

Calvary Lutheran Church  
2015 Preliminary Budget Worksheet

	Weddings	Stewardship	Worship & Music	Pastor	Salaries & Benefits	Operating Expenses	Building Grounds Maintenance	Local-National Missions	Global Missions	Fellowship	Stephen Ministries	Adult Education	Teen Outreach	Confirmation	Children's Programs	Performing Arts Calvary	Endowment Fund	Special Projects	TOTAL 2015 Budget	TOTAL 2014 Budget	Actual 12/31/14		
<b>Financial Reserves 12/31/14</b>																							
Cash on hand -		424,314																					
Interest bearing accounts -		237,667																					
Endowment -		249,095																					
Fixed Assets -		3,628,182																					
<b>Total</b>		<b>4,539,258</b>																					
<b>INCOME</b>																							
3110 - Offerings Income	0	264,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	264,000	263,000	281,396	
3126 - Legacy Donations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total Contributions</b>	0	264,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	264,000	263,000	281,396	
<b>Total Wedding Income</b>																							
3130 - Wedding Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3131 - Japanese Weddings	700,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	700,000	533,700	673,775	
3132 - Local Weddings	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,500	1,150	2,400	
<b>Total Wedding Income</b>	702,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702,500	534,850	676,175	
3125 - Contributions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,612	
3135 - Vacation Bible School 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,026	
3170 - Interest & Investment Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,486	
3171 - Drawdown from Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,000	0	
3172 - Unrealized Gain/Losses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,732	
3180 - Facility Rental	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,080	2,925
3181 - Family Retreat	0	0	0	0	0	0	0	0	0	7,000	0	0	0	0	0	0	0	0	0	7,000	9,569	6,294	
3185 - Fundraising	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	791	
<b>Total Other Income</b>	0	0	0	0	0	0	0	0	0	7,000	0	0	0	0	0	0	0	0	0	7,000	37,649	33,866	
<b>Total Weddings &amp; Other Income</b>	702,500	264,000	0	0	0	0	0	0	0	7,000	0	0	0	0	0	0	0	0	0	709,500	572,499	710,041	
<b>TOTAL INCOME</b>	702,500	264,000	0	0	0	0	0	0	0	7,000	0	0	0	0	0	0	0	0	0	973,500	835,499	991,437	
<b>Expense</b>																							
<b>5000 - MISSIONS</b>																							
5010 - Synod/Church-Wide Mission	0	0	0	0	0	0	0	35,088	0	0	0	0	0	0	0	0	0	0	0	35,088	35,688	35,088	
5020 - ELCA World Hunger Fund	0	0	0	0	0	0	0	0	1,044	0	0	0	0	0	0	0	0	0	0	1,044	1,044	1,044	
5030 - Pac. Luth. Theo. Sem.	0	0	0	0	0	0	0	1,200	0	0	0	0	0	0	0	0	0	0	0	1,200	1,200	1,200	
5040 - Hukilau	0	0	0	0	0	0	0	1,200	0	0	0	0	0	0	0	0	0	0	0	1,200	1,000	1,000	
5045 - FACE Faith Action for Community Equity	0	0	0	0	0	0	0	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	0	1,000	
5050 - Angel Network Charities	0	0	0	0	0	0	0	36,000	0	0	0	0	0	0	0	0	0	0	0	36,000	36,000	36,000	
5090 - Misc Missions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	
5090 - BTD Scholarships	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	667	
5090 - Global Mission	0	0	0	0	0	0	0	0	8,500	0	0	0	0	0	0	0	0	0	0	8,500	7,000	10,594	
5095 - Japanese Bibles	0	0	0	0	0	0	0	0	36,000	0	0	0	0	0	0	0	0	0	0	36,000	58,894	36,800	
<b>TOTAL MISSIONS EXPENSE</b>	0	0	0	0	0	0	0	74,488	45,544	0	0	0	0	0	0	0	0	0	0	120,032	140,826	123,493	



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5547 - Piano Music	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	100	0
5549 - Music Calvary Choir	0	0	1,280	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,280	900	17
5550 - Music Calvary Hand Bells	0	0	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	220	100	0
5551 - Music - PAC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	850	0	0	850	200	551
5553 - Music - Childrens Choirs	0	0	150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	150	100	103
5590 - Food & Beverage	0	1,000	100	0	0	0	0	0	200	2,000	0	0	250	300	200	0	0	0	4,050	4,560	2,175
<b>TOTAL SUPPLIES</b>	0	1,000	4,500	0	0	8,420	0	0	200	2,000	500	0	250	700	400	850	0	0	<b>18,820</b>	24,505	12,375
<b>5700 TRAINING EXPENSES</b>																					
5701 - Training & Development	0	0	500	0	0	0	0	0	0	0	4,500	250	0	0	0	0	0	0	5,250	325	1,694
5702 - Family Retreat	0	0	0	0	0	0	0	0	10,000	0	0	0	0	0	0	0	0	0	10,000	10,569	9,241
5704 - Retreat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	700	0
5705 - Vacation Bible School	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	0	0	0	1,500	0	2,195
5706 - Lay Synod Expenses	0	0	0	0	0	0	0	0	0	0	2,200	0	0	0	0	0	0	0	2,200	0	508
<b>TOTAL TRAINING EXPENSES</b>	0	0	500	0	0	0	0	0	10,000	4,500	2,450	0	0	0	1,500	0	0	0	<b>18,950</b>	11,594	13,638
<b>5800 - TRAVEL/ Transportation/Lodging/Food</b>																					
5800 - TRAVEL/ Transportation/Lodging/Food	0	0	1,100	0	0	0	0	0	1,500	0	0	0	0	0	0	0	0	0	2,600	2,600	1,328
5802 - Auto Expense	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	100	0	0
<b>TOTAL TRAVEL EXPENSES</b>	0	0	1,100	0	0	0	0	0	1,500	0	0	0	100	0	0	0	0	0	<b>2,700</b>	2,600	1,328
<b>5900 - INSURANCE</b>																					
5940 - General Liability	0	0	0	0	0	21,900	0	0	0	0	0	0	0	0	0	0	0	0	21,900	20,100	21,877
5950 - Flood	0	0	0	0	0	23,900	0	0	0	0	0	0	0	0	0	0	0	0	23,900	23,872	22,453
5965 - Other Insurance	0	0	0	0	0	2,410	0	0	0	0	0	0	0	0	0	0	0	0	2,410	2,713	1,392
<b>TOTAL INSURANCE EXPENSES</b>	0	0	0	0	0	48,210	0	0	0	0	0	0	0	0	0	0	0	0	<b>48,210</b>	46,685	45,722
<b>6000 - UTILITIES</b>																					
6010 - Electric	0	0	0	0	0	27,000	0	0	0	0	0	0	0	0	0	0	0	0	27,000	27,434	27,658
6020 - Phone	0	0	0	0	0	6,000	0	0	0	0	0	0	0	0	0	0	0	2,700	8,700	6,228	6,574
6030 - Water	0	0	0	0	0	20,000	0	0	0	0	0	0	0	0	0	0	0	0	20,000	18,500	19,303
6040 - Cable	0	0	0	0	0	700	0	0	0	0	0	0	0	0	0	0	0	0	700	700	697
6050 - Preschool Utilities Reimbursement	0	0	0	0	0	-6,000	0	0	0	0	0	0	0	0	0	0	0	0	-6,000	-6,000	-6,000
<b>TOTAL UTILITIES</b>	0	0	0	0	0	47,700	0	0	0	0	0	0	0	0	0	0	0	2,700	<b>50,400</b>	46,862	48,232
<b>6100 -TOTAL ADVERTISING EXPENSES</b>																					
6100 -TOTAL ADVERTISING EXPENSES	0	0	2,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,700	2,500	2,131
<b>6200 - EQUIPMENT/RENT/MAINTENANCE</b>																					
6210 - Copier supplies & contract	0	0	0	0	0	9,000	0	0	0	0	0	0	0	0	0	0	0	0	9,000	9,944	7,564
6215 - A/C Repairs Replacement	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,400	7,822
6220 - Internet & Computer	0	0	0	0	0	8,100	0	0	0	0	0	0	0	0	0	0	0	0	8,100	8,735	7,510
6225 - Security System	0	0	0	0	0	1,200	0	0	0	0	0	0	0	0	0	0	2,500	0	3,700	4,000	0
6230 - Maintenance contracts (organ)	0	0	1,000	0	0	2,620	0	0	0	0	0	0	0	0	0	0	0	0	3,620	2,951	4,152
6231 - Saving from new contracts	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-4,000	0
6235 - Repairs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,500	490
6236 - Repairs - Musical instruments	0	0	2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,000	3,200	280

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6237 - Piano tuning & repairs	0	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000		456
6238 - Podcast equipment	0	0	1,200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200		
6250 Organ Replacement	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Equipment &amp; Maintenance Expenses</b>	0	0	5,200	0	0	20,920	0	0	0	0	0	0	0	0	0	0	0	2,500	<b>28,620</b>	30,730	28,274
<b>6300 - BUILDING REPAIR &amp; MAINTENANCE</b>																					
6310 - Repairs & Maintenance	0	0	0	0	0	0	20,000	0	0	0	0	0	0	0	0	0	0	0	20,000	19,700	13,487
6320 - Pest Control	0	0	0	0	0	0	6,000	0	0	0	0	0	0	0	0	0	0	0	6,000	5,400	6,930
6330 - Grounds	0	0	0	0	0	0	49,170	0	0	0	0	0	0	0	0	0	0	0	49,170	26,325	18,289
6340 - Refuse Collection	0	0	0	0	0	6,500	0	0	0	0	0	0	0	0	0	0	0	0	6,500	5,720	5,692
6350 - AC Repairs Replacement	0	0	0	0	0	0	1,320	0	0	0	0	0	0	0	0	0	0	7,600	8,920	0	0
6370 - Janitorial	0	0	0	0	0	0	31,000	0	0	0	0	0	0	0	0	0	0	0	31,000	31,000	30,751
6380 - Security	0	0	0	0	0	0	13,730	0	0	0	0	0	0	0	0	0	0	0	13,730	7,920	10,348
6390 - Capital Expenditures (from 2014 retained reserves)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL BUILDING REPAIR/MAINTENANCE</b>	0	0	0	0	0	6,500	121,220	0	0	0	0	0	0	0	0	0	0	7,600	<b>135,320</b>	96,065	85,497
<b>6400 Calvary In The Sea</b>																					
	0	0	0	0	0	0	0	0	0	200	0	0	0	0	0	0	0	0	200	0	0
<b>Tax and Depreciation</b>																					
6500 - Property Taxes	0	0	0	0	0	300	0	0	0	0	0	0	0	0	0	0	0	0	300	300	300
6700 - General Excise Tax	31,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,600	21,707	31,123
6800 - Deprec Exp/Loan Int/Amort	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,000	26,975
<b>TOTAL TAX &amp; DEPRECIATION</b>	31,600	0	0	0	0	300	0	0	0	0	0	0	0	0	0	0	0	0	<b>31,900</b>	49,007	58,398
<b>7100 CBTS Endowment Fund Grants</b>																					
7110 - Projects Within the Congregation	0	0	2,300	0	0	0	2,000	0	0	0	0	400	1,999	0	0	0	0	0	6,699	0	2,125
7120 - Projects Outside the Congregation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,900
<b>TOTAL Endowment Grants</b>	0	0	2,300	0	0	0	2,000	0	0	0	0	400	1,999	0	0	0	0	0	<b>6,699</b>	0	5,025
<b>Payroll Outsource</b>																					
8005 - Church Net + Taxes	0	0	107,952	0	0	133,536	0	0	0	0	0	0	12,800	0	0	0	0	0	254,288	232,203	203,245
8020 - Ceridian Fees	0	0	0	0	0	3,450	0	0	0	0	0	0	0	0	0	0	0	0	3,450	2,500	3,387
8030 - 403B-ELCA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200
8036 - 403B-Thrivent	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL PAYROLL EXPENSE</b>	0	0	107,952	0	0	136,986	0	0	0	0	0	0	12,800	0	0	0	0	0	<b>257,738</b>	234,703	207,832
<b>8100 - EMPLOYEE BENEFITS</b>																					
8120 - Staff Pensions	0	0	5,150	0	0	7,650	0	0	0	0	0	0	0	0	0	0	0	0	12,800	10,480	12,793
8130 - ELCA Pension Assessment	0	0	361	0	0	535	0	0	0	0	0	0	0	0	0	0	0	0	896	22,587	896
8140 - Medical /Dental Insurance	0	0	10,192	0	0	13,385	0	0	0	0	0	0	0	0	0	0	0	0	23,577	27,246	21,346
8141 - Savings from New Medical Insurance Plans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-12,852	0
8145 - Life Insurance	0	0	412	0	0	612	0	0	0	0	0	0	0	0	0	0	0	0	1,024	365	1,203
8147 - Employee Disability	0	0	1,288	0	0	1,912	0	0	0	0	0	0	0	0	0	0	0	0	3,200		
8150 - TDI	0	0	888	0	0	718	0	0	0	0	0	0	0	0	0	0	0	0	1,606	2,381	1,606
8160 - Worker's Compensation	0	0	1,721	0	0	1,392	0	0	0	0	0	0	0	0	0	0	0	0	3,113	2,233	3,049
<b>TOTAL EMPLOYEE BENEFITS Expenses</b>	0	0	20,012	0	0	26,204	0	0	0	0	0	0	0	0	0	0	0	0	<b>46,216</b>	52,440	40,893
<b>Total Expense</b>																					
	32,050	1,000	149,269	128,252	0	300,110	123,220	74,488	47,244	12,200	5,000	3,100	18,149	700	1,900	5,050	0	12,800	<b>914,532</b>	890,717	818,698
<b>Total Estimated Net Income</b>																					
	670,450	263,000	-149,269	-128,252	0	-300,110	-123,220	-74,488	-47,244	-5,200	-5,000	-3,100	-18,149	-700	-1,900	-5,050	0	0	<b>58,968</b>	<b>-55,218</b>	<b>172,739</b>
<b>Capital Projects From 2014 Reserves</b>																					
																		100,000	<b>100,000</b>		