First Congregational Church - FY 2020-2021 By Quarter Spending Plan

Comments re: the next three quarters of the fiscal year →

	July, August, September 2020	The estimates for the each of the next three quarters assume that the church will remain closed for in-person worship services, and that virtual services will continue, if not expand. Even though the church has been closed for nearly six months, it is still hard to predict expenses for a largely closed building but we are beginning to develop some history. Virtual offerings come with new expenses and new categories of expense but an effort has been made to build these into the next three quarterly spending plans.	October, November, December 2020	January, February, March 2021	April, May, June 2021	Annual
Offering - Non Pledged	6,000	This estimate is based on offerings that have been received during the time the church has been closed, i.e. April, May, June 2020, adjusted to fit our traditional pattern of increased, non-pledged giving in the Advent season	12,000	8,000	7,500	33,500
Misc. Income	2,100	Again, an estimate based on gifts made for specific purposes during April, May and June 2020. In January, we receive an annual gift from the Bob and Harriet Walsh Fund.	5,400	28,165	2,100	37,765
Oper. Income from Endow.	5,000	Last fiscal year $5,000 was needed in the first quarter, primarily because insurance for the entire year is paid in full during the first quarter. * See below.		11,000	24,000	40,000
Pledges	74,000	The annual estimated income is based on $324,210 submitted as estimates of giving, minus 4% to reflect the amount that traditionally goes uncollected.	101,675	67,784	67,783	311,242
TOTAL	**87,100**		**119,075**	**114,949**	**101,383**	**422,507**

EXPENSES - PERSONNEL

		Comments				
Personnel Wages	83,600	Every so often a fiscal year has more than 26 standard pay periods. This happens to be the case this year with three payroll months falling in the first, second and fourth quarters of the fiscal year.	75,918	70,303	74,489	304,310
Payroll Taxes	6,395	Employer's portion of Social Security	4,500	3,892	4,420	19,207
Workers Comp	480	Based on payroll categories	330	330	330	1,470
TOTAL	**90,475**		**80,748**	**74,525**	**79,239**	**324,987**

ADMINISTRATIVE EXPENSES

		Comments				
Administrative Expenses	5,100	Similar to previous periods. Copier lease, payroll servicing fees, website expenses, etc., are ongoing regardless of whether the church is closed. Some savings in office supplies and UCC dues are predicted.	5,600	5,100	5,970	21,770
TOTAL	**5,100**		**5,600**	**5,100**	**5,970**	**21,770**

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DEPARTMENTS/COMMITTEES

			Comments				
BUILDING & GROUNDS		16,100	Insurance is paid once annually and that expense hit the first quarter. The estimated spending for the next three quarters assumes some savings in utilities due to the building being closed, as well as minimal snowplowing and a few other areas of savings.	10,454	11,231	9,710	47,495
	TOTAL	**16,100**		**10,454**	**11,231**	**9,710**	**47,495**

			Comments				
CHRISTIAN EDUCATION		-		100	100		200
	TOTAL	**-**		**100**	**100**	**-**	**200**

			Comments				
CONGREGATIONAL LIFE		-	No operating expenses are anticipated. In past budgets, there were only expenses budgeted for the Thanksgiving Feast and Community Picnic, both canceled this year.				-
	TOTAL	**-**					**-**

			Comments				
MEMBER CARE		45	Only the ongoing cost of subscriptions is anticipated this year.	90	45	90	270
	TOTAL	**45**		**90**	**45**	**90**	**270**

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		Comments re: the next three quarters of the fiscal year →				
MISSIONS DEPARTMENT	**4,800**	FORMULA based on 6% of pledged + non-pledged income	**6,821**	**4,547**	**4,517**	**20,685**
		Comments				
WORSHIP & MUSIC	600	The estimate for the second quarter of the fiscal year is based on a proposal submitted by the Worship and Music Department. It assumes a virtual and live-streamed Candlelight and Christmas Eve service.	3,050	1,675	1,525	6,850
	600		**3,050**	**1,675**	**1,525**	**6,850**
STEWARDSHIP	-	This expense appears in the last quarter of the fiscal year.			250	250
Depts. + Committees	**21,545**					
	July - Sept. 2020					
Personnel + Administration	95,575		86,348	79,625	85,209	346,757
Departments + Committees	21,545		20,515	17,598	16,092	75,750
TOTAL EXPENSES	**117,120**		**106,863**	**97,223**	**101,301**	**422,507**
Income	**87,100**		**119,075**	**114,949**	**101,383**	**422,507**
Net	**(30,020)**		**12,213**	**17,726**	**82**	**0**