

# Notes on Proposed Budget Jul 2022-Dec 2022

Prepared by Craig Edwards (craig@southcalgary.church)

## General Notes

- This budget covers the second 6 months of 2022 i.e., July through December 2022.
- This budget only shows what we expect to receive in Tithes & Offerings (shown in the budget as 'General Fund') and what we plan to spend (shown in the budget as 'DISBURSEMENTS') during that time.
- We anticipate that there will be unexpected expenses also during that time. We currently have some funds available (such as in 'God's Future Projects Fund') that could be drawn on, if needed.

## Specific Notes

**RECEIPTS: General Fund** – For planning purposes, we look to receive approximately \$28,000.00 per month in Tithes & Offerings; that would be \$168,000.00 for a six-month period. The estimated amount per month is based on what we received during January 2021 through October 2021 and on the probable financial impact on our givers due to the continuing COVID-19 situation.

**SCCC MISSIONS MINISTRY** – We currently plan to support 6 organizations in this way:

- **ABA – General Fund** in the amount of \$200.00 per month (e.g., \$1,200.00 over 6 months)
- **ABA – Camp Caroline** in the amount of \$100.00 per month (e.g., \$600.00 over 6 months)
- **ABA – Mustard Seed Dinners** in the amount of \$500.00 per month (e.g., \$3,000 over 6 months)
- **NAB – General Fund** in the amount of \$100.00 per month (e.g., \$600.00 over 6 months)
- **Narrow Road Ministry** in the amount of \$250.00 per month (e.g., \$1,500.00 over 6 months)
- **Missionaries** in the amount of \$250.00 per month (e.g., \$1,500.00 over 6 months)
  - For further details on this item, please speak to Derik Simpson, Missions Committee

(**ABA** is the *Alberta Baptist Association* and **NAB** is the *North American Baptist Conference*; SCCC is associated with these organizations but is not under their authority.)

The SCCC Missions Committee is tasked with bringing recommendations regarding support opportunities to the Elders for consideration.

**COMMUNITY MINISTRIES** – We are starting our Pre-School ministry in September 2022 with a target enrollment of 16 children. We will have some “sunk” start-up expenses in July and August, estimated at approximately \$2,190.00 (e.g., new resources, CPR training, etc.). This budget does not include any operational Pre-School income or expenses since this ministry is designed to be a “break even” one, i.e., expenses will be covered by income.

**PASTORAL MINISTRY** – We pay a yearly membership fee to the Canadian Centre for Christian Charities. We also anticipate other expenses such as floral tributes, speaker honorariums, etc.

**RUSSIAN MINISTRY** – We anticipate supporting the Russian Language Ministry in the amount of \$250.00 per month (e.g., \$1,500.00 over 6 months).

**WORSHIP MINISTRY** – We pay for several licenses to cover the use of song lyrics during our services/events and for the use of media for streaming purposes. We also pay for the piano in the sanctuary to be tuned at least once each year. In addition, there are miscellaneous costs throughout the year relating to media.

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**YOUTH & YOUNG ADULTS MINISTRY** – We are budgeting \$60.00 per month (e.g., \$360.00 over 6 months) for various costs in this ministry.

**CHILDREN'S MINISTRY** – We are budgeting \$8.00 per month (e.g., \$48.00 over 6 months) to support some events related to this ministry.

**BLDG & GROUNDS MINISTRY** – We are estimating these costs based on the latest billing in 2021 that we have received/incurred.

**STAFF MINISTRY** – During this 6-month period, we will be:

- paying the salaries for 2 full-time SCCC pastors and 4 part-time SCCC staff. The salary of the current pastor of the Hispanic Language Ministry is covered by the Hispanic congregation. If the Russian Language Ministry secures a pastor for its ministry, that congregation will cover that pastor's salary.
- paying the employer's portion of CPP and EI costs for the 2 full-time SCCC pastors, the 4 part-time SCCC staff, and the current pastor of the Hispanic Language Ministry. If the Russian Language Ministry secures a pastor for its ministry, we will pay the employer's portion of CPP and EI costs for that pastor. This is a way for SCCC to support the pastors in those ministries.
- paying expense amounts for the 2 full-time SCCC pastors.

We also pay an annual cost to register SCCC's pension plan with the Alberta government.

**ADMINISTRATION/SUPPORT MINISTRY** – During this 6-month period, we will be paying for various SCCC operational costs as identified in this ministry. This includes such items as telephone/internet, insurance coverage for SCCC, photocopier lease costs and its operating costs, etc.

The **Miscellaneous & General** item includes the annual and monthly costs for the accounting software package that SCCC uses.

The **G.S.T. Net Paid** is an estimated amount of GST that SCCC will remit to the federal government. However, we will receive back approximately 50% of any GST amount we remit. Note that those "refunds" are not included in this budget document; they will be accounted for in SCCC's financial reports in the income item labelled **Interest/Other**.

**GAIN/LOSS** – Based on the patterns of Giving over the last months, the upward trends of operational expenses (e.g. heating, utilities, groundskeeping, etc.), and the general financial uncertainty of our times, we anticipate we will experience a shortfall of approximately \$21,354.00 in this budget. This is not a certainty and depends on factors that are not in our control. The Lord has blessed us with some funds that we can draw on if required but we cannot run deficits indefinitely with the changes to our congregation and the neighbourhood around us. Over the past several years, we have been investigating how we can use our property resource (land and buildings) more effectively. The Elders will be developing a Property Committee in the near future to take a hard look at our situation and at some possible answers. In addition, there may also be possibilities for future revenue streams. Please ask God to grant wisdom, creativity, and grace in this matter.

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