KNOWING GOD. INSPIRING PEOPLE. TRANSFORMING LIVES.



HOPE

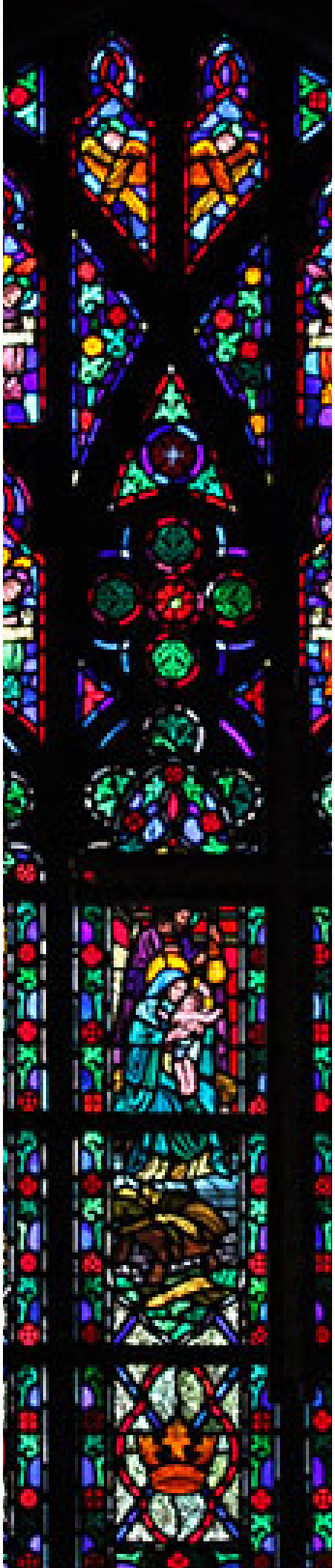
EVANGELICAL LUTHERAN CHURCH

Growing Together with Hope

ANNUAL BUDGET & ELECTION MEETING

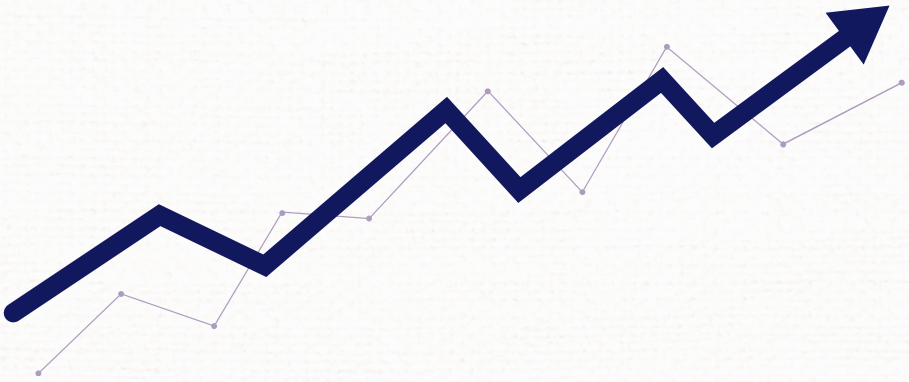
DECEMBER 5 & 6 2026

www.hlc.church



AGENDA

- Call to Order
- Review & Approval of Minutes
- 2027 Budget Proposal
- Board Elections
- Continuation/Adjourn



Congregation Meeting Minutes
March 7 & 8 2026

Saturday - March 7, 2026

Meeting was called to order at 5:03pm.

John Blough made a motion to approve the December 2025 congregational meeting, seconded by Rose Martin.The QR code for the ballot was displayed and paper copies were provided for anyone who requested one.

Thanks to all committee chairs, committee members, volunteers, staff and pastors for all of their hard work over the past year.

Carol Zimmerman has been reappointed as the church Treasurer. Roy LeCates has been reappointed as Financial Secretary, Elizabeth Bauer is the board Vice President and Michael Derrico is the board Secretary. The executive committee is comprised of Elizabeth, Michael and John from the board, along with Carol Zimmerman, Pastor Halle and Pastor Ron.

The church had a financial review done by the Case Sabatini accounting firm during the fall of 2025. It again was given a clean review by the firm, meaning that proper checks and balances are in place for how the church handles its finances. Carol Zimmerman gave an update on the finances of the church, which are strong. A payment of $499,000 on the mortgage was explained and overall plan related to the mortgage reset, including our intent to make another significant payment before the mortgage reset. Based on the year-end 2025 balance, the Hope Investment in Ministry Fund can distribute up to $9,793 during 2026. The Investment in Ministry Committee will meet to determine the timing and amount of these distributions.

The engagement with the Unstuck Group was explained to the congregation. Several highlights from the annual report were mentioned:

- $77,091 was donated to 25 different organizations.
- Thousands of hours were volunteered across the many different committees and events Hope held.
- 215 pledges were made for $818,175 plus an additional $78,120 towards the mortgage reduction

John requested that the congregation bring their skills to the committees and volunteer some of their time. No questions were asked by the congregation.
At 5:18pm the meeting was recessed until the 9am Sunday service.

Congregation Meeting Minutes
March 7 & 8 2026

Sunday - March 8, 2026, 9:00 AM service

The meeting was continued at 10:05am.

John Blough made a motion to approve the December 2025 congregational meeting, seconded by Adam Smith.The QR code for the ballot was displayed and paper copies were provided for anyone who requested one.

Thanks to all committee chairs, committee members, volunteers, staff and pastors for all of their hard work over the past year.

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John requested that the congregation bring their skills to the committees and volunteer some of their time. No questions were asked by the congregation.
At 10:19am the meeting was recessed until the 11am Sunday service.

Congregation Meeting Minutes
March 7 & 8 2026

Sunday - March 8, 2026, 11:00 AM service

The meeting was continued at 12:10pm.

John Blough made a motion to approve the December 2025 congregational meeting, seconded by Pam Teeter. The QR code for the ballot was displayed and paper copies were provided for anyone who requested one.

Thanks to all committee chairs, committee members, volunteers, staff and pastors for all of their hard work over the past year.

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Questions around the mortgage were asked of Bill Feathers. The estimate of a new mortgage rate of 7-7.5% was discussed by Bill and it was asked how those numbers were determined. They were provided by Mission Investment Fund (MIF), the mortgage holder, in January 2026. The second question was whether the loan could be shopped around to determine if a better rate could be found. It is possible to shop the loan, which will be discussed by the finance committee.

At 12:25pm a motion was made by Danielle Dishong to end the meeting.

Results Of Voting

Paper ballots and electronic ballots were tallied following the meeting. There was only one item on the ballot which was approved.

December 2025 Meeting Minutes were approved with 100% of the vote:

- Approve: 153
- Not Approve: 0
- Abstain: 0

Hope Lutheran Church
2027 Operating Budget

OPERATING FUND (including Youth)

Income

Congregational Giving	$	1,089,989
Designated and Other Income	$	56,361
Youth Program	$	8,200
Transfer from Investment in Ministry Fund for distributions	$	10,600
Columbarium Proceeds moved to General Fund	$	-
Transfer from Building Fund Donations to offset mortgage payments	$	21,300
Total Income Budgeted For Church Operations	**$**	**1,186,450**

Expenses

Staff Salaries/Benefits/Professional Expenses/Taxes	$	666,677
Benevolence	$	39,400
Other Operating Expense	$	140,265
Designated Giving Expense	$	18,132
Utilities and Insurance	$	55,712
Mortgage and Property	$	221,399
Distributions from Investment in Ministry Fund	$	10,600
Youth Program	$	34,265
Total Budgeted Church Expenses	**$**	**1,186,450**

BUILDING FUND BUDGET

Building Fund/Capital Appeals Giving	$	120,000
Other: Fundraising/Grants/Memorials/Interest	$	1,069
Transfer to Operating Fund to offset Mortgage Expense	$	(21,300)
	$	**99,769**

COLUMBARIUM FUND BUDGET

Columbarium Sales Income	$	4,800
Columbarium Expenses	$	4,800
Funds reserved for long-term care*	$	-
Net Income Columbarium (to be transferred to General Fund)	**$**	**-**

* Columbarium Fund continues to hold $5,000 reserved for long-term care.

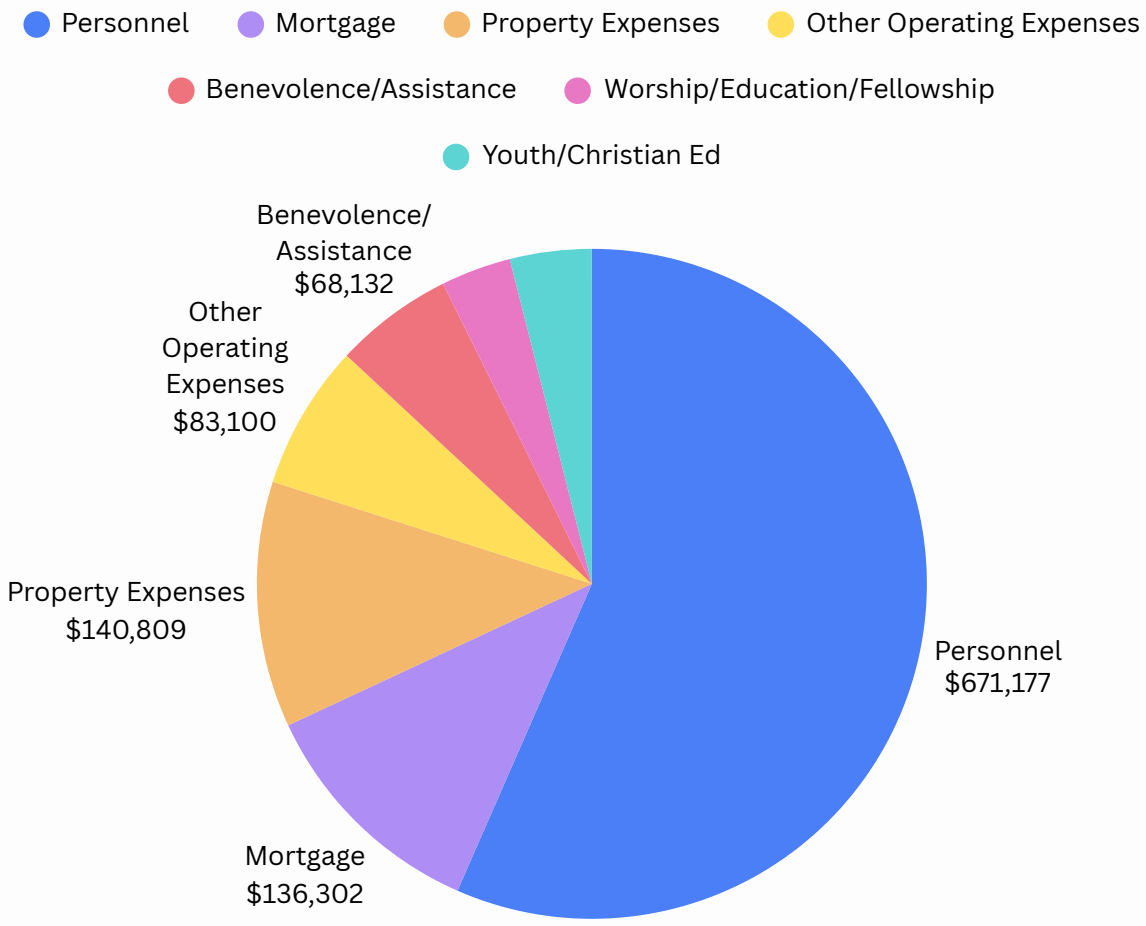
The budget does not include $150,000 earmarked from accumulated reserves for building improvements. These include updates to the narthex, bathroom repairs and renovations, and other projects.

HOPE LUTHERAN CHURCH
2027 Annual Budget

	2027 Budget	2026 Estimated Actual	2025 Actual	2024 Actual	2023 Actual
OPERATING FUND (includes Youth)					
Income					
Congregational Giving	$ 1,089,989	$ 1,040,993	$ 1,038,186	$ 957,017	$ 904,598
Designated Giving-Gifts & Operations	$ 19,182	$ 22,468	$ 37,874	$ 33,727	$ 18,681
Other (Interest, Grants, VBS, 2021 PPA grant, Misc.)	$ 37,179	$ 33,979	$ 30,687	$ 34,740	$ 16,540
Transfer from Investment in Ministry Fund for distributions	$ 10,600	$ 9,000	$ -	$ -	$ -
Youth Donations & Fundraising	$ 8,200	$ 7,490	$ 12,628	$ 16,163	$ 8,110
Total Income	**$ 1,165,150**	**$ 1,113,930**	**$ 1,119,375**	**$ 1,041,646**	**$ 947,928**
Expense					
Pastoral Expenses	$ 317,196	$ 303,978	$ 260,724	$ 207,282	$ 235,806
Non-Pastoral Salaries, Benefits & Taxes	$ 349,481	$ 292,891	$ 276,674	$ 286,034	$ 255,109
Sub-total Staff Salaries, Benefits & Taxes	$ 666,677	$ 596,869	$ 537,398	$ 493,316	$ 490,915
Benevolence - Regular	$ 32,000	$ 23,000	$ 22,000	$ 21,000	$ 20,000
Other Benevolence	$ 7,400	$ 11,558	$ 8,636	$ 8,259	$ 9,245
Sub-total Benevolence	$ 39,400	$ 34,558	$ 30,636	$ 29,259	$ 29,245
Operating Expenses					
Office (Supplies, Equipment, Software, Postage)	$ 52,700	$ 34,581	$ 30,856	$ 26,815	$ 27,067
Church Expenses (Flowers, Candles, Coffee)	$ 7,965	$ 7,658	$ 8,270	$ 6,845	$ 4,872
Music Expenses	$ 5,500	$ 7,326	$ 2,494	$ 2,477	$ 3,844
Christian Education/Adult Ed/VBS/Little Lambs	$ 12,500	$ 10,081	$ 9,400	$ 8,316	$ 8,172
Small Group Ministries	$ 500	$ 215	$ 837	$ 831	$ 885
Fellowship/Hospitality	$ 7,500	$ 4,935	$ 6,119	$ 6,601	$ 4,929
Outreach & Evangelism	$ 5,700	$ 3,871	$ 2,068	$ 2,299	$ 1,943
Worship	$ 7,000	$ 7,768	$ 6,231	$ 5,184	$ 4,858
Stewardship & Finance	$ 18,800	$ 12,355	$ 17,443	$ 16,771	$ 11,091
Public Relations & Advertising	$ 6,000	$ 4,595	$ 5,729	$ 4,262	$ 5,510
Training & Seminars and Synod Assembly	$ 6,500	$ 4,125	$ 6,087	$ 1,443	$ 1,759
Consulting Fees	$ 9,600 [1]	$ 17,584	$ -	$ -	$ 500
Financial Assistance Gifts	$ 13,132	$ 23,068	$ 12,454	$ 5,558	$ 11,639
Designated Giving - Expenses from Gifted Funds	$ 5,000	$ 2,919	$ 19,005	$ 21,632	$ 5,365
	$ 158,397	$ 141,080	$ 126,993	$ 109,036	$ 92,436
Property & Bldg Maintenance					
Utilities	$ 45,267	$ 41,152	$ 36,328	$ 29,896	$ 34,294
Insurance	$ 10,445	$ 9,496	$ 10,275	$ 10,170	$ 8,190
Property	$ 81,247	$ 64,677	$ 34,334	$ 75,058	$ 44,997
Mortgage Payments	$ 136,302	$ 145,302	$ 145,302	$ 145,302	$ 145,302
Capital Improvements/Furnishings/Other	$ 3,850	$ 944	$ 7,623	$ 5,177	$ 2,825
Depreciation Expense-Building	$ -	$ -	$ 186,016	$ 186,016	$ 186,065
Sub-total Property & Building	$ 277,111	$ 261,570	$ 419,877	$ 451,618	$ 421,673
Youth Expenses	$ 34,265	$ 24,846	$ 16,167	$ 16,167	$ 12,052
Investment in Ministry Fund distributions	$ 10,600	$ 9,000	$ -	$ -	$ -
Total Expenses	**$ 1,186,450**	**$ 1,067,924**	**$ 1,131,072**	**$ 1,099,395**	**$ 1,046,320**
Net Operating Income	**$ (21,300)**	**$ 46,007**	**$ (11,697)**	**$ (57,748)**	**$ (98,392)**
	2027	**2026**	**2025**	**2024**	**2023**
BUILDING FUND					
Building/Capital Appeals Giving (inc mortgage reset)	$ 120,000	$ 118,877	$ 152,372	$ 126,213	$ 107,489
Other: Fundraisers, Grants & Memorials, Interest	$ 1,069	$ 7,973	$ 15,850	$ 16,220	$ 301
Building Expansion Expenses	$ -	$ -	$ -	$ -	$ -
Net Building Fund Income	**$ 121,069**	**$ 126,850**	**$ 168,222**	**$ 142,433**	**$ 107,790**
COLUMBARIUM FUND					
Columbarium Income from Sales	$ 4,800	$ 4,550	$ 5,255	$ 6,708	$5,013
Columbarium Expenses	$ 4,800	$ -	$ 2,298	$ -	$20
Net Columbarium Fund Income	**$ -**	**$ 4,550**	**$ 2,957**	**$ 6,708**	**$ 4,993**
NET INCOME/LOSS TOTAL (ALL FUNDS)	**$ 99,769**	**$ 177,407**	**$ 159,482**	**$ 91,393**	**$ 14,391**

[1] Consulting fees are for ongoing support for mission planning.

Where Does Your Money Go?
2027 Budget



Income	$ 1,165,150				
Expenses					
Personnel	$ 671,177	57%			
Mortgage	$ 136,302	11%			
Property expenses	$ 140,809	12%			
Other operating expenses*	$ 83,100	7%	$1,031,388		
Benevolence/financial assistanc	$ 68,132	6%			
Worship/education/fellowship	$ 40,165	3%			87%
Youth/christian ed	$ 46,765	4%	$ 155,062		
					13%
Sub-total Operating Expenses	$ 1,186,450				

*Office supplies/stewardship & Finance - incl. audit, Vanco fees

**Includes HIMF distributions

Board Candidate Biographies

Elizabeth Bauer



Elizabeth has been a member of Hope for the past five years after searching for a new church and finding a welcoming, faithful community. Since joining, she has been an active member and can be frequently seen in the choir, at any Social Outreach/God's Work Our Hands events as a committee member, ushering and serving in any capacity needed. Elizabeth was raised in Butler, PA and the surrounding area. Professionally, she works at Lutheran Senior Life as a Supervisor of Medical Records and Quality Assurance with a background in Cognitive and Behavioral Neuroscience and Health Service Administration. While not working or at the church, she enjoys spending time with her family. Elizabeth has a deep passion for serving others and would love the opportunity to continue to use her experiences to serve God.

Bryan Sandmann



I, along with my wife Jen, joined Hope in May, 2022 after moving to the Pittsburgh area in the middle of 2020 when COVID enabled us to worship together virtually, if not in person. It was the Christ-centered caring approach that Hope and Pastor Ron had that enabled us to realize Hope was our new church home.

As a life-long Lutheran whose father is a Lutheran minister, I have come to appreciate the work that the staff and shepherds of the congregation do. I have served in various functions/committees throughout my church life including Stewardship, Evangelism, Council, Choir, Praise Band, and Youth Leader. I have been Council President and Lay Ministry Chairperson, and with this background I have facilitated and guided churches in times of transition. More recently, I have once again enjoyed leading Bible/topical-based discussions with people at church.

My background is in the sciences. I have a Ph.D. in Analytical Chemistry. I have worked in multiple functions beyond technology, and I really enjoy being able to use this broad background in my daily role at Global Director of Strategy and Operational Excellence at PPG.

When asked to consider being on council I prayed about it. I now truly feel that God is calling me to this team because being involved in church life is my avocation. And I want to use my God-given skills to make a difference. I thank you for your consideration. God bless.

Board Candidate Biographies

Stephen Eckstein



Hello, my name is Stephen Eckstein. I've been a member of Hope since 2022, having previously been a member of Harmony Zelienople United Methodist Church, Grace Lutheran Church in State College, PA, and Good Shepherd Lutheran Church in Indianapolis, where I was born and raised, baptized, and confirmed. I live here in Cranberry with my wife, Kat, who is a Chemistry teacher at Seneca Valley HS, and our son Roy.

I'm excited to run for Council at Hope, as I have a wide breadth of experience in several areas that I hope can serve the Board, congregation, and Church, well. As a member of Hope, I've been involved with the Joyful Noise Band, while my wife Kat has helped extensively with VBS. Roy is nearly old enough to start going to Sunday School (he'll be 3 in January) so we're looking forward to getting him involved with that aspect. Additionally, I am an Eagle Scout, I obtained a BS in Applied Meteorology from Purdue University, and I have a professional background in several different fields including lawn care and landscape, screenprinting and embroidery, trucking and logistics, professional cooking, and sexton work for Grace Lutheran in State College. My primary job since I graduated from Purdue has been in coaching various levels of Rowing, from high school, collegiate club, adult learn-to-row, and NCAA D1 collegiate rowing. My current job is working as the Associate Head Women's Rowing Coach at Duquesne University.

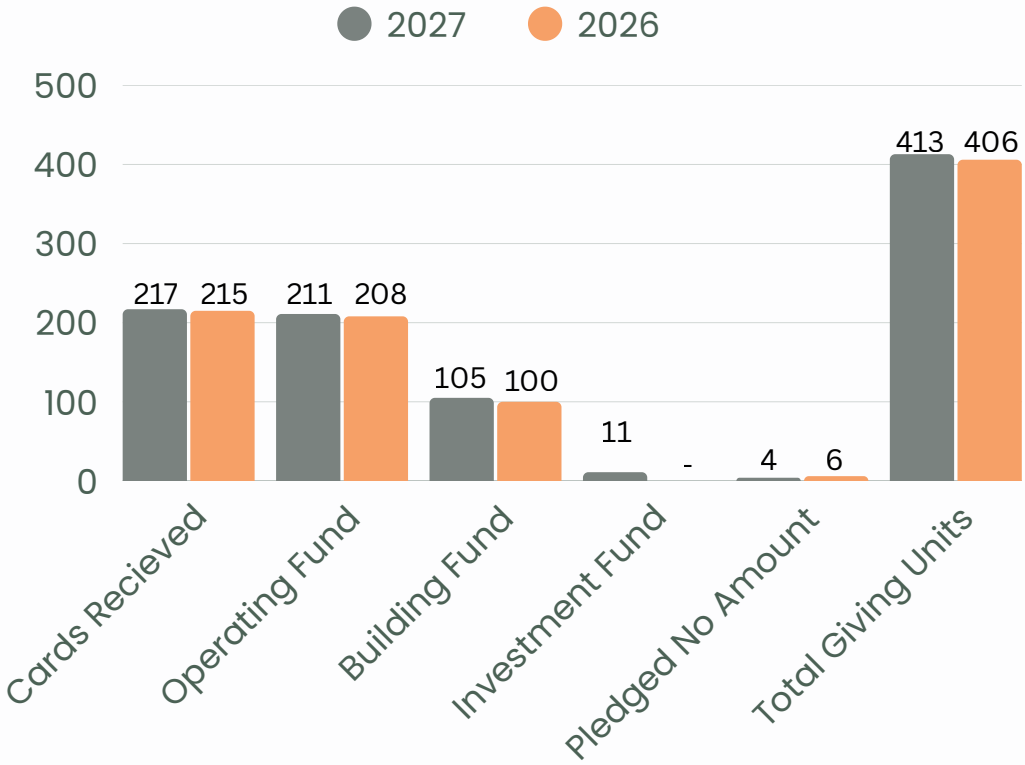
Throughout my experience working either full time or part time as a rowing coach, and supporting myself in various fields as I worked to become a better person and coach, I crossed paths with many people from many different walks of life. I like to think that my interactions with those people from their varied backgrounds enabled me to see perspectives outside of my own, and to have conversations with people, to listen to their stories, and learn from them. My training as a professional Rowing Coach, and the sport of Rowing itself, taught me the value of collaborative work. Between my background and my professional experience, I hope to be able to provide valuable input to the Council, and I hope that in providing input and service to the Council, I'm also able to serve the entire congregation well.

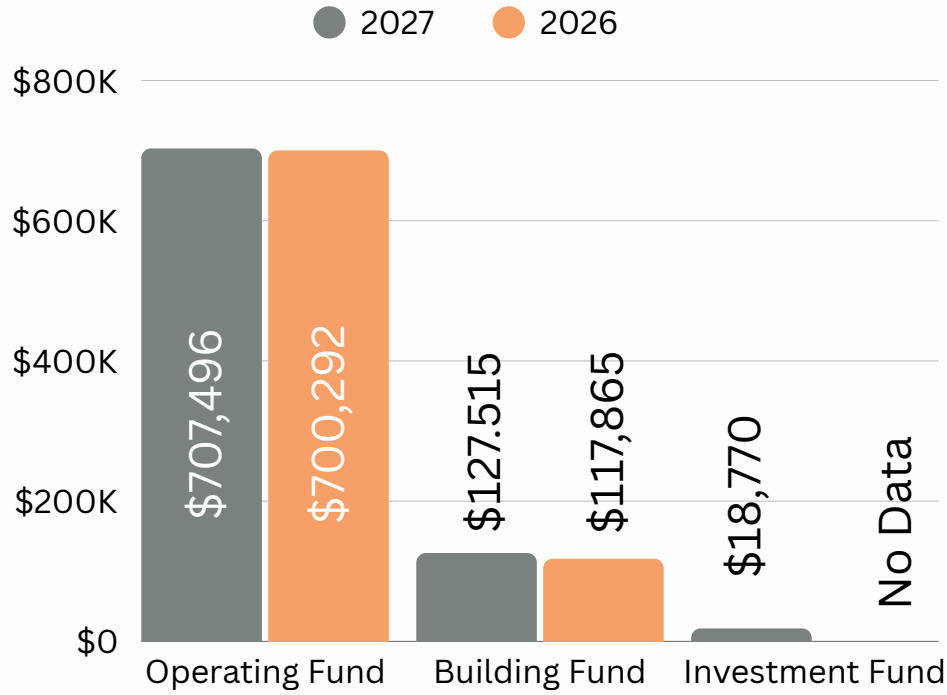
We continue to collect pledge cards with the hope that we move closer to full participation. Pledging is essential for our Finance Committee to more confidently establish a credible budget and steward the resources that God provides to us. It also is a way for us to show commitment and thanks to God – any pledge, large or small, helps unite us all in our faith and commitment to God. Pledge cards are available online or through the church office. Many thanks for your commitment to Stewardship through the gift of your time, talents, and resources.

2026 Pledge Update

Made to Give

As of 11/20/2026







2027 GIVING GUIDE

5 WAYS TO GIVE

Automatic recurring donations can be easily set up to help you avoid the hassle of checks and envelopes or missed offerings due to travel, illness, or other circumstances

1

IN PERSON

Drop your gift in the offering plate on Saturday or Sunday morning. Don't forget to pick up your envelopes if you requested them!

2

BY MAIL

Mail your gifts to: Hope Lutheran Church
8070 Rowan Road
Cranberry Twp., PA 16066

3

ONLINE

Go to www.hlc.church/online-giving to view our instructions for giving online through our Vanco.

4

TEXT TO GIVE: 833-253-9734

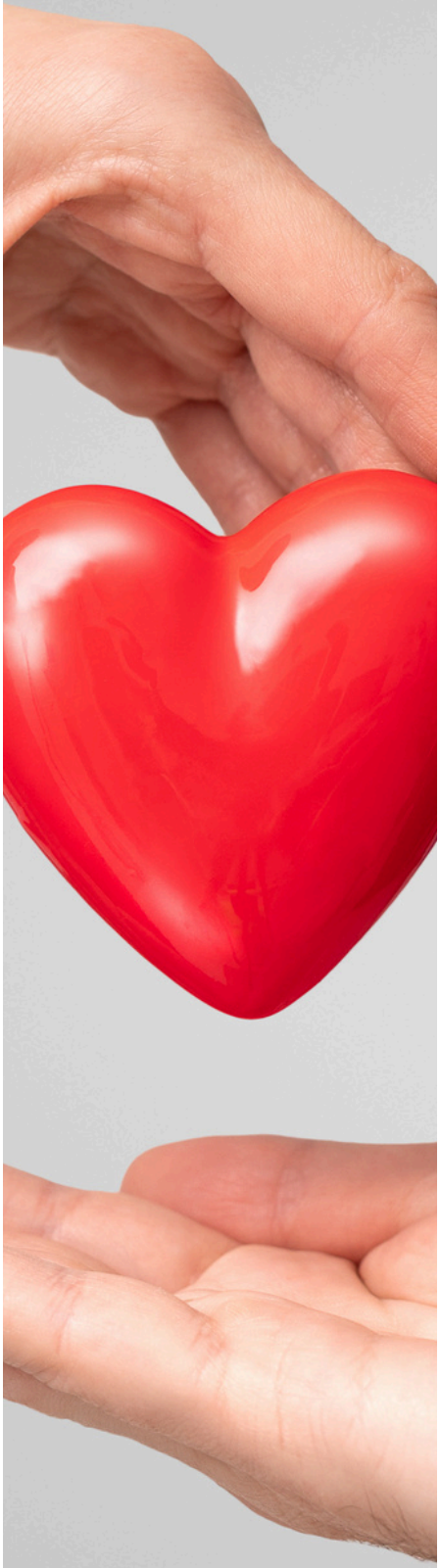
Send a text to the number above with your giving amount to begin text message giving. Follow the directions that the text gives you.

5

GIFTS OF STOCK & IRA QCDs

You can donate gifts of stock* as well as use part or all of your IRA Required Minimum Distribution as a Qualified Charitable Distribution. To start a stock process or if you are interested in donating your RMD, please contact Brittany at the church office for instructions.

*Our Stock transfer process has change.
Contact Brittany in the church office to get updated proceedures!



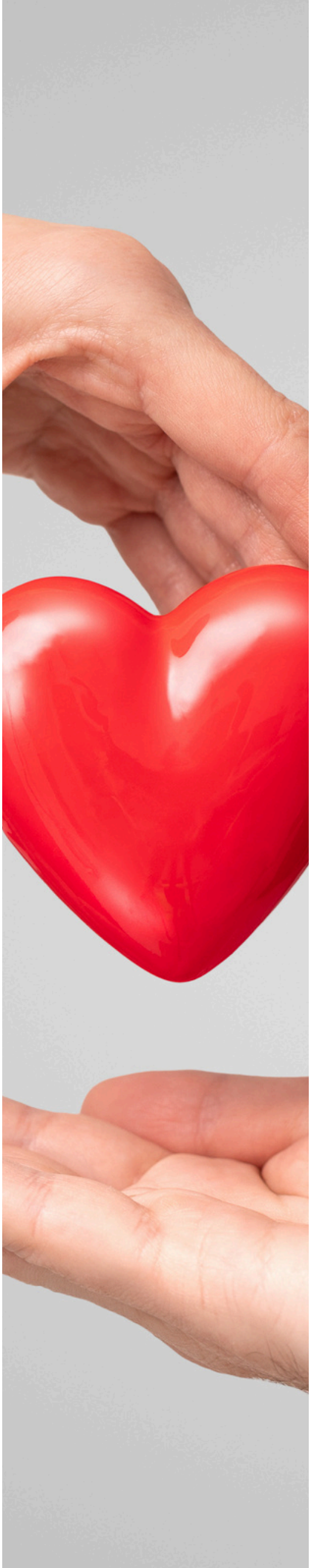
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2. In the **"GET STARTED"** section on the right, click **Direct Thrivent Choice Dollars®.**
3. Log in by entering your user ID and password. (If you haven't yet registered on Thrivent.com, click **"Register for account access.")**
4. Choose the organization to which you want to direct Choice Dollars:
   a. To direct to a previous organization:
      - Click "Direct Now" next to the organization's name, or
      - Click on the "View activity history" link, scroll down and click on the name of the desired organization.

   b. To direct to a new organization, enter keyword(s) like organization name, ZIP code, cause, etc. Click "Search."
5. Choose **"Direct All" or enter a specific number** and click **"Direct Now."** Follow the prompts on the confirmation page to direct Choice Dollars.



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1. Call **800-847-4836** and when prompted, say **"Thrivent Choice."**
2. **Press 1 t**o direct Choice Dollars or **2** to hear Thrivent Choice Dollars® program Terms and Conditions. (If prompted, say or enter your phone number and date of birth.)
3. A representative will work with you to direct Choice Dollars.

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Notes



Christmas Schedule

December 12th—Saturday—Advent Week 3

5:00 pm — Worship Service

December 13th—Sunday—Advent Week 3

9:00 am — Worship Service with Children's Program
10:00 am — Christian Education Classes
11:00 am — Worship Service

December 19th—Saturday Advent Week 4

5:00 pm—Worship Service

December 20th—Sunday Advent Week 4

9:00 am — Worship Service
10:00 am - Christian Education Classes
11:00 am — Worship Service

December 24th—Christmas Eve

2:00 pm— Family Service & Children's Message
4:00 pm— Family Service & Children's Message
(Live Stream)
7:00 pm— Service of Light & Full Liturgy
(Live Stream)
11:00 pm— Proclamation of Christ's Birth &
Full Liturgy

December 26th—Saturday

5:00 pm—Lessons and Carols Service

December 27th—Sunday

10:00 am—Lessons and Carols Service
(Live Stream)
NO CHRISTIAN EDUCATION CLASSES

The services are all subject to change at any given time.