

Central Baptist Church
Unified Annual Budget - 2026-2027

Unified Annual Budget - 2026-2027		A	B	C	D	E	F
		2025-2026			2025-2026	2026-2027	
Ln	Description	11-Month Actual	11-Month Budget	YTD Over (Under)	Approved Budget	Proposed Budget	\$ Change
Staff							
1	Salaries	331,077	342,586	(11,509)	373,730	458,750	85,020
2	Medical & Life Insurance	63,733	50,211	13,522	54,776	83,850	29,074
3	Staff HSA Account Benefits	23,313	20,029	3,284	21,850	24,420	2,570
4	Payroll Taxes	11,654	11,000	654	12,000	12,500	500
5	SIMPLE Retirement Plan	6,902	9,067	(2,165)	9,891	8,200	(1,691)
6	Total Staff	436,679	432,893	3,786	472,247	587,720	115,473
7	Missions	158,343	158,668	(325)	174,054	199,455	25,401
Ministry							
8	Students	11,153	12,907	(1,754)	14,080	16,100	2,020
9	Music	3,158	4,350	(1,192)	4,745	4,745	-
10	Children's	7,638	10,083	(2,445)	11,000	11,600	600
11	Wednesday Meals	3,757	5,500	(1,743)	6,000	6,000	-
12	Communications	3,566	3,667	(101)	4,000	5,200	1,200
13	Planning Center/Texting	6,031	5,958	73	6,500	6,500	-
14	Adult	3,813	5,958	(2,145)	6,500	5,800	(700)
15	Senior Pastor	3,034	2,750	284	3,000	9,000	6,000
16	Right Now Media	2,296	2,250	46	2,250	2,300	50
17	Logos App for Church	-	-	-	-	1,800	1,800
18	Chldren's Pastor Search	-	-	-	-	15,000	15,000
19	Equipment	3,316	3,713	(397)	4,050	7,775	3,725
20	Total Ministry Area	47,762	57,136	(9,374)	62,125	91,820	29,695
Building							
21	Gas, Water, & Electric	41,355	45,833	(4,478)	50,000	50,000	-
22	Snow Removal/Lawn Care	27,686	27,500	186	30,000	30,000	-
23	Maintenance	23,084	21,258	1,826	23,190	26,500	3,310
24	Property Insurance	23,267	26,583	(3,316)	29,000	29,000	-
25	Telephone	2,292	2,292	-	2,500	2,500	-
26	Trash Removal	2,678	2,475	203	2,700	2,700	-
27	Total Building	120,362	125,941	(5,579)	137,390	140,700	3,310
Office							
28	Office Supplies	7,028	10,496	(3,468)	11,450	11,500	50
29	Contract Services	5,293	5,317	(24)	5,800	5,800	-
30	Technology Equipment	2,323	2,292	31	2,500	2,500	-
31	IT Services	-	917	(917)	1,000	1,000	-
32	Office Software	2,109	1,833	276	2,000	2,000	-
33	Total Office	16,753	20,855	(4,102)	22,750	22,800	50
All-Church Ministry							
34	Bank and Service Charges	421	1,375	(954)	1,500	1,500	-
35	Hospitality	803	1,375	(572)	1,500	1,500	-
36	Internet	2,329	2,383	(54)	2,600	2,600	-
37	Funerals	934	1,833	(899)	2,000	2,000	-
38	Hospital Flowers	206	917	(711)	1,000	1,000	-
39	Legal	2,884	1,604	1,280	1,750	2,750	1,000
40	Miscellaneous	-	321	(321)	350	350	-
41	Ordinances	1,005	1,146	(141)	1,250	1,750	500
42	Church Directories	-	-	-	-	1,200	1,200
43	Kitchen	553	642	(89)	700	700	-
44	Receptions	5,047	4,845	202	5,000	8,500	3,500
45	Total All-Church Ministry	14,182	16,441	(2,259)	17,650	23,850	6,200
46	GRAND TOTAL	794,081	811,934	(17,853)	886,216	1,066,345	180,129

Central Baptist Church
2026-27 Budget Notes

Ln	Explanation	Increase (Decrease)
1	Salaries - Includes partial year of Children's Pastor's salary, all of Lucas's salary, and increases for staff.	85,020
2	Medical & Life Insurance - Addition of 8 months for the Children's Pastor (assuming family coverage). Additional 15% because of large increases the past 2 years.	29,074
3	Staff HSA Account Benefits - Add Children's Pastor's HSA and other expected changes in staff utilization of the church plan.	2,570
4	Payroll Taxes - Adjust to meet current costs.	500
5	SIMPLE Retirement Plan - Reduction for Children's Pastor not being eligible to join the plan until December 2027. Adjust for other staff changes.	(1,691)
7	Missions - Addition of the MBC missionaries.	25,401
8	Students - Addition of Student Equipping Hour and additional resources for more students.	2,020
10	Children's - Addition of cost for more children in Awana.	600
12	Communications - More funds for Community Awareness costs.	1,200
14	Adult - Reduced because Immerse will not happen this year.	(700)
15	Senior Pastor - To provide coaching for Lloyd, as directed by the Council of Elders.	6,000
16	Right Now Media - Increased actual cost.	50
17	Logos App for Church - To provide everyone at Central access to a version of Logos Bible Software through a church plan.	1,800
18	Children's Pastor Search - A portion of the planned Children's Pastor's salary allocated to pay costs of the search and moving expenses.	15,000
19	Equipment - Equipment for Worship Ministry.	3,725
23	Maintenance - Anticipated increase in Maintenance cost based on recent upward trend as our building ages.	3,310
28	Office Supplies - Increased office supply costs.	50
39	Legal - Enhanced background checks done for new volunteers; significant increase due to addition of MBC volunteers.	1,000
41	Ordinances - To cover higher prices and additional members from MBC.	500
42	Church Directories - Quoted cost to produce new church directory.	1,200
44	Receptions - Anticipated higher number of people at events like church picnic, Christmas reception, and Resurrection Sunday reception.	3,500

2026-2027 Missions Budget

<u>Missionary</u>	<u>2024-2025 Support Level</u>	2025-2026 Support Level	Support Change Ideas	2026-2027 Proposed Support Level
Brygger	\$ 18,000.00	\$ 18,900.00		\$ 18,900.00
Float/Baker/Kingdom Rain	\$ 16,200.00	\$ 17,010.00		\$ 17,010.00
Hamm	\$ 18,000.00	\$ 18,900.00		\$ 18,900.00
B. Kroeger	\$ 10,000.00	\$ 10,500.00		\$ 10,500.00
Pennington	\$ 7,200.00	\$ 7,560.00		\$ 7,560.00
Walsh	\$ 24,300.00	\$ 25,515.00		\$ 25,515.00
Young	\$ 21,600.00	\$ 22,680.00		\$ 22,680.00
		\$ -		\$ -
Her Health	\$ 9,900.00	\$ 10,395.00		\$ 10,395.00
AWANA	\$ 2,340.00	\$ 2,457.00		\$ 2,457.00
CEF	\$ 6,300.00	\$ 6,615.00		\$ 6,615.00
CEF Spectacular	\$ 1,080.00	\$ 1,134.00		\$ 1,134.00
SCGM	\$ 6,300.00	\$ 6,615.00		\$ 6,615.00
YFC Siouxland	\$ 7,200.00	\$ 7,560.00		\$ 7,560.00
YFC - Campus Life	\$ 1,800.00	\$ 1,890.00		\$ 1,890.00
Gideons	\$ 720.00	\$ 756.00		\$ 756.00
		\$ -	\$ -	\$ -
Future Ministry	\$ 3,402.00	\$ 3,572.00		\$ 3,572.00
Local/Regional Missional	\$ 2,250.00	\$ 2,365.00		\$ 2,365.00
Haiti Ministry	\$ <u>5,400.00</u>	\$ 5,670.00		\$ 5,670.00
M. Klynsmas - Completed her internship May 2026 transferred to Zach Grudem		\$ 3,960.00	\$ -	\$ 3,960.00
Silseths			\$ 4,325.00	\$ 4,325.00
Browns			\$ 6,212.00	\$ 6,212.00
Luses			\$ 6,212.00	\$ 6,212.00
Taniforms			\$ 4,325.00	\$ 4,325.00
Sonkeys			\$ 4,325.00	\$ 4,325.00
	\$ 161,992.00	\$ 174,054.00	\$ 25,399.00	\$ 199,453.00