COMMUNITY LUTHERAN CHURCH
2027 BUDGET SUMMARY

DESCRIPTION	2025 Actual	2026 BUDGET	Aug '25 thru July '26 Actual	Projection thru 12/31/26	2027 BUDGET
INCOME:					
Income (All Sources)	1,646,964	1,637,183	1,578,077	1,580,702	1,554,543
Total Income *	1,646,964	1,637,183	1,578,077	1,580,702	1,554,543
EXPENSES:					
Wages and Employee Benefits	1,044,925	1,141,912	1,017,648	1,017,648	1,050,443
Total Hear, Learn and Care Ministries	53,574	50,150	50,332	50,332	49,880
Total Other Ministries (Supplies, Utilities, Insurance, Maintenance, Etc.)	311,561	313,091	300,012	310,012	319,249
Subtotal Expenses *	1,410,060	1,505,153	1,367,992	1,377,992	1,419,572
Income (Loss) Prior to Non Operating Expenses	236,904	132,030	210,085	202,710	134,971
NON OPERATING EXPENSES:					
Mortgage (P & I) with Rooted & Growing Subsidy from Church and Preschool	(210,714)	(132,000)	(191,028)	(132,000)	(132,000)
Income (Loss)	26,190	30	19,057	70,710	2,971

* Includes Preschool

Description	2026 Budget	Aug '25 thru July '26 Actual	Calculated Projection thru 12/31/26	Budget 2027	Escondido & SM 2026 Budget	Escondido & SM 2027 Budget	Preschool 2026 Budget	Preschool 2027 Budget	Drama 2026 Budget	Drama 2027 Budget
Income										
4100 · Envelope offerings-general	883,374	927,001	927,001	929,178	883,374	929,178				
4110 · Plate offerings-general	22,697	23,293	23,293	22,697	22,697	22,697				
4150 · Other services offerings	13,777	12,620	12,620	13,777	13,777	13,777				
4160 · Thrivent Choice Income	5,835	3,573	3,573	5,835	5,835	5,835				
4400 · Preschool tuition/registration	631,860	535,782	535,782	510,556	-	-	631,860	510,556		
4450 · Theatre ministry ticket income	20,000	23,060	23,060	20,000	-	-			20,000	20,000
4451 · Theater Income Other	-	3,617	3,617	-	-	-				
4550 · Unrestricted gift or memorial	1,000	2,700	2,700	1,000	1,000	1,000				
5210 · Interest income	3,500	5,616	5,616	3,500	3,500	3,500				
5261 · Thrivent Investments (4%)	55,140	40,815	43,440	63,600	55,140	63,600				
5261 · Thrivent funds to Rooted & Growin	-	-	-	(15,600)	-	(15,600)				
Total Income	1,637,183	1,578,077	1,580,702	1,554,543	985,323	1,023,987	631,860	510,556	20,000	20,000
Expenses										
Total 6010 · Wages paid	666,529	580,181	580,181	574,753	284,476	284,915	382,053	289,838	-	-
Total 6060 · Housing allowance	244,413	227,097	227,097	251,747	244,413	251,747	-	-	-	-
Total 6080 · Health plans(med,dental,vision	72,216	72,759	72,759	72,576	32,232	33,084	39,984	39,492	-	-
Total 6110 · Disability plan	16,792	11,768	11,768	13,868	9,803	8,795	6,989	5,073	-	-
Total 6140 · Pension plan	91,200	78,425	78,425	95,633	53,243	58,801	37,957	36,832	-	-
Total 6190 · Taxes, Insurance & Allocation	50,762	47,418	47,418	41,866	15,231	14,911	35,531	26,955	-	-
Total 6000 · Wages & employee benefits	1,141,912	1,017,648	1,017,648	1,050,443	639,398	652,253	502,514	398,190	-	-
6464 · Copyright license fees	1,000	2,021	2,021	1,000	1,000	1,000				
6459 · Pulpit Supply Pastor	1,500	3,580	3,580	1,500	1,500	1,500				
6532 · Music	5,000	2,326	2,326	5,000	5,000	5,000				
6536 · Altar supplies	1,900	1,561	1,561	1,900	1,900	1,900				
6537 · Planning Center	3,130	2,747	2,747	3,130	3,130	3,130				
Total Hear Ministries	12,530	12,235	12,235	12,530	12,530	12,530	-	-	-	-
6402 · Adult education	1,100	142	142	250	1,100	250				
6406 · Family Life	400	96	96	1,400	400	1,400				
6410 · Sunday school / nursery	600	653	653	800	600	800				
6414 · Vacation Bible School	1,200	1,611	1,611	1,200	1,200	1,200				
6418 · Confirmation	200	789	789	300	200	300				
6422 · Teacher recognition	200	-	-	200	200	200				
6434 · History bricks	250	971	971	250	250	250				
6460 · Conventions & conferences	3,500	4,594	4,594	4,000	3,500	4,000				
6462 · Pastor's continuing education	1,200	1,586	1,586	1,200	1,200	1,200				
6576 · Food / meals	650	1,448	1,448	140	650	140				
Total Learn Ministries	9,300	11,890	11,890	9,740	9,300	9,740	-	-	-	-
6466 · Business meetings	500	798	798	750	500	750				

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6467 · Stephen Ministry	100	-	-	100	100	100				
6472 · Portals of Prayer	1,200	1,574	1,574	1,200	1,200	1,200				
6476 · Publicity	2,560	2,433	2,433	2,500	2,500	2,500	60	-		
6480 · Outside missions outreach	20,000	20,000	20,000	20,000	20,000	20,000				
6482 · Preschool Coffee & MOPS	150	154	154	200	150	200				
6502 · New member dinner	360	748	748	960	360	960				
6506 · Kitchen consumables	-	-	-	-	-	-				
6510 · Picnics	-	-	-	-	-	-				
6542 · Thanksgiving baskets	200	500	500	-	200	-				
6546 · Faith In Action	250	-	-	500	250	500				
6562 · Offering envelopes	1,000	-	-	1,000	1,000	1,000				
6403 · New Account - Young Adult	2,000	-	-	400	2,000	400				
Total Care Ministries	28,320	26,207	26,207	27,610	28,260	27,610	60	-	-	-
6210 · Office supplies	4,620	3,918	3,918	3,300	3,300	3,300	1,320	-		
6220 · Postage	600	280	280	600	600	600	-	-		
6230 · Mileage & gas reimbursements	2,000	1,491	1,491	2,000	2,000	2,000				
6240 · Copier costs	3,400	3,652	3,652	3,400	3,400	3,400				
6290 · Misc. administrative expenses	500	54	54	500	500	500				
6306 · CAM Association Dues	13,416	13,336	13,336	13,416	13,416	13,416				
6310 · Property & liability insurance	24,308	26,133	26,133	25,728	14,500	14,500	9,808	11,228		
6312 · Utilities-electricity	67,506	66,638	66,638	68,406	41,000	41,000	26,506	26,506	-	900
6314 · Utilities-gas	5,200	3,341	3,341	4,960	3,500	3,500	1,700	1,460		
6316 · Utilities-water & sewer	8,102	7,749	7,749	8,486	4,250	4,250	3,852	4,236		
6318 · Utilities-phone & internet	9,496	10,449	10,449	10,228	7,900	8,500	1,596	1,728		
6320 · Trash disposal	7,228	6,570	6,570	7,324	4,000	4,000	3,228	3,324		
6324 · Custodial service	17,200	18,468	18,468	20,200	17,200	19,800	-	-	-	400
6328 · Pest control	2,590	2,971	2,971	3,480	1,265	2,000	1,325	1,480		
6332 · Security service	9,140	7,555	7,555	9,140	5,840	5,840	3,300	3,300		
6336 · Grounds maintenance	20,000	19,747	19,747	20,000	20,000	20,000				
6340 · Facilities maintenance & repair	26,193	18,857	18,857	37,750	21,193	31,750	5,000	6,000		
6344 · Facilities consumable supplies	3,300	3,603	3,603	3,300	3,300	3,300				
6354 · Equipment maintenance	11,000	12,919	12,919	13,000	10,000	13,000	1,000			
6358 · Equipment purchases	16,000	6,893	16,893	16,000	16,000	16,000				
6380 · Property taxes	500	1,348	1,348	500	500	500				
6526 · Bank fees & payroll svc. fees	12,708	13,684	13,684	13,109	9,000	10,500	3,708	2,509	-	100
6602 · Annual license fee	1,000	997	997	997	-	-	1,000	997		
6622 · Supplies / consummables	20,328	16,499	16,499	11,928	-	-	20,328	11,928		
6626 · Food	5,256	3,215	3,215	2,897	-	-	5,256	2,897		
6629 · Misc. preschool program expense	1,500	1,248	1,248	-	-	-	1,500	-		

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6650 · Drama Ministry expenses	11,000	16,060	16,060	11,000	-	-			11,000	11,000
6652 · Drama Capital Exp less Dedicate	9,000	12,337	12,337	7,600	-	-			9,000	7,600
Total 6600 · Other Ministries	313,091	300,012	310,012	319,249	202,664	221,656	90,427	77,593	20,000	20,000
Total Expenses	1,505,153	1,367,992	1,377,992	1,419,572	892,152	923,789	593,001	475,783	20,000	20,000
Net Income (loss)	132,030	210,085	202,710	134,971	93,171	100,198	38,859	34,773	-	-
Other Non Operating Expense 2										
7200 · Loan Interest & Principal										
4710 · Rooted & Growing. - Escondido and San Marcos	(410,263)	(184,029)	(249,950)	(410,263)	-	-				
7700 · Allocation expenseto other operating units	132,000	-	-	132,000	96,000	96,000	36,000	36,000	-	-
7210 · Interest expense Escondido loan	264,442	283,469	208,584	264,442	-	-				
7215 · Principal pmt. on Escondido Ln	68,645	49,617	124,503	68,645	-	-				
7220 · Interest Expense on SM Loan	52,420	60,920	61,394	52,420	-	-				
7225 · Principal Payment on SM Loan	24,757	(18,949)	(12,532)	24,757	-	-				
Total 7200 · Investment Income & Allocations	132,000	191,028	132,000	132,000	96,000	96,000	36,000	36,000	-	-
Net Income (loss) after Mortgage	30	19,057	70,710	2,971	(2,829)	4,198	2,859	(1,227)	-	-