

Proposed 2007-08 BCC Budget  
3 June 2007

Attached is the budget being proposed by the BCC Board for fiscal year 2007-08.

Since in all likelihood a new Senior Pastor will join the staff during the year, requiring a large change in a number of accounts, we are presenting three budget options. By approving all three, we can simply switch from the base option (*status quo*) to the appropriate budget option when the Sr. Pastor is called.

- **Option 0** (base option) for the period before a new Sr. Pastor is called. This is basically a continuation of our *status quo*, with 1540 Ada being rented out and Amy on staff as Associate Interim Pastor. However, since tithe income for the current year is running below budget, we have proposed trimming a number of expense accounts to keep the new budget in balance. Note: numbers in **bold** are significantly different from the current fiscal year – see Notes column for more information.
- **Option A** for when a Sr. Pastor joins the staff AND elects to buy into 1540 Ada St., as did our previous two Sr. Pastors. In this case, BCC will need to retain a smaller ownership interest in Ada house (26%) than with the Tizons in order to keep the budget in balance. This is because the expected salary & benefits package for the pastor requires us to substantially decrease our expenses, which can be done by paying off a sizable part of our long-standing NCP loan in addition to the Mechanics Bank loan we took out to buy 1540 Ada. Note: most accounts are the same as in Option 0; differences are in **bold** (see Notes column).
- **Option B** in case the Sr. Pastor chooses NOT to buy into 1540 Ada and we need to sell it on the open market to pay off our Mechanics loan. The sale of the house would probably also yield enough money to pay off the entire NCP loan with some funds left over. Note: most accounts are the same as in Option A; differences are in **bold** (see Notes column). Note: This is the only option that allows us to put significant funds in Account #5900 (Capital allocation) for large expenditures on the church physical plant.

It should be noted that if there is an overlap period when Amy is still on staff along with the new Sr. Pastor, expenses will substantially exceed those given in the proposed budgets.

May God bless and guide our deliberation and decision on these matters

For the Board,

Larry Cool, Treasurer

Acct No.	Account Name	2006-07		'07-'08 Opt.0 (no Sr. Pastor)		'07-'08 Opt.A (74% of 1540 Ada to Sr.Past.)		'07-'08 Opt.B (liquidate 1540 Ada)	
		Fiscal Year Projection	Fiscal Year Budget	Budget proposed by Board	Notes - including signif. changes from '06-'07	Budget proposed by Board	Notes - differences from Option 0	Budget proposed by Board	Notes - differences from Option A
4000	Regular offerings	155,363	172,290	160,000	\$12,290 decrease from '06-'07	160,000		160,000	
4009	BCC College Ministry donors	0	0	0	Andrew 100% supported by BCC	0		0	
	Total offering income	155,363	172,290	160,000		160,000		160,000	
		53.2%	54.9%	53.5%		60.1%		60.1%	
	<i>USE FEE INCOME</i>								
4011	Adeney House apt. rent	15,600	15,600	15,600	\$1300/mo (\$600/mo Nancy + \$700/mo Wollitzers)	15,600		15,600	
4012	MSP use fee	58,800	58,800	61,800	5% increase approved by MSP Committee	61,800		61,800	
4013	MSP share of Children's Pastor	5,000	10,000	0	Position vacant	0		0	
4014	BKPC use fee	24,000	24,000	25,200	Last incr. in Jan 2006; to \$2,200/mo. 1/08	25,200		25,200	
4019	Other use fees	700	900	600		600		600	
	Total use fees	104,100	109,300	103,200		103,200		103,200	
		35.6%	34.8%	34.5%		38.8%		38.8%	
4320	Flower contributions	40	100	100		100		100	
	<i>FINANCING INCOME</i>								
4801	NCP interest	2,000	1,600	2,167	From three investments @ 5.25%	2,167		2,167	
	5-year certificates (A 614, A7 136)				\$15,000 5.25% fixed; \$1,710.41 at 5.25%				
	Series G certificate (G 4983)				\$24,568 invested at 5.25% variable				
4811	1540 Ada Rental Income	30,150	30,250	33,000	Assumes 12 months @ \$2,750 per month	0	1540 Ada sold to Pastor	0	1540 Ada sold to market
4817	Checking interest	25	30	30		30		30	
4821	Money market interest	600	540	600	Schwab	600		600	
	Total financing income	32,775	32,420	35,797		2,797		2,797	
		11.2%	10.3%	12.0%		1.1%		1.1%	
4900	Miscellaneous income	0	0	0		0		0	
	<b>Total general fund income</b>	292,278	314,110	299,097	<--- Percentages are based on this line.	266,097		266,097	
	<i>SALARIES &amp; HONORARIA</i>								
5001	Sr. Pastor salary	0	0	0	Position vacant	31,000	Position filled	31,000	
5002	Sr. Pastor housing	0	0	0		41,000	(est. split of 5001 & 5002)	41,000	
	---- Total Senior Pastor	0	0	0		72,000	Mid-range ("\$64K-\$80K")	72,000	
5011	Assoc. Pastor Royce or Amy Salary	16,648	26,800	19,500	Amy started 5/1/07; thru 10/07 minimum	0	After Amy departs	0	
5012	Assoc. Pastor Royce or Amy Housing	11,100	16,200	18,000	est. proportion for housing; total (next line) is exact	0		0	
	---- Total Assoc. Pastor Royce or Amy	27,748	43,000	37,500	...Total '07-'08 sal.+bnft pkg.: \$45,632; \$22.82/hr	0		0	
5013	Children's Ministry Coordinator	1,713	1,500	1,920	20 hrs/mo @ \$16/hr (50% paid by MSP )	1,920		1,920	
5018	Assoc. Pastor Andrew salary	21,108	20,040	23,244	Temporary 10% raise - increased BCC duties	20,040	Back to pre-interim salary	20,040	
5019	Assoc. Pastor Andrew housing	12,000	12,000	12,000		12,000		12,000	
	---- Total Pastor Andrew	33,108	32,040	35,244	...Total sal.+bnft pkg.: \$55,060; \$28.68/hr	32,040	Back to pre-interim salary	32,040	
5020	Office Administrator	6,820	8,450	8,125	Nimota; 25 hrs/wk (50% paid by MSP), now \$11.25/hr. Budget for raise up to \$12.50/hr at pastor discretion.	8,125		8,125	

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		Fiscal Year Projection	Fiscal Year Budget	Budget proposed by Board	Notes - including signif. changes from '06-'07	Budget proposed by Board	Notes - differences from Option 0	Budget proposed by Board	Notes - differences from Option A
5021	Youth Intern	7,200	7,200	3,600	Youth group is smaller than previously	3,600		3,600	
5025	Secretarial help	0	300	300	to cover OA vacations	300		300	
5040	Bookkeeper	6,900	6,900	6,900	Laurie - \$1,150/mo (50% paid by MSP)	6,900		6,900	
5050	Worship coordinator	3,600	3,600	3,600	Melissa - increased interim responsibilities	1,200	Back to pre-interim salary	1,200	
5060	Custodians	5,496	5,496	5,496	No increase in numerous years.	5,496		5,496	
5065	Handyman	1,000	2,400	1,800	Under budget in '06-'07; decrease for '07-'08	1,800		1,800	
5070	Gardener	960	960	960		960		960	
5080	Guest speaker honoraria	2,000	3,600	2,400	\$200 per Sunday, once per month	800	Fewer guest speakers	800	
	Salaries and Honoraria Total	96,545	115,446	107,845		135,141		135,141	
		33.0%	36.8%	36.1%		50.8%		50.8%	
	<i>STAFF/LEADER BENEFITS</i>								
5101	Health & life ins. - Sr. Pastor	0	0	0		8,210	Estimate	8,210	
5103	Health ins. - Pastor Royce or Amy	2,152	4,614	3,444	est. \$2,712 for Kaiser, \$732 for Dental	0	After Amy departs	0	
5106	Health ins. - Pastor Andrew	7,844	7,478	8,210	\$6,864 Kaiser; \$1,346 dental	8,210		8,210	
5108	Health ins. - Office Administrator	0	0	0		0		0	
5140	Pension - Senior Pastor	0	0	0		9,000	12.5% of salary & housing	9,000	
5142	Pension - Pastor Royce or Amy	2,490	5,375	4,688	12.5% of salary & housing	0	After Amy departs	0	
5146	Pension - Pastor Andrew	4,140	4,005	4,406	12.5% of salary & housing	4,005		4,005	
5150	Leader Care & Counseling	480	1,200	900	Decreased staff; less fund usage	1,200		1,200	
5160	Books & journals - Pastors	480	480	480		480		480	
5170	Continuing ed - Staff	925	2,400	1,200	Covenant Orientation for Andrew only	1,200		1,200	
5180	Employer's payroll taxes (7.65%)	2427	2,536	2,268	7.65% x lines 5013, 5020, 5021, 5040, 5060	2,084		2,084	
5198	Moving Expenses	500	0	0		2,500	just a guess...	2,500	
	Staff/Leader Benefits Total	22,417	28,088	25,595		36,889		36,889	
		7.7%	8.9%	8.6%		13.9%		13.9%	
	<i>OPERATIONS</i>								
5301	Petty cash - pastor	480	480	480		480		480	
5303	Office supplies	3,200	2,400	2,700		2,700		2,700	
5304	Internet	640	780	660		660		660	
5305	PG&E	7,613	7,800	7,800		7,800		7,800	
5306	Telephone	920	900	900		900		900	
5307	Bank charges/payroll processing	3,000	2,400	2,820		2,820		2,820	
5309	Workers' compensation ins.	2,400	2,400	2,400		2,400		2,400	
5312	EBMUD	4,200	3,600	3,900		3,900		3,900	
5313	Maintenance	3,000	2,400	2,400		2,400		2,400	
5314	Refuse collection	2,200	1,800	2,040		2,040		2,040	
5318	Taxes and assessments	2,760	2,760	2,760	Non-exempt use of Adeney Hse (residence)	2,760		2,760	
5320	Flowers / Special Events	400	960	600		600		600	
5322	Insurance: PL,PD,Accident	7,511	7,800	7,800		7,800		7,800	
	Operations Total	38,324	36,480	37,260		37,260		37,260	
		13.1%	11.6%	12.5%		14.0%		14.0%	

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	<b>MISSIONS</b>								
	<i>Local Missions</i>								
5401	New College Berkeley	800	800	800		800		800	
5402	Harbor House	2,500	2,500	2,500		2,500		2,500	
5403	First Resort	500	500	500		500		500	
5404	New Hope Outreach	800	800	800		800		800	
5406	Compassion & Justice	0	300	300	FKA "People's Park Ministry"; no active ministry	300		300	
5407	David & Luisa Lin (ISI)	2,400	2,400	2,400		2,400		2,400	
5408	Fiat Lux	150	240	240		240		240	
5449	To be assigned	0	500	500		500		500	
	<i>sub-total</i>	7,150	8,040	8,040		8,040		8,040	
		2.4%	2.6%	2.7%		3.0%		3.0%	
	<i>World Missions</i>								
5453	Gary & Mary Gates (USCWM)	2,400	2,400	2,400		2,400		2,400	
5454	Lisandro & Patricia Restrepo	5,000	5,000	5,000		5,000		5,000	
5455	Colegio Bethel (Guatemala)	2,400	2,400	2,400		2,400		2,400	
5456	Carl & Karen Groot (ECCA)	3,900	3,900	3,900		3,900		3,900	
5458	Watters (Wycliffe)	500	500	500		500		500	
5459	Barry & Ronah Francolino (BEE)	3,000	3,000	3,000		3,000		3,000	
5460	Centro Hisp. de Estud. Teológ.	1,200	1,200	1,200		1,200		1,200	
5461	LIGHT	2,400	2,400	0	World Sojourners recommendation	0		0	
5463	Bridges of Hope	600	600	1,200	World Sojourners recommendation	1,200		1,200	
????	Little Flock (India) (Squires)	0	0	1,200	World Sojourners recomm. (New support)	1,200		1,200	
5499	To be assigned	506	1,500	600	World Sojourners recommendation	600		600	
	<i>sub-total</i>	21,906	22,900	21,400		21,400		21,400	
		7.5%	7.3%	7.2%		8.0%		8.0%	
	<b>Missions Total</b>	29,056	30,940	29,440		29,440		29,440	
		9.9%	9.9%	9.8%		11.1%		11.1%	
	<b>CHURCH MINISTRIES</b>								
5501	General Ministries	2,100	1,200	1,800	Over-budget last year; increase	1,800		1,800	
5502	Church Access / Outreach	300	900	480	Under-budget last few years; decrease	480		480	
5503	Adult Ed - "23"	0	420	360	Under-budget last few years; decrease	360		360	
5504	Library	480	480	240	Librarian recommendation	240		240	
5505	Music	200	900	900	New microphones, cords etc. needed	900		900	
5506	Children's Min. (preschool -grade 5)	800	2,340	1,200	Under-budget last few years; decrease	1,200		1,200	
5507	Middle & Hi School (grades 6-12)	2,100	2,100	1,500		1,500		1,500	
5509	Infant / Toddler Ministry (ages 0-4)	800	1,800	900	Under-budget last few years; decrease	900		900	
5510	Retreats	274	1,100	1,100	\$800 for speaker; \$300 for retreat coordinator	1,100		1,100	
5512	College ministry	1,800	2,100	2,100		2,100		2,100	
5513	Women's Ministry	360	360	360		360		360	
	<b>Church Ministries Total</b>	9,214	13,700	10,940		10,940		10,940	
		3.2%	4.4%	3.7%		4.1%		4.1%	

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	<b>CONFERENCES &amp; DENOMINATION</b>								
5701	Covenant Annual Meeting	765	1,200	1,200	Portland OR, Jun. 21-24 2007	1,200		1,200	
5702	Midwinter Conference	1,198	1,200	1,200	Rosemont IL, Jan. 28-31 '08	1,200		1,200	
5703	PSWC Annual Meeting	600	600	600	Fremont CA, Apr. 17-19 '08	600		600	
5708	Pastor candidate travel	1,200	0	600	<b>Estimated</b>	600		600	
5711	Covenant Commitment (ECCA)	1,500	1,500	1,500	37% world miss., 25% local miss., 8% Univ., 7% Christian Form., 4% pastoral care, 4% communication, 15% support	1,500		1,500	
5712	PSWC Commitment	2,000	2,000	2,000		2,000		2,000	
5720	CHIC	0	0		no CHIC in '08				
	Conference & denom. Expenses Total	7,263	6,500	7,100		7,100		7,100	
		2.5%	2.1%	2.4%		2.7%		2.7%	
	<b>FINANCING</b>								
5803	1540 Ada improvements	0	240	0	<b>covered in line #5815</b>	0		0	
5804	1540 Ada interest	33,688	33,600	38,340	\$385K loan @ 8.75% variable; 20 year amort.	0	Pay off MechBank loan	0	
5810	NCP loan payments	27,816	27,816	29,000	est.; current rate (5.25%) changes to 6.5%(6/07)	8,127	Pay off \$152K of \$210K loan	0	Pay off all of \$210K loan
5812	Adeney House apt. expenses	1,797	300	900	<b>Over-budget last year; increase</b>	900		900	
5815	1540 Ada rental expenses	11,000	12,000	12,000	est. \$8,800 Taxes, \$1,200 ins., \$2,000 maint.	0	Pastor pays tax, ins., etc.	0	House sold
	Financing Activity	74,301	73,956	80,240		9,027		900	
		25.4%	23.5%	26.8%		3.4%		0.3%	
5990	Miscellaneous Total	0	0	300	<b>Reinstate category</b>	300		300	
		0.0%	0.0%	0.1%		0.1%		0.1%	
	<b>Total Expenses</b>	277,120	305,110	298,720		266,097		257,970	
	<b>Total income (from page 1)</b>	292,278	314,110	299,097	<--- Percentages are based on this line.	266,097		266,097	
5900	Equipment/ Capital Allocation	9,000	9,000	377	<b>Amount available for allocation</b>	0	No funds available for alloc.	8,127	Slightly below '06-'07 alloc.
	<i>Operating Budget surplus/ (deficit)</i>	6,158	0	0		0		0	