

**St. Matthew Trinity Lutheran Church**

# **ANNUAL REPORT**



**June 15, 2025**



  
**St. Matthew Trinity Lutheran Church**  
**Annual Reports**  
**May 2024-May 2025**

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*Photography courtesy of Jennifer Nilsen Photography, Sarah Reever-Pickerel, Courtney Kochuba and the members and friends of St. Matthew Trinity. Thank you!*



## Pastor's Report

John 16:12-15

Jesus said, "I still have many things to say to you, but you cannot bear them now. When the Spirit of truth comes, She will guide you into all the truth; for She will not speak on her own, but will speak whatever She hears, and She will declare to you the things that are to come. She will glorify me, because She will take what is mine and declare it to you. All that the Father has is mine. For this reason I said that She will take what is mine and declare it to you."

1700 years ago over the months of May, June and July, a special church meeting was called to discuss the pressing issues of the day. This meeting was called a synod. They used the Greek word "Synod" or "Journey Together" for their assembly. Representatives came together just outside of Constantinople in the village of Nicea. They arrived from the three major jurisdictions of church administration which were Alexandria, Jerusalem, and Rome. A priest named Arius was causing quite a stir because he was teaching that Jesus was not really God in the flesh but more along the lines of a surrogate god.

The Synod's mission was to put to rest our understanding of the nature and being of God the Father, God the Son and God the Holy Spirit. They were in agreement that Arius was wrong, but a better definition was to take a lot more thought. From this meeting came the creedal statement about the Trinity called the Nicene Creed. It set as a matter of doctrine our best understanding of who God was, is, and is yet to be.

They realized that this belief was a "We believe" and not an "I believe" statement because individuals often have doubts, misconceptions and a lot of confusion about the beliefs we hold personally. These thoughts change over time and experiences as we grow in faith. The result of the Nicene Creed was a working, living statement of "God's frenzy of love" which we hold dear to this day. It defines the essence of the Trinity.

Trinity Sunday is a great day for an annual meeting. In many respects it is a reflection on the revealing of God in our teaching, worship, ministries, stewardship, advocacy and life together. The meeting calls us to give thanks for what has been accomplished and to see what we are called to do better. In essence, it is to recognize the Triune God in our midst. John Paul II, Bishop of Rome, said of the Trinity: "(It is) a great mystery, a mystery of love, an ineffable mystery, before which words must give way to the silence of wonder and worship."

Giving way to worship...

Martin Luther once commented, "Work, work, work from morning until night. In fact, I have so much to do that I shall have to spend the first three hours in prayer!" Luther's understanding was that our life is better ordered, more fruitful and peaceful when our devotional and worship practices come first. The Holy Spirit's gift of worship is the starting point of our lives together- from worship all of our other ministries spring.

The good news is that our average attendance is surpassing pre-COVID numbers. In fact, special services such as Holy Week liturgies and Vespers have the best attendance we have seen in a year. In our parochial report to the ELCA, our average attendance was noted as 53. This number is a close approximation because it takes into account shelter services and those who worship on-line. There is still more encouraging news.

It is encouraging that our largest upswing started in the fall of 2024. We can all guess as to the social and political events that may have affected this. The bottom line is that people are in need of community and to hear the true voice of Christianity, which is God's loving embrace of ALL of humanity. Quite frankly I do not hear of this embrace from all expressions of Christianity.

We have made some noted improvements in our worship. The space added around the font is just one of those things that give us more freedom of movement in the worship area. The bathroom, after 7 years of discussion, was added in the narthex (about the same amount of time that it took to implement the council of NCS decisions).

I have been tempted to simply copy a paragraph from my last few reports and paste it here. Because I bring this up at every meeting, I will emphasize it again. There is still much conversation that needs to take place about the accessibility and the comfort of the chancel. People were smaller when our building was built and died a lot younger. There are impediments for mobility and freedom to move around the area. While our building is beautiful, it is also not always comfortable. This affects worship. We can have both a beautiful building and a friendlier environment.

### **Baptisms Since Our Last Meeting**

We have welcomed four new souls into our membership by baptism: Perry May Fitzpatrick, Fredrick Phillip Eng, George Brian Jacalone and Catalina Eliza Cumming.

## **Lunchtime Ministry**

Guests do not come to LTM only to eat and take advantage of our social services. They also come to find community and hope. Much of my week to week work is being present at LTM. Ash Wednesday and memorial services are held each year.

In addition to the services at our church, regular worship is held at the Hoboken Shelter. We host the community Thanksgiving service and the community memorial service for the homeless who have died over the last year. We cannot let down our guard when it comes to worship at the Shelter. It is a good idea for members to visit our worship services at the Shelter in order to give us ideas on how to grow that service.

LTM in the PM is a growing part of our ministry. It gives our members a chance to interact with our guests in an organized fashion. LTM PM brings in volunteers across religious divides. This is in addition to the regular volunteers that come during the day. If I am not mistaken, about 25 regular volunteers are active in Lunchtime Ministry.

Through the generosity of our congregation and many others, Spike oversees a miraculous ministry. It must be noted that the numbers at LTM continue to increase. We are double the size we were before the pandemic. If this trend continues, and I believe it will, we may soon reach our capacity. It is time to begin the conversation about what we shall do when this happens.

The Property Report notes that there are many challenges in regards to our building as well. We have made great efforts to make our building more accessible and welcoming. The exterior of our building looks better than I have ever seen it. Our LTM guests participate in taking care of the plants outside of SMT. One of our members commented “when people see this place they know that people love it. “

Bishop Tracie Bartholomew is retiring at the end of this summer. She has been a good friend to our congregation and a good friend to me. I continue to be a member of the Senate Synod property committee and have worked to see our senate Synod properties put to use as places of refuge for the poor and vulnerable. Bishop Tracie has been very supportive of this and I thank her for her vision.

There are other changes in the larger Christian community and it is with joy tinged with sadness that Pastor Elaine Ellis Thomas is leaving All Saints. She has been a good friend to me, to this congregation, to LTM and to the Hoboken Community. Godspeed and blessing to Elaine and Tim at their new parish.

## **Youth and Family Ministry**

I was delighted to participate in Vacation Bible School, the Christmas Pageant, First Communion, Kid Participation Sunday and to visit Sunday School each Sunday. The increased participation of children of all ages in our worship is moving and encouraging for me.

## **Personal**

This year grief once again visited my family during the sickness and death of my father. Compounding the grief at the time was that his condition took place while I was conducting the funeral of a dear friend and mentor. It was a full month of tragedy. Thank you for expressions of love and care during this on-going loss. I also feel that having COVID twice over the last year has dealt a blow to my health that has been slow to heal.

There are many other ministries that continue and are often unseen. For instance, I was asked to be a member of the Hoboken Arts Council and I have participated with street life ministry as well.

We are only scratching the surface of the many responsibilities that I am honored to be a part of. I am optimistic about our future and what the Holy Spirit has in store for us. I began this report with the gospel appointed for today. In that gospel reading, Jesus assures us that the voice of God aka the Holy Spirit will always speak to us. As the catechism says, the Holy Spirit still calls, gathers and enlightens us. We take this teaching to heart. Our church is one that is always open to new ideas, understandings and new possibilities.

I'm grateful to the congregational council and our members for the miracles. They continue to happen on Eighth and Hudson. It is my pleasure to be your pastor and I look forward to what the Holy Spirit will say to us next.

*Respectfully Submitted,  
Pastor Gary LeCroy*



## President's Report

My Dear Family in Christ,

It has been my honor to serve as SMT's Council president this year and to work with Pastor Gary and the other members of your Council who joyfully and faithfully serve and uplift this congregation. How quickly the year has flown by, probably because it has been such a busy one.

Some of the works we've done were dramatic and easy to see like the interior repair on the south wall, the new powder room, and the Children's Christmas Pageant. Others, like the beautiful music we experience during worship, the thoughtful sermons, the e-blasts that help announce our events and good works like Stewardship and LTM to an online community, and our hospitality time after worship, are the regular, weekly offerings of the creative and dedicated members of our staff, our council, and other congregants. And I want to remind you of the less visible, but equally important works done quietly behind the scenes that assure SMT can continue our mission, like the investments overseen by the Finance Committee, the books and bills and gifts managed by the Treasurer, the faithful duties performed by our sextant, and the hours of caring discussion, planning, and projects conducted by your church council members.

Shortly you will hear about much of this work in detail, from the council members and committee chairs who are dedicated to doing the work of the one Christ as members of our united SMT family, like the various members of a body, as St. Paul reminds us in 1 Corinthians 12:12-27. And at the end of the meeting we will be voting on a budget for next year that your Council believes will allow us to continue to fully engage in these important works to ensure a thriving, just, and loving community where all are welcome.

I thank everyone who has participated in the many opportunities we shared this past year, with special thanks to Pastor Gary for his gracious and love-filled guidance that he provides our congregation and his tireless efforts to lift up justice in our community. We all have gifts and talents; please consider what you might do to expand SMT's impact and reach to others.

*Rejoicing With You in Christ,  
Bernadette Oberndorf*





## Lunchtime Ministry

Greetings from Lunchtime Ministry!

I am starting to feel like a skipping record with these reports. Perhaps it's because I've been at LTM for a number of years, but more likely, it's that the main word for this year and the two years before has been: "MORE." More guests, more volunteers (both regulars and groups coming from every which where), more food donors, more social services. Each year since the first couple of years of the pandemic has built on the years before it.

This past summer, for instance, was similar to previous summers in that guest attendance rose. After all, who wants to be outside when it's 100 degrees out? Guest numbers exceeded outdoor temperatures almost every day, with the high-water mark being an average of 107 guests daily in August of 2024.

Summer is generally the sparsest time of the year for donations and volunteers, but this summer was the easiest in recent memory, as we had enough regular volunteers—in addition to groups like our friends from Cross Roads Camp and Retreat Center—helping out.

I can't say enough about LTM's volunteers. What other organization can boast of so many people who devote one or more mornings a week to helping those in need? The dedication, creativity, and kindness of LTM's kitchen crew is motivating for me and comforting for our guests. The volunteers, in turn, look forward to Pastor Gary's daily visits and to seeing the guests they've connected with.

This summer, we renewed our partnership with the Hoboken Farmers Market. Our chefs and guests have appreciated the weekly delivery of fresh fruits and vegetables. We also began receiving a daily donation of pastries, salads, and sandwiches from Paris Baguette, stepping up our already stellar breakfast game of donations from Choc O Pain and Bagels on the Hudson.

This summer, we had our first health inspection (ever!) from the City of Hoboken. After installing a handwashing sink in the kitchen and dotting a few other common-sense i's, we passed the inspection with flying colors. Our kitchen has never looked so clean!

In autumn, we saw our work-study students as well as other volunteers from Stevens Institute of Technology return. Our social-service outreach took a hit as Emily, the

Hoboken Public Library's beloved social worker, moved to a different job and the library's weekly visits were put on hold. (As of this writing, the library has just hired a new social worker and we are working on resuming outreach.) On the bright side, we continued our partnerships with Assurance Wireless (phone outreach), Buddies of NJ/Hackensack Meridian (HIV testing/health screenings), Catholic Charities (assistance for veterans), the City of Hoboken (social work), the Heart 'n Hands Mission (clothing and toiletries), Jersey City Medical Center (health screenings), M.A.S.S.H. (mental-health outreach), Medicaid (welfare outreach), and TRUGLORY (haircuts). All of these organizations visit weekly or monthly. We have also broadened our referral partnerships with Computers 4 People (laptops), Hoboken Thrift Store (clothing), Medicine Man Pharmacy (prescription medications), and New Eyes for the Needy (eyeglass vouchers).

We were open on Thanksgiving, Christmas Day, and New Year's Day, seeing over 100 guests for each meal. January and February were very quiet. This was because, if you remember, we had something of a real winter this year! Temperatures dropped below freezing almost every day during those two months, so the Hoboken Shelter remained on "code blue" and open 24/7. When you add to this the Kearny Warming Center—a lifesaving emergency initiative that provides overnight shelter during the cold months—our guests had a number of options for staying safe and warm throughout the winter.

In March, however, attendance began returning to "ordinary" levels, with numbers in the 100s by the end of the month. April saw us partnering with the Inheritance Theater Project, a nationwide organization that works to build community through collaborative playmaking. It has been great to see our guests connecting with folks from such programs and with volunteers from corporate groups (including Whole Foods Weehawken, one of our food donors, which visited last month) whom they may never get to know otherwise.

However, the backbone of LTM is the sense of stability our guests get from our unchanging hours and our reliably delicious food. I work Saturday and Sunday nights at our sister program, the Hoboken Shelter, and at least once every weekend, a guest will tell me how much they are looking forward to LTM's being open Monday. As for me, I'm one of the few people I know who looks forward to going to work every day. This is due to the community of guests, volunteers, and congregational support that's been building around LTM for decades now, and shows every sign of becoming even "MORE" powerful in the years to come.

*God's peace,  
Spike Enzweiler*

## Peace and Justice

Peace and Justice attempts to take steps to help people who find themselves in need. This includes the folks who serve at the Hoboken Shelter and Lunchtime Ministry (LTM). The reports from those actions are listed elsewhere in the Annual Report below. Thank you for your reports - Dan for the Shelter, Spike for LTM.

Another group of people in some type of need are the seafarers on the container ships coming to the ports of Albany, Newark, New Haven, and Baltimore. As in previous years SMT has put together about 25 “Christmas at Sea” satchels. The mariners on the ships really appreciate the sweatshirts, T-shirts and socks and hats and snacks you put in those satchels. But more, they are warmed that you know they are out there and appreciate their work.

This year we also asked members to ‘give’ and not ‘give up’ during Lent. We asked you to give to ECLCA World Hunger, Lutheran Disaster Relief, Global Refuge and Good Gifts. These different agencies help people throughout God’s earth who need some assistance. These works have always been important, but now with the defunding of USAID they are so much more important. With that in mind Peace and Justice and Stewardship have come together to extend this work. Please, please, please give.

*Thank you,  
Leslie Neve*



*Photo courtesy of Lunchtime Ministry*



*Photo courtesy of Seafarers International*



## Property Report

Greetings from the property committee! I still call it a committee even though we don't have regular meetings because there is, indeed, a committee of dedicated people who contribute to the upkeep and improvement of our beautiful, century old buildings. From Pastor Gary, to Dan Pickerel, Ken Nilsen, Sarah Pickerel and many more, down to the Mencia Family who handle our weekly cleaning. Keeping this place in good repair is a near constant job. This year even more than most we have completed some big ticket items and other improvements worth celebrating. Here is a partial list:

- Completed the painting of the Southern Sanctuary Wall
- Removed a few pews to create a large baptismal area around the font, making our sanctuary much more welcoming and usable
- Various interior lighting projects and secured the railing in the Choir Loft
- The installation of a new water closet in the lower Narthex which is both more accessible and welcoming and allows for two events to happen in the Hall and Sanctuary without competing
- Moved and installed the St. John's Bell to the front gate of the Hoboken Shelter where it lived for over 150 years (we are working on a plaque dedicated to the Gehlers)
- Completed painting of the iron fence as well as painting the entire exterior of all buildings in a unified manner
- Upgraded all fire suppression in the Church Hall and Kitchen to comply with codes
- Replaced the window in the kitchen for added ventilation and added a ramp to the Hall for access
- Basement Cleanout on Hudson Street.

Thanks to all of the above and more, our property looks better than it has in a while and is also more welcoming and user-friendly. That being said, there is still a lot to do. Here is a list of upcoming projects we would like to complete in the year ahead:

- Re-point the brick in the southern wall of the Church to protect our new plaster on the interior
- Better insulate our Church space to save money on fuel, especially around the stained glass
- Install central air conditioning in the Parish Hall
- Complete repairs in 63 8th Street as mandated by State of NJ including the fire escape maintenance and repairs

- New carpeting in the sanctuary and stairs
- Continue to explore the possibility of solar panels on the roof of the Church
- Install second set of memorial bricks on Washington Street

Our beautiful buildings are a great treasure that was left to us to steward. Their beauty is a great asset as well as a huge challenge. We remain grateful to the legacy gift from our dear brother Al Poletti that has made much of what you see above possible. His memory lives on in the very structure of St Matthew Trinity. Thanks, Al!

If you would like to get more involved on the property committee please speak to me, especially if you have any expertise in the field of Solar Energy or air-conditioning. There are always projects that are looking for leadership.

Lastly, a special thanks to Pastor Gary for constantly reminding the Church Council that the buildings need to be an asset and not an impediment to worship and evangelism. Our Church was built before electricity and seemingly without any thought to individuals with special physical needs, so there are inherent challenges. Anything we can do to make the buildings more inviting and accessible to all should be done.

*Many Blessings,  
Mark Singleton*



*Photo courtesy of Courtney Kochuba*



## Shelter Report

St. Matthew Trinity Lutheran Church stands firmly with the Hoboken Shelter, an indispensable resource for our community's most vulnerable. As a founding member of the Hoboken Shelter, our congregation actively shapes the Shelter's direction through the dedicated service of Mark Singleton, Dan Pickerel, and Pastor Gary LeCroy on its Board of Trustees.

This year marks a remarkable milestone: Mark Singleton's 40th year of continuous volunteerism. As a founder of "The Chicken People", Singleton has steadfastly cooked and served monthly chicken dinners for four decades, a testament to enduring commitment.

In the face of growing need in 2024, the Shelter demonstrated increased capacity to respond:

- 157 individuals found housing, a 12-person increase
- 19,918 overnight stays provided, up by 510
- 152 individuals secured housing with direct security deposit assistance, an 80-person rise

The coming year presents potential challenges for the Shelter. Federal policies threaten economic stability, increasing demand for the Shelter's services. At the same time, federal directives have curtailed food welfare assistance programs the Shelter utilizes, compounding the strain.

St. Matthew Trinity's continued support and active engagement will be vital in enabling the Hoboken Shelter to meet these escalating needs and maintain its mission of providing pathways to stability for our neighbors.

*Respectfully,  
Dan Pickerel*



## Music Ministry

Music is a vital part of our worship life at St. Matthew Trinity. When we gather for the divine service, we receive God's love in Word and Sacrament - and through the gift of music, we pray, praise, and proclaim the story of God's grace in song. Music shapes and lifts our liturgy, giving voice to our prayers and praises. With our hymns and anthems, we join our voices with the faithful across time and space. Together, we experience a foretaste of the heavenly vision from Revelation, where all creatures give "blessing and honor and glory and might" to the Lamb (Rev. 5:13)—a vision we echo every time we sing This is the Feast during the Easter season.

Throughout the past year, the music ministry has remained a crucial part of our shared worship. Since the beginning of Year C in Advent 2025, we have sung close to 200 different hymns - a testament to the rich musical heritage of the Lutheran Church and our congregation's commitment to vibrant worship. These hymns have not only reflected the liturgical seasons but have also allowed us to explore a broad range of themes and musical traditions.

The choir continues to be a vital part of our worship life, offering their time and talent to enrich our services. Their dedication helps add beauty to our worship, especially during the church's major liturgical celebrations. From Evening Prayer to the Triduum and Easter morning, the choir helps the entire assembly enter more fully into the mystery of God's saving work.

Special music offerings throughout the year have included soloists, instrumental ensembles, and a collaborative children's liturgy that have further enhanced our worship. These moments truly showcase the gifts of our members.

It remains a joy to serve as your music director. Thank you to the choir, instrumentalists, liturgical planners, and all who lift their voices in song!

*Thank you,  
Matthew Hummel*



## Altar Guild

The Altar Guild primarily takes care of the altar. And that includes:  
Making sure the proper parameters are displayed each Season; we can primarily thank Matt for that. And in case you haven't noticed, the colors are:

- Advent – blue
- Christmas, including Epiphany Day – white
- Epiphany – green
- Lent – purple
- Holy Week – purple or black
- Easter – white or gold
- Pentecost – red
- And the time after Pentecost – green

And then there are special days, like Reformation Sunday, All Saints Day, Transfiguration, which are red or white.

Making sure there are candles – that also is mostly Matt

And then there are the communion elements –

- Susan Long provides the wine
- Leslie provides the juice, bread and gluten free crackers

And finally, there are all the folks who help set up communion – Leslie, Mark, Ken, Jen Meusel

And those who wash up afterwards – Susan and Leslie and all the elves who pitch in when we are away.

And let's not forget making sure the linens are washed and ironed, Susan and Leslie and Pastor Gary, who I think does not know what spray starch is. I would like to thank each and everyone of you.

If you would like to join us, please speak to Matt, Susan, or me.

*Thank you,  
Leslie Neve*



## **Marketing & Communications**

Facebook: [/stmatthewhoboken](#)

Instagram: [@stmatthewtrinity](#)

Twitter/X: [@hobokensmt](#)

Website: [stmatthewtrinity.org](#)

Email Sign Up: [tinyurl.com/SMT-Mailing-List](#)

I present this report on behalf of (and with deep joy and endless gratitude for) the Marketing & Communications team, made up of Carly Longo, Sarah Reever-Pickerel and myself. Last year, this report remarked how we had hit our groove in terms of branded marketing collateral. This year, I'm delighted to say that that momentum has continued, earning notable increases across the board.

Our goals for the past year were:

- Growing our followers in the local Hoboken, Jersey City and NYC area
- Adding in more consistent paid campaigns, rather than focusing on only two or three large ones per year
- Holding another giveaway, for community awareness
- Curating more brand identity campaigns to elevate us both as SMT and a part of the Lutheran community

We made progress on all of these goals, sans for the giveaway (after much discussion, we realized it was best to hold until a specific need arose). We boosted posts and ran ads throughout the past twelve months, including a brand awareness campaign in Q1. Carly branched our content out in new directions, leaning into more lifestyle photos, digital trends and more to earn higher engagement rates. The result is in the analytics, below.

Comparing June 2024 – May 2025 to the previous time period:

- Facebook performed incredibly well. Reach is up 238%, link clicks up 577% and profile visits up 22%. Content interaction is down slightly.
- Instagram's content interaction is up 100%, a terrific feat. Reach is down from the previous time period, to be expected given the paid giveaway the year before.

Our major ad campaigns had standard or above standard costs-per-click and other analytics:

- Brand awareness ad earned 17k+ impressions and 300+ clicks

- Christmas ads earned 32k+ impressions and 500+ clicks (up from 10.4k impressions the year prior)
- Easter ad earned nearly 20k impressions (up from 4k impressions the year prior)

In terms of our audience:

- On both Facebook and Instagram, women make up more than 65% of our audience
- On Facebook, women ages 65+ are our top demographic (24%)
- On Instagram, women ages 35-44 are our top demographic (18%)
- In terms of location, Hoboken is our top city (figures similar to last year: 13% on Facebook, 20% on Instagram), with Jersey City continually trailing behind on Facebook (12%). Of note, Jersey City surpassed New York as our second top location on Instagram (10.9%) – an example of our brand awareness ads at work.

In terms of posts, these were some of our highest performing:

- Paid Ads:
  - Children’s Christmas Eve Service (28k+ views, 400+ clicks)
  - VBS (21k reach, 260+ clicks)
  - Holy Week Line-Up (19k+ views, 280+ clicks)
  - Brand Awareness (17k views, 300+ clicks)
  - Potluck & Carol Singalong (11k views, 65+ clicks)
- Organic Posts by Reach:
  - [CA Wildfires Relief](#)
  - [Jazz Vespers at SMT](#)
  - Christmas Tree Carry In! (via Stories)
  - [Back Pew Removal Reveal](#)
  - [Martin Luther Quote](#)
- Organic Posts by Engagement:
  - [Easter Post](#)
  - [Presentation of our Lord Livestream](#)
  - [Easter Post #2](#)
  - [Holy Saturday Traditions](#)
  - [Back Pew Removal Reveal](#)

So, what do all of these stats and analytics tell us?

- Our content is working to reach more locals
- Our content is performing differently, but equally well, on Facebook and Instagram. We're achieving not only reach, but engagement.
- Higher paid ads result in stronger, larger audience reach
- Our audience is largely interested in BTS (behind-the-scenes) content, community events, ways to give back, and major church renovations

Many thanks to everyone who likes, shares and comments!

In terms of our email, our total subscribers have increased by 38%! Our open rate (that is, when our audience actually opens the emails they receive from us) remains within the same 5% range — a great sign with this increased audience. Our click rate (that is, when our audience clicks on a link within the email) has decreased by 27%, which could be a result of our increased audience. We'll be monitoring this year.

I'd also like to spend a moment discussing systems and workflow. Our team has been working with the Executive & Finance Team to clean up various systems from mailing list sign workflow on the website to ownership of our website url itself to digital security platforms. We've been and will continue to make progress on all of these.

Finally, I'd like to give a heartfelt shout out to Carly and Sarah for their incredible work. Carly manages our digital content workflow impeccably, always looking for ways to improve our content, reach new followers and take our marketing strategy to the next level — not to mention, connecting dots on the backend between committees behind the scenes. We are forever grateful that she shares her expertise and time with us. And Sarah, in addition to running Y&F, graces us with her creative mind and talents, constantly searching for new ways to promote our brand and messaging. Deep gratitude to her for the energy she puts into our campaigns and church.

Looking ahead, our team will continue much of this past year's goals — that is, focusing on more consistent paid campaigns, especially ones that promote brand awareness, as well as leaning into ways to elevate us as SMT and a part of the larger Lutheran community.

We are always looking to grow our reach, so we encourage everyone to follow us on the above social platforms, as well as sign up for our email list. Our weekly newsletter is sent out every Thursday and is a terrific rundown of the current activities and programming at church. Gratitude to Carly, Sarah, Pastor Gary, Bernadette, Matt, Terri, Spike, Carol, Leslie and countless others for their support in providing weekly content.

As always, if you have ideas for a social media campaign or news to share on our channels, please don't hesitate to reach out.

*Respectfully submitted,  
Courtney Kochuba*





## Stewardship

***“And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”***

***...2 Corinthians 9:8***

As I begin my stewardship report each year, I turn to the Bible to look for an inspirational verse that speaks to the heart of stewardship. Stewardship is fundamental to our faith and is reflected in how we care for the needy and hungry people in our community, our neighbors, our property, our members, and our world in general. Stewardship is not just a committee at SMT but it is a way of life that shows how we put our faith to work.

This year I googled ‘what does stewardship mean in the Bible’. The definition states that “stewardship refers to the responsible and diligent management of what God has entrusted to us, including time, talents, possessions, and resources. It’s a concept of accountability where individuals are stewards of God’s creation and gifts, recognizing God’s ownership and acting as responsible managers.” It can be difficult for some people to talk about money within the church because we consider it to be our own. I once heard someone say that if you show me your checkbook, I can tell you your values.

This past year, June, 2024 - June, 2025, has been filled with many days where we practiced our stewardship in so many impactful ways at St. Matthew Trinity. This year we had a working committee including Yvette Cumming, Pastor Gary, Jen Meusel, Leslie Neve, Bernadette Oberndorf, Sarah Reeve-Pickerel, Ana Martinez-Rogers, and myself. This emotional, creative, and intellectual support was so meaningful as we outlined plans for the coming year. I am humbly thankful for the opportunity to serve in this capacity at SMT.

We collectively decided on the theme for this past year’s stewardship activities, ***The Warmth of SMT***. This theme followed our theme of last year’s stewardship program The Fabric of SMT. The magnificent quilt that was the final product of our theme last year is hanging in our newly renovated SMT Center on Washington Street. Our exquisite quilt serves as an evangelical statement from our church to everyone who enters the SMT Center that we welcome everyone into our congregation.

We coordinated four Temple Talks that are always impactful, meaningful, and heartfelt. We are blessed with an incredible amount of very talented, caring, and dedicated members. I gave a Temple Talk on November 3rd that focused on the warmth and generosity of SMT. There was encouragement to challenge ourselves to what more we

could accomplish if we all dared to dream of endless possibilities and if we shared proportionately. Leslie Neve delivered a Temple Talk on November 10th and focused on the support system of the SMT congregation. Leslie mentioned the support that is offered for those in need of food, company, transportation, and community. This warmth is extended to members and non-members alike. Our very own Lunchtime Ministry Program Manager, Stanley Enzweiler (Spike), spoke on November 17th and focused on our mission at LTM and the need to be present now, thoughtful now, happy now, and kind now! LTM prides itself in welcoming everyone. Spike encouraged us to stay true to the mission of serving others. Mark Singleton, our very own seminarian student, Property Manager, preacher, and LTM-PM lead coordinator, spoke passionately about our support and involvement in The Hoboken Shelter. Countless lives have been transformed by the dedicated work that is done each and every day. SMT is a founding member of The Hoboken Shelter and is very much involved.

In keeping with our warmth theme, we tied four fleece blankets during the hospitality hour. In addition, we collected hats, gloves, and blankets that were donated and we delivered all donations to Spike for his discretion of distribution at LTM. Hopefully, these items provided warmth to the recipients during the cold winter days in Hoboken.

The Stewardship Committee hosted a Stewardship Luncheon on November 17th. Many thanks to Leslie Neve for coordinating food and desserts to be served that day. We decorated the parish hall with tablecloths, candles, flowers, dinnerware, and a wide variety of delicious food. Matt Hummel led us on the piano with a table prayer. The luncheon was well attended and much enjoyed by all.

Communication continues to be a key focus for our committee so that we can include and inform as many people as possible. Our intention is to be all inclusive so that everyone feels informed and welcomed. I update our weekly newsletter that goes out via email every Thursday. This communication is to keep everyone up-to-date with stewardship opportunities, offer opportunities for involvement, and provide takeaways from Pastor Gary's meditations. A very big thank you to Carly Longo, Courtney Kochuba, and Sarah Reever-Pickerel for their expertise, knowledge, and diligence in sharing information about our stewardship efforts at SMT. In addition, this year the website has been updated to include our yearly stewardship newsletter, links to our pledge card, and opportunities to give online. During the fall Stewardship program and into February, I have written weekly Stewardship Thoughts for our Sunday bulletins. I incorporate Bible verses that speak to our Stewardship mission and offer a summary of what is going on at SMT. Leslie Neve penned a section about "Giving in Lent" that informed members about other worthwhile causes to donate to, especially in light of certain circumstances. They include ELCA World

Hunger, Global Refuge, Lutheran Disaster Relief Fund, and Good Gifts. Leslie included specific directions as to how to donate to each fund. Sincere thanks to Bernadette Oberndorf, Matt Hummel, and Sarah Reeve-Pickerel for their diligence in making sure that our Sunday bulletin is a wealth of information.

We have continued the publication and distribution of our yearly stewardship newsletter. The third annual stewardship newsletter was entitled **The Warmth of SMT** to reflect our theme for 2024-2025. This year's newsletter included a message from Pastor Gary, a note from myself regarding stewardship and pledging, a chart depicting a breakdown of 2024 pledging, a note from Spike Enzweiler regarding Lunchtime Ministry, a message from Dan Pickerel that outlined our involvement and continuous support of The Hoboken Shelter, beautiful and colorful pictures showing the joy of stewardship throughout the year, and a pertinent quote from one of our members. This project could never be completed in such a professional manner without the cooperation, patience, and creativity of Sarah Reeve-Pickerel. This newsletter serves as a great communication tool for new members and visitors. The newsletter is great for follow up and a way to communicate directly with members and friends. This personal communication has been well received!

Once again we had a positive response to our 2024-2025 Stewardship program. We received 32 pledges for this year which is three less than last year and the total money pledged is less than 2024. There was still an emphasis on the giving of time and talent and we have added people to many roles within the church.

*For a point of reference since I've been compiling information:*

2016 - 19	2019 - 26	2022 - 28	2025 - 32
2017 - no record	2020 - 27	2023 - 30	
2018 - 20	2021 - 28	2024 - 35	

*The following chart is a breakdown of the giving units for 2025. This chart can be helpful to see how you might be able to join our dedicated members and, perhaps, challenge yourself to increase your giving to this compassionate community at SMT.*

**Breakdown of Pledges for 2025**  
(includes LTM, ELCA, and special projects)

\$ monthly	# of giving units	% of giving units	% of \$ pledged
0 - 40	2	6.25%	.3%
41 - 80	3	9.40%	1.3%
81 - 120	5	15.60%	4.0%
121 - 200	6	18.80%	9.0%
201 - 250	2	6.25%	4.0%
251 - 350	3	9.40%	7.5%
351 - 450	1	3.10%	3.4%
451 - 550	3	9.40%	13.0%
700 - 800	3	9.40%	19.8%
801 -1000	3	9.40%	25.2%
1400- 1500	1	3.10%	12.5%
Total	32	100%	100%

**Totals Pledged for 2025:**

General Giving	\$131,334
LTM	\$7,314
World Hunger	\$2,200
Special Projects	\$1,150
Total Pledged	\$141,998

This year we have incorporated new ways for people to give easily. We have a Venmo and PayPal account with directions available via the QR code and/or on the website. We are hopeful that this will facilitate giving from our members and visitors.

There was an abundance of joy as we gathered on May 10th for our Fifth Annual Gardening Party to take care of our gorgeous block in Hoboken! Due to our consistent and continual care of our block this day has become easier, more efficient, and allows us to pay attention to details and enhance the looks of our gardens. We replanted ferns by the front door and repurposed those planters for large palm trees. We planted flowers in pots and hanging baskets, weeded, swept, cleaned the signage, and enjoyed each other's company. We planted all of the lily and hyacinth bulbs that were donated for Easter and, therefore, cleaned up the sanctuary. Thank you to Jenn & Ken Nilsen, Pastor Gary, Carol Cusack, the Cumming family, and Beatrix Ocampo for moral support. We were blessed with the help of Olman, Iris, Jefferson and Elias Mancía who are residents in our apartment building. They noticed us working in the garden and came down to help and

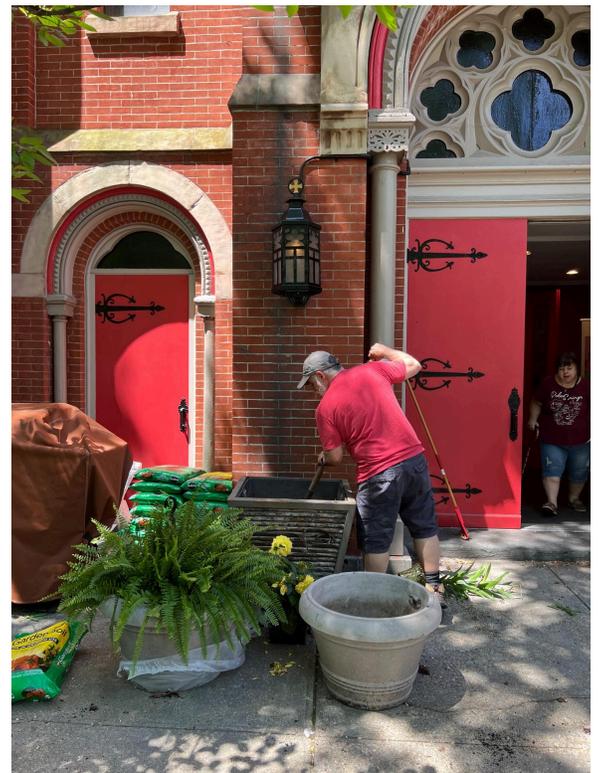
water. We could not have completed all of the work without their help! It was a great day and we hope that you enjoy the results.

Just as we ask for pledges from our members, the Synod asks for pledges from churches in New Jersey. SMT is among the highest givers of churches in NJ. We have increased our pledge to the Synod over the past few years and have fully and promptly met our obligations. We have been blessed as a congregation and share these blessings with the Synod so that they can reach out and help other communities.

The Stewardship Committee is open to new ideas and welcomes any feedback. We welcome all voices to make our outreach effective, timely, and innovative. We update our pledge card each year and are always looking for new ideas to help us communicate the joy of giving of your time, talent, and resources. Please know that we look forward to your ideas and that you are welcome to join our committee.

There is so much to be thankful for as we enter this new church year.

*Respectfully Submitted,*  
*Terri Matteo*  
*Stewardship Lead*



*Photos courtesy of Jennifer Nilsen*

## Youth & Family

*Joyfully connecting youth and families of the SMT community  
to each other and the love of God.*

The youth and families of SMT and the larger Hudson County community have had an exciting year from beloved annual events, like Rally Day's Congregational Wiffle Ball and the Easter Egg Hunt, to new events, like S'mores Night and Congregational "Cabin Fever" Bingo. We have welcomed new families to the community through baptisms as well as our outreach events like Vacation Bible School and the annual Christmas Pageant. And, of course, we welcome children weekly to Sunday School in the SMT Center and engage our youngest "Cradle Roll" families with the "Frolic" newsletters.

- **Vacation Bible School 2024: Run the Good Race:** A host of volunteers welcomed 17 campers on Saturday, July 20 to a full day of Olympics-themed fiery fun including crafts, games, music, a BBQ lunch and even a fire science experiment as they explored how we keep our "flames" burning bright and what it means to "win." Campers then shared their learning, songs, and crafts with the congregation on Sunday, July 21.



- **Rally Day and Congregational Wiffle Ball Game:** September 8 kicked off our year of Sunday School, riffing on the Flame theme of VBS- how do we keep our flames burning bright? One way is to BE TOGETHER! All of our differences make a "S'more" beautiful whole! The children created a s'mores-themed art project and then the whole congregation celebrated with our annual wiffle ball game at the Hoboken Little League Field, featuring s'mores brownies.
- **S'mores Night:** Continuing our 2024-25 Sunday School themes of Flames and how we are BETTER TOGETHER, SMT families and community friends joined together to roast marshmallows and share in bonfire camaraderie in the SMT garden on the evening of October 18.

- **Christmas Pageant:** Eighteen children enacted “Do You Hear What I Hear” on December 15, sharing an all-new dramatic re-telling of the Christmas story with our congregation. We also welcomed a new family to the cast who had been so wowed by the 2023 pageant that they wanted to participate in 2024! What a compliment to hear our SMT pageant was the BEST part of someone’s Christmas season.
- **Congregational “Cabin Fever” Bingo:** To combat those long winter days with some extra fun, on February 23, over 45 congregants and visitors came together to play bingo, swap puzzles as prizes, share laughs, and eat pizza after worship!
- **Kid Participation Sunday/ Kinder Mass:** The youth of SMT are always invited to participate in weekly worship, choosing “jobs” during 9:30am Sunday School. However, this particular Sunday, eleven children assisted in every part of service—reading the lessons, collecting offering, and even serving communion—welcoming a VERY full congregation to worship.
- **Sunday School Seder:** Learning about the roots of Holy Communion, congregational families were invited to a traditional, youth-appropriate Seder meal led by one of our inter-faith (Jewish-Lutheran) congregant families. This event was attended by over 35 people.
- **First Communion/ Holy Communion Education:** While there are no requirements to partake in the sacrament of Holy Communion, SMT offers educational opportunities for those children who are ready to begin joining the Table with their families. This year, six children participated in our special lenten Holy Communion curriculum, including a special Saturday “camp” where they baked the Communion bread, and were celebrated on Palm Sunday, April 13.
- **Easter Egg Hunt:** Myriad children searched high and low around the SMT property for almost 300 eggs during the Easter breakfast on April 20! There were so many people and families in attendance this Sunday, we lost count!
- **Weekly Sunday School:** Dedicated congregant teachers lead children weekly in the Sparkhouse Whirl curriculum in the SMT Center at 9:30am before worship. From pre-K to Grade 6, we are ready to welcome and tailor lessons to whoever walks in on any given Sunday.

- **Cradle Roll:** Did you know every child baptized at SMT is automatically enrolled in our Cradle Roll program (birth to age 5)? This year, we shared the weekly Frolic Newsletter with nine families, celebrating all the stages of our youngest members' development within a Christian framework.

Whew! What a year!!

Looking ahead, we are excited to welcome children to another year of Vacation Bible School on Saturday, July 19. "Splash In God's Word" focuses on the story of Lydia (Acts 16: 9-15).

We will tie-dye, discuss themes of welcome, celebrate women, explore the rite of baptism, and have an all-round great time. Mark your calendars to join us as a volunteer or a camper! We also are planning a scouting collaboration as a special summer program while weekly, traditional Sunday School is on summer break.

These events and weekly work would not be possible without a dedicated crew of congregational volunteers, not only those who make up the official Youth and Family Committee and Sunday School teaching roster, but also everyone who shows up with willing hands whether it be for five minutes or five hours. As both a parent and committee lead, I am eternally grateful SMT is blessed with an ever-welcoming congregation who is daily building a strong foundation for all our youth and all our families.

Please don't hesitate to reach out if you are interested in volunteering as a committee member, Sunday School teacher, or at an individual event. And please, share our programming with your young friends and neighbors- **All are Welcome!**

*Respectfully Submitted,*  
*Sarah Reever*







## Treasurer Report

This report is for the fiscal year July 1, 2024 – June 30th 2025.

Finance Committee: Melissa Long Secretary, Carol Cusack Treasurer

The finance committee, Melissa Long, and I met every month along with the Executive Committee, Pastor Gary, Bernadette Oberndorf, Leslie Neve, Mark Singleton, Courtney Kochuba. In the monthly meetings we discuss any financial issues/requests, ways to reduce operational costs etc. During this meeting we will prepare points for the Council Meetings.

We completed our first internal financial audit in many years, thanks to the help of Dan Pickerel and Jen Meusel. We will need to conduct another audit soon!

PayPal was set up as another way of donating thanks to Bernadette's research and help. Various property improvement projects were completed as outlined in the property reports. Thanks to everyone who continued to contribute to raise the roof/fix the wall campaign towards the \$50,000 goal.

Every year SMT makes a pledge to the NJ Synod for their various needs. Our pledge amount of \$18,250 completed for 2024. We are on track with giving \$18,800 for this year 2025. This is a 3% increase over last year. We are thrilled to have paid our pledge in full in 2024 and we expect to fulfill our goal for 2025. We have managed to increase our pledge on average by 3% - 4% for the last few years. Thank you everyone who makes this possible with your donations. We also donate to World Hunger, World Relief, Disaster Relief (floods, wildfires, domestic and overseas hunger) to name a few.

The Fidelity investment account grew this year despite an uncertain economic environment. See the table below. This investment account is managed by Bob Justich, a friend of the congregation, and Mark Singleton. Thank you, Bob and Mark, for overseeing this!

Rental income consists of 63 8<sup>th</sup> Street Residential, SMT Center, Garage, Parish Hall, Hudson Care Counseling. We are blessed to have these properties to contribute to the monthly income/cash flow and we continue to receive requests for rental of SMT center and Parish Hall. Huge help.

### ***How did we do?***

We are fortunate to have paid all bills on time. Some months of the year SMT ran a deficit which was offset by property rental income at 63 8th Street and the SMT Center. Both garages are rented as well. LTM contributes to utility bills, a portion of Pastor salary and 50% of cleaning costs. This all helps with cash flow.

We withdrew from reserves to help contribute to the property improvements and to help with general operational expenses as outlined in the budget. The number of church employees remained steady from last year with 4 employees, Pastor, Music Minister, Communication and Cleaning. Cleaning and maintenance costs are offset with the help of many volunteers, Dan and Sarah Pickerel, Mark Singleton, Matthew Hummell to name a few. Cleaning day brings more volunteers as well. Thanks everyone!

Lunchtime Ministry continues to contribute to the utility costs for the Parish Hall, heat, water, electricity repairs etc. LTM uses the parish hall 4 days a week.

Our biggest ongoing operating expenses are salaries, property taxes at 63 8<sup>th</sup> Street, building Insurance and utilities/office expenses. Other property expenses are outlined in the property report. Sometimes there were unanticipated expenses such as emergency sink repairs, emergency light installation, plumbing repairs etc. All incomes and expenses are reflected in the Income and Spending plan (budget).

### ***Looking forward***

As well as the normal operating expenses which we did anticipate and increase (electricity, Oil, cost of labor, office supplies etc.), we are planning for various property improvements as outlined in the Property report and Budget. We are grateful to the congregation for pledges and donations to the general fund and directed funds. Donations pay for salaries, maintenance, utilities, office supplies, outreach communication, mailings and all other daily operations and special projects. We hope for increased giving and new membership to help in the future as costs increase.

### ***Special thanks:***

***All of the in-Kind donations to help keep costs down especially the Pickerel family for youth and family donations, Terri for Stewardship mailings, an anonymous kind donor for music/organ/bell installation at the Hoboken Shelter, Mark for food donations, and many more directed donations for Music, Flowers and LTM. Thanks all!***

To the finance and executive committee Pastor Gary, Bernadette, Melissa, Mark, Leslie and Courtney for support and encouragement throughout the year for finance management.

Pastor Gary and Spike for their work with LTM grants.

Melissa for keeping all donations, names, addresses up to date in Church Community Builder and QuickBooks.

Mark for negotiating prices for numerous property things and for dealing with electricians, plumbers, builders etc.

Nicholas and Hazel Pickerel for replenishing donation envelopes in the pews 😊 and other jobs.

Dan and Nicholas for their help coordinating with the Hoboken shredding day for the 2<sup>nd</sup> year running.

All other printing, copying and general office work could not be done without the help of our many administrative volunteers, Courtney for coordinating all social media and communications with Carly, Sarah for poster and flyer design and printing, Pastor Gary, Matt and Bernadette for compiling and printing bulletins, Leslie for coordinating hospitality, Mark for coordinating with Canon for the copier. All contribute to keeping costs in check. It takes a village!

Finance is fun!

*Respectfully submitted,  
Carol Cusack*



  
**Income and Expenses Plan**

## Financial Tables

**Table 1: Assets as of 6/04/2025**

Church real estate as reported to Synod for 12/31/24 Congregational Report	\$6,712,000
Organ/Pianos	\$150,000
Endowment (Fidelity)	\$802,577

**Table 2: Fidelity Investment Account**

	<b>Fidelity Investment Account</b>	
10/31/2021	\$350,002.49	Opening balance
11/30/2021	\$350,007.42	Additional deposit
12/31/2021	\$700,013.37	End 2021
12/31/2022	\$666,454.46	End 2022
12/31/2023	\$720,589.38	End 2023
3/31/2024	\$741,917.73	End March 2024
4/30/2024	\$731,617.19	
	2022 down	-\$33,558.91
	2023 up	\$54,134.92
	April 2024 from opening the account is up +	\$31,607.28
12/31/2024	\$783,283.00	
	2024 Up	\$62,693.62
6/4/2025	\$802,577.00	
	June 2025 from opening end 2021 the account is up +	\$102,567.09

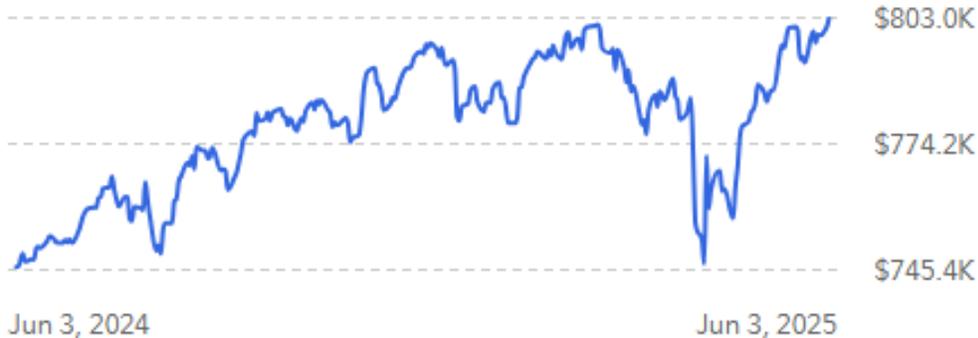
Note: S&P 500 was up 24% in 2024, and YTD up 1.5% as of 6/04/25. However, it was down 5.3% through April 30<sup>th</sup>. April was a difficult month due to tariffs.

## Balance



# \$803,406.82

+\$828.85 (+0.10%) Today's gain/loss



1M

YTD

1Y

3Y

**Table 3: Financial Position as of 4/30/2025**

Checking/Savings	As of 4/30/2024	As of 4/30/2025	Comments for 2024-2025
BCB - 0030 Reserves	\$9,750.19	\$22,636.00	Increased due to Paychex reimbursement Covid 19 employee retention
ELCA - 15994 credit union reserves	\$119,708.97	\$60,919.00	Withdrawal for Property expenses + help with bills
Haven Checking - 9856 operations	\$19,892.10	\$17,703.00	
Haven LTM Checking - 2575	\$122,163.98	\$152,738.00	
Haven Ministry/Endowment - 9437	\$550.50	\$551.60	Will close this account
Haven Pas. Discretion - 2486	\$3,131.22	\$2,273.00	
TD Bank Checking - 5396	\$2,962.12	\$0.00	Closed, funds helped with bills
TD Bank Facilities - 5164	\$5,399.56	\$0.00	Closed, funds helped with bills
<b>Total Checking/Savings</b>	<b>\$283,558.64</b>	<b>\$256,820.60</b>	<b>-\$26,738.04</b>

**Table 4: SMT Operations May 2024 – April 2025 (excludes LTM)**

2024 - 2025 12 Months May 2024 - April 2025	Expenses	%
Bank and Insurance	\$24,252.00	9.54%
Community Spending	\$18,594.00	7.31%
General Maintenance	\$4,265.00	1.68%
Office Expenses, Utilities	\$50,550.00	19.88%
Outreach/communication/events	\$4,950.00	1.95%
Staffing + Benefits (excludes LTM's contribution to salaries)	\$130,850.00	51.45%
Worship/Music	\$17,997.00	7.08%
Youth and Family	\$2,864.00	1.13%
<b>SMT Total expenses</b>	<b>\$254,322.00</b>	<b>100.00%</b>



## For reference/information on the Finance Team

What do the treasurer and financial secretary do? Here are some functions.

- Record all general donations, any directed income, and any other donations into Community Church Builder and QuickBooks. This includes donations for the Church as well as Lunch Time Ministry.
- Present a monthly report to the Church Council including a profit and loss statement.
- Issued finance statements to donors in January before tax season.
- Keep up to date with CCB/QuickBooks donations.
- Pay monthly bills and record them in QuickBooks.
- Pay any contractors for building improvement projects, building inspections, fire alarm inspections etc. Pay stand in musicians, preachers, and LTM vacation stand in.
- Record all income into QuickBooks such as donations, rental income.
- Keep up to date with Paychex for payroll, deal with any employee queries.
- Keep up to date with Portico for Pastor's benefits.
- Prepare and participate in yearly financial audits.
- Manage all SMT/LTM bank accounts and reconcile statements in QuickBooks.
- Prepare and help present the annual budget.
- Reconcile all bank accounts and credit cards in QuickBooks.
- Prepare annual congregational report for the Synod.
- Consult with Paychex for payroll.
- Consult with Rightworks for QuickBooks upgrade.
- Help with annual financial audits.

St. Matthew Trinity - INCOME & EXPENSES PLAN		
FY: July to June	FY26 BUDGET	FY26 NOTES
<b>INCOME</b>		
<b>CHURCH ACTIVITIES</b>	<b>\$180,250</b>	
General Church Giving	\$165,000	8% increase over FY25 budget; incorporates increased attendance and new giving platforms
Directed Giving	\$15,000	
Interest + Other	\$250	
<b>LUNCHTIME MINISTRY</b>	<b>\$120,000</b>	
Directed Giving - LTM	\$60,000	In line with FY25 budget
Grants and Community giving + Other - LTM	\$60,000	In line with FY25 budget & lower than LTM FY25 actuals (non-recurring grants & expected more challenging grant environment with federal govt cuts and more orgs needing aid)
<b>PROPERTY</b>	<b>\$83,740</b>	Represents annual amount of rents for 63 8th St properties
<b>SMT CENTER</b>	<b>\$45,000</b>	7% increase over FY25 budget; 22% higher than LTM 4/25 actuals
<b>TOTAL INCOME</b>	<b>\$428,990</b>	
<b>EXPENSES</b>		
<b>CHURCH ACTIVITIES</b>	<b>\$289,078</b>	
Staffing	\$109,658	Incorporates approved salary increases, est. payroll taxes, Paychex fees
Pastor Benefits & Allowances	\$37,673	Incorporates approved compensation increases
Synod Contribution	\$19,082	Current 2025 pledge + assumed 3% increase for calendar 2026
Worship & Music	\$18,900	Includes supplemental musicians, maintenance, worship supplies
Utilities	\$42,000	In line with LTM 4/25 actuals
Bank & Insurance	\$28,040	Includes bank & credit card fees; building/prop & workers' comp insurance
Outreach & Communications	\$7,125	In line with committee budget
Youth + Family	\$5,100	In line with committee budget
Community Giving Spending	\$4,000	World Hunger (incl. congregation pass through donations), Shelter, Discretionary
Social Ministry Partners	\$2,500	Includes SMT contributions to Seafarers, Lutheran Social Ministries, etc.
Maintenance Expenses	\$5,000	In line with LTM 4/25 actuals
Office Supplies	\$10,000	In line with LTM 4/25 actuals (incl. postage, copier, Staples, QB, IT); finance laptop
<b>LUNCHTIME MINISTRY</b>	<b>\$131,411</b>	
Programming & Community Outreach	\$13,000	
LTM - Food Supplies	\$27,500	Assumed 8% increase due to inflation & more challenging giving envt.
LTM - Maintenance	\$8,000	
Staffing	\$62,911	Includes LTM Program Manager, 25% Pastor, 50% cleaning, vacation coverage
Utilities	\$20,000	
<b>PROPERTY</b>	<b>\$94,500</b>	
SMT Improvements	\$20,000	
63 8th St Improvements	\$3,500	
Property Taxes	\$16,000	
Capital Projects	\$55,000	Incl. repointing exterior brick wall where roof repaired; 63 8th St fire escapes
<b>SMT CENTER</b>	<b>\$10,000</b>	
Construction	\$5,000	Includes bricks
Maintenance + Construction	\$8,000	Includes maintenance (eg cleaning)
Utilities	\$2,000	Internet & other utilities
<b>TOTAL EXPENSES</b>	<b>\$524,989</b>	
<b>NET PROFIT (LOSS)</b>	<b>(\$95,999)</b>	
<b>FY25 Special Project - Wall Repair</b>	<b>\$55,000</b>	To be paid for out of reserves
<b>NET CASH BURN excl. special projects</b>	<b>(\$40,999)</b>	

<b>St. Matthew Trinity - INCOME &amp; EXPENSES</b>			
<i>FY: July to June</i>	<b>FY25 Budget</b>	<b>FY25 Estimate</b> <small>(Based on last 12 month results - May '24 to Apr '25)</small>	<b>FY26 BUDGET</b>
<b>INCOME</b>			
<b>CHURCH ACTIVITIES</b>	<b>\$161,864</b>	<b>\$203,216</b>	<b>\$180,250</b>
General Church Giving	\$152,000	\$160,796	\$165,000
Directed Giving	\$9,550	\$16,291	\$15,000
Interest + Other	\$314	\$26,129	\$250
<b>LUNCHTIME MINISTRY</b>	<b>\$120,000</b>	<b>\$143,458</b>	<b>\$120,000</b>
Directed Giving - LTM	\$60,000	\$55,153	\$60,000
Grants and Community giving + Other - LTM	\$60,000	\$88,305	\$60,000
<b>PROPERTY</b>	<b>\$83,240</b>	<b>\$88,342</b>	<b>\$83,740</b>
<b>SMT CENTER</b>	<b>\$42,000</b>	<b>\$36,780</b>	<b>\$45,000</b>
<b>TOTAL INCOME</b>	<b>\$407,104</b>	<b>\$471,795</b>	<b>\$428,990</b>
<b>EXPENSES</b>			
<b>CHURCH ACTIVITIES</b>	<b>\$269,365</b>	<b>\$261,421</b>	<b>\$289,078</b>
Staffing	\$98,448	\$93,580	\$109,658
Pastor Benefits & Allowances	\$37,936	\$37,272	\$37,673
Synod Contribution	\$18,790	\$20,552	\$19,082
Worship & Music	\$12,920	\$17,977	\$18,900
Utilities	\$36,941	\$41,353	\$42,000
Bank & Insurance	\$29,700	\$25,681	\$28,040
Outreach & Communications	\$9,090	\$4,951	\$7,125
Youth + Family	\$5,540	\$2,894	\$5,100
Community Giving Spending	\$4,000	\$3,700	\$4,000
Social Ministry Partners			\$2,500
Maintenance Expenses	\$8,000	\$4,265	\$5,000
Office Supplies	\$8,000	\$9,196	\$10,000
<b>LUNCHTIME MINISTRY</b>	<b>\$114,846</b>	<b>\$120,576</b>	<b>\$131,411</b>
Programming & Community Outreach	\$7,136	\$12,668	\$13,000
LTM - Food Supplies	\$25,446	\$25,092	\$27,500
LTM - Maintenance	\$2,000	\$7,761	\$8,000
Staffing	\$59,029	\$56,412	\$62,911
Utilities	\$21,235	\$18,643	\$20,000
<b>PROPERTY</b>	<b>\$71,063</b>	<b>\$109,714</b>	<b>\$94,500</b>
SMT Improvements	\$55,000	\$90,765	\$20,000
63 8th St Improvements	\$2,500	\$3,762	\$3,500
Property Taxes	\$13,563	\$15,187	\$16,000
Capital Projects			\$55,000
<b>SMT CENTER</b>	<b>\$10,650</b>	<b>\$4,063</b>	<b>\$10,000</b>
Maintenance + Construction	\$8,250	\$2,230	\$8,000
Utilities	\$2,400	\$1,833	\$2,000
<b>TOTAL EXPENSES</b>	<b>\$465,923</b>	<b>\$495,774</b>	<b>\$524,989</b>
<b>NET PROFIT (LOSS)</b>	<b>(\$58,819)</b>	<b>(\$23,979)</b>	<b>(\$95,999)</b>





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