

2020 BUDGET NOTES AND INFORMATION

2020 Budget Format Change

- Previous budgets for St. Andrews have identified more than 100 individual line items, each with an individual Account Code and associated budget. These budgets were totaled under the headings of Income, Benevolences, Worship, etc. and expenses were allocated to the individual accounts and then totaled. This reporting level is reviewed monthly by the Council. In the interests of simplification and transparency, we have revised the Budget Format as shown. The percentages relate the proposed budget to that of the 2019 budget.

Income

- General Fund income is projected based on actual income through September and historical increased giving in the final months of the year, with an assumed 9% increase.

Expenses

- Benevolence (aka money we give away to other organizations, or “charitable giving”) continues at 20% of general fund income. This amount does not include any designated or restricted donations (given for a specific ministry or purpose).
- Mortgage is paid from a dedicated ‘mortgage reduction’ fund. Donations to this fund (also known as Building Fund) are used for principal & interest payments. Any donations in excess of our payment are earmarked to pay down the principal. Currently our principal owed is ~\$288,000.
- The expenses for staff include a 3% compensation increase for all employees. Pastor Manuel has not received a salary increase since he assumed the role of Senior Pastor in 2017. Pastor Sarah has not received a salary increase since her arrival here in 2017. Lay staff has not received a salary increase since 2018.
- Campus Maintenance includes repair & maintenance, utilities, grounds maintenance, and custodial needs. This amount is increased in large part due to the repair & maintenance needs of our aging facility. Our Community Center is now 20 years old, and is used every day by our own ministry groups and/or community groups. Heavy use of the building puts added strain on our utilities, custodial, and maintenance needs.

Bottom Line

- The proposed expenses are ~\$16,000 more than proposed income. This could vary in either direction based on numerous factors. We believe that God is calling our congregation to the ministries outlined in this proposed budget, and through your generosity God will provide the resources to fulfill our call.
- In the past two years, we have approved deficit budgets of (\$44,554) in 2018 and (\$19,244) in 2019. In 2018 we finished the year with a small surplus. We do not yet know how we will fare in 2019.