

## MOUNT CROSS LUTHERAN CHURCH 2024 Approved Budget

	2024 Requested Budget	2024 Funded Budget	Source of Funds			2024 Notes
			Operational	Dedicated	Ded Acct	
<b>Income</b>						
<b>50000 Operating Income</b>						
50100 Pledged	317,194.00	317,194.00	317,194.00			As on 1/9, 70 households have pladged (5 more to give).
50200 Envelope-Non Pledged	33,263.50	33,263.50	33,263.50			Budget same as 2023 actuals.
50300 Loose Plate	15,354.00	15,354.00	15,354.00			Budget same as 2023 actuals.
50500 Misc	22,668.05	22,668.05	22,668.05			Budget same as 2023 actuals.
50600 Special General Giving (LCO)	17,000.00	17,000.00	17,000.00			As of 1/9, 3 households have pledged.
50700 Operating Income Gift		70,000.00	70,000.00			Special gift money shown in 2024 for budgetary purposes.
<b>Total 50000 Operating Income</b>	<b>405,479.55</b>	<b>475,479.55</b>	<b>475,479.55</b>			
<b>52000 Interest Income</b>						
52100 Bank	15,000.00	15,000.00	15,000.00			\$300,000 x 5%
<b>Total 52000 Interest Income</b>	<b>15,000.00</b>	<b>15,000.00</b>	<b>15,000.00</b>			
53000 Facility Use	31,800.00	31,800.00	31,800.00			CDC Agreement: 2,650 per month (incl landscape \$100, phone \$50)
<b>Total Income</b>	<b>\$ 452,279.55</b>	<b>\$ 522,279.55</b>	<b>\$ 522,279.55</b>			
<b>Gross Profit</b>	<b>\$ 452,279.55</b>	<b>\$ 522,279.55</b>	<b>\$ 522,279.55</b>			
<b>Expenses</b>						
<b>61000 Benevolence &amp; Welcoming</b>						
61100 Benevolence						
61101 Mission Support	29,135.97	27,970.53	27,970.53			7.2% of Pledged, Envelope Non Pledged, Loose Plate, and Misc.
61110 Hunger	1,680.00	1,680.00		1,680.00	34003	
61120 Lutheran Bible Translators	420.00	420.00		420.00	34003	
61130 Lutheran Social Services	420.00	420.00		420.00	34003	
61140 Many Meals	420.00	420.00		420.00	35710	
61150 Maritime Ministries	420.00	420.00		420.00	34003	
61170 PLTS	420.00	420.00		420.00	34003	
<b>Total 61100 Benevolence</b>	<b>\$ 32,915.97</b>	<b>\$ 31,750.53</b>	<b>\$ 27,970.53</b>			
61800 Welcoming	200.00	200.00	200.00			Nametags.
<b>Total 61000 Benevolence &amp; Welcoming</b>	<b>\$ 33,115.97</b>	<b>\$ 31,950.53</b>	<b>\$ 28,170.53</b>			
<b>62000 Salaries &amp; Benefits</b>						
62100 Pastor						
62110.2 Pastor Salary (Pr. Julie)	38,220.00	38,586.00	38,586.00			Funded budget for salary plus housing has 2.5% increase with an additional insurance offset of \$11,004.
62120 Pastor Housing Allow	75,000.00	75,000.00	75,000.00			Pastor request

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62130 Pastor Pension	20,380.00	20,445.48	20,445.48			18% of base + housing (Episcopal reqt)
62131 Pastor Insurance Benefits	26,270.00	25,602.00	25,602.00			Calculated using Episcopal benefits data for 2024.
62140 Pastor Car Allow	1,500.00	1,000.00	1,000.00			
62150 Pastor Cont. Ed.	1,000.00	1,000.00	1,000.00			
62151 Pastor Phone Allowance	600.00	600.00	600.00			
62161 Pastor Sabbatical Fund (Accrual)	1,200.00	1,200.00	1,200.00			Sabbatical accrual
<b>Total 62100 Pastor</b>	<b>164,170.00</b>	<b>163,433.48</b>	<b>163,433.48</b>			
62300 Music Salaries						
62340 Organist	16,790.00	17,160.00	17,160.00			\$110 per hr x 3 hrs/wk x 52 wks
62390 Guest & Sub. Musicians	1,500.00	1,500.00	1,500.00			
62391 Music Director	27,335.00	28,392.00	28,392.00			\$39 per hr x 14 hrs/wk x 52 wks
<b>Total 62300 Music Salaries</b>	<b>45,625.00</b>	<b>47,052.00</b>	<b>47,052.00</b>			
62400 Office Staff						
62410 <b>Office Manager</b>						
62411 <b>Office Manager</b> Salary	25,420.00	27,508.00	27,508.00			\$23 per hr x 23 hrs/wk x 52 wks/yr
62412 <b>Office Manager</b> Mileage	200.00	200.00	200.00			
<b>Total 62410 Office Manager</b>	<b>25,620.00</b>	<b>27,708.00</b>	<b>27,708.00</b>			
62420 Volunteer Coordinator	1,920.00	1,980.00	0.00	1,980.00	34002	\$165 per month x 12 months
62430 <b>Communications Coord</b> Salary	8,000.00	7,904.00	7,904.00			\$19 per hour x 8 hrs/wk x 52 wks/yr
<b>Total 62400 Office Staff</b>	<b>\$ 35,540.00</b>	<b>\$ 37,592.00</b>	<b>\$ 35,612.00</b>			
62500 Director CYFM						
62510 CYFM Salary	66,560.00	66,560.00	66,560.00			CA Labor Code 515, Exempt 2 X min wage \$16.00/hr
62550 CYFM Cont. Ed	500.00	500.00	500.00			
62561 CYFM Auto Allowance	500.00	500.00	500.00			
62562 CYFM Phone Allowance	600.00	600.00	600.00			
<b>Portico Insurance</b>	7,920.72	7,920.72	7,920.72			Portico Gold Plan \$604.59 per month plus Disability and Basic Life
<b>Portico Retirement</b>	3,993.60	3,993.60	3,993.60			6 percent of salary
<b>Total 62500 Director CYFM</b>	<b>\$ 80,074.32</b>	<b>\$ 80,074.32</b>	<b>\$ 80,074.32</b>			
62625 CYFM <b>Program Staff</b>	9,360.00	5,252.00	5,252.00			CYFM Asst and Nursery Care combined for flexibility.
62630 <b>Nursery Care (Delete)</b>	5,000.00	0.00	0.00			
62700 Honoraria for Sub. Preacher	1,800.00	1,800.00	1,500.00	300.00	35207	
62890 Payroll Taxes	12,122.57	11,687.36	11,687.36			7.65% of non-pastor employee wages
<b>Total 62000 Salaries &amp; Benefits</b>	<b>\$ 353,691.89</b>	<b>\$ 346,891.16</b>	<b>\$ 344,611.16</b>			
62600 Deacon						
62601 Deacon Stipend	8,000.00	8,000.00	0.00	8,000.00	34003	
62602 Deacon Car Allowance						In stipend
62603 Deacon Con. Ed Allowance						In stipend

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62604 Deacon Phone Allowance						In stipend
<b>Total 62600 Deacon</b>	<b>8,000.00</b>	<b>8,000.00</b>	<b>0.00</b>			
63000 Operational Expenses						
63100 Fees & Interest						
63110 Mortgage Interest	11,411.13	11,411.13	11,411.13			Assumes 7.0% interest effective May 1st
63111 Mortgage Principal	15,584.87	15,584.87	15,584.87			Assumes 7.0% interest effective May 1st
63120 Bank Charges	25.00	25.00	25.00			
63140 Merchant Fees	2,300.00	2,300.00	2,300.00			Fees for on-line giving
<b>Total 63100 Fees &amp; Interest</b>	<b>29,321.00</b>	<b>29,321.00</b>	<b>29,321.00</b>			
63200 Utilities						
63210 Electric	7,028.00	7,028.00	7,028.00			
63220 Gas	3,370.00	3,370.00	3,370.00			
63230 Telephone	4,610.00	4,610.00	4,610.00			
63250 Water & Sewer	3,815.00	3,815.00	3,815.00			
63260 Trash	3,640.00	3,640.00	3,640.00			
<b>Total 63200 Utilities</b>	<b>22,463.00</b>	<b>22,463.00</b>	<b>22,463.00</b>			
63400 Office Expense						
63410 Office Supplies	3,000.00	3,000.00	3,000.00			
63415 COVID Supplies	0.00	0.00	0.00			
63420 Postage	2,500.00	2,500.00	2,500.00			
63430 Printing and Copying	10,000.00	10,000.00	10,000.00			
63431 Digital Subscription	1,300.00	1,300.00	1,300.00			Zoom, SignUps, ICON
<b>Total 63400 Office Expense</b>	<b>16,800.00</b>	<b>16,800.00</b>	<b>16,800.00</b>			
63500 Mailers & Periodicals						
63510 Advertising	1,200.00	1,000.00	1,000.00			Acorn, Facebook, etc.
63515 Website Hosting/Maint	150.00	150.00	150.00			Weebly and Square
63520 Lutheran Magazine	0.00	0.00	0.00			Discontinued printed <i>Living Lutheran</i>
63540 Devotionals	400.00	400.00	400.00			<i>Word in Season, Taking Faith Home</i>
<b>Total 63500 Mailers &amp; Periodicals</b>	<b>1,750.00</b>	<b>1,550.00</b>	<b>1,550.00</b>			
63600 Outside Services						
63610 Treasurer/Fin Secretary	6,000.00	6,000.00	6,000.00			\$500 x 12
63620 Bookkeeping Services	14,800.00	14,800.00	14,800.00			185 hrs/yr x \$80 per hr
63621 Bookkeeping Support Fees	1,920.00	1,920.00	1,920.00			
63630 Janitor	17,220.00	18,600.00	18,600.00			\$1550 per month x 12 months
63650 Outside Contractors	400.00	0.00	0.00			
63660 Virtual Services Support Staff	15,000.00	14,000.00	0.00	14,000.00	34002 34003	

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63670 Meal Preparer	7,800.00	3,900.00	1,400.00	2,500.00	35645	Funded at 26 wks x \$150/wk for caring meals.
63680 Outside CPA Auditor	4,000.00	4,000.00	4,000.00			Accumulating dedicated fund. Audit in 2027.
63690 Human Relations Attorney	1,500.00	1,500.00	1,500.00			Review and suggest updates to personnel manual based on latest HR requirements.
<b>Total 63600 Outside Services</b>	<b>\$ 68,640.00</b>	<b>\$ 64,720.00</b>	<b>\$ 48,220.00</b>			
63700 Property Expense						
63710 Property Taxes	650.00	650.00	650.00			
63720 General Maintenance						
63720. General Maintenance	4,900.00	4,900.00	3,200.00	1,700.00	34001	Pest control \$2,200, inspection/service \$400, appliance maintenance \$600, other repairs \$1,700.
<b>Total 63720 General Maintenance</b>	<b>\$ 4,900.00</b>	<b>\$ 4,900.00</b>	<b>\$ 3,200.00</b>			
63730 Grounds Maintenance	6,330.00	5,830.00	0.00	5,830.00	34001	Request includes weekly landscaping and tree maintenance. No dedicated for maintenance.
63735 Van Maintenance	600.00	600.00	600.00			
<b>(63755 Facilities &amp; Tech Equipment)</b> <b>DELETE</b>	0.00	0.00	0.00			Redundant with 63765.
63765 Tech Equipment	2,500.00	2,500.00	1,000.00	1,500.00	35363 34001	\$1500 for one-time purchases + \$1000 rotation of computers.
63790 Prayer Garden (Delete)	0.00	0.00	0.00			Dedicated.
<b>Total 63700 Property Expense</b>	<b>14,980.00</b>	<b>14,480.00</b>	<b>5,450.00</b>			
63800 Training/Meetings						
63810 Synod Assembly	1,200.00	1,200.00	1,200.00			
63815 Synod Leadership Conference	1,800.00	1,800.00	1,800.00			
63840 Council-Sponsored Events	500.00	500.00	500.00			
63841 Staff/Volunteer Recognition	500.00	500.00	500.00			
<b>Total 63800 Training/Meetings</b>	<b>\$ 4,000.00</b>	<b>\$ 4,000.00</b>	<b>\$ 4,000.00</b>			
<b>Total 63000 Operational Expenses</b>	<b>\$ 157,954.00</b>	<b>\$ 153,334.00</b>	<b>\$ 127,804.00</b>			
63300 Insurance	\$ 21,000.00	15,000.00	\$ 15,000.00			Drop earthquake insurance with \$6K savings.
64000 Faith Formation						
64100 Senior Ministry	6,400.00	6,400.00	705.00	5,695.00	35395	Includes \$2600 chapel and hospitality, \$1600 social events, \$2200 senior ministry outreach.
64300 Adult Education	1,000.00	300.00	300.00	0.00		

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64400 Children and Youth Education						
64200 Safeguarding	500.00	500.00	100.00	400.00	35476	
64440 Fun with Faith	1,000.00	1,000.00	0.00	1,000.00	35401	
64530 Conf / Middle School	1,500.00	500.00	500.00			Confirmation materials and more.
64570 Senior High	1,000.00	400.00	0.00	400.00	35401	Covered by Tips for Teens and fundraising.
64587 Wednesday Evening Dinners	2,500.00	1,500.00	1,500.00			Includes dedicated revolving account charging for meals.
<b>Total 64400 Children and Youth Education</b>	<b>\$ 6,500.00</b>	<b>\$ 3,900.00</b>	<b>\$ 2,100.00</b>			
<b>Total 64000 Faith Formation</b>	<b>\$ 13,900.00</b>	<b>\$ 10,600.00</b>	<b>\$ 3,105.00</b>			
65000 Worship & Music						
63530 Bulletins & Copyright	1,800.00	1,800.00	1,800.00			CCLI, funeral bulletins, Sundays/Seasons, OneLicense.net
65100 Altar Supply	1,400.00	1,400.00		1,400.00	35585	
65130 Sanctuary Items	400.00	400.00		400.00	35585	
65400 Bell Music & Equip & Maint.	100.00	100.00		100.00	35545	
65500 Instrument Maintenance	725.00	725.00		725.00	35570	
65800 Choir, Contemp Svc & Other	700.00	700.00		700.00	34002	
<b>Total 65000 Worship &amp; Music</b>	<b>5,125.00</b>	<b>5,125.00</b>	<b>1,800.00</b>			
66000 Fellowship						
66200 Fellowship-Hospitality Supplies		0.00				
66300 Fellowship Programming		100.00	100.00			
66400 Offsite Events		0.00				
<b>Total 66000 Fellowship</b>	<b>\$ 0.00</b>	<b>\$ 100.00</b>	<b>\$ 100.00</b>			
67000 Service & Mission	200.00	200.00	200.00			Mostly dedicated revolving funds.
67800 Peace & Justice	1,000.00	1,000.00	0.00	1,000.00	35315 35791	
67900 Future Projects and Outreach	0.00	0.00	0.00			No request.
<b>Total 67000 Service &amp; Mission</b>	<b>1,200.00</b>	<b>1,200.00</b>	<b>200.00</b>			
68000 Caring						
68100 Helping Hands	0.00	0.00	0.00			No request for operational. Use dedicated.
68200 Pastors Discretionary Fund	0.00	0.00	0.00			No request for operational. Use dedicated.
68900 Tuesday Caring Meals	5,200.00	5,200.00	1,745.00	3,455.00	35891	Grocery budget of \$100/wk x 52 wks.
<b>Total 68000 Caring</b>	<b>5,200.00</b>	<b>5,200.00</b>	<b>1,745.00</b>			
<b>Total Expenses</b>	<b>\$ 599,186.86</b>	<b>\$ 577,400.69</b>	<b>\$ 522,535.69</b>	<b>\$ 54,865.00</b>		
<b>Net Income</b>	<b>-\$ 146,907.31</b>	<b>-\$ 55,121.14</b>	<b>-\$ 256.14</b>			