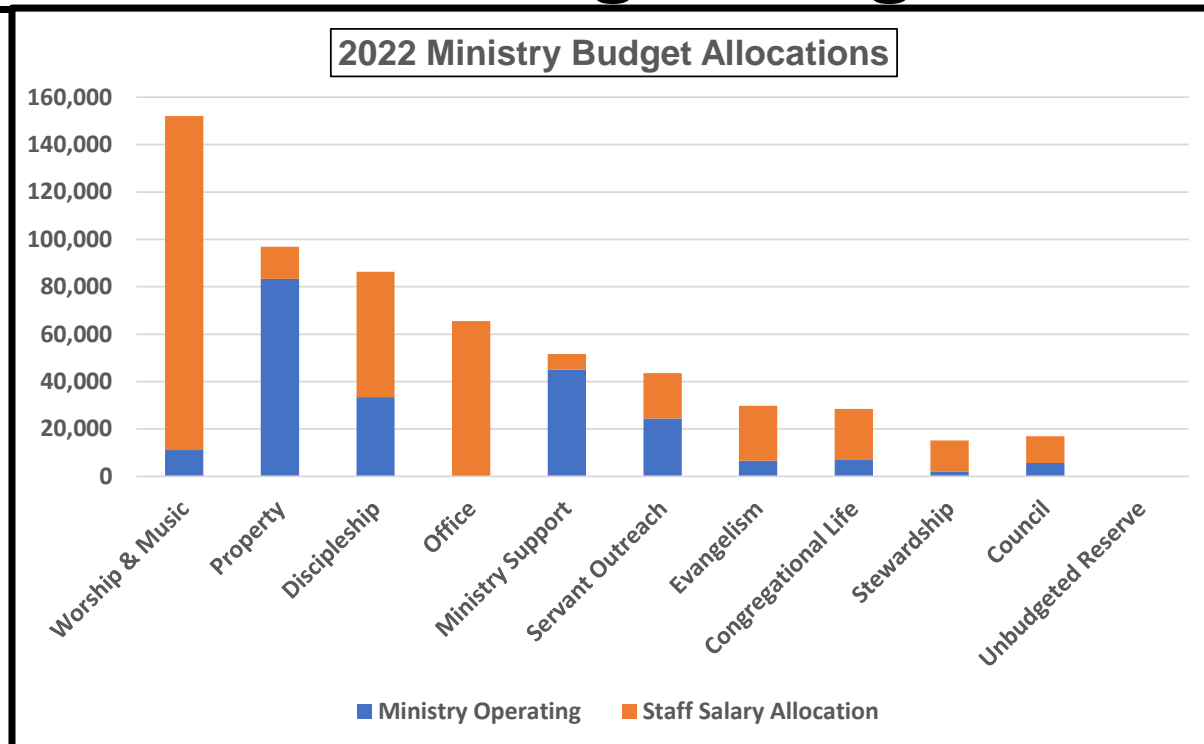


2022 Budget

The 2021 and 2022 budgets are a stepping out in faith that post-pandemic we will resume growing as a congregation, living up to our Mission Statement that We Grow In Christ To Serve Others. That means we will grow in ministry, in membership and attendance, and in giving. We have maintained our staff to assist in this purpose, and both the 2021 and 2022 budgets commit use of \$48,000 in Reserves as a buffer if needed to cover expenses while we pursue this path. We are pleased to report that Weekly Offering giving year over year is +\$24,000 at end September and that we are seeing the occasional new face. Our reserves are diminishing but generally holding and we are also super pleased to see the effort and growth in the ECP program. After enduring the pandemic and then the loss of all their facilities for half a year thanks to the Big Freeze, their path gives great indication the Preschool will be completely caught up as a ministry by end of 2022 --- which of course will be helpful to our finances as well. The MDO (beyond a nursery in 2022) requires facility upgrades not yet completed to achieve state requirements, a priority for 2022. Overall, we have much to be thankful for and can move forward with confidence in 2022 and beyond.

Ministry Budget Allocations	2021			2022		
	Ministry	Staff Alloc	Total	Ministry	Staff Alloc	Total
General Operating Income/Budget (Not ECP, Not Mortgage)						
Weekly Offering Income			396,837	Based on projections from end Sept.		433,605
Other Operating & Designated Income			8,716			8,716
Total Operating & Designated Income			405,553			442,321
Worship & Music	8,784	124,031	132,815	11,114	140,945	152,059
Property	80,670	12,196	92,866	83,360	13,509	96,869
Discipleship	29,500	59,699	89,199	33,500	52,814	86,314
Office		59,644	59,644		65,559	65,559
Ministry Support	44,220	5,894	50,114	45,016	6,556	51,572
Servant Outreach	24,368	17,933	42,301	24,368	19,211	43,579
Evangelism	7,350	21,042	28,392	6,550	23,178	29,728
Congregational Life	6,400	19,631	26,031	7,000	21,424	28,424
Stewardship	2,070	11,788	13,858	2,070	13,112	15,182
Council	5,600	10,377	15,977	5,600	11,359	16,959
Unbudgeted Reserve	0		0			0
Operating Expenses	208,962	352,994	561,956	218,578	367,666	586,244
Operating Net Income			-156,403			-143,923
Early Childhood Prog Income/Budget						
MDO Income (Did not happen in 2021 due to the pandemic and need for facility upgrades to meet state reqt's --- which are mostly still needed.)			67,522	(Nursery only in 2022. Other MDO spaces not state ready.)		18,570
Preschool Income			173,930			183,125
Projected ECP Income			241,452			201,695
MDO Expense Budget			43,409			13,079
Preschool Expense Budget			124,443			136,805
Projected ECP Budget			167,852			149,884
ECP Net (Spts Operating Exp)			73,600			51,811
Mortgage Income/Budget						
Building Fund Income			91,104			91,104
Debt Service Expense Budget			91,104			91,104
Mortgage Net			0			0
Other Income/Expenses			4,448			4,448
Reinput of Reserves as Income (if needed buffer)			48,000			48,000
TOTAL PROJECTED INCOME			790,557			787,568
TOTAL PROJECTED EXPENSE BUDGET			820,912			827,232
PROJECTED BREAKEVEN			-30,355			-39,664

2022 Budget, Page 2



Reserves

Leadership Reserve. Established several years ago when income could be seen to likely go down for a while. Provides buffer to maintain current ministries and staff levels while we grow sufficiently in both attendance and giving to support these areas without the need of a buffer. **No input at present.**

G.O. 3 Mo Emergency Reserve. Always maintain a running 3 month operating reserve in the event of emergency(ies); i.e., large storm damage, fire, sustained rates of down total income, etc.

Capital Reserves. A set aside continually banked for future facility and equipment upgrades, and to replace old or dead equipment beyond normal budgeted requirements. **No input at present.**

Building Fund Reserve. Maintain a 5 month reserve to ensure on-time monthly mortgage payment.

Mildred Morgan Fund.** Continuing Ed for Sr Pastor and Deacon, or o/w as directed by the Sr Pastor.

Other Specified Reserves. ** Ladies Bible Study, Young Family Ministry, Creative Blessings, WC & Liability Ins, Meditation Gardens, Memorial Fund, Backpacks, Local Outreach, Youth Holding Accts, MDO Reserve, Preschool Reserve, Congregational Care, etc.

Reserve Status

	Jan 2019	Jan 2020	Jan 2021	Sep 2021	Projected Dec 2021	
Leadership Reserve	81,878	66,264	66,264	56,264	46,264	***Operating Reserves
3 Mo Emergency Op Res	133,113	132,137	132,137	132,137	132,137	
Capital Reserves	140,746	94,979	59,688	48,311	48,000	Specific Use Reserves
Building Fund Reserve	32,500	37,960	37,960	37,960	37,960	
Ordained Cont Ed.**	26,553	30,742	30,888	44,463	44,000	
Other Specified Res	117,239	120,751	121,122	116,136	111,639	
** Mildred Morgan Fund	532,029	482,833	478,947	435,271	420,000	

*** Operating Reserves: The Leadership Reserve should be sufficient for 2022 and perhaps into 2023. The Emergency Operating Reserve remains available. We look forward to 2023 being a balanced or near balanced budget. There will be need to input into these reserves eventually.