

COMMUNITY LUTHERAN CHURCH

2026 BUDGET SUMMARY

DESCRIPTION	2024 Actual	2025 BUDGET	Aug '24 thru July '25 Actual	Projection thru 12/31/25	2026 BUDGET
INCOME:					
Income (All Sources)	1,665,055	1,630,023	1,650,338	1,650,338	1,637,183
Total Income *	<u>1,665,055</u>	<u>1,630,023</u>	<u>1,650,338</u>	<u>1,650,338</u>	<u>1,637,183</u>
EXPENSES:					
Wages and Employee Benefits	1,088,852	1,115,479	1,080,251	1,080,251	1,141,912
Total Hear, Learn and Care Ministries	39,528	47,110	43,158	46,703	51,250
Total Other Ministries (Supplies, Utilities, Insurance, Maintenance, Etc.)	<u>346,481</u>	<u>325,625</u>	<u>337,051</u>	<u>300,018</u>	<u>311,071</u>
Subtotal Expenses *	<u>1,474,861</u>	<u>1,488,214</u>	<u>1,460,460</u>	<u>1,426,972</u>	<u>1,504,233</u>
Income (Loss) Prior to Non Operating Expenses	190,194	141,809	189,878	223,366	132,950
NON OPERATING EXPENSES:					
Mortgage (P & I) with Rooted & Growing Subsidy from Church and Preschool	<u>(96,963)</u>	<u>(132,000)</u>	<u>(149,192)</u>	<u>(152,794)</u>	<u>(132,000)</u>
Income (Loss)	<u><u>93,231</u></u>	<u><u>9,809</u></u>	<u><u>40,686</u></u>	<u><u>70,572</u></u>	<u><u>950</u></u>

* Includes Preschool

Description	2025 Budget	Aug '24 thru July '25 Actual	Calculated Projection thru 12/31/25	Budget 2026	Escondido & SM 2025 Budget	Escondido & SM 2026 Budget	Preschool 2025 Budget	Preschool 2026 Budget	Drama 2025 Budget	Drama 2026 Budget
Income										
4100 · Envelope offerings-general	850,374	872,292	872,292	883,374	850,374	883,374				
4110 · Plate offerings-general	22,697	17,320	17,320	22,697	22,697	22,697				
4150 · Other services offerings	13,777	14,967	14,967	13,777	13,777	13,777				
4160 · Thrivent Choice Income	5,835	2,289	2,289	5,835	5,835	5,835				
4400 · Preschool tuition/registration	679,600	683,360	683,360	631,860	-	-	679,600	631,860		
4450 · Theatre ministry ticket income	20,000	17,531	17,531	20,000	-	-			20,000	20,000
4451 · Theater Income Other	-	1,828	1,828	-	-	-				
4550 · Unrestricted gift or memorial	1,000	2,425	2,425	1,000	1,000	1,000				
5210 · Interest income	3,500	5,086	5,086	3,500	3,500	3,500				
5261 · Thrivent Investments (4%)	33,240	33,240	33,240	55,140	33,240	55,140				
Total Income	1,630,023	1,650,338	1,650,338	1,637,183	930,423	985,323	679,600	631,860	20,000	20,000
Expenses										
Total 6010 · Wages paid	692,289	644,175	644,175	692,711	290,574	310,658	401,715	382,053	-	-
Total 6060 · Housing allowance	203,726	215,967	215,967	218,231	203,726	218,231	-	-	-	-
Total 6080 · Health plans(med,dental,vision)	69,906	73,200	73,200	72,216	31,056	32,232	38,850	39,984	-	-
Total 6110 · Disability plan	16,532	16,510	16,510	16,792	9,151	9,803	7,381	6,989	-	-
Total 6140 · Pension plan	81,407	78,978	78,978	91,199	45,057	53,242	36,350	37,957	-	-
Total 6190 · Taxes, Insurance & Allocation	51,619	51,421	51,421	50,763	14,260	15,232	37,359	35,531	-	-
Total 6000 · Wages & employee benefits	1,115,479	1,080,251	1,080,251	1,141,912	593,824	639,398	521,655	502,514	-	-
6464 · Copyright license fees	1,000	330	330	1,000	1,000	1,000				
6459 · Pulpit Supply Pastor	3,000	2,300	2,300	1,500	3,000	1,500				
6532 · Music	-	254	254	5,000	-	5,000				
6536 · Altar supplies	1,900	1,688	1,688	1,900	1,900	1,900				
6537 · Planning Center	1,750	1,688	1,688	3,130	1,750	3,130				
Total Hear Ministries	7,650	6,260	6,260	12,530	7,650	12,530	-	-	-	-
6402 · Adult education	2,500	3,742	5,000	1,200	2,500	1,200				
6406 · Family Life	400	260	260	400	400	400				
6410 · Sunday school / nursery	700	322	322	700	700	700				
6414 · Vacation Bible School	1,400	1,929	1,929	1,400	1,400	1,400				
6418 · Confirmation	200	282	282	200	200	200				
6422 · Teacher recognition	200	45	45	200	200	200				
6434 · History bricks	250	(20)	-	250	250	250				
6460 · Conventions & conferences	2,650	3,892	3,000	3,500	2,650	3,500				
6462 · Pastor's continuing education	4,500	2,618	2,000	1,600	4,500	1,600				
6574 · Chaperones	-	(2,297)	-	-	-	-				
6576 · Food / meals	400	(449)	400	650	400	650				
Total Learn Ministries	13,200	10,324	13,238	10,100	13,200	10,100	-	-	-	-

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6466 · Business meetings	500	721	721	500	500	500				
6467 · Stephen Ministry	100	(19)	-	100	100	100				
6472 · Portals of Prayer	1,200	1,511	1,511	1,200	1,200	1,200				
6476 · Publicity	2,060	2,746	2,746	2,560	2,000	2,500	60	60		
6480 · Outside missions outreach	20,000	20,000	20,000	20,000	20,000	20,000				
6482 · Preschool Coffee & MOPS	150	228	228	150	150	150				
6502 · New member dinner	500	298	298	360	500	360				
6506 · Kitchen consumables	-	479	250	-	-	-				
6510 · Picnics	-	(91)	-	-	-	-				
6542 · Thanksgiving baskets	500	-	500	500	500	500				
6546 · Faith In Action	250	-	250	250	250	250				
6562 · Offering envelopes	1,000	701	701	1,000	1,000	1,000				
New Account - Young Adult	-	-	-	2,000	-	2,000				
Total Care Ministries	26,260	26,574	27,205	28,620	26,200	28,560	60	60	-	-
6210 · Office supplies	4,320	3,815	3,815	4,620	3,300	3,300	1,020	1,320		
6220 · Postage	650	448	448	600	600	600	50	-		
6230 · Mileage & gas reimbursements	3,400	1,575	1,575	2,000	3,400	2,000				
6240 · Copier costs	3,400	3,765	3,765	3,400	3,400	3,400				
6290 · Misc. administrative expenses	-	502	300	500	-	500				
6306 · CAM Association Dues	13,056	13,056	13,056	13,416	13,056	13,416				
6310 · Property & liability insurance	22,494	24,040	25,150	24,308	14,500	14,500	7,994	9,808		
6312 · Utilities-electricity	64,555	60,129	60,129	67,506	41,000	41,000	22,655	26,506	900	-
6314 · Utilities-gas	6,496	4,841	4,841	5,200	3,500	3,500	2,996	1,700		
6316 · Utilities-water & sewer	10,450	8,596	8,596	8,102	4,250	4,250	6,200	3,852		
6318 · Utilities-phone & internet	9,352	9,858	9,858	9,496	7,900	7,900	1,452	1,596		
6320 · Trash disposal	7,293	6,337	6,337	7,228	4,000	4,000	3,293	3,228		
6324 · Custodial service	32,472	25,896	27,000	17,200	20,200	17,200	11,872	-	400	-
6328 · Pest control	2,400	2,658	2,658	2,590	1,265	1,265	1,135	1,325		
6332 · Security service	10,544	7,580	8,500	9,140	5,840	5,840	4,704	3,300		
6336 · Grounds maintenance	17,980	20,177	20,177	17,980	17,980	17,980				
6340 · Facilities maintenance & repair	26,193	78,586	27,000	26,193	21,193	21,193	5,000	5,000		
6344 · Facilities consumable supplies	3,300	3,347	3,347	3,300	3,300	3,300				
6354 · Equipment maintenance	11,000	21,491	14,000	11,000	10,000	10,000	1,000	1,000		
6358 · Equipment purchases	16,000	(16,383)	4,000	16,000	16,000	16,000				
6380 · Property taxes	500	756	500	500	500	500				
6526 · Bank fees & payroll svc. fees	12,700	14,070	15,000	12,708	9,000	9,000	3,600	3,708	100	-
6528 · HarborCloud fees	820	-	-	-	820	-				

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6602 · Annual license fee	1,000	972	972	1,000	-	-	1,000	1,000		
6622 · Supplies / consummables	21,585	18,616	21,000	20,328	-	-	21,585	20,328		
6626 · Food	3,565	4,488	5,300	5,256	-	-	3,565	5,256		
6629 · Misc. preschool program expense	1,500	1,516	1,500	1,500	-	-	1,500	1,500		
6650 · Drama Ministry expenses	11,000	10,125	5,000	11,000	-	-			11,000	11,000
6652 · To Dedicated Acct Drama	7,600	6,194	6,194	9,000	-	-			7,600	9,000
Total 6600 · Other Ministries	325,625	337,051	300,018	311,071	205,004	200,644	100,621	90,427	20,000	20,000
Total Expenses	1,488,214	1,460,460	1,426,972	1,504,233	845,878	891,232	622,336	593,001	20,000	20,000
Net Income (loss)	141,809	189,878	223,366	132,950	84,545	94,091	57,264	38,859	-	-
Other Non Operating Expense 2										
7200 · Loan Interest & Principal										
4710 · Rooted & Growing. - Escondido and San Marcos	-	(242,507)	(242,507)	(393,722)	-	-				
7700 · Allocation expenseto other operating units	132,000	-	-	132,000	96,000	96,000	36,000	36,000	-	-
7210 · Interest expense Escondido loan	-	280,832	289,816	284,969	-	-				
7215 · Principal pmt. on Escondido Ln	-	52,255	43,270	48,117	-	-				
7220 · Interest Expense on SM Loan	-	50,851	53,008	54,817	-	-				
7225 · Principal Payment on SM Loan	-	7,761	9,206	5,819	-	-				
Total 7200 · Investment Income & Allocations	132,000	149,192	152,794	132,000	96,000	96,000	36,000	36,000	-	-
Net Income (loss) after Mortgage	9,809	40,686	70,572	950	(11,455)	(1,909)	21,264	2,859	-	-