

**LOOMIS BASIN
CONGREGATIONAL
UNITED CHURCH OF CHRIST**

**Semi-Annual Meeting
of the Congregation
08/23/2026**



WELCOME AND OPENING PRAYER

Gabe Guterres, Chairperson

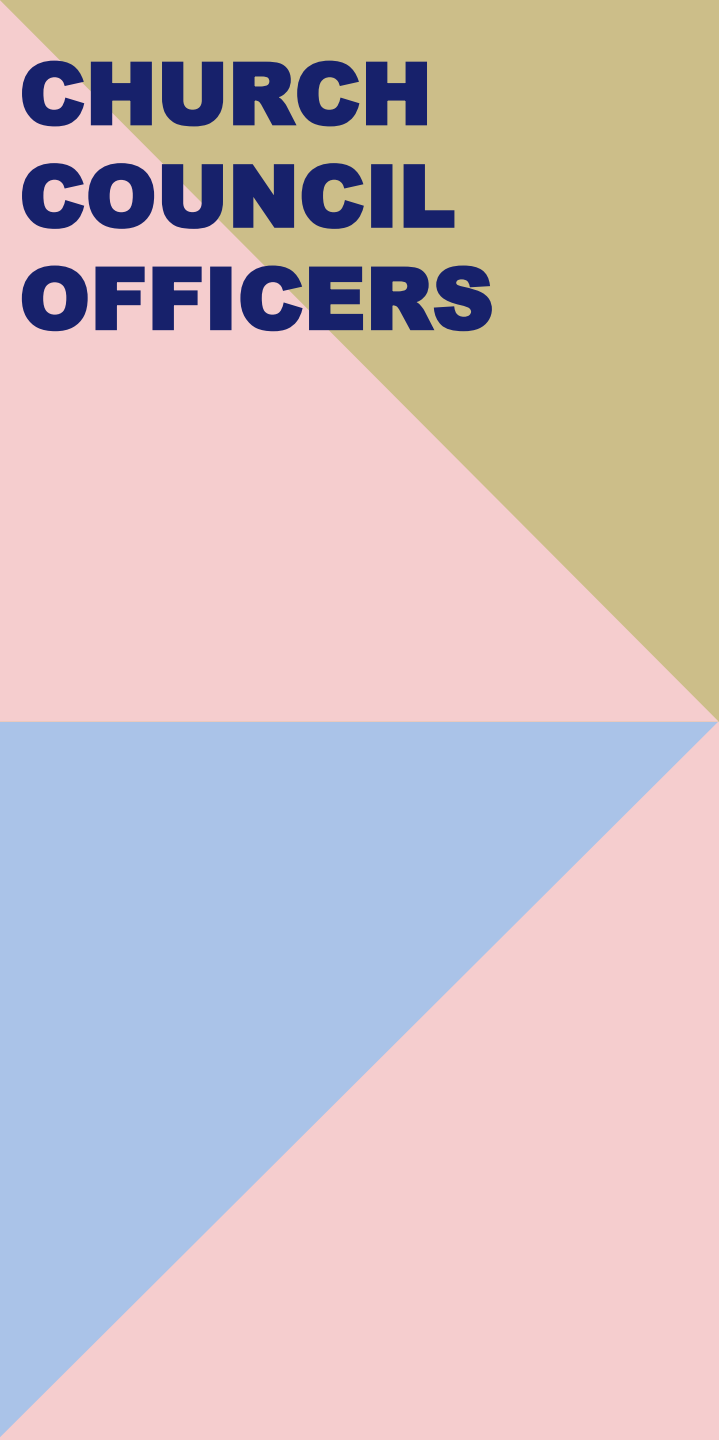
AGENDA

Welcome and Opening Prayer
Church Council Officers
Board of Trustees
Management Team
Pastor's Report
Youth Director's Report
Voting Standing Rules
Semi-Annual Financial Report
2026 Annual Budget Revisions
Closing Prayer



CHURCH COUNCIL OFFICERS

Chris Bradford, Co-Treasurer



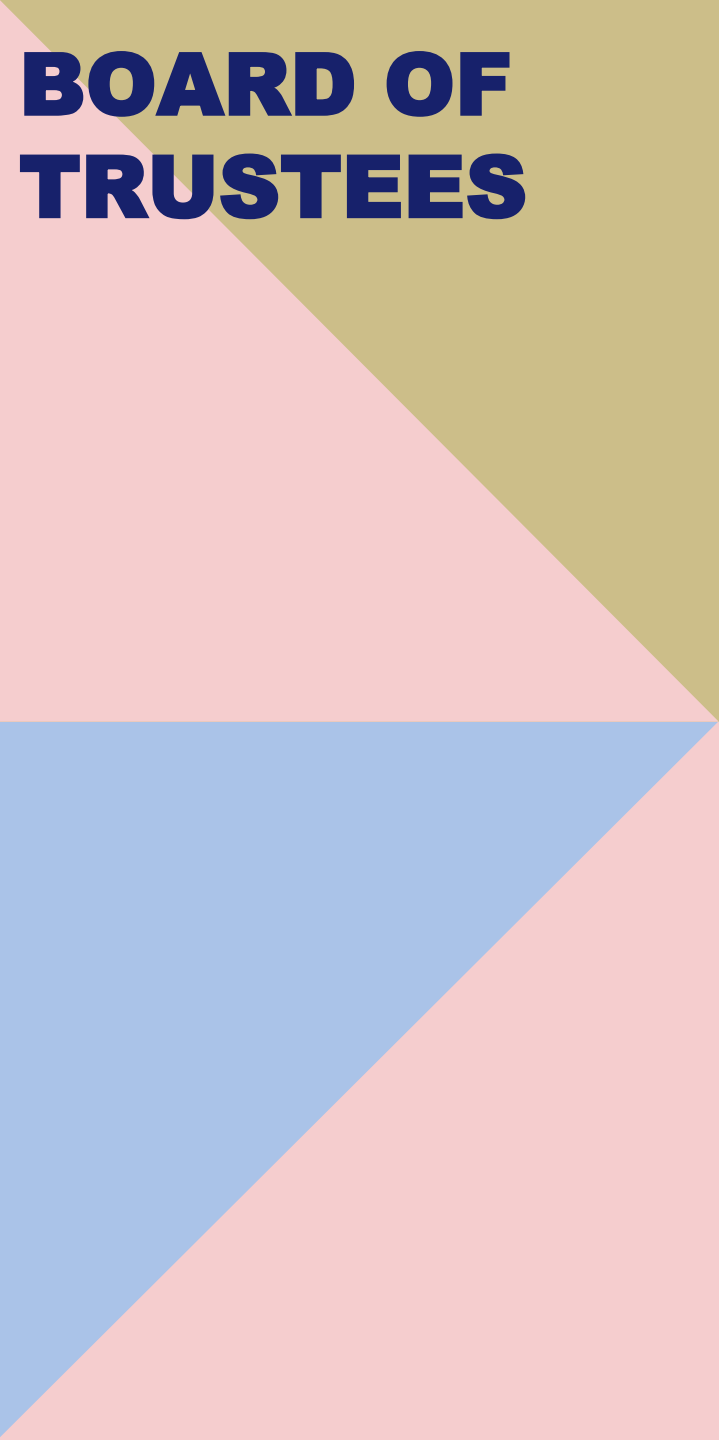
CHURCH COUNCIL OFFICERS

Position Title	Name of Officer
Chairperson	Gabe Guterres
Vice-Chairperson	Alyssa Karwin
Clerk	Ginny Day
Co-Treasurers	Janie Johnson & Chris Bradford
Director of Fund Development	Michael Eiras
Director of Trustees	Randy Ott
Director of Management Team	Shelly Whitehead



BOARD OF TRUSTEES

Chris Bradford, Co-Treasurer



BOARD OF TRUSTEES

Position Title	Name of Member
Director	Randy Ott
Member	Ron Christianson
Member	George Delzer
Member	Kerry Fantham
Member	Curt Sommer
Member	Dave Obert

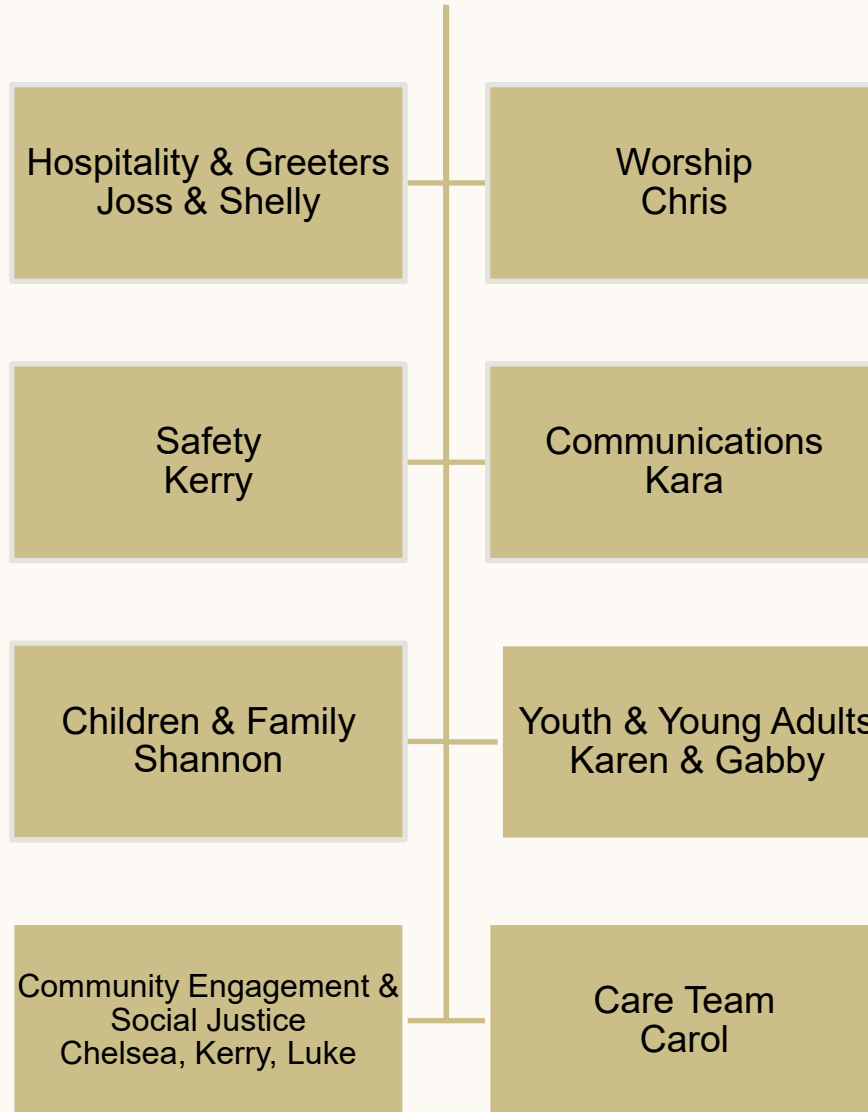


MANAGEMENT TEAM

Chris Bradford, Co-Treasurer

MANAGEMENT TEAM

Management Team Shelly, Director





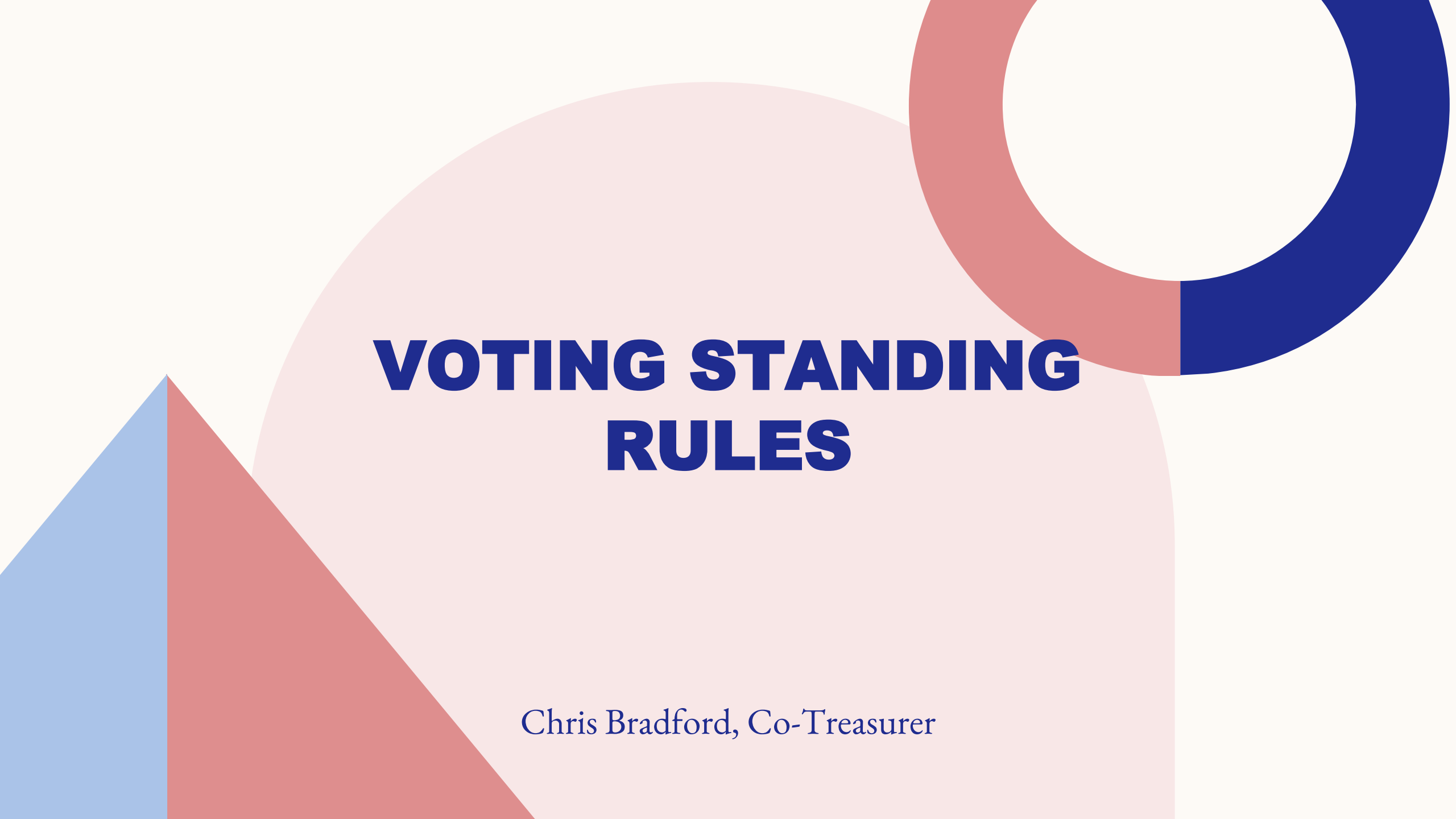
PASTOR'S REPORT

Rev. Luke Zimmerman



YOUTH DIRECTOR'S REPORT

Gabby Seoud, Youth Director



VOTING STANDING RULES

Chris Bradford, Co-Treasurer

REVIEW OF VOTING STANDING RULES



**Thumb up means:
Yes / I agree / I support this**



**Thumb sideways means:
I have questions or concerns.
Let's discuss!**



**Thumb down means:
No / I disagree / I don't support
this**



2026 SEMI-ANNUAL FINANCIAL REPORT

Chris Bradford, Co-Treasurer

BUDGET vs. ACTUALS INCOME

- Giving short of goal by \$18,803
- Giving has been short of monthly goal each month since January
- Monthly goal is \$16,369



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026

January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
Revenue			
4000 Offerings & Pledges			
4001 Pledges and Tithes	95,783	114,586	(18,803)
4002 Loose Offerings	751	583	168
4003 Miscellaneous Offerings	1,101	12	1,089
4004 Offset Payment Processing Fees	964	583	381
Total for 4000 Offerings & Pledges	\$98,599	\$115,764	(17,165)
4200 UCC Giving Passthrough Income			
4203 One Great Hour of Sharing	275		275
4204 Strengthen the Church	400		400
Total for 4200 UCC Giving Passthrough Income	\$675		\$675
4250 Non-UCC Affiliated Giving Passthrough	338		338
4300 Facility Use			
4302 St. Michael's	3,020	3,000	20
4303 Sacramento LGBT Community Center	763	763	0
Total for 4300 Facility Use	\$3,783	\$3,763	\$20
Total for Revenue	\$103,395	\$119,527	(16,132)

ADMINISTRATIVE EXPENSE

- Administrative expenses support much of the general operations of the church.
- Administrative expenses are under budget.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026

January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
5000 Administrative Expenses			
5001 Advertising	334	300	34
5006 Office Expense	2,632	3,246	(614)
5007 Payment Processing Fees	1,191	819	372
5008 Employer Payroll Expenses	979	594	385
5013 Internet	762	790	(27)
5014 Workers' Compensation	251	901	(650)
Total for 5000 Administrative Expenses	\$6,150	\$6,650	(\$500)

BUILDING & GROUNDS EXPENSE

- Building and Grounds expenses support much of the general operations of the church.
- Building and Grounds expenses are over budget.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026

January-July, 2026

TOTAL			
	Actual	Budget	Over budget by
5200 Buildings & Grounds			
5201 Liability Insurance	6,214	6,214	0
5202 Buildings and Grounds Maintenance	1,951	1,400	551
5203 Custodial Service	2,748	2,748	0
5204 Utilities	2,882	3,145	(263)
Total for 5200 Buildings & Grounds	\$13,795	\$13,507	\$288

YOUTH & FAMILY MINISTRY EXPENSE

- Youth & Family Ministry expenses support our Youth Director's salary.
- Youth & Family expenses are under budget due to the position being vacant until April.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026
January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
5300 Youth & Family Ministry			
5301 Youth Director's Salary	7,053	14,105	(7,052)
5302 Program Expenses	1,484	583	900
Total for 5300 Youth & Family Ministry	\$8,536	\$14,688	(\$6,152)

CLERGY EXPENSE

- Clergy expenses support our pastor's salary, benefits, professional, and educational needs.
- Clergy expenses are under budget just for professional expenses.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026

January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
5400 Clergy Expense			
5401 Pastor's Salary	24,862	24,862	0
5402 Pastor's Housing	24,500	24,500	0
5403 Medical & Dental Benefits	11,053	11,053	0
5404 Annuity, Disability & Life Benefits	8,744	8,744	0
5405 Self Employment Tax Withholding	3,776	3,776	0
5406 Professional Expenses	496	1,954	(1,458)
Total for 5400 Clergy Expense	\$73,431	\$74,889	(\$1,458)

MUSIC & WORSHIP EXPENSE

- Music & Worship Expenses support the Pulpit Supply, Worship Team, Hospitality Team, and our Musician.
- Music & Worship expenses are under budget.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026
January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
5500 Music & Worship Expenses			
5502 Musicians' Salary	5,750	5,750	0
5503 Worship	408	200	208
5506 Guest Minister Honorarium	338	2,000	(1,662)
5508 Hospitality	202	500	(298)
5501 Music		900	(900)
Total for 5500 Music & Worship Expenses	\$6,698	\$9,350	(\$2,652)

OTHER MINISTRIES & PROGRAMS EXPENSE

- Other Ministries/Programs Expenses provide support for our church's management teams.
- This item is under budget.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026

January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
5600 Other Ministries/Programs			
5607 Management Teams	528	600	(72)
Total for 5600 Other Ministries/Programs	\$528	\$600	(\$72)

BOTTOM LINE

- There is a shortfall of \$6,060 for the year through July.
- Without the vacant Youth Director position until April 15th, the shortfall would have been \$13,112.



Loomis Basin Congregational United Church of Christ

Budget vs. Actuals FY 2026
January-July, 2026

	TOTAL		
	Actual	Budget	Over budget by
Total for Revenue	\$103,395	\$119,527	(\$16,132)
Total for Expenditures	\$112,279	\$122,351	(\$10,072)
Net Operating Revenue	(\$8,884)	(\$2,824)	(\$6,060)

FORWARD LOOKING

- There are approximately 40 giving units (individuals or families)
- We are 85% funded for our minimum needs.
- There is a gap of \$30k.
- If everyone gives two additional donations before the end of the year, it will greatly reduce our deficit.



2026 SEMI-ANNUAL BUDGET REVISIONS

Chris Bradford, Co-Treasurer

BUDGET REVISIONS

2026 Semi-Annual Meeting Annual Budget Revisions

Changes to What Comes In		
Income	Amount	Reason for Change
4000 Offerings & Pledges		
4001 Pledges and Tithes	\$ 958	Increase our giving goal to meet minimum needs.
4003 Interest Earnings	\$ 2,385	Increase our interest earnings due to Certificate of Deposit with US Bank
4004 Offset Payment Processing Fees	\$ 644	Increase donor-covered processing fees income
4300 Facility Use		
4302 St. Michael's	\$ 790	Increased rental income to \$135 per week
Total Changes to Income	\$ 4,777	

BUDGET REVISIONS

2026 Semi-Annual Meeting Annual Budget Revisions

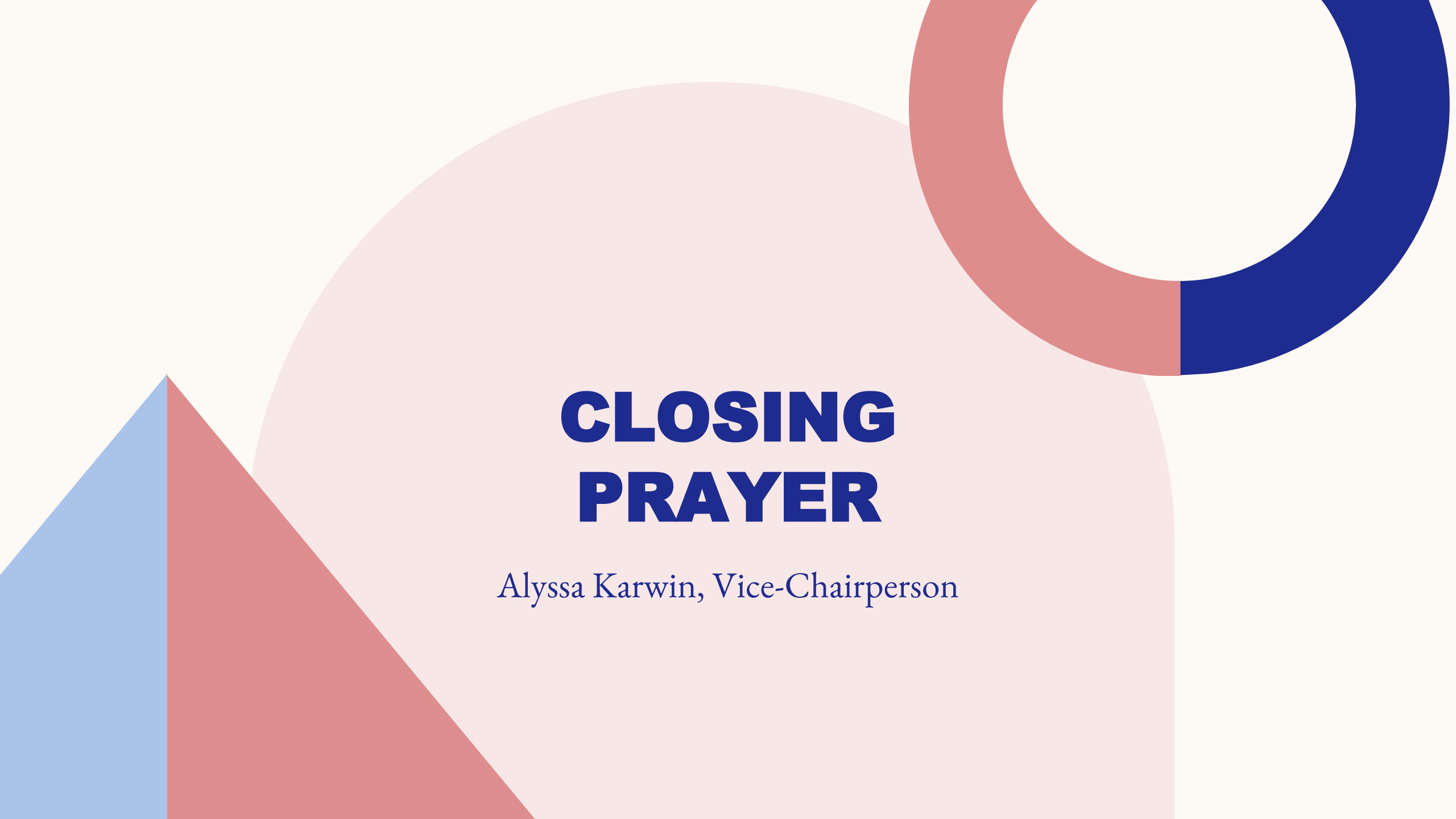
Changes to What Goes Out		
Expenses	Amount	Reason for Change
5000 Administrative Expenses		
5007 Payment Processing Fees	\$ 640	Increase cost of payment processing fees due to volume
5008 Employer Payroll Expenses	\$ 370	Increase in projected Social Security and Medicare taxes for employees
5200 Buildings & Grounds		
5204 Utilities	\$ (906)	Decrease to electric utility costs after tenant vacancy
5300 Youth & Family Ministry		
5302 Program Expenses	\$ 3,600	Increase budget for \$600 for cell phone reimbursement, \$3,000 to meet program expense needs of \$4,000 annually
5500 Music & Worship Expenses		
5503 Worship	\$ 300	Increase budget to cover weekly faith formation opportunities
5600 Other Ministries/Programs		
5607 Management Teams	\$ 200	Increase budget to cover community outreach opportunities
Total Changes to Expenses	\$ 4,204	
Net Change to Annual Budget	\$ 573	Overall increase to income

MOTION TO ADOPT 2026 SEMI-ANNUAL BUDGET REVISIONS

The Treasurer has submitted a revised budget to the Congregation for the remainder of 2026.

Motion to adopt the 2026 Semi-Annual Budget Revisions as presented or amended at this semi-annual congregational meeting.





CLOSING PRAYER

Alyssa Karwin, Vice-Chairperson

Budget Overview_FY 2026 SEMI ANNUAL__Report

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Total
Revenue													
4000 Offerings & Pledges													
4001 Pledges and Tithes	16,369	16,369	16,369	16,369	16,369	16,369	16,369	16,562	16,562	16,562	16,562	16,560	197,391
4002 Loose Offerings	75	75	75	75	75	75	75	75	75	75	75	75	900
4003 Miscellaneous Offerings	1,100			145	145	145	145	145	145	145	145	145	2,405
4004 Offset Payment Processing Fees	137	137	137	137	137	137	137	137	137	137	137	137	1,644
Total for 4000 Offerings & Pledges	17,681	16,581	16,581	16,726	16,726	16,726	16,726	16,919	16,919	16,919	16,919	16,917	\$202,340
4300 Facility Use													
4302 St. Michael's		400	400	500	505	675	540	540	675	540	540	675	5,990
4303 Sacramento LGBT Community Center			763										763
Total for 4300 Facility Use		400	1,163	500	505	675	540	540	675	540	540	675	\$6,753
Total for Revenue	17,681	16,981	17,744	17,226	17,231	17,401	17,266	17,459	17,594	17,459	17,459	17,592	\$209,093
Cost of Goods Sold													
Gross Profit	17,681	16,981	17,744	17,226	17,231	17,401	17,266	17,459	17,594	17,459	17,459	17,592	\$209,093
Expenditures													
5000 Administrative Expenses													
5001 Advertising		47	158		129						166		500
5006 Office Expense	66	544	344	264	264	519	483	483	483	483	483	484	4,900
5007 Payment Processing Fees	170	170	170	170	170	170	170	170	170	170	170	170	2,040
5008 Employer Payroll Expenses	57	57	77	135	231	212	212	231	212	212	231	212	2,079
5013 Internet	113	113	113	113	104	104	104	104	104	104	104	104	1,284
5014 Workers' Compensation	129	129	129	129	129	129	129	129	129	129	129	129	1,548
Total for 5000 Administrative Expenses	535	1,060	991	811	1,027	1,134	1,098	1,117	1,098	1,098	1,283	1,099	\$12,351
5100 UCC Giving Passthrough Expense													
5105 Our Church's Wider Mission			750			750			750			750	3,000
Total for 5100 UCC Giving Passthrough Expense			750			750			750			750	\$3,000
5109 Pastor's Discretionary Giving	167	167	167	167	167	167	167	167	167	167	167	163	2,000

Budget Overview_FY 2026 SEMI ANNUAL__Report

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Total
5200 Buildings & Grounds													
5201 Liability Insurance	888	888	888	888	888	888	888	888	888	888	888	888	10,656
5202 Buildings and Grounds Maintenance	426	305			1,220			571	571	571	336		4,000
5203 Custodial Service	440	357	357	357	440	357	440	357	357	440	357	357	4,616
5204 Utilities	719	297	324	369	432	335	407	227	227	389	349	227	4,302
Total for 5200 Buildings & Grounds	2,473	1,847	1,569	1,614	2,980	1,580	1,735	2,043	2,043	2,288	1,930	1,472	\$23,574
5300 Youth & Family Ministry													
5301 Youth Director's Salary	2,015	2,015	2,015	2,015	2,015	2,015	2,015	2,015	2,015	2,015	2,015	2,015	24,180
5302 Program Expenses	383	383	383	383	383	383	383	383	383	383	383	387	4,600
Total for 5300 Youth & Family Ministry	2,398	2,398	2,398	2,398	2,398	2,398	2,398	2,398	2,398	2,398	2,398	2,402	\$28,780
5400 Clergy Expense													
5401 Pastor's Salary	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,548	42,620
5402 Pastor's Housing	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	42,000
5403 Medical & Dental Benefits	2,763	1,382	1,382	1,382	1,382	1,382	1,382	1,382	1,382	1,382	1,378		16,579
5404 Annuity, Disability & Life Benefits	2,186	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093		13,116
5405 Self Employment Tax Withholding	540	540	540	540	540	540	540	540	540	540	540	533	6,473
5406 Professional Expenses	279	279	279	279	279	279	279	279	279	279	279	281	3,350
Total for 5400 Clergy Expense	12,820	10,346	10,346	10,346	10,346	10,346	10,346	10,346	10,346	10,346	10,342	7,862	\$124,138
5500 Music & Worship Expenses													
5501 Music	300			300			300			300			1,200
5502 Musicians' Salary	750	750	1,000	750	1,000	750	750	1,000	750	750	1,000	1,000	10,250
5503 Worship	500												500
5506 Guest Minister Honorarium	300	300	300	300	300	300	200						2,000
5508 Hospitality	100	100	100	100	100								500
Total for 5500 Music & Worship Expenses	1,950	1,150	1,400	1,450	1,400	1,050	1,250	1,000	750	1,050	1,000	1,000	\$14,450
5600 Other Ministries/Programs													
5607 Management Teams	100	100	100	100	100	100	100	100					800
Total for 5600 Other Ministries/Programs	100	100	100	100	100	100	100	100					\$800
Total for Expenditures	20,443	17,068	17,721	16,886	18,418	17,525	17,094	17,171	17,552	17,347	17,120	14,748	\$209,093
Net Operating Revenue	(2,762)	(87)	23	340	(1,187)	(124)	172	288	42	112	339	2,844	\$0

Budget Overview_FY 2026 SEMI ANNUAL__Report

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Total
Other Revenue													
Other Expenditures													
Net Other Revenue													
Net Revenue	(2,762)	(87)	23	340	(1,187)	(124)	172	288	42	112	339	2,844	\$0