The North Shore Baptist Church

5244 North Lakewood Avenue
Chicago, Illinois 60640
Phone: (773) 728-4200
Fax: (773) 728-1582

December 2, 2022

This is the first draft of our budget.

These are the income amounts from our pledges, estimated income, and endowment investment income. These are the expense amounts that our church ministries want for their program.

It has not been reviewed by the Stewardship Ministry or the Church Council. It is presented to give you time to review and make comments before we meet to approve a budget on December 18, 2022. If you have comments, write or speak to the church leadership or your pastors before December 13 so that we can properly respond. Do not wait until December 18. This first draft of our budget will change before then. We will review any subsequent changes when we meet December 18.

As you can see there is a large deficit. We would spend more than we receive.

We have asked each ministry group to cut back their spending amounts. We ask for a real estimate of expenses, without an excess amount. When you ask for more than you really will spend, you deny funds from other ministries that may need it for their program.

We ask everyone for their pledges, not just to help us plan, but to help provide more income for our budget.

Over the past few years we have lost some of our giving members. We have lost the One Hope United support. We have been running a deficit. That deficit comes from our endowment savings. Like any savings account, less in savings means less income from it.

We ask for your prayers. This is all for God’s work in his kingdom.

Stewardship Ministry

NORTH SHORE BAPTIST CHURCH

Proposed Budget for 2023

This budget to be presented for approval,
by our Church Council December 13, 2022 and
at our Congregational Meeting December 18, 2022.

SUMMARY

		2022 APPROVED BUDGET	*2023 PROPOSED BUDGET*	% change, +/- 2022 to 2023
page 2	**INCOME**	**123,584**	***121,174***	-2%
	PROGRAM EXPENSES			
pages 3-4	**Missional Ministry**	**23,450**	***22,250***	-5%
page 4	**English Worship**	**7,000**	***5,700***	-19%
page 4	**Hispanic Worship Ministry**	**2,925**	***2,850***	-3%
page 5	**Fellowship Ministry**	**4,388**	***3,675***	-16%
page 5	**Educational Ministry**	**5,600**	***4,700***	-16%
page 5	**English Shepherding Ministry**	**2,000**	***1,700***	-15%
page 5	**Hispanic Deacon Ministry**	**4,726**	***5,300***	12%
page 5	**Japanese Deacon Ministry**	**1,478**	***0***	-100%
page 6	**Karen Deacon Ministry**	**12,675**	***10,975***	-13%
page 6	**Stewardship Ministry**	**83,900**	***83,700***	0%
page 6	**Property Ministry**	**61,100**	***56,350***	-8%
page 7	**General/Administrative**	**24,425**	***31,400***	29%
	Total program Expenses	**233,667**	***228,600***	-2%
page 8	**SALARIES and BENEFITS**	**684,212**	***650,563***	-5%
	TOTAL EXPENSES	**917,879**	***879,163***	-4%
	INCOME over EXPENSES	**-794,295**	***-757,989***	-5%
page 8	**Funds Used to Offset Budget Deficit**	**696,105**	***542,283***	-22%
	INCOME over EXPENSES with Offset	**-98,190**	***-215,706***	

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		2022 APPROVED BUDGET	***2023 PROPOSED BUDGET***	
	INCOME			
401.01	Pledges for Church Ministries	91,204	*71,904*	-21%
401.01	Pledges still outstanding	0	*17,920*	
404.01	Gifts, General (Non-Pledged)	20,880	*21,000*	
	Total	**112,084**	***110,824***	
	Miscellaneous Income			
499.01	Initial Offerings/Pledge Envelopes	100	*50*	
499.19	Church Loose Offerings	8,000	*8,000*	
499.33	Coffee Hour	50	*0*	
499.52	Publications	200	*200*	
499.88	Room/Gym Usage	3,000	*2,000*	
499.98	Interest Earned Bank	50	*0*	
499.99	Miscellaneous Income	100	*100*	
	Total Miscellaneous Income	**11,500**	***10,350***	
	Special Ministry Gifts			
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			
	TOTAL INCOME	**123,584**	***121,174***	

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		2022 APPROVED BUDGET	***2023 PROPOSED BUDGET***
	MISSIONAL MINISTRY		
	World Wide Mission		
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	*0*
712.17	Samaritana Salary - Nambu	9,000	*9,000*
712.18	Mission Trip	1,000	*1,000*
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 Pueto Rico	1,500	*750*
712.72	Karen Baptist Churches/USA Membership	300	*300*
712.73	Baptist Joint Committee	50	*50*
712.75	American Baptist Women's Ministry	100	*100*
	Total World Missions	**14,900**	***14,050***
	Regional Missions		
713.21	ABC/Metro Chicago	2,000	*2,000*
713.22	One Hope United	200	*200*
713.23	Family Matters	500	*250*
713.25	ABC/MC Outdoor Camping Ministry	500	*500*
713.26	Cook County Prison Ministry	200	*400*
713.41	Iglesias Bautista Hispanas de ABC/MC	250	*500*
	Total Regional Missions	**3,650**	***3,850***
	North Shore Community Outreach		
714.13	Sports Ministry	100	*100*
714.52	Mission Education & Evangelism	750	*750*
714.57	Immigration Task Force	750	*300*
714.58	Epworth/Cornerstone Homeless Support	750	*850*
	Total Community Outreach	**2,350**	***2,000***
	Community Organizations		
715.02	ONE Northside	350	*250*
715.11	Lakewood Balmoral	50	*50*
715.15	Care For Real	100	*400*
715.33	Cornerstone	250	*250*
715.39	Sarah Circle	250	*250*
715.41	The Night Ministry	250	*250*
715.92	Epworth Community Program	100	*0*

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715.93	ARISE(Chicago IWJ)	250	*250*
715.94	Days for Girls, Chicago Group	50	*0*
715.96	North Side Housing & Supportive Services	250	*0*
715.98	Chcgo Religious Leadership Network on Latin Am.	250	*250*
	Total Community Organizations	**2,150**	***1,950***
	Educational Institutions		
716.35	Bacone College	50	*100*
716.43	Seminaries Support	200	*200*
716.46	Inclusive Collective - UIC-Chicago (formerly Agape	50	*0*
716.57	Dr. Jorge Masa Christian School	50	*50*
716.65	Karen Baptist Theological Seminary	50	*50*
	Total Educational Institutions	**400**	***400***
	Total Missional Ministry	**23,450**	***22,250***
	ENGLISH WORSHIP MINISTRY		
722.15	Guest Preacher	1,400	*1,000*
722.42	Worship Supplies	800	*400*
722.44	Flowers & Decorations	300	*600*
722.62	Music Library	400	*500*
722.65	Guest Musicians	900	*600*
722.77	Leadership Training / Music Conference support	3,200	*2,600*
	Total English Worship Ministry	**7,000**	***5,700***
	HISPANIC WORSHIP MINISTRY		
725.15	Guest Preacher	675	*800*
725.42	Worship Supplies	300	*300*
725.44	Flowers & Decorations	150	*150*
725.62	Music Library	150	*150*
725.65	Guest Musicians	500	*500*
725.67	Worship Workshops	700	*500*
725.90	Celebrations	375	*375*
725.99	Miscellaneous	75	*75*
	Total Hispanic Worship Ministry	**2,925**	***2,850***
	FELLOWSHIP MINISTRY		
731.12	Annual Meeting	1,125	*675*
731.31	Receptions, Socials	563	*0*
731.33	Food Service	375	*0*
731.34	All-Church Picnic	750	*750*
731.47	Coffee Hour	1,500	*2,250*
	Total Fellowship Ministry	**4,388**	***3,675***
	EDUCATIONAL MINISTRY		
734.11	Nursery (Parent Meetings, Supplies)	150	*400*
734.48	Teacher & Leader Training	225	*0*

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734.51	Summer Program (VBS)	225	*200*
734.81	Youth Program	1,500	*1,350*
734.86	Adventures in Learning	2,000	*1,350*
734.89	Adult Education	300	*0*
734.91	Back to School Event	500	*400*
734.92	Youth Mission Trip	700	*1,000*
734.99	Miscellaneous	50	*0*
	Total Educational Ministry	**5,600**	***4,700***
	ENGLISH SHEPHERDING MINISTRY		
741.26	Retreat	950	*650*
741.31	Welcoming New Comers	150	*150*
741.43	Adult Programming	600	*600*
741.45	Celebrations	300	*300*
	Total English Shepherding Ministry	**2,000**	***1,700***
	HISPANIC DEACON MINISTRY		
742.43	Women's Conference	900	*600*
742.5	Hispanic Retreat	1,500	*1,500*
742.55	Anniversary	1,200	*1,200*
742.61	Mother's Day Celebration	563	*750*
742.62	Father's Day Celebration	563	*750*
742.NEW	Special Celebrations		*500*
	Total Hispanic Deacon Ministry	**4,726**	***5,300***
	JAPANESE DEACON MINISTRY		
745.15	Guest Preacher	600	*0*
745.42	Worship Supplies	375	*0*
745.43	Japanese Women's Group	263	*0*
745.47	Membership Fee	240	*0*
	Total Japanese Deacon Ministry	**1,478**	***0***

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		2022 APPROVED BUDGET	***2023 PROPOSED BUDGET***
	KAREN DEACON MINISTRY		
747.66	Karen Convention - Congregation Participation	900	*900*
747.67	Program Competition Prizes	1,125	*1,325*
747.68	Visitation	1,875	*1,475*
747.69	Saturday Programming	900	*1,100*
747.7	Celebrations	1,875	*2,375*
747.71	Congregation Retreat	6,000	*3,500*
747.NEW	Worship Equipment	0	*300*
	Total Karen Deacon Ministry	**12,675**	***10,975***
	STEWARDSHIP MINISTRY		
753.05	Offering envelopes	250	*200*
753.14	Insurance	23,000	*20,000*
753.19	Water Bill	2,500	*2,500*
753.26	Computer Maintenance & Supplies	2,500	*1,000*
753.34	Stewardship Promotions	150	*0*
753.51	Real Estate Taxes	7,800	*8,500*
753.62	5232 Lakewood Utilities	4,200	*4,500*
753.64	5244 Lakewood Utilities	38,000	*40,000*
753.66	5226-1 Lakewood Utilities	3,200	*5,000*
753.67	5226-2 Lakewood Utilities	2,000	*1,800*
753.72	PMS BPFNA Annual Conference	0	*0*
753.73	PMS KBCUSA Annual Convention	0	*0*
753.74	PMS ABCMC Annual Meeting	0	*0*
753.99	Miscellaneous	300	*200*
	Total Stewardship Ministry	**83,900**	***83,700***
	PROPERTY MINISTRY		
756.08	Snow Removal/Lawn Services	6,000	*5,000*
756.22	Major Equipment Repair & Maintenance	9,500	*9,000*
756.23	Minor Building Maintenance	11,000	*10,000*
756.24	Elevator Maintenance	2,000	*2,000*
756.25	Sewer Rodding	1,000	*1,000*
756.31	Kitchen Supplies	1,000	*750*
756.33	Cooling & Heating System	13,000	*12,000*
756.42	Janitorial Supplies	7,500	*6,500*
756.55	Church Bus Maintenance & Insurance	5,700	*5,700*
756.57	Gas - Van use	700	*700*
756.77	Security Alarm	3,600	*3,600*
756.99	Miscellaneous	100	*100*
	Total Property Ministry	**61,100**	***56,350***

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	GENERAL / ADMINISTRATIVE		
611.01	Office Supplies	0	*800*
611.03	Postage	1,500	*800*
611.05	Outside Printing (Envelopes, checks, etc.)	250	*250*
611.06	Paper	500	*1,000*
611.09	Bank Fees	125	*100*
611.15	ADP Service Fee	2,500	*2,500*
611.16	Communication Costs	9,000	*8,500*
611.19	Bottled Water	0	*850*
611.23	Office Machine Maintenance / Contract	2,000	*4,500*
611.25	Council Retreat	350	*350*
611.28	Maintenance, Musical Instruments	2,600	*2,000*
611.34	Advertising & Promotions	3,800	*3,800*
611.53	Office Furniture/Furnishings	1,000	*500*
611.54	PMS Translation Services	500	*3,300*
611.NEW	PMS Transition Support		*2,000*
611.99	Miscellaneous	300	*150*
	Total General/Administrative	**24,425**	***31,400***
	Total Program Expenditures	**224,303**	***228,600***

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		2022 APPROVED BUDGET		2023 PROPOSED BUDGET	
	SALARIES and BENEFITS				
	Cash Salaries				
601.11,15,2	Administrative	112,387		*102,044*	
601.22,57	Pastoral	199,323		*186,843*	
601.23,24,25	Custodial	75,250		*76,908*	
601.65,66,84,85	Music	74,545		*70,948*	
601.42	Youth Ministry	1,200		*1,200*	
601.53,55	Karen Ministry	33,990		*35,554*	
601.33,35,79	Other Support staff	15,020		*15,020*	
	Total Cash Compensation	**511,715**		***488,517***	
	Benefits				
603.03	M&M Pension	61,594		*65,031*	
603.14	Medical Health Insurance	79,508		*65,251*	
603.98	Reimbursed Expenses	7,811		*9,000*	
602.01	Social Security	23,584		*22,764*	
	Total Cash Benefits	**172,497**		***162,046***	
	TOTAL SALARIES & BENEFITS	**684,212**		***650,563***	
	GRAND TOTAL, ALL EXPENSES	**917,879**		***879,163***	
	INCOME less EXPENSES	-794,295		*-757,989*	
	FUNDS USED TO OFFSET BUDGET DEFICIT:				
488.01/02	One Hope United	79,855		*0*	
	WDW Endowment investment income		674,646		
	designated - reinvestment		-67,465		
	designated - United Mission		-67,465		
	designated - Special Offerings match		-67,465		
	designated - Missions Gifts match		-67,465		
	designated - Grants		-33,732		
477.91	WDW Budget Allocation	371,250		*371,055*	0%
	Investment Income				
	less allocation for unplanned needs				
477.95	*WDW unused designated funds from previous years*	75,000		*0*	
474	Council Investment Budget Allocation	170,000		*171,228*	1%
	Total Offset Budget Allocation	**696,105**		***542,283***	
	INCOME + OFFSETS - LESS EXPENSE	**-98,190**		***-215,706***	