

LOOMIS UCC

**SEMI-ANNUAL
MEETING
9/21/2025**



WELCOME AND OPENING PRAYER

Gabe Guterres, Chairperson-elect

AGENDA

Welcome and Opening Prayer

Review of Voting Standing Rules

Vacancies in Church Council Officers

Vacancies in Management Team

Vacancies in Trustees

Pastor Search Committee

Review of Semi-Annual Financial Report

2025 Annual Budget Revisions

Closing Prayer



REVIEW OF VOTING STANDING RULES

Gabe Guterres, Chairperson-elect

REVIEW OF VOTING STANDING RULES



**Thumb up means:
Yes / I agree / I support this**



**Thumb sideways means:
I have questions or concerns.
Let's discuss!**



**Thumb down means:
No / I disagree / I don't support
this**



VACANCIES IN THE CHURCH COUNCIL

Gabe Guterres, Chairperson-elect

VACANCIES OF CHURCH COUNCIL OFFICERS

Position Title	Name of Candidate(s)
Chairperson	Gabe Guterres
Vice-Chairperson	Alyssa Karwin
Clerk	Ginny Day
Co-Treasurers	Janie Johnson & Chris Bradford
Director of Fund Development	Vacant
Director of Trustees	Randy Ott
Director of Management Team	Shelly Whitehead

MOTION TO ADOPT NOMINEES TO COUNCIL

Motion to adopt the list of nominees to the Church Council.





VACANCIES IN THE BOARD OF TRUSTEES

Randy Ott, Chair

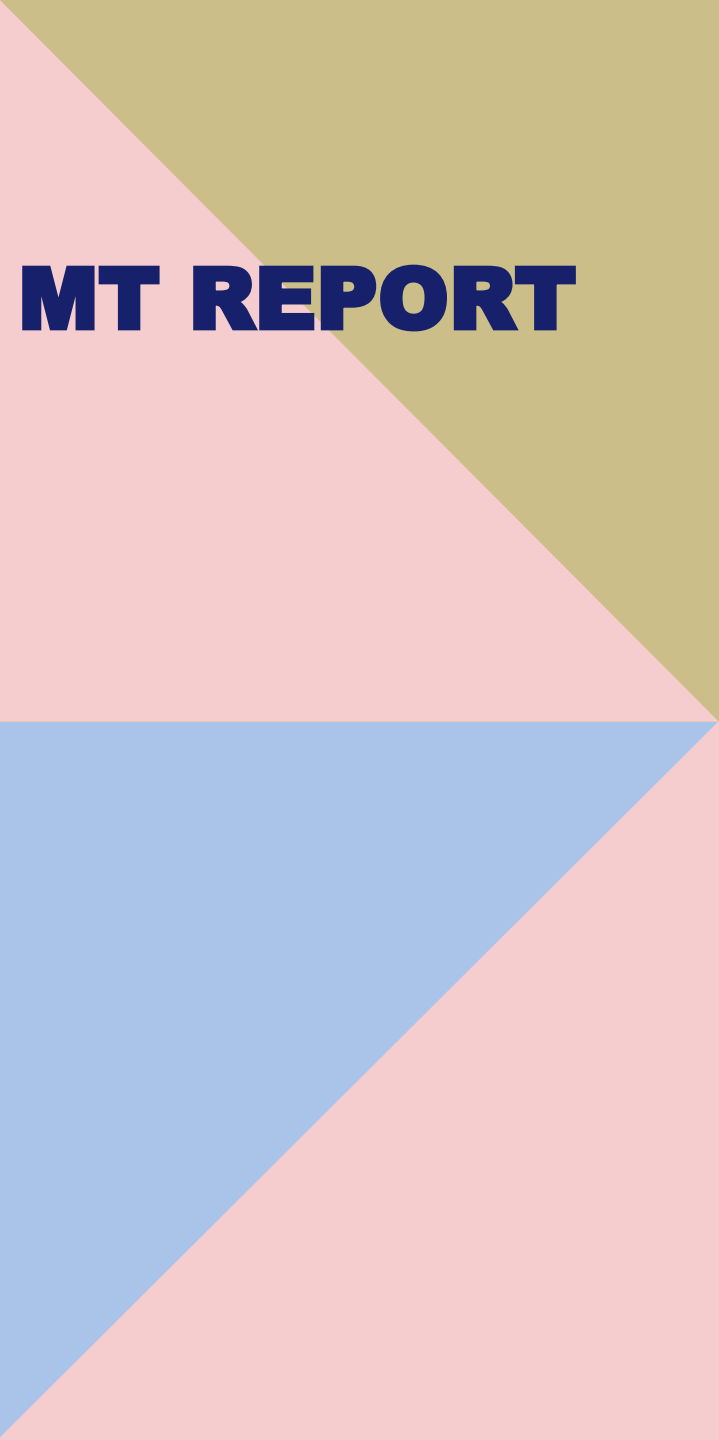
VACANCIES IN THE BOARD OF TRUSTEES

Position Title	Name of Candidate(s)
Chairperson	Randy Ott
Member	Vacant
Member	Ron Christianson
Member	George Delzer
Member	Kerry Fantham
Member	Curt Sommer
Member	Dave Obert



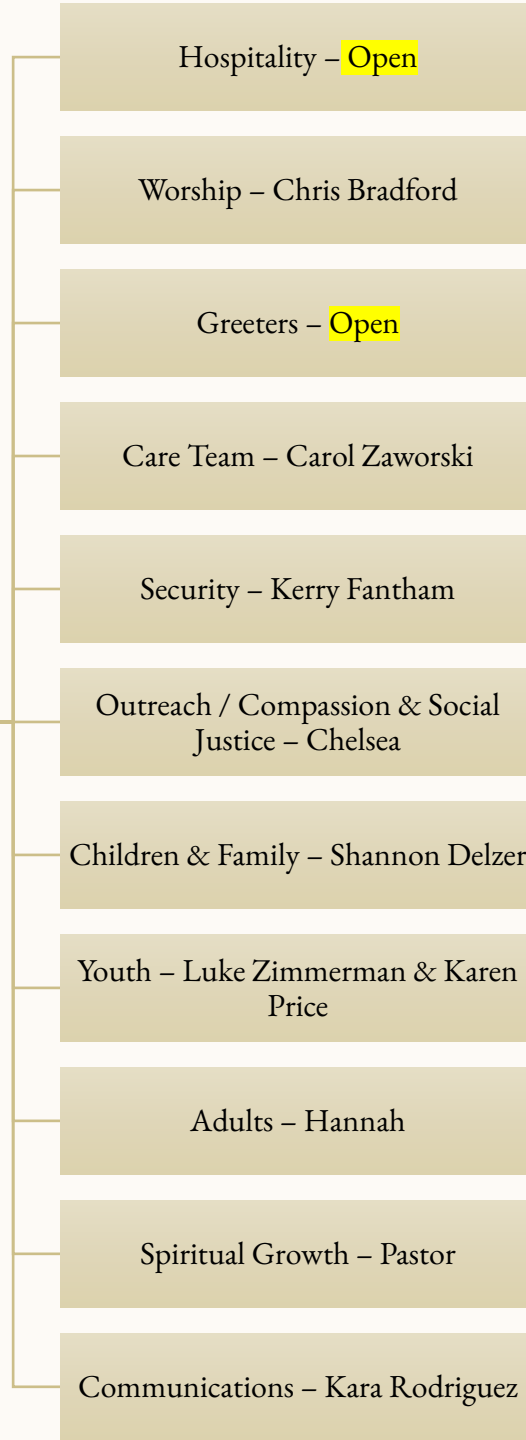
MANAGEMENT TEAM

Shelly Whitehead, MT Co-Chair



MT REPORT

Management Team Leaders





PASTOR SEARCH COMMITTEE

Gabe Guterres, Chair

SEARCH COMMITTEE

Committee Members

Gabe Guterres, Chair

Dave Obert

Alyssa Karwin

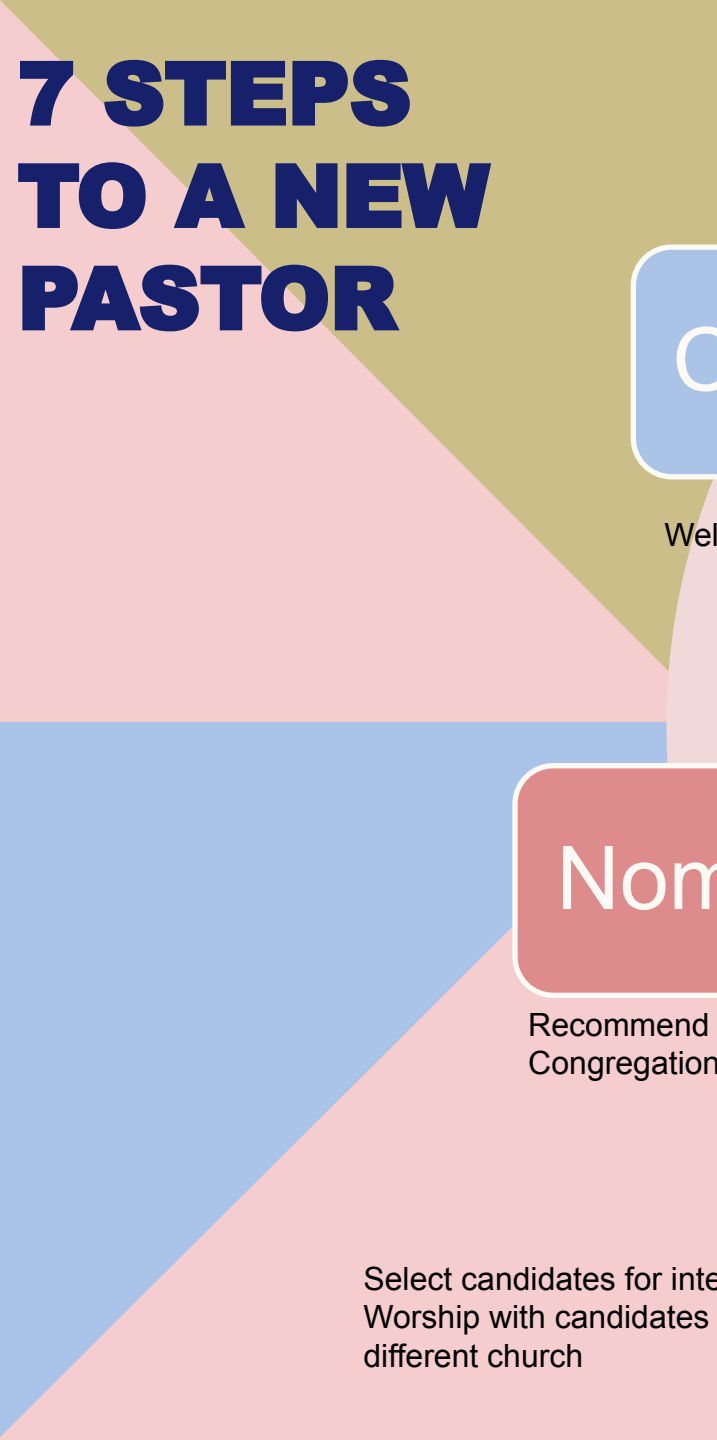
Lisa Bailey

Jason Sharp

Hannah Bohanan

Ginny Day

Theo Dean Running



7 STEPS TO A NEW PASTOR

Celebrate

Welcome Party!

Organize

Select Search Committee
Congregational Commission

Explore

Congregation's discovery time
Congregational survey

Nominate

Recommend candidate to congregation
Congregation votes on candidate

Create

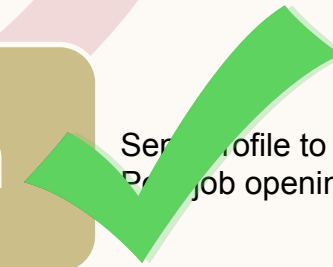
Develop profile
Congregation approves profile

Evaluate

Select candidates for interviews
Worship with candidates in a
different church

Search

Send profile to NCNC-UCC
Post job opening to UCC website





2025 SEMI-ANNUAL FINANCIAL REPORT

Chris Bradford, Co-Treasurer

BUDGET vs. ACTUALS INCOME

- Giving short of goal by \$15,953
- Giving has been short of monthly goal for most months



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
4000 Offerings & Pledges				
4001 Pledges and Tithes	105,099	121,053	(15,953)	87.00 %
4002 Loose Offerings	918	667	251	138.00 %
4003 Miscellaneous Offerings	13	267	(253)	5.00 %
4004 Offset Payment Processing Fees	717	1,000	(283)	72.00 %
Total 4000 Offerings & Pledges	106,747	122,986	(16,239)	87.00 %
4200 UCC Giving Passthrough Income				
4203 One Great Hour of Sharing	438		438	
4204 Strengthen the Church	325		325	
Total 4200 UCC Giving Passthrough Income	763		763	
4250 Non-UCC Affiliated Giving Passthrough	2,973		2,973	
4300 Facility Use				
4302 St. Michael's	3,600	3,500	100	103.00 %
4303 Sacramento LGBT Community Center	11,200	11,200	0	100.00 %
Total 4300 Facility Use	14,800	14,700	100	101.00 %
Total Revenue	\$125,283	\$137,686	\$ (12,403)	91.00 %

ADMINISTRATIVE EXPENSE

Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025



- Administrative expenses support much of the general operations of the church.
- Administrative expenses are under budget.

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5000 Administrative Expenses				
5001 Advertising	252	200	52	126.00 %
5003 Conference Delegate Fees		500	(500)	
5006 Office Expense	2,565	2,807	(241)	91.00 %
5007 Payment Processing Fees	879	1,867	(988)	47.00 %
5008 Employer Payroll Expenses	1,295	1,218	76	106.00 %
5013 Internet	766	871	(105)	88.00 %
5014 Workers' Compensation	867	965	(98)	90.00 %
Total 5000 Administrative Expenses	6,624	8,427	(1,803)	79.00 %

BUILDING & GROUNDS EXPENSE

- Building and Grounds expenses support much of the general operations of the church.
- Building and Grounds expenses are under budget



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5200 Buildings & Grounds				
5201 Liability Insurance	6,327	6,327	(0)	100.00 %
5202 Buildings and Grounds Maintenance	1,819	2,000	(181)	91.00 %
5203 Custodial Service	3,105	3,105	0	100.00 %
5204 Utilities	2,908	2,815	93	103.00 %
Total 5200 Buildings & Grounds	14,159	14,248	(89)	99.00 %

YOUTH & FAMILY MINISTRY EXPENSE

- Youth & Family Ministry expenses support our Youth Director's salary.
- Youth & Family expenses are under budget.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5300 Youth & Family Ministry				
5301 Youth Director's Salary	27,719	27,719	0	100.00 %
5302 Program Expenses	634	672	(38)	94.00 %
Total 5300 Youth & Family Ministry	28,354	28,391	(38)	100.00 %

CLERGY EXPENSE

- Clergy Expenses support our pastor's salary, benefits, professional, and educational needs.
- Large savings due to vacant position is boosting our net income by \$57,608



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5400 Clergy Expense				
5401 Pastor's Salary	7,248	28,993	(21,744)	25.00 %
5402 Pastor's Housing	6,167	24,667	(18,500)	25.00 %
5403 Medical & Dental Benefits	0	6,048	(6,048)	0.00 %
5404 Annuity, Disability & Life Benefits	1,148	8,720	(7,571)	13.00 %
5405 Self Employment Tax Withholding	1,026	4,104	(3,078)	25.00 %
5406 Professional Expenses		667	(667)	
Total 5400 Clergy Expense	15,589	73,198	(57,608)	21.00 %

Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

MUSIC & WORSHIP EXPENSE

- Music & Worship Expenses support the Pulpit Supply, Worship Team, Hospitality Team, and our Musician.
- Pulpit supply will be revised in the next portion of the meeting.

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5500 Music & Worship Expenses				
5501 Music		667	(667)	
5502 Musicians' Salary	6,750	6,667	83	101.00 %
5503 Worship	156	333	(177)	47.00 %
5506 Guest Minister Honorarium	6,906	900	6,006	767.00 %
5508 Hospitality	25	536	(511)	5.00 %
Total 5500 Music & Worship Expenses	13,837	9,103	4,734	152.00 %

OTHER MINISTRIES & PROGRAMS EXPENSE

- Other Ministries/Programs Expenses provide support for our church's management teams.
- This item is under budget.

Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5600 Other Ministries/Programs				
5607 Management Teams	194	333	(140)	58.00 %
Total 5600 Other Ministries/Programs	194	333	(140)	58.00 %

Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2025

January - August, 2025



BOTTOM LINE

- Revenues exceed expenses.
- There is a surplus of \$39,651 as of August 2025.
- \$57,608 savings vacant minister position.
- Deficit would be more than \$17,957 at the end of August if pastor not vacant

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total Revenue	\$125,283	\$137,686	\$ (12,403)	91.00 %
Total Expenditures	\$85,632	\$137,200	\$ (51,568)	62.00 %
NET OPERATING REVENUE	\$39,651	\$486	\$39,165	8,163.00 %



CAUTION

FORWARD LOOKING



CAUTION

- The Northern California, Nevada Conference of the United Church of Christ provides guidance for the “Fair and Just Compensation” of ministers. This guide is used to determine the compensation of our next pastor.
- Following that guidance we can expect an increase in clergy expenses between \$34,000 to \$46,000 if following conference guidelines.
- There are approximately 35 giving units (individuals or families)
- Each giving unit would need to increase monthly donations between \$81 to \$110 to achieve this increase.
- We only raised 80% of our pledge drive goal. So we expected a deficit
- We need to grow the number of giving units to responsibly support a new minister and not overburden our current giving units.
- Historically, it is typical that giving decreases during a pastor vacancy.
- The pledge campaign will begin in October and we want to fully fund the new pastor position so that we can confidently welcome a new pastor and continue living out our mission.



2025 SEMI-ANNUAL BUDGET REVISION

Chris Bradford, Co-Treasurer

BUDGET REVISIONS

2025 Semi-Annual Meeting Annual Budget Revisions

Changes to What Comes In		
Income	Amount	Reason for Change
4000 Offerings & Pledges		
4001 Pledges and Tithes	\$ (4,179)	Reduced giving goal due to continuance of month-to-month rent from the Sac LGBT Center
4003 Miscellaneous Offerings	(375)	Reduced interest earning on bank savings account due to decrease in carrying balance
4004 Offset Payment Processing Fees	(300)	Reduced offsets due to less donations occurring
Total for 4000 Offerings & Pledges	(4,854)	

BUDGET
REVISIONS

2025 Semi-Annual Meeting
Annual Budget Revisions

Changes to What Comes In		
Income	Amount	Reason for Change
4300 Facility Use		
4303 Sacramento LGBT Community Center	4,800	Increased rental income due to continuance of month-to-month rent from the Sac LGBT Center
Total for 4300 Facility Use	4,800	
Total for Income	\$ (54)	Reduction of income

BUDGET REVISIONS

2025 Semi-Annual Meeting Annual Budget Revisions

Changes to What Goes Out		
Expenses	Amount	Reason for Change
5000 Administrative Expenses		
5001 Advertising	\$ 52	True up budget to actual spent \$252
5003 Conference Delegate Fees	(500)	Remove expense from budget. Next meeting is virtual and has no cost.
5006 Office Expense	90	SubSplash annual increase of \$15 per month starting in July 2025
5007 Payment Processing Fees	(1,450)	Reduced payment processing fees due to less donations occurring
5013 Internet	24	Internet service increased by \$4 per month starting in July 2025
Total for 5000 Administrative Expenses	(1,784)	

BUDGET REVISIONS

2025 Semi-Annual Meeting Annual Budget Revisions

Changes to What Goes Out		
Expenses	Amount	Reason for Change
5109 Pastor's Discretionary Giving	2,000	The discretionary giving budget has been exhausted. However, there is still need in our community. This would double the annual budget to meet the need.
5200 Buildings & Grounds		
5204 Utilities	30	ADT security service increased by \$6 per month starting in August 2025
Total for 5200 Buildings & Grounds	30	
5400 Clergy Expense		
5401 Pastor's Salary	(10,160)	Reduced the pastor's salary budget to increase the estimated cost of the guest minister pulpit supply fees for the remainder of the year.
Total for 5400 Clergy Expense	(10,160)	

BUDGET REVISIONS

2025 Semi-Annual Meeting Annual Budget Revisions

Changes to What Goes Out		
Expenses	Amount	Reason for Change
5500 Music & Worship Expenses		
5506 Guest Minister Honorarium	10,160	Increased the estimated cost of the guest minister pulpit supply fees for the remainder of the year.
5508 Hospitality	(300)	Reduced budget from \$800 to \$500
Total for 5500 Music & Worship Expenses	9,860	
Total for Expenses	<u>\$ (54)</u>	Reduction to expenses

MOTION TO ADOPT 2025 SEMI-ANNUAL BUDGET REVISIONS

The Treasurers have submitted a revised and balanced budget to the Congregation for the remainder of 2025.

Motion to adopt the 2025 Semi-Annual Budget Revisions as presented or amended at this semi-annual congregational meeting.





CLOSING PRAYER

Gabe Guterres, Chairperson-elect

Fair and Just Compensation - UCC Guidelines Revised for 2025

Guideline	Description	UCC Guidelines Pastor Salary
A1	Minimum baseline compensation - 66,560 annual / 32 per hour	\$66,640.00
A3	Cost of living adjustment 1.00% of median single-family home selling price for 2024. (Sacramento County)	\$5,500.00
A4	Experience and Education Points: Years of Experience (up to 35 years) = 9 Number of years in current call(up to 20 years) = 3 points for each masters degree (except M.Div.) = 5 points for each doctoral degree = Total points = 9	9
A5	Setting Points: Average Worship Attendance - 75-125 = 2 points 125-200 = 3 points 200+ = 5 points 1 senior and 1 associate pastor = 3 points 1 senior and 2+ associate pastors = 5 points	0
A6	The value of each point is \$900 per year	\$8,100.00
	Salary - Proposed Budget	\$80,240.00
	Housing - Proposed Budget	\$0.00
	Subtotal	\$80,240.00
A7	Social Security Offset 7.65% of salary + housing	\$6,138.36
A8	Pension 14% of salary and housing	\$11,233.60
A9	Life and Disability Insurance 1.5% of salary and housing	\$1,203.60
A10	Reimburse the cost of criminal background check - Up to \$160	\$160.00
A11	Medical Insurance = 2900.77 per month 2 adults and children	\$34,809.24
A11	Dental Insurance = 103.50 per month 2 adults and children	\$1,242.00
A11	Vision Insurance = 273.90 annually 2 adults and children	\$273.90
A12	Two days off per week	
A13	25 working days of Annual Leave each year, including at least four Sundays (Up to 200% per year)	
A14	12 working days for Holidays	
A15	15 working days of Lifelong Learning Leave each year, including at least two Sundays (Up to 150%)	
A16	Sabbatical (See Call contract)	
A17	Parental Leave - 2 months (60 Days)	
A18	Compassionate leave - 5 days	
A19	Sick Leave - 12 days per year in block or accrual, cap at 30 days	
A20	Civic Service (jury duty, etc.)	
A21	Association, Conference, and Wider Church participation	\$1,000.00
A22	Professional Expenses	\$2,500.00
A23	Personal mobile smartphone reimbursement - \$50/month	\$600.00
A24	Cost of annual meetings, workshops, Association gatherings and NCNC (registration, travel, accommodations)	\$1,000.00
A25	Community of Practice (promotes connection and collaboration)	\$250.00
	Total	\$140,650.70

Fair and Just Compensation - UCC Guidelines Revised for 2025

Guideline	Description	UCC Guidelines Pastor Salary
A1	Minimum baseline compensation - 66,560 annual / 32 per hour	\$66,640.00
A3	Cost of living adjustment 1.00% of median single-family home selling price for 2024. (Sacramento County)	\$5,500.00
A4	Experience and Education Points: Years of Experience (up to 35 years) = 20 Number of years in current call(up to 20 years) = 3 points for each masters degree (except M.Div.) = 5 points for each doctoral degree = Total points = 20	20
A5	Setting Points: Average Worship Attendance - 75-125 = 2 points 125-200 = 3 points 200+ = 5 points 1 senior and 1 associate pastor = 3 points 1 senior and 2+ associate pastors = 5 points	0
A6	The value of each point is \$900 per year	\$18,000.00
	Salary - Proposed Budget	\$90,140.00
	Housing - Proposed Budget	\$0.00
	Subtotal	\$90,140.00
A7	Social Security Offset 7.65% of salary + housing	\$6,895.71
A8	Pension 14% of salary and housing	\$12,619.60
A9	Life and Disability Insurance 1.5% of salary and housing	\$1,352.10
A10	Reimburse the cost of criminal background check - Up to \$160	\$160.00
A11	Medical Insurance = 2900.77 per month 2 adults and children	\$34,809.24
A11	Dental Insurance = 103.50 per month 2 adults and children	\$1,242.00
A11	Vision Insurance = 273.90 annually 2 adults and children	\$273.90
A12	Two days off per week	
A13	25 working days of Annual Leave each year, including at least four Sundays (Up to 200% per year)	
A14	12 working days for Holidays	
A15	15 working days of Lifelong Learning Leave each year, including at least two Sundays (Up to 150%)	
A16	Sabbatical (See Call contract)	
A17	Parental Leave - 2 months (60 Days)	
A18	Compassionate leave - 5 days	
A19	Sick Leave - 12 days per year in block or accrual, cap at 30 days	
A20	Civic Service (jury duty, etc.)	
A21	Association, Conference, and Wider Church participation	\$1,000.00
A22	Professional Expenses	\$2,500.00
A23	Personal mobile smartphone reimbursement - \$50/month	\$600.00
A24	Cost of annual meetings, workshops, Association gatherings and NCNC (registration, travel, accommodations)	\$1,000.00
A25	Community of Practice (promotes connection and collaboration)	\$250.00
	Total	\$152,842.55

Cost of Living Adjustment

Mon-Yr	Placer	Sacramento
Jan-24	\$620,000	\$515,000
Feb-24	\$650,000	\$530,000
Mar-24	\$659,000	\$550,000
Apr-24	\$671,740	\$548,580
May-24	\$675,000	\$555,000
Jun-24	\$685,000	\$560,000
Jul-24	\$670,000	\$560,000
Aug-24	\$675,000	\$559,000
Sep-24	\$660,000	\$560,000
Oct-24	\$649,200	\$550,000
Nov-24	\$649,490	\$550,500
Dec-24	\$639,480	\$545,000
Median	\$659,500	\$550,250
1%	\$6,595.00	\$5,502.50
Rounded down to nearest hundred	\$6,500.00	\$5,500.00

Semi-Annual Treasurer's Report

Loomis Basin Congregational United Church of Christ
For the period ended August 31, 2025



Prepared by
Christopher Bradford & Janie Johnson

Prepared on
September 3, 2025

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Summary & Analysis

Loomis Basin Congregational United Church of Christ

August 31, 2025

Notable Comments

Our giving for this year is short of the goal by \$15,953 and we have savings of \$57,608 by having a vacant minister position. If the minister position were to be filled at its previous compensation, our deficit would currently be more than \$17,957 at the end of August. This would put significant strain on any cash reserves remaining. When the congregation calls a minister, ethically and morally, giving must increase to support the minister and their family.

Budget Overview FY 2025

The Budget Overview FY 2025 shows the Annual Budget as adopted at the Annual Meeting on January 26, 2025. The presentation displays by month the budgeted revenues and expenses of the general operating budget. This Annual Budget can be amended by vote of the Church Council up to a \$20,000 increase or decrease. Any increase or decrease greater than \$20,000 requires the affirmative vote of the congregation.

Budget vs. Actual FY 2025

The Budget vs. Actual FY 2025 report displays the annual operating budget against the actual revenues and expenses of the organization from the beginning of January until the end of reporting period. The Church Council is responsible to ensure that the organization performs within the budget allocations and takes action, when necessary, if there are changes to the goals and performance expectations as set in the annual budget.

For the reporting period ended August 31st:

- The giving for August was short of the monthly goal by \$3,182. Giving for the year is short of the goal by \$15,953.
- All budgeted expense items have savings in the month of August except for the guest minister honorarium. This budget line item will be adjusted in the revised budget at the semi-annual meeting.

Statement of Activity

The Statement of Activity (a.k.a. Profit and Loss) provides the detail total of the revenues received and the detail total of expenses made for the organization from the beginning of January until the end of reporting period. As a church, our goal is to utilize the resources entrusted to us to support the various ministries of the church. Leadership must manage its resources in a way that sustains our ministries year after year.

For the reporting period ended August 31st:

- Total income is \$125,283
- Total expenditures are \$85,632
- August ends with a net income of \$39,651

Statement of Financial Position

The Statement of Financial Position (a.k.a. Balance Sheet) shows that Assets are equal to the Liabilities plus the Net Assets of the organization. Assets include cash, prepaid insurance and accounts receivable. Liabilities include prepaid pledges and accounts payable. Net Assets are the reserves of the organization and are updated only at the end of each fiscal year. The restricted funds liability represent the Net Assets with Donor Restrictions on purpose. Designated funds liability are those funds which have been set aside by the action of Church Council for a certain purpose. These funds can be redesignated by action of the Church Council.

For the reporting period ended August 31st:

- Total cash is \$115,810
- Total restricted funds are \$7,264
- Significant restricted fund is Youth Ministry Fund
- Total designated funds are \$23,665
- Significant designated funds are Long-term Capital Improvements Fund and Continuing Professional Education Fund

Statement of Cash Flows

The Statement of Cash Flows shows how the net change in cash for the reporting period is used by the organization in three main categories: cash provided by/used in investing, financing, and operating activities. Investing activities include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment. Financing activities include receiving restricted resources that by donor stipulation must be used for long-term purposes; borrowing money and repaying amounts borrowed, or otherwise settling the obligations inherent; and obtaining and paying for other resources obtained from creditors on long-term credit. Operating activities include all other activities not part of investing or financing activities. The Church only participates in operating activities at this time.

For the reporting period ended August 31st:

- Net cash received during the period is \$61,328
- Significant cash received from Accounts Receivable at the end of 2024 and prepaid annual pledges
- Significant uses of cash for accrued liabilities at the end of 2024 and final professional education expenses

Bank Statement Reconciliations

A bank statement reconciliation is a control activity that compares banking records to accounting records, and ultimately ensures that both sets of records agree with one another. Reconciliations identify unapproved or unallowable activities. If the Treasurer or the bank were to make an error or not record something promptly, reconciliations can bring this to light.

For the reporting period ended August 31st:

- Total cash in Checking is \$74,407
- Total cash in Savings is \$38,649
- Outstanding items on the Bank Reconciliation include check #9518 for \$59.30

Budget Overview FY 2025

January - December 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Total
REVENUE													
4001 Pledges and Tithes	15,132	15,132	15,132	15,132	15,132	15,132	15,132	15,132	15,132	15,132	15,132	15,132	181,579
4002 Loose Offerings	83	83	83	83	83	83	83	83	83	83	83	83	1,000
4003 Miscellaneous Offerings	33	33	33	33	33	33	33	33	33	33	33	33	400
4004 Offset Payment Processing Fees	125	125	125	125	125	125	125	125	125	125	125	125	1,500
Total 4000 Offerings & Pledges	15,373	15,373	15,373	15,373	15,373	15,373	15,373	15,373	15,373	15,373	15,373	15,373	184,479
4302 St. Michael's	400	400	500	400	400	500	400	500	400	400	500	400	5,200
4303 Sacramento LGBT Community Center	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	0	0	0	0	11,200
Total 4300 Facility Use	1,800	1,800	1,900	1,800	1,800	1,900	1,800	1,900	400	400	500	400	16,400
Total Revenue	17,173	17,173	17,273	17,173	17,173	17,273	17,173	17,273	15,773	15,773	15,873	15,773	200,879
EXPENDITURES													
5001 Advertising	200	0	0	0	0	0	0	0	0	0	0	0	200
5003 Conference Delegate Fees	250	0	0	0	0	250	0	0	0	0	0	0	500
5006 Office Expense	455	329	329	357	249	481	357	249	249	357	249	249	3,911
5007 Payment Processing Fees	233	233	233	233	233	233	233	233	233	233	233	233	2,800
5008 Employer Payroll Expenses	145	145	164	145	145	164	145	164	145	145	164	164	1,837
5013 Internet	109	109	109	109	109	109	109	109	109	109	109	109	1,306
5014 Workers' Compensation	121	121	121	121	121	121	121	121	121	121	121	121	1,448
Total 5000 Administrative Expenses	1,513	937	956	965	857	1,358	965	876	857	965	876	876	12,002
5105 Our Church's Wider Mission	0	0	750	0	0	750	0	0	750	0	0	750	3,000
5109 Pastor's Discretionary Giving	2,000	0	0	0	0	0	0	0	0	0	0	0	2,000
5201 Liability Insurance	791	791	791	791	791	791	791	791	791	791	791	791	9,491
5202 Buildings and Grounds Maintenance	250	250	250	250	250	250	250	250	250	250	250	250	3,000
5203 Custodial Service	440	357	357	357	440	357	357	440	357	440	357	357	4,616
5204 Utilities	519	252	252	519	252	252	519	252	252	519	252	252	4,090
Total 5200 Buildings & Grounds	2,000	1,650	1,650	1,917	1,733	1,650	1,917	1,733	1,650	2,000	1,650	1,650	21,197
5301 Youth Director's Salary	7,329	1,147	1,147	7,329	1,147	1,147	7,329	1,147	1,147	7,329	1,147	1,147	38,488
5302 Program Expenses	84	84	84	84	84	84	84	84	84	84	84	76	1,000
Total 5300 Youth & Family Ministry	7,413	1,231	1,231	7,413	1,231	1,231	7,413	1,231	1,231	7,413	1,231	1,223	39,488
5401 Pastor's Salary	3,624	3,624	3,624	3,624	3,624	3,624	3,624	3,624	3,624	3,624	3,624	3,624	43,489
5402 Pastor's Housing	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083	3,083	37,000
5403 Medical & Dental Benefits	756	756	756	756	756	756	756	756	756	756	756	756	9,072
5404 Annuity, Disability & Life Benefits	2,146	939	939	939	939	939	939	939	939	939	939	939	12,476
5405 Self Employment Tax Withholding	513	513	513	513	513	513	513	513	513	513	513	513	6,156
5406 Professional Expenses	83	83	83	83	83	83	83	83	83	83	83	83	1,000
Total 5400 Clergy Expense	10,206	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	109,193
5501 Music	83	83	83	83	83	83	83	83	83	83	83	83	1,000
5502 Musicians' Salary	833	833	833	833	833	833	833	833	833	833	833	833	10,000
5503 Worship	42	42	42	42	42	42	42	42	42	42	42	42	500
5506 Guest Minister Honorarium	300	0	0	300	0	0	300	0	0	300	0	0	1,200
5508 Hospitality	67	67	67	67	67	67	67	67	67	67	67	63	800
Total 5500 Music & Worship Expenses	1,325	1,025	1,025	1,325	1,025	1,025	1,325	1,025	1,025	1,325	1,025	1,021	13,500
5607 Management Teams	42	42	42	42	42	42	42	42	42	42	42	42	500
Total 5600 Other Ministries/Programs	42	42	42	42	42	42	42	42	42	42	42	42	500
Total Expenditures	24,499	13,883	14,652	20,660	13,886	15,054	20,660	13,905	14,553	20,743	13,822	14,560	200,879
NET REVENUE	\$ -7,326	\$3,290	\$2,621	\$ -3,487	\$3,287	\$2,219	\$ -3,487	\$3,368	\$1,220	\$ -4,970	\$2,051	\$1,213	\$0

Loomis Basin Congregational United Church of Christ



Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
4000 Offerings & Pledges				
4001 Pledges and Tithes	105,099	121,053	(15,953)	87.00 %
4002 Loose Offerings	918	667	251	138.00 %
4003 Miscellaneous Offerings	13	267	(253)	5.00 %
4004 Offset Payment Processing Fees	717	1,000	(283)	72.00 %
Total 4000 Offerings & Pledges	106,747	122,986	(16,239)	87.00 %
4200 UCC Giving Passthrough Income				
4203 One Great Hour of Sharing	438		438	
4204 Strengthen the Church	325		325	
Total 4200 UCC Giving Passthrough Income	763		763	
4250 Non-UCC Affiliated Giving Passthrough	2,973		2,973	
4300 Facility Use				
4302 St. Michael's	3,600	3,500	100	103.00 %
4303 Sacramento LGBT Community Center	11,200	11,200	0	100.00 %
Total 4300 Facility Use	14,800	14,700	100	101.00 %
Total Revenue	\$125,283	\$137,686	\$ (12,403)	91.00 %
GROSS PROFIT	\$125,283	\$137,686	\$ (12,403)	91.00 %
Expenditures				
5000 Administrative Expenses				
5001 Advertising	252	200	52	126.00 %
5003 Conference Delegate Fees		500	(500)	
5006 Office Expense	2,565	2,807	(241)	91.00 %
5007 Payment Processing Fees	879	1,867	(988)	47.00 %
5008 Employer Payroll Expenses	1,295	1,218	76	106.00 %
5013 Internet	766	871	(105)	88.00 %
5014 Workers' Compensation	867	965	(98)	90.00 %
Total 5000 Administrative Expenses	6,624	8,427	(1,803)	79.00 %
5100 UCC Giving Passthrough Expense				
5103 One Great Hour of Sharing	388		388	
5104 Strengthen the Church	325		325	
5105 Our Church's Wider Mission	1,500	1,500	0	100.00 %
Total 5100 UCC Giving Passthrough Expense	2,213	1,500	713	148.00 %
5109 Pastor's Discretionary Giving	2,058	2,000	58	103.00 %
5110 Non-UCC Giving Passthrough Expense	2,605		2,605	
5200 Buildings & Grounds				
5201 Liability Insurance	6,327	6,327	(0)	100.00 %
5202 Buildings and Grounds Maintenance	1,819	2,000	(181)	91.00 %
5203 Custodial Service	3,105	3,105	0	100.00 %
5204 Utilities	2,908	2,815	93	103.00 %

Loomis Basin Congregational United Church of Christ



Budget vs. Actuals FY 2025

January - August, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total 5200 Buildings & Grounds	14,159	14,248	(89)	99.00 %
5300 Youth & Family Ministry				
5301 Youth Director's Salary	27,719	27,719	0	100.00 %
5302 Program Expenses	634	672	(38)	94.00 %
Total 5300 Youth & Family Ministry	28,354	28,391	(38)	100.00 %
5400 Clergy Expense				
5401 Pastor's Salary	7,248	28,993	(21,744)	25.00 %
5402 Pastor's Housing	6,167	24,667	(18,500)	25.00 %
5403 Medical & Dental Benefits	0	6,048	(6,048)	0.00 %
5404 Annuity, Disability & Life Benefits	1,148	8,720	(7,571)	13.00 %
5405 Self Employment Tax Withholding	1,026	4,104	(3,078)	25.00 %
5406 Professional Expenses		667	(667)	
Total 5400 Clergy Expense	15,589	73,198	(57,608)	21.00 %
5500 Music & Worship Expenses				
5501 Music		667	(667)	
5502 Musicians' Salary	6,750	6,667	83	101.00 %
5503 Worship	156	333	(177)	47.00 %
5506 Guest Minister Honorarium	6,906	900	6,006	767.00 %
5508 Hospitality	25	536	(511)	5.00 %
Total 5500 Music & Worship Expenses	13,837	9,103	4,734	152.00 %
5600 Other Ministries/Programs				
5607 Management Teams	194	333	(140)	58.00 %
Total 5600 Other Ministries/Programs	194	333	(140)	58.00 %
Total Expenditures	\$85,632	\$137,200	\$ (51,568)	62.00 %
NET OPERATING REVENUE	\$39,651	\$486	\$39,165	8,163.00 %
NET REVENUE	\$39,651	\$486	\$39,165	8,163.00 %

Statement of Activity

January - August, 2025

	Total
REVENUE	
4000 Offerings & Pledges	
4001 Pledges and Tithes	105,099
4002 Loose Offerings	918
4003 Miscellaneous Offerings	13
4004 Offset Payment Processing Fees	717
Total 4000 Offerings & Pledges	106,747
4200 UCC Giving Passthrough Income	
4203 One Great Hour of Sharing	438
4204 Strengthen the Church	325
Total 4200 UCC Giving Passthrough Income	763
4250 Non-UCC Affiliated Giving Passthrough	2,973
4300 Facility Use	
4302 St. Michael's	3,600
4303 Sacramento LGBT Community Center	11,200
Total 4300 Facility Use	14,800
Total Revenue	125,283
GROSS PROFIT	
	125,283
EXPENDITURES	
5000 Administrative Expenses	
5001 Advertising	252
5006 Office Expense	2,565
5007 Payment Processing Fees	879
5008 Employer Payroll Expenses	1,295
5013 Internet	766
5014 Workers' Compensation	867
Total 5000 Administrative Expenses	6,624
5100 UCC Giving Passthrough Expense	
5103 One Great Hour of Sharing	388
5104 Strengthen the Church	325
5105 Our Church's Wider Mission	1,500
Total 5100 UCC Giving Passthrough Expense	2,213
5109 Pastor's Discretionary Giving	2,058
5110 Non-UCC Giving Passthrough Expense	2,605
5200 Buildings & Grounds	
5201 Liability Insurance	6,327
5202 Buildings and Grounds Maintenance	1,819
5203 Custodial Service	3,105
5204 Utilities	2,908
Total 5200 Buildings & Grounds	14,159

	Total
5300 Youth & Family Ministry	
5301 Youth Director's Salary	27,719
5302 Program Expenses	634
Total 5300 Youth & Family Ministry	28,354
5400 Clergy Expense	
5401 Pastor's Salary	7,248
5402 Pastor's Housing	6,167
5404 Annuity, Disability & Life Benefits	1,148
5405 Self Employment Tax Withholding	1,026
Total 5400 Clergy Expense	15,589
5500 Music & Worship Expenses	
5502 Musicians' Salary	6,750
5503 Worship	156
5506 Guest Minister Honorarium	6,906
5508 Hospitality	25
Total 5500 Music & Worship Expenses	13,837
5600 Other Ministries/Programs	
5607 Management Teams	194
Total 5600 Other Ministries/Programs	194
Total Expenditures	85,632
NET OPERATING REVENUE	39,651
NET REVENUE	\$39,651

Statement of Financial Position

As of August 31, 2025

	Total
ASSETS	
Current Assets	
Bank Accounts	
1000 Bank Accounts & Cash	
1001 Checking Account	77,161
1002 Brokerage Account	38,649
Total 1000 Bank Accounts & Cash	115,810
Total Bank Accounts	115,810
Other Current Assets	
1300 Prepaid Expenses	
1301 Prepaid Insurance	2,064
Total 1300 Prepaid Expenses	2,064
Total Other Current Assets	2,064
Total Current Assets	117,875
TOTAL ASSETS	\$117,875
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2003 Prepaid Pledges	4,467
2100 Restricted Funds	
2103 Youth Ministry	5,750
2104 Landing Spot	70
2119 Missions & Outreach	387
2121 Gathering Inn	680
2123 Worship Technology Project	377
Total 2100 Restricted Funds	7,264
2300 Designated Funds	
2301 Continuing Professional Education	5,088
2303 Long-Term Capital Improvements	18,562
2304 Programs & Events	15
Total 2300 Designated Funds	23,665
Total Other Current Liabilities	35,395
Total Current Liabilities	35,395
Total Liabilities	35,395
Equity	
3001 Net Assets Without Donor Restrictions	42,829
Net Revenue	39,651
Total Equity	82,479
TOTAL LIABILITIES AND EQUITY	\$117,875

Statement of Cash Flows

January - August, 2025

	Total
OPERATING ACTIVITIES	
Net Revenue	39,651
Adjustments to reconcile Net Revenue to Net Cash provided by operations:	
1200 Accounts Receivable (A/R)	11,805
1301 Prepaid Expenses: Prepaid Insurance	7,293
2001 Accrued Liabilities	(1,074)
2003 Prepaid Pledges	4,467
2103 Restricted Funds: Youth Ministry	600
2104 Restricted Funds: Landing Spot	70
2121 Restricted Funds: Gathering Inn	312
2301 Designated Funds: Continuing Professional Education	(1,505)
2305 Designated Funds: Pastor's Discretionary Fund	(289)
Total Adjustments to reconcile Net Revenue to Net Cash provided by operations:	21,678
Net cash provided by operating activities	61,328
NET CASH INCREASE FOR PERIOD	61,328
Cash at beginning of period	54,482
CASH AT END OF PERIOD	\$115,810

Budget Overview_FY 2025_SEMI-ANNUAL__Report

Loomis Basin Congregational United Church of Christ

January 1-December 31, 2025

ACCOUNT NAME	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025	TOTAL
Income													
4000 Offerings & Pledges													\$0.00
4001 Pledges and Tithes	15,131.57	15,131.57	15,131.57	15,131.57	15,131.57	15,131.57	15,131.57	15,131.57	15,131.57	13,738.53	13,738.50	13,738.50	177,399.66
4002 Loose Offerings	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.37	1,000.00
4003 Miscellaneous Offerings	2.12	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	25.00
4004 Offset Payment Processing Fees	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Total for 4000 Offerings & Pledges	15,317.02	15,316.98	15,316.98	15,316.98	15,316.98	15,316.98	15,316.98	15,316.98	15,316.98	13,923.94	13,923.91	13,923.95	\$179,624.66
4300 Facility Use													
4302 St. Michael's	400.00	400.00	500.00	400.00	400.00	500.00	400.00	500.00	400.00	400.00	500.00	400.00	5,200.00
4303 Sacramento LGBT Community Center	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,200.00	1,200.00	1,200.00	1,200.00	16,000.00
Total for 4300 Facility Use	1,800.00	1,800.00	1,900.00	1,800.00	1,800.00	1,900.00	1,800.00	1,900.00	1,600.00	1,600.00	1,700.00	1,600.00	\$21,200.00
Total for Income	17,117.02	17,116.98	17,216.98	17,116.98	17,116.98	17,216.98	17,116.98	17,216.98	16,916.98	15,523.94	15,623.91	15,523.95	\$200,824.66
Cost of Goods Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross Profit	17,117.02	17,116.98	17,216.98	17,116.98	17,116.98	17,216.98	17,116.98	17,216.98	16,916.98	15,523.94	15,623.91	15,523.95	\$200,824.66
Expenses													
5000 Administrative Expenses													\$0.00
5001 Advertising	252.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252.07
5006 Office Expense	455.36	329.14	329.19	356.64	249.19	481.19	371.64	264.19	264.19	371.64	264.19	264.19	4,000.75
5007 Payment Processing Fees	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	1,350.00
5008 Employer Payroll Expenses	145.10	145.10	164.22	145.10	145.10	164.22	145.10	164.22	145.10	145.10	164.22	164.22	1,836.80
5013 Internet	108.83	108.83	108.83	108.83	108.83	108.83	112.79	112.79	112.79	112.79	112.79	112.79	1,329.72
5014 Workers' Compensation	120.67	120.67	120.67	120.67	120.67	120.67	120.67	120.67	120.67	120.67	120.67	120.63	1,448.00
Total for 5000 Administrative Expenses	1,194.53	816.24	835.41	843.74	736.29	987.41	862.70	774.37	755.25	862.70	774.37	774.33	\$10,217.34
5100 UCC Giving Passthrough Expense													
5105 Our Church's Wider Mission	0.00	0.00	750.00	0.00	0.00	750.00	0.00	0.00	750.00	0.00	0.00	750.00	3,000.00
Total for 5100 UCC Giving Passthrough Expense	0.00	0.00	750.00	0.00	0.00	750.00	0.00	0.00	750.00	0.00	0.00	750.00	\$3,000.00
5109 Pastor's Discretionary Giving	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	0.00	0.00	4,000.00
5200 Buildings & Grounds													
5201 Liability Insurance	790.92	790.92	790.92	790.92	790.92	790.92	790.92	790.92	790.92	790.92	790.92	790.88	9,491.00
5202 Buildings and Grounds Maintenance	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3,000.00
5203 Custodial Service	440.00	357.00	357.00	357.00	440.00	357.00	357.00	440.00	357.00	440.00	357.00	357.00	4,616.00
5204 Utilities	519.01	251.69	251.69	519.01	251.69	251.69	519.01	257.69	257.69	525.01	257.69	257.69	4,119.56
Total for 5200 Buildings & Grounds	1,999.93	1,649.61	1,649.61	1,916.93	1,732.61	1,649.61	1,916.93	1,738.61	1,655.61	2,005.93	1,655.61	1,655.57	\$21,226.56
5300 Youth & Family Ministry													
5301 Youth Director's Salary	7,328.67	1,146.67	1,146.67	7,328.67	1,146.67	1,146.67	7,328.67	1,146.67	1,146.67	7,328.67	1,146.67	1,146.67	38,488.04
5302 Program Expenses	84.00	84.00	84.00	84.00	84.00	84.00	84.00	84.00	84.00	84.00	84.00	76.00	1,000.00
Total for 5300 Youth & Family Ministry	7,412.67	1,230.67	1,230.67	7,412.67	1,230.67	1,230.67	7,412.67	1,230.67	1,230.67	7,412.67	1,230.67	1,222.67	\$39,488.04
5400 Clergy Expense													
5401 Pastor's Salary	3,624.08	3,624.08	3,624.08	3,624.08	3,624.08	3,624.08	3,624.08	3,624.08	1,084.08	1,084.08	1,084.08	1,084.08	33,328.96
5402 Pastor's Housing	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	3,083.33	36,999.96
5403 Medical & Dental Benefits	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	9,072.00
5404 Annuity, Disability & Life Benefits	2,146.38	939.04	939.04	939.04	939.04	939.04	939.04	939.04	939.04	939.04	939.04	939.02	12,475.80
5405 Self Employment Tax Withholding	513.00	513.00	513.00	513.00	513.00	513.00	513.00	513.00	513.00	513.00	513.00	513.00	6,156.00
5406 Professional Expenses	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.37	1,000.00
Total for 5400 Clergy Expense	10,206.12	8,998.78	8,998.78	8,998.78	8,998.78	8,998.78	8,998.78	8,998.78	6,458.78	6,458.78	6,458.78	6,458.80	\$99,032.72

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Loomis Basin Congregational United Church of Christ

January 1-December 31, 2025

ACCOUNT NAME	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025	TOTAL
5500 Music & Worship Expenses													\$0.00
5501 Music	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.33	83.37	1,000.00
5502 Musicians' Salary	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.37	10,000.00
5503 Worship	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.63	500.00
5506 Guest Minister Honorarium	300.00	0.00	0.00	300.00	0.00	0.00	300.00	0.00	2,615.00	2,615.00	2,615.00	2,615.00	11,360.00
5508 Hospitality	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.63	500.00
Total for 5500 Music & Worship Expenses	1,300.00	1,000.00	1,000.00	1,300.00	1,000.00	1,000.00	1,300.00	1,000.00	3,615.00	3,615.00	3,615.00	3,615.00	\$23,360.00
5600 Other Ministries/Programs													\$0.00
5607 Management Teams	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.63	500.00
Total for 5600 Other Ministries/Programs	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.67	41.63	\$500.00
Total for Expenses	24,154.92	13,736.97	14,506.14	20,513.79	13,740.02	14,658.14	20,532.75	13,784.10	16,506.98	20,396.75	13,776.10	14,518.00	\$200,824.66
Net Operating Income	-7,037.90	3,380.01	2,710.84	-3,396.81	3,376.96	2,558.84	-3,415.77	3,432.88	410.00	-4,872.81	1,847.81	1,005.95	-\$0.00
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Net Income	-7,037.90	3,380.01	2,710.84	-3,396.81	3,376.96	2,558.84	-3,415.77	3,432.88	410.00	-4,872.81	1,847.81	1,005.95	-\$0.00