

First Lutheran Church 2026 Budget

v. 20260113

Changes

- 2.8% Cost-of-Living Adjustment to all compensation
- 3-year web hosting payment removed, paid in 2025
- \$5000 in Worship and Music Equipment budget for sound board reorganization
- Removed Youth Director position
- Added "Lightning Repair" accounts to track expected expenses

Notes

- Budgeted benevolence is 7% of envelope giving.

Revision History

- 2025/11/14 – 2026 Initial budget. Expenses and Capital Expense entered
- 2025/11/18 – Rough reconciliation with current numbers and previous budget
- 2025/12/9 – Update envelope budget, remove Youth Director position.
- 2025/12/16 – Corrected some number mis-matches. Added initial (rough) lightning repair accounts.
- 2026/1/13 – Prepare final version

Cash Flow Budget

	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Beginning Unrestricted Cash	\$204,392	\$177,077	\$201,349	\$201,349
Net Income	(31,785)	(52,981)	21,922	9,508
Capital Improvements	(213,000)	(83,000)	(17,590)	(17,590)
Cash Adjustments	20,400	18,000	16,435	19,435
Financing	0	0	0	0
Subtotal	(224,385)	(117,981)	20,767	11,353
Reserve/Restricted Cash Changes	53,866	24,456	(8,309)	(8,309)
End Unrestricted Cash	\$33,873	\$83,552	\$213,806	\$204,392

Income/Expense Budget

Income	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Envelope Offering	282,540	290,016	242,577	290,913
Loose Offering	2,200	1,800	3,043	3,343
Thrivent	500	600	420	520
Kroger Rewards	50	50	66	74
Interest and Inv Income	5,000	5,000	10,795	11,628
Designated				
Landscaping	0	0	7,170	7,170
Flowers	1,500	1,500	1,393	1,643
Altar Candles	200	200	0	33
Maintenance Projects	0	0	0	0
Building Projects	0	0	3,000	3,000
Insurance Reimbursement			17,935	17,935
Memorials			550	
Total Income	\$291,990	\$299,166	\$286,949	\$336,260

Expenses	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Benevolence	\$19,778	20,301	16,732	20,115
Depreciation	20,400	18,000	16,435	19,435
Call Committee	0	2,500	176	176
Evangelism	1,000	1,000	390	557
Long Range Planning	500	500	0	1,085
Fellowship	2,180	2,180	722	3,534
Christian Education	6,248	6,565	2,440	3,534
Property	56,809	56,809	52,236	61,705
Designated			3,000	3,000
Social Ministry	1,900	1,900	525	841
Designated			439	439
Stewardship	1,425	1,425	662	900
Worship & Music	12,373	8,593	5,643	7,075
Youth & Family	2,700	2,700	1,983	2,433
Congregational Care	504	500	0	83
Administration	22,428	25,080	23,580	27,760
Salaries & Benefits	175,531	204,094	140,065	174,081
Total Expenses	\$323,776	\$352,147	\$265,028	\$326,753

Net income and expenses	(\$31,785)	(\$52,981)	\$21,922	\$9,508
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Capital Improvements

Review		Actual	Budgeted	Designated
2025				
	New 25th St Digital Sign	17,590	21,000	25,200
	Security System	0	7,000	
	A/C Maintenance	0	20,000	
	Parking Lot Resurface	0	35,000	
	Subtotal	\$17,590	\$83,000	\$25,200

Current Budget		Proposed	Designated
2026			
	Security System	7,000	
	Parking Lot Resurface	165,000	11,366
	2024 Lightning Strike Repair	41,000	41,000
	Subtotal	\$213,000	\$52,366

Looking Forward		Low Est.	High Est.	Designated
2027				
	A/C System Replacement	100,000	120,000	
	Subtotal	\$100,000	\$120,000	\$0

Notes

(1) Requires additional funding before committing.

Cash Flow Detail

Beginning Cash Balances	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Checking	48,542	71,013	47,984	47,984
Parsonage Account	47,365	45,092	45,699	45,699
Emergency Repair Account	224,105	142,445	216,510	216,510
Centra Savings Account	103	100	101	101
Centra Checking Account	10,001	10,000	10,001	10,001
Centra CDs	45,226	42,002	43,693	43,693
Old National CD	0	0	0	0
Other Cash	5	5	5	5
Subtotal Beginning Cash Bal.	\$375,346	\$310,657	\$363,993	\$363,993

Net Income	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Net Income	(31,785)	(52,981)	21,922	9,508
Fund Drive	0	0	0	0
Subtotal Net Income	(\$31,785)	(\$52,981)	\$21,922	\$9,508

Interest/Investment Income	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Checking	5	5	1	835
Parsonage Account	1,000	1,000	1,666	1,666
Emergency Repair Account	2,095	2,095	7,595	7,595
Centra Savings Account	0	0	0	0
Centra Checking Account			0	0
Centra CDs	1,000	1,000	1,533	1,533
Old National CD	900	900	0	0
Other Cash	0	0	0	0
Subtotal Interest/Inv. Income	\$5,000	\$5,000	\$10,795	\$11,628

Capital Improvements	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Capital Improvements	(213,000)	(83,000)	(17,590)	(17,590)
Subtotal Capital Improvements	(\$213,000)	(\$83,000)	(\$17,590)	(\$17,590)

Cash Adjustments	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Payables Change	0	0		
Less Receivables Change	0	0		
Depreciation	20,400	18,000	16,435	19,435
Subtotal Cash Adjustments	\$20,400	\$18,000	\$16,435	\$19,435

Financing	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Financing	0	0	0	0
Subtotal Financing	\$0	\$0	\$0	\$0

FIRST LUTHERAN CHURCH 2026 BUDGET

Cash Flow Detail

Cash Transfers	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Checking	209,999	70,000	(1)	(1)
Parsonage Account				0
Emergency Repair Account	(210,000)	(70,000)		0
Centra Savings Account	1		1	1
Centra Checking Account				0
Centra CDs				0
Old National CD				0
Other Cash				0
Subtotal Cash Transfers	\$0	\$0	\$0	\$0

End Cash Balances	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Checking	29,160	18,037	57,956	48,542
Parsonage Account	48,365	46,092	47,365	47,365
Emergency Repair Account	16,200	74,540	224,105	224,105
Centra Savings Account	104	100	103	103
Centra Checking Account	10,001	10,000	10,001	10,001
Centra CDs	46,226	43,002	45,226	45,226
Old National CD	900	900	0	0
Other Cash	5	5	5	5
Subtotal End Cash Balances	\$150,961	\$192,676	\$384,760	\$375,346

FIRST LUTHERAN CHURCH 2026 BUDGET

Cash Flow Detail

Beginning Reserve Balances	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated				
Landscaping	22,734	16,136	16,136	16,136
New 25 th St Digital Sign	0	22,956	28,956	28,956
New Landscaping Storage	0	0	0	0
Quilting Group	0	300	300	300
Lightning Repair	41,000		23,065	23,065
Parking Lot Resurface	11,366			
Subtotal	75,100	39,392	68,457	68,457
Adjusted Outstanding Liabilities				
Outstanding Liabilities	4,096	4,096	4,096	4,096
Less Relevant Designated	0	0	0	0
Subtotal	4,096	4,096	4,096	4,096
Parsonage Account	46,758	45,092	45,092	45,092
Emergency Buffer ⁽¹⁾	45,000	45,000	45,000	45,000
Subtotal Beginning Reserve Bal.	\$170,954	\$133,580	\$162,645	\$162,645

Reserve Cash Changes	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated Contributions				
Landscaping	0	0	6,598	6,598
New 25 th St Digital Sign	0	0	0	0
New Landscaping Storage	0	0	0	0
Quilting Group	0	0	0	0
Lightning Repair			17,935	17,935
Parking Lot Resurface	0			
Subtotal	0	0	24,533	24,533
Designated Draws				
Landscaping	2,500	2,500	0	0
New 25 th St Digital Sign	0	22,956	17,590	17,590
New Landscaping Storage	0	0	0	0
Quilting Group	0	0	300	300
Lightning Repair	41,000			
Parking Lot Resurface	11,366			
Subtotal	54,866	25,456	17,890	17,890
Subtotal Designated	(54,866)	(25,456)	6,643	6,643
Adj. Outstanding Liabilities Change	0	0	0	0
Parsonage Account Change	1,000	1,000	1,666	1,666
Emergency Buffer ⁽¹⁾ Change	0	0	0	0
Subtotal Reserve Cash Changes	(\$53,866)	(\$24,456)	\$8,309	\$8,309

FIRST LUTHERAN CHURCH 2026 BUDGET

Cash Flow Detail

Reserve Transfers	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated				
Landscaping				
New 25 th St Digital Sign				(11,366)
New Landscaping Storage				
Quilting Group				
Lightning Repair				
Parking Lot Resurface				11,366
Subtotal Reserve Transfers	\$0	\$0	\$0	\$0

End Reserve Balances	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated				
Landscaping	20,234	13,636	22,734	22,734
New 25 th St Digital Sign	0	0	11,366	0
New Landscaping Storage	0	0	0	0
Quilting Group	0	300	0	0
Lightning Repair	0		41,000	41,000
Parking Lot Resurface	0		0	11,366
Subtotal	20,234	13,936	75,100	75,100
Adjusted Outstanding Liabilities				
Outstanding Liabilities	4,096	4,096	4,096	4,096
Less Relevant Designated	0	0	0	0
Subtotal	4,096	4,096	4,096	4,096
Parsonage Account	47,758	46,092	46,758	46,758
Emergency Buffer (1)	45,000	45,000	45,000	45,000
Subtotal End Reserve Balances	\$117,088	\$109,124	\$170,954	\$170,954

(1) Emergency buffer for surprise expenses as determined by the Finance Ministry Team.

Unrestricted Cash Balances	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Initial Total Cash	375,346	310,657	363,993	363,993
Initial Reserve/Restricted Cash	(170,954)	(133,580)	(162,645)	(162,645)
Initial Unrestricted Cash	\$204,392	\$177,077	\$201,349	\$201,349
Final Total Cash	150,961	192,676	384,760	375,346
Final Reserve/Restricted Cash	(117,088)	(109,124)	(170,954)	(170,954)
Final Unrestricted Cash	\$33,873	\$83,552	\$213,806	\$204,392

Expense Detail

Benevolence	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Budgeted	19,778	20,301	16,732	20,115
Other	0	0		
Subtotal Benevolence	\$19,778	\$20,301	\$16,732	\$20,115

Depreciation	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Depreciation	20,400	18,000	16,435	19,435
Subtotal Depreciation	\$20,400	\$18,000	\$16,435	\$19,435

Call Committee	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Committee Expense	0	2,500	176	176
Subtotal Call Committee	\$0	\$2,500	\$176	\$176

Evangelism	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Newspaper Ad	1,000	1,000	390	557
Outreach	0	0		0
Subtotal Evangelism	\$1,000	\$1,000	\$390	\$557

Long-Range Planning	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Committee Expense	500	500	0	0
Architect Fees	0	0		0
Subtotal Fellowship	\$500	\$500	\$0	\$0

Fellowship	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Celebrations	1,520	1,520	522	776
Events	0	0	200	200
Supplies	360	360		60
First Lutheran Outdoors	300	300		50
Subtotal Fellowship	\$2,180	\$2,180	\$722	\$1,085

Christian Education	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Sunday Church School Prog	825	825	359	497
Catechism Program	0	50	186	194
Book Club	0	0		0
Vacation Bible School Program	0	0		0
Library	0	40		7
Retreats	0	0		0
Equipment	0	0		0
Adult Bible Study Prog	2,200	2,200	1,571	1,937
Devotionals	1,500	1,500	220	470
Seminars	1,500	1,500		250
Bibles/Plaques/Certificates	223	450	104	179
Subtotal Christian Education	\$6,248	\$6,565	\$2,440	\$3,534

FIRST LUTHERAN CHURCH 2026 BUDGET

Expense Detail

Property	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Electricity	14,935	14,935	14,111	16,600
Gas	10,594	10,594	7,211	8,977
Water & Sewage	680	680	638	752
Insurance	0	0		0
Janitorial Service	8,000	8,000	6,647	7,980
Repair & Maintenance	14,000	14,000	15,238	17,572
Lawn Care	4,800	4,800	3,536	4,336
Pest Control	300	300	220	270
Landscaping	500	500	1,740	1,823
Snow Removal	3,000	3,000	2,895	3,395
Subtotal Property	\$56,809	\$56,809	\$52,236	\$61,705

Designated Property	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated Projects	0	0	3,000	3,000
Subtotal Designated Property	\$0	\$0	\$3,000	\$3,000

Social Ministry	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Programs	1,400	1,400	43	276
Funeral Meals	500	500	482	565
Subtotal Social Ministry	\$1,900	\$1,900	\$525	\$841

Designated Social Ministry	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Designated Projects	0	0	439	439
Subtotal Designated Social Ministry	\$0	\$0	\$439	\$439

Stewardship	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Envelopes & Supplies	1,425	1,425	662	900
Subtotal Stewardship	\$1,425	\$1,425	\$662	\$900

Worship and Music	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Trad. Svc. Music/Equipment	600	200	737	770
Organ/Instrument Maintenance	1,000	1,600	818	1,085
Bulletins	1,008	1,008	802	970
Flowers	1,600	1,600	1,284	1,551
Altar Supplies	1,500	1,860	298	608
Cont. Svc. Music/Equipment	600	1,260		210
Trad. Svc. Guest Musician	0	0		0
Cont. Serv Guest Musician	0	0		0
Music Workshops/Conferences	240	240		40
Misc/Baptisms	0	0		0
Equipment	5,000	0	660	660
Copyright Licenses	825	825	1,044	1,181
Service Preparation	0	0		0
Subtotal Worship and Music	\$12,373	\$8,593	\$5,643	\$7,075

FIRST LUTHERAN CHURCH 2026 BUDGET

Expense Detail

Youth & Family	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Family Activities	1,000	1,000	815	981
Youth Space Furnishing	0	0		0
Vacation Bible School	1,200	1,200	1,104	1,304
Fundraisers	0	0		0
Mission Work	500	500	64	147
Mission Trips	0	0		0
Nursery Improvements/Decoration	0	0		0
Youth Special Activities	0	0		0
Youth Supplies	0	0		0
Subtotal Youth Ministry	\$2,700	\$2,700	\$1,983	\$2,433

Congregational Care	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Committee Expense	504	500	0	83
Subtotal Congregational Care	\$504	\$500	\$0	\$83

Administration	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Postage	550	550	380	471
Office Supplies	2,004	2,300	1,773	2,156
Synod Convention Expenses	1,200	850	858	1,000
Office Equipment & Service Contracts	6,200	6,200	5,165	6,198
Computer Software	780	200	709	742
Training	0	0	175	175
Subscription to The Lutheran	0	0		0
Telephone / Cable	2,004	2,200	1,599	1,965
Web Hosting (1)	90	780	42	172
Financial Audit	500	3,000	4,000	4,500
Consumables	600	2,000	501	835
Insurance	8,500	7,000	8,378	9,545
Subtotal Administration	\$22,428	\$25,080	\$23,580	\$27,760

Pastor's Salary/Housing	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Salary	75,661	55,208	52,703	61,904
Housing	5,000	0	2,500	2,500
Social Security/Medicare	5,788	7,177	5,267	6,463
Auto Allowance	3,740	23,520	9,905	13,825
Books & Professional Expenses	1,000	1,000	343	509
Subtotal Pastor's Salary/Housing	\$91,189	\$86,905	\$70,718	\$85,202

Other Employment Expenses	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Pastor Pension and Insurance	13,200	12,800	11,828	13,961
Pastor Continuing Education	1,000	1,000		167
Workers Compensation			1,280	1,280
Pastor Moving Expenses			4,000	4,000
Subtotal Other Employment Expenses	\$14,200	\$13,800	\$17,108	\$19,408

(1) Web Hosting is a 3-year subscription starting 2016, web domains are annual

FIRST LUTHERAN CHURCH 2026 BUDGET

Expense Detail

Other Salaries	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Gross Salaries	60,327	91,211	47,506	62,708
Accompanist - Trad. Srv.	4,143	4,030		
Youth Director		32,500		
Ins/Health Savings Account		0		
Youth Director Cont. Educ.	500	500		
Organist	15,550	15,126		
Nursery Attendant	3,233	3,145		
Choir Director	6,047	5,882		
Organist Cont. Ed.	500	500		
Keyboardist/Cont. Srv. Ldr	16,991	16,528		
Secretary	11,353	11,044		
Secretary 2				
Accountant 1	1,005	978		
Accountant 2	1,005	978		
Social Security	3,740	5,655	2,886	3,829
Medicare	875	1,323	675	895
Subtotal Other Salaries	\$64,942	\$98,189	\$51,067	\$67,432

Other Fees	2026 Proposed	2025 Budget	31-Oct-25	2025 Projected
Substitute Organist	600	600		100
Substitute Accompanist	0	0		0
Substitute Secretary	500	500		83
Substitute Pastor - Pulpit	2,000	2,000		333
Substitute Pastor - Mileage	600	600		100
Payroll Processing	1,500	1,500	1,173	1,423
Subtotal Other Fees	\$5,200	\$5,200	\$1,173	\$2,039

Total Expenses	\$323,776	\$352,147	\$265,028	\$323,219
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