

Proposed First Lutheran Budget for 2026

Summary

	<u>2026 Budget</u>	<i>Notes</i>
Income		
Total Income	\$210,160.00	
Expenses		
Benevolence	\$9,707.75	
Worship	\$7,661.00	
Administration	\$7,428.00	
Property	\$29,670.00	
Faith Formation	\$11,800.00	
Personnel	\$176,580.00	
Total Expenses	\$242,846.75	
Restricted Funds		
Building Fund		
Income	\$0.00	
Expense	\$0.00	
Cemetery Fund		
Income		
Expense		
Endowment Fund		
Income		
Expense		
Memorial Fund		
Income		
Expense		
Scholarship Fund		
Income	\$540.00	
Expense	\$600.00	
WELCA Fund		
Income	\$10,500.00	
Expense	\$8,270.00	

		<u>2026 Budget</u>	<u>Notes</u>
Benevolence			
Kitowo			
Companion Congregation Support		\$2,638.00	This amount covers scholarships for students in Kitowo parish & exchange rate differences.
Administrative Fees		\$319.75	This covers the admin fees of Bega Kwa Bega who administers the scholarships
Total Kitowo		\$2,957.75	
St. Paul Area Synod			
Mission Support		\$5,500.00	
Synod Assembly		\$250.00	This pays for registration & one meal for pastor + 2 voting members
Conference Assembly		\$50.00	This pays registration fee for 2 people
Assembly offering		\$100.00	When offering is gathered in worship at synod assembly this could be the congregation's contribution. This will be offset with a special offering
Total SPAS		\$5,900.00	
Luther Point		\$500.00	This supports our local camp of which we are a member congregation. This expense will be offset by a special offering.
Backpack Ministry		\$100.00	This is a donation to support our local food pantry run by Family Pathways. This is offset by a special offering and is above and beyond our packing of lunch bags.
Discretionary Assistance		\$250.00	This is to offer financial assistance to people in our community. It will be offset by a special offering.
Total Benevolence		\$9,707.75	

		2026 Budget	Notes
Worship & Music			
Music			
Memorial Day & Labor Day v	\$150.00	If we worship with the TriUnited again this would cover 50% of the cost of musicians.	
4th of July with Fish Lake	\$150.00	This covers 50% of the cost of musicians for shared worship services	
CCLI licensing	\$489.00	this is our music license for much of the praise band sundays	
One License	\$300.00	this is our music license for most music	
choir music	\$150.00	this is new music purchases for the choir in 2026	
drum tuning	\$200.00	this is to get the drum set tuned up	
cords for praise band	\$200.00	these are electrical/sound chords that are needing to be replaced	
monitor	\$250.00	AV monitors for musicians need to be repolaced in 2026	
Organ & Piano tuning		This pays for our organ and piano tuning throughout the year	
Bells music	\$150.00	This pays for new music for the handbell choir	
Total Music	\$1,889.00		
Communion Supply			
Altar flowers	\$3,300.00	this includes sunday flowers as well as Easter, Christmas, and Confirmation	
Communion wine	\$190.00	this is all the wine we use for holy communion	
Communion wafers & cups	\$365.00	This is the communion wafers and the small plastic cups we use for holy communion	
Total Communion Supply	\$3,855.00		
Worship Supplies			
Sundays & Seasons	\$450.00	This covers the subscription to all our lectionary and bulletin content as well as our liturgy license from Augsburg Fortress	
Lectern book	\$45.00	This covers the cost of a new lecturn book to match our NRSVUE Bible. We will need to purchase a new book in 2027 and 2028 as well unless we prefer to print the readings each week.	
Ashes & Palms	\$90.00	ashes for ash wednesday and palms for palm sunday are purchased with these funds	
candle oil	\$1,150.00	this is oil to refill the candles in the sanctuary	
Guild supplies	\$150.00	This covers the cost of grape juice and cleaning supplies ordered from St. Patrick's Guild	
Church year calendars	\$14.00	These are planning calendars for office, altar guild, & musicians	
Miscellaneous	\$18.00	This is for fidget toys in the pew that may make worship more accessible for some	
Total Worship Supplies	\$1,917.00		
		A suggestion was made about members wearing nametags each Sunday. Also mentioned that we should have greeters at the door to welcome people in - possibly assign a family each week? Need a volunteer to organize and contact families.	
Total Worship & Music	\$7,661.00		

		2026 Budget	Notes
Office			
	Finance		
	Vanco Fees	\$800.00	these are the fees for accepting and processing online donations & transfers
	Safe Deposit Box	\$50.00	This pays for our safe deposit box at Unity
	Giving Envelopes	\$600.00	This is the purchase of giving envelopes for the whole year
	Deposit Slips	\$0.00	Deposit slips are purchased approximately every other year
	Audit	\$5,000.00	This is an estimated cost of an external audit. The first needed will be January 2027
	Quickbooks	\$330.00	This is the cost of our accounting and bookkeeping software.
	Total Finance	\$6,780.00	
	Supplies		
	Software	\$758.00	This is our subscription fees for our database, website, and all necessary software we use (Realm & Microsoft)
	Telephone & Internet	\$1,620.00	Annual fees for telephone and internet service through Midco
	Office Supplies	\$250.00	What we spend on miscellaneous office supplies in on year
	Postage	\$900.00	This is the cost of postage needed for a couple of all-church mailings plus regular business mailings each year.
	Copier	\$3,300.00	Pays for our copier lease, ink, and copies
	Paper	\$600.00	This is the cost of all paper we use for printing
	Total Supplies	\$7,428.00	
Total Office	\$14,208.00		

			2026 Budget	Notes
Property				
	Electric		\$6,000.00	all electricity for the property
	Heat/Gas		\$2,500.00	all heating for the property
	Water & Sewer		\$600.00	all water and sewer for the property
	Smoke detector		\$600.00	this is testing & maintenance of our smoke detection system
	Janitor supply		\$5,000.00	this includes cleaning supplies, small replacement parts, and miscellaneous needs
	Property Insurance		\$10,000.00	this is insurance for the property & building
	Van		\$500.00	this pays for gas, regular maintenance, and registration
	Van Insurance		\$845.00	this is insurance for the church van
	Lawn mower gas		\$255.00	this is gas for the people who mow the church lawn
	Mower Maintenance		\$150.00	this is maintenance costs for the lawn mowers
	Weed spraying		\$350.00	this is weed maintenance on the property
	Waste Management		\$650.00	dumpster & recycling
	Cintas		\$1,500.00	the floor mats in the narthex to catch dirt and water
	Pest Control		\$720.00	annual spring pest control
	scissor lift		\$500.00	This is to replace the burnt out bulbs in the sanctuary
	AED check		\$0.00	
	Fire Extinguisher		\$100.00	
Total Property			\$29,670.00	

		2026 Budget	Notes
Personnel			
Employees			
	Pastor		
	Salary	\$53,500.00	Pastor's take-home pay
	Housing Allowance	\$30,000.00	Pastor's take-home compensation that is not subject to income tax
	Social Security Offset	\$6,387.00	Pastor's income to help offset their self-employment tax burden
	Administrator	\$26,696.00	Administrator's take home salary based on 20hours per week
	Praise Band & Choir director	\$6,000.00	Praise Band & choir directors take home salary based on 120 hours per year
Total Employees		\$122,583.00	
Contractors			
	guest musicians	\$8,500.00	This is how we pay for the musicians when the praise band doesn't play
	pulpit supply	\$1,680.00	guest preachers for when pastor is on vacation or at continuing education
	Housekeeping	\$13,404.00	This is what we pay H&H Cleaning for our indoor cleaning and custodial services.
	Snow removal	\$1,200.00	This is what we pay M&M for our outdoor snow removal and salting the parking lot & driveways.
	Ministry Tech Solutions	\$100.00	Ministry Tech Solutions to help us with IT
	Bookkeeping	\$7,200.00	This is what we pay Clergy Financial Resources (CFR) for bookeeping services.
	Payroll Administration	\$972.00	This is what we pay CFR for payroll services.
Total Contractors		\$33,056.00	
Personnel Support			
	Continuing Education	\$500.00	This is the amount we will reimburse our pastor for their continuing education expenses.
	Portico Benefits	\$20,441.00	This is the amount we will pay to Portico to provide health care & retirement benefits for our pastor.
	Background Checks	\$500.00	This is the amount we will pay to run background checks on our staff and volunteers.
Total Support		\$20,941.00	
Total Personnel		\$176,580.00	

Restricted Funds		2026 Budget	Notes
Cemetery			
Income			Income will be from donations to the cemetery or sales of plots in 2026.
Expenses			Expenses of the maintenance & upkeep of the grounds
Scholarships			
Income			
	Frances Sherman ANF Interest	\$220.00	Annual dividends from Frances Sherman's life insurance policy
	Glenda Naadi ANF Interest	\$220.00	Annual dividends from Glenda Naadi's life insurance policy
	EJRJ scholarship interest		Annual dividends from Elmer Johnson's memorial gift invested in Thrivent
	Special Offering	\$100.00	A special offering will be collected in January for the High School scholarships.
	Total Income	\$540.00	this income is included in the summary in "interest/dividends"
Expenses			
	HS Senior Scholarships	\$600.00	
	Total Expenses	\$600.00	
WELCA			
Income			
	Quilters	\$2,000.00	This income is from the participants of the quilting group.
	Funerals	\$1,500.00	WELCA receives a donation from the family of the deceased each time they host a funeral luncheon.
	Salad Luncheon	\$1,000.00	WELCA will hold a salad luncheon in June with a suggested offering.
	Decorating Committee Income	\$1,000.00	There will be a special offering for the Decorating Committee in September.
	Prayer Shawl Ministry		
	Coffee Hour	\$5,000.00	All coffee hour income will come to (be designated for) WELCA beginning in 2026.
	Total Income	\$10,500.00	
Expenses			
Quilters			
	batting	\$1,000.00	This pays for batting for quilts
	sewing machine repair	\$120.00	This is the cost of occasional repair of sewing machines
	miscellaneous	\$100.00	these are miscellaneous expenses in the making of quilts
	fabric backing	\$2,900.00	this is the fabric to make one side of each quilt produced

Restricted Funds			
	Kitchen Supplies	\$500.00	This is the amount of money WELCA will spend on kitchen supplies.
	Synod Women's org.	\$100.00	This is the offering our WELCA group makes to the national organization.
	Funerals	\$600.00	This is the expense of food for funeral luncheons throughout the year.
	Devotionals, etc	\$450.00	WELCA supplies the 'Christ in our Home' devotionals on a quarterly basis.
	Year End disbursements	\$2,000.00	At the end of the year, WELCA will gift charitable organizations with a year-end donation.
	Decorating Committee		The decorating committee provides seasonal decor for our sanctuary, narthex, fellowship hall, and front entryway.
	Christmas tree lights	\$100.00	These are lights for the Christmas tree that stays up Advent - Christmas.
	Birch trees	\$150.00	These are the decorative birch trees that adorn our spaces.
	wreath	\$100.00	These are the wreaths that hang in the sanctuary and change with the seasons
	miscellaneous	\$150.00	this pays for miscellaneous expenses as needed
	Total Expenses	\$8,270.00	
Building Fund			
	Income		There is no planned giving to this fund in 2026. Income will come from any earned interest of invested funds.
	Expense		
Memorial Fund			
	Income		All donations given in memory of someone will go into this fund.
	Expenses		Special projects <u>may</u> be paid for out of this fund should the need arise. Expenses under \$5,000 will be at council's discretion and expenses over 5,000 will be by congregation vote.
Endowment Fund			
	Income	\$100.00	A special offering is planned to benefit the endowment fund in 2026. Additionally, there is anticipated income from invested funds.
	Expenses		There are no anticipated disbursements of the fund in 2026