

2020 Narrative Budget

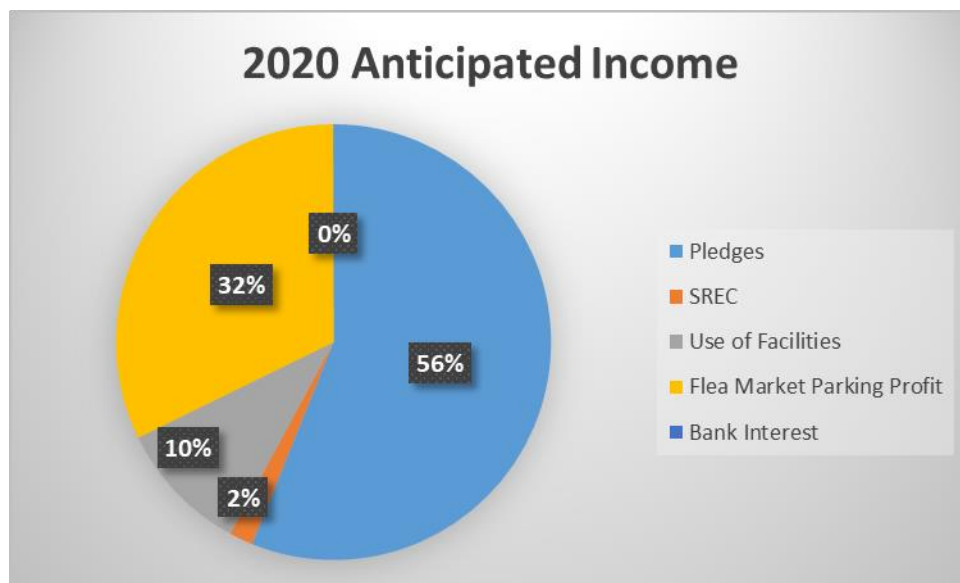
Although budgets are often written using numbers, it is important that we understand that each number represents a portion of our work in the world. Below, please find two pie charts which help to explain how we both anticipate to receive the money on which the church will function in the 2020 fiscal year, and how it is expected that we will spend it for the glory of God.

Income

Tithes & Offerings	75,185
SREC	2,361
Use of Facilities	13,220
Flea Market Parking Profit	43,137
Bank Interest	45
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	133,948
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Note: In previous years there were three lines that accounted for tithes and offerings to the church: pledges, loose plate donations, and non-pledged donations. Now that we are using the program Breeze to track pledges and other donations, such line items are not needed and all types of tithes and offerings are collapsed into one line.

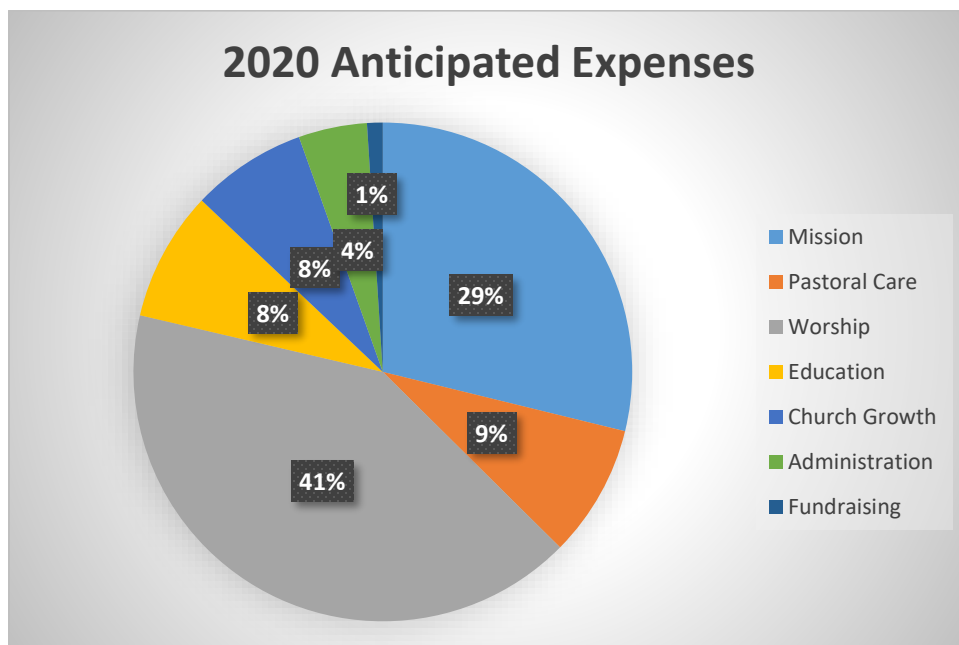
Note: The increase in the Use of Facilities line is due to the increased rent paid by the senior center for their portion of the a/c project.



Expenses

Mission	\$ 38,606
Pastoral Care	\$ 11,517
Worship	\$ 55,225
Education	\$ 11,275
Church Growth	\$ 10,018
Administration	\$ 5,947
Fundraising	\$ 1,360

\$ 133,948



Definitions

Bank Interest – Bank interest is such a minor portion of our income that it accounts for less than 1% and thus shows up as 0%. These figures do not include our investment accounts. See the treasurer's report for those figures.

Mission – is our work in the world whether that be our contribution to OCWM our denomination's wider mission (calculated at 1% of our income) or our work with organizations like Worcester Fellowship, Holy Joe's Café, Dismas Farm, St. Luke's Guesthouse etc (calculated at 10% of pledges – a full list of those distributions from the 2018 budget are included in the annual report). Additionally, a portion of minister's salary is included in this total for the time that she dedicates to mission work (calculated at 1/5th of her salary). A portion of the cleaning expense and building expenses were also allocated to this category for the use of the church for mission like the hosting of AA, the senior center, other organization, and for activities like the Community Thanksgiving Dinner.

Pastoral Care – is the work that we do caring for those in need on a more individual basis whether that means visiting someone in the hospital or at home or having someone come to the church for pastoral counselling. This is made up of .15 of the building use and 2/15th's of the pastor's time.

Worship – is the way in which we communally celebrate our love for God. Costs of worship include a portion of the building expense (.3), a portion of the pastor's time (2/5), and a portion of items like office supplies, internet, etc. This section also represents special services like Christmas, Ash Wednesday, Good Friday, and Easter. It includes Weddings and Funerals and our work in the wider community like prayer services, vigils, and special worship events. This also includes the cost of our choir director / organist and the pay for fill-in personnel for the organist or pulpit supply.

Education – is the programing for our children and adults. Education contains any Bible Study material, PRAY program materials, and an apportionment of the pastor's time (2/15), the building usage (.05), the printing and office supplies/ craft materials, and the Sunday School Curriculum.

Church Growth – is the costs for (2/15th) of the pastor's time as we plan into the future. It accounts for trainings and meetings which serve to enhance the future of this congregation. This includes involvement in multi-community or multi-faith events. It also accounts for the costs of events to which the wider community is invited like the Easter Egg Hunt and Halloween. This is also where we account for special programs.

Administration – is primarily the treasurer's stipend with some office costs.

Fundraising – This is the cost of the printing of the tickets for flea market parking. Any cost of other fundraisers would be part of the cost of the fundraiser itself and not calculated as an additional expense.