

FY Budget Comparisons & FY 2023-2024 Budget Proposal

Budgeted Expenses

	FY 2021-2022	FY2022-2023	Proposed for FY 2023-2024
Operating	\$222,960	\$212,605	\$304,455
HR	\$456,258	\$462,816	\$468,982
Mortgage	N/A	N/A	Included in Operating
Total	\$679,218	\$675,421	\$773,437

Budgeted Revenue

	FY 2021-2022	FY2022-2023	Estimated for FY 2023-2024
Current Giving	\$620,000	\$645,000	\$573,855
Building Use Income	41,700	\$500	\$16,000
Mortgage Giving	\$156,000*	\$156,000*	\$145,000
Designated Giving/CE	0	0	\$64,250
Total	\$817,700	\$804,400	\$801,505

*Figure included for consistency.

Principal-only payments to the mortgage are not included.

Financial Overview

We are operating in an environment of decreasing revenue during the past three years.

Factors include: the pandemic; the loss of longtime congregation members; loss of revenue-generation from building use.

The current budget includes revenue and expenses from our mortgage - prior year calculations did not include this data.

	FY '22 Budget	FY '23 Budget	FY '24 Proposed	\$ Diff	% Diff	Mortg. + Solar	Effective \$ Diff	Effective % Diff
Operating Budget	\$222,960.00	\$212,605.00	\$304,455.00	\$91,850	43.20%	\$163,334	-\$71,484.00	-19.01%
HR Budget	\$456,258.31	\$462,816.09	\$468,982.12	\$6,166	1.33%	N/A	\$6,166.03	1.33%
FY Total	\$679,218.31	\$675,421.09	\$773,437.12	\$98,016	14.51%	N/A	-\$65,317.97	-7.79%

Adding the \$152,784 in fixed mortgage expense from 2023 to the \$212,605 Operating Budget from last year's table totals \$365,389.

An additional \$10,500 increase for solar panels brings the effective 2023 budget to \$375,939 - meaning that this year's proposed \$304,455 Operating budget is a decrease of 19.28% / \$71,484.

Our budget shows \$35,000 in principal-only payments forecast for 2024, along with reduced monthly payment total of \$60,156.

This results in a \$57,628 reduction in mortgage expenses, which accounts for the majority of the effective decrease of \$71,484 from 2023 to 2024.

Key Observations

Revenue is declining year-over-year.

Annual Revenue By Donation Type		2021	2022	2023**	One Year Decrease
Current Giving Only		\$384,239*	\$580,334	\$573,855	-\$6,479
Mortgage Only		\$288,862	\$243,348	\$147,052	-\$96,296
All Other Revenue		\$361,151*	\$90,084	\$67,150	-\$22,935
All Giving		\$1,034,252	\$913,767	\$788,057	-\$125,710

*Due to accounting changes in 2020, certain revenue types moved from "All Other Revenue" to "Current Giving Only" in 2022

**Projected Full Year

Top 10 Expenses are consistent year-over-year.

2021 Top 10 Expenses	
55602 Principle Only Payments	\$192,400
55601 Mortgage Payments	\$152,784
63011 Lead Pastor Salary	\$102,644
61011 Parish Mgr Salary	\$45,502
51010 Synod	\$44,720
61061 Children & Youth Minister Salary	\$43,177
63021 Assoc Pastor (pt) Salary	\$38,074
6603 BSA Troop 618 (deleted)	\$35,841
61021 Office Asst Wages	\$25,909
61051 Housekeeper Wages	\$21,337

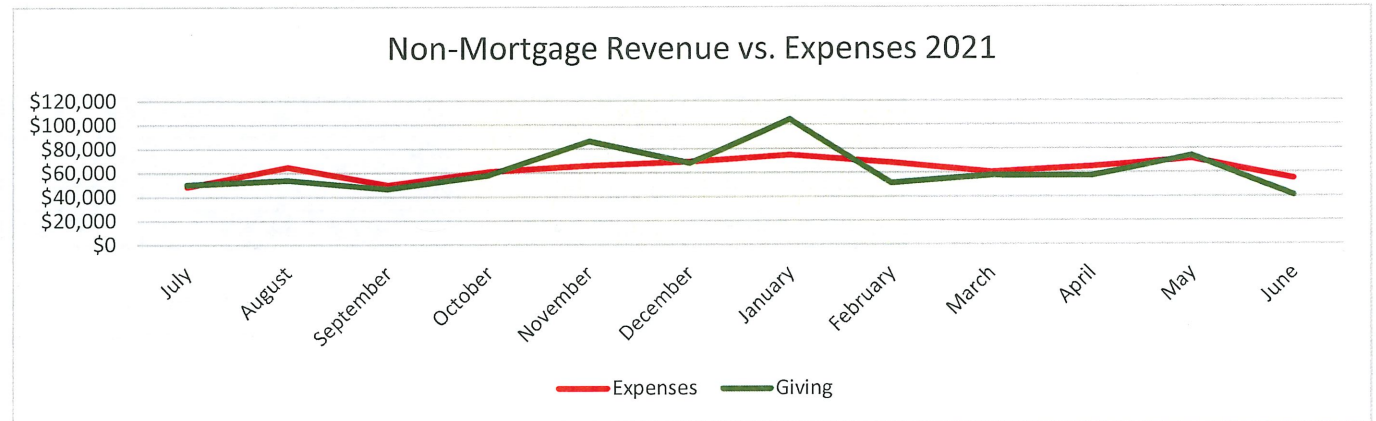
2022 Top 10 Expenses	
55601 Mortgage Payments	\$152,784
63011 Lead Pastor Salary	\$107,673
55602 Principle Only Payments	\$92,305
51010 Synod	\$48,980
61011 Parish Mgr Salary	\$47,511
61061 Children & Youth Minister Salary	\$45,713
63041 Pastor of Caring Ministries Salary	\$26,097
70260 PIPE Exp	\$25,858
61041 Minister of Music-Media Wages	\$24,510
61051 Housekeeper Wages	\$22,995

2023 Top 10 Expenses*	
55601 Mortgage Payments	\$83,713
55602 Principle Only Payments	\$44,700
61011 Parish Mgr Salary	\$43,998
63011 Lead Pastor Salary	\$43,114
51010 Synod	\$40,857
61061 Children & Youth Minister Salary	\$39,388
63051 Chaplain Salary	\$30,812
63012 Lead Pastor Housing Allowance	\$21,215
61051 Housekeeper Wages	\$19,114
61021 Office Asst Wages	\$15,548

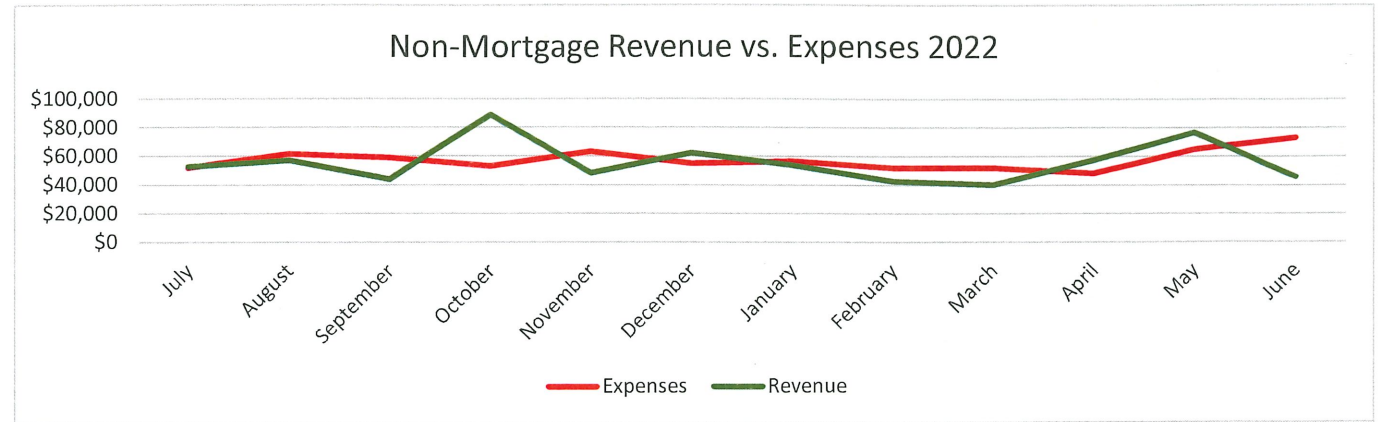
*July - April

Removing Mortgage payments and donations clarifies the revenue picture.

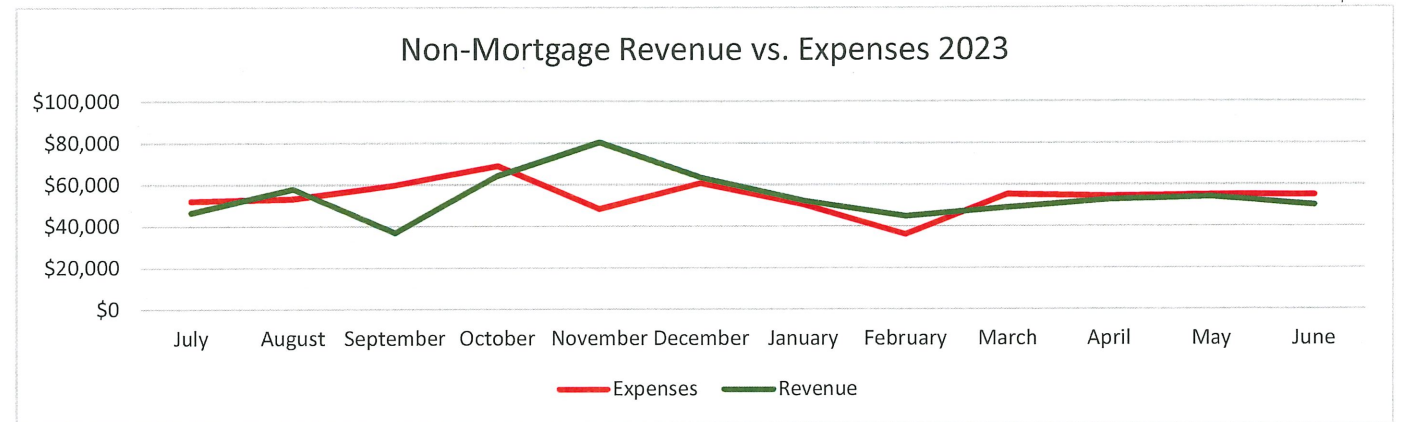
Non-Mortgage Revenue vs. Expenses 2021		
	Expenses	Giving
July	\$48,281	\$50,006
August	\$64,708	\$53,723
September	\$49,586	\$46,142
October	\$60,790	\$57,839
November	\$65,838	\$86,154
December	\$69,088	\$67,769
January	\$74,597	\$104,305
February	\$68,418	\$51,123
March	\$60,138	\$57,367
April	\$64,785	\$56,829
May	\$71,057	\$73,636
June	\$54,579	\$40,494



Non-Mortgage Revenue vs. Expenses 2022		
	Expenses	Revenue
July	\$51,893	\$52,865
August	\$61,708	\$57,309
September	\$58,994	\$43,997
October	\$52,931	\$88,848
November	\$63,343	\$48,340
December	\$54,978	\$62,186
January	\$56,530	\$53,737
February	\$52,008	\$42,711
March	\$52,000	\$40,199
April	\$48,038	\$57,512
May	\$65,034	\$76,811
June	\$73,139	\$45,904



Non-Mortgage Revenue vs. Expenses 2023		
	Expenses	Revenue
July	\$52,014	\$46,581
August	\$53,207	\$57,874
September	\$59,757	\$36,806
October	\$68,953	\$64,240
November	\$48,238	\$80,328
December	\$60,720	\$63,367
January	\$50,389	\$52,172
February	\$36,107	\$44,822
March	\$55,263	\$48,872
April	\$54,341	\$52,702
May	\$55,000	\$54,000 *
June	\$55,000	\$50,000 *



Focusing on mortgage expenses shows our biggest impact of decreased revenue.

Mortgage Payments			
	2021	2022	2023
Monthly	\$152,784	\$152,784	\$83,713
Principal-Only	\$192,400	\$92,305	\$44,700
Total	\$347,205	\$247,111	\$130,436

Attendance is not driving our revenue decreases.

Attendance and Average Donations Per Person			
	2021	2022	2023*
Total Attendance	11,396	12,261	11,906
Avg. Annual Donations Per Person	\$4,719	\$3,875	\$3,441

*Projected Full Year

Average Donations Per Person By Donation Type			
	2021	2022	2023*
Current Giving Only	\$1,753	\$2,461	\$2,506
Mortgage Only	\$1,318	\$1,032	\$642
All Other Revenue	\$1,648	\$382	\$293
All Giving	\$4,719	\$3,875	\$3,442

*Projected Full Year

Prepared and presented by Treasurer Tim Duggan.

Budget Forum: Sunday, June 4, 2023

Account	FY2022 Budget	HR FY2023 Base	Salary Adjustment		Proposed FY2024 Budget	Owner	Questions
			4.500%	Percent Change			
				Dollar Change	Version 1.91		
60000 Human Resources						Judy Guist, HR Team	
60010 Employer FICA (Church Staff)	10,389.08	18,046.92	-7.069%	-1,275.65	16,771.27	JG: Applied 7.65% across all Lay Staff.	
60020 Employer Worker's Comp	2,490.00	2,520.00		30.00	2,550.00	JG: Increasing amount by \$30 which was 2021 increase	
60040 ADP Payroll Fees	3,780.00	3,780.00		0.00	3,780.00	JG: Keep the 2021 number	
Basic Term Life		1,076.40	3.000%	32.29	1,108.69	JG: Adder based on Mutual of Omaha 2022 proposal; assume increase of 3%	
AD&D		41.40	3.000%	1.24	42.64	JG: Adder based on Mutual of Omaha 2022 proposal; assume increase of 3%	
STD		507.72	3.000%	15.23	522.95	JG: Adder based on Mutual of Omaha 2022 proposal; assume increase of 3%	
LTD		679.08	70.489%	478.68	1,157.76	JG: provided by Protico, increase by 3%	
Total Employee OH and Benefit Admin	16,659.08	26,651.52	-2.695%	-718.20	25,933.31		
61000 Lay Staff							
61010 Parish Mgr							
61011 Parish Mgr Salary	45,000.00	55,286.00	4.500%	2,487.87	57,773.87	JG: Std Salary Adjustment applied; Budget for 40 hrs/wk, \$28.46/hr	
61012 Parish Mgr Pension	4,500.00	5,528.57	4.501%	248.82	5,777.39	JG: 10% of salary	
61013 Parish Mgr Health & Dental	7,368.00	7,589.04	3.000%	-2,589.04	5,000.00	JG: adjusted - less due to employee having medicare	
61014 Parish Mgr Disab Ins	450.00	0.00		0.00	0.00	JG: replaced by values in 600XX	
61015 Parish Mgr Basic Grp Life	315.00	0.00		0.00	0.00	JG: replaced by values in 600XX	
61016 Parish Mgr Cont Ed Exp	260.00	260.00		0.00	260.00	JG: Keep the same	
61017 Parish Mgr FSA Contribution		0.00		0.00	0.00	JG: the Church doesn't pay this	
Total 61010 Parish Mgr	57,893.00	68,663.61	0.215%	147.65	68,811.26		
61020 Office Asst							
61021 Office Asst Wages	15,600.00	19,950.84		641.16	20,592.00	JG: contract \$22/hr, 18 hrs/wk	
61023 Office Asst Health & Dental		0.00		0.00	0.00	JG: Non-benefit position since hours less than 30/wk	
61024 Office Asst Disab Ins		0.00		0.00	0.00	JG: Non-benefit position since hours less than 30/wk	
Total 61020 Office Asst	15,600.00	19,950.84	3.214%	641.16	20,592.00		
61030 Organist/Parish Musician						JG: added Parish Musician to name	
61031 Organist/Parish Musician Wages	19,657.00	22,880.00	4.500%	1,029.60	23,909.60	JG: std Salary Adjustment applied, average of 20 hrs/wk, \$23.56/hr	
Total 61030 Organist	19,657.00	22,880.00	4.500%	1,029.60	23,909.60		
61040 Minister of Music						JG: removed Media from name and reduced to 20 hrs	
61041 Minister of Music Wages	23,400.00	37,440.00		-21,840.00	15,600.00	JG: contract \$25/hr, 12 hrs/wk	
61042 Minister of Music Pension	1,755.00	1,872.00	-100.000%	-1,872.00	0.00	JG: Non-benefit position since hours less than 30/wk	
61043 Minister of Music Health & Dental	7,368.00	7,589.04	3.000%	-7,589.04	0.00	JG: Non-benefit position since hours less than 30/wk	
61044 Minister of Music Disab Ins	234.00	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	
61045 Minister of Music Basic Grp Life	163.80	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	
61046 Minister of Music Cont Ed	0.00	500.00		-500.00	0.00		
Total 61040 Minister of Music	32,920.80	47,401.04	-67.089%	-31,801.04	15,600.00		
61050 Housekeeper							
61051 Housekeeper Wages	22,041.00	23,696.40	4.500%	1,066.34	24,762.74	JG: std Salary Adjustment applied, 30 hrs/wk, \$16.26/hr	
61052 Housekeeper Pension	1,653.08	1,777.06	4.510%	80.15	1,857.21	JG: Keep at 7.5% of salary	
61053 Housekeeper Health & Dental	7,368.00	7,589.04	3.000%	227.67	7,816.71	JG: Assume 3% increase until we can get definitive numbers	
61054 Housekeeper Disab Ins	196.57	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	
61055 Housekeeper Basic Grp Life	154.29	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	
Total 61050 Housekeeper	31,412.94	33,062.50	4.156%	1,374.16	34,436.65		
61060 Dir. of Next Generational Ministry							
61061 Dir. of Next Generational Ministry Salary	45,364.00	48,766.30	4.500%	2,194.48	50,960.78	JG: std Salary Adjustment applied, 40 hrs/wk, \$25.11	
61062 Dir. of Next Generational Ministry Pension	3,402.30	3,657.47	4.500%	164.59	3,822.06	JG: Keep at 7.5% of salary	
61063 Dir. of Next Generational Ministry Health & Dental				0.00	0.00	JG: Assume 3% increase until we can get definitive numbers, restore benefit - removed covered by wife	
61064 CDir. of Next Generational Ministry Disab Ins	453.64	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	
61065 Dir. of Next Generational Ministry Basic Grp Life	317.55	0.00		0.00	0.00	JG: Eliminate; replaced by values in 600XX	

115%

61066 Dir. of Next Generational Ministry Cont Ed Exp	500.00	500.00			0.00	500.00	JG: Keep the same	
61067 Dir. of Next Generational Ministry Educ Asst Plan	7,368.00	7,589.04		3.000%	227.67	7,816.71	TD: What is happening here, and with the position's salary? Increased by 3% for now. Should we change title in the budget?	
Total 61060 Dir. of Next Generational Ministry	57,405.49	60,512.81		4.275%	2,586.74	63,099.55		
61070 Evening Facility Mgr								
61071 Evening Facility Mgr Wages	7,800.00	5,029.44		4.500%	226.32	5,255.76	JG: std Salary Adjustment applied, 6 hrs/wk, \$17.26/hr	
Total 61070 Evening Facility Mgr	7,800.00	5,029.44		4.500%	226.32	5,255.76		
61080 Bookkeeper								
61081 Bookkeeper Wages	18,720.00	19,500.00		4.500%	877.50	20,377.50	JG: std Salary Adjustment applied, 15 hrs/wk, \$26.77/hr	
Total 61080 Bookkeeper	18,720.00	19,500.00		4.500%	877.50	20,377.50		
Total 61000 Lay Staff	258,068.31	303,651.75		-8.443%	-25,636.11	278,015.64		
63000 Pastoral Staff								
63010 Lead Pastor								
63011 Lead Pastor Salary	100,321.00	100,321.00		0.000%	-47,643.00	52,678.00	JG: from agreement per Barton	Pastor in March?
63012 Lead Housing Allowance					38,000.00	38,000.00		
63013 Lead Pastor SS -- OFFSET	7,674.00	7,674.56			-407.06	7,267.50		
63014 Lead Pastor Pension	16,199.00	16,199.00			19,994.30	36,193.30	JG: includes medical, paid to Presbyterian Board	
63015 Lead Pastor Health & Dental	3,121.00	3,250.00			-3,250.00		JG: dental, vision & FAS paid from salary	
63016 Lead Pastor Cont Ed Exp	2,500.00	2,500.00			-1,800.00	700.00		
63017 Lead Pastor Business Exp	2,000.00	2,000.00			0.00	2,000.00	JG: \$.65 per mile	
63018 Lead Pastor Clergy Consultant	600.00	600.00			-600.00	0.00		JG: is this needed?
Total 63010 Lead Pastor	132,415.00	132,544.56		3.240%	4,294.24	136,838.80		
63040 Pastor of Caring Ministries								
63041 Pastor of Caring Ministries Salary	51,950.00				0.00	0.00	JG: not expected to hire at this time	
63046 Pastor of Caring Ministries Cont Ed Exp	1,200.00				0.00			
63047 Pastor of Caring Ministries Business Exp	1,230.00				0.00			
Total 63040 Pastor of Caring Ministries	54,380.00	0.00			0.00	0.00		
63050 Chaplain								
63051 Chaplain Salary		33,304.00		4.500%	1,498.68	34,802.68	JG: std Salary Adjustment applied, 20 hrs/wk, \$34.29/hr	
63057 Chaplain Business Exp	0.00	1,230.00			0.00	1,230.00	JG: keep the same	
Total 63050 Chaplain	0.00	34,534.00			1,498.68	36,032.68		
63100 Sabbatical Coverage	1,500.00	0.00			0.00	0.00	JG: Eliminate line item	
Total 63000 Pastoral Staff	188,295.00	167,078.56		3.467%	5,792.92	172,871.48		
65000 Independent Contractor								
65010 AV Technician	8,280.00	5,460.00			260.00	5,720.00	JG: \$22/hr, 5hr/wk	
65020 Guest Pastor	1,000.00	2,500.00			-500.00	2,000.00	JG: reduce \$500, not sure if Interim takes vacation	
65030 Guest Organist		0.00			1,800.00	1,800.00	JG: Allows \$150 once a month	
65040 Keyboardist / Accompanist	615.00	3,575.00			0.00	3,575.00	JG: not needed if minister of music is hired	
65050 Nursery Attendant					5,000.00	5,000.00	TD: Added per Council recommendation, correct?	
Total 65000 Independent Contractor	9,895.00	11,535.00		56.870%	6,560.00	18,095.00		
Total 60000 Human Resources	456,258.31	482,265.31		-2.754%	-13,283.19	468,982.12		

52010 Conferences/Conventions	\$ 4,000.00	registration fees, hotels, meals, mileage		728.28	2,000.00	reflects Synod decision for online meetings	\$ (2,000.00)
52020 Dues							\$ -
52021 EMO	\$ 1,000.00	organization contribution of \$300 in June 2022			500.00	not really dues, EMO suggests contribution amount based on congregation size	\$ (500.00)
52022 IMirj/Sanctuary	\$ 500.00	organization dues		500.00	500.00		\$ -
52023 MACG	\$ 2,500.00	organization dues		2,500.00	2,500.00	all paid in last month or so of fiscal year in 2022	\$ -
52024 RIC	\$ 300.00	organization dues		300.00	300.00		\$ -
Total 52020 Dues	\$ 4,300.00			\$ 3,300.00	3,800.00		\$ (500.00)
52030 Fees							\$ -
52031 Bank Fees	\$ 150.00	Key Bank ACH charges, foreign trans. fee		221.54	300.00		\$ 150.00
52032 Misc Fees	\$ 750.00	Craigslist, Bus. Filing OR Secy of State, background checks, Tax CPA/move \$240 as a debit from M&M		3,277.05	750.00	email to Financial Secy regarding where to debit \$240	\$ -
Total 52030 Fees	\$ 900.00			\$ 3,498.59	1,050.00		\$ 150.00
52040 Hospitality & Gifts	\$ 300.00	farewell gifts to staff, flowers for bereaved			300.00		\$ -
52050 Insurance							\$ -
52051 Auto Insurance	\$ 1,200.00	Church Mutual		1,036.00	0.00	Confirming this is due to sale of van	\$ (1,200.00)
52052 Liability Insurance	\$ 1,500.00	Church Mutual		767.70	1,250.00		\$ (250.00)
52053 Property & Gen Liability Insurance	\$ 9,000.00	Church Mutual		3,796.79	\$ 7,750.00		\$ (1,250.00)
Total 52050 Insurance	\$ 11,700.00			\$ 5,600.49	9,000.00		\$ (2,700.00)
52070 Office Equipment & Repair	\$ 11,500.00	Pacific Off. Automation (b/w copy kit + \$780/month)		7,535.16	10,500.00		\$ (1,000.00)
52080 Postage	\$ 1,500.00	USPS		928.66	1,500.00		\$ -
52090 Printing & Copying	\$ 2,000.00	color & b/w copies for office copier, Pacific Off. Automation		2,763.49	3,750.00	increase reflects return to in-person worship, larger bulletins; already printing quantities downstairs on cheaper machine--contract with Pacific Office Automation renews in November 2023	\$ 1,750.00
Total Ofc Equip, Printing, Postage	\$ 15,000.00				15,750.00		\$ 750.00
52100 Stewardship							\$ -
52101 Offering Envelopes	\$ 800.00	1517 Media envelope service		754.36	1,000.00		\$ 200.00
52102 Online Giving Fees	\$ 11,000.00	F1 Giving, First Amer. Pmt. Systems, F1Go fees		6,912.73	10,000.00		\$ (1,000.00)
52103 Simply Giving Service Charge	\$ 350.00	Vanco		229.88	\$ 350.00		\$ -
Total 52100 Stewardship	\$ 12,150.00			\$ 7,896.97	11,350.00		\$ (800.00)
52104 Subscriptions	\$ 100.00	Sojourners monthly charge, Gather and Living Lutheran		227.70	500.00	Lydia Circle has paid for the Gather subscription to date but disbanded earlier this year. The church can continue the subscription for five copies for less than \$100/year, thus continuing to make the resource available to church women.	\$ 400.00
52110 Supplies							\$ -
52111 Janitorial Supplies	\$ 2,500.00	Walter E Nelson for misc/Rick LeRoy, lightbulbs		755.26	\$ 1,500.00		\$ (1,000.00)
52112 Kitchen Supplies	\$ 500.00	Keurig coffee maker & coffee for staff and visitors		126.96	250.00	reduced due to minimal use of commercial kitchen	\$ (250.00)
52113 Office Supplies	\$ 3,000.00	mostly Strive for misc/Susan R for heater, etc.		2,085.35	2,750.00		\$ (250.00)
Total 52110 Supplies	\$ 6,000.00			\$ 2,967.57	4,500.00		\$ (1,500.00)

52120 Van Operations and Maintenance	\$ 2,000.00	T. Mehlhorn covered repairs/gas			0.00	van in process of being sold	\$	(2,000.00)
Total 52000 Administrative	\$ 56,450.00			\$ 35,446.91	\$ 48,250.00		\$	(8,200.00)
53000 Building, Grounds & Equipment							\$	-
53010 Building	\$ 4,000.00	roof and handicapped door repair		740.15	\$ 6,500.00	includes roof maintenance contract (\$5,270)	\$	2,500.00
53020 Equipment	\$ 2,000.00	HVAC repairs		2,365.34	\$ 6,000.00	includes HVAC maintenance contract (\$4,886.90)	\$	4,000.00
53030 Grounds	\$ 1,500.00				1,500.00	anticipate Luttrell move to impact costs to church	\$	-
53050 Permits & Inspections	\$ 1,000.00	Elevator, Hydro-Tech Fire Prot., Guardian Fire Prot.		2,247.47	2,500.00	add'l bill of \$203.50 from Guardian Fire (semi-annual)	\$	1,500.00
53051 AED		supplies and equipment \$390-\$2,500			2,500.00	hard to get parts for aging equipment; Diane Reiner anticipates need to replace unit	\$	2,500.00
53060 Utilities							\$	-
53061 Alarm	\$ 600.00	Action Technology (fire alarm monitoring)		1,154.25	1,500.00		\$	900.00
53062 Electricity	\$ 8,000.00	PGE, OR Clean Power Co-op (solar panel pmt)		7,707.58	4,000.00	paid first solar panel invoice from this account; source for second payment TBD for FY 2022-23	\$	(4,000.00)
53063 Garbage	\$ 2,000.00	Pride Disposal		1,481.83	2,000.00		\$	-
53064 Gas	\$ 5,000.00	Northwest Natural Gas		4,405.10	\$ 5,500.00		\$	500.00
53065 Internet	\$ 1,400.00	Zipty Fiber (\$115.94/month), Bluehost (\$179.88)		1,225.66	1,600.00		\$	200.00
53066 Sewer & Water	\$ 17,500.00	Tualatin Val. Water Dist., Ben's Backflow		10,644.26	17,500.00	Council needs to negotiate per info from Eric Luttrell	\$	-
53067 Telephone Sys with Maintenance	\$ 500.00	Zipty (~\$45/month) and Noctel VOIP		404.67	2,400.00	increase reflects moving service/utilities cost out of IT lines	\$	1,900.00
53068 Solar Panels	\$ 10,550.00	per contract to pay investors (\$5,275/year--playing catchup in 2023 & 2024)			10,550.00	Paying 2 invoices to catch up in 2023-24; subsequently budget should be \$5,275. This is a new category that was not part of last year's budget.	\$	-
Total 53060 Utilities	\$ 45,550.00			\$ 27,023.35	45,050.00		\$	(500.00)
53070 IT & Audio Visual				1,694.99		significant reduction in IT budget reflects funding realities	\$	-
53071 IT & AV Maintenance	\$ 100.00	phone line for Firs	100	42.57	100.00		\$	-
53072 Software & License	\$ 3,500.00	Fellowship One, Adobe, Xibo, Zoom	3500	2,513.74	3,500.00		\$	-
53073 IT & AV Equipment & Accessories	\$ 9,000.00	Noctel VOIP (~\$140/month; Meeting Owl, USB drives)	1000	1,538.08	\$ 1,000.00	per Paul Navarre suggestion, we moved VOIP costs to #53067 for next fiscal year	\$	(8,000.00)
53074 Equipment Upgrades	\$ 7,500.00		1000		1,000.00		\$	(6,500.00)
Total 53070 IT & Audio Visual	\$ 20,100.00			\$ 5,789.38	5,600.00		\$	(14,500.00)
53080 Property Tax	\$ 225.00	wetlands property tax		201.30	225.00		\$	-
Total 53000 Building, Grounds & Equipment	\$ 74,375.00			\$ 38,366.99	\$ 69,875.00		\$	(4,500.00)
54000 Ministries							\$	-
54100 Children's Ministry							\$	-
54101 Children's Special Events & Projects: Earth Camp	\$ 2,300.00	Fiverr (custom logo design service)	1,500	90.00	1,500.00	printing costs moved out of admin to reflect true program cost	\$	(800.00)
54103 Children's Education	\$ 1,000.00	Sparkhouse digital, baptism booklets	500	342.72	500.00		\$	(500.00)
Total 54100 Children's Ministry	\$ 3,300.00			\$ 432.72	2,000.00		\$	(1,300.00)
54200 Middle School	\$ 1,850.00						\$	(1,850.00)

54201 Confirmation		Seaside Beach Retreat, DVD	1,200	101.79	1,200.00		\$	1,200.00
Total 54200 Middle School	\$ 1,850.00			\$ 101.79	1,200.00		\$	(650.00)
54300 High School Ministry	\$ 3,800.00						\$	(3,800.00)
54301 High School Activities		Minecraft, food, van rental	2,500	1,578.93	2,500.00		\$	2,500.00
Total 54300 High School Ministry	\$ 3,800.00			\$ 1,578.93	2,500.00		\$	(1,300.00)
54400 Youth & Family Activities							\$	-
54401 Summer Event Scholarships	\$ 2,000.00	scholarships	1,000		1,000.00		\$	(1,000.00)
54402 Intergenerational Events	\$ 1,200.00	Fantasy Football food & prize, video license	800	457.65	\$ 800.00		\$	(400.00)
55403 70th Anniversary Celebration	\$ -	costs of congregation party Sept. 2023			\$ 2,000.00	New line item for this year, not present in prior year budget.	\$	2,000.00
Total 54400 Youth & Family Activities	\$ 3,200.00			\$ 457.65	3,800.00		\$	600.00
54500 Adult Ministry							\$	-
54501 Spirituality on Tap	\$ 500.00	group hasn't been active since COVID	500		500.00		\$	-
Total 54500 Adult Ministry	\$ 500.00			\$ 0.00	500.00		\$	-
54600 Caring Ministries							\$	-
54602 Grief and Bereavement Support	\$ 50.00	Living through the Seasons of Grief	179.5		\$ 180.00		\$	130.00
54603 Resources	\$ 75.00	Stephen Ministries books	89.5		90.00		\$	15.00
Total 54600 Caring Ministries	\$ 125.00			\$ 0.00	\$ 270.00		\$	145.00
Total 54000 Ministries	\$ 12,775.00			\$ 2,571.09	10,270.00		\$	(2,505.00)
55100 Earth Care	\$ 1,000.00	Earth Care Fair prizes, books, publicity	1,000	19.98	1,000.00		\$	-
55200 Christian Education							\$	-
55201 Devotional	\$ 1,500.00	Daily Texts, Christ in Our Home, etc.		1,009.08	1,500.00		\$	-
55202 Teaching	\$ 500.00	Greg Lewis (Sacred Spaces in the Home)		300.00	500.00		\$	-
55203 Library	\$ 500.00	supplies	400	161.08	400.00		\$	(100.00)
55204 Spiritual Resources/Communications	\$ 1,000.00	SALT films and misc resources, both print and online	1,000	385.00	1,000.00		\$	-
Total 55200 Christian Education	\$ 3,500.00			\$ 1,855.16	3,400.00		\$	(100.00)
55300 Welcome Team							\$	-
55301 Greeter's Coffee	\$ 300.00	fair trade		376.41	400.00		\$	100.00
55302 Advertisements	\$ 750.00	for festival Sundays--Christmas/Easter		498.00	600.00		\$	(150.00)
55303 Outreach Items	\$ 190.00	not specified			200.00		\$	10.00
55304 Welcome Luncheons	\$ 60.00	have been on hiatus during COVID			100.00		\$	40.00
Total 55300 Welcome Team	\$ 1,300.00			\$ 874.41	\$ 1,300.00		\$	-
55400 Worship							\$	-
55401 Altar Supplies	\$ 760.00	wine, candles, altar linens	1,235	440.15	2,750.00	recommend combining #55401 & #55408 for Worship & Altar Supplies	\$	1,990.00
55402 Choir Music	\$ 760.00	digital and hard copy	650	424.06	650.00		\$	(110.00)
55403 Copyright (GIA/CCLI)	\$ 660.00	OneLicense and GIA/CCLI	1,054		1,054.00		\$	394.00
55404 Festival Musicians	\$ 1,200.00	brass & misc music for festival Sundays	1,200		1,200.00		\$	-
55405 Handbell Choir Music & Copyright	\$ 175.00	as named	175		\$ 175.00		\$	-
55406 Music Supplies	\$ 500.00	office-type supplies & Prelude	250	265.80	250.00		\$	(250.00)
55407 Robe Maintenance	\$ 400.00	garment cleaning	400		\$ 400.00		\$	-
55408 Worship Supplies	\$ 1,500.00	Sundays & Seasons, Easter tulips, banner supplies	1,430	1,037.58		incorporated into #55401, which should be renamed Worship & Altar supplies	\$	(1,500.00)
55409 Instrument Maintenance	\$ 2,500.00	tuning and repair of pianos, organ	2,500	700.00	2,500.00	recommend paying for some of this through designated	\$	-
Total 55400 Worship	\$ 8,455.00			\$ 2,867.59	8,979.00		\$	524.00
55500 Consulting Fees							\$	-
55501 Horizon Team	\$ 300.00	rename line for Call Committee to cover misc expenses	250	4,184.18	\$ 5,000.00	repurposed for next FY / increased from \$250 to \$5,000 per LuAnn Staul	\$	4,700.00

55502 Business Counsel		CPA/Quickbooks services, legal consultation				\$ 1,000.00	New budget line to cover CPA and possible legal advice needed	\$	1,000.00	
Total 55500 Consulting Fees	\$ 300.00			\$ 4,184.18		6,000.00		\$	5,700.00	
55600 Mortgage								\$	-	
55601 Mortgage Payments	\$ 152,784.00	monthly pmt now \$5,013		91,432.02		\$ 60,156.00	Lowered monthly payment	\$	(92,628.00)	
55602 Principal Only Payments	\$ -	extra payments as contributions allow		39,600.00		35,000.00	Continue to hold 6 month balance in reserve	\$	35,000.00	
Total 55600 Mortgage	\$ 152,784.00			\$ 131,032.02		95,156.00		\$	(57,628.00)	
Total 50000 Budgeted Expenses	\$ 375,939.00			\$ 261,350.42		\$ 304,455.00	Increased from 297,514	\$	(71,484.00)	\$ (71,484.00)