

## **St. Michael's Lutheran Church 2026 Spending Plan Report**

*Draft 01/14/26*

		<b>2026</b>		<b>2025 Spending</b>	
		<b>Proposed</b>			
		<b>Spending</b>		<b>Plan</b>	<b>2024 Actuals</b>
		<b>Plan</b>	<b>2025 Actuals</b>		
<b>GENERAL FUND</b>					
<b>Income (Contributions)</b>					
1	General Fund Envelopes	\$275,000	\$275,153	\$278,875	\$268,149
2	Plate, Offering	\$300	\$250	\$500	\$477
4	Ash Wednesday	\$100	\$50	\$250	\$232
5	Lenten Offering	\$100	\$25	\$750	\$721
6	Maundy Thursday	\$150	\$100	\$150	\$140
7	Good Friday	\$200	\$145	\$300	\$285
8	Easter	\$1,000	\$975	\$2,200	\$2,104
9	Thanksgiving	\$450	\$465	\$250	\$226
10	Advent	\$150	\$100	\$450	\$448
11	Christmas	\$3,000	\$2,994	\$1,100	\$1,052
12	Building Use - IHOC	\$5,400	\$4,494	\$5,400	\$5,400
13	Building Use - Other	\$8,500	\$7,781	\$7,650	\$17,755
14	Memorial Fund Income	\$9,386	\$11,543	\$11,543	\$9,366
15	Income Total	\$303,736	\$304,075	\$309,418	\$306,355
16	Exchange Offset		\$4,400	\$4,400	\$1,771
17	Adjusted Income	\$303,736	\$308,475	\$313,818	\$308,126
18					
19					
20	<b>Total Income</b>	\$303,736	\$308,475	\$ 313,818	\$ 308,126
<b>Expenses</b>					
<b>Benevolence</b>					
21	Mission Support	\$28,045	\$29,927	\$29,784	\$29,574
22	Compensation Aid Fund	\$700	\$685	\$822	\$822
23	World Hunger	\$1,450	\$1,498	\$2,097	\$1,479
24	Local Outreach				
	<b>Benevolence Total</b>	\$30,195	\$32,110	\$32,703	\$31,875

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<b>2026</b>				
<b>Proposed</b>				
<b>Spending</b>				
	<b>Plan</b>	<b>2025 Actuals</b>	<b>2025 Spending Plan</b>	<b>2024 Actuals</b>
<b>Staff Compensation</b>				
25 Salary - Pastor	\$85,576	\$83,245	\$83,245	\$81,168
26 Pension Plan - ELCA	\$12,986	\$11,472	\$12,986	\$12,649
27 Health Insurance - ELCA	\$41,971	\$36,322	\$39,624	\$37,368
28 Disability - ELCA	\$325	\$298	\$325	\$615
29 Survivor Benefit	\$216	\$198	\$216	\$439
30 Housing Equity	\$2,508	\$2,299	\$2,508	\$2,508
31 Auto Mileage Reimburse.	\$1,500	\$0	\$1,500	\$642
32 Conferences	\$375	\$50	\$375	\$50
33 Education	\$850	\$350	\$850	\$264
34 Books/supplies	\$375	\$62	\$375	\$50
35 Cell Phone, Internet	\$2,520	\$2,360	\$2,520	\$2,520
36 Salary - Music Director	\$38,848	\$37,790	\$37,790	\$36,917
37 Social Security Tax	\$2,972	\$2,343	\$2,891	\$2,766
38 Salary - Office Staff	\$20,661	\$20,098	\$20,098	\$19,608
39 Social Security Tax	\$1,581	\$1,246	\$2,538	\$1,500
40 Salary - Custodian	\$24,404	\$23,739	\$23,739	\$23,160
41 Social Security Tax	\$1,867	\$1,472	\$1,816	\$1,772
42 Staff Compensation Total	\$239,534	\$223,344	\$233,396	\$223,996
<b>General Ministries</b>				
43 Martha Circle	\$350	\$311	\$350	\$241
44 Evangelism	\$1,000	\$55	\$300	\$78
45 Parish Life & Coffee	\$500	\$43	\$500	\$154
46 Stewardship	\$100	\$0	\$100	\$114
47 Social Ministry	\$150	\$0	\$150	\$34
48 Membership	\$100	\$40	\$100	\$69
49 Youth Gathering	\$0	\$0	\$0	\$276
50 Youth Group	\$500	\$0	\$500	\$100
52 General Ministries Total	\$2,700	\$449	\$2,000	\$1,066

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<b>2026</b>				
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<b>Spending</b>				
<b>2025 Spending</b>		<b>2025 Spending</b>		
<b>Plan</b>	<b>2025 Actuals</b>	<b>Plan</b>	<b>2024 Actuals</b>	
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<b>Worship &amp; Music</b>				
52 Music supplies	\$500	\$356	\$500	\$507
53 Piano/organ maintenance	\$1,500	\$1,220	\$1,500	\$1,610
54 Supply Organists	\$1,000	\$600	\$1,000	\$700
55 Offering envelopes	\$300	\$425	\$300	\$260
56 Altar supplies	\$700	\$625	\$700	\$1,031
57 Devotional booklets	\$600	\$1,199	\$600	\$527
58 Sound System	\$1,000	\$1,701	\$1,000	\$1,731
59 Licensing	\$1,000	\$890	\$1,000	\$896
60 Supply Pastors	\$1,000	\$257	\$1,000	\$745
60 Flowers	\$0	\$1,089	\$0	\$0
61 Instrumentals	\$500	\$0	\$500	\$500
62 Worship & Music Total	\$8,100	\$8,362	\$8,100	\$8,507
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<b>Christian Education</b>				
63 Pre-k to 12	\$500	\$328	\$1,000	\$909
64 Confirmation	\$250	\$154	\$500	\$570
65 Adult	\$200	\$0	\$400	\$359
66 Christian Education Total	\$950	\$154	\$1,900	\$1,838
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<b>Administrative</b>				
67 Postage and bulk mail	\$1,000	\$471	\$1,000	\$951
68 Printing & office supplies	\$1,200	\$1,268	\$1,200	\$941
69 AED Device/CPR Training	\$800	\$820	\$800	\$0
70 Misc. Admin/legal	\$500	\$129	\$500	\$397
71 Copier contract/supplies	\$4,500	\$3,648	\$4,500	\$4,412
72 Professional fees	\$200	\$0	\$200	\$141
73 Computer upgrade/software	\$2,000	\$2,048	\$2,000	\$1,414
74 Synod Assembly	\$500	\$1,344	\$500	\$470
75 Communications/Marketing	\$1,000	\$1,279	\$1,000	\$934
76 Bank charges	\$2,000	\$779	\$2,000	\$2,161
77 Church Insurance	\$20,548	\$20,414	\$18,180	\$6,487
78 Telephone & Internet	\$3,500	\$3,076	\$3,500	\$3,484
79 Administrative Total	\$37,748	\$35,276	\$35,380	\$21,792

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Property					
80	Misc. supplies - property	\$2,500	\$510	\$2,500	\$1,532
81	General Maintenance/Repair	\$10,000	\$10,089	\$12,000	\$10,258
82	Cleaning supplies	\$1,000	\$1,508	\$1,000	\$1,313
83	Lawn/Snow Maintenance	\$12,000	\$11,675	\$15,000	\$10,810
84	PSE&G-Church	\$22,000	\$21,394	\$22,000	\$21,886
85	Garden Committee	\$250	\$16	\$400	\$48
86	Fire Alarm Maintenance	\$2,550	\$1,866	\$2,550	\$2,027
87	Water/Sewer-Church	\$2,500	\$1,692	\$2,500	\$2,509
88	Trash Removal	\$3,500	\$3,862	\$3,500	\$3,152
89	HVAC Contract	\$2,638	\$1,269	\$2,500	\$2,537
90	St. Michael's Parish House	\$1,500	\$1,611	\$1,500	\$1,983
91	Gen. Mnt/Rpr-Abington	\$1,000	\$808	\$750	\$519
92	PEG=920 Abington	\$3,500	\$3,355	\$3,500	\$3,613
93	Water/Sewer-Abington	\$2,500	\$2,162	\$2,500	\$2,061
94	Capital Improvements				\$8,700
95	Property Total	\$67,438	\$61,817	\$72,200	\$72,948
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Dedicated Accounts					
96	Expense Total	\$386,665	\$361,512	\$385,679	\$362,022
97	Income less Expense	\$ (82,929)	-\$53,037	\$ (71,861)	\$ (53,896)
Transfer Rental Reserve			\$16,500	\$16,500	\$35,000
Memorial Fund Reserve		\$75,000	\$100,000	\$100,000	
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Net Income/Loss After Reserves Supplement		\$ (7,929)	\$63,463	\$ 44,639	\$ (18,896)
Dedicated Fund Expenses Paid			\$49,354		-\$18,996
Reserve Supplement Balance Less			\$14,109		
Dedicated Expenses					