

Messiah Lutheran Church
Income & Expense

2025 Run Rate through July.

RR Months
7

Account	Forecast 2025 Run Rate	Budget 2025	2026 Budget Proposed
Income	326,398	288,700	342,450
Offerings (General Use)	279,370	250,000	313,000
Regular Offerings (30105)	242,170	220,000	275,000
e-giving (to LCEF account) (30110)	37,200	30,000	38,000
Offerings (Specified Use)	7,082	17,200	6,400
Memorials (30101)	557	400	600
Flowers (30140)	897	1,000	800
Gifts (30155)	-	-	-
Bible Study - Offerings (30225)	694	800	-
Roof Repair (30150)	-	-	-
Fellowship Hall (30155)	3,091	4,000	3,100
Other Capital Improvements (30157)	-	-	-
Local Community Outreach (30135)	1,843	8,000	1,900
Other Specified Use (30130)	-	3,000	-
Refunds and other Misc (30260)	-	-	-
Incidental Income	39,946	21,500	23,050
Misc non-offering (30201)	652	600	700
Large Amounts (30205)	33,171	19,400	19,350
Fund Raising (30209)	-	-	-
Facility Rental (30215)	-	-	-
Passthrough (30299)	-	-	-
Bank Interest Received (30280)	6,123	1,500	3,000
Set Up	-	-	-
QB Balance BB& T Checking	-	-	-
QB Balance BB&T Money Market	-	-	-
Beyond (30160)	-	-	-
Expense	322,200	460,000	420,812
PERSONNEL	189,116	189,947	199,737
Federal Taxes (40199)	3,374	4,000	3,500
Gifts (Staff and Others) (45000)	-	250	250
Pastor	137,750	138,197	146,577
Pastor Salary (10102)	71,270	71,270	78,397
Pastor Housing Allowance (40103)	16,480	16,480	16,810
Pastor Car Allowance (40104)	5,250	5,250	5,250
Pastor Reimbursed payroll taxes (40108)	-	-	-
Pastor Benefits -AD&D (40110)	137	145	145
Pastor Benefits CHP (40114)	34,127	34,127	34,400
Pastor Benefits CDPS (40115)	1,974	2,325	2,325
Pastor Benefits Retirement (40116)	8,512	8,600	9,250
Taxable Benefit (40020)	-	-	-
MUSIC	21,000	21,000	21,630
Music Directory salary (40140)	21,000	21,000	21,630
OFFICE	23,100	23,100	24,255
Office Manager payroll (40130)	23,100	23,100	24,255
NON-PAYROLL PERSONNEL	3,892	3,400	3,525
Supply pastor (40120)	3,635	2,600	2,400
guest musician (40142)	257	800	1,125
Substitute Office staff (40132)	-	-	-
LEADERSHIP DEVELOPMENT	15	475	475
Conferences (41112)	-	75	75
Leadership Development Resources (41116)	15	400	400
OFFICE MANAGEMENT	5,130	10,050	8,800
OTHER OFFICE EXPENSES	5,309	6,350	5,300
Phone and Cable Service (41204)	2,160	2,200	2,200
Postage and outbound Freight (41203)	-	150	-
Office Supplies (41201)	1,053	2,000	1,000

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Payroll Service Fees (41204)	2,096	2,000	2,100
OFFICE EQUIPMENT	-	500	-
Office Equipment Lease (41210)	-	-	-
Office Equipment Purchase (41206)	-	-	-
Office Equip Maint Contracts (41207)	-	-	-
Office Equip maint non-contract (41208)	-	500	-
OFFICE - IT	1,917	3,000	3,500
Web Hosting & Domain (41222)	802	1,000	1,000
IT Equipment (41226)	-	-	-
Software (41228)	1,114	2,000	2,500
PUBLICITY	-	200	-
Publicity - Postcards, Banners (41234)	-	100	-
Publicity - Advertisements (41232)	-	100	-
PRODUCTION	6,895	6,450	8,600
Supplies and Materials (altar) (41301)	299	400	300
Supplies and Materials (not altar) (41306)	(285)	800	800
Flowers (Donated) (41309)	765	1,000	800
Flowers (non-donated) (41310)	-	-	-
Equipment (purchase) (41307)	1,798	-	2,500
Equipment Maintenance (41308)	133	-	500
Service Streaming (41311)	1,890	2,000	2,000
MUSIC	2,295	2,250	1,700
Copyright & Subscription (41342)	231	500	200
Music - Choir Expenses (41345)	-	500	500
Music - Instrument Maintenance (41348)	257	500	250
Sheet Music (41344)	1,806	750	750
ENVIRONMENTS	359	6,700	5,300
PINGOLAND	131	3,000	3,000
Pingoland - Curriculum (41360)	-	1,000	1,000
Pingoland - Supplies (41362)	131	2,000	2,000
Pingoland - Training (41363)	-	-	-
EXTREME	163	500	500
Extreme - Curriculum (41366)	-	200	200
Extreme - Supplies (41367)	163	300	300
Extreme - Training (41368)	-	-	-
COMMUNITY GROUPS	65	1,000	9,000
Community Groups - Curriculum (41376)	-	300	300
Community Groups - Supplies (41377)	-	700	700
Community Groups - Training (41378)	65	-	-
ADULT BIBLE STUDY CLASS	793	2,200	800
Sunday Converge Curriculum (41371)	793	1,000	800
Mid-Week Curriculum (41382)	-	1,000	-
Living Way Contribution (41392)	-	200	-
STEWARDSHIP	55,233	74,600	68,000
Endearment			8,000
Stewardship Expenses (47122)	-	600	-
Fair Share (47100)	17,143	20,000	20,000
Charitable Contributions (47120)	35,357	46,000	40,000
Local Community Outreach Contribution (47121)	2,733	8,000	-
CAPITAL IMPROVEMENTS	7,989	40,000	22,100
Church Improvements (63100)	-	5,000	2,100
Fellowship Hall Improvements (63200)	7,989	35,000	20,000
Parking Lot Improvements (63300)	-	-	-
Other Improvements (63400)	-	-	-
MAINTENANCE	6,510	66,300	62,600
Maintenance - Building (41805)	2,893	5,000	2,350
Maintenance Equipment (41810)	57	3,000	-
Roof Repair (41807)	-	2,000	2,000

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HVAC Repair (41812)	1,629	3,000	3,000
HVAC Replace (41813)	-	25,000	50,000
Maintenance - Parking Lot (41815)	-	1,000	-
Maintenance Yard (41825)	781	1,500	1,000
Drainage Mitigation (41826)	-	15,000	2,000
Pest Control (41820)	1,151	600	2,000
Supplies (cleaning, etc.) (41830)	-	200	250
Professional Consulting (41840)	-	10,000	-
UTILITIES	15,535	15,000	17,200
Electric (42010)	8,662	8,000	10,400
Gas (42015)	2,094	1,500	2,000
Water (42020)	4,779	5,500	4,800
INSURANCE	29,391	22,700	24,200
Insurance - Worker's Comp (43005)	-	700	600
Insurance - Property (43010)	29,391	22,000	23,600
ACCOUNTS PAYABLE	-	-	-
Credit Card Thomas Harty (20220)	-	-	-
Credit Card Fred Spike (20204)	-	-	-
Credit Card David Ernst (20208)	-	-	-
Credit Card Carol Ernst (20210)	-	-	-
Credit Card William Pohl (20212)	-	-	-
Credit Card Timothy Steele (20216)	-	-	-
Credit Card Office Manager (20218)	-	-	-
Credit Card Rob Cochran (20207)	-	-	-
Credit Card Pam Hammond (20209)	-	-	-
Credit Card Karen Limback (20211)	-	-	-
SUPPORT TEAM PROGRAMS	3,080	4,100	3,800
GUEST SERVICES	1,753	2,100	2,000
Guest Services - Supplies (46010)	1,333	1,500	1,500
Guest Services - Ushers (46100)	-	100	-
Guest Services - Portals of Prayer (46220)	421	500	500
Fellowship Supplies (41395)	1,009	1,500	1,500
New Member Orientation (49000)	-	100	-
Care (elders) (48000)	318	400	300
OTHER EXPENSES	-	23,578	-
Legal and Professional Fees (44000)	-	5,000	-
Dues and Subscriptions (44100)	-	500	-
Uncategorized Expense (55000)	-	-	-
Other Miscellaneous Expenses (55100)	-	18,078	-
PASSTHROUGH	-	-	-
Lutheran Witness (41352)	-	-	-
Other Passthrough (41355)	-	-	-
FINANCIAL CHARGES - INTEREST	58	100	-
Interest on Mortgage (41100)	-	-	-
Charges on Main Checking (51200)	58	100	-
Charges on MM Account (51300)	-	-	-
Charges on LCEF (51300)	-	-	-
Late Charges	-	-	-
NEXT	-	-	-
Next - Curriculum (41371)	-	-	-
Inactive Accounts	-	-	-
Income less Expense	4,198	(171,300)	(78,362)

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Account	Forecast 2025 Run Rate	Budget 2025	2026 Budget Proposed
XX			
Current Banking Assets (October 2025)			\$ 250,098
Truist CD 5-mo matures Feb'26 (rate 3.44%)			41,556
Truist CD 6-mo matures Jan'26 (rate 3.92%)			25,658
LCEF Checking			78,197
Truist Checking			104,687
Total Asset at the end of 2026			\$ 592,548
Expense			
XX			
SUMMARY:			
PERSONNEL, LEADERSHIP DEV, ETC	189,131	191,122	200,812
FACILITIES MAINT & OPERATIONS	51,436	103,300	103,400
CAPITAL IMPROVEMENTS	7,989	40,000	22,100
STEWARDSHIP	55,233	74,600	68,000
OFFICE OPERATIONS	5,130	10,050	8,800
SERVICES PRODUCTION	6,895	6,450	8,600
ENVIRONMENTS	359	6,700	5,300
SUPPORT TEAM PROGRAMS	3,080	4,100	3,800
CONTINGENCY, OTHER	2,947	23,678	-
TOTAL EXPENSE	322,200	460,000	420,812
SUMMARY (CONTRIBUTION %):			
PERSONNEL, LEADERSHIP DEV, ETC	59%	42%	48%
FACILITIES MAINT & OPERATIONS	16%	22%	25%
CAPITAL IMPROVEMENTS	2%	9%	5%
STEWARDSHIP	17%	16%	16%
OFFICE OPERATIONS	2%	2%	2%
SERVICES PRODUCTION	2%	1%	2%
ENVIRONMENTS	0%	1%	1%
SUPPORT TEAM PROGRAMS	1%	1%	1%
CONTINGENCY, OTHER	1%	5%	0%
TOTAL EXPENSE	100%	100%	100%
Net Assets at the end of 2026			\$ 171,737
3 month Expense reserve			82,000
Positive cash flow after 3mo Exp. Reserve			89,737