

**First Covenant Church  
Budget Proposal 2019-20**

	Actual Sep '17 - Aug 18	Actual Sep '18 - Mar 19	Current Budget 2018-19	Change	Proposed Budget 2019-20
<b>CONGREGATIONAL INCOME</b>					
4010 · INCOME-CONGR. GIVING	1,585,875.30	1,074,485.47	1,627,060	46,601	1,673,661
<b>4020 · OTHER INCOME</b>					
4030 · PRESCHOOL USAGE/UTILITES	79,999.88	47,833.59	82,000	-82,000	0
<b>4050 · INTERFUND TRANSFER</b>					
4050MR · CAPITAL MAINTENANCE RESERVE				0	
4050EG · DESIGNATED ESTATE GIFTS	10,000.00	17,000.00	17,000	37,000	54,000
4050DF · OTHER DESIGNATED FUNDS				0	
4050UD · UNDESIGNATED FUNDS	27,888.04		240,000	192,146	432,146
<b>Total 4050 · INTERFUND TRANSFER</b>	<b>37,888.04</b>	<b>17,000.00</b>	<b>257,000</b>	<b>279,146</b>	<b>536,146</b>
<b>4065 · INVESTMENT INCOME</b>					
4065E · INVESTMENT FEES & EXPENSES	-9,151.00	-4,384.00		0	0
4065I · INTEREST INCOME	49,003.06	33,901.45	30,000	0	30,000
4065R · REALIZED GAIN/LOSS	601.49	-1,166.05		0	0
<b>Total 4065 · INVESTMENT INCOME</b>	<b>40,453.55</b>	<b>28,351.40</b>	<b>30,000</b>	<b>0</b>	<b>30,000</b>
<b>4070 · MISCELLANEOUS INCOME</b>					
4070A · ESTATE GIFTS	84,118.35				
4070C · MISSION SUPPORT					
4070 · MISCELLANEOUS INCOME - Other	9,344.99	5,420.77	10,000	0	10,000
<b>Total 4070 · MISCELLANEOUS INCOME</b>	<b>93,463.34</b>	<b>5,420.77</b>	<b>10,000</b>	<b>0</b>	<b>10,000</b>
<b>Total 4020 · OTHER INCOME</b>	<b>251,804.81</b>	<b>98,605.76</b>	<b>379,000</b>	<b>197,146</b>	<b>576,146</b>
<b>TOTAL CONGREGATIONAL INCOME</b>	<b>1,837,680.11</b>	<b>1,173,091.23</b>	<b>2,006,060</b>	<b>243,747</b>	<b>2,249,807</b>
<b>CONG · CONGREGATIONAL EXPENSE</b>					
<b>6000 · MINISTERIAL PERSONNEL</b>					
6001 · MINISTERIAL SALARIES	222,226.22	127,602.23	231,124	-8,969	222,155
6002 · MINISTERIAL HOUSING	234,583.20	135,358.25	239,452	-28,791	210,661
6003 · MINISTERIAL PENSIONS	55,206.13	12,602.35	58,822	-4,720	54,102
6004 · MINISTERIAL STAFF/BENEFITS	16,152.36	5,292.00	8,985	-2,110	6,875
<b>Total 6000 · MINISTERIAL PERSONNEL</b>	<b>528,167.91</b>	<b>280,854.83</b>	<b>538,383</b>	<b>-44,589</b>	<b>493,794</b>
<b>6030 · MINISTERIAL SUPPORT PERSONNEL</b>					
6031 · SUPPORT STAFF	78,087.67	53,034.95	92,423	17,571	109,994
6033 · CHILDCARE COORDINATOR	3,747.19	3,030.39	2,177	3,179	5,356
6034 · CHILDCARE WORKERS	2,050.75	1,048.64	3,012	144	3,156
6042 · INTERNS	9,454.53	8,731.30	11,016	528	11,544
60XX · WORSHIP / SPIRITUAL FORM / INTERNS				89,730	89,730
<b>Total 6030 · MINISTERIAL SUPPORT PERSONNEL</b>	<b>93,340.14</b>	<b>65,845.28</b>	<b>108,628</b>	<b>111,152</b>	<b>219,780</b>
<b>6050 · PERSONNEL - NON MINISTERIAL</b>					
6051 · OFFICE STAFF	121,646.44	87,476.40	136,047	29,693	165,740
6052 · BUSINESS ADMINISTRATOR				40,000	40,000
6055 · CUSTODIAL & MAINTENANCE	89,611.97	58,799.72	98,164	6,655	104,819
<b>Total 6050 · PERSONNEL - NON MINISTERIAL</b>	<b>211,258.41</b>	<b>146,276.12</b>	<b>234,211</b>	<b>76,348</b>	<b>310,559</b>
<b>6060 · PERSONNEL BENEFITS</b>					
6062 · GROUP MEDICAL/DENTAL INSURANCE	174,287.47	107,446.83	193,124	-13,999	179,125
6064 · WORKERS' COMP INSURANCE	3,981.14	10,574.30	11,000	4,279	15,279

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6068 · EMPLOYEE PENSION	5,000.00	3,500.00	15,725	1,322	17,047
6070 · FICA TAXES	24,537.91	17,032.13	26,227	14,347	40,574
<b>Total 6060 · PERSONNEL BENEFITS</b>	<b>207,806.52</b>	<b>138,553.26</b>	<b>246,076</b>	<b>5,948</b>	<b>252,024</b>
6100 · CHRISTIAN ED - CHILD					
6102 · CHRISTIAN ED ACTIVITIES	3,291.42	5,137.71	5,500	0	5,500
6103 · CHRISTIAN ED SUPPLIES				0	0
6100 · CHRISTIAN ED - CHILD - Pumpkin Patch				1,500	1,500
<b>Total 6100 · CHRISTIAN ED - CHILD</b>	<b>3,291.42</b>	<b>5,137.71</b>	<b>5,500</b>	<b>1,500</b>	<b>7,000</b>
6110 · CHRISTIAN ED. YOUTH					
6112 · MS ACTIVITIES	9,490.20	9,680.30	7,000	2,000	9,000
6122 · HS ACTIVITIES	8,414.60	8,595.19	11,000	1,000	12,000
6125 · SCHOLARSHIP	18,000.00	4,580.00	10,000	0	10,000
<b>Total 6110 · CHRISTIAN ED. YOUTH</b>	<b>35,904.80</b>	<b>22,855.49</b>	<b>28,000</b>	<b>3,000</b>	<b>31,000</b>
6130 · CHRISTIAN ED. COLLEGE					
6132 · COLLEGE ACTIVITIES	3,903.77	2,480.75	4,000	0	4,000
<b>Total 6130 · CHRISTIAN ED. COLLEGE</b>	<b>3,903.77</b>	<b>2,480.75</b>	<b>4,000</b>	<b>0</b>	<b>4,000</b>
6140 · CHRISTIAN ED. ADULT					
6141 · YOUNG ADULTS	557.49		2,500	0	2,500
6142 · ADULT MINISTRY RESOURCES	2,537.93	226.20	3,000	-2,100	900
6144 · CELEBRATE LIFE			1,000	0	1,000
6145 · MEN'S MINISTRY	1,234.21	1,164.24	2,000	0	2,000
6146 · WOMEN'S MINISTRY	-414.46	-153.10	2,000	0	2,000
6147 · CAMBODIAN MINISTRY	2,865.36	722.00	3,900	600	4,500
<b>Total 6140 · CHRISTIAN ED. ADULT</b>	<b>6,780.53</b>	<b>1,959.34</b>	<b>14,400</b>	<b>-1,500</b>	<b>12,900</b>
6200 · FAMILY MINISTRY DIVISION					
6201 · FAMILY OUTREACH/HEALING					
6201CP · FAMILY MINISTRY - CP	2,010.46	1,316.90	2,000	0	2,000
6201NL · FAMILY MINISTRY - NL	4,565.69	4,246.93	7,000	0	7,000
<b>Total 6201 · FAMILY OUTREACH/HEALING</b>	<b>6,576.15</b>	<b>5,563.83</b>	<b>9,000</b>	<b>0</b>	<b>9,000</b>
6202 · DIACONATE OUTREACH	2,089.51	1,109.74	1,700	0	1,700
6203 · FLOWERS; HOSPITAL/FUNERAL	197.78	90.24	550	0	550
6204 · STEPHEN MINISTRIES	166.81	295.70	500	0	500
6280 · CAMP COV REG CONGREGATION		10,000.00	10,000	0	10,000
<b>Total 6200 · FAMILY MINISTRY DIVISION</b>	<b>9,030.25</b>	<b>17,059.51</b>	<b>21,750</b>	<b>0</b>	<b>21,750</b>
6300 · MUSIC					
6310 · CHOIR	1,413.81	1,940.80	1,800	0	1,800
6313 · MUSIC PUBLICATIONS	158.10	835.56	700	0	700
6314 · GUEST MUSICIANS	150.00	135.05	300	5,300	5,600
6315 · INSTRUMENT TUNING & REPAIR	2,356.67	537.87	2,000	0	2,000
6316 · HANDBELLS		79.92	400	0	400
6323 · COPYRIGHT FEE	734.00	163.00	900	0	900
<b>Total 6300 · MUSIC</b>	<b>4,812.58</b>	<b>3,692.20</b>	<b>6,100</b>	<b>5,300</b>	<b>11,400</b>
6330 · WORSHIP					
6331 · PULPIT HONORARIUMS	1,257.18	250.00	2,400	0	2,400
6333 · DECORATIONS (FLORAL & SEASONAL)	1,119.20	800.82	1,300	0	1,300

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6335 · WORSHIP SUPPLIES	111.99	243.40	250	0	250
6336 · STEWARDSHIP MATERIALS/PROGRAM	355.00		400	-400	0
<b>Total 6330 · WORSHIP</b>	<b>2,843.37</b>	<b>1,294.22</b>	<b>4,350</b>	<b>-400</b>	<b>3,950</b>
<b>6350 · DISCIPLESHIP &amp; LEADERSHIP</b>					
6351 · VISION TEAM					
6351A · VISION PROJECTS			40,000	-40,000	0
6351 · VISION PROCESS	1,583.07	3,132.19	5,000	-2,500	2,500
<b>Total 6351 · VISION TEAM</b>	<b>1,583.07</b>	<b>3,132.19</b>	<b>45,000</b>	<b>-42,500</b>	<b>2,500</b>
6352 · CONNECTION GROUPS	2,567.00	123.60	2,000	0	2,000
6354 · MEMBER EVENTS	2,888.33	3,529.11	11,700	0	11,700
6356 · LEADERSHIP DEVELOPMENT	5,870.65	8,243.55	7,000	5,500	12,500
6358 · LAY MINISTRY PROGRAM	988.29		1,200	0	1,200
6360 · ECC/PSWC DELEGATE TRAVEL	3,892.00	764.59	7,600	3,100	10,700
<b>Total 6350 · DISCIPLESHIP &amp; LEADERSHIP</b>	<b>17,789.34</b>	<b>15,793.04</b>	<b>74,500</b>	<b>-33,900</b>	<b>40,600</b>
<b>6400 · GENERAL &amp; ADMINISTRATIVE OFFICE</b>					
6401 · ADMIN/OFFICE SUPPLIES	5,378.77	4,582.95	5,000	500	5,500
6402 · BANK & ADP FEES	6,394.92	3,238.54	10,000	-2,000	8,000
6403 · KITCHEN & LAUNDRY SUPPLIES	5,013.60	2,673.05	5,000	500	5,500
6404 · POSTAGE	5,229.42	1,744.17	3,500	0	3,500
6405 · TELEPHONE	6,131.55	3,550.01	6,500	-1,100	5,400
6406 · UTILITIES	82,094.62	50,068.88	80,000	10,000	90,000
6407 · MEDIA/PROMOTION	1,704.88	1,705.99	8,000	0	8,000
6408 · PROPERTY TAXES	16,806.74	19,446.08	17,400	3,600	21,000
6409 · INSURANCE	33,976.17	18,430.00	36,500	5,000	41,500
6410 · IT EQUIPMENT	2,074.96	1,132.43	5,000	2,000	7,000
6411 · RENTAL OF COPIER/PRINTER	17,272.04	11,911.91	15,000	5,500	20,500
6412 · FURNITURE & EQUIPMENT	1,405.13	225.26	1,000	3,000	4,000
6413 · OUTSIDE AUDIT				5,000	5,000
6414 · CONTINGENCY	10,013.60	950.00	10,000	0	10,000
6415 · TELECOM & SOFTWARE/INTERNET	6,618.36	3,032.89	7,000	0	7,000
6416 · OFFICE FOOD	246.03	362.39	300	300	600
XXXX · PROPERTY APPRAISAL				5,000	5,000
<b>Total 6400 · GENERAL &amp; ADMINISTRATIVE OFFICE</b>	<b>200,360.79</b>	<b>123,054.55</b>	<b>210,200</b>	<b>37,300</b>	<b>247,500</b>
<b>6450 · PASTORAL ACTIVITY EXPENSE</b>					
6451 · STAFF DEVELOPMENT & RELATED TRAVEL	6,117.27	4,121.24	7,000	17,000	24,000
6453 · HOSPITALITY EXPENSE	1,016.74	452.84	2,000	0	2,000
6454 · AUTO EXPENSE	116.58	150.60	300	0	300
6455 · STAFF APPRECIATION	3,753.12	7,339.39	5,700	-3,200	2,500
6456 · LIBRARY	247.89	137.16	300	-300	0
6457 · CAMP COV STAFF EXPENSE	3,800.00		8,500	0	8,500
<b>Total 6450 · PASTORAL ACTIVITY EXPENSE</b>	<b>15,051.60</b>	<b>12,201.23</b>	<b>23,800</b>	<b>13,500</b>	<b>37,300</b>
<b>6480 · MAINTENANCE</b>					
6481 · MAINTENANCE EXTERIOR	1,387.49	150.00	20,000	-15,000	5,000
6482 · MAINTENANCE INTERIOR & CUSTODIA	9,752.43	20,224.25	19,000	0	19,000
6483 · MAINTENANCE KITCHEN	2,861.83	1,925.70	5,300	-1,300	4,000

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6484 · MAINTENANCE GROUNDS & LANDSCAPE	19,539.75	18,431.00	28,000	7,000	35,000
6485 · MAINTENANCE OFFICE EQUIPMENT	1,296.04		1,200	0	1,200
6486 · MAINTENANCE SOUND EQUIPMENT	3,982.33	76.20	4,000	-500	3,500
6487 · FACILITY EVENT SET UP	1,892.55	2,040.00	1,500	0	1,500
6488 · MAINT & CUSTODIAL SUPPLIES	7,013.66	3,461.28	6,600	400	7,000
6490 · MAINTENANCE CONTINGENCY	2,033.92	2,012.58	10,000	0	10,000
6491 · SECURITY	1,182.00		12,000	-11,400	600
6497 · CAPITAL PROJECT RESERVES			3,613	98,387	102,000
6498 · CAPITAL PROJECT-SPECIAL APPROVA	27,888.04	88,800.77		0	0
6499 · CAPITAL PROJECTS & MAINTENANCE	21,767.94		79,000		
6499A · AIR CONDITIONING REPLACEMENT				0	0
6499B · PARKING LOT SLURRY COAT				50,000	50,000
6499C · GREENHOUSE PAINTING & PATCHING				12,000	12,000
Total 6499 · CAPITAL PROJECTS & MAINTENANCE	21,767.94	0.00	79,000	-17,000	62,000
Total 6480 · MAINTENANCE	100,597.98	137,121.78	190,213	60,587	250,800
6600 · MISSIONS FOREIGN OUTREACH					
6618 · IV KURT/KARYN MORRILL (FRANCE)	10,000.00	7,000.00	10,000	0	10,000
6619 · NEW LIFE RADIO - DAN JOHNSON	3,000.00	2,100.00	3,000	0	3,000
6620 · SOWERS/A. VON CHANCE - (BRAZIL)	5,250.00	3,675.00	5,250	0	5,250
6625 · W TEAM-E&V JOHNSON (PAPUA)	8,400.00	5,880.00	8,400	0	8,400
6627 · WILFRED HART-RETIRED (AFRICA)	1,800.00	1,800.00	1,800	0	1,800
6628 · WORD TO RUSSIA	400.00	420.00	600	0	600
6629 · VISION FOR CAMBODIA	8,000.00	5,600.00	8,000	0	8,000
6630 · LITTLE FLOCK (INDIA)	11,100.00	9,800.00	14,000	0	14,000
Total 6600 · MISSIONS FOREIGN OUTREACH	\$47,950.00	\$36,275.00	51,050	0	51,050
6640 · EVANGELICAL COVENANT CHURCH					
6641 · ECC WORLD MISSIONS					
6641.1 · P&R DUTTON (Laos)	12,900.00	9,030.00	12,900	0	12,900
6641.2 · DON & LILIAN DWIGHT (Taiwan)	12,900.00	9,030.00	12,900	0	12,900
6641.3 · E&P RESTREPO (Latin America)	12,900.00	9,030.00	12,900	0	12,900
6641.4 · P&L RESTREPO (Mexico)	12,900.00	9,030.00	12,900	0	12,900
6641.5 · K&A SATTERBERG (France)	12,900.00	9,030.00	12,900	0	12,900
6641.6 · TIM & HELEN SMITH (Congo)	12,900.00	9,030.00	12,900	0	12,900
6641.8 · CHRIS & DIANE WIEBE (China)	12,900.00	9,030.00	12,900	0	12,900
6641.9 · ALASKA CHRISTIAN COLLEGE	1,000.00	2,100.00	3,000	0	3,000
6641.10 · JOEY & LAURA CHAPDELAIN	5,000.00	2,500.00	5,000	-5,000	0
6641.11 · PAUL CARLSON CLINIC (Congo)	10,000.00	10,000.00	10,000	0	10,000
Total 6641 · ECC WORLD MISSIONS	115,330.00	77,810.00	108,300	-5,000	103,300
6642 · PACIFIC SOUTHWEST CONFERENCE	41,000.00	30,800.00	44,000	0	44,000
6643 · MISSION SPRINGS CONF. CENTER				2,500	2,500
6646 · ECC MINISTRY PRIORITIES	1,000.00	9,800.00	14,000	0	14,000
Total 6640 · EVANGELICAL COVENANT CHURCH	157,330.00	118,410.00	166,300	-2,500	163,800
6650 · U.S.MINISTRIES					
6624 · CRU-T&J KERNS	5,000.00	3,500.00	5,000	1,500	6,500
6652 · CHINA OUTREACH-JOE LORENCZ	4,500.00	3,150.00	4,500	0	4,500

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6654 · INTL STU.-T&K NOTEHELPER	5,000.00	3,500.00	5,000	1,500	6,500
6655 · CRU-STEPHANIE REEVES	4,000.00	2,800.00	4,000	0	4,000
6660 · IN FAITH-G&M SANDERS	3,000.00	2,100.00	3,000	-3,000	0
6661 · IV JAVIER TARANGO	2,800.00	1,960.00	2,800	0	2,800
6663 · GIDEONS INTERNATIONAL	1,300.00	910.00	1,300	0	1,300
6668 · CRM/NOVO - MILES				5,000	5,000
<b>Total 6650 · U.S.MINISTRIES</b>	<b>25,600.00</b>	<b>17,920.00</b>	<b>25,600</b>	<b>5,000</b>	<b>30,600</b>
6670 · URBAN MISSIONS					
6671 · OPEN DOOR MISSION	4,500.00	3,500.00	5,000	500	5,500
6672 · CITY TEAM OAKLAND	3,700.00	3,500.00	5,000	0	5,000
6674 · SUPPORT CIRCLE PREGNANCY CLINIC	2,500.00	2,450.00	3,500	0	3,500
6681 · FAITH NETWORK	2,300.00	3,150.00	4,500	0	4,500
6683 · NEW DAY FOR CHILDREN			4,000	-4,000	0
6684 · HARBOR HOUSE		2,800.00	4,000	0	4,000
6685 · PROJECT PEACE				3,000	3,000
<b>Total 6670 · URBAN MISSIONS</b>	<b>13,000.00</b>	<b>15,400.00</b>	<b>26,000</b>	<b>-500</b>	<b>25,500</b>
6690 · OTHER MISSION ACTIVITES					
6691 · SHORT TERM MISSIONARIES	6,000.00	1,000.00	7,000	3,000	10,000
6692 · MISSION EDUCATION	2,316.31	332.98	4,500	0	4,500
6693 · MISSION PROJECTS-FCC	4,210.75	465.00	4,500	3,500	8,000
6694 · WOMEN'S MISSIONARY CIRCLE				0	0
6695 · H.S./COLLEGE MISSN CONTINGENCY				0	0
6696 · CONTINGENCY-MISSIONS	16,870.00	1,900.00	11,000	1,000	12,000
<b>Total 6690 · OTHER MISSION ACTIVITES</b>	<b>29,397.06</b>	<b>3,697.98</b>	<b>27,000</b>	<b>7,500</b>	<b>34,500</b>
<b>Total CONG · CONGREGATIONAL EXPENSE</b>	<b>1,714,216.47</b>	<b>1,165,882.29</b>	<b>2,006,061</b>	<b>243,746</b>	<b>2,249,807</b>
<b>TOTAL CONGREGATIONAL NET INCOME</b>	<b>123,463.64</b>	<b>7,208.94</b>	<b>-1</b>	<b>1</b>	<b>0</b>

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<b>TH · PRESCHOOL INCOME</b>					
4200 · PRESCHOOL INCOME					
4205 · TUITION FEES	1,579,963.33	1,151,582.27	1,599,660	100,340	1,700,000
4210 · SCHOLARSHIPS & DISCOUNTS	-82,329.00	-46,666.41	-80,000	0	-80,000
<b>Total 4200 · PRESCHOOL INCOME</b>	<b>1,497,634.33</b>	<b>1,104,915.86</b>	<b>1,519,660</b>	<b>100,340</b>	<b>1,620,000</b>
<b>TH · PRESCHOOL EXPENSE</b>					
7100 · PERSONNEL					
7102 · ADMINISTRATION	153,022.39	97,123.08	157,750	5,750	163,500
7112 · HEAD TEACHERS	184,283.20	139,436.87	195,400	11,600	207,000
7114 · TEACHERS	257,358.14	214,258.31	335,250	36,750	372,000
7116 · KITCHEN COORDINATOR	11,198.90	7,833.96	16,600	-1,100	15,500
7138 · SUBSTITUTES	40,311.56	34,225.73	35,000	0	35,000
7140 · SUMMER PAYROLL	54,698.59		75,500	0	75,500
7141 · INTERN	15,581.91	2,299.13	25,000	0	25,000
<b>Total 7100 · PERSONNEL</b>	<b>716,454.69</b>	<b>495,177.08</b>	<b>840,500</b>	<b>53,000</b>	<b>893,500</b>
7150 · PERSONNEL BENEFITS					
7210 · TH - HONORARIUMS/STAFF	6,331.75	5,079.25	5,000	0	5,000
7212 · TH - CONTINUING ED	11,248.16	7,079.42	14,000	0	14,000
7216 · TH - STAFF RECOGNITION	31,093.79	18,472.49	31,000	4,400	35,400
7302 · TH - AUTO EXPENSE	3,750.00	2,374.95	3,800	0	3,800
7304 · TH - DIRECTOR MEDICAL/DENTAL	19,796.65			0	
7305 · TH - DIRECTOR IRA	2,000.00	200.00		0	
7306 · TH - FICA TAXES	59,763.94	41,042.57	64,600	6,400	71,000
7310 · TH - WORKERS' COMP INSURANCE	20,589.27	15,960.25	31,900	3,100	35,000
7334 · TH - GROUP MEDICAL/DENTAL	93,153.88	83,137.15	130,400	23,100	153,500
7335 · TH - STAFF RETIREMENT	16,000.00	17,800.00	28,000	14,000	42,000
<b>Total 7150 · PERSONNEL BENEFITS</b>	<b>263,727.44</b>	<b>191,146.08</b>	<b>308,700</b>	<b>51,000</b>	<b>359,700</b>
7200 · PRESCHOOL PROGRAM					
7204 · TH - SNACKS	11,269.38	7,821.22	13,000	1,000	14,000
7206 · TH - TEACHING SUPPLIES	34,365.37	10,444.60	26,200	-2,200	24,000
7208 · TH - FAMILY PROGRAM	7,126.08	3,328.18	6,000	800	6,800
7211 · TH - SUMMER PROG.EXP.	6,537.62		5,000	1,000	6,000
7213 · TH - OUTREACH MINISTRY	10,000.00	10,000.00	10,000	0	10,000
<b>Total 7200 · PRESCHOOL PROGRAM</b>	<b>69,298.45</b>	<b>31,594.00</b>	<b>60,200</b>	<b>600</b>	<b>60,800</b>
7300 · ADMINISTRATION					
7312 · TH - UTILITIES/FACILITIES USE	79,999.88	47,833.59	82,000	3,000	85,000
7314 · TH - TELEPHONE	5,592.63	2,122.47	4,440	60	4,500
7315 · TH - COPIER	14,099.43	8,660.39	13,000	0	13,000
7316 · TH - OFFICE SUPPLIES	6,581.76	3,163.13	9,000	0	9,000
7317 · TH - PAYROLL/BANK FEES	3,037.84	2,577.63	4,000	0	4,000
7318 · TH - MAINTENANCE SUPPLIES	5,574.22	4,412.93	6,000	0	6,000
7319 · TH - JANITORIAL SERVICES	22,996.25	11,109.00	26,000	-4,000	22,000
7320 · TH - EQUIPMENT/FURNITURE	570.39		2,000	-1,000	1,000
7321 · TH - FACILITIES UPKEEP	510.17		2,000	0	2,000

**First Covenant Church  
Budget Proposal 2019-20**

	Actual Sep '17 - Aug 18	Actual Sep '18 - Mar 19	Current Budget 2018-19	Change	Proposed Budget 2019-20
7322 · TH - SCHOOL INSURANCE	581.40	581.40	1,500	0	1,500
7324 · TH - ADVERTISING	963.00	947.00	1,000	0	1,000
7330 · TH - LICENSE FEES/INSPECTIONS	1,832.00	3,142.00	2,910	190	3,100
7331 · TH CONTINGENCY	5,399.71	500.00	10,000	0	10,000
<b>Total 7300 · ADMINISTRATION</b>	<b>147,738.68</b>	<b>85,049.54</b>	<b>163,850</b>	<b>-1,750</b>	<b>162,100</b>
<b>7400 · PRESCHOOL RESERVES</b>					
7401 · TH REQ'D RESERVES ADDITIONAL	10,000.00	17,500.00	30,000	0	30,000
7402 · TH CAPITAL PROJ RESERVES	20,000.00	11,666.45	20,000	0	20,000
<b>Total 7400 · PRESCHOOL RESERVES</b>	<b>30,000.00</b>	<b>29,166.45</b>	<b>50,000</b>	<b>0</b>	<b>50,000</b>
<b>Total TH · PRESCHOOL EXPENSE</b>	<b>1,227,219.26</b>	<b>832,133.15</b>	<b>1,423,250</b>	<b>102,850</b>	<b>1,526,100</b>
<b>TOTAL APPLICATION TO FUTURE MINISTRY BUDGET</b>	<b>270,415.07</b>	<b>272,782.71</b>	<b>96,410</b>	<b>-2,510</b>	<b>93,900</b>

**First Covenant Church  
Budget Proposal 2019-20**

	Actual Sep '17 - Aug 18	Actual Sep '18 - Mar 19	Current Budget 2018-19	Change	Proposed Budget 2019-20
<b>SUMMARY</b>					
CONGREGATIONAL INCOME	1,837,680.11	1,173,091.23	2,006,060	243,747	2,249,807
CONGREGATIONAL EXPENSE	1,714,216.47	1,165,882.29	2,006,061	243,746	2,249,807
CONGREGATIONAL NET INCOME	123,463.64	7,208.94	-1	1	0
PRESCHOOL INCOME	1,497,634.33	1,104,915.86	1,519,660	100,340	1,620,000
PRESCHOOL EXPENSE	1,227,219.26	832,133.15	1,423,250	102,850	1,526,100
PRESCHOOL APPL TO FUTURE MINISTRY BUDGET	270,415.07	272,782.71	96,410	-2,510	93,900



First Covenant Church  
Budget Proposal 2019-20

**First Covenant Church, Oakland  
2019-2020 Proposed Budget — Notes and Background**

**References are to line items in the income and expense budgets**

4010 - Congregational giving proposed income increase of \$46,601 (2.9%)

4030 - Preschool usage/utilities item eliminated as income source. This reflects Treehouse status as a fully integrated part of First Covenant ministry. Overhead costs associated with Treehouse will continue to be calculated each year and taken into account as a part of the process of Church Board approval of Treehouse annual tuition.

4050MR - Capital maintenance reserve is an established fund with a total projected year-end balance of \$320,389 built up over the years.

4050EG - These are bequests designated for missions purposes by three individuals, Norma Peterson, Neva Broderick, and Edward Bugge. The proposed use this year would be of the entire remaining balance of the Peterson bequest and the accumulated income of the Broderick and Bugge funds (the principal of those two funds is required by the Will terms to be held intact in perpetuity). The entire \$54,000 would be applied to the missions portion of the budget.

4050UD - These are funds — all undesignated — from prior years' net income (primarily Treehouse tuition income exceeding operational expenses) and/or bequests.

6000, 6031, 6050 - Proposed salary increases are 3.5% (including Treehouse staff), the amount recommended by the Finance Board and approved by the Church Board.

6002 - Ministerial housing is a component of total Church Board-approved salaries for pastoral staff and as such is tax-free income under the Internal Revenue Code.

6003 - Ministerial pensions provides a contribution of 12-1/2% to the Covenant Pension Plan on behalf of all members of the pastoral staff.

6004, 6060 - Personnel Benefits - Full-time staff (32 hours/week or more), including the Treehouse Director, receive (a) fully paid medical and dental insurance for themselves and eligible family members and (b) 5% of their salary as a pension contribution.

60XX - New positions. This item would fund additional personnel if approved by the Church Board on recommendation of the Lead Pastor in the areas of worship and/or spiritual formation and/or up to three additional intern positions to the extent of the total amount (\$100,000) budgeted on this line for salary and on lines 6064 and 6070 for FICA and workers' compensation insurance. Addition of this item is an addition to the Budget Committee-recommended budget (it was considered by the Budget Committee but not a part of the budget proposal it recommended to the Church Board).

6052 - New part-time position. This item was identified by the Church Board as its highest priority for addition to the budget. Description of anticipated functions to be developed by the Finance Board in connection with its responsible for hiring non-ministerial staff.

6100 - Christian Education - Child - New item which would cover the entire anticipated cost of Pumpkin Patch, thus eliminating charge for participants.

6125 - Scholarship funding includes \$5,000 set-aside for future CHIC Expense.

First Covenant Church  
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6314 - Guest Musicians - increase recommended to cover anticipated expense of outside worship teams substituting for regular teams.

6413 - Outside audit item is intended to be a part of an as yet undetermined expense associated with an audit as required by Bylaws. Scope and source is under consideration by the Finance Board.

XXXX - Property appraisal is under consideration by the Finance Board as a step in the process of validating the amount of current property insurance coverage.

6451 - Staff Development & Related Travel - Combines expenses previously reflected in multiple budget lines for staff participation in Covenant conferences and continuing education opportunities. Include book purchase allowance for pastoral staff and some aspects of staff appreciation.

6491 - Security - decrease results from elimination of Sunday morning contract security service.

6497 - Capital Projects Reserves - results from Facilities Board recommendation for regular accrual of funds for anticipated long-term maintenance needs.

6499A - An anticipated significant expense for sanctuary and multi-purpose building HVAC replacement is under consideration by the Facilities Board which will develop recommendation for later congregational action based on detailed cost analysis.

6499B - \$50,000 proposed to cover cost of parking lot slurry project.

6600, 6640, 6650, 6690 - Missions - For ease of reference, total proposed missions expenditures are as follows:

(a) Foreign/world/global missions (6600 & 6641, including Covenant Serve Globally & non-Covenant missions agencies)	\$154,350
(b) Evangelical Covenant Church (6642, 6643, 6646) other than world missions (included above)	\$60,500
(c) US ministries	\$30,600
(d) Urban missions	\$25,500
(e) Other	<u>\$34,500</u>
Total missions budget	\$305,450

Total giving to the Evangelical Covenant Church  
(all included in items (a) & (b) above) \$163,800

6641.11 - Five year \$10,000/year commitment to Paul Carlson Clinics ends this year. Missions Board recommended continuing at \$6,000/year. Church Board voted to continue at \$10,000 pending availability of information concerning impact of reduction on the particular clinic wholly supported by First Covenant funding.

6660 - Greg and Maureen Sanders retiring

6668 - New item. Matt and Martha Miles serving with Novo (formerly CRM (Creative Resource Ministries))

6683 - New Day for Children deleted by action of Church Board

6685 - New item. Project Peace addition recommended by Missions Board

**First Covenant Church  
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6693 - Mission Projects - Intended to cover possible Missions Board approval of funding for, among others, CityTeam banquet and World Vision 6K Run

Additional as yet unnumbered item - Covenant World Relief - Missions Board recommended addition at \$10,000/year. Budget Committee and Church Board recommended deferring for the present.

6/5/2019