

**MT CROSS LUTHERAN CHURCH**  
**Budget vs. Actuals: 2024 Budget - FY24 P&L**  
 January - November 2024

	November 2024				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	20,112.00	26,432.83	-6,320.83	76.09%	276,671.70	290,761.13	-14,089.43	95.15%
50200 Envelope-Non Pledged	720.00	2,771.96	-2,051.96	25.97%	51,913.60	30,491.56	21,422.04	170.26%
50300 Loose Plate	392.14	1,279.50	-887.36	30.65%	9,550.89	14,074.50	-4,523.61	67.86%
50500 Misc	10,500.00	1,889.00	8,611.00	555.85%	19,691.58	20,779.00	-1,087.42	94.77%
50600 Special General Giving (LCO)	990.00	1,416.67	-426.67	69.88%	17,540.00	15,583.37	1,956.63	112.56%
50700 Operating Income Gift (Income Realized in 2023)								
<b>Total 50000 Operating Income</b>	<b>\$ 32,714.14</b>	<b>\$ 33,789.96</b>	<b>-\$ 1,075.82</b>	<b>96.82%</b>	<b>\$ 375,367.77</b>	<b>\$ 371,689.56</b>	<b>\$ 3,678.21</b>	<b>100.99%</b>
<b>52000 Interest Income</b>								
52100 Bank	2.60	1,250.00	-1,247.40	0.21%	12,875.23	13,750.00	-874.77	93.64%
<b>Total 52000 Interest Income</b>	<b>\$ 2.60</b>	<b>\$ 1,250.00</b>	<b>-\$ 1,247.40</b>	<b>0.21%</b>	<b>\$ 12,875.23</b>	<b>\$ 13,750.00</b>	<b>-\$ 874.77</b>	<b>93.64%</b>
53000 Facility Use	5,250.00	2,650.00	2,600.00	198.11%	31,640.00	29,150.00	2,490.00	108.54%
<b>Total Income</b>	<b>\$ 37,966.74</b>	<b>\$ 37,689.96</b>	<b>\$ 276.78</b>	<b>100.73%</b>	<b>\$ 419,883.00</b>	<b>\$ 414,589.56</b>	<b>\$ 5,293.44</b>	<b>101.28%</b>
<b>Gross Profit</b>	<b>\$ 37,966.74</b>	<b>\$ 37,689.96</b>	<b>\$ 276.78</b>	<b>100.73%</b>	<b>\$ 419,883.00</b>	<b>\$ 414,589.56</b>	<b>\$ 5,293.44</b>	<b>101.28%</b>
<b>Expenses</b>								
<b>61000 Benevolence &amp; Welcoming</b>								
61100 Benevolence								
61101 Mission Support	2,256.21	2,330.88	-74.67	96.80%	25,714.32	25,639.68	74.64	100.29%
<b>Total 61100 Benevolence</b>	<b>\$ 2,256.21</b>	<b>\$ 2,330.88</b>	<b>-\$ 74.67</b>	<b>96.80%</b>	<b>\$ 25,714.32</b>	<b>\$ 25,639.68</b>	<b>\$ 74.64</b>	<b>100.29%</b>
61800 Welcoming	62.46	16.67	45.79	374.69%	562.21	183.37	378.84	306.60%
<b>Total 61000 Benevolence &amp; Welcoming</b>	<b>\$ 2,318.67</b>	<b>\$ 2,347.55</b>	<b>-\$ 28.88</b>	<b>98.77%</b>	<b>\$ 26,276.53</b>	<b>\$ 25,823.05</b>	<b>\$ 453.48</b>	<b>101.76%</b>
<b>62000 Salaries &amp; Benefits</b>								
62100 Pastor								
62110.2 Pastor Salary (Pr. Julie)	3,215.50	3,215.50	0.00	100.00%	36,459.26	35,370.50	1,088.76	103.08%
62120 Pastor Housing Allow	6,250.00	6,250.00	0.00	100.00%	68,750.00	68,750.00	0.00	100.00%
62130 Pastor Pension	1,703.80	1,703.79	0.01	100.00%	18,431.50	18,741.69	-310.19	98.34%
62131 Pastor Insurance Benefits	2,123.02	2,133.50	-10.48	99.51%	19,821.92	23,468.50	-3,646.58	84.46%
62140 Pastor Car Allow		83.33	-83.33	0.00%	701.96	916.63	-214.67	76.58%
62150 Pastor Cont. Ed.		83.33	-83.33	0.00%	257.78	916.63	-658.85	28.12%
62151 Pastor Phone Allowance	0.00	50.00	-50.00	0.00%	400.00	550.00	-150.00	72.73%
62161 Pastor Sabbatical Fund (Accrual)		100.00	-100.00	0.00%	1,200.00	1,100.00	100.00	109.09%

<b>Total 62100 Pastor</b>	<b>\$ 13,292.32</b>	<b>\$ 13,619.45</b>	<b>-\$ 327.13</b>	<b>97.60%</b>	<b>\$ 146,022.42</b>	<b>\$ 149,813.95</b>	<b>-\$ 3,791.53</b>	<b>97.47%</b>
<b>62300 Music Salaries</b>								
62340 Organist	1,750.00	1,430.00	320.00	122.38%	16,000.00	15,730.00	270.00	101.72%
62390 Guest & Sub. Musicians	225.00	125.00	100.00	180.00%	1,675.00	1,375.00	300.00	121.82%
62391 Music Director	2,252.25	2,366.00	-113.75	95.19%	24,993.50	26,026.00	-1,032.50	96.03%
<b>Total 62300 Music Salaries</b>	<b>\$ 4,227.25</b>	<b>\$ 3,921.00</b>	<b>\$ 306.25</b>	<b>107.81%</b>	<b>\$ 42,668.50</b>	<b>\$ 43,131.00</b>	<b>-\$ 462.50</b>	<b>98.93%</b>
<b>62400 Office Staff</b>								
<b>62410 Secretary</b>								
62411 Secretary Salary	2,277.00	2,292.33	-15.33	99.33%	25,466.50	25,215.63	250.87	100.99%
62412 Secretary Mileage		16.67	-16.67	0.00%	176.21	183.37	-7.16	96.10%
<b>Total 62410 Secretary</b>	<b>\$ 2,277.00</b>	<b>\$ 2,309.00</b>	<b>-\$ 32.00</b>	<b>98.61%</b>	<b>\$ 25,642.71</b>	<b>\$ 25,399.00</b>	<b>\$ 243.71</b>	<b>100.96%</b>
62430 Communications Coord.	608.00	658.67	-50.67	92.31%	7,598.25	7,245.37	352.88	104.87%
<b>Total 62400 Office Staff</b>	<b>\$ 2,885.00</b>	<b>\$ 2,967.67</b>	<b>-\$ 82.67</b>	<b>97.21%</b>	<b>\$ 33,240.96</b>	<b>\$ 32,644.37</b>	<b>\$ 596.59</b>	<b>101.83%</b>
<b>62500 Director of Children Youth &amp; Family Ministries (CYFM)</b>								
62510 CYFM Salary	5,120.00	5,546.67	-426.67	92.31%	61,360.00	61,013.37	346.63	100.57%
62550 CYFM Cont. Ed		41.67	-41.67	0.00%	844.36	458.37	385.99	184.21%
62561 CYFM Auto Allowance		41.67	-41.67	0.00%	461.76	458.37	3.39	100.74%
62562 CYFM Phone Allowance	50.00	50.00	0.00	100.00%	550.00	550.00	0.00	100.00%
62563 CYFM Health Insurance (Portico)	660.07	660.06	0.01	100.00%	7,445.29	7,260.66	184.63	102.54%
62564 CYFM Retirement (Portico)	332.80	332.80	0.00	100.00%	3,660.80	3,660.80	0.00	100.00%
<b>Total 62500 Director of Children Youth &amp; Family Ministries (CYFM)</b>	<b>\$ 6,162.87</b>	<b>\$ 6,672.87</b>	<b>-\$ 510.00</b>	<b>92.36%</b>	<b>\$ 74,322.21</b>	<b>\$ 73,401.57</b>	<b>\$ 920.64</b>	<b>101.25%</b>
62625 CYFM Asst		437.67	-437.67	0.00%	2,784.00	4,814.37	-2,030.37	57.83%
62700 Honoraria for Sub. Preacher	270.00	125.00	145.00	216.00%	1,142.31	1,375.00	-232.69	83.08%
62890 Payroll Taxes	928.35	973.95	-45.60	95.32%	10,593.95	10,713.45	-119.50	98.88%
<b>Total 62000 Salaries &amp; Benefits</b>	<b>\$ 27,765.79</b>	<b>\$ 28,717.61</b>	<b>-\$ 951.82</b>	<b>96.69%</b>	<b>\$ 310,774.35</b>	<b>\$ 315,893.71</b>	<b>-\$ 5,119.36</b>	<b>98.38%</b>
<b>62600 Deacon</b>			0.00				0.00	
62601 Deacon Stipend		0.00	0.00			0.00	0.00	
<b>Total 62600 Deacon</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>		<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
<b>63000 Operational Expenses</b>								
<b>63100 Fees &amp; Interest</b>								
63110 Mortgage Interest	1,002.43	950.93	51.50	105.42%	9,862.40	10,460.23	-597.83	94.28%
63111 Mortgage Principal	1,255.57	1,298.74	-43.17	96.68%	14,438.60	14,286.14	152.46	101.07%
63120 Bank Charges	12.00	2.08	9.92	576.92%	68.00	22.88	45.12	297.20%
63140 Merchant Fees	119.82	191.67	-71.85	62.51%	1,755.32	2,108.37	-353.05	83.25%
<b>Total 63100 Fees &amp; Interest</b>	<b>\$ 2,389.82</b>	<b>\$ 2,443.42</b>	<b>-\$ 53.60</b>	<b>97.81%</b>	<b>\$ 26,124.32</b>	<b>\$ 26,877.62</b>	<b>-\$ 753.30</b>	<b>97.20%</b>
<b>63200 Utilities</b>								
63210 Electric	559.98	585.67	-25.69	95.61%	6,851.59	6,442.37	409.22	106.35%
63220 Gas	114.86	280.83	-165.97	40.90%	1,886.82	3,089.13	-1,202.31	61.08%
63230 Telephone	246.86	384.17	-137.31	64.26%	3,353.76	4,225.87	-872.11	79.36%

63250 Water & Sewer	375.29	317.92	57.37	118.05%	3,146.54	3,497.12	-350.58	89.98%
63260 Trash	276.74	303.33	-26.59	91.23%	3,021.17	3,336.63	-315.46	90.55%
<b>Total 63200 Utilities</b>	<b>\$ 1,573.73</b>	<b>\$ 1,871.92</b>	<b>-\$ 298.19</b>	<b>84.07%</b>	<b>\$ 18,259.88</b>	<b>\$ 20,591.12</b>	<b>-\$ 2,331.24</b>	<b>88.68%</b>
63400 Office Expense								
63410 Office Supplies	211.80	250.00	-38.20	84.72%	2,959.05	2,750.00	209.05	107.60%
63420 Postage		208.33	-208.33	0.00%	2,496.55	2,291.63	204.92	108.94%
63430 Printing and Copying	594.43	833.33	-238.90	71.33%	5,413.22	9,166.63	-3,753.41	59.05%
63431 Digital Subscription		108.33	-108.33	0.00%	1,268.77	1,191.63	77.14	106.47%
<b>Total 63400 Office Expense</b>	<b>\$ 806.23</b>	<b>\$ 1,399.99</b>	<b>-\$ 593.76</b>	<b>57.59%</b>	<b>\$ 12,137.59</b>	<b>\$ 15,399.89</b>	<b>-\$ 3,262.30</b>	<b>78.82%</b>
63500 Mailers & Periodicals								
63510 Advertising		83.33	-83.33	0.00%	989.79	916.63	73.16	107.98%
63515 Website Hosting/Maint		12.50	-12.50	0.00%	144.00	137.50	6.50	104.73%
63520 Lutheran Magazine		0.00	0.00			0.00	0.00	
63540 Devotionals		33.33	-33.33	0.00%	409.77	366.63	43.14	111.77%
<b>Total 63500 Mailers &amp; Periodicals</b>	<b>\$ 0.00</b>	<b>\$ 129.16</b>	<b>-\$ 129.16</b>	<b>0.00%</b>	<b>\$ 1,543.56</b>	<b>\$ 1,420.76</b>	<b>\$ 122.80</b>	<b>108.64%</b>
63600 Outside Services								
63610 Treasurer/Fin Secretary	500.00	500.00	0.00	100.00%	5,500.00	5,500.00	0.00	100.00%
63620 Bookkeeping Services	1,120.00	1,233.33	-113.33	90.81%	12,740.00	13,566.63	-826.63	93.91%
63621 Bookkeeping Support Fees	160.00	160.00	0.00	100.00%	2,094.39	1,760.00	334.39	119.00%
63630 Janitor	1,450.00	1,550.00	-100.00	93.55%	14,950.00	17,050.00	-2,100.00	87.68%
63650 Outside Contractors	-68.50		-68.50		-68.50		-68.50	
63660 Virtual Services Support Staff	0.00	0.00	0.00		0.00	0.00	0.00	
63670 Meal Preparer	600.00	116.67	483.33	514.27%	1,650.00	1,283.37	366.63	128.57%
63680 Outside CPA Auditor (Accrual)		333.33	-333.33	0.00%	4,000.00	3,666.63	333.37	109.09%
63690 HR Attorney/Professional Fees		125.00	-125.00	0.00%	1,370.00	1,375.00	-5.00	99.64%
<b>Total 63600 Outside Services</b>	<b>\$ 3,761.50</b>	<b>\$ 4,018.33</b>	<b>-\$ 256.83</b>	<b>93.61%</b>	<b>\$ 42,235.89</b>	<b>\$ 44,201.63</b>	<b>-\$ 1,965.74</b>	<b>95.55%</b>
63700 Property Expense								
63710 Property Taxes		54.17	-54.17	0.00%	601.23	595.87	5.36	100.90%
63720 General Maintenance			0.00				0.00	
63720. General Maintenance	180.00	266.67	-86.67	67.50%	4,457.33	2,933.37	1,523.96	151.95%
<b>Total 63720 General Maintenance</b>	<b>\$ 180.00</b>	<b>\$ 266.67</b>	<b>-\$ 86.67</b>	<b>67.50%</b>	<b>\$ 4,457.33</b>	<b>\$ 2,933.37</b>	<b>\$ 1,523.96</b>	<b>151.95%</b>
63730 Grounds Maintenance		0.00	0.00			0.00	0.00	
63735 Van Maintenance		50.00	-50.00	0.00%	535.88	550.00	-14.12	97.43%
63765 Tech Equip MBC16	16.43	83.33	-66.90	19.72%	166.43	916.63	-750.20	18.16%
<b>Total 63700 Property Expense</b>	<b>\$ 196.43</b>	<b>\$ 454.17</b>	<b>-\$ 257.74</b>	<b>43.25%</b>	<b>\$ 5,760.87</b>	<b>\$ 4,995.87</b>	<b>\$ 765.00</b>	<b>115.31%</b>
63800 Training/Meetings								
63810 Synod Assembly		100.00	-100.00	0.00%	500.00	1,100.00	-600.00	45.45%
63815 Synod Leadership Conference		150.00	-150.00	0.00%	872.40	1,650.00	-777.60	52.87%
63840 Council-Sponsored Events		41.67	-41.67	0.00%		458.37	-458.37	0.00%

63841 Staff/Volunteer Recognition	21.14	41.67	-20.53	50.73%	500.00	458.37	41.63	109.08%
<b>Total 63800 Training/Meetings</b>	<b>\$ 21.14</b>	<b>\$ 333.34</b>	<b>-\$ 312.20</b>	<b>6.34%</b>	<b>\$ 1,872.40</b>	<b>\$ 3,666.74</b>	<b>-\$ 1,794.34</b>	<b>51.06%</b>
<b>Total 63000 Operational Expenses</b>	<b>\$ 8,748.85</b>	<b>\$ 10,650.33</b>	<b>-\$ 1,901.48</b>	<b>82.15%</b>	<b>\$ 107,934.51</b>	<b>\$ 117,153.63</b>	<b>-\$ 9,219.12</b>	<b>92.13%</b>
63300 Insurance		1,250.00	-1,250.00	0.00%	11,608.76	13,750.00	-2,141.24	84.43%
64000 Family Faith Formation								
64100 Senior Ministry		58.75	-58.75	0.00%	427.51	646.25	-218.74	66.15%
64300 Adult Education		25.00	-25.00	0.00%	49.58	275.00	-225.42	18.03%
64400 Children & Youth Education								
64200 Safeguarding	246.00	8.33	237.67	2953.18%	483.00	91.63	391.37	527.12%
64440 Fun with Faith (deleted)		0.00	0.00			0.00	0.00	
64530 Conf / Middle School		41.67	-41.67	0.00%	500.00	458.37	41.63	109.08%
64570 Senior High (deleted)		0.00	0.00			0.00	0.00	
64587 Wednesday Evening Dinners		125.00	-125.00	0.00%	1,500.00	1,375.00	125.00	109.09%
<b>Total 64400 Children &amp; Youth Education</b>	<b>\$ 246.00</b>	<b>\$ 175.00</b>	<b>\$ 71.00</b>	<b>140.57%</b>	<b>\$ 2,483.00</b>	<b>\$ 1,925.00</b>	<b>\$ 558.00</b>	<b>128.99%</b>
<b>Total 64000 Family Faith Formation</b>	<b>\$ 246.00</b>	<b>\$ 258.75</b>	<b>-\$ 12.75</b>	<b>95.07%</b>	<b>\$ 2,960.09</b>	<b>\$ 2,846.25</b>	<b>\$ 113.84</b>	<b>104.00%</b>
65000 Worship & Music								
63530 Bulletins & Copyright	425.00	150.00	275.00	283.33%	425.00	1,650.00	-1,225.00	25.76%
<b>Total 65000 Worship &amp; Music</b>	<b>\$ 425.00</b>	<b>\$ 150.00</b>	<b>\$ 275.00</b>	<b>283.33%</b>	<b>\$ 425.00</b>	<b>\$ 1,650.00</b>	<b>-\$ 1,225.00</b>	<b>25.76%</b>
66000 Fellowship			0.00				0.00	
66300 Fellowship Programming		8.33	-8.33	0.00%	267.15	91.63	175.52	291.55%
<b>Total 66000 Fellowship</b>	<b>\$ 0.00</b>	<b>\$ 8.33</b>	<b>-\$ 8.33</b>	<b>0.00%</b>	<b>\$ 267.15</b>	<b>\$ 91.63</b>	<b>\$ 175.52</b>	<b>291.55%</b>
67000 Service & Mission								
67800 Peace & Justice		0.00	0.00			0.00	0.00	
67900 Future Projects & Outreach		16.67	-16.67	0.00%		183.37	-183.37	0.00%
<b>Total 67000 Service &amp; Mission</b>	<b>\$ 0.00</b>	<b>\$ 16.67</b>	<b>-\$ 16.67</b>	<b>0.00%</b>	<b>\$ 0.00</b>	<b>\$ 183.37</b>	<b>-\$ 183.37</b>	<b>0.00%</b>
68000 Caring								
68900 Tuesday Caring Meals		145.42	-145.42	0.00%	1,745.00	1,599.62	145.38	109.09%
<b>Total 68000 Caring</b>	<b>\$ 0.00</b>	<b>\$ 145.42</b>	<b>-\$ 145.42</b>	<b>0.00%</b>	<b>\$ 1,745.00</b>	<b>\$ 1,599.62</b>	<b>\$ 145.38</b>	<b>109.09%</b>
<b>Total Expenses</b>	<b>\$ 39,504.31</b>	<b>\$ 43,544.66</b>	<b>-\$ 4,040.35</b>	<b>90.72%</b>	<b>\$ 461,991.39</b>	<b>\$ 478,991.26</b>	<b>-\$ 16,999.87</b>	<b>96.45%</b>
<b>Net Operating Income</b>	<b>-\$ 1,537.57</b>	<b>-\$ 5,854.70</b>	<b>\$ 4,317.13</b>	<b>26.26%</b>	<b>-\$ 42,108.39</b>	<b>-\$ 64,401.70</b>	<b>\$ 22,293.31</b>	<b>65.38%</b>
<b>Net Income</b>	<b>-\$ 1,537.57</b>	<b>-\$ 5,854.70</b>	<b>\$ 4,317.13</b>	<b>26.26%</b>	<b>-\$ 42,108.39</b>	<b>-\$ 64,401.70</b>	<b>\$ 22,293.31</b>	<b>65.38%</b>

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