

RESURRECTION LUTHERAN CHURCH

2026 BUDGET – QUESTIONS AND ANSWERS

We want to start by saying THANK YOU to our members, guests, staff and pastors for your dedication over the past year. We are growing and thriving and look forward to another exceptional year.

Q1. What is the overview of the 2026 budget?

The budget plans for a 5% increase in revenue from 2025 to 2026, and a similar increase in expenses, for a bottom line that is essentially break-even.

Q2. How many new members have we added this year?

We have added 70 new members in 2025, slightly lower than the 84 additions in 2024, but still very strong growth.

Q3. Are we planning to add staff?

We do not have any new full-time positions in the 2026 budget. If we can afford it, we plan to add two part-time positions later in 2026.

Q4. What were some of the significant expense increases?

We are growing the church in many directions. We budgeted significant increases in property projects, our music ministry, advertising and promotion, and benevolence to name a few.

Q5. Will we continue to support various causes with our volunteers?

Yes, we plan to provide volunteer support for food banks, Feed My Starving Children, Prime Time Lunches, Casas Por Cristo, and the Fall Festival, among others.

Q6. How many people watch our services with remote streaming?

In any given week, there are about 300 to 500 IP addresses that access the worship live and on demand. It is unknown how many people each of those IP addresses represent.

Q7. Does the budget meet the needs of the SaddleBrooke congregation?

Yes. The budget includes line items for advertising, room rental, music and worship supplies. We also added a full-time Associate Pastor of SaddleBrooke and Senior Ministry in 2024. It has been a blessing to have her with us for all of 2025.

Q8. Were our pastors involved in all phases of this budget, and do they support it?

Yes. The pastors have been very involved. This is their budget, and it reflects their priorities. The pastors recommend approval by the congregation.

Q9. Does the budget meet the needs of the ministries of RLC?

Yes. There are budgets to support music, children, youth and families, and media.

Q10. If an expense is budgeted, does that mean it is approved?

In general, yes, however the Finance Committee and the Church Council meet at least monthly, more often if necessary. Large or unusual expenditures are reviewed at those times and must be approved in advance.

Q11. What was the Generosity and Endowment Committee up to this year?

Your Generosity and Endowment Committee had a productive second year. Led by an incredibly generous couple, RLC made its first investment in the ELCA Ministry Growth Fund and has now raised a total of **\$63,710** from 19 donors.

Q12. Where can members go if they want to learn more about the Committee, and the RLC endowment?

To the Giving Resources Page at our Church Website, www.orovalley.org. There, you will find the Committee Charter, the RLC Gift Acceptance and Investment Policies, and a link to the ELCA Ministry Growth Fund page where you can find current performance and asset allocation information. The Committee works with the Church Council to update the Charter and Policies annually.

Q13. I would like to make a gift to the Endowment, but I am reliant on income from my investments. Is there anything I can do?

Yes! Please reach out to Lisa Higginbotham, our ELCA Regional Gift Planner at lisa.higginbotham@elca.org. A Charitable Remainder Unitrust or a Charitable Gift Annuity (CGA) may be the perfect way for you to accomplish your philanthropic goal of supporting the RLC Endowment while receiving current income throughout your lifetime. A CGA is increasingly attractive today, as it provides a guaranteed annual income in a period when interest rates available to savers are falling.

Q14. Who are the members of the Committee, in case I would like to speak with any of them directly?

Dave Amble, Bob Asbell, Craig Barker, Pam Brandt, Lorene Faulkner (Council Representative), Pastor Tim Nybrotten, Barry Robinson and Richard Thompson.

Q15. I would love to serve God as a member of the Generosity and Endowment Committee. Is there room for me?

Absolutely! The Committee currently has openings, and is especially interested in adding a member who lives in SaddleBrooke. Please reach out to any of our committee members to learn more!

Q16. What is our cash position? What are our reserves?

As of the end of September 2025, we had cash and reserves of over \$1 million. These are very solid numbers for a church of our size and will allow us to take care of unexpected expenditures if the need arises.

Q17. How do we project that the church and the CDC will end the year 2025 financially?

The church budgeted for break-even for 2025. Our current projection is that we will end the year with a small surplus. The CDC budgeted for a loss of \$22,829 for the year and expects to perform slightly better than budget. The CDC has developed a strategic plan to return to break-even or better.

Q18. What were the results of the audit of 2024?

There were no significant issues raised in the audit of 2024. All of the findings have been addressed to the satisfaction of the Finance Committee.

Q19. Will there be an audit of 2025 financials?

Yes. The audit for 2025 will occur in the first quarter of 2026, and the results will be presented to the Finance Committee by the Audit Committee.

Q20. What's new at the CDC?

Last year, RLCDC took several important steps to ensure long-term financial stability, increasing our web presence, investigating new fundraising ideas and sourcing applicable grants. Those measures helped us remain fiscally responsible while continuing to provide excellent early childhood experiences. We are building on that progress by carefully monitoring expenses, adjusting staffing costs, reducing our benefit packages and working with a grant writing expert. We are always exploring creative ways to support our teachers and families without significant tuition increases. Our goal remains the same – to provide a nurturing, high-quality environment for young children while being good stewards of the resources entrusted to us.