Riverwood Covenant Church

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

September 2025 - May 2026

	SEP 2025			OCT 2025			NOV 2025			DEC 2025			JAN 2026			FEB 2026			MAR 2026			APR 2026			MAY 2026			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
Income																														
4000 Donations Income	56,297.02	48,400.00	7,897.02	43,173.81	48,400.00	-5,226.19	90,559.42	60,500.00	30,059.42	103,442.00	135,071.00	-31,629.00	40,577.77	48,400.00	-7,822.23	44,045.74	48,400.00	-4,354.26	54,602.97	60,500.00	-5,897.03	46,877.98	48,400.00	-1,522.02	53,451.04	60,500.00	-7,048.96	$533,027.75	$558,571.00	$ -25,543.25
Total Income	**$56,297.02**	**$48,400.00**	**$7,897.02**	**$43,173.81**	**$48,400.00**	**$ -5,226.19**	**$90,559.42**	**$60,500.00**	**$30,059.42**	**$103,442.00**	**$135,071.00**	**$ -31,629.00**	**$40,577.77**	**$48,400.00**	**$ -7,822.23**	**$44,045.74**	**$48,400.00**	**$ -4,354.26**	**$54,602.97**	**$60,500.00**	**$ -5,897.03**	**$46,877.98**	**$48,400.00**	**$ -1,522.02**	**$53,451.04**	**$60,500.00**	**$ -7,048.96**	**$533,027.75**	**$558,571.00**	**$ -25,543.25**
GROSS PROFIT	**$56,297.02**	**$48,400.00**	**$7,897.02**	**$43,173.81**	**$48,400.00**	**$ -5,226.19**	**$90,559.42**	**$60,500.00**	**$30,059.42**	**$103,442.00**	**$135,071.00**	**$ -31,629.00**	**$40,577.77**	**$48,400.00**	**$ -7,822.23**	**$44,045.74**	**$48,400.00**	**$ -4,354.26**	**$54,602.97**	**$60,500.00**	**$ -5,897.03**	**$46,877.98**	**$48,400.00**	**$ -1,522.02**	**$53,451.04**	**$60,500.00**	**$ -7,048.96**	**$533,027.75**	**$558,571.00**	**$ -25,543.25**
Expenses																														
5000 Salary Expense	24,291.37	24,000.00	291.37	23,571.37	25,500.00	-1,928.63	23,811.37	25,500.00	-1,688.63	28,606.45	25,500.00	3,106.45	20,744.87	28,775.00	-8,030.13	22,945.46	28,775.00	-5,829.54	25,068.29	28,775.00	-3,706.71	24,753.29	28,775.00	-4,021.71	15,656.68	28,775.00	-13,118.32	$209,449.15	$244,375.00	$ -34,925.85
5010 Health Insurance (Benefits)	687.22	920.00	-232.78	687.22	920.00	-232.78	687.22	920.00	-232.78	687.22	920.00	-232.78	1,174.22	1,676.00	-501.78	1,174.22	1,676.00	-501.78	1,174.22	1,676.00	-501.78	1,174.22	1,676.00	-501.78	1,174.22	1,676.00	-501.78	$8,619.98	$12,060.00	$ -3,440.02
5020 Pensions	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	1,406.25	1,406.00	0.25	$12,656.25	$12,654.00	$2.25
5030 Payroll Taxes	1,369.73	1,500.00	-130.27	4,069.54	1,500.00	2,569.54	1,333.01	1,500.00	-166.99	1,509.21	1,500.00	9.21	-1,266.69	1,500.00	-2,766.69	2,233.07	1,500.00	733.07	1,038.70	1,500.00	-461.30	1,459.76	1,500.00	-40.24	608.02	1,500.00	-891.98	$12,354.35	$13,500.00	$ -1,145.65
5040 Payroll Fees	103.00	109.50	-6.50	273.00	109.50	163.50	103.00	109.50	-6.50	103.00	109.50	-6.50	103.00	109.50	-6.50	103.00	109.50	-6.50	103.00	109.50	-6.50	103.00	109.50	-6.50	97.00	109.50	-12.50	$1,091.00	$985.50	$105.50
5050 Workman's Comp	459.99	375.00	84.99		0.00	0.00		0.00	0.00	374.99	375.00	-0.01		0.00	0.00		0.00	0.00	374.98	375.00	-0.02		0.00	0.00		0.00	0.00	$1,209.96	$1,125.00	$84.96
5060 Staff Expenses	603.65	500.00	103.65	-32.27	500.00	-532.27	1,119.24	500.00	619.24	3,186.18	500.00	2,686.18	135.65	500.00	-364.35	477.48	500.00	-22.52	2,029.40	500.00	1,529.40	249.48	500.00	-250.52	3,461.07	500.00	2,961.07	$11,229.88	$4,500.00	$6,729.88
5100 Facilities	80.00	80.00	0.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	90.00	80.00	10.00	$800.00	$720.00	$80.00
5120 Contract Services (Lawn/Snow/Storage/Custodial)	2,216.21	2,276.00	-59.79	2,098.10	1,921.00	177.10	1,865.00	2,425.00	-560.00	2,410.00	8,365.00	-5,955.00	4,060.00	3,060.00	1,000.00	3,505.44	2,544.00	961.44	3,233.75	3,686.00	-452.25	3,320.44	2,006.00	1,314.44	1,695.00	1,692.00	3.00	$24,403.94	$27,975.00	$ -3,571.06
5140 Liability Insurance	2,672.00	2,672.00	0.00		0.00	0.00		0.00	0.00	2,672.00	2,672.00	0.00		0.00	0.00		0.00	0.00	2,672.00	2,672.00	0.00		0.00	0.00		0.00	0.00	$8,016.00	$8,016.00	$0.00
5150 Utilities	2,284.11	2,195.00	89.11	2,784.76	1,805.00	979.76	3,594.48	1,890.00	1,704.48	2,505.46	1,832.00	673.46	2,071.88	2,512.00	-440.12	2,374.51	3,108.00	-733.49	3,815.86	2,812.00	1,003.86	2,753.29	2,620.00	133.29	1,780.62	1,915.00	-134.38	$23,964.97	$20,689.00	$3,275.97
5170 Telephone, Internet	213.22	125.00	88.22	167.47	125.00	42.47	121.08	125.00	-3.92	120.71	125.00	-4.29	126.42	125.00	1.42	121.24	125.00	-3.76	144.24	125.00	19.24	121.28	125.00	-3.72	121.16	125.00	-3.84	$1,256.82	$1,125.00	$131.82
5180 Repairs & Maintenance		400.00	-400.00		400.00	-400.00		400.00	-400.00		400.00	-400.00		400.00	-400.00	1,169.53	400.00	769.53	2,507.26	400.00	2,107.26	30.13	400.00	-369.87		400.00	-400.00	$3,706.92	$3,600.00	$106.92
5190 Mortgage Payments	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	4,203.00	4,250.00	-47.00	$37,827.00	$38,250.00	$ -423.00
5200 Copy Machine	320.64	325.00	-4.36	320.64	325.00	-4.36	320.64	325.00	-4.36	358.13	325.00	33.13	336.57	325.00	11.57	336.57	325.00	11.57	336.57	325.00	11.57	336.57	325.00	11.57	336.57	325.00	11.57	$3,002.90	$2,925.00	$77.90
5210 Software, Apps & Licenses	376.05	3,000.00	-2,623.95	179.05	250.00	-70.95	155.05	250.00	-94.95	275.05	250.00	25.05	155.05	250.00	-94.95	147.05	250.00	-102.95	132.03	250.00	-117.97	147.05	250.00	-102.95	145.03	250.00	-104.97	$1,711.41	$5,000.00	$ -3,288.59
5215 Worship Licenses, Apps	76.59	250.00	-173.41	67.92	250.00	-182.08	67.92	250.00	-182.08	266.92	250.00	16.92	55.00	250.00	-195.00	67.92	250.00	-182.08	799.94	250.00	549.94	596.41	250.00	346.41	85.09	250.00	-164.91	$2,083.71	$2,250.00	$ -166.29
5220 Technology Maintenance		75.00	-75.00	43.18	75.00	-31.82		75.00	-75.00		75.00	-75.00	162.99	75.00	87.99		75.00	-75.00		75.00	-75.00		75.00	-75.00		75.00	-75.00	$206.17	$675.00	$ -468.83
5225 Technology Hardware		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00		200.00	-200.00	$0.00	$1,800.00	$ -1,800.00
5226 Worship Technology & Equipment		100.00	-100.00		100.00	-100.00	374.74	100.00	274.74		100.00	-100.00		100.00	-100.00		100.00	-100.00		100.00	-100.00	1,975.87	100.00	1,875.87		100.00	-100.00	$2,350.61	$900.00	$1,450.61
5230 Hospitality	239.29	600.00	-360.71	458.60	600.00	-141.40	639.58	600.00	39.58	691.68	600.00	91.68	527.78	600.00	-72.22	643.94	600.00	43.94	445.71	600.00	-154.29	726.02	600.00	126.02	282.95	600.00	-317.05	$4,655.55	$5,400.00	$ -744.45
5240 Events	5,074.15	800.00	4,274.15	2,207.61	800.00	1,407.61	675.54	800.00	-124.46	2,206.84	800.00	1,406.84	1,243.31	800.00	443.31		800.00	-800.00	496.18	800.00	-303.82	4,258.45	800.00	3,458.45	59.28	800.00	-740.72	$16,221.36	$7,200.00	$9,021.36
5260 Staff Travel		750.00	-750.00	14.32	750.00	-735.68		750.00	-750.00		750.00	-750.00		750.00	-750.00		750.00	-750.00		750.00	-750.00		750.00	-750.00		750.00	-750.00	$14.32	$6,750.00	$ -6,735.68
5270 Promotions & Marketing	223.71	1,000.00	-776.29	275.97	1,000.00	-724.03	881.16	1,000.00	-118.84	1,175.44	1,000.00	175.44	324.00	1,000.00	-676.00	384.64	1,000.00	-615.36	830.38	1,000.00	-169.62	165.11	1,000.00	-834.89	267.75	1,000.00	-732.25	$4,528.16	$9,000.00	$ -4,471.84
5285 Pulpit Supply	900.00	450.00	450.00	300.00	450.00	-150.00	300.00	450.00	-150.00	600.00	450.00	150.00		450.00	-450.00		450.00	-450.00		450.00	-450.00		450.00	-450.00	600.00	450.00	150.00	$2,700.00	$4,050.00	$ -1,350.00
5290 Office Supplies	533.58	500.00	33.58	222.97	500.00	-277.03	558.96	500.00	58.96	301.39	500.00	-198.61	808.16	500.00	308.16	138.43	500.00	-361.57	280.68	500.00	-219.32	138.95	500.00	-361.05	263.04	500.00	-236.96	$3,246.16	$4,500.00	$ -1,253.84
5300 Bank Fees	676.97	900.00	-223.03	535.87	900.00	-364.13	839.42	900.00	-60.58	782.62	900.00	-117.38	1,128.83	900.00	228.83	467.12	900.00	-432.88	548.70	900.00	-351.30	691.42	900.00	-208.58	595.92	900.00	-304.08	$6,266.87	$8,100.00	$ -1,833.13
5305 Bookkeeping		750.00	-750.00	526.05	750.00	-223.95	913.50	750.00	163.50	711.90	750.00	-38.10	562.80	750.00	-187.20	549.25	750.00	-200.75	2,053.42	750.00	1,303.42	528.67	750.00	-221.33	406.25	750.00	-343.75	$6,251.84	$6,750.00	$ -498.16
5350 Kid's Ministries	258.89	1,250.00	-991.11	1,033.95	1,250.00	-216.05	396.87	1,250.00	-853.13	1,235.52	1,250.00	-14.48	989.49	1,250.00	-260.51	440.40	1,250.00	-809.60	463.52	1,250.00	-786.48	615.64	1,250.00	-634.36	346.46	1,250.00	-903.54	$5,780.74	$11,250.00	$ -5,469.26
5360 Student Ministries	1,078.39	2,500.00	-1,421.61	1,912.30	2,500.00	-587.70	3,257.34	2,500.00	757.34	1,927.36	2,500.00	-572.64	1,889.04	2,500.00	-610.96	1,354.07	2,500.00	-1,145.93	1,743.60	2,500.00	-756.40	1,432.12	2,500.00	-1,067.88	1,247.62	2,500.00	-1,252.38	$15,841.84	$22,500.00	$ -6,658.16
5370 Worship Ministry		800.00	-800.00	805.43	800.00	5.43		800.00	-800.00	234.93	800.00	-565.07	12.92	800.00	-787.08		800.00	-800.00	76.28	800.00	-723.72	88.81	800.00	-711.19	48.62	800.00	-751.38	$1,266.99	$7,200.00	$ -5,933.01
5380 Adult Ministries		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		250.00	-250.00		250.00	-250.00		250.00	-250.00	229.00	250.00	-21.00		250.00	-250.00	$229.00	$1,250.00	$ -1,021.00
5390 Sunday Experience		1,250.00	-1,250.00	288.63	1,250.00	-961.37	230.70	1,250.00	-1,019.30	451.49	1,250.00	-798.51	125.95	1,250.00	-1,124.05	48.56	1,250.00	-1,201.44	6,196.26	1,250.00	4,946.26		1,250.00	-1,250.00		1,250.00	-1,250.00	$7,341.59	$11,250.00	$ -3,908.41
5400 Missions	3,666.68	1,833.00	1,833.68	1,833.34	1,833.00	0.34	1,883.34	1,833.00	50.34	1,833.34	1,833.00	0.34	0.00	1,833.00	-1,833.00	1,833.34	1,833.00	0.34	1,833.34	1,833.00	0.34	1,833.34	1,833.00	0.34	1,833.34	1,833.00	0.34	$16,550.06	$16,497.00	$53.06
5410 RiverWorks		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		5,000.00	-5,000.00	5,000.00	0.00	0.00		0.00	0.00	$5,000.00	$5,000.00	$0.00
5430 NW Conference Support	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	543.00	543.00	0.00	$4,887.00	$4,887.00	$0.00
5440 Bible Camps	2,950.00	2,950.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	$2,950.00	$2,950.00	$0.00
Total Expenses	**$57,507.69**	**$61,634.50**	**$ -4,126.81**	**$50,887.27**	**$53,642.50**	**$ -2,755.23**	**$50,371.41**	**$54,231.50**	**$ -3,860.09**	**$61,470.08**	**$63,160.50**	**$ -1,690.42**	**$41,713.49**	**$59,769.50**	**$ -18,056.01**	**$46,757.49**	**$59,849.50**	**$ -13,092.01**	**$64,640.56**	**$68,742.50**	**$ -4,101.94**	**$58,970.57**	**$58,823.50**	**$147.07**	**$37,353.94**	**$57,804.50**	**$ -20,450.56**	**$469,672.50**	**$537,658.50**	**$ -67,986.00**
NET OPERATING INCOME	**$ -1,210.67**	**$ -13,234.50**	**$12,023.83**	**$ -7,713.46**	**$ -5,242.50**	**$ -2,470.96**	**$40,188.01**	**$6,268.50**	**$33,919.51**	**$41,971.92**	**$71,910.50**	**$ -29,938.58**	**$ -1,135.72**	**$ -11,369.50**	**$10,233.78**	**$ -2,711.75**	**$ -11,449.50**	**$8,737.75**	**$ -10,037.59**	**$ -8,242.50**	**$ -1,795.09**	**$ -12,092.59**	**$ -10,423.50**	**$ -1,669.09**	**$16,097.10**	**$2,695.50**	**$13,401.60**	**$63,355.25**	**$20,912.50**	**$42,442.75**
NET INCOME	**$ -1,210.67**	**$ -13,234.50**	**$12,023.83**	**$ -7,713.46**	**$ -5,242.50**	**$ -2,470.96**	**$40,188.01**	**$6,268.50**	**$33,919.51**	**$41,971.92**	**$71,910.50**	**$ -29,938.58**	**$ -1,135.72**	**$ -11,369.50**	**$10,233.78**	**$ -2,711.75**	**$ -11,449.50**	**$8,737.75**	**$ -10,037.59**	**$ -8,242.50**	**$ -1,795.09**	**$ -12,092.59**	**$ -10,423.50**	**$ -1,669.09**	**$16,097.10**	**$2,695.50**	**$13,401.60**	**$63,355.25**	**$20,912.50**	**$42,442.75**