

Description	2020 Budget	Jan thru August Actual	Projected 12/31/2020	Budget 2021	Preschool 2020 Budget	Preschool 2021 Budget	Drama 2020 Budget	Drama 2021 Budget	San Marcos 2020 Budget	San Marcos 2021 Budget	Imagine 2020 Budget	Imagine 2021 Budget	Escondido 2020 Budget	Escondido 2021 Budget
Income														
Total Income	1,401,088	807,494	1,254,227	1,298,791	595,133	527,477	20,330	20,000	152,476	140,240	0	0	633,149	611,074
Expense														
Total 6010 · Wages paid	604,760	294,938	441,751	569,298	364,480	323,988	0	0	27,617	28,352	0	0	212,663	216,958
Total 6060 · Housing allowance	193,477	129,376	194,064	197,946	0	0	0	0	61,828	63,648	0	0	131,649	134,298
Total 6080 · Health plans(med,dental,vision)	65,448	35,960	53,940	58,452	33,768	23,604	0	0	7,920	8,712	0	0	23,760	26,136
Total 6110 · Disability plan	16,993	9,625	14,438	16,266	7,919	7,161	0	0	1,984	2,046	0	0	7,090	7,059
Total 6140 · Pension plan	63,887	39,870	59,805	62,892	28,517	27,686	0	0	7,733	7,910	0	0	27,637	27,296
Total 6190 · Taxes, Insurance & Allocation	59,834	16,806	35,502	48,952	34,079	34,975	0	0	-24,045	-27,167	0	0	49,801	41,144
Total 6000 · Wages & employee benefits	1,004,399	526,575	799,500	953,806	468,763	417,414	0	0	83,036	83,501	0	0	452,600	452,891
6200 · Administrative expenses														
6210 · Office supplies	6,500	2,820	4,230	6,500	780	780			1,200	1,200			4,520	4,520
6220 · Postage	500	282	423	500									500	500
6230 · Mileage & gas reimbursements	5,400	854	3,000	5,400					2,400	2,400			3,000	3,000
6240 · Copier costs	3,220	1,933	3,400	3,400									3,220	3,400
6290 · Misc. administrative expenses	0	48	72	10,000										10,000
Total 6200 · Administrative expenses	15,620	5,937	11,125	25,800	780	780	0	0	3,600	3,600	0	0	11,240	21,420
6300 · Board of Trustees & Property														
6305 · Rent	54,834	34,936	53,483	56,341					54,834	56,341				
6310 · Property & liability insurance	12,453	9,524	18,600	19,100	2,765	4,600							9,688	14,500
6312 · Utilities-electricity	45,850	19,896	29,844	48,391	17,895	18,789	850	892	1,400	1,400			25,705	27,310
6314 · Utilities-gas	3,360	4,074	5,000	6,416									3,360	6,416
6316 · Utilities-water & sewer	7,938	4,878	7,317	7,929	4,140	4,140							3,798	3,789
6318 · Utilities-phone, internet, TV	6,405	5,373	8,060	9,456	1,416	1,872			1,428	1,560			3,561	6,024
6320 · Trash disposal	4,095	2,622	3,933	4,095	2,080	2,080							2,015	2,015
6324 · Custodial service	33,140	10,662	18,662	31,360	13,860	11,880	800	800	1,800	2,000			16,680	16,680
6328 · Pest control	2,347	1,962	1,962	2,000		500							2,347	1,500
6332 · Security service	11,080	7,304	10,956	11,080					560	560			10,520	10,520
6336 · Grounds maintenance	27,300	10,320	15,480	27,300									27,300	27,300
6340 · Facilities maintenance & repair	19,454	6,431	9,647	19,454	1,200	2,500			3,000	3,000			15,254	13,954
6342 · Solar maintenance & repair	2,520	0	0	2,520									2,520	2,520
6344 · Facilities consumable supplies	3,885	1,682	2,523	3,885					300	300			3,585	3,585
6354 · Equipment maintenance	14,826	4,891	7,337	14,826	1,000	2,000							13,826	12,826
6358 · Equipment purchases	23,549	174	15,000	24,549	1,000	2,000			3,000	3,000			19,549	19,549
6380 · Property taxes	420	0	0	0										0
6390 · Misc. Board of Trustees expense	0	30	45	420									420	420
Total 6300 · Board of Trustees & Property	273,456	124,759	207,848	289,122	45,356	50,361	1,650	1,692	66,322	68,161	0	0	160,128	168,908
6400 · Board of Christian Education														
6402 · Adult education	600	1,070	1,605	600									600	600
6406 · Family Life	500	0	0	500									500	500
6410 · Sunday school / nursery	1,300	755	1,133	1,300					100	100			1,200	1,200
6414 · Vacation Bible School	1,300	847	1,000	1,300									1,300	1,300
6418 · Confirmation	400	116	200	400									400	400
6422 · Teacher recognition	200	0	100	200									200	200

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6430 · Library	200	0	100	200									200	200
6434 · History bricks	500	0	250	500									500	500
6439 · Misc. BD. of Christian Ed. exp.	3,000	0	0	3,000									3,000	3,000
Total 6400 · Board of Christian Education	8,000	2,788	4,388	8,000	0	0	0	0	100	100	0	0	7,900	7,900
6450 · Board of Elders														
6452 · Guest speakers	600	0	600	600									600	600
6456 · Pastoral conferences	0	250	250	0										
6458 · Pastor's fund	2,000	0	2,000	2,000									2,000	2,000
6460 · Conventions & conferences	6,000	1,754	4,000	6,000									6,000	6,000
6462 · Pastor's continuing education	900	100	900	900					200	200			700	700
6464 · Copyright license fees	850	946	946	850									850	850
6466 · Business meetings	1,800	21	1,400	1,800									1,800	1,800
6467 · Stephen Ministry	5,562	212	250	5,562									5,562	5,562
6469 · Misc. Board of Elders expense	0	0	0	0										
Total 6450 · Board of Elders	17,712	3,283	10,346	17,712	0	0	0	0	200	200	0	0	17,512	17,512
6470 · Board of Outreach														
6472 · Portals of Prayer	760	396	650	760									760	760
6476 · Publicity	5,500	1,555	3,000	5,500					2,500	2,500			3,000	3,000
6480 · Outside missions outreach	29,800	19,905	29,800	29,800									29,800	29,800
6482 · Mothers of Preschoolers (MOPS)	1,400	0	0	1,400									1,400	1,400
6484 · Open house	6,000	0	6,000	6,000					3,000	3,000			3,000	3,000
6489 · Misc. BD. of Evangelism expense	0	108	200	0										
Total 6470 · Board of Outreach	43,460	21,964	39,650	43,460	0	0	0	0	5,500	5,500	0	0	37,960	37,960
6500 · Board of Fellowship														
6502 · New member dinner	150	0	0	150									150	150
6506 · Kitchen consumables	500	136	350	500					400	400			100	100
Total 6500 · Board of Fellowship	650	136	350	650	0	0	0	0	400	400	0	0	250	250
6520 · Board of Finance														
6526 · Bank fees & payroll svc. fees	9,050	6,710	8,570	9,138	720	888	250	250					8,080	8,000
6528 · HarborCloud fees	650	318	530	600									650	600
Total 6520 · Board of Finance	9,700	7,028	9,100	9,738	720	888	250	250	0	0	0	0	8,730	8,600
6530 · Board of Worship & Music														
6532 · Music	2,150	1,105	1,600	2,150					150	150			2,000	2,000
6536 · Altar supplies	3,000	581	900	2,000					500	500			2,500	1,500
6537 · Planning Center	1,476	792	1,200	1,500					300	300			1,176	1,200
6539 · Misc. BD.of Worship & Music exp	3,000	448	2,000	2,000									3,000	2,000
Total 6530 · Board of Worship & Music	9,626	2,926	5,700	7,650	0	0	0	0	950	950	0	0	8,676	6,700
6540 · Board of Social Service Ministries														
6542 · Thanksgiving baskets	500	0	500	500									500	500
6546 · Faith In Action	400	-10	0	400									400	400
6559 · Misc. BD.of Social Services exp	200	0	200	200									200	200
Total 6540 · Board of Social Service Ministries	1,100	-10	700	1,100	0	0	0	0	0	0	0	0	1,100	1,100

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6560 · Board of Stewardship & Spiritual Gifts														
6562 · Offering envelopes	900	97	900	800									900	800
6564 · Mailings	700	177	300	200									700	200
Total 6560 · Board of Stewardship & Spiritual Gift	1,600	274	1,200	1,000	0	0	0	0	0	0	0	0	1,600	1,000
6570 · Board of Youth Ministries														
6571 · Phone	1,200	800	1,200	1,200									1,200	1,200
6574 · Chaperones	5,500	371	500	5,500									5,500	5,500
6576 · Food / meals	1,300	448	700	1,300									1,300	1,300
6579 · Misc BD.of Youth Ministries exp	1,000	692	1,000	1,000									1,000	1,000
Total 6570 · Board of Youth Ministries	9,000	2,311	3,400	9,000	0	0	0	0	0	0	0	0	9,000	9,000
6600 · Preschool program														
6602 · Annual license fee	500	0	500	500	500	500								
6614 · Staff development	1,400	99	0	0	1,400	0								
6610 · Parent education	0	186	186	0										
6622 · Supplies / consummables	5,400	2,876	3,936	3,600	5,400	3,600								
6626 · Food	2,400	1,948	3,320	3,600	2,400	3,600								
6629 · Misc. preschool program expense	0	107	161	0										
Total 6600 · Preschool program	9,700	5,216	8,103	7,700	9,700	7,700	0	0	0	0	0	0	0	0
6640 · Drama Director expense - Other	6,000	4,000	6,000	6,000			6,000	6,000						
6649 · Drama Capital expenditures	5,000	0	0	5,000			5,000	5,000						
6650 · Drama Ministry expenses	16,250	3,803	7,803	0			16,250	0						
Total 6640 · Drama program	27,250	7,803	13,803	11,000	0	0	27,250	11,000	0	0	0	0	0	0
Total Expense	1,431,274	710,990	1,115,211	1,385,738	525,319	477,143	29,150	12,942	160,109	162,412	0	0	716,696	733,241
Net Ordinary Income (loss)	-30,185	96,504	139,016	-86,947	69,814	50,334	-8,820	7,058	-7,632	-22,172	0	0	-83,547	-122,167
Other Income & expense														
5150 · Solar rebates from state	10,800	7,200	10,800	4,900									10,800	4,900
5210 · Interest income	0	4,384	8,768	7,000								3,000		4,000
5260 · Other investment income	15,600	10,400	15,600	15,000									15,600	15,000
7300 · COVID19 Relief	0	-20,000	-20,000	0										
5900 · Other non-operating income	0	0	0	0										
Total Other Income & Expense	26,400	1,984	15,168	26,900	0	0	0	0	0	0	0	3,000	26,400	23,900
Total Expense	1,431,274	710,990	1,115,211	1,385,738	525,319	477,143	29,150	12,942	160,109	162,412	0	0	716,696	733,241
Total Income	1,427,488	809,478	1,269,395	1,325,691	595,133	527,477	20,330	20,000	152,476	140,240	0	3,000	659,549	634,974
Net Income (loss)	-3,785	98,488	154,184	-60,047	69,814	50,334	-8,820	7,058	-7,632	-22,172	0	3,000	-57,147	-98,267
Other Non Operating Expense														
5700 · Allocation inc.frn.otrh op.unit														
5710 · Mtge. inc. allocation-Preschool	42,000	28,000	42,000	36,000							42,000	36,000		
5715 · Mtge. inc. allocation-Escondido	60,000	40,000	60,000	60,000							60,000	60,000		
3835 · Theatre Improvements	3,166	0	0	0			3,166							
Total 5700 · Allocation inc frm other op unit	105,166	68,000	102,000	96,000	0	0	3,166	0	0	0	102,000	96,000	0	0

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7700 · Allocation exp.to other op.unit															
7710 · Mtge. exp. allocation-Preschool	42,000	28,000	42,000	36,000	42,000	36,000									
7715 · Mtge. exp. allocation-Escondido	60,000	40,000	60,000	60,000									60,000	60,000	
Total 7700 · Allocation exp to other op unit	102,000	68,000	102,000	96,000	42,000	36,000	0	0	0	0	0	0	60,000	60,000	
Other Non Operating Expense															
7200 · Loan Interest & Principal															
4710 · Imagine the Poss. - Escondido	-105,000	-69,244	-124,644	-120,000							-105,000	-120,000			
7210 · Interest expense mortgage loan	233,660	156,184	231,137	221,060							233,660	221,060			
7215 · Principal pmt. on mortgage loan	118,593	81,761	125,781	135,858							118,593	135,858			
Total 7200 · Interest exp. & loan principal	244,087	168,701	232,274	236,918	42,000	36,000	-3,166	0	0	0	145,253	140,918	60,000	60,000	
Net Income (loss) after Mortgage	-247,873	-70,213	-78,091	-296,965	27,814	14,334	-5,654	7,058	-7,632	-22,172	-145,253	-137,918	-117,147	-158,267	
Note on account 4991 PPP Loan Income:	We received a Paycheck Protection Program loan due to COVID in the amount of \$119,300 in August. We are not budgeting this for 2021														

Community Lurheran Church 2020 to 2021 Budget Comparison

Account	Comments
4100 · Income Total	Total income is down \$223,375
4100 · Income Escondido & San Marcos	Church income is down \$34,641. 2021 budgeted income was based on the current giving which has been down
4100 · Income Drama	Drama income is based on 2020 budget and is just an Estimate
4400 · Income Preschool	Preschool income is based on the current enrollment of 59 students at the current tuition rates for January through June, lower enrollment for the month of July and 59 students for August through December with a 5% increase in tuition. Down from 2020 by \$188,734 2020 was budgeted for 100 students. When COVID hit the Preschool had 110 students. As of 11-16 we will have 76 students and the budget has been updated with additional projected income and a slight increase in expenses.
6000 · Wages & Employee Benefits-Church	Church wages and benefits are up \$756. There is an increase in wages for the staff. We have budgeted again for a Ministries Coordinator. 2020 budget included a wrong estimate of the number of hours worked for the hourly employees.
6000 · Wages & Employee Benefits-PS	Preschool wages and benefits are down \$65,864. Less classrooms and staff are budgeted from 2020. If more students and classroom are added this will go up along with the income
6200 · Administrative expenses	Increase by \$180 plus \$10,000 for the governance change consultant
6300 · Board of Trustees & Property	Increased by \$14,210 due to 2 items. We were under projected for Insurance by \$6,647 and utilities (4 accounts) have been projected \$8,183 more than 2020. Most of these numbers came from the chair which was an increase in budget by 4.5%. Equipment maint & purchases includes painting a portion of the church and two AC units San Marcos rent was estimated at a 3% increase for August to December. The lease expires in July and we either need to renegotiate the lease or find a new location.
6400 · Board of Christian Education	Same as 2020
6450 · Board of Elders	Same as 2020
6470 · Board of Outreach	Same as 2020
6500 · Board of Fellowship	Same as 2020
6520 · Board of Finance	Increase by \$738
6530 · Board of Worship & Music	\$2,000 less than 2020. The spending has been slightly less than budget
6540 · Board of Social Service Ministries	Same as 2020
6560 · Board of Stewardship & Spiritual Gifts	\$600 Less due to less mailings than 2020 and more email communications
6570 · Board of Youth Ministries	Same as 2020
6600 · Preschool program	Same as 2020
6640 · Drama expense	Drama expense is based on 2020 budget and is just an estimate. We did not include in 2021 \$16,250 for the repairs/capital improvements that were budgeted in 2020.

Community Lurheran Church 2020 to 2021 Budget Comparison

Account	Comments
Other Income & Expenses	Decrease by \$500. Solar rebate ends in 2021 and the investment income has been greater than 2020 budget.
Total Loss before Mortgage	The loss is lower \$161,369. Church is \$36,782 and Preschool is \$125,587
7700 · Allocation exp.to other op.unit	Due to lower enrollment and the number of classrooms, Preschool allocation decreased by \$6,000
7200 · Interest exp. & loan principal	Interest rate on the mortgage is estimated to remain the same as current rate of 4.25%. There is 23 years left on the Mortgage of \$5,263,213 as of 01/01/2021
Total Net Loss after Mortgage	In 2020 we budgeted for a total loss of 247,873. 2021 budget is for a loss of \$296,965