

2026 Budget Narrative for the RLC Congregation

INCOME

Revenue Increases	2025	2026	Total Increase or Decrease	% Increase
1. Current fund	\$1,998,572	\$2,098,501	\$99,929	5%
2. Loose Plate	\$57,259	\$58,000	\$741	1%
3. Rental Income	\$40,820	\$42,000	\$1,180	3%
4. Other Income	\$119,000	\$123,500	\$4500	4%
Total Revenue	\$2,215,642	\$2,322,001	\$106,359	5%
Building / Triple R	\$165,597	\$173,877	\$8,280	5%

1. Based on the revenue increase in 2024 and 2025, a projection for year-end 2025 was developed and then a 5% increase for 2026 is planned based on giving request.
2. Loose plate is based on experience in 2024 and 2025 including increased in-person attendance and events.
3. Rental Income – Rental rates increased in 2025 by \$5 per hour while still giving preference to not-for-profit groups and church related activities.
4. Other income includes Prime Time, flowers, memorials, non-ELCA gifts and special one-time gifts.

EXPENSE

Budget Increases	2025	2026	Total Increase	% Increase
1. Property Insurance	\$37,040	\$38,968	\$1,928	5%
2. Professional Fees	\$67,057	\$59,370	-\$7687	-11%
3. Benevolences	\$75,814	\$83,395	\$7581	10%
4. Repairs and Maintenance	\$47,500	\$50,000	\$2,500	5%
5. Fellowship / General Ministries	\$47,412	\$53,814	\$6,402	14%
6. Utilities	\$66,693	\$71,337	\$4,644	7%
7. Compensation Expense	\$1,584,956	\$1,648,192	\$63,236	4%
8. Other Expense	\$172,875	\$222,190	\$49,315	29%
Total Expense	\$1,963,238	\$2,068,938	\$105,700	5%

1. Property Insurance YOY increase from Brotherhood.
2. Professional fees went down through some cost savings by switching payroll systems and saving approx. \$40k.
3. Benevolence has increased by 10%, driven by need to give outside of RLC.
4. Repairs and Maintenance increase by \$2.5k based on cost of goods and supplies.
5. Fellowship – Women’s Ministry, Helping Hands, Men’s Breakfast and other fellowship activities have increased, Holy grounds is also costing more this year.

6. Utilities, electricity rate increase, water usage has increased as well as rates.
7. Compensation expense –Increase for employees, insurance cost has hit 18% increase from last year.
8. Other Expenses -Includes operating expenses, utilities, and program expenses, added \$25k for web management as well as design and online optimization.

Ministry Support-All the ministries at Resurrection continue to benefit from your generous support. We continue to support VBS and cover almost 100% of the cost.

The Social Ministries Committee carefully reviewed all the benevolence recipients and increased some of the amounts and the number of organizations being supported in 2025.

Recipient	2025	2026
Community Food Bank of So. AZ (School Pantry)	\$8,400	\$9,240
Anne Lawrence – Food Purchases	\$3,600	\$3,960
Impact of Southern AZ (Catalina)	\$4,000	\$4,400
Interfaith Community Services (ICS)	\$5,000	\$5,500
Lutheran Social Services of the SW (LSS)	\$8,000	\$8,800
Lutheran Social Services (Refugee Ministry)/Storage Unit	\$1,200	\$1,200
Primavera – Food Purchases	\$1,800	\$1,980
Primavera	\$3,300	\$3,630
Sister Jose Women’s Center	\$3,500	\$3,850
Wycliffe Bible Translators	\$3,000	\$3,300
Youth On Their Own (YOTO)	\$4,000	\$4,400
Campus Ministry – University of Arizona	\$6,000	\$6,600
Fund for Leaders in Mission (FLIM)	\$5,000	\$5,500
Marana Food Bank	\$4,000	\$4,400
LCM Food Purchases	\$500	\$550
Canyon del Oro Assembly of God Food Pantry	\$4,000	\$4,400
Casas Por Cristo – Missionaries	\$2,500	\$2,750
Feed My Starving Children	\$7,000	\$7,700
Unknown	\$1,014	\$1,235
Total Benevolence	\$75,814	\$83,395

Building / Triple R – The mortgage was retired in late 2024, through the generous and continued giving we began the Renew, Refresh, and Replace campaign in 2025, replace carpet, refresh paint, renew some of the landscaping, we have many exciting projects to think about in 2026.

Child Development Center (CDC)

The 2026 RLCDC budget was prepared assuming student enrollment will remain consistent with 2025 levels. In 2025, the congregation approved a projected \$22,000 operating deficit for RLCDC with the understanding that the Board would work toward a balanced budget by 2027.

As costs for early childhood education continue to rise, and with tuition as RLCDC's primary source of income, the budget requires careful, ongoing adjustment. The 2026 budget reflects our commitment to providing high-quality, Christ-centered care, supporting competitive wages for staff, and moving steadily toward financial sustainability by 2027. This budget has been thoroughly reviewed and approved by the RLCDC Board of Directors.

CDC	2025	2026	% Increase
Revenue	\$1,031,400	\$1,047,315	2%
Expense	\$1,044,229	\$1,059,567	1%
Net Income (Loss)	-\$12,829	-\$12,252	

1. Revenue – assumes approximately 77 enrolled students average in 2025.
2. Expenses – the increase in expenses is related primarily to staff compensation package and supplies.