

INCOME	2023 Budgeted	YTD 10/31/23 Actual	Full Year 2023 Projected	2024 Proposed	ALL Notes on Page 4
401.101 Current Envelopes	112,000	88,446.66	<i>106,135.99</i>	108,000	Note 1
401.102 Plate Offering	250	392.00	470.40	500	
410.103 VBS Income	500	1,245.00	1,245.00	1,500	
401.104 Initial Offering	100	130.00	130.00	150	
401.106 Harvest Home	250	205.00	205.00	250	
401.107 Bulletin Sponsors	500	0.00	0.00	0	
401.108 Other Contributions	0	0.00	0.00	0	
401.109 Peace Candle	80	110.00	132.00	120	
401.110 PowerUp Income	0	0.00	0.00	0	Remove
401.111 Christmas	3,000	291.00	3,000.00	3,000	
401.112 CCC Supplies	0	0.00	0.00	0	
401.113 Thanksgiving	300	50.00	300.00	300	
401.114 Checking Acct. Interest Income	20	2.42	2.90	3	
401.115 R.Beef Contribution	0	0.00	0.00	0	
401.116 ChPotPie Contribution	0	0.00	0.00	0	
401.118 Current Online Donations	58,000	35,375.00	42,450.00	45,000	
401.119 Ash Wednesday	250	210.00	210.00	250	
401.127 Easter Breakfast	250	-194.12	-194.12	250	
General Fund Giving	175,500	126,263	154,087	159,323	
401.199 Rental (Church)	500	825.00	990.00	1,000	
Other General Fund Income	500	825	990	1,000	
401.128 Endowment Contribution	60,000	55,000.00	60,000.00	60,000	Note 2
401.130 Borrowing from other Funds	0	0.00	0.00	0	Note 3
Extraordinary Sources	60,000	55,000	60,000	60,000	
TOTAL GENERAL FUND INCOME	236,000	182,087.96	215,077.18	220,323	

Values in **GREEN BOLD** are good.
 Values in **RED ITALICS** are not good.

EXPENSES	2023	YTD 10/31/23	Full Year 2023	2024 Proposed		
	Budgeted	Actual	Projected			
501.151 Pastor's Salary	57,330	44,100.00	54,600.00	59,165	Note 6	3.20%
501.153 Social Security Reimbursement	4,539	4,125.45	4,950.54	4,679	Note 4	7.65%
501.154 Travel Allowance	2,000	1,615.32	1,938.38	2,000		
501.155 Pension	8,026	5,891.90	7,070.28	8,283	Note 5	14%
501.156 Health Insurance	17,099	13,589.40	16,307.28	9,964	Note 5	
501.157 Life & Disability Ins.	860	631.30	757.56	887	Note 5	1.50%
501.158 Dental / Vision Benefits	1,233	1,053.80	1,264.56	1,266	Note 5	
501.159 Medicare Premium Reimbursement	0	0.00	0.00	3,995	Note 5	
Pastoral Expenses	91,087	71,007	86,889	90,239		
502.101 Christian Education	2,600	669.46	803.35	1,500		
502.102 Vacation Bible School	2,000	1,334.44	1,334.44	3,000		
502.103 Altar Guild	350	35.68	42.82	300		
502.104 Choirs	800	58.94	70.73	800		
502.105 Growth & Hospitality	900	1,079.03	1,294.84	750		
502.107 CGC (Cultivating Generous Congregants)	0	0.00	0.00	0		
502.108 Electronic Donations Fees	1,500	943.70	1,132.44	1,500		
502.109 Conference / Association Delegates	300	465.00	465.00	300		
502.110 Ministerium Dues	60	490.00	490.00	60		
502.112 Library	75	0.00	0.00	75		
502.113 Spiritual Life Comm.	100	0.00	0.00	100		
502.115 Miscellaneous Program	0	533.00	533.00	0		
502.118 Easter & Thanksgiving Baskets, Upper Room	550	315.80	378.96	600		
502.119 Kitchen (Food & supplies)	200	185.24	222.29	200		
502.120 Advertising	150	83.80	100.56	150		
502.121 Confirmation	400	0.00	0.00	500		
502.122 ReCharge	500	0.00	0.00	500		
Program Expenses	10,485	6,194	6,868	10,335		

EXPENSES (continued)	2023		Full Year 2023		2024 Proposed	
	YTD 10/31/23	Budgeted	Actual	Projected		
502.117 Nursery Aides		2,600	0.00	0.00	2,150	BUT return \$2,150 to Endowment?
503.101 Director of Christian Education		16,363	9754.15	9,754.15	15,600	Note 6 3.20% All staff
503.102 Secretary		17,000	11220.00	13,464.00	17,000	
503.103 Custodian		8,532	0.00	0.00	0	
503.104 Organist		12,764	9817.60	12,764.00	13,172	
503.106 Handbell Director		2,536	1934.10	2,514.33	2,617	
503.107 Professional Substitutes		600	400.00	400.00	600	
503.108 Choir Director		8,285	6691.44	8,285.00	8,550	
503.109 Financial Secretary		5,048	4077.57	5,048.00	5,210	
503.111 FICA Expense		5,594	3327.54	4,325.80	4,919	Note 4 7.65%
503.113 Supply Organist		500	775.00	1,007.50	1,000	
Salary and Expenses		79,822	47,997	57,563	70,818	
504.101 Insurance		14,507	14,493.00	17,391.60	14,507	Note 7
504.102 Heating Oil		29,420	18,130.87	21,757.04	16,499	
504.103 Utilities		4,500	4,894.23	5,873.08	4,500	\$2.9999 5500 gal \$1,827 Budget \$/mo \$21,924 Budget \$/yr
504.104 Real Estate Tax		3,826	3,882.45	3,882.45	3,826	
504.105 Maintenance		5,000	3,676.63	3,676.63	5,000	
504.106 Janitorial Supplies		1,000	598.11	717.73	1,000	
504.107 Musical Instrument Maintenance		1,000	548.00	657.60	1,100	\$19,349 Church + Parsonage \$/yr by gal
504.108 Parsonage Maintenance		0	312.26	374.71	0	
504.110 Parsonage Utilities		2,800	2,794.27	3,353.12	2,800	
504.111 Parsonage Heating Oil		6,419	2,594.35	3,113.22	2,850	\$2.9999 950 gal
Facility Expenses		68,472	51,924	60,797	52,082	
505.101 Telephone		3,200	2,278.70	2,734.44	2,800	
505.102 Church Bulletins		0	0.00	0.00	0	
505.103 Office Supplies		2,500	1,439.25	1,727.10	2,250	
505.104 Copier Supplies/Maintenance		3,500	3,637.68	4,365.22	5,000	
505.105 Giving Envelopes		400	239.14	286.97	0	
505.106 Postage		1,000	959.15	1,150.98	1,000	
505.107 Miscellaneous Office		0	0.00	0.00	0	
507.202 Office Equipment		0	0.00	0.00	0	
502.114 Digital Communications		500	1,566.54	1,879.85	2,000	Note 8
Office Expenses		11,100	10,120.46	12,144.55	13,050	
TOTAL GENERAL FUND EXPENSES		260,966	187,243	224,262	236,525	
DIFFERENCE		-24,966.15	-5,155.33	-9,184.37	-16,201.60	Note 9

ALL NOTES

Note 1: 401.101 2023 Projected Current Envelopes Income is based on past history.			
Note 2: 401.128 In Oct, 2022, the Congregation approved a \$60,000/yr draw from Endowment for 5 years for community outreach.			
Note 3: 401.130 In 2022, \$6,000 from the Memorial Fund and \$6,000 from the Scholarship Fund were borrowed. Still not repaid.			
Note 4: 501.153 and 503.111 Standard fixed percentage by Social Security Administration			
Note 5: 501.155 thru 501.158 Standard fixed percentage by UCC Pension Board, which also handles medical insurance. The Medical Insurance Premium, Medicare Premium, Medicare Advantage Premium, and Reimbursement is somewhat complex in 2024			
Standard fixed percentage by UCC Pension Board			
Two adults - Dental \$88.75/mo		Dental (\$/mo)	Vision (\$/yr)
Vision \$201.30/yr		\$88.75	\$201.30
Total \$1266.30/yr			Total (\$/yr)
			\$1,266.30
Note 6: 503.101 thru 503.109 Compensation adjustment for all staff was set by Consistory; For reference, the 12 month Sep2023 CPI-W= 3.2%; therefore, 2024 SocSec COLA=3.2%			
Note 7: 504.101 The premium in 2024-2025 for WorkComp is \$585. New rates for other insurance categories are not yet available,			
Note 8: 502.114 is new and includes ChapelSites (church website) \$1,000/yr; Canva (graphics program) \$156/yr; Zoom (communications) \$150/yr and Microsoft 365 (MS Office and email services) \$660/yr			
Note 9: Although 2023 shows a projected deficit of more than \$9K, we drew \$60K from Endowment. The true deficit is much higher. Bottom line - Even with including the \$60,000 drawn from Endowment, the projected deficit for 2024 is over \$16K.			