

# First Church in Cambridge, Congregational Statement of Operating Activities vs. Budget

January through September 30, 2020

		9.0		6	6	50%	
		remote		in person	Proposed	Balanced	
		Projected		2021 Budget	2021 Budget	2021 Budget	2021 Budget
		2020 Budget	Jan-Sep 2020	2020	2021 Budget	2021 Budget	2021 Budget
109	<b>Income</b>						
110	<b>CONTRIBUTIONS</b>						
111	<b>Community Contributions</b>		380	380			
112	<b>Pledges &amp; Gifts</b>	549,000	450,724	582,600	600,000	600,000	737,538
113	<b>Special offering</b>						
114	<b>Neighbors in Need</b>		120	295			
115	<b>One Great Hour of Sharing</b>			-			
116	<b>Special offering - Other</b>	5,000	36	36	4,000	4,000	4,000 in & out through M&SJ
117	<b>Total Special offering</b>	5,000	156	331	4,000	4,000	4,000
118	<b>Sunday Offering - AM</b>	20,000	3,051	4,067	-	16,000	8,000
119	<b>Total CONTRIBUTIONS</b>	574,000	454,311	587,378	604,000	620,000	749,538
120	<b>DONATIONS FOR USE OF PROPERTY</b>	170,000	71,277	96,626	97,500	170,000	133,750
121	<b>EVENT INCOME</b>		64	86	100	100	100
122	<b>INVESTMENT RETURN</b>						
123	<b>Bank Interest</b>	100	123	164	100	100	100
124	<b>Total INVESTMENT RETURN</b>	100	123	164	100	100	100
125	<b>MISCELLANEOUS - PPP</b>			124,100			
126	<b>TRANSFER FROM ENDOWMENT</b>	33,400	25,047	33,400	38,000	38,000	38,000 per UPMIFA formula
127	<b>TRANSFER FROM INVESTMENTS</b>	120,600	90,450	120,600	105,000	105,000	105,000 4% draw, less above
128	<b>Total Income</b>	898,100	641,272	962,354	844,700	933,200	888,950 1,026,488
129					-5.95%	3.91%	-1.02% 14.30%
130	<b>Total income, less designated missions</b>	893,100	641,116	837,923	840,700	929,200	884,950 1,022,488 for calculation of Missions 10%
131	<b>Expense</b>	10%	10%	10%	10%	10%	10%
132	<b>UNITED CHURCH OF CHRIST</b>						
133	<b>Conference Attendance</b>	500			-	-	-
134	<b>UCC Donations - UC Mission</b>	48,000	24,000	48,000	40,500	44,500	42,500
135	<b>UCC Hispanic Ministry</b>		500	500	400	400	400
136	<b>UCC Justice &amp; Witness</b>	500					
137	<b>UCC RIP Medical Debt</b>		2,000	2,000		400	200
138	<b>Total UNITED CHURCH OF CHRIST</b>	49,000	26,500	50,500	40,900	45,300	43,100
139	<b>MISSIONS</b>						
140	<b>External Social</b>						
141	<b>City Misson Society</b>	2,050	200	200	2,000	2,000	2,000
142	<b>Coop Metropolitan Ministries</b>	2,000	3,200	3,200	2,000	2,000	2,000
143	<b>Greater Boston Interfaith Org.</b>	8,000	8,000	8,000	8,000	8,000	8,000
144	<b>Cambridge Interfaith Sanctuary</b>	3,000	2,830	2,830	2,500	3,000	2,750
145	<b>International</b>	2,500	1,000	1,000	1,200	1,500	1,350
146	<b>Neighbors' Support</b>	4,000	3,475	3,475	2,000	2,000	2,000

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2020 Budget	Jan-Sep 2020	2020	2021 Budget	2021 Budget	2021 Budget	2021 Budget	2021 Budget
147	<b>Total External Social</b>	21,550	18,705	18,705	17,700	18,500	18,100
148	<b>Internal Committee</b>						
149	<b>Missions Honoraria</b>	500	-	-	-	-	-
150	<b>Social Justice Hospitality</b>	50	-	-	-	-	-
151	<b>Total Internal Committee</b>	550	-	-	-	-	-
145	<b>First Church Shelter</b>	6,500	7,000	7,000	6,500	6,500	6,500
146	<b>Friday Café</b>	6,500	6,500	6,500	6,500	6,500	6,500
147	<b>Latin American Ministry</b>	6,000	4,500	6,000	3,600	3,600	3,600
148	<b>Special offering disbursement</b>	5,000	313	578	4,000	4,000	4,000
149	<b>Discretionary</b>	5,710	1,650	1,650	8,870	12,520	24,449
150	<b>Total MISSIONS</b>	51,810	38,667	40,432	47,170	51,620	63,149
151	<b>ADMINISTRATION</b>						
152	<b>Administrator</b>						
153	<b>Salary - Administrator</b>	56,675	42,506	56,675	57,242	57,242	57,242
154	<b>Pension/LIDI - Administrator</b>	5,667	4,251	5,667	5,724	5,724	5,724
155	<b>Health Insurance - Adm</b>	10,249	7,204	9,573	10,166	10,166	10,166
156	<b>Conference</b>		600	600	600	600	600
157	<b>Total Administrator</b>	72,591	54,561	72,515	73,732	73,732	73,732
158	<b>Office Assistant - Admin</b>	7,950	5,509	7,345	7,985	7,985	7,985
159	<b>Clerical Substitutes</b>		300	300			
160	<b>Equipment &amp; software</b>	2,200	1,666	2,221	2,500	2,500	2,500
161	<b>Internet &amp; Phone service</b>	4,800	3,994	5,326	6,000	6,000	6,000
162	<b>Miscellaneous</b>	150	1,751	2,334	75	150	113
163	<b>Office Supplies</b>	1,500	462	616	750	1,500	1,125
164	<b>Postage</b>	1,000	510	1,000	750	1,000	875
165	<b>Printing &amp; Reproduction</b>	15,000	8,148	10,864	9,000	12,500	10,750
166	<b>Welcoming &amp; Hospitality</b>	250	-	-	50	150	100
167	<b>Total ADMINISTRATION</b>	105,441	76,901	102,521	100,842	105,517	103,179
168	<b>ARTS &amp; COMMUNICATIONS</b>						
169	<b>Archives</b>	1,000	256	256	256	1,000	628
170	<b>Communications Consultant</b>	1,000	-	1,667	4,000	4,000	4,000
171	<b>Communications Coordinator</b>	8,240	4,430				
172	<b>Livestreaming &amp; Zoom</b>		1,343	2,093	2,100	1,500	1,800
173	<b>Publicity</b>	750	100	100	200	750	475
174	<b>Sanctuary Technology</b>		825	1,101	1,000	500	750
175	<b>Tech Associate</b>		1,301	2,525	4,327	5,563	4,945
176	<b>Website</b>	2,200	3,042	4,056	3,000	6,000	4,500
177	<b>Total ARTS &amp; COMMUNICATIONS</b>	13,190	11,296	11,796	14,883	19,313	17,098

reduce from \$500/mo to \$300/mo

to balance to 10%

10% of salary

5% increase

10 hrs/wk; 7 hrs summer

work with Alicia

54 or 42 Sundays  
no photography if remote

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178	<b>BUILDINGS &amp; GROUNDS</b>							
179	<b>Facilities Manager</b>							
180	Wages	37,955	25,188	33,584	34,297	34,297	34,297	34,297
181	Pension/LIDI - Facilities	3,795	2,635	3,358	3,430	3,430	3,430	3,430
182	<b>Total Facilities Manager</b>	41,750	27,822	36,942	37,726	37,726	37,726	37,726
183	<b>Sextons</b>							
184	Sextons - 2.35 FTEs	85,217	62,719	83,626	83,766	83,766	83,766	83,766
185	Pension/LIDI - Sexton	5,564	5,075	6,766	5,619	5,619	5,619	5,619 10% of wages
186	Health Insurance - Sexton	10,577	14,590	16,861	20,528	20,528	20,528	20,528 5% increase
187	<b>Total Sextons</b>	101,358	82,384	107,253	109,913	109,913	109,913	109,913
188	<b>Equipment &amp; supplies</b>	9,000	7,978	10,637	7,000	12,000	9,500	9,500
189	<b>Grounds</b>	6,000	1,905	2,540	7,000	6,000	6,500	6,500
190	<b>Insurance</b>	34,000	27,298	36,397	36,400	36,400	36,400	36,400
191	<b>Parsonage</b>							
192	Electricity	1,300	1,152	1,536	1,400	1,300	1,350	1,350
193	Fuel	4,500	2,242	2,990	4,500	4,500	4,500	4,500
194	Maintenance	5,000	1,864	2,485	5,000	5,000	5,000	5,000
195	Water	700	843	1,124	900	700	800	800
196	<b>Total Parsonage</b>	11,500	6,101	8,135	11,800	11,500	11,650	11,650
197	<b>Protective Service</b>	10,131	6,388	8,517	6,500	6,500	6,500	6,500 \$3631 in 2020 for once-every-5-years service
198	<b>Sanctuary</b>							
199	Electricity	22,000	14,369	19,158	20,000	22,000	21,000	21,000 solar
200	Gas	19,000	10,240	15,240	15,000	16,000	15,500	15,500 new boilers
201	Maintenance	19,000	5,581	7,441	16,000	24,000	20,000	20,000 Extra for MJH floors
202	Trash & Recycling Removal	7,200	5,962	8,518	15,000	15,000	15,000	15,000 30% rate increase, plus 2/3 church split
203	Water	8,000	3,567	4,756	5,000	8,000	6,500	6,500
204	<b>Total Sanctuary</b>	75,200	39,719	55,114	71,000	85,000	78,000	78,000
205	<b>Total BUILDINGS &amp; GROUNDS</b>	288,939	199,594	265,535	287,339	305,039	296,189	296,189
206	<b>CHRISTIAN FORMATION</b>							
207	<b>Adult Formation</b>	1,700			850	1,700	1,275	1,275
208	<b>Children's Formation</b>	1,450	776	1,034	800	1,000	900	900
209	<b>Multigenerational Formation</b>	950	598	797	500	1,250	875	875
210	<b>Nursery Attendants</b>	9,000	3,545	4,727	-	7,500	3,750	3,750
211	<b>Retreats</b>	2,000	359	500	-	2,000	1,000	1,000
212	<b>Supplies</b>	1,200	1,000	1,334	1,000	1,200	1,100	1,100
213	<b>Young Adults</b>	875		-	300	600	450	450

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214	Youth Formation	1,900	782	1,500	800	1,300	1,050	1,050
215	<b>Total CHRISTIAN FORMATION</b>	19,075	7,061	9,892	4,250	16,550	10,400	10,400
216	<b>DEACONS</b>							
217	<b>Creative Worship &amp; Arts Coord</b>							
218	Salary - CW&A Coordinator	40,893	37,610	52,460	59,994	59,994	59,994	59,994
219	CW&A Discretionary			350	600	600	600	600
220	Pension & LIDI - CW&A	4,089	3,067	5,246	5,999	5,999	5,999	5,999 10% of salary
221	<b>Total Creative Worship &amp; Arts Coo</b>	44,982	40,677	58,056	66,593	66,593	66,593	66,593 (29 hrs/wk)
222	Deacons' Fund Expense	2,000	2,000	2,000	2,000	2,000	2,000	2,000 funded by Endowment above
223	Guest Preachers	900	300	300	-	300	150	150
224	In-Care Assistance	1,000		-	1,000	1,000	1,000	1,000
225	Ministerial Interns	3,125	753	753		1,833	1,833	1,833
226	Lay Training	175			175	175	175	175
227	Minister	32,501						
228	<b>Minister of Street Outreach</b>							
229	MSO Salary		1,674	1,674		-	-	- from PPP Apr-Jun
230	MSO Housing		6,000	6,000		-	-	- from PPP Apr-Jun
231	MSO SECA		511	511		-	-	- from PPP Apr-Jun
232	<b>Total Minister of Street Outreach</b>		8,184	8,184		-	-	
233	Outdoor Church	2,000	298	397	500	2,000	1,250	1,250 sandwiches and socks
234	<b>Pastoral Associates</b>							
235	PA I	10,800	10,681	10,681				
236	PA II	10,800	23,448	35,836	20,646	20,646	20,646	20,646 (29 hrs/wk to 5/31)
237	PA III		3,478	11,728	22,313	22,313	22,313	22,313 (25 hrs/wk to 8/31)
238	new Fall '21				7,881	7,881	7,881	7,881 (18 hrs/wk beg 9/1)
239	Pastoral Associates Discretionary	1,375	615	1,375	1,100	1,100	1,100	1,100
240	Pastoral Care Teams	300		-	-	-	-	-
241	Poet in Residence	500		500	-	250	125	125
242	<b>Sr. Minister</b>							
243	Sr. Minister's Salary	69,035	51,776	69,035	69,725	69,725	69,725	69,725
244	Sr. Minister's Discretionary	3,911	3,271	3,911	3,876	3,876	3,876	3,876
245	Sr. Minister's Equity Allowance	5,055	3,791	5,055	5,106	5,106	5,106	5,106
246	Sr. Minister's Health Insurance	10,249	7,204	9,573	10,166	10,166	10,166	10,166 8% increase
247	Sr. Minister's Life/Disability	1,464	1,098	1,464	1,478	1,478	1,478	1,478 1.5% Sal + Pars
248	Sr. Minister's Pension	13,662	10,246	13,662	13,798	13,798	13,798	13,798 14% Sal + 28,549 Pars
249	Sr. Minister's SECA	7,465	5,599	7,465	7,540	7,540	7,540	7,540 7.65% Sal + Pars
250	<b>Total Sr. Minister</b>	110,841	82,985	110,164	111,690	111,690	111,690	111,690

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251	Worship expense -- Add'l	4,000	2,250	4,000	1,500	4,000		2,750	2,750	NightSong
252	Worship Flowers	1,300		1,300	-	1,000		500	500	
253	Worship supplies	800	404	539	800	800		800	800	
254	<b>Total DEACONS</b>	<b>227,399</b>	<b>176,073</b>	<b>245,813</b>	<b>236,197</b>	<b>243,580</b>		<b>240,805</b>	<b>240,805</b>	
255	<b>EXECUTIVE COUNCIL</b>	750	875	875	-	250		125	125	
256	<b>FELLOWSHIP</b>									
257	Events	12,000	2,100	2,100		12,000		6,000	6,000	
258	Committee Hospitality	4,000	1,323	1,323	500	4,000		2,250	2,250	
259	<b>Total FELLOWSHIP</b>	<b>16,000</b>	<b>3,424</b>	<b>3,424</b>	<b>500</b>	<b>16,000</b>		<b>8,250</b>	<b>8,250</b>	
260	<b>FINANCE</b>									
261	<b>Minister Stewardship &amp; Finance</b>									
262	MSF Salary & Housing	251	4,464	5,557	4,832	4,832		4,832	4,832	
263	MSF Housing	30,000	22,500	30,000	30,000	30,000		30,000	30,000	
264	MSF SECA Allowance	2,314	1,415	1,271	2,665	2,665		2,665	2,665	7.65% Sal + H
265	MSF Discretionary			175	300	300		300	300	
266	MSF Pension	5,216	3,912	5,119	5,867	5,867		5,867	5,867	14% Sal + H + Shelt
267	MSF Life/Disability	559	419	559	629	629		629	629	1.5% Sal + H + Shelt
268	<b>Total Minister Stewardship &amp; Final</b>	<b>38,340</b>	<b>32,710</b>	<b>42,681</b>	<b>44,292</b>	<b>44,292</b>		<b>44,292</b>	<b>44,292</b>	(20 hrs/wk, 3 shelter pd)
269	Audit	5,000	5,500	5,500	5,500	5,500		5,500	5,500	split with shelter
270	Bank Services	2,100	1,905	2,541	2,600	2,600		2,600	2,600	more e-giving
271	Financial Assistant	4,193	1,726	2,110	4,040	4,040		4,040	4,040	4 hrs/wk + projects
272	Software subscriptions	900	1,096	1,466	1,600	1,600		1,600	1,600	Tsheets & QB update
273	Stewardship	1,000		1,500	200	500		350	350	
274	Supplies	300	227	227	300	300		300	300	
275	<b>Total FINANCE</b>	<b>51,833</b>	<b>43,165</b>	<b>56,024</b>	<b>58,533</b>	<b>58,833</b>		<b>58,683</b>	<b>58,683</b>	
276	<b>GENERAL</b>									
277	FICA/MC - all employees	24,062	19,479	25,972	26,118	26,691		26,405	26,405	
278	Workers' Compensation Insurance	5,815	2,831	3,774	4,929	4,929		4,929	4,929	
279	<b>Total GENERAL</b>	<b>29,877</b>	<b>22,309</b>	<b>29,746</b>	<b>31,047</b>	<b>31,620</b>		<b>31,334</b>	<b>31,334</b>	
280	<b>MUSIC</b>									
281	<b>Choir Director</b>									
282	Salary - Choir Director	42,816	32,112	42,816	43,244	43,244		43,244	43,244	
283	Pension/LIDI - Choir Director	3,639	2,730	3,639	3,676	3,676		3,676	3,676	8.5% of salary; no LIDI
284	<b>Total Choir Director</b>	<b>46,455</b>	<b>34,842</b>	<b>46,455</b>	<b>46,920</b>	<b>46,920</b>		<b>46,920</b>	<b>46,920</b>	

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285	Choral Acquisitions	500		500	-	500	250	250
286	Instrumentalists / Soloists	4,000	2,350	3,000	2,000	4,000	3,000	3,000
287	Maintenance	500	150	150	3,000	500	1,750	1,750
288	Special Programs	300	-	-	300	300	300	300
289	<b>Total MUSIC</b>	<b>51,755</b>	<b>37,342</b>	<b>50,105</b>	<b>52,220</b>	<b>52,220</b>	<b>52,220</b>	<b>52,220</b>
290	<b>STAFF POLICY</b>							
291	Staff Training	750		-	-	500	250	250
292	<b>Total STAFF POLICY</b>	<b>750</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>500</b>	<b>250</b>	<b>250</b>
293	<b>Total Expense</b>	<b>905,819</b>	<b>643,207</b>	<b>866,664</b>	<b>873,880</b>	<b>946,342</b>	<b>911,028</b>	<b>924,781</b>
294	Surplus / (deficit)	(7,719)	(1,935)	95,690	(29,180)	(13,142)	(22,078)	101,707
295	<b>Transfers</b>							
296	Transfer to Capital Reserve	72,000	54,000	72,000	72,000	72,000	72,000	72,000
297	Transfer to IT Reserve			30,000	4,000	4,000	4,000	4,000
298	Loan Interest Expense	21,000	16,538	22,538	20,707	20,707	20,707	20,707
299	Transfer to Sabbatical Accrual	5,000	3,750	5,000	5,000	5,000	5,000	5,000
300	<b>Total Transfers</b>	<b>98,000</b>	<b>74,288</b>	<b>129,538</b>	<b>101,707</b>	<b>101,707</b>	<b>101,707</b>	<b>101,707</b>
301	<b>Total Expenses &amp; Transfers</b>	<b>1,003,819</b>	<b>717,495</b>	<b>996,202</b>	<b>975,587</b>	<b>1,048,049</b>	<b>1,012,735</b>	<b>1,026,488</b>
302	Net increase / (decrease) in Net Assets	(105,719)	(76,223)	(33,847)	(130,887)	(114,849)	(123,785)	-

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