

Mount Cross Lutheran Church

2022 Recommended Budget

1/27/2022 kms	<u>Requested</u> <i>Budget</i>	<u>Funded</u> <i>Budget</i>	<u>Source of Funds</u>		<u>Bal. Sheet</u> Ref	<u>2022 Notes</u>
			Operational	Dedicated		
Income						
50000 Operating Income						
50100 Pledged	309,765.00	309,765.00				Based on 79 pledges as of 1:42 PM, 1/16/22
50200 Envelope-Non Pledged	74,029.23	74,029.23				10% over 2021 due to opening up.
50300 Loose Plate	24,215.40	24,215.40				10% over 2021 due to opening up.
50600 Special General Giving (LCO)	5,520.00	5,520.00				Based on 2 pledges as of 1/3/22
50500 Misc	10,340.10	10,340.10				12/31/20-12/31/21 - includes Thrivent \$, Easter week, Lent, Christmas Eve, Initial, misc., etc.
Total 50000 Operating Income	423,869.73	423,869.73				
52000 Interest Income						
52100 Bank	400.00	400.00				Based on 2021 actual
Total 52000 Interest Income						
53000 Facility Use	18,150.00	18,150.00				Per CDC \$1430/mo (Jan. - Aug) & \$2000/mo (Sept - Dec)
Draw from Reserves (MC Savings Acct)		30,298.83				
Gross Income	442,419.73	472,718.56				
XXXXXXXXXXXXXXXXXXXXXXXX			XXXXXXXX			
Expenses						
61000 Benevolence & Welcoming						
61100 Benevolence						
61101 Mission Support	41,834.97	30,121.18	30,121.18			7.2% of operating income less LCO
61110 Hunger	1,680.00	1,600.00		1600.00	35151	Anticipated giving (No Change)
61120 Lutheran Bible Translators	420.00	400.00	400.00			No Change
61130 Lutheran Social Services	420.00	400.00	400.00			No Change
61140 Many Meals	420.00					
61150 Maritime Ministries	420.00	400.00	400.00			No Change
61170 PLTS	420.00	400.00	400.00			No Change
61171 Abundant Table	735.00					
Total 61100 Benevolence	46,349.97	33,321.18	31,721.18	1,600.00		No Change
61700 Stewardship	250.00	0.00	0.00			Utilize old envelop inventory
61800 Welcoming	500.00	500.00	500.00			No change
62000 Salaries & Benefits						
62100 Pastor						
62110 Pastor Salary	21,810.00	17,900.00	17,900.00			Per 2022 ELCA Comp Wkbook (4.8%)
62120 Pastor Housing Allow	75,000.00	75,000.00	75,000.00			Per Pastor instruction
62130 Pastor Pension	17,426.00	16,722.00	16,722.00			18% of base + housing (Diocese Reqmt)

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62131 Pastor Insurance Benefits	38,197.00	38,197.00	38,197.00			Includes medical, dental, life, disability, salary continuation & workers comp (5% incr.)
62140 Pastor Car Allow	3,000.00	1,000.00	1,000.00			Reimburse at \$.58/mi per IRS rules
62150 Pastor Cont. Ed.	1,000.00	1,000.00	1,000.00			Reimburse actual expense, 3 yr accrual
62151 Phone	600.00	600.00	600.00			Reimburse actual expense (Max)
62161 Pastor Sabbat Fd (Accrual)	1,200.00	1,200.00	1,200.00		35201	5 yr accrual for 3 month Subbatical Pastor
Total 62100 Pastor	158,233.00	151,619.00	151,619.00			
62300 Music/Support Salaries						
62340 Organist	15,600.00	15,600.00	15,600.00			\$100/hr, incl. Sanctuary Choir, Sunday & special services
62390 Guest & Sub. Musicians	6,600.00	1,000.00	1,000.00			Use choir, praise band, etc. volunteers
62391 Music Director	28,080.00	24,336.00	24,336.00			Combines Bell, Choir & PB Dirs.(\$36/hr, 13hr/wk)
Total 62300 Music/Support Salaries	50,280.00	40,936.00	40,936.00			
62400 Office Staff						
62410 Secretary	26,000.00	30,888.00	30,888.00			33 hr/wk (incl. both on and off-site) - No Change
NEW - Secretary (Off Site)	7,904.00					
NEW - Volunteer Coordinator	1,800.00	1,800.00		1,800.00	35203	\$600 available, Needs other funding
Office Staff Total	35,704.00	32,688.00	30,888.00	1,800.00		
62500 Dir. Of Children, Youth & Family Ministries (CYFM)						
62510 CYFM Salary	58,240.00	58,240.00	58,240.00			Per CA 2022 Labor Law
New - CYFM Insurance Allowance	2,400.00					
62550 Continuing Ed	500.00	500.00	500.00			Max reimbursed expense - Learning Request
62561 CYFM Auto Allowance	1,500.00	500.00	500.00			Max reimbursed at \$.58 IRS rate
62562 CYFM Phone Allowance	600.00	600.00	600.00			
Total 62500 CYFM	63,240.00	59,840.00	59,840.00			
NEW - Deacon Stipend	5,000.00	5,000.00	3,542.00	1,458.00	35205	
NEW - Deacon Car Allowance	1,200.00	500.00	500.00			Reimburse at \$.58/mi per IRS rules
NEW - Deacon Cont. Ed Allowance	1,200.00	600.00	600.00			Reimburse actual expense, 3 yr accrual
NEW - Deacon Phone Allowance	600.00					
NEW - Deacon Total	8,000.00	6,100.00	4,642.00	1,458.00		
62625 CYFM Assistant	8,060.00	7,800.00	7,800.00			10 hr/wk @\$15/hr
62630 Nursery Care	2,500.00	1,092.00	1,092.00			
62700 Honoraria for Sub. Preacher	1,600.00	1,000.00	1,000.00			Utilize Deacon as much as possible
62891 Sound Room Tech	2,262.00	2,262.00	2,262.00			3.2 hr/wk @ \$14/hr (Min. wage)
62890 Payroll Taxes	12,580.12	11,323.38	11,323.38			7.65% of non-pastor wages
Total Other Payroll	27,002.12	23,477.38	23,477.38			
Total 62000 Salaries & Benefits	342,459.12	314,660.38	311,402.38	3,258.00		
63000 Operational Expenses						
63100 Fees & Interest						
63110 Mortgage Interest	7,600.00	7,874.00	7,874.00			Based on 12/21/20 mort. bal of \$242,268 at 3.25% int.
63111 Mortgage Principle	17,028.00	0.00	0.00			No principle payments due to net income loss.
63120 Bank Charges	50.00	50.00	50.00			

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63140 Merchant Fees	2,400.00	2,400.00	2,400.00			Vanco 2021 history
Total 63100 Fees & Interest	27,078.00	10,324.00	10,324.00			
63200 Utilities						
63210 Electric	5,000.00	5,000.00	5,000.00			
63220 Gas	1,200.00	1,200.00	1,200.00			
63230 Telephone	5,000.00	5,000.00	5,000.00			
63250 Water & Sewer	3,500.00	3,500.00	3,500.00			
63260 Trash	3,500.00	3,500.00	3,500.00			
Total 63200 Utilities	18,200.00	18,200.00	18,200.00			
Total 63300 Insurance	11,500.00	11,500.00	11,500.00			Our insurance agent expects +10%each in our overall package policy (liability) and our earthquake policy less CDC rebates. The other policies could/should be flat.
63400 Office Expense						
63410 Office Supplies	3,500.00	3,500.00	3,500.00			
63415 COVID Supplies	200.00	200.00	200.00			
63420 Postage	2,700.00	2,700.00	2,700.00			
63430 Printing and Copying	8,000.00	6,000.00	6,000.00			
NEW - Digital Subscriptions	500.00	500.00	500.00			
Total 63400 Office Expense	14,900.00	12,900.00	12,900.00			
63500 Mailers & Periodicals						
63510 Advertising	500.00	500.00	500.00			
63515 Web-site Hosting/Maint	225.00	225.00	225.00			
63520 Lutheran Magazine	165.00	165.00	165.00			14 Copies
63530 Bulletins & Copyright	1,510.00	1,510.00	1,510.00			Includes "OneLicense.net" w/streaming
63540 Devotionals	330.00	330.00	330.00			
Total 63500 Mailers & Periodicals	2,730.00	2,730.00	2,730.00			
63600 Outside Services						
63610 Treasurer/Fin Secretary	3,780.00	3,600.00	3,600.00			No Change
63620 Bookkeeping Services	12,950.00	12,950.00	12,950.00			7.7% (2 years)
63621 Bookkeeping Support Fees	1,884.00	1,884.00	1,884.00			Quickbooks & payroll fees
63630 Janitor	18,000.00	16,000.00	16,000.00			No Change
63640 Event Set-up (Luther Hall)	0.00	0.00	0.00			To be paid by event fees
NEW-Virtual Serv Supt (incl. supplies)	15,000.00	15,000.00	15,000.00			Assumes virtual services continue as in December
NEW - Outside audit of financials	15,000.00	0.00	0.00			Request eliminated by council on 11/30/21
Total 63600 Outside Services	66,614.00	49,434.00	49,434.00			
63700 Property Expense						
63710 Property Taxes	600.00	600.00	600.00			Based on 2021 expense
63720 General Maintenance	20,000.00	12,000.00	9,440.00	2,560.00	35360&1	\$2560 Available
63723 Kitchen Update					35645	No request (\$2,839 available)
63730 Grounds Maintenance	5,000.00	4,000.00	4,000.00			
63735 Van Maintenance	1,500.00	1,500.00	1,500.00			

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63755 Facilities & Tech Equip.	2,299.00	2,299.00		2,299.00	35365	No Request - 2299 available
63765 Tech Equip	7,100.00	7,100.00		7,100.00	35363	Requests submitted for \$7,100 with \$1,167 available, needs dedicated fund raising
63780 Patio & Grounds Equip	10,000.00	10,000.00		10,000.00	35364, 37779,	Resod front yard. \$11,000 available.
63781 Patio Impr Proj MBC16					35364	No Request (\$2,173 available)
63790 Prayer Garden	1,000.00	1,000.00		1,000.00	35367	\$2,310 available
NEW - Stucco & Paint Sanctuary	30,000.00	30,000.00		30,000.00	35362	Needs dedicated fund raising per council on 11/30/21
NEW - Storage Building	20,000.00	20,000.00		20,000.00		Needs dedicated fund raising per council on 11/30/21
Total 63700 Property Expense	97,499.00	88,499.00	15,540.00	72,959.00		
63800 Training/Meetings/Other						
63810 Synod Convention	3,600.00	2,400.00	2,400.00			2 Staff + 2 Elected Delegates
63840 Council-Sponsored Events	1,000.00	500.00	500.00			Picnic, etc. (No change)
New - Staff/Volunteer Recognition	1,000.00	500.00	500.00			Requestion by Pastor
Total 63800 Training/Meetings	5,600.00	3,400.00	3,400.00			
64000 Learning and Youth					35409	Tips for teens funds: \$2,896 available
64100 Adult Education	5,000.00	1,500.00	1,367.00	133.00	35475	\$133 available
New - Sr. Adult Ministry	2,400.00	1,200.00	0.00	1,200.00		Needs Endowment or other funding
64200 Safeguarding	1,000.00	500.00	500.00			
64300 Learning Outreach						No request
64400 Children Education						
64440 Faith Formation	400.00	400.00		400.00	35401	\$1208 available
64470 VBS Expenses	3,500.00	4,000.00		4,000.00	35460	Net zero - \$533 available + planned fees. Include safeguarding as needed in fees.
64471 VBS Offering Donated						Net zero - donations made during VBS
64530 Conf / Middle School	1,000.00	1,000.00	500.00	500.00	35412	\$495 Camp scholarship funds available.
64531 Middle School Events						See 64530 above
64570 Senior High	800.00	800.00		800.00	35408	\$2,171 available for trips.
64587 Wednesday Evening Dinners					35470	Net zero over request, current \$914 available
64588 Young Adult Events						
Total 64000 Learning and Youth	14,100.00	9,400.00	2,367.00	7,033.00		
65000 Worship & Music						
65100 Altar Supply	1,200.00	1,200.00	1,200.00			Based on 2021 expense
65110 Altar & Holiday Flowers	1,000.00	1,200.00	0.00	1,200.00	35510	Net zero - paid by donations (\$1,037 available)
65120 Holiday Flowers	1,200.00	0.00	0.00	0.00	35515	Net zero - paid by donations
65130 Sanctuary Items	0.00				35585	No Request (\$5,303 available)
65200 Choir Music		0.00	0.00	0.00		Use available inventory
65300 Contemporary Service	300.00	0.00	0.00	0.00		
65400 Bell Music & Equip. & Maint.	300.00	300.00	0	0.00		
65420 Deferred Bell Maintenance	500.00	0.00	0.00	0.00	35509	Skip 5 Year accrual for now
65500 Instrument Maintenance	1,000.00	1,000.00	500.00	500.00	35570	Utilize Classical Concert funds

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65700 Classical Concert Series	5,200.00	5,200.00	0.00	5,200.00	35570	Net Zero - \$19,285 available
65800 Choir, Contem Svc & Other	1,000.00	0.00	0.00	0.00		
Total 65000 Worship & Music	11,700.00	8,900.00	1,700.00	6,900.00		
66000 Fellowship						
66100 3D					35635	No Request - \$77 available
66200 Fellow-Hospitality Supplies	800.00	800.00	800.00			Expected lower expenses due to COVID
66300 Fellowship Programming	100.00	100.00	100.00			
66400 Offsite Events	100.00	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	1,000.00	1,000.00	1,000.00			
67000 Service & Mission	250.00	250.00		250.00		Use internal fund raising
67000 Svc.&Miss.-Evang & Outreach	2,800.00	2,800.00		2,800.00	35790	\$874 available (\$2,800 donated in 2021)
67100 St Columba-Souper Bowl	680.00	680.00		680.00	35720	Net zero - offset by donations (\$680 in 2021)
67200 The Quilters	200.00	200.00		200.00	35730	\$522 available
67300 Monthly Fair Trade Expense	1,820.00	1,820.00		1,820.00	35750	Net zero - offset by sales, \$2,291 available
67400 Gifts- Hope/Tnksgr/Sarah Cir	1,875.00	1,875.00		1,875.00	35760	Net zero - offset by "Alternate Christmas" sales
67600 LWR Kits Shipping						Expected Endowment request
67600 Many Meals					35710	Offset by available funds of \$2068 & donations
Total 67000 Service & Mission	7,625.00	7,625.00	0.00	7,625.00		
68000 Caring						
68100 Helping Hands	500.00	500.00		500.00	35810	Offset by available funds of \$3,847 & donations
68200 Pastors Discretionary Fund	4,000.00	4,000.00		4,000.00	35313	\$7,523 available + typical Endowment request
68300 Caring Team	538.00	538.00		538.00	35890	\$538 available
Total 68000 Caring	5,038.00	5,038.00		5,038.00		
Total Expenses & Fund Sources	673,143.09	577,431.56	472,718.56	104,413.00		
Net Income	(126,310.36)		0.00			