

**NORTH COAST CHURCH
BUDGET 2021**

	Budget 2021 \$	Budget 2020 \$	Bdgt 21 vs Bdgt 20 Variance		Forecast Actual 2020*	F/A vs Bdgt 2021 Variance	
			\$	%		\$	%
INCOME							
General Giving	1,154,231 a	1,034,921	119,310	12%	1,048,215	106,016	10%
Building Income	242,800 b	364,347	(121,547)	-33%	257,421	(14,621)	-6%
Total giving	1,397,031 c	1,399,268	(2,237)	-0.2%	1,305,636	91,395	7%
Appeal Pledges					13,815	(13,815)	-100%
Other income	29,000 d	24,717	4,283	17%	37,666	(8,666)	-23%
Government Boost					48,855	(48,855)	-100%
Total income	1,426,031	1,423,986	2,045	0%	1,405,972	20,059	1%
EXPENSES							
<u>Operating expenses</u>							
Office & Admin Expenses	30,456 e	33,650	(3,194)	-9%	21,793	8,663	40%
Cleaning & Consumables	18,000 f	16,560	1,440	9%	14,145	3,855	27%
Insurance	34,000 g	30,000	4,000	13%	30,231	3,769	12%
Utilities	36,000 h	33,500	2,500	7%	29,205	6,795	23%
Phones/Internet	4,936	4,920	16	0%	4,633	303	7%
Digital Ministry	27,100 i	25,000	2,100	8%	21,045	6,055	29%
Staff Training & Dev	16,200 j	18,000	(1,800)	-10%	6,373	9,827	154%
Magnification	15,000 k	20,000	(5,000)	-25%	11,193	3,807	34%
Ministry	2,400 l	2,000	400	20%	1,000	1,400	140%
Message	200 m		200	-		200	-
Membership	12,000 n	4,000	8,000	200%	3,601	8,399	233%
Maturity	8,000 o	8,573	(573)	-7%	4,866	3,134	64%
Mission	41,800 p	34,800	7,000	20%	34,800	7,000	20%
North Coast Kids	17,000 q	14,494	2,506	17%	4,246	12,754	300%
North Coast Youth	16,000 r	12,650	3,350	26%	15,448	552	4%
Sunday Church Expenses	17,500	16,000	1,500	9%	11,619	5,881	51%
Event costs	3,500 s	1,000	2,500	250%	1,000	2,500	250%
Venue Hire					1,810	(1,810)	-100%
Church Online/Bible Talks					18,999	(18,999)	-100%
Building Expenses	53,800 t	72,000	(18,200)	-25%	71,636	(17,836)	-25%
Total operating expenses	353,892	347,147	6,745	2%	307,643	46,249	13%
<u>Building Repayment</u>							
Loan repayment	242,800 u	291,600	(48,800)	-17%	291,600	-	-
Total Building repayments	242,800	291,600	(48,800)	-17%	291,600	-	-
<u>Salaries</u>							
Total salaries	839,091 v	776,790	62,300	8%	757,462	81,629	11%
Total Expenses	1,435,783	1,415,538	20,244	1%	1,356,704		
Net surplus/(deficit)	(9,752) w	8,448	(18,199)	-215%	49,268		

* Based on actuals up until August 2020 and forecasted budget for the remaining 4 months

The budget as shown is based on a 'cash accounting' basis. That is, it represents expected cash inflows and outflows for the year. That means that some line items - such as loan repayments - reflect elements of both operating and capital type expenditure (capital repayments and interest repayments) and other items such as accounting depreciation on the building are not included.

Income

- a. General giving income is budgeted to increase by 10% from estimated actual giving in 2020 of \$1,048,215 to a budget of \$1,154,231 for 2021.
- b. Building giving income is budgeted to decrease by 6% from estimated actual giving in 2020 of \$257,421 to a budget of \$242,800 for 2021.
- c. The total giving income is budgeted to increase by 7% from estimated actual giving in 2020 of \$1,305,636 to a budget of 1,397,031 for 2021.
- d. Other income:
 - Fees charged for events at NCC and represents a cost recovery of expenses per notes (o), (q) & (r).

Operating expenses

- e. Admin & office expenses list as below:
 - Office expenses: system software & subscriptions
 - Advertising & banners: signage required for services and events run on Sundays and during the week
 - Equipment: laptop allowances for employees and photocopier hire cost
 - Fees: includes auditor service fees, music copyright licence, FIEC survey
 - Other items: bank charges, office/kitchen supplies, stationery, furniture & fittings and printing
- f. Cleaning costs expected to increase due to usage of auditorium by Pipeline Kids & increased consumables.
- g. Insurance premium increase due to general increases
- h. Utilities grouped together: electricity, water & gas
- i. Digital/website costs to increase digital presence (*see breakdown next page*)
- j. Staff training - FIEC annual conference flights & accomodation; Perth ministry conferences
- k. Magnification includes AV equipment (*see breakdown next page*)
- l. Ministry - Volunteer training event & books for Gospel Gap Year
- m. Message - Books
- n. Membership includes catering for Welcome Lunches, Hymns and Psalms and care fund (*see breakdown next page*)
- o. Maturity includes Men's & Women's events which is mostly recovered from fees (*see note d*)
- p. Missions refers to internal mission events and support of external mission partners (*see breakdown next page*)
- q. Kids ministry includes Winterfest expenses recovered from fees (*see note d*) , additional purchases of tablets for check-in & TV for kids' hall
- r. Youth ministry includes the Youth Camp expenses recovered from fees (*see note d*)
- s. Event costs - NC United & AGM x2 and Christmas Carols
- t. Building expenses includes maintenance & compliance expenses, parking leases and rates

Building repayments:

- u. Building repayments includes minimum monthly loan repayments (principle + interest & Interest only loans).

Salaries

Additional days due to ministry growth:

- Dan Willis - 6pm Pastor (2 days)
- Al & Rachelle van Zijl - Kids' Pastors (half a day each)
- Henry Harding - Maintenance Coordinator (1 day)
- Stuart Howard - AV Coordinator (1 day)
- Interim support in preaching & teaching
- Providing for 1 less intern for 2021 (total 3)
- Total 9.6 FTE for 2021: 8.2 FTE in 2020
- Total salaries have increased by 11% or \$81,629

- w. The net deficit will be offset by the historical surplus

h. **Digital Breakdown**

- Digital marketing, website, graphics - \$1.5k per month (\$18,000 per year)
- Photographer/videographer \$6,500
- Social media \$2,600

j. **Magnification:**

Advance Sunday booklet \$1k
Install hearing loop \$5k
Cabling in auditorium \$5k
Wireless mics \$2k
Charging doc for IEM packs \$1k
Cafe & conference room - repurpose existing gear \$1k

m. **Membership:**

Printing \$500
Welcome Lunch, Hymns & Psalms \$6.2k
Training lunches \$800
Gift bag resources \$1k
Promotion \$1.5k
Care fund \$2k

o. **Missions:**

External	CMS - Bakkers	\$4.2k
	North Coast RSA	\$4.2k
	FIEC	\$10k
	Geneva Push	\$4.8k
	Hurleys	\$4.8k
	Gospel Stand	\$4.8k
	Discretionary funds	\$2k
Internal	Winterfest donation	\$2k
	Pipeline	\$4k
	Playgroup	\$1k
		<u>\$41.8k</u>