

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 2024 AND 2023**

	12/31/24	12/31/23	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
General Fund Checking	18,112.93	39,665.54	(21,552.61)
Mission Investment Fund Checking	106.08	105.76	0.32
Total Operating Funds	18,219.01	39,771.30	(21,552.29)
Designated Funds:			
Internal Ministries	14,225.56	31,292.66	(17,067.10)
The King's Embrace	3,735.95	4,835.95	(1,100.00)
Endowment Fund	61,864.11	55,027.92	6,836.19
Total Designated Funds	79,825.62	91,156.53	(11,330.91)
Total Cash and Investments	98,044.63	130,927.83	(32,883.20)
Fixed Assets			
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
Total Fixed Assets	3,305,327.51	3,304,237.51	1,090.00
TOTAL ASSETS	3,403,372.14	3,435,165.34	(31,793.20)

LIABILITIES

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 2024 AND 2023**

	12/31/24	12/31/23	INCREASE (DECREASE)
Current Liabilities			
Accounts Payable	6,622.64	2,815.98	3,806.66
Credit Cards	4,130.09	5,447.97	(1,317.88)
Payroll Taxes	1,155.48	5,054.46	(3,898.98)
Benefits	9,936.14	5,407.96	4,528.18
Total Current Liabilities	21,844.35	18,726.37	3,117.98
Long Term Liabilities			
Church Mortgage	1,003,955.95	1,057,036.44	(53,080.49)
New Seeds For Growth	174,493.41	159,493.41	15,000.00
Payroll Protection Loan	0.00	0.00	0.00
Total Long Term Liabilities	1,178,449.36	1,216,529.85	(38,080.49)
TOTAL LIABILITIES	1,200,293.71	1,235,256.22	(34,962.51)
EQUITY			
Restricted	(95.02)	322.00	(417.02)
Unrestricted Fixed Assets	2,007,554.20	1,969,473.71	38,080.49
Unrestricted Net Assets	195,619.25	230,113.41	(34,494.16)
TOTAL EQUITY	2,203,078.43	2,199,909.12	3,169.31
TOTAL LIABILITIES AND EQUITY	3,403,372.14	3,435,165.34	(31,793.20)

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH DECEMBER 31, 2024**

	12/31/23	2024		Balance
	Balance Forward	December	To Date	
KING'S EMBRACE:				
King's Embrace:	1,300.00			
Donations		1,400.00	4,195.00	5,495.00
Checks cut to King's Embrace		(400.00)	(4,095.00)	(4,095.00)
Expenditures		0.00	0.00	0.00
King's Embrace Balance				1,400.00
King's Embrace "Other":	3,535.95			
Donations		0.00	0.00	3,535.95
Expenditures		0.00	0.00	0.00
King's Embrace Balance				3,535.95
INTERNAL MINISTRIES:				
Disaster Relief:	1,625.06			
Donations		0.00	1,928.73	3,553.79
Expenditures		(59.75)	(1,775.68)	(1,775.68)
Disaster Relief Balance				1,778.11
Emergency Building Repairs:	0.00			
Donations		0.00	0.00	0.00
Expenditures		0.00	0.00	0.00
Emergency Repairs Balance				0.00
Pastor's Kenya Trip	0.00			
Donations		1,900.00	17,305.00	17,305.00
Expenditures		(138.59)	(19,269.23)	(19,269.23)
Pastor's Kenya Trip Balance				(1,964.23)
New Seeds For Growth:	20,640.04			
Donations		40.00	22,980.00	43,620.04
Loans from Seeds		(10,000.00)	(37,500.00)	(37,500.00)
Repayments to Seeds		0.00	0.00	0.00
New Seeds for Growth Balance				6,120.04
Stephen Ministry:	5,414.55			

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH DECEMBER 31, 2024**

	12/31/23 Balance Forward	2024		Balance
		December	To Date	
Donations & Fund Raisers		0.00	0.00	5,414.55
Expenses		0.00	(30.90)	(30.90)
Stephen Ministry Balance				5,383.65
Women's Ministry:	912.86			
Donations		0.00	0.00	912.86
Expenses		0.00	0.00	0.00
Women of Tree of Life				912.86
INTERNAL MINISTRIES BALANCE:				12,230.43
ENDOWMENT FUND				
Endowment Fund:	55,027.92			
Market Value Change		0.00	5,175.79	60,203.71
Interest		0.00	1,660.40	1,660.40
ENDOWMENT FUND BALANCE:				61,864.11
TOTAL DEDICATED FUNDS BALANCE:				79,030.49

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	<u>Actual</u>		<u>Budget</u>			
	<u>December</u>	<u>Year to Date</u>	<u>Year to Date</u>	<u>Over\ (Under)</u>	<u>Percent</u>	<u>2024 Total</u>
Revenues:						
Pledged Offering	24,197.50	259,189.77	294,448.00	(35,258.23)	88.0%	294,448.00
Pledged Offering (2025)	0.00	32,000.00	0.00	32,000.00	#DIV/0!	0.00
Non-pledged Offering	10,948.00	132,843.95	158,208.00	(25,364.05)	84.0%	158,208.00
Building Use Fees	640.00	21,125.00	50,000.00	(28,875.00)	42.3%	50,000.00
Interest	0.00	1,660.72	2,000.00	(339.28)	83.0%	2,000.00
Other Revenue:						
Adult Ministries	0.00	6,420.00	0.00	6,420.00	#DIV/0!	0.00
Building Projects	50.00	810.00	2,500.00	(1,690.00)	32.4%	2,500.00
Camps/Retreats/Missions	0.00	5,300.00	0.00	5,300.00	#DIV/0!	0.00
Freewill/Coffee	0.00	6.00	0.00	6.00	#DIV/0!	0.00
Kroger Rewards	100.47	423.52	500.00	(76.48)	84.7%	500.00
Memorials	0.00	7,325.00	10,000.00	(2,675.00)	73.3%	10,000.00
Name Tags	10.00	70.00	250.00	(180.00)	28.0%	250.00
Other	1,900.00	16,304.65	10,000.00	6,304.65	163.0%	10,000.00
Prayer Path	0.00	1,500.00	500.00	1,000.00	300.0%	500.00
Summer Intern Donations	0.00	9,700.00	0.00	9,700.00	#DIV/0!	0.00
Thrivent	0.00	0.00	200.00	(200.00)	0.0%	200.00
VBS Other	0.00	78.02	0.00	78.02	#DIV/0!	0.00
VBS T-Shirts	0.00	344.00	0.00	344.00	#DIV/0!	200.00
Total Other Income	2,060.47	48,281.19	23,950.00	24,331.19	201.6%	24,150.00
Total Income	37,845.97	495,100.63	528,606.00	(33,505.37)	93.7%	528,806.00
Borrowed from (Repaid to) Seeds	10,000.00	15,000.00				
Total Available for Spending	47,845.97	510,100.63				

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	Actual		Budget			2024 Total
	December	Year to Date	Year to Date	Over/ (Under)	Percent	
Expenses:						
Director of Family Ministries:						
Mileage	0.00	41.27	0.00	41.27	#DIV/0!	0.00
Salary	1,500.00	16,500.00	16,500.00	0.00	100.0%	16,500.00
Total Director of Family Ministries	1,500.00	16,541.27	16,500.00	41.27	100.3%	16,500.00
Music Staff:						
Organist/Choir Director	2,634.92	31,619.04	31,619.12	(0.08)	100.0%	31,619.12
Substitute Organist	0.00	200.00	800.00	(600.00)	25.0%	800.00
Total Music Staff	2,634.92	31,819.04	32,419.12	(600.08)	98.1%	32,419.12
Nursery:						
Salary	278.30	2,782.97	2,732.08	50.89	101.9%	2,732.08
Total Nursery	278.30	2,782.97	2,732.08	50.89	101.9%	2,732.08
Office Manager:						
Continuing Education	0.00	465.25	450.00	15.25	103.4%	450.00
ELCA Benefits Package	1,060.97	11,670.68	12,500.00	(829.32)	93.4%	12,500.00
Salary	2,270.94	27,251.28	27,251.12	0.16	100.0%	27,251.12
Total Office Manager	3,331.91	39,387.21	40,201.12	(813.91)	98.0%	40,201.12

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	<u>Actual</u>		<u>Budget</u>			
	<u>December</u>	<u>Year to Date</u>	<u>Year to Date</u>	<u>Over\ (Under)</u>	<u>Percent</u>	<u>2024 Total</u>
Pastor:						
Continuing Education	26.84	1,747.99	3,600.00	(1,852.01)	48.6%	3,600.00
ELCA Benefits Package	4,461.15	49,072.60	49,058.88	13.72	100.0%	49,058.88
Housing Allowance	3,117.25	37,407.00	37,407.00	0.00	100.0%	37,407.00
Medical Expense Savings	0.00	385.52	0.00	385.52	#DIV/0!	0.00
Professional Expenses	102.32	1,573.07	1,700.00	(126.93)	92.5%	1,700.00
Salary	4,478.60	53,743.12	53,743.04	0.08	100.0%	53,743.04
Social Security Allowances	640.43	7,685.25	7,685.25	0.00	100.0%	7,685.25
Substitute Pastor	300.00	3,800.00	5,400.00	(1,600.00)	70.4%	5,400.00
Travel/Mileage	40.00	2,019.52	2,700.00	(680.48)	74.8%	2,700.00
Total Pastor	13,166.59	157,434.07	161,294.17	(3,860.10)	97.6%	161,294.17
Visual Tech.:						
Salary	500.00	6,000.00	6,000.00	0.00	100.0%	6,000.00
Total Visual Tech.	500.00	6,000.00	6,000.00	0.00	100.0%	6,000.00
Youth Director:						
Continuing Education	0.00	520.25	550.00	(29.75)	94.6%	550.00
Mileage	0.00	33.69	125.00	(91.31)	27.0%	125.00
Salary	1,107.28	15,501.96	15,502.24	(0.28)	100.0%	15,502.24
Total Youth Director	1,107.28	16,055.90	16,177.24	(121.34)	99.2%	16,177.24

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	Actual		Budget			
	December	Year to Date	Year to Date	Over\ (Under)	Percent	2024 Total
Payroll Tax Expense	605.47	7,277.21	7,619.75	(342.54)	95.5%	7,619.75
Total Staff	23,124.47	277,297.67	282,943.48	(5,645.81)	7.91	282,943.48
Mortgage:						
Interest	3,857.56	44,371.51	43,447.15	924.36	102.1%	43,447.15
Principal	4,263.44	53,080.49	54,004.85	(924.36)	98.3%	54,004.85
Total Mortgage	8,121.00	97,452.00	97,452.00	0.00	100.0%	97,452.00
Administration:						
Computer/Software	590.03	7,423.98	5,000.00	2,423.98	148.5%	5,000.00
Copier, Lease & Maintenance	548.49	6,255.88	5,500.00	755.88	113.7%	5,500.00
Office Supplies	935.11	4,448.24	3,400.00	1,048.24	130.8%	3,400.00
Postage	3.00	240.11	400.00	(159.89)	60.0%	400.00
Telephone	677.48	8,272.44	7,000.00	1,272.44	118.2%	7,000.00
Total Administration	2,754.11	26,640.65	21,300.00	5,340.65	125.1%	21,300.00
Benevolence:						
Benevolence	0.00	2,500.00	0.00	2,500.00	#DIV/0!	0.00
Pastor Discretionary	1,200.00	3,476.79	2,000.00	1,476.79	173.8%	2,000.00
Synod Benevolence	2,500.00	30,000.00	30,000.00	0.00	100.0%	30,000.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	Actual		Budget			2024 Total
	December	Year to Date	Year to Date	Over/ (Under)	Percent	
Total Benevolence	3,700.00	35,976.79	32,000.00	3,976.79	273.8%	32,000.00
Buildings:						
Building Maintenance	131.66	2,609.43	0.00	2,609.43	#DIV/0!	0.00
Cleaning Service	985.00	11,820.00	11,820.00	0.00	100.0%	11,820.00
Security	840.00	2,701.82	2,000.00	701.82	135.1%	2,000.00
Utilities:						
Electricity	949.55	16,295.38	23,000.00	(6,704.62)	70.8%	23,000.00
Natural Gas	30.03	694.76	800.00	(105.24)	86.8%	800.00
Water - Inside	427.60	2,430.90	3,600.00	(1,169.10)	67.5%	3,600.00
Water - Outside	39.63	435.93	500.00	(64.07)	87.2%	500.00
Total Utilities	1,446.81	19,856.97	27,900.00	(8,043.03)	71.2%	27,900.00
Total Buildings	3,403.47	36,988.22	41,720.00	(4,731.78)	3.06	41,720.00
Education:						
Adult Education	0.00	0.00	150.00	(150.00)	0.0%	150.00
Confirmation	0.00	618.07	700.00	(81.93)	88.3%	700.00
Education Supplies	0.00	0.00	700.00	(700.00)	0.0%	700.00
Sunday School	0.00	0.00	300.00	(300.00)	0.0%	300.00
Total Education	0.00	618.07	1,850.00	(1,231.93)	33.4%	1,850.00
Evangelism:						

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	<u>Actual</u>		<u>Budget</u>			
	<u>December</u>	<u>Year to Date</u>	<u>Year to Date</u>	<u>Over\ (Under)</u>	<u>Percent</u>	<u>2024 Total</u>
Advertising	0.00	460.02	1,000.00	(539.98)	46.0%	1,000.00
General Outreach	0.00	615.49	1,250.00	(634.51)	49.2%	1,250.00
Outreach Supplies	79.00	314.56	100.00	214.56	314.6%	100.00
Website Fees	152.55	1,574.60	800.00	774.60	196.8%	800.00
Total Evangelism	231.55	2,964.67	3,150.00	(185.33)	94.1%	3,150.00
Fellowship:						
Fellowship Supplies	149.29	1,474.22	2,000.00	(525.78)	73.7%	2,000.00
Kitchen Supplies	0.00	115.41	350.00	(234.59)	33.0%	350.00
Total Fellowship	149.29	1,589.63	2,350.00	(760.37)	67.6%	2,350.00
Grounds:						
Lawn Service	720.00	8,640.00	8,640.00	0.00	100.0%	8,640.00
Materials & Supplies	0.00	286.49	1,500.00	(1,213.51)	19.1%	1,500.00
Trash Service	211.62	2,532.74	2,700.00	(167.26)	93.8%	2,700.00
Total Grounds	931.62	11,459.23	12,840.00	(1,380.77)	89.2%	12,840.00
Insurance:						
Church Liability Insurance	0.00	17,629.27	17,000.00	629.27	103.7%	17,000.00
Worker's Compensation	0.00	794.25	900.00	(105.75)	88.3%	900.00
Total Insurance	0.00	18,423.52	17,900.00	523.52	102.9%	17,900.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	Actual		Budget			
	December	Year to Date	Year to Date	Over\ (Under)	Percent	2024 Total
Other Expenses:						
Bank Charges	448.61	4,590.27	5,198.32	(608.05)	88.3%	5,198.32
Summer 2023 Adopt A Project	0.00	1,970.00	0.00	1,970.00	#DIV/0!	0.00
Synod Conventions	0.00	795.00	1,000.00	(205.00)	79.5%	1,000.00
Total Other Expenses	448.61	7,355.27	6,198.32	1,156.95	118.7%	6,198.32
Worship & Music:						
Audio Visual Technology	515.93	1,851.07	2,000.00	(148.93)	92.6%	2,000.00
Choir and Handbell Attire	0.00	66.25	0.00	66.25	#DIV/0!	0.00
Choir Music	0.00	578.61	1,000.00	(421.39)	57.9%	1,000.00
Copyrights	425.00	1,421.00	1,500.00	(79.00)	94.7%	1,500.00
Sanctuary Supplies	346.66	1,897.85	1,000.00	897.85	189.8%	1,000.00
Worship Planning	130.52	2,928.71	3,000.00	(71.29)	97.6%	3,000.00
Total Worship & Music	1,418.11	8,743.49	8,500.00	243.49	102.9%	8,500.00
Youth Ministry:						
Camp Youth Trips	0.00	4,315.84	0.00	4,315.84	#DIV/0!	0.00
Curriculum	69.95	1,133.06	0.00	1,133.06	#DIV/0!	0.00
Summer Intern Expenses	0.00	3,200.00	0.00	0.00	0.0%	0.00
VBS	0.00	2,710.07	3,000.00	(289.93)	90.3%	3,000.00
Youth Fellowship	0.00	1,056.79	2,000.00	(943.21)	52.8%	2,000.00
Youth Gathering	0.00	(182.50)	7,800.00	(7,982.50)	-2.3%	7,800.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2024**

	<u>Actual</u>		<u>Budget</u>			
	<u>December</u>	<u>Year to Date</u>	<u>Year to Date</u>	<u>Over\ (Under)</u>	<u>Percent</u>	<u>2024 Total</u>
Total Youth Ministry	69.95	12,233.26	12,800.00	(3,766.74)	95.6%	12,800.00
Total Expenses	<u>44,352.18</u>	<u>537,742.47</u>	<u>541,003.80</u>	<u>(3,261.33)</u>	<u>99.4%</u>	<u>541,003.80</u>
Net	<u>3,493.79</u>	<u>(27,641.84)</u>	<u>(12,397.80)</u>	<u>(15,244.04)</u>		<u>(12,197.80)</u>

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

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
REVENUES													
PLEGGED OFFERINGS	58,852	23,715	18,503	16,006	15,348	16,671	(4,026)	15,464	16,855	19,656	15,450	24,198	236,692
PLEGGED OFFERINGS (2025)	0	0	0	0	0	0	32,000	0	0	0	0	0	32,000
NON-PLEGGED OFFERINGS	9,093	9,535	10,045	9,419	7,764	11,689	12,759	9,366	11,503	17,222	13,501	10,948	132,844
BUILDING USE FEES	3,825	2,250	2,960	2,650	2,250	1,200	500	450	2,150	2,250	0	640	21,125
INTEREST	0	0	548	0	0	554	0	0	559	0	0	0	1,661
OTHER REVENUES:													
ADULT MINISTRIES	6,000	0	300	100	0	0	0	20	0	0	0	0	6,420
AMAZON SMILE FOUNDATION	0	0	0	0	0	0	0	0	0	0	0	0	0
BUILDING PROJECTS	40	340	40	40	40	50	40	40	50	40	40	50	810
CAMPS/RETREATS/MISSIONS	1,000	0	4,000	300	0	0	0	0	0	0	0	0	5,300
FACEBOOK PAYOUT	0	0	0	0	0	0	0	0	0	0	0	0	0
FREEWILL/COFFEE	1	0	0	0	5	0	0	0	0	0	0	0	6
GARAGE SALE	0	0	0	0	0	0	0	0	0	0	0	0	0
KROGER REWARDS	0	0	102	0	0	112	0	0	0	109	0	100	423
MEMORIALS	50	1,500	2,225	0	0	0	0	2,550	960	40	0	0	7,325
NAME TAGS	0	0	0	30	0	10	10	10	0	0	0	10	70
OTHER	340	641	660	340	490	440	3,007	6,345	1,340	402	400	1,900	16,305
PRAYER PATH	0	0	1,000	500	0	0	0	0	0	0	0	0	1,500
SUMMER 2023 ADOPT A PROJ	0	0	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL OTHER REVENUES	7,431	2,481	11,527	1,310	650	851	9,625	8,965	2,350	591	440	2,060	48,281
TOTAL REVENUES	79,201	37,981	43,583	29,385	26,012	30,965	50,858	34,245	33,417	39,719	29,391	37,846	472,603
BORROWED / PAID BACK SEEDS	0	0	0	0	0	0	22,500	0	0	5,000	0	10,000	37,500

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

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
NET REVENUES	79,201	37,981	43,583	29,385	26,012	30,965	73,358	34,245	33,417	44,719	29,391	47,846	510,103
EXPENSES													
STAFF													
DIR OF FAMILY MINISTRIES MILE,	0	0	0	0	0	41	0	0	0	0	0	0	41
DIR OF FAMILY MINISTRIES SALA	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	16,500
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	180	0	0	285	0	0	0	0	0	0	0	0	465
OFICE MGR BENEFITS PKG	1,055	1,067	1,061	1,061	0	2,122	0	2,122	1,061	1,061	0	1,061	11,671
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	846	357	25	25	55	25	279	25	25	25	35	27	1,749
PASTOR BENEFITS	4,426	4,496	4,461	4,461	0	8,922	0	8,922	4,461	4,461	0	4,461	49,071
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	99	266	403	(148)	256	233	70	150	0	67	76	102	1,574
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
SUBSTITUTE PASTOR	0	600	300	0	300	300	900	0	600	0	500	300	3,800
PASTOR TRAVEL/MILEAGE	425	348	162	0	206	181	164	249	124	75	46	40	2,020
VISUAL TECH SALARY	500	500	500	500	500	500	500	500	500	500	500	500	6,000
YOUTH DIR CONT EDUC	180	245	0	0	0	0	0	0	0	0	95	0	520
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	487	601	602	602	602	686	686	602	602	602	602	605	7,279
TOTAL STAFF	22,675	24,877	23,491	22,763	17,896	30,295	19,684	28,547	23,350	22,768	17,831	23,123	277,300

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

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
MORTGAGE													
INTEREST	3,698	3,444	3,667	3,533	3,635	3,502	3,604	3,858	3,858	3,858	3,858	3,858	44,373
PRINCIPAL	4,423	4,677	4,454	4,588	4,486	4,619	4,517	4,263	4,263	4,263	4,263	4,263	53,079
TOTAL MORTGAGE	8,121	8,121	8,121	8,121	8,121	8,121	8,121	8,121	8,121	8,121	8,121	8,121	97,452

ADMINISTRATION

COMPUTER/SOFTWARE	1,905	637	382	500	432	372	372	701	386	406	742	590	7,425
COPIER, LEASE & MAINT.	505	856	505	513	543	540	0	540	540	624	540	548	6,254
OFFICE SUPPLIES	393	366	296	160	230	261	209	180	115	257	1,047	935	4,449
POSTAGE	12	70	0	0	0	0	0	0	149	6	0	3	240
TELEPHONE	683	637	628	743	737	633	866	704	640	633	689	677	8,270
TOTAL ADMINISTRATION	3,498	2,566	1,811	1,916	1,942	1,806	1,447	2,125	1,830	1,926	3,018	2,753	26,639

BENEVOLENCE

PASTOR DISCRETIONARY	(154)	195	0	49	427	964	0	244	143	306	103	1,200	3,477
BENEVOLENCE	2,500	0	0	0	0	0	0	0	0	0	0	0	2,500
MISSIONARY SUPP (NOISY OFF)	0	0	0	0	0	0	0	0	0	0	0	0	0
SYNOD BENEVOLENCE	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
TOTAL BENEVOLENCE	4,846	2,695	2,500	2,549	2,927	3,464	2,500	2,744	2,643	2,806	2,603	3,700	35,977

BUILDINGS

BUILDING MAINTENANCE	35	215	175	123	520	183	87	840	44	151	106	132	2,610
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**TREE OF LIFE LUTHERAN CHURCH
ACTUAL TWELVE MONTH REVENUES AND EXPENSES
OPERATING FUND**

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
CLEANING SERVICE	985	985	1,970	0	985	985	985	985	985	985	985	985	11,820
SECURITY	284	0	39	210	0	318	0	63	619	10	318	840	2,701
ELECTRICITY	2,463	1,814	0	1,348	916	1,368	1,440	1,686	1,617	1,472	1,221	950	16,295
NATURAL GAS	211	0	148	81	74	0	30	60	0	60	0	30	694
WATER - INSIDE	108	168	132	156	132	0	132	379	1	298	497	428	2,431
WATER - OUTSIDE	40	40	40	40	40	0	40	40	40	40	40	40	440
TOTAL BUILDINGS	4,126	3,221	2,504	1,958	2,667	2,854	2,714	4,053	3,306	3,016	3,167	3,405	36,991
EDUCATION													
ADULT EDUCATION	0	0	0	0	0	0	0	0	0	0	0	0	0
CONFIRMATION	0	335	9	138	136	0	0	0	0	0	0	0	618
EDUCATION SUPPLIES	0	0	0	0	0	0	0	0	0	0	0	0	0
SUNDAY SCHOOL	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL EDUCATION	0	335	9	138	136	0	0	0	0	0	0	0	618
EVANGELISM													
ADVERTISING	152	0	0	3	121	0	0	0	0	185	0	0	461
GENERAL OUTREACH	20	20	20	47	20	56	378	20	20	15	0	0	616
OUTREACH SUPPLIES	0	54	0	0	54	0	0	127	0	0	0	79	314
WEBSITE FEES	35	177	0	0	152	561	20	142	0	16	318	153	1,574
TOTAL EVANGELISM	207	251	20	50	347	617	398	289	20	216	318	232	2,965
FELLOWSHIP													
FELLOWSHIP SUPPLIES	201	422	203	0	232	0	70	39	105	0	53	149	1,474
KITCHEN SUPPLIES	10	0	0	30	0	0	0	0	75	0	0	0	115
TOTAL FELLOWSHIP	211	422	203	30	232	0	70	39	180	0	53	149	1,589

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

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
GROUNDS													
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	173	216	218	217	216	214	429	0	214	212	212	212	2,533
TOTAL GROUNDS	893	1,935	218	937	936	942	1,149	720	934	932	932	932	11,460
INSURANCE													
CHURCH LIABILITY INS.	1,413	1,413	1,413	1,413	1,413	1,413	1,413	0	3,805	132	3,805	0	17,633
WORKERS' COMPENSATION	0	193	0	0	0	190	0	190	31	0	190	0	794
TOTAL INSURANCE	1,413	1,606	1,413	1,413	1,413	1,603	1,413	190	3,836	132	3,995	0	18,427
OTHER EXPENSES													
BANK CHARGES	354	349	310	319	342	415	556	374	431	350	342	449	4,591
SUMMER 2023 ADOPT A PROJ	1,970	0	0	0	0	0	0	0	0	0	0	0	1,970
SYNOD CONVENTIONS	0	795	0	0	0	0	0	0	0	0	0	0	795
SAM'S CLUB CC	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OTHER EXPENSES	2,324	1,144	310	319	342	415	556	374	431	350	342	449	7,356
WORSHIP & MUSIC													
AUDIO VISUAL TECHNOLOGY	23	200	341	599	0	0	0	29	0	98	45	516	1,851
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	104	415	177	72	0	135	345	53	250	0	0	347	1,898
WORSHIP PLANNING	61	112	137	439	25	104	25	25	219	792	859	131	2,929
TOTAL WORSHIP & MUSIC	188	1,675	655	1,110	25	239	508	107	469	1,445	904	1,419	8,744

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

	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
YOUTH MINISTRY													
CAMP/YOUTH TRIPS	0	3,781	90	445	0	0	0	0	0	0	0	0	4,316
CURRICULUM	180	(17)	0	0	0	0	0	161	739	0	0	70	1,133
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)
TOTAL YOUTH MINISTRY	180	3,838	460	445	180	1,334	4,395	509	739	30	53	70	12,233
TOTAL EXPENSES	48,681	52,687	41,715	41,749	37,164	51,690	42,955	47,818	45,859	41,742	41,337	44,353	537,750
INCOME (LOSS)	30,520	(14,706)	1,868	(12,364)	(11,152)	(20,725)	30,403	(13,573)	(12,442)	2,977	(11,946)	3,493	(27,647)