

## Redeemer Evangelical Free Church Budget Summary

### FY2026

| <u>Expense Category</u>         | <u>FY2024</u> | <u>FY2025</u> | <u>FY2025</u> | Over<br>(Under)<br>Budget | <u>FY2026</u> | <u>+(-) From Prior Year Est.</u> |        |
|---------------------------------|---------------|---------------|---------------|---------------------------|---------------|----------------------------------|--------|
|                                 | Actual        | Budget        | Actual        |                           | Budget        | Amount                           | %      |
| General Giving                  | 563,116       | 575,124       | 621,821       | 46,697                    | 610,851       | (10,970)                         | -1.8%  |
| Interest and Other Income       | 978           | 100           | 500           | 400                       | 100           | (400)                            | -80.0% |
| Facilities Usage Fees           | 1,150         | 1,200         | 2,677         | 1,477                     | 1,200         | (1,477)                          | -55.2% |
| Transfer from(to) Other Funds   |               | -             | -             | -                         |               |                                  |        |
| <u>Total Income</u>             | 565,244       | 576,424       | 624,998       | 48,574                    | 612,151       | (12,847)                         | -2.1%  |
| % Change from Prior Year        |               | 2.0%          | 10.6%         |                           | <b>-2.1%</b>  |                                  |        |
| <u>Expense</u>                  |               |               |               |                           |               |                                  |        |
| STAFF & ELDERS                  | 227,079       | 270,346       | 247,258       | (23,088)                  | 293,676       | 46,418                           | 18.8%  |
| PROPERTY                        | 94,839        | 145,952       | 110,217       | (35,735)                  | 147,084       | 36,867                           | 33.4%  |
| CHILDREN & FAMILY               | 8,563         | 10,750        | 8,112         | (2,638)                   | 11,750        | 3,638                            | 44.8%  |
| STUDENT & YOUNG ADULT           | 3,787         | 7,000         | 5,999         | (1,001)                   | 7,000         | 1,001                            | 16.7%  |
| DISCIPLESHIP & EVANGELISM       | 7,698         | 15,300        | 10,100        | (5,200)                   | 17,300        | 7,200                            | 71.3%  |
| WORSHIP                         | 3,758         | 6,926         | 7,608         | 682                       | 7,000         | (608)                            | -8.0%  |
| FINANCE                         | 1,824         | 2,000         | 2,468         | 468                       | 2,750         | 282                              | 11.4%  |
| MISSIONS                        | 94,900        | 115,285       | 109,817       | (5,468)                   | 122,431       | 12,614                           | 11.5%  |
| OTHER                           | 1,013         | 2,865         | 1,731         | (1,134)                   | 3,160         | 1,429                            | 82.6%  |
| <u>Total Expense</u>            | 443,461       | 576,424       | 503,310       | (73,114)                  | 612,151       | 108,841                          | 21.6%  |
| % Change from Prior Year        |               | 30.0%         | 13.5%         |                           | <b>21.6%</b>  |                                  |        |
| % Change from Prior Year Budget |               |               |               |                           | <b>6.2%</b>   |                                  |        |
| <u>Surplus (Deficit)</u>        | 121,783       | 0             | 121,688       | 121,688                   | 0             |                                  |        |
| Weeks in a Year                 | 52            | 53            | 53            |                           | <b>52</b>     |                                  |        |
| Giving per Week                 | 10,829        | 10,851        | 11,732        |                           | 11,747        |                                  |        |
| % Change from Prior Year        |               | 0.2%          | 8.3%          |                           | <b>0.1%</b>   | Decrease Per Week                |        |

**Redeemer Evangelical Free Church, Expense Detail**  
**FY2026**

| Expense Category                     | FY2024         | FY2025<br>Budget | FY2025<br>YTD  | Estimate for<br>Rest<br>9.43% | FY2025<br>Total | Actual v.<br>Budget | % Over<br>(Under) | FY2026<br>Budget | +(-) From<br>Estimated | Chg from<br>FY2025 |
|--------------------------------------|----------------|------------------|----------------|-------------------------------|-----------------|---------------------|-------------------|------------------|------------------------|--------------------|
| <b>STAFF &amp; ELDERS</b>            |                |                  |                |                               |                 |                     |                   |                  |                        |                    |
| 5110 Staff Salaries                  | \$184,663      | \$ 205,390       | \$ 181,604     | \$ 18,908                     | \$ 200,512      | \$ (4,878)          | (2.4)             | \$ 236,620       | \$ 36,108              | 18.0%              |
| 5120 Staff Pensions                  | 3,600          | 4,800            | 4,400          | 458                           | 4,858           | 58                  | 1.2               | 5,020            | 162                    | 3.3%               |
| 5130 Pastoral Search Expenses        | -              | -                | -              | -                             | -               | -                   |                   | -                | -                      | 0.0%               |
| 514n Staff Expenses (5140-5145)      | 4,008          | 5,100            | 3,448          | 359                           | 3,807           | (1,293)             | (25.4)            | 6,100            | 2,293                  | 60.2%              |
| 5160 Payroll Taxes                   | 10,796         | 17,411           | 6,976          | 726                           | 7,702           | (9,709)             | (55.8)            | 8,708            | 1,006                  | 13.1%              |
| 5165 Payroll Administration Fees     | 1,030          | 1,100            | 1,159          | 121                           | 1,280           | 180                 | 16.4              | 1,500            | 220                    | 17.2%              |
| 5170 Employee Benefits               | 20,582         | 27,450           | 20,225         | 2,106                         | 22,331          | (5,119)             | (18.6)            | 25,896           | 3,565                  | 16.0%              |
| 5180 Worker's Compensation           | 1,949          | 2,195            | 1,914          | 199                           | 2,113           | (82)                | (3.7)             | 2,932            | 819                    | 38.8%              |
| 5185 Education Reimbursement         | -              | 4,500            | 3,099          | 323                           | 3,422           | (1,078)             | (24.0)            | 4,500            | 1,078                  | 31.5%              |
| 5195 Elder Board Expenses            | 451            | 2,400            | 1,117          | 116                           | 1,233           | (1,167)             | (48.6)            | 2,400            | 1,167                  | 94.6%              |
| <b>Total Staff &amp; Elders Exp.</b> | <b>227,079</b> | <b>270,346</b>   | <b>223,942</b> | <b>23,316</b>                 | <b>247,258</b>  | <b>(23,088)</b>     | <b>(8.5)</b>      | <b>293,676</b>   | <b>46,418</b>          | <b>18.8%</b>       |
| <b>% of Total Expenses</b>           | <b>51.5%</b>   | <b>46.9%</b>     | <b>49.0%</b>   | <b>50.1%</b>                  | <b>49.1%</b>    |                     |                   | <b>48.0%</b>     |                        |                    |
| <b>PROPERTY</b>                      |                |                  |                |                               |                 |                     |                   |                  |                        |                    |
| 5210 Custodian                       | 20,269         | 23,800           | 21,337         | 2,222                         | 23,559          | (241)               | (1.0)             | 25,732           | 2,173                  | 9.2%               |
| 5220 Utilities                       | 26,116         | 34,000           | 28,018         | 2,917                         | 30,935          | (3,065)             | (9.0)             | 34,000           | 3,065                  | 9.9%               |
| 5230 Snow Removal                    | 9,053          | 15,000           | 9,436          | -                             | 9,436           | (5,564)             | (37.1)            | 15,000           | 5,564                  | 59.0%              |
| 5240 Maintenance                     | 6,153          | 21,500           | 8,555          | 891                           | 9,446           | (12,054)            | (56.1)            | 21,500           | 12,054                 | 127.6%             |
| 5245 Custodial Expense               | 2,628          | 2,900            | 2,683          | 279                           | 2,962           | 62                  | 2.1               | 3,300            | 338                    | 11.4%              |
| 5250 Church Insurance                | 15,164         | 20,852           | 16,601         | 1,728                         | 18,329          | (2,523)             | (12.1)            | 20,852           | 2,523                  | 13.8%              |
| 5260 Kitchen Supplies                | 698            | 1,000            | 464            | 48                            | 512             | (488)               | (48.8)            | 1,000            | 488                    | 95.3%              |
| 5270 Capital Improvements            | -              | -                | -              | -                             | -               | -                   |                   | -                | -                      | 0.0%               |
| 5275 Property Reserve                | -              | -                | -              | -                             | -               | -                   |                   | -                | -                      | 0.0%               |
| 5280 Decorating                      | -              | 10,000           | 173            | 18                            | 191             | (9,809)             | (98.1)            | 10,000           | 9,809                  | 5135.6%            |
| 5290 Office Expense                  | 12,755         | 14,500           | 13,447         | 1,400                         | 14,847          | 347                 | 2.4               | 14,500           |                        |                    |
| 5295 Technology                      | -              | 2,400            | -              | -                             | -               | (2,400)             | (100.0)           | 1,200            | 1,200                  | 0.0%               |
| <b>Total Property Expenses</b>       | <b>92,836</b>  | <b>145,952</b>   | <b>100,714</b> | <b>9,503</b>                  | <b>110,217</b>  | <b>(35,735)</b>     | <b>(24.5)</b>     | <b>147,084</b>   | <b>37,214</b>          | <b>33.8%</b>       |
| <b>% of Total Expenses</b>           | <b>21.1%</b>   | <b>25.3%</b>     | <b>22.1%</b>   | <b>20.4%</b>                  | <b>21.9%</b>    |                     |                   | <b>24.0%</b>     |                        |                    |

**Redeemer Evangelical Free Church, Expense Detail**  
**FY2026**

| Expense Category                            |                              | FY2024       | FY2025        | FY2025       | Estimate for Rest | FY2025        | Actual         | % Over        | FY2026        | +(-) From    | Chg from      |
|---------------------------------------------|------------------------------|--------------|---------------|--------------|-------------------|---------------|----------------|---------------|---------------|--------------|---------------|
| <b><u>CHILDREN &amp; FAMILY</u></b>         |                              |              |               |              |                   |               |                |               |               |              |               |
| 5310                                        | Praise Factory               | 2,492        | 4,050         | 3,262        | 340               | 3,602         | (448)          | (11.1)        | 5,050         | 1,448        | 40.2%         |
| 5317                                        | Children's Musical           | 748          | 750           | 799          | 83                | 882           | 132            |               | 750           |              |               |
| 5320                                        | Children's Sunday School     | -            | -             | -            | -                 | -             | -              | #DIV/0!       | -             | -            | 0.0%          |
| 5325                                        | Nursery                      | 453          | 1,250         | 116          | 12                | 128           | (1,122)        | (89.8)        | 1,250         | 1,122        | 876.6%        |
| 5330                                        | Children's Ministry Expenses | 3,717        | 3,600         | 3,169        | 330               | 3,499         | (101)          | (2.8)         | 3,600         | 101          | 2.9%          |
| 5335                                        | Camp                         | 1,152        | 1,100         | 1            | -                 | 1             | (1,099)        | (99.9)        | 1,100         | 1,099        | 109900.0%     |
| 5340                                        | Family Ministry Expenses     | -            | -             | -            | -                 | -             | -              | #DIV/0!       | -             | -            | 0.0%          |
| <b>Total C&amp;F Expenses</b>               |                              | <b>8,562</b> | <b>10,750</b> | <b>7,347</b> | <b>765</b>        | <b>8,112</b>  | <b>(2,638)</b> | <b>(24.5)</b> | <b>11,750</b> | <b>3,770</b> | <b>46.5%</b>  |
| <b>% of Total Expenses</b>                  |                              | <b>1.9%</b>  | <b>1.9%</b>   | <b>1.6%</b>  | <b>1.6%</b>       | <b>1.6%</b>   |                |               | <b>1.9%</b>   |              |               |
| <b><u>STUDENT &amp; YOUNG ADULT</u></b>     |                              |              |               |              |                   |               |                |               |               |              |               |
| 5370                                        | Student Expenses             | 3,622        | 6,000         | 5,175        | 539               | 5,714         | (286)          | 95.2%         | 6,000         | 6,000        | 105.0%        |
| 5375                                        | Small Groups / 4:12          | -            | -             | -            | -                 | -             | -              | 0.0%          | -             | -            | 0.0%          |
| 5380                                        | Fuse Events                  | -            | -             | -            | -                 | -             | -              | 0.0%          | -             | -            | 0.0%          |
| 5390                                        | Young Adult Events           | 166          | 1,000         | 258          | 27                | 285           | (715)          | 28.5%         | 1,000         | 1,000        | 350.9%        |
| <b>Total S&amp;YA Expenses</b>              |                              | <b>3,788</b> | <b>7,000</b>  | <b>5,433</b> | <b>566</b>        | <b>5,999</b>  | <b>(1,001)</b> | <b>(14.3)</b> | <b>7,000</b>  | <b>7,000</b> | <b>116.7%</b> |
| <b>% of Total Expenses</b>                  |                              | <b>0.9%</b>  | <b>1.2%</b>   | <b>1.2%</b>  | <b>1.2%</b>       | <b>1.2%</b>   |                |               | <b>1.1%</b>   |              |               |
| <b><u>DISCIPLESHIP &amp; EVANGELISM</u></b> |                              |              |               |              |                   |               |                |               |               |              |               |
| 5410                                        | Discipleship Instructional M | -            | -             | 149          | 16                | 165           | 165            | #DIV/0!       | -             | (165)        | -100.0%       |
| 5420                                        | Evangelism & Outreach Eve    | 115          | 3,000         | 1,213        | 126               | 1,339         | (1,661)        | (55.4)        | 3,000         | 1,661        | 124.0%        |
| 5425                                        | Advertising                  | -            | 1,500         | -            | -                 | -             | (1,500)        | (100.0)       | 1,500         | 1,500        | 0.0%          |
| 5430                                        | Small Groups/Discipleship    | -            | -             | -            | -                 | -             | -              | #DIV/0!       | 1,000         | 1,000        | 0.0%          |
| 5440                                        | Food Pantry Support          | -            | 2,000         | 450          | 47                | 497           | (1,503)        | (75.2)        | 2,000         | 1,503        | 302.4%        |
| 5450                                        | Women's Ministries Expens    | 600          | 1,100         | 748          | 78                | 826           | (274)          | (24.9)        | 1,100         | 274          | 33.2%         |
| 5460                                        | EFCA Support                 | 2,400        | 2,400         | 2,400        | 250               | 2,650         | 250            | 10.4          | 2,400         | (250)        | -9.4%         |
| 5470                                        | Men's Ministries             | -            | -             | (275)        | (29)              | (304)         | (304)          |               | -             | 304          | -100.0%       |
| 5480                                        | Library                      | -            | 300           | -            | -                 | -             | (300)          | (100.0)       | 300           | 300          | 0.0%          |
| 5490                                        | Assimilation                 | 4,466        | 5,000         | 4,462        | 465               | 4,927         | (73)           | (1.5)         | 6,000         | 1,073        | 21.8%         |
| <b>Total Discipleship &amp; Evang. E</b>    |                              | <b>7,581</b> | <b>15,300</b> | <b>9,147</b> | <b>953</b>        | <b>10,100</b> | <b>(5,200)</b> | <b>(34.0)</b> | <b>17,300</b> | <b>7,200</b> | <b>71.3%</b>  |
| <b>% of Total Expenses</b>                  |                              | <b>1.7%</b>  | <b>2.7%</b>   | <b>2.0%</b>  | <b>2.0%</b>       | <b>2.0%</b>   |                |               | <b>2.8%</b>   |              |               |
| <b><u>WORSHIP</u></b>                       |                              |              |               |              |                   |               |                |               |               |              |               |
| 5510                                        | Worship Expenses             | 2,054        | 2,500         | 2,702        | 281               | 2,983         | 483            | 19.3          | 3,000         | 17           | 0.6%          |
| 5540                                        | Subscription/Copyright Servi | 1,704        | 1,926         | 1,689        | 176               | 1,865         | (61)           | (3.2)         | 1,500         | (365)        | -19.6%        |
| 3010                                        | Worship Technology Fund      | -            | 2,500         | 2,500        | 260               | 2,760         | 260            | 10.4          | 2,500         | (260)        | -9.4%         |
| <b>Total Worship Expenses</b>               |                              | <b>3,758</b> | <b>6,926</b>  | <b>6,891</b> | <b>717</b>        | <b>7,608</b>  | <b>682</b>     | <b>9.8</b>    | <b>7,000</b>  | <b>(608)</b> | <b>-8.0%</b>  |
| <b>% of Total Expenses</b>                  |                              | <b>0.9%</b>  | <b>1.2%</b>   | <b>1.5%</b>  | <b>1.5%</b>       | <b>1.5%</b>   |                |               | <b>1.1%</b>   |              |               |

**Redeemer Evangelical Free Church, Expense Detail**  
**FY2026**

| Expense Category               |                           | FY2024           | FY2025            | FY2025            | Estimate for Rest | FY2025            | Actual             | % Over        | FY2026            | +(-) From         | Chg from     |
|--------------------------------|---------------------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------|-------------------|-------------------|--------------|
| <b><u>FINANCE</u></b>          |                           |                  |                   |                   |                   |                   |                    |               |                   |                   |              |
| 5610                           | Debt Service - Normal     | -                | -                 | -                 | -                 | -                 | -                  | 0.0           | -                 | -                 | 0.0%         |
| 5620                           | Additional Debt Principal | -                | -                 | -                 | -                 | -                 | -                  | 0.0           | -                 | -                 | 0.0%         |
| 5630                           | * Bank & Credit Card Fees | 1,824            | 2,000             | 2,235             | 233               | 2,468             | 468                | 23.4          | 2,750             | 282               | 11.4%        |
| <b>Total Finance Expenses</b>  |                           | <b>1,824</b>     | <b>2,000</b>      | <b>2,235</b>      | <b>233</b>        | <b>2,468</b>      | <b>468</b>         | <b>23.4</b>   | <b>2,750</b>      | <b>282</b>        | <b>11.4%</b> |
| <b>% of Total Expenses</b>     |                           | <b>0.4%</b>      | <b>0.3%</b>       | <b>0.5%</b>       | <b>0.5%</b>       | <b>0.5%</b>       |                    |               | <b>0.4%</b>       |                   |              |
| <b><u>MISSIONS</u></b>         |                           |                  |                   |                   |                   |                   |                    |               |                   |                   |              |
| 5710                           | Cross-Cultural Missions   | 60,700           | 68,940            | 61,085            | 6,360             | 67,445            | (1,495)            | (2.2)         | 73,458            | 6,013             | 8.9%         |
| 5720                           | U.S. Based Missions       | 34,200           | 39,900            | 36,575            | 3,808             | 40,383            | 483                | 1.2           | 42,851            | 2,468             | 6.1%         |
| 5740                           | Partnership               | 0                | 1,200             | 200               | 21                | 221               | (979)              | (81.6)        | 2,449             | 2,228             | 1008.1%      |
| 5750                           | Missions Team Expense     | 0                | 2,745             | 15                | 2                 | 17                | (2,728)            | (99.4)        | 1,224             | 1,207             | 7100.0%      |
| 5760                           | Short-Term Missions       | 0                | 2,500             | 1,586             | 165               | 1,751             | (749)              | (30.0)        | 2,449             | 698               | 39.9%        |
| <b>Total Missions Expenses</b> |                           | <b>94,900</b>    | <b>115,285</b>    | <b>99,461</b>     | <b>10,356</b>     | <b>109,817</b>    | <b>(5,468)</b>     | <b>(4.7)</b>  | <b>122,431</b>    | <b>12,614</b>     | <b>11.5%</b> |
| <b>% of Total Expenses</b>     |                           | <b>21.5%</b>     | <b>20.0%</b>      | <b>21.8%</b>      | <b>22.2%</b>      | <b>21.8%</b>      |                    |               | <b>20.0%</b>      |                   |              |
| <b><u>OTHER</u></b>            |                           |                  |                   |                   |                   |                   |                    |               |                   |                   |              |
| 5810                           | Safety Team - Safety      |                  | 1,730             | 1,186             | 123               | 1,309             | (421)              | (24.3)        | 2,025             | 716               | 54.7%        |
| 5815                           | Safety Team - Medical     |                  | 685               | 142               | 15                | 157               | (528)              | (77.1)        | 685               | 528               | 336.3%       |
| 5820                           | Pastoral Care Expenses    | 234              | 450               | 240               | 25                | 265               | (185)              | (41.1)        | 450               | 185               | 69.8%        |
| <b>Total Other Expenses</b>    |                           | <b>234</b>       | <b>2,865</b>      | <b>1,568</b>      | <b>163</b>        | <b>1,731</b>      | <b>(1,134)</b>     | <b>(39.6)</b> | <b>3,160</b>      | <b>1,429</b>      | <b>82.6%</b> |
| <b>% of Total Expenses</b>     |                           | <b>0.1%</b>      | <b>0.5%</b>       | <b>0.3%</b>       | <b>0.3%</b>       | <b>0.3%</b>       |                    |               | <b>0.5%</b>       |                   |              |
| <b>Grand Total Expenses</b>    |                           | <b>\$440,562</b> | <b>\$ 576,424</b> | <b>\$ 456,738</b> | <b>\$ 46,572</b>  | <b>\$ 503,310</b> | <b>\$ (73,114)</b> | <b>(12.7)</b> | <b>\$ 612,151</b> | <b>\$ 115,319</b> | <b>22.9%</b> |