

**MOUNT CROSS LUTHERAN CHURCH
2023 Recommended Budget 1/29/23**

	2022 Operating Budget	2022 Actuals	2023 Requested Budget	2023 Funded Budget	Source of Funds			2023 Notes
					Operational	Dedicated	Ded Acct	
Income								
50000 Operating Income								
50100 Pledged	309,765.00	334,088.73	357,004.00	357,004.00	357,004.00			As of 1/5, 89 households have pledged.
50200 Envelope-Non Pledged	74,029.23	67,780.70	67,540.00	67,540.00	67,540.00			Based on actual giving in 2021 and 2022.
50300 Loose Plate	24,215.40	17,412.01	17,412.01	17,412.01	17,412.01			Based on actual giving in 2022.
50500 Misc	10,340.10	8,483.36	\$ 21,191.77	\$ 21,191.77	\$ 21,191.77			Thrivent Dollars, Easter, Lent, Christmas Eve, etc. Also includes projected growth in giving by pledge households.
50600 Special General Giving (LCO)	5,520.00	19,321.50	10,320.00	10,320.00	10,320.00			As of 12/13, two households have pledged.
Total 50000 Operating Income	\$ 423,869.73	\$ 447,086.30	\$ 473,467.78	473,467.78	473,467.78			
52000 Interest Income								
52100 Bank	400.00	880.46	1,072.00	1,072.00	1,072.00			Estimate from recent history, rising interest rates.
Total 52000 Interest Income	\$ 400.00	\$ 880.46	\$ 1,072.00	\$ 1,072.00	\$ 1,072.00			
53000 Facility Use	18,150.00	18,337.50	25,200.00	25,200.00	25,200.00			Agreement with CDC: \$2000 per month and gardening fee of \$100 per month.
Draw from Reserves					\$ 11,509.01			
Gross Income	\$ 442,419.73	\$ 466,304.26	\$ 499,739.78	\$ 499,739.78	\$ 511,248.79			
Expenses								
61000 Benevolence & Welcoming								
61100 Benevolence								
61101 Mission Support	30,121.18	30,121.18	46,314.78	33,346.64	33,346.64	0.00		7.2% of operating income minus LCO.
61110 Hunger	0.00	0.00	1,680.00	1,680.00	0.00	1,680.00	35151	
61120 Lutheran Bible Translators	400.00	400.00	420.00	420.00	0.00	420.00	34003	
61130 Lutheran Social Services	400.00	400.00	420.00	420.00	0.00	420.00	34003	
61140 Many Meals	0.00	0.00	420.00	420.00	0.00	420.00	35710	
61150 Maritime Ministries	400.00	400.00	420.00	420.00	0.00	420.00	34003	
61170 PLTS - MBC	400.00	400.00	420.00	420.00	0.00	420.00	34003	
Total 61100 Benevolence	31,721.18	31,721.18	50,094.78	37,126.64	33,346.64	3,780.00		
61800 Welcoming	500.00	326.56	400.00	400.00	390.00	10.00	35100	Name tags.
Total 61000 Benevolence & Welcoming	32,221.18	\$ 32,047.74	50,494.78	37,526.64	33,736.64	3,790.00		
62000 Salaries & Benefits								
62100 Pastor								
62110.2 Pastor Salary (Pr. Julie)	17,900.00	17,900.00	35,460.00	35,460.00	35,460.00			Salary per 2023 ELCA Comp Workbook. Also includes \$10,380 insurance offset for 80 plan vs 90.
62120 Pastor Housing Allow	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00			Pastor request
62130 Pastor Pension	16,722.00	16,722.00	19,882.80	19,882.80	19,882.80			18% of base + housing (Episcopal Req't)
62131 Pastor Insurance Benefits	38,197.00	38,142.72	25,013.00	25,013.00	25,013.00			Remaining health insurance + updated actuals from diocese. W/C estimated.
62140 Pastor Car Allow	1,000.00	1,116.27	3,000.00	1,000.00	1,000.00			
62150 Pastor Cont. Ed.	1,000.00		1,000.00	1,000.00	1,000.00			
62151 Pastor Phone Allowance	600.00	600.00	600.00	600.00	600.00			
62161 Pastor Sabbatical Fund (Accrual)	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00			

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Total 62100 Pastor	151,619.00	150,680.99	161,155.80	159,155.80	159,155.80			
62300 Music Salaries								
62340 Organist	15,600.00	16,650.00	16,000.00	16,380.00	16,117.90	262.10	35200	\$105 per hr x 3 hrs/wk x 52 wks
62390 Guest & Sub. Musicians	1,000.00	1,410.00	6,600.00	1,518.88	100.00	1,418.88	35500	Historical data.
62391 Music Director	24,336.00	24,500.00	28,080.00	27,664.00	27,664.00			14 hrs/wk x 52 wks x \$38 per hr
Total 62300 Music Salaries	40,936.00	\$ 42,560.00	50,680.00	45,562.88	43,881.90			
62400 Office Staff								
62410 Secretary	30,888.00	28,356.75	32,604.00	32,604.00	32,604.00			33 hrs per wk (on-site and off-site) x 52 wks
Volunteer Coordinator	\$ 0.00	\$ 0.00	1,800.00	1,920.00	120.00	1,800.00	34002	\$160 per month x 12 months
Total 62400 Office Staff	\$ 30,888.00	\$ 28,356.75	\$ 34,404.00	\$ 34,524.00	\$ 32,724.00			
62500 Director Children Youth & Family Ministries								
62510 CYFM Salary	58,240.00	58,240.00	64,480.00	64,480.00	64,480.00			CA Labor Code 515, Exempt 2 X min wage \$15.50/hr
62550 CYFM Cont. Ed	500.00	1,381.47	500.00	500.00	500.00			
62561 CYFM Auto Allowance	500.00	197.58	1,500.00	500.00	500.00			
62562 CYFM Phone Allowance	600.00	600.00	600.00	600.00	600.00			
Health Insurance	0.00	0.00	5,232.00	4,800.00	4,800.00			Reimbursable at \$400 per month. Planned expense. Was on parent's health policy.
Total 62500 Director Children Youth & Family Min	59,840.00	60,419.05	72,312.00	70,880.00	70,880.00			
62625 CYFM Asst	7,800.00	6,908.75	11,050.00	8,580.00	8,580.00			10 hr/wk x 52 wks x \$16.50 per hr
62630 Nursery Care	1,092.00	824.39	3,224.00	3,328.00	3,328.00			4 hr/wk x 52 wks x \$16 per hr
62700 Honoraria for Sub. Preacher	1,000.00	861.50	2,000.00	800.00	800.00	0.00		
62890 Payroll Taxes	11,323.38	10,380.59	12,291.26	12,074.45	12,074.45			7.65% of non-pastor employee wages.
62891 Sound Room Tech	2,262.00	154.00	2,579.20	0.00	0.00			
Total 62000 Salaries & Benefits	\$ 306,760.38	\$ 301,146.02	\$ 349,696.26	\$ 334,905.13	\$ 331,424.15	\$ 3,480.98		
62600 Deacon								
62601 Deacon Stipend	3,542.00	3,333.36	6,000.00	7,700.00	500.00	7,200.00	34003, 35202	\$6000 base + 500 car + 600 ed + 600 phone. Base \$1000 higher than last year (which included dedicated).
62602 Deacon Car Allowance	500.00	267.89	1,200.00		0.00			Included in stipend.
62603 Deacon Con. Ed Allowance	600.00	267.50	1,200.00		0.00			Included in stipend.
62604 Deacon Phone Allowance	600.00	550.00	600.00		0.00			Included in stipend.
Total 62600 Deacon	5,242.00	4,418.75	9,000.00	7,700.00	500.00	7,200.00		
63000 Operational Expenses								
63100 Fees & Interest		3,000.00						
63110 Mortgage Interest	7,874.00	7,574.38	7,049.71	7,049.71	7,049.71			Provided by Thrivent Mortgage 9/28/22
63111 Mortgage Principal	17,028.00	17,373.62	17,898.29	17,898.29	17,898.29			Provided by Thrivent Mortgage 9/28/22
63120 Bank Charges	50.00	20.00	50.00	50.00	50.00			
63140 Merchant Fees	2,400.00	1,962.57	2,200.00	2,200.00	2,200.00			Fees for on-line giving.
Total 63100 Fees & Interest	27,352.00	29,930.57	27,198.00	27,198.00	27,198.00			
63200 Utilities								
63210 Electric	5,000.00	5,651.32	5,700.00	6,075.17	6,075.17			Funded Budget - 7.5% increase over 2022 actuals.
63220 Gas	1,200.00	1,974.19	1,950.00	2,369.03	2,369.03			Funded Budget - 20% increase over 2022 actuals.
63230 Telephone	5,000.00	4,086.92	4,350.00	4,291.27	4,291.27			Funded Budget - 5% increase over 2022 actuals.
63250 Water & Sewer	3,500.00	2,906.62	3,400.00	3,051.95	3,051.95			Funded Budget - 5% increase over 2022 actuals.
63260 Trash	3,500.00	3,121.32	3,850.00	3,277.39	3,277.39			Funded Budget - 5% increase over 2022 actuals.
Total 63200 Utilities	\$ 18,200.00	\$ 17,740.37	\$ 19,250.00	\$ 19,064.80	\$ 19,064.80			
63400 Office Expense								
63410 Office Supplies	3,500.00	2,773.78	3,000.00	2,800.00	2,800.00			
63415 COVID Supplies	200.00	65.84	100.00	50.00	50.00			
63420 Postage	2,700.00	2,408.68	2,700.00	2,300.00	2,300.00			

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63430 Printing and Copying	6,000.00	8,140.74	7,000.00	7,000.00	7,000.00			CDC to start paying portion of copying costs.
63431 Digital Subscription	500.00	1,148.78	1,144.00	1,144.00	1,144.00			Zoom, SignUps, ICON.
Total 63400 Office Expense	12,900.00	14,537.82	13,944.00	13,294.00	13,294.00			
63500 Mailers & Periodicals								
63510 Advertising	500.00	763.02	500.00	500.00	500.00			Acorn, Facebook, etc.
63515 Website Hosting/Maint	225.00	144.00	0.00	0.00	0.00			
63520 Lutheran Magazine	165.00	164.50	165.00	165.00	165.00			Living Lutheran (14 copies)
63540 Devotionals	330.00	353.07	340.00	340.00	340.00			Word in Season, Taking Faith Home
Total 63500 Mailers & Periodicals	\$ 1,220.00	\$ 1,424.59	\$ 1,005.00	\$ 1,005.00	\$ 1,005.00			
63600 Outside Services								
63610 Treasurer/Fin Secretary	3,600.00	3,600.00	6,000.00	5,400.00	5,400.00			Financial Secretary: \$450 per month x 12 months
63620 Bookkeeping Services	12,950.00	13,090.00	13,875.00	13,875.00	13,875.00			185 hrs/yr x \$75 per hr
63621 Bookkeeping Support Fees	1,884.00	1,840.00	1,920.00	1,920.00	1,920.00			Quickbooks.
63630 Janitor	16,000.00	16,625.00	16,250.00	16,000.00	16,000.00			Agreement Sep 22: \$1250 x 12 (plus \$1000 carpet).
63650 Outside Contractors	0.00	0.00	0.00	0.00	0.00			
63660 Virtual Services Support Staff	15,000.00	12,940.00	15,000.00	14,000.00	11,041.17	2,958.83	35206 34002	Video and streaming staff.
63670 Meal Preparer			11,550.00	7,800.00	3,800.00	4,000.00	35645	New account. (25 wks Wed + 27 wks Tues) x \$150. Also draw on revolving accounts 35470 and 35890.
63680 Outside CPA Auditor			20,000.00	4,000.00	4,000.00			New account. Accumulating dedicated fund. Audit in 2027.
Total 63600 Outside Services	49,434.00	48,095.00	84,595.00	62,995.00	56,036.17	6,958.83		
63700 Property Expense								Dedicated funds for projects in 34001 and 35360.
63710 Property Taxes	600.00	602.02	650.00	650.00	650.00			Projected increase
63720 General Maintenance					0.00			
63720. General Maintenance	9,440.00	12,278.08	14,700.00	10,000.00	2,700.00	7,300.00	34001	Pest control \$1,100, inspections \$300, appliance maint \$500, prop supplies \$800, unscheduled fac/prop repairs \$7,300.
Total 63720 General Maintenance	\$ 9,440.00	\$ 12,278.08	\$ 14,700.00	\$ 10,000.00	\$ 2,700.00	\$ 7,300.00		
63730 Grounds Maintenance	4,000.00	2,362.06	4,080.00	4,080.00	500.00	3,580.00	35364, 35367	Landscape/grounds \$1680 (reduced - no grass maint), tree maint \$1400, prayer garden \$1000.
63735 Van Maintenance	1,500.00	2,713.96	1,250.00	1,000.00	500.00	500.00	34001	
63755 Facilities & Tech Equipment	0.00		2,500.00		0.00			Office computers to be replaced if needed using dedicated funds.
63765 Tech Equipment	0.00				0.00			
Total 63700 Property Expense	\$ 15,540.00	\$ 17,956.12	\$ 23,180.00	\$ 15,730.00	\$ 4,350.00	\$ 11,380.00		
63800 Training/Meetings								
63810 Synod Assembly	2,400.00	2,158.32	3,600.00	2,400.00	2,400.00			Funded staff and elected delegates.
63815 Synod Leadership Conference	0.00		1,500.00	1,400.00	100.00	1,300.00	35317	New account. Conference in autumn.
63840 Council-Sponsored Events	500.00		1,000.00	400.00	84.00	316.00	35390	Picnic and similar events.
63841 Staff/Volunteer Recognition	500.00	710.49	1,000.00	650.00	545.45	104.55	35312	
Total 63800 Training/Meetings	\$ 3,400.00	\$ 2,868.81	7,100.00	4,850.00	3,129.45	1,720.55		
Total 63000 Operational Expenses	\$ 128,046.00	\$ 132,553.28	\$ 176,272.00	\$ 144,136.80	\$ 124,077.42	\$ 20,059.38		
63300 Insurance	11,500.00	17,741.92	15,500.00	15,500.00	15,500.00			Projection based on historical data plus inflation.
64000 Family Faith Formation					0.00			
64100 Adult Education	1,367.00	1,049.59	500.00	250.00	134.80	115.20	35475	
64200 Senior Ministry				4,845.69	500.00	4,345.69	35395, 35635	Tech support, materials, supplies. See below.
Senior Chapel			3,600.00					Request for mailings, bulletins, altar linens, tech support, mat'ls, supplies, supply pastors, refreshments.

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Senior Social Events			1,600.00					Request for paper supplies, food, entertainment, games, decorations.
Deacon's Senior Outreach Program			1,200.00					Request for resources, cards, small items for home visitations.
Total 64200 Senior Ministry	0.00	0.00	6,400.00	4,845.69	500.00	4,345.69		
64400 Children & Youth Education								
64200 Safeguarding	500.00	1,341.14	750.00	1,350.00	100.00	1,250.00	35476	Background checks, fingerprinting ... CYFM vols.
64440 Fun with Faith		133.08	1,000.00	1,000.00	690.78	309.22	35401	Childrens Bibles, activity bags, supplies, events.
64530 Conf / Middle School	500.00	325.79	2,000.00	500.00	500.00	0.00		Events and confirmation.
64570 Senior High			1,000.00	300.00	300.00	0.00		Events and supplies.
64470 VBS Expenses					0.00			
64587 Wednesday Evening Dinners			2,500.00	1,250.00	1,250.00			Family dinners after Fun with Faith. See 63670. Revolving account 35470 to cover most expenses.
Total 64400 Children and Youth Education	1,000.00	1,800.01	7,250.00	4,400.00	2,840.78	1,559.22		
Total 64000 Family Faith Formation	\$ 2,367.00	\$ 2,849.60	\$ 14,150.00	\$ 9,495.69	\$ 3,475.58	\$ 6,020.11		
65000 Worship & Music								
63530 Bulletins and Copyright	1,510.00	1,991.29	1,700.00	1,700.00	1,700.00	0.00		Moved from Mailers & Periodicals. CCLI (incl streaming), Bulletins, OneLicense
65100 Altar Supply	1,200.00	1,654.90	1,400.00	1,400.00	0.00	1,400.00	35500	
65130 Sanctuary Items	0.00	266.57	400.00	400.00	0.00	400.00	35585	
65400 Bell Music & Equip & Maint.	\$ 0.00	379.30	100.00	100.00	0.00	100.00	35545	
65500 Instrument Maintenance	500.00	1,432.50	1,370.00	1,370.00	0.00	1,370.00	35540	
65800 Choir, Contemp Svc & Other		300.72	300.00	300.00	0.00	300.00	35520	
Total 65000 Worship & Music	\$ 3,210.00	\$ 6,025.28	\$ 5,270.00	\$ 5,270.00	\$ 1,700.00	\$ 3,570.00		
66000 Fellowship								
66200 Fellowship-Hospitality Supplies	800.00	658.83	500.00	500.00	0.00	500.00	35645	
66300 Fellowship Programming	100.00		100.00	100.00	95.00	5.00	35600	
66400 Offsite Events	100.00	87.76	400.00	400.00	0.00	400.00	34003	
Total 66000 Fellowship	1,000.00	746.59	1,000.00	1,000.00	95.00	905.00		
67000 Service & Mission								
67800 Peace & Justice	\$ 0.00	0.00	1,000.00	1,000.00	200.00	800.00	35315	Dedicated revolving funds under 35700. RIC educational materials and speakers.
67900 Future Projects and Outreach			300.00	300.00	100.00	200.00	35791	New account.
Total 67000 Service & Mission			1,300.00	1,300.00	300.00	1,000.00		
68000 Caring								
68100 Helping Hands					0.00			Funds in 35810.
68200 Pastors Discretionary Fund					0.00			Revolving dedicated fund acct 35313.
Caring Supplies and Homebound Outreach			650.00	650.00	0.00	650.00	35890	New acct. Care bags, symp cards, holiday calendars/cards.
Caring Education			1,000.00	1,000.00	0.00	1,000.00	35890	New acct. Speakers, materials, monthly resource table.
68900 Tuesday Caring Meals			7,800.00	3,816.15	440.00	3,376.15	35890	New acct. Provides meals for homebound. Labor in 63670.
Total 68000 Caring			9,450.00	5,466.15	440.00	5,026.15	35800	Revolving account 35890.
Total Expenses	\$ 490,346.56	\$ 497,529.18	\$ 632,133.03	\$ 562,300.41	\$ 511,248.79	\$ 51,051.62		
Net Income	-\$ 47,926.83	-\$ 31,224.92	-\$ 132,393.25	-\$ 62,560.63	\$ 0.00			