

Riverwood Covenant Church
Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L
September 2025 - August 2026

	Aug 2026			Total		
	Actual	Budget	over Budget	Actual	Budget	over Budget
Income						
4000 Donations Income	50,247.57	60,500.00	-10,252.43	676,471.46	715,871.00	-39,399.54
Total Income	\$ 50,247.57	\$ 60,500.00	-\$ 10,252.43	\$ 676,471.46	\$ 715,871.00	-\$ 39,399.54
Gross Profit	\$ 50,247.57	\$ 60,500.00	-\$ 10,252.43	\$ 676,471.46	\$ 715,871.00	-\$ 39,399.54
Expenses						
5000 Salary Expense	30,705.29	28,775.00	1,930.29	295,244.73	330,700.00	-35,455.27
5010 Health Insurance (Benefits)	1,174.22	1,676.00	-501.78	12,142.64	17,088.00	-4,945.36
5020 Pensions	1,406.25	1,406.00	0.25	16,875.00	16,872.00	3.00
5030 Payroll Taxes	1,276.02	1,500.00	-223.98	15,547.34	18,000.00	-2,452.66
5040 Payroll Fees	101.04	109.50	-8.46	1,970.46	1,314.00	656.46
5050 Workman's Comp		0.00	0.00	1,733.35	1,500.00	233.35
5060 Staff Expenses	202.96	500.00	-297.04	12,049.17	6,000.00	6,049.17
5100 Facilities	90.00	80.00	10.00	1,070.00	960.00	110.00
5120 Contract Services (Lawn/Snow/Storage/Custodial)	2,615.44	2,292.00	323.44	31,349.38	34,851.00	-3,501.62
5140 Liability Insurance		0.00	0.00	10,934.00	10,688.00	246.00
5150 Utilities	2,013.90	1,899.00	114.90	28,882.77	26,386.00	2,496.77
5170 Telephone, Internet	121.32	125.00	-3.68	1,597.46	1,500.00	97.46
5180 Repairs & Maintenance	972.31	400.00	572.31	13,117.23	4,800.00	8,317.23
5190 Mortgage Payments	4,203.00	4,250.00	-47.00	50,436.00	51,000.00	-564.00
5200 Copy Machine	336.57	325.00	11.57	4,012.61	3,900.00	112.61
5210 Software, Apps & Licenses	145.03	250.00	-104.97	2,146.50	5,750.00	-3,603.50
5215 Worship Licenses, Apps	85.09	250.00	-164.91	2,356.11	3,000.00	-643.89
5220 Technology Maintenance		75.00	-75.00	1,045.93	900.00	145.93
5225 Technology Hardware		200.00	-200.00	0.00	2,400.00	-2,400.00
5226 Worship Technology & Equipment	482.61	100.00	382.61	2,833.22	1,200.00	1,633.22
5230 Hospitality	1,278.36	600.00	678.36	6,540.09	7,200.00	-659.91
5240 Events	769.10	800.00	-30.90	20,960.83	9,600.00	11,360.83
5260 Staff Travel		750.00	-750.00	14.32	9,000.00	-8,985.68
5270 Promotions & Marketing	494.99	1,000.00	-505.01	6,064.02	12,000.00	-5,935.98
5285 Pulpit Supply	300.00	450.00	-150.00	3,900.00	5,400.00	-1,500.00
5290 Office Supplies	209.44	500.00	-290.56	4,047.54	6,000.00	-1,952.46
5300 Bank Fees	578.07	900.00	-321.93	8,101.98	10,800.00	-2,698.02
5305 Bookkeeping	380.26	750.00	-369.74	7,652.49	9,000.00	-1,347.51
5350 Kid's Ministries	639.67	1,250.00	-610.33	9,066.24	15,000.00	-5,933.76
5360 Student Ministries	6,167.65	2,500.00	3,667.65	22,228.24	30,000.00	-7,771.76
5370 Worship Ministry	5.35	800.00	-794.65	1,310.71	9,600.00	-8,289.29
5380 Adult Ministries	24.24	250.00	-225.76	253.24	2,000.00	-1,746.76
5390 Sunday Experience	1,412.35	1,250.00	162.35	15,795.41	15,000.00	795.41
5400 Missions	1,833.34	1,833.00	0.34	22,050.08	21,996.00	54.08
5410 RiverWorks		0.00	0.00	5,000.00	5,000.00	0.00
5430 NW Conference Support	543.00	543.00	0.00	6,516.00	6,516.00	0.00
5440 Bible Camps		0.00	0.00	0.00	2,950.00	-2,950.00
Total Expenses	\$ 60,566.87	\$ 58,388.50	\$ 2,178.37	\$ 644,845.09	\$ 715,871.00	-\$ 71,025.91
Net Operating Income	-\$ 10,319.30	\$ 2,111.50	-\$ 12,430.80	\$ 31,626.37	\$ 0.00	\$ 31,626.37
Other Expenses						
Fund Expenses	25,000.00		25,000.00	25,000.00	0.00	25,000.00
Total Other Expenses	\$ 25,000.00	\$ 0.00	\$ 25,000.00	\$ 25,000.00	\$ 0.00	\$ 25,000.00
Net Other Income	-\$ 25,000.00	\$ 0.00	-\$ 25,000.00	-\$ 25,000.00	\$ 0.00	-\$ 25,000.00
Net Income	-\$ 35,319.30	\$ 2,111.50	-\$ 37,430.80	\$ 6,626.37	\$ 0.00	\$ 6,626.37