

Mount Cross Lutheran Church

2021 Recommended Budget

1/13/2021

FINAL					
	Requested	Source of Funds		Bal. Sheet	
	Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
Income					
50000 Operating Income					
50100 Pledged	298,065.00	298,065.00			Per 82 pledges as of 1/11/21
50200 Envelope-Non Pledged	53,117.00	53,117.00			Last 12 months (1/1/20 - 12/31/20)
50300 Loose Plate	25,886.00	25,886.00			Last 12 months
50600 Special General Giving (LCO)	13,320.00	13,320.00			3 Pledges
50500 Misc	7,001.00	7,001.00			Last 12 months - includes Thrivent \$, Easter, Christmas Eve, Initial, AA, NA, etc.
50501 PPP forgiven loan income (reserves)	24,000.00	24,000.00			Forgiven loan proceeds from reserves
Total 50000 Operating Income					
52000 Interest Income					
52100 Bank	40.00	40.00			Last 12 months
Total 52000 Interest Income					
53000 Facility Use	15,900.00	15,900.00			CDC (COVID effect) - Last 12 Months
Good Faith Offering	40,356.86	40,356.86			
Gross Income	477,685.86	477,685.86			
xXXXXXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXX			
Expenses					
61000 Benevolence & Welcoming					
61100 Benevolence					
61101 Mission Support	28,800.65	28,800.65			7.2% of gross income less LCO&PPP amounts
61110 Hunger	1,600.00		1,600.00	35151	Anticipated dedicated giving (\$85 avail)
61120 Lutheran Bible Translators	400.00	400.00			No Change
61130 Lutheran Social Services	400.00	400.00			No Change
61140 Many Meals	400.00	400.00			No Change
61150 Maritime Ministries	400.00	400.00			No Change
61170 PLTS	400.00	400.00			No Change
61171 Abundant Table	700.00	700.00			No Change
Total 61100 Benevolence	33,100.65	31,500.65	1,600.00		
61700 Stewardship	0.00	0.00			Use available unused envelop inventory.
61800 Welcoming	500.00	500.00			No change
62000 Salaries & Benefits					
62100 Pastor					
62110 Pastor Salary	17,900.00	17,900.00			Per 2019 ELCA Comp Wkbook (17 yr, 65 pts) 1

62120 Pastor Housing Allow	75,000.00	75,000.00		Per Pastor instruction
62130 Pastor Pension	16,722.00	16,722.00		18% of base + housing (Diocese Reqmt)
62131 Pastor Insurance Benefits	35,352.00	35,352.00		Includes medical, dental, life, disability, salary continuation & workers comp (5% incr.)
62140 Pastor Car Allow	3,000.00	3,000.00		Reimburse at \$.58/mi per IRS rules
62150 Pastor Cont. Ed.	1,000.00	1,000.00		Reimburse actual expense, 3 yr accrual
62151 Phone	600.00	600.00		Reimburse actual expense (Max)
62161 Pastor Sabbatical Fund (Accrual)	1,200.00	1,200.00		
Total 62100 Pastor	150,774.00	150,774.00		
62300 Music/Support Salaries				
62310 Bell Choir Director	0.00			See Below
62330 Choir Director	0.00			See Below
62340 Organist	8,580.00	8,580.00		Cut 50% for COVID
62350 Praise Band Director	0.00			See Below
62390 Guest & Sub. Musicians	6,600.00	6,600.00		Includes 6 mo. band percussionist needs
NEW-Music Director	27,440.00	27,440.00		Combines Bell, Choir & Praise Band Dirs.(24,716)
Total 62300 Music/Support Salaries	42,620.00	42,620.00		
62400 Office Staff				
62410 Secretary				
62411 Secretary Salary	30,161.00	30,161.00		Last 12 months
62500 Dir. Of Children, Youth & Family Ministries (CYFM)				
62510 CYFM Salary	54,080.00	54,080.00		Per CA 2020 Labor Law (+8.33%)
62550 Continuing Ed	500.00	500.00		Max reimburse expense - Learning Request
62561 CYFM Auto Allowance	1,500.00	1,500.00		Max reimbursed at \$.58 IRS rate
62562 CYFM Phone Allowance	600.00	600.00		
Total 62500 CYFM	56,680.00	56,680.00		
62625 CYFM Asst & Choir Dir.	7,800.00	7,800.00		10 hr/wk @\$15/hr (+7.1%)
62630 Nursery Care	0.00	0.00		Covered as needed by acct. 62625
62700 Honoraria for Sub. Preacher	900.00	900.00		Per Synod guidelines (\$275/2 services for 3 Sundays) + mileage @ \$.58/mi - Incorporates Intern Vicar
62710 Sabbatical Accrual	1,200.00	1,200.00	35201	5 yr accrual for 3 month Sub Pastor
62891 Sound Room Tech	2,100.00	2,100.00		3.2 hr/wk @ \$13/hr (Min. wage)
62890 Payroll Taxes	10,462.22	10,462.22		7.65% of non-pastor wages
Total Other Payroll	22,462.22	22,462.22		
Total 62000 Salaries & Benefits	302,697.22	302,697.22		
63000 Operational Expenses				
63100 Fees & Interest				
63110 Mortgage Interest	8,483.00	8,483.00		Based on calculated trend (3.25%)
63111 Mortgage Principle	16,476.00	16,476.00		Based on calculated trend (Avg bal. \$261,025)
63120 Bank Charges	100.00	100.00		
63140 Merchant Fees	1,600.00	1,600.00		Vanco
Total 63100 Fees & Interest	26,659.00	26,659.00		
63200 Utilities				
63210 Electric	4,500.00	4,500.00		

63220 Gas	1,000.00	1,000.00			
63230 Telephone	5,000.00	5,000.00			
63250 Water & Sewer	3,500.00	3,500.00			
63260 Trash	3,500.00	3,500.00			
Total 63200 Utilities	17,500.00	17,500.00			
Total 63300 Insurance	10,755.00	10,755.00			6% increase per insurance agent. Includes accident, auto, liability, earthquake, umbrella, workers comp less CDC rebates.
63400 Office Expense					
63410 Office Supplies	2,900.00	2,900.00			
63415 COVID Supplies	500.00	500.00			
63420 Postage	2,500.00	2,500.00			
63430 Printing and Copying	8,000.00	8,000.00			Extra bulletin for 2nd service
Total 63400 Office Expense	13,900.00	13,900.00			
63500 Mailers & Periodicals					
63510 Advertising	500.00	500.00			
63515 Web-site Hosting/Maintenance	225.00	225.00			
63520 Lutheran Magazine	165.00	165.00			
63530 Bulletins & Copyright	1,150.00	1,150.00			
63540 Devotionals	330.00	330.00			
Total 63500 Mailers & Periodicals	2,370.00	2,370.00			
63600 Outside Services					
63610 Treasurer/Fin Secretary	3,600.00	3,600.00			No Change
63620 Bookkeeping Services	12,025.00	12,025.00			No Change
63621 Bookkeeping Support Fees	1,425.00	1,425.00			No Change
63630 Janitor	16,000.00	16,000.00			
63640 Event Set-up (Luther Hall)					To be paid by event fees
NEW-Virtual Service Support	9,000.00	9,000.00			Assumes services moved indoors by September.
Total 63600 Outside Services	42,050.00	42,050.00			
63700 Property Expense					
63710 Property Taxes	700.00	700.00			Based on 2020 expense
63720 General Maintenance	16,000.00	13,440.00	2,560.00	35360&1	\$2560 Available
63723 Kitchen Update				35645	No request (\$2,839 available)
63730 Grounds Maintenance	5,000.00	5,000.00			
63735 Van Maintenance	1,500.00	1,500.00			
63755 Facilities & Technology Equipment					No Request
63765 Tech Equip MBC16	7,000.00	654.00	6,346.00	35363 & 65	\$6,346.51 available
63780 Patio & Grounds Equipment				35364	No Request (\$5,000 available)
63781 Patio Improve Proj Accs MBC16				35364	No Request (\$2,173 available)
63790 Prayer Garden	1,000.00		1,000.00	35367	\$2,310 available
Total 63700 Property Expense	31,200.00	21,294.00			
63800 Training/Meetings					
63810 Synod Convention					Prepaid in 2020
63840 Council-Sponsored Events	1,000.00	1,000.00			Picnic, etc. (No change)

Total 63800 Training/Meetings	1,000.00	1,000.00			
64000 Learning and Youth				35409	Tips for teens funds: \$2,896 available
64100 Adult Education	300.00	300.00		35475	\$-161 available
64200 Safeguarding	650.00	650.00			
64300 Learning Outreach					
64400 Children Education					
64410 Children's Education & Events	400.00		400.00	35401	\$664.45 available, events are net zero from fees
64440 Faith Formation (new name)	400.00	400.00			
64470 VBS Expenses				35460	Net zero - \$924.18 available + planned fees
64471 VBS Offering Donated					Net zero - donations made during VBS
64530 Conf / Middle School	1,000.00	1,000.00			
64531 Middle School Events					See 64530 above
64570 Senior High	800.00	800.00			
64580 Senior High Trips				35408	Net zero, \$1163.64 available
64587 Wednesday Evening Dinners	1,000.00		1,000.00	35470	Net zero over request, current \$378.03 available
64588 Young Adult Events					
Total 64000 Learning and Youth	4,550.00	3,150.00			
65000 Worship & Music					
65100 Altar Supply					
65100. Altar Supply - Other	700.00	700.00			No change
65110 Altar & Holiday Flowers				35510	Net zero - paid by donations (\$1,037 available)
65120 Holiday Flowers				35515	Net zero - paid by donations
65130 Sanctuary Items				35585	No Request (\$5,303 available)
65200 Choir Music					See 65800
65300 Contemporary Service					See 65800
65400 Bell Music & Equip. & Maint.	400.00	400.00			Per W&M Committee
65420 Deferred Bell Maintenance	560.00	560.00		35509	Per W&M Committee
65500 Instrument Maintenance	1,000.00	1,000.00			Per W&M Committee
65700 Classical Concert Series				35570	Net Zero - \$19,285 available
65800 Choir, Contemporary Svc & Other	1,050.00	1,050.00			Per W&M Committee
Total 65000 Worship & Music	3,710.00	3,710.00			
66000 Fellowship					
66100 3D				35635	No Request - \$77 available
66200 Fellowship-Hospitality Supplies	400.00	400.00			Expected lower expenses due to COVID
66300 Fellowship Programming	100.00	100.00			
66400 Offsite Events	100.00	100.00			Net zero over requested funds
66500 Make Bake Celebrate				35605	Net Zero - \$3,675 Seed funds available
66600 Photo Directory MBC16				35677	No Request - \$528.76 available for reprints
66800 Fellowship Misc.					
Total 66000 Fellowship	600.00	600.00			
67000 Service & Mission					
67000. Service & Mission - Other	500.00		500.00	35790	\$1654 available
67100 St Columba-Souper Bowl Donation				35720	Net zero - offset by donations

67200 The Quilters				35730	\$472 available
67210 Quilters Supplies/Ship					Expected Endowment request
67300 Monthly Fair Trade Expenditures				35750	Net zero - offset by sales, \$1.805 available
67400 Gifts of Hope/Thnksgr/Sarah Cir				35760	Net zero - offset by "Alternate Christmas" sales
67600 LWR Kits Shipping					Expected Endowment request
67600 Many Meals				35710	Offset by available funds of \$2069 & donations
Total 67000 Service & Mission	500.00				
68000 Caring					
68100 Helping Hands				35810	Offset by available funds of \$3,847 & donations
68200 Pastors Discretionary Fund				35313	\$3,434 available + typical Endowment request
68300 Caring Team	337.00		337.00	35890	\$337 available
Total 68000 Caring	337.00	0.00	337.00		
Total Expenses & Fund Sources	491,428.86	477,685.86	13,743.00		