

St. Luke Serbian Orthodox Church

10660 River Road, Potomac, MD 20854

Tel: 301.299.2704 Fax: 301.576.5664

www.svluka.org

Annual Assembly December 13, 2020

AGENDA

1. Opening Prayer
2. Reading of the minutes (consolidated) from the 2019 Annual Assembly
3. Report of the Parish Priest
4. Report of the President
5. Report of the Treasurer
6. Report of the Candle Workshop – Dejan Bujak
7. Report of the Sunday School – Desa Elwell
8. Report of the Serbian Singing Society “Lira” – Colleen Bizic
9. Report of the Children’s Choir – popadija Jelena Vranic
10. Report of the Circle of Serbian Sisters – Nina Lojanica
11. Report of the Serbian School – Nena Djokic, Rada Bozic, Marija Eremic
12. Report of the Folklore Ensemble “Prelo” - Nena Djokic, Rada Bozic, Marija Eremic
13. Report of the Youth Group ‘Zmaj’ – Jelena Jeremic
14. Report of the Auditing Board – Mio Lazarevich
15. New Business; Questions & Answers
16. Closing Prayer

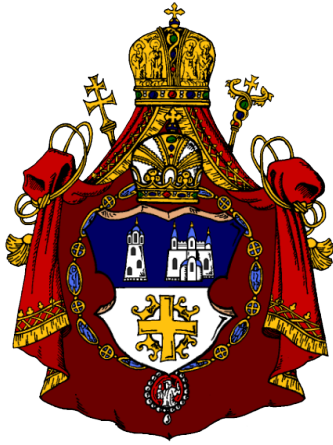
Join Zoom Meeting at the following link:

<https://us02web.zoom.us/j/83092917753?pwd=UlhCMG1sSHp3MThWNk1wTDkwZE9GUT09>

Meeting ID: 830 9291 7753; Passcode: 814440

Dial in – 301-715-8592

Meeting ID: 830 9291 7753; Passcode: 814440



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2020 ANNUAL ASSEMBLY PRESIDENT'S REPORT

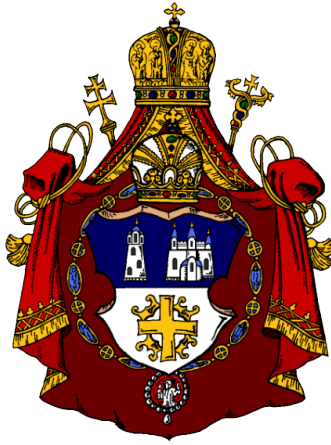
December 2, 2020

Dear Fellow Parishioners:

2020 has been an unusual year for our St. Luke Parish. On behalf of the Trusteeship, I have the following to report from our parish from the last year:

1. The beginning of 2020, started with great optimism and esprit de corps. Our parish was experiencing growth in church attendance, Stewardship and participation in activities and programs.
2. In January we joyously celebrated Christmas, had an exceptional St. Sava Akademija program and Slava celebration. Then in February we had a socially and financially successful Zurka event, which we hoped to repeat.
3. On March 2nd, we were blessed to have the presence of our beloved Patriarch +Irinej of blessed memory in our church to begin our Lenten journey. Following the Canon of St. Andrew, a special Patriarchal dinner was served. With a heavy heart, on November 20th, we prayed for the repose of our beloved Patriarch.
4. In mid-March, COVID-19 hit and had a major impact on our parish. We were forced to make a number of adjustments in our liturgical lives and how we interacted with each other in response to guidance we received from government and church authorities.
5. All communications and guidance received from governmental and diocesan authorities continue to be sent to all parishioners and friends via social media, email, and posted to our parish website.

6. Live streaming all liturgical and special services continues.
7. Father Vasilije conducts Zoom lectures on our faith and is available to minister to individual needs of parishioners.
8. The Parish Assistance Committee stands ready to help our parishioners get groceries, prescriptions, etc. It can be contacted by emailing outreach@svluka.org or contacting Father Vasilije.
9. To provide our parish with a financial cushion to cope with financial uncertainties brought on by the COVID-19 crisis and not knowing when it will end:
 - a. We applied for and received all financial assistance offered by the U.S. Small Business Administration to Faith Based Organizations. This will provide us with a financial cushion to cope with the financial uncertainties brought on by the COVID-19 crisis and not knowing when it will end.
 - b. At our request, the bank approved the deferment of principal and payment of interest only on our mortgage from May through July 2020, which reduced our monthly cash outflow by over \$3,000 for May, June, and July.
10. Due to COVID-19 restrictions, we were not able to hold our Serbian Food & Cultural Festival (SerbFest DC) in May and October of this year. This event fulfills valuable missions for our parish in terms of bringing awareness of our parish to within our local community and raising funds for the continued operation of our parish. We pray that we can resume in 2021.
11. We held a successful one-day, drive-through SerbFest in October.
12. One of the fellowship activities of our parish, serving lunch after Liturgy on Sundays was suspended, but a carryout lunch has been initiated. Please visit our parish store website at <https://svluka-store.square.site> for each week's menu and to place your order.
13. With the Blessing of His Grace +Bishop Irinej, there were changes to the Trusteeship Board as a result of shifting of positions. After more than 11 years as Secretary, Mark Stokrp will now serve as a Member-at-large, Milica Tasic will move from Financial Secretary to Secretary, and Maja Lojanica will move from



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Member-at Large to Financial Secretary. Continuing, Mark Rasevic will serve as Vice President, John Buffalini as Treasurer and Pete Bizic, Predrag Djokic, and Alexander Terzic as Members-at-Large. I want to thank them all for their dedication and valuable contributions.

14. The committee structure that we implemented last year continues to provide more efficient board administration. Items are first vetted through the responsible committee and then brought before the board for final action or with interim updates. Those committees are: *Liturgical *Building & Grounds *Communications *Events Management *Loan & Finance *Strategic Planning *Bookstore *60th Anniversary *Volunteer Recruitment.

15. We commemorated all major Orthodox feast days – particularly the Feast of St. Sava and our St. Luke Slava.

16. The parish auxiliary groups – Kolo Srpskih Sestara, the Bratstvo, SSS “Lira”, Parish Religious Education Program, Children’s Choir, Folklore Group “Prelo,” the Serbian School ‘Nikola Tesla’ and the Zmaj Youth Group – continue to do their good work to support the parish; the details of their activities are contained in separate reports (attached). I would like to thank all the auxiliary groups for their work in supporting our parish and representing our faith & culture in an exemplary fashion.

17. The parish e-mail distribution list keeps growing and continues to be the primary means of communication in the parish; e-mail distribution lists also continue to be used by the parish auxiliary groups. Social media has grown significantly as a means of communication as well.

18. The mailing list for the monthly donation envelopes underwent a major update.

19. All parish communications continue to be posted on the web site for access to all our parishioners.

20. Policies and procedures to ensure compliance with Article 26 of the Uniform Rules & Regulations of the Serbian Orthodox Church in North & South America which were drafted and implemented in January 2011, continue to be used.

21. A stewardship plan with annual pledges for the ongoing care and maintenance of our parish and facilities which was drafted and implemented in January 2011 continues to be used. A pledge form for 2021 is attached and everyone is encouraged to participate.

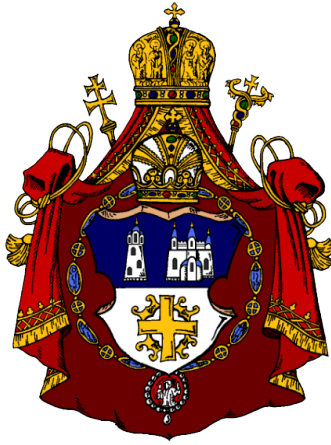
22. The importance of Stewardship cannot be over emphasized. It is a mechanism to show our commitment to this parish by pledging our financial support and sharing the talents that God has blessed us with by volunteering and participating on committees and projects.

23. Candle Business – through the initiative of Dejan Bujak, we continue the process of making our own beeswax candles, which is currently in limited production. A separate report is attached. We are hopeful that this business will create much-needed revenue for the parish. Thank you to Dejan Bujak and his team for all their work on this project.

24. After 6 years in our new parish facility, our parish continues to struggle to make ends meet financially. The parish leadership continues to explore ways to try and generate additional income and to control expenses, but the single most important source of financial support needs to come directly from our parishioners.

25. The Trusteeship is committed to ultimately moving this parish from a Trusteeship to an elected Board of Directors. Before this can happen, we must have the monthly funding gaps eliminated, build a financial reserve for contingencies and loan paydown and a continued increase in demonstrated support and commitment to this parish by its parishioners. Continued and increased participation in the life of our parish is vital to making this happen.

26. When the COVID-19 situation improves and parish life returns to pre-COVID conditions, I encourage all parishioners to participate in parish life as fully as possible as any community is only as strong as the level of participation in it. Come to church, bring your children to Sunday School, join one of our parish



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groups, volunteer for an event – or even better yet – come to the parish leadership with a new idea which you would like to implement.

In closing, I would like to thank the members of the Parish Trusteeship for their continued work on behalf of the parish. But most importantly, I wish to recognize Father Vasilije and Popadija Jelena for their 3 years of energetic and transformative service to this parish. They have selflessly shared their gifts with us and made a profound difference in our spiritual health. May God bless them and grant them many years!

Respectfully submitted,

Milan Visnick

President, Trusteeship St. Luke Serbian Orthodox Church



St. Luke Serbian Orthodox Church of Washington, DC

John Buffalini, Treasurer

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November 6, 2020

Dear Brothers and Sisters in Christ,

To say 2020 was an unusual year is an understatement. As a parish community, we started 2020 very strong – argumentatively, it was the strongest we’ve ever started a year. We had record-breaking attendance for Christmas services, a highly successful St. Sava Celebration (Svetosavska Akademija), started a new tradition with our inaugural DC Zurka, and were blessed to be visited by His Holiness Patriarch +Irinej, now of blessed memory. All of these amazing things happened in a span of just nine weeks. Then, Covid-19 arrived and changed everything.

As Treasurer of the Trusteeship, it would be hypocritical for me to say that I wasn’t nervous about how we would weather through this storm. However, with our faith in God, we as a community rallied together to pull through. And while we are not out of the woods by any means, thanks be to God, we are not in a horrible situation either.

Income:

Total income for the 2020 fiscal year was \$378,587.47. This is significantly lower than the income we received in fiscal year 2019. The difference is largely due to the income lost by not hosting our bi-annual SerbFest DC. Nevertheless, donation income continues to be our primary source of income.

Fiscal year 2020 income is broken down as follows:

- Church Worship (Tasa/Candles/Bookstore): \$199,629.34
- Donations (In Memory/Building Fund/Slavas): \$126,177.54
- Social Events and Fundraisers: \$52,780.59

Expenses:

Total expenses over fiscal year 2020 were \$312,094.35. This is significantly lower than the expenses we realized in fiscal year 2019. This was primarily driven by the relief measures discussed below and cancellation of our Spring and Fall SerbFest.

Our largest expenses for fiscal year 2020 were:

- Mortgage Payments: \$145,788.36
- Operational Expenses: \$57,883.35

At the onset of Covid-19, the Trusteeship worked diligently to cut expenses wherever possible. Some cuts were temporary, while others are permanent.

Temporary relief measures include:

- Applying for and receiving funds from the Paycheck Protection Program – a Covid-19 relief program through the U.S. Government Small Business Association. These funds covered two months of

salary and benefits for Fr. Vasilije and are forgivable, pending a successful application. This was a savings of over \$9,000.

- Working with our mortgage lender John Marshall Bank to pay a reduced mortgage payment for three months (May, June, July 2020). Rather than paying our full mortgage payment of \$13,041 each month, we paid only the principal. This resulted in a savings of over \$10,000.
- During the pandemic, while our facilities are not being used for anything other than liturgical services, we've cut back on our cleaning services. This is a savings of over \$400 each month.
- Receiving a one-time \$1,000 grant from the U.S. Small Business Association

Permanent relief measures include:

- Re-evaluating our Verizon phone/cable/internet services and cutting un-needed ancillary services from our package. This resulted in a savings of over \$250 per month.
- Adjusting our monthly donation envelope mailing list. This results in a savings of approximately \$120 per month.

While the Trusteeship was able to cut expenses and receive temporary Covid-19 relief measures, much of our expenses now are operational. Our Operational expenses keep our doors open to all of our parishioners and to the Washington Metropolitan Area community.

Trends and Reminders:

While the Trusteeship has taken many temporary and permanent measures to reduce expenses where possible, even in our leanest operational state, our monthly operational expenses are approximately \$25,000. When we return to full operational status (God-willingly, soon), our monthly operational expenses will increase. Given that our non-event-based donation income is approximately \$25,000 per month and considering the debt that still lingers on our books, we have work to do. While need to continue progress on closing our funding gap. In our current scenario, we cannot create a savings. We do not have a rainy-day fund.

I'd also like to remind everyone of an easy way to support our church – shopping on Amazon. I'm sure many of you have started using Amazon and other online services to shop during these times. If you are an Amazon customer, *Amazon Smile* is a great program to take advantage of. Instead of shopping by your regular Amazon link, simply change to smile.amazon.com and add *St. Luke Serbian Orthodox Church (Potomac, MD)* as your preferred charity. After your purchase, Amazon will donate 0.5% of your purchase amount to our church. It may not seem like a lot of money however, it adds up. In Fiscal Year 2020 we received \$528, which would be enough to cover three months' worth of gas bills.

In closing, 2020 would have been a different story if it weren't for two factors: 1) the aid we received from the Federal Government and our bank and 2) our parishioners continuing to support our parish during these trying times. I'd like to sincerely thank each and every one of our parishioners for their support of our parish. Your continued support enables us to keep our church open to serve the Serbian Orthodox faithful of our Nation's Capital.

Yours in Christ,

Reader John Buffalini
Treasurer
treasurer@svluka.org

St. Luke Serbian Orthodox Church of Washington, DC

BALANCE SHEET

As of November 30, 2020

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Altar Fund	4,292.18
EIDL Money Market	150,104.00
Operating Account (John Marshall)	20,965.06
Serbian School	4,180.98
Sunday School	3,411.00
United Bank Checking	7,323.57
Total Bank Accounts	\$190,276.79
Other Current Assets	
Investments - Fidelity	21,293.81
Total Other Current Assets	\$21,293.81
Total Current Assets	\$211,570.60
Fixed Assets	\$4,035,000.00
TOTAL ASSETS	\$4,246,570.60
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	\$41,839.60
Credit Cards	\$894.27
Total Current Liabilities	\$42,733.87
Long-Term Liabilities	
EIDL Loan	150,000.00
John Marshall Bank Mortgage	2,086,888.76
Refinance Parishioner Loans	96,500.00
Total Long-Term Liabilities	\$2,333,388.76
Total Liabilities	\$2,376,122.63
Equity	
Opening Balance Equity	1,870,378.06
Retained Earnings	-69,419.34
Net Income	69,489.25
Total Equity	\$1,870,447.97
TOTAL LIABILITIES AND EQUITY	\$4,246,570.60

St. Luke Serbian Orthodox Church of Washington, DC

INCOME AND EXPENSES

December 2019 - November 2020

	TOTAL
Income	
01-I Church / Worship	
Candles	22,281.61
Christmas Offering	17,098.00
Church Slava Offering	2,035.00
Easter Offering	14,699.00
Offerings	142,417.73
Sales	1,098.00
Total 01-I Church / Worship	199,629.34
02-I - Congregation	
Building Fund	90,730.00
Donations	5,525.00
Altar Fund	5,255.00
Facebook	685.02
Family Slavass	1,615.00
In Honor Of	2,740.01
In Memory Of	13,100.00
Total Donations	28,920.03
Refunds / Reimbursements	6,327.51
Rentals	200.00
Total 02-I - Congregation	126,177.54
03-I - Socials / Fund Raising	
Banquets / Socials	-36.29
Bar Sales	657.00
Beer Workshop	300.00
DC Zurka	3,693.00
Pig Roast	3,303.00
St. Sava Celebration	19,465.00
Total Banquets / Socials	27,381.71
Interest Earned	204.00
Ongoing Fundraising Activity	
Amazon Smile Donation	527.88
Food - Ajvar	261.00
SerbFest	7,383.00
Sunday Lunches	4,383.00
Total Ongoing Fundraising Activity	12,554.88
Other	
Government Assistance	1,000.00
Total Other	1,000.00

St. Luke Serbian Orthodox Church of Washington, DC

INCOME AND EXPENSES

December 2019 - November 2020

	TOTAL
Special Events	
Patriarchal Visit	11,640.00
Total Special Events	11,640.00
Total 03-I - Socials / Fund Raising	52,780.59
Total Income	\$378,587.47
GROSS PROFIT	\$378,587.47
Expenses	
01-E - Church / Worship	
Altar Inventory Acquisitions	2,450.27
Candles, Icons, Incense	9,379.02
Purchases of Salable Items, Religious Articles	1,974.91
Calendars	3,140.63
Total Purchases of Salable Items, Religious Articles	5,115.54
Total 01-E - Church / Worship	16,944.83
02-E - Religious Education	1,224.82
03E - Diocese	
Diocesan Assessment	1,200.00
Total 03E - Diocese	1,200.00
05-E - Priest	
Benefits	14,910.80
Car Allowance	5,000.00
Salary	32,000.00
Total 05-E - Priest	51,910.80
07-E - Office/Administration	
Delegates/Travel	936.89
Equipment Purchases	448.52
Other	
Bank Charges	3,833.25
Construction Bonds	1,278.00
Government Fees	80.00
Legal & Professional Fees	1,640.00
Parishioner Loan Interest	718.75
Total Other	7,550.00
Postage/E-Mail	1,591.88
Supplies	173.14
Donation Envelopes	4,201.01
Kitchen/Lunch Supplies	1,669.06
Software Subscriptions	1,101.97
Total Supplies	7,145.18
Total 07-E - Office/Administration	17,672.47

St. Luke Serbian Orthodox Church of Washington, DC

INCOME AND EXPENSES

December 2019 - November 2020

	TOTAL
08-E - Building and Grounds	
Equipment	918.86
Improvements	2,625.00
Insurance	7,083.32
Mortgage	
Mortgage Interest	114,423.01
Total Mortgage	114,423.01
Other	
Cleaning	8,421.95
Storage	4,697.00
Total Other	13,118.95
Repair & Maintenance	16,159.07
Supplies & Materials	2,065.38
Taxes	1,767.00
Utilities	19,753.18
Gas	2,611.35
Phone/Cable/Internet	3,086.14
Refuse Collection	396.00
Water/Sewage	1,991.98
Total Utilities	27,838.65
Total 08-E - Building and Grounds	185,999.24
09-E - Socials/Fundraising	
Banquets / Socials	
Beer Workshop	95.40
Church Slava	300.00
DC Zurka	650.06
Pig Roast	1,357.10
St. Sava Celebration	17,856.57
Total Banquets / Socials	20,259.13
Ongoing Enterprises	
SerbFest	2,623.18
Sunday Lunches	2,714.33
Total Ongoing Enterprises	5,337.51
Special Events	
Patriarchal Visit	11,545.55
Total Special Events	11,545.55
Total 09-E - Socials/Fundraising	37,142.19
Total Expenses	\$312,094.35
NET OPERATING INCOME	\$66,493.12

St. Luke Serbian Orthodox Church of Washington, DC

INCOME AND EXPENSES

December 2019 - November 2020

	TOTAL
Other Income	
Pass Through Income	
Kolo Bake Sale	2,801.00
Total Pass Through Income	2,801.00
Serbian School Income	4,274.00
Sunday School Income	412.00
Total Other Income	\$7,487.00
Other Expenses	
Pass Through Expenses	
Kolo Bake Sale	2,781.00
Total Pass Through Expenses	2,781.00
Reconciliation Discrepancies	0.20
Serbian School Expenses	1,709.67
Total Other Expenses	\$4,490.87
NET OTHER INCOME	\$2,996.13
NET INCOME	\$69,489.25

Sources of Income	INCOME FOR 2020		BUDGET FOR 2021*
	Actual Gross Income	Actual Adjusted Income	Proposed Anticipated Income
1. Church / Worship			
Weekly offerings – Tasa	\$142,417	\$142,417	\$134,000
Christmas Offering	\$17,098	\$17,098	\$11,000
Easter Offering	\$14,699	\$14,699	\$10,000
Church Slava – Offering	\$2,035	\$2,035	\$3,500
Rituals (Trebe) Taxes	\$0	\$0	\$0
Candles	\$22,282	* \$13,495	\$34,000
Sales-Religious Articles	\$1,098	* \$0	\$1,000
Other _____	\$0	\$0	\$0
2. Congregation			
Membership/Stewardship	\$0	\$0	\$0
Pledges	\$0	\$0	\$0
Donations	\$28,920	\$28,920	\$20,000
Building Fund	\$90,730	\$0	\$135,000
Rentals	\$200	\$200	\$1,500
Refunds/Reimbursements	\$6,238	\$6,238	\$7,500
Transfers from other Funds	\$0	\$0	\$0
Cemetery	\$0	* \$0	\$0
3. Socials / Fund Raisings			
Catering	\$0	* \$0	\$0
Banquets, Socials, etc.	\$27,382	* \$7,423	\$30,000
Special Events	\$11,640	* \$0	\$1,250
Ongoing Fundraising			
Activity <small>SerbFest, Sunday Lunches Picnics, etc.</small>	\$12,555	* \$7,217	\$90,000
Other (Misc) List <small>EIDL Advance</small>	\$1,000	\$1,000	\$2,500
Interest	\$204	\$204	\$0
TOTALS	\$378,383	\$241,288	\$481,250

Note: Figures in “Actual Adjusted Income” column are identical to those in “Actual Gross Income” except the items noted by an asterisk (*). Also, negative amounts are to be reported as 0 (zero).

* 2021 Budget remains unchanged from 2020 Budget.

EXPENDITURES (DISBURSEMENTS) IN 2020

BUDGET FOR 2021

1. Church / Worship

Wine, prosfora, oil, etc.	\$0	\$1,000
Altar inventory acquisitions (Vestments, utensils, books, articles, etc.)	\$2,450	\$3,000
Candles, icons, incense	\$9,379	\$7,500
Purchases: saleable items, religious articles	\$5,116	\$2,500

2. Religious Education

Church School Materials – Text Books	\$1,225	\$750
Supplies & Furnishings	\$0	\$0
School Activities	\$0	\$1,000
Awards & Gifts	\$0	\$250
Library purchases & Visual Aids	\$0	\$0
Subscriptions to periodicals, etc.	\$0	\$0
Teachers: Conference expenses, Travel, etc.	\$0	\$0

3. Diocese

9% Gross Assessment of Cong. Income	\$1,200	\$1,200
Diocese Day sponsored by Parish	\$0	\$0
Donations	\$0	\$500
Travel – Bishop / Dean	\$0	\$2,500

4. Donations by Congregation

St. Sava Church / Vracar	\$0	\$0
Charities	\$0	\$0
Gifts	\$0	\$0

5. Priest

Salary	\$32,000	\$38,400
Benefits (SS, Pen. Plan, Hospitalization, Ins.)	\$14,911	\$13,900
Gasoline allowance	\$5,000	\$6,000
Utilities / Rectory or Housing	\$0	\$0
Substitute / Vacation pay	\$0	\$1,000

* 2021 Budget remains unchanged from 2020 Budget.

EXPENDITURES (DISBURSEMENTS) IN 2020

BUDGET FOR 2021

6. Other / Personnel

Salaries	\$0	\$0
Benefits	\$0	\$0
Other (describe) _____	\$0	\$0

7. Offices / Administration

Equipment purchases & maintenance	\$449	\$0
Supplies	\$7,145	\$9,000
Postage	\$1,592	\$1,300
Delegates travel, etc.	\$937	\$750
Other (describe) <small>Bank Charges, Legal Fees</small> _____	\$7,550	\$5,000

8. Buildings & Grounds

Mortgage payments on <small>10660 River Road Potomac, MD 20854</small> _____	\$145,788	\$156,496
Insurances	\$7,083	\$7,000
Taxes	\$1,767	\$1,250
Utilities (Church, Hall, School)	\$27,839	\$30,000
Supplies	\$2,065	\$5,000
Maintenance	\$16,159	\$10,000
Equipment	\$919	\$2,500
Improvements	\$2,625	\$12,500
Cemetery	\$0	\$0
Other (describe) <small>Cleaning, Fixtures, Storage</small> _____	\$13,119	\$27,500

9. Social / Fund Raising Activities, etc.

Church Slava	\$300	\$500
Banquets / Dinners, etc.	\$19,959	\$22,000
Catering expenses	\$0	\$0
Special Events expenses	\$11,546	\$1,400
On-Going Activities / enterprises	\$5,338	\$52,000
Other (describe) _____	\$0	\$1,000

10. Miscellaneous

(Describe) _____	\$0	\$0
T O T A L S	\$346,461	\$424,696

* 2021 Budget remains unchanged from 2020 Budget.



РАДИОНИЦА СВЕЋА **CANDLE WORKSHOP**

СРПСКА ПРАВОСЛАВНА ЦРКВА СВЕТИ ЛУКА

ST. LUKE SERBIAN ORTHODOX CHURCH

Washington, DC

2020 Candle Shop Report

(Dec 2020, by Dejan Bujak)

Introduction

Our candleshop is established and works under the auspices of the Diocese of Eastern America (Serbian Orthodox Church) and with the blessings of His Grace Bishop Irinej of Eastern America. We aim at providing a reliable supply of quality beeswax candles.

All profits are to benefit our St. Luke, Serbian Orthodox Church in Potomac, MD.

Until we are 100% ready to support all Eastern Diocese with the production, our only customer is our church (St. Luke). Once we are ready to support the Eastern Diocese, our plan is to hire a part-time or full-time person.

We are still struggling to have technology and process to be able to mass produce candles. Our hope that the new machine will be able to do that for us.

Taper-molding Machines

After more than a year of machines breaking, us fixing them we had to throw in a towel. Mainly since we found and purchased a better candle making machine (more about it later)

Candles made by dipping method

This is our main technology for making candles right now.

We'd love to figure out how to improve this technology and speed it up, please let us know if you're willing to help.

Table below shows how many hand dipped candles were sold in 2020 and 2019:

	2019	2020
Small candles	12,121	13,357
Slava candles	204	205

Extraction (New) Machine

This machine was made in Serbia. It makes candles by pushing a block of wax on one side and on the other comes out a candle, like a sausage or pasta process. With this machine: we can make any candle size (diameter and length)!

Since we just acquired the machine we still need to bring electricity to power it and fill it with hydraulic fluid and we'll be able to see how good it'll work.

To go with mass production, we need to find a good system to cut candles to size and release some wick at the top of candles so it can be lighted. Please let us know if you're willing to help

Looking for help

For tracking purposes below are tasks from previous year/s and new ones we still need to accomplish. If you have experience in any of these please let us know.

1. Cooling process for taper-mold machines. - Completed in 2020
 - a. Needed to connect hoses with quick release mechanisms to each machine.
 - b. Connect a pump to circulate cooling fluid through iced barrel
 - c. If above step produces good candles, purchase a chiller and equip it with quick release hoses, so the chiller can be switched between machines
2. Cleaning of frames for hand dipped candles.

After making hand dipped candles, metal frames have beeswax on them, that needs to be cleaned before new candles can be made. Right now, we put these frames in the melter (we can pack 8 frames at the time) and it takes about 2 hrs for the wax to melt. So, it takes 8 hrs to clean 30 frames. We're hoping we could either:

 - a. Connect all frames together and heat them up within minutes to above 70F so wax can melt and fall off. Could this be done using electricity?
 - b. Build new frames using materials that would allow for quick cleaning.
3. Improve our hand dipped wicking machine. Please ask and we can show you current design and suggested improvements.
4. We'll need somebody to help us figure out packing and shipping rates and set up a system for it.
5. We'll need a photographer and a web designer to build us a web site to sell candles.
6. If you can commit to regular volunteer hours for making candles please let us know.

Below is a list of other work we need help with:

1. Decorative candles. We could produce decorative candles which are much more profitable. If you have time to spearhead this effort please let us know.

2. We do recycle beeswax, we need help in turning out candles when they are close to the sand (if they get mixed with the sand very little to none can be recycled). Also, cleaning wax from the sand and melting it and getting it ready for production of new candles. We're also contemplating switching to containers with water instead of sand, so wax can be recycled much easier, help needed to design these containers and build them.
3. Need to weld some parts together, please let us know if you have welding experience.

Please, contact Dejan Bujak at 301-675-1682 or DejanBujak@gmail.com if you can help or if you have any questions.

2019 Summary

In 2020, we spent all of our limited time catching up with our own Church candle needs and fixing taper-molding machines. We hope that in the next year the new machine will be able to mass produce candles so we can offer them for sale to other churches.

Income Statement
Praying Shop (St Luke Church)
(Report Generated: November 17, 2020)

#	Account	Nov 30 2019 - Nov 16 2020
Income		
4002	Medium Candles (Sales Income)	\$0.00
4004	Shipping and Handling	\$0.00
4003	Slava Candles (Sales Income)	\$2,562.50
4001	Small Candles (Sales Income)	\$5,476.37
	Total Income	\$8,038.87
Expenses		
5520	Bank Charges & Interest Expense	\$50.00
5002	Beeswax	\$2,495.00
5009	Cooling liquid	\$931.50
5600	Meals & Entertainment Expense	\$0.00
5005	Melter Heating Oil Fluid	\$0.00
5620	Office Expense	\$0.00
5003	Office Supplies	\$0.00
5006	Packaging	\$0.00
5008	Paraffin wax	\$0.00
5640	Professional Dues/Memberships/Licenses/Subscriptions Expense	\$204.55
5660	Professional Services Expense	\$0.00
5700	Repairs & Maintenance Expense	\$0.00
5007	Sales Tax	\$0.00
5004	Shipping	\$883.28
5001	Wicks	\$486.68
	Total Expenses	\$5,051.01
	Net Income	\$2,987.86

Balance Sheet
Praying Shop (St Luke Church)
(Report Generated: November 17, 2020)

#	Account	Nov 16, 2020
Assets		
Current Assets		
Cash		
1021	John Marshall Bank	\$0.00
1010	Undeposited Funds	\$0.00
1020	United Bank Account	\$344.54
	Total Cash	\$344.54
Unpaid Invoices		
1100	Accounts Receivable	\$1,349.05
	Total Unpaid Invoices	\$1,349.05
	Total Current Assets	\$1,693.59
Fixed Assets		
1300	Furniture & Equipment	\$27,500.13
	Total Fixed Assets	\$27,500.13
	Total Assets	\$29,193.72
Liabilities & Equity		
Liabilities		
Current Liabilities		
Unpaid Bills		
2100	Accounts Payable	\$0.00
	Total Unpaid Bills	\$0.00
	Total Current Liabilities	\$0.00
Long Term Liabilities		
2301	Dejan Bujak	\$23,562.70
2304	Milutin Djurickovic	\$596.67
2302	St Luke Church	\$100.00
2303	Viktor Isailovic	\$7,615.00
	Total Long Term Liabilities	\$31,874.37
	Total Liabilities	\$31,874.37
Equity		
Equity from Earnings		
Net Income		
	Retained Earnings	\$3,144.63
3000	Retained Earnings	\$-5,825.28
	Total Equity from Earnings	\$-2,680.65
	Total Equity	\$-2,680.65
	Total Liabilities & Equity	\$29,193.72

2020 Sunday School & Religious Education Summary
St. Luke Serbian Orthodox Church
Potomac, MD
Submitted by Desanka Elwell, Sunday School Administrator

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

Our Sunday School & Religious Education program provides an educational opportunity for our parish children to grow and learn in their faith. The curriculum that we provide to the students is age-appropriate and encourages them to think about how they can apply the teachings of the Church and the Bible to their daily lives.

2020 started out very well for the St Luke Sunday School & Religious Education Program, in late-January and early-February our students participated in the parish St Sava programs by reciting poems and presenting a reading on the life of St Sava. On March 1st, our students hosted the Cheesefare Sunday Luncheon and they did an amazing job preparing, serving, and cleaning up, with minimal help from their parents and their teachers. Sadly due to the pandemic, our last in person class session was held on Sunday, March 8th.

Our Sunday School & Religious Education program would not be successful if we didn't have the dedicated teachers that we have: John Buffalini (grades 8-12), Joyce Visnick (grades 5-7), Natalie Visnick (grades 3 & 4), and Desa Elwell (grades pre-K-2 grades), who continue to show their love of their church, their faith and the children with their well-prepared lessons. Both Joyce and Natalie graciously agreed to come back and teach in this unusual year.

It took some time to re-organize into a virtual learning environment, but we held our first virtual lessons on November 15, 2020; lessons will continue on a bi-weekly basis. We currently have 20 families registered, enrolling a total of 34 students. We even have two long distance families that have joined our virtual classrooms.

We could not have a Sunday School & Religious Education program without the unwavering support of our priest Fr. Vasilije, the Parish Trusteeship, parish and especially the parents who bring their children. As we look ahead, we hope that each and every one of you will continue to support and nurture our Sunday School & Religious Education program by making sure that your children regularly attend Divine Liturgy, partake of Holy Communion and Confession and regularly attend religious education classes.

St. Luke Serbian Orthodox Church Choir Serbian Singing Society “Lira” President’s Report

In 2020, Serbian Singing Society Lira continued to support our church by as much as we could when allowed to sing responses during Sunday Divine Liturgy services as a result of COVID. Instead of a full choir, we had a small group when available. Thank you to those members that have been able to sing responses. We discontinued our weekly rehearsals on Wednesdays as there is increased spread when singing and we hope to be able to resume when safe.

In addition to singing responses during Sunday Divine Liturgy services, S.S.S. Lira sang:

- Responses for Badnje Dan (Liturgy), Badnje Veče (Great Compline and Nativity Matins) and Božić (Liturgy).
- A performance at our Sv. Sava Celebration with Bishop Irinej.
- Responses for the Divine Liturgy for Sv. Sava.
- Responses at Vespers of the Great Compline with Canon of St. Andrew of Crete with +Patriarch Irinej in attendance.
- Responses at funerals and weddings.

S.S.S.Lira celebrated our first celebration of our Slava, Synaxis of the Hierarchy in February. We are always looking for strong voices to join us and look forward to coming together again to rehearse and sing responses when it is safe. If you are interested, speak with myself or our director for more information.

Each year we try to grow a little more as a choir and look forward to doing so again in the coming year. We could not do this without our director, Popadija Jelena, teaching us the skills that make us stronger singers and a more cohesive group.

Colleen Bizic
President S.S.S. Lira

St. Luke Serbian Orthodox Church Children's Choir

Director's Report

The Children's Choir of St. Luke Serbian Orthodox Church welcomes children ages 5 and older. The purpose of our program is introducing our children to the Serbian sacred and secular musical tradition.

During school year 2019-2020 Children's Choir had 16 singers who regularly attended rehearsals. Our rehearsals were held on Fridays from 6:15-7:00pm. In March 2020 we suspended our rehearsals when the local school district closed schools due to the pandemic of Covid-19. In April, we resumed weekly rehearsals in a virtual setting, over Zoom. Our singers continued to sing, learn new songs, and maintain the sense of an ensemble even in these unusual times.

During the first two months of this year the Children's Choir participated in church at the services on Badnje vece and Christmas. The choir also performed at St. Sava Celebration.

This school year, we are again continuing our work in a virtual setting with 18 singers in the program. Our rehearsals are held bi-weekly (alternating with folklore practices) over Zoom.

Popadija Jelena Vranic
Children's Choir Director

St. Luke Serbian Orthodox Church
Circle of Serbian Sisters 'Mala Gospojina'
2020 Report

Board:

President: Dobrila Lojanica

Vice President: Snezana Djokic

Secretary: Nellie Mikasinovic

Treasurer: Joyce Visnick

Members at Large: Judy Terzic, Marija Eremic

The year started with many plans in the works. Our biggest accomplishments were in the first quarter when we organized the St. Save dinner celebration. Also, we had the great privilege and honor of hosting the late Patriarch Irinej.

Unfortunately, towards the end of March 2020, all activities were suspended because of COVID 19. With God's grace when the pandemic passes, we will continue our work and collaboration with the church.

Званични извештај о раду Српске школе “Никола Тесла” у Вашингтону

Српска школа “Никола Тесла” у Вашингтону наставља са радом и у шестој години постојања. Ове године због “Covid-19” школа се одвија онлајн. Као и до сада циљ школе је одржавање српског језика, културе и традиције. Школа се одвија тако што учитељи пошаљу домаће задатке а следеће недеље час је онлајн на Зум платформи.

И за ову годину су у плану радионице: Божићна, Светосавска и Ускршња. Наша деца су прошле године учествовала на међународном такмичењу “Немањићи” и то планирају да понове и ове године са темом “Знаменити Срби”.

Ову школску годину је уписало 38 деце која су подељена у четири групе. Изузетно смо захвални нашим учитељима волонтерима као и свим родитељима.

Сви се надамо да ће мо крај школске године дочекати у нашим учионицама.

С Поштовањем,

Тим Српске школе.

Folklore Group Prelo

The folklore group Prelo continues to have practices via zoom meeting biweekly this year. Our goal is to keep practicing the steps of existing choreographies and to teach the children new dances. Teaching folklore remotely is challenging, but the kids are enthusiastic and are working hard to learn the new steps. We appreciate their effort and dedication to learning Serbian folk dance.

“Zmaj” Youth Club

The "Zmaj" Youth Club has been established in October 2019 and had great success in its first year. The Club welcomes high school and college students ages 15 to 25 to socialize and maintain our culture and language. The Club meets once a month, usually the first Sunday of the month. The students have an excellent opportunity to meet new friends from the same origin and values and to learn about Serbian tradition and culture.

The Club offered many exciting activities in the first year including Serbian movie projections, cooking classes, anti-drug lectures, and virtual trivia games.

The Club had a substantial interest in its first year with about 40 subscribers and on average 15 students in regular attendance.

Student Leadership: Lea Kosanovic, Mina Jeremic, Luka Jeremic
Club Supervision: Jelena Jeremic and Andrea Simic

St. Luke Serbian Orthodox Church Annual Audit Report

In accordance with the parish bylaws and Church constitution, an audit of the financial records for the St. Luke Serbian Orthodox Church of Potomac, MD, was performed virtually the week of 03 December 2020, due to the extraordinary circumstances created by the COVID-19 pandemic. The audit was performed by Marija Eremic and Mio Lazarevich, assisted by John Buffalini, Trusteeship Treasurer, by creating the .PDF files of the parish financial records. The reports provided to the audit team included the monthly bank records from United Bank and John Marshall bank, transaction details by month and event, major receipt copies, and answers to questions created as a result of our initial review. We performed the audit by reviewing the records for all months and associated receipts. We verified expenditures and gross receipts against the QuickBooks reports and found the receipts matched the summary records. All church expenditures were fully documented and substantiated with appropriate receipts, including the review of all checking/savings accounts for the various church functions, compliant with accounting rules and appropriately authorized by the Trusteeship Board, in accordance with bylaws. We very much appreciate the vast amount of work John put in to create the virtual records for the Audit team, which was very time consuming on his part, and know that his hard work should be commended to help mitigate the hardship caused by the current pandemic crisis.

Our review revealed that the overall income (credits) at the end of the year generally met or exceeded expenses (debits), and the ledgers were accurate in their accounting. We determined that the monthly collections combined with the special fund-raising events such as Christmas, St. Sava Celebration, and others exceeded expenses for the most part. There were difficulties in meeting our obligations during January 2020 and again the first few months of Pandemic crisis (March 2020 – May 2020), due to the timing of when bills were received versus when revenue was received (credit card bills coming on the heels of the full mortgage payment being made, creating a temporary cash flow problem), resulting in some minor late payment fees. Several actions were taken by the board to help mitigate further occurrence of this problem, to include working with Fr. Vasilije on applying for the COVID-19 Payroll Protection Program loan forgiveness program for two months, explaining the timing issue of mortgage and credit card bill payment (getting them to reverse the late charges as a result), and work with John Marshall Bank to defer principal payments on our loan for three months. In addition, the board has taken additional actions to reduce operating costs by adjusting our donation envelope costs by eliminating those envelopes for people no longer with the parish, and revising our telecommunications services so that our costs were cut by over 50%. We encourage all that do not do automatic donations to continue mailing in your donations while continuing your participation in the liturgy via streaming on Facebook.

We note that we still have to keep our eye on some longer-term expenses such as the frozen monthly Diocesan Assessment contributions by our Parish to the Diocese, and interest payments on loans made to us by our Parishioners, to ensure our obligations are accounted for in our annual budget projections and fundraising planning. The Board also applied for an Economic Injury Disaster Loan (EIDL), a program under the CARES Act, to provide a low interest loan (must be paid back), to cover expenses and

hardships resulting from the Pandemic. We were approved for and received a loan in the amount of \$150,000.00, and is being held in a separate checking account until the board decides what we can potentially use these funds for. No action has been taken to date on the use of these funds.

Additionally, we reviewed the expenses of your Serbian School (Nikola Tesla), festivals and fund raisers, our Congregation's Religious Education School, and the Altar expenses, and found that these ministries and activities are self-sustaining, all with positive balances in their individual checking accounts.

We also reviewed the special events the Church Board had sponsored, such as Serb Fest, and Holiday celebrations such as St. Sava and St. Luke Slava, and other fellowship activities like the beer brewing workshop. We recommend that we continue these events as we can during this pandemic crisis, for both social and fund-raising reasons. These events have created much needed fellowship amongst the church community, and again are self-sustaining. We understand during this pandemic crisis, hosting such events are difficult, and pray that relief may come soon to sustain the positive spiritual, social and financial benefit that they provide to us.

As with all activities during the Pandemic, Sunday lunches were temporarily suspended. However, we are now starting this back up again, by making virtual orders for lunch and picking them up after Sunday Liturgy. We look forward to the time when the crisis turns the corner and we will be able to once again host in person lunches, and pray for your safety and health in the interim.

We also noted that in support of our outdoor liturgical services this summer, the Board made a minor investment of \$200.00 to improve the WiFi Signal from our communications system to boost the service to the outdoors, allowing more parishioners to watch services when we were outdoors. This investment was needed in any case whether serving outdoors or indoors, to improve this signal and help improve our streaming of the liturgy to our parish and beyond. We have received numerous thanks for the streaming services, so this was a well appreciated and inexpensive investment for the betterment of our community. We also wanted to recognize and thank Mr. Slobodan Droca and his firm for donating some new Audio-Visual equipment, and his time, to improve our streaming quality and reliability, as well as the audio distribution in the church, so that all can hear Fr. Vasilije as he prays for us during the liturgy.

Finally, we continue to encourage others in our greater Serbian community to join in and pledge support to help the St. Luke Serbian Orthodox Church grow to meet their collective spiritual needs and our faith. Call your Orthodox friends and family to join us to help build a stronger and larger worship community.

Your sister and brother in Christ,

Marija Eremic

Mio Lazarevich