

**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	2023 NOV	2023 DEC	TOTAL
<b>REVENUES</b>													
PLEGGED OFFERINGS	58,852	23,715	18,503	16,006	15,348	16,671	(4,026)	15,464	16,855	19,656	12,268	14,188	223,500
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	18,190	(5,410)	121,175
BUILDING USE FEES	3,825	2,250	2,960	2,650	2,250	1,200	500	450	2,150	2,250	1,150	3,050	24,685
INTEREST	0	0	548	0	0	554	0	0	559	0	0	523	2,184
<b>OTHER REVENUES:</b>													
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	0	50	770
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	117	440
MEMORIALS	50	1,500	2,225	0	0	0	0	2,550	960	40	0	25,050	32,375
NAME TAGS	0	0	0	30	0	10	10	10	0	0	20	0	80
OTHER	340	641	660	340	490	440	3,007	6,345	1,340	402	351	540	14,896
PASTOR'S KENYA TRIP	0	0	4,500	6,055	75	100	50	100	50	4,425	600	0	15,955
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	40	0	40
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
<b>TOTAL OTHER REVENUES</b>	7,431	2,481	16,027	7,365	725	951	9,675	9,065	2,400	5,016	1,011	25,757	87,904
<b>TOTAL REVENUES</b>	79,201	37,981	48,083	35,440	26,087	31,065	50,908	34,345	33,467	44,144	32,619	38,108	491,448
BORROWED / PAID BACK SEEDS	0	0	0	0	0	0	22,500	0	0	5,000	0	0	27,500

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	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2023 NOV	2023 DEC	TOTAL
<b>NET REVENUES</b>	79,201	37,981	48,083	35,440	26,087	31,065	73,408	34,345	33,467	49,144	32,619	38,108	518,948

**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	0	0	13,500
CHOIR DIRECTOR SALARY	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,635	2,534	2,534	31,418
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	219	219	2,718
OFFICE MGR CONT EDUC	180	0	0	285	0	0	0	0	0	0	0	0	465
OFFICE MGR BENEFITS PKG	1,055	1,067	1,061	1,061	0	2,122	0	2,122	1,061	1,061	2,066	1,033	13,709
OFFICE MGR SALARY	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,184	2,184	27,078
PASTOR CPE	846	357	25	25	55	25	279	25	25	25	164	0	1,851
PASTOR BENEFITS	4,426	4,496	4,461	4,461	0	8,922	0	8,922	4,461	4,461	8,176	4,088	56,874
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	94	68	548
PASTOR PROF EXP	99	266	403	(148)	256	233	70	150	0	67	98	55	1,549
PASTOR SALARY	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,307	4,307	53,404
PASTOR SS ALLOWANCE	640	640	640	640	640	640	640	640	640	640	615	615	7,630
SUBSTITUTE PASTOR	0	600	300	0	300	300	900	0	600	0	300	300	3,600
PASTOR TRAVEL/MILEAGE	425	348	162	0	206	181	164	249	124	0	204	187	2,250
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	0	460	885
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	1,065	1,065	15,416
PAYROLL TAX EXPENSE	487	601	602	602	602	686	686	602	602	602	468	468	7,008

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<b>TOTAL STAFF</b>	22,675	24,877	23,491	22,763	17,896	30,295	19,684	28,547	23,350	22,693	26,110	21,200	283,582
<b>MORTGAGE</b>													
INTEREST	3,698	3,444	3,667	3,533	3,635	3,502	3,858	3,858	3,858	3,858	3,609	3,714	44,234
PRINCIPAL	4,423	4,677	4,454	4,588	4,486	4,619	4,263	4,263	4,263	4,263	4,512	4,407	53,218
<b>TOTAL MORTGAGE</b>	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
<b>ADMINISTRATION</b>													
COMPUTER/SOFTWARE	1,905	637	382	500	432	372	372	701	386	406	562	618	7,273
COPIER, LEASE & MAINT.	505	856	505	513	543	540	0	540	540	624	505	505	6,176
OFFICE SUPPLIES	393	366	296	160	230	261	209	180	115	257	62	186	2,715
POSTAGE	12	70	0	0	0	0	0	0	149	6	0	0	237
TELEPHONE	683	637	628	743	737	633	866	704	640	633	592	606	8,102
<b>TOTAL ADMINISTRATION</b>	3,498	2,566	1,811	1,916	1,942	1,806	1,447	2,125	1,830	1,926	1,721	1,915	24,504
<b>BENEVOLENCE</b>													
PASTOR DISCRETIONARY	(154)	195	0	49	427	964	0	244	143	132	(595)	116	1,521
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	(3)	0	(3)
SYNOD BENEVOLENCE	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,000	2,000	29,000
<b>TOTAL BENEVOLENCE</b>	4,846	2,695	2,500	2,549	2,927	3,464	2,500	2,744	2,643	2,632	1,402	2,116	33,018

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<b>BUILDING MAINTENANCE</b>	35	215	175	123	520	183	87	840	44	151	14	73	2,459
<b>CLEANING SERVICE</b>	985	985	1,970	0	985	985	985	985	985	985	2,107	0	11,957
<b>SECURITY</b>	284	0	39	210	0	318	0	63	619	220	174	334	2,261
<b>ELECTRICITY</b>	2,463	1,814	1,281	1,348	916	1,368	1,440	1,686	1,617	1,472	2,606	1,673	19,684
<b>NATURAL GAS</b>	211	0	148	81	74	0	30	60	0	60	83	96	843
<b>WATER - INSIDE</b>	108	168	132	156	132	0	132	379	1	298	269	120	1,895
<b>WATER - OUTSIDE</b>	40	40	40	40	40	0	40	40	40	40	87	40	487
<b>TOTAL BUILDINGS</b>	4,126	3,221	3,785	1,958	2,667	2,854	2,714	4,053	3,306	3,226	5,340	2,336	39,586
<b>EDUCATION</b>													
<b>ADULT EDUCATION</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>CONFIRMATION</b>	0	335	9	138	136	0	0	0	0	0	0	0	618
<b>EDUCATION SUPPLIES</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUNDAY SCHOOL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL EDUCATION</b>	0	335	9	138	136	0	0	0	0	0	0	0	618
<b>EVANGELISM</b>													
<b>ADVERTISING</b>	152	0	0	3	121	0	0	0	0	185	84	47	592
<b>GENERAL OUTREACH</b>	20	20	20	47	20	56	378	20	20	15	74	146	836
<b>OUTREACH SUPPLIES</b>	0	54	0	0	54	0	0	127	0	0	0	0	235
<b>WEBSITE FEES</b>	16	177	0	0	152	561	20	142	0	0	213	0	1,281
<b>TOTAL EVANGELISM</b>	188	251	20	50	347	617	398	289	20	200	371	193	2,944
<b>FELLOWSHIP</b>													
<b>FELLOWSHIP SUPPLIES</b>	201	422	203	0	232	0	70	39	105	0	0	60	1,332
<b>KITCHEN SUPPLIES</b>	10	0	0	30	0	0	0	0	75	0	0	0	115

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<b>TOTAL FELLOWSHIP</b>	211	422	203	30	232	0	70	39	180	0	0	60	1,447
<b>GROUNDS</b>													
LAWN SERVICE	720	1,440	0	720	720	720	720	720	720	720	1,440	0	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	178	175	2,462
<b>TOTAL GROUNDS</b>	893	1,935	218	937	936	942	1,149	720	934	932	1,618	175	11,389
<b>INSURANCE</b>													
CHURCH LIABILITY INS.	1,413	1,413	1,413	1,413	1,413	1,413	1,413	0	3,805	132	1,413	1,413	16,654
WORKERS' COMPENSATION	0	193	0	0	0	190	0	190	31	0	193	0	797
<b>TOTAL INSURANCE</b>	1,413	1,606	1,413	1,413	1,413	1,603	1,413	190	3,836	132	1,606	1,413	17,451
<b>OTHER EXPENSES</b>													
BANK CHARGES	354	349	310	319	342	415	556	374	431	350	327	303	4,430
PASTOR'S KENYA TRIP	2,211	2,530	3,598	4,753	51	0	0	0	0	0	0	938	14,081
SUMMER 2023 ADOPT A PROJ	1,970	0	0	0	0	0	0	0	0	0	7,351	5,353	14,674
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
<b>TOTAL OTHER EXPENSES</b>	4,535	3,674	3,908	5,072	393	415	556	374	431	350	7,678	6,594	33,980
<b>WORSHIP &amp; MUSIC</b>													
AUDIO VISUAL TECHNOLOGY	23	200	341	599	0	0	0	29	0	98	68	7	1,365
CHOIR & HANDBELL ATTIRE	0	0	0	0	0	0	0	0	0	66	6	0	72
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	425	0	1,421
SANCTUARY SUPPLIES	104	415	177	72	0	135	345	53	250	0	65	0	1,616

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	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2023 NOV	2023 DEC	TOTAL
WORSHIP PLANNING	61	112	137	439	25	104	25	25	219	792	861	67	2,867
<b>TOTAL WORSHIP &amp; MUSIC</b>	<b>188</b>	<b>1,675</b>	<b>655</b>	<b>1,110</b>	<b>25</b>	<b>239</b>	<b>508</b>	<b>107</b>	<b>469</b>	<b>1,445</b>	<b>1,425</b>	<b>74</b>	<b>7,920</b>
<b>YOUTH MINISTRY</b>													
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	132	34	1,229
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	335	0	1,339
YOUTH GATHERING	0	(183)	0	0	0	0	0	0	0	0	0	0	(183)
<b>TOTAL YOUTH MINISTRY</b>	<b>180</b>	<b>3,838</b>	<b>460</b>	<b>445</b>	<b>180</b>	<b>1,334</b>	<b>4,395</b>	<b>509</b>	<b>739</b>	<b>30</b>	<b>467</b>	<b>34</b>	<b>12,611</b>
<b>TOTAL EXPENSES</b>	<b>50,873</b>	<b>55,217</b>	<b>46,594</b>	<b>46,502</b>	<b>37,215</b>	<b>51,690</b>	<b>42,955</b>	<b>47,818</b>	<b>45,859</b>	<b>41,687</b>	<b>55,859</b>	<b>44,231</b>	<b>566,501</b>
<b>INCOME (LOSS)</b>	<b>28,328</b>	<b>(17,236)</b>	<b>1,489</b>	<b>(11,062)</b>	<b>(11,128)</b>	<b>(20,625)</b>	<b>30,453</b>	<b>(13,473)</b>	<b>(12,392)</b>	<b>7,457</b>	<b>(23,240)</b>	<b>(6,123)</b>	<b>(47,553)</b>

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

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Revenues:</b>					
Pledged Offering	19,655.90	219,542.76	245,373.30	(25,830.54)	89.5%
Pledged Offering (2025)	0.00	32,000.00	0.00	32,000.00	#DIV/0!
Non-pledged Offering	17,222.42	108,394.95	131,840.00	(23,445.05)	82.2%
Building Use Fees	2,250.00	20,485.00	41,666.70	(21,181.70)	49.2%
Interest	0.00	1,660.72	1,666.70	(5.98)	99.6%
<b>Other Revenue:</b>					
Adult Ministries	0.00	6,420.00	0.00	6,420.00	#DIV/0!
Building Projects	40.00	720.00	2,083.30	(1,363.30)	34.6%
Camps/Retreats/Missions	0.00	5,300.00	0.00	5,300.00	#DIV/0!
Freewill/Coffee	0.00	6.00	0.00	6.00	#DIV/0!
Kroger Rewards	108.91	323.05	416.70	(93.65)	77.5%
Memorials	40.00	7,325.00	8,333.30	(1,008.30)	87.9%
Name Tags	0.00	60.00	208.30	(148.30)	28.8%
Other	402.13	14,004.65	8,333.30	5,671.35	168.1%
Pastor's Kenya Trip	4,425.00	15,355.00	0.00	15,355.00	#DIV/0!
Prayer Path	0.00	1,500.00	416.70	1,083.30	360.0%
Summer Intern Donations	0.00	9,700.00	0.00	9,700.00	#DIV/0!
Thrivent	0.00	0.00	166.70	(166.70)	0.0%
VBS Other	0.00	78.02	0.00	78.02	#DIV/0!
VBS T-Shirts	0.00	344.00	0.00	344.00	#DIV/0!
<b>Total Other Income</b>	<b>5,016.04</b>	<b>61,135.72</b>	<b>19,958.30</b>	<b>41,177.42</b>	<b>306.3%</b>
<b>Total Income</b>	<b>44,144.36</b>	<b>443,219.15</b>	<b>440,505.00</b>	<b>2,714.15</b>	<b>100.6%</b>
Borrowed from (Repaid to) Seeds	5,000.00	5,000.00			
<b>Total Available for Spending</b>	<b>49,144.36</b>	<b>448,219.15</b>			

**Expenses:**

**Director of Family Ministries:**

Mileage	0.00	41.27	0.00	41.27	#DIV/0!
Salary	1,500.00	13,500.00	13,500.00	0.00	100.0%
<b>Total Director of Family Ministries</b>	<b>1,500.00</b>	<b>13,541.27</b>	<b>13,500.00</b>	<b>41.27</b>	<b>100.3%</b>

**Music Staff:**

Organist/Choir Director	2,634.92	26,349.20	26,349.30	(0.10)	100.0%
Substitute Organist	0.00	200.00	666.70	(466.70)	30.0%

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THROUGH OCTOBER 31, 2024**

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Total Music Staff</b>	<b>2,634.92</b>	<b>26,549.20</b>	<b>27,016.00</b>	<b>(466.80)</b>	<b>98.3%</b>
<b>Nursery:</b>					
Salary	227.70	2,276.97	2,276.70	0.27	100.0%
<b>Total Nursery</b>	<b>227.70</b>	<b>2,276.97</b>	<b>2,276.70</b>	<b>0.27</b>	<b>100.0%</b>
<b>Office Manager:</b>					
Continuing Education	0.00	465.25	375.00	90.25	124.1%
ELCA Benefits Package	1,060.97	10,609.71	10,416.70	193.01	101.9%
Salary	2,270.94	22,709.40	22,709.30	0.10	100.0%
<b>Total Office Manager</b>	<b>3,331.91</b>	<b>33,784.36</b>	<b>33,501.00</b>	<b>283.36</b>	<b>100.8%</b>
<b>Pastor:</b>					
Continuing Education	24.84	1,686.31	3,000.00	(1,313.69)	56.2%
ELCA Benefits Package	4,461.15	44,611.45	40,882.40	3,729.05	109.1%
Housing Allowance	3,117.25	31,172.50	31,172.50	0.00	100.0%
Medical Expense Savings	0.00	385.52	0.00	385.52	#DIV/0!
Professional Expenses	66.56	1,394.94	1,416.70	(21.76)	98.5%
Salary	4,478.59	44,785.91	44,785.90	0.01	100.0%
Social Security Allowances	640.44	6,404.40	6,404.40	0.00	100.0%
Substitute Pastor	0.00	3,000.00	4,500.00	(1,500.00)	66.7%
Travel/Mileage	0.00	1,859.15	2,250.00	(390.85)	82.6%
<b>Total Pastor</b>	<b>12,788.83</b>	<b>135,300.18</b>	<b>134,411.90</b>	<b>888.28</b>	<b>100.7%</b>
<b>Visual Tech.:</b>					
Salary	500.00	5,000.00	5,000.00	0.00	100.0%
<b>Total Visual Tech.</b>	<b>500.00</b>	<b>5,000.00</b>	<b>5,000.00</b>	<b>0.00</b>	<b>100.0%</b>
<b>Youth Director:</b>					
Continuing Education	0.00	425.25	458.30	(33.05)	92.8%
Mileage	0.00	33.69	104.20	(70.51)	32.3%

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

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Salary</b>	1,107.28	13,287.40	12,918.50	368.90	102.9%
<b>Total Youth Director</b>	<b>1,107.28</b>	<b>13,746.34</b>	<b>13,481.00</b>	<b>265.34</b>	<b>102.0%</b>
<b>Payroll Tax Expense</b>	<b>601.62</b>	<b>6,070.13</b>	<b>6,349.80</b>	<b>(279.67)</b>	<b>95.6%</b>
<b>Total Staff</b>	<b>22,692.26</b>	<b>236,268.45</b>	<b>235,536.40</b>	<b>732.05</b>	<b>7.98</b>
<b>Mortgage:</b>					
Interest	3,857.56	36,656.39	36,206.00	450.39	101.2%
Principal	4,263.44	44,553.61	45,004.00	(450.39)	99.0%
<b>Total Mortgage</b>	<b>8,121.00</b>	<b>81,210.00</b>	<b>81,210.00</b>	<b>0.00</b>	<b>100.0%</b>
<b>Administration:</b>					
Computer/Software	405.96	6,091.89	4,166.70	1,925.19	146.2%
Copier, Lease & Maintenance	624.07	5,167.38	4,583.30	584.08	112.7%
Office Supplies	256.89	2,465.86	2,833.30	(367.44)	87.0%
Postage	5.89	237.11	333.30	(96.19)	71.1%
Telephone	633.42	6,906.27	5,833.30	1,072.97	118.4%
<b>Total Administration</b>	<b>1,926.23</b>	<b>20,868.51</b>	<b>17,749.90</b>	<b>3,118.61</b>	<b>117.6%</b>
<b>Benevolence:</b>					
Benevolence	0.00	2,500.00	0.00	2,500.00	#DIV/0!
Pastor Discretionary	131.76	1,999.94	1,666.70	333.24	120.0%
Synod Benevolence	2,500.00	25,000.00	25,000.00	0.00	100.0%
<b>Total Benevolence</b>	<b>2,631.76</b>	<b>29,499.94</b>	<b>26,666.70</b>	<b>2,833.24</b>	<b>220.0%</b>
<b>Buildings:</b>					
Building Maintenance	151.39	2,372.03	0.00	2,372.03	#DIV/0!
Cleaning Service	985.00	9,850.00	9,850.00	0.00	100.0%
Security	219.52	1,753.58	1,666.70	86.88	105.2%

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

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Utilities:</b>					
Electricity	1,472.28	15,405.25	19,166.70	(3,761.45)	80.4%
Natural Gas	60.06	664.73	666.70	(1.97)	99.7%
Water - Inside	298.16	1,506.65	3,000.00	(1,493.35)	50.2%
Water - Outside	39.63	356.67	416.70	(60.03)	85.6%
<b>Total Utilities</b>	<b>1,870.13</b>	<b>17,933.30</b>	<b>23,250.10</b>	<b>(5,316.80)</b>	<b>77.1%</b>
<b>Total Buildings</b>	<b>3,226.04</b>	<b>31,908.91</b>	<b>34,766.80</b>	<b>(2,857.89)</b>	<b>2.82</b>
<b>Education:</b>					
Adult Education	0.00	0.00	125.00	(125.00)	0.0%
Confirmation	0.00	618.07	583.30	34.77	106.0%
Education Supplies	0.00	0.00	583.30	(583.30)	0.0%
Sunday School	0.00	0.00	250.00	(250.00)	0.0%
<b>Total Education</b>	<b>0.00</b>	<b>618.07</b>	<b>1,541.60</b>	<b>(923.53)</b>	<b>40.1%</b>
<b>Evangelism:</b>					
Advertising	184.84	460.02	833.30	(373.28)	55.2%
General Outreach	14.79	615.49	1,041.70	(426.21)	59.1%
Outreach Supplies	0.00	235.56	83.30	152.26	282.8%
Website Fees	0.00	1,068.73	666.70	402.03	160.3%
<b>Total Evangelism</b>	<b>199.63</b>	<b>2,379.80</b>	<b>2,625.00</b>	<b>(245.20)</b>	<b>90.7%</b>
<b>Fellowship:</b>					
Fellowship Supplies	0.00	1,272.19	1,666.70	(394.51)	76.3%
Kitchen Supplies	0.00	115.41	291.70	(176.29)	39.6%
<b>Total Fellowship</b>	<b>0.00</b>	<b>1,387.60</b>	<b>1,958.40</b>	<b>(570.80)</b>	<b>70.9%</b>
<b>Grounds:</b>					
Lawn Service	720.00	7,200.00	7,200.00	0.00	100.0%
Materials & Supplies	0.00	286.49	1,250.00	(963.51)	22.9%
Trash Service	212.23	2,108.74	2,250.00	(141.26)	93.7%
<b>Total Grounds</b>	<b>932.23</b>	<b>9,595.23</b>	<b>10,700.00</b>	<b>(1,104.77)</b>	<b>89.7%</b>

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

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Insurance:</b>					
Church Liability Insurance	132.07	13,824.77	14,166.70	(341.93)	97.6%
Worker's Compensation	0.00	604.25	750.00	(145.75)	80.6%
<b>Total Insurance</b>	<b>132.07</b>	<b>14,429.02</b>	<b>14,916.70</b>	<b>(487.68)</b>	<b>96.7%</b>
<b>Other Expenses:</b>					
Bank Charges	349.57	3,799.93	4,331.90	(531.97)	87.7%
Pastor's Kenya Trip	0.00	13,143.34	2,959.80	10,183.54	444.1%
Summer 2023 Adopt A Project	0.00	1,970.00	0.00	1,970.00	#DIV/0!
Synod Conventions	0.00	795.00	833.30	(38.30)	95.4%
<b>Total Other Expenses</b>	<b>349.57</b>	<b>19,708.27</b>	<b>8,125.00</b>	<b>11,583.27</b>	<b>242.6%</b>
<b>Worship &amp; Music:</b>					
Audio Visual Technology	97.95	1,290.12	1,666.70	(376.58)	77.4%
Choir and Handbell Attire	66.25	66.25	0.00	66.25	#DIV/0!
Choir Music	200.00	578.61	833.30	(254.69)	69.4%
Copyrights	289.00	996.00	1,250.00	(254.00)	79.7%
Sanctuary Supplies	0.00	1,551.19	833.30	717.89	186.2%
Worship Planning	792.00	1,939.09	2,500.00	(560.91)	77.6%
<b>Total Worship &amp; Music</b>	<b>1,445.20</b>	<b>6,421.26</b>	<b>7,083.30</b>	<b>(662.04)</b>	<b>90.7%</b>
<b>Youth Ministry:</b>					
Camp Youth Trips	0.00	4,315.84	0.00	4,315.84	#DIV/0!
Curriculum	0.00	1,063.11	0.00	1,063.11	#DIV/0!
Summer Intern Expenses	0.00	3,200.00	0.00	0.00	0.0%
VBS	0.00	2,710.07	2,500.00	210.07	108.4%
Youth Fellowship	30.04	1,003.51	1,666.70	(663.19)	60.2%
Youth Gathering	0.00	(182.50)	6,500.00	(6,682.50)	-2.8%
<b>Total Youth Ministry</b>	<b>30.04</b>	<b>12,110.03</b>	<b>10,666.70</b>	<b>(1,756.67)</b>	<b>113.5%</b>

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

	Actual		Budget		
	October	Year to Date	Year to Date	Over\ (Under)	Percent
<b>Total Expenses</b>	41,686.03	466,405.09	453,546.50	12,858.59	102.8%
<b>Net</b>	7,458.33	(18,185.94)	(13,041.50)	(5,144.44)	

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**2024  
Total**

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294,448.00

0.00

158,208.00

50,000.00

2,000.00

0.00

2,500.00

0.00

0.00

500.00

10,000.00

250.00

10,000.00

0.00

500.00

0.00

200.00

0.00

200.00

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24,150.00

**528,806.00**

0.00

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16,500.00

**16,500.00**

31,619.12

800.00

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**2024**

**Total**

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**32,419.12**

2,732.08

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**2,732.08**

450.00

12,500.00

27,251.12

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**40,201.12**

3,600.00

49,058.88

37,407.00

0.00

1,700.00

53,743.04

7,685.25

5,400.00

2,700.00

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**161,294.17**

6,000.00

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**6,000.00**

550.00

125.00

2024  
Total  
15,502.24  
**16,177.24**

7,619.75

282,943.48

43,447.15  
54,004.85  
**97,452.00**

5,000.00  
5,500.00  
3,400.00  
400.00  
7,000.00  
**21,300.00**

0.00  
2,000.00  
30,000.00  
**32,000.00**

0.00  
11,820.00  
2,000.00

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**2024  
Total**

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23,000.00

800.00

3,600.00

500.00

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**27,900.00**

**41,720.00**

150.00

700.00

700.00

300.00

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**1,850.00**

1,000.00

1,250.00

100.00

800.00

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**3,150.00**

2,000.00

350.00

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**2,350.00**

8,640.00

1,500.00

2,700.00

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**12,840.00**

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**2024  
Total**

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17,000.00  
900.00  

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**17,900.00**

5,198.32  
3,551.71  
0.00  

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1,000.00  
**9,750.03**

2,000.00  
0.00  
1,000.00  
1,500.00  
1,000.00  

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3,000.00  
**8,500.00**

0.00  
0.00  
0.00  
3,000.00  
2,000.00  

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7,800.00  
**12,800.00**

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**2024  
Total**

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**544,555.51**

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**(15,749.51)**

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

	12/31/23	2024		Balance
	Balance Forward	October	To Date	
<b>KING'S EMBRACE:</b>				
<b>King's Embrace:</b>	<b>1,300.00</b>			
Donations		200.00	2,595.00	3,895.00
Checks cut to King's Embrace		(250.00)	(3,695.00)	(3,695.00)
Expenditures		0.00	0.00	0.00
<b>King's Embrace Balance</b>				<b>200.00</b>
<b>King's Embrace "Other":</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>INTERNAL MINISTRIES:</b>				
<b>Disaster Relief:</b>	<b>1,625.06</b>			
Donations		0.00	1,928.73	3,553.79
Expenditures		(35.99)	(1,715.93)	(1,715.93)
<b>Disaster Relief Balance</b>				<b>1,837.86</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>20,640.04</b>			
Donations		40.00	22,900.00	43,540.04
Loans from Seeds		(5,000.00)	(27,500.00)	(27,500.00)
Repayments to Seeds		0.00	0.00	0.00
<b>New Seeds for Growth Balance</b>				<b>16,040.04</b>
<b>Stephen Ministry:</b>	<b>5,414.55</b>			
Donations & Fund Raisers		0.00	0.00	5,414.55
Expenses		0.00	0.00	0.00
<b>Stephen Ministry Balance</b>				<b>5,414.55</b>
<b>Women's Ministry:</b>	<b>912.86</b>			

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

	12/31/23 Balance Forward	2024		Balance
		October	To Date	
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>24,205.31</b>
<b>ENDOWMENT FUND</b>				
<b>Endowment Fund:</b>	<b>55,027.92</b>			
Market Value Change		0.00	5,067.07	60,094.99
Interest		0.00	1,660.40	1,660.40
<b>ENDOWMENT FUND BALANCE:</b>				<b>61,755.39</b>
<b>TOTAL DEDICATED FUNDS BALANCE:</b>				<b>89,696.65</b>

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

	10/31/24	10/31/23	INCREASE (DECREASE)
<b>ASSETS</b>			
<b>Cash and Investments:</b>			
Operating Funds:			
General Fund Checking	25,268.23	69,706.58	(44,438.35)
Mission Investment Fund Checking	106.08	105.69	0.39
<b>Total Operating Funds</b>	<b>25,374.31</b>	<b>69,812.27</b>	<b>(44,437.96)</b>
<b>Designated Funds:</b>			
Internal Ministries	24,271.30	31,320.57	(7,049.27)
The King's Embrace	3,785.95	3,885.95	(100.00)
Endowment Fund	61,755.39	51,106.95	10,648.44
<b>Total Designated Funds</b>	<b>89,812.64</b>	<b>86,313.47</b>	<b>3,499.17</b>
<b>Total Cash and Investments</b>	<b>115,186.95</b>	<b>156,125.74</b>	<b>(40,938.79)</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	88,035.00	88,035.00	0.00
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>3,305,112.51</b>	<b>3,304,237.51</b>	<b>875.00</b>
<b>TOTAL ASSETS</b>	<b>3,420,299.46</b>	<b>3,460,363.25</b>	<b>(40,063.79)</b>

**LIABILITIES**

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

	10/31/24	10/31/23	INCREASE (DECREASE)
<b>Current Liabilities</b>			
Accounts Payable	3,115.98	(1,029.99)	4,145.97
Credit Cards	4,400.57	9,109.95	(4,709.38)
Payroll Taxes	1,533.14	6,145.44	(4,612.30)
Benefits	9,182.90	4,654.72	4,528.18
<b>Total Current Liabilities</b>	<b>18,232.59</b>	<b>18,880.12</b>	<b>(647.53)</b>
<b>Long Term Liabilities</b>			
Church Mortgage	1,012,482.83	1,065,956.02	(53,473.19)
New Seeds For Growth	164,493.41	159,493.41	5,000.00
Payroll Protection Loan	0.00	0.00	0.00
<b>Total Long Term Liabilities</b>	<b>1,176,976.24</b>	<b>1,225,449.43</b>	<b>(48,473.19)</b>
<b>TOTAL LIABILITIES</b>	<b>1,195,208.83</b>	<b>1,244,329.55</b>	<b>(49,120.72)</b>
<b>EQUITY</b>			
Restricted	322.00	322.00	0.00
Unrestricted Fixed Assets	2,009,027.32	1,960,554.13	48,473.19
Unrestricted Net Assets	215,741.31	255,157.57	(39,416.26)
<b>TOTAL EQUITY</b>	<b>2,225,090.63</b>	<b>2,216,033.70</b>	<b>9,056.93</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3,420,299.46</b>	<b>3,460,363.25</b>	<b>(40,063.79)</b>