



ST. PETER MACOMB

ST. PETER LUTHERAN CHURCH & SCHOOL

*OUR MISSION AT ST. PETER IS TO GLORIFY GOD BY MAKING
AND GROWING DISCIPLES OF JESUS CHRIST.*

**As presented to the Congregation
at the Voters' Meeting on
Sunday, May 17, 2026**

2026-2027 Proposed Spending Guide

Page 2

2025-2026 Approved Spending Guide and YTD Summary

Page 3

What is included in the 2025-2026 Spending Guide

Page 3

**The Future of St. Peter Lutheran Church & School - Kurt
Wenzelburger, Senior Pastor**

Page 4

BUDGET REPORT 2026-2027



PROPOSED 2026-2027 SPENDING GUIDE SUMMARY

ANTICIPATED EXPENSES FOR 2026-2027

Day School and Preschool Salary and Benefits	\$2,952,790.00
Christian Education Program Expenses (Day School and Preschool)	\$968,835.00
Church Salary and Benefits	\$1,313,928.00
Mortgage Expense – <i>New Mortgage, Old Mortgage, and Bridge Loan Interest Expense</i>	\$694,549.00
Business Administration Expenses – <i>Includes \$50,000.00 Synod Contribution</i>	\$451,000.00
Building and Grounds Maintenance Expenses (Trustees)	\$412,750.00
Elder Program Expenses – <i>Worship and Music, Elder education, support to LHSA</i>	\$177,600.00
Student Ministry Program Expenses – <i>Includes all requested expenditures, etc.</i>	\$16,300.00
Christian Growth Program Expenses – <i>Couples, Men, Women, Seniors and Life Team Ministry programs</i>	\$74,742.00
Christian Outreach Program Expenses – <i>includes Christian Care Ministry, Mission Scholarships, MCREST</i>	\$23,500.00
TOTAL ESTIMATED EXPENSES FOR 2026-2027	\$7,085,994.00

ANTICIPATED INCOME FOR 2026-2027

Day School and Preschool Enrollment and Tuition Income (Less Discounts) <i>School families—members and non-members—invest in the Lutheran education of their children alongside the congregation as a whole.</i>	\$3,164,111.00
Miscellaneous School Income <i>Revenue from sources such as Hot Lunch, songbooks, recorders, milk, etc. and various one-time special gifts to school ministry.</i>	\$221,000.00
Regular Intentional Giving <i>Members and friends of St. Peter give regularly and intentionally as fellow stewards of our shared ministry and mission.</i>	\$2,175,000.00
Debt Reduction <i>These special gifts go directly to repay our mortgage with Church Extension Fund.</i>	\$150,000.00
Miscellaneous Church Income <i>These revenues come from a variety of sources: interest from savings, facility rentals, special gifts, Memorial and Thank Offerings, etc. Every act of generosity serves to advance our mission and to help us to serve our community.</i>	\$227,000.00
Restricted Endowment <i>These special gifts like “Birthday” offerings go directly to the endowment as well as the Scholarship Fund for families who cannot afford tuition.</i>	\$67,000.00
Building Project <i>Pledged donations and other one-time donations.</i>	\$1,000,000.00
TOTAL ESTIMATED INCOME FOR 2026-2027	\$7,004,111.00

ANTICIPATED SHORTFALL: (\$81,883.00)

Current procedures include funding of a Designated Property/Maintenance Accrual Fund and a Designated Christian Education Savings Fund if surplus funds are available at the end of each year.

- **CURRENT BALANCE IN DESIGNATED CHRISTIAN EDUCATION SAVINGS \$500,815**
- **CURRENT BALANCE IN PROPERTY/MAINTENANCE ACCRUAL FUND \$186,940**
- **CURRENT MORTGAGE BALANCE AT CHURCH EXTENSION FUND IS \$5,853,059**

Note: The voters approved the Building Together Campaign and our congregation has faithfully pledged. We estimate this expansion will be cash flow positive over 7 years in total and in years 8+, but cash flow negative for the next 2 years. In past years the Deficit included \$75,000 to build up the Trustees/Maintenance savings, but we’re waiting to see anticipated maintenance needs and then moving money if there is a surplus.

APPROVED 2025-2026 SPENDING GUIDE SUMMARY

2025-2026
Projected Income
\$5,862,745.00

2025-2026
Projected Expenses
\$6,007,831.00

2025-2026 Approved Deficit (without expansion related expenses): (\$145,086.00)

YEAR-TO-DATE SPENDING GUIDE INCOME/EXPENSES - MARCH 2026

St. Peter's Spending Guide runs on a fiscal year basis from July 1 – June 30.

YTD March 2026 Income:	\$9,030,654.89
YTD March 2026 Expenses:	<u>\$9,632,946.17</u>
YTD March 2026 – Period 9 Surplus/Deficit as of 3/31/26:	(\$602,291.28)

PREVIOUS APPROVED DEFICITS

FISCAL YEAR	DEFICIT	ACTUAL
2019-2020	(\$232,702.00)	(\$30,257.27)
2020-2021	(\$353,366.00)	\$148,819.86
2021-2022	(\$153,380.00)	\$752,478.01
2022-2023	(\$194,312.00)	*\$963,195.91
2023-2024	(\$218,663.00)	\$368,361.47
2024-2025	(\$309,532.00)	\$504,324.32
2025-2026	(\$145,086.00)	(\$602,291.28)

YTD as of 03/31/26, -31,832 removing
Expansion related expenses/income

*This amount includes \$326,742.25 Michigan grants for Child Care / Safety and \$81,222.67 in fundraising efforts for the Honduras Mission Trip and the PTL 2023 Gala. Without these figures added in the surplus amount would be \$556,230.99.

WHAT IS INCLUDED IN THE 2026-2027 SPENDING GUIDE?

This 2026-2027 proposed spending guide includes items that may not be evident by looking at a number on a piece of paper. It is vitally important to us that we share as much information as possible so the Congregation can be informed.

St. Peter is bound by Call Documents and the Employment Resource Manual to include expenditures that may/may not transpire. These items would include study materials and vestments, mileage reimbursement, moving expenses, continuing education classes for teachers and staff and cost-of-living wages, health and retirement benefits, and life and disability insurance.

The 2026-2027 Spending Guide includes:

1. Salary and Benefits include positions we are currently seeking to fill as well as new positions for this budget year (i.e. an additional full-time Associate Pastor, a School Safety Officer, an additional KinderBridge teacher, and a 6th Grade Teacher).
2. Included is a modest cost-of-living raise for part and full-time employees.
3. Day School and Preschool projected enrollment continues its trend upward.
4. Interest income from the Church Extension Fund Money Market/Sweep Account.

BUT SINCE YOU EXCEL IN EVERYTHING—IN FAITH, IN SPEECH, IN KNOWLEDGE, IN COMPLETE EARNESTNESS AND IN THE LOVE WE HAVE KINDLED IN YOU—SEE THAT YOU ALSO EXCEL IN THIS GRACE OF GIVING. 2 CORINTHIANS 8:7

Several years back, I was blessed to be a part of a 40-Day Giving Challenge. If you know me, though, you understand that this was not only a challenge for the members of the congregation; it was a challenge for me personally.

Stewardship is one thing, but specifically talking about money has never been my favorite thing to do. That being said, I will admit that the 40-Day Giving Challenge not only changed the hearts and minds of many of the congregation members (many of them close friends), but it changed my heart and attitude, as well.

A big reason for this was that the Challenge was immersed in Scripture, where there is no shortage of Bible passages when it comes to God speaking to how He expects us to use what He has given. There's also no shortage of directives from God's Word when it comes to why He calls us to live generously – using the variety of gifts that He's given to each and every one of us (no matter how much or little we think we have).

That's why my prayer is that St. Peter Lutheran Church and School will be known for being like the Macedonian Christians in Paul's day. The Church in Macedonia stood out, and the reason they stood out is because they refused to hold back when it came to living lives of generosity. Paul writes the following about our Christian brothers and sisters in 2 Corinthians 8:

And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. 2 In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. 5 And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.

I love this! For one, Paul is writing to the Corinthians - people who lived with much more earthly wealth than the Macedonians. Secondly, he follows with an appeal that should resonate in our hearts and through our lives as God's people who have been blessed beyond measure. His words in verse 7:

But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

“See that you excel in this grace of giving”...just like the people of Macedonia who had little according to our standards. “See that you excel in this grace of giving”...which is a reflection of what it means to live as a disciple of Jesus. Yes... “See that you excel in the grace of giving”...because undeserved grace has been given to us.

As we continue Building Together for the purpose of glorifying God by making and growing disciples of Jesus Christ, may all of us at St. Peter Lutheran Church and School excel in this “grace of giving” for the purpose of sharing the grace that Christ has given us.

Building Together for Jesus,
Pastor Kurt Wenzelburger



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