

# Keswick Presbyterian Church 2024 Draft Budget

	Total without roofing	Including Roofing
<b>Income</b>		
<b>GIVINGS</b>		
4500.02 Christmas Offering	500.00	500.00
4500.04 Easter Offering	300.00	300.00
4500.05 Gen'l Operating	143,000.00	143,000.00
4500.06 Memorial Fund	5,000.00	5,000.00
4500.09 Offering Envelopes	25.00	25.00
4500.11 Children and Youth	900.00	900.00
4500.18 Debt Reduction	1,250.00	1,250.00
<b>MISSIONS</b>		
4500.07 Give More Missions	1,000.00	1,000.00
4500.08 Other Missions	1,000.00	1,000.00
4500.15 Lenten Project	1,000.00	1,000.00
4500.16 Mission Partnerships	6,500.00	6,500.00
<b>Total MISSIONS</b>	<b>\$ 9,500.00</b>	<b>\$ 9,500.00</b>
<b>Total GIVINGS</b>	<b>\$ 160,475.00</b>	<b>\$ 160,475.00</b>
<b>NON R'CTD OFFERING</b>		
4530.02 Loose Offering	2,500.00	2,500.00
4530.03 Special Gift Non-Rec't--OTHER	2,000.00	2,000.00
4530.04 Special Gifts - Non Rec'd KESPRES	1,000.00	1,000.00
<b>Total NON R'CTD OFFERING</b>	<b>\$ 5,500.00</b>	<b>\$ 5,500.00</b>
<b>OTHER REVENUE</b>		
4580.01 Interest Income	700.00	700.00
<b>Total OTHER REVENUE</b>	<b>\$ 700.00</b>	<b>\$ 700.00</b>
<b>REVENUE</b>		
4610.01 SBA	20,700.00	20,700.00
4640.01 Property Community Use	13,200.00	13,200.00
<b>Fundraiser Income</b>		
4630.02 Avgen Cards	2,000.00	2,000.00
4630.03 Suppers/Sales/Events	2,000.00	2,000.00
<b>Total Fundraiser Income</b>	<b>\$ 4,000.00</b>	<b>\$ 4,000.00</b>
<b>Total REVENUE</b>	<b>\$ 37,900.00</b>	<b>\$ 37,900.00</b>
<b>Total Income</b>	<b>\$ 204,575.00</b>	<b>\$ 204,575.00</b>
<b>Gross Profit</b>	<b>\$ 204,575.00</b>	<b>\$ 204,575.00</b>
<b>Expenses</b>		
<b>ADMINISTRATION EXPENSE</b>		
4820.01 Bank Charges	150.00	150.00
4830.01 Presbytery Dues	2,388.00	2,388.00
4840.01 Church Telephone	150.00	150.00
4840.02 Computer Software	800.00	800.00
4840.03 Equipment Maintenance	800.00	800.00
4840.05 Internet/Web Site	1,500.00	1,500.00
4840.06 Miscellaneous Administration	2,400.00	2,400.00

	<u>Total without roofing</u>	<u>Including Roofing</u>
4840.09 Postage	100.00	100.00
4840.11 Stationery & Supplies	200.00	200.00
4840.16 Giving Costs	650.00	650.00
4860.01 Auditor	600.00	600.00
4891.01 Equipment	500.00	500.00
<b>Total ADMINISTRATION EXPENSE</b>	<b>\$ 10,238.00</b>	<b>\$ 10,238.00</b>
<b>CHURCH BUILDING EXPENSE</b>		
4820.02 Mortgage - INTEREST	9,000.00	9,000.00
4850.01 Building Maintenance	8,600.00	8,600.00
4850.02 Hydro	7,000.00	7,000.00
4850.03 Mortgage - PRINCIPLE	35,004.00	35,004.00
4850.05 Security	800.00	800.00
Church Property repairs	750.00	21,000.00
Presbytery Loan repayment	1,250.00	1,250.00
<b>Total CHURCH BUILDING EXPENSE</b>	<b>\$ 62,404.00</b>	<b>\$ 82,654.00</b>
<b>INSURANCE</b>		
4850.06 Liability Insurance	7,500.00	7,500.00
<b>Total INSURANCE</b>	<b>\$ 7,500.00</b>	<b>\$ 7,500.00</b>
<b>MISSION &amp; OUTREACH</b>		
4840.14 Other Mission Projects	1,000.00	1,000.00
4920.03 Give More	1,000.00	1,000.00
4920.10 Lenten Project	1,000.00	1,000.00
Gathering Place Disbursements	6,000.00	6,000.00
T1236.02 Mission Partnerships	6,500.00	6,500.00
<b>Total MISSION &amp; OUTREACH</b>	<b>\$ 15,500.00</b>	<b>\$ 15,500.00</b>
<b>PASTORAL</b>		
4840.15 Organist	4,160.00	4,160.00
4920.12 Health and Dental Plan	5,578.00	5,578.00
4920.13 Pension Fund	5,464.00	5,464.00
4920.14 Pulpit Supply	1,000.00	1,000.00
Study Leave	1,000.00	1,000.00
<b>Total PASTORAL</b>	<b>\$ 17,202.00</b>	<b>\$ 17,202.00</b>
<b>PAYROLL EXPENSE</b>		
4880.01 CPP/EI Payroll	5,200.00	5,200.00
4880.06 Teaching Outreach Pastor Stipen	13,201.00	13,201.00
Minister's Stipend and Housing Allowance		
4880.03 Minister's Stipend	52,806.00	52,806.00
4880.04 Minister's Housing Allowance	26,000.00	26,000.00
<b>Total Minister's Stipend and Housing Allowance</b>	<b>\$ 78,806.00</b>	<b>\$ 78,806.00</b>
<b>Total PAYROLL EXPENSE</b>	<b>\$ 97,207.00</b>	<b>\$ 97,207.00</b>
<b>UTILITIES EXPENSE - MINISTERS</b>		
4920.15 Gas	1,400.00	1,400.00
4920.16 Hydro	2,000.00	2,000.00
4920.17 Internet	470.00	470.00
4920.18 Telephone	270.00	270.00
4920.19 Water/Sewer	1,000.00	1,000.00
<b>Total UTILITIES EXPENSE - MINISTERS</b>	<b>\$ 5,140.00</b>	<b>\$ 5,140.00</b>

	<u>Total without roofing</u>	<u>Including Roofing</u>
<b>WORSHIP &amp; NURTURE</b>		
4840.17 Communion Supplies	50.00	50.00
4840.18 Music	50.00	50.00
4840.19 Worship resources	450.00	450.00
4920.05 Christian Ed		
4920.06 Children's Worship	900.00	900.00
4920.11 Adult Education	100.00	100.00
Total 4920.05 Christian Ed	<b>\$ 1,000.00</b>	<b>\$ 1,000.00</b>
4920.07 Congregational Life	500.00	500.00
4920.09 Session	500.00	500.00
Total WORSHIP & NURTURE	<b>\$ 2,550.00</b>	<b>\$ 2,550.00</b>
Total Expenses	<b>\$ 217,741.00</b>	<b>\$ 237,991.00</b>
Net Operating Income	<b>-\$ 13,166.00</b>	<b>-\$ 33,416.00</b>
Net Income	<b>-\$ 13,166.00</b>	<b>-\$ 33,416.00</b>
Less:		
Organist (pd out of memorial funds already in place)	\$4,160.00	\$4,160.00
G Place disbursements (pd out of G Place funds already in place)	\$6,000.00	\$6,000.00
<b>TOTAL ADJUSTED DEFICIT</b>	<b>-\$ 3,006.00</b>	<b>-\$ 23,256.00</b>