

## 2021 Proposed Budget

Friends,

You can find the proposed 2021 budget on the following pages, but there are a few things to note as you look it over. The first of which is the new “Hands and Feet” budget. Our stewardship commission is proposing a restructuring of the missional engagement portion of our budget that would see all of our missions-oriented line-items consolidated into one group. 1 Corinthians 12:27 tells us that we are the body of Christ, and so our Hands and Feet budget is one way we can reach people—around the corner, and around the world—with the love of Jesus. We would like to emphasize missions more heavily, and would love to see this budget increase over the next several years. In each of the past several years, we have budgeted about \$25,000 per year from the General Fund for missions, and have generally received another \$6,000 or so in Faith Promise giving. The stewardship commission is committing to continue budgeting at least that same \$25,000 of General Fund money over the next three years (at least) as the Hands and Feet budget gains momentum. If that budget gains traction and does increase in the coming years, we plan to work with the Missional Engagement commission to consider how we can support additional long-term missionaries and engage in short-term projects both locally and globally!

Secondly, we are thrilled at the rate that our mortgage principal has been coming down, and we are anticipating that being completely paid off by about April or May at the latest.

We also want to mention here how very blessed and grateful this commission is for the generosity and faithfulness of the FFC community, particularly in March, April, and May, when we were most concerned about our financial situation. God provided abundantly, and as a result, we were able to continue to provide for our staff, our facility, and for our community via the food pantry. We are also grateful that Consumers National Bank allowed us to take a three-month pause on our mortgage and commercial loan. Naturally, rental income for 2020 was down significantly. However, our expenses were also reduced in a number of areas in 2020 due to limited events and in-person gatherings.

You'll notice that the 2021 General Fund income projection has been reduced from 2020's income. If giving from June through November is any indication, we need to plan conservatively for the upcoming year. COVID-19 will continue to affect many aspects of our community, and we must also consider the broad national expectation (based on research by faith-based organizations) that church attendance will likely never fully recover, including some estimates that the decline will remain as much as 20-30% even after the pandemic is over.

We look forward to 2021 with confidence that the Lord will provide as He always has, and that He will work through this body of believers as we strive to be good stewards of all He has blessed us with. Thank you for your faithfulness!

Serving in His name,  
Andy Black & Bob Johnson  
Stewardship Commission

<b>First Friends Church Proposed Budget 2021</b>					
<b>INCOME:</b>			<b>Budget 2020</b>	<b>Actual 2020 (Projected)</b>	<b>Budget 2021</b>
0100		General Fund / Tithes & Offerings	613,000	612,783	595,000
0110		SS, ABF's, Ch. Church, VBS	2,500	574	2,500
0250		Friends For Christ (FFC)	500	336	500
0500		Rental Income	20,000	4,356	20,000
0600		EFC-ER Grant for LiBs Church	3,500	-	5,000
		Balance Forward	24,500	24,500	8,000
0400		Building Fund		60,000	-
0700		Hands and Feet (Faith Promise)		5,127	6,000
		<b>Total Projected Income</b>	<b>664,000</b>	<b>707,676</b>	<b>637,000</b>
<b>EXPENSES:</b>					
<b>Community Life Commission:</b>					
1020		Cell/Mileage Reim. (.505 mile)	2,500	1,179	2,500
1080		Renewal / Community Life Events	775	2,481	1,200
1090		Worship Support	3,500	1,653	3,500
1095		Handbell Choir	1,800	2,143	1,800
1100		Music	2,000	2,030	2,000
1110		Overseers	220	47	220
1120		Dues & Subscriptions	275	419	275
1130		Pastor's Special Expense	450	215	450
1160		Life Groups	480	968	480
		<b>Total Community Life</b>	<b>12,000</b>	<b>11,134</b>	<b>12,425</b>
<b>Missional Engagement Commission:</b>					
2045		Daily Bread Contribution	325	327	325
2060		Publicity	750	709	500
2077		Outreach Ministries/Assistance	500	-	500
2095		Church Growth/Evangelism	500	53	500
2120		Service Programs	1,500	1,125	1,500
2200		<b>HANDS AND FEET BUDGET</b>		-	<b>30,900</b>
		<b>Total Missional Engagement</b>	<b>29,675</b>	<b>31,489</b>	<b>34,225</b>
	<b>2200.01</b>	Social Action	175	-	175
	<b>2200.02</b>	Sports Programs	3,125	1,637	3,125
	<b>2200.03</b>	Community Outreach	1,500	293	1,500
	<b>2200.04</b>	Food Pantry	1,500	1,417	1,500
	<b>2200.05</b>	Ministry Developers Network (Abraham/Diane Bible)	-	2,500	6,000
	<b>2200.06</b>	GCB	6,000	8,627	6,000
	<b>2200.07</b>	Camp Gideon Support	1,500	1,500	1,500
	<b>2200.08</b>	Salvation Army Assistance	2,400	2,400	2,400
	<b>2200.09</b>	Sophia Women's Center	1,500	1,500	1,500
	<b>2200.10</b>	Hong Kong Missions (Reas)	2,400	2,400	1,200
	<b>2200.11</b>	Campus Crusade (Smiths)	3,600	3,600	3,600
	<b>2200.12</b>	Hispanic Ministry (Luxes)	2,400	3,400	2,400
<b>Spiritual Formation Commission:</b>					
3000		Youth Ministries	8,600	2,566	8,600
3005		LiBs Church	3,160	3,023	3,160
3010		Weekday Activities (FFC)	750	115	750
3015		Literature (Library)	100	10	100
3020		Curriculum & Supplies	2,600	1,083	2,600
3023		Equipment	100	52	100
3025		Vacation Bible School	500	301	500
3028		FFC Food Program	2,200	1,194	2,200
3030		Transportation	2,000	-	2,000
		<b>Total Spiritual Formation</b>	<b>20,010</b>	<b>8,344</b>	<b>20,010</b>

<b>Stewardship Commission:</b>					
4010		Ministry Staff Salaries & Housing (PF, ARB, MB, BC, CW)	189,932	188,597	189,932
4020		Support Staff Salaries (CM, DKM, DR, AO, CK, AGB, HS)	110,868	112,393	105,872
4030		Staff Health and Dental Insurance	49,472	48,551	56,184
4040		Staff HSAs	21,000	21,000	24,500
4050		Staff Pension / Life / Disabil.	25,537	25,944	26,213
5010		Office Supplies/Postage/Activities	2,800	4,259	3,500
5020		Telephone	2,800	2,868	2,800
5030		Office Equip/ Development	1,000	1,823	1,000
5040		EFC-ER Apportionment	20,000	20,000	20,076
5050		Employer FICA/Medicare FFC & LFP	10,800	10,681	10,800
5060		Workers' Compensation	1,500	1,113	1,500
5075		Yearly Meeting Delegate Expense	250	-	250
5080		Mortgage Payments	61,310	106,000	20,436
6005		Contract Mowing/Snow Removal	11,000	10,423	11,000
6010		Custodial Supplies	2,250	1,870	2,250
6020		Utilities	44,000	41,517	44,000
6030		Repairs & Maintenance	6,000	11,624	8,000
6035		Capital Improvement	14,400	10,651	14,400
6036		Sanct. Equip Capital Improvement	8,000	4,850	5,000
6050		Property Insurance	10,250	10,244	10,250
6060		Service Contracts	10,600	10,519	10,600
6065		Outside Auditing	-	225	300
		<b>Total Stewardship</b>	<b>603,769</b>	<b>645,150</b>	<b>568,863</b>
				-	
		<b>Total Proposed Expenses</b>	<b>665,454</b>	<b>696,116</b>	<b>635,523</b>