



2022 BUDGET

Narrative Budget By Category and Summary Operating Budget

INCOME

Operating Income

Operating income includes Pledge & Plate, Campus Rental Income, Misc. Income and Fundraising. In 2021, fundraiser for the year was negligible to COVID-19. In past budgets, fundraising income has been between \$6,000 and \$8,000. Campus rentals improved during the year due to new contract negotiations in conjunction with reallocations of spaces which will continue through 2022. The budget for 2022 is the same as 2021: however, efforts will continue to rent the present vacant spaces. Remodel plans have been approved through the city for the Gooden Center. COVID extended the plan development and approval through the city. The 2021 budget included rent from the Gooden Center starting in October which did not occur. The remodel is planned to be completed during 2022 with income from the rental property starting in 2023 as construction timelines have been severely impacted due to COVID. The costs associated in preparing the properties to be a source of rental income will be incurred in 2022.

Non-Operating Income

Non-Operating Income in 2021 included draws on Investments and Savings according to Church best practices, funds from the Comprehensive Growth Project (CGP) totaling \$40,277 for music ministry, deaf ministry, youth & children's ministries and evangelism. Specified funds will be used in 2022 as well to offset expenses associated with some of the ministries including music, flowers and some of the landscaping.

EXPENSES

Clergy and Lay Employees

In order to continue the great growth we experienced during the Comprehensive Growth Project, in the 2021 budget, the Music Director, the Associate Music Director and Associate Rector positions were incorporated into the Operating budget from the Comprehensive Growth Project which ended December 31, 2019. The Associate Rector retired at the end of 2021 and that position will not be filled resulting in overall savings. A COLA of 6.1% for 2022 was included for employees. A regular part-time Parish Administrator was hired in January 2022. A part-time administrative assistant to manage communications was hired starting in last December. St. Paul's continues to include a part-time sexton, part-time organist and hourly Child Care provider in the 2022 Operating Budget.

Administrative Expenses

The church continues producing online services as well as in-person services. The faithful giving of the congregation requires that the donations are counted each week by staff and digitally recorded by our volunteer Contribution Stewards. The accountant continues to process payroll and invoices as well as prepare, along with the Treasurer and Rector, for presentation the Financial Statements each month. Meetings of the Finance Committee and Vestry continue via Zoom. St. Paul's continues to pay for items to keep the office running and

the congregation up-to-date, including telephone and internet, insurance, copier lease and equipment maintenance and office supplies.

Buildings & Grounds Expenses

With the hiring of a Sexton in 2020, numerous projects on campus have been completed. Irrigation system repairs and thermostat controls were implemented to reduce overall expenses in utilities. In order to be good stewards of our property, the custodial, landscaping, trash and security services fall in this category and continued even while the campus was closed. The Building and Grounds Committee meets monthly to review projects and to create the list of projects for the coming year.

Mission Outreach

The 2022 budget included the Diocesan pledge, Deanery dues and ongoing giving to Theological Education. The monthly pledge to Family 2 Family reflects our commitment to help feed our hungry neighbors. Each year, the Outreach Committee determines how to allocate outreach funds provided by the Operating Budget. As always, we continue to seek to serve the Lord by helping our neighbors.

Program Expenses

Program Expenses provide funding for items used for worship services including altar supplies, flowers, and hospitality; for Music and choir supplies, for organ maintenance & repair, stewardship, and our Sunday School and Youth Group. Services are expected to continue in person through 2022 with the return of increased hospitality services as soon as it is safe enough. St. Paul's continues to provide Sunday Services with beautiful music and ASL interpretation. Youth & Children's Ministries has begun offering Sunday School for children 2years through 5th Grade. We look forward to expanding our programs as soon as reasonably possible.

Summary of the 2022 Vestry Approved Budget follows:

Projected normal income is planned to increase from the 2021 actual income by \$10,783 due to the full year effect of rental increases (\$8,315) and a slight increase in pledges (\$1,000). Pledge Receipts were budgeted based on 96% of the 2021 Pledge Receipt budget; however, actuals for 2021 ended at \$227,626 (96% of budget). We expect Plate Offerings and Giver of Record to stay the same level as 2021. Rental Income for the San Pablo house and on campus rental to remain consistent with 2021. Planned expenses are \$61,530 under the 2021 Budget due the reduction of the Associate Rector, reductions in Buildings and Grounds, Program Expenses and the revised amount (calculated % of Parochial Report) for the Diocesan Pledge. The Finance Committee and Vestry will continue to employ sound expense management.

As in previous years, with the recommendation of the Finance Committee and with Vestry approval, we will draw upon our investments and our savings for Rental Reserve and Non-operating Revenue (funds) to balance the budget. The 2022 Budget was created and will be reviewed on a bi-annual basis.

2022 Operating Budget

Income	\$545,588
Pledge, Plate, Giver of Record	\$272,373
Rental-Classrooms/House	\$97,224
Fundraising/Other	\$3,667
Draw on Savings/Investments	\$127,024

Draw on Savings for Rental Reserve	\$30,000
**Non-Operating Revenue (Funds)	\$15,300
Expenses	\$545,588
Clergy and Lay Expenses	\$321,538
Administrative	\$75,091
Buildings and Grounds	\$71,848
Mission Outreach	\$48,571
Program Expenses	\$28,540

**Non-Operating Revenue (Funds)	\$15,300
Memorial Garden: Floral Arrangements	\$4,300
Flowers and Music	\$2,500
Alfriend Memorial Sunday School Fund	\$8,500

St. Paul's Episcopal Church
Budget FY_2022 January – December
(approved by Vestry 11/18/21)

Income

4998 OPERATING INCOME

4000 Pledge Receipts	226,953
4002 Plate Offerings	2,730
4004 Regular Contributor	42,690
4010 Rental Income-Campus	74,424
4012 Rental Income-House-Dunning	0
4015 Rental Income-House	22,800
4030 Interest/Dividend Income	437
4040 Undesignated Gifts & Bequests	0
4045 Fundraising Income	3,000
4090 Donation In-Kind	231
Total 4998 OPERATING INCOME	373,265

Non-Operating Income

Draw on Investments	38,427
Draw on Savings for rental reserve	30,000
From Funds	15,300
Draw on savings	88,597
Non-Operating Income	172,324
Total Funding to offset Expenses	545,589

Expenses

5099-01 ADMINISTRATIVE EXPENSES

5000-01 Clergy and Lay Employee Salaries

5000 Clergy Salary/Housing Allowance	85,462
5001 Clergy Allowances	9,591
5002 Clergy Benefits	16,301
5004 Lay Employee Salaries	167,984
5005 Lay Employee Benefits	11,978
5006 Payroll Taxes Employer	24,887
5007 Rector's Expense	2,336
5008 Continuing Education	3,000
Total 5000-01 Clergy and Lay Employee Salaries	321,539
5010 Advertising	2,000
5015 Bookkeeping/Auditor	15,156
5016 Legal Fees	538
5020 Technical Equipment & Maint	500
5030 Copier	12,422
5035 Insurance	29,118
5040 Misc Admin	2,256
5045 Bank/Merchant Fees	2,496
5050 Office Supplies	1,454
5055 Postage & Mailing	2,501
5065 Telephone/Internet	6,649
Total 5099-01 ADMINISTRATIVE EXPENSES	396,629
5199-01 BUILDINGS & GROUNDS EXPENSES	
5115 Building Maint & Supplies	2,000
5116 Recurring Building Maint & Supplies	10,200
Total 5115 Building Maint & Supplies	12,200
5117 COVID Supplies	250
5118 Custodial Services	18,000
5120 Custodial Supplies	1,000
5125 Landscaping Services & Supplies	12,577
5130 Property Taxes	2,961
5135 Trash Pick-Up	4,925
5140 Utilities	18,000
5150 Security	1,936
5155 Set-Aside by Vestry to Vestry Restricted Funds	
Total 5199-01 BUILDINGS & GROUNDS EXPENSES	71,848
5399-01 MISSION OUTREACH EXPENSES	
5300 Diocesan Pledge	43,211
5305 Theological Education	500
5315 Family to Family	2,160
5325 Local Outreach	2,200
5330 Deanery One Dues	500
Total 5399-01 MISSION OUTREACH EXPENSES	48,571
5499-01 PROGRAM EXPENSES	
5415 Altar Supplies	1,500

5418 Floral Arrangements	3,120
5425 Hospitality	2,500
5430 Misc. Program Expenses	1,700
5440 Music & Choir Supplies	3,000
5445 Music Department	2,500
5450 Organ Maintenance & Repair	2,000
5460 Piano Maintenance	1,200
5465 Stewardship	1,000
5470 Sunday School Expenses	1,500
5473 Youth Group	500
5474 Deaf & Hard of Hearing Ministry	7,020
5475 St.Paul Ops Fundraising Expense	1,000
Total 5499-01 PROGRAM EXPENSES	28,540
Total Expenses	545,588