

# NORTH SHORE BAPTIST CHURCH

## Proposed budget for 2021

This budget is presented for approval,  
by our Church Council December 9, 2020 and  
at our Congregational Meeting December 20, 2020.

We need to create a financial budget every year to authorize and manage our spending of our funds. It puts together our expected income, funds, and planned expenses for our ministries.

For this year the pandemic closing of our church makes this job difficult. Our offerings are much less, but our activity expenses have also been reduced. We do not know when we will return to our normal activity. The delayed annual meeting also gave our leadership a short time to plan our finances.

To start the 2021 budget, we assumed the earliest we would resume normal activity, would be in April 2021. So, we arbitrarily chose a budget of 75% of the 2020 budget amounts - except for giving to outside mission organizations, utilities, "salaries and benefits", and other known adjustments. We did not make this a set rule, as some Ministry groups revised their own budgets. We also eliminated the "Outreach Ministry" budget, as we closed that ministry.

We have been receiving rental income from the "One Hope United" daycare program. The pandemic has severely impacted the revenue for this organization, so we will lose some of that rental income (through June 2021). However, we are hoping to work with OHU to ensure that they can continue using our classroom space without interruption and we plan to renegotiate a rental agreement mid-2021 once their financial situation stabilizes.

We are fortunate to have endowment funds to help support our church. This budget includes more of unused matching funds from our Endowment income from this year (2020) to support the next year 2021 budget. See p. 8 under Funds Used to Offset Budget Deficit, "WDW unused designated funds from previous years".

The remaining budget is a deficit budget, which means we will be spending more than we receive. We will be spending from our savings over the past years.

### **How to read the budget**

The budget begins with a SUMMARY page of the whole budget. It is summarized showing each ministry group. Pages 2 through 8 are the detailed line items for each section.

The SUMMARY page shows the order of INCOME, PROGRAM EXPENSES, and the "Funds used to offset the Deficit". Each line of the SUMMARY references the particular page to see the detailed accounts of the budget. At the far right is a column showing the percentage change of budget from 2020 to 2021.

(continue next page)

The detailed budget (pages 2 through 8) consists of 4 columns of information. They are from the left to right:

1. Account number used in our accounting system
2. Account description
3. Approved 2020 budget for comparison
4. Proposed 2021 budget for approval

(See below for a sample page)

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This budget is presented for review and approval by Church Council.

		2020 APPROVED BUDGET	2021 PROPOSED BUDGET
1	<b>PROPERTY MINISTRY</b>	3	4
756.08	Snow Removal/Lawn Services	6,000	6,000
756.22	Major Equipment Repair & Maintenance	9,500	9,500
756.23	Minor Building Maintenance	9,500	11,000
756.24	Elevator Maintenance	1,400	2,000
756.25	Sewer Rodding	700	1,000
756.31	Kitchen Supplies	2,000	1,000
756.33	Cooling & Heating System	13,000	13,000
756.42	Janitorial Supplies	7,300	7,500
756.55	Church Bus Maintenance & Insurance	5,500	5,700
756.??	Gas - Van use		700
756.??	Security Alarm		3,600
756.99	Miscellaneous	100	100
	<b>Total Property Ministry</b>	<b>55,000</b>	<b>61,100</b>
	<b>GENERAL / ADMINISTRATIVE</b>		
611.01	Office Supplies	1,600	1,200
611.03	Postage	2,000	1,500
611.05	Outside Printing (Envelopes, checks, etc.)	250	250
611.06	Paper	1,200	800
611.09	Bank Fees	100	100
611.15	ADP Service Fee	2,500	2,500

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### 2020 APPROVED BUDGET

### 2021 PROPOSED BUDGET

## SUMMARY

		2020 APPROVED BUDGET	2021 PROPOSED BUDGET	% change, +/- 2019 to 2020
page 2	<b>INCOME</b>	<b>186,519</b>	<b>107,561</b>	-42%
	<b>PROGRAM EXPENSES</b>			
pages 3-4	<b>Missional Ministry</b>	<b>26,200</b>	<b>25,388</b>	-3%
page 4	<b>English Worship</b>	<b>7,000</b>	<b>4,850</b>	-31%
page 5	<b>Hispanic Worship Ministry</b>	<b>3,300</b>	<b>2,475</b>	-25%
page 5	<b>Fellowship Ministry</b>	<b>5,850</b>	<b>4,388</b>	-25%
page 5	<b>Educational Ministry</b>	<b>7,550</b>	<b>5,663</b>	-25%
page 5	<b>English Shepherding Ministry</b>	<b>2,650</b>	<b>1,988</b>	-25%
page 6	<b>Hispanic Deacon Ministry</b>	<b>6,300</b>	<b>4,725</b>	-25%
page 6	<b>Japanese Deacon Ministry</b>	<b>1,690</b>	<b>1,478</b>	-13%
page 6	<b>Karen Deacon Ministry</b>	<b>8,900</b>	<b>6,675</b>	-25%
Page 6	<b>Outreach Ministry</b>	<b>2,700</b>	<b>0</b>	-100%
page 6	<b>Stewardship Ministry</b>	<b>104,525</b>	<b>80,075</b>	-23%
page 7	<b>Property Ministry</b>	<b>55,000</b>	<b>61,100</b>	11%
page 7	<b>General/Administrative</b>	<b>28,500</b>	<b>25,500</b>	-11%
	<b>Total program Expenses</b>	<b>260,165</b>	<b>224,303</b>	-14%
page 8	<b>SALARIES and BENEFITS</b>	<b>676,404</b>	<b>662,995</b>	-2%
	<b>TOTAL EXPENSES</b>	<b>957,869</b>	<b>887,298</b>	-7%
	<b>INCOME over EXPENSES</b>	<b>-771,350</b>	<b>-779,737</b>	1%
page 8	<b>Funds Used to Offset Budget Deficit</b>	<b>709,850</b>	<b>722,270</b>	2%
	<b>INCOME over EXPENSES with Offset</b>	<b>-61,500</b>	<b>-57,467</b>	

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	<b>2020 APPROVED BUDGET</b>	<b><u>2021 PROPOSED BUDGET</u></b>
<b>INCOME</b>		
401.01 Pledges for Church Ministries	125,704	71,036
401.01 Pledges still outstanding	11,290	15,000
404.01 Gifts, General (Non-Pledged)	26,000	15,000
<b>Total</b>	<b>162,994</b>	<b>101,036</b>
<b>Miscellaneous Income</b>		
499.01 Initial Offerings/Pledge Envelopes	100	100
499.19 Church Loose Offerings	11,000	3,000
499.33 Coffee Hour	100	100
499.52 Publications	175	175
499.88 Room/Gym Usage	12,000	3,000
499.98 Interest Earned Bank	50	50
499.99 Miscellaneous Income	100	100
<b>Total Miscellaneous Income</b>	<b>23,525</b>	<b>6,525</b>
<b>Special Ministry Gifts</b>		
438.01 Ministers & Missionaries	as received	as received
438.03 America For Christ	as received	as received
438.04 One Great Hour of Sharing	as received	as received
438.08 Christmas Offerings	as received	as received
438.09 Easter Offerings	as received	as received
438.13 ABW-Love Gift to Missionaries	as received	as received
438.15 Care for Real	as received	as received
438.16 White Cross	as received	as received
438.19 World Missions Offerings	as received	as received
"as received " is what is received. Whatever is received is disbursed with matching funds from the Wilbur Warner Endowment		
<b>TOTAL INCOME</b>	<b>186,519</b>	<b>107,561</b>

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	<b>2020 APPROVED BUDGET</b>	<b>2021 PROPOSED BUDGET</b>
<b>MISSIONAL MINISTRY</b>		
<b>World Wide Mission</b>		
538.01 Ministers & Missionaries	as received	as received
538.03 America For Christ	as received	as received
538.04 One Great Hour of Sharing	as received	as received
538.09 Easter Offering	as received	as received
538.16 ABW- White Cross	as received	as received
538.19 World Missions Offering	as received	as received
ABW-Love Gift to Missionaries	as received	as received
712.01 Basic Mission	2,000	2,000
712.02 Baptist World Alliance	200	200
712.03 Mission Project Support	300	300
712.16 White Cross ( formerly ABW - White Cross)	100	100
712.17 Samaritana Salary - Nambu	9,000	9,000
712.18 Mission Trip	2,000	2,000
712.25 American Baptist Assembly	100	100
712.31 American Baptist Historical Society	50	50
712.37 Baptist Peace Fellowship	100	100
712.60 Samaritana Project Support	100	100
712.71 Rebuilding, Restoring, Renewing Puerto Rico	1,800	1,800
712.72 Karen Baptist Churches/USA Membership	300	300
712.73 Baptist Joint Committee	50	50
712.74 En Vivo Salamanca Ministry	50	50
712.75 American Baptist Women's Ministry	100	100
<b>Total World Missions</b>	<b>16,250</b>	<b>16,250</b>
<b>Regional Missions</b>		
713.21 ABC/Metro Chicago	2,000	2,000
713.22 One Hope United	200	200
713.23 Family Matters	500	500
713.25 ABC/MC Outdoor Camping Ministry	500	500
713.26 Cook County Prison Ministry	200	200
713.41 Iglesias Bautista Hispanas de ABC/MC	250	250
<b>Total Regional Missions</b>	<b>3,650</b>	<b>3,650</b>
<b>North Shore Community Outreach</b>		
714.13 Sports Ministry	250	188
714.52 Mission Education & Evangelism	1,000	750
714.55 Lunchmakers	1,000	750
714.57 Immigration Task Force	1,000	750
<b>Total Community Outreach</b>	<b>3,250</b>	<b>2,438</b>
<b>Community Organizations</b>		
715.02 ONE Northside	350	350
715.11 Lakewood Balmoral	50	50
715.15 Care For Real	100	100
715.33 Cornerstone	250	250
715.39 Sarah Circle	250	250

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715.41 The Night Ministry	250	250
715.92 Epworth Community Program	100	100
715.93 ARISE(Chicago IWJ)	250	250
715.94 Days for Girls, Chicago Group	50	50
715.95 La Casa Norte	100	100
715.96 North Side Housing & Supportive Services	250	250
715.97 Chicago Period Project	50	50
715.98 Chcgo Religious Leadership Network on Latin Am.	250	250
<b>Total Community Organizations</b>	<b>2,300</b>	<b>2,300</b>
<b>Educational Institutions</b>		
716.01 Judson College	50	50
716.03 Baptist Student Foundation (Champaign)	50	50
716.2 Baptist Foundation (De Kalb)	50	50
716.22 University Student Foundation (Normal)	50	50
716.35 Bacone College	50	50
716.43 Seminaries Support	200	200
716.46 Inclusive Collective - UIC-Chicago (formerly Agape)	50	50
716.57 Dr. Jorge Masa Christian School	50	50
716.58 Baptist Theological Union, U of C Divinity School	50	50
716.63 Central Baptist Theological Seminary	50	50
716.64 Northern Theological Seminary	50	50
716.65 Karen Baptist Theological Seminary	50	50
<b>Total Educational Institutions</b>	<b>750</b>	<b>750</b>
<b>Total Missional Ministry</b>	<b>26,200</b>	<b>25,388</b>
<b>ENGLISH WORSHIP MINISTRY</b>		
722.15 Guest Preacher	1,200	1,600
722.42 Worship Supplies	800	400
722.44 Flowers & Decorations	300	150
722.62 Music Library	650	200
722.65 Guest Musicians	900	900
722.77 Leadership Training / Music Conference support	3,150	1,600
<b>Total English Worship Ministry</b>	<b>7,000</b>	<b>4,850</b>

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<b>HISPANIC WORSHIP MINISTRY</b>		
725.15 Guest Preacher	900	675
725.42 Worship Supplies	400	300
725.44 Flowers & Decorations	200	150
725.62 Music Library	200	150
725.65 Guest Musicians	500	375
725.67 Worship Workshops	500	375
725.90 Celebrations	500	375
725.99 Miscellaneous	100	75
<b>Total Hispanic Worship Ministry</b>	<b>3,300</b>	<b>2,475</b>
<b>FELLOWSHIP MINISTRY</b>		
731.12 Annual Meeting	1,500	1,125
731.31 Receptions, Socials	750	563
731.33 Food Service	500	375
731.34 All-Church Picnic	1,000	750
731.47 Coffee Hour	2,000	1,500
731.99 Miscellaneous	100	75
<b>Total Fellowship Ministry</b>	<b>5,850</b>	<b>4,388</b>
<b>EDUCATIONAL MINISTRY</b>		
734.11 Nursery (Parent Meetings, Supplies)	200	150
734.48 Teacher & Leader Training	300	225
734.51 Summer Program (VBS)	300	225
734.81 Youth Program	2,000	1,500
734.86 Adventures in Learning	2,500	1,875
734.89 Adult Education	700	525
734.91 Back to School Event	500	375
734.92 Youth Mission Trip	1,000	750
734.99 Miscellaneous	50	38
<b>Total Educational Ministry</b>	<b>7,550</b>	<b>5,663</b>
<b>ENGLISH SHEPHERDING MINISTRY</b>		
741.26 Retreat	1,300	975
741.31 Welcoming New Comers	200	150
741.43 Adult Programming	800	600
741.45 Celebrations	350	263
<b>Total English Shepherding Ministry</b>	<b>2,650</b>	<b>1,988</b>
<b>HISPANIC DEACON MINISTRY</b>		
742.43 Women's Conference	1,200	900
742.5 Hispanic Retreat	2,000	1,500
742.55 Anniversary	1,600	1,200
742.61 Mother's Day Celebration	750	563
742.62 Father's Day Celebration	750	563
<b>Total Hispanic Deacon Ministry</b>	<b>6,300</b>	<b>4,725</b>

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<b>JAPANESE DEACON MINISTRY</b>		
745.15 Guest Preacher	600	600
745.42 Worship Supplies	500	375
745.43 Japanese Women's Group	350	263
745.47 Membership Fee	240	240
<b>Total Japanese Deacon Ministry</b>	<b>1,690</b>	<b>1,478</b>
<b>KAREN DEACON MINISTRY</b>		
747.66 Karen Convention - Congregation Participation	1,200	900
747.67 Program Competition Prizes	1,500	1,125
747.68 Visitation	2,500	1,875
747.69 Saturday Programming	1,200	900
747.7 Celebrations	2,500	1,875
<b>Total Karen Deacon Ministry</b>	<b>8,900</b>	<b>6,675</b>
<b>OUTREACH MINISTRY</b>		
749.05 Social Media	500	0
749.06 Honoraria ( <i>formerly MLK Event</i> )	700	0
749.07 Event Food ( <i>formerly Fall Event</i> )	200	0
749.08 Signage & Promotion	400	0
749.09 Training - Media & Promotions	800	0
749.99 Outreach Ministry Misc. Exp.	100	0
<b>Total Outreach Ministry</b>	<b>2,700</b>	<b>0</b>
<b>STEWARDSHIP MINISTRY</b>		
753.05 Offering envelopes	350	350
753.14 Insurance	21,000	23,000
753.15 Audit Expenses	12,500	0
753.19 Water Bill	4,500	3,500
753.23 Security Alarm	3,100	0
753.26 Computer Maintenance & Supplies	2,500	2,500
753.34 Stewardship Promotions	225	225
753.51 Real Estate Taxes	7,000	7,000
753.55 Gas Van Use	700	0
753.62 5232 Lakewood Utilities	3,500	3,500
753.64 5244 Lakewood Utilities	35,000	30,000
753.66 5226-1 Lakewood Utilities	4,800	3,500
753.67 5226-2 Lakewood Utilities	1,500	2,000
753.71 PMS Biennial Convention Escrow (50% annually)	3,350	0
753.72 PMS BPFNA Annual Conference	2,200	2,200
753.73 PMS KBCUSA Annual Convention	1,000	1,000
753.74 PMS ABCMC Annual Meeting	1,000	1,000
753.99 Miscellaneous	300	300
<b>Total Stewardship Ministry</b>	<b>104,525</b>	<b>80,075</b>



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<b>PROPERTY MINISTRY</b>		
756.08 Snow Removal/Lawn Services	6,000	6,000
756.22 Major Equipment Repair & Maintenance	9,500	9,500
756.23 Minor Building Maintenance	9,500	11,000
756.24 Elevator Maintenance	1,400	2,000
756.25 Sewer Rodding	700	1,000
756.31 Kitchen Supplies	2,000	1,000
756.33 Cooling & Heating System	13,000	13,000
756.42 Janitorial Supplies	7,300	7,500
756.55 Church Bus Maintenance & Insurance	5,500	5,700
756.?? Gas - Van use		700
756.?? Security Alarm		3,600
756.99 Miscellaneous	100	100
<b>Total Property Ministry</b>	<b>55,000</b>	<b>61,100</b>
<b>GENERAL / ADMINISTRATIVE</b>		
611.01 Office Supplies	1,600	1,200
611.03 Postage	2,000	1,500
611.05 Outside Printing (Envelopes, checks, etc.)	250	250
611.06 Paper	1,200	800
611.09 Bank Fees	100	100
611.15 ADP Service Fee	2,500	2,500
611.16 Communication Costs	10,000	8,500
611.19 Bottled Water	700	500
611.23 Office Machine Maintenance / Contract	2,500	2,500
611.25 Council Retreat	350	350
611.28 Maintenance, Musical Instruments	2,000	2,000
611.34 Advertising & Promotions	3,500	3,500
611.53 Office Furniture/Furnishings	1,000	1,000
611.54 PMS Translation Services	500	500
611.99 Miscellaneous	300	300
<b>Total General/Administrative</b>	<b>28,500</b>	<b>25,500</b>
<b>Total Program Expenditures</b>	<b>260,165</b>	<b>224,303</b>

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	<b>2020 APPROVED BUDGET</b>	<b>2021 PROPOSED BUDGET</b>
<b>SALARIES and BENEFITS</b>		
<b>Cash Salaries</b>		
601.11,15,2 Administrative	107,865	100,306
601.22,57 Pastoral	238,778	203,634
601.23,24,25 Custodial	74,789	75,425
601.65,66,84,85 Music	71,073	71,852
601.42 Youth Ministry	1,200	1,200
601.53,55 Karen Ministry	0	33,000
601.33,35,79 Other Support staff	13,150	13,150
<b>Total Cash Compensation</b>	<b>506,854</b>	<b>498,567</b>
<b>Benefits</b>		
603.03 M&M Pension	64,417	52,828
603.14 Medical Health Insurance	96,177	81,540
603.98 Reimbursed Expenses	10,061	7,811
602.01 Social Security	20,194	22,249
<b>Total Cash Benefits</b>	<b>190,849</b>	<b>164,428</b>
<b>TOTAL SALARIES &amp; BENEFITS</b>	<b>697,704</b>	<b>662,995</b>
<b>GRAND TOTAL, ALL EXPENSES</b>	<b>957,869</b>	<b>887,298</b>
<b>INCOME less EXPENSES</b>	<b>-771,350</b>	<b>-779,737</b>
<b>FUNDS USED TO OFFSET BUDGET DEFICIT:</b>		
488.01/02 One Hope United	88,625	44,500
WDW Endowment investment income	704,694	
designated - reinvestment	-70,469	
designated - United Mission	-70,469	
designated - Special Offerings match	-70,469	
designated - Missions Gifts match	-70,469	
designated - Grants	-35,235	
477.91 WDW Budget Allocation	381,754	387,582
Investment Income		
less allocation for unplanned needs		
477.95 WDW unused designated funds from previous years	63,000	110,000
474 Council Investment Budget Allocation	176,471	180,188
<b>Total Offset Budget Allocation</b>	<b>709,850</b>	<b>722,270</b>
<b>INCOME + OFFSETS - LESS EXPENSE</b>	<b>-61,500</b>	<b>-57,467</b>