

St. Andrew Presbyterian Church - 2026 Budget

	2026 Budget	2025 Actual	2025 Budget	2024 Actual
INCOME				
Identified General Fund Giving	870,200	842,063	908,000	899,395
Loose Offering	11,000	11,225	10,000	10,538
Subtotal Pledge-all Identified Giving	881,200	853,288	918,000	909,933
Building Use	11,500	11,460	7,000	5,520
Bank Accounts - Interest	7,000	7,747	15,000	17,785
Miscellaneous Income	300	302	-	429
TOTAL INCOME	900,000	872,797	940,000	933,667
EXPENSES				
Lawn Care	8,500	8,438	7,000	6,882
Snow Removal	12,000	11,700	11,000	10,970
Land Expenses	20,500	20,138	18,000	17,852
Insurance - Building	27,000	26,167	27,000	24,383
Repair/Maint - Building	30,000	45,000	45,000	30,000
Setups	2,000	1,523	2,000	1,850
Janitorial - Service	30,330	19,482	19,500	19,481
Janitorial - Supplies	2,500	2,545	2,000	2,657
Interiors	9,000	9,000	9,000	9,000
Building Expenses	100,830	103,716	104,500	87,371
Water - City of IC	2,500	2,368	2,500	2,333
Garbage - Lakeshore Recycling	1,700	1,536	2,520	2,450
Gas/Electric - MidAmerican	35,500	35,342	32,000	32,044
Dishwasher - EMS	500	263	500	114
Pastor Cell Phones	-	-	1,440	1,350
Ph/Internet-CLink,Mediacom	6,000	6,799	5,500	7,077
Utilities Expenses	46,200	46,309	44,460	45,368
Audio-Visual	2,500	1,688	2,500	2,605
Repair/Maint - Equip	-	146	-	-
Equipment/AV Expenses	2,500	1,835	2,500	2,605
Insurance - Vehicles	-	115	-	-
Registration - Vehicles	-	5	-	-
Vehicle Expenses	-	120	-	-
Bibles	250	284	250	-
Children's Bulletins	250	70		
Children's Time	50	64	50	14
Christmas Program	150	81	150	-
Supplies	1,750	1,184	2,600	3,121
Curriculum	1,500	1,111	1,500	948
25 Live fka Spark/Lights	500	201	500	878
Nursery Supplies	200	28	200	-
Teachers/Training	250	223	250	-

Vacation Bible School	1,000	843	1,500	546
Family Ministry	2,000	2,639	1,500	556
Preschool Ministry	-	-	-	-
Community Outreach	2,100	1,024	1,500	1,020
Children's & Family Ministries Expenses	10,000	7,752	10,000	7,082
Adult Education	1,300	1,299	1,200	1,160
Confirmation Class	-	-	-	-
Library	1,150	930	1,100	927
Christian Education Expenses	2,450	2,230	2,300	2,087
Advertising	100	90	100	24
Deacons	-	-	-	-
Fellowship	1,500	1,318	1,500	1,974
One Spirit	-	-	-	-
Prayer Ministry	-	-	-	-
Stewardship	500	-	500	476
Ministries & Membership Expenses	2,100	1,408	2,100	2,475
Unified Mission/CTS (20% in '26)	19,374	29,061	-	30,652
Locally Det Benevolence (80% in '26)	77,495	67,809	-	71,522
Mission Expenses	96,869	96,869	106,266	102,174
Per Capita	27,652	25,334	25,334	28,202
All Choirs	1,500	1,261	1,200	1,837
All Handbells	-	-	-	-
Adult Handbells	1,342	1,220	1,220	712
Instrumental Ensembles	600	406	800	114
Children's Handbells	400	200	200	135
Children's Musical	-	71	150	50
Music Appreciation	200	200	200	81
Music Maintenance	-	-	-	-
Equipment	3,315	2,000	2,150	160
Soloists/Instru/Composers	1,800	4,020	3,250	5,258
Organ Music	400	65	400	-
Piano Tuning	900	900	600	500
Agape Singers'	-	283	-	-
Music-Professional Organ.	358	200	185	-
Music Workshops	250	250	250	338
Music Expenses	11,065	11,076	10,605	9,186
Computer	1,800	782	1,800	1,623
Copier	5,960	5,922	5,960	5,407
Miscellaneous Office	4,060	3,573	4,015	2,293
Paper/Office Supplies	3,000	2,272	3,500	3,817
Postage	1,600	1,524	1,250	1,220
Office Expenses	16,420	14,073	16,525	14,360
Insurance-Worker's Comp.	3,000	2,592	3,300	3,285
Bank Fees	400	390	370	379
Brokerage Commissions	-	-	-	-

Payroll	2,500	2,318	2,200	2,041
Session Administration	200	237	200	131
Personnel-Background Cks.	1,000	1,034	1,000	985
Personnel Team-Pastor Search	10,000	1,332	10,000	63
Online Communications	5,000	4,719	5,000	5,536
Online Giving	4,000	3,505	4,000	3,958
Pushpay App/portal Fee	9,000	8,815	9,000	8,815
Operating Expenses	35,100	24,942	35,070	25,193
Chancel Guild	100	(49)	100	(46)
Copyright Fees	2,000	2,184	2,000	1,536
Devotional Booklets	200	278	-	-
Worship Resources	1,000	959	1,800	1,025
Hymnals For 2nd Graders	-	-	-	-
Worship Expenses	3,300	3,372	3,900	2,514
Activities & Programs	1,000	1,369	6,000	4,632
BASIC Meals	800	729	500	130
F.A.I.T.H.S.	-	-	-	-
Leader Expenses - R/C/P	300	309	500	238
Permanent Resources	-	-	-	-
Youth Trip eg Cross/Pitt.(rename High School Tr	1,000	634	2,000	1,858
Retreat (NEW ACCONT)	1,000	-	-	-
Stronghold	8,800	8,979	3,900	5,576
Youth Ministries Expenses	12,900	12,020	12,900	12,434
PERSONNEL				
PROFESSIONAL EXPENSES				
Assoc Pastor - Prof Exp	-	2,430	-	565
Ch/Family Min Dir - Prof Exp	-	-	-	-
Music Director - Prof Exp	200	125	200	200
Pastor - Prof Exp	1,500	1,148	1,500	1,174
Youth Director - Prof Exp	200	-	200	-
Subtotal Professional Expenses	1,900	3,703	1,900	1,940
CONTINUING EDUCATION				
Assoc Pastor CE	-	-	-	647
Ch/Fam Min Staff CE	1,000	-	1,000	-
Music Director CE	1,000	918	1,000	1,025
Pastor CE	1,000	-	1,000	-
Youth Director CE	1,000	-	1,000	1,100
Subtotal Continuing Education	4,000	918	4,000	2,772

SALARIES

ASST DIR-CH/YOUTH MUSIC

AD Instrumentl Min-Salary	4,219	4,219	7,210	3,559
AD Instrumental Min-SS ER	262	262	448	221
AD Instrumentl MinMedi ER	61	61	103	51
AD Handbell Min. Salary	8,764	8,509	8,509	8,261
AD Handbell Min SS ER	543	528	527	512
AD Handbell Min. Medi ER	127	123	124	120
Subtotal Asst Dir-ch/youth Music	13,977	13,702	16,921	12,724

ASSOCIATE PASTOR

Assoc Pastor Salary	26,250	23,770	26,250	41,209
Assoc Pastor Housing	-	-	-	17,009
Assoc Pastor SS Offset	-	-	-	3,817
Assoc Pastor Medical	-	-	-	1,284
Assoc Pastor PC/USA BOP	-	-	-	20,089
Subtotal Associate Pastor	26,250	23,770	26,250	83,408

MISSION & BUILDING COORDINATOR

Mission/Building Coord. Salary	29,706	7,586	27,038	25,521
Mission/Building Coord. SS	2,136	545	1,945	1,836
Mission/Building Coord. Medi	500	128	455	429
Mission/Building Coord. Pension	1,782	455	1,622	1,531
Mission/Building Coord Cafeteria	2,971	758	2,704	2,552
Subtotal Bldg&grounds Coordinator	37,095	9,472	33,763	31,869

CAREGIVERS

Caregivers Salary	10,300	10,145	10,000	9,433
Caregivers SS	-	618	-	585
Caregivers Medi	-	145	-	137
Subtotal Caregivers	10,300	10,908	10,000	10,155

CHILDREN & FAMILY MIN DIR (was Thomas, Nichole,Sara and Amy; Amy now separately listed above)

Ch/Fam Min Dir Salary	34,421	50,747	48,271	46,830
Ch/Fam Min Dir SS ER	2,134	3,195	2,992	2,903
Ch/Fam Min Dir Medi ER	499	747	700	679
Ch/Fam Min Dir Pension	-	297	-	-
Ch/Fam Min Dir Cafeteria	-	495	-	-
Subtotal Children & Family Min Dir	37,054	55,481	51,963	50,412

FINANCE ADMINISTRATOR

Finance Admin Salary	16,195	16,498	15,723	11,822
Finance Admin SS ER	-	1,023	-	733
Finance Admin Medi ER	-	239	-	171
Subtotal Finance Administrator	16,195	17,760	15,723	12,726

MUSIC ASSISTANTS

Music Accompanist Salary	18,500	31,294	32,136	22,800
Music Accompanists SS ER	1,147	2,120	1,992	1,413
Music Accompanists Med ER	268	496	467	331
Ch/Fam Min Dir Pension	-	1,656	1,928	-
Ch/Fam Min Dir Cafeteria	-	2,761	3,214	-
Subtotal Music Assistants	19,915	38,327	39,736	24,544

MUSIC DIRECTOR

Music Director Salary	69,990	67,951	67,951	65,972
Music Director SS ER	4,497	4,472	4,366	4,239
Music Director Medi ER	1,052	1,046	1,022	992
Music Director Pension	4,199	4,077	4,077	3,958
Music Director Cafeteria	6,999	6,795	6,795	6,597
Subtotal Music Director	86,738	84,341	84,211	81,758

OFFICE/COMM ADMIN

Office/Comm Admin Salary	68,158	66,173	66,173	54,207
Office/Comm Admin SS ER	4,902	4,759	4,760	3,899
Office/Comm Admin Medi ER	1,147	1,113	1,113	912
Office/Comm Admin Pension	4,089	3,970	3,970	3,252
Office/Comm Admin Cafeter	6,816	6,617	6,617	5,420
Subtotal Office/comm Admin	85,112	82,632	82,633	67,690

PASTOR

Pastor Salary - '26 hypothetical	134,375	63,500	63,500	49,937
Pastor Housing		54,000	54,000	38,843
Pastor SS Offset	-	-	-	6,382
Pastor Medical	-	-	-	-
Pastor Board of Pensions	-	-	-	34,914
Pastor BOP With Pastor Medical	-	-	-	-
Pastor BOP Add Spouse Medical	-	-	-	-
Pastor BOP Add Kids to Medical	-	-	-	-
Subtotal Pastor	134,375	117,500	117,500	130,076

YOUTH DIRECTOR

Youth Director Salary	50,265	48,801	48,801	47,380
Youth Director SS ER	3,614	3,510	3,509	3,407
Youth Director Medi ER	846	821	821	797
Youth Director Pension	3,016	2,928	2,928	2,843
Youth Director Cafeteria	5,027	4,880	4,880	4,738
Subtotal Youth Director	62,768	60,940	60,940	59,165

Subtotal Salaries	529,777	514,833	539,640	564,527
-------------------	---------	---------	---------	---------

Subtotal Personnel	535,677	519,454	545,540	569,239
--------------------	---------	---------	---------	---------

TOTAL EXPENSES	923,563	890,648	940,000	928,141
-----------------------	----------------	----------------	----------------	----------------

NET INCOME (LOSS)	(23,563)	(17,851)	0	5,526
--------------------------	-----------------	-----------------	----------	--------------

Additional Funding:

Session Discretionary Fund 3	8,000
------------------------------	-------

Session Discretionary Fund 4	15,563
------------------------------	--------

NET INCOME (Loss) After Add'l Funding Sources	0
--	----------