

**MT CROSS LUTHERAN CHURCH**  
**Budget vs. Actuals: 2023 Budget - FY23 P&L**  
 January - October 2023

	October 2023				Year to Date			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
<b>Income</b>								
<b>50000 Operating Income</b>								
50100 Pledged	37,909.90	29,750.33	8,159.57	127.43%	300,482.37	297,503.30	2,979.07	101.00%
50200 Envelope-Non Pledged		5,628.33	-5,628.33	0.00%	22,583.50	56,283.30	-33,699.80	40.12%
50300 Loose Plate	1,082.00	1,451.00	-369.00	74.57%	13,242.00	14,510.00	-1,268.00	91.26%
50500 Misc	569.44	1,765.98	-1,196.54	32.24%	9,955.78	17,659.80	-7,704.02	56.38%
50600 Special General Giving (LCO)	960.00	860.00	100.00	111.63%	12,345.00	8,600.00	3,745.00	143.55%
<b>Total 50000 Operating Income</b>	<b>\$ 40,521.34</b>	<b>\$ 39,455.64</b>	<b>\$ 1,065.70</b>	<b>102.70%</b>	<b>\$ 358,608.65</b>	<b>\$ 394,556.40</b>	<b>-\$ 35,947.75</b>	<b>90.89%</b>
<b>52000 Interest Income</b>								
52100 Bank	2.58	89.33	-86.75	2.89%	1,685.29	893.30	791.99	188.66%
<b>Total 52000 Interest Income</b>	<b>\$ 2.58</b>	<b>\$ 89.33</b>	<b>-\$ 86.75</b>	<b>2.89%</b>	<b>\$ 1,685.29</b>	<b>\$ 893.30</b>	<b>\$ 791.99</b>	<b>188.66%</b>
53000 Facility Use	4,200.00	2,100.00	2,100.00	200.00%	21,600.00	21,000.00	600.00	102.86%
Uncategorized Income	48.95		48.95		48.95		48.95	
<b>Total Income</b>	<b>\$ 44,772.87</b>	<b>\$ 41,644.97</b>	<b>\$ 3,127.90</b>	<b>107.51%</b>	<b>\$ 381,942.89</b>	<b>\$ 416,449.70</b>	<b>-\$ 34,506.81</b>	<b>91.71%</b>
<b>Gross Profit</b>	<b>\$ 44,772.87</b>	<b>\$ 41,644.97</b>	<b>\$ 3,127.90</b>	<b>107.51%</b>	<b>\$ 381,942.89</b>	<b>\$ 416,449.70</b>	<b>-\$ 34,506.81</b>	<b>91.71%</b>
<b>Expenses</b>								
<b>61000 Benevolence &amp; Welcoming</b>								
61100 Benevolence								
61101 Mission Support	5,557.78	2,778.89	2,778.89	200.00%	30,567.79	27,788.90	2,778.89	110.00%
<b>Total 61100 Benevolence</b>	<b>\$ 5,557.78</b>	<b>\$ 2,778.89</b>	<b>\$ 2,778.89</b>	<b>200.00%</b>	<b>\$ 30,567.79</b>	<b>\$ 27,788.90</b>	<b>\$ 2,778.89</b>	<b>110.00%</b>
61800 Welcoming		32.50	-32.50	0.00%	146.40	325.00	-178.60	45.05%
<b>Total 61000 Benevolence &amp; Welcoming</b>	<b>\$ 5,557.78</b>	<b>\$ 2,811.39</b>	<b>\$ 2,746.39</b>	<b>197.69%</b>	<b>\$ 30,714.19</b>	<b>\$ 28,113.90</b>	<b>\$ 2,600.29</b>	<b>109.25%</b>
<b>62000 Salaries &amp; Benefits</b>								
62100 Pastor								
62110.2 Pastor Salary (Pr. Julie)	1,491.60	2,955.00	-1,463.40	50.48%	22,232.94	29,550.00	-7,317.06	75.24%
62120 Pastor Housing Allow	7,713.40	6,250.00	1,463.40	123.41%	69,817.00	62,500.00	7,317.00	111.71%
62130 Pastor Pension	1,656.90	1,656.90	0.00	100.00%	16,569.00	16,569.00	0.00	100.00%
62131 Pastor Insurance Benefits	2,131.38	2,084.42	46.96	102.25%	21,313.88	20,844.20	469.68	102.25%
62140 Pastor Car Allow		83.33	-83.33	0.00%	344.97	833.30	-488.33	41.40%
62150 Pastor Cont. Ed.		83.33	-83.33	0.00%	563.40	833.30	-269.90	67.61%
62151 Pastor Phone Allowance	50.00	50.00	0.00	100.00%	500.00	500.00	0.00	100.00%
62161 Pastor Sabbatical Fund (Accrual)		100.00	-100.00	0.00%	1,200.00	1,000.00	200.00	120.00%
<b>Total 62100 Pastor</b>	<b>\$ 13,043.28</b>	<b>\$ 13,262.98</b>	<b>-\$ 219.70</b>	<b>98.34%</b>	<b>\$ 132,541.19</b>	<b>\$ 132,629.80</b>	<b>-\$ 88.61</b>	<b>99.93%</b>
62300 Music Salaries								
62340 Organist	1,312.50	1,343.16	-30.66	97.72%	13,268.75	13,431.60	-162.85	98.79%

62390 Guest & Sub. Musicians		8.33	-8.33	0.00%	310.00	83.30	226.70	372.15%
62391 Music Director	2,204.00	2,305.33	-101.33	95.60%	20,987.00	23,053.30	-2,066.30	91.04%
<b>Total 62300 Music Salaries</b>	<b>\$ 3,516.50</b>	<b>\$ 3,656.82</b>	<b>-\$ 140.32</b>	<b>96.16%</b>	<b>\$ 34,565.75</b>	<b>\$ 36,568.20</b>	<b>-\$ 2,002.45</b>	<b>94.52%</b>
62400 Office Staff								
62410 Secretary								
62411 Secretary Salary	2,202.50	2,717.00	-514.50	81.06%	24,967.00	27,170.00	-2,203.00	91.89%
62412 Secretary Mileage	134.93		134.93		194.67		194.67	
<b>Total 62410 Secretary</b>	<b>\$ 2,337.43</b>	<b>\$ 2,717.00</b>	<b>-\$ 379.57</b>	<b>86.03%</b>	<b>\$ 25,161.67</b>	<b>\$ 27,170.00</b>	<b>-\$ 2,008.33</b>	<b>92.61%</b>
62420 Volunteer Coordinator		10.00	-10.00	0.00%	120.00	100.00	20.00	120.00%
<b>Total 62400 Office Staff</b>	<b>\$ 2,337.43</b>	<b>\$ 2,727.00</b>	<b>-\$ 389.57</b>	<b>85.71%</b>	<b>\$ 25,281.67</b>	<b>\$ 27,270.00</b>	<b>-\$ 1,988.33</b>	<b>92.71%</b>
62500 Director of Children Youth & Family Ministries (CYFM)								
62510 CYFM Salary	4,960.00	5,373.33	-413.33	92.31%	54,744.61	53,733.30	1,011.31	101.88%
62550 CYFM Cont. Ed	365.00	41.67	323.33	875.93%	365.54	416.70	-51.16	87.72%
62561 CYFM Auto Allowance	245.62	41.67	203.95	589.44%	574.68	416.70	157.98	137.91%
62562 CYFM Phone Allowance	50.00	50.00	0.00	100.00%	500.00	500.00	0.00	100.00%
62563 CYFM Health Insurance	369.24	400.00	-30.76	92.31%	3,877.02	4,000.00	-122.98	96.93%
<b>Total 62500 Director of Children Youth &amp; Family Ministries (CYFM)</b>	<b>\$ 5,989.86</b>	<b>\$ 5,906.67</b>	<b>\$ 83.19</b>	<b>101.41%</b>	<b>\$ 60,061.85</b>	<b>\$ 59,066.70</b>	<b>\$ 995.15</b>	<b>101.68%</b>
62625 CYFM Asst	176.00	715.00	-539.00	24.62%	2,205.28	7,150.00	-4,944.72	30.84%
62630 Nursery Care	152.00	277.33	-125.33	54.81%	1,294.00	2,773.30	-1,479.30	46.66%
62700 Honoraria for Sub. Preacher		66.67	-66.67	0.00%	1,070.00	666.70	403.30	160.49%
62890 Payroll Taxes	845.06	1,006.20	-161.14	83.99%	9,273.64	10,062.00	-788.36	92.16%
<b>Total 62000 Salaries &amp; Benefits</b>	<b>\$ 26,060.13</b>	<b>\$ 27,618.67</b>	<b>-\$ 1,558.54</b>	<b>94.36%</b>	<b>\$ 266,293.38</b>	<b>\$ 276,186.70</b>	<b>-\$ 9,893.32</b>	<b>96.42%</b>
62600 Deacon								
62601 Deacon Stipend		41.67	-41.67	0.00%	500.00	416.70	83.30	119.99%
<b>Total 62600 Deacon</b>	<b>\$ 0.00</b>	<b>\$ 41.67</b>	<b>-\$ 41.67</b>	<b>0.00%</b>	<b>\$ 500.00</b>	<b>\$ 416.70</b>	<b>\$ 83.30</b>	<b>119.99%</b>
63000 Operational Expenses								
63100 Fees & Interest								
63110 Mortgage Interest	569.28	587.48	-18.20	96.90%	5,874.96	5,874.80	0.16	100.00%
63111 Mortgage Principal	1,509.72	1,491.52	18.20	101.22%	14,915.04	14,915.20	-0.16	100.00%
63120 Bank Charges		4.17	-4.17	0.00%	17.00	41.70	-24.70	40.77%
63140 Merchant Fees	188.44	183.33	5.11	102.79%	1,810.53	1,833.30	-22.77	98.76%
<b>Total 63100 Fees &amp; Interest</b>	<b>\$ 2,267.44</b>	<b>\$ 2,266.50</b>	<b>\$ 0.94</b>	<b>100.04%</b>	<b>\$ 22,617.53</b>	<b>\$ 22,665.00</b>	<b>-\$ 47.47</b>	<b>99.79%</b>
63200 Utilities								
63210 Electric	521.71	506.26	15.45	103.05%	5,541.79	5,062.60	479.19	109.47%
63220 Gas	78.41	197.42	-119.01	39.72%	2,575.33	1,974.20	601.13	130.45%
63230 Telephone	333.61	357.61	-24.00	93.29%	3,740.04	3,576.10	163.94	104.58%
63250 Water & Sewer	283.01	254.33	28.68	111.28%	2,637.32	2,543.30	94.02	103.70%
63260 Trash	327.03	273.12	53.91	119.74%	2,743.09	2,731.20	11.89	100.44%
<b>Total 63200 Utilities</b>	<b>\$ 1,543.77</b>	<b>\$ 1,588.74</b>	<b>-\$ 44.97</b>	<b>97.17%</b>	<b>\$ 17,237.57</b>	<b>\$ 15,887.40</b>	<b>\$ 1,350.17</b>	<b>108.50%</b>
63400 Office Expense								
63410 Office Supplies	195.60	233.33	-37.73	83.83%	3,029.99	2,333.30	696.69	129.86%
63415 COVID Supplies		4.17	-4.17	0.00%		41.70	-41.70	0.00%

63420 Postage	234.72	191.67	43.05	122.46%	1,974.01	1,916.70	57.31	102.99%
63430 Printing and Copying	762.99	583.33	179.66	130.80%	8,143.69	5,833.30	2,310.39	139.61%
63431 Digital Subscription		95.33	-95.33	0.00%	1,291.78	953.30	338.48	135.51%
<b>Total 63400 Office Expense</b>	<b>\$ 1,193.31</b>	<b>\$ 1,107.83</b>	<b>\$ 85.48</b>	<b>107.72%</b>	<b>\$ 14,439.47</b>	<b>\$ 11,078.30</b>	<b>\$ 3,361.17</b>	<b>130.34%</b>
63500 Mailers & Periodicals								
63510 Advertising		41.67	-41.67	0.00%	741.55	416.70	324.85	177.96%
63515 Website Hosting/Maint	144.00		144.00		144.00		144.00	
63520 Lutheran Magazine		13.75	-13.75	0.00%	176.43	137.50	38.93	128.31%
63540 Devotionals	59.95	28.33	31.62	211.61%	309.31	283.30	26.01	109.18%
<b>Total 63500 Mailers &amp; Periodicals</b>	<b>\$ 203.95</b>	<b>\$ 83.75</b>	<b>\$ 120.20</b>	<b>243.52%</b>	<b>\$ 1,371.29</b>	<b>\$ 837.50</b>	<b>\$ 533.79</b>	<b>163.74%</b>
63600 Outside Services								
63610 Treasurer/Fin Secretary	450.00	450.00	0.00	100.00%	4,500.00	4,500.00	0.00	100.00%
63620 Bookkeeping Services	1,312.50	1,156.25	156.25	113.51%	11,250.00	11,562.50	-312.50	97.30%
63621 Bookkeeping Support Fees	160.00	160.00	0.00	100.00%	1,620.00	1,600.00	20.00	101.25%
63630 Janitor		1,333.33	-1,333.33	0.00%	13,045.00	13,333.30	-288.30	97.84%
63650 Outside Contractors	-309.65		-309.65		0.00		0.00	
63660 Virtual Services Support Staff	1,200.00	920.10	279.90	130.42%	10,220.00	9,201.00	1,019.00	111.07%
63670 Meal Preparer		316.67	-316.67	0.00%	2,400.00	3,166.70	-766.70	75.79%
63680 Outside CPA Auditor (Accrual)	333.33	333.33	0.00	100.00%	3,333.30	3,333.30	0.00	100.00%
<b>Total 63600 Outside Services</b>	<b>\$ 3,146.18</b>	<b>\$ 4,669.68</b>	<b>-\$ 1,523.50</b>	<b>67.37%</b>	<b>\$ 46,368.30</b>	<b>\$ 46,696.80</b>	<b>-\$ 328.50</b>	<b>99.30%</b>
63700 Property Expense								
63710 Property Taxes	307.10	54.17	252.93	566.92%	604.80	541.70	63.10	111.65%
63720 General Maintenance			0.00				0.00	
63720. General Maintenance	665.00	225.00	440.00	295.56%	3,848.73	2,250.00	1,598.73	171.05%
<b>Total 63720 General Maintenance</b>	<b>\$ 665.00</b>	<b>\$ 225.00</b>	<b>\$ 440.00</b>	<b>295.56%</b>	<b>\$ 3,848.73</b>	<b>\$ 2,250.00</b>	<b>\$ 1,598.73</b>	<b>171.05%</b>
63730 Grounds Maintenance	181.50	41.67	139.83	435.57%	1,633.50	416.70	1,216.80	392.01%
63735 Van Maintenance	73.83	41.67	32.16	177.18%	158.39	416.70	-258.31	38.01%
<b>Total 63700 Property Expense</b>	<b>\$ 1,227.43</b>	<b>\$ 362.51</b>	<b>\$ 864.92</b>	<b>338.59%</b>	<b>\$ 6,245.42</b>	<b>\$ 3,625.10</b>	<b>\$ 2,620.32</b>	<b>172.28%</b>
63800 Training/Meetings								
63810 Synod Assembly		200.00	-200.00	0.00%	600.00	2,000.00	-1,400.00	30.00%
63815 Synod Leadership Conference	-1,270.00	8.33	-1,278.33	-15246.10%	218.72	83.30	135.42	262.57%
63840 Council-Sponsored Events		7.00	-7.00	0.00%	299.78	70.00	229.78	428.26%
63841 Staff/Volunteer Recognition	84.11	45.45	38.66	185.06%	217.64	454.50	-236.86	47.89%
<b>Total 63800 Training/Meetings</b>	<b>-\$ 1,185.89</b>	<b>\$ 260.78</b>	<b>-\$ 1,446.67</b>	<b>-454.75%</b>	<b>\$ 1,336.14</b>	<b>\$ 2,607.80</b>	<b>-\$ 1,271.66</b>	<b>51.24%</b>
<b>Total 63000 Operational Expenses</b>	<b>\$ 8,396.19</b>	<b>\$ 10,339.79</b>	<b>-\$ 1,943.60</b>	<b>81.20%</b>	<b>\$ 109,615.72</b>	<b>\$ 103,397.90</b>	<b>\$ 6,217.82</b>	<b>106.01%</b>
63300 Insurance		1,291.67	-1,291.67	0.00%	19,653.39	12,916.70	6,736.69	152.15%
64000 Family Faith Formation								
64100 Senior Ministry	31.08	41.67	-10.59	74.59%	98.74	416.70	-317.96	23.70%
64300 Adult Education		11.23	-11.23	0.00%	206.90	112.30	94.60	184.24%
64400 Children & Youth Education			0.00				0.00	
64200 Safeguarding		8.33	-8.33	0.00%	100.00	83.30	16.70	120.05%
64440 Fun with Faith	112.38	57.57	54.81	195.21%	690.78	575.70	115.08	119.99%

64530 Conf / Middle School	41.52	41.67	-0.15	99.64%	60.68	416.70	-356.02	14.56%
64570 Senior High		25.00	-25.00	0.00%	300.00	250.00	50.00	120.00%
64587 Wednesday Evening Dinners		104.17	-104.17	0.00%	1,250.00	1,041.70	208.30	120.00%
<b>Total 64400 Children &amp; Youth Education</b>	<b>\$ 153.90</b>	<b>\$ 236.74</b>	<b>-\$ 82.84</b>	<b>65.01%</b>	<b>\$ 2,401.46</b>	<b>\$ 2,367.40</b>	<b>\$ 34.06</b>	<b>101.44%</b>
<b>Total 64000 Family Faith Formation</b>	<b>\$ 184.98</b>	<b>\$ 289.64</b>	<b>-\$ 104.66</b>	<b>63.87%</b>	<b>\$ 2,707.10</b>	<b>\$ 2,896.40</b>	<b>-\$ 189.30</b>	<b>93.46%</b>
65000 Worship & Music								
63530 Bulletins & Copyright		141.67	-141.67	0.00%		1,416.70	-1,416.70	0.00%
<b>Total 65000 Worship &amp; Music</b>	<b>\$ 0.00</b>	<b>\$ 141.67</b>	<b>-\$ 141.67</b>	<b>0.00%</b>	<b>\$ 0.00</b>	<b>\$ 1,416.70</b>	<b>-\$ 1,416.70</b>	<b>0.00%</b>
66000 Fellowship								
66300 Fellowship Programming		7.92	-7.92	0.00%	22.52	79.20	-56.68	28.43%
<b>Total 66000 Fellowship</b>	<b>\$ 0.00</b>	<b>\$ 7.92</b>	<b>-\$ 7.92</b>	<b>0.00%</b>	<b>\$ 22.52</b>	<b>\$ 79.20</b>	<b>-\$ 56.68</b>	<b>28.43%</b>
67000 Service & Mission								
67800 Peace & Justice		16.67	-16.67	0.00%	150.00	166.70	-16.70	89.98%
67900 Future Projects & Outreach		16.67	-16.67	0.00%		166.70	-166.70	0.00%
<b>Total 67000 Service &amp; Mission</b>	<b>\$ 0.00</b>	<b>\$ 33.34</b>	<b>-\$ 33.34</b>	<b>0.00%</b>	<b>\$ 150.00</b>	<b>\$ 333.40</b>	<b>-\$ 183.40</b>	<b>44.99%</b>
68000 Caring								
68900 Tuesday Caring Meals		36.67	-36.67	0.00%	440.00	366.70	73.30	119.99%
<b>Total 68000 Caring</b>	<b>\$ 0.00</b>	<b>\$ 36.67</b>	<b>-\$ 36.67</b>	<b>0.00%</b>	<b>\$ 440.00</b>	<b>\$ 366.70</b>	<b>\$ 73.30</b>	<b>119.99%</b>
<b>Total Expenses</b>	<b>\$ 40,199.08</b>	<b>\$ 42,612.43</b>	<b>-\$ 2,413.35</b>	<b>94.34%</b>	<b>\$ 430,096.30</b>	<b>\$ 426,124.30</b>	<b>\$ 3,972.00</b>	<b>100.93%</b>
<b>Net Operating Income</b>	<b>\$ 4,573.79</b>	<b>-\$ 967.46</b>	<b>\$ 5,541.25</b>	<b>-472.76%</b>	<b>-\$ 48,153.41</b>	<b>-\$ 9,674.60</b>	<b>-\$ 38,478.81</b>	<b>497.73%</b>
<b>Net Income</b>	<b>\$ 4,573.79</b>	<b>-\$ 967.46</b>	<b>\$ 5,541.25</b>	<b>-472.76%</b>	<b>-\$ 48,153.41</b>	<b>-\$ 9,674.60</b>	<b>-\$ 38,478.81</b>	<b>497.73%</b>

Saturday, Nov 18, 2023 11:33:14 AM GMT-8 - Accrual Basis