



2026 Budget Townhall

October 26, 2025

Treasurer: Emily Olson

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Agenda



- 2025 Performance to Budget (January - September 2025)
- Budget Timeline and Status
- 2026 Prelim Budget Details
- Q&A

2025 Actuals vs. Budget



\$ In '000s

Year To Date (YTD) Actual vs. Budget



Headlines

YTD Results: \$144 Favorable

Driven by school **\$122**, higher weekly giving **\$29**, and Youth Ministry **\$6** partially offset by higher utilities **\$12**

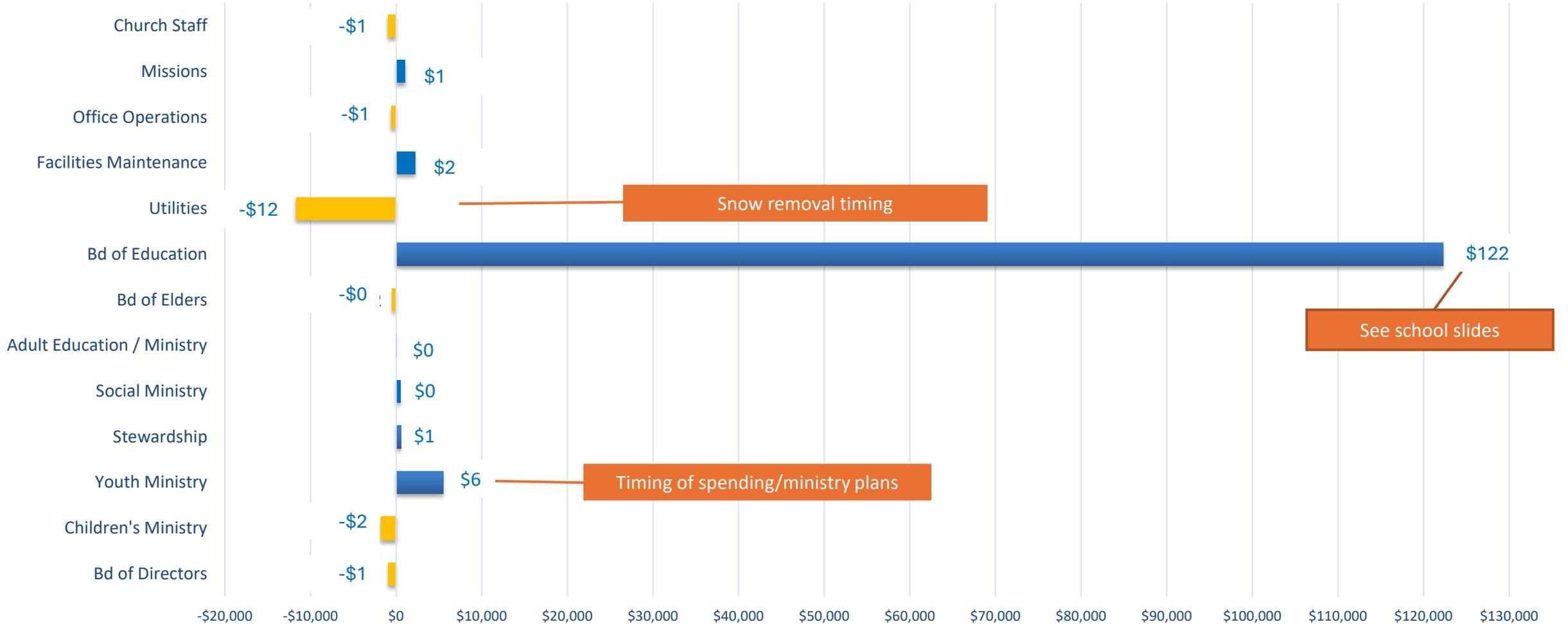
2025 Expenses versus Budget



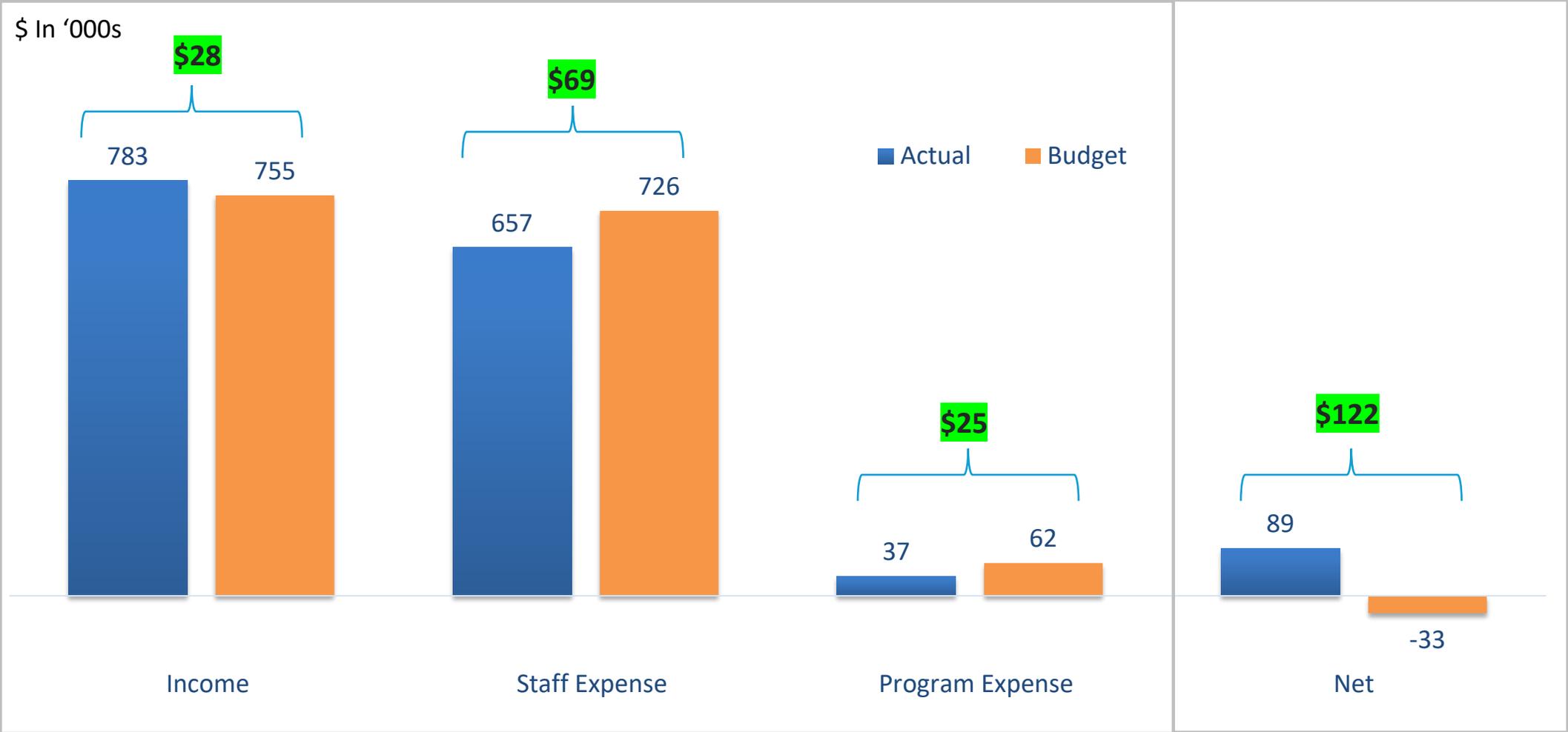
\$ In '000s

Worse than Budget

Better than Budget



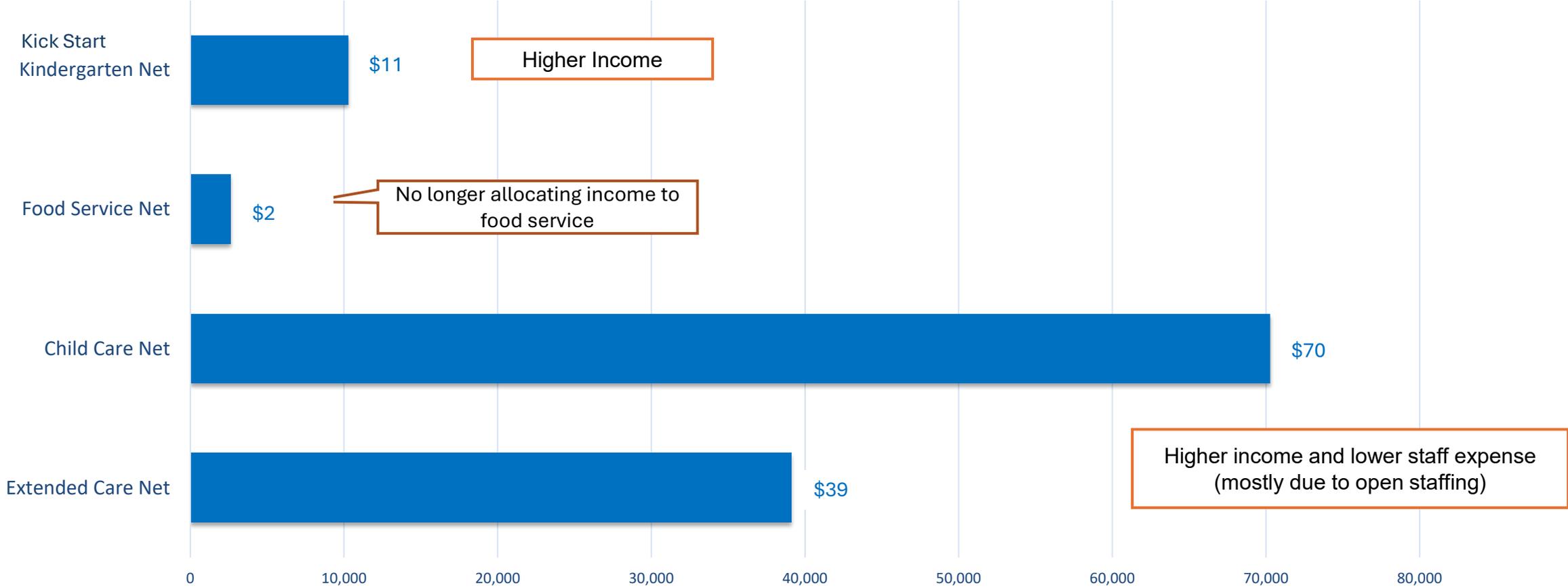
2025 School Budget Status



2025 School Status by Program



Actuals vs. Budget
\$ In '000s



2025 Strategic Reserve Recap



Recap of 2025 Spending

In 000's

Organ Replacement	\$	66
Staff Bonus	\$	25
Transfer to Our Savior Church Missouri	\$	15
Parking Lot Repair	\$	13
Capital Campaign for New Building	\$	10
Eagle Scout Project - Landscape	\$	6
Tuition Colloquy Program	\$	5
Other Misc	\$	1
TOTAL	\$	140

Principles

- Strategic, Not Routine or Ongoing Needs
- Long-term Over Short-Term Relief (i.e. Avoid Using to Mask Annual Budget Deficits)

Prioritized Expenses 1-3 Years

In 000's

	Priority	Min	Max
HVAC & Chiller	1	\$ 100	\$ 165
Bell Tower Louvers	1	\$ 3	\$ 10
Gym Roof	2	\$ 150	\$ 300
Safety/Security Upgrades	3	\$ 15	\$ 50
Parking Lot Replacement	3	\$ 150	\$ 300
School Repairs	3	\$ 65	\$ 100
Boiler	4	\$ TBD	\$ TBD
Gym Floor	5	\$ 5	\$ 250
Total Estimate		\$ 488	\$ 1,175

2026 Schedule and Key Milestones



	AUGUST			SEPTEMBER				OCTOBER				NOVEMBER			
	8/17	8/24	8/31	9/7	9/14	9/21	9/28	10/5	10/12	10/19	10/26	11/2	11/9	11/16	11/23
Request inputs from budget owners	█														
Budget Owner Working Time	█	█	█	█	█	█									
Receive initial budget owner inputs							█								
Review and finalize inputs								█							
Prepare balanced budget									█						
BOD review 10/20										█					
Town Hall 10/26											█				
Final Revisions												█	█	█	
Congregational Meeting 11/23															█
Finalize Annual Budget															█

Today's
Townhall

2026 Budget Status

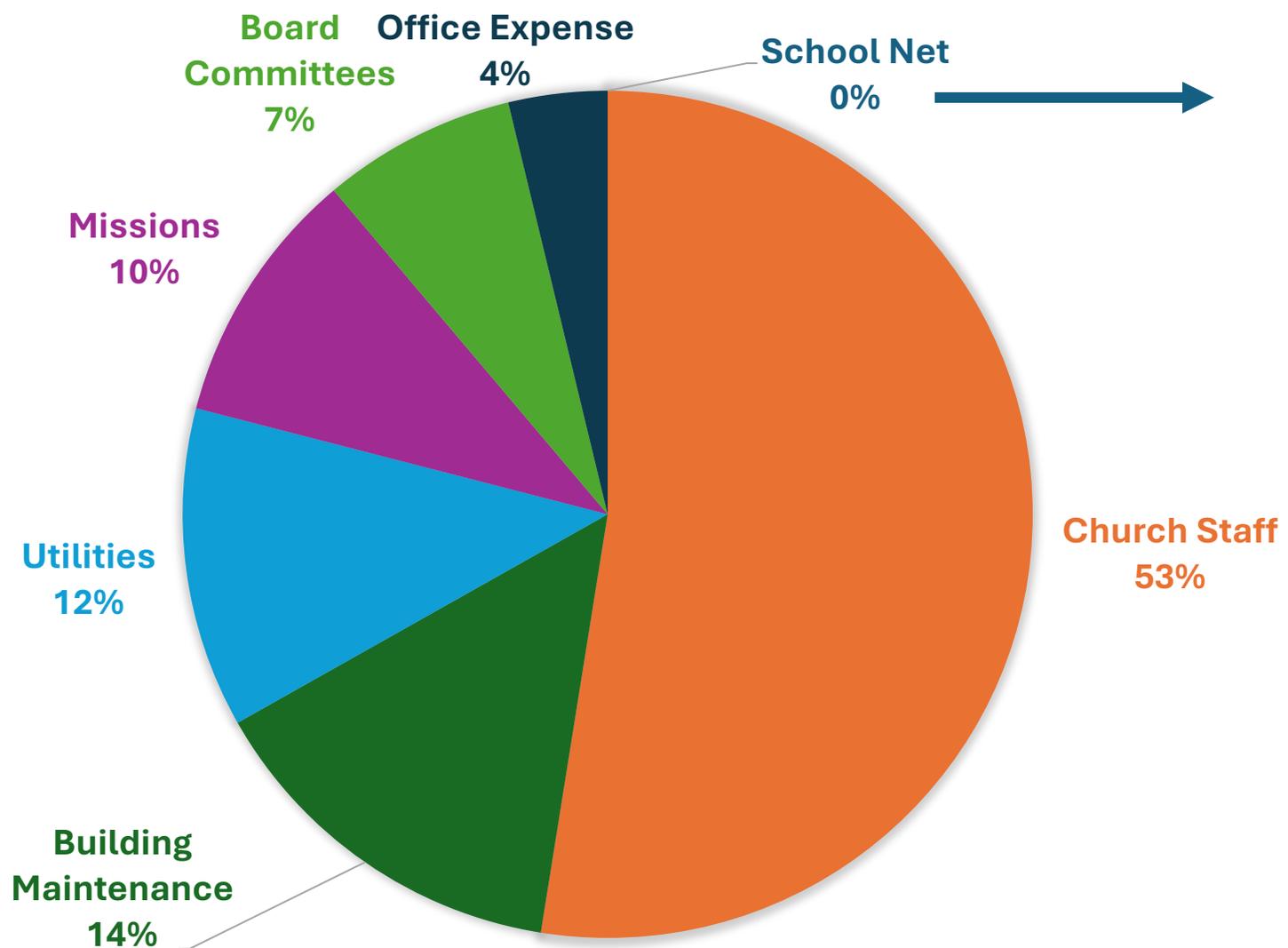


Church	Income		Owner	10/25/2025
	General Offerings		Stewardship/Gary	
	Other Income		Emily/Laurie	
	Expense			
	<i>Operations</i>			
	Church Staff		Pastor	
	Missions		Pastor/Missions	
	Office Operations		Laurie B	
	Facilities Maintenance		Pastor / Trustees	
	Utilities		Pastor / Trustees	
<i>Programs</i>				
Bd of Elders		Pastor		
Adult Education / Ministry		Fred L		
Social Ministry		Joe A		
Stewardship		Sandy B		
Youth Ministry		Joe A		
Children's Ministry		Joe A		
Bd of Directors		Josh		

School	Income		Owner	10/25/2025
	Education Fund Raisers		Rena	
	Child Care		Rena	
	Kindergarten		Rena	
	Extended Care		Joe	
	Food Service		Rena	
	Expense			
	<i>Operations</i>			
	Child Care		Rena / Laurie	
	Kindergarten		Rena / Laurie	
Extended Care		Joe		
Food Service		Rena / Laurie		

Awaiting Input
Initial Inputs Recv'd
Input Complete

2026 Prelim Expense Landscape



School Details	
<i>\$ In '000s</i>	
Tuition/Income	1,024
Staffing Expense	(981)
Program Expense	(43)
School Net	0

2026 Prelim Budget Roll-up



\$ In '000s	2023 Actual	2024 Actual	2025 Projection	2025 Budget	2026 Proposed	% Change		\$ Change	
						vs. 2025 Projection	vs. 2025 Budget	vs. 2025 Projection	vs. 2025 Budget
Income									
Total Church Income	1,043	1,101	1,093	1,065	1,119	2%	5%	26	55
Expenses									
Church Staff	505	533	563	562	588	4%	5%	25	26
Trustees/Church Ops	244	281	264	254	297	13%	17%	33	43
Office Expense	37	41	42	42	42	0%	1%	(0)	0
Missions	97	102	99	100	110	11%	10%	11	10
Board Committees	62	60	74	78	83	11%	6%	8	5
Total Church Expense	945	1,018	1,042	1,036	1,119	7%	8%	77	84
School Income	844	926	1,016	970	1,024	1%	6%	8	54
School Expense	860	850	922	999	1,024	11%	2%	101	25
School Net	(16)	75	93	(29)	0	-100%	-100%	(93)	29
Net Income	83	158	144	0	0			(144)	(0)

1 Total Budget is Balanced

- 5% increase in income offset by building/utilities costs, ~4% overall merit and benefits, missions, and committees

2 Building Maintenance and Utilities outpacing inflation due to age of building and cost of utilities

3 School Balanced

- Increases to part-time tuition. Reset enrollment estimates for 2026, return to fully staffed with ~4% merit and benefit increases. Includes additional Ducky Room and 2 incremental staff for 4 months to meet increased demand (Sept – Dec 2026)

Key Assumptions - Church



\$ in '000s

Budget vs 2025

Income

General Offerings, facility rental, & other (Based on pledges, expect 5% increase)

\$55

Expense

Staffing – Church (4.0% pool for merit, increase in benefits and addition of MN PFL)

\$25

Board of Trustees: Increase in utilities and maintenance costs

\$43

Missions

\$10

Other Misc Expenses

\$5

School change in net (**\$29K**) to \$0K

(\$29)

Total Expense

\$55

2026 Budget vs. 2025 (Income less Expense)

\$0

Increased giving and school improvement offset by additional building and utilities costs and merit/benefit increases



School Summary

\$ In '000s	2023 Actual	2024 Actual	2025 Projection	2025 Budget	2026 Proposed	% Change		\$ Change	
						vs. 2025 Projection	vs. 2025 Budget	vs. 2025 Projection	vs. 2025 Budget
Income	50	70	100	85	83	-17%	-3%	(17)	(2)
Expense	81	95	90	86	89	-1%	3%	(1)	3
Kick Start Kindergarten	(31)	(25)	10	(0)	(5)	-154%	2787%	(16)	(5)
Income	652	720	762	753	794	4%	6%	32	41
Expense	654	648	725	796	808	11%	1%	83	12
Child Care	(2)	72	37	(44)	(14)	-138%	-68%	(51)	29
Income	99	127	145	124	139	-5%	12%	(7)	15
Expense	89	107	107	117	127	18%	9%	19	10
Extended Care	10	20	38	7	12	-69%	67%	(26)	5
Ed Fund Raisers	8	8	8	8	8	0%	0%	0	0
Income	844	926	1,016	970	1,024	1%	6%	8	54
Expense	860	850	922	999	1,024	11%	2%	101	25
Child Care Net	(16)	75	93	(29)	0	-100%	-100%	(93)	29

School Balanced

Increases to part-time tuition (3-5%). Reset enrollment estimates for 2026, return to fully staffed with ~4% merit and benefit increases. Includes additional Ducky Room and 2 incremental staff for 4 months to meet increased demand (Sept – Dec 2026)

Key Assumptions - School



\$ in '000s

Budget vs 2025

Kick Start Kindergarten: 7 projected for Fall 2026 vs. 8

Childcare: Tuition increase for part-time (3-5%) and new toddler room Fall 2026 (Sept-Dec)

Extended Care: projected kids and days for summer program

(\$2)
\$40
\$15

Total Income

\$54

Staffing – School (4.0% pool for merit, increase in benefits and addition of MN PFL)

Programs – Miscellaneous puts and takes

\$20
\$5

Total Expense

\$25

2026 Budget Improvement vs. 2025 (Income less Expense)

\$29

**2025 Budget was net \$29K investment
2025 budget is \$29K less or net \$0K investment**

Questions



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