2027 Spending Plan Summary (p.1)

	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed	2027 vs. 2026
Revenues	$ 237,417.00	$ 230,923.70	$247,477.00	
Interest Income (MIF CDs)	$ 2,500.00	$ 5,015.96	$8,000.00	
Dividend Income (Schmertman Fund)	$ -	$ 4,615.63		
Total Revenues	$ 239,917.00	$ 235,939.66	$255,477.00	
Expenses	$ 316,420.00	$ 212,121.17	$307,845.00	
Difference	$ (76,503.00)	$ 23,818.49	$ (52,368.00)	**$ 24,135.00**

Fund Balances	2026 BOY	2026 YTD (Oct 31)		
General Fund (Cash only, not physical assets)	$ 285,000.00	$ 276,586.06		
Restricted Funds (organ, PA system, seminary support)	$ 42,442.66	$ 42,442.66		
Campus Ministry	$ 29,278.09	24,282.61		
Total Bank	**$ 356,720.75**	**$ 343,311.33**		
Schmertmann (Campus Ministry)	$ 150,000.00	$ 154,805.98		
Total Bank and Investments	**$ 506,720.75**	**$ 498,117.31**		
Fixed Assets (Buildings and Properties)	$363,349.00	$ 363,349.00		
Total Assets	**$ 870,069.75**	**$ 861,466.31**		**$ (8,603.44)**

2027 Spending Plan Revenues Summary (p.2)

Account Name		2026 Allocation	2026 YTD (Oct 31)	2027 Proposed	2027 vs. 2026
General Contributions					
Pledged		$ 151,063.00	$ 144,795.92	$147,314.00	$ (3,749.00)
Un-Pledged (Loose Plate)		$ 2,790.00	$ 733.71	$1,473.00	*
	Subtotal	$ 153,853.00	$ 145,529.63	$148,787.00	
Supplementary Income					
Apartment Rental		$ 8,700.00	$ 2,175.00	$8,700.00	
Luther House Rental		$ 21,300.00	$ 20,392.00	$21,300.00	
Weekly Parking		$ 8,050.00	$ 8,225.00	$8,640.00	
Football Vendors		$ 5,325.00	$ 4,669.14	$5,325.00	
Football Parking		$ 30,375.00	$ 30,320.58	$29,025.00	
Event Parking			$ 6,427.46		
Thrivent Choice Dollars		$ 1,051.00	$ 745.00	$1,000.00	
Kaiser Center Rentals		$ 1,600.00	$ 1,400.00	$1,600.00	
		$ -			
	Subtotal	$ 76,401.00	$ 74,354.18	$75,590.00	
Assigned Contributions					
Flowers/Poinsettia/Lilies		$ 800.00	$ 747.00	$600.00	
Memorials		$ -	$ 1,430.00	$0.00	
	Subtotal	$ 800.00	$ 2,177.00	$600.00	
Campus Ministry					
ELCA LuMin		$ 3,000.00	$ 1,050.00	$2,000.00	
FB Synod		$ 3,000.00	$ 6,129.02	$3,000.00	
Schmertmann Income		$ 10,000.00	$ -	$15,000.00	
Thrivent Action Teams		$ 1,000.00	$ 1,299.00	$500.00	
Thrivent Choice Dollars		$ 700.00	$ -	$1,000.00	
Retreat Registration		$ 500.00	$ 275.00	$500.00	
Donations		$ 463.00	$ 109.87	$500.00	
	Subtotal	$ 18,663.00	$ 8,862.89	$22,500.00	
Total		**$ 249,717.00**	**$ 230,923.70**	**$247,477.00**	**$ (2,240.00)**

*1% of pledged

2027 Spending Plan Expenditures Summary (p.3)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed	2027 vs. 2026
Operations/Overhead (p.4)				
Administration	$ 12,415.00	$ 15,754.52	$ 12,815.00	
Insurance	$ 26,161.00	$ 20,302.94	$26,000.00	
Office Expenses	$ 11,420.00	$ 6,841.00	$13,150.00	
Staff Benefits (includes Pastor)	$ 55,322.00	$ 21,251.00	$55,322.00	
Travel	$ 4,350.00	$ 465.00	$4,350.00	
Staff Salaries (Pastor and Office)	$ 58,377.00	$ 62,990.00	$61,413.00	
Subtotal Operations/Overhead	$ 168,045.00	$ 127,604.46	$ 173,050.00	$ 5,005.00
Ministries				
HAT (p.5)	$ 1,900.00	$ 1,330.76	$2,600.00	
Learning (p.6)	$ 1,520.00	$ 261.40	$ 1,320.00	
Discipleship (p.7)	$ 15,260.00	$ 9,816.00	14,800.00	
Property (p.8)	$ 80,840.00	$ 49,429.25	$72,070.00	
Worship and Music (p.9)	$ 18,855.00	$ 15,416.54	$15,805.00	
Campus Ministry (p.10)	$ 30,000.00	$ 8,262.76	$28,200.00	
Subtotal Ministries	$ 148,375.00	$ 84,516.71	$134,795.00	$ (13,580.00)
Other Expenses	$ -	$ -		
Bank Service Charges	$ -	$ -		
Total	**$ 316,420.00**	**$ 212,121.17**	**$ 307,845.00**	**$ (8,575.00)**

Operations Overhead (p.4)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed		2027 vs. 2026
Administration					
Bank and Processing Fees	$ 500.00	$ 205.85	$400.00		
Conventions (Synod)	$ 1,500.00	$ 1,512.64	$1,750.00		
FBS Covenant	$ 10,000.00	$ 13,307.81	$10,000.00	A)	
Government Registration Fees	$ 65.00	$ 61.25	$65.00		
Pinelands Conference	$ 100.00	$ 100.00	$100.00		
Retreats	$ 250.00	$ 566.97	$500.00		
Subtotal Administration	$ 12,415.00	$ 15,754.52	$12,815.00		**$ 400.00**
Insurance					
Commercial, Auto & Umbrella	$ 25,000.00	$ 21,435.94	$25,000.00		
Workers Compensation Insurance	$ 1,161.00	$ (1,133.00)	$1,000.00		
Subtotal Insurance	$ 26,161.00	$ 20,302.94	$26,000.00		**$ (161.00)**
Office Expenses					
Computer Equip Maint. & Purch	$ 1,000.00	$ 275.36	$1,000.00		
Computer Softwre & Supplies	$ -	$ -	$300.00		
Copier & Printing Expenses	$ 2,500.00	$ 2,602.24	$2,500.00		
Legal and Professional Fees	$ -	$ 820.00	$500.00		
Licenses and Permits	$ 300.00	$ -	$400.00		
Office Supplies & Materials	$ 600.00	$ 1,999.25	$1,500.00		
Parking		$ -			
Payroll Processing Fees	$ 900.00	$ 660.00	$900.00		
Postage/Mailing Expense	$ 220.00	$ -	$150.00		
Telephone/Internet Expense	$ 5,000.00	$ 4,043.90	$5,000.00		
Website/Zoom/Constant Contact	$ 900.00	$ 838.90	$900.00		
Subtotal Office Expense	$ 11,420.00	$ 11,239.65	$13,150.00		**$ 1,730.00**
Staff Benefits					
Cell Phone Allowance	$ 600.00	$ 600.00	$600.00		
Employers FICA & Medicare Contribution	$ 7,000.00	$ 6,604.88	$0.00		

Pastoral Continuing Education	$	3,000.00	$	2,173.17	$3,000.00	
Pastoral Life &Disability Insurance	$	558.00	$	339.00	$424.00	
Pastoral Health Insurance	$	11,328.00	$	9,424.86	$13,056.00	
Pastoral Housing Allowance	$	38,000.00	$	31,666.60	$38,000.00	
Professional Fees & Expenses	$	1,500.00	$	1,045.90	$1,500.00	
Pastoral Pension Fund	$	7,904.00	$	6,780.40	$8,462.00	
Subtotal Staff Benefits	$	69,890.00	$	58,634.81	$65,042.00	**$ (4,848.00)**
Travel Expense						
Travel Expense – Meals/Lodging/Mileage	$	4,350.00	$	4,010.89	$4,350.00	
Subtotal Travel Expense	$	4,350.00	$	4,010.89	$4,350.00	
Staff Salaries						
Parish Admin Salary	$	20,800.00	$	15,025.57	$14,800.00 B)	
Pastor Salary	$	37,577.00	$	31,314.20	$46,613.00	
Subtotal Staff Salaries	$	58,377.00	$	46,339.77	$61,413.00	
Total	**$**	**182,613.00**	**$**	**156,282.58**	**$182,770.00**	**$ 157.00**

A) 5.5% of General & Loose in 2026 6% in 2027

B) Adminstrative Assistant job was reduced to 15 Hours/week CM budget allows for 5 hours/week

DISCIPLESHIP (p.7)

Expenditures	2026 Allocation	2026 YTD (Oct 31)		2027 Proposed		2027 vs. 2026
Better Together		0.00		250.00		
Blessing Bags	1,200.00	453.33		250.00	A)	
ELCA Good Gifts		334.75	a)			
Family Promise	5,000.00	5,005.00	b)	5,000.00		
Field to Fork Food Bank	750.00	913.00	c)	750.00		
Global Refuge		450.00		750.00		
Greater Gainesville International	1,800.00	1,800.00	d)	750.00		
Lutheran World Relief		200.00	e)	250.00	B)	
Pastor's Discretionary Fund	500.00	500.00		500.00	C)	
PRIDE Center of North Central Florida		380.00	f)	250.00		
Reconciling Works				250.00		
Rural Women's Health Project				250.00	B)	
Santa Fe Food Share	250.00	568.00	g)	750.00		
Village of Hope	5,760.00	8,522.75	h)	4,800.00	D)	
Subtotal Discipleship	15,260.00	9,816.00		14,800.00		**$ (460.00)**

A) Congregation will be asked to donate items for Blessing Bags
B) New Ministry
C) Help with Light Bills, Rent, etc.
D) Reduced from 12 to 10 sponsorships

a) $344.75 in offferings given not in budget
b) $5 in addtional offering given to Family Promise
c) $163 in additional offering/grant given to Field & Fork
d) $900 of this went to Good Neighbors
e) $200 in offerings given not in budget
f) $380 in offerings given not in budget
g) $318 in offering given not in budget
h) $2,762.75 in additonal offering given to VOH
$4,173.50 given in addion to what was budgeted.

Hospitality Action Team (HAT) (p.5)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed		2027 vs. 2026
Paper Goods	$ 300.00	$ 130.78	$300.00	A)	
Fair Trade Coffee/Tea	$ 100.00	$ -	$100.00	B)	
Sunday Fellowship	$ 1,000.00	$ 615.47	$1,000.00		
Celebration Meals	$ 500.00	$ 584.51	$1,200.00	C)	
Subtotal Congregational Life	**$ 1,900.00**	**$ 1,330.76**	**$2,600.00**		**$700.00**

A) paper plates, cups, plastic forks, etc.
B) 2 cases of coffee
C) Celebration Meals include Welcome Lunch, Baptisms a

LEARNING (p.6)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed		2027 vs. 2026
Bible Study Materials	$ -	$ -	$ -	A)	
Children's Church	$ -		$ -		
Confirmation	$ -		$ -		
Devotions	$ 320.00	$ 246.60	$ 320.00		
Adult Education	$ 200.00	$ 14.80	$ -		
Innovation Activities	$ 1,000.00	$ -	$ 1,000.00		
Sunday School	$ -		$ -		
Subtotal Learning	**$ 1,520.00**	**$ 261.40**	**$ 1,320.00**		**$ (200.00)**

A) Living Lutheran

PROPERTY (p.8)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed		2027 vs. 2026
Luther House Maintenance		$ -	$ -		
Utilities and Internet	$ 4,385.00	$ 4,078.65	$5,000.00		
Pest Control	$ 1,000.00	$ -	$0.00	A)	
Repairs and Supplies	$ 12,000.00	$ 13,296.95	$8,000.00		
Subtotal Luther House	$ 17,385.00	$ 17,375.60	$13,000.00		
Church and Kaiser Center Maintenance					
Building Maintenance	$ 8,000.00	$ 1,351.17	$6,000.00		
Custodial Fees	$ 6,000.00	$ 5,495.00	$11,180.00	B)	
Custodial Supplies	$ 590.00	$ 342.23	$590.00		
Mechanical Maintenance (A/C, etc.)	$ 10,000.00	$ 900.00	$7,500.00		
Pest Control	$ 2,500.00	$ 2,735.70	$2,500.00	A)	
Plumbing Repairs	$ 5,000.00	$ 175.00	$2,500.00		
Parking Lot/Trees/Grounds Maintnenace	$ 4,000.00	$ -	$2,000.00		
Utilities (electricity, gas)	$ 20,600.00	$ 17,074.73	$21,000.00		
Trash Service	$ 4,765.00	$ 3,979.82	$4,800.00		
Kaiser Center Apartment	$ 2,000.00		$1,000.00		
Subtotal Church and Kaiser Center	$ 63,455.00	$ 32,053.65	$59,070.00		
Total All Buildings	**$ 80,840.00**	**$ 49,429.25**	**$72,070.00**		**$ (8,770.00)**

A) Pest Control is One Fee for All Buildings
B) Weekly Custodial Services

WORSHIP & MUSIC (p.9)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed	2027 vs. 2026
Musician	$ 7,625.00	$ 6,100.00	$7,875.00	
Additional Musicians	$ 1,200.00	$ 75.00	$300.00	
Worship & Music Subscriptons	$ 1,000.00	$ 535.00	$1,000.00	
Sound Equipment	$ 2,000.00	$ 521.98	$1,000.00	
Videographer	$ 1,830.00	$ 1,290.00	$1,830.00	
Flowers	$ 2,000.00	$ 2,120.00	$800.00	
Worship Supplies	$ 1,200.00	$ 1,501.14	$1,000.00	
Supply Pastor	$ 1,500.00	$ 1,973.42	$1,500.00	
Organ Repair	$ -	$ 1,000.00	$0.00	
Piano Maintenance	$ 500.00	$ 300.00	$500.00	
TOTAL	$ 18,855.00	$ 15,416.54	$15,805.00	**$ (3,050.00)**

Campus Ministry (p.10)

Expenditures	2026 Allocation	2026 YTD (Oct 31)	2027 Proposed		2027 vs. 2026
Staff Assistant	$ 6,000.00	$ 2,888.79	$6,000.00		
Peer Minister	$ 4,000.00	$ -	$4,000.00		
Conferences	$ 1,500.00	$ 425.00	$1,200.00		
Spirituality Retreat	$ 5,000.00	$ -	$5,000.00	a)	
Meals	$ 4,000.00	$ 1,318.10	$4,000.00		
Outreach	$ 5,500.00	$ 90.24	$4,500.00	b)	
Service Projects	$ 500.00	$ -	$500.00	c)	
Welcoming Events	$ -	$ 68.35	$0.00		
Programs	$ 2,000.00	$ 3,447.05	$2,000.00	d)	
Hospitality	$ 1,500.00	$ 25.23	$1,000.00	e)	
TOTAL	**$ 30,000.00**	**$ 8,262.76**	**$28,200.00**		**$ (1,800.00)**

a) Spring House Rental/Fall Luther Springs
b) 4 Food Truck Dinners
c) Trunk or Treat, Better Together, etc.
d) Movie Night on Campus
e) Snack items, stickers, etc.

Pastoral Compensation (p.11)

	2026 Budget Proposal			2027 Budget Proposal				2027 vs. 2026
	Annual	Monthly	Pay Period	Annual	Monthly	Pay Period		
Salary	$ 37,577.00	$ 3,131.42	$ 1,565.71	$46,613.00	$3,884.42	$1,942.21	A)	
Housing Allowance	$ 38,000.00	$ 3,166.67	$ 1,583.33	$38,000.00	$3,166.67	$1,583.33		
Base Cash	$ 75,577.00	$ 6,298.08	$ 3,149.04	$84,613.00	$7,051.08	$3,525.54		
UELC Social Security	$ 5,782.00	$ 481.83	$ 240.92	$0.00	$0.00	$0.00	B)	
Total Defined Compensation	$ 81,359.00	$ 6,779.92	$ 3,389.96	$84,613.00	$7,051.08	$3,525.54		**$ 3,254.00**
Pension & Benefits								
Retirement Pension (10% of Total Defined Compensation)	$ 7,903.80	$ 658.65	$ 329.33	$8,462.00	$705.17	$352.58	C)	
Medical Insurance	$ 11,226.48	$ 935.54	$ 467.77	$13,056.00	$1,088.00	$544.00	D)	
Disability (.3% of Total Defined Compensation)	$ 237.12	$ 19.76	$ 9.88	$254.00	$21.17	$10.58		
Life Insurance (.2% of Total Defined Compensation)	$ 158.04	$ 13.17	$ 6.59	$170.00	$14.17	$7.08		
Professional Expenses (books,periodicals, etc)	$ 1,500.00	$ 125.00	$ 62.50	$1,500.00	$125.00	$62.50		
Continuing Education	$ 3,000.00	$ 250.00	$ 125.00	$3,000.00	$250.00	$125.00		
Cell Phone Allowance	$ 600.00	$ 50.00	$ 25.00	$600.00	$50.00	$25.00		
Travel Reimbursement	$ 4,350.00	$ 362.50	$ 181.25	$4,350.00	$362.50	$181.25		
Subtotal	$ 28,975.44	$ 2,414.62	$ 1,207.32	$31,392.00	$2,616.00	$1,308.00		
Total Compensation	**$ 110,334.44**	**$ 9,194.54**	**$ 4,597.28**	**$116,005.00**	**$9,667.08**	**$4,833.54**		**$ 5,670.56**

A) 4% COLA per FBS
B) Changed per Pastor's request in consultation with her tax advisor - 7.65% added to Base Salary
C) $8,462 Portico premium for retirement based on base salary and housing
D) $13,056 Medical Ins. based on Select Copay Plan

Payroll Amounts								
Salary+UELC Social Security	$ 37,577.00	$ 3,131.42	$ 1,565.71	$46,613.00	$3,884.42	$1,942.21		
Housing Allowance	$ 38,000.00	$ 3,166.67	$ 1,583.33	$38,000.00	$3,166.67	$1,583.33		
Total Pay	$75,577.00	$6,298.08	$3,149.04	$84,613.00	$7,051.08	$3,525.54		**$ 9,036.00**
Portico Medical Insurance	$11,328.00	$944.00	$472.00	$13,056.00	$1,088.00	$544.00		**$ 1,728.00**
Portico Disability Insurance	$460.00	$38.33	$19.17	$254.00	$21.17	$10.58		**$ (206.00)**
Portico Life Insurance	$307.00	$25.58	$12.79	$170.00	$14.17	$7.08		**$ (137.00)**
Cell Phone Allowance	$600.00	$50.00	$25.00	$600.00	$50.00	$25.00		

2026 Vision to Action Grant from FBS (V2A)		**as of 10/31/2026**
Income		**$25,000.00**
Expenses		
Rest Sanctuary Merchandise and Publicity	$9,592.00	
Rest Sanctuary Therapists	$3,340.00	
Community Meals	$6,114.00	
Total	**$19,046.00**	
Balance		**$5,954.00**