

Mount Cross Lutheran Church

2020 Approved Budget

1/26/2020

		Source of Funds		Bal. Sheet	
	Requested Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
Income					
50000 Operating Income					
50100 Pledged		347,248.00			Per 95 pledges as of 12/29/19
50200 Envelope-Non Pledged		64,506.74			Last 12 months
50300 Loose Plate		17,524.89			Last 12 months
50600 Special General Giving (LCO)		12,500.00			Per 5 pledges as of 12/29/19
50500 Misc		18,600.05			Last 12 months - includes Thrivent \$, Easter, Christmas Eve, Initial, AA, NA, etc.
Total 50000 Operating Income		460,379.68			
52000 Interest Income					
52100 Bank		70.00			
52300 Interest - Other		0.00			
Total 52000 Interest Income					
53000 Facility Use		22,000.00			CDC - \$2,000/mo except August
Gross Income		482,449.68			
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Expenses					
61000 Benevolence & Welcoming					
61100 Benevolence					
61101 Mission Support	33,836.38	33,836.38			7.2% of gross income less LCO amount
61110 Hunger	1,600.00		1,600.00	35151	Anticipated dedicated giving
61120 Lutheran Bible Translators	400.00	400.00			
61130 Lutheran Social Services	400.00	400.00			
61140 Many Meals	400.00	400.00			
61150 Maritime Ministries	400.00	400.00			
61170 PLTS	400.00	400.00			
61171 Abundant Table	700.00	700.00			New request
Total 61100 Benevolence	38,136.38	36,536.38	1,600.00		
61700 Stewardship	1,120.00	1,120.00			Includes Offering envelopes, supplies & postage
61800 Welcoming	500.00	500.00			
62000 Salaries & Benefits					

62100 Pastor					
62110 Pastor Salary	11,901.00	11,901.00			+3.3% (base+housing) per Synod guidelines
	Requested	Source of Funds		Bal. Sheet	
	Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
62120 Pastor Housing Allow	75,000.00	75,000.00			Per Pastor instruction
62130 Pastor Pension	15,642.00	15,642.00			18% of base + housing (Diocese Reqmt)
62131 Pastor Insurance Benefits	32,824.00	32,824.00			Includes medical, dental, life, disability, salary continuation & workers comp (3% 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)
Total 62100 Pastor	139,967.00	139,967.00			
62300 Music Salaries					
62310 Bell Choir Director	4,985.20	4,985.20			+10% - No increase for several years
62330 Choir Director	9,021.10	9,021.10			+10% - No increase for several years
62340 Organist	17,160.00	17,160.00			+10% - No increase for several years
62350 Praise Band Director	10,710.00	10,710.00			+5% - No increase for several years
62351 P.B. Percussion	3,600.00	3,600.00			New Request
62390 Guest & Sub. Musicians	1,800.00	1,800.00			New Guest request added to previous account
Total 62300 Music Salaries	47,276.30	47,276.30			
62400 Office Staff					
62410 Secretary					
62411 Secretary Salary	27,313.00	27,313.00			Per signed agreement
62500 Dir. Of Children, Youth & Family Ministries (CYFM)					
62510 CYFM Salary	49,920.00	49,920.00			Per CA 2020 Labor Law
62550 Continuing Ed	250.00	250.00			Reimburse actual expense
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	52,270.00	52,270.00			
62620 Fun With Faith Staffing					No Request
62625 CYFM Asst & Choir Dir.	5,508.00	5,508.00			8 hr/wk @\$13.24/hr
62630 Nursery Care	2,000.00	2,000.00			New request (3.2 hours/wk @ \$12/hr)
62700 Honoraria for Sub. Preacher	1,900.00	1,900.00			Per Synod guidelines (\$275/2 services for 6 Sundays) + mileage @ \$0.58/mi
62710 Sabbatical Accrual	1,200.00	1,200.00		35201	5 yr accrual for 3 month Sub Pastor
62891 Sound Room Tech	2,000.00	2,000.00			3.2 hr/wk @ \$12/hr (Min. wage)
62890 Payroll Taxes	10,397.67	10,397.67			7.65% non pastor salaries
Total Other Payroll	23,005.67	23,005.67			
Total 62000 Salaries & Benefits	289,831.97	289,831.97			
63000 Operational Expenses					
63100 Fees & Interest					
63110 Mortgage Interest	12,260.30	12,260.30			Per Thrivent Financial
63111 Mortgage Principle	15,303.70	15,303.70			Per Thrivent Financial

63120 Bank Charges	100.00	100.00			
63140 Merchant Fees	1,100.00	1,100.00			Vanco
	Requested	Source of Funds		Bal. Sheet	
	Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
Total 63100 Fees & Interest	28,764.00	28,764.00			
63200 Utilities					
63210 Electric	4,500.00	4,500.00			
63220 Gas	1,000.00	1,000.00			
63230 Telephone	5,500.00	5,500.00			
63250 Water & Sewer	3,500.00	3,500.00			
63260 Trash	2,300.00	2,300.00			
Total 63200 Utilities	16,800.00	16,800.00			
Total 63300 Insurance	10,146.00	10,146.00			Includes \$500 accident, \$865 auto, \$5966 liability, \$2759 earthquake, \$700 umbrella, \$12,268 workers comp less CDC rebates of \$12,912 ((828 + 248)X12)
63400 Office Expense					
63410 Office Supplies	2,700.00	2,700.00			
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	13,200.00	13,200.00			
63500 Mailers & Periodicals					
63510 Advertising	1,000.00	1,000.00			Requested for "Happenings" advertising
63515 Web-site Hosting/Maintenance					No request
63520 Lutheran Magazine	165.00	165.00			
63530 Bulletins & Copyright	1,150.00	1,150.00			
63540 Devotionals	250.00	250.00			
Total 63500 Mailers & Periodicals	2,565.00	2,565.00			
63600 Outside Services					
63610 Treasurer/Fin Secretary	3,600.00	3,600.00			+20% No increase in many, many years
63620 Bookkeeping Services	12,025.00	12,025.00			Per request 8.3% incr + 5 addl hrs
63621 Bookkeeping Support Fees	1,425.00	1,425.00			Announced QBooks price increase
63630 Janitor	15,000.00	15,000.00			Up 15.4% - Inflation
63640 Event Set-up (Luther Hall)					Paid by event fees
Total 63600 Outside Services	32,050.00	32,050.00			
63700 Property Expense				35360	No request (\$1,810 Available)
63710 Property Taxes	600.00	600.00			
63720 General Maintenance					
63720. General Maintenance - Other	12,000.00	12,000.00			
63723 Kitchen Update				35645	No request (\$2,839 available)
63730 Grounds Maintenance	4,000.00	4,000.00			
63735 Van Maintenance	1,500.00	1,500.00			
63755 Facilities & Technology Equipment					

63765 Tech Equip MBC16				35363	No request (\$657 available)
63780 Patio & Grounds Equipment					No request
63781 Patio Improve Proj Accs MBC16	2,173.00		2,173.00	35364	\$2,173 available for patio heaters
63790 Prayer Garden	1,000.00		1,000.00	35367	\$2,904 available
	Requested	Source of Funds		Bal. Sheet	
	Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
Total 63700 Property Expense	21,273.00	18,100.00	3,173.00		
63800 Training/Meetings					
63810 Synod Convention	1,000.00	1,000.00			
63840 Council-Sponsored Events	1,000.00	1,000.00			
Total 63800 Training/Meetings	2,000.00	2,000.00			
64000 Learning and Youth	4,025.00		4,025.00	35409	Tips for teens funds available = \$4,025
64100 Adult Education	500.00	8.00	492.00	35475	\$492 available
64200 Safeguarding	500.00	500.00			To include CPR & first aid training
64300 Learning Outreach					
64400 Children Education					
64410 Children's Education	500.00	343.00	157.00	35401	\$157 available
64430 Children & Family Events				35402	Net zero paid by fees (parents night out, family winter camp, Dodger night, etc. (zero funds available)
64470 VBS Expenses	3,278.00		3,278.00	35460	Net zero - \$1,561 available + planned fees
64471 VBS Offering Donated					Net zero - donations made during VBS
Total 64400 Children Education	4,778.00	851.00	3,927.00		
64530 Conf / Middle School	500.00	500.00			
64531 Middle School Events	500.00	500.00			
64570 Senior High	800.00	800.00			
64580 Senior High Trips				35408	Net zero (no request), \$420 available
64587 Wednesday Evening Dinners	1,500.00		1,500.00	35470	Net zero including current \$1,100 available
64588 Young Edult Events	500.00	500.00			
Total 64000 Learning and Youth	12,603.00	3,151.00	9,452.00		
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 (\$649 available)
65120 Holiday Flowers				35515	Net zero - paid by donations (\$389 available)
65130 Sanctuary Items (Stair chair lift)	15,000.00	10,200.00	4,800.00	35585	New request
Total 65100 Altar Supply	15,700.00	10,900.00	4,800.00		
65200 Choir Music	500.00	500.00			Per Jayne Pompey
65300 Contemporary Service	250.00	250.00			
65400 Bell Music & Equip. & Maint.	400.00	400.00			Per Jayne Pompey
65420 Deferred Bell Maintenance	500.00	500.00			Standard Accrual
65500 Instrument Maintenance	1,000.00	1,000.00			

65700 Classical Concert Series	10,664.00		10,664.00	35570	Net Zero - \$21,910 available
65800 Worship Materials	300.00	300.00			Split out from Office Supplies
Total 65000 Worship & Music	29,314.00	13,850.00	15,464.00		
66000 Fellowship					
66100 3D				35635	No Request - \$77 available
	Requested	Source of Funds		Bal. Sheet	
	Budget	Operational	Dedicated	Acct. Cross Ref	2020 Notes
66200 Fellowship-Hospitality Supplies	800.00	800.00			
66300 Fellowship Programming	100.00	100.00			
66400 Offsite Events	100.00	100.00		34610	Net zero over requested funds
66500 Make Bake Celebrate	3,500.00		3,500.00	35605	Net Zero - \$3,500 Seed funds available
66600 Photo Directory MBC16				35677	No Request - \$528.76 available for reprints
66800 Fellowship Misc.					No Request
Total 66000 Fellowship	4,500.00	1,000.00	3,500.00		
67000 Service & Mission					
67000. Service & Mission - Other	500.00		500.00	35790	\$1,729 available
67100 St Columba-Souper Bowl Donation	350.00		350.00	35720	Net zero - offset by donations (\$105 available)
67200 The Quilters				35730	\$1,121 available
67210 Quilters Supplies/Ship	675.00		675.00		Expected Endowment request (\$447 available)
67300 Monthly Fair Trade Expenditures				35750	Net zero - offset by sales, \$1.544 available
67400 Gifts of Hope/Thnksgv/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 \$1,469 & donations
Total 67000 Service & Mission	1,525.00	0.00	1,525.00		
68000 Caring					
68100 Helping Hands				35810	Offset by available funds of \$3,895 & donations
68200 Pastors Discretionary Fund	3,459.00		3,459.00	35313	\$3,459 available, typical Endowment request
68300 Caring Team	537.00		537.00	35890	\$537 available
Total 68000 Caring	3,996.00	0.00	3,996.00		
Total Expenses & Fund Sources	512,349.35	469,614.35	42,735.00		
Operational Reserves		12,835.33			
Operational Profit (Loss)		0.00			