

Congregational Church of Harvard UCC  
2006 Approved Budget

Income and Expense Projections for 2006 Budget  
1/22/2006

SUMMARY

	<u>2005 Budget</u>		<u>2006 Budget</u>	<u>Yr. To Yr. Change</u>
Income		242,346	250,053	7,707
Expenses		242,346	250,053	7,707
<b>Operating Surplus (Deficit)</b>		0	0	

**Pledges needed to balance 2006 Budget = 217,595**

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### Income and Expense Projections for 2006 Budget 1/22/2006

<b><u>INCOME</u></b>	<b><u>2005</u></b>	<b><u>2005</u></b>	<b><u>2006</u></b>	<b><u>Yr. To Yr.</u></b>	<b><u>Inc? Or</u></b>	<b><u>Change Requested by</u></b>
	<b><u>Budget</u></b>	<b><u>Actual</u></b>	<b><u>Budget</u></b>	<b><u>Change</u></b>	<b><u>Dec?</u></b>	
<b>Pledge Income (95%)</b>	200,846	209,394	206,715	5,869	Inc	
<b>Loose Offering</b>	10,500	11,543	10,880	380	Inc	
<b>Parsonage Fund</b>	10,400	10,330	10,770	370	Inc	Investment Committee
<b>Fundraisers</b>						
Apple Festival	3,500	3,653	3,500	0	-	
Christmas Fair	2,500	2,813	2,500	0	-	
Auction	<u>3,000</u>	<u>4,088</u>	<u>4,088</u>	1,088	Inc	Reserved from 2005 Actual
Sub-Total	9,000	10,554	10,088			
<b>Other Income</b>					-	
Last Year Pledge	1,500	1,657	1,500	0	-	
Building Use	6,000	6,185	6,000	0	-	
Interest	800	651	800	0	-	
Other	<u>3,300</u>	<u>9,022</u>	<u>3,300</u>	0	-	
Sub-Total	11,600	17,515	11,600		-	<b><u>Yr. To Yr. Change</u></b>
<b>TOTAL OP. INCOME</b>	<b>242,346</b>	<b>259,335</b>	<b>250,053</b>			<b>7,707</b>

<b><u>EXPENSES</u></b>	<b><u>2005</u></b>	<b><u>2005</u></b>	<b><u>2006</u></b>	<b><u>Yr. To Yr.</u></b>	<b><u>Inc? Or</u></b>	
	<b><u>Budget</u></b>	<b><u>Actual</u></b>	<b><u>Budget</u></b>	<b><u>Change</u></b>	<b><u>Dec?</u></b>	
<b>Ministry &amp; Service</b>						
<b>Pastor</b>						
Salary	31,000	31,000	31,930	930	Inc	Standing Committee
Housing	36,000	36,000	37,080	1,080	Inc	Standing Committee
Annuity (Pension)	9,380	9,380	9,661	281	Inc	UCC Pension Board
Soc Sec & Medicare	5,125	5,125	5,279	154	Inc	7.65% of Salary & Housing
Life Insurance	1,005	0	1,035	30	Inc	UCC Pension Board
Other Ben (Health Ins)	14,195	14,327	14,426	231	Inc	UCC Health Benefits
Travel	2,100	2,100	2,100	0	-	
Prof Exp	0	0	0	0	-	
Education	<u>0</u>	<u>145</u>	<u>0</u>	0	-	
Sub-Tot Pastor	98,805	98,077	101,512			
 Assoc Pastor	 3,011	 3,558	 0	 (3,011)	 Dec	
 <b>Other Ministry</b>						
Student	3,500	3,011	3,000	(500)	Dec	
Student Travel	100	0	100	0	-	
CareGivers	3,000	3,000	3,000	0	-	
CareGiver Supp	100	0	100	0	-	
Guest Preach	800	0	800	0	-	
Sabbatical	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>	0	-	
Sub-Tot Other Min	8,500	7,011	8,000			
<b>Total Ministry &amp; Service</b>	<b>110,316</b>	<b>108,646</b>	<b>109,512</b>			

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<u>EXPENSES (cont.)</u>	<u>2005</u>	<u>2005</u>	<u>2006</u>	<u>Yr. To Yr.</u>	<u>Inc? Or</u>	<u>Change Requested by</u>
	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Change</u>	<u>Dec?</u>	
<b>Office Operations</b>						
Administrator Sal	24,200	24,200	24,926	726	Inc	Standing Committee
Bookkeeper	2,400	2,400	2,400	0	-	
Payroll Expenses (SS & Medicare)	3,010	3,568	3,875	865	Inc	Standing Committee
Workman's Comp	880	690	918	38	Inc	Standing Committee
Per Capita Dues	3,000	2,950	3,000	0	-	
Office Supplies	2,500	3,765	2,500	0	-	
Religious Supplies	1,300	1,605	1,300	0	-	
Postage	1,300	748	1,300	0	-	
Subscriptions	500	577	500	0	-	
Copiers	4,500	4,529	4,500	0	-	
Equip Rep	<u>500</u>	<u>0</u>	<u>500</u>	0	-	
<b>Total Office Ops</b>	<b>44,090</b>	<b>45,032</b>	<b>45,719</b>			
<b>Buildings</b>						
Church						
Telephone	2,600	1,879	2,200	(400)	Dec	Property Committee
Oil	8,000	6,601	8,400	400	Inc	Property Committee
Electricity	1,800	2,012	2,000	200	Inc	Property Committee
Water	200	393	200	0	-	
Insurance	8,540	11,214	11,528	2,988	Inc	UCC Insurance Board
Sexton	9,970	9,950	10,269	299	Inc	Standing Committee
Maint. & Cleaning Supplies	2,030	335	1,030	(1,000)	Dec	Property Committee
Heating Svc/Rep	900	1,010	2,545	1,645	Inc	Property Committee
Bldg Maint/Rep	4,000	4,445	4,000	0	-	
Security Svc	800	505	800	0	-	
Elevator	<u>800</u>	<u>705</u>	<u>800</u>	0	-	
<b>Total Buildings</b>	<b>39,640</b>	<b>39,049</b>	<b>43,772</b>			
<b>Missions</b>						
Wider Missions	0	12,700	0	-	-	
Local Missions	0	1,290	0	-	-	
Central MA -	0	8,225	0	-	-	
Heifer Proj	0	0	0	-	-	
Seminaries	<u>0</u>	<u>560</u>	<u>0</u>	-	-	
<b>Total Missions</b>	<b>25,500</b>	<b>22,775</b>	<b>25,500</b>			
<b>Music</b>						
Director/Org Sal	13,500	13,500	13,905	405	Inc	Music Committee
Dir Child Choir	1,500	1,500	1,545	45	Inc	Music Committee
Organist Study	500	0	500	0	-	
Substitutes	0	0	800	800	Inc	Music Committee
Guest Musicians	0	0	0	0	-	
Organ/Piano Maint	2,000	1,828	2,500	500	Inc	Music Committee
Copyright Exp	300	0	300	0	-	
Music & Supplies	<u>400</u>	<u>374</u>	<u>400</u>	0	-	
<b>Total Music</b>	<b>18,200</b>	<b>17,203</b>	<b>19,950</b>			

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	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Change</u>	<u>Dec?</u>	
<b>Christian Education</b>						
Church School	2,500	1,328	2,500	0	-	
Youth Activities	500	700	500	0	-	
Adult Activities	300	65	300	0	-	
Library & Equip	0	0	0	0	-	
Retreats/Events	<u>0</u>	<u>0</u>	<u>0</u>	0	-	
<b>Total Christian Ed</b>	<b>3,300</b>	<b>2,093</b>	<b>3,300</b>			
<b>Committees</b>						
Hospitality	600	725	600	0	-	
Deacons	300	248	300	0	-	
Stewardship	200	973	1,100	900	Inc	Stewardship Committee
Flowers	0	0	100	100	Inc	Flower Committee
Shawl Ministry	0	26	0	0	-	
Teaching Parish	100	0	100	0	-	
Archivist	<u>100</u>	<u>9</u>	<u>100</u>	0	-	
<b>Total Committees</b>	<b>1,300</b>	<b>1,981</b>	<b>2,300</b>			Totals
<b>Extraordinary Expenses</b>	0	0	0			
<b>TOTAL OPERATING EXPENSE</b>	<b>242,346</b>	<b>236,780</b>	<b>250,053</b>			<b><u>2005 To 2006 Change</u></b> <b>7,707</b>
<b>Operating Surplus (Deficit)</b>	<b>0</b>	<b>22,555</b>	<b>0</b>			

**Footnotes**

Pastor Annuity (Pension) = 14% of Salary & Housing

Pastor Life Insurance = 1.5% of Salary & Housing

Social Security = 6.2% of Salary & Housing

Medicare = 1.45% of Salary & Housing

Workmans Compensation for 2006 is Estimated

"Dir Child Choir" is Eric Manzonsen

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**Breakdown of 2006 Expense Increases**

3 % Salary and Housing Allowance Increases for Pastor, Music Director, Administrative Asst and Sexton	4,824
Church Insurance	2,988
Pastor Insurance	261
Heating and Repair Services	1,645
Miscellaneous Committees	<u>2,900</u>
<b>Sum of Increase In Expenses</b>	<b>12,618</b>
<b>Sum of Decreases In Expenses</b>	<b><u>4,911</u></b>
<b>Net Increase in Expenses</b>	<b>7,707</b>