

First Congregational Church of San Rafael - proposed 2016 Budget (R1)					
<i>For January 17, 2016 Worship</i>					
	Approved	Actual	2016 w/ Full-time Pastor		
	2015	2015	S&H at	S&H pro-rated	
Account Name	Budget	as of 1/10/16	Low quartile	from 2015	Notes
Pastoral Salary	26,500.00	26,499.96	31,500.00	45,333.00	
Pastoral Housing Allow.	30,000.00	30,000.00	30,000.00	30,000.00	
Pastoral Soc. Sec.	4,322.25	4,322.28	4,704.75	5,762.97	7.65% of S&H
Pastoral Salary Subtotal	60,822.25	60,822.24	66,204.75	81,095.97	
Pastoral Pension Fund	7,910.00	10,272.50	8,610.00	10,546.62	14% of S&H (2015 total includes catch-up 2014 payments)
Pastoral Medical Insurance	5,875.09	8,388.68	5,661.29	5,661.29	Switch to new non-UCC health plan Feb 1 @\$449.89/month
Pastoral Dental Insurance	914.40	685.80	991.20	991.20	Continue existing Blue Shield dental plan
Pastoral Life and Disability Ins.	847.50	1,100.65	922.50	1,130.00	1.5% of S&H
Pastoral Payroll Adds Subtotal	15,546.99	20,447.63	16,184.99	18,329.11	
Music Director	14,300.00	14,840.40	15,100.00	15,100.00	2% COLA
Office Manager	10,500.00	13,850.01	13,900.00	13,900.00	Assume pay at Eric's rate (\$23.20/ hour)
Cleaning Services	11,355.18	11,285.06	11,510.76	11,510.76	2% COLA
Pulpit Supply	1,500.00	850.00	650.00	650.00	Fewer outside preachers w/ full-time pastor
Youth Advisor or Homework club admin	0.00	0.00	0.00	0.00	If we have one, it will have to be outside funding (e.g. Pilg Park)
Substitute Musicians	350.00	326.50	350.00	350.00	
Supplimental Musicians	400.00	350.00	350.00	350.00	
Sabbatical pastoral supply	0.00	0.00	0.00	0.00	
Consultant Fees	0.00	0.00	0.00	0.00	
Consultant Expenses	0.00	0.00	0.00	0.00	
field education student stipend	0.00	0.00	1,600.00	1,600.00	\$400/mo starting in September (discretionary cut until May)
Other Payroll Subtotal	38,405.18	41,501.97	43,460.76	43,460.76	
Pastor Auto Reimbursement	1,200.00	1,834.80	1,725.00	1,725.00	IRS rate is down from \$.575 in 2015 to \$.540 in 2016 (-6%)
Pastor Books & Ed.	250.00	274.25	250.00	250.00	
Pastor Continuing Ed.	250.00	266.00	250.00	250.00	
Search Committee Expenses	0.00	0.00	0.00	0.00	
Pastoral Expenses Subtotal	1,700.00	2,375.05	2,225.00	2,225.00	
Telephone	2,500.00	2,646.06	2,136.00	2,136.00	Lower rate for office phone started September 2015
Internet/Website	850.00	807.46	850.00	850.00	
Gas and Electric	3,300.00	2,494.68	2,500.00	2,500.00	Impact of Montessori less than expected
Water	900.00	417.94	500.00	500.00	ditto, plus drought restrictions
Sanitary Service	1,552.50	1,585.09	1,600.00	1,600.00	
Utilities Subtotal	9,102.50	7,951.23	7,586.00	7,586.00	

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	2015	2015	S&H at	S&H pro-rated	
	Budget	as of 1/10/16	Low quartile	from 2015	
Office Supplies	2,000.00	1,642.68	1,700.00	1,700.00	
Conf. & Meeting Tuition Costs	400.00	395.00	400.00	400.00	NCNC Conference only. Pastor only paid
Equipment & Piano Maint.	350.00	200.99	200.00	200.00	Piano tuned Dec. 2015. Only tune piano once in 2016
Copier Lease	1,700.00	1,935.82	1,950.00	1,950.00	service and excess usage charges
Office equip. replacement	0.00	217.93	250.00	250.00	There will be something
Building & Grounds Maint.	7,000.00	4,570.11	6,000.00	6,000.00	Many deferred projects, but some can be covered by bldg fund
Landscape Maint.	1,000.00	785.52	650.00	650.00	
Advertising	0.00	0.00	0.00	0.00	
Kitchen Supplies	400.00	346.11	350.00	350.00	
Bank Service Charges	25.00	188.87	50.00	50.00	won't need to print new checks in 2016 (as we did in 2015)
Vanco & Credit card fees	0.00	234.94	300.00	300.00	This will grow with more pledges going electronic
Bulletins and worship supplies	1,200.00	1,404.37	300.00	300.00	Switch to homemade bulletin covers and use existing medalions etc
Flowers	200.00	0.00	0.00	0.00	we never BUY flowers. People contribute them
Greeting and Follow up	100.00	345.10	350.00	350.00	Very active in 2015. Higher with less consulting. Money well-spent
Celebrations	100.00	161.06	100.00	100.00	High 2015 was mainly Pastor's installation
Public Relations	200.00	365.07	150.00	150.00	We paid hotel for new conf minister in 2015.
Subscriptions	140.00	199.07	200.00	200.00	The upper Room and Church clip-Art online
Banners	500.00	455.24	200.00	200.00	Cut way back on these in 2016 (or find cheaper supplier)
Ministry Board discretionary	500.00	0.00	0.00	0.00	No open funds in 2016. Use budgeted categories
Special Event costs	500.00	687.16	200.00	200.00	We over-spent on Matt Herron event. Don't do that again.
Miscellaneous operating Expense	100.00	70.20	100.00	100.00	
Other Expenses Subtotal	16,415.00	14,205.24	13,450.00	13,450.00	
Property Tax	1,744.00	1,671.08	1,730.00	1,730.00	Plus 3.5% every year
CA Workers Comp.	302.10	1,120.38	1,150.00	1,150.00	Estimate for 2015 budget was a mistake. Actual was normal cost.
Building/Liab. Insurance	6,316.36	6,313.74	6,500.00	6,500.00	
Courtyard Mortgage payments	15,559.29	15,565.62	15,598.69	15,598.69	** Current courtyard funds will be exhausted in December 2016 **
Taxes & Insurance Subtotal	23,921.75	24,670.82	24,978.69	24,978.69	
UCC Share (OCWM incl Per Capita)	5,830.00	5,830.00	5,830.00	5,830.00	Hold 2016 at 2015 level
Marin Interfaith Council	300.00	320.00	250.00	250.00	
Marin Food Bank	400.00	400.00	0.00	0.00	Specific benevolence items here are just place-holders (actual choice of causes and amounts is done by Mission Board) but the need to
Canal Alliance	1,000.00	1,000.00	500.00	500.00	cut back total benevolence by around 30% is real. Moreover, we've
Homeward Bound of Marin	600.00	600.00	0.00	0.00	seen in recent years that we get more money and have more impact
Bay Area IAF (Marin Organizing Comm)	750.00	0.00	0.00	0.00	with congregational programs than with budgeted check-writing.
St. Vincent de Paul Society of Marin	600.00	600.00	500.00	500.00	
S.F. Night Ministry	100.00	100.00	0.00	0.00	
Ritter Center	600.00	600.00	500.00	500.00	
Closed don't use (old PP scholarship category)		0.00	0.00	0.00	Homework club/camp is now off-budget #3202
Fairfax-San Anselmo Children's Ctr	600.00	600.00	500.00	500.00	
Bread for the World	0.00	0.00	0.00	0.00	

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	2015	2015	S&H at	S&H pro-rated	
	Budget	as of 1/10/16	Low quartile	from 2015	
Pastor's Fund for urgent Needs	400.00	527.63	0.00	0.00	\$1,606 available in off-budget member donations
Mission Board Projects	200.00	0.00	0.00	0.00	
EDFK (expense support)	500.00	500.00	300.00	300.00	actual expenses support in 2015 was \$275
Habitat for Humanity Greater SF	700.00	700.00	0.00	0.00	
Spectrum(LBG youth focus)	0.00	0.00	0.00	0.00	
Green Committee	0.00	0.00	0.00	0.00	
Benevolence Subtotal	12,580.00	11,777.63	8,380.00	8,380.00	-28.8%
<i>Benevolence as % of pledge income</i>	<i>13.3%</i>	<i>13.0%</i>	<i>9.5%</i>	<i>9.5%</i>	<i>meets the test of congregational tithing</i>
Church School Curriculum	1,000.00	651.25	750.00	750.00	Expect more kids
Church School Supplies	100.00	167.07	200.00	200.00	
Books & Adult Education	1,000.00	874.32	500.00	500.00	2015 included big purchase of study bibles for future years.
Youth Group	0.00	0.00	0.00	0.00	They have money accrued from past years.
Camperships	0.00	0.00	0.00	0.00	
Retreat	1,405.00	1,264.39	1,300.00	1,300.00	
Confirmation Class	200.00	0.00	200.00	200.00	Will this happen in 2016?
Preparation for Sacrements	125.00	0.00	0.00	0.00	Nothing happened in 2015. Put this off a year more
Training in Contemplative Practice	100.00	0.00	0.00	0.00	Nothing happened in 2015. Put this off a year more
Arts Committee	500.00	0.00	0.00	0.00	Arts committee has \$500 accrued off-budget
Nursery Care Expense	1,200.00	492.50	1,000.00	1,000.00	2016 will include 2nd half 2015 bill from Milagro
Choir Expense (incl Music)	450.00	217.67	350.00	350.00	Hold this down in 2015
MusicDirector Seminar or classes	450.00	0.00	450.00	450.00	Jeff planning to work with teacher. Money is "use it or lose it."
Choir and Christian Ed. Subtotal	6,530.00	3,667.20	4,750.00	4,750.00	
TOTAL EXPENDITURE	185,023.67	187,419.01	187,220.19	204,255.53	
INCOME					
Pledges	94,500.00	90,749.80	88,194.00	88,194.00	u
Ident. Non-Pledge Contrib.	0.00	100.00	0.00	0.00	
Loose Offerings	2,200.00	2,993.00	4,050.00	4,050.00	10% above late 2015 rate
Specified gifts - operating expenses	0.00	0.00	0.00	0.00	
Church Growth Workshops	0.00	620.24	1,800.00	1,800.00	6 seminars Total. Church gets 25% of net
Fund Raising Events	0.00	0.00	0.00	0.00	
			4,000.00	6,000.00	Blue sky pledge "fudge factor" based on positive membership trend
Rents					
Iglesia MDDL Church	24,000.00	24,000.00	24,000.00	24,000.00	
Abbey Montessori	24,000.00	22,000.00	26,000.00	26,000.00	Assumes missing Aug 2015 rent check is found or replaced in 2016
Church of God (7thDay)	10,800.00	11,200.00	10,800.00	10,800.00	
All self-help/12-step groups	3,800.00	3,570.00	3,500.00	3,500.00	
Misc Rentals/other groups	3,700.00	3,255.00	3,300.00	3,300.00	

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	2015 Budget	2015 as of 1/10/16	S&H at Low quartile	S&H pro-rated from 2015	
Sub-total - Rents	66,300.00	64,025.00	67,600.00	67,600.00	
Interest (bank, CD, Inv fund)	950.00	808.34	800.00	800.00	
Transfer from Courtyard Fund	15,559.20	15,565.62	15,598.69	15,598.69	Differences reflects rate change late 2015
Misc Income	0.00	0.00	0.00	0.00	
Sub-total, Contributions+Rents+Interest	179,509.20	174,862.00	182,042.69	184,042.69	
one half of 2014 surplus applied	5,700.00	5,700.00	5,850.42	5,850.42	
TOTAL INCOME	185,209.20	180,562.00	187,893.11	189,893.11	
NET SURPLUS/(SHORTFALL)	185.53	(6,857.01)	+672.92	(14,362.42)	
Imports to close 2015 shortfall					
Balance of Tides Foundation grant		800.00			
Unused music Dir. Seminar \$		2,037.07			
(part of) Accrued Pastor's Sabbatical \$		4,020.00			
Final Net Surplus/Shortfall for 2015		0.06			

FIRST CONGREGATIONAL CHURCH OF SAN RAFAEL
Balance Sheet as of 1/11/16 - for 2016 budget discussion

Assets	1/16/16	
Redwood CU Checking	21,137.75	
Redwood CU Money Mkt	15,558.99	
Redwood CU Shares	101.34	
UCF Balanced Fund	59,449.14	
Cornerstone Fund Demand Deposits	6,156.77	
Morgan Stanley Account	0.00	
Cornerstone Fund CD #1	<u>17,036.19</u>	
Total Assets	119,440.18	
Dedicated Funds		
Building Fund/Capital Projects Fund	6,099.04	
Courtyard Project Fund	344.08	After xfering 2016 mortgage payments to gen'l fund
Pilgrim Hill Foundation	21,692.96	
Homework club/summer camp	3,136.78	we spend around \$30/week
Contributions for staging "Cops & Robbers"	0.00	Transferred to OWL & Arts Committee
Pastor Sabbatical Accrual	6,507.51	after using \$4,020 to cover 2015 shortfall
Crafty Ladies Project Fund	2,912.48	
Memorial Funds (Consolidated)	5,122.91	
Tides Foundation Grant Balance	0.00	Last \$800 used for 2015 shortfall
Surplus from past years being held	5,850.42	to be applied to 2016 budget as planned in 2014
Youth Group Activities Funds (2)	141.87	
Church Retreat (Future Scholarships)	36.06	
Christmas Poinsettias/Easter Lillies	129.11	
Christmas candy sales 2014	168.16	
Music Dir. Seminar Attend Accrual	0.00	\$2,037.37 accrued balance used for 2015 shortfall
Pastor's Emergency help fund	1,606.32	Member contributions made during 2014 & 2015
Arts cmte from member contributions	500.00	\$500 transferred from "Cops & Robbers"
OWL youth pgm from contribs	<u>500.40</u>	\$500 transferred from "Cops & Robbers"
Subtotal Dedicated Funds	54,748.10	
Liabilities		
2010 Courtyard Project Mortgage	53,854.89	
Renters' security deposits	<u>2,900.00</u>	
Subtotal Liabilities	56,754.89	
Total Ded. Funds & Liabilities	<u>111,502.99</u>	
General Fund	<u>7,937.19</u>	