

**McFarland United Church of Christ
2021 Budget (Proposed)**

Updated 01-09-2021

	2019 Actual	2020 Actual	Proposed 2021 Budget	Comments
Property				
Utilities (Gas, Elec, Water, Sewer)	5,061	4,040	4,500	Anticipate church closed Q1 & Q2 Continue to pay 6hrs/wk
Custodian	3,064	6,430	6,214	
Maintenance Supplies	323	108	350	
Maintenance/Repair	2,378	1,357	1,900	
Mowing	0	0	0	
Snow Removal	2,878	2,857	2,000	Reduction due to church closure
	13,704	14,791	14,964	
Office				
Building & Liability Insurance	4,593	2,993	4,870	2020 Q1 paid in 2019; 23% increase for 2021
Worker's Comp Insurance	1,050	2,082	1,100	2021 policy paid 12/2020
Phone & Internet	1,252	1,465	1,200	Reduced charges with TDS
Office Equipment	2,633	444	500	Includes Madison Computer online support
Office Supplies	1,998	1,928	2,000	Includes copy machine rental
Postage	160	188	250	
Licenses & Domain	1,593	1,440	1,400	Includes CCLI, CVLI, ICON, Dropbox
Advertising	1,177	584	750	
	14,456	11,123	12,070	
Wider Church				
SW Association Dues	858	780	900	Anticipate increasing member #
OCWM	17,123	18,156	18,000	10% of projected general fund contributions
Benevolent Health Insurance	2,181	0	0	Program ended in 2019
Wider Church Meetings	173	0	0	Anticipate virtual meetings
	20,335	18,936	18,900	
Pastor				
Pastor Salary	41,500	43,575	45,754	5% increase
Pastor Housing	13,695	14,380	15,099	5% increase
SS Offset	4,222	4,433	4,655	5% increase
Pastor Pension	8,371	7,157	8,114	5% increase (Dec 2020 paid Jan 2021)
Life & Disability Insurance	823	759	870	5% increase (Dec 2020 paid Jan 2021)
Health & Dental Insurance	6,629	10,555	12,090	5% increase ((Dec 2020 paid Jan 2021)
Mileage/Auto	389	0	1,000	Per pastor contract
Continuing Education	1,050	0	0	combined with prof. exp.
Professional Expenses	0	0	2,500	Per pastor contract
	76,679	80,859	90,082	
Other Staffing				
Organist	9,054	8,722	9064	Continue current salary
Nursery	50	0	600	Currently vacant; Q4 services only
Administrative Support	14,525	14,690	15,000	Continue current salary (16 hrs/wk)
Pulpit Supply	0	0	0	
	23,629	23,411	24,664	
Mission & Service				
Worship, Hospitality, Faith Development, & Service	6,326	4,021	9,000	Includes online giving EFT fees; Constant Contact, Sign up Genius, Zoom; worship bulletins
	6,326	4,021	9,000	
Extraordinary Expense	0	8,617	10,775	1. Tree removal: 1275/tree x 5=6375 2. Fellowship space chairs: 100x24=2400 3. Patio furniture: max. estimate 2000
	155,129	161,758	180,455	
Budget Total	162,726	174,273		
Actual Over (Under) Budget	(7,597)	(12,513)		

2020 Budget to Actual

- Revenues have been maintained and exceeded the monthly revenue needed to meet our budgeted operational expenses.
- With the fulfilled 2020 financial commitments and ongoing generosity from the congregation, and focused diligence on expenditures aligned with the closure of the church property and shifting church activities to online participation due to COVID-19, actual year-to-date revenues exceeded year-to-date expenses by almost \$20,000 for the fiscal year.
- Actual expenditures were \$12,513 less than budget, even with the addition of \$8,617 of extraordinary expenses (one-time expenses) for the year.

Giving Trends 2012-2020

Year	Total Unrestricted Revenue	Weekly Average	Giving Trend to Prior Year
• 2012	\$115,190	\$2,173	12% <i>over</i> prior year
• 2013	\$121,180	\$2,330	5% <i>over</i> prior year
• 2014	\$141,648	\$2,724	17% <i>over</i> prior year
• 2015	\$164,553	\$3,164	16% <i>over</i> prior year
• 2016	\$164,603	\$3,165	Same as prior year*
• 2017	\$133,079	\$2,559	19% <u>under</u> prior year*
• 2018	\$160,204	\$3,081	17% <i>over</i> prior year
• 2019	\$173,098	\$3,301	8% <i>over</i> prior year
• 2020	\$181,573	\$3,492	5% <i>over</i> prior year

*Note that 2016 and 2017 were the first 2 years of the Capital Campaign to remodel the church; \$56,600 was contributed in 2016 and \$167,500 was contributed in 2017. Fulfillment of Capital Campaign pledges has continued; \$27,000 was contributed in 2018, \$12,750 was contributed in 2019, and \$7,425 was contributed in 2020 for a total of \$270,275 over 5 years (2016-2020).

2020 Expense Trends

- Reduced property and office operational expenses with closure of the church property and shifting church activities to online participation due to COVID-19.
- Fully met obligations to wider church (10% commitment to OCWM is largest factor)
- Three of four staff positions filled and salaries continued (administrative support, organist, custodian) with nursery position vacant for the year.
- Had unplanned expenditures to remove and trim trees, repair the steeple roof, and purchase title insurance for the property deed, and SaLT unanimously approved a bonus for the pastor. These unplanned expenditures are under the new budget category "Extraordinary Expenses".
- No pastor expenses for professional activities and mileage due to COVID-19 limitations

2021 Proposed Budget – significant changes from 2020

- **Property and office** expenses should continue to be reduced due to anticipated church closure for Q1 and Q2
- **Pastor salary/housing** increased 5% (and related increases to pension, life and disability insurance, and social security offset) based on performance review.
- **Pastor health insurance** increased 5%.
- **Wider church meetings** expense reduced due to anticipated virtual meetings.
- **Staff salaries** to be continued with possible addition of nursery staff by Q4.
- **Extraordinary expenses** include tree removal (5 ash trees), and purchase of 24 fellowship space chairs and patio furniture.
- **Total increase** from 2020 Actual is 11.5%