

## **2026 Budget Notes**

### **INCOME**

Envelope Offerings

Based on 2024 and 2025 average income per month. Increased to hit 2% overall envelope offering growth

Interest - General Savings

Interest from current CD;s

### **BENEVOLENCE**

ELCA/Synod Allocation

Included 2 scenarios: 1) 3% rate 2) 10% rate  
Scenario 1 @ 3% expense totals \$12,575  
Scenario 2 @ 10% expense totals \$41,915

### **BUILDING AND GROUNDS**

Building General Projects

Committee requested \$5,000 for 2026 budget. Kautt endowment offsets by \$580

### **CONGREGATION & COMMUNITY MINISTRY**

Materials & Marketing

Includes \$1,000 for Fall Festival

### **OPERATING EXPENSES**

#### **MAINTENANCE/UTILITIES**

Maintenance Contracts

Year over year impacted by \$744 credit in January of 2025.

Electricity/Water

Significant increase in rates in 2025; estimated at 3% for 2026

#### **INSURANCE**

Property and Liability Insurance

Roughly 20% increase

Workers Compensation

Rec'd credit in 2025; not assumed to repeat in 2026

#### **MINISTERIAL SUPPORT**

Capital Improvement Fund

2026 budgeted amounts based on contract with staff

Included interest on left-over mortgage retirement campaign funds

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>INCOME</u></b>								
<b><u>OFFERINGS</u></b>								
Envelope Offerings	\$397,712	\$390,392	\$411,265	\$419,154	\$20,873	5.3%	\$7,889	1.9%
Loose Offering	5,801	8,061	6,613	6,650	(1,448)	-18.0%	37	0.6%
Special Days	3,317	4,751	4,760	4,800	9	0.2%	40	0.8%
Initial Offering	289	125	95	100	(30)	-24.0%	5	5.3%
Missions	1,088	1,153	1,140	1,200	(13)	-1.1%	60	5.3%
<b>Totals for Offerings</b>	<b>\$408,207</b>	<b>\$404,482</b>	<b>\$423,873</b>	<b>\$431,904</b>	<b>\$19,392</b>	<b>4.8%</b>	<b>\$8,031</b>	<b>2.0%</b>
<b><u>OTHER INCOME</u></b>								
Use of Facilities	14,370	17,345	14,600	14,640	(2,745)	-15.8%	40	0.3%
Other Income	1,784	1,033	490	-	(543)	-52.5%	(490)	-100.0%
Employee Retention Credit	-	66,975	-	-	(66,975)	-100.0%	-	0.0%
Interest - General Savings	-	153	5,494	5,955	5,342	3493.9%	461	8.4%
Call Process Appeal/PPP loan	164	-	-	-	-	0.0%	-	0.0%
Restricted Endowment (Excl Cemetery)	16,698	18,150	22,116	24,969	3,966	21.9%	2,853	12.9%
Unrestricted Endowment Income	1,270	1,380	1,536	1,694	156	11.3%	158	10.3%
<b>Totals Other Income</b>	<b>\$34,286</b>	<b>\$105,036</b>	<b>\$44,237</b>	<b>\$47,258</b>	<b>(60,799)</b>	<b>-177.3%</b>	<b>3,021</b>	<b>6.8%</b>
<b>Totals Offerings &amp; Other Income</b>	<b>\$442,493</b>	<b>\$509,517</b>	<b>\$468,110</b>	<b>\$479,162</b>	<b>(41,407)</b>	<b>-8.1%</b>	<b>11,052</b>	<b>2.4%</b>
Debt Service	120,948	120,948	120,948	-	-	0.0%	(120,948)	-100.0%
<b>Totals for Income</b>	<b>\$563,441</b>	<b>\$630,465</b>	<b>\$589,058</b>	<b>\$479,162</b>	<b>(\$41,407)</b>	<b>-7.3%</b>	<b>(\$109,896)</b>	<b>-17.4%</b>

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>EXPENSE ACCOUNTS</u></b>								
<b><u>BENEVOLENCE</u></b>								
ELCA/Synod Allocation	4,000	4,000	9,518	12,575	(5,518)	-137.9%	(3,057)	-32.1%
Missionary Sponsorship	1,000	1,000	1,000	1,000	-	0.0%	-	0.0%
Special, Synod Assembly	222	411	-	-	411	100.0%	-	0.0%
<b>Totals for Benevolence</b>	<b>\$5,222</b>	<b>\$5,411</b>	<b>\$10,518</b>	<b>\$13,575</b>	<b>(\$5,107)</b>	<b>-97.8%</b>	<b>(\$3,057)</b>	<b>-56.5%</b>
<b><u>OTHER MINISTRY</u></b>								
<b><u>BUILDING AND GROUNDS MINISTRY</u></b>								
Courtyard	150	-	-	1,000	-	0.0%	(1,000)	0.0%
Building General Projects	1,700	1,700	1,830	4,420	(130)	-7.6%	(2,590)	-141.5%
<b>Totals for Building and Grounds</b>	<b>\$1,850</b>	<b>\$1,700</b>	<b>\$1,830</b>	<b>\$5,420</b>	<b>(\$130)</b>	<b>-7.0%</b>	<b>(\$3,590)</b>	<b>-211.2%</b>
<b><u>LIFELONG LEARNING/YOUTH MINISTRY</u></b>								
Adult Education/First Forums	(300)	(200)	-	200	(200)	100.0%	(200)	0.0%
Children & Family Ed	1,234	1,114	631	1,200	483	43.4%	(569)	-90.3%
MS/Confirmation	651	854	583	800	272	31.8%	(217)	-37.3%
Summer Ministries	325	-	275	-	(275)	0.0%	275	100.0%
Family Events	200	-	-	200	-	0.0%	(200)	0.0%
Youth Resource Materials	89	-	-	100	-	0.0%	(100)	0.0%
Youth Program Costs	-	-	-	200	-	0.0%	(200)	0.0%
<b>Totals for Lifelong Learning/Youth</b>	<b>\$2,199</b>	<b>\$1,768</b>	<b>\$1,488</b>	<b>\$2,700</b>	<b>\$280</b>	<b>12.7%</b>	<b>(\$1,212)</b>	<b>-68.5%</b>

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>CONGREGATION &amp; COMMUNITY MINISTRY</u></b>								
Public Relations	346	445	450	500	(5)	-1.1%	(50)	-11.1%
New Members	195	177	60	150	118	66.2%	(90)	-150.0%
Devotional Materials	197	319	420	480	(101)	-31.7%	(60)	-14.3%
Materials & Marketing	1,498	1,273	700	2,000	573	45.0%	(1,300)	-185.7%
Homebound Members (Lay Visitation)	704	588	400	450	188	32.0%	(50)	-12.6%
Global Missions	-	-	500	500	(500)	0.0%	-	0.0%
<b>Totals for Congregation &amp; Community</b>	<b>\$2,939</b>	<b>\$2,802</b>	<b>\$2,530</b>	<b>\$4,080</b>	<b>\$273</b>	<b>9.3%</b>	<b>(\$1,550)</b>	<b>-55.3%</b>
<b><u>FELLOWSHIP MINISTRY</u></b>								
Fellowship	(401)	(951)	(440)	120	(511)	53.7%	(560)	127.3%
<b>Totals for Fellowship</b>	<b>-\$401</b>	<b>-\$951</b>	<b>-\$440</b>	<b>\$120</b>	<b>(\$511)</b>	<b>127.6%</b>	<b>(\$560)</b>	<b>58.9%</b>
<b><u>GREEN MINISTRY</u></b>								
Green Speakers	-	-	125	200	(125)	0.0%	(75)	-60.0%
Gardens	147	57	153	200	(96)	-168.1%	(47)	-30.7%
Environmental Initiatives MNIPL	-	200	500	500	(300)	-150.0%	-	0.0%
Green Resources/Materials	50	-	79	50	(79)	0.0%	29	36.5%
<b>Totals for Green</b>	<b>\$197</b>	<b>\$257</b>	<b>\$857</b>	<b>\$950</b>	<b>(\$600)</b>	<b>-304.5%</b>	<b>(\$93)</b>	<b>-36.3%</b>
<b><u>TECHNOLOGY</u></b>								
Computers	-	2,468	1,268	2,000	1,200	48.6%	(732)	-57.7%
Tech support	-	-	-	-	-	0.0%	-	0.0%
<b>Totals for Technology</b>	<b>\$0</b>	<b>\$2,468</b>	<b>\$1,268</b>	<b>\$2,000</b>	<b>\$1,200</b>	<b>0.0%</b>	<b>(\$732)</b>	<b>-29.7%</b>

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>SOCIAL JUSTICE MINISTRY</u></b>								
RIC Sunday/Refugee Sunday	100	100	100	-	-	0.0%	100	100.0%
Hunger Issues	100	100	-	200	100	100.0%	(200)	0.0%
Workshops/Forums	-	-	-	108	-	0.0%	(108)	0.0%
<b>Totals for Social Justice</b>	<b>\$200</b>	<b>\$200</b>	<b>\$100</b>	<b>\$308</b>	<b>\$100</b>	<b>50.0%</b>	<b>(\$208)</b>	<b>-104.0%</b>
<b><u>STEWARDSHIP MINISTRY</u></b>								
Stewardship Program	1,165	1,228	2,071	1,500	(843)	-68.6%	571	27.6%
Offering Envelopes	2,174	1,657	1,624	1,620	33	2.0%	4	0.2%
<b>Totals for Stewardship</b>	<b>\$3,340</b>	<b>\$2,885</b>	<b>\$3,695</b>	<b>\$3,120</b>	<b>(\$809)</b>	<b>-24.2%</b>	<b>\$575</b>	<b>19.9%</b>
<b><u>WORSHIP AND MUSIC MINISTRY</u></b>								
Worship/Music Misc.	496	109	726	500	(616)	-562.8%	226	31.1%
Music Resources	636	794	707	900	87	10.9%	(193)	-27.3%
Permanent Resource Library/Licensing	788	425	440	1,000	(15)	-3.5%	(560)	-127.3%
Marketing/Programming	60	-	-	-	-	0.0%	-	0.0%
Altar Guild - Supplies	1,147	780	780	900	(0)	0.0%	(120)	-15.3%
Instrument Upkeep	2,000	610	693	1,500	(83)	-13.7%	(807)	-116.3%
<b>Totals for Worship and Music</b>	<b>\$5,127</b>	<b>\$2,718</b>	<b>\$3,346</b>	<b>\$4,800</b>	<b>(\$628)</b>	<b>-12.3%</b>	<b>(\$1,454)</b>	<b>-53.5%</b>
<b><u>Other Ministries</u></b>								
Other	\$0	\$277	\$0	\$0	\$277	100.0%	\$0	0.0%

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>Staff Support Committee</u></b>								
Other	\$254	\$40	\$500	\$300	(\$460)	-1141.8%	\$200	40.0%
<b>Totals for Committees</b>	<b>\$15,706</b>	<b>\$14,165</b>	<b>\$15,174</b>	<b>\$23,798</b>	<b>(\$1,009)</b>	<b>-6.4%</b>	<b>(\$8,624)</b>	<b>-60.9%</b>
<b><u>OPERATING EXPENSES</u></b>								
<b><u>MAINTENANCE/UTILITIES</u></b>								
Maintenance Contracts	5,650	5,054	3,751	5,500	1,302	25.8%	(1,749)	-46.6%
Building Maintenance	7,616	11,652	11,411	10,500	241	2.1%	911	8.0%
Snow Plowing	2,655	1,405	1,250	2,500	155	11.0%	(1,250)	-100.0%
Custodian/Kitchen Supplies	1,850	4,124	2,711	3,200	1,413	34.3%	(489)	-18.0%
Cleaning Service	-	210	510	1,500	(300)	-142.9%	(990)	-194.1%
Heat	20,788	13,726	18,974	20,000	(5,248)	-38.2%	(1,026)	-5.4%
Electricity/Water	20,699	21,460	26,450	27,469	(4,990)	-23.3%	(1,020)	-3.9%
Refuse	3,307	2,415	1,989	2,100	426	17.6%	(111)	-5.6%
Telephone	7,654	6,748	7,361	7,320	(613)	-9.1%	41	0.6%
<b>Totals for Maintenance/Utilities</b>	<b>\$70,220</b>	<b>\$66,794</b>	<b>\$74,408</b>	<b>\$80,089</b>	<b>(\$7,614)</b>	<b>-10.8%</b>	<b>(\$5,681)</b>	<b>-8.5%</b>
<b><u>INSURANCE</u></b>								
Property and Liability Insurance	12,672	15,934	20,897	24,950	(4,963)	-31.1%	(4,053)	-19.4%
Workers Compensation	2,044	3,365	1,778	3,450	1,587	47.2%	(1,672)	-94.0%
<b>Totals for Insurance</b>	<b>\$14,716</b>	<b>\$19,299</b>	<b>\$22,675</b>	<b>\$28,400</b>	<b>(\$3,377)</b>	<b>-22.9%</b>	<b>(\$5,725)</b>	<b>-29.7%</b>

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>OFFICE EXPENSES</u></b>								
Postage	2,055	1,567	1,639	2,200	(72)	-4.6%	(561)	-34.2%
Office Supplies	2,726	2,846	2,170	2,500	676	23.7%	(330)	-15.2%
Office Equipment Maintenance	3,486	4,301	5,407	6,180	(1,106)	-25.7%	(773)	-14.3%
Sunday Bulletin	529	529	549	560	(20)	-3.8%	(11)	-2.0%
Computer Supplies	3,244	1,140	800	800	340	29.8%	-	0.0%
<b>Totals for Office Expenses</b>	<b>\$12,040</b>	<b>\$10,383</b>	<b>\$10,566</b>	<b>\$12,240</b>	<b>(\$182)</b>	<b>-1.5%</b>	<b>(\$1,675)</b>	<b>-16.1%</b>
<b>Totals for Operating Expenses</b>	<b>\$96,976</b>	<b>\$96,476</b>	<b>\$107,649</b>	<b>\$120,729</b>	<b>(\$11,173)</b>	<b>-11.5%</b>	<b>(\$13,080)</b>	<b>-13.6%</b>
<b><u>PERSONNEL/PAYROLL</u></b>								
<b><u>SALARIES</u></b>								
Salary - Pastor	55,669	60,113	63,678	64,617	(3,565)	-5.9%	(939)	-1.5%
Housing Allowance - Pastor	16,701	18,034	18,743	19,385	(709)	-3.9%	(642)	-3.4%
Salary - Director of Music	54,158	7,082	-	-	7,082	100.0%	-	0.0%
Salary - Deacon	-	-	50,166	54,101	(50,166)	0.0%	(3,935)	-7.8%
Salary - Dir of Choirs & Handbells	-	-	-	-	-	0.0%	-	0.0%
Custodian	35,755	29,035	29,563	29,658	(528)	-1.8%	(95)	-0.3%
Office Manager	25,656	15,667	29,516	29,658	(13,849)	-88.4%	(142)	-0.5%
Bookkeeper	18,643	19,146	18,291	18,783	855	4.5%	(492)	-2.7%
Christian Ed Director	30,636	-	-	-	-	0.0%	-	0.0%
Substitute Organist	800	12,000	1,800	2,400	10,200	85.0%	(600)	-33.3%
Benefits Compensation/ Staff	15,547	388	-	-	388	100.0%	-	0.0%
Salary - Substitute Pastor	1,250	875	1,225	1,400	(350)	-40.0%	(175)	-14.3%
<b>Totals for Salaries</b>	<b>\$254,816</b>	<b>\$162,341</b>	<b>\$212,981</b>	<b>\$220,002</b>	<b>(\$50,640)</b>	<b>-19.9%</b>	<b>(\$7,020)</b>	<b>-4.3%</b>

# FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>EMPLOYER PAYROLL TAXES</u></b>								
Employer FICA	11,124	4,421	4,704	4,842	(283)	-6.4%	(138)	-2.9%
Employer Medicare	2,602	1,034	1,100	1,132	(66)	-6.4%	(32)	-2.9%
<b>Totals for Employer Payroll Taxes</b>	<b>\$13,725</b>	<b>\$5,455</b>	<b>\$5,804</b>	<b>\$5,975</b>	<b>(\$349)</b>	<b>-2.5%</b>	<b>(\$170)</b>	<b>-3.1%</b>
<b><u>FRINGE BENEFITS</u></b>								
50% FICA - Pastor	5,536	5,978	6,305	6,426	(327)	-5.5%	(121)	-1.9%
50% FICA - Deacon	-	-	3,838	4,139	(3,838)	0.0%	(301)	-7.8%
Med/Pension - Pastor	27,319	28,274	29,287	30,853	(1,013)	-3.6%	(1,566)	-5.3%
Med/Pension - Dir. of Music	12,457	1,205	-	-	1,205	100.0%	-	0.0%
Med/Pension - Deacon	-	-	18,037	23,790	(18,037)	0.0%	(5,753)	-31.9%
<b>Totals for Fringe Benefits</b>	<b>\$45,312</b>	<b>\$35,456</b>	<b>\$57,468</b>	<b>\$65,207</b>	<b>(\$22,011)</b>	<b>-48.6%</b>	<b>(\$7,740)</b>	<b>-21.8%</b>
<b><u>MINISTERIAL SUPPORT</u></b>								
Auto Allow - Pastor	1,329	760	306	1,200	454	59.8%	(894)	-292.5%
Auto Allow - Deacon	-	-	-	250	-	0.0%	(250)	0.0%
Auto Allow - Other Staff	429	543	514	720	29	5.3%	(206)	-40.1%
Theological Conference	284	257	474	500	(217)	-84.5%	(26)	-5.5%
Prof Allow - Pastor	596	473	179	700	294	62.1%	(521)	-290.4%
Prof Allow - Deacon	597	-	-	525	-	0.0%	(525)	0.0%
Continued Ed - Pastor	247	927	1,000	1,000	(73)	-7.9%	-	0.0%
Continued Ed - Deacon	671	-	600	1,000	(600)	0.0%	(400)	-66.7%
Continued Ed - Office Staff	-	3,000	-	200	3,000	100.0%	(200)	0.0%
<b>Totals for Ministerial Support</b>	<b>\$4,153</b>	<b>\$5,960</b>	<b>\$3,073</b>	<b>\$6,095</b>	<b>\$2,887</b>	<b>69.5%</b>	<b>(\$3,022)</b>	<b>-50.7%</b>
<b>Totals for Personnel/Payroll</b>	<b>\$318,006</b>	<b>\$209,213</b>	<b>\$279,326</b>	<b>\$297,279</b>	<b>(\$70,114)</b>	<b>-22.0%</b>	<b>(\$17,952)</b>	<b>-8.6%</b>

## FIRST LUTHERAN CHURCH BUDGET 2026

	2023 Actual	2024 Actual	2025 Forecast	2026 Budget	2025 vs 2024 \$	2025 vs 2024 %	2026 vs 2025 \$	2026 vs 2025 %
<b><u>OTHER EXPENSES</u></b>								
Church Council Expense	466	908	481	500	427	47.0%	(19)	-4.0%
Synod Convention Expense	700	620	775	800	(155)	-25.0%	(25)	-3.2%
Bank Service Charges	424	420	560	420	(140)	-33.3%	140	25.0%
Wednesday Suppers	(165)	-	-	-	-	0.0%	-	0.0%
Credit Card Fees	4	-	-	-	-	0.0%	-	0.0%
<b>Totals for Other Ordinary Expenses</b>	<b>\$1,429</b>	<b>\$1,948</b>	<b>\$1,816</b>	<b>\$1,720</b>	<b>\$132</b>	<b>9.2%</b>	<b>\$96</b>	<b>4.9%</b>
<b>Capital Improvement Fund</b>	<b>\$0</b>	<b>\$24,634</b>	<b>\$10,500</b>	<b>\$1,911</b>	<b>\$14,134</b>	<b>57.4%</b>	<b>\$8,589</b>	<b>81.8%</b>
<b>Debt Service</b>	<b>\$120,948</b>	<b>\$120,948</b>	<b>\$120,948</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>	<b>\$120,948</b>	<b>100.0%</b>
<b>Endowment (Excl cemetery)</b>	<b>\$16,699</b>	<b>\$18,150</b>	<b>\$22,116</b>	<b>\$24,969</b>	<b>(\$3,966)</b>	<b>-21.9%</b>	<b>(\$2,853)</b>	<b>-12.9%</b>
<b>Total Expense and Expenditures</b>	<b>\$574,985</b>	<b>\$490,944</b>	<b>\$568,046</b>	<b>\$483,980</b>	<b>(\$77,102)</b>	<b>-13.4%</b>	<b>\$84,066</b>	<b>17.1%</b>
<b>Total Expense and Expenditures (Excluding change in Debt Service)</b>	<b>\$454,037</b>	<b>\$369,996</b>	<b>\$447,098</b>	<b>\$483,980</b>	<b>(\$77,102)</b>	<b>-20.8%</b>	<b>(\$36,882)</b>	<b>-8.2%</b>
<b>NET INCOME (LOSS)</b>	<b>(\$11,544)</b>	<b>\$139,521</b>	<b>\$21,011</b>	<b>(\$4,818)</b>	<b>(\$118,510)</b>	<b>1026.6%</b>	<b>(\$25,830)</b>	<b>-18.5%</b>

\*\* Director of Choirs & Handbells does not take a salary and volunteers her time. Equivalent expense for her services would be \$13,000 (approx. 15 hrs per week)

\*\* Endowments support various committee work

**Benevolence @ 3%**

	2023	2024	2025	2026	2025 vs 2024		2026 vs 2025	
	Actual	Actual	Forecast	Budget	\$	%	\$	%
ELCA/Synod Allocation	4,000	4,000	9,518	12,575	(5,518)	-137.9%	(3,057)	-32.1%
NET INCOME (LOSS)	(11,544)	139,521	21,011	(4,818)	(118,510)	1026.6%	(25,830)	-18.5%

**Benevolence @ 10%**

	2023	2024	2025	2026	2025 vs 2024		2026 vs 2025	
	Actual	Actual	Forecast	Budget	\$	%	\$	%
ELCA/Synod Allocation	4,000	4,000	9,518	41,915	(5,518)	-137.9%	(32,398)	-340.4%
NET INCOME (LOSS)	(11,544)	139,521	21,011	(32,920)	(118,510)	1026.6%	(53,931)	-38.7%