

**St. Luke's Episcopal Church**  
**Profit and Loss for General Operations**

October 31, 2022

				Year to Date			Comments
	900 General Operations	Operating Budget	Difference	900 General Operations	Operating Budget	Total	
<b>Income</b>							
41110 Plate Donations	1,800	958	842	14,296	8,622	5,674	Plate payments continued strong in October
41120 Pledge Donations	8,857	10,347	(1,490)	108,725	93,123	15,602	Pledge payments strong for year end
41140 Designated Gifts - Operations	0	0	0	90	0	90	
41130 Other Donations	200	60	140	749	340	409	October: Bottle Drop deposit
41150 Miscellaneous Donations	0	0	0	0	0	0	
<b>Total 41100 Donations</b>	<b>10,857</b>	<b>11,365</b>	<b>(508)</b>	<b>123,860</b>	<b>102,085</b>	<b>21,775</b>	
41200 Building Use Fees	550	687	(137)	7,675	6,183	1,492	Timing of regular payments, add'l \$50 in October for watercolor class
<b>Total 41000 Regular Operating Revenue</b>	<b>11,407</b>	<b>12,052</b>	<b>(645)</b>	<b>131,535</b>	<b>108,268</b>	<b>23,267</b>	
43100 Investment Income	0	0	0	0	0	0	
43110 Investment Interest & Dividends	2	2	(0)	20	18	2	
<b>Total 43100 Investment Income</b>	<b>2</b>	<b>2</b>	<b>(0)</b>	<b>20</b>	<b>18</b>	<b>2</b>	
<b>Total 43000 Non-Operating Revenue</b>	<b>2</b>	<b>2</b>	<b>(0)</b>	<b>20</b>	<b>18</b>	<b>2</b>	
44000 Outreach Income	0	0	0	0	0	0	
44010 Designated Gifts - Outreach	0	0	0	655	0	655	
<b>Total Income</b>	<b>11,409</b>	<b>12,054</b>	<b>(645)</b>	<b>133,060</b>	<b>108,286</b>	<b>24,774</b>	
<b>Total 65001 General Operations</b>	<b>1,962</b>	<b>592</b>	<b>1,370</b>	<b>10,197</b>	<b>8,116</b>	<b>2,081</b>	October \$1,200 computer for Rev Sara, also copier payments high this month.
<b>Total 65100 Facilities</b>	<b>1,559</b>	<b>1,719</b>	<b>(160)</b>	<b>29,179</b>	<b>15,471</b>	<b>13,708</b>	No building maintenance expense in October; janitorial still higher than budget
<b>Total 65600 Personnel Expenses</b>	<b>8,061</b>	<b>8,421</b>	<b>(360)</b>	<b>82,184</b>	<b>75,285</b>	<b>6,899</b>	
<b>Total 65500 Program Expenses</b>	<b>193</b>	<b>200</b>	<b>(7)</b>	<b>1,775</b>	<b>2,898</b>	<b>(1,123)</b>	
66200 Diocesan Program Assessment	697	1,697	(1,000)	12,970	15,273	(2,303)	DPA relief
66250 Convention Expenses	0	0	0	0	0	0	
<b>Total 67400 Other Outreach Programs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,369</b>	<b>0</b>	<b>1,369</b>	
<b>Total Expenses</b>	<b>12,472</b>	<b>12,629</b>	<b>(157)</b>	<b>137,673</b>	<b>117,042</b>	<b>20,631</b>	Expenses close to budget in October
<b>Net Operating Income</b>	<b>(1,063)</b>	<b>(575)</b>	<b>(489)</b>	<b>(4,613)</b>	<b>(8,756)</b>	<b>4,143</b>	
<b>Net Income (loss)</b>	<b>(1,063)</b>	<b>(575)</b>	<b>(489)</b>	<b>(4,613)</b>	<b>(8,756)</b>	<b>4,143</b>	Expenses higher than Income by (\$1,063) in October, (\$4,613) year to date
				(4,613)	Operations		
				684	Columbarium		
				(2,538)	Labryinth		
				(6,468)	Total Net Income (loss) for year, all programs		

## St. Luke's Episcopal Church

### Balance Sheet

As of October 31, 2022

ASSETS	Total			LIABILITIES AND EQUITY	Total		
	As of October 31, 2022	As of Dec 31, 2021 (PP)	Change		As of October 31, 2022	As of Dec 31, 2021 (PP)	Change
Current Assets				Liabilities			
Bank Accounts				Current Liabilities			
10001 U.S. National Bank	-	-	-	Accounts Payable			
10002 US Bank - Springwater	-	-	-	20000 Accounts Payable	-	-	-
10003 Petty Cash	200	200	-	Total Accounts Payable	-	-	-
10004 Clergy Discretionary Checking	1,697	2,459	(763)	Credit Cards			
10010 OnPoint Checking	37,987	43,693	(5,706)	U S Bank Visa	-	-	-
10015 On Point Business Savings	5	5	-	Total Credit Cards	-	-	-
Total Bank Accounts	39,889	46,357	(6,469)				
Accounts Receivable				Other Current Liabilities			
11000 Accounts Receivable	-	-	-	24100 Accrued Leave and Payroll	-	-	-
Total Accounts Receivable	0	0	\$ -	24300 Pass-Thru Donations	-	-	-
Other Current Assets				25400 Other Current Liabilities			
11520 Diocese Acct Malcolm STIF	-	-	-	25410 Unredeemed Goupons	-	-	-
11530 Diocese Acct REM Rector Ed STIF	-	-	-	Total 25400 Other Current Liabilities	-	-	-
11540 Diocese Bozarth Labryinth STIF	-	-	-	Total Other Current Liabilities	-	-	-
13000 Prepaid Expenses	-	-	-	Total Current Liabilities	-	-	-
17520 Diocese Malcolm DIF	54,054	67,222	(13,168)				
17530 Diocese Acct REM Rector Ed DIF	113,104	142,954	(29,850)	Long-Term Liabilities			
17540 Diocese Bozarth Labryinth DIF	29,307	37,363	(8,056)	27200 Other Liabilities			
Undeposited Funds	-	-	-	Property Fund Balance	-	-	-
Total Other Current Assets	196,466	247,539	(51,073)	Total Long-Term Liabilities	-	-	-
Total Current Assets	236,354	293,896	(57,542)	Total Liabilities	-	-	-
Fixed Assets							
15700 Improvements - Land	16,500	16,500	-	Equity			
17100 Accum Depr - Land Improvements	(458)	(458)	-	3000 Opening Bal Equity	-	-	-
Building / Improvements	832,242	832,242	-	3100 Investment Unrealized Gains & Losses	14,908	65,981	(51,073)
Building Contents	139,706	139,706	-	3200 Perm. Restricted Net Assets	25,000	25,000	-
Columbarium	34,727	34,727	-	3300 Temp Restricted Net Assets	120,174	120,174	-
Furniture & Equipment	2,180	2,180	-	3900 Prior Years accumulated Income (loss)	119,647	119,647	-
Labyrinth	58,428	58,428	-	3910 Unrestricted Assets - Buildings & Land	1,169,418	1,169,418	-
Land	123,000	123,000	-	Net Income	(6,469)	-	(6,469)
Total Fixed Assets	1,206,325	1,206,325	-	Total Equity	1,442,679	1,500,221	(57,542)
<b>TOTAL ASSETS</b>	<b>1,442,679</b>	<b>1,500,221</b>	<b>(57,542)</b>	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,442,679</b>	<b>1,500,221</b>	<b>(57,542)</b>
					-	-	-

Investment accounts earned \$217 in October!

<b>St. Luke's Episcopal Church</b>				
<b>... Next 3 month Cash Forecast</b>				
<b>Cash Balance and Projected January 31, 2023 Balance</b>				
<b>As of October 31, 2022</b>				
Checking Balance 10/31/22		\$	<b>37,987</b>	<u>Comments</u>
<b>Plus: Incoming Cash est for 3 months</b>				
Plate	\$	3,900		<i>\$1,300/mo based on curent trend</i>
Pledge (10,000 * 95%)	\$	25,700		<i>\$7,850/mo, Nov &amp; Dec; 10,000 Jan-23</i>
Other & Bldg Fee	\$	1,860		<i>\$620/mo</i>
<b>Projected Incoming Cash, next 3 months</b>		\$	<b>31,460</b>	
<b>Less: Designated cash &amp; Operating Forecast for 3 months</b>				
Columbarium Balance	\$	(1,405)		
Designated Donation	\$	(10,000)		<i>Richard's memorial fund, designated for Narthex/front of church</i>
Designated Youth Donation	\$	(395)		
Designated Hymnals & music Donation	\$	(140)		
Labryinth gift	\$	2,000		<i>\$2,000 labrynth sealing paid from Operating funds</i>
Operating expense forecast, 3 months	\$	(39,000)		<i>\$13,000/mo based on current trend</i>
<b>Projected Cash Needs, next 3 months</b>		\$	<b>(48,940)</b>	
<b>Projected balance at January 31, 2023 **</b>		\$	<b>20,507</b>	
** This should be at least \$15,000				
Clergy discretionary funds not included				

## St. Luke's Episcopal Church

### Investment Account Balances by Month

	<u>9/30/2021</u>	<u>10/31/2021</u>	<u>11/30/2021</u>	<u>12/31/2021</u>	<u>1/31/2022</u>	<u>2/28/2022</u>	<u>3/31/2022</u>	<u>4/30/2022</u>	<u>5/31/2022</u>	<u>6/30/2022</u>	<u>7/31/2022</u>	<u>8/31/2022</u>	<u>9/30/2022</u>
Malcolm	52,695	65,325	63,967	67,222	64,560	63,103	63,740	60,142	60,383	53,859	53,951	53,995	54,054
REM	121,428	139,075	136,030	142,954	137,290	134,192	135,548	127,895	128,409	120,488	112,884	112,979	113,104
Bozarth	32,997	36,349	35,553	37,363	35,882	35,073	35,427	33,427	33,561	31,491	32,978	29,274	29,307
Total	207,120	240,749	235,550	247,539	237,732	232,368	234,715	221,463	222,353	205,838	199,813	196,248	196,466
Monthly Change		33,630	(5,199)	11,989	(9,806)	(5,364)	2,347	(13,252)	890	(16,515)	(6,025)	(3,565)	217
		Year-to-date Change			(9,806)	(15,171)	(12,823)	(26,075)	(25,186)	(41,701)	(47,725)	(51,290)	(51,073)

Note: STIF (short term investment funds) were moved into these accounts October 2021.