

Second Congregational Church
2021 Proposed Budget

Assumptions:

Church resumes full on-site Sunday worship in July 2021
 Church School resumes in the fall
 Church suppers resume in September 2021
 2020 Fall Fair will be held in May 2021
 Outside User Groups resume normal occupancy July 1, 2021
 NSCS resumes full rent payments Jan 1, 2021, rent = \$45.5k, utility arrangements back to normal
 Staff pay raise = 1.5%
 2020 budget figures from October Treasurer's Report

2021 Budget	2019	2019	2020	2020	2021
Account Name	Budget	Actual	Budget	Forecast	Proposed
BUDGET INCOME					
IMBF 359553013 INTEREST	0	0			
FCR 359553005					
LUMMUS FUND	2,000	2455	2,000	2,030	2,000
MERCK DIV	0				
SCHWAB PRIMARY INTEREST	20,950	0	21,545	21,545	22,927
BUDGET BAL.-INVESTED FDS	0	-3401	17,287	17,287	58,812
BLDG END FUND-BUD. - Major Maint.	30,300	15926	31,429	31,429	31,180
BUDGET BALANCE FROM FLOWER COMMITTEE					
BUDGET BALANCE-PCL MOVING COST 2014					
BUD. BAL./FLOWER COMM.					
MISSION END. ACCOUNT FUND	4,050	0	4,446	2,000	3,786
PAYROLL PROTECTION PROGRAM LOAN				26,367	0
Primary Interest/Investment	57,300	14,980	76,707	100,658	118,705
BEVERLY BANK INT./ADJ's	10	17	20	25	25
BEV CO-OP ADJUSTMENTS					
North Shore Bank Checking	10	17	20	25	25
**INTEREST/INVEST. INCOME	57,310	14,997	76,727	100,683	118,730
CURRENT YR. PLEDGE	119,507	124,368	112,380	112,380	101,817
LAST YR. PD. THIS YR.	500	150	500	60	150
THIS YR PD LAST YR	18,220	15,520	13,300	13,300	26,697
CURRENT YEAR PLEDGE LOSS	-5,975	0	-5,619		-5,091
ANTICIPATED PLEDGES	13,380	5,082	7,327	3,500	7,453
ANTICIPATED PLEDGE LOSS	-2,676	0	-1,465		-1,491
DEFICIT REDUCTION DONATION					
Total Budget Pledge Receipt	142,956	145,120	126,423	129,240	129,536
PLATE	6,000	2,680	5,000	600	1,500
CHURCH SCHOOL	0		0		
VANCO Reimbursement		51	0	0	0
Other Collections	6,000	2,731	5,000	600	1,500
EASTER	1,500	1,602	1,600	926	800
CHRISTMAS	1,800	2,349	2,000	1,200	2,000
Special Collections	3,300	3,951	3,600	2,126	2,800

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INITIAL ENVELOPE	90	48	50	35	50
UCC CONF. DUES	600	603	600	166	500
LIGHTS FOR SPIRE	0	175	100	50	100
LIGHTS FOR TABLET	0		0		
Parsonage Equity Transfer	0	706			0
P-1 UTILITIES DONATION				200	0
Miscellaneous	690	1,532	750	251	650
**TOTAL BUDGET DONATIONS	152,946	153,334	135,773	132,217	134,486
AA FRIDAY	2,400	2,400	2,400	600	1,200
AA SUNDAY	2,400	2,400	2,400	750	1,200
AL ANON	780	1,115	900	520	700
Al-Anon District	0	150		20	0
Self Help Groups	5,580	6,065	5,700	1,870	3,100
WEDDINGS/BAPTISMS	250	500	400	0	200
HALL USE - ONE TIME	600	1,775	1,000	50	400
PARKING DONATION	0	300	0	300	300
HENRYS FLOWER DONATION					
FUNERALS	100	1,100	500	0	400
WEDDING/FUNERAL-HALL EXP'S		-500		0	0
HOSPITALITY DONATION					0
Functions	950	3,175	1,900	350	1,300
SCOUT ROUNDTABLE	0		0		
CUB SCOUTS	300	0	0	0	
BOY SCOUTS	200	200	200	200	200
GIRL SCOUTS	0		0		
BEV YOUTH SOCCER	300	0	100	0	
Sport & Scout Groups	800	200	300	200	200
WALDORF SCHOOL	0	500	0	0	
N.S CREATIVE ARTS COUNCIL	250	0	250	0	0
CATERING-SANFORD	0		0	0	
TRIUMPH CENTER	3,750	3,780	3,500	1,300	1,750
SAFE HARBOR (Closing)	5,000	1,020	2,500	0	
CARE DIMENSIONS	150	200	150	0	75
ENTRE'ACT THEATER	2,000	2,200	2,000	0	0
SENIOR CARE, INC					
SAFE HARBOR ((New)	0	1,680		620	1,250
Misc Groups	11,150	9,380	8,400	1,300	1,825
N. S. CHRISTIAN SCHOOL RENT	43,600	43,650	44,100	40,162	45,500
N. S. CHRISTIAN SCHOOL UTIL	10,098	10,319	11,074	5,942	15,780
North Shore Christian School	53,698	53,969	55,174	46,104	61,280
MUSIC RECITALS	600	600	600	200	200
RECITAL EXP		0	0	-250	0
Music Groups	600	600	600	-50	200
subtotal, less NSCS	19,080				

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**TOTAL BUILDING USE	72,778	73,389	72,074	49,774	67,905
Judy's Hospitality Gift	0				
YARD SALE	0				
YARD SALE PLANT REVENUE	0				
FALL FAIR	5,500	2,981	3,000	50	2,500
YARD SALE - \$ FOR TABLES	0				
FALL FAIR - TABLE RENTALS	600	490	500	35	400
YARD SALE EXP	0				
FALL FAIR EXPENSES	-400	-256	-200	-35	-150
Fair Type Activities	5,700	3,215	3,300	50	2,750
BEAN SUPPERS	2,500	3,770	3,300	883	1,500
BEAN SUPPER-SUPPLIES		-180	0	-122	-150
Strawberry Social Income	0	117			
Suppers	2,500	3,707	3,300	761	1,350
**REVENUE ENHANCEMENT	8,200	6,922	6,600	811	4,100
***TOTAL BUDGET INCOME	291,234	248,642	291,173	283,485	325,221
				23,624	27,102
<u>BUDGET EXPENSE</u>					
PLEDGE MISSION (10% pledges)	14,296	14,512	12,590	12,774	12,954
Mission/Social Action					
Community Happenings					
Alternative Worship					
Youth mission trips					
UCC Conference Dues					
OCWM				5,110	5,181
Other M&SA					
MISSION COMMITMENT	14,296	14,512	12,590	12,774	12,954
GUEST MINISTER	1,200	7,450	1,200	2,759	1,500
Pastoral Services	0	3,129	0	8,000	15,600
Other Pastoral Services	1,200	10,579	1,200	10,759	17,100
SALARY	43,860	21,930	43,000	34,072	43,645
PARSONAGE EQUITY/ALLOWANCE	3,290	2,319	6,122	4,567	6,122
ANNUITY DUES	7,983	3,261	6,020	0	6,967
Life/Disability Ins	0	0	645	0	655
HEALTH INSURANCE	10,824	4,798	10,824	8,075	10,824
SOCIAL SEC	4,362	2,181	3,758	2,956	3,807
TRAVEL REIMB	3,000	1,078	3,000	1,438	3,000
PROF EDUCATION	1,600	1,083	1,600	745	1,600
MOBILE PHONE	840	360	600	447	600

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MOVING EXP/BCKGRND CHECK			140	0	
ACCRUE SABBATICAL	0	0	0	0	0
Interim Senior Minister	75,758	37,010	75,709	52,299	77,220
INTERIM BRIDGE MINISTER		0			
Bridge/Interim Minister		0			
**PASTORAL SERVICES	76,958	47,589	76,909	63,058	94,320
C.E. COORDINATOR	0				7,800
C.E. NURSERY SUPV.	1,820	1,330	1,200	1,200	1,050
C.E. NURSERY ASSIST. (2)	650	0	0		
C.E. Staff	2,470	1,330	1,200	1,200	8,850
C.E.CURRICULUM	0	15			
C.E.COMMITTEE EXPENSE	100	0		100	150
C.E.CHURCH SCHOOL	600	0			
BIBLE STUDY BOOKS	0				
ADULT EDUCATION	0				
CONFIRMATION CLASS	0				
YOUTH MINISTRY BUDGET	500	0			
LIBRARY	0				
TEACHER IMPROVEMENT	0				
CHILDRENS BIBLES BUDGET	150	40	100	0	50
RETREATS-YOUTH & CONF.	800	0			
YOUTH RETREAT REIMB.	-400	0			
BIBLE STUDY REIMBURSEMENT					
BIBLE STUDY REIMB.					
WOMANS RETREAT EXP.	500	0			
YOUTH MINISTRY INC. FOR REIMB.	-800	0			
O.W.L. CURRICULUM REIMB.	0				
WOMEN'S RETREAT REIMB.	-400	0			
TRAINING AND ENRICHMENT	1,000	357	900	100	300
TEACHER APPRECIATION	200	0			
CE DONATION REIMB.	0				
Christian Ed Expense	2,250	412	1,000	200	500
**BOARD OF CHRISTIAN ED.	4,720	1,742	2,200	1,400	9,350
MUSIC DIR GROSS PAY	23,000	23,000	23,460	23,460	23,812
Music Director Salary	23,000	23,000	23,460	23,460	23,812
ORGAN MAINT	500	600	600		600
ORGAN FUND REIMBURSEMENT			-600		0
SUBSTITUTE ORGANIST	600	150	600		600
MUSIC	400	127	300		80
MUSIC PAPER SUPPLIES	0	147		50	0
MUSIC CONFERENCE	0				0
COPYRIGHT & LICENSING FEES	200	222	222	484	600
PIANO MAINT	500	150	500		500

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HANDBELL EXPENSE	50	0	50		0
HYMNAL EXP					
MUSICIANS	1,300	250	1,000	200	600
MUSIC MISC	50	0	50		50
MUSIC FUND & DONATIONS					
MUSIC ENDOW. REIMBURSEMENT			-369		
Music Expense	3,600	1,646	2,353	734	3,030
**MUSIC COMM. EXPENSE	26,600	24,646	25,813	24,194	26,842
ADMIN SEC GROSS PAY	26,161	26156	26,684	26,684	27,084
ADMIN ASSIST GROSS PAY	3,000	3,053	3,060	3,060	3,106
Admin Sec Salary	29,161	29,209	29,744	29,744	30,190
FIN SEC GROSS PAY	13,578	12,926	13,850	13,850	14,057
TREASURERS SALARY	1,033	1,033	1,054	1,054	1,069
Fin. Sec. and Treas. Salaries	14,611	13,959	14,903	14,903	15,127
ADMIN SEC S.S.	2,001	2,001	2,041		2,072
FIN SEC S.S.	1,039	989	1,059		1,075
C.E. S.S.	0	0			597
MUSIC DIR S.S.	1,760	1,817	1,795		1,822
SEXTON S.S.	974	1,245	993		1,008
ADMIN ASSIST S.S.	230	233	234		238
SECURITY S.S.	214	99	218		465
SOCIAL SECURITY ADJ.					
SEMINARIAN S.S.					
C.E. CAREGIVERS	189	102	92		80
FEDERAL TAX ADJ.					
STATE TAX ADJ.					
BRIDGE MINISTER S.S.					
Appreciation Bonus				4,500	
Social Security Pd by Church	6,406	6,486	6,433	6,600	7,357
**ADMINISTRATIVE	50,178	49,654	51,081	51,247	52,674
DEACONS SUPPLIES	200	158	200	117	100
BEVERLY/FACEBOOK PUBLICITY	1,000	0	500	118	250
DEACON CONTINGENCY	300	225	300	0	150
LENT DEVOTIONALS	200	93	150	0	0
HOSPITALITY EXPENSE		291	300	0	0
Member Development	1,700	767	1,450	235	500
CONFERENCE EXPENSE	0	118	0		
UCC CONF MEMBERS DUES	0	3,207	3,200	2,500	2,500
CANVAS/STEWARDSHIP	300	285	300	458	350
AUDIT COMMITTEE EXP	2,000	0			
CONFERENCE REIMB.	0	345	250		0
Finance Team	2,300	3,955	3,750	2,958	2,850
**CENTRAL BOARD TEAMS	4,000	5,087	5,200	3,193	3,350

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***SAL. & SERV. TOTALS	162,456	128,718	161,202	143,093	186,536
BUILDING INS CHURCH	14,515	13,756	13,308	13,308	14,186
WORKERS COMP INS CHURCH	2,500	2,059	2,168	2,168	1,621
APPRAISALS	1,200	290	500	0	500
WORK. COMP INS REFUND					
Insurance Church	18,215	16,105	15,976	15,476	16,307
SECURITY SYSTEM					
PARKING LOT REPAIRS					
REFRIGERATOR REPAIRS					
OVEN/STOVE REPAIRS		575			
PLUMBING		800			
EXTERIOR GROUNDS/LANDSCAPING					
PAINTING					
SAFETY INSPECTIONS		1,752			
FRIDGE COMPRESSOR					
P2 SIDING & WINDOWS					
CHURCH ELECTRICAL WORK		801			
ELEVATOR LIFT		912			
WINDOW REPAIRS					
P1 WATER HEATER					
CHURCH BOILER REPAIRS		1,956			
DISHWASHER REPAIR					
FLOOR/CARPET CLEAN/REP.		2,380			
GUTTER CLEANING					
BUILDING ALARM REPAIRS					
PAVING CHURCH LOT AND P2					
FIRE ALARM MALFUNCTIONS					
FIRE DETECTION EQUIPMENT					
SEWER REALIGNMENT PROJECT					
ACCESS/EGRESS MAINT.		1,100			
WATER HEATER REPAIRS					
KITCHEN WALL REPAIRS					
ROOF/SIDING STORM REPAIRS					
CHURCH SIGNAGE		40			
MENS ROOM REPAIRS					
FREEZER REPAIRS					
SANCTUARY WATER DAMAGE REPAIR		2,350			
EXTERMINATOR CONTROL		2,330			
DOOR LOCKS		930			
MAJOR MAINT CHURCH BUDGET	21,210				
Major Maint-Church (3.5 %endow.)	21,210	15,926	22,000	22,000	21,826
MAINTENANCE LABOR		630	500		300
PAPER ITEMS		578	500	100	250
BUILDING MATERIALS	500	184	300	16	150
CLEANING SUPPLIES	3,200	1,995	2,500	1,800	2,000
KITCHEN SUPPLIES		427	500	69	200
COVID-19 SUPPLIES				650	1,000

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Maint, Materials & Supplies	3,700	3,814	4,300	2,635	3,900
BOSTON CHILDREN'S THEATER EXP.		800			
SEXTON GROSS PAY	12,730	12,725	12,985	12,985	13,179
SECURITY	2,800	4,219	2,856	5,993	6,083
Sexton & Security	15,530	17,744	15,841	18,978	19,262
ELECTRIC CHURCH	13,500	10,502	14,000	9,000	12,000
GAS CHURCH	13,300	14,045	15,500	13,000	17,000
WATER/SEWER CHURCH	1,800	2,236	2,200	1,900	2,300
PHONE/INTERNET CHURCH	1,700	2,433	3,000	2,400	2,600
TRASH REMOVAL CHURCH	2,330	2,528	2,500	2,500	2,560
SNOW REMOVAL CHURCH	4,150	5,125	4,150	4,150	4,250
ELECTRIC SPIRE	500	630	500	551	500
ELEVATOR INSPECTION	600	0	600	600	600
FIRE ALARM MONITORING	350	0	350	0	0
ASBESTOS TESTING			0	2,500	
Church Utilities	38,230	37,499	42,800	36,601	41,810
**CHURCH BUILDING	96,885	91,088	100,917	95,690	103,105
MAINT P1	1,000	935	1,200	674	650
P1 GARAGE DOOR					
Maintenance-P1	1,000	935	1,200	674	650
GEN. FUND P-1 UTIL. EXP.				200	
ELECTRIC P1	1,200	1,794	2,200	2,300	2,350
WATER/SEWER P1	600	267	300	550	550
TELEPHONE P1	200	0	0	0	0
GAS P1	3,600	2,790	3,300	3,300	4,300
Utilities-P1	5,600	4,851	5,800	6,150	7,200
**PARSONAGE -P1	6,600	5,786	7,000	6,824	7,850
POSTAGE GENERAL	1,000	985	1,000	900	1,000
POSTAGE MEMORIAL					
POSTAGE REIMB.					
Postage	1,000	985	1,000	900	1,000
WEBSITE DOMAIN		468		550	550
COPIER PAPER & SUPPLIES	400	365	500	300	300
COMPUTER EXPENSE	1,000	1,739	0	750	550
COMPUTER EQUIPMENT	500		0	0	0
MONTHLY REM. BACK-UPS	400	0	0	0	0
COPIER SERVICE CONTRACT	1,100	630	1,100	1,035	1,100
WEBSITE FEE	280	1,035	630	175	150
QUARTERLY SERVER MAINT.	1,500	653	0	0	0
CHURCH WINDOWS MAINT.			1,700	1,700	1,700
OTHER TECHNOLOGY EXPENSE					7,000
Equipment Expenses	5,180	4,422	3,930	4,510	11,350

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OFFERING ENVELOPES	250	0	250	200	200
BULLETINS	300	134	200	100	200
OTHER OFFICE SUPPLIES	900	260	900	400	400
CERTIFICATES	50	0	50	0	0
CALENDARS	100	0	100	0	0
CHECKS	350	497	100	450	450
CREDIT CARD TRANS. FEES	75	107	100	250	250
VANCO FEE	500	469	500	400	400
HISTORIAN OFFICE SUPPL.	0	0	0	0	0
Office Expenses	2,525	1,467	2,200	1,800	1,900
EASTER EXPENSE	250	49	250	123	100
UPPER ROOM	250	269	250	250	250
CHRISTMAS CANDLES	100	0	100	0	0
PEOPLES UNITED (VAULT)	175	175	0	175	175
PEOPLES UNITED 3	0	0	0	0	0
Other Office	775	493	600	548	525
**ADMIN OFFICE EXP	9,480	7,367	7,730	7,758	14,775
IMPLEMENTATION 2017					
ALT. DINNER WORSHIP					
SPEAKER SERIES					
KEYBOARD FOR ALT. DINNER					
CROSSROADS/NEW BEGINNINGS	0				
SEARCH COMMITTEE EXPENSE		132	150		250
BY-LAWS-RELATED CHANGES			1,000		
Crossroads/New Organization	0	132	1,150	0	250
***TOTAL BUILDING EXPENSE	112,965	104,241	116,797	110,272	125,730
****TOTAL EXPENSE	289,717	247,471	290,589	266,139	325,220
Difference			584	17,346	0