

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

	Jul 2026			Total		
	Actual	Budget	over Budget	Actual	Budget	over Budget
Income						
4000 Donations Income	37,957.64	48,400.00	-10,442.36	626,223.89	655,371.00	-29,147.11
Total Income	\$ 37,957.64	\$ 48,400.00	-\$ 10,442.36	\$ 626,223.89	\$ 655,371.00	-\$ 29,147.11
Gross Profit	\$ 37,957.64	\$ 48,400.00	-\$ 10,442.36	\$ 626,223.89	\$ 655,371.00	-\$ 29,147.11
Expenses						
5000 Salary Expense	28,642.73	28,775.00	-132.27	264,539.44	301,925.00	-37,385.56
5010 Health Insurance (Benefits)	1,174.22	1,676.00	-501.78	10,968.42	15,412.00	-4,443.58
5020 Pensions	1,406.25	1,406.00	0.25	15,468.75	15,466.00	2.75
5030 Payroll Taxes	1,114.45	1,500.00	-385.55	14,271.32	16,500.00	-2,228.68
5040 Payroll Fees	86.52	109.50	-22.98	1,869.42	1,204.50	664.92
5050 Workman's Comp	151.00	0.00	151.00	1,733.35	1,500.00	233.35
5060 Staff Expenses	285.73	500.00	-214.27	11,846.21	5,500.00	6,346.21
5100 Facilities	90.00	80.00	10.00	980.00	880.00	100.00
5120 Contract Services (Lawn/Snow/Storage/Custodial)	2,145.00	2,292.00	-147.00	28,733.94	32,559.00	-3,825.06
5140 Liability Insurance		0.00	0.00	10,934.00	10,688.00	246.00
5150 Utilities	1,982.52	1,899.00	83.52	26,868.87	24,487.00	2,381.87
5170 Telephone, Internet	121.16	125.00	-3.84	1,476.14	1,375.00	101.14
5180 Repairs & Maintenance	6,282.26	400.00	5,882.26	11,326.10	4,400.00	6,926.10
5190 Mortgage Payments	4,203.00	4,250.00	-47.00	46,233.00	46,750.00	-517.00
5200 Copy Machine	336.57	325.00	11.57	3,676.04	3,575.00	101.04
5210 Software, Apps & Licenses	145.03	250.00	-104.97	2,001.47	5,500.00	-3,498.53
5215 Worship Licenses, Apps	102.22	250.00	-147.78	2,271.02	2,750.00	-478.98
5220 Technology Maintenance	839.76	75.00	764.76	1,045.93	825.00	220.93
5225 Technology Hardware		200.00	-200.00	0.00	2,200.00	-2,200.00
5226 Worship Technology & Equipment		100.00	-100.00	2,350.61	1,100.00	1,250.61
5230 Hospitality	82.75	600.00	-517.25	5,261.73	6,600.00	-1,338.27
5240 Events	3,175.53	800.00	2,375.53	20,191.73	8,800.00	11,391.73
5260 Staff Travel		750.00	-750.00	14.32	8,250.00	-8,235.68
5270 Promotions & Marketing	236.48	1,000.00	-763.52	5,376.52	11,000.00	-5,623.48
5285 Pulpit Supply	600.00	450.00	150.00	3,600.00	4,950.00	-1,350.00
5290 Office Supplies	353.37	500.00	-146.63	3,838.10	5,500.00	-1,661.90
5300 Bank Fees	658.38	900.00	-241.62	7,523.91	9,900.00	-2,376.09
5305 Bookkeeping	475.47	750.00	-274.53	7,272.23	8,250.00	-977.77
5350 Kid's Ministries	1,406.65	1,250.00	156.65	8,410.30	13,750.00	-5,339.70
5360 Student Ministries	41.32	2,500.00	-2,458.68	16,060.59	27,500.00	-11,439.41
5370 Worship Ministry	13.99	800.00	-786.01	1,305.36	8,800.00	-7,494.64
5380 Adult Ministries		250.00	-250.00	229.00	1,750.00	-1,521.00
5390 Sunday Experience	226.38	1,250.00	-1,023.62	14,357.97	13,750.00	607.97
5400 Missions	1,833.34	1,833.00	0.34	20,216.74	20,163.00	53.74
5410 RiverWorks		0.00	0.00	5,000.00	5,000.00	0.00
5430 NW Conference Support	543.00	543.00	0.00	5,973.00	5,973.00	0.00
5440 Bible Camps		0.00	0.00	2,950.00	2,950.00	0.00
Unapplied Cash Bill Payment Expense			0.00	0.00	0.00	0.00
Total Expenses	\$ 58,755.08	\$ 58,388.50	\$ 366.58	\$ 586,175.53	\$ 657,482.50	-\$ 71,306.97
Net Operating Income	-\$ 20,797.44	-\$ 9,988.50	-\$ 10,808.94	\$ 40,048.36	-\$ 2,111.50	\$ 42,159.86
Net Income	-\$ 20,797.44	-\$ 9,988.50	-\$ 10,808.94	\$ 40,048.36	-\$ 2,111.50	\$ 42,159.86

Sunday, Aug 09, 2026 10:41:46 AM GMT-7 - Cash Basis