

		Budget		Proposed Budget		Spending Plan	
		2019	Monthly	2020	Monthly	2020	Monthly
Income							
	Sunday Offering (General Fund)	480,000.00	40,000.00	420,000.00	35,000.00	420,000.00	35,000.00
	Building and Land Giving	24,000.00	2,000.00	9,600.00	800.00	9,600.00	800.00
	Misc Income	1,000.00	83.33	1,000.00	83.33	1,000.00	83.33
	Money from Savings			48,000.00	4,000.00		0.00
Total Income		504,000.00	42,000.00	477,600.00	39,800.00	429,600.00	35,800.00
Missions	EFCA National	4,800.00	400.00	4,200.00	350.00	1,200.00	100.00
	North Central District	4,800.00	400.00	4,200.00	350.00	1,200.00	100.00
	Community Needs	1,200.00	100.00	900.00	75.00		0.00
	Meals Ministries	600.00	50.00	480.00	40.00	330.00	27.50
	China Ministries	8,100.00	675.00	8,100.00	675.00	7,500.00	625.00
	Haiti Ministries	8,220.00	685.00	8,220.00	685.00	7,860.00	655.00
	Faith in Action	2,700.00	225.00	2,700.00	225.00	2,700.00	225.00
	LifeSong Ministries	900.00	75.00	900.00	75.00	900.00	75.00
	Pioneer Bible Translators	4,800.00	400.00	4,800.00	400.00	4,800.00	400.00
	Adult Mission Scholarships	3,000.00	250.00	1,800.00	150.00		0.00
	Youth Mission Scholarships	3,600.00	300.00	2,100.00	175.00		0.00
	Special Events	2,400.00	200.00	2,400.00	200.00	2,400.00	200.00
	Misc. Missions	2,880.00	240.00	1,200.00	100.00		0.00
	Total	48,000.00	4,000.00	42,000.00	3,500.00	28,890.00	2,407.50
	10.0%	10.0%	10.0%	10.0%	6.9%	6.9%	
Ministry	Ministry-Adult	2,400.00	200.00	2,400.00	200.00	1,200.00	100.00
	Ministry - Mens	600.00	50.00	360.00	30.00		0.00
	Ministry - Womens	600.00	50.00	360.00	30.00		0.00
	Ministry - Small Groups	600.00	50.00	360.00	30.00		0.00
	Ministry - Children	8,100.00	675.00	6,800.00	566.67	5,100.00	425.00
	Ministry - Youth	14,400.00	1,200.00	12,000.00	1,000.00	9,000.00	750.00
	Music/Sound/Setup	5,560.00	463.33	5,560.00	463.33	3,600.00	300.00
	Multi Media	600.00	50.00	360.00	30.00	360.00	30.00
	Hospitality	4,200.00	350.00	3,600.00	300.00		0.00
	Total	37,060.00	3,088.33	31,800.00	2,650.00	19,260.00	1,605.00
	7.7%	7.7%	7.6%	7.6%	4.6%	4.6%	
Staffing	Staff Salary, Taxes, & Benefits	325,430.00	27,119.17	327,900.00	27,325.00	323,500.00	26,958.33
	Staff Expense Account	2,400.00	200.00	2,400.00	200.00		0.00
	Staff Expense: Travel	2,400.00	200.00	2,400.00	200.00		0.00
	Staff Conf./Training	4,500.00	375.00	4,500.00	375.00		0.00
	Honorarium	1,800.00	150.00	1,800.00	150.00		0.00
	Total	336,530.00	28,044.17	339,000.00	28,250.00	323,500.00	26,958.33
	70.1%	70.1%	80.7%	80.7%	77.0%	77.0%	

		Budget		Proposed Budget		Spending Plan	
		2019	Monthly	2020	Monthly	2020	Monthly
General Expenses	Rent-Becker Schools	30,000.00	2,500.00	30,000.00	2,500.00	30,000.00	2,500.00
	Insurance-Liab/Wcmp	4,410.00	367.50	4,500.00	375.00	4,500.00	375.00
	Office Equipment	3,600.00	300.00	2,400.00	200.00	1,100.00	91.67
	Equipment-General	6,000.00	500.00	3,000.00	250.00	1,200.00	100.00
	Office Supplies	1,500.00	125.00	1,500.00	125.00	900.00	75.00
	Miscellaneous	2,400.00	200.00	2,400.00	200.00	1,200.00	100.00
	Utilities/Waste	6,400.00	533.33	6,600.00	550.00	6,450.00	537.50
	CCB Membership	1,800.00	150.00	1,500.00	125.00	1,500.00	125.00
	Safety Team	300.00	25.00	300.00	25.00		0.00
	Advertising/Web	1,200.00	100.00	1,200.00	100.00		0.00
	Accounting	1,800.00	150.00	1,800.00	150.00	1,500.00	125.00
Total		59,410.00	4,950.83	55,200.00	4,600.00	48,350.00	4,029.17
		12.4%	12.4%	13.1%	13.1%	11.5%	11.5%
Building and Land		24,000.00	2,000.00	9,600.00	800.00	9,600.00	800.00
Total Expenses		481,000.00	40,083.33	468,000.00	39,000.00	420,000.00	35,000.00
Income - Expenses - Mortgage		-1,000.00	-83.33	0.00	0.00	0.00	0.00

The Pastoral Team is proposing a budget for 2020 that may require using money from savings when needed. The team has developed a lean spending plan that does not use reserve funds. Any deviations from the spending plan that require using money from savings would be taken to the Pastoral Team for a vote.

Financial Peace for Churches - Six Steps to a Healthy Church

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| 1. Save 3-6 months of expenses and set it aside for emergencies. | Challenged |
| 2. Pay off all church debt, excluding the building mortgage. | Goal Met |
| 3. Invest in your staff and pay market rates. | Goal Met |
| 4. Establish a separate sinking fund for big-ticket building and grounds maintenance expenditures. | Goal Met |
| 5. Pay off the mortgage and lavishly fund your mission. | Challenged |
| 6. Set aside a percentage of savings specifically for future needs. (All extra saved for Land and Bldg.) | Delayed |

Please consider:

1. Praying for and participating in the church's mission to grow through reaching people that do not yet have a relationship with Jesus.
2. Establishing a goal for your family's giving in 2020 as a healthy part of your family's budget.
3. Setting up automatic giving on the Grid to maintain consistent giving throughout the year.
4. If you have not already done so, participate in a Financial Peace University Class this year. Our goal is to help families commit to being financially healthy, before asking them to commit to supporting the church.