$15.63	\$-15.63
5515	Congregation Life	\$0.00	\$150.00	\$-150.00	\$0.00	\$12.50	\$-12.50
5520	Hospitality	\$149.73	\$525.00	\$-375.27	\$0.00	\$43.75	\$-43.75

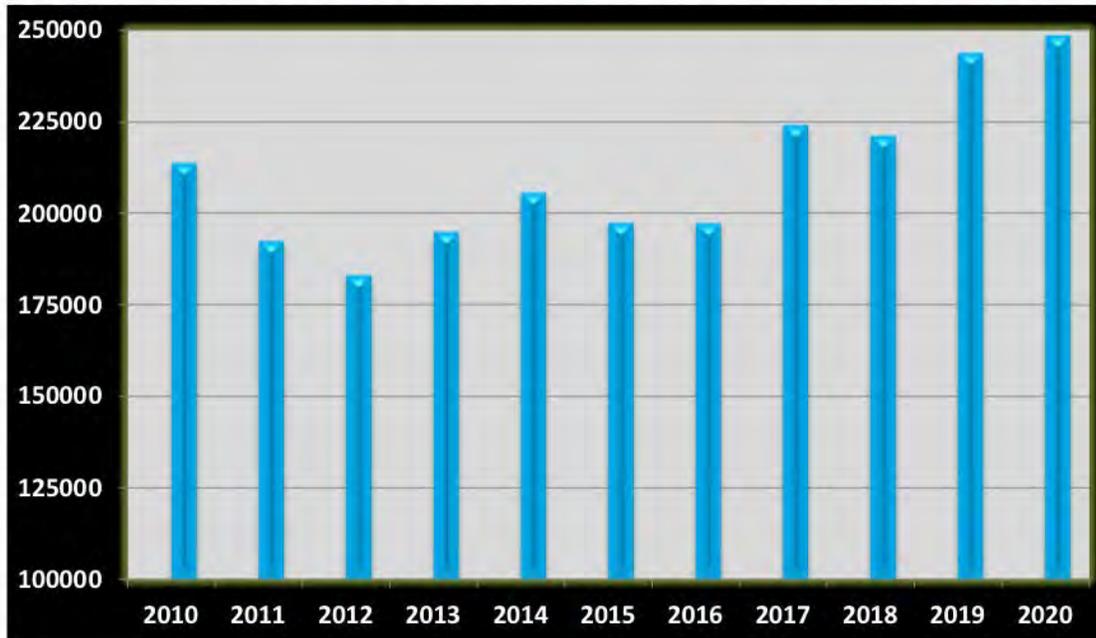
Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
5525	Outreach and Evang.	\$79.45	\$75.00	\$4.45	\$0.00	\$6.25	\$-6.25
5535	Stewardship	\$0.00	\$150.00	\$-150.00	\$0.00	\$12.50	\$-12.50
5540	Sunday School	\$142.40	\$975.00	\$-832.60	\$0.00	\$81.25	\$-81.25
5545	Worship and Music	\$972.22	\$2,250.00	\$-1,277.78	\$42.00	\$187.50	\$-145.50
5550	Youth Programs	\$0.00	\$75.00	\$-75.00	\$0.00	\$6.25	\$-6.25
5555	Senior Ministries	\$0.00	\$75.00	\$-75.00	\$0.00	\$6.25	\$-6.25
Total Ministries		\$1,343.80	\$4,557.00	\$-3,213.20	\$42.00	\$379.75	\$-337.75
Other							
5560	Synod Assemblies	\$0.00	\$975.00	\$-975.00	\$0.00	\$81.25	\$-81.25
5565	Miscellaneous	\$0.00	\$38.00	\$-38.00	\$0.00	\$3.13	\$-3.13
Total Other		\$0.00	\$1,013.00	\$-1,013.00	\$0.00	\$84.38	\$-84.38
Benevolences							
5580	ELCA	\$12,427.05	\$10,205.00	\$2,222.05	\$2,548.22	\$850.38	\$1,697.84
5585	Other	\$12,427.05	\$10,205.00	\$2,222.05	\$2,548.22	\$850.38	\$1,697.84
Total Benevolences		\$24,854.10	\$20,410.00	\$4,444.10	\$5,096.44	\$1,700.76	\$3,395.68
Non Budgeted Expenses							
5710	Building Fund Expense	\$8,810.81	\$0.00	\$8,810.81	\$0.00	\$0.00	\$0.00
5720	Memorial Fund Expense	\$2,761.00	\$0.00	\$2,761.00	\$0.00	\$0.00	\$0.00
5735	Pastor Designated Expense Fund	\$129.89	\$0.00	\$129.89	\$0.00	\$0.00	\$0.00
5740	Special Designation Expense	\$845.77	\$0.00	\$845.77	\$0.00	\$0.00	\$0.00
5755	HTLCW Expense	\$28.00	\$0.00	\$28.00	\$28.00	\$0.00	\$28.00
5760	Benevolence Fund Expense	\$15,968.10	\$0.00	\$15,968.10	\$8,555.00	\$0.00	\$8,555.00
Total Non Budgeted Expenses		\$28,543.57	\$0.00	\$28,543.57	\$8,583.00	\$0.00	\$8,583.00
Total Expense		\$244,636.31	\$224,513.00	\$20,123.31	\$33,157.47	\$18,709.27	\$14,448.20
Total		\$21,657.54	\$0.00	\$21,657.54	\$15,713.46	\$0.11	\$15,713.35

Cumulative Receipts

A	L	M	N	O	P	Q	R	S	T	U	V
MONTH	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
January	\$18,768.82	\$16,399.77	\$25,631.43	\$15,035.11	\$12,539.44	\$11,123.47	\$16,839.87	\$17,563.00	\$16,846.79	\$11,171.15	\$15,088.00
February	\$11,937.47	\$10,587.68	\$17,719.82	\$18,575.02	\$14,325.81	\$15,083.45	\$11,588.84	\$14,389.00	\$16,674.66	\$15,954.46	\$12,426.58
March	\$14,163.21	\$11,488.06	\$7,878.94	\$16,287.35	\$17,777.90	\$14,347.70	\$19,413.07	\$15,779.03	\$17,613.25	\$16,822.82	\$16,016.23
April	\$14,884.29	\$16,563.57	\$16,264.16	\$14,291.41	\$18,051.66	\$19,190.23	\$10,899.55	\$17,219.96	\$15,182.97	\$22,918.00	\$25,008.45
May	\$11,635.01	\$13,254.82	\$8,553.76	\$10,807.33	\$15,163.41	\$13,586.45	\$15,093.50	\$12,366.37	\$11,249.55	\$14,824.00	\$46,258.33
June	\$18,076.64	\$11,513.55	\$18,848.00	\$20,576.79	\$16,898.74	\$14,817.32	\$12,774.53	\$17,552.00	\$12,968.10	\$16,049.78	\$14,200.34
July	\$15,024.25	\$18,139.42	\$10,917.38	\$13,881.77	\$11,313.83	\$9,763.99	\$11,018.58	\$22,730.00	\$16,783.00	\$13,003.33	\$18,245.16
August	\$20,352.26	\$15,313.94	\$13,728.33	\$10,937.23	\$25,477.57	\$17,402.20	\$13,793.62	\$11,440.20	\$16,042.90	\$16,784.56	\$16,413.14
September	\$15,371.14	\$33,002.73	\$16,432.41	\$15,504.38	\$17,789.96	\$24,442.85	\$11,272.65	\$12,584.00	\$14,451.00	\$17,157.91	\$15,289.12
October	\$15,451.04	\$15,373.81	\$13,175.16	\$15,349.92	\$11,540.36	\$10,531.20	\$15,462.00	\$20,389.00	\$13,449.42	\$13,776.23	\$18,651.00
November	\$18,852.81	\$14,607.35	\$14,767.57	\$12,305.09	\$12,775.21	\$19,603.08	\$14,017.00	\$19,417.15	\$19,860.00	\$22,678.88	\$9,535.00
December	\$39,373.42	\$16,205.08	\$19,184.92	\$31,367.77	\$32,000.47	\$27,596.03	\$45,170.34	\$42,833.00	\$50,190.90	\$62,839.38	\$41,774.49
Total	\$213,890.36	\$192,449.78	\$183,101.88	\$194,919.17	\$205,654.36	\$197,487.97	\$197,343.55	\$224,262.71	\$221,312.54	\$243,980.50	\$248,905.84
Diff prior year	\$984.94	(\$21,440.58)	(\$9,347.90)	\$11,817.29	\$10,735.19	(\$8,166.39)	(\$144.42)	\$26,919.16	(\$2,950.17)	\$22,667.96	\$4,925.34
Prior yr %	100.46%	89.98%	95.14%	106.45%	105.51%	96.03%	99.93%	113.64%	98.68%	110.24%	102.02%
Notes:	Parsonage Rental \$3,225 July-Dec \$19,350	Called P.Christian			Began Sanctuary Refresh/Capital Campaign	P. Christian last day 7/31	Called P. Josh				PPP and EIDL loans in May
Key:							Easter	* 5 Sunday	* Easter+5 Sunday		
Monthly Average YTD:	Donations YTD	\$248,905.84						\$20,742.15			
Monthly needed to reach budget Difference	Expenses YTD	\$216,093.00						\$18,709.00			
	Difference	\$32,812.84						-\$2,033.15 per month			

Cumulative Receipts Chart – 10 Year History

10 Year Cumulative Receipts



Historical Giving/Expenses Through October

Year	Giving/Expense Difference
2011	\$584
2012	\$22,380
2013	\$24,167
2014	\$15,856
2015	(\$5,855)
2016	(\$25,099)
2017	(\$16,871)
2018	(\$23,471)
2019	(\$32,968)
2020	\$10,890*

* Includes \$25,000 from EIDL & PPP



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Motion: Move to approve, with appreciation, Treasurer Petra Gilmore's 2020 Financial Report.

Second

IV - Reports

a. Pastor's Report 2020

I am confident that if anyone goes back and reads annual reports for this congregation they will want to know what happened in 2020. To say that this year has been challenging is an understatement.

On January 10th we received death threats both against the pastor (me) and the congregation. Over the next week we received a total of 3 notes that outlined a plan to commit mass violence against our congregation. We later learned it was a former member and ELCA pastor, Paul Michaelson, who committed this crime. When we received these notes the congregation went into safety mode. We did the things we knew would keep us safe. We kept the doors locked in the back of the church, hired private security for a couple of months, installed a camera system, and worked on improving the lighting. Over the year we have been following his case that as of December is still ongoing.

Just when we thought this time had passed, we came across another emergency. Little did we know the impact it would have for the rest of the year. We decided on March 11th that we would halt having in-person worship services for a couple weeks due to the outbreak of COVID-19 in the United States. We made this decision with input from health care workers and scientists in our congregation. This hiatus ended up extending throughout the rest of 2020.

We needed to adapt very quickly to the disruption of not having in-person worship. For two months we partnered with other congregations and had a Zoom worship services with 3 pastors and an accompanist present. We then moved into having recorded worship services with members of HTLC recording themselves in the roles of lectors, musicians, and assisting ministers. We valued seeing each other's faces again but realized that we wanted even more connection. For the later part of 2020 we moved to having Zoom worship services, with everyone in their own home but able to participate live. For good measure we also live-streamed through YouTube. In the latter part of the year, we held a few outdoor worship services, but soon stopped due to weather and the rise of COVID cases.

All the while we learned to try new things. We continued to have morning prayer on Monday, Wednesday, and Friday through Facebook live. We moved any meeting like council, worship, evangelism, and confirmation to Zoom. The council took it upon themselves to check in with all the members and stay in contact with them. All the while we prayed. We prayed for each other, a vaccine, and way back to seeing each other again. At the time of writing this in December, I know of no congregational member who has contracted COVID-19.

But it was not only COVID that marked a milestone for HTLC. In November we lost our last charter member, Helen Barg. She lived to be 99 years old, just a week shy of her 100 birthday. I was able to preside at her graveside service at her family plot in Colma.

We also lost a few families moving to other states. The Vorhes moved to Minnesota and the Dings moved to Kentucky. Dave Pitts moved to Oregon. A couple other regular visitors moved out of San Carlos as well.

In January I asked the congregation to memorize the words of Jesus,

“Come to me, all you who are weary and carrying heavy burdens, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble of heart, and you will find your rest for your souls. For my yoke is easy, and my burden is light.”

I spent the year including this in meetings, worship services, casual conversation. I hoped that people would make this part of their language of faith, that it be a reminder to cast our burdens on Jesus and receive the rest that he promised us.

As we enter this next year, I am hopeful. While it seems like we will not be meeting in-person until the summer, I am confident of our congregation’s resilience and ability to weather this storm. Our hope is built on nothing less than Jesus!

Respectfully Submitted,
Pastor Joshua Serrano

b. President’s Report 2020

2020 is definitely the year that was. It started with threats to our congregational safety and well-being, then came the beginnings of the coronavirus pandemic, and by March we knew we were in for the long haul. The murder of George Floyd came in May and brought with it racial reckoning in communities across the country, including San Carlos. And then there were wildfires and the politics of the presidential election.

Yet throughout those tumultuous times our congregation stayed a faithful witness to what God can do in and through us. Elsewhere in this annual report you’ll find descriptions of how we worshipped, how we ministered to each other, and how we cared for the world. No matter the challenges we faced, we were able to see they held opportunities as well.

By forging ahead, we were building a new road for Holy Trinity. While we may not know what lies at the end of the road, we can be assured that God is faithful and our efforts won’t be in vain.

As Paul writes in Romans, “We can rejoice, too, when we run into problems and trials, for we know that they help us develop endurance. And endurance develops strength of character, and character strengthens our confident hope of salvation. And this hope will not lead to disappointment. For we know how dearly God loves us, because he has given us the Holy Spirit to fill our hearts with his love.” – Romans 5: 3-5

2020 Metrics

While these numbers don’t give us a full picture of the year or of the quality of our life together, they are worth thinking about as we head into 2021.

	<u>2019</u>	<u>2020</u>
General Donations	\$243,980	\$227,299 (not including \$21,020 in federal loans)
Total Expenses	\$233,338	\$216,093

Households using automatic giving	11	24
Average Sunday Attendance	57	50 (based on YouTube views)
Baptized Members	167	Count not complete; 10 moved and one member died. No new members.

Respectfully Submitted,
John McDowell

c. Nominating Committee Report

The Nominating Committee has nominated the following candidates for these respective offices. All candidates have accepted the nominations and agreed to serve if elected.

Treasurer:	Petra Gilmore
Financial Secretary:	Mary Webb
Council Members	Jeremy Emken John Schornstein
Nominating Committee	Sandy Frojelin Dick Rescho Barbara Padilla
Endowment	James Reimann

d. Other Committee Reports

Building and Grounds (B&G)

Currently, the B&G team is comprised of **G. Ray Martin, Leroy Padilla, John Schornstein, and Doug Southard**. Given the impact of the pandemic, some of our planned projects were affected but we did maintain the routine activities, including several during our inability to worship together.

B&G routinely completed several activities “behind the scenes” including:

- Weekly trash, recycle and compost removal
- Managing timers for lights and irrigation
- Routine furnace monitoring and filter changes
- Replacing burnt out bulbs and replacing light fixtures as needed
- Managing service providers (landscaping and janitorial)
- Ordering and stocking kitchen, custodial and maintenance supplies
- Changing out church decorations

Unfortunately, both of our regular congregational workdays (Spring Sparkle and Fall Freshen) had to be cancelled. However, we have stayed on top of landscaping with occasional weekend pruning throughout the church campus.

Beyond the planned activities described above, other projects kept the team busy such as:

- ***Parsonage patio repair:*** In the rear yard patio of the parsonage, several of the wooden strips that separate the concrete sections were broken or missing. Beyond an eyesore, this was a tripping hazard. All remnant wood was removed and replaced with small pebbles that were then sealed in place.
- ***Security camera system:*** Thanks to a generous donation, the church has a new camera security system for which B&G assisted with some of the installation. As part of this security upgrade, exterior locks were changed, and new keys were distributed.
- ***Exterior “event” prep:*** In advance of annual council retreat (relocated to the Peace Garden due to the pandemic), the garden area was pruned, cleaned, and power washed. Similarly, for our outdoor Sunday service this Fall, trees and shrubs were pruned, windows were washed, and the entry hosed down. Although outdoor services were limited, it was great to see the congregation in the spruced up area.
- ***Steps cleanup:*** The Glenwood steps leading to the Peace Garden had accumulated a fair amount of tree sap, grime, dirt, and moss. The steps and sidewalls were cleaned with power washing. A few steps were repaired and better secured. The sidewalls of the steps remain to be painted to close out this project.
- ***Parking lot landscaping:*** During the pandemic, this was one project from the 2020 target list which received much attention. Over the years, the landscaping adjacent to the parking lot has turned into a jungle “wanna be”. The biggest problem is the overgrowth of the agave plants which can get quite large and have dangerous spikes along its edges. The agave plants are being removed from close proximity to the parking area so that congregants cannot inadvertently bump into them. The agave plants are also being thinned out so that they will have healthier room to flourish. Erosion retardant has been added to the steeper part of the hillside. Several other plants are being significantly pruned or removed to enable access and removal of several years’ worth of plant debris. Dealing with the agave is particularly tedious and a little dangerous, but we have been chipping away during weekends on this project which is about 50% complete.

Given the impact of the pandemic, some of our bigger projects did not get much attention and remain on our target list. **For 2021 projects**, we are expecting to:

- Complete parking lot landscape rehabilitation
- Clean, organize, and enhance the storage near the church offices (houses most of the decorations)
- Repair (as needed) and treat exterior door surfaces
- Paint ramp and stair railings adjacent to parking lot (outsourced project)

Respectfully submitted,
Leroy Padilla & G. Ray Martin

Endowment Committee

Endowment Fund Distribution And Finances

In 2019 the Endowment Committee recommended a \$4,500 distribution from the projected amount available in 2020 to help fund carpet replacement in Beilstein Hall (that amount normally would have been distributed in 2020). Because of this early distribution, the Committee did not recommend distribution of funds in 2020. The Fund began 2020 with a balance of \$102,509.91. The Fund received no donations in 2020 and no distributions were made. After market fluctuations the Fund ended 2020 with a balance of \$108,516.97.

Establishment Of The Endowment Fund

In 1947, Pastor Emmett Beilstein and his wife Alice began Holy Trinity Lutheran Church. Pastor Beilstein believed that members were empowered by the Holy Spirit to give generously according to their ability, to share the life-giving Gospel boldly and effectively in word and deed, and to joyfully help those in need, both within and beyond the congregation. In 2003, in an expression of those beliefs, part of the Beilstein's estate was gifted to Holy Trinity, some of which established our Endowment Fund as a continuing and lasting means to further God's Word in the congregation, the community, and the world. The Endowment Fund provides a means for us, as Christian stewards, to express our deep gratitude for God's many blessings.

Why Does Holy Trinity Have An Endowment Fund?

Our Endowment Fund gives members and friends a vehicle for leaving a legacy to Holy Trinity. It serves as an annual reminder of the faith and witness of each donor, plus it multiplies gifts by combining them with others to grow under professional financial management. Moreover, it supplies a way to receive large gifts that will not overwhelm the congregation or discourage on-going stewardship and annual giving. Finally, a healthy endowment ensures a source of funding through regular distributions to support projects not included in our annual budget.

How Is The Endowment Fund Managed?

The Endowment Committee manages the Endowment Fund, encourages donations to the fund, and recommends distribution amounts to the Council. Prudent annual distributions allow for protection of principal and possible growth in a fluctuating market while allowing for support of key Holy Trinity priorities not covered by our operating budget. We invest our Endowment Fund with the InFaith Community Foundation (formerly the Lutheran Community Foundation) in their "medium risk" fund.

While the fund grows consistent with our risk profile and market fluctuations, endowment funds typically experience significant principal growth through donations rather than through investment gains.

How Does The Endowment Fund Support Congregational Priorities?

The Council, acting on the recommendations of the Committee, has authorized distributions to support our youth, our music program, our seniors, pastor relocation expenses, carpet for Beilstein Hall, and more. Best practices have the Council (on advice from the Committee) issue a 4.5% annual distribution of the Endowment Fund's prior end of year closing balance.

How Can You Help Our Endowment Fund Grow?

The Endowment Fund allows members and friends of Holy Trinity to leave a legacy for the long-term future of our congregation. Planned giving is the best way that members can support our Endowment Fund. That means creating a specific plan for a gift that typically goes beyond those one makes throughout the course of a year. Moreover, it goes beyond "over and above" gifts made to capital and other fundraising campaigns. Your dreams make each gift unique and important; planned giving is not only for the wealthy –God blesses us all. Planned gifts to our Endowment Fund ensure that our mission will continue into well the future. In consultation with a financial advisor, you may consider allocating a percent of your estate to Holy Trinity, making the church a beneficiary of an insurance contract or IRA, or donating other assets such as real estate or automobiles. There are multiple ways you can support the mission of our church; the choice is up to you!

Respectfully,

Committee Chair: John McDowell

Committee Members: Alex Ding, Anne Wittig

Committee Council Representative: Doug Southard

Evangelism and Outreach

Like much of our lives in 2020, our primary achievements for Outreach & Evangelism were online. Pr Josh, Anne, Sebastian, and Isaac took our services online which not only enabled our congregation to worship but also enabled people outside the congregation to learn about HTLC and worship with us from anywhere. In addition, Jeremy Emken, Pr. Josh, and Gary are making progress on redesigning the HTLC website to make it more appealing and valuable to both visitors and members.

In 2021, we will continue these efforts to expand and improve our online presence. In addition, we will create HTLC-branded clothing and other items to help our members share HTLC with others when we can do so safely, and we will also partner with the Pride Center to be an even more inclusive church.

Thank you to our wonderful Outreach & Evangelism team of Pr Josh, Jeremy Emken, Karen Schornstein, Len Fischer, Lori Friedman, and Sandy Frojelin! The more people we have participating in the Outreach & Evangelism Team, the more we can accomplish. If you would like to help, please contact Gary or any of the team members noted above.

Respectfully submitted,
Gary Wiessinger

Mutual Ministry Committee

At the beginning of 2018, a Mutual Ministry Committee was formed to open communication within the congregation. The term “mutual ministry” recognizes that the Church’s ministry is the mutual concern of both the laity and the pastor. It encourages us to move away from a primary focus on the ministry of ordained clergy alone and includes all the people of God in the mutual work of ministry. As a community of believers at Holy Trinity we affirm those gifts God calls us to offer within the community, and we work together to match our gifts to the needs of the Church and the wider community.

There are a variety of things the Mutual Ministry Committee does at Holy Trinity including:

- Evaluate how effectively the goals of the congregation are being met. The assumption is that the goals have been set by others such as the Pastor and Council.
- Dialogue about perceptions and concerns within the congregation. The Mutual Ministry Committee is not a complaint committee, but it seeks to find ways for the Pastor, other leaders, and the congregation to work together for the sake of the Gospel.
- Address conflict among members that may affect the congregation’s ministry.
- Serve as a source of support for the pastor and other leaders in times of professional or personal stress.
- Serve as a “focus group” representative of the congregation, as leaders share ideas of ministry and seek to assess how best to accomplish what is being proposed.
- Support the Pastor’s need for spiritual self-care, compensation, sabbaticals, and continuing education.

The Mutual Ministry Committee met eight times in 2020. Last year was an exceptional year for the congregation with a variety of unique stresses such as threats to safety and the Covid-19 shutdown. In addition to Pastor Josh, the three other committee members are Greg Bohlmann (chair), Barbara Richards, and Lori Friedman, who replaced Erik Vorhes. The first 2021 Mutual Ministry Committee is planned for February 11, 2021. Please do not hesitate to contact committee members with questions or concerns.

Worship and Music

The coronavirus pandemic caused an unprecedented upheaval to our worship experience in 2020. Our last normal Sunday was March 8, 2020. The following week Pr. Josh and the council decided to cancel services for the next couple of weeks and we joined with Pr. John Kuehner's Unity Church online services. As we all know, that 'next couple of weeks' turned into months. For several weeks, Pr. Josh joined Pr. Kuehner and Pr. Jeremy Serrano in creating a joint online worship service. Once it became clear that the pandemic wasn't going away quickly, Pr. Josh decided that it was time for HTLC to start producing our own online worship service. Over the summer Pr. Josh quickly learned video production skills as congregational members took turns sending in video clips of the Bible readings, prayers, and greetings, while Worship Committee members recorded ourselves singing hymns and Kai came in to record preludes and offertories.

By the end of August, with Covid-19 cases lowering in our county, the worship committee decided to attempt to hold occasional live outdoor services. Our first attempt in September had to be cancelled due to poor air quality from the wildfires. Our next attempt was Reformation Sunday and we had a lovely outdoor service on the patio - the first live, in-person service since March. The committee figured out logistics of the layout, sound system, and how to do communion as safely as possible. Based on this, we hoped to be able to move to live services twice a month, however, our next attempt two weeks later proved to be less successful as it was extremely cold and windy. Also in the meantime, the Covid-19 rates for our county were climbing quickly, so we decided that we would return to solely virtual services, although we moved from prerecorded to live-streamed around this time for most weeks.

Our current status is that we continue to hold weekly streamed services, mostly live-streamed with an occasional prerecorded service. Services can be watched live on Zoom and YouTube, or later on YouTube only. Most weeks we have one family providing both hymns and readings, although for Christmas Eve we had 3 different family groups participating via streaming as well as one prerecorded hymn that all of us sang and Pamela produced. We will continue to regularly reevaluate the feasibility of outdoor live services both from a safety viewpoint as well as the comfort of sitting outdoors in the winter and early spring. We hold the hope that our Covid-19 numbers will come down again soon and that we are all able to be vaccinated and can return to a more normal worship experience. Thank you all for sticking with us this crazy year. If any of you would be interested in helping out with readings or hymns streaming from home, please let us know as we would be happy to have more participants. We are thankful to Pr. Josh and the whole Serrano family for their efforts to learn video production this year.

Respectfully submitted,
Anita Reimann for the worship committee

Technology

In 2020, our key accomplishment in Technology was the work Pr Josh did to enable online streaming of our services and the work that Anne, Sebastian, and Isaac have done to manage the streaming. Thank you, Pr Josh, Anne, Sebastian, and Isaac!

In 2021, our top priorities are to:

- Partner with the Outreach & Evangelism team to upgrade the church website in order to better tell our story to the broader community and better provide information to the HTLC congregation
- Research better equipment and approaches for streaming services when we start to meet in person again
- Ensure our staff and volunteers have the right technology tools to enable them to be productive and efficient

If you have technology skills or just an interest in technology and a desire to learn, we would love your help. Please contact Gary.

Respectfully submitted,
Gary Wiessinger

Social Concerns

THANK YOU to our faithful members who continued through this challenging 2020 year with COVID-19 to provide support and generous offerings as we reached out to help others in need! While the safety protocols changed most of our in-person service activities, individual members took the lead to keep us engaged with some of the greatest needs in our community.

Highlights

- Joined in the **Peninsula Multifaith Coalition** Martin Luther King, Jr., day of service making hygiene kits for the homeless in our local community.
- We met in early February to outline our year ahead and chose to focus on serving with nonprofits assisting cancer patients and their families, as well as those who are homeless in our community.
- Connected to **BumbleBee Foundation**, through Amy Wing, to plan on donating/assembling hygiene kits, or doing a gift card collection, in order to provide for families supporting hospitalized children with cancer. Since this was no longer possible with restrictions, later in the year General Benevolence Funds were designated to assist this organization.
- During Lent, a drive was organized through Pastor Josh and John McDowell, “Blocks for Socks”, to purchase socks and men’s underwear for **Street Life Ministries in Redwood City**. Pastor walked around the church campus blocks 30 times raising awareness of this collection, while streaming live on Facebook. Purchases by members, and monetary donations, brought the total collected to **400 pairs of socks, 75 Tee Shirts, and 138 men’s briefs**. All was delivered to the clothes closet run by SLM in Redwood City.**
- Hillary Wiessinger, with Jack and Maddie, led our **Family Giving Tree** Backpack drive in June and July for Holy Trinity and the San Carlos community. It meant purchasing and filling a total of **84 backpacks!!**
- Connected to Dennis George with **Street Life Ministries** to organize volunteers to make peanut butter and jelly sandwiches for nightly distribution. We have a team of members, Pam and Greg Bohlmann, Dick Rescho, Sandy Frojelin, John McDowell, and Leroy and Barbara Padilla, who are rotating dates to complete 30 sandwiches each time for donation. This is an ongoing monthly volunteer project done with protocols in home. **
- In Advent, **Samaritan House Family to Family Program** was supported by collecting donations of **43 Target gift cards (Total \$1080.00)** that could be used by families for food, clothing, and medicines as needed.
- ****Indicates these projects are supported by Thrivent Financial Action Team Proposals**

In addition, our Council has approved the following distributions throughout the year from designated funds and our General Benevolence Funds to sustain the following non profits:

April 2020	One Life Counseling Center, San Carlos	\$500.00	
	for food distribution to local families.		
	Navajo Lutheran Mission, Rock Point, AZ	\$750.00	
	sustain Navajo families with food/supplies		November 2020
Okizu, Northern California	\$500.00		Camp
	towards recovery from wildfires		
	BumbleBee Foundation	\$1000.00	
	support for pediatric cancer families		

	Rwanda School Project	\$1000.00
	tuition assistance for Omar Igabe	
	Navajo Christian Preparatory Academy	\$500.00
	scholarship Sponsor for Hopiyauma Benally	
December 2020	New Creation Home Ministry	\$250.00
	Provide essential services to new mothers	
	Pacific Lutheran Theological Seminary	\$500.00
	Support for students' costs	
	Second Harvest of Silicon Valley	\$3500.00
	Sustaining food supplies for those in need	
	Samaritan House of San Mateo (Family to Family Program)	\$805.00
	Designated funds from 2019 for Holidays	
	Samaritan House of San Mateo	\$3500.00
	general support for essential services	

May God's guidance continue to direct us on our life's journey to act on the commands to love and serve one another!

Respectfully submitted,
Barbara Padilla

Stewardship

The Stewardship Ministry Team helps our members live as good stewards. That is, “the careful and

From the ELCA stewardship website:

As members of the ELCA, we believe that we are freed in Christ to serve and love our neighbor. How do we respond to God’s call to serve and love our neighbors? We faithfully steward the gifts God has so abundantly given to us. Although some think of stewardship as only a financial response to God’s love, stewardship encompasses so much more than money. It is about how we use all that God has entrusted to our care — our time, our talents and our treasures — to love God and our neighbors, both inside and outside of the church walls and our homes.

responsible management of something entrusted to one's care.” – of our time, our talents, and our treasure.

As a congregation and as individual members we lived generously throughout 2020. We contributed our time and resources to the building up of our congregation and to caring for our community. Think of all that went into the planning and production of our Christmas pageant, the beautiful virtual and live worship services, and keeping our property up through the pandemic. And, marvel at how we were able to support Street Life Ministries, Second Harvest Food Bank, Samaritan House, Navajo Lutheran Mission, Mt. Cross, Rwanda School, and so much more.

We did all of this without a Stewardship Ministry Team. This year we were unable to find people willing to help with promoting generous living by our congregation. Nonetheless, our members continued with their traditional careful and responsible management of what God has entrusted them and our congregation.

In 2020:

- We received 37 pledges. We have 55 “giving units,” so that means 18 giving units did not pledge any funds for 2020. Since pledges help determine our budget, it’s important that all our members pledge every year, no matter the amount they plan to give.
- We received \$191,100 in pledges. Since our pledge year is different from our calendar year by two months we don’t yet know if those pledges have been met. We do know that due to changed circumstances at least five giving units will likely not be able to meet their pledges.
- Automatic offering became critical to supporting our budget. By the end of the year, 24 giving units were using some sort of automatic offering (Simply Giving, PayPal, Bill Pay, Automatic checks). For us to be secure in keeping our doors open, 40 of our giving units should be on automatic offering. If you are not, please consider becoming one of the additional 15 giving units we need to automate donations.

Our budget for 2021 reflects a conservative approach to finances during the pandemic. Yet most of our costs are, in business terms, fixed and semi-fixed. That is, we incur expenses month in and month out, whether we worship in person and hold other events or not. So it’s important that all of our members practice good stewardship of time, talent, and treasure in the year to come.

John McDowell
Congregational President

Women of the ELCA (WELCA)

HOLY TRINITY LUTHERAN CHURCH WOMEN

Financial Report for the year 2020

Beginning balance at Jan. 1, 2020	<u>164.53</u>
OFFERINGS:	
Total Lydia Circle offerings:	\$80.00
(Note: 35% of offerings are sent to Sierra Pacific synod)	
TOTAL RECEIPTS:	<u>\$80.00</u>
Bal. before disbursements	<u>\$244.53</u>
DISBURSEMENTS:	
WELCA – Synod yearly offerings:	\$28.00
Memorials: Helen Barg	\$15.00
TOTAL DISBURSEMENTS:	<u>\$43.00</u>
Balance @ Dec. 31, 2020	<u>\$201.53</u>

Lynn Garbe-Recknagel – Treasurer

We met twice for Bible Study at Lillian Pogreba’s suite in Brookdale, Redwood City using the study found in Gather magazine. Then came Covid19 and Lillian was no longer able to host! Hopefully our ladies continued to read Gather. Though the Bible study can become difficult without the group my wish is that the very meaningful articles in each issue became a source of hope and prayerful reading.

Youth Ministry and Sunday School

Sunday School

Two Sunday School classes, preK-2nd grade and 3rd-6th grade, enjoyed the Holy Moly curriculum. Thank you to the teachers who taught lessons until the pandemic closures in March 2020 – Peter, Gaby, Lisa, Erik, Erica, Anita, Kim, Gail, Hillary, Lori, and Jeremy.

Confirmation

Confirmation classes were led by Pr. Josh, with participants Zora Vorhes (completed May 2020), Hannah Meier, Ethan Meier, Sydney Martin, Logan Baker, Sebastian Serrano, Kris Vinther, Jason Tofigh, Luke Tofigh.

Christmas Pageant

The 2020 virtual Christmas Pageant was an amazing success, with Gigi Schmuckal directing “BCTV: A Christmas Broadcast” written by Emily Schmuckal, and post-production by Eva Schmuckal. Thanks to Cathy Bready for costumes, Kai Lin and Peter Schmuckal for musical accompaniment, and Christmas songs from families including Serrano, Reimann, Andrews-Fischer, Schmuckal, Ding, Baker, and Cameron Martin. Special appreciation to the cast: Hannah Meier, Leah Meier, Sebastian Serrano, Ellie Fischer, Maxwell Fischer, Logan Baker, Oliver Baker, Len Fischer, Erin Andrews Fischer, Brinley Emken, Eliana Emken, Adar Emken, Jeremy Emken, Emily Schmuckal, Eva Schmuckal, Jack Wiessinger, Maddie Wiessinger, Anna Friedman, Lucas Ding, Liam Ding – an amazing experience to bring such joy and awe in retelling the story of the birth of Christ, who brings hope into the world. Viewing is on HTLC youtube channel at <https://www.youtube.com/watch?v=PttBGuKyX4&t=1723s>

Respectfully submitted by the youth committee:

Lori Friedman, Hillary Wiessinger, Gaby Knauth, Lisa Kersten, Pr. Josh

V – Action Items

a. Approval of 2021 Budget

General Fund						
#	Category	Line Item	2020	2020	2021	Notes
			Approved	to 10/31/20	Proposed	
	Benevolences:	ELCA	\$10,205	\$9,879	\$10,263	5.00%
		Other	\$10,205	\$9,879	\$10,263	5.00%
		Sub-total	\$20,410	\$19,758	\$20,527	
1	Personnel:	Pastor	\$61,505	\$51,366	\$63,350	3% raise
2		Secretary	\$22,880	\$17,961	\$11,440	\$22 x 10 x 52 no raise
3		Organist	\$12,285	\$9,675	\$12,597	\$231 x 52+ Advent & Lent 3% rais
5		Nursery	\$2,600	\$400	\$2,600	\$50 per week no raise
6		Substitutes	\$1,350	-\$100	\$1,350	\$275 x 6 no raise
7		Janitor	\$2,400	\$1,800	\$2,400	\$200 x 12 (coming every 2 weeks)
8		Gardener	\$2,500	\$1,875	\$3,000	\$250 x 12
9		Bookkeeper	\$4,950	\$4,000	\$5,061	\$19.47 x 5 x 52 3% raise
		Sub-total	\$110,470	\$86,977	\$101,798	
10	Benefits/other:	Pastor Benefits	\$35,000	\$28,158	\$40,260	Gold +
11		Pastor Housing	\$3,000	\$2,500	\$3,000	
12		Payroll Taxes	\$9,500	\$8,159	\$9,500	
13		Car Allowance	\$1,750	\$1,458	\$1,750	
14		Prof. Expenses	\$1,450	\$674	\$1,450	
		Sub-total	\$50,700	\$40,949	\$55,960	
20	Utilities:	PG&E	\$5,000	\$4,187	\$5,000	
21		Water	\$2,500	\$1,374	\$2,500	
22		Phone	\$3,500	\$2,367	\$3,500	
23		Trash	\$1,000	\$718	\$1,000	
24		Insurance	\$8,200	\$7,056	\$8,000	
25		Property Taxes	\$4,900	\$2,367	\$5,400	
		Sub-total	\$25,100	\$18,069	\$25,400	
30	Office:	Office Supplies	\$675	\$618	\$675	
31		Postage	\$225	\$391	\$400	
32		Printing	\$4,875	\$3,902	\$6,400	\$533 per mo, no overages
		Sub-total	\$5,775	\$4,911	\$7,475	
40	Committees:	B&G Repair & Maint.	\$3,188	\$1,477	\$3,200	
41		Endowment	\$0	\$0	\$0	
42		Financial (Audit)	\$1,875	\$1,106	\$2,200	PayPal, Vanco, ADP & Aplos fees
43		Personnel Admin.	\$75	\$0	\$75	
44		Technology Support	\$1,350	\$881	\$3,720	Camera, Const. Contact & Churchs
45	Ministries:	Adult Education	\$94	\$0	\$40	
46		Confirmation	\$188	\$0	\$0	
47		Congregation Life	\$150	\$0	\$150	
48		Hospitality	\$525	\$139	\$250	
49		Outreach & Evang.	\$75	\$80	\$1,000	
50		Social Concerns	\$0	\$0	\$0	
51		Stewardship	\$150	\$0	\$150	
52		Sunday School	\$975	\$142	\$150	
53		Worship & Music	\$2,250	\$842	\$2,100	
54		Youth Programs	\$75	\$0	\$25	
55		Senior Ministries	\$75	\$0	\$75	
		Sub-total	\$11,045	\$4,667	\$13,135	
60	Other:	Synod Assem&Prof Lead Co	\$975	\$0	\$1,500	
61		Miscellaneous	\$38	\$289	\$0	PayPal charges not in budget
		Sub-total	\$1,013	\$289	\$1,500	
		General Fund Total	\$204,103	\$155,862	\$205,268	
70		Contingency	\$0	\$0	\$0	none for 2013 - 2020
71		TOTAL with Benev.	\$224,513	\$175,620	\$225,795	
72						

b. Receipt of 2021 Pledges

Collection of pledges to support the newly adopted 2021 budget.

- **If you havent pledged to help fund the proposed budget, please do so as soon as possible.**
- **What can YOU do to support the 2021 budget, and help eliminate the monthly disparity between the budget and giving?**

c. Elections

Treasurer:	Petra Gilmore
Financial Secretary:	Mary Webb
Council Meeting:	Jeremy Emken
	John Schornstein
Nominating Committee	Sandy Frojelin
	Dick Rescho
	Barbara Padilla
Endowment	James Reimann

Motion: Approve the slate of nominees as printed.

Moved by:

Second by:

VI – Closing Prayer

Notes:

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