

2021 - 2022

ANNUAL REPORT



good shepherd

www.goodshepherd-naperville.org

A MESSAGE FROM PASTOR PAUL

By Pastor Paul Kopka, Interim Associate Pastor



**“God is with
Good Shepherd
to move and
guide you into
God’s future. The
best days are yet
to come!”**

My dear friends in Christ,

How good, Lord it is to be here!

Interim ministry began at Good Shepherd on that early February snow day. Each day since then has been filled with God’s blessing. Upon entering this ministry the Council has given direction to focus on helping to lead worship and building relationships with staff, faithful volunteers, and many ministry groups. Thus far it has been possible to be at least two services each weekend, and meet with almost 90% of staff members, volunteers, and ministry groups! I also have worked with Faithwalk and preschool families.

Some of you may have heard me say how warmly Good Shepherd has welcomed me. In fact, never in the previous twelve interims that I have served, have I been made to feel so **welcome!** Even four months after starting, people still seek me out and offer a welcome. This is a gift from God you have. It is a testimony to God’s Spirit at Good Shepherd by that welcome. Clearly, God continues to be at work, for I know that you are welcoming not just me, but also those who enter or return to Good Shepherd. I thank the Welcome Team for their leadership in these efforts.

Part of each interim ministry is the **call process**. Bishop Curry and Pastor Sunitha Mortha, Associate to the Bishop, are walking with Good Shepherd in this process. Early in these days, they each have already offered crucial insight into Good Shepherd’s unique situation. I am happy to report that process is moving forward. Members of Call Teams have been discerned and even now are becoming organized. And soon, the Call Team will be commissioned for their vital work. Please join me in praying for them in their task. Very soon, the teams will be publicly installed.

God is with Good Shepherd to move and guide you into God’s future. The best days are yet to come! It is a blessing and honor to be among you during this time. If I have yet to meet you, please introduce yourself.

God is Good, All the Time; and All the Time, God is Good!

– Pastor Paul



A MESSAGE FROM TOM

By Tom Anderson, Chief Operating Officer

Dear Good Shepherd Family,

This year has had some challenges, to be sure! But through it all, I have been most encouraged when I've seen us (our Congregation, Staff, and Council) together. Whether it be worshiping, serving, or working, I know that we are better together!

Our team has been working harder than ever to bring ministry events back to 1310 Shepherd Drive after the pandemic; but we have also been collaborating to innovate new offerings to reach people where they are, both in-person and digitally, locally, and globally. Our building is busy 7 days a week with Family Life Ministry, Small Groups, Care Team events, worship, and fellowship. With people of all ages coming together to grow together, serve together, and worship together, it has been a joy to see old relationships rekindled and new relationships forming.

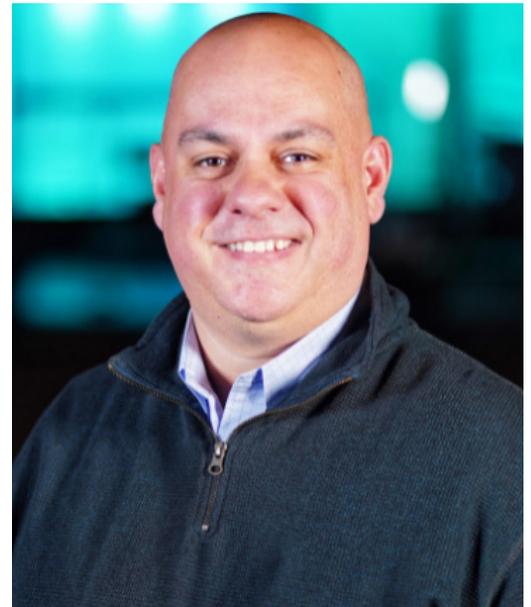
Like me, I hope you'll be encouraged by the stories you'll read about in the following pages ... stories of high school students being welcomed in by their peers and accepting Christ for the first time, stories of how we led the way to building a new orphanage 8000 miles away in Nairobi, stories of the hundreds of people who have participated in a Rooted small group, stories of care teams reaching out and caring for others in our community with various needs ... I get to see and hear about these types of stories every week, and you are living them!

I am proud of how hard our team has been working this past year. We have great anticipation for what God is doing at Good Shepherd. In Isaiah 43, God reminded the Israelites "See, I am doing a new thing! Now it springs up; do you perceive it?" We perceive it! As the ministry that we have known continues, we are excited to work with you to refine and clarify our mission, the values and measures that support it, and the vision and strategy that will guide us to the new things that God wants us to be a part of. We cannot do it alone, so I hope you will join us in the coming months. We are better together!

Together in Christ,

– Tom

“We have great anticipation for what God is doing at Good Shepherd.”



ACTIONABLE LOVE BY THE CHURCH



By Jeannine Allen, Missions Director

Two impactful words – “**love**” and “**action!**” It is what I witnessed throughout the year in and through our community of believers. Coming together to impact lives, homes, neighborhoods, communities, and the world in which we live. Often in unexpected ways, we’ve responded to natural disasters, wars, and the tangible needs of those around us. Our response of actionable love has lasting impact both on those serving and being served. It confirms our belief that we are all in this together, and together we can do more!

Another intentional step towards actionable love was forming partnerships with other ministries both within Good Shepherd and beyond our walls. Getting those across generations and denominations involved in helping our neighbors near and far was so inspirational! Together, we provided food, housing, education, critical care supplies, volunteers, and whatever was needed.



GENEROSITY MATTERS

Your generous giving makes all of this possible! Good Shepherd projects to contribute approximately

\$280,000

this fiscal year to reach the world with the hope and love of Jesus!

“Our love for others is our grateful response to the love God first demonstrated to us.”

1 John 4:19 TPT





HERE ARE A FEW HIGHLIGHTS FROM THIS PAST YEAR:

- Significant funds were raised to help purchase land and build an orphanage in Nairobi, Kenya for Cheryl's Children's Home after they were evicted by the Government from their original location. Life-changing impact!
- Partnered with local churches to provide tornado clean-up and moving teams for underinsured families forced to evacuate and relocate.
- VBS children collected over **\$2,400** to provide gift cards for critically needed supplies to families affected by the tornado.
- Sponsored **52** at-risk children in **52** days as a response to our Nehemiah worship series!
- As a premier sponsor for Feed the Need, Good Shepherd supplied funding and **325** enthusiastic volunteers, together with our community, we packed **388,800** meals to feed **1,065** children for an entire year!
- As a beautiful expression of love, our Quilters handmade **172** quilts! These were delivered to World Relief Chicago for local Afghan Refugee families, Lutheran World Relief for refugees abroad, and sent with our mission teams to Africa & Guatemala.



- Sponsored **40** foster children this Christmas through Lutheran Social Services in partnership with our preschool and congregation.
- Together we filled and shipped **330** Operation Christmas Child boxes!
- On average, each year, we have **31** runners with Team World Vision, raising over **\$52,000** yearly, bringing clean water to over **1,000** kids.



WALKING WITH THE NEXT GENERATION



By Elisabeth Lectka, Family Life Ministry Director

God has been on the move in Family Life Ministries! From toddlers to teenagers, we praise God for the spiritual growth we are witnessing in this next generation.

In High School Ministry, we have seen students grow deeper in faith together. We adjusted our confirmation program to bring families together in relationship as they learn the foundations and practices of the faith. We had **46** students go through Faithwalk with their parents and confirm their faith on April 23. On the winter retreat, **3** students accepted Christ for the first time and all **24** students in attendance stood to commit their lives to lead within the church and build God's kingdom.

In Middle School Ministry, we have seen students go wide in inviting others to be part of the body of Christ. Retreats have been a huge hit with both our Fall Half-Nighter and Winter Camp seeing registrations up **15%** from what they were pre-pandemic! Middle schoolers are joyfully bringing their friends to experience the love of God and the fun of community in Christ.



This year in Children's Ministries we saw the return of two great family events, Family Advent Night and The Egg Thing. These celebrations are great opportunities for Family Life Ministries and Preschool to work together and help our families connect across the community.

Another faith milestone we celebrate this year is Communion. **38** kids received their First Communion!

In the past we would have a separate service for these fourth graders but we have made the adjustment so that these young disciples can be part of the whole body of Good Shepherd for their First Communion. Now our church gets to celebrate this special moment together!

Even with the youngest in our flock, we celebrate God at work. We welcomed Lily Raineri to our staff team in January to work exclusively in Early Childhood. We are feeling the Spirit stir excitement around future opportunities to partner with our Preschool and the community at large as we care for infants, toddlers, and their families.



Thank you for the ways you have supported our Family Life Ministries with your gifts, talents, and constant encouragement. God is growing deep roots of faith in them as they learn to walk with Jesus from the example of our church community!



Our high school students lead as they serve as small group leaders in Club 45 and Fuel, lead as they dive deeper at midweek Bible study, and lead in the community in their schools and beyond.



Advent Night had 25 families eat dinner together and welcome the start of the Advent season through worship. The Egg Thing had 100 families engaging in fun and fellowship while anticipating the resurrection of our Savior!

FUSION - DISABILITY MINISTRY



By Danielle Schaeffer, Fusion Director

2021 was a year that started with a lot of COVID regulations and policies and ended with an almost full return to our Pre-COVID ministry. While some families have moved (literally) on, we have gained 11 new families that found us during COVID! In Buddy Break, we started the year serving just 4 families a month and now we have almost 30 kids and 30 leaders every month! The Fusion Sensory Room is almost at max capacity again with 5 students at 9 am and 4 students at 10:30 am.

Our new families have found us either through word of mouth or online. Every week, families remind us how blessed they are because of the ministry God does at Good Shepherd through Fusion.

"If not for Fusion, we wouldn't be [at Good Shepherd]."

"Thank you for being so supportive and kind to us!! Thank you for making such a difference in our lives! I appreciate all you do!"

BEING A GENEROUS GIVER



By April Fect, Finance Director

We see examples of generous givers every day, giving of themselves in ways that we never imagined would be needed, especially in the last couple of years. We also have shifted our financial giving patterns. Many of you have transitioned to online giving. Approximately **50%** of our offering is now online. Many of those gifts are recurring, which makes it much easier for you to manage and for us to plan. And the concept of “in-service” offering has changed dramatically. Pre-pandemic, offering “in-service” was about **50%** of the total offering. That number is now less than **30%**. And although we lag behind last year’s offering and this year’s budget, it is exciting to see the new givers that are coming to Good Shepherd, as well as those givers who have “restarted” their giving:

- Over **50** first-time givers since July 2021, including **10** new families in the month of March.
- On an almost weekly basis, givers who have not given in the last year or two are restarting their giving.

This is all cause for celebration! Your gifts to Good Shepherd provide the means for us to be “better together,” utilizing those resources to reach the community within Good Shepherd and beyond. Ten percent of every gift to Good Shepherd is “sent” to the community beyond Good Shepherd, locally and globally. I hope and pray that you experience the joy of generosity, by giving back to God what he has first given us.

GOOD SHEPHERD LUTHERAN PRESCHOOL



By Patty Schiewe, Preschool Director

Our rooms are full and so are our hearts! In September of 2021, we welcomed **104** students into school and eight months later we now have **109** students enrolled. Not only has the number of students we see per week increased, but the number of hours we see many of our students has increased as well.

The **Good Shepherd Preschool** Staff has strived to provide a safe place for our children to come throughout the pandemic. For many students, this was their first social experience after 18 months of some form of isolation. Knowing this, the staff focused on SEL (social-emotional learning), making sure preschool was a positive experience for all students. We had experts come in to speak to our staff on the impacts of COVID on preschool-aged

children so that we were more in tune with strategies we could implement to ensure we were providing an optimum learning experience for our students. Our staff learned to slow down and give plenty of time to let the children enjoy the social interactions they had been lacking with peers. Above and beyond exposing students to developmentally appropriate academic learning, we specifically focused on skills like making friendships, sharing, and communicating wants and needs.

It’s never too early to teach children to be the hands and feet of Jesus! In November, our preschool students and families helped supply **Loaves and Fishes** with over **430** pounds of food for our neighboring communities. In December, we



partnered with our Missions Ministry and provided Christmas gifts to **13** foster children through **Lutheran Child and Family Services of Illinois**.



In March, we joined together to collect coins to donate to **World Central Kitchen** so that children fleeing Ukraine would be welcomed to other countries with

a warm meal. Our students have experienced the joy that comes with helping others!

Registration for the 2022-2023 school year is underway! Interest has been so high that we have added an additional 3-year-old class for the next school year. Summer Camp enrollment is also booming! During the month of June, we will be offering 4 weeks of Summer Camp! We look forward to another summer and school year where our classrooms will be filled with laughter, friendship, the love of learning, and the love of Jesus.

For more information, we invite you to visit <http://gslp-naperville.org/>

“Train a child in the way he should go, and when he is old he will not turn from it.”
Proverbs 22:6

FUN FACTS:

GSLP has students who come from:

- Naperville
- Lisle
- Woodridge
- Bolingbrook
- Plainfield
- Oswego
- Aurora
- Warrenville
- Winfield
- Wheaton

46
of our
preschool
families
attended
The Egg Thing!

In September we were serving **66** meals to our Extended Day students and we now serve **100** lunches each week. Extended Day is an additional two hours per school day where our teachers are able to foster independence, help prepare students for a full day of kindergarten, and spend extra time focused on STEM (science, technology, engineering, and math) activities.

“It’s never too early to teach children to be the hands and feet of Jesus!”

GETTING CONNECTED TO AUTHENTIC COMMUNITY



By Heather Miller, Administrative Lead and Small Group Ministry Leader
Tyler Wojtkiewicz, Interim Young Adult Ministry Leader

By the grace of God, small groups have kept us connected throughout COVID and even drawn new people to get involved. Whether they met weekly in person, on Zoom, in garages and backyards, our small groups have been faithful in staying in God's word and community. Both the YAM (Young Adult Ministry) and Adult Small Groups share resources like Rooted, Knowing Him, and Culture Shock, three of our current studies in our disciple-making pathway. This consistency of study has had a unifying effect on our congregation.

This past year we had two in-person, intergenerational events with over **100** people in attendance. Last summer we had our first Rooted Celebration where many shared their stories of how God had impacted their lives through the study! Recently the YAM and Adult Small Group Ministry combined for food, lots of dessert, and great table conversations.

It is clear that these groups that prioritize being in God's word and community weekly have a joy that is overflowing.

MARRIAGE MINISTRY

- 25 couples attended the Amazing Race for games, food and fellowship in August
- Chili-cook off event in October
- Packed 50 backpacks for World Relief
- June 18th retreat planned with Dr. Genalin Niere-Metcalf from Samaracare as guest speaker!

MEN'S MINISTRY:

- Men from our marriage ministry hosted a backyard men's Food.Fellowship.Fire event in August

WOMEN'S MINISTRY:

- Women from our marriage ministry hosted a women's Revive simulcast event in November
- Over 50 women gathered weekly with Growth Groups to study the book of Titus

55+ MINISTRY:

- Continued to meet at our Backyard Firepit Events
- Hosted a Medicare/Medicaid Seminar led by congregant Matthew Feret



“It is clear that these groups that prioritize being in God's word and community weekly have a joy that is overflowing!”



CARING FOR OUR CHURCH



By Pamela Palmer, Congregational Care Director

I am truly in awe as I think back over the past year of Care Ministry at Good Shepherd. The care ministries exist to embody compassion, love, and care for our brothers and sisters in Christ. Ministries of care bring to life the call to take care of each other and carry one another's burdens.

From prayer to mental health support, to grief care, our care leaders love others in big ways! Together, **35** lay leaders in our five care-focused ministries have served in a variety of ways to provide prayer, care, encouragement, and connection. We continue to support **30** homebound members through visits and phone calls, bringing communion, and friendship. These relationships are one way for the homebound and those living in nursing care facilities to stay connected to their church family.

We have offered one-on-one Christian care to over **50** people in our church who were going through a difficult

or unexpected season in life. Life is not always easy and it is a gift to have someone listen, encourage, and give Christian care. We provided a safe and compassionate place to walk through grief to **35** people in our church and the surrounding community. We hosted a loss of spouse seminar and weekly grief groups in the fall and spring. Our mental health team hosted twice-monthly Chapel Nights and provided two events during the holiday season to support those struggling to find peace and joy in the season.

How we care for each other shows the Lord at work in us and through us. It is a joy and honor to serve with leaders who have a passion for walking alongside those who are hurting or struggling. We do not want anyone to go through hardships alone. Thank you, church, for using your gifts and talents to serve together and make a difference in the lives of those who need care and support!



“How we care for each other shows the Lord at work in us and through us.”

GATHERING & INVITING OTHERS TO WORSHIP



By Ryan Hammer, Contemporary Worship Director, Craig Parsons, Traditional Worship Director, and Vanessa Ely, Communications Manager

This past year of changing mandates for the pandemic, as well as changes here at Good Shepherd, have illustrated something we've already known... change is forever a constant in life. Though circumstances around us shift, we worship an **UNCHANGING** and **UNSHAKABLE** God. He is our one and only firm foundation – the same yesterday, today, and forever (Hebrews 13:8).

The fact that worship services haven't skipped a beat is a testimony to God's provision in and through His people. On top of our four Sunday services, we offered various services throughout the year (Christmas Eve, Thanksgiving Eve, Encounter Christmas, Ash Wednesday, Lent, and Holy Week to name a few). Perhaps one of the most impactful services of the year was our Prayer Service held in February 2022 where our council, staff, and congregants came together to pray over our church and to look toward the **HOPE** that God gives us. We've been through so much as a community these past few months, but we truly believe God is at work and providing and leading, and that the best is still to come!

The gifts of creativity and vision are alive within our church, especially this past year! Whether through music, tech, production, photography, or video, we have seen God at work through those who use their gifts to glorify God and create kingdom impact within our Worship and Communication teams.



Our church has been blessed to have Pastor Paul Kopka come alongside us for this time of transition. He brings wisdom, passion, kindness, and energy (thanks to his love of coffee) to our team. Pastor Glen, because of his great love for this congregation, has graciously continued to be a part of our Teaching Team, even after his retirement from pastoral ministry. We are thankful for Dawn Pulgine who leads on our Teaching Team with wisdom, passion, and a



faithful commitment to the gospel. Additionally, we are thankful for her voice and leadership in Growth Groups and in worship planning. God is doing great work in and through these leaders that goes beyond Sunday morning!

Lastly, we strongly believe in championing and providing opportunities to grow the gifts of others. The additions of Elisabeth Lectka, Pamela Palmer, and Bethany Hammer to our Teaching Team rotation model the heart of Christ. We're so thankful for the wisdom and gifts that God has given to each of them, and that our community gets to be a part of their next steps! We're equally excited for the special guests that will be preaching over the next few months such as Rev. Tara Beth Leach, Chaplain Leslie Hunter, and Bishop Yehiel Curry.

May we always be a church that equips and sends, invites and welcomes, engages and not just consumes, serves and loves, all in the name of Jesus!



To continue to participate in these impactful ways, we invite you to prayerfully consider using and equipping your gifts by joining a serving team at Good Shepherd! God works in such big ways through those who are committed to being His hands and feet. You won't ever regret partnering with God in caring for and serving those in your community and beyond.



We're thankful to be back serving Communion and participating in Offering in traditional ways. There is something so special about hearing the words "The body of Christ broken for you" and "the blood of Christ shed for you" spoken so intimately and personally.



This past year has seen us refine our dual approach of providing excellent in-person and live-streamed services. As in-person attendance slowly increases, our online services continue to reach from Africa, to France, to Florida, to Michigan, to California, to right here in our own backyard. What a blessing it is to be able to reach so much further than the walls of 1310 Shepherd Dr.



**“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it?”
Isaiah 43:19**



“Two are better than one, because they have a good reward for their toil.”

Ecclesiastes 4:9



“Iron sharpens iron, and one man sharpens another.”
Proverbs 27:17



“Finally, all of you should be of one mind. Sympathize with each other. Love each other as brothers and sisters. Be tenderhearted, and keep a humble attitude.”

1 Peter 3:8



“Complete my joy by being of the same mind, having the same love, being in full accord and of one mind.”

Philippians 2:2





ANNUAL MEETING | 2022-2023 PROPOSED ONE FUND SPENDING PLAN

	2020-2021 Actual	2021-2022 Budget	2021-2022 Forecast	2022-2023 Budget
Operating Revenue				
Offering	\$ 2,943,236	\$ 3,200,000	\$ 2,800,127	\$ 2,700,000
Other Income	\$ 5,220	\$ 410,044	\$ 398,593	\$ 1,636
Revenue Total:	\$ 2,948,456	\$ 3,610,044	\$ 3,198,720	\$ 2,701,636
Operating Expense				
Benevolence (10% of Total Revenue**)	\$ (292,256)	\$ (361,004)	\$ (319,872)	\$ (270,164)
Mortgage Interest	\$ (95,762)	\$ (85,919)	\$ (85,919)	\$ (79,072)
Property / Maintenance	\$ (234,498)	\$ (258,028)	\$ (270,841)	\$ (263,171)
Administration	\$ (80,036)	\$ (89,352)	\$ (89,267)	\$ (90,940)
Contracted Services	\$ (139,948)	\$ (117,700)	\$ (84,375)	\$ (72,794)
Other	\$ (11,787)	\$ (16,400)	\$ (8,118)	\$ (28,400)
Expense Total:	\$ (562,031)	\$ (567,399)	\$ (538,520)	\$ (534,377)
Net Operating:	\$ 2,094,169	\$ 2,681,641	\$ 2,340,328	\$ 1,897,095
Salaries & Benefits	\$ (1,939,718)	\$ (2,132,963)	\$ (1,850,000)	\$ (1,917,514)
Salaries % of Offering	65.9%	66.7%	66.1%	71.0%
Cash Flow Before Ministries:	\$ 154,451	\$ 548,678	\$ 490,328	\$ (20,419)
Ministries				
Missions	Revenue: \$ 151,379	\$ 66,000	\$ 475,000	\$ 152,600
	Expenses: \$ (146,096)	\$ (66,200)	\$ (471,000)	\$ (153,300)
	Net: \$ 5,283	\$ (200)	\$ 4,000	\$ (700)
Outreach	Revenue: \$ -	\$ -	\$ -	\$ -
	Expenses: \$ (276)	\$ (2,125)	\$ (1,031)	\$ (1,750)
	Net: \$ (276)	\$ (2,125)	\$ (1,031)	\$ (1,750)
Communications	Revenue: \$ -	\$ -	\$ -	\$ -
	Expenses: \$ (9,918)	\$ (10,670)	\$ (13,557)	\$ (13,557)
	Net: \$ (9,918)	\$ (10,670)	\$ (13,557)	\$ (13,557)
Café	Revenue: \$ 980	\$ 21,975	\$ 9,347	\$ 10,170
	Expenses: \$ (2,388)	\$ (21,975)	\$ (8,132)	\$ (8,606)
	Net: \$ (1,408)	\$ -	\$ 1,215	\$ 1,564
Worship	Revenue: \$ 360	\$ 1,300	\$ 956	\$ 450
	Expenses: \$ (25,723)	\$ (30,085)	\$ (32,416)	\$ (29,140)
	Net: \$ (25,363)	\$ (28,785)	\$ (31,460)	\$ (28,690)
Fellowship	Revenue: \$ 23,810	\$ 29,054	\$ 37,493	\$ 37,546
	Expenses: \$ (27,887)	\$ (31,323)	\$ (40,718)	\$ (39,875)
	Net: \$ (4,077)	\$ (2,269)	\$ (3,225)	\$ (2,329)
Adult	Revenue: \$ 7,805	\$ 15,075	\$ 11,708	\$ 12,300
	Expenses: \$ (17,822)	\$ (31,104)	\$ (19,616)	\$ (24,190)
	Net: \$ (10,017)	\$ (16,029)	\$ (7,908)	\$ (11,890)
Preschool	Revenue: \$ 362,366	\$ 322,355	\$ 400,473	\$ 322,465
	Expenses: \$ (353,324)	\$ (318,056)	\$ (360,482)	\$ (322,284)
	Net: \$ 9,042	\$ 4,299	\$ 39,991	\$ 181
Children	Revenue: \$ 13,624	\$ 24,610	\$ 16,367	\$ 19,210
	Expenses: \$ (11,877)	\$ (40,275)	\$ (30,433)	\$ (31,900)
	Net: \$ 1,747	\$ (15,665)	\$ (14,066)	\$ (12,690)
Students	Revenue: \$ 14,405	\$ 63,500	\$ 54,958	\$ 59,450
	Expenses: \$ (20,589)	\$ (73,780)	\$ (63,446)	\$ (67,200)
	Net: \$ (6,184)	\$ (10,280)	\$ (8,488)	\$ (7,750)
Fusion	Revenue: \$ -	\$ -	\$ 800	\$ -
	Expenses: \$ (2,370)	\$ (5,340)	\$ (5,249)	\$ (4,750)
	Net: \$ (2,370)	\$ (5,340)	\$ (4,449)	\$ (4,750)
Family Life	Revenue: \$ -	\$ 3,550	\$ 200	\$ 2,700
	Expenses: \$ -	\$ (11,925)	\$ (5,366)	\$ (11,350)
	Net: \$ -	\$ (8,375)	\$ (5,166)	\$ (8,650)
Congregational Care	Revenue: \$ 260	\$ 790	\$ 490	\$ 520
	Expenses: \$ (2,800)	\$ (3,460)	\$ (2,868)	\$ (3,820)
	Net: \$ (2,540)	\$ (2,670)	\$ (2,378)	\$ (3,300)
Ministries Total	Revenue: \$ 574,989	\$ 548,209	\$ 1,007,792	\$ 617,411
	Expenses: \$ (621,070)	\$ (646,318)	\$ (1,054,314)	\$ (711,722)
	Net: \$ (46,081)	\$ (98,109)	\$ (46,522)	\$ (94,311)
Loan Principal*	\$ (207,962)	\$ (213,200)	\$ (213,200)	\$ (220,047)
Transfer to Capital Reserve / Restricted Account	\$ (2,068)	\$ (237,000)	\$ (230,000)	\$ -
Transfer from Capital Reserve / Restricted Account	\$ 20,000	\$ -	\$ -	\$ -
One-time Expenses	\$ (30,447)	\$ -	\$ -	\$ -
Transfer from Reserves*	\$ -	\$ -	\$ -	\$ -
TOTAL CASH FLOW:	\$ (112,107)	\$ 369	\$ 606	\$ (334,777)

*Includes \$112K payoff of debt from existing reserves in conjunction with refinancing of existing mortgages in 2020-2021

**Includes 2021-2022 change to tythe off of all income ("Offering" & "Other Income")



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