

**TREE OF LIFE LUTHERAN CHURCH  
DEDICATED FUNDS  
THROUGH JANUARY 31, 2025**

	12/31/24 Balance Forward	2025		Balance
		January	To Date	
<b>KING'S EMBRACE:</b>				
<b>King's Embrace:</b>	<b>1,400.00</b>			
Donations		200.00	200.00	1,600.00
Checks cut to King's Embrace		0.00	0.00	0.00
Expenditures		0.00	0.00	0.00
<b>King's Embrace Balance</b>				<b>1,600.00</b>
 <b>King's Embrace Teachers, Etc</b>	 <b>3,535.95</b>			
Donations		0.00	0.00	3,535.95
Expenditures		0.00	0.00	0.00
<b>King's Embrace Balance</b>				<b>3,535.95</b>
 <b>EXTERNAL MINISTRIES BALANCE:</b>				 <b>5,135.95</b>
<b>INTERNAL MINISTRIES:</b>				
 <b>Disaster Relief:</b>	 <b>1,778.11</b>			
Donations		0.00	0.00	1,778.11
Expenditures		(11.89)	(11.89)	(11.89)
<b>Disaster Relief Balance</b>				<b>1,766.22</b>
 <b>Emergency Building Repairs:</b>	 <b>0.00</b>			
Donations		0.00	0.00	0.00
Expenditures		0.00	0.00	0.00
<b>Emergency Repairs Balance</b>				<b>0.00</b>
 <b>New Seeds For Growth:</b>	 <b>6,120.04</b>			
Donations		40.00	40.00	6,160.04
Loans from Seeds		0.00	0.00	0.00
Repayments to Seeds		0.00	0.00	0.00
<b>New Seeds for Growth Balance</b>				<b>6,160.04</b>
 <b>Pastor's Kenya Trip</b>	 <b>680.24</b>			
Donations		2,480.00	2,480.00	3,160.24
Expenditures		(1,572.76)	(1,572.76)	(1,572.76)
<b>Emergency Repairs Balance</b>				<b>1,587.48</b>

**TREE OF LIFE LUTHERAN CHURCH  
DEDICATED FUNDS  
THROUGH JANUARY 31, 2025**

	12/31/24 Balance Forward	2025		Balance
		January	To Date	
<b>Stephen Ministry:</b>	<b>5,383.65</b>			
Donations & Fund Raisers		0.00	0.00	5,383.65
Expenses		0.00	0.00	0.00
<b>Stephen Ministry Balance</b>				<b>5,383.65</b>
<b>Women's Ministry:</b>	<b>912.86</b>			
Donations		0.00	0.00	912.86
Expenses		0.00	0.00	0.00
<b>Women of Tree of Life</b>				<b>912.86</b>
<b>INTERNAL MINISTRIES BALANCE:</b>				<b>15,810.25</b>
<hr/> <b>ENDOWMENT FUND</b> <hr/>				
<b>Endowment Fund:</b>	<b>61,864.11</b>			
Market Value Change		(1,130.87)	(1,130.87)	60,733.24
Interest		0.00	564.00	564.00
<b>ENDOWMENT FUND BALANCE:</b>				<b>61,297.24</b>
<b>TOTAL DEDICATED FUNDS BALANCE:</b>				<b>82,243.44</b>

**TREE OF LIFE LUTHERAN CHURCH  
COMPARATIVE BALANCE SHEET  
AS OF JANUARY 2025 & JANUARY 2024**

	1/31/25	1/31/24	INCREASE (DECREASE)
<b>ASSETS</b>			
<b>Cash and Investments:</b>			
Operating Funds:			
General Fund Checking	15,429.56	71,767.56	(56,338.00)
Mission Investment Fund Checking	106.08	105.79	0.29
<b>Total Operating Funds</b>	<b>15,535.64</b>	<b>71,873.35</b>	<b>(56,337.71)</b>
<b>Designated Funds:</b>			
Internal Ministries	15,802.14	31,532.66	(15,730.52)
The King's Embrace	4,935.95	5,085.95	(150.00)
Endowment Fund	61,297.24	55,027.92	6,269.32
<b>Total Designated Funds</b>	<b>82,035.33</b>	<b>91,646.53</b>	<b>(9,611.20)</b>
<b>Total Cash and Investments</b>	<b>97,570.97</b>	<b>163,519.88</b>	<b>(65,948.91)</b>
<b>Fixed Assets</b>			
Buildings	2,623,725.23	2,623,725.23	0.00
Children's Park	66,964.80	66,964.80	0.00
Furniture & Equipment	66,268.63	66,268.63	0.00
Land	411,021.00	411,021.00	0.00
Musical Instruments	88,250.00	88,035.00	215.00
Prayer Garden	5,699.94	4,824.94	875.00
Sound & Video System	43,397.91	43,397.91	0.00
<b>Total Fixed Assets</b>	<b>3,305,327.51</b>	<b>3,304,237.51</b>	<b>1,090.00</b>
<b>TOTAL ASSETS</b>	<b>3,402,898.48</b>	<b>3,467,757.39</b>	<b>(64,858.91)</b>

**LIABILITIES**

**TREE OF LIFE LUTHERAN CHURCH  
COMPARATIVE BALANCE SHEET  
AS OF JANUARY 2025 & JANUARY 2024**

	1/31/25	1/31/24	INCREASE (DECREASE)
<b>Current Liabilities</b>			
Accounts Payable	2,865.98	5,426.27	(2,560.29)
Credit Cards	6,051.92	6,569.72	(517.80)
Payroll Taxes	798.44	4,740.44	(3,942.00)
Benefits	10,272.50	5,784.58	4,487.92
<b>Total Current Liabilities</b>	<b>19,988.84</b>	<b>22,521.01</b>	<b>(2,532.17)</b>
<b>Long Term Liabilities</b>			
Church Mortgage	999,692.51	1,052,613.89	(52,921.38)
New Seeds For Growth	174,493.41	159,493.41	15,000.00
Payroll Protection Loan	0.00	0.00	0.00
<b>Total Long Term Liabilities</b>	<b>1,174,185.92</b>	<b>1,212,107.30</b>	<b>(37,921.38)</b>
<b>TOTAL LIABILITIES</b>	<b>1,194,174.76</b>	<b>1,234,628.31</b>	<b>(40,453.55)</b>
<b>EQUITY</b>			
Restricted	(120.02)	322.00	(442.02)
Unrestricted Fixed Assets	2,011,817.64	1,973,896.26	37,921.38
Unrestricted Net Assets	197,026.10	258,910.82	(61,884.72)
<b>TOTAL EQUITY</b>	<b>2,208,723.72</b>	<b>2,233,129.08</b>	<b>(24,405.36)</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3,402,898.48</b>	<b>3,467,757.39</b>	<b>(64,858.91)</b>

**TREE OF LIFE LUTHERAN CHURCH  
OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
<b>Revenues:</b>						
Pledged Offering	29,114.09	29,114.09	25,535.17	3,578.92	114.0%	306,422.00
Non-pledged Offering	7,666.00	7,666.00	8,634.58	(968.58)	88.8%	103,615.00
Building Use Fees	160.00	160.00	1,500.00	(1,340.00)	10.7%	18,000.00
Interest	564.00	564.00	125.00	439.00	451.2%	1,500.00
<b>Other Revenues:</b>						
2025 Adopt A Project - Summer Camp	0.00	0.00	1,666.67	(1,666.67)	0.0%	20,000.00
Adult Ministries	0.00	0.00	541.67	(541.67)	0.0%	6,500.00
Building Projects	40.00	40.00	208.33	(168.33)	19.2%	2,500.00
Camps/Retreats/Missions	7,500.00	7,500.00	0.00	7,500.00	#DIV/0!	0.00
Kroger Rewards	0.00	0.00	25.00	(25.00)	0.0%	300.00
Memorials	0.00	0.00	833.33	(833.33)	0.0%	10,000.00
Name Tags	0.00	0.00	8.33	(8.33)	0.0%	100.00
Other	500.00	500.00	1,500.00	(875.00)	41.7%	18,000.00
Youth Donations	125.00	125.00				
Prayer Path	0.00	0.00	166.67	(166.67)	0.0%	2,000.00
Thrivent	0.00	0.00	16.67	(16.67)	0.0%	200.00
VBS T-Shirts	0.00	0.00	41.67	(41.67)	0.0%	500.00
<b>Total Other Income</b>	<b>8,165.00</b>	<b>8,165.00</b>	<b>5,008.34</b>	<b>3,156.66</b>	<b>163.0%</b>	<b>60,100.00</b>
<b>Total Income</b>	<b>45,669.09</b>	<b>45,669.09</b>	<b>40,803.09</b>	<b>4,866.00</b>	<b>111.9%</b>	<b>489,637.00</b>
Borrowed from (Repaid to) Seeds	0.00	0.00				
<b>Total Available for Spending</b>	<b>45,669.09</b>	<b>45,669.09</b>				

**TREE OF LIFE LUTHERAN CHURCH  
OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
<b>Expenses:</b>						
<b>Cleaning Staff</b>						
Cleaning Staff Salary	0.00	0.00	500.00	(500.00)	0.0%	6,000.00
<b>Total Cleaning Staff</b>	<b>0.00</b>	<b>0.00</b>	<b>500.00</b>	<b>(500.00)</b>	<b>0.0%</b>	<b>6,000.00</b>
<b>Director of Family Ministries:</b>						
Director of Family Ministries Mileage	0.00	0.00	4.17	(4.17)	0.0%	50.00
Director of Family Ministries Salary	1,500.00	1,500.00	1,500.00	0.00	100.0%	18,000.00
<b>Total Director of Family Ministries</b>	<b>1,500.00</b>	<b>1,500.00</b>	<b>1,504.17</b>	<b>(4.17)</b>	<b>1.00</b>	<b>18,050.00</b>
<b>Music Staff:</b>						
Organist/Choir Director	2,634.92	2,634.92	2,634.93	(0.01)	100.0%	31,619.12
Substitute Organist	0.00	0.00	33.33	(33.33)	0.0%	400.00
<b>Total Music Staff</b>	<b>2,634.92</b>	<b>2,634.92</b>	<b>2,668.26</b>	<b>(33.34)</b>	<b>98.8%</b>	<b>32,019.12</b>
<b>Nursery:</b>						
Nursery Salary	227.70	227.70	227.67	0.03	100.0%	2,732.08
<b>Total Nursery</b>	<b>227.70</b>	<b>227.70</b>	<b>227.67</b>	<b>0.03</b>	<b>100.0%</b>	<b>2,732.08</b>
<b>Office Manager:</b>						
Office Manager ELCA Benefits Package	1,060.97	1,060.97	1,099.61	(38.64)	96.5%	13,195.32
Office Manager Salary	2,270.94	2,270.94	2,270.93	0.01	100.0%	27,251.12

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THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
<b>Total Office Manager</b>	<b>3,331.91</b>	<b>3,331.91</b>	<b>3,370.54</b>	<b>(38.63)</b>	<b>98.9%</b>	<b>40,446.44</b>
<b>Pastor:</b>						
Pastor Continuing Education	24.84	24.84	0.00	24.84	#DIV/0!	0.00
Pastor ELCA Benefits Package	4,461.15	4,461.15	4,640.18	(179.03)	96.1%	55,682.16
Pastor Housing Allowance	3,117.25	3,117.25	3,117.25	0.00	100.0%	37,407.00
Pastor Professional Expenses	20.00	20.00	141.67	(121.67)	14.1%	1,700.00
Pastor Salary	4,478.60	4,478.60	4,478.59	0.01	100.0%	53,743.04
Pastor Social Security Allowances	640.43	640.43	640.44	(0.01)	100.0%	7,685.25
Pastor Travel/Mileage	93.99	93.99	225.00	(131.01)	41.8%	2,700.00
Substitute Pastor	0.00	0.00	300.00	(300.00)	0.0%	3,600.00
<b>Total Pastor</b>	<b>12,836.26</b>	<b>12,836.26</b>	<b>13,543.13</b>	<b>(706.87)</b>	<b>94.8%</b>	<b>162,517.45</b>
<b>Visual Tech.:</b>						
Visual Tech Salary	500.00	500.00	500.00	0.00	100.0%	6,000.00
<b>Total Visual Tech.</b>	<b>500.00</b>	<b>500.00</b>	<b>500.00</b>	<b>0.00</b>	<b>100.0%</b>	<b>6,000.00</b>
<b>Youth Director / Education Director:</b>						
Youth Director / Education Director Salary	1,107.28	1,107.28	433.33	673.95	255.5%	5,200.00
<b>Total Youth Director</b>	<b>1,107.28</b>	<b>1,107.28</b>	<b>433.33</b>	<b>673.95</b>	<b>255.5%</b>	<b>5,200.00</b>
<b>Payroll Tax Expense</b>	<b>623.82</b>	<b>623.82</b>	<b>608.33</b>	<b>15.49</b>	<b>102.5%</b>	<b>7,300.00</b>

**TREE OF LIFE LUTHERAN CHURCH  
OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			2025 Total
	January	Year to Date	Year to Date	Over\ (Under)	Percent	
<b>Total Staff</b>	<b>22,761.89</b>	<b>22,761.89</b>	<b>23,355.43</b>	<b>(593.54)</b>	<b>9.50</b>	<b>280,265.09</b>
<b>Mortgage:</b>						
Interest	3,857.56	3,857.56	3,620.60	236.96	106.5%	43,447.15
Principal	4,263.44	4,263.44	4,500.40	(236.96)	94.7%	54,004.85
<b>Total Mortgage</b>	<b>8,121.00</b>	<b>8,121.00</b>	<b>8,121.00</b>	<b>0.00</b>	<b>100.0%</b>	<b>97,452.00</b>
<b>Administration:</b>						
Computer/Software	340.44	340.44	83.33	257.11	408.5%	1,000.00
Copier, Lease & Maintenance	547.94	547.94	525.00	22.94	104.4%	6,300.00
Office Supplies	497.19	497.19	166.67	330.52	298.3%	2,000.00
Postage	0.00	0.00	22.92	(22.92)	0.0%	275.00
Telephone	572.57	572.57	583.33	(10.76)	98.2%	7,000.00
<b>Total Administration</b>	<b>1,958.14</b>	<b>1,958.14</b>	<b>1,381.25</b>	<b>576.89</b>	<b>141.8%</b>	<b>16,575.00</b>
<b>Benevolence:</b>						
Pastor Discretionary	0.00	0.00	166.67	(166.67)	0.0%	2,000.00
Synod Benevolence	1,250.00	1,250.00	1,250.00	0.00	100.0%	15,000.00
<b>Total Benevolence</b>	<b>1,250.00</b>	<b>1,250.00</b>	<b>1,416.67</b>	<b>(166.67)</b>	<b>100.0%</b>	<b>17,000.00</b>
<b>Buildings:</b>						
Building Maintenance	338.51	338.51	416.67	(78.16)	81.2%	5,000.00



**TREE OF LIFE LUTHERAN CHURCH  
OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
<b>Cleaning Service</b>	985.00	985.00	0.00	985.00	#DIV/0!	0.00
<b>Security</b>	840.00	840.00	125.00	715.00	672.0%	1,500.00
<b>Utilities:</b>						
<b>Electricity</b>	1,420.10	1,420.10	1,458.33	(38.23)	97.4%	17,500.00
<b>Natural Gas</b>	58.55	58.55	60.42	(1.87)	96.9%	725.00
<b>Water - Inside</b>	94.77	94.77	150.00	(55.23)	63.2%	1,800.00
<b>Water - Outside</b>	41.22	41.22	41.67	(0.45)	98.9%	500.00
<b>Total Utilities</b>	<b>1,614.64</b>	<b>1,614.64</b>	<b>1,710.42</b>	<b>(95.78)</b>	<b>94.4%</b>	<b>20,525.00</b>
<b>Total Buildings</b>	<b>3,778.15</b>	<b>3,778.15</b>	<b>2,252.09</b>	<b>1,526.06</b>	<b>#DIV/0!</b>	<b>27,025.00</b>
<b>Education:</b>						
<b>Confirmation</b>	0.00	0.00	58.33	(58.33)	0.0%	700.00
<b>Total Education</b>	<b>0.00</b>	<b>0.00</b>	<b>58.33</b>	<b>(58.33)</b>	<b>0.0%</b>	<b>700.00</b>
<b>Evangelism:</b>						
<b>Advertising</b>	15.33	15.33	41.67	(26.34)	36.8%	500.00
<b>General Outreach</b>	0.00	0.00	58.33	(58.33)	0.0%	700.00
<b>Outreach Supplies</b>	0.00	0.00	20.83	(20.83)	0.0%	250.00
<b>Website Fees</b>	0.00	0.00	15.00	(15.00)	0.0%	180.00
<b>Total Evangelism</b>	<b>15.33</b>	<b>15.33</b>	<b>135.83</b>	<b>(120.50)</b>	<b>11.3%</b>	<b>1,630.00</b>
<b>Fellowship:</b>						
<b>Fellowship Supplies</b>	3.70	3.70	125.00	(121.30)	3.0%	1,500.00

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OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
Kitchen Supplies	0.00	0.00	10.83	(10.83)	0.0%	130.00
<b>Total Fellowship</b>	<b>3.70</b>	<b>3.70</b>	<b>135.83</b>	<b>(132.13)</b>	<b>2.7%</b>	<b>1,630.00</b>
<b>Grounds:</b>						
Lawn Service	720.00	720.00	720.00	0.00	100.0%	8,640.00
Trash Service	211.84	211.84	225.00	(13.16)	94.2%	2,700.00
<b>Total Grounds</b>	<b>931.84</b>	<b>931.84</b>	<b>945.00</b>	<b>(13.16)</b>	<b>98.6%</b>	<b>11,340.00</b>
<b>Insurance:</b>						
Church Liability Insurance	5,569.75	5,569.75	1,930.83	3,638.92	288.5%	23,170.00
Worker's Compensation	0.00	0.00	75.00	(75.00)	0.0%	900.00
<b>Total Insurance</b>	<b>5,569.75</b>	<b>5,569.75</b>	<b>2,005.83</b>	<b>3,563.92</b>	<b>277.7%</b>	<b>24,070.00</b>
<b>Other Expenses:</b>						
2025 Adopt A Project - Summer Camp	0.00	0.00	1,666.67	(1,666.67)	0.0%	20,000.00
Bank Charges	461.90	461.90	433.33	28.57	106.6%	5,200.00
Synod Conventions	0.00	0.00	104.17	(104.17)	0.0%	1,250.00
<b>Total Other Expenses</b>	<b>461.90</b>	<b>461.90</b>	<b>2,204.17</b>	<b>(1,742.27)</b>	<b>21.0%</b>	<b>26,450.00</b>
<b>Payroll Expenses:</b>						
Wages	250.00	250.00	0.00	250.00	#DIV/0!	0.00
<b>Total Payroll Expenses</b>	<b>250.00</b>	<b>250.00</b>	<b>0.00</b>	<b>250.00</b>	<b>#DIV/0!</b>	<b>0.00</b>

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OPERATING FUND REVENUES, EXPENSES & BUDGETS  
THROUGH JANUARY 31, 2025**

	Actual		Budget			
	January	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
<b>Worship &amp; Music:</b>						
<b>Audio Visual Technology</b>	(74.06)	(74.06)	83.33	(157.39)	-88.9%	1,000.00
<b>Choir and Handbell Attire</b>	0.00	0.00	8.33	(8.33)	0.0%	100.00
<b>Choir Music</b>	0.00	0.00	41.67	(41.67)	0.0%	500.00
<b>Copyrights</b>	0.00	0.00	125.00	(125.00)	0.0%	1,500.00
<b>Sanctuary Supplies</b>	57.97	57.97	70.83	(12.86)	81.8%	850.00
<b>Worship Planning</b>	191.50	191.50	250.00	(58.50)	76.6%	3,000.00
<b>Total Worship &amp; Music</b>	<b>175.41</b>	<b>175.41</b>	<b>579.16</b>	<b>(403.75)</b>	<b>30.3%</b>	<b>6,950.00</b>
<b>Youth Ministry:</b>						
<b>Curriculum</b>	0.00	0.00	100.00	(100.00)	0.0%	1,200.00
<b>VBS</b>	0.00	0.00	166.67	(166.67)	0.0%	2,000.00
<b>Total Youth Ministry</b>	<b>0.00</b>	<b>0.00</b>	<b>266.67</b>	<b>(266.67)</b>	<b>0.0%</b>	<b>3,200.00</b>
<b>Total Expenses</b>	<b>45,277.11</b>	<b>45,277.11</b>	<b>42,857.26</b>	<b>2,419.85</b>	<b>105.6%</b>	<b>514,287.09</b>
<b>Net</b>	<b>391.98</b>	<b>391.98</b>	<b>(2,054.17)</b>	<b>2,446.15</b>		<b>(24,650.09)</b>

**TREE OF LIFE LUTHERAN CHURCH  
ACTUAL TWELVE MONTH REVENUES AND EXPENSES  
OPERATING FUND**

	2025 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
<b>REVENUES</b>													
PLEGGED OFFERINGS	29,114	23,715	18,503	16,006	15,348	16,671	(4,026)	15,464	16,855	19,656	15,450	24,198	206,954
PLEGGED OFFERINGS (2025)	0	0	0	0	0	0	32,000	0	0	0	0	0	32,000
NON-PLEGGED OFFERINGS	7,666	9,535	10,045	9,419	7,764	11,689	12,759	9,366	11,503	17,222	13,501	10,948	131,417
BUILDING USE FEES	160	2,250	2,960	2,650	2,250	1,200	500	450	2,150	2,250	0	640	17,460
INTEREST	564	0	548	0	0	554	0	0	559	0	0	0	2,225
<b>OTHER REVENUES:</b>													
ADULT MINISTRIES	0	0	300	100	0	0	0	20	0	0	0	0	420
BUILDING PROJECTS	40	340	40	40	40	50	40	40	50	40	40	50	810
CAMPS/RETREATS/MISSIONS	7,500	0	4,000	300	0	0	0	0	0	0	0	0	11,800
FACEBOOK PAYOUT	0	0	0	0	0	0	0	0	0	0	0	0	0
FREEWILL/COFFEE	0	0	0	0	5	0	0	0	0	0	0	0	5
KROGER REWARDS	0	0	102	0	0	112	0	0	0	109	0	100	423
MEMORIALS	0	1,500	2,225	0	0	0	0	2,550	960	40	0	0	7,275
NAME TAGS	0	0	0	30	0	10	10	10	0	0	0	10	70
OTHER	500	641	660	340	490	440	3,007	6,345	1,340	402	400	1,900	16,465
PRAYER PATH	0	0	1,000	500	0	0	0	0	0	0	0	0	1,500
SUMMER INTERN DONATIONS	0	0	3,200	0	0	0	6,500	0	0	0	0	0	9,700
THRIVENT	0	0	0	0	0	0	0	0	0	0	0	0	0
VBS OTHER	0	0	0	0	0	10	68	0	0	0	0	0	78
VBS T-SHIRTS	0	0	0	0	115	229	0	0	0	0	0	0	344
YOUTH DONATIONS	125	0	0	0	0	0	0	0	0	0	0	0	125
<b>TOTAL OTHER REVENUES</b>	<b>8,165</b>	2,481	11,527	1,310	650	851	9,625	8,965	2,350	591	440	2,060	49,015
<b>TOTAL REVENUES</b>	<b>45,669</b>	37,981	43,583	29,385	26,012	30,965	50,858	34,245	33,417	39,719	29,391	37,846	439,071
BORROWED / PAID BACK SEEDS	0	0	0	0	0	0	22,500	0	0	5,000	0	10,000	37,500
<b>NET REVENUES</b>	<b>45,669</b>	37,981	43,583	29,385	26,012	30,965	73,358	34,245	33,417	44,719	29,391	47,846	476,571

**EXPENSES**

**STAFF**

**TREE OF LIFE LUTHERAN CHURCH  
ACTUAL TWELVE MONTH REVENUES AND EXPENSES  
OPERATING FUND**

	2025 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
DIR OF FAMILY MINISTRIES MILEAGE	0	0	0	0	0	41	0	0	0	0	0	0	41
DIR OF FAMILY MINISTRIES SALARY	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
CHOIR DIRECTOR SALARY	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	31,620
SUBSTITUTE ORGANIST	0	0	0	0	0	200	0	0	0	0	0	0	200
NURSERY SALARIES	228	228	228	228	228	228	228	228	228	228	228	278	2,786
OFFICE MGR CONT EDUC	0	0	0	285	0	0	0	0	0	0	0	0	285
OFFICE MGR BENEFITS PKG	1,061	1,067	1,061	1,061	0	2,122	0	2,122	1,061	1,061	0	1,061	11,677
OFFICE MGR SALARY	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	27,252
PASTOR CPE	25	357	25	25	55	25	279	25	25	25	35	27	928
PASTOR BENEFITS	4,461	4,496	4,461	4,461	0	8,922	0	8,922	4,461	4,461	0	4,461	49,106
PASTOR HOUSING	3,117	3,117	3,117	3,117	3,117	3,117	3,117	3,117	3,117	3,117	3,117	3,117	37,404
PASTOR MED EXP SAVINGS	0	386	0	0	0	0	0	0	0	0	0	0	386
PASTOR PROF EXP	20	266	403	(148)	256	233	70	150	0	67	76	102	1,495
PASTOR SALARY	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	53,748
PASTOR SS ALLOWANCE	640	640	640	640	640	640	640	640	640	640	640	640	7,680
PASTOR TRAVEL/MILEAGE	94	348	162	0	206	181	164	249	124	75	46	51	1,700
SUBSTITUTE PASTOR	0	600	300	0	300	300	900	0	600	0	500	300	3,800
VISUAL TECH SALARY	500	500	500	500	500	500	500	500	500	500	500	500	6,000
YOUTH DIR CONT EDUC	0	245	0	0	0	0	0	0	0	0	95	0	340
YOUTH DIR. MILEAGE	0	34	0	0	0	0	0	0	0	0	0	0	34
YOUTH DIR SALARY	1,107	1,107	1,107	1,107	1,107	2,215	2,215	1,107	1,107	1,107	1,107	1,107	15,500
PAYROLL TAX EXPENSE	624	601	602	602	602	686	686	602	602	602	602	605	7,416
<b>TOTAL STAFF</b>	<b>22,762</b>	<b>24,877</b>	<b>23,491</b>	<b>22,763</b>	<b>17,896</b>	<b>30,295</b>	<b>19,684</b>	<b>28,547</b>	<b>23,350</b>	<b>22,768</b>	<b>17,831</b>	<b>23,134</b>	<b>277,398</b>
<b>MORTGAGE</b>													
INTEREST	3,858	3,444	3,667	3,533	3,635	3,502	3,604	3,858	3,858	3,858	3,858	3,858	44,533
PRINCIPAL	4,263	4,677	4,454	4,588	4,486	4,619	4,517	4,263	4,263	4,263	4,263	4,263	52,919
<b>TOTAL MORTGAGE</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>8,121</b>	<b>97,452</b>

**TREE OF LIFE LUTHERAN CHURCH  
ACTUAL TWELVE MONTH REVENUES AND EXPENSES  
OPERATING FUND**

	2025 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
<b>ADMINISTRATION</b>													
COMPUTER/SOFTWARE	340	637	382	500	432	372	372	701	386	406	742	607	5,877
COPIER, LEASE & MAINT.	548	856	505	513	543	540	0	540	540	624	540	548	6,297
OFFICE SUPPLIES	497	366	296	160	230	261	209	180	115	257	1,047	935	4,553
POSTAGE	0	70	0	0	0	0	0	0	149	6	0	3	228
TELEPHONE	573	637	628	743	737	633	866	704	640	633	689	677	8,160
<b>TOTAL ADMINISTRATION</b>	<b>1,958</b>	2,566	1,811	1,916	1,942	1,806	1,447	2,125	1,830	1,926	3,018	2,770	25,115
<b>BENEVOLENCE</b>													
PASTOR DISCRETIONARY	0	195	0	49	427	964	0	244	143	306	103	1,200	3,631
SYNOD BENEVOLENCE	1,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	28,750
<b>TOTAL BENEVOLENCE</b>	<b>1,250</b>	2,695	2,500	2,549	2,927	3,464	2,500	2,744	2,643	2,806	2,603	3,700	32,381
<b>BUILDINGS</b>													
BUILDING MAINTENANCE	339	215	175	123	520	183	87	840	44	151	106	132	2,915
CLEANING SERVICE	985	985	1,970	0	985	985	985	985	985	985	985	985	11,820
SECURITY	840	0	39	210	0	318	0	63	619	10	318	0	2,417
ELECTRICITY	1,420	1,814	0	1,348	916	1,368	1,440	1,686	1,617	1,472	1,221	950	15,252
NATURAL GAS	59	0	148	81	74	0	30	60	0	60	0	30	542
WATER - INSIDE	95	168	132	156	132	0	132	379	1	298	497	428	2,418
WATER - OUTSIDE	41	40	40	40	40	0	40	40	40	40	40	40	441
<b>TOTAL BUILDINGS</b>	<b>3,779</b>	3,221	2,504	1,958	2,667	2,854	2,714	4,053	3,306	3,016	3,167	2,565	35,804
<b>EDUCATION</b>													
CONFIRMATION	0	335	9	138	136	0	0	0	0	0	0	0	618

**TREE OF LIFE LUTHERAN CHURCH  
ACTUAL TWELVE MONTH REVENUES AND EXPENSES  
OPERATING FUND**

	2025 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
<b>TOTAL EDUCATION</b>	0	335	9	138	136	0	0	0	0	0	0	0	618
<b>EVANGELISM</b>													
ADVERTISING	15	0	0	3	121	0	0	0	0	185	0	0	324
GENERAL OUTREACH	0	20	20	47	20	56	378	20	20	15	0	0	596
OUTREACH SUPPLIES	0	54	0	0	54	0	0	127	0	0	0	79	314
WEBSITE FEES	0	177	0	0	152	561	20	142	0	16	318	153	1,539
<b>TOTAL EVANGELISM</b>	15	251	20	50	347	617	398	289	20	216	318	232	2,773
<b>FELLOWSHIP</b>													
FELLOWSHIP SUPPLIES	4	422	203	0	232	0	70	39	105	0	53	149	1,277
KITCHEN SUPPLIES	0	0	0	30	0	0	0	0	75	0	0	0	105
<b>TOTAL FELLOWSHIP</b>	4	422	203	30	232	0	70	39	180	0	53	149	1,382
<b>GROUNDS</b>													
LAWN SERVICE	720	1,440	0	720	720	720	720	720	720	720	720	720	8,640
SUPPLIES & MAINTENANCE	0	279	0	0	0	8	0	0	0	0	0	0	287
TRASH SERVICE	212	216	218	217	216	214	429	0	214	212	212	212	2,572
<b>TOTAL GROUNDS</b>	932	1,935	218	937	936	942	1,149	720	934	932	932	932	11,499
<b>INSURANCE</b>													
CHURCH LIABILITY INS.	5,570	1,413	1,413	1,413	1,413	1,413	1,413	0	3,805	132	3,805	0	21,790
WORKERS' COMPENSATION	0	193	0	0	0	190	0	190	31	0	190	0	794
<b>TOTAL INSURANCE</b>	5,570	1,606	1,413	1,413	1,413	1,603	1,413	190	3,836	132	3,995	0	22,584
<b>OTHER EXPENSES</b>													
BANK CHARGES	462	349	310	319	342	415	556	374	431	350	342	449	4,699
SYNOD CONVENTIONS	0	795	0	0	0	0	0	0	0	0	0	0	795
PAYROLL EXPENSES WAGES	250	0	0	0	0	0	0	0	0	0	0	0	250

**TREE OF LIFE LUTHERAN CHURCH  
ACTUAL TWELVE MONTH REVENUES AND EXPENSES  
OPERATING FUND**

	2025 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
<b>TOTAL OTHER EXPENSES</b>	712	1,144	310	319	342	415	556	374	431	350	342	449	5,744
<b>WORSHIP &amp; MUSIC</b>													
AUDIO VISUAL TECHNOLOGY	(74)	200	341	599	0	0	0	29	0	98	45	516	1,754
CHOIR & HANDBELL ATTIRE	0	0	0	0	0	0	0	0	0	66	0	0	66
CHOIR MUSIC	0	241	0	0	0	0	138	0	0	200	0	0	579
COPYRIGHTS	0	707	0	0	0	0	0	0	0	289	0	425	1,421
SANCTUARY SUPPLIES	58	415	177	72	0	135	345	53	250	0	0	347	1,852
WORSHIP PLANNING	192	112	137	439	25	104	25	25	219	792	859	131	3,060
<b>TOTAL WORSHIP &amp; MUSIC</b>	176	1,675	655	1,110	25	239	508	107	469	1,445	904	1,419	8,732
<b>YOUTH MINISTRY</b>													
CAMP/YOUTH TRIPS	0	3,781	90	445	0	0	0	0	0	0	0	0	4,316
CURRICULUM	0	(17)	0	0	0	0	0	161	540	0	0	70	754
SUMMER INTERN EXPENSES	0	0	0	0	0	0	3,200	0	0	0	0	0	3,200
VBS	0	257	0	0	180	1,129	1,120	24	0	0	0	0	2,710
YOUTH FELLOWSHIP	0	0	370	0	0	205	75	324	0	30	53	0	1,057
YOUTH GATHERING	0	(183)	0	0	0	0	0	0	0	0	0	0	(183)
<b>TOTAL YOUTH MINISTRY</b>	0	3,838	460	445	180	1,334	4,395	509	540	30	53	70	11,854
<b>TOTAL EXPENSES</b>	45,279	52,687	41,715	41,749	37,164	51,690	42,955	47,818	45,660	41,742	41,337	43,541	533,337
<b>INCOME (LOSS)</b>	390	(14,706)	1,868	(12,364)	(11,152)	(20,725)	30,403	(13,573)	(12,243)	2,977	(11,946)	4,305	(56,766)











