

**Grace Covenant Church**  
**Budget Summary For 2022**

Description	Budget	Projected	Over	Proposed	Incr(Decr) Fm Proj		Explanation Of Major Changes
	2021	2021	(Under)	2022	Amount	Pct	
Income							
Contributions Non Specified	514,000	504,500	(9,500)	580,175	75,675	15%	Planning for more normal year with full staff
Specified Contributions	6,444	4,609	(1,835)	4,860	251	5%	Not material
Other Income	2,772	2,074	(698)	2,965	891	43%	Move money to NCP better interest rate
Total Income	523,216	511,183	(12,033)	588,000	76,817	15%	
Expenses							
Employment Expenses	250,731	198,249	(52,482)	291,559	93,310	47%	Full staff at full employment including raises
Church Operations	126,660	121,529	(5,131)	136,188	14,659	12%	Back to full operations
Missions	82,728	82,728	0	87,026	4,298	5%	15% of Non Specified Contributions
Youth Ministry	11,640	12,942	1,302	14,320	1,378	11%	Expanded ministry including Blender Breakfast
Facilities	36,780	32,631	(4,149)	32,100	(531)	-2%	Many projects completed in 2021, maintenance for 2022
Children's Ministry	4,656	4,021	(635)	5,160	1,139	28%	Expanded materials & curriculum
Outreach	12,852	14,415	1,563	14,504	89	1%	2.5% of Non Specified Contributions
Adult Ministry	3,312	1,636	(1,676)	1,290	(346)	-21%	Change in approach to Grief Share
Worship	3,696	4,408	712	4,650	242	5%	Not material
Women's Ministry	1,200	1,091	(109)	1,200	109	10%	Not material
Total Expenses	534,255	473,650	(60,605)	587,997	114,347	24%	
Surplus (Deficit)	(11,039)	37,533	48,572	3	(37,529)	100%	

# GRACE COMMUNITY CHURCH Budget Detail Worksheet

2022

	2017	2018	2019	2020	2021 Budget	2021 Projected	Btr (Wrs) Than Budget	2022 Budget	Btr (Wrs) Than Projection	Pct
<b>Income</b>										
<b>Contributions</b>										
<b>Non-Specified Contribution</b>	662,354	587,626	557,163	551,236	514,000	504,500	(9,500)	580,175	75,675	
<b>Church Operations</b>	2,758	3,547	4,969	3,672	3,732	1,133	(2,599)	1,200	67	
<b>Youth Ministry</b>	4,985	4,345	2,717	1,865	2,316	2,610	294	2,760	150	
<b>Women's Ministry</b>	182	1,115	735	197	168	594	426	600	6	
<b>Adult Ministry</b>	1,503	320	40	168	228	272	44	300	28	
<b>Total Contributions</b>	<b>671,782</b>	<b>596,953</b>	<b>565,624</b>	<b>557,138</b>	<b>520,444</b>	<b>509,109</b>	<b>(11,335)</b>	<b>585,035</b>	<b>75,926</b>	<b>15%</b>
<b>Other Income</b>	992	100	0	50	0	0	0	0	0	
<b>Interest Income</b>	1,234	1,562	3,758	1,967	2,772	2,074	(698)	2,965	891	
<b>Total Income</b>	<b>674,008</b>	<b>598,615</b>	<b>569,382</b>	<b>559,155</b>	<b>523,216</b>	<b>511,183</b>	<b>(12,033)</b>	<b>588,000</b>	<b>76,817</b>	<b>15%</b>
<b>Expense</b>										
<b>Payroll &amp; Benefits</b>										
<b>Staff Payroll Expenses</b>	218,094	223,469	222,704	204,168	215,403	175,958	39,445	233,134	(57,176)	
<b>Benefits</b>	32,088	35,562	36,652	14,262	17,847	10,125	7,722	38,100	(27,975)	
<b>Pension</b>	13,989	9,950	9,950	0	7,461	2,487	4,974	9,375	(6,888)	
<b>Payroll Taxes</b>	9,303	10,595	11,116	13,356	10,020	9,679	341	10,950	(1,271)	
<b>Total Payroll &amp; Benefits</b>	<b>273,475</b>	<b>279,576</b>	<b>280,422</b>	<b>231,786</b>	<b>250,731</b>	<b>198,249</b>	<b>52,482</b>	<b>291,559</b>	<b>(93,310)</b>	<b>-47%</b>
<b>Outreach</b>										
<b>Easter</b>	6,976	4,195	3,628	0	0	0	0	0	0	
<b>Advertising</b>	6,101	5,965	4,264	0	0	0	0	0	0	
<b>Guest Service Center</b>	507	1,285	172	0	0	0	0	0	0	
<b>Other</b>	1,141	435	236	14,750	12,852	14,415	(1,563)	14,504	(89)	
<b>Total Outreach</b>	<b>14,725</b>	<b>11,880</b>	<b>8,300</b>	<b>14,750</b>	<b>12,852</b>	<b>14,415</b>	<b>(1,563)</b>	<b>14,504</b>	<b>(89)</b>	<b>-1%</b>
<b>Children's Ministry</b>										
<b>Supplies</b>	1,335	1,835	842	1,029	1,800	622	1,178	2,100	(1,478)	
<b>Curriculum</b>	680	921	24	925	900	1,785	(885)	1,200	585	
<b>Furniture &amp; Equipment</b>	0	0	30	0	156	39	117	180	(141)	
<b>VBS Support</b>	2,500	2,500	2,500	2,500	1,500	1,500	0	1,500	0	
<b>Other</b>	303	316	150	0	300	75	225	180	(105)	
<b>Total Children's Ministry</b>	<b>4,817</b>	<b>5,572</b>	<b>3,546</b>	<b>4,454</b>	<b>4,656</b>	<b>4,021</b>	<b>635</b>	<b>5,160</b>	<b>(1,139)</b>	<b>-28%</b>

# GRACE COMMUNITY CHURCH

## Budget Detail Worksheet

### 2022

	2017	2018	2019	2020	2021 Budget	2021 Projected	Btr (Wrs) Than Budget	2022 Budget	Btr (Wrs) Than Projection	Pct
<b>Church Operations</b>										
Janitorial	3,756	3,176	3,515	1,497	3,000	1,442	1,558	4,920	(3,478)	
Kitchen	6,409	6,126	7,557	1,709	4,800	2,479	2,321	4,968	(2,489)	
Office	6,208	6,303	5,509	3,744	3,900	4,636	(736)	4,920	(284)	
Telephone	4,551	4,756	5,642	5,736	5,820	5,971	(151)	6,000	(29)	
Ministry Allowance	7,200	7,117	7,200	403	5,400	3,855	1,545	7,200	(3,345)	
Special Activities	7,037	10,522	8,100	3,586	4,200	6,717	(2,517)	6,000	717	
Conferences	2,496	1,543	180	0	900	225	675	6,000	(5,775)	
Training/Meetings	4,084	2,515	976	1,722	1,500	1,336	164	1,200	136	
Copier Lease	4,902	1,932	1,845	1,962	1,800	1,958	(158)	1,800	158	
Copier Supplies	3,373	3,256	2,225	970	1,500	997	503	1,500	(503)	
Professional Services	4,800	5,600	6,000	10,291	6,000	7,500	(1,500)	9,000	(1,500)	
Job Posting & Background	238	508	108	0	240	591	(351)	300	291	
Utilities	15,221	14,357	16,770	17,869	19,200	18,627	573	18,780	(153)	
License/Fees/Dues	815	1,241	1,360	642	900	625	275	900	(275)	
Website/Computer/Internet	3,745	4,203	3,653	4,709	10,800	6,313	4,487	5,400	913	
Insurance	5,802	8,861	7,692	5,187	7,500	7,991	(491)	8,100	(109)	
Mortgage Payment	74,261	64,943	57,628	114,877	42,000	42,000	0	42,000	0	
Gifts & Gratuities	3,488	1,721	2,219	521	1,200	1,273	(73)	900	373	
Honoraria	1,050	600	1,650	150	900	675	225	900	(225)	
Furniture & Equipment	259	0	0	0	900	2,078	(1,178)	1,200	878	
Bank & Merchant Fees	3,429	3,042	4,192	5,128	4,200	4,167	33	4,200	(33)	
Capital Allocation	45,150	0	0	0	0	73	(73)	0	73	
Staff Expansion										
<b>Total Church Operations</b>	<b>208,274</b>	<b>152,322</b>	<b>144,021</b>	<b>180,703</b>	<b>126,660</b>	<b>121,529</b>	<b>5,131</b>	<b>136,188</b>	<b>(14,659)</b>	<b>-12%</b>
 6400-Missions Allocation	 99,353	 97,950	 86,250	 88,500	 82,728	 82,728	 0	 87,026	 (4,298)	 -5%

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2022

	2017	2018	2019	2020	2021 Budget	2021 Projected	Btr (Wrs) Than Budget	2022 Budget	Btr (Wrs) Than Projection	Pct
<b>Properties</b>										
Supplies & Other	850	1,038	986	2,117	1,380	1,356	24	1,500	(144)	
Repairs & Maintenance	26,659	18,224	18,490	7,941	25,200	22,465	2,735	18,000	4,465	
Furniture & Equipment	874	834	2,042	6,472	3,000	750	2,250	3,000	(2,250)	
Landscaping	8,940	9,275	8,660	8,260	7,200	8,060	(860)	9,600	(1,540)	
<b>Total Properties</b>	<b>37,323</b>	<b>29,371</b>	<b>30,178</b>	<b>24,790</b>	<b>36,780</b>	<b>32,631</b>	<b>4,149</b>	<b>32,100</b>	<b>531</b>	<b>2%</b>
<b>Worship</b>										
Repairs & Maintenance	1,496	541	797	0	900	305	595	1,200	(895)	
License & Fees	221	799	1,031	518	756	288	468	750	(462)	
Furniture & Equipment	1,608	400	795	3,217	600	1,206	(606)	1,200	6	
Other	3,221	1,799	1,375	966	1,440	2,609	(1,169)	1,500	1,109	
<b>Total Worship</b>	<b>6,545</b>	<b>3,539</b>	<b>3,998</b>	<b>4,701</b>	<b>3,696</b>	<b>4,408</b>	<b>(712)</b>	<b>4,650</b>	<b>(242)</b>	<b>-5%</b>
<b>Youth Ministry</b>										
Supplies & Food	6,100	5,168	2,902	2,752	2,520	5,765	(3,245)	5,500	265	
Ministry Allowance	1,122	1,987	3,507	2,623	2,520	1,147	1,373	2,520	(1,373)	
Conferences	0	0	369	262	600	699	(99)	600	99	
Camp	3,807	0	5,574	2,062	4,200	4,200	0	4,200	0	
CHIC Support	9,000	4,000	0	0	0	0	0	0	0	
Other	0	2,414	1,522	2,043	1,800	1,131	669	1,500	(369)	
<b>Total Youth Ministry</b>	<b>20,029</b>	<b>13,569</b>	<b>13,874</b>	<b>9,742</b>	<b>11,640</b>	<b>12,942</b>	<b>(1,302)</b>	<b>14,320</b>	<b>(1,378)</b>	<b>-11%</b>
<b>Women's Ministry</b>										
Supplies & Other	1,591	679	1,065	143	600	491	109	600	(109)	
Denominational Support	0	0	0	0	0	0	0	0	0	
Speaker Fees	170	0	0	0	600	600	0	600	0	
<b>Total Women's Ministry</b>	<b>1,761</b>	<b>679</b>	<b>1,065</b>	<b>143</b>	<b>1,200</b>	<b>1,091</b>	<b>109</b>	<b>1,200</b>	<b>(109)</b>	<b>-10%</b>

# GRACE COMMUNITY CHURCH

## Budget Detail Worksheet

2022

	2017	2018	2019	2020	2021 Budget	2021 Projected	Btr (Wrs) Than Budget	2022 Budget	Btr (Wrs) Than Projection	Pct
<b>Adult Ministry</b>										
Supplies & Other	303	320	31	0	156	39	117	120	(81)	
Curriculum	199	74	382	0	156	39	117	120	(81)	
Heartbeat	76	81	93	68	300	260	40	120	140	
Alpha	0	649	528	0	900	225	675	300	(75)	
Divorce Care	613	1,246	764	0	900	322	578	180	142	
Grief Share	2,030	1,787	2,295	320	900	751	149	450	301	
New Ministries	4,486	0	0	0	0	0	0	0	0	
<b>Total Adult Ministry</b>	<b>7,707</b>	<b>4,157</b>	<b>4,093</b>	<b>388</b>	<b>3,312</b>	<b>1,636</b>	<b>1,676</b>	<b>1,290</b>	<b>346</b>	<b>21%</b>
<b>Total Expense</b>	<b>674,008</b>	<b>598,615</b>	<b>575,747</b>	<b>559,957</b>	<b>534,255</b>	<b>473,650</b>	<b>60,605</b>	<b>587,997</b>	<b>(114,347)</b>	<b>-24%</b>
<b>Net Income</b>	<b>0</b>	<b>0</b>	<b>(6,365)</b>	<b>(802)</b>	<b>(11,039)</b>	<b>37,533</b>	<b>48,572</b>	<b>3</b>	<b>(37,530)</b>	<b>100%</b>

Grace Church  
Budget Dictionary

**Income**

**Contributions**

Non-Specified Contribution	Giving To The General Fund (Online, Checks & Cash)
Church Operations	Facility Use Fees, Donations For Flowers & Reimbursement For VANCO Processing Costs
Youth Ministry	Donations From Fund Raising Events
Women's Ministry	Donations From Fund Raising Events
Adult Ministry	Donations From Fund Raising Events
Other Income	Refunds & Rebates
Interest Income	Interest On Funds Deposited At Canyon Community Bank & National Covenant Properties

**Expense**

<b>Payroll &amp; Benefits</b>	
Staff Payroll Expenses	Sr. Pastor, Youth Pastor, Administrator, Children's Ministry Coordinators, Connections Coordinator, Worship Leader, Janitor & Child Care Workers
Benefits	Medical, Dental & Vision benefits for full time staff
Pension	403B Retirement Plan for Ordained Ministers (pastors)
Payroll Taxes	Social Security & Medicare

**Outreach**

Easter	No Longer Used - Part Of Local Outreach
Advertising	No Longer Used - Part Of Local Outreach
Guest Service Center	No Longer Used - Part Of Local Outreach
Local Outreach	Local Outreach 2.5% of Tithes & Offerings

**Children's Ministry**

Supplies	Arts, Crafts & Snacks
Curriculum	Teaching Materials
Furniture & Equipment	Table, Chairs, TVs, Video Equipment
VBS Support	Annual Support For Vacation Bible School
Other	Other Not Listed Above

Grace Church  
Budget Dictionary

**Church Operations**

Janitorial	Weekly Cleaning & Furniture Setup
Kitchen	Food, Coffee, Supplies & Small Appliances
Office	Paper, Envelopes, Postage, Water, Boxes & Other Office Related Supplies
Telephone	Telephone Service
Ministry Allowance	Sr. Pastor Ministry Expenses Per Letter Of Call
Special Activities	Mother's & Father's Days, Memorial Services, Project Christmas Child, Chili Cookoff, Etc.
Conferences	Travel and Registration
Training/Meetings	Travel and Registration
Copier Lease	Monthly Lease
Copier Supplies	Supplies & Toner
Professional Services	Accounting & Legal Services
Job Posting & Background	Job Posting & Background Check fees
Utilities	Gas, Water & Electricity
License/Fees/Dues	Dues Paid To 4Tucson Organization
Website/Computer/Internet	Website maintenance fees, internet costs and computer repairs
Insurance	Property, Liability, Directors & Officers And Workers Comp Insurances
Mortgage Payment	Mortgage Payments to National Covenant Properties
Gifts & Gratuities	Plants, Flowers & Gift Cards
Honoraria	Guest Pastors & Speakers
Furniture & Equipment	Chairs, Tables, Etc.
Bank & Merchant Fees	Credit Card & Debit Card Fees For Electronic Transactions
Capital Allocation	Funds Set Aside For Future Capital Needs (Major Repairs)
Staff Expansion	Funds Set Aside For Future Staff Growth

**Missions Allocation**

Global Missions	Global Missions Set At 15% of General Fund Giving
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**Properties**

Supplies & Other	Facility Maintenance Supplies
Repairs & Maintenance	Facility Repairs
Furniture & Equipment	Furniture & Appliance Repairs
Landscaping	Weed Control, Plant Maintenance & Irrigation

Grace Church  
Budget Dictionary

**Worship**

Repairs & Maintenance	Sound Equipment
License & Fees	Music License Fees
Furniture & Equipment	Sound Stage Equipment
Other	Planning Center, Communion Supplies & Christmas Candles

**Youth Ministry**

Supplies & Food	Supplies & Food For Youth Group Meetings
Ministry Allowance	Youth Pastor Ministry Allowance
Conferences	Travel and Registration costs
Camp	No longer Used
CHIC/Camp Support	Designated Funds For Unite (formerly Covenant High School for Christ (CHIC) & Camps
Other	Grow Numbers & Youth Ministry Booster Programs

**Women's Ministry**

Supplies & Other	Supplies & Food For Events
Denominational Support	Donations To The Covenant
Speaker Fees	Guest Speakers

**Adult Ministry**

Supplies & Other	Supplies and food used at meetings
Curriculum	Adult Sunday School & Bible Study Curriculum
Heartbeat	Supplies & Food Used At Meetings
Alpha	Supplies & Food Used At Meetings
Divorce Care	Supplies, Curriculum & Food Used At Meetings
Grief Share	Supplies, Curriculum & Food Used At Meetings
New Ministries	No Longer Active