



**First Church  
Berkeley UCC**

***Welcome!***

**2021 Operating Budget  
Information Session**

***SUNDAY, JANUARY 17, 2021***

**A G E N D A**

- **2020 Operating Results**
- **Stewardship Updates**
- **2021 Budget**
- **2021 Budget Recommendation and  
Next Steps**
- **Questions & Answers**

## 2020 Operating Budget Results

INCOME	2020 Budget	2020 Actual	Actual as % of Total
Sustaining Commitments	677,206	656,913	53%
Other Contributions	33,500	44,767	4%
Benevolences (Offering Plate)	70,000	92,209	8%
Facility Use	355,055	267,887	22%
Transfer from Other Funds	92,269	71,369	6%
Insurance Interest	63,129	-	0%
Council Contingency	19,750	-	0%
<u>PPP Loan</u>		90,464	7%
<b>Total Income</b>	<b>1,310,909</b>	<b>1,223,609</b>	<b>100%</b>

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## 2020 Operating Budget Results

EXPENSES	2020 Budget	2020 Actual	Actual as % of Total
Personnel	807,116	712,043	63%
Programs	75,450	45,637	4%
Administration/Office	57,400	48,941	4%
Church Plant	228,222	160,862	14%
Benevolences (Offering Plate)	70,000	92,209	9%
<u>UCC Support</u>	72,721	70,695	6%
<b>Total Income</b>	<b>1,310,909</b>	<b>1,130,387</b>	<b>100%</b>

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# 2020 Operating Budget Results

## Year ends with a surplus

	2020 Budget	2020 Actual
INCOME - EXPENSE	-	93,222

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# 2020 Operating Budget Results

## Key Changes in a Challenging Year:

### Expense

- Congregation voted to pay off \$1.4M BPF Loan, using Fire Insurance Funds.
  - Saved \$56k in interest expense
  - Saved \$477k over full term of loan
- With Campus shutdown & worship services on-line:
  - Personnel savings \$95k
  - Programs/Ministry savings \$30k
  - Admin/Office savings \$8k
  - Church Plant savings \$67k

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## 2020 Operating Budget Results

### Key Changes in a Challenging Year:

#### Income

- Loss of Income due to Covid shutdown:
  - \$76k from room rental income
  - Sustained giving \$20k less than budget
  
- Payroll Protection Program (PPP) Loan of \$90k helped offset income losses in 2020

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## “Now More than Ever” Stewardship Updates

- Thank you sustaining givers!
- Your financial support ensures our church can continue its mission and ministry in the world
- SF&A will continue a focus on year-round stewardship in 2021

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## 2021 Sustained Giving

### 2021 Sustained Giving Commitments

Status	Giving Units	Total	\$ Change
Increase	46	317,105	23,921
New	18	22,565	22,562
No Change	67	229,292	-
Decrease	30	51,038	(34,887)
<b>Total 2021 Commitments</b>	<b>161</b>	<b>620,000</b>	<b>11,596</b>
Moved	5	(8,220)	(8,220)
Died	4	(23,300)	(23,300)
Stopped	11	(35,455)	(35,455)
Finances reduced due to Covid	9	(2,415)	(2,415)

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## Proposed 2021 Budget

EXPENSES	2020 Budget	2021 Budget	Category as % of Total
Personnel	807,116	772,552	63%
Programs	75,450	64,860	5%
Administration/Office	57,400	58,500	5%
Church Plant	228,222	162,400	13%
Benevolences (Offering Plate)	70,000	95,000	8%
United Church of Christ Support	72,721	68,600	6%
<b>Total Expenses</b>	<b>1,310,909</b>	<b>1,221,912</b>	<b>100%</b>

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# Proposed 2021 Budget

<b>INCOME</b>	<b>2020 Budget</b>	<b>2021 Budget</b>	<b>Category as % of Total</b>
Sustaining Commitments	677,206	620,000	51%
Other Contributions	33,500	18,000	1%
Benevolences (Offering Plate)	70,000	95,000	8%
Facility Use	355,055	267,688	22%
Transfer from Other Funds	92,269	92,217	8%
Insurance Interest	63,129	-	0%
Council Contingency	19,750	112,972	9%
<u>Transitional Tasks</u>	-	<u>15,935</u>	<u>1%</u>
<b>Total Income</b>	<b>1,310,909</b>	<b>1,221,812</b>	<b>100%</b>

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## 2021 Budget Recommendation

*Two Budget-related recommendations will be forwarded to Congregation to be voted on as follows:*

- 1) Upon the recommendation of the Endowment Committee, the Congregation approves the use of the Special Projects amount of the draw from the General Endowment for use in the 2021 and 2022 operating budgets.
- 2) Upon the recommendation of the Council of the Congregation, the Congregation approves the 2021 budget as presented.

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## *2021 Budget Voting Plan Next Steps*

Church Council recommends the proposed 2021 operating budget to the Congregation for on-line and mail in voting starting January 22<sup>nd</sup>, 2021. February 5<sup>th</sup>, 2021 Clerk will finalize results.

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## *Questions & Answers*



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*Thank you!*



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