

A Relatively Simple Budget

I. Anticipated Income

Envelopes and pledges .....	.XX,XXX
Loose offerings .....	.XX,XXX
Interest on invested funds .....	.XX,XXX
Other .....	.XX,XXX
Total .....	.XXX,XXX

II. Estimated Expenditures

Basic Support of Our Church's Wider Mission .....	.XX,XXX
Other causes in the wider mission (seminary, children's home) .....	.X,XXX

Note: do not include causes such as One Great Hour of Sharing, Neighbors in Need, Strengthen the Church, etc. for which a special offering is received.

Include only those causes that are to be paid from regular income derived from regular offerings.

Community programs (child care, senior citizens, youth center, council of churches projects.)	XX,XXX
Programs of boards and committees (Christian education, evangelism, stewardship, etc.) .....	.XX,XXX
Building and grounds (utilities, insurance, taxes, custodian's supplies, repairs and improvements) .....	.XX,XXX
Debt reduction (principal and interest) .....	.X,XXX
Custodian's salary .....	.XX,XXX
Secretary's salary .....	.XX,XXX
Organist's salary .....	.XX,XXX
Pastor's salary and housing .....	.XX,XXX
Employee fringe benefits (Social Security, pension, health insurance) .....	.XX,XXX
Administrative expenses (office supplies, postage, travel reimbursements)	XX,XXX
Miscellaneous .....	.X,XXX
Total .....	.XXX,XXX

A More Detailed Budget with a Few Explanatory Notes

I. ANTICIPATED INCOME:

A. Envelope offerings and direct payments on pledges .....	.XX,XXX
B. Loose offerings .....	.XX,XXX
C. Church School offerings .....	.XX,XXX
D. Gifts from other groups for use of facilities	XX,XXX
E. Investment income (note 1)	XX,XXX
Total	XXX,XXX

II. ESTIMATED EXPENDITURES:

A. For the Wider Mission

1. Basic Support of Our Church's Wider Mission through the _____ Conference and the national setting of the United Church of Christ (note 2)	XX,XXX
2. Theological education through _____ Seminary	X,XXX
3. _____ Home for Children	X,XXX
4. _____ Home for Aged	X,XXX
5. Other	X,XXX
Total .....	.XX,XXX

Do not include such causes as One Great Hour of Sharing, Neighbors in Need, Strengthen the Church, etc. for which a special offering will be received. Include only those causes that are to be paid from regular income derived from regular offerings.

B. For the Local Mission

1. Serving the Community	
Child care center .....	.X,XXX
Tutorial program .....	.X,XXX
Youth recreation center .....	.X,XXX
Council of churches' project .....	.X,XXX
2. Equipping and Serving the Congregation	
Church school, youth and adult groups .....	.XX,XXX
Library, worship aids, offering envelopes .....	.X,XXX
Committee expenses for evangelism, education, stewardship, social action, fellowship (note 3) .....	.X,XXX

3. Staff costs

Salaries

CustodianXX,XXX

SecretaryXX,XXX

OrganistXX,XXX

Pastor (note 4)XX,XXX

Employee Fringe Benefits

Pension plansXX,XXX

Social SecurityXX,XXX

Health and disability insuranceXX,XXX

4. Administrative Expenses

Office equipment and suppliesX,XXX

PostageX,XXX

Travel allowance (note 5)X,XXX

Book allowanceX,XXX

5. Building and Grounds

UtilitiesXX,XXX

InsuranceXX,XXX

SuppliesX,XXX

TaxesX,XXX

RepairsX,XXX

6. Capital Expenditures

Debt reduction

PrincipalX,XXX

InterestX,XXX

Major improvements (note 6)XX,XXX

TotalXXX,XXX

Notes

1. Income from bequests made for the following special purposes: for example, maintenance of the memorial carillon, financial aid for students for the ministry, maintenance of elevator.

2. Amount is equal to 15% of our expenditures for the local mission not including capital expenditures. By action of the annual meeting of the congregation we are increasing this amount by 1% each year until we reach the 25% level recommended by our Conference and the General Synod of the United Church of Christ.

3. Includes costs of sending persons to training sessions sponsored by our Conference.

4. Includes the housing allowance furnished to the pastor instead of providing a parsonage.

5. Reimbursement, at the current IRS rate, for expenses incurred in the use of the pastor's automobile for the work of the church.

6. Costs for adding storm windows and additional insulation to the church building. Engineering estimates indicate that this will result in fuel savings of 17-20%.