

<b>To be considered at a Special Business Meeting</b>				
<b>of our church at a Business Meeting in the Annex on November 18, 2020</b>				
<b>NORTH CLEVELAND BAPTIST CHURCH Proposed 2021 Budget</b>				
	<b>NORTH CLEVELAND BAPTIST CHURCH</b>	<b>2020</b>	<b>NORTH CLEVELAND BAPTIST CHURCH</b>	<b>2021</b>
				<b>PROPOSED</b>
	<b>WORLD MISSIONS</b>		<b>WORLD MISSIONS</b>	
1010	Cooperative Program	\$ 83,391.00	Cooperative Program	\$ 86,337.00
1013	International Mission Board	\$ 18,531.00	International Mission Board	\$ 19,186.00
1015	North American Mission Board	\$ 9,266.00	North American Mission Board	\$ 9,593.00
1020	Associational Missions	\$ 27,797.00	Associational Missions	\$ 28,779.00
1030	Bradley Baptist Community Ministries	\$ 3,085.00	Bradley Baptist Community Ministries	\$ 3,194.00
1040	Missions Support	\$ 27,797.00	Missions Support	\$ 28,779.00
1042	Bapist Collegiant Ministries	\$ 3,085.00	Bapist Collegiant Ministries	\$ 3,194.00
1044	Tennessee Baptist Children's Homes	\$ 3,085.00	Tennessee Baptist Children's Homes	\$ 3,194.00
1041	Family Promise	\$ 1,600.00	Family Promise	\$ 2,000.00
1043	Ocoee Middle School Partnership	\$ 1,600.00	Ocoee Middle School Partnership	\$ 2,000.00
1045	Ministry of Chris Leggett Family (West Africa)	\$ 1,600.00	Ministry of Chris Leggett Family (West Africa)	\$ 2,000.00
1050	Family Cornerstones (formerly BICC)	\$ 1,600.00	Family Cornerstones (formerly BICC)	\$ 2,000.00
1060	New Hope Pregnancy Center	\$ 1,600.00	New Hope Pregnancy Center	\$ 2,000.00
1065	Foundation House	\$ 1,600.00	Foundation House	\$ 2,000.00
1070	The Caring Place	\$ 1,600.00	The Caring Place	\$ 2,000.00
1080	Cleveland Community Shelter	\$ 1,000.00	Cleveland Community Shelter	\$ 1,200.00
1081	Kairos	\$ 1,600.00	Kairos	\$ 2,000.00
1083	Freedom's Promise - Asia Ministry Against Trafficking	\$ 1,600.00	Freedom's Promise - Asia Ministry Against Trafficking	\$ 2,000.00
1085	Stephanie Harris Miller in Papua New Guinea	\$ 1,600.00	Stephanie Harris Miller in Papua New Guinea	\$ 2,000.00
1086	CASA - Court Appointed Special Advocates	\$ 1,000.00	CASA - Court Appointed Special Advocates	\$ 2,000.00
1087	Trek Thru Truth - Children's Bible Museum	\$ 1,600.00	Trek Thru Truth - Children's Bible Museum	\$ 2,000.00
1088	4 C's Program at Cleveland Middle School	\$ 1,000.00	4 C's Program at Cleveland Middle School	\$ 2,000.00
1089	Open Eyes Ministry (Honduras)	\$ 3,000.00	Open Eyes Ministry (Honduras)	\$ 4,000.00
1090	Benevolence	\$ 1,000.00	Benevolence	\$ 1,000.00
	<b>PASTORAL MISSIONS</b>		<b>PASTORAL MISSIONS</b>	
2010	Pastor's Salary & Housing	\$ 78,812.00	Pastor's Salary & Housing	\$ 80,959.00
2024	Retirement	\$ 7,881.00	Retirement	\$ 8,117.00
2022	Health Insurance	\$ 11,185.00	Health Insurance	\$ 11,185.00
2024	Life Insurance	\$ 552.00	Life Insurance	\$ 812.00
2028	Disability Insurance	\$ 800.00	Disability Insurance	\$ 1,023.00
2030	Car Allowance	\$ 2,000.00	Car Allowance	\$ 2,000.00
2040	Convention/Resource	\$ 1,075.00	Convention/Resource	\$ 1,075.00
	<b>STUDENT MINISTRY</b>		<b>STUDENT MINISTRY</b>	
3045	Student Minister Salary & Housing	\$ 58,065.00	Student Minister Salary & Housing	\$ 59,807.00
3050	Retirement	\$ 5,806.00	Retirement	\$ 5,980.00
3052	Health Insurance	\$ 10,759.00	Health Insurance	\$ 10,759.00
3053	Life Insurance	\$ 406.00	Life Insurance	\$ 598.00
3054	Disability Insurance	\$ 300.00	Disability Insurance	\$ 300.00
3051	Student Interns	\$ 7,200.00	Student Interns	\$ 12,480.00
3055	Student Minister Car Allowance	\$ 2,000.00	Student Minister Car Allowance	\$ 2,000.00
3056	Student Minister Convention/Resource	\$ 750.00	Student Minister Convention/Resource	\$ 750.00
3057	College Activities	\$ 2,000.00	College Activities	\$ 2,000.00
3058	Student Activities	\$ 10,500.00	Student Activities	\$ 10,500.00
3060	Recreation	\$ 800.00	Recreation	\$ 800.00
	<b>EDUCATION MINISTRY</b>		<b>EDUCATION MINISTRY</b>	
3010	Director of Christian Education Salary & Housing	\$ 25,000.00	Director of Media	\$ 17,000.00
3030	Car Allowance	\$ 1,000.00	Car Allowance	\$ 1,000.00
3040	Convention/Resource	\$ 500.00	Convention/Resource	\$ -
4045	Director of Preschool-Children Ministries	\$ 46,200.00	Director of Preschool-Children Ministries	\$ 47,586.00
4200	Retirement	\$ 4,620.00	Retirement	\$ 4,759.00
4202	Health Insurance	\$ 8,038.00	Health Insurance	\$ 8,038.00
4204	Life Insurance	\$ 323.00	Life Insurance	\$ 476.00
4206	Disability Insurance	\$ 260.00	Disability Insurance	\$ 269.00
4207	Director of Preschool Ministries Convention/Resource	\$ 1,000.00	Director of Preschool Ministries Convention/Resource	\$ 1,000.00
4210	Director of Presch-Child Ministries Car Allowance	\$ 2,000.00	Director of Presch-Child Ministries Car Allowance	\$ 2,000.00
4040	Awana	\$ 2,500.00	Awana	\$ 2,500.00
4047	Preschool Workers	\$ 7,600.00	Preschool Workers	\$ 7,600.00
4049	Preschool Supplies	\$ 5,000.00	Preschool Supplies	\$ 5,000.00
4050	Literature	\$ 11,400.00	Literature	\$ 11,400.00
4060	Library	\$ 2,000.00	Library	\$ 2,000.00
4070	Sunday School	\$ 400.00	Sunday School	\$ 400.00
4080	Discipleship Training	\$ 1,500.00	Discipleship Training	\$ 1,500.00
4090	Vacation Bible School (Drama)	\$ 4,000.00	Vacation Bible School (Drama)	\$ 4,000.00
4095	Vacation Bible School (Other)	\$ 2,800.00	Vacation Bible School (Other)	\$ 2,800.00
4100	Supply Resources (Supply Room)	\$ 600.00	Supply Resources (Supply Room)	\$ 600.00
4110	Baptist Men on Mission	\$ 2,500.00	Baptist Men on Mission	\$ 2,500.00
4112	Royal Ambassadors	\$ 2,200.00	Royal Ambassadors	\$ 2,200.00
4120	W.M.U.	\$ 1,960.00	W.M.U.	\$ 1,960.00
4130	Education Leadership Training	\$ 400.00	Education Leadership Training	\$ 400.00
4140	Revival/Bible Study/Supply Speakers	\$ 1,300.00	Revival/Bible Study/Supply Speakers	\$ 1,300.00
4145	Marriage Enrichment Ministry	\$ 500.00	Marriage Enrichment Ministry	\$ 500.00
4150	Senior Adult Ministry	\$ 500.00	Senior Adult Ministry	\$ 500.00
4165	Girls in Action	\$ 2,300.00	Girls in Action	\$ 2,300.00
4170	Church Promotions	\$ 1,500.00	Church Promotions	\$ 1,500.00
4180	Audio	\$ 4,000.00	Audio	\$ 4,000.00
4190	Video	\$ 500.00	Video	\$ 500.00
	<b>WORSHIP MINISTRY</b>		<b>WORSHIP MINISTRY</b>	
5001	Worship Minister's Salary and Housing	\$ 58,065.00	Worship Minister's Salary and Housing	\$ 59,807.00
5003	Retirement	\$ 5,806.00	Retirement	\$ 5,980.00
5004	Health Insurance	\$ 11,934.00	Health Insurance	\$ 11,934.00
5005	Life Insurance	\$ 406.00	Life Insurance	\$ 598.00
5006	Disability Insurance	\$ 206.00	Disability Insurance	\$ 447.00
5007	Car Allowance	\$ 2,000.00	Car Allowance	\$ 2,000.00
5009	Worship Minister Convention/Resource	\$ 1,250.00	Worship Minister Convention/Resource	\$ 1,250.00
5020	Staff Musicians (Pianist/Organist/Instrumentalists)	\$ 32,000.00	Staff Musicians (Pianist/Organist/Instrumentalists)	\$ 32,000.00
5030	Music Ministry	\$ 13,500.00	Music Ministry	\$ 13,500.00
	<b>ADMINISTRATION &amp; GENERAL EXPENSE</b>		<b>ADMINISTRATION &amp; GENERAL EXPENSE</b>	
6010	Financial Secretary	\$ 23,669.00	Financial Secretary	\$ 26,634.00
6020	Pastoral Ministries Secretary	\$ 40,152.00	Pastoral Ministries Secretary	\$ 41,167.00
6023	Communication Secretary	\$ 21,555.00	Communication Secretary	\$ 22,415.00
6025	Fill - In Secretary	\$ 1,000.00	Fill - In Secretary	\$ 1,000.00
6030	Social Security	\$ 16,180.00	Social Security	\$ 17,200.00
6040	Office Supplies	\$ 2,900.00	Office Supplies	\$ 2,900.00
6050	Postage	\$ 4,000.00	Postage	\$ 4,000.00
6060	Evangels	\$ 1,500.00	Evangels	\$ 1,500.00
6070	Flower/Funeral Expenses	\$ 2,200.00	Flower/Funeral Expenses	\$ 2,200.00
6090	Transportation	\$ 7,000.00	Transportation	\$ 7,000.00
6120	Office Equipment	\$ 1,000.00	Office Equipment	\$ 1,000.00
6130	Food Services/Hostess	\$ 4,940.00	Food Services/Hostess	\$ 4,940.00
6140	Lord's Supper	\$ 100.00	Lord's Supper	\$ 100.00
6160	Miscellaneous	\$ 100.00	Miscellaneous	\$ 100.00
6161		\$ -	Bank Fees for Online Gifts	\$ 2,000.00
6165	Offering Envelope Service	\$ 1,750.00	Offering Envelope Service	\$ 1,750.00
6170	Staff Annunity	\$ 3,157.00	Staff Annunity	\$ 4,575.00
6180	Staff Anniversary Bonuses	\$ 1,800.00	Staff Anniversary Bonuses	\$ 7,500.00
	<b>BUILDING EQUIPMENT &amp; MAINTENANCE</b>		<b>BUILDING EQUIPMENT &amp; MAINTENANCE</b>	
7010	Utilities	\$ 38,000.00	Utilities	\$ 38,000.00
7020	Janitorial Supplies	\$ 2,800.00	Janitorial Supplies	\$ 2,800.00
7030	Facility Maintenance	\$ 10,000.00	Facility Maintenance	\$ 10,000.00
7035	Office Equipment Maintenance	\$ 10,000.00	Office Equipment Maintenance	\$ 10,000.00
7040	Custodian	\$ 22,979.00	Custodian	\$ 23,668.00
7045	Custodial Help (vacation)	\$ 600.00	Custodial Help (vacation)	\$ 600.00
7047	Assistant Custodian	\$ 13,208.00	Assistant Custodian	\$ 13,604.00
7050	Building Security	\$ 1,872.00	Building Security	\$ 1,928.00
7060	Insurance	\$ 13,000.00	Insurance	\$ 14,000.00
7080	Church Contribution to NCBC Endowment Fund	\$ 10,000.00	Church Contribution to NCBC Endowment Fund	\$ 10,000.00
	<b>TOTAL BUDGET</b>	<b>\$ 926,558.00</b>	<b>TOTAL BUDGET</b>	<b>\$ 959,286.00</b>
	<b>Estimated 2021 Budget Gifts</b>	<b>\$ 929,906.00</b>		
			<b>Budget Increase (Amount)</b>	\$ 32,728.00
			<b>Percent Increase</b>	103.53%
			<b>Percent increase over estimated 2020 giving</b>	103.16%

**NOTES:**

2020 Budget gifts through October are up slightly over 2019 levels.

Projected total 2020 Budget Giving is approximately \$903,611.00

Projected total 2020 Spending (based on Jan-September) is \$791653

The church budget receives approximately \$9,000.00 per year in revenues other than tithes and offerings.

The proposed 2021 Budget is approximately 3.5% HIGHER than the 2020 Budget.

The proposed 2021 Budget is approximately 3.1% HIGHER than current 2020 Budget Giving

1010 This reflects 9% of our undesignated gifts to the Cooperative Program.

1013 This reflects 2% of our undesignated to the International Mission Board.

1015 This reflects 1% of our undesignated gifts to the North American Mission Board.

1020 Our Associational Missions is based on 3% of all undesignated offerings.

1025 This line item equals 1/3% of undesignated gifts and supports Bradley Baptist community ministries such as Ocoee Outreach and Project Helping Hands.

1030 This line item equals 1/3% of undesignated gifts and supports local Baptist Collegiate Ministries.

1035 This line item equals 1/3% of undesignated gifts and goes to support the Tennessee Baptist Children's Home.

1040 This line item equals 3% of undesignated gifts and is used to sponsor our members involved in short-term mission endeavors.

1041 Family Promise is a local ministry to homeless families in transition. Our church is a founding member of this organization.

1043 Ocoee Middle School is our Partner School. These funds will be used for ministries directed to the OMS Students and Faculty.

1045 Chris Leggett's Family are former missionaries in West Africa. Chris was killed on the mission field in the summer of 2009. His wife and family continue in mission work.

1050 It is recommended that we complete our partnership with Family Cornerstones and not include it in the 2021 Budget

1060 New Hope Pregancy Center supplies ministry and resources for individuals and families facing challenging pregnancies.

1065 Foundation House is a local ministry assisting single mothers and their children

1070 The Caring Place is a local Christian benevolent ministry.

1080 The Cleveland Community Shelter provides local Emergency Housing.

1081 Kairos is a ministry to incarcerated individuals. Buddy Arnold, Janelle Martin, Larry Grimes, and others from our church serve in this ministry.

1083 Freedom's Promise is a Tennessee Based ministry working to prevent Human Trafficking in Cambodia

1085 Stephanie Harris Miller was raised in our church. She and her family do mission work in Paupa New Guinea.

1086 It is recommended that we complete our partnership with CASA and not include it in the 2021 Budget

1087 Trek thru Truth is a local endeavor to create a Children's Bible Museum in our area. Doug Cawood is one of the principal leaders.

1088 4 C's Program (Formerly known as "Rocket Program") at Cleveland Middle School assists disadvantaged children.

1089 Open Eyes Ministry provides evangelical and social services in Honduras. Our Students worked with them this past year and we hope to send two teams in 2020.

**The overall World Missions portion of our 2021 Budget Proposal is almost \$10,000.00 more (a 5% increase) than the World Missions portion of the 2020 budget.**

2010 The portion of Pastor's salary designated as Housing Allowance is \$35,000.00.

3010 Funds were reduced from the 2020 levels of this line item to add compensation to our Student Interns. The balance can be used to add a media staff position in 2021

3045 The portion of the Student Minister's salary designated as Housing Allowance is \$25,000.00 It is recommended that in 2021 Jason oversee adult ministries.

3051 This number reflects increased hours for our two Student Ministry Interns

4040 Awana is a ministry for children launched in August of 2017. It meets on Sunday nights and Tuesday nights to instill Bible knowledge into young lives

5001 Portion of Minister of Worship's salary designated as Housing Allowance is \$20,000.00.

5020 This line item allows compensation for our worship instrumentalists and sound system operators.

6025 This provides funding for temporary staff to help with office work when our Administrave Assistants are out for vacation, sickness, or personal leave.

6161 In 2020 we changed the company which facilitates our online giving. They bill separately for their fee (approximately 3%) This cost is represented here.

6170 This line item provides non-ministerial staff who work at least 30 hours per week with matching funds for retirement.

6180 This item covers anticipated bonuses to staff who reach a 5 year (or multiple of 5 year) anniversary. In 2021 there are 5 employees receiving bonuses

7080 In 2019 the church received a large estate gift designated for use on our facilities. The Stewardship Committee recommends that this estate gift

be placed in our Capital Needs/Replacement Fund for long-term facility upkeep (carpet, paint, roofs, asphalt, heat/air units, etc).

With the Capital Needs/Replacement Fund well supplied, it is recommended that in 2020, this line item be used to contribute to our Church Endowment.

Typical Compensation adjustments are 3% for 2021

Starting in 2015 The Affordable Healthcare Act requires that the cost of private health insurance premiums be treated as taxable income.

The 2020-20 Stewardship Committee Members are: Jeff Elliott (Treasurer), Andy Walker,

Sherr' Littrell, Renne Morrow, Colby Houston, Bonnie Hancock, and Jerry Barrow