

# 2012 Markham Christian Community Church Budget Highlights

## Assumptions

- Annual inflation rate on expenses will be approximately 2-3%; inflationary increase in operating expenses will be offset by proportionate increase in general offering due to donors' wage increases
- Potential increase in offering units has not been reflected in this projection (the conservative approach). However, over the course of the next 2-5 years, we can expect 20-30 new offering units to come from new graduates, young adults and new members/visitors as a result of the church expansion.
- Since we have yet to receive a detailed construction budget for our church extension, the disbursement amounts for extension in the building (capital) fund are only **ESTIMATES** and may be revised later once our construction budget is received and approved.
- Any extra funds received toward the church extension from sister churches & fund raising initiatives etc; have not been reflected

## General Fund-Receipts

- Gross general fund receipts – a \$6,800 or 2.57% increase from last year's budget to cover inflationary increases in our operating expenses
- Contribution to ACEM – will increase from the existing 6.75% to 7% of gross general fund receipts (discussions pending)

## General Fund-Expenditures

- An average increase in salaries to existing staff of approximately 2.7% from last year
- The replacement pastor staff (to Pastor Clarence) will be hired in or around the second quarter of 2012; subject to church's needs and suitability
- A budget of \$2,000 has been set up for church promotion and fundraising event(s) for extension
- Additional budget has been allocated toward caring and church calendar events to strengthen bondage between brothers and sisters

## Building (Capital) Fund-Receipts/ Disbursements

- Gross building fund receipts is set at \$100,000; this amount is lower than that of last year because we will not be budgeting for any new equipment or major renovation to the existing church facility until 2012 or 2013.
- An equity injection of \$150,000 toward paying our down payment for construction will be collected
- Will utilized \$80,000 of building fund reserve (cash balance)
- Bank financing toward church extension will commence in Q4 of 2012

**MARKHAM CHRISTIAN COMMUNITY CHURCH**  
**Budgeted Income Statement -General Fund (Summary)**  
**31-Dec-12**

		1 <sup>st</sup> Qtr 2012	2 <sup>nd</sup> Qtr 2012	3 <sup>rd</sup> Qtr 2012	4 <sup>th</sup> Qtr 2012	BUDGET 2012	Budget 2011	2012 vs 2011	
<b>NET INCOME</b>	淨收入	57,025.00	59,125.00	65,970.00	81,130.00	263,250.00	258,200.00	1.96%	
<b>EXPENDITURES</b>	支出								
Salaries & Benefits	薪奉及福利	37,950.00	47,200.00	47,700.00	48,200.00	181,050.00	178,800.00	1.26%	
Secretary & Finance	文書/財務	1,175.00	3,175.00	1,175.00	1,475.00	7,000.00	5,450.00	28.44%	
General Management	總務	6,325.00	5,825.00	5,325.00	13,375.00	30,850.00	29,850.00	3.35%	
English Ministry	英語事工	1,995.00	1,350.00	3,880.00	2,275.00	9,500.00	9,000.00	5.56%	
Children	兒童事工	2,360.00	80.00	80.00	80.00	2,600.00	3,300.00	-21.21%	
People Group	團契事工	1,700.00	0.00	0.00	0.00	1,700.00	1,700.00	0.00%	
Caring	關懷事工	2,590.00	420.00	420.00	420.00	3,850.00	2,600.00	48.08%	
Edification	基教	2,500.00	650.00	650.00	0.00	3,800.00	4,500.00	-15.56%	
Evangelism	佈道	2,000.00	400.00	0.00	0.00	2,400.00	1,850.00	29.73%	
Exaltation	崇拜	1,000.00	1,100.00	1,300.00	1,000.00	4,400.00	5,500.00	-20.00%	
Church Events	教會活動	250.00	250.00	4,050.00	3,150.00	7,700.00	6,950.00	10.79%	
Mandarin Ministry	國語事工	1,720.00	2,220.00	1,720.00	2,740.00	8,400.00	8,700.00	-3.45%	
Total Expenses	支出合共	61,565.00	62,670.00	66,300.00	72,715.00	263,250.00	258,200.00	1.96%	
Balance of General Fund	常費結餘	(4,540.00)	(3,545.00)	(330.00)	8,415.00	0.00	0.00		
<b>BUILDING (CAPITAL) FUND</b>		<b>BUDGET 2012</b>							
Building (Capital) Fund Offering	建堂(資產)奉獻	12,000.00	20,000.00	21,000.00	47,000.00	100,000.00	122,500.00	-18.37%	
Capital Expenses	器材/資產					-	(5,000.00)		
Church Renovation	物業裝修					-	(30,000.00)		
Portable Refurbish	流動課室翻新					-	(800.00)		
Extension Project	擴堂儲蓄					-	(35,000.00)		
Mortgage	按揭還款					-	(51,700.00)		
		-	-	-	-	-	(122,500.00)		
Extension Deposit Raised	擴堂首期	18,000.00	30,000.00	31,500.00	70,500.00	150,000.00			
Building Fund Reserve used	建堂儲蓄			80,000.00		80,000.00			
Credit Line / Loan	銀行貸款				35,000.00	35,000.00			
Extension disbursements	擴堂支出		(41,200.00)	(57,700.00)	(242,500.00)	(341,400.00)			
Balance of building (capital) fund	建堂結餘	30,000.00	8,800.00	74,800.00	(90,000.00)	23,600.00	0.00		
Cash Surplus / (Deficit)	盈餘 / (不敷)	25,460.00	5,255.00	74,470.00	(81,585.00)	23,600.00	0.00		

		BUDGET 2012 財政預算					Budget	Budget
		Jan - Mar	Apr - Jun	Jul - Sep	Oct - Dec	Total	預算	預算 2011
		2012	2012	2012	2012		2011	vs 2011
<b>GENERAL FUND INCOME</b>	<b>收入</b>							
General Offering	常費奉獻	60,000.00	62,500.00	69,000.00	80,000.00	271,500.00	264,700.00	2.57%
Less (ACEM Membership)	聯會會員費	(4,200.00)	(4,375.00)	(4,830.00)	(5,600.00)	(19,005.00)	(17,205.50)	10.46%
Other Offering	其他奉獻	1,225.00	1,000.00	1,800.00	2,130.00	6,155.00	6,105.50	0.81%
Others Income	其他收入				4,600.00	4,600.00	4,600.00	0.00%
		<b>57,025.00</b>	<b>59,125.00</b>	<b>65,970.00</b>	<b>81,130.00</b>	<b>263,250.00</b>	<b>258,200.00</b>	<b>1.96%</b>
<b>GENERAL FUND EXPENDITURES</b>	<b>支出</b>							
<b>SALARIES &amp; BENEFITS</b>	<b>薪俸及福利</b>							
Salaries	薪金	36,750.00	46,000.00	46,500.00	47,000.00	176,250.00	174,000.00	1.29%
Continue Education	進修津助	475.00	475.00	475.00	475.00	1,900.00	1,900.00	0.00%
Traveling & Telephone	交通及電話津助	725.00	725.00	725.00	725.00	2,900.00	2,900.00	0.00%
		<b>37,950.00</b>	<b>47,200.00</b>	<b>47,700.00</b>	<b>48,200.00</b>	<b>181,050.00</b>	<b>178,800.00</b>	<b>1.28%</b>
<b>SECRETARY &amp; FINANCE</b>	<b>文書/財務</b>							
Photocopy Maintenance	影印機維修保養	425.00	425.00	425.00	425.00	1,700.00	1,700.00	0.00%
Stationery & Postage	文具郵費	275.00	275.00	275.00	275.00	1,100.00	1,150.00	-4.35%
Sunday Bulletin	崇拜程序表	150.00	150.00	150.00	150.00	600.00	600.00	0.00%
Bank Charges	銀行收費	200.00	200.00	200.00	200.00	800.00	1,260.00	-36.51%
Benevolent & Gift	慶弔古儀	125.00	125.00	125.00	125.00	500.00	500.00	0.00%
Internet Hosting	互聯網費				250.00	250.00	220.00	13.64%
Church promotion	擴堂宣傳(介紹)		2,000.00			2,000.00	-	
Miscellaneous	雜項				50.00	50.00	20.00	150.00%
		<b>1,175.00</b>	<b>3,175.00</b>	<b>1,175.00</b>	<b>1,475.00</b>	<b>7,000.00</b>	<b>5,450.00</b>	<b>28.44%</b>
<b>GENERAL MANAGEMENT</b>	<b>總務</b>							
Telephone & Fax	電話	400.00	400.00	400.00	400.00	1,600.00	1,300.00	23.08%
Cleaning & Supplies	清潔及雜項物品	1,425.00	1,425.00	1,425.00	1,425.00	5,700.00	5,000.00	14.00%
Snow Removal	剷雪	2,500.00	1,000.00		500.00	4,000.00	3,500.00	14.29%
Utilities	水電	2,000.00	3,000.00	2,000.00	2,000.00	9,000.00	9,000.00	0.00%
Maintenance & Repair	維修保養				5,000.00	5,000.00	5,000.00	0.00%
Insurance	保險				4,000.00	4,000.00	3,750.00	6.67%
Lawn Care	草地護理			1,500.00		1,500.00	1,500.00	0.00%
Miscellaneous	雜項				50.00	50.00	800.00	-93.75%
		<b>6,325.00</b>	<b>5,825.00</b>	<b>5,325.00</b>	<b>13,375.00</b>	<b>30,850.00</b>	<b>29,850.00</b>	<b>3.36%</b>
<b>ENGLISH MINISTRY</b>	<b>英語事工</b>							
Sunday Service Honorarium	講員費	720.00	600.00	1,080.00	480.00	2,880.00	2,880.00	0.00%
Sunday School Curriculum	主日學課程	100.00	100.00	50.00	100.00	350.00	700.00	-50.00%
Worship Music	崇拜音樂	50.00	25.00	25.00	50.00	150.00	340.00	-55.88%
Fellowship	團契	250.00	100.00	300.00	200.00	850.00	1,250.00	-32.00%
Edification	基教	200.00	150.00	1,000.00	150.00	1,500.00	0.00	
Outreach/Retreat Camping	外展/退修營			800.00	400.00	1,200.00	1,200.00	0.00%
Evangelism	佈道	150.00	200.00	200.00	700.00	1,250.00	1,600.00	-21.88%
Luncheon	愛筵	25.00	25.00	25.00	25.00	100.00	100.00	0.00%
Caring Ministry	關懷事工	500.00	150.00	400.00	150.00	1,200.00	800.00	50.00%
Miscellaneous	雜項				20.00	20.00	130.00	-84.62%
		<b>1,995.00</b>	<b>1,350.00</b>	<b>3,880.00</b>	<b>2,275.00</b>	<b>9,500.00</b>	<b>9,000.00</b>	<b>5.66%</b>
<b>CHILDREN</b>	<b>兒童事工</b>							
Sunday School Curriculum	主日學課程	80.00	80.00	80.00	80.00	320.00	600.00	-46.87%
Worship Curriculum	兒童崇拜	200.00				200.00	200.00	0.00%
Training/Vulnerable Bkgnd Screening	訓練(無犯罪背景)	900.00				900.00	1,300.00	-30.77%
Craft Material	手工材料	150.00				150.00	300.00	-50.00%
Stationery/Photocopies	文具	100.00				100.00	50.00	100.00%
Gift	禮物	200.00				200.00	200.00	0.00%
Resource & Material	教材及資料	200.00				200.00	150.00	33.33%
Children Library	兒童圖書館	200.00				200.00	200.00	0.00%
Audio/Visual	影音	150.00				150.00	150.00	0.00%
Activities/Games/Toy	活動/遊戲/玩具	150.00				150.00	150.00	0.00%
Miscellaneous	雜項	30.00				30.00	0.00	
		<b>2,360.00</b>	<b>80.00</b>	<b>80.00</b>	<b>80.00</b>	<b>2,600.00</b>	<b>3,300.00</b>	<b>-21.21%</b>
<b>PEOPLE GROUP</b>	<b>團契事工</b>							
College/Career	年青就業	200.00				200.00	300.00	-33.33%
Young Couple	年輕家庭組	200.00				200.00	200.00	0.00%
Family	家庭組	900.00				900.00	700.00	28.57%
Middle age	樂年組	200.00				200.00	300.00	-33.33%
Evergreen	長青組	200.00				200.00	200.00	0.00%
		<b>1,700.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,700.00</b>	<b>1,700.00</b>	<b>0.00%</b>
<b>CARING</b>	<b>關懷事工</b>							
Refreshment	主日茶點	420.00	420.00	420.00	420.00	1,680.00	1,200.00	40.00%
Stationery & Postage	文具郵費	80.00				80.00	80.00	0.00%
Pastor Hospitality	牧者交誼費	100.00				100.00	100.00	0.00%
Luncheon	愛筵	400.00				400.00		
Gift	禮物	650.00				650.00	650.00	0.00%
Miscellaneous	雜項	40.00				40.00	70.00	-42.86%
Special Events	節日慶祝	900.00				900.00	500.00	80.00%
		<b>2,590.00</b>	<b>420.00</b>	<b>420.00</b>	<b>420.00</b>	<b>3,850.00</b>	<b>2,600.00</b>	<b>48.08%</b>

		Jan - Mar 2012	Apr - Jun 2012	Jul - Sep 2012	Oct - Dec 2012	Total	預算 2011	預算 2011 vs 2011
<b>EDIFICATION</b>	基 教							
Honorary	講員費	2,000.00				2,000.00	3,000.00	-33.33%
Resource Materials	教材		250.00	250.00		500.00	500.00	0.00%
Ministry Training	師資訓練		400.00	400.00		800.00	500.00	60.00%
Library	圖書館	500.00				500.00	500.00	0.00%
		<b>2,500.00</b>	<b>650.00</b>	<b>650.00</b>	<b>0.00</b>	<b>3,800.00</b>	<b>4,500.00</b>	<b>-15.56%</b>
<b>EVANGELISM</b>	佈 道							
Bibles	聖經	200.00				200.00	100.00	100.00%
Baptism Cards & gifts	浸禮禮物	300.00				300.00	200.00	50.00%
Outreach Training	福音外展活動	400.00	400.00			800.00	800.00	0.00%
Community Outreach Material	社區外展活動	600.00				600.00	200.00	200.00%
Evangelical Event	佈道聚會	500.00				500.00	500.00	0.00%
Miscellaneous	雜項					0.00	50.00	-100.00%
		<b>2,000.00</b>	<b>400.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,400.00</b>	<b>1,850.00</b>	<b>29.73%</b>
<b>EXALTATION</b>	崇 拜							
Worship Team Music	敬拜小組				100.00	100.00	200.00	-50.00%
Communion	聖餐	100.00	100.00	100.00	100.00	400.00	200.00	100.00%
Copyright	版權費	100.00		200.00		300.00	360.00	-16.67%
Honorary	講員費	600.00	600.00	600.00	600.00	2,400.00	2,640.00	-9.09%
Visual Aid	影視設備					0.00		
Stationery	文具					0.00	100.00	-100.00%
New Equipment & Repair	器材維修	200.00	200.00	200.00	200.00	800.00	800.00	0.00%
Training/Usher	訓練		200.00	200.00		400.00	1,200.00	-66.67%
		<b>1,000.00</b>	<b>1,100.00</b>	<b>1,300.00</b>	<b>1,000.00</b>	<b>4,400.00</b>	<b>5,500.00</b>	<b>-20.00%</b>
<b>CHURCH EVENT</b>	教會活動							
VBS	暑期聖經日營			3,000.00		3,000.00	3,000.00	0.00%
Harvest Festival	收割節慶祝				500.00	500.00	300.00	66.67%
Painting Class	繪畫班	BBQ		600.00		600.00	700.00	-14.29%
ESL	英文班	250.00	250.00	150.00	250.00	900.00	1,100.00	-18.18%
Leader Group Study	領袖培訓	Yard Sale		300.00		300.00	350.00	-14.29%
Pastors & Deacons Retreat	教牧執事退修會				300.00	300.00	450.00	-33.33%
Leadership Conference	領袖會議	Picnic			900.00	900.00	750.00	20.00%
Spiritual Pursuit Format	靈命造就	Men/Women Ministry			1,200.00	1,200.00	300.00	300.00%
		<b>250.00</b>	<b>250.00</b>	<b>4,050.00</b>	<b>3,150.00</b>	<b>7,700.00</b>	<b>6,950.00</b>	<b>10.79%</b>
<b>MANDARIN MINISTRY</b>	國語事工							
Edification-Honorary	基教講員費	300.00	300.00	300.00	300.00	1,200.00	1,200.00	0.00%
Teaching Material	教材				200.00	200.00	200.00	0.00%
Teachers Training	師資訓練				400.00	400.00	400.00	0.00%
Camping Subsidy	營宿活動津貼		1,000.00			1,000.00	-	
Outreach Program	外展活動	300.00		300.00	400.00	1,000.00	1,400.00	-28.57%
Bibles	聖經	200.00				200.00	-	
Gospel Tracks & Booklets	福音讀物			200.00		200.00	-	
Service Honorary	崇拜講員費	720.00	720.00	720.00	720.00	2,880.00	2,640.00	9.09%
Exaltation Music	崇拜音樂				50.00	50.00	250.00	-80.00%
Worship Team Training	敬拜小組訓練				400.00	400.00	1,100.00	-63.64%
Fellowship	團契	150.00	150.00	150.00	150.00	600.00	700.00	-14.29%
Agape Lunch	愛筵	50.00	50.00	50.00	50.00	200.00	200.00	0.00%
Baptismal Gifts	浸禮禮物				50.00	50.00	50.00	0.00%
Benevolent & Gifts	慈惠					0.00	500.00	-100.00%
Miscellaneous	雜項				20.00	20.00	60.00	-66.67%
		<b>1,720.00</b>	<b>2,220.00</b>	<b>1,720.00</b>	<b>2,740.00</b>	<b>8,400.00</b>	<b>8,700.00</b>	<b>-3.45%</b>
<b>Total Expenses</b>	<b>支出合共</b>	<b>61,565.00</b>	<b>62,670.00</b>	<b>66,300.00</b>	<b>72,715.00</b>	<b>263,250.00</b>	<b>258,200.00</b>	<b>1.96%</b>
<b>Balance of General Fund</b>	<b>常費結餘</b>	<b>(4,540.00)</b>	<b>(3,545.00)</b>	<b>(330.00)</b>	<b>8,415.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>BUILDING (CAPITAL) FUND</b>	<b>建堂(資產)</b>	<b>1st Qtr</b>	<b>1st Qtr</b>	<b>1st Qtr</b>	<b>1st Qtr</b>	<b>BUDGET</b>		
Building (Capital) Fund Offering	建堂(資產)奉獻	12,000.00	20,000.00	21,000.00	47,000.00	100,000.00	122,500.00	-18.37%
Capital Expenses	器材/資產	-	-	-	-	-	(5,000.00)	
Church Renovation	物業裝修	-	-	-	-	-	(30,000.00)	
Portable Refurbish	流動課室翻新	-	-	-	-	-	(800.00)	
Extension Project	擴堂儲蓄	-	-	-	-	-	(35,000.00)	
Mortgage	按揭還款	-	-	-	-	-	(51,700.00)	
		-	-	-	-	-	(122,500.00)	
Extension Deposit Raised	擴堂首期	18,000.00	30,000.00	31,500.00	70,500.00	150,000.00		
Building Fund Reserve brought forward	建堂儲蓄			80,000.00		80,000.00		
Credit Line / Loan	銀行貸款				35,000.00	35,000.00		
Extension disbursements	擴堂支出		(41,200.00)	(57,700.00)	(242,500.00)	(341,400.00)		
<b>Balance of building (capital) fund</b>	<b>建堂結餘</b>	<b>30,000.00</b>	<b>8,800.00</b>	<b>74,800.00</b>	<b>(90,000.00)</b>	<b>23,600.00</b>	<b>0.00</b>	
<b>Cash Surplus / (Deficit)</b>	<b>盈餘 / (不敷)</b>	<b>25,460.00</b>	<b>5,255.00</b>	<b>74,470.00</b>	<b>(81,585.00)</b>	<b>23,600.00</b>	<b>-</b>	