

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

	2025 JAN	2025 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	29,114	19,556	18,503	16,006	15,348	16,671	(4,026)	15,464	16,855	19,656	15,450	24,198	202,795
PLEGGED OFFERINGS (2024)	0	3,240	0	0	0	0	0	0	0	0	0	0	3,240
PLEGGED OFFERINGS (2025)	0	0	0	0	0	0	32,000	0	0	0	0	0	32,000
NON-PLEGGED OFFERINGS	7,666	12,718	10,045	9,419	7,764	11,689	12,759	9,366	11,503	17,222	13,501	10,948	134,600
BUILDING USE FEES	160	4,700	2,960	2,650	2,250	1,200	500	450	2,150	2,250	0	640	19,910
INTEREST	564	0	548	0	0	554	0	0	559	0	0	0	2,225
OTHER REVENUES:													
ADULT MINISTRIES	0	0	300	100	0	0	0	20	0	0	0	0	420
BUILDING PROJECTS	40	40	40	40	40	50	40	40	50	40	40	50	510
CAMPS/RETREATS/MISSION	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	0	2,225	0	0	0	0	2,550	960	40	0	0	5,775
NAME TAGS	0	0	0	30	0	10	10	10	0	0	0	10	70
OTHER	500	(500)	660	340	490	440	3,007	6,345	1,340	402	400	1,900	15,324
PRAYER PATH	0	0	1,000	500	0	0	0	0	0	0	0	0	1,500
SUMMER INTERN DONATION	0	0	3,200	0	0	0	6,500	0	0	0	0	0	9,700
THRIVENT	0	142	0	0	0	0	0	0	0	0	0	0	142
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	50	0	0	0	0	0	0	0	0	0	0	175
TOTAL OTHER REVENUES	8,165	(268)	11,527	1,310	650	851	9,625	8,965	2,350	591	440	2,060	46,266
TOTAL REVENUES	45,669	39,946	43,583	29,385	26,012	30,965	50,858	34,245	33,417	39,719	29,391	37,846	441,036
BORROWED / PAID BACK SEED	0	0	0	0	0	0	22,500	0	0	5,000	0	10,000	37,500
NET REVENUES	45,669	39,946	43,583	29,385	26,012	30,965	73,358	34,245	33,417	44,719	29,391	47,846	478,536

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EXPENSES													
STAFF													
CLEANING STAFF SALARY	250	750	0	0	0	0	0	0	0	0	0	0	1,000
DIR OF FAMILY MINISTRIES MIL	0	0	0	0	0	41	0	0	0	0	0	0	41
DIR OF FAMILY MINISTRIES SAI	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	200	0	0	0	200	0	0	0	0	0	0	400
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	1,100	1,061	1,061	0	2,122	0	2,122	1,061	1,061	0	1,061	11,710
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	0	25	25	55	25	279	25	25	25	35	27	571
PASTOR BENEFITS	4,461	4,640	4,461	4,461	0	8,922	0	8,922	4,461	4,461	0	4,461	49,250
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 PROF EXP	22	192	403	(148)	256	233	70	150	0	67	76	102	1,423
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	176	0	162	0	206	181	164	249	124	75	46	51	1,434
SUBSTITUTE PASTOR	0	300	300	0	300	300	900	0	600	0	500	300	3,500
VISUAL TECH SALARY	500	500	500	500	500	500	500	500	500	500	500	500	6,000
YOUTH DIR CONT EDUC	0	0	0	0	0	0	0	0	0	0	95	0	95
YOUTH DIR. MILEAGE	0	0	0	0	0	0	0	0	0	0	0	0	0
YOUTH DIR SALARY	1,107	400	1,107	1,107	1,107	2,215	2,215	1,107	1,107	1,107	1,107	1,107	14,793
PAYROLL TAX EXPENSE	643	589	602	602	602	686	686	602	602	602	602	605	7,423
TOTAL STAFF	23,115	23,541	23,491	22,763	17,896	30,295	19,684	28,547	23,350	22,768	17,831	23,134	276,415

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	2025 JAN	2025 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	TOTAL
MORTGAGE													
INTEREST	3,858	3,858	3,667	3,533	3,635	3,502	3,604	3,858	3,858	3,858	3,858	3,858	44,947
PRINCIPAL	4,263	4,263	4,454	4,588	4,486	4,619	4,517	4,263	4,263	4,263	4,263	4,263	52,505
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	340	441	382	500	432	372	372	701	386	406	742	607	5,681
COPIER, LEASE & MAINT.	548	609	505	513	543	540	0	540	540	624	540	548	6,050
OFFICE SUPPLIES	497	18	296	160	230	261	209	180	115	257	1,047	935	4,205
POSTAGE	0	0	0	0	0	0	0	0	149	6	0	3	158
TELEPHONE	727	674	628	743	737	633	866	704	640	633	689	677	8,351
TOTAL ADMINISTRATION	2,112	1,742	1,811	1,916	1,942	1,806	1,447	2,125	1,830	1,926	3,018	2,770	24,445
BENEVOLENCE													
PASTOR DISCRETIONARY	0	106	0	49	427	964	0	244	143	306	103	1,200	3,542
SYNOD BENEVOLENCE	1,250	1,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	27,500
TOTAL BENEVOLENCE	1,250	1,356	2,500	2,549	2,927	3,464	2,500	2,744	2,643	2,806	2,603	3,700	31,042
BUILDINGS													
BUILDING MAINTENANCE	339	0	175	123	520	183	87	840	44	151	106	132	2,700
CLEANING SERVICE	985	0	1,970	0	985	985	985	985	985	985	985	985	10,835
SECURITY	840	0	39	210	0	318	0	63	619	10	318	0	2,417
ELECTRICITY	1,420	2,225	0	1,348	916	1,368	1,440	1,686	1,617	1,472	1,221	950	15,663

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NATURAL GAS	59	80	148	81	74	0	30	60	0	60	0	30	622
WATER - INSIDE	95	98	132	156	132	0	132	379	1	298	497	428	2,348
WATER - OUTSIDE	41	41	40	40	40	0	40	40	40	40	40	40	442
TOTAL BUILDINGS	3,779	2,444	2,504	1,958	2,667	2,854	2,714	4,053	3,306	3,016	3,167	2,565	35,027
EDUCATION													
CONFIRMATION	0	0	9	138	136	0	0	0	0	0	0	0	283
TOTAL EDUCATION	0	0	9	138	136	0	0	0	0	0	0	0	283
EVANGELISM													
ADVERTISING	15	0	0	3	121	0	0	0	0	185	0	0	324
GENERAL OUTREACH	0	0	20	47	20	56	378	20	20	15	0	0	576
OUTREACH SUPPLIES	0	70	0	0	54	0	0	127	0	0	0	79	330
WEBSITE FEES	0	35	0	0	152	561	20	142	0	16	318	153	1,397
TOTAL EVANGELISM	15	105	20	50	347	617	398	289	20	216	318	232	2,627
FELLOWSHIP													
FELLOWSHIP SUPPLIES	4	0	203	0	232	0	70	39	105	0	53	149	855
KITCHEN SUPPLIES	0	0	0	30	0	0	0	0	75	0	0	0	105
TOTAL FELLOWSHIP	4	0	203	30	232	0	70	39	180	0	53	149	960
GROUNDS													
LAWN SERVICE	720	720	0	720	720	720	720	720	720	720	720	720	7,920
SUPPLIES & MAINTENANCE	0	0	0	0	0	8	0	0	0	0	0	0	8
TRASH SERVICE	212	270	218	217	216	214	429	0	214	212	212	212	2,626
TOTAL GROUNDS	932	990	218	937	936	942	1,149	720	934	932	932	932	10,554

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INSURANCE													
CHURCH LIABILITY INS.	5,570	97	1,413	1,413	1,413	1,413	1,413	0	3,805	132	3,805	0	20,474
WORKERS' COMPENSATION	0	190	0	0	0	190	0	190	31	0	190	0	791
TOTAL INSURANCE	5,570	287	1,413	1,413	1,413	1,603	1,413	190	3,836	132	3,995	0	21,265
OTHER EXPENSES													
2025 ADOPT A PROJECT-SUMM	0	700	0	0	0	0	0	0	0	0	0	0	700
BANK CHARGES	512	417	310	319	342	415	556	374	431	350	342	449	4,817
SYNOD CONVENTIONS	0	825	0	0	0	0	0	0	0	0	0	0	825
PAYROLL EXPENSES WAGES	250	(250)	0	0	0	0	0	0	0	0	0	0	0
TOTAL OTHER EXPENSES	762	1,692	310	319	342	415	556	374	431	350	342	449	6,342
WORSHIP & MUSIC													
AUDIO VISUAL TECHNOLOGY	(74)	0	341	599	0	0	0	29	0	98	45	516	1,554
CHOIR & HANDBELL ATTIRE	0	0	0	0	0	0	0	0	0	66	0	0	66
CHOIR MUSIC	0	0	0	0	0	0	138	0	0	200	0	0	338
COPYRIGHTS	0	520	0	0	0	0	0	0	0	289	0	425	1,234
SANCTUARY SUPPLIES	58	259	177	72	0	135	345	53	250	0	0	347	1,696
WORSHIP PLANNING	192	106	137	439	25	104	25	25	219	792	859	131	3,054
TOTAL WORSHIP & MUSIC	176	885	655	1,110	25	239	508	107	469	1,445	904	1,419	7,942
YOUTH MINISTRY													
CAMP/YOUTH TRIPS	0	0	90	445	0	0	0	0	0	0	0	0	535
CURRICULUM	0	0	0	0	0	0	0	161	540	0	0	70	771
SUMMER INTERN EXPENSES	0	0	0	0	0	0	3,200	0	0	0	0	0	3,200
VBS	0	200	0	0	180	1,129	1,120	24	0	0	0	0	2,653

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YOUTH FELLOWSHIP	0	0	370	0	0	205	75	324	0	30	53	0	1,057
YOUTH GATHERING	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL YOUTH MINISTRY	0	200	460	445	180	1,334	4,395	509	540	30	53	70	8,216
TOTAL EXPENSES	45,836	41,363	41,715	41,749	37,164	51,690	42,955	47,818	45,660	41,742	41,337	43,541	522,570
INCOME (LOSS)	(167)	(1,417)	1,868	(12,364)	(11,152)	(20,725)	30,403	(13,573)	(12,243)	2,977	(11,946)	4,305	(44,034)

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			
	February	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
Revenues:						
Pledged Offering	19,555.75	48,669.84	47,830.34	839.50	101.8%	306,422.00
2024 Pledged Offering	3,240.00	3,240.00	3,240.00	0.00	0.0%	0.00
Non-pledged Offering	12,718.00	20,384.00	17,269.16	3,114.84	118.0%	103,615.00
Building Use Fees	4,700.00	4,860.00	3,000.00	1,860.00	162.0%	18,000.00
Interest	0.00	564.00	250.00	314.00	225.6%	1,500.00
Other Revenues:						
2025 Adopt A Project - Summer Camp	0.00	0.00	3,333.34	(3,333.34)	0.0%	20,000.00
Adult Ministries	0.00	0.00	1,083.34	(1,083.34)	0.0%	6,500.00
Building Projects	40.00	80.00	416.66	(336.66)	19.2%	2,500.00
Camps/Retreats/Missions	0.00	7,500.00	0.00	7,500.00	#DIV/0!	0.00
Kroger Rewards	0.00	0.00	50.00	(50.00)	0.0%	300.00
Memorials	0.00	0.00	1,666.66	(1,666.66)	0.0%	10,000.00
Name Tags	0.00	0.00	16.66	(16.66)	0.0%	100.00
Other	(500.00)	0.00	3,000.00	(2,825.00)	5.8%	18,000.00
Youth Donations	50.00	175.00				
Prayer Path	0.00	0.00	333.34	(333.34)	0.0%	2,000.00
Thrivent	142.00	142.00	33.34	108.66	425.9%	200.00
VBS T-Shirts	0.00	0.00	83.34	(83.34)	0.0%	500.00
Total Other Income	(268.00)	7,897.00	10,016.68	(2,119.68)	78.8%	60,100.00
Total Income	39,945.75	85,614.84	81,606.18	4,008.66	104.9%	489,637.00
Borrowed from (Repaid to) Seeds	0.00	0.00				
Total Available for Spending	39,945.75	85,614.84				

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OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			2025 Total
	February	Year to Date	Year to Date	Over/ (Under)	Percent	
Expenses:						
Cleaning Staff						
Cleaning Staff Salary	750.00	1,000.00	1,000.00	0.00	100.0%	6,000.00
Total Cleaning Staff	750.00	1,000.00	1,000.00	0.00	100.0%	6,000.00
Director of Family Ministries:						
Director of Family Ministries Mileage	0.00	0.00	8.34	(8.34)	0.0%	50.00
Director of Family Ministries Salary	1,500.00	3,000.00	3,000.00	0.00	100.0%	18,000.00
Total Director of Family Ministries	1,500.00	3,000.00	3,008.34	(8.34)	1.00	18,050.00
Music Staff:						
Organist/Choir Director	2,634.92	5,269.84	5,269.86	(0.02)	100.0%	31,619.12
Substitute Organist	200.00	200.00	66.66	133.34	300.0%	400.00
Total Music Staff	2,834.92	5,469.84	5,336.52	133.32	102.5%	32,019.12
Nursery:						
Nursery Salary	227.70	455.40	455.34	0.06	100.0%	2,732.08
Total Nursery	227.70	455.40	455.34	0.06	100.0%	2,732.08
Office Manager:						
Office Manager ELCA Benefits Package	1,099.61	2,160.58	2,199.22	(38.64)	98.2%	13,195.32
Office Manager Salary	2,270.94	4,541.88	4,541.86	0.02	100.0%	27,251.12
Total Office Manager	3,370.55	6,702.46	6,741.08	(38.62)	99.4%	40,446.44
Pastor:						

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THROUGH FEBRUARY 28, 2025**

	Actual		Budget			2025 Total
	February	Year to Date	Year to Date	Over/ (Under)	Percent	
Pastor Continuing Education	0.00	24.84	0.00	24.84	#DIV/0!	0.00
Pastor ELCA Benefits Package	4,640.18	9,101.33	9,280.36	(179.03)	98.1%	55,682.16
Pastor Housing Allowance	3,117.25	6,234.50	6,234.50	0.00	100.0%	37,407.00
Pastor Professional Expenses	192.18	214.18	283.34	(69.16)	75.6%	1,700.00
Pastor Salary	4,478.60	8,957.20	8,957.18	0.02	100.0%	53,743.04
Pastor Social Security Allowances	640.43	1,280.86	1,280.88	(0.02)	100.0%	7,685.25
Pastor Travel/Mileage	0.00	175.73	450.00	(274.27)	39.1%	2,700.00
Substitute Pastor	300.00	300.00	600.00	(300.00)	50.0%	3,600.00
Total Pastor	13,368.64	26,288.64	27,086.26	(797.62)	97.1%	162,517.45
Visual Tech.:						
Visual Tech Salary	500.00	1,000.00	1,000.00	0.00	100.0%	6,000.00
Total Visual Tech.	500.00	1,000.00	1,000.00	0.00	100.0%	6,000.00
Youth Director / Education Director:						
Youth Director / Education Director Salary	400.00	1,507.28	866.66	640.62	173.9%	5,200.00
Total Youth Director	400.00	1,507.28	866.66	640.62	173.9%	5,200.00
Payroll Tax Expense	588.82	1,231.77	1,216.66	15.11	101.2%	7,300.00
Total Staff	23,540.63	46,655.39	46,710.86	(55.47)	9.74	280,265.09
Mortgage:						
Interest	3,857.56	7,715.12	7,241.20	473.92	106.5%	43,447.15

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			
	February	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
Principal	4,263.44	8,526.88	9,000.80	(473.92)	94.7%	54,004.85
Total Mortgage	8,121.00	16,242.00	16,242.00	0.00	100.0%	97,452.00
Administration:						
Computer/Software	441.49	781.93	166.66	615.27	469.2%	1,000.00
Copier, Lease & Maintenance	608.80	1,156.74	1,050.00	106.74	110.2%	6,300.00
Office Supplies	17.74	514.93	333.34	181.59	154.5%	2,000.00
Postage	0.00	0.00	45.84	(45.84)	0.0%	275.00
Telephone	673.98	1,401.33	1,166.66	234.67	120.1%	7,000.00
Total Administration	1,742.01	3,854.93	2,762.50	1,092.43	139.5%	16,575.00
Benevolence:						
Pastor Discretionary	105.95	105.95	333.34	(227.39)	31.8%	2,000.00
Synod Benevolence	1,250.00	2,500.00	2,500.00	0.00	100.0%	15,000.00
Total Benevolence	1,355.95	2,605.95	2,833.34	(227.39)	131.8%	17,000.00
Buildings:						
Building Maintenance	0.00	338.51	833.34	(494.83)	40.6%	5,000.00
Cleaning Service	0.00	985.00	0.00	985.00	#DIV/0!	0.00
Security	0.00	840.00	250.00	590.00	336.0%	1,500.00
Utilities:						
Electricity	2,224.65	3,644.75	2,916.66	728.09	125.0%	17,500.00
Natural Gas	80.35	138.90	120.84	18.06	114.9%	725.00
Water - Inside	98.02	192.79	300.00	(107.21)	64.3%	1,800.00
Water - Outside	41.22	82.44	83.34	(0.90)	98.9%	500.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			
	February	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
Total Utilities	2,444.24	4,058.88	3,420.84	638.04	118.7%	20,525.00
Total Buildings	2,444.24	6,222.39	4,504.18	1,718.21	#DIV/0!	27,025.00
Education:						
Confirmation	0.00	0.00	116.66	(116.66)	0.0%	700.00
Total Education	0.00	0.00	116.66	(116.66)	0.0%	700.00
Evangelism:						
Advertising	0.00	15.33	83.34	(68.01)	18.4%	500.00
General Outreach	0.00	0.00	116.66	(116.66)	0.0%	700.00
Outreach Supplies	70.00	70.00	41.66	28.34	168.0%	250.00
Website Fees	35.34	35.34	30.00	5.34	117.8%	180.00
Total Evangelism	105.34	120.67	271.66	(150.99)	44.4%	1,630.00
Fellowship:						
Fellowship Supplies	0.00	3.70	250.00	(246.30)	1.5%	1,500.00
Kitchen Supplies	0.00	0.00	21.66	(21.66)	0.0%	130.00
Total Fellowship	0.00	3.70	271.66	(267.96)	1.4%	1,630.00
Grounds:						
Lawn Service	720.00	1,440.00	1,440.00	0.00	100.0%	8,640.00
Trash Service	269.86	481.70	450.00	31.70	107.0%	2,700.00
Total Grounds	989.86	1,921.70	1,890.00	31.70	101.7%	11,340.00
Insurance:						

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			
	February	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
Church Liability Insurance	97.00	5,666.75	3,861.66	1,805.09	146.7%	23,170.00
Worker's Compensation	190.00	190.00	150.00	40.00	126.7%	900.00
Total Insurance	287.00	5,856.75	4,011.66	1,845.09	146.0%	24,070.00
Other Expenses:						
2025 Adopt A Project - Summer Camp	700.00	700.00	3,333.34	(2,633.34)	21.0%	20,000.00
Bank Charges	417.01	928.91	866.66	62.25	107.2%	5,200.00
Synod Conventions	825.00	825.00	208.34	616.66	396.0%	1,250.00
Total Other Expenses	1,942.01	2,453.91	4,408.34	(1,954.43)	55.7%	26,450.00
Payroll Expenses:						
Wages	(250.00)	0.00	0.00	0.00	#DIV/0!	0.00
Total Payroll Expenses	(250.00)	0.00	0.00	0.00	#DIV/0!	0.00
Worship & Music:						
Audio Visual Technology	0.00	(74.06)	166.66	(240.72)	-44.4%	1,000.00
Choir and Handbell Attire	0.00	0.00	16.66	(16.66)	0.0%	100.00
Choir Music	0.00	0.00	83.34	(83.34)	0.0%	500.00
Copyrights	520.00	520.00	250.00	270.00	208.0%	1,500.00
Sanctuary Supplies	258.69	316.66	141.66	175.00	223.5%	850.00
Worship Planning	105.62	297.12	500.00	(202.88)	59.4%	3,000.00
Total Worship & Music	884.31	1,059.72	1,158.32	(98.60)	91.5%	6,950.00
Youth Ministry:						
Curriculum	0.00	0.00	200.00	(200.00)	0.0%	1,200.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH FEBRUARY 28, 2025**

	Actual		Budget			
	February	Year to Date	Year to Date	Over\ (Under)	Percent	2025 Total
VBS	199.99	199.99	333.34	(133.35)	60.0%	2,000.00
Total Youth Ministry	199.99	199.99	533.34	(333.35)	37.5%	3,200.00
Total Expenses	41,362.34	87,197.10	85,714.52	1,482.58	101.7%	514,287.09
Net	(1,416.59)	(1,582.26)	(4,108.34)	2,526.08		(24,650.09)

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH FEBRUARY 28, 2025**

	12/31/24	2025		Balance
	Balance Forward	February	To Date	
KING'S EMBRACE:				
King's Embrace:	1,400.00			
Donations		0.00	200.00	1,600.00
Checks cut to King's Embrace		0.00	(1,400.00)	(1,400.00)
Expenditures		0.00	0.00	0.00
King's Embrace Balance				200.00
King's Embrace Teachers, Etc	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
EXTERNAL MINISTRIES BALANCE:				3,735.95
INTERNAL MINISTRIES:				
Disaster Relief:	1,778.11			
Donations		0.00	0.00	1,778.11
Expenditures		0.00	(76.51)	(76.51)
Disaster Relief Balance				1,701.60
Emergency Building Repairs:	0.00			
Donations		0.00	0.00	0.00
Expenditures		0.00	0.00	0.00
Emergency Repairs Balance				0.00
New Seeds For Growth:	6,120.04			
Donations		40.00	80.00	6,200.04
Loans from Seeds		0.00	0.00	0.00
Repayments to Seeds		0.00	0.00	0.00
New Seeds for Growth Balance				6,200.04
Pastor's Kenya Trip	1,587.48			
Donations		4,221.23	6,701.23	8,288.71
Expenditures		(300.00)	(2,301.84)	(2,301.84)
Pastor's Kenya Trip Balance				5,986.87

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH FEBRUARY 28, 2025**

	12/31/24 Balance Forward	2025		Balance
		February	To Date	
Stephen Ministry:	5,383.65			
Donations & Fund Raisers		0.00	0.00	5,383.65
Expenses		0.00	0.00	0.00
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:				20,185.02
<hr/> ENDOWMENT FUND <hr/>				
Endowment Fund:	61,864.11			
Market Value Change		1,381.47	250.60	62,114.71
Interest		0.00	564.00	564.00
ENDOWMENT FUND BALANCE:				62,678.71
TOTAL DEDICATED FUNDS BALANCE:				86,599.68

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

	2/28/25	2/29/24	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
General Fund Checking	14,130.14	51,967.95	(37,837.81)
Mission Investment Fund Checking	106.08	105.83	0.25
Total Operating Funds	14,236.22	52,073.78	(37,837.56)
Designated Funds:			
Internal Ministries	18,858.72	31,557.97	(12,699.25)
The King's Embrace	3,735.95	3,785.95	(50.00)
Endowment Fund	62,678.71	55,027.92	7,650.79
Total Designated Funds	85,273.38	90,371.84	(5,098.46)
Total Cash and Investments	99,509.60	142,445.62	(42,936.02)
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	3,404,837.11	3,446,683.13	(41,846.02)

LIABILITIES

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

	2/28/25	2/29/24	INCREASE (DECREASE)
Current Liabilities			
Accounts Payable	3,115.44	2,889.23	226.21
Credit Cards	6,336.33	6,284.74	51.59
Payroll Taxes	392.08	4,613.73	(4,221.65)
Benefits	10,608.86	6,169.94	4,438.92
Total Current Liabilities	20,452.71	19,957.64	495.07
Long Term Liabilities			
Church Mortgage	995,429.07	1,047,936.82	(52,507.75)
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	1,169,922.48	1,207,430.23	(37,507.75)
TOTAL LIABILITIES	1,190,375.19	1,227,387.87	(37,012.68)
EQUITY			
Restricted	(120.02)	322.00	(442.02)
Unrestricted Fixed Assets	2,016,081.08	1,978,573.33	37,507.75
Unrestricted Net Assets	198,500.86	240,399.93	(41,899.07)
TOTAL EQUITY	2,214,461.92	2,219,295.26	(4,833.34)
TOTAL LIABILITIES AND EQUITY	3,404,837.11	3,446,683.13	(41,846.02)