

**MINUTES**  
**BOARD OF DIRECTORS MEETING**  
**Wednesday, January 23, 2013**

**Members present**

Ann Mackey, Chair  
Troy Barker (Trustees)  
Jacqueline Blackwell (AL)  
Kathleen Custer, LL  
Eric Galloway (COM /LL)  
Bill Groth (AL)  
Mark Grove, Secretary

James Hamstra (SPRC)  
Linda McClain (LL to AC)  
Angela Ockerman-Jones (AL)  
Nick Tumminello (Finance)

**Members absent**

Ron Gifford, Vice Chair  
Charles Young, Treasurer

**Ex Officio present**

Darren Cushman Wood  
Jim Thieman, CBA

**Welcome and Minutes**

- Chair Ann Mackey called the meeting to order at 5:30 pm, followed by introductions of all board members. Pastor Cushman Wood offering a prayer.
- Following a motion by Kathleen Custer, members unanimously approved the minutes of the November 28, 2012 Board meeting and those of the December 6, 2012 Church Conference.

**Financial Reports and update on Stewardship Campaign *Jim Thieman***

**2012**

- **Income**
  - Though still preliminary, we finished the year \$38,000 under budgeted income.
  - Collected pledges at this point for 2012 are \$108,000 below budget. We are still collecting some late payments for the year.
  - Uncollected pledges are about average with our experience over the past five years.
- **Expenses**
  - There are still a few bills to pay, but preliminary figures show that we finished the year \$109,000 under budgeted expenses.
  - Staff worked hard to keep expenses down
  - With the smaller staff size, overall payroll and related expenses (FICA, etc.) also dropped.
  - We still have a few legal bills for work related to IDEM's Notice of Liability for the northwest corner of our property that we'll turn into the insurance company. If we get it back that will go into miscellaneous income.
- **Summary**
  - Preliminary data show that we finished the year \$45,700 in income over expenses. Once closed the balance will go into increasing the retained earnings of the church.
  - We were close to budget through September.
  - We are still closing December activity. Missions still being paid. Distributed financial statements will be completed soon.
  - The audit will be in May.

- The family that provided funding for organ concerts has agreed to allow us to some of that funding to repair the organ.

## **2013**

### **• Stewardship**

- 44 people did not pledge for 2013 who pledged for 2012. The reasons vary as some prior donors have moved, some could not afford to make pledges at this time, among other reasons.
- Darren has reviewed the list of 44 and told the group that some members are still active while others are not; it runs the whole spectrum. Some members will continue to give, but not pledge as finances are somewhat precarious. The decision to join Reconciling Ministries Network was made in 2011, so any members who decided not to pledge as a result of that decision likely took that step for 2012 and as a result it is not a new factor for 2013.
- The number of *pledge units* has decreased over the years from 2007 through 2013 to date. Total dollars also decreased over that period.
- Non-pledge giving ebbs-and-flows.

### **2013 Budget Nick Tumminello**

- Nick presented the budget to the board on behalf of the Finance Committee which recommends its adoption. He presented a summary of the budget in an e-mail to the board prior to the meeting (*note: the revised version of the budget that was adopted by the board was distributed by e-mail 1/24 and is attached below*)

Attached is the budget the Finance Committee is recommending with some reservation. In addition to the budget itself, there are some items of concern the Finance Committee feels are very important to review with the Board.

- Continued multi-year trend of declining pledging units – average loss of 18 units per year
- 4 year trend of declining amount of pledges collected
- Decline in the average amount per pledge (2013 vs. 2012)
- Budget relying on other income (e.g. Estate income) to balance projected Revenue and Expenses

If these trends continue North will face increasing budget challenges. With focus, planning and execution, North can make decisions and chart a course that ensures a secure future.

### **Summary of key budget points:**

- Total revenue of \$1,428,960 – (\$29,216 lower than 2012 Budget, \$9,046 greater than 2012 Actual)
  - \$1,100,000 pledged income
  - \$190,000 non-pledged income

- \$27,700 designated contributions
- \$23,760 Other income (e.g. Grants, sales, rental)
- \$87,500 Other – Unrestricted Bequest Funds (Estate Gifts)
- Important Notes on Revenue
  - § Pledges for 2103 are \$50,920 less than 2012 Actual and \$159,316 less than 2012 Budget
    - 91.4% of 2012 Pledges were collected
    - Pledging Units declined by 38 units from 2012 level
  - § Non-pledged Income assumes \$4,500 more than 2012 Budget and \$45,000 greater than 2012 Actual
  - § Budget relies on \$87,500 from Unrestricted Bequest funds that required specific Board Approval per endowment policy
- Total expenses of \$1,429,884 – (\$65,677 lower than 2012 Budget, \$65,677 greater than 2012 Actual)
  - Main categories of expense
  - \$826,268 5000 Acct - Compensation and Benefits (includes Contracted Services)
  - \$92,200 5200 Acct - Administrative Fees (e.g. Postage, telecom, banking, copying)
  - \$103,750 5300 Acct – Supplies/Services/Fees (e.g. Ministry supplies, Food, Advertising)
  - \$7,300 5400 Acct – Books/Periodicals/Music
  - \$113,266 550 Acct – Grants/Donations to Others (e.g. Conf/Dist Apportionments)
  - \$239,000 5600 Acct – Facilities (e.g. Utilities, Repairs, Equipment, Grounds)
  - Important Notes on Expenses
    - § Non-Clergy raises of 3% (first raises in 3 years)
    - § Significant increase in Ministry Supplies - \$5,000 for B&B, \$3,500 Sunday morning hospitality, \$2,500 Children Ministries
    - § Conference/District Apportionments – increased from 50% to 62% plan is to reinstate to 100% over 3 year period

### **Additional Recommendations**

1. Quarterly budget review by the Board of Directors. This is very important to clearly assess how the actual income/expenses are occurring with respect to the budget and determine if course corrections are required.
2. Board initiated action to address decline in stewardship – in terms of pledging units and giving levels. With the appointment Bob Cole as Stewardship chair and the extension of stewardship to be an on-going process instead of an point in time event we believe the foundation is there to address these issues.
3. Budgeting process adjustments. We believe there needs to be a stronger connection between the budgeting process, the stewardship process and the finalization of the budget. The trends point to decreasing revenue and increasing expenses for the coming years. A more top-down budget approach will allow for a process that allows Ministry groups to make informed choices about

programming, expenses, etc. For example, the process could start with exercise to estimate the following year's revenue so that budget targets could be set and used for each function to build their proposed budget.

4. Establish an annual planning calendar to ensure needed sequencing – planning, stewardship, capital, budgeting.

## Discussion

- Following his presentation, Nick added a few additional comments and, with Jim, responded to questions from the board.
  - For purposes of comparison, 2010 and 2011 actual expenses have been added to the worksheet.
  - Various sub-lines have been scrubbed to make sure we really understand things.
  - Expenses have been managed
  - Sunday morning hospitality has not been budgeted in past years. As donations do not cover expenses, we have added \$3,500 as a budget item.
  - Ministry supplies have increased and there are now ministry supplies for each of the pastors.
  - \$5,000 is allocated for Bread n' Bowl.
  - The Stephen ministry is winding down, so that budget line should be removed.
  - As noted in the presentation, it is important to address the gap—we have \$87,000 that we are relying on from non-pledged income from the estate bequest to balance the budget. This illustrates the functional gap that will remain unless we make changes in income and/or expenses. The Finance committee opted not to go back to the Ministries Council to ask them to cut \$100,000 as they didn't know if that would be successful.
  - We are in the ballpark. 2013 is a year to gauge—ideally we'll see some improvement as the economy improves, but we need to carefully monitor this year's progress with an eye toward 2014.
  - Assessment—we paid 46% of our assessment to the conference last year. Our plan is to increase our payment by \$22,000 this year which will bring us to 62% of the assessment with a goal is to reach 100% in 3 years.
  - The last staff raises were in 2009. There was a recommendation from conference for an increase of 3% for non-clergy staff. Clergy got a 3% increase through charge conference.
  - With the decision not to fill two clergy positions that opened up in 2012 our overall expenses are lower.
  - Endowment distribution funds roll into our cash account. This is a budget covering the general fund only.
  - Last year's chiller purchase came out of our capital account.
  - The Program and Mission endowment fund is different from the Building & Capital endowment fund. The former is more flexible. We need to clarify how we operate these funds (see below).
  - Is the budget overly aggressive? We do not think of this as a conservative budget as we have to see how collections stand up to pledges. We already tightened belts on

- staff. We have no big plans for staffing changes this year as we experienced last year in terms of reduced expenses.
- Compensation and benefits total \$800,000+—we don't have much in discretionary spending. Some unavoidable taxes such as SSI have increased and the payroll tax holiday has ended.
  - We may find some savings in health care. We already have avoided some expense there as Danyelle's health care is covered by spouse.
  - 91% of pledges paid is lower than usual. We still expect some payments on 2012 to come in.
  - Board has to vote for \$87,500 from a bequest to go to into the general fund. If approved it would be available if we need it, though it would be the last money spent.
  - Contracted services reflect regular building and grounds-related contracts we have entered into.
  - Build budget process earlier, starting with lower expectations for income. Budget process that is more controlled and less open-ended.
  - As noted in the Finance Committee's recommendations above, it is important that we conduct a regular review of the budget as the year goes along as that will help us in preparing for and developing the 2014 budget.
  - We are more comfortable with plugging the gap this year from the bequest as we hope a more focused stewardship campaign and cultural changes going forward. We need to help membership understand this is how we will handle things this year and this requires both a measured communication effort and a balanced approach. Jim recommended that the use of the bequest to balance the budget be noted included in a mailing from North.
  - North just came through the strategic planning process with the hope that that will help with making the church more lay member-driven and not so staff dependent.
  - Members agree that we need to improve and expand communications on what and how we are doing with our members, including writing to more than just the pledged congregants. This may involve a separate letter to members who have not pledged for the year. Quarterly communication that includes multiple aspects of the budget (spending as well as income) is a good idea. This not only promotes transparency, but also keeps reality in line with expectation. It is important, however, that the message is broad enough (such as including activities supported by spending) so that it does not appear to be all finance, all the time.
  - A related suggestion is to send the leadership roster that was distributed at services in January as well as noting the move to a year-round stewardship committee. Describe the key elements of and activities emerging from the strategic plan as a way to keep all members informed, involved, and passionate. This is also a good way to build a culture of expectations in new members.
  - The Finance Committee is going to take the lead in developing a 2013 communication plan to the members and friends of North regarding its finances.
  - Nick recognized the significant work of the Ministry teams, Jim Thieman, Pastor Darren and the Finance Committee in preparing and reviewing this budget.

## **Action**

- Following discussion, Jim subsequently removed the Stephen Ministry cost, decreased the Registration & Fees cost and increased the District Apportionment to 1.5%. This enabled us to remain at the approved income level and balance the expenses to equal the income, netting a balanced budget.
- Under the Endowment Policy, major unrestricted gifts to North from wills and estates are put into the Building Capital Endowment Fund. However, the Board may stipulate other uses should they deem it necessary and prudent. Bill Groth moved that \$87,500 from an estate gift be used as the last money spent for operations in 2013, and the Board unanimously agreed.
- As a report from the Finance Committee, no motion to accept the proposed budget, as revised, is required. Members unanimously voted adoption.

## **Appoint Interim Trustee *Troy Barker***

- Troy informed members that Paula Schmidt-Lewis has had to resign her position as trustee. Troy proposed that Jim McQuisten be appointed to fulfill the remaining two years of her term. The proposal was approved unanimously.

## **Re-establish Capital Campaign Committee *Darren Cushman Wood***

- North's Capital Campaign had to be put on hold in the last couple of years due to the state of the economy, its effect on potential donors, and other budget issues. It is now time, Darren believes, to complete the campaign and a key component in doing so is re-establishing the Capital Campaign Committee. The goal of this effort is to secure the pledges necessary to round out our matching gift. We need to raise \$614,000 to complete the match.
- Darren's goal is to secure the necessary pledges this year with payments due over the next three years. This would need to start soon so as to avoid the annual campaign later in the year and would recommence with a quiet phase to get things going. Darren and Jim plan to meet with the campaign consultant who already has been paid and has some hours left unused.
- Darren suggested this needs small team of 3-4 to work with North staff. Kathleen Custer agreed to serve and members were asked to send the names of other possible members to Ann.

## **Update on Illinois Street/Flower Shop *Ann Mackey***

- The possibility of acquiring the building housing a flower shop that adjoins the southwest corner of North's campus has been a topic of discussion for many years. Ann has been working with the building's owner who is a member of North and who wishes to donate the property to North.
- North sees a benefit in accepting the property as it gives us ore control on what activity, if any, occurs at that location. This control would provide us some assurance that a business that we would find inappropriate for our neighborhood does not locate there, such as a check-cashing firm or a liquor store. Darren noted that our interest extends

beyond North, but a step in support of our neighborhood and would be a type of ministry.

- There are some environmental issues on the property, as is typical of the property in this area. We are working with IDEM to receive a Comfort Letter, and will wait to accept transfer until the Comfort Letter has been issued.
- At the same time, we don't want to risk losing this opportunity while waiting for those steps as we understand the donor is anxious to complete the gift. As a result, a solution was identified that allows us to tentatively accept the gift by signing the required transfer documents but having them held in escrow until such time as the comfort letter has been issued and any terms and conditions for possible use of the property included in the letter are satisfactory to. Transfer of the gift is also conditional that we don't learn anything in the second round of environmental testing that would stop us from going forward. Both of these conditions are included in an agreement we have with the donor that allows us to back out of accepting the gift. The donor has no such escape options on her end.
- Recommend all deed and transfer agrees and held at escrow until we get comfort letter and satisfied with results of testing. Once done we will notify escrow. Under terms of the agreement we would sign by January 31<sup>st</sup>.
- As landlord we would be required to charge fair-market rent and the current tenant is aware of this.
- Members agreed that we saw accepting the gift subject to the steps outlined above as an opportunity with lots of upside. Following a motion (Bill Groth) to accept the gift under terms of escrow, **members voted unanimously in favor.**
- Ann promised to keep the board informed as the testing ad IDEM process move forward.

#### **Amendment to Bylaws** *Ann Mackey*

- Ann noted that we recently passed an amendment to the bylaws that will make voting without a meeting less cumbersome by requiring signatures of a majority of the Board members instead of all of the Board members, and providing for signature/consent by email.

#### **Endowment Policy/Committee/PME Committee** *Ann Mackey*

- Ann had distributed a copy of the Endowment Policy prior to the January meeting. She suggested this needs some cleaning-up and we will consider that a future meeting.

#### **Report from the Senior Pastor** *Darren Cushman Wood*

- Pastoral staff are gearing up for Lent. North will hold 30-45 minute chapel services every Thursday night, starting February 14<sup>th</sup>, the day after Ash Wednesday. There will be a different theme/flavor for each
- North's annual Mardi Gras celebration will occur on the 12<sup>th</sup>.
- A new member class upcoming that will run for four weeks with an additional three weeks for those new to Methodism. There will be ten members in this new class.

- Darren expressed his thanks to Ann for her work on the flower shop.

**Executive Session**

- Members of the Board retired to a brief executive session.

**Future Topics**

- Review Endowment Policy

**Future Board Meetings (Dates tentative):**

February 27, 2013	August 28, 2013
March 27, 2013	September 25, 2013
April 24, 2013	October 23, 2013
May 22, 2013	November 20 (not 27), 2013
June 26, 2013	December 18 (not 25), 2013
July 24, 2013	



**NORTH UNITED METHODIST CHURCH, INC.**  
**FY 2013 BUDGET**

**1-24-13 Recap**

Line #	DESCRIPTION	TOTAL SPRC	TOTAL S&A	TOTAL W&A	TOTAL M&O	TOTAL D&F	TOTAL C&N	OTHER	Total 2013 BUDGET	TOTAL 2012 BUDGET	Plim. Actual 2012	Actual 2011	Actual 2010
<b>REVENUES</b>													
Prior-Year Pledges & Pre-													
41010	Paid Pledges	-	-	-	-	-	-	-	-	\$0	\$35,438	\$94,270	\$ 40,037
41020	Current Year Pledges	-	-	-	-	-	-	1,100,000	1,100,000	1,259,316	1,150,920	1,171,468	1,190,309
Non-Pledge													
41030	Contributions	-	-	-	-	-	-	190,000	190,000	145,000	185,360	159,914	191,193
41070	Contributions-Designated	5,000	-	-	19,700	-	3,000	-	27,700	28,200	20,920	23,054	28,058
41080	Grants/Foundations	-	-	-	2,000	-	-	-	2,000	2,000	-	10,525	-
42010	Fees/Registrations	-	-	-	-	7,000	-	-	7,000	1,000	7,893	6,597	7,315
42020	Sales	-	-	-	-	4,200	-	-	4,200	8,700	4,861	2,314	1,772
42030	Interest	-	960	-	-	-	-	-	960	960	1,935	634	9,663
Gain/Loss on Sale of													
42040	Investments	-	-	-	-	-	-	-	-	-	(686)	(1,763)	1,554
42050	Rentals/Leases	-	-	-	-	-	-	9,600	9,600	13,000	13,273	12,941	7,953
45045	Other - Estate Income	-	-	-	-	-	-	87,500	87,500	-	-	-	-
<b>TOTAL REVENUE</b>		<b>5,000</b>	<b>960</b>	<b>-</b>	<b>21,700</b>	<b>11,200</b>	<b>3,000</b>	<b>1,387,100</b>	<b>1,428,960</b>	<b>\$1,458,176</b>	<b>\$1,419,914</b>	<b>\$1,479,954</b>	<b>\$1,477,854</b>
<b>EXPENSES</b>													
50010	Wages/Salaries	598,416	-	-	-	-	-	-	598,416	\$652,139	\$632,522	\$657,613	\$ 658,307
50020	Housing Allowance	56,012	-	-	-	-	-	-	56,012	72,008	64,707	55,050	55,127
50030	Social Security/ Medicare	33,645	-	-	-	-	-	-	33,645	33,875	33,511	34,270	31,928
50040	Health Insurance	86,841	-	-	-	-	-	-	86,841	92,232	81,156	80,805	81,817
50050	Pension	51,354	-	-	-	-	-	-	51,354	55,625	54,476	108,605	46,399
50060	Contracted Services	12,400	17,000	8,000	-	-	-	-	37,400	39,500	36,518	44,866	87,423
50070	Continuing Education	1,200	400	-	400	2,000	1,800	-	5,800	3,300	686	709	1,749
50080	Travel Reimbursement	3,000	-	-	1,000	-	400	-	4,400	5,900	4,289	6,256	7,160
52010	Office Supplies	-	10,800	-	-	-	-	-	10,800	14,000	9,091	13,963	15,414
52020	Postage	-	6,900	-	-	-	-	-	6,900	7,500	6,101	7,210	7,265
52030	Telephone/Internet	-	14,000	-	-	-	-	-	14,000	12,240	13,158	12,277	10,775
52040	Photocopy	-	20,000	-	-	-	-	-	20,000	20,000	19,321	19,854	19,823
52050	Printing/Design/Layout	-	-	-	-	-	-	-	-	-	-	-	105
Technology Hardware/													
52060	Support	-	24,000	-	-	-	-	-	24,000	24,000	25,363	17,786	11,471
52070	Software/Support	-	-	-	-	-	-	-	-	-	-	-	15,171
52080	Banking Expenses	-	2,000	-	-	-	-	-	2,000	2,500	1,943	2,111	3,199

52090 Audit	-	14,500	-	-	-	-	-	14,500	13,000	13,435	15,150	18,045
52095 Consulting Fees	-	-	-	-	-	-	-	-	-	480		145
53000 Legal	-	2,000	-	-	-	-	-	2,000	2,000	8,940	(65)	8,718
53010 Ministry Supplies	3,500	-	2,700	8,800	14,800	6,000	-	35,800	28,100	15,836	19,291	27,466
53015 Curriculum	-	-	-	-	4,800	-	-	4,800	7,100	2,260	1,911	4,076
53020 Membership Fees	-	500	900	200	-	200	-	1,800	1,800	580	1,311	807
53030 Marketing/Advertising	-	1,850	-	3,600	1,400	-	-	6,850	6,850	3,641	2,331	3,561
53040 Food/Meals	1,500	-	1,200	8,600	9,000	12,900	-	33,200	30,700	26,458	18,627	33,825
53050 Lodging	-	1,000	-	-	4,000	-	-	5,000	5,200	4,000	2,735	3,542
53060 Honoraria	-	-	-	1,000	1,500	-	-	2,500	3,825	907	1,165	2,300
53070 Scholarships	-	-	-	-	1,500	-	-	1,500	1,500	551	645	521
53090 Registrations/Fees	-	800	-	3,000	1,700	-	-	5,500	7,100	2,203	2,998	4,279
54010 Books/Periodicals/ Music	-	-	2,000	-	4,400	500	-	6,900	7,300	4,758	5,230	7,174
55010 Grants to Others	-	3,600	-	5,000	-	-	-	8,600	8,600	6,773	10,864	9,125
55020 Benevolences	-	-	-	10,000	-	-	-	10,000	10,000	9,817	10,553	8,740
Conference												
55030 Apportionment	-	-	-	-	-	-	86,060	86,060	65,241	65,376	108,315	146,258
55040 District Apportionment	-	-	-	-	-	-	12,909	12,909	6,524	6,537	10,836	23,401
56010 Rentals/Leases	-	-	-	-	8,800	-	-	8,800	8,300	8,445	6,427	8,185
56020 Electricity	-	51,600	-	-	-	-	-	51,600	55,000	52,371	52,936	50,725
56021 Water/Sewer	-	3,900	-	-	-	-	-	3,900	3,300	4,042	3,081	2,411
56025 Heating Fuel	-	24,000	-	-	-	-	-	24,000	24,500	17,332	25,616	26,904
56030 Insurance	-	33,000	-	-	-	-	-	33,000	35,500	33,785	24,872	26,486
56040 Janitorial Supplies	-	16,000	-	-	-	-	-	16,000	20,000	14,503	18,009	20,811
56050 Building Materials	-	6,500	-	-	-	-	-	6,500	6,000	4,285	6,656	5,482
56055 B&G Contracted Services	-	25,000	-	-	-	-	-	25,000	16,000	16,380	13,319	18,103
56060 Repairs-Building/Eqpt	-	40,000	6,400	-	-	-	-	46,400	46,400	46,209	9,835	71,741
56065 Grounds Upkeep	-	14,000	-	-	-	-	-	14,000	14,500	15,711	16,337	14,436
Equipment/Furnishings												
56070 Purchase	-	3,000	-	-	2,200	200	-	5,400	7,400	2,450	5,536	8,888
56080 Vehicle Gasoline	-	1,000	-	-	1,500	-	-	2,500	3,500	1,827	3,160	2,701
56085 Vehicle Upkeep/Repair	-	1,073	-	-	-	-	-	1,073	2,500	272	2,461	(715)
56090 Trash Removal	-	1,300	-	-	-	-	-	1,300	1,100	1,210	1,009	1,048
<b>TOTAL EXPENSES</b>	<b>847,868</b>	<b>339,723</b>	<b>21,200</b>	<b>41,600</b>	<b>57,600</b>	<b>22,000</b>	<b>98,969</b>	<b>1,428,960</b>	<b>\$1,483,659</b>	<b>\$1,374,216</b>	<b>\$1,462,526</b>	<b>\$1,612,322</b>
<b>2011 EXCESS</b>												
<b>INCOME/(EXP.)</b>	<b>(842,868)</b>	<b>(338,763)</b>	<b>(21,200)</b>	<b>(19,900)</b>	<b>(46,400)</b>	<b>(19,000)</b>	<b>1,288,131</b>	<b>0</b>	<b>(\$25,483)</b>	<b>\$45,698</b>	<b>\$17,428</b>	<b>\$ (134,468)</b>

<b>S &amp; A</b>		<b>100</b>	<b>110</b>	<b>120</b>	<b>170</b>	<b>TOTAL</b>		<b>190</b>	
<b>COA</b>	<b>DESCRIPTION</b>	<b>Admin/Office</b>	<b>Stewardship</b>	<b>Bldg/Grounds</b>	<b>MC/MB</b>	<b>S&amp;A</b>		<b>SPRC</b>	
	<b>REVENUES</b>								
41010	Prior-Year Pledges								
41020	Current Year Pledges								
41030	Non-Pledge Contributions								
41070	Contributions-Designated					-			
41080	Grants/Foundations					-		5,000	
42010	Fees/Registrations					-			
42020	Sales					-			
42030	Interest	960				960			
42040	Gain/Loss on Sale of Investments					-			
42050	Rentals/Leases			-		-			
	<b>TOTAL REVENUE</b>	<b>960</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>960</b>		<b>5,000</b>	
	<b>EXPENSES</b>								
50010	Wages/Salaries					-		598,416	
50020	Housing Allowance					-		56,012	
50030	Social Security/Medicare					-		33,645	
50040	Health Insurance					-		86,841	
50050	Pension					-		51,354	
50060	Contracted Services			17,000		17,000		12,400	
50070	Continuing Education	400				400		1,200	
50080	Travel Reimbursement			-		-		3,000	
52010	Office Supplies	10,800				10,800			
52020	Postage	6,900				6,900			
52030	Telephone/Internet	14,000				14,000			
52040	Photocopy	20,000				20,000			
52050	Printing/Design/Layout					-			
52060	Technology Hardware/support	24,000				24,000			Netlink
52070	Software/Support					-			
52080	Banking Expenses	2,000				2,000			
52090	Audit	14,500				14,500			
52095	Consulting Fees					-			
53000	Legal				2,000	2,000			
53010	Ministry Supplies					-		3,500	

53015	Curriculum					-		
53020	Membership Fees	500				500		
53030	Marketing/Advertising				1,850	1,850		
53040	Food/Meals					-	1,500	
53050	Lodging				1,000	1,000	-	
53060	Honoraria					-		
53070	Scholarships					-		
53090	Registrations/Fees			2,000		2,000		
54010	Books/Periodicals/Music					-		
55010	Grants to Others				3,600	3,600		
55020	Benevolences					-		
55030	Conference Apportionment					-		
55040	District Apportionment					-		
56010	Rentals/Leases					-		
56020	Electricity			51,600		51,600		
56021	Water/Sewer			3,900		3,900		
56025	Heating Fuel			24,000		24,000		
56030	Insurance			33,000		33,000		
56040	Janitorial Supplies			16,000		16,000		
56050	Building Materials			6,500		6,500		
56055	B&G Contracted Services			16,000		16,000		
56060	Repairs-Building/Eqpt			40,000		40,000		
56065	Grounds Upkeep			14,000		14,000		
56070	Equipment/Furnishings Purchase			3,000		3,000		
56080	Vehicle Gasoline			1,000		1,000		
56085	Vehicle Repair/Upkeep			600		600		
56090	Trash Removal			1,300		1,300		
	<b>TOTAL EXPENSES</b>	<b>93,100</b>	<b>-</b>	<b>229,900</b>	<b>8,450</b>	<b>331,450</b>		<b>847,868</b>
	<b>EXCESS INCOME/(EXPENSE)</b>	<b>(92,140)</b>	<b>-</b>	<b>(229,900)</b>	<b>(8,450)</b>	<b>(330,490)</b>		<b>(842,868)</b>
				<b>Prior Year</b>		<b>345,090</b>		<b>891,033</b>
				<b>Difference</b>		<b>(14,600)</b>		<b>(48,165)</b>

<b>W &amp; A</b>		<b>200</b>	<b>230</b>	<b>TOTAL</b>	
<b>COA</b>	<b>DESCRIPTION</b>	<b>Worship</b>	<b>Music</b>	<b>W&amp;A</b>	
	<b>REVENUES</b>				
41010	Prior-Year Pledges				
41020	Current Year Pledges				
41030	Non-Pledge Contributions				
41070	Contributions-Designated			-	
41080	Grants/Foundations			-	
42010	Fees/Registrations			-	
42020	Sales			-	
42030	Interest			-	
42040	Gain/Loss on Investments			-	
42050	Rentals/Leases			-	
	<b>TOTAL REVENUE</b>	-	-	-	
	<b>EXPENSES</b>				
50010	Wages/Salaries			-	
50020	Housing Allowance			-	
50030	Social Security/Medicare			-	
50040	Health Insurance			-	
50050	Pension			-	
50060	Contracted Services		8,000	8,000	
50070	Continuing Education			-	
50080	Travel Reimbursement			-	
52010	Office Supplies			-	
52020	Postage			-	
52030	Telephone/Internet			-	
52040	Photocopy			-	
52050	Printing/Design/Layout			-	
52060	Technology Hardware			-	
52070	Software/Support			-	
52080	Banking Expenses			-	
52090	Audit			-	
52095	Consulting Fees			-	
53000	Legal			-	
53010	Ministry Supplies	2,700		2,700	
53015	Curriculum			-	
53020	Membership Fees	600	300	900	
53030	Marketing/Advertising			-	
53040	Food/Meals/Communion	1,200		1,200	
53050	Lodging			-	
53060	Honoraria			-	
53070	Scholarships			-	
53090	Registrations/Fees			-	
54010	Books/Periodicals/Music		2,000	2,000	
55010	Grants to Others			-	
55020	Benevolences			-	

55030	Conference Apportionment			-	
55040	District Apportionment			-	
56010	Rentals/Leases			-	
56020	Electricity			-	
56021	Water Sewer			-	
56025	Heating Fuel			-	
56030	Insurance			-	
56040	Janitorial Supplies			-	
56050	Building Materials			-	
56055	B&G Contracted Services			-	
56060	Repairs-Building/Eqpt		6,400	6,400	
56065	Grounds Upkeep			-	
56070	Equipment/Furnishings Purchase			-	
56080	Vehicle Gasoline			-	
56085	Vehicle Repair/Upkeep			-	
56090	Trash Removal			-	
<b>TOTAL EXPENSES</b>		<b>4,500</b>	<b>16,700</b>	<b>21,200</b>	
<b>EXCESS INCOME/(EXPENSE)</b>		<b>(4,500)</b>	<b>(16,700)</b>	<b>(21,200)</b>	
		<b>Prior Year</b>		<b>20,000</b>	
		Difference		1,200	

<b>M &amp; O</b>		<b>300</b>	<b>310</b>	<b>321</b>	<b>322</b>	<b>323</b>	<b>331</b>	<b>332</b>	<b>333</b>	<b>334</b>	<b>TOTAL</b>
<b>Line #</b>	<b>DESCRIPTION</b>	<b>MO Gen</b>	<b>College</b>	<b>B&amp;B</b>	<b>Far Mkt</b>	<b>IHN</b>	<b>Jub Christ</b>	<b>Emer Asst</b>	<b>MNF Ptry</b>	<b>MN Ch Co</b>	<b>M&amp;O</b>
	<b>REVENUES</b>										
41010	Prior-Year Pledges										
41020	Current Year Pledges										
41030	Non-Pledge Contributions										
41070	Contributions-Designated			7,500	4,600	1,000	1,300	300	5,000		19,700
41080	Grants/Foundations				2,000						2,000
42010	Fees/Registrations										-
42020	Sales										-
42030	Interest										-
42040	Gain/Loss on Investments										-
42050	Rentals/Leases										-
	<b>TOTAL REVENUE</b>	-	-	7,500	6,600	1,000	1,300	300	5,000	-	21,700
	<b>EXPENSES</b>										
50010	Wages/Salaries										-
50020	Housing Allowance										-
50030	Social Security/Medicare										-
50040	Health Insurance										-
50050	Pension										-
50060	Contracted Services										-
50070	Continuing Education	400									400
50080	Travel Reimbursement	1,000									1,000
52010	Office Supplies										-
52020	Postage										-
52030	Telephone/Internet										-
52040	Photocopy										-
52050	Printing/Design/Layout										-
52060	Technology Hardware										-
52070	Software/Support										-
52080	Banking Expenses										-
52090	Audit										-
52095	Consulting Fees										-
53000	Legal										-
53010	Ministry Supplies		100	5,000	1,000	1,200	1,500				8,800
53015	Curriculum										-

53020	Membership Fees									200	200
53030	Marketing/Advertising				3,600						3,600
53040	Food/Meals	500	100	5,000	3,000						8,600
53050	Lodging										-
53060	Honoraria				1,000						1,000
53070	Scholarships										-
53090	Registrations/Fees	1,000				2,000					3,000
54010	Books/Periodicals/Music										-
55010	Grants to Others								5,000		5,000
55020	Benevolences							10,000			10,000
55030	Conference Apportionment										-
55040	District Apportionment										-
56010	Rentals/Leases										-
56020	Electricity										-
56021	Water/Sewer										-
56025	Heating Fuel										-
56030	Insurance										-
56040	Janitorial Supplies										-
56050	Building Materials										-
56055	B&G Contracted Services										-
56060	Repairs-Building/Eqpt										-
56065	Grounds Upkeep										-
56070	Equipment/Furnishings Purchase										-
56080	Vehicle Gasoline										-
56085	Vehicle Repair/Upkeep										-
56090	Trash Removal										-
	<b>TOTAL EXPENSES</b>	<b>2,900</b>	<b>200</b>	<b>10,000</b>	<b>8,600</b>	<b>3,200</b>	<b>1,500</b>	<b>10,000</b>	<b>5,000</b>	<b>200</b>	<b>41,600</b>
	<b>EXCESS INCOME/(EXPENSE)</b>	<b>(2,900)</b>	<b>(200)</b>	<b>(2,500)</b>	<b>(2,000)</b>	<b>(2,200)</b>	<b>(200)</b>	<b>(9,700)</b>	<b>-</b>	<b>(200)</b>	<b>(19,900)</b>
										<b>Prior Year</b>	<b>41,200</b>
										<b>Prior Year with out payroll</b>	
										<b>Difference</b>	<b>19,900</b>



<b>D &amp; F</b>		<b>400</b>	<b>401</b>	<b>402 or 404</b>	<b>403 or 405</b>	<b>420</b>	<b>421</b>	<b>460</b>	<b>480</b>	<b>TOTAL</b>
<b>Line #</b>	<b>DESCRIPTION</b>	<b>Child-Prog</b>	<b>Child-Events</b>	<b>Youth-Prog</b>	<b>Youth-Events</b>	<b>Adult-Prog</b>	<b>Adult-Events</b>	<b>All-Ch Events</b>	<b>HEM</b>	<b>D&amp;F</b>
	<b>REVENUES</b>									
41010	Prior-Year Pledges									
41020	Current Year Pledges									
41030	Non-Pledge Contributions									
41070	Contributions-Designated									\$0
41080	Grants/Foundations									\$0
42010	Fees/Registrations		300	500	6,000		200			\$7,000
42020	Sales			200	-	1,000	1,000	2,000		\$4,200
42030	Interest									\$0
42040	Gain/Loss on Investments									\$0
42050	Rentals/Leases									\$0
	<b>TOTAL REVENUE</b>	<b>-</b>	<b>300</b>	<b>700</b>	<b>6,000</b>	<b>1,000</b>	<b>1,200</b>	<b>2,000</b>	<b>-</b>	<b>\$11,200</b>
	<b>EXPENSES</b>									
50010	Wages/Salaries									\$0
50020	Housing Allowance									\$0
50030	Social Security/Medicare									\$0
50040	Health Insurance									\$0
50050	Pension									\$0
50060	Contracted Services									\$0
50070	Continuing Education	1,500		500						\$2,000
50080	Travel Reimbursement		-							\$0
52010	Office Supplies									\$0
52020	Postage									\$0
52030	Telephone/Internet									\$0
52040	Photocopy									\$0
52050	Printing/Design/Layout									\$0
52060	Technology Hardware									\$0
52070	Software/Support									\$0
52080	Banking Expenses									\$0
52090	Audit									\$0
52095	Consulting Fees									\$0
53000	Legal									\$0
53010	Ministry Supplies	4,000	3,000	1,200	2,000	400		3,200	1,000	\$14,800
53015	Curriculum	3,000		500	300	500		500		\$4,800
53020	Membership Fees									\$0
53030	Marketing/Advertising	500		200		200			500	\$1,400



<b>C &amp; N</b>		<b>500</b>	<b>505</b>	<b>506</b>	<b>510</b>	<b>520</b>	<b>521</b>	<b>TOTAL</b>
	<b>DESCRIPTION</b>	<b>Parish Care</b>	<b>Transportation</b>	<b>Special Needs</b>	<b>Stephen Min</b>	<b>Health Min</b>	<b>Hospitality</b>	<b>C&amp;N</b>
	<b>REVENUES</b>							
41010	Prior-Year Pledges							
41020	Current Year Pledges							
41030	Non-Pledge Contributions							-
41070	Contributions-Designated						3,000	3,000
41080	Grants/Foundations							-
42010	Fees/Registrations							-
42020	Sales							-
42030	Interest							-
42040	Gain/Loss on Investments							-
42050	Rentals/Leases							-
	<b>TOTAL REVENUE</b>	-	-			-	3,000	3,000
	<b>EXPENSES</b>							
50010	Wages/Salaries							-
50020	Housing Allowance							-
50030	Social Security/Medicare							-
50040	Health Insurance							-
50050	Pension							-
50060	Contracted Services							-
50070	Continuing Education					1,800		1,800
50080	Travel Reimbursement					400		400
52010	Office Supplies							-
52020	Postage							-
52030	Telephone/Internet							-
52040	Photocopy							-
52050	Printing/Design/Layout							-
52060	Technology Hardware							-
52070	Software/Support							-
52080	Banking Expenses							-
52090	Audit							-
52095	Consulting Fees							-
53000	Legal							-
53010	Ministry Supplies	1,000		700		800	3,500	6,000
53015	Curriculum							-
53020	Membership Fees					200		200
53030	Marketing/Advertising							-
53040	Food/Meals	2,400				500	10,000	12,900
53050	Lodging							-
53060	Honoraria	-				-		-
53070	Scholarships							-
53090	Registrations/Fees							-
54010	Books/Periodicals/Music	500						500
55010	Grants to Others							-

55020	Benevolences								-
55030	Conference Apportionment								-
55040	District Apportionment								-
56010	Rentals/Leases								-
56020	Electricity								-
56021	Water/Sewer								-
56025	Heating Fuel								-
56030	Insurance								-
56040	Janitorial Supplies								-
56050	Building Materials								-
56055	B&G Contracted Services								-
56060	Repairs-Building/Eqpt								-
56065	Grounds Upkeep								-
56070	Equipment/Furnishings Purchase					200			200
56080	Vehicle Gasoline		-						-
56085	Vehicle Upkeep/Repair								-
56090	Trash Removal								-
	<b>TOTAL EXPENSES</b>	<b>3,900</b>	<b>-</b>	<b>700</b>	<b>-</b>	<b>3,900</b>	<b>13,500</b>		<b>22,000</b>
	<b>EXCESS INCOME/(EXPENSE)</b>	<b>(3,900)</b>	<b>-</b>	<b>(700)</b>	<b>-</b>	<b>(3,900)</b>	<b>(10,500)</b>		<b>(19,000)</b>
								<b>Prior Year</b>	<b>19,825</b>
								<b>Prior Year without payroll</b>	
								Difference	19,000