

St. Francis Covenant

BEN: For the sake of the mission and ministry to which we are called, we promise, with God's help and mutual respect, to:

- ANGELINA:** • Participate actively in the life of the congregation.
- MIKE:** • Make decisions and resolve differences through open and transparent dialog.
- IRIS:** • Practice forgiveness and support the compromises necessary to live as a spirit-led community.
- KEN:** • Respect and support the work of our pastors and lay leaders, and the decisions we make as a congregation.
- KAREN:** • Support our leaders in communicating decisions effectively to all members.
- PAUL:** • Frame and voice our concerns, and offer possible solutions, to the appropriate people, at the appropriate times and places – focusing on behaviors rather than on personalities.
- TOM:** • *Assume others speak and act with good intentions*
- PR. BEA:** • Maintain open hearts and minds to hear the voices of the unheard, as well as those whose opinions differ from our own.
- WILLAM:** • Accept change and evolution as natural expressions of God's plan for us as individuals and as a congregation.
- BEN:** • Welcome all who walk through our doors into our community.

ST. FRANCIS LUTHERAN CHURCH

Congregation Council Agenda

Tuesday, November 17, 2020, 6:30 PM

Held Virtually via Zoom Meeting

1. Meet and Greet for the Good of the Order- (6:30-6:40)

Quick check in on everyone's well-being

2. Call to Order, Reading of the Covenant (6:40-6:45)Pg. 1

3. Devotion this month – (6:45-6:50)

4. Agenda Review, Additions to Agenda and Vote to Approve (6:50-6:55)Pg. 2

5. President's Remarks (6:55-7:00)

6. Review and approval of Meeting Minutes from October Meeting (7:00-7:05)Pg. 3

7. Pastor's Report (7:05-7:20)Pg. 8

ACTS for Vitality program

8. Review and Vote to Approve Treasurer's Financial Reports (7:20-7:30)Pg. 10

Treasurer's report and financial statements for October 2020

ACTION: Approve Treasurer's Report

9. Committee Reports and Action Items (7:30-7:45)Pg. 25

a. Reports and Meeting Minutes submitted – Action Required

1) Property Committee Draft Meeting Minutes dated November 4, 2020...Pg. 50

ACTION: Approve committee's recommendation for 132-267Pg. 53

Replace/Repair Back Stair at 132-142 Church Street accepting the bid of \$53,500 from Kilrea Construction. Inc. plus \$5,000 for possible additional expenses for a total project cost NTE \$58,500. The intention is to fund the project from cash rather than use any of the line of credit as was planned in the 2020 budget.

2) Endowment CommitteePg. 25

Draft Meeting Minutes dated November 5, 2020

ACTION: Approve Grant 2020-08-Rawand School Project recommended by committee in the amount of \$3,000.Pg. 29

ACTION: Approve Grant 2020-09-Lutheran World Relief recommended by committee in the amount of \$3,000.

ACTION: Approve Committee request to carryover unused funds to 2021 in the total amount of \$8,858 (grants plus event funds), less promotional funds utilized by December 31, 2020.

b. Reports and Meeting Minutes submitted for information – No Action Required

3) Worship Committee Draft Meeting Minutes dated October 19, 2020

10. New and Carried Business (7:45-7:50)

Council Devotion Schedule – Mike

11. Plus/Delta- (7:50-7:55)

Where in particular did we act in accordance with the Covenant? Where did we miss the mark?

12. Adjourn with the Prayer of Jesus (8:00)

**St. Francis Lutheran Church
 Congregation Council
 Tuesday, October 20, 6:30 PM
 (DRAFT)**

ROLL CALL	Term	Present	Absent
Tom Braham (President)	2022	X	
William Brogan	2023	X	
Angelina Calderon	2021		X
Michael Chrabaszc (Secretary)	2022	X	
Ben Emmert-Aronson	2023	X	
Ken Mierow (Vice President)	2021		X
Karen Olesen	2021	X	
Iris Vaughan	2022	X	
Bea Chun, Pastor (ex-officio)		X	
Paul Johnson, Treasurer (ex-officio)		X	

1. Meet and Greet for the Good of the Order

2. Call to Order, Reading of the Covenant

President Tom Braham called the meeting to order at 6:46 P.M.

3. Devotion - Karen Olesen

Karen provided a light hearted devotion from “Dogs Psalms”.

4. Agenda Review, Additions to Agenda and Vote to Approve

Additions:

New Business: Sally Large Remarks (Paul Johnson)

A motion was made, seconded and passed to approve the agenda of the meeting as modified.

5. President’s Remarks

Tom Braham and Pastor Bea will be sending out a letter to the congregation regarding physical gathering and the concerns.

6. Review and approval of Meeting Minutes from September Meeting and 10/06/20 Special

The minutes from the previous meeting were reviewed.

A motion was made, seconded and passed to approve the meeting minutes from the September 2020 and 10/06/20 meeting as presented.

7. Pastor’s Report

Advent Service

The Worship committee is looking to have a small, in-person, mid-week, Advent service with a live stream. It will be a brief service with instrumental music. The windows at the church will be open. It will provide an opportunity to try an in-person and live stream gathering. We may need

to limit participation following social distance safety rules. Attendees will need to RSVP to limit the number of those attending and keep track of who is coming. We will need to have temperature checks. The regulations have been changing. We will need to set our guidelines. The first service would be in December. We might need a subcommittee to set our guidelines based on the changing standards. Pastor Bea will start on this and get more people involved.

Why a shift in our approach, why is it considered safe? It's a small, open window, midweek, short service. There is a concern whether everyone would make the best decision for themselves and others. We need to start reading the guidelines again and decide how to mitigate concerns. We should not communicate to the congregation yet. We will have a small group to look into it. Ben volunteered to participate.

Office Administrator

We are interviewing applicants for the role of Administrator. This may require a special meeting of the council this month to review the proposed candidate and sign off on the compensation package for them. It is recommended for them to work at home as much as possible. The new person may need equipment (laptop and printer) and office software.

Stewardship

Iris Vaughan, Greg Egertson and Elaine Whitney have worked very hard to make a very meaningful Stewardship program.

8. Review and Vote to Approve Treasurer's Financial Reports

Treasurer's report and financial statements for September 2020 were reviewed. We ended the month of September with a budget surplus. Our line of credit expired October 10, 2020. We are waiting on the application result from Wells Fargo.

A motion was made, seconded and passed to approve the Financial Report for September 2020 as presented.

Endowment Reports

A motion was made, seconded and passed to approve the Endowment Report for September 2020 as presented.

9. Committee Reports and Action Items

a. Reports and Meeting Minutes submitted – Action Required

Personnel Committee

Portico Health Plan Recommendation for 2021

The recommendation from the Personnel Committee is to continue with the Portico Gold+ Health Plan for 2021.

A motion was made, seconded and passed to approve the Personnel Committee recommendation that St. Francis continues with the Portico Gold+ Health Plan for 2021.

b. Reports and Meeting Minutes submitted for information – No Action Required

Property Committee
Draft Meeting Minutes dated October 7, 2020.

10. New and Carried Business

Sharon Springs United Methodist Church Benevolence Opportunity

Sharon Springs is a small community with very little funding. They are unable to do a zoom service. We will fund a request for \$500 from our benevolence fund.

A motion was made, seconded and passed to approve the funding of the request assisting Sharon Springs United Methodist Church at \$500 from Benevolence.

Follow up Discussion and Proposal for Fire Donation

We were unable to find a Lutheran Church that was directly affected by the recent wildfires. Karen Olesen has found that the Medford Neighborhood Church is in great need by those who have lost their homes. Pastor Gregory is involved in the "I C.A.R.E" Campaign.
<https://www.kdrv.com/content/news/Medford-Church-restarts-campaign-to-help-those-affected-by-fires-572362981.html>

Pastor Bea is to verify that the campaign is still active. The range was recommended to be between \$500 and \$1000, coming from Benevolence.

A motion was made, seconded and passed to approve the funding of the request assisting the I C.A.R.E campaign at \$750, based on Pastor Bea's discussion with Pastor Gregory.

Sally Large (Friends of St. Francis) Remarks

Sally Large has been meeting with the Episcopal Community Services and other possible financial supporters. She would like our 50 Belcher Task Force to meet with them to discuss possible ways to develop the property. This should be communicated to the Task Force, if it is still active.

Council Devotion Schedule

November - Paul Johnson
December - William Brogan
January - Karen Olesen

11. Plus/Delta

Where in particular did we act in accordance with the Covenant? Where did we miss the mark?

We were on time. Pastor was excited that Karen Olesen proposed an idea aligned to our mission statement which is engaging, instead of responding.

12. Adjourn with the Prayer of Jesus

Adjourned with prayer at 8:05 pm.

MOTIONS MADE, SECOND AND PASSED:

A motion was made, seconded and passed to approve the agenda of the meeting as modified.

A motion was made, seconded and passed to approve the meeting minutes from the September 2020 and 10/06/20 meeting as presented.

A motion was made, seconded and passed to approve the Financial Report for September 2020 as presented.

A motion was made, seconded and passed to approve the Endowment Report for September 2020 as presented.

A motion was made, seconded and passed to approve the Personnel Committee recommendation that St. Francis continues with the Portico Gold+ Health Plan for 2021.

A motion was made, seconded and passed to approve the funding of the request assisting Sharon Springs United Methodist Church at \$500 from Benevolence.

A motion was made, seconded and passed to approve the funding of the request assisting the "I C.A.R.E" campaign at \$750, based on Pastor Bea's discussion with Pastor Gregory.

November Sign-Up Sheet

Devotion		
November	Paul	
December	William	
January	Karen	
February	Mike	
March		
Counters		
Date	Congregational	Council Member
Nov 15	-	-
Nov 22	-	-
Nov 29	-	-
Dec 6	-	-
Dec 13	-	-
Dec 20	-	-
Dec 27	-	-

Report to Council
Pastor Bea Chun
November 17, 2020

Ministry while sheltering-in-place

- **Worship**

As in the past months, worship has continued by Zoom. Beginning with October 11th, we have been using a worship series called “In the City for Good” This series was designed to coincide with this year’s stewardship program which is also called “In the City for Good.” In the past, the Stewardship program concluded with a festive congregational luncheon. Since this is not possible this year, the Stewardship Team commissioned Dr. David Schofield to make a video with past and present ministry highlights. You can view the video here: <https://www.youtube.com/watch?v=7q6cPunzNp8&t=38s>

Reformation Day (October 31, 2020) was observed in a simple service of Holy Communion in collaboration between St. Francis Lutheran Church and Farming Hope. The Communion service was held in the Garden of Farming Hope with an attendance of 9 people while observing strict safety protocols. It was a lovely day and a refreshing event. A Zoom based service of Holy Communion continues to be offered on the first Sunday of each month at 10:00 AM and continues to be well received.

All Saints Sunday (November 1, 2020) was observed as a Zoom service and included a pre-recorded video of a service of remembrance on the Memorial Terrace. Many thanks to Iris Vaughan for preparing the list of those remembrances, Paul Johnson and Elaine Whitney for assisting with the litany, William Brogan and Randy Thueme for helping with the set-up, and Dr. David Schofield for making and editing the recording. It brought comfort to many during these trying times.

- **Administration**

The search for a new office administrator continues, but we are now very close. It is my hope that we can make a final selection in the very near future. Plans for a virtual retirement celebration on December 13, 2020 after worship are under way.

- **Stewardship Drive**

By now the annual Stewardship Program is well on the way. Despite Covid, I think we will have a successful outcome. Many thanks to Greg Egertson for his dedicated leadership and to Elaine Whitney and Iris Vaughan for their steadfast contributions.

- **Benevolence**

As agreed in the last meeting a benevolence gift of \$ 500 has been sent to the Rev. Robin Ressler and to Sharon Springs United Methodist Church in NY to help the equip their congregation for virtual worship and ministry.

As instructed in the last council meeting, I connected with Pastor Lee Gregory of the Medford Neighborhood Church to confirm that the ICARE program is still going on. I had an inspiring phone conversation and then arranged for a check of \$750 to be sent to Medford. You can learn more about the Medford Neighborhood Church and their ICARE program here:

<https://www.medfordneighborhoodchurch.org/fire-relief>

- **Acts for Vitality Teams**

The ELCA has recently launched a new initiative called Future Directions. You can learn more about this program here: <https://elca.org/Future-Directions>. To my mind this is a promising and exciting initiative. Part of this initiative is a congregational program called “ACTS for Vitality”. Our synod has joined this movement by gathering a leadership team to study, listen, learn, build relationships, and ground ourselves in scripture, so they can take the congregations in our synod on this journey. At this point we are asked to familiarize ourselves with the “ACTS for Vitality” invitation and to consider whether we want to participate in this program. You can learn more about “ACTS for Vitality” by viewing the following video: <https://www.youtube.com/watch?v=3szpkH51960&feature=youtu.be>

Respectfully submitted,
Pr. Bea Chun



St. Francis Lutheran Church Treasurer Report Notes

For November 17, 2020, Council Meeting

Paul Johnson

October 2020

St. Francis ended the month of October with a budget surplus of \$76,171 YTD. Looking back at the last three months, our income has averaged \$3,264 below our monthly expenses which averaged \$52,015.

Income was under budget by \$44,152 YTD. Total pledges and offerings were over budget by \$11,221. Designated giving was under budget by \$10,610. Grants were under budget by \$182. The non-property income category was below budget by \$3,743. Total rents were under budget by \$42,688. Memorial stone sales were over budget by \$9,335, pet stones were under by \$580 and miscellaneous building use was under budget by \$1,948.

Expenses were under budget by \$133,778. Salaries for Chun, Schofield, Walda, and Starshine were under budget by \$24,564. Benefits for the same persons were under budget by \$5,788. Operations expenses were under budget by \$3,919. Debt service was under budget by \$4,606. Capital improvements were over budget by \$763, and property maintenance was \$24,538 under budget. Contracted services were under budget by \$11,862. Taxes, insurance, and fees were under budget by \$1,871. Utilities were under budget by \$4,902. Reimbursable utilities were under budget by \$6,642.

Among the off-budget funds, there is \$2,968 in the Organ Fund, \$2,154 in the Memorial Fund, \$500 in the Nancy Loewe Memorial (Seniors), \$100 in the Pet Memorial Fund, \$9,923 in the St. Clare Room Fund. There remains \$258 in our PPP loan fund.

Wells Fargo is still reviewing paperwork to renew our \$200,000 line of credit which expired on Oct. 10, 2020 with a zero balance.

DRAFT OF POSSIBLE MILESTONES AND DATES			
Milestone	Time Needed	Date	Participants
Pledge Sunday		Nov 22, 2020	Stewardship Committee
2021 Budget Input – Committees & Staff		Dec 4, 2020	Committees & Treasurer
2021 Budget – First Review by Council	30 min.	Dec 15, 2020	Treasurer & Council
2020 Year-End Closing Completed		Jan 8, 2021	Treasurer
2021 Budget Workshop	2.5 hrs.	Jan 9, 2021 (Sat.)	Treasurer & Council
2021 Budget Finalized	15 min.	Jan 19, 2021	Council
2021 Annual Meeting	20 min. (?)	Feb 14, 2021 (Sun)	Congregation

St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
Income								
401.00.01	Pledges & Offerings	15,735	12,250	133,720	122,500	11,220	147,000	13,279
	Sub-Total Pledges & Offerings	\$15,735	\$12,250	\$133,720	\$122,500	\$11,220	\$147,000	\$13,279
410.01.03	Senior Center Contributions	205	217	2,390	2,170	220	2,600	210
410.02.03	Contributions by Sr. Grp	0	167	395	1,670	(1,275)	2,000	1,605
410.03.03	Sr. Center Fundraiser	0	167	70	1,670	(1,600)	2,000	1,930
410.11.05	Music Contributions	121	125	1,485	1,250	235	1,500	15
410.12.05	Music Event Donations	0	83	0	830	(830)	1,000	1,000
410.21.06	SVDP Contributions	235	1,884	12,930	18,840	(5,910)	22,605	9,675
410.22.06	SVDP Thanksgiving	0	100	0	1,000	(1,000)	1,200	1,200
410.30.01	Outreach Inc.	0	0	0	0	0	1	1
410.31.01	Pastor's Discretionary Fund Inc.	0	0	50	0	50	1	(49)
410.32.01	Youth & Family Ministry Inc.	0	0	0	0	0	1	1
410.33.01	Christmas Income	0	83	0	830	(830)	1,000	1,000
410.34.01	Council Retreat Income	0	167	2,000	1,670	330	2,000	0
	Sub-Total Designated Giving	\$561	\$2,993	\$19,320	\$29,930	(\$10,610)	\$35,908	\$16,588
	Offerings & Designated Giving	\$16,296	\$15,243	\$153,040	\$152,430	\$610	\$182,908	\$29,867
420.03.01	Grant - Endowment	3,791	3,792	37,915	37,920	(5)	45,498	7,583
420.05.01	Thrivent Choice	454	104	863	1,040	(177)	1,250	387
420.06.01	InFaith Community Foundation	0		25				
	Sub-Total Grants	\$4,245	\$3,896	\$38,803	\$38,960	(\$182)	\$46,748	\$7,970
420.11.03	Senior Center Food Inc.	0	350	862	3,500	(2,637)	4,200	3,337
420.12.01	Reimbursements - Non-Property	0	6	20	60	(40)	75	55
420.13.01	Interest Income	1	0	10	0	10	4	(6)
420.14.01	Reimbursments - Fellowship	0	52	78	520	(442)	625	547
420.15.01	Congregational Fundraiser Inc.	20	125	616	1,250	(634)	1,500	884
	Sub-Total Other Inc (Non-Prop)	\$21	\$533	\$1,586	\$5,330	(\$3,743)	\$6,404	\$4,817
	Grants & Other Inc (Non-Prop)	\$4,266	\$4,429	\$40,389	\$44,290	(\$3,925)	\$53,152	\$12,787
430.01.02	Com Rent - 136 Church, El Cast	5,778	5,786	57,784	57,860	(75)	69,431	11,646
430.02.02	Com Rent-138 Church, Beit Rima	3,550	3,538	35,250	35,380	(130)	42,450	7,200
430.03.02	Com Rent-50 Belcher-Childcare	3,200	3,200	32,000	32,000	0	38,400	6,400
430.04.02	Com Rent-50 Belcher-Jahnke	0	3,253	19,654	32,530	(12,875)	39,040	19,385
430.05.02	Com Rent-50 Belcher upstairs-Childcare	0	0	0	0	0	1	1
	Sub-Total Commercial Rent	\$12,528	\$15,777	\$144,688	\$157,770	(\$13,081)	\$189,322	\$44,633
430.11.02	ResRent - 132 Church, Cover	1,777	1,794	17,777	17,940	(162)	21,525	3,747

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
430.12.02	ResRent - 134 Church, Downey/Burke	2,461	2,470	24,613	24,700	(86)	29,636	5,022
430.13.02	ResRent - 140 Church, Blair	1,742	1,758	17,425	17,580	(154)	21,098	3,672
430.14.02	ResRent - 142 Church, Healy	1,388	1,401	13,884	14,010	(125)	16,811	2,926
430.15.02	Res Rent - Pass Through	333	334	3,335	3,340	(4)	4,002	666
430.16.02	Parking Rent-134 Church-Downey	200	200	2,000	2,000	0	2,400	400
430.17.02	ResRent-50A Belch-Carlson et al	4,824	5,695	53,118	56,950	(3,832)	68,340	15,222
	Sub-Total Residential Rent	\$12,727	\$13,652	\$132,153	\$136,520	(\$4,366)	\$163,812	\$31,658
435.01.02	Reimb - El Castillito Water	0	356	3,736	3,560	176	4,275	538
435.02.02	Reimb - Beit Rima Water	0	356	4,497	3,560	937	4,275	(222)
435.03.02	Reimb - CCC Water	494	219	1,604	2,190	(585)	2,627	1,022
435.04.02	Reimb - Jahnke Water	0	182	1,047	1,820	(772)	2,187	1,139
435.06.02	Reimb - CCC PG&E	516	280	2,405	2,800	(394)	3,359	953
435.07.02	Reimb - Jahnke PG&E	0	187	1,441	1,870	(428)	2,239	797
435.08.02	Reimb - 50A Belcher Util.	0	96	0	960	(960)	1,152	1,152
435.09.02	Reimb - CCC Recology	1,612	495	4,285	4,950	(664)	5,940	1,654
435.10.02	Reimb - Jahnke Recology	0	139	1,003	1,390	(386)	1,672	668
435.12.02	Reimb El Castillito SpSvcDist	0	130	760	1,300	(539)	1,557	796
435.13.02	Reimb Beit Rima - SpSvcDi	0	130	0	1,300	(1,300)	1,557	1,557
435.14.02	Misc Reimbursements -Property	0	4	0	40	(40)	50	50
	Sub-Total Property Reimburse	\$2,623	\$2,574	\$20,783	\$25,740	(\$4,956)	\$30,890	\$10,106
440.02.02	NA Eye Openers Wed 7AM	0	51	204	510	(306)	612	408
440.03.02	OA LGBT Sun 6:30 PM	0	55	101	550	(449)	660	559
440.04.02	Parkinsons Fri Noon	0	50	150	500	(350)	600	450
440.05.02	AA Mon 12 Noon	0	131	393	1,310	(917)	1,572	1,179
440.06.02	Room to Grow AA Fri 8 pm	0	253	406	2,530	(2,124)	3,036	2,630
440.07.02	GA Sat 9:30 am	0	82	247	820	(573)	988	741
440.08.02	Alateen's Mon 6:15 pm	0	31	93	310	(217)	372	279
440.09.02	Rainbow Tstmstrs Thurs 6:30 pm	0	194	792	1,940	(1,148)	2,328	1,536
440.10.02	Eisenberg Learning Pod	0	0	505	0	505	1	(504)
440.11.02	GA Thurs Noon	0	26	55	260	(204)	312	256
440.12.02	OA-Thurs 6:30 pm	0	134	410	1,340	(930)	1,608	1,198
440.13.02	NA Eye Openers Thurs 7 am	0	51	204	510	(306)	612	408
440.14.02	Lang. of Heart Fri Noon	0	131	393	1,310	(917)	1,572	1,179
440.15.02	Relapse Prevent. Mon. 7:45 pm	0	260	780	2,600	(1,820)	3,120	2,340
440.16.02	Alanon LGBT AFG Tues 7:15 pm	0	144	573	1,440	(867)	1,728	1,155
440.18.02	NA Eye Openers Tues 7 am	0	51	204	510	(306)	612	408
440.20.02	Alateen 2nd Wed 7:00 pm	0	33	99	330	(231)	396	297

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
440.21.02	Shanti Thurs 2:30 pm	0	265	1,590	2,650	(1,060)	3,180	1,590
440.23.02	Alanon Mon 6:15 pm	0	285	855	2,850	(1,995)	3,420	2,565
440.24.02	Let It Be Now Fri 6 pm	0	131	393	1,310	(917)	1,572	1,179
440.25.02	Living Sober Wed 8:00 pm	0	236	708	2,360	(1,652)	2,832	2,124
440.31.02	Like a Prayer Sun 4 pm	0	131	524	1,310	(786)	1,572	1,048
440.32.02	New Beginnings Mon 7 am	0	201	1,403	2,010	(607)	2,412	1,009
440.33.02	New Beginnings Tues 7 am	0	201	599	2,010	(1,411)	2,412	1,813
440.34.02	New Beginnings Wed 7 am	0	201	599	2,010	(1,411)	2,412	1,813
440.35.02	New Beginnings Thu 7 am	0	201	1,403	2,010	(607)	2,412	1,009
440.36.02	New Beginnings Fri 7 am	0	201	1,407	2,010	(603)	2,412	1,005
440.37.02	Design for Living Sat 8 am	0	201	800	2,010	(1,210)	2,412	1,612
440.52.02	Living Sober w/ HIV Wed 6 pm	0	260	780	2,600	(1,820)	3,120	2,340
	Sub-Total Group Rents	\$0	\$4,191	\$16,670	\$41,910	(\$25,239)	\$50,297	\$33,626
450.01.02	Memorial Stones	0	569	15,025	5,690	9,335	6,825	(8,200)
450.02.02	Pet Cemetery Income	0	58	0	580	(580)	700	700
450.03.02	Miscellaneous Building Usage	0	260	652	2,600	(1,948)	3,125	2,473
	Sub-Total Other Bldg Revenue	\$0	\$887	\$15,677	\$8,870	\$6,807	\$10,650	(\$5,027)
	Rents & All Other Property Inc	\$27,879	\$37,081	\$329,972	\$370,810	(\$40,837)	\$444,971	\$114,998
	Total Income	\$48,443	\$56,753	\$523,402	\$567,530	(\$44,152)	\$681,031	\$157,653
Expense								
510.01.01	Salary - Chun	11,050	8,364	72,655	83,640	(10,984)	100,364	27,708
510.02.01	Benefits - Chun	1,656	1,258	11,261	12,580	(1,318)	15,100	3,838
510.03.01	FICA Equivalent - Chun	908	656	5,694	6,560	(865)	7,872	2,177
510.04.01	Staff Development - Chun	0	208	1,069	2,080	(1,010)	2,500	1,430
510.05.01	Leadership Conference - Chun	0	50	0	500	(500)	600	600
510.06.01	Book Allowance - Chun	0	25	19	250	(230)	300	280
510.07.01	Add.Salary in lieu of Medical	684	211	2,751	2,110	641	2,532	(219)
510.08.01	Mileage - Chun	0	58	45	580	(535)	700	655
512.01.01	Pulpit Supply	0	125	860	1,250	(389)	1,500	639
512.02.01	On-Call Pastoral Care	0	42	0	420	(420)	500	500
	Sub-Total Pastor	\$14,298	\$10,997	\$94,358	\$109,970	(\$15,611)	\$131,968	\$37,609
520.01.05	Salary - Schofield	4,263	3,068	26,942	30,680	(3,737)	36,814	9,871
520.02.05	Benefits - Schofield	1,196	1,193	9,031	11,930	(2,898)	14,315	5,283
520.03.05	Staff Dvlpmt/Dues - Schofield	0	33	90	330	(240)	400	310
520.04.05	Organist Temp Staffing	0	94	225	940	(715)	1,125	900
520.05.05	Singers/Instrumentalists	100	508	1,820	5,080	(3,260)	6,100	4,280

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
520.06.05	Organ/Piano Maint. Contract	0	292	180	2,920	(2,740)	3,500	3,320
520.08.05	Sheet Music	0	50	97	500	(402)	600	502
520.09.05	Special Services/Ordination	0	0	0	0	0	1	1
520.10.05	Music Event Expenses	0	0	0	0	0	1	1
520.11.05	Musical Direction SpSrves	0	0	0	0	0	1	1
520.12.05	Intergenerational Choir	0	333	0	3,330	(3,330)	4,000	4,000
525.01.01	Worship	151	83	873	830	43	1,000	126
525.02.01	Christmas Expense	0	92	0	920	(920)	1,100	1,100
525.03.01	Licensing	5	56	259	560	(300)	670	410
	Sub-Total Worship & Music	\$5,717	\$5,802	\$39,520	\$58,020	(\$18,499)	\$69,627	\$30,106
	Pastor, Worship & Music	\$20,016	\$16,799	\$133,878	\$167,990	(\$34,111)	\$201,595	\$67,716
530.01.01	Benevolence - Ministries & Org	500	250	1,500	2,500	(1,000)	3,000	1,500
530.02.01	Benevolence - ECLA/Synod	0	1,225	11,025	12,250	(1,225)	14,700	3,675
530.03.01	Benevolence - Childcare Center	0	2,950	26,550	29,500	(2,950)	35,400	8,850
530.04.01	Pastor's Discretionary Fund Exp.	0	83	(619)	830	(1,449)	1,000	1,619
530.05.01	Seminarian Support	0	29	0	290	(290)	350	350
	Sub-Total Benevolence	\$500	\$4,537	\$38,455	\$45,370	(\$6,914)	\$54,450	\$15,994
540.01.03	Salary - Hines	1,506	1,085	9,420	10,850	(1,430)	13,021	3,601
540.02.03	Salary - Sr Cook DM	404	290	2,592	2,900	(307)	3,480	887
540.03.03	Salary - Cook JL	391	282	2,717	2,820	(102)	3,383	665
540.04.03	Senior Program Temp Staffing	0	11	0	110	(110)	135	135
540.11.03	Senior Center Food Exp.	0	583	1,253	5,830	(4,576)	7,000	5,746
540.12.03	Senior Center Program	0	250	426	2,500	(2,073)	3,000	2,573
	Sub-Total Senior Program	\$2,301	\$2,501	\$16,410	\$25,010	(\$8,599)	\$30,019	\$13,608
540.21.06	SVDP - Hospitality	429	600	4,992	6,000	(1,007)	7,200	2,207
540.22.06	SVDP Thanksgiving	0	100	0	1,000	(1,000)	1,200	1,200
540.23.06	SVDP Walk Support	0	17	0	170	(170)	200	200
540.25.06	SVDP Christmas Angels	0	0	0	0	0	1	1
540.26.06	SVDP Compost Bin	241	121	1,086	1,210	(123)	1,452	365
	Sub-Total St. Vincent DePaul	\$670	\$838	\$6,079	\$8,380	(\$2,300)	\$10,053	\$3,973
540.27.06	Staff Development - SVDP	0	0	0	0	0	1	1
540.28.06	Salary - Food Prog.Coordinator	3,115	2,244	18,755	22,440	(3,684)	26,933	8,177
540.29.06	Benefits-Food Prog.Coordinator	238	180	1,595	1,800	(204)	2,160	564
	Sub-Total Food Program Coor.	\$3,354	\$2,424	\$20,351	\$24,240	(\$3,888)	\$29,094	\$8,742
540.31.01	Fellowship	0	83	47	830	(782)	1,000	952
540.32.01	Stewardship	0	42	0	420	(420)	500	500

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
540.33.01	Outreach Exp.	0	125	0	1,250	(1,250)	1,500	1,500
540.34.01	Youth & Family Ministry Exp.	105	75	705	750	(45)	900	195
540.35.01	Childcare Worker	0	29	0	290	(290)	350	350
540.36.01	Adult Education	0	21	30	210	(179)	250	219
540.37.01	Affinity Groups	0	17	68	170	(101)	200	131
540.38.01	Council Retreat Expense	0	167	0	1,670	(1,670)	2,000	2,000
540.41.01	Synod/Local/Org Memberships	0	238	572	2,380	(1,807)	2,850	2,277
540.51.01	Congregational Fundraiser Exp.	0	42	0	420	(420)	500	500
	Sub-Total Witness & Fellowship	\$105	\$839	\$1,424	\$8,390	(\$6,965)	\$10,050	\$8,625
	Benevolence & Ministry	\$6,931	\$11,139	\$82,719	\$111,390	(\$28,670)	\$133,666	\$50,946
550.01.01	Salary - Walda	6,073	4,404	38,105	44,040	(5,934)	52,844	14,738
550.03.01	Sexton Temp Staffing	225	628	4,805	6,280	(1,475)	7,540	2,735
550.11.01	Deferred Income - Walda's Add.	300	200	2,445	2,000	445	2,400	(45)
550.21.01	Office Temp Staffing	0	42	0	420	(420)	500	500
550.31.01	Benefits - Staff	1,479	1,248	11,113	12,480	(1,366)	14,970	3,856
550.32.01	Workers' Compensation	162	322	1,602	3,220	(1,617)	3,864	2,261
550.33.01	Church's Payroll Taxes	1,520	1,233	10,257	12,330	(2,072)	14,800	4,542
550.34.01	Mileage - Staff	0	4	0	40	(40)	50	50
550.41.01	Staff Development	0	42	0	420	(420)	500	500
550.42.01	Staff Appreciation Gathering	0	42	0	420	(420)	500	500
	Sub-Total Staff	\$9,761	\$8,165	\$68,329	\$81,650	(\$13,320)	\$97,968	\$29,638
560.01.01	Office Supplies	32	175	482	1,750	(1,267)	2,100	1,617
560.02.01	Communications (Phone, Email)	343	375	3,139	3,750	(610)	4,500	1,360
560.03.01	Postage	176	83	797	830	(32)	1,000	202
560.04.01	Payroll Service	155	183	1,906	1,830	76	2,200	293
560.05.01	Bank/Credit Card Fees	101	142	1,411	1,420	(8)	1,700	288
560.06.01	Offering Envelopes	0	17	0	170	(170)	200	200
560.07.01	Website	30	21	365	210	155	250	(115)
560.08.01	Software	18	54	725	540	185	650	(75)
560.09.01	Hardware	0	0	0	0	0	1	1
560.10.01	Credit Card Interest	0	0	0	0	0	1	1
560.11.01	Loss	0	0	0	0	0	1	1
560.12.01	Advertising	75	0	75	0	75	1	(74)
560.21.02	Cleaning & Paper Kitchen/Bath	89	250	794	2,500	(1,705)	3,000	2,205
560.22.02	Copier Lease	520	542	5,292	5,420	(127)	6,500	1,207
560.23.02	Memorial Terrace	600	92	600	920	(320)	1,100	500
560.24.02	Pet Cemetery Expenses	0	17	0	170	(170)	200	200

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining	
	Sub-Total Operations		\$2,142	\$1,951	\$15,590	\$19,510	(\$3,919)	\$23,404	\$7,813
	Staff & Operations		\$11,904	\$10,116	\$83,920	\$101,160	(\$17,239)	\$121,372	\$37,451
570.01.02	Wells Credit Line Interest	0	17	0	170	(170)	200	200	
570.02.02	2013 Prom Note Interest	728	1,086	9,384	10,860	(1,475)	13,031	3,646	
570.03.02	2013 Prom Note Principal	1,329	1,177	12,139	11,770	369	14,119	1,979	
570.04.02	Credit Line Renewal	0	333	0	3,330	(3,330)	4,000	4,000	
	Sub-Total Debt Service		\$2,058	\$2,613	\$21,524	(\$4,605)	\$31,350	\$9,825	
570.11.02	Dep Int - 132 Church, Cover	0	0	0	0	0	0	0	
570.12.02	Dep Int - 134 Church, Downey	0	0	0	0	0	0	0	
570.13.02	Dep Int - 140 Church, Blair	0	0	0	0	0	0	0	
570.14.02	Dep Int - 142 Church, Healy	0	0	0	0	0	0	0	
570.16.02	Dep Int 50A Bel Carlson et al	0	10	0	100	(100)	125	125	
	Sub-Total Deposit Interest		\$0	\$10	\$0	(\$100)	\$125	\$125	
570.21.02	Capital Improv - 50 Belcher	0	0	0	0	0	1	1	
570.22.02	Capital Improv - 132-142 Church	0	0	0	0	0	1	1	
570.23.02	Capital Improv - 152 Church	0	0	762	0	762	1	(761)	
570.24.02	Capital Improv - 50A Belcher	0	0	0	0	0	1	1	
	Sub-Total Improvements		\$0	\$0	\$762	\$0	\$762	\$4	(\$758)
570.31.02	Repairs/Maint - 50 Belcher	0	83	27	830	(802)	1,000	972	
570.32.02	Repairs/Maint - 132-142 Church	36	4,542	20,399	45,420	(25,020)	54,500	34,100	
570.33.02	Repairs/Maint. - 152 Church	9,934	1,808	16,730	18,080	(1,349)	21,700	4,969	
570.34.02	Repairs/Maint. - 50A Belcher	0	167	3,815	1,670	2,145	2,000	(1,815)	
570.35.02	Garden Maintenance 152 Church	0	83	1,420	830	590	1,000	(420)	
570.36.02	Garden Maintenance 50-50A Blch	0	100	900	1,000	(100)	1,200	300	
	Sub-Total Maintenance		\$9,970	\$6,783	\$43,292	(\$24,537)	\$81,400	\$38,107	
570.42.02	Pest Control	231	190	2,461	1,900	561	2,280	(181)	
570.43.02	Tree Maintenance	0	250	0	2,500	(2,500)	3,000	3,000	
570.44.02	Alarm Contracts and Monitoring	1,049	315	3,674	3,150	524	3,785	110	
570.45.02	Professional Legal Services	2,545	83	2,845	830	2,015	1,000	(1,845)	
570.46.02	Leasing Agent Fee	0	0	0	0	0	1	1	
570.47.02	Janitorial Services	0	948	2,455	9,480	(7,025)	11,380	8,925	
570.48.02	Virtual Property Manager	365	367	2,402	3,670	(1,267)	4,400	1,997	
570.49.02	Reserve Study	0	417	0	4,170	(4,170)	5,000	5,000	
	Sub-Total Contracted Services		\$4,191	\$2,570	\$13,838	(\$11,861)	\$30,846	\$17,007	
570.51.02	Property Taxes -50-50A Belcher	0	433	2,636	4,330	(1,693)	5,200	2,563	
570.52.02	Property Taxes -134-142 Church	0	292	1,766	2,920	(1,153)	3,500	1,733	

**St. Francis Lutheran Church - San Francisco CA
Treasurer's Report as of October 2020 (Council)**

Friday, November 13, 2020

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Account #	Account Name	Period Activity	Monthly Budget	YTD Balance	Budget YTD	Over/Under YTD+(-)	Annual Budget	Annual Budget Remaining
570.53.02	Property Taxes - 152 Church	0	4	19	40	(20)	50	30
570.54.02	152 Church Spec Svc Dist	0	125	761	1,250	(488)	1,500	738
570.61.02	Association Member & Permits	0	50	50	500	(450)	600	550
570.62.02	Property & Liability Insurance	1,698	1,675	18,685	16,750	1,935	20,100	1,414
	Sub-Total Taxes, Ins, Fees	\$1,698	\$2,579	\$23,919	\$25,790	(\$1,870)	\$30,950	\$7,030
575.01.02	PG&E - 152 Church	285	313	1,761	3,130	(1,368)	3,758	1,996
575.02.02	Water - 152 Church	357	364	2,587	3,640	(1,052)	4,367	1,779
575.03.02	Water - 152 Church Fire Servic	39	38	300	380	(79)	451	150
575.04.02	Recology 132-142-152 Church	2,422	1,391	11,508	13,910	(2,401)	16,692	5,183
	Sub-Total Utilities	\$3,104	\$2,106	\$16,158	\$21,060	(\$4,901)	\$25,268	\$9,109
575.11.02	140 Church SpSvcDist	0	139	760	1,390	(629)	1,665	904
575.12.02	PG&E - 50 Belcher	274	467	4,619	4,670	(50)	5,598	978
575.13.02	PG&E - 50A Belcher	30	65	440	650	(209)	781	340
575.14.02	Water - 50-50A Belcher	829	547	3,153	5,470	(2,316)	6,567	3,413
575.15.02	Water - 132-142 Church	1,172	1,425	12,061	14,250	(2,188)	17,101	5,039
575.16.02	Recology - 50 Belcher	1,446	743	6,181	7,430	(1,248)	8,919	2,737
	Sub-Total Reimburse. Prop. Exp	\$3,753	\$3,386	\$27,218	\$33,860	(\$6,641)	\$40,631	\$13,412
	Deb, Taxes, Ins & Property	\$24,777	\$20,047	\$146,713	\$200,470	(\$53,756)	\$240,574	\$93,860
	Total Expense	\$63,629	\$58,101	\$447,231	\$581,010	(\$133,778)	\$697,207	\$249,975
	Difference	<u>(\$15,185)</u>	<u>(\$1,348)</u>	<u>\$76,171</u>	<u>(\$13,480)</u>		<u>(\$16,176)</u>	

St. Francis Lutheran Church - San Francisco CA
Balance Sheet as of October 31, 2020

Friday, November 13, 2020

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Account #	Account Name	Period Activity	YTD Balance
Assets			
101.00.00	Wells Fargo Checking	(14,815)	115,659
102.00.00	Wells Fargo Savings	0	9,347
103.00.00	Petty Cash	0	42
104.00.00	Balancing	0	(13,243)
	Total Assets	(\$14,815)	\$111,805
Liabilities			
200.00.00	Accounts Payable/Vendors	75	(655)
201.00.00	Payroll Clearing	0	(680)
202.04.00	Chase Card Services - - - (RG)	0	13
202.06.00	Chase Card Services - - - (DW)	603	2,996
290.01.00	Sec Dep-132 Church-Cover	0	1,200
290.02.00	Sec Dep-134 Church-Downey/Burk	0	2,200
290.03.00	Sec Dep-136 Church-El Castilli	0	2,025
290.06.00	Sec Dep-142 Church-Healy	0	637
290.08.00	Sec Dep-138 Church-Burgermeister	0	5,000
290.10.00	SecDep-50ABel-Carlson et al	0	5,695
	Total Liabilities	\$678	\$18,432
Fund Balance			
301.00.01	Mission and Ministry	(5,752)	(37,305)
302.00.02	Property	1,892	176,572
303.00.03	Senior Program	(2,096)	(12,692)
305.00.05	Music Program	(5,439)	(36,902)
306.00.06	St. Vincent dePaul Society	(3,790)	(13,500)
308.00.08	Organ Fund	0	2,968
313.00.13	Memorial Fund	0	2,153
390.06.06	Nancy Loewe Memorial	0	499
390.09.09	Pet Memorial Fund	0	100
390.12.12	St. Clare Room Fund	0	9,922
390.27.27	St. Francis CCC (DG)	(420)	235
390.29.29	Altar Flowers (DG)	0	109
390.30.30	Inclusive & Affirming Min (DG)	75	750
390.46.46	Endowment (PT)	37	205
390.83.83	2020 PPP Loan Balance	0	258
	Total Fund Balance	(\$15,493)	\$93,373
	Total Liabilities and Fund Balance	(\$14,815)	\$111,805

October
2020

Asset	Balance Sept 30, 2020	SFLC Borrowing or Transfers	SFLC Principal Payment	SFLC Interest Payment	Interest	Deposits/ Payments	Balance Oct 31, 2020
Mutual Funds - Brokerage Accounts	\$1,440,929.50				\$0.62		\$1,420,147.70
Mission Investment Fund CDs	\$100,000.00						\$100,000.00
Sterling Bank CDs	\$154,029.34						\$154,029.34
SFLC 2013 Promissory Note	\$249,798.04		\$1,329.90	\$728.58			\$248,468.14
Thrivent - Life Insurance CV - Kirkeberg	\$22,645.59						\$22,645.59
Thrivent - Life Insurance CV - Lisk	\$11,081.92						\$11,081.92
Wells Fargo Savings (Cash)	\$18,540.03		\$1,329.90	\$728.58	\$0.14	-\$3,791.50	\$16,807.15
Wells Fargo Checking (Cash)	\$21,516.49				\$0.17	-\$2,000.00	\$19,516.66
Total Assets	\$2,018,540.91						\$1,992,696.50
Deposits							
Payments	\$2,000.00, check #1536, Project Commotion Grant 2020-07						
Corpus	\$1,551,114.11						\$1,551,114.11



EQUITY INVESTMENTS

MUTUAL FUNDS all held at Charles Schwab

<u>Morningstar</u>						
<u>symbol</u>	<u>rating</u>	<u>name</u>	<u>quantity</u>	<u>value</u>	<u>MF goal</u>	<u>MF actual</u>
PRBLX	★★★★★	Parnassus Core Equity Fund	5,777.531	\$287,489.94	20%	21.38%
PARMX	★★★★★	Parnassus Mid Cap Fund	7,284.676	\$256,202.05	20%	19.05%
PRGFX	★★★★	T Rowe Price Growth Stock Fund	3,625.320	\$316,707.96	20%	23.55%
TRVLX	★★★★	T Rowe Price Value Fund	6,235.659	\$223,174.24	20%	16.59%
TICRX	★★★	TIAA Cref Instl Social Choice Equity	13,840.246	\$261,303.84	20%	19.43%
mutual fund subtotal				\$1,344,878.03	100%	100.00%

BOND/CASH INVESTMENTS

BONDS/BOND FUNDS

<u>description</u>	<u>value</u>	<u>B %</u>
none currently held	\$0.00	0.00%
bond subtotal	\$0.00	0.00%

CASH/CASH EQUIVALENT

<u>description</u>	<u>value</u>	<u>C %</u>
Charles Schwab cash balance	\$75,269.67	11.62%
Mission Investment Fund CDs	\$100,000.00	15.44%
Sterling Bank CDs	\$154,029.34	23.78%
SFLC 2013 Promissory Note	\$248,468.14	38.35%
Thrivent Life Ins. Cash Value - Kirkeberg	\$22,645.59	3.50%
Thrivent Life Ins. Cash Value - Lisk	\$11,081.92	1.71%
Wells Fargo Savings	\$16,807.15	2.59%
Wells Fargo Checking	\$19,516.66	3.01%
cash subtotal	\$647,818.47	100.00%

BOND/CASH COMBINED

<u>description</u>	<u>value</u>	<u>B+C %</u>
bonds/bond funds	\$0.00	0.00%
cash/cash equivalent	\$647,818.47	100.00%
bond/cash subtotal	\$647,818.47	100.00%

TOTAL ASSETS

<u>description</u>	<u>policy diff.</u>	<u>diff. %</u>	<u>value</u>	<u>goal</u>	<u>actual</u>
equity	\$149,260.13	7.49%	\$1,344,878.03	60%	67.49%
bond/cash	(\$149,260.13)	-7.49%	\$647,818.47	40%	32.51%
total	\$0.00	0.00%	\$1,992,696.50	100%	100.00%

CORPUS

<u>as of date</u>	<u>value</u>
October 31, 2020	\$1,551,114.11



Last Statement: September 30, 2020

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Account Of

ST.FRANCIS LUTHERAN CHURCH OF
152 CHURCH ST
SAN FRANCISCO CA 94114-1111

Mail To

ST.FRANCIS LUTHERAN CHURCH OF
152 CHURCH ST
SAN FRANCISCO CA 94114-1111

Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 75,269.67
Total Investments Long	\$ 1,344,878.03
Total Investments Short	\$ 0.00
Total Account Value	\$ 1,420,147.70

Change in Account Value

Starting Account Value	\$ 1,440,929.50
Transactions & Income	\$ 0.62
Income Reinvested	\$ 0.00
Change in Value of Investments	\$ (20,782.42)
Ending Account Value	\$ 1,420,147.70
Year-to-Date Change in Value Since 1/1/20	\$ 33,783.44

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at
Schwab.com/transparency

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.
10/30-67010-NRSJ1301-082848 #

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement.

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement.

Securities, products, and services are not available in all countries and are subject to country specific restrictions.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab Representative.

Cash: Any free credit balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided in Schwab's Account Agreement.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, are subject to investment risk, and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

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Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

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(1017-7MAX)

Income Summary

Description	This Period	Year to Date
Federally Taxable		
Bank Sweep Interest	0.62	18.25
Cash Dividends		1,284.93
Total Income	0.62	1,303.18

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
CASH	288.30	0.00
BANK SWEEP ^{X,Z}	74,980.75	75,269.67

Description	Symbol	Quantity	Price	Market Value
Investments				
PARNASSUS CORE EQUITY IN VESTOR	PRBLX	5,777.5310	49.76000	287,489.94
PARNASSUS MID-CAP	PARMX	7,284.6760	35.17000	256,202.05
T. ROWE PRICE GROWTH STO CK	PRGFX	3,625.3200	87.36000	316,707.96
T. ROWE PRICE VALUE	TRVLX	6,235.6590	35.79000	223,174.24
TIAA-CREF SOCIAL CHOICE EQ RETAIL	TICRX	13,840.2460	18.88000	261,303.84
Total Account Value				1,420,147.70

Transaction Detail

Settle Trade						
Date	Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
10/16	10/15	Bank Interest ^{X,Z}	BANK INT 091620-101520 SCHWAB BANK			0.62

Bank Sweep Activity

Opening Balance^{X,Z}: 74,980.75				
Trans Date	Transaction	Description	Withdrawal	Deposit
10/01	Auto Transfer	BANK CREDIT FROM BROKERAGE ^X		288.30
10/15	Interest Paid ^{X,Z}	BANK INTEREST		0.62
Total Activity			0.00	288.92

Ending Balance^{X,Z}: 75,269.67

Bank Sweep: Interest rate as of 10/30/20 was 0.01%. Your interest period was 09/16/20 - 10/15/20. ^Z

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

Endnotes For Your Account

Symbol Endnote Legend

- | | |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| X | Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc. |
| Z | For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. |

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

Endowment Committee

St. Francis Lutheran Church

Meeting MINUTES

November 5, 2020

Members (with roles and terms):

Present Pr. Beate Chun (Ex-Oficio)
Present Jim Kowalski (Chair, First Term - Feb 2022)
Present Ken Mierow (Council Rep - Feb. 2021)
Present David Bernstein (Second Term - Feb. 2021)
Present Ben Emmert-Aronson (First Term - Feb 2022)
Present Catherine Hurley (External Member, Second Term - Feb. 2023)
Present Brian Border (First Term - Feb. 2023)

Expected Guests

Present Paul Johnson (Treasurer)

Agenda Item:

1. Call to Order and Opening Prayer

Following check-ins, Jim called the meeting to order via Zoom at 6:44 PM, and David led the committee in an opening prayer.

2. St. Francis Covenant

Brian read the St. Francis Covenant for us.

3. Agenda Review – Additions, Deletions, Changes

No changes were made to the agenda.

4. Meeting Minutes August 6, 2020

The meeting minutes for August 6, 2020, were accepted as submitted; moved by Pastor Bea, seconded by Ken and approved by the committee.

5. Financials

Financial Reports: July – September, 2020

The July – September 2020 financial reports were accepted as presented; moved by Ken, seconded by Ben and approved by the committee.

Paul reported that our total assets have grown to slightly over \$2 million. The only transactions were Max Kirkeberg's insurance payment and the grants that were made. We received \$250 in gifts in memory of Jim Barron.

We discussed progress and plans reviewing our investment portfolio. Currently we're at approximately 67%/33% Investments/Bonds, respectively, with a goal of 60%/40%. Paul plans to withdraw funds for future grants in a way that helps to rebalance the funds. David updated with conversations he had with

Ken Hendrick about the origin of the investment goals, and Paul updated with the current deviations from current goals. The subcommittee of Ben, David, and Paul have not met since the last committee meeting, and Jim suggested that we meet before the next meeting to present a more formalized proposal. Ben, David, and Paul will submit a proposal for the February 2021 meeting (completed by January 22 to be included in our meeting materials).

The 2021 Endowment grant amount will be \$95,366; with \$47,683 for St. Francis Mission and Ministry and \$47,683 for the committee to award external grants and use for our annual event.

6. Gifts

Memorial gifts from Jim Barron’s family and friends were received July. He included the St. Francis Endowment in his estate plans, so we are expecting a gift in the future.

7. Thank You Letters

We received several thank you letters.

8. Impact Reports

We did not receive any impact reports this quarter.

9. Project Grant Applications

2020 Funds:

9. Grants for Consideration

2020-08 – Rwanda School Project	\$2,000
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2020 Funds:

Grant Available for 2020:	90,996
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Carry Over from 2019	4,360
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TOTAL AVAILABLE	95,356
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Reserved for SFLC Mission and Ministry:	(45,498)
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Reserved for Partners in Ministry and Community Partners:	(16,000)
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Already granted:	(19,000)
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2020-01 – Reconciling Works	\$3,000
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2020-02 – A Women’s Place	3,000
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2020-03 – St. Francis Lutheran Church	2,000
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2020-04 – Open Source Wellness	\$3,000
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2020-05 – LYRIC	3,000
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2020-06 – San Francisco - Marin Food Bank	3,000
2020-07 – Project Commotion	\$2,000
Reserved for Event Expenses	(2,000)
Still Available for Endowment External Grants	12,858

2020-08 – Rwanda School Project \$2,000.

Because we have funds available, the committee discussed funding this grant at \$3,000 instead of the \$2,000 they applied for. We recommend Council approve this grant in the amount of \$3,000 - Moved by Pastor Bea, seconded by David, and approved by the committee.

Jim and Pr. Bea have reached out to the leaders of Extraordinary Lutheran Ministries regarding the Endowment supporting Black-led ministries and encouraging applications. Ben also reached out through Sac Act, a faith-based group in Sacramento. No applications were submitted, but we will continue our outreach for 2021.

2020-09 – Lutheran World Relief \$3,000.

At Pastor Bea’s suggestion, we considered contributing \$3,000 to Lutheran World Relief. We recommend Council approve this grant in the amount of \$3,000 – Moved by David, seconded by Catherine, and approved by the committee.

We recommend Council approve carrying over unused grant funds in the amount of \$6,858 to 2021. Moved by Ken, seconded by Pastor Bea, and approved by the committee.

10. Annual Event; Promotion and Awareness

Jim spoke on Sunday, November 1, during worship for a Temple Talk as part of the Stewardship program “In the City for Good” and shared how the Endowment serves to meet the needs of being for the good of the generations to come. He is doing some individual follow-up communications with members of the congregation.

We recommend Council approve carrying over unused event funds in the amount of \$2,000, less amounts utilized by Jim and Pastor Bea for promotion and awareness by December 31, 2020 to 2021. Moved by David, seconded by Brian, and approved by the committee.

11. Future Meeting Dates

Thursdays, 6:30 – 8:00 pm, St. Francis Lutheran Church and/or via Zoom

February 4, 2021

May 6, 2021

August 5, 2021

November 4, 2021

12. Adjournment and Closing Prayer

Ben led us in a closing prayer, and we adjourned at 7:33 PM.

COUNCIL ACTIONS REQUESTED:

Approve grants as follows, from section #9 above:

2020-08 – Rwanda School Project - \$3,000.

2020-09 – Lutheran World Relief - \$3,000

Approve the carryover of unused funds to 2021 in the total amount of \$8,858 (grants plus event funds), less promotional funds utilized by December 31, 2020.

St. Francis Lutheran Church **Endowment** 2020 Grant Application

The organization name you fill in below will be used as the payee of the check. Both the letter informing you of the terms of the grant and the check will be mailed to the individual contact name at the mailing address you fill in below. This person will be the only individual we will communicate with regarding your grant application (so they should be the person e-mailing the application to us and asking any questions of us).

Organization Name (our check will be made out to this): Rwanda School Project	
Your Contact Name: Karl Smith, President	
Your Contact Name's Mailing Address: 1300 St. Francis Road Santa Rosa, CA 95409	
Your Contact Name's Phone Number: (707) 829-0606	Your Contact Name's E-mail Address: karl@rwandaschoolproject.org
Organization Website: www.rwandaschoolprojet.org	Date Grant Application Submitted:
Check One: <input type="checkbox"/> New Projects and Initiatives Grant <input checked="" type="checkbox"/> Ongoing Operations Grant	
Amount of Funding Requested: \$2,000	
Organization Current Year Budget Attached? Yes	
Project Budget Attached (only for New Projects and Initiatives applications)?	
Previous Year Financial Report Attached (only for Ongoing Operations applications)? Yes	
<p>What will the funding be used for? <i>Use this space to enter a paragraph or two about your project and its purpose.</i></p> <p>When COVID closed our school this year, we turned our attention from educating students to feeding families in our district who had no means of subsistence. It was a temporary change from providing educational services to humanitarian support. Now, as we plan reopening, in order to ensure the safety of our students we will open as a boarding-only school. This means we will need additional support for the 31 day students who do not have sufficient funding to join the rest of their 150 classmates who are boarding.</p>	
<p>How will this grant further the mission and ministry of St. Francis Lutheran Church? <i>Use this space to enter a paragraph or two explaining the alignment of your work with the congregation and state why funding should be given.</i></p> <p>On your website, you proclaim, "We believe that all people are children of God....The church exists solely for the hearing and doing of what Jesus said and did." Your history makes it clear</p>	

that St. Francis Lutheran Church believes that statement. Your endowment statement proclaims that you support organizations with similar values across the country and around the world.

Rwanda suffered one of the most horrific genocides in 1994 and ten years later the The Rwanda School Project was formed as a Christian School with the mission “to provide secondary education in Rwanda by offering a secure and nurturing school environment that transforms vulnerable youth into future leaders and problem-solvers who champion environmental sustainability and social change”. Our founder, Robin Strickler, was an ELCA missionary, and she served as our Program Director from 2005 to 2019. We give preference to girls and orphans. We believe that by supporting the students at our school, you will be making a bold statement against oppression of the young and vulnerable children in our efforts in Rwamagana, Rwanda.

When will you provide the impact report? What information do you foresee including in this report? *Example response: 6 months following receipt of this grant, we will provide receipts for purchase of a stove to feed the homeless, and a head count for meals disbursed after the purchase.*

At the end of the school year in 2021 we will issue a report on the duration of our need to be 100% boarding. We hope that after a COVID vaccine is administered to our students and staff, we will be able to return to a mix of boarding and day students.

Applications received without organizational and project budgets/previous year financial reports, or without a plan to produce an impact report, will not be considered.

You may include additional information. Return this completed form, along with an organizational and project budget and plan for impact report, to: stfrancis@sflcsf.org.

Again, please contact us ahead of time if you have questions about the application and/or required budget/financial documents. We will be happy to review a draft of your application a week or more ahead of the deadline to advise you if the committee is likely to have all of the information it will need to make its decision. Thank you for applying!

RWANDA SCHOOL PROJECT | AT A GLANCE

- 2005 Incorporated as a non-profit in the USA.
- 2006 Robin Strickler, our founder, walks 60 miles to raise funds.
Karl Smith, our president, discusses a site for school in Rwanda.
- 2007 Robin teaches a free English class in Rwamagana.
Karl gathers funds to purchase land for the school.
- 2009 Rented rooms and hired 3 teachers.
A Rwandan non-profit is formed to administer the school.
Most pressing need is a secondary school (6 grades). Only 10.8% of Rwandan population attends a secondary school. Robin is first Head of School. Rwamagana school licensed by the Ministry of Education.
- 2010 Ten-room classroom building completed; later named Founders Hall in honor of Robin.
- 2012 Built Sorenson Dormitory to house 44 students.
All 16 of our Senior 3 students pass national exams.
Parent Teacher Association formed.
- 2013 Built Kitao Hall, our cafeteria.
All 23 of our Senior 3 students pass national exams.
- 2014 Built Tally Labs, our science lab building.
A Princeton in Africa Fellow helps develop a sustainability curriculum.
- 2015 Celebrated the first graduating class of 16 students.
Built a 100-bed dormitory.
- 2016 Established a LEARN. EMPOWER. LEAD fund to help in the transition from Rwamagana Leaders' School to a university.
- 2017 Pacifique Mucyo received a complete full scholarship to University of Nebraska–Lincoln.
Adopted a five-year master plan to complete the building projects to make us financially sustainable.
- 2018 Amani Simbayobewe, student speaker from our first graduating class, formed a nonprofit foundation, *Rukundo* (meaning love), to help street kids in Rwanda.
- 2019 Moses Ssenyonjo hired as our second Director.
Five from our first graduating class graduated from Kepler University.

2019 Annual Report



1300 St. Francis Road
Santa Rosa, CA 95409
(707) 829-0606

Rwanda School Project

www.rwandaschoolproject.org



LEARN. EMPOWER. LEAD.

2019 MILESTONES

- Educated 161 students offering 6 A-Level combinations.
- Employed a staff of 29 in Rwanda including 17 FTE (full-time equivalent) teachers.
- **Boarded 137 students in two dormitories and served 112,683 meals.**
- Eleven students graduated from our fifth graduating class.
- Five from our **first** graduating class graduated from Kepler University.
- Adopted a Financial Stability Plan to ensure our permanence.
- Completed a computer lab with solar panels to power the lab.

OUR MISSION:

To provide high quality secondary education in Rwanda by offering a secure and nurturing school environment that transforms vulnerable youth into future leaders and problem solvers who champion environmental sustainability and social change.



The girls and boys in our 2019 student body send you greetings!

2019 Fiscal Year Financial Summary

Income:	\$331,072
Expenses:	\$275,580 spent in Rwanda
	\$48,662 spent in the U.S.

Budgets and detailed financial information are public information and available on our Website: www.rwandaschoolproject.org

Rwanda School Project
Address: 1300 St. Francis Road
Santa Rosa, CA 95409

Phone: (707) 829-0606

Rwanda School Project 2020 Budget

This budget assumes 191 students and an exchange rate of:

925 Rwf/\$

Ordinary Income/Expense

Income

110 · Unrestricted Income			
100 · Program Income			
100.1 · Student Tuition	\$89,827.54		
100.2 · Sponsorships	\$107,520.00		
100.6 · Student Registration	\$162.16		
100 · Program Income - Other			
Total 100 · Program Income		\$197,509.70	
102 · Donations in Rwanda			
102.1 · Direct Donations	\$600.00		
102.2 · Fund-raising RLS	\$100.00		
102 · Donations in Rwanda - Other			
Total 102 · Donations in Rwanda		\$700.00	
103 · Direct Public Support			
103.1 · Individuals & Businesses	\$58,525.25		
103.2 · Corporate Contribution Thrivent	\$2,000.00		
Total 103 · Direct Public Support		\$60,525.25	
105 · Investments			
105.1 · Interest-Savings, Short-term CD	\$400.00		
Total 105 · Investments		\$400.00	
107 · Miscellaneous (Operational)			
107.5 · Miscellaneous Income	\$800.00		
Total 107 · Miscellaneous (Operational)		\$800.00	
Total 110 · Unrestricted Income			\$259,934.95
120 · Restricted Income			
122 · Grants			
122.1 · Wheat Ridge			
122.2 · Segal Family Foundation	\$50,000.00		
122.3 · Luther High School	\$0.00		
122.4 · Science	\$0.00		
122.5 · ELCA Grant	\$0.00		
122.6 · Grants to cover Development Officer	\$0.00		
122.7 · Music Program	\$0.00		
122.8 · Learn. Empower. Lead. Fund	\$0.00		
122.9 · Miscellaneous Grants	\$20,000.00		
Total 122 · Grants		\$70,000.00	
Total 120 · Restricted Income			\$70,000.00
Total Income			\$329,934.95

Expense

Operations in Rwanda

201 - Electric		
201.1 - Electricity/Solar	\$2,378.38	
201.2 - Solar Power Fuel		
Total 201 - Electric		\$2,378.38
203 - Water		\$3,044.32
204 - Internet		\$2,169.08
205 - Telephone/Phone Points		\$332.97
206 - Postal		
206.2 - Post Office Box Rental	\$23.78	
206.1 - Postage	\$19.03	
206 - Postal - Other	\$0.00	
Total 206 - Postal		\$42.81
207 - Vehicle Maintenance		
207.1 - Fuel	\$1,141.62	
207.2 - Maintenance	\$1,902.70	
Total 207 - Vehicle Maintenance		\$3,044.32
208 - Property Maintenance		
208.1 - Buildings	\$4,756.76	
208.2 - Grounds	\$5,050.72	
208.3 - Janitorial	\$428.11	
Total 208 - Property Maintenance		\$10,235.59
209 - Garbage		\$285.41
210 - Cafeteria Supplies/Equipment		
210.1 - Food	\$48,135.54	
210.2 - Utensils	\$547.03	
210.3 - Equipment	\$142.70	
210.4 - Cooking Fuel/Firewood	\$2,492.54	
Total 210 - Cafeteria Supplies/Equipment		\$51,317.81
211 - Delivery/Shipping Expenses		
211.1 - Cafeteria/Grounds	\$400.00	
211.2 - Classroom/Office	\$10.00	
Total 211 - Delivery/Shipping Expenses		\$410.00
212 - Security (Independent Contractor)		\$6,800.00
213 - Insurance		
213.1 - property	\$1,400.00	
213.3 - student	\$230.00	
213.4 - Vehicles	\$150.00	
Total 213 - Insurance		\$1,780.00
214 - First Aid		\$60.00
216 - Director Discretionary Funds		\$175.00
217 - Dormitory Expenses		\$650.00
218 - Pest Control		\$2,000.00
220 - Office Supplies-Consumable		\$100.00
221 - Printing/Photocopy (office)		
221.1 - Paper	\$200.00	
221.2 - ink cartridges	\$150.00	
221.3 - Outsourced Printing	\$150.00	
Total 221 - Printing/Photocopy (office)		\$500.00
222 - Advertising		
222.1 - print	\$850.00	
222.2 - newspaper	\$0.00	
222.3 - radio/tv/web	\$200.00	
222.4 - business cards	\$100.00	
222.5 - Sign	\$325.00	
222.7 - Flag	\$0.00	
Total 222 - Advertising		\$1,475.00
223 - Office Equip Purchase		\$100.00
224 - Office Equip Maintenance/ IT		\$600.00
225 - Office/Classroom furniture repair		
225.1 - purchase	\$1,500.00	
225.2 - repair	\$300.00	
Total Office/Classrm Furniture Repair		\$1,800.00
230 - Textbooks and workbooks		\$3,127.57
231 - Classroom Supplies		\$1,200.00
233 - Teacher Resources		\$200.00
235 - Library		
235.1 - books/periodicals	\$120.00	
235.2 - cataloging materials	\$60.00	
235.3 - other media	\$0.00	
Total 235 - Library		\$180.00
236 - Department Supplies & Equipment		
236.1 - science lab	\$1,000.00	
236.2 - sports	\$800.00	
236.3 - art/crafts	\$300.00	
236.4 - music	\$1,785.00	
236.5 - theater	\$25.00	
236.6 - computer science	\$0.00	
236.7 - library	\$0.00	
Total 236 - Department Supplies & Equipment		\$3,910.00
240 - Payroll		
240.1 - Principal Salary	\$8,268.70	
240.2 - Teaching Staff Salary	\$84,617.46	
240.3 - Admin/Office Staff Salary	\$25,097.27	
240.4 - Support Staff Salary	\$14,600.47	
240.5 - Occasional Help Salary	\$791.35	
240.8 - Work Study	\$2,335.14	
240.9 - Head of School Salary	\$30,000.00	
Total 240 - Payroll		\$165,710.39
242 - Caisse Soc Employer Soc Sec		\$8,782.65
243 - Staff Medical Fund		\$11,248.65
250 - Travel & Meeting Expenses		

Rwanda School Project Budget

250.1 - Staff	\$1,200.00	
250.2 - Board	\$1,500.00	
250.3 - volunteer	\$10.00	
250.4 - other (consult/govt)	\$0.00	
250.5 - School Director	\$4,000.00	
Total 250 - Travel & Meeting Expenses		\$6,710.00
251 - Fund-raising		\$250.00
252 - Special Events		\$2,000.00
253 - School Projects - non-Grants		
253.1 - Chicken Project Expense	\$700.00	
253.2 - Cows	\$750.00	
253.3 - Garden	\$200.00	
Total 253 - School Projects - non-Grants		\$1,650.00
254 - Community Projects		
254.2 - Seminars/Workshops	\$200.00	
254.3 - Summer Camp	\$200.00	
Total 254 - Community Projects		\$400.00
255 - Uniforms		
255.1 - student	\$4,000.00	
255.2 - staff	\$80.00	
Total 255 - Uniform		\$4,080.00
256 - Other Expenses		
Total 256 - Other Expenses		\$0.00
300 - Government Fees		
300.1 - NGO Registration	\$0.00	
300.2 - Employee Visa/Work Permit	\$300.00	
300.3 - Notary	\$15.00	
300.4 - Penalties/fines	\$60.00	
Total 300 - Government Fees		\$375.00
301 - Taxes (other than payroll)		
301.1 - Land Use Tax	\$700.00	
301.2 - VAT	\$0.00	
Total 301 - Taxes (other than payroll)		\$700.00
302 - Legal Fees		\$500.00
303 - Consultancy Fees		\$100.00
305 - Bank Fees		
305.1 - Monthly Acct Charges-BCR	\$400.00	
305.2 - Check Fees-BCR	\$0.00	
305.5 - Transfer Fees	\$2,500.00	
305.6 - Bank Fees - Other		
Total 305 - Bank Fees		\$2,900.00
308 - Staff Development		\$710.00
310 - Student Expenses		
310.1 - transportation	\$300.00	
310.2 - medical	\$250.00	
310.3 - Dormitory Expenses		
310.4 - Graduated Students/Gap Year	\$1,500.00	
310.6 - Student Assistance	\$600.00	
Total 310 - Student Expenses		\$2,650.00
312 - Public Relations		\$400.00
395 - Volunteer expenses		
395.1 - Volunteer Expenses - Stipend	\$4,500.00	
395.2 - Volunteer Expenses - Other	\$2,400.00	
Total 395 - Volunteer expenses		\$6,900.00
Total Operations in Rwanda		\$313,984.95
Operations in U.S.		
600 * Personnel		
630 * Independent Contractors/Consultants		
630.1: Independent Contractors	\$0.00	
630.2: Consultant Organizations	\$0.00	
Total 630 - Independent Contractor/Consult		\$0.00
650 * Other Benefits		
650.1 * Medical Expenses	\$0.00	
650.2 * Pension/401K	\$0.00	
650.3 * Travel Reimbursement	\$0.00	
Total 650 - Other Benefits		<u>\$0.00</u>
600 * Total Personnel		<u>\$0.00</u>
800 General Expenses		
810 - Taxes/fees		
810.1 * Payroll Taxes	\$0.00	
810.2 * Payroll Expenses	\$350.00	
810.3 * Other Taxes/fees	\$100.00	
Total 810 - Taxes/fees		\$450.00
811 - In & Out		\$0.00
815 - Accounting/Audit		\$6,500.00
820 - Bank Fees		\$350.00
821 - Loan Interest		\$0.00
830 - Stationary		\$500.00
831 - Printing & Printing Supplies		\$2,500.00
832 - Fund-raising		\$500.00
833 - Special Events		\$0.00
834 - Office Supplies or Equipment		\$1,000.00
840 - Processing Fees		\$2,000.00
850 - Advertising		\$500.00
860 - Phone Cards		\$50.00
870 - Postage		\$600.00
880 - Website (hosting/design)		\$1,000.00
892 - Fund Development/Consulting		<u>\$0.00</u>
800 * Total General Expense		<u>\$15,950.00</u>
Total Operations in US		\$15,950.00
Total Expense		<u>\$329,934.95</u>
Net Ordinary Income		<u>(\$0.00)</u>

Other Income/Expense			
Other Income			
1200 · Capital Income			
1200.1 · Construction Income			
Donations in US	\$100,000.00		
Donations in Rwanda	\$1,000.00		
Total 1200.1 · Construction Income		\$101,000.00	
Total 1200 · Capital Income			
150 · Gain/Loss Exchange Rate		\$0.00	
Total Other Income			\$101,000.00
Other Expense			
1300 · Capital Expense			
1300.1 · Construction Expense	\$140,000.00		
1300.2 · Other Capital Expense	\$0.00		
Total 1300 · Capital Expense		\$140,000.00	
80000 · Ask My Accountant			
Total Other Expense			\$140,000.00
Net Other Income			<u>(\$39,000.00)</u>
Net Income			<u>(\$39,000.00)</u>

THE RWANDA SCHOOL PROJECT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

DECEMBER 31, 2019



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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
The Rwanda School Project
Santa Rosa, California

We have audited the accompanying financial statements of The Rwanda School Project (a nonprofit corporation), which comprise the statements of financial position as of December 31, 2019, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our audit opinion.



Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Rwanda School Project as of December 31, 2018, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited The Rwanda School Project's financial statements for the year ended December 31, 2018, and we expressed an unmodified audit opinion on those audited financial statements in our report dated May 6, 2019. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2018, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Goranson and Associates, Inc.

April 1, 2020
Santa Rosa, CA

THE RWANDA SCHOOL PROJECT
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2019
(with summarized comparative totals for December 31, 2018)

ASSETS		2019	2018
Current assets:			
Cash	\$	403,513	\$ 452,064
Short term investments		4	4
Employee loans		-	674
Total current assets		403,517	452,742
Fixed assets:			
Land		75,000	75,000
Buildings and improvements		982,714	929,713
Subtotal		1,057,714	1,004,713
Accumulated depreciation		(251,548)	(213,579)
Net fixed assets		806,166	791,134
Total assets	\$	1,209,683	\$ 1,243,876

LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable and accrued expenses	\$	4,548	\$ 5,658
Total liabilities		4,548	5,658
Net assets:			
Without donor restriction		1,064,802	1,166,011
With donor restriction		140,333	72,207
Total net assets		1,205,135	1,238,218
Total liabilities and net assets	\$	1,209,683	\$ 1,243,876

The accompanying notes are an integral part of these financial statements

THE RWANDA SCHOOL PROJECT
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2019
(with summarized comparative totals for the year ended December 31, 2018)

	Without donor restriction	With donor restriction	2019 Total	2018 Total
SUPPORT AND REVENUE:				
Contributions	\$ 50,459		\$ 50,459	\$ 62,710
Grants	-	\$ 126,292	126,292	87,500
Tuition	77,089	-	77,089	74,224
Sponsorships	4,380	69,103	73,483	65,160
Other income	3,569	-	3,569	6,455
Interest income	730	-	730	633
Net assets released from restriction	127,269	(127,269)	-	-
Total support and revenue	<u>263,496</u>	<u>68,126</u>	<u>331,622</u>	<u>296,682</u>
EXPENSES:				
Program	324,888		324,888	310,189
Administration	31,851		31,851	30,004
Development/fundraising	7,967		7,967	7,500
Total expenses	<u>364,705</u>		<u>364,705</u>	<u>347,693</u>
CHANGE IN NET ASSETS	(101,209)	68,126	(33,083)	(51,011)
NET ASSETS, BEGINNING	<u>1,166,011</u>	<u>72,207</u>	<u>1,238,218</u>	<u>1,289,229</u>
NET ASSETS, ENDING	<u>\$ 1,064,802</u>	<u>\$ 140,333</u>	<u>\$ 1,205,135</u>	<u>\$ 1,238,218</u>

The accompanying notes are an integral part of these financial statements

THE RWANDA SCHOOL PROJECT
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2019
(with summarized comparative totals for the year ended December 31, 2018)

	Program	Management and General	Development/ Fundraising	2019 Total	2018 Total
Personnel	\$ 174,749	\$ 19,416		\$ 194,164	\$ 184,682
Rwanda School expense	74,118	-		74,118	65,675
Telecommunications	1,095	-		1,095	1,085
Printing and advertising	1,725	140	\$ 2,799	4,664	4,938
Postage and shipping	48	349	-	397	860
Office supplies	4,297	3,112	-	7,409	4,964
Professional fees	5,214	6,675	4,106	15,995	18,088
Fees and permits	154	-	-	154	187
Transportation and Travel	8,278	-	-	8,278	6,899
Volunteer stipend and expenses	4,156	-	-	4,156	4,094
Building	13,082	-	-	13,082	18,456
Depreciation	37,972	-	-	37,972	36,062
Event	-	-	1,062	1,062	-
Other operating expense	-	2,159	-	2,159	1,703
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total expenses	<u>\$ 324,888</u>	<u>\$ 31,851</u>	<u>\$ 7,967</u>	<u>\$ 364,705</u>	<u>\$ 347,693</u>

The accompanying notes are an integral part of these financial statements

THE RWANDA SCHOOL PROJECT
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2019
(with summarized comparative totals for the year ended December 31, 2018)

	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (33,083)	\$ (51,011)
Adjustments to reconcile change in net assets to cash from operations		
Depreciation	37,972	36,062
(Increase) decrease in:		
Employee loans	674	1,017
Increase in:		
Accounts payable and accrued expenses	(1,113)	(1,509)
Net cash (used) provided by operating activities	4,450	(15,441)
 NET INCREASE IN CASH	 (48,551)	 (15,441)
 CASH, beginning of year	 452,064	 467,505
 CASH, end of year	 \$ 403,513	 \$ 452,064

The accompanying notes are an integral part of these financial statements

THE RWANDA SCHOOL PROJECT
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019

NOTE 1 ORGANIZATION

The Rwanda School Project (RSP) is a nonprofit international organization established in 2005. RSP is dedicated to secondary and continuing education schools in Rwanda to promote Rwanda's recovery, growth, and continuing peace. In Rwanda, a nation of disaster is becoming a nation of hope. RSP is building a better future. RSP started a Junior-Senior High School in eastern Rwanda in 2010 with a curriculum that focuses on sustainability. With a total future enrollment of about 250 students, the school uses Expeditionary Learning as its pedagogical foundation, and classes are in English. The school is open to students of any ethnic group, nationality, religion, or social class and makes efforts to recruit a diverse student population. Enrollment for all school years to date is as follows:

2010	– Secondary 1 (equivalent of 7 th grade)	- 23 students
2011	– Secondary 1 & 2 (equivalent of 7 th & 8 th grades)	- 43 students
2012	– Secondary 1, 2, & 3 (7 th , 8 th & 9 th grades)	- 70 students
2013	– Secondary 1-4 (7 th -10 th grades)	- 86 students
2014	– Secondary 1-5 (7 th – 11 th grades)	- 107 students
2015	– Secondary 1-6 (7 th -12 th grades)	- 130 students
2016	– Secondary 1-6 (7 th -12 th grades)	- 144 students
2017	– Secondary 1-6 (7 th – 12 th grades)	- 137 students
2018	– Secondary 1-6 (7 th – 12 th grades)	- 138 students
2019	– Secondary 1-6 (7 th – 12 th grades)	- 163 students

In Rwanda, the school year for secondary schools is January to November. However, most universities begin the school year in August or September. This creates a problem of a "gap year" for capable and qualified graduates. In order to keep our top graduates involved with the educational process, this LEARN. EMPOWER. LEAD. FUND is established for the purpose of assisting capable graduates of the Rwamagana Leaders' School during this calendar gap.

RSP's revenue and support comes primarily through donor contributions and non-governmental grants.

THE RWANDA SCHOOL PROJECT
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation – RSP reports information regarding its financial position and activities on an accrual basis according to two classes of net assets: net assets without donor restriction and net assets with donor restriction.

Net assets without donor restriction – Net assets that are not subject to donor-imposed restrictions. These also may be designated for specific purposes by action of the Board of Directors.

Net assets with donor restriction – Net assets that are subject to donor-imposed stipulations that may be fulfilled by actions of RSP's to meet the stipulations or that become net assets without donor restriction at the date specified by the donor.

Net assets Released from Restriction – Net assets with donor restriction are “released” to net assets without donor restriction when the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed.

Other Basis of Presentation Policies – Revenues or support are reported as increases in unrestricted net assets unless subject to donor-imposed restrictions. If temporary restrictions are fulfilled in the same time period the revenue or support is received, RSP reports the revenue or support as without donor restriction. Expenses are reported as decreased in net assets without donor restriction. Gains and losses on investments and other assets or liabilities are reported as increases or decreases in net assets without donor restriction unless restricted by explicit donor stipulation or by law.

Cash and Cash Equivalents – For purposes of the Statement of Cash Flows, RSP considers all highly liquid investments with an initial maturity of three months or less to be cash equivalents.

Fixed Assets – Acquisitions of capital items in excess of \$1,500 are capitalized. Fixed assets are stated at cost. Depreciation is computed using the straight-line method over the estimated useful lives of the respective assets, which range from 5 to 30 years.

THE RWANDA SCHOOL PROJECT
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Donated Services and Items – A substantial number of volunteers have contributed hours to RSP's program services and fundraising campaigns during the year, however these donated services are not reflected in the financial statements since they do not require specialized services. Donated property is reflected in the financial statements at the estimated fair market value at the date of receipt. If received, professional-level services are recorded on the books at the amount that RSP would expect to pay for such services.

Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from these estimates.

Income Taxes – RSP is exempt from Federal and State Income taxes under Internal Revenue Code Section 501(c)(3) and California Franchise Tax Board Code Section 23701d. Therefore, no provision for income taxes has been made in the accompanying financial statements. In addition, the Internal Revenue Service has determined RSP is not a "private foundation" within the meaning of Section 509(a) of the Internal Revenue Code.

Management of RSP considers the likelihood of changes by taxing authorities in its filed tax returns and recognizes a liability for or discloses potential significant changes if management believes it is more likely than not for a change to occur, including changes to RSP's status as a not-for-profit entity. Management believes RSP met the requirements to maintain its tax-exempt status and has not income subject to unrelated business income tax; therefore, no provision for income taxes has been provided in these financial statements. RSP's tax returns for the past three years are subject to examination by tax authorities and may change upon examination.

Functional Allocation of Expenses – The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Activities. Accordingly, certain costs have been allocated among the programs and supporting services.

Allocation Methodology – Costs that benefit more than one program are allocated on the basis of usage.

Reclassifications – Certain prior year amounts have been reclassified for consistency with the current period presentation. These reclassifications had no effect on the reported results of operations.

THE RWANDA SCHOOL PROJECT
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Comparative Financial Information – The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with RSP's financial statements for the year ended December 31, 2018, from which the summarized information was derived.

NOTE 3 LIQUIDITY

The following reflects RSP's financial assets as of December 31, 2019 that are available for operations.

Financial assets at year end	
Cash and cash equivalents	\$ 403,513
Less donor restricted funds	<u>(140,333)</u>
Total financial assets available to meet cash needs for general expenditures within one year	<u>\$ 263,180</u>

NOTE 4 CONCENTRATION OF RISKS

Concentration of Credit Risk from Cash Deposits in Excess of Insured Limits – RSP maintains its American cash balances in one financial location. Accounts are insured by the Federal Deposit Insurance Corporation up to \$250,000. At December 31, 2019, RSP's uninsured cash balances total is \$146,356.

THE RWANDA SCHOOL PROJECT
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019

NOTE 5 NET ASSETS WITH DONOR RESTRICTION

Net assets with donor restriction at December 31, 2019 are available for tuition scholarships and specific program related expenses. The balance at December 31, 2019 is \$140,333.

NOTE 6 CHANGE IN ACCOUNTING PRINCIPLE

The financial statements have been changed to adopt ASU 2018-08, Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made. ASU 2018-08 includes specific criteria to consider when determining whether a contract or agreement should be accounted for as a contribution or as an exchange transaction. It also provides a framework for determining whether a contribution is conditional or unconditional which will impact the timing of revenue recognition. This change has been applied to both the current year and the prior year summarized information.

NOTE 7 SUBSEQUENT EVENTS

RSP has evaluated subsequent events April 1, 2020, the date the financial statements were available to be issued and determined that there were no events occurring subsequent to December 31, 2019 that would have a material impact on the results of its operations or financial position.

- | | |
|---------------------------------------------------------|----------------------------------------------------------------------------------|
| <input type="checkbox"/> Vacant (2021), Chair | <input checked="" type="checkbox"/> Rev. Bea Chun, Pastor, Ex-Officio |
| <input checked="" type="checkbox"/> Ben Sheldon (2021) | <input checked="" type="checkbox"/> President, Tom Braham, Ex-Officio |
| <input checked="" type="checkbox"/> Randy Thueme (2022) | <input checked="" type="checkbox"/> Dave Walda, Parish Administrator, Ex-Officio |
| <input type="checkbox"/> Adam Maass (2022) | <input type="checkbox"/> Church Sexton, Ex-Officio |
| <input type="checkbox"/> Vacant (CR) (2021) | <input checked="" type="checkbox"/> Paul Johnson, Treasurer, Ex-Officio |
| <input type="checkbox"/> Vacant (CR) (2021) | |

(Members serve a two-year term; terms expire on March 31 of the year noted)

Guests: Kristin Maiden, KAM Virtual Assistance

1. **OPENING:** The meeting was held remotely using Zoom technology due to the Mayor's coronavirus shelter-in-place order. Pastor Chun led the committee in prayer and Tom Braham, who chaired the meeting, called it to order at 6:40 pm.
2. **APPROVAL OF THE MINUTES:** The minutes of the Property Committee for October 7, 2020 were reviewed.
ACTION: Moved, seconded, and approved the minutes of the October 7, 2020 Property Committee meeting as written.
3. **REVIEW AND ACCEPT THE FINANCIAL REPORT:** The Treasurer's Report as of October 2020 (Property) was reviewed. Professional legal services expenses of \$2,845 were noted. These expenses supposedly related to the request of Paul Monganam to update the Burgermeister lease to Beit Rima and the requirement to reactivate the fire alarm system in the restaurants. Concern was expressed that communications between the lawyer and the church be preserved in the tenant files. Dave Walda said he would try to track down any documentation and include it in the files.
ACTION: Moved, seconded, and accepted the Treasurer's Report as of October 2020 (Property).
4. **RENT INCREASES FOR 132, 140 & 142 CHURCH:** The moratorium on rent increases expired on October 21, 2020 and, as of today, has not been extended so Dave sent out notices to the tenants of rent increase commencing on December 1, 2020.
5. **Church Project List:**
 - i. **132-270 WINDOWS IN 142 CHURCH:** Installation of three kitchen windows and one bedroom window by All Window and Door is scheduled for November 12, 2020.
 - ii. **132-271 REPLACE BEDROOM WINDOWS IN 132 CHURCH:** Two bedroom windows have been ordered by All Window and Door, but there is a manufacturer delay in filling orders, so installation is pending.
 - iii. **132-273 REPLACE CARPET IN 134 CHURCH:** Kristin presented three bids in a small spreadsheet and the committee decided to go with the Lowe's bid, but it was uncertain how the particular carpet selected for the bid would wear with dogs in the unit. Pastor Chun volunteered to go by Lowe's to look at carpet samples and select one. Committee will hold on a recommendation to Council until our December meeting.
 - iv. **132-274 INSTALL WASHER/DRYER IN 142:** After receiving additional information from our plumber and from our rental agent, it became apparent that the installation of a water line for a washer/dryer set-up would be more problematic than originally expected. Since no decision had yet been communicated to the tenant, it was decided to rescind last month's action. Kristin will craft a response to the tenant letting him know that we are regretfully denying his request.

ACTION: Moved, seconded, and approved rescinding last month's motion coordinating the installation of a water line connection for a washer and billing the tenant, Joe Healy.

- v. **132-267 REPLACE/REPAIR BACK STAIRS:** The committee is in possession of three bids: 1) Gordon Atkinson of Urban Build with a bid of \$82,343 plus a recommendation for a \$7,000 contingency fund; 2) Mark de Jong Construction (recommended by the architect) with a bid of \$69,000; and 3) Paul McAtamney of Kilrea Construction with a bid of \$53,500 plus a list of possible additional expenses. Mark suggested doing the contract as a Time and Material (T&M) contract. However, the committee thought it was probably better to stick with a fixed sum contract. The committee decided that the Kilrea Construction bid sounded the most reasonable. The congregation was informed of the project at the last annual meeting. Randy will try to set up an in-person meeting with Paul McAtamney, Thomas Braham and Dave Walda to discuss tenant safety and other construction matters.

ACTION: Moved, seconded, and approved recommending to Council the acceptance of the Kilrea bid of \$53,500 plus \$5,000 for possible additional expenses for replacement of the back stairs at 132-142 Church Street with a payment plan as worked out by Thomas Braham and Paul Johnson prior to the November 2020 Congregational Council meeting.

- vi. **152-295 TOILET NEXT TO KITCHEN:** The toilet has been installed and is working.

- vii. **132-272 ALTERNATE PEST SERVICES:** Kristin presented a spreadsheet comparing three pest services. It was decided to go with Marina Pest Control starting January 1, 2021, for all three properties.

ACTION: Moved, seconded, and approved switching to Marina Pest Control commencing January 1, 2021 and including the \$400 initial charge plus \$120 per month in the 2021 budget.

- viii. **152-296 PAINTING PARISH HALL DOORS:** Received a bid of \$550 from Barney at Paradigm Painting to paint the doors leading from the Parish Hall to the Memorial Terrace.

ACTION: Moved, seconded, and accepted the bid of \$550 from Paradigm Painting to paint the Parish Hall doors.

- ix. **152-300 PAINT UPSTAIRS HALLWAY:** Committee will ask Paradigm Painting for a bid. Tom and Randy will try to locate the color schemes selected by the interior designer for the St. Clare Room to determine the colors to be used and determine exactly what should be painted.

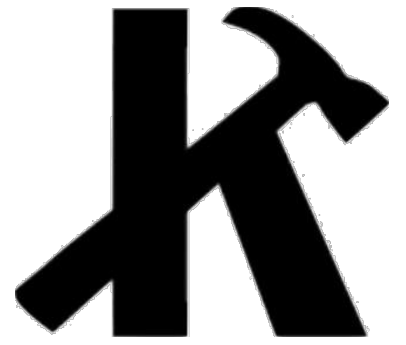
6. New Business:

- i. **CHANGE OF TENANTS AT 50A BELCHER:** The committee decided to allow José and roommates to stay through December 31 at \$4,700 per month plus utilities, the same terms extended to Jayson. José and roommates will need to decide by December 1, 2020 whether they want to sign a lease. Tracy, our rental agent, will work with them.
- ii. **WINDOW ESTIMATES FOR 50/50A BELCHER:** Estimates are being sought for window repairs at 50/50A Belcher. Dave is checking the Childcare lease to see if Childcare or the church is responsible for window repair at 50 Belcher.
- iii. **REQUEST TO USE SANCTUARY FOR LIVE STREAM EVENT:** Music on the Hill has requested to rent the sanctuary for a live stream of a musical trio performance with proper Covid precautions. Pastor Chun suggested that William Brogan might be

used to do a preliminary cleaning and to open doors for them and show them how to use lights. Randy suggested the Stephen might also be used.

ACTION: Moved, seconded, and approved the use of the sanctuary by Music on the Hill for a streaming event at a price to be arrived at between Dave Walda and the group.

7. **ADJOURNMENT:** The meeting was adjourned at 8:30 pm.



CONTRACT

132-142 Church St

Contract Between Owner and Contractor

THIS AGREEMENT is between [St. Francisco Lutheran Church Congregation President Thomas Braham](#) whose address for notices is [152 Church St. San Francisco Ca 94117](#) , and Kilrea Construction Inc. whose address is 181 Capistrano Avenue, San Francisco, California 94112.

1. Description of Work. Contractor will furnish all work, labor, tools, equipment, materials, supervision, scheduling, and coordination necessary to construct and complete in a good, expeditious, workmanlike, and substantial manner the following under the terms of this contract:

SEE ATTACHMENT A - Work and Materials supplied by Contractor

SEE ATTACHMENT B – Work and Materials NOT INCLUDED in Contract (the scope of work outlined in Attachment A will hereinafter be referred to as the “Project”), on real property described as follows:

[Multi Unit Building](#) [Describe property] (“Property”).

2. Payment. Owner will pay contractor the TOTAL sum of [\\$53,500 Fifty Three Thousand, Five Hundred](#), in accordance with an agreed upon payment schedule.

SEE ATTACHMENT C for Payment Schedule.

3. Right to Stop Work. Contractor may stop work if any payment, including any payment for extra work, is not made to Contractor as agreed to under this contract. If such nonpayment occurs, Contractor may keep the job idle until all payments are received.
4. Project Commencement and Completion. Contractor shall begin work within [60](#) [number] days after execution of this contract and approved permits being provided.
5. Delay Beyond Contractor’s Control. Contractor shall be excused for any delay in completion of the contract caused by acts of God; acts of Owner, of Owner’s agents, or of Owner’s employees or independent contractors; inclement weather; labor trouble; acts of public utilities, public bodies, or inspectors (but not related to possible defects in contractor’s performance); changes requested by Owner; Owner’s failure to make progress payments promptly; or other contingencies unforeseen by Contractor and beyond its reasonable control.

6. Unforeseen Conditions. As the contracted work progresses, the subsurface and other hidden damages or conditions may be found. It is possible that variations in soil conditions or builder defects could exist and were unforeseen at the point of exploration. Both of these points would require investigation and analysis and may result in possible changes in the scope of work. Work changes will be charged as extra work and will take additional time.
7. Existing Violations and Conditions. Contractor shall not be held responsible for any existing violations of applicable city, county or state authorities. Contractor is not responsible for any pre-existing conditions, whether known or unknown by Owner.
8. Change Orders. Owner may, without affecting the validity of this contract, order changes, modifications, deletions, and extra work by giving email approval for tasks as they arise. The only persons authorized to order extra work are [Congregation President Thomas Braham](#), the parties expressly recognize that no other agent, employee, or subordinate of owner may order extra work. If Contractor performs extra work at the request of any other agent, employee, or subordinate, Contractor shall not be compensated for the extra work.
9. Contractor's and Subcontractors' Required Insurance. Contractor shall, at its expense, obtain and maintain insurance on all their operations with carriers acceptable to owner, including the following coverages:

Workers' Compensation and Commercial General Liability Insurance;

10. Guaranty. Warranty Under CA Law. CC900

Contractor provides an IMPLIED WARRANTY against defects in workmanship and shall cover fit and finish items for one year.

Owner will allow Contractor reasonable access to the property to inspect and repair any defects.

11. Limitation of Liability. To the extent that any claim presented or filed by the Owners against the Contractor or Contractors sub-contractors is not covered by the Contractors insurance Owner agrees that Contractor's total liability to Owner, its agents, employees, contractors, subcontractors, successors and assigns, for professional negligence, negligence, acts, errors, or omissions of Contractor, shall be limited to the amount of this contract.

12. Arbitration. Any substantive controversy or claim arising out of or relating to the contract or the breach thereof or any work performed in connection therewith shall be settled in accordance with the Construction Industry Arbitration Rules of the American Arbitration Association, except as provided herein, and judgment upon the award may be entered in any court having jurisdiction thereof. The parties involved herein expressly

incorporate into this contract the deposition and discovery procedures provided in Section 1283.05 of the California Code of Civil Procedure. Both parties to this contract, by entering into it, are conditionally waiving their right to have such dispute decided in a court of law, whether by judge or by jury, and instead are accepting and agreeing to the use of building arbitration, pursuant to the paragraph, in order to effect swifter and less expensive resolution of disputes. Mere non-payment of a progress or final payment, without written notification to Contractor by Owner concerning the controversy shall not, however, require Contractor to seek arbitration before utilizing judicial remedies (including foreclosure of mechanics" lien) to collect payments due.

13. Cleanup. Contractor shall keep the project free from accumulation of debris, waste materials, or rubbish caused by its operations. On completion of the work, Contractor will remove all debris, waste materials, rubbish, and surplus material from Owner's property and will thoroughly clean the project, leaving it in a neat and broom-clean condition.

14. Final Payment Waives Claims. The Owner, by making final payment under this contract, waives any claim that it may have against the Contractor for damages from defects that are known to the Owner or apparent from reasonable inspection at the time final payment is made.

15. Contractor's License Notice. Contractors are required by law to be licensed and regulated by the Contractors' State License Board, which has jurisdiction to investigate complaints against contractors if a complaint regarding a patent act or omission is filed within four years of the date of the alleged violation. A complaint regarding a latent act or omission pertaining to structural defects must be filed within 10 years of the date of the alleged violation. Any questions concerning a contractor may be referred to the Registrar, Contractors' State License Board, and P.O. Box 26000, Sacramento, CA 95826.

16. Notice. Any notice required or permitted under this contract shall be deemed given, if in writing, on the earlier of delivery or five days after deposit in the U.S. Mail, first-class postage prepaid, and addressed to the party at the address shown in this contract, although such address may be changed by written notice from one party to the other as necessary.

17. Integration. This contract constitutes the entire agreement of the parties. No other agreements, oral or written, pertaining to the work to be performed under this contract exists between the parties. This contract can be modified only by an agreement in writing signed by both parties.

18. Construction Quality Guidelines

In the event query arises on construction quality or methods the following book will be used as a guideline.

National Association Of Home Builders ("NAHB")

Residential Construction Performance Guidelines for Professional Builders & Remodelers, Fourth Edition.

ATTACHMENT A

DESCRIPTION OF LABOR SUPPLIED BY KILREA CONSTRUCTION INC.

Brief Summary

Replace rear stairs in Kind.

All work at the back of 132-142 Church St to be performed in accordance with A. Gordon Atkinson permit set dated 05/05/2020.

LABOR

CARPENTRY

- .Site set up and building of temporary scaffold platform above garage entry opening to allow carpenters to work and cars to enter and exist the car park freely during construction.
- .Demolishment of existing stair structures and disposing of all construction related materials.
- .A temporary plywood debris box will be constructed in one of the free car parking spots to contain all debris and keep the carpark clean and organized during construction.
- .Building of new stair structures within existing metal posts and concrete post base supports.
- .Installation of new concrete first step at the bottom of each stair structure.
- .Framing work as need to increase the height of both left and right property line fire walls so the meet height codes at each stair landing.
- .Installation of sheetrock to existing property line walls to meet fire wall code.
- .Installation of T1-11 siding to the inside face of both fire rated.
- .One coat primer and two coats of paint at the two fire rated property line walls.

Each set of stairs will be worked on individually, meaning we will demolish and rebuild the first set of stairs before starting the 2nd set of stairs to minimize the impact on tenants.

GENERAL CONTRACTOR

- .Oversee all aspects of construction.
- .Scheduled onsite meetings with Church President or Property Management as needed.
- .Provide timeline and scheduling of each stair case removal and replacement.
- .Coordinate and facilitate as needed requests from architect, engineers and owners.

PROJECT MANAGER

- .Oversee all aspects of onsite construction.
- .Daily supervision and leading of the carpentry team.
- .Procuring of all building materials.
- .Onsite building inspections

ATTACHMENT A

DESCRIPTION OF MATERIALS SUPPLIED BY KILREA CONSTRUCTION INC.

STAIR MATERIALS

All materials needed to complete the project are included.

- .Concrete
- .Rebar
- .Pressure treated structural lumber
- .Structural connections, hangers, nuts and bolts etc.
- .Redwood stair and deck flooring.
- .Redwood stair guardrail materials.
- .Sheetrock & T1-11siding
- .Paint
- .All day to day construction needs (nails, screws, garbage bags etc.)

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ATTACHMENT B

LABOR NOT INCLUDED

- .Moving of storage sheds to make room for stair replacement.
- .Additional foundation work beyond what's noted on plans.
- .Dry-rot repairs to the main building, if needed.
- .Replacement of main building siding, if needed.
- .Painting of main building back exterior.
- .Staining of stairs

MATERIALS / COSTS NOT INCLUDED

- .Building permit
- .Special inspections, if needed
- .Architect & engineer fees

In the event there is additional work noted on the approved plans that is not listed on the permit set an explanation of this work and a quote to perform this work will be provided before construction begins.

Minor tasks outside the contract performed by Kilrea Construction Inc will be billed at \$95 per hour plus the cost of materials.

These costs will be added to the scheduled progress payments as they arise.

ATTACHMENT C

PAYMENT SCHEDULE CONTRACT FIXED PRICE \$117,700

The payment schedule is based on a construction task timeline.
Invoices will be provided as each set of stairs is completed.
There is no set date on which invoices will be sent.

Kilrea Construction Inc will co-ordinate with property management on which set of stairs should be replaced first.

SCHEDULED PAYMENTS

1st \$26,750

The first set of stairs have been removed and replacement completed.

2nd \$26,750

The 2nd set of stairs have been removed and replaced, city inspections have been completed, approved and the permit closed with building department .

All additional costs approved by the client will be added to each progress payment as they arise.

Payments are due within 5 business days after the emailed invoice has been sent.

20. Governing Law and Interpretation. This contract shall be construed in accordance with, and governed by, the laws of the State of California. This contract is the product of negotiation and preparation by and between Owner and Contractor, and that, therefore this contract shall not be deemed prepared or drafted by one party or another, and will be construed accordingly.

Church Congregation President

Date: _ _ _ _ _

_____ [Print]

_____ [Signature]

Contractor

Date: _ _ _ _ _

Kilrea Construction Inc.

By: _____ [Signature]

Name: Paul Mc Atamney

Its: President

Contractor's License No. 924033

NOTICES REQUIRED BY CALIFORNIA LAW

Information about the Contractors' State License Board (CSLB): (CSLB) is the state consumer protection agency that licenses and regulates construction contractors.

Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions and civil judgments that are reported to CSLB.

Use only licensed contractors. If you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you use an unlicensed contractor, CSLB may not be able to help you resolve your complaint. Your only remedy may be in civil court, and you may be liable for damages arising out of any injuries to the unlicensed contractor or the unlicensed contractor's employees.

For more information:

Visit CSLB's Web site at www.cslb.ca.gov

Call CSLB at 800-321-CSLB (2752).

Write CSLB at P.O. Box 26000, Sacramento, CA 95826

MECHANICS LIEN WARNING:

Anyone who helps improve your property, but who is not paid, may record what is called a mechanics lien on your property. A mechanics lien is a claim, like a mortgage or home equity loan, made against your property and recorded with the county recorder.

Even if you pay your contractor in full, unpaid subcontractors, suppliers, and laborers who helped to improve your property may record mechanics liens and sue you in court to foreclose the lien. If a court finds the lien is valid, you could be forced to pay twice or have a court officer sell your home to pay the lien. Liens can also affect your credit.

To preserve their rights to record a lien, each subcontractor and material supplier must provide you with a document called a "20-day Preliminary Notice." This notice is not a lien. The purpose of the notice is to let you know that the person who sends you the notice has the right to record a lien on your property if he or she is not paid.

BE CAREFUL. The Preliminary Notice can be sent up to 20 days after the subcontractor starts work or the supplier provides material. This can be a big problem if you pay your contractor before you have received the Preliminary Notices.

You will not get Preliminary Notices from your prime contractor or from laborers who work on your project. The law assumes that you already know they are improving your property.

PROTECT YOURSELF FROM LIENS. You can protect yourself from liens by getting a list from your contractor of all the subcontractors and material suppliers that work on your project. Find out from your contractor when these subcontractors started work and when these suppliers

delivered goods or materials. Then wait 20 days, paying attention to the Preliminary Notices you receive.

PAY WITH JOINT CHECKS. One way to protect yourself is to pay with a joint check. When your contractor tells you it is time to pay for the work of a subcontractor or supplier who has provided you with a Preliminary Notice, write a joint check payable to both the contractor and the subcontractor or material supplier.

For other ways to prevent liens, visit CSLB's Web site at <http://www.cslb.ca.gov> or call CSLB at 800-321-CSLB (2752).

REMEMBER, IF YOU DO NOTHING, YOU RISK HAVING A LIEN PLACED ON YOUR HOME. This can mean that you may have to pay twice, or face the forced sale of your home to pay what you owe.

Project No.	Action Requested	Responsible	Action	Date	Comments, Additional Info
132-219	Upper Roof		Hold	3/1/16	Estimate 21,000
132-238	Paint front of building			8/3/16	Estimate from Paradigm Painting : \$10,000 & scaffolding. Waiting until the scope of the leak repair work is determined
132-263	The Big Anti Moisture Intrusion Project			7/7/17	Newmann Sloat Arnold Architects submitted their envelope report. Next step is to prepare drawings, details, and technical specifications for obtaining competitive bids
132-263				11/7/18	MIF loan and borrowing from the Endowment explored, but Council wanted to explore options with commercial banks. Steve Lawson meeting with banks.
132-263			Hold	2/6/19	Project on hold pending Strategic Planning at St. Francis. Will address smaller parts of the project that require more immediate attention due to safety or livability, that is, some windows, back stairs and some painting in apartments.
132-264	Test water drain on restaurant roof			1/30/18	Perform water test at the drain to insure it is not leaking into the restaurants or elsewhere
132-265	Accessible Business Entrance Program		Hold to 2019	7/11/18	Consultant looked at Burgermeister and El Castillito. Burgermeister is close to compliant, but may need a low-pressure door. El Castillito may need more.
132-265					It is believed that rental agreement makes compliance a tenant responsibility. If it is found to be a church responsibility, then any work should be included in the envelope project.
132-267	Repair/reinforce back stairs		In progress	2/6/19	Previously part of 132-263. Stairs rotted due to poor design which doesn't allow water to drain. Also rail balusters are too far apart. Need to replace rotted wood and correct the baluster spacing and possibly install bracing. Possibly consult with Urban Design.
132-267				3/13/19	Due to liability concerns, it was decided to try to get a bid from Urban Build to repair or replace the back stairs. Since this was not budgeted, the congregation would need to borrow from the credit line on an emergency basis. The committee will try to have information ready to bring to the Council along with 132-262 and 132-268 in April.
132-267				4/3/19	No bid yet from Urban Build to repair the back stairs. Randy is in communication with Bruce, the co-owner, and will try to get a bid.
132-267				6/5/19	Urban Build uncomfortable moving ahead without drawings and a permit because of liability concerns. Randy will communicate with Don David of D.D. Engineering to get an estimate for doing the drawings.
132-267				7/3/19	Neither engineer nor the builder want to create the drawings. They would like an architect to create the drawings. Then the engineer will engineer it. Jim Zack will do some drawings (\$2.5k), to be handed off to Don David to do the engineering (\$2.5k), then hand it to Bruce to pull a permit and build it (\$35k).
132-267				2/7/20	Note that Gordan Atkinson was hired in December 2019 as architect.
132-267				2/2/20	Urbanbuild has drawings and working on pricing, etc.
132-267				8/31/20	Permit issued by City. Waiting for permit check to be signed and mail to the city

Project No.	Action Requested	Responsible	Action	Date	Comments, Additional Info
132-270	Windows in 142 Church		New	2/3/20	Tenant reported a problem with a window in one of the bedrooms; 2 left-most windows in kitchen leaked during the recent rains.
132-270				2/4/20	Window in bedroom off skywell has a crack on the top corner top window. At the bottom left of window the outside trim has come loose and the window will give outward when pushed. The sash on the right side of the same window is split horizontally. Left most window in kitchen is leaking at the bottom corner. Doesn't appear to be a window problem, but probably within the wall / building.
132-270				2/12/20	All Window has submitted revised proposal for kitchen windows and the one bedroom window. Josue to look at the bedroom window casing in case carpentry work needed
132-270				7/9/20	Mailed down payment to AW&D on 7/9/20
132-270				10/14/20	Installation scheduled for 11/12/20
132-271	132 Church St - Replace windows in Bedroom		Start	7/9/20	Requested revised proposal for 2 windows in bedroom
132-271				8/31/20	Revised proposal received; need committee approval
132-271				9/8/20	Committee approved bid from AW&D for \$1,792.
132-271				9/30/20	Mailed down payment to AW&D
132-272	Reports of mice in all apartments			7/27/20	Mouse in bedroom @ 132 Church; other mice seen in the 3 other apartments. Exterminator to make and inspection inside and out
132-272				8/10/20	Submitted approval to add 8 bait stations in the parking area and around the side of the building. Waiting for approval to have Josue to seal holes in the driveway and side of the building.
132-272				8/17/20	Donovan's added bait stations. Josue filled gaps/holes in driveway and south side of building. Also Josue looked at 140 Church street for possible holes and covered holes and access points.
132-272	Alternate Pest Services			8/20/20	Requested inspection and bid from Dewey's Pest Control & Marina Pest Control.
132-272				8/25/20	Dewey's Pest Control completed inspection, service proposal received and added to drive & Marina Pest Control is scheduled for Sept 2.
132-272				9/21/20	Received proposal from Marina pest Control and has been added to the drive.
132-273	Replace Carpet in 134 Church			7/16/20	Received request from Brendan to replace carpet. Dave will assess rug situation and if it appears to need replacement Kristin will gather a couple of bids.
132-273				8/17/20	Contacted The Floor Store & California Carpets for quotes on replacing carpet.
132-273				8/26/20	Zack with California Carpets took measurements of 134 church to provide a quote.
132-273				8/27/20	Received a rough quote (without selecting materials) of \$5,200.00 from The Floor Store based off measurements taken by Dave. There is a \$75.00 fee for a technician to take measurements.
132-273				9/8/20	Checking on a quote from Lowes. Waiting on a quote from California Carpet.

Project No.	Action Requested	Responsible	Action	Date	Comments, Additional Info
132-273				9/10/20	received quote from California Carpet. Vinyl planks for the main area \$13,804.14. Carpet (similar to what is currently in place) for main area \$6,891.17.
132-273				9/24/20	Scheduled free estimate with EmpireToday for 9/29.
132-273				10/15/20	emprie Today was a no-show. Lowes was scheduled for measurements that were completed on 10/8/20. Waiting on estimate now from Lowes.
132-273				11/2/20	Estimate from Lowes has been received and entered into spreadsheet for review at next committee meeting.
132-274	Install washer/dryer in 142			9/24/20	Joe has asked permission to install a washer/dryer. Joe is willing to bear the cost.
132-274				10/7/20	Committee approved coordination the installation of a waterline connection for a washer and billing the tenant, Joe for the costs of installation so that he can install a washer and dryer.
132-274				10/26/20	Spoke with Ed to get an estimate for Joe. Ed discussed some concerns with the installaiton of a waterline. An email was sent to committee discussing the concerns and further discussion is needed.
152-183	Replace window blinds		Hold	7/27/17	Office, St. Clare, Pastor's office - measurements taken.
152-183					Estimate for window rehab/replacement from Jeff Hunt: 3250.00
152-183		Randy		7/6/16	Randy will help Pastor Bea select new blinds for her office
152-196	Obtain bids for repainting of peeling cupola & steeple (last painted in 1999)		Hold	5/3/17	Estimates from Paradigm Painting \$6400. Scaffolding estimates: Bay Area High Reach: \$25, 900 (requires removal of some solar panels) Pacific Scaffold \$42,000.00, includes scaffolding
152-196				5/3/17	Several pieces to this project. It was decided that adding plastic over the south side stained-glass windows to prevent leaking and painting on the south side would be advisable since we are putting up scaffolding. Cupola and steeple painting estimate from Barney of Paradigm Painting of \$6,400. Painting south side - windows doors, trim, etc. \$4200.00
152-196				6/7/17	New Estimate from Bay Area High Reach: \$28950.00 includes scaffold extending down terrace for working on stained glass. Estimate for Pacific Scaffold: \$42, 000.00
152-196				7/5/17	Estimate for stained glass repair: Narthex window 8766.00 includes cost of plastic, Lost Art & Wooden Window Sanctuary window: 4155.00 includes plastic and labor. all estimates approximate and subject to change
152-202	Replace Parish Hall Floor		Hold	9/18/15	The committee decided on a spending limit of up to \$800 for the Protech asbestos testing. The new floor is estimated to cost \$21,000.
152-202				6/7/17	Samples taken by Protech
152-202				7/6/17	Results from Protech says that there is asbestos in the north bathroom and 2 layers in the parish hall.
152-202				8/2/2017	Estimate for floor removal \$10, 970
152-239	Paint front fence and gate to garden		Hold		Estimate: \$5000.00

Project No.	Action Requested	Responsible	Action	Date	Comments, Additional Info
152-255	Replace corroded lock box			7/5/17	The lock box for the fire department is corroded and cannot be easily opened. It will need to be replaced.
152-255				7/11/18	Dave will contact fire department as soon as he has time to see if box is needed.
152-258	New Carpet for Narthex, front stairs & loft stairs		Hold	6/2/17	estimate of \$5,000.00
152-289	Etched glass in directory		Waiting	7/3/19	Randy will ask gym next-door for referral.
152-296	Painting Parish Hall Doors			10/30/20	Estimate from Barney Walsh: \$550.00. Includes new wood work inside and out
50-262	Tree trimming at 50 Belcher			7/11/18	Lopsided tree needs trimming - on hold until late in 2018
50-262			Hold	5/1/19	Hold until 2019, but must be done in 2019.
50-264	Window 50A	Walda		3/4/20	Window in north-most front bedroom has wood rot and should be replaced. Will get All Windows to review all windows for estimates.
50-264				10/27/20	Windows reviewed at 50A Belcher. pending estimates

**St. Francis Lutheran Church
Worship Committee Minutes
October 19, 2020**

(Draft 3)

Attendance: Tom Tragardh (Chair), Pastor Bea Chun, William Brogan (Council Representative), Greg Egertson, Paul Johnson, Walter Meyer, Dr. David Schofield

Absent: Rob Byrne, Adam Maass

1. The meeting was called to order by Chairperson Tom Tragardh at 6:13 p.m. with an opening prayer offered by Pastor Bea.
2. Additions to the agenda:
 - Mid-week service during Advent
 - Tom's Temple Talk
 - Add Nov. 29 - First Sunday in Advent
 - Jam and Bake Sale
3. Review of financials:

A Motion was Made, Seconded and Passed to approve the Financials as presented.
4. Review of minutes from September 19, 2020:

A Motion was Made, Seconded and Passed to accept the minutes from the meeting of September 19, 2020 as presented.
5. Overall comments and follow-ups:
 - a.) It is suggested that we consider including both the congregational responses at the beginning and end of the Gospel reading.
 - b.) For the last two services (10/11 & 10/18) pastor's sound was very poor. It was much better through tonight's meeting. Pastor thinks she has found the reason and will test with William as to whether it is now better under control.
 - c.) Pastor would like to explore the possibility of having a live-streamed, mid-week prayer services during Advent. Paul suggested an interactive event. Dr. David has seen hybrid services which might be considered when we return to live services, but for this first attempt we should keep it simple and small with few people present (Pastor, Dr. David, an Assisting Minister and a few congregants). We will have to wait until closer to the first event to see what the current regulations are. The Council will have to approve. We have many regulations to follow as well. We discussed recording the lighting of the advent wreath and incorporating that recording into the Sunday Zoom services. A tree is to be considered.
6. Review and attendance of Zoom services

Date:	Linked In	Add'l. on line	Total
9/27	39	5	44
10/04	15	2	17
	38	7	45
10/11	40	6	46
10/18	41	4	45

September 27 Seventeenth Sunday after Pentecost (green)/Season of Creation River/Ocean

This service was not recorded.

October 4 Eighteenth Sunday after Pentecost (white) Feast of St. Francis of Assisi

Communion: Tom especially praised the visuals.

Service: The blessing of the animals was very special and well received.

October 11 Nineteenth Sunday after Pentecost (green)

Stewardship Program #1: In the City for the Good of the Hungry (Greg) - Launch/SFLC Community Food Programs

October 18 Twentieth Sunday after Pentecost (green) Luke, James of Jerusalem

Stewardship Program #2: In the City for the Good of the Children (Pastor, Sally Large) - Friends of the Childcare Center

There were several positive comments about the Childcare video and Sally Large's presentation after the conclusion of the Zoom service. It was noted that 30+ people attended the entire Childcare presentation from beginning to end.

7. Future Services:

October 25 Reformation Sunday (red) Nicolai, Heermann, Gerhardt

Stewardship Program #3: In the City for the Good of the Church (Tom) - SFLC Music Ministry

a. Tom received suggestions of what he should include in his Temple Talk.

b. Dr. David will include "A Mighty Fortress" by Pachebel. He hasn't yet decided on a Hymn of the Day.

Tom received suggestions of what he should include in his Temple Talk

November 1 All Saints Day (white) (note anxiety re: election) (Communion and Service)

Stewardship Program #4: For the Good of the Generations to Come (Jim K.) - SFLC Endowment

a.) We will include the reading of names along with a pre-recorded video. We will have a lighting of candles on the terrace and roll the recording into the service at the appropriate time. There will be three Assisting Ministers along with Pastor Bea alternating in reading the names. We have quite a few names so Dr. David will have to prepare for a long musical background, possibly repeating as needed. The recording will be made this Saturday evening (Oct. 17) starting at 7:00 p.m.

b.) It was suggested that we award a stipend to Dr. David for all the work that he will put in for this special video as well as for those he has been making weekly since we went to Zoom services.

A Motion was Made and Seconded and Passed to provide Dr. David with a stipend of five-hundred dollars (\$500) for the production of the video for All Saints Day, November 1, 2020.

A Motion was Made and Seconded and Passed to provide Dr. David with a stipend of five-hundred dollars (\$500) for the production of the video of the virtual choir singing the Lord's Prayer.

We will include among the announcements the two, three California synods' prayer services on November 1 and November 5 at 6:00 P.M. PST.

November 8 Twenty-third Sunday after Pentecost (green) Martin of Tours, Kierkegaard (note: anxiety after election)

Stewardship Program #5: In the City for Good of the Community (Pastor Bea/Dr Dave) - SFLC Ministry Programs Video

November 15 Twenty-fourth Sunday after Pentecost (green)

Stewardship Program #6: In the City for the Good of the Elders (Iris) - SFLC Senior Ministry.

November 22 Last Sunday after Pentecost (green) Reign of Christ (white/green)

Stewardship Program #7: In the City for the Good of the Least Among Us (Elaine) -
Conclusion/Pledge Sunday

November 26 Day of Thanksgiving (green)

We will announce Zoom connections for other services but will not have a service at St. Francis.

November 29 First Sunday in Advent (blue)

We discussed recording the lighting of the advent wreath and incorporating that recording into the Sunday Zoom services.

December 6 Second Sunday in Advent (blue) Dave Walda's retirement

We plan to discuss what we may do to acknowledge Dave Walda's retirement. Greg will contact and possibly work with the Personnel Committee to figure out what to do. They will also find out what Dave Walda would like. We will, of course, also honor him during the service.

8. Looking ahead to in-person services:

In-person devotion services on the Memorial Terrace: This has taken out of consideration for the time being because of unpredictable weather changes and because we will have a mid-week in-person advent service/lighting of the advent wreath.

9. Old Business

- a. Gospel Acclamation: Angelina has never responded. Dr. David will look into an alternative singer.
- b. Sundays and Seasons purchase and distribution: They have arrived and William has received a copy of the present edition.
- c. New posters in the street display cases: Pastor will work on updating the posters.

10. New business

Jam and Bake Sale: Tom has the jams at his San Francisco residence and feels that it would be easiest if people came there or ordered them and had them delivered. Tom has produced a list of what he has made and it will be sent to our members. Tom anticipates that he will make himself available on Sunday afternoons and Monday mornings. Checks are preferred since cash can no longer be deposited at the Safeway branch of our bank. Credit cards cannot be processed. Jams are \$5 for a 1/2 pint, \$8 for pint and quarts of juice are \$10.

11. Date of next Zoom meeting: November 16 at 6:00 P.M.

12. The meeting was adjourned with a the Prayer of Jesus at 8:02 P.M.