

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

	11/30/24	11/30/23	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
General Fund Checking	17,954.62	50,289.36	(32,334.74)
Mission Investment Fund Checking	106.08	105.72	0.36
Total Operating Funds	18,060.70	50,395.08	(32,334.38)
Designated Funds:			
Internal Ministries	24,225.31	31,312.41	(7,087.10)
The King's Embrace	3,735.95	3,885.95	(150.00)
Endowment Fund	60,769.58	51,106.95	9,662.63
Total Designated Funds	88,730.84	86,305.31	2,425.53
Total Cash and Investments	106,791.54	136,700.39	(29,908.85)
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	88,035.00	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
Total Fixed Assets	3,305,112.51	3,304,237.51	875.00
TOTAL ASSETS	3,411,904.05	3,440,937.90	(29,033.85)

LIABILITIES

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

	11/30/24	11/30/23	INCREASE (DECREASE)
Current Liabilities			
Accounts Payable	2,871.98	4,788.90	(1,916.92)
Credit Cards	5,156.25	4,688.15	468.10
Payroll Taxes	1,533.12	5,431.10	(3,897.98)
Benefits	9,559.52	5,031.34	4,528.18
Total Current Liabilities	19,120.87	19,939.49	(818.62)
Long Term Liabilities			
Church Mortgage	1,008,219.39	1,061,443.63	(53,224.24)
New Seeds For Growth	164,493.41	159,493.41	5,000.00
Payroll Protection Loan	0.00	0.00	0.00
Total Long Term Liabilities	1,172,712.80	1,220,937.04	(48,224.24)
TOTAL LIABILITIES	1,191,833.67	1,240,876.53	(49,042.86)
EQUITY			
Restricted	947.00	3,086.50	(2,139.50)
Unrestricted Fixed Assets	2,013,290.76	1,965,066.52	48,224.24
Unrestricted Net Assets	205,832.62	231,908.35	(26,075.73)
TOTAL EQUITY	2,220,070.38	2,200,061.37	20,009.01
TOTAL LIABILITIES AND EQUITY	3,411,904.05	3,440,937.90	(29,033.85)

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH NOVEMBER 30, 2024**

	12/31/23	2024		Balance
	Balance Forward	November	To Date	
KING'S EMBRACE:				
King's Embrace:	1,300.00			
Donations		200.00	2,795.00	4,095.00
Checks cut to King's Embrace		0.00	(3,695.00)	(3,695.00)
Expenditures		0.00	0.00	0.00
King's Embrace Balance				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		0.00	(1,715.93)	(1,715.93)
Disaster Relief Balance				1,837.86
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:	20,640.04			
Donations		40.00	22,940.00	43,580.04
Loans from Seeds		0.00	(27,500.00)	(27,500.00)
Repayments to Seeds		0.00	0.00	0.00
New Seeds for Growth Balance				16,080.04
Stephen Ministry:	5,414.55			
Donations & Fund Raisers		0.00	0.00	5,414.55
Expenses		0.00	0.00	0.00
Stephen Ministry Balance				5,414.55
Women's Ministry:	912.86			

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
THROUGH NOVEMBER 30, 2024**

	12/31/23 Balance Forward	2024		Balance
		November	To Date	
Donations		0.00	0.00	912.86
Expenses		0.00	0.00	0.00
Women of Tree of Life				912.86
INTERNAL MINISTRIES BALANCE:				24,245.31
ENDOWMENT FUND				
Endowment Fund:	55,027.92			
Market Value Change		0.00	4,081.26	59,109.18
Interest		0.00	1,660.40	1,660.40
ENDOWMENT FUND BALANCE:				60,769.58
TOTAL DEDICATED FUNDS BALANCE:				88,950.84

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH NOVEMBER 30, 2024**

	Actual		Budget			
	November	Year to Date	Year to Date	Over\ (Under)	Percent	2024 Total
Revenues:						
Pledged Offering	15,449.51	234,992.27	269,910.63	(34,918.36)	87.1%	294,448.00
Pledged Offering (2025)	0.00	32,000.00	0.00	32,000.00	#DIV/0!	0.00
Non-pledged Offering	13,501.00	121,895.95	145,024.00	(23,128.05)	84.1%	158,208.00
Building Use Fees	0.00	20,485.00	45,833.37	(25,348.37)	44.7%	50,000.00
Interest	0.00	1,660.72	1,833.37	(172.65)	90.6%	2,000.00
Other Revenue:						
Adult Ministries	0.00	6,420.00	0.00	6,420.00	#DIV/0!	0.00
Building Projects	40.00	760.00	2,291.63	(1,531.63)	33.2%	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	0.00	323.05	458.37	(135.32)	70.5%	500.00
Memorials	0.00	7,325.00	9,166.63	(1,841.63)	79.9%	10,000.00
Name Tags	0.00	60.00	229.13	(169.13)	26.2%	250.00
Other	400.00	14,404.65	9,166.63	5,238.02	157.1%	10,000.00
Pastor's Kenya Trip	50.00	15,405.00	0.00	15,405.00	#DIV/0!	0.00
Prayer Path	0.00	1,500.00	458.37	1,041.63	327.2%	500.00
Summer Intern Donations	0.00	9,700.00	0.00	9,700.00	#DIV/0!	0.00
Thrivent	0.00	0.00	183.37	(183.37)	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	490.00	61,625.72	21,954.13	39,671.59	280.7%	24,150.00
Total Income	29,440.51	472,659.66	484,555.50	(11,895.84)	97.5%	528,806.00
Borrowed from (Repaid to) Seeds	0.00	5,000.00				
Total Available for Spending	29,440.51	477,659.66				

Expenses:

Director of Family Ministries:

Mileage	0.00	41.27	0.00	41.27	#DIV/0!	0.00
Salary	1,500.00	15,000.00	15,000.00	0.00	100.0%	16,500.00
Total Director of Family Ministries	1,500.00	15,041.27	15,000.00	41.27	100.3%	16,500.00

Music Staff:

Organist/Choir Director	2,634.92	28,984.12	28,984.23	(0.11)	100.0%	31,619.12
Substitute Organist	0.00	200.00	733.37	(533.37)	27.3%	800.00
Total Music Staff	2,634.92	29,184.12	29,717.60	(533.48)	98.2%	32,419.12

Nursery:

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH NOVEMBER 30, 2024**

	Actual		Budget			
	November	Year to Date	Year to Date	Over/ (Under)	Percent	2024 Total
Salary	227.70	2,504.67	2,504.37	0.30	100.0%	2,732.08
Total Nursery	227.70	2,504.67	2,504.37	0.30	100.0%	2,732.08
Office Manager:						
Continuing Education	0.00	465.25	412.50	52.75	112.8%	450.00
ELCA Benefits Package	0.00	10,609.71	11,458.37	(848.66)	92.6%	12,500.00
Salary	2,270.94	24,980.34	24,980.23	0.11	100.0%	27,251.12
Total Office Manager	2,270.94	36,055.30	36,851.10	(795.80)	97.8%	40,201.12
Pastor:						
Continuing Education	0.00	1,686.31	3,300.00	(1,613.69)	51.1%	3,600.00
ELCA Benefits Package	0.00	44,611.45	44,970.64	(359.19)	99.2%	49,058.88
Housing Allowance	3,117.26	34,289.76	34,289.75	0.01	100.0%	37,407.00
Medical Expense Savings	0.00	385.52	0.00	385.52	#DIV/0!	0.00
Professional Expenses	40.88	1,435.82	1,558.37	(122.55)	92.1%	1,700.00
Salary	4,478.59	49,264.50	49,264.49	0.01	100.0%	53,743.04
Social Security Allowances	640.43	7,044.83	7,044.84	(0.01)	100.0%	7,685.25
Substitute Pastor	300.00	3,300.00	4,950.00	(1,650.00)	66.7%	5,400.00
Travel/Mileage	0.00	1,859.15	2,475.00	(615.85)	75.1%	2,700.00
Total Pastor	8,577.16	143,877.34	147,853.09	(3,975.75)	97.3%	161,294.17
Visual Tech.:						
Salary	500.00	5,500.00	5,500.00	0.00	100.0%	6,000.00
Total Visual Tech.	500.00	5,500.00	5,500.00	0.00	100.0%	6,000.00
Youth Director:						
Continuing Education	0.00	425.25	504.13	(78.88)	84.4%	550.00
Mileage	0.00	33.69	114.62	(80.93)	29.4%	125.00
Salary	1,107.28	14,394.68	14,210.35	184.33	101.3%	15,502.24
Total Youth Director	1,107.28	14,853.62	14,829.10	24.52	100.2%	16,177.24
Payroll Tax Expense	601.61	6,671.74	6,984.78	(313.04)	95.5%	7,619.75
Total Staff	17,419.61	253,688.06	259,240.04	(5,551.98)	7.89	282,943.48

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH NOVEMBER 30, 2024**

	Actual		Budget			
	November	Year to Date	Year to Date	Over/ (Under)	Percent	2024 Total
Mortgage:						
Interest	3,857.56	40,513.95	39,826.60	687.35	101.7%	43,447.15
Principal	4,263.44	48,817.05	49,504.40	(687.35)	98.6%	54,004.85
Total Mortgage	8,121.00	89,331.00	89,331.00	0.00	100.0%	97,452.00
Administration:						
Computer/Software	395.37	6,487.26	4,583.37	1,903.89	141.5%	5,000.00
Copier, Lease & Maintenance	540.01	5,707.39	5,041.63	665.76	113.2%	5,500.00
Office Supplies	55.32	2,521.18	3,116.63	(595.45)	80.9%	3,400.00
Postage	0.00	237.11	366.63	(129.52)	64.7%	400.00
Telephone	585.58	7,491.85	6,416.63	1,075.22	116.8%	7,000.00
Total Administration	1,576.28	22,444.79	19,524.89	2,919.90	115.0%	21,300.00
Benevolence:						
Benevolence	0.00	2,500.00	0.00	2,500.00	#DIV/0!	0.00
Pastor Discretionary	0.00	1,999.94	1,833.37	166.57	109.1%	2,000.00
Synod Benevolence	2,500.00	27,500.00	27,500.00	0.00	100.0%	30,000.00
Total Benevolence	2,500.00	31,999.94	29,333.37	2,666.57	209.1%	32,000.00
Buildings:						
Building Maintenance	91.74	2,463.77	0.00	2,463.77	#DIV/0!	0.00
Cleaning Service	985.00	10,835.00	10,835.00	0.00	100.0%	11,820.00
Security	210.00	1,753.58	1,833.37	(79.79)	95.6%	2,000.00
Utilities:						
Electricity	1,221.37	16,626.62	21,083.37	(4,456.75)	78.9%	23,000.00
Natural Gas	0.00	664.73	733.37	(68.64)	90.6%	800.00
Water - Inside	496.65	2,003.30	3,300.00	(1,296.70)	60.7%	3,600.00
Water - Outside	39.63	396.30	458.37	(62.07)	86.5%	500.00
Total Utilities	1,757.65	19,690.95	25,575.11	(5,884.16)	77.0%	27,900.00
Total Buildings	3,044.39	34,743.30	38,243.48	(3,500.18)	2.73	41,720.00
Education:						
Adult Education	0.00	0.00	137.50	(137.50)	0.0%	150.00
Confirmation	0.00	618.07	641.63	(23.56)	96.3%	700.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH NOVEMBER 30, 2024**

	Actual		Budget			
	November	Year to Date	Year to Date	Over/ (Under)	Percent	2024 Total
Education Supplies	0.00	0.00	641.63	(641.63)	0.0%	700.00
Sunday School	0.00	0.00	275.00	(275.00)	0.0%	300.00
Total Education	0.00	618.07	1,695.76	(1,077.69)	36.4%	1,850.00
Evangelism:						
Advertising	0.00	460.02	916.63	(456.61)	50.2%	1,000.00
General Outreach	0.00	615.49	1,145.87	(530.38)	53.7%	1,250.00
Outreach Supplies	0.00	235.56	91.63	143.93	257.1%	100.00
Website Fees	142.35	1,211.08	733.37	477.71	165.1%	800.00
Total Evangelism	142.35	2,522.15	2,887.50	(365.35)	87.3%	3,150.00
Fellowship:						
Fellowship Supplies	52.74	1,324.93	1,833.37	(508.44)	72.3%	2,000.00
Kitchen Supplies	0.00	115.41	320.87	(205.46)	36.0%	350.00
Total Fellowship	52.74	1,440.34	2,154.24	(713.90)	66.9%	2,350.00
Grounds:						
Lawn Service	720.00	7,920.00	7,920.00	0.00	100.0%	8,640.00
Materials & Supplies	0.00	286.49	1,375.00	(1,088.51)	20.8%	1,500.00
Trash Service	212.38	2,321.12	2,475.00	(153.88)	93.8%	2,700.00
Total Grounds	932.38	10,527.61	11,770.00	(1,242.39)	89.4%	12,840.00
Insurance:						
Church Liability Insurance	3,804.50	17,629.27	15,583.37	2,045.90	113.1%	17,000.00
Worker's Compensation	190.00	794.25	825.00	(30.75)	96.3%	900.00
Total Insurance	3,994.50	18,423.52	16,408.37	2,015.15	112.3%	17,900.00
Other Expenses:						
Bank Charges	341.73	4,141.66	4,765.09	(623.43)	86.9%	5,198.32
Pastor's Kenya Trip	0.00	13,143.34	3,255.78	9,887.56	403.7%	3,551.71
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	916.63	(121.63)	86.7%	1,000.00
Total Other Expenses	341.73	20,050.00	8,937.50	11,112.50	224.3%	9,750.03

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH NOVEMBER 30, 2024**

	Actual		Budget			
	November	Year to Date	Year to Date	Over/ (Under)	Percent	2024 Total
Worship & Music:						
Audio Visual Technology	10.87	1,300.99	1,833.37	(532.38)	71.0%	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	916.63	(338.02)	63.1%	1,000.00
Copyrights	0.00	996.00	1,375.00	(379.00)	72.4%	1,500.00
Sanctuary Supplies	0.00	1,551.19	916.63	634.56	169.2%	1,000.00
Worship Planning	624.26	2,563.35	2,750.00	(186.65)	93.2%	3,000.00
Total Worship & Music	635.13	7,056.39	7,791.63	(735.24)	90.6%	8,500.00
Youth Ministry:						
Camp Youth Trips	0.00	4,315.84	0.00	4,315.84	#DIV/0!	0.00
Curriculum	0.00	1,063.11	0.00	1,063.11	#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	2,750.00	(39.93)	98.5%	3,000.00
Youth Fellowship	53.28	1,056.79	1,833.37	(776.58)	57.6%	2,000.00
Youth Gathering	0.00	(182.50)	7,150.00	(7,332.50)	-2.6%	7,800.00
Total Youth Ministry	53.28	12,163.31	11,733.37	(2,770.06)	103.7%	12,800.00
Total Expenses	38,813.39	505,008.48	499,051.15	5,957.33	101.2%	544,555.51
Net	(9,372.88)	(27,348.82)	(14,495.65)	(12,853.17)		(15,749.51)

**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	2023 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	14,188	226,682
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	(5,410)	116,486
BUILDING USE FEES	3,825	2,250	2,960	2,650	2,250	1,200	500	450	2,150	2,250	0	3,050	23,535
INTEREST	0	0	548	0	0	554	0	0	559	0	0	523	2,184
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	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	0	0	60
OTHER	340	641	660	340	490	440	3,007	6,345	1,340	402	400	540	14,945
PASTOR'S KENYA TRIP	0	0	4,500	6,055	75	100	50	100	50	4,425	50	0	15,405
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	16,027	7,365	725	951	9,675	9,065	2,400	5,016	490	25,757	87,383
TOTAL REVENUES	79,201	37,981	48,083	35,440	26,087	31,065	50,908	34,345	33,467	44,144	29,441	38,108	488,270
BORROWED / PAID BACK SEEDS	0	0	0	0	0	0	22,500	0	0	5,000	0	0	27,500

**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	2023 DEC	TOTAL
NET REVENUES	79,201	37,981	48,083	35,440	26,087	31,065	73,408	34,345	33,467	49,144	29,441	38,108	515,770
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	0	15,000
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	2,534	31,519
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	219	2,727
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	0	1,033	11,643
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	2,184	27,165
PASTOR CPE	846	357	25	25	55	25	279	25	25	25	0	0	1,687
PASTOR BENEFITS	4,426	4,496	4,461	4,461	0	8,922	0	8,922	4,461	4,461	0	4,088	48,698
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	68	454
PASTOR PROF EXP	99	266	403	(148)	256	233	70	150	0	67	41	55	1,492
PASTOR SALARY	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,479	4,307	53,576
PASTOR SS ALLOWANCE	640	640	640	640	640	640	640	640	640	640	640	615	7,655
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	0	187	2,046
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	1,107	1,065	15,458
PAYROLL TAX EXPENSE	487	601	602	602	602	686	686	602	602	602	602	468	7,142

**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	2023 DEC	TOTAL
TOTAL STAFF	22,675	24,877	23,491	22,763	17,896	30,295	19,684	28,547	23,350	22,693	17,420	21,200	274,891

MORTGAGE

INTEREST	3,698	3,444	3,667	3,533	3,635	3,502	3,604	3,858	3,858	3,858	3,858	3,714	44,229
PRINCIPAL	4,423	4,677	4,454	4,588	4,486	4,619	4,517	4,263	4,263	4,263	4,263	4,407	53,223
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	395	618	7,106
COPIER, LEASE & MAINT.	505	856	505	513	543	540	0	540	540	624	540	505	6,211
OFFICE SUPPLIES	393	366	296	160	230	261	209	180	115	257	55	186	2,708
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	586	606	8,096
TOTAL ADMINISTRATION	3,498	2,566	1,811	1,916	1,942	1,806	1,447	2,125	1,830	1,926	1,576	1,915	24,359

BENEVOLENCE

PASTOR DISCRETIONARY	(154)	195	0	49	427	964	0	244	143	132	0	116	2,116
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	2,000	29,500
TOTAL BENEVOLENCE	4,846	2,695	2,500	2,549	2,927	3,464	2,500	2,744	2,643	2,632	2,500	2,116	34,116

BUILDINGS

**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	2023 DEC	TOTAL
BUILDING MAINTENANCE	35	215	175	123	520	183	87	840	44	151	92	73	2,537
CLEANING SERVICE	985	985	1,970	0	985	985	985	985	985	985	985	0	10,835
SECURITY	284	0	39	210	0	318	0	63	619	10	210	334	2,087
ELECTRICITY	2,463	1,814	1,281	1,348	916	1,368	1,440	1,686	1,617	1,472	1,221	1,673	18,299
NATURAL GAS	211	0	148	81	74	0	30	60	0	60	0	96	760
WATER - INSIDE	108	168	132	156	132	0	132	379	1	298	497	120	2,123
WATER - OUTSIDE	40	40	40	40	40	0	40	40	40	40	40	40	440
TOTAL BUILDINGS	4,126	3,221	3,785	1,958	2,667	2,854	2,714	4,053	3,306	3,016	3,045	2,336	37,081

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	47	508
GENERAL OUTREACH	20	20	20	47	20	56	378	20	20	15	0	146	762
OUTREACH SUPPLIES	0	54	0	0	54	0	0	127	0	0	0	0	235
WEBSITE FEES	16	177	0	0	152	561	20	142	0	0	142	0	1,210
TOTAL EVANGELISM	188	251	20	50	347	617	398	289	20	200	142	193	2,715

FELLOWSHIP

FELLOWSHIP SUPPLIES	201	422	203	0	232	0	70	39	105	0	53	60	1,385
KITCHEN SUPPLIES	10	0	0	30	0	0	0	0	75	0	0	0	115

**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	2023 DEC	TOTAL
TOTAL FELLOWSHIP	211	422	203	30	232	0	70	39	180	0	53	60	1,500
GROUNDS													
LAWN SERVICE	720	1,440	0	720	720	720	720	720	720	720	720	0	7,920
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	175	2,496
TOTAL GROUNDS	893	1,935	218	937	936	942	1,149	720	934	932	932	175	10,703
INSURANCE													
CHURCH LIABILITY INS.	1,413	1,413	1,413	1,413	1,413	1,413	1,413	0	3,805	132	3,805	1,413	19,046
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	1,413	19,840
OTHER EXPENSES													
BANK CHARGES	354	349	310	319	342	415	556	374	431	350	342	303	4,445
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	0	5,353	7,323
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	4,535	3,674	3,908	5,072	393	415	556	374	431	350	342	6,594	26,644
WORSHIP & MUSIC													
AUDIO VISUAL TECHNOLOGY	23	200	341	599	0	0	0	29	0	98	11	7	1,308
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	0	996
SANCTUARY SUPPLIES	104	415	177	72	0	135	345	53	250	0	0	0	1,551

**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	2023 DEC	TOTAL
WORSHIP PLANNING	61	112	137	439	25	104	25	25	219	792	624	67	2,630
TOTAL WORSHIP & MUSIC	188	1,675	655	1,110	25	239	508	107	469	1,445	635	74	7,130
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	34	1,097
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	34	12,197
TOTAL EXPENSES	50,873	55,217	46,594	46,502	37,215	51,690	42,955	47,818	45,859	41,477	38,814	44,231	549,245
INCOME (LOSS)	28,328	(17,236)	1,489	(11,062)	(11,128)	(20,625)	30,453	(13,473)	(12,392)	7,667	(9,373)	(6,123)	(33,475)