

2026 Budget Explanation

Overall, we are proposing an increase of about 5% compared to the 2025 budget, but several categories are increasing by a higher percentage. Explanations for meaningful budget changes are listed below.

Section 1 Pastor & Employee Expenses

- A 3% COLA has been applied to 2026 staff salaries. (+~\$4,470)
- If approved, the part-time Youth Discipleship Coordinator will be compensated from 1.20 Associate Pastor Search/Comp; salary and related expenses TBD - updated estimates shown. (-\$1527)
- 1.30 - Planned Secretary hours increased by 1 hour a week. (\$+1627)
- 1.31 - Assistant Secretary Line has been removed. (-\$1,330)
- 1.32 - Worship Internship Line has been removed because we do not have an internship scheduled for 2026. (-\$6,240)

Section 2 Office and Admin Expense

- 2.155 - Software Subscriptions have been increased to \$3,067 for several reasons:
 - moved all of our subscriptions to a single budget line, re-allocating those budgets from other lines (+\$1534);
 - accounted for significant increase and under-estimation in software subscriptions from prior year, and allowed for a little more expected but unknown future inflation in subscription costs (+\$853);
 - added a QuickBooks subscription to provide the Deacon of Finance with the most up to date services (\$+80).
- 2.18 - Utilities costs have increased (+\$1500).
- 2.19 - Finance and budget has been increased to \$1,300 so that we can hire a payroll service to handle the heavy lifting of taxes and monthly payroll.

Section 3 Family Ministry

- 3.3 - Family Events and Outreach has been folded into 4.0 Fellowship Ministry.

Section 4 Fellowship Ministry

- This category has been increased by \$2,000 (\$600 of which came from 3.3) to accommodate church growth and inflation, and it has been split into several subcategories.

Section 5.0 Worship Ministry

- 5.3 - Licenses and Fees: the cost of Lightkey, ProPresenter, and Song Select software was moved to new 2.155 - Software Subscriptions.
- 5.4 - Improvements/Maintenance/Video has been increased by \$1,000 (\$700 of which came from 5.7 to simplify budgeting)

2026 Budget Explanation

Section 6.0 Missions

- Each year we work to maintain a Missions budget that is at least 10% of our yearly budget. This year we have added \$4,508 to missions.
- 6.10 - The 2025 budget for Belz only covered 11 months; increased \$500 to cover a full year.
- 6.26 - Trillium Women's Center will be increased by \$2,004 (from \$1,356 to \$3,360).
- 6.29 - Missions Other will hold the remaining \$2,004 until it's dispersed by a vote of the membership.

Section 8.0 Discipleship

- 8.1 - Volunteer Development and Appreciation has been increased by \$500.
- 8.8 - Men's Ministry has been increased by \$700.
- 8.85 - Young Adult Ministry has been increased by \$500 to help with food.

Section 9.0 Ministry Development

- 9.1 - Leadership Training has been increased by \$1,500 to cover pastor Mark's hotel costs as he serves each year at the Simeon Trust Expository Preaching conference.

Section 10.0 Facilities and Property Ministry

- This section has been increased from \$17,600 to \$21,300 overall to meet the yearly maintenance needs of the church.

Section 11.0 Future Funding and 12.0 EFCA Support

- These amounts are calculated as a percentage of our yearly projected income.

Section 13.0 Pastor Reimb Expense

- \$2,800 in Youth Pastor reimbursables (13.21, 13.22, and 13.23) has been added in anticipation of a full-time staff hire this year.

EXPENSES	2026 BUDGET	% OF BUDGET	2025 BUDGET
GENERAL FUND BUDGET TOTAL	\$452,890	100.00%	\$429,980

EXPENSE ACCOUNTS	2026 BUDGET	% OF BUDGET	2025 BUDGET
1.0 Pastor & Employee Expense (Todd Mills)			
1.10 Lead Pastor Salary	\$113,544	25.07%	
1.11 Lead Pastor HRA	\$15,000	3.31%	
1.13 Lead Pastor Disability	\$1,283	0.28%	
1.14 Lead Pastor Retirement	\$4,800	1.06%	
1.20 Associate Pastor Search/Compensation	\$104,299	23.03%	
1.30 Secretary Salary	\$35,292	7.79%	
1.31 Assistant Secretary		0.00%	
1.32 Worship Intern		0.00%	
1.40 Honorarium (Guest Preachers)	\$2,500	0.55%	
1.41 Staff Benefit (\$50k Life x 1)	\$360	0.08%	
1.42 L&I	\$2,123	0.47%	
1.43 FICA (Employer portion)	\$2,700	0.60%	
1.44 PFML	\$1,674	0.37%	
1.45 WA Cares	\$1,476	0.33%	
Sub Total	\$285,051	62.94%	\$288,051

2.0 Office and Admin Expense (Todd Mills)			
2.10 Office Supplies	\$700	0.15%	
2.11 Telephone/Internet Service	\$1,650	0.36%	
2.12 Copying Costs	\$3,000	0.66%	
2.14 Planning Center /Background Checks	\$500	0.11%	
2.15 Website & On-Line Trans Fees	\$900	0.20%	
2.155 Software Subscriptions	\$3,067	0.68%	
2.16 Insurance	\$5,900	1.30%	
2.17 Property Tax & State Fees	\$1,700	0.38%	
2.18 Utilities	\$10,000	2.21%	
2.19 Finance & Budget	\$1,300	0.29%	
Sub Total	\$28,717	6.34%	\$24,400

EXPENSE ACCOUNTS	2026 BUDGET	% OF BUDGET	2025 BUDGET
3.0 Family Ministry (Pastor Mark Kernan)			
3.1 Family/Youth Hike	\$500	0.11%	
3.2 Family Camp Supplies	\$300	0.07%	
3.3 Family Events & Outreach	\$0	0.00%	
Sub Total	\$800	0.18%	\$1,200
4.0 Fellowship Ministry			
4.1 Activities & Supplies			
4.1 Fellowship	\$4,500	0.99%	
4.2 Sunday Morning Supplies	\$1,500	0.33%	
4.3 Funerals	\$1,000	0.22%	
Sub Total	\$7,000	1.55%	\$5,000
5.0 Worship Ministry (Daniel Longley)			
5.1 Communion Supplies	\$300	0.07%	
5.2 Sheet Music	\$50	0.01%	
5.3 Licenses & Fees	\$550	0.12%	
5.4 Improvements/Maintenance/Video	\$4,000	0.88%	
5.5 Training & Development	\$500	0.11%	
5.6 Volunteer Appreciation	\$600	0.13%	
5.7 Video Expense	\$0	0.00%	
5.8 Guest Worship Leaders	\$0	0.00%	
Sub Total	\$6,000	1.32%	\$5,950
6.0 Missions (Christy Lofall)			
6.10 EFCA; Belz - Africa	\$6,000	1.32%	
6.11 Wycliffe; Twele -West Asia	\$4,296	0.95%	
6.13 Sacred Road; Tionna	\$1,404	0.31%	
6.14 CVM; Van Gorkom - Africa	\$4,296	0.95%	
6.15 CRU; Kuster	\$4,440	0.98%	
6.16 Alpha Counseling; Maxwell	\$4,512	1.00%	
6.17 Proclaim Int'l; Holmquist	\$4,512	1.00%	
6.18 Proclaim Int'l; Sophia Liu	\$1,416	0.31%	
6.19 Cadence; Carlson	\$6,000	1.32%	
6.25 Black Lake Camp	\$630	0.14%	
6.26 Trillium Women's Center	\$3,360	0.74%	
6.27 West Sound YFC; Parent Life	\$1,272	0.28%	
6.28 New Missions Org		0.00%	
6.29 Other	\$2,004	0.44%	
6.30 Missions Focus	\$1,000	0.22%	
6.31 Speaker Honorarium	\$600	0.13%	
6.32 Missions Admin	\$200	0.04%	
Sub Total	\$45,942	10.14%	\$41,434
7.0 Caring Ministry (Howie & DeLayne Hulst)			
7.1 Encouragement/Outreach	\$1,200	0.26%	
Sub Total	\$1,200	0.26%	\$1,000

EXPENSE ACCOUNTS	2026 BUDGET	% OF BUDGET	2025 BUDGET
8.0 Discipleship (Pastor Mark Kernan)			
8.1 Volunteer Development & Appreciation	\$1,000	0.22%	
8.2 Children's Mid Week Discipleship	\$1,500	0.33%	
8.3 Jr & Sr High Discipleship	\$2,000	0.44%	
8.35 Youth Summer Camp	\$2,000	0.44%	
8.4 Children's Church	\$1,200	0.26%	
8.5 Nursery	\$400	0.09%	
8.6 Adults	\$800	0.18%	
8.65 Class Expense (food, etc)	\$600	0.13%	
8.7 Women's Coffee Fellowship	\$800	0.18%	
8.72 '31Flavors' Ministry	\$1,000	0.22%	
8.75 Women's Bible Study	\$500	0.11%	
8.77 Widows Ministry	\$600	0.13%	
8.8 Men's Ministry	\$1,000	0.22%	
8.85 Young Adult Ministry	\$1,000	0.22%	
8.9 Our Daily Bread Ministry	\$40	0.01%	
Sub Total	\$14,440	3.19%	\$11,865
9.0 Ministry Development (Pastor Mark Kernan)			
9.1 Leadership Training	\$3,100	0.68%	
9.2 Elders Lunches/Mtg	\$500	0.11%	
9.3 Elder Retreats	\$500	0.11%	
Sub Total	\$4,100	0.91%	\$2,600
10.0 Facilities and Property Ministry			
10.1 Equipment	\$1,000	0.22%	
10.2 Building Maintenance	\$7,500	1.66%	
10.3 Grounds Maintenance	\$2,000	0.44%	
10.4 Supplies	\$1,300	0.29%	
10.5 Custodial Maintenance	\$9,500	2.10%	
Sub Total	\$21,300	4.70%	\$17,600
11.0 Future Funding (Todd Mills)			
11.1 Capital Fund	\$4,272	0.94%	
11.2 Technology Depreciation	\$2,136	0.47%	
11.3 Building Fund	\$8,544	1.89%	
Sub Total	\$14,952	3.30%	\$12,960
12.0 EFCA Support			
12.1 Pacific NW District	\$12,816	2.83%	
12.2 Fair Share – National	\$4,272	0.94%	
Sub Total	\$17,088	3.77%	\$14,820

EXPENSE ACCOUNTS	2026 BUDGET	% OF BUDGET	2025 BUDGET
13.0 Pastor Reimb Expense (Todd Mills)			
13.11 Lead Pastor Resources	\$1,200	0.26%	
13.12 Lead Pastor Conference	\$1,500	0.33%	
13.13 Lead Pastor Hospitality	\$800	0.18%	
13.21 Youth/Associate Pastor Resources	\$500	0.11%	
13.22 Youth/Associate Pastor Conference	\$1,500	0.33%	
13.23 Youth/Associate Pastor Hospitality	\$800	0.18%	
Sub Total	\$6,300	1.39%	\$3,100
TOTAL BUDGET	\$452,890	100.00%	\$429,980

History of Prior Years	Budget	Spending	Income
- 2024	\$403,574	\$346,088	\$386,020
- 2023	\$373,362	\$364,359	\$415,249
- 2022	\$370,471	\$345,741	\$364,470
- 2021	\$364,899	\$336,561	\$351,985
- 2020	\$347,341	303,249	\$329,238
- 2019	\$326,608	294,663	\$289,539
- 2018	\$271,469	238,209	\$283,021
- 2017	\$352,258	266,987	\$274,587
-- 2016	\$301,834	310,469	\$325,069
-- 2015	\$292,754	261,881	\$306,389
-- 2014	\$273,506	267,702	\$286,622