

Journey of Faith Christian Church Operating Expenses Projected Budget, 2020		2020 Projected Operating Expenses	2019 Actual Expenses	2020 Amount Needed Per Month	% of Budget for 2020
A Home for the Church: Having a place to worship, study and base our mission. A place to gather for carrying out related church events that give definition to our spiritual and communal life. Serves as a resource for community events and daily activities, seven days a week. (Matthew 21:13)					
1	Building Payments	\$31,884.00	\$31,884.00	\$2,657.00	
2	Building Upkeep/Maintenance	\$6,000.00	\$5,952.54	\$ 500.00	
3	Utilities	\$15,000.00	\$14,242.22	\$1,250.00	
4	Insurance	\$4,388.00	\$4,759.00	\$ 365.67	
5	Equipment/Furnishings	\$800.00	\$750.00	\$ 66.67	
6	Building Reserves	\$1,000.00	\$0.00	\$ 83.33	
7	Building Sub-Total	\$59,072.00	\$57,587.76	\$4,922.67	28%
Build Up the Body of Christ: People to represent the church, provide richness to our worship and encourage members to a deeper relationship with Christ and one another. Provide for the sharing that leads ourselves and our new friends to a rich life in Christ. (Ephesians 4:12)					
8	Christian Education/Evangelism/Small Groups	\$450.00	\$883.67	\$37.50	
9	Worship, incl. pulpit supply	\$700.00	\$0.00	\$58.33	
10	Fellowship/Special Events	\$500.00	\$650.00	\$41.67	
11	Benevolence & Pastor's Emergency Fund	\$1,000.00	\$0.00	\$83.33	
12	Other Expenses	\$3,000.00	\$6,431.00	\$250.00	
13	Sub-Total	\$5,650.00	\$7,964.67		3%
Be the Church: Share our bounty with those nearby and around the world, particularly those without the opportunities or means that we have. (John 13:12-16)					
14	Michigan Region (CCMR)	\$200.00	\$200.00	\$16.67	
15	Disciples Mission Fund (DMF)	\$2,200.00	\$2,650.00	\$183.33	
16	Homeless & Affordable Housing Ministry	\$8,100.00	\$6,254.52	\$675.00	
17	Aging & Caregiving Ministry	\$5,200.00	\$3,448.00	\$433.33	
18	Sub-Total	\$15,700.00	\$12,552.52		7%
Conduct the Business of the Church: The personnel, tools, equipment, materials and services for transacting the daily business of the church. Provide support and administrative operations to preserve the assets of the church and support its mission. (1 Corinthians 12:28)					
19	Personnel	\$111,637.98	\$105,543.96	\$9,303.17	
20	Administration	\$7,000.00	\$6,628.01	\$583.33	
21	Training	\$500.00	\$150.00	\$41.67	
22	Consulting Support	\$5,000.00		\$416.67	
23	Communications & Marketing	\$5,000.00	\$4,700.00	\$416.67	
24	Sub-Total	\$129,137.98	\$117,021.97		62%
25	Total Operating Expenses	\$209,559.98	\$180,800.80		100%
Journey of Faith Christian Church Operating Income Projected Budget, 2020		2020 Projected Operating Income	2019 Actual Income	% of Expenses Covered by Income 2019	
26	Tithes & Pledges	\$104,000.00	\$103,964.92	50%	
27	Designated Contributions	\$17,000.00	\$19,682.93	9%	
28	Undesignated Contributions	\$5,000.00	\$8,842.20	4%	
29	*Permanent Funds	\$48,000.00	\$34,305.46	16%	
30	Rental/Building Use Income	\$16,000.00	\$15,642.00	8%	
31	Program or Investment Income	\$700.00	\$769.46	0%	
32	Special Fundraisers	\$1,500.00	\$1,380.79	1%	
33	Capital Fund Income	—	—	—	
34	Special Day/Outreach Offerings	\$2,400.00	\$2,850.00	1%	
35	Grants	\$17,000.00	\$19,900.00	10%	
36	Other Income	\$1,000.00	\$1,020.00	0%	
37	Total Income	\$212,600.00	\$208,357.76	100%	
38	Deficit/Surplus	\$3,040.02			