



Turramurra Uniting Church 2023-2024 Budget

God's Vision for TUC

As a Church we are called to resource God's Vision with our time, abilities and money. We desire to help all people to know Jesus and grow in their life of discipleship through creative and engaging worship, and opportunities such as small groups to explore faith questions. We aim to grow young as we encourage and empower children, youth, and young adults. We foster stronger connections through being inclusive, caring and compassionate to all.



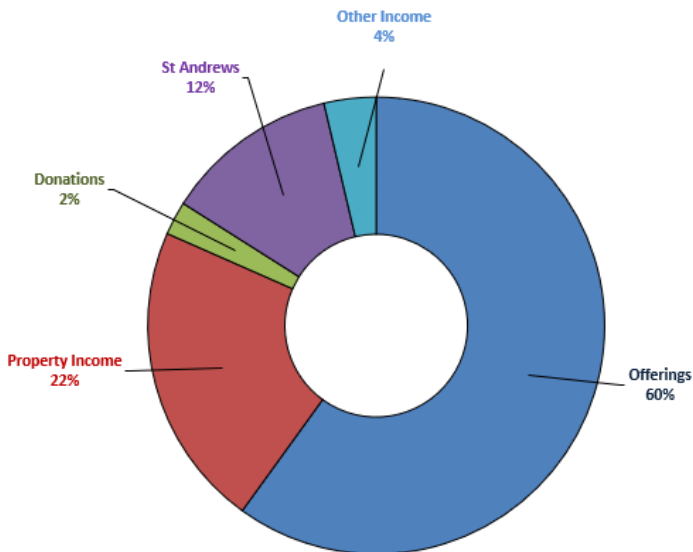
2022/2023 Financial Overview

- The financial year just completed saw TUC continuing to emerge from the impact of the pandemic years. We also saw the first full 12 month period with two fulltime ministers which saw TUC incur a cash deficit of \$52,000. This deficit was, however, \$8000 better than Budget due to generous contributions to the Thanksgiving Offering, donations for Major Events and cost savings.
- At last year's Annual General Meeting, it was acknowledged that it may take TUC a year or two to regain the momentum in Giving which was impacted by the pandemic.
- As a Church, TUC has committed to a strategy of being a Lighthouse Church, a part of which entailed the calling of a second fulltime Minister of the Word. We are blessed that Kevin was able to join us on this mission and he has contributed meaningfully in his first full year. Going forward, Church Council is prayerful that the congregation will continue to support the ministry of TUC within and beyond our four walls.
- Income from the hire of our facilities recovered strongly and essentially met Budget. We have invested significant time and money to ensure that our facilities are clean, comfortable and safe for our many hirers. Our hiring rates are regularly reviewed to ensure that we are able to offer market-related charges. The Church flat remained fully tenanted.
- We were able to honour the directions of Alan William's bequest that money bequeathed be directed to the care and nurturing of children and young adults with the appointment of a part-time CYF worker who engaged meaningfully with our younger members for part of the year.
- TUC's commitment to Wider Work was maintained, with financial support extended to our own missionary families, KCEA, Nimbong Church in North India, and contributions to the wider church through the work of Presbytery and Synod. We are pleased to be able to slightly increase our giving to our missionaries in the present 2023/24 budget.
- As part of our wider mission, the message from most services was conveyed to a wide audience of members and friends through a continuation of online streaming.

2023/24 Budgeted Income

	Actual 2021/2022 July-June	Budget 2022/2023 July-June	Actual 2022/2023 July-June	Budget 2023/2024 July-June
INCOME				
Offerings	\$278,782	\$335,000	\$286,269	\$315,000 ⁽¹⁾
Property Income	\$64,223	\$106,000	\$104,556	\$113,600 ⁽²⁾
Donations	\$26,427	\$2,500	\$23,077	\$12,500
St Andrews				\$64,816 ⁽³⁾
Other Income	\$7,229	\$19,327	\$36,204	\$19,327
Total Income	\$376,661	\$462,827	\$450,106	\$525,243

2023/2024 Budget Income



Notes:

- (1) 2023/24 Budget Offerings hope for a 10% increase from last years actuals.
- (2) Usage of our physical facilities is firm and strengthening.
- (3) Income from part-time Supply with St Andrews South Turramurra as per MoU.

Offerings

By far the largest percentage of the finances supporting our Church's mission and ministry comes from the generous giving of the tithes and offerings from our church family and friends, either through the offerings at worship or post (10%) or through electronic giving (90%). Church Council is very grateful for all offerings. Regular giving assists us to plan for the future with greater certainty.

Offerings last year pleasingly increased by 2.7% (or \$7500) over the prior year, but were less than what we hoped for in our Budget for the same period. This undoubtedly reflects the continued emergence from the pandemic which disrupted the gathering momentum within the congregation. Church Council acknowledges that the current environment of higher interest rates and cost-of-living pressures is real for many people, but believes that with both our ministerial staff at full complement and the reality of embracing a Lighthouse Church ministry, continued support for the Congregation's mission will be enhanced.

Part-time Ministerial Supply at St Andrews

In June, the Congregation approved TUC entering into a Memorandum of Understanding to support the congregation at St Andrews, South Turramurra, through a part-time Ministerial Supply. The arrangement is for, initially, twelve months and the supply is shared by Phil, Kevin and nominated colleagues to cover holidays and "fifth Sundays". Not only will this help strengthen our connections with St Andrews congregation but it will help us financially.

Bank Balances and Loans

As at 24 July 2023 our Bank Balances are:

Everyday Account	\$ 9,000
UFS Cheque Account	\$ 36,800
UFS Projects Account	\$ 29,300



Property Income

Property Income is generated from the rental of the Church complex to outside parties and the rental of the flat behind the Church Office. Income from our property assets remains an important contributing resource to facilitate the work of TUC, not only from a financial perspective but also with regard to the community interaction from those organisations utilising our facilities.

Property Income essentially met Budget last year, reflecting a return to normality by our valued users. Our facilities themselves are seen in the community as a safe and welcoming environment, with year-round comfort.

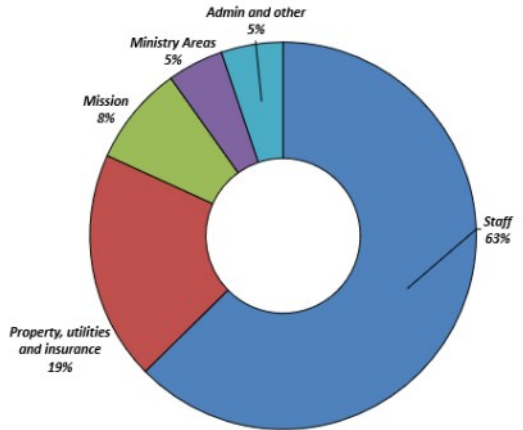
No major capital undertakings were made last year, and none are forecast in the Budget period.

2023/24 Budgeted Expenditure

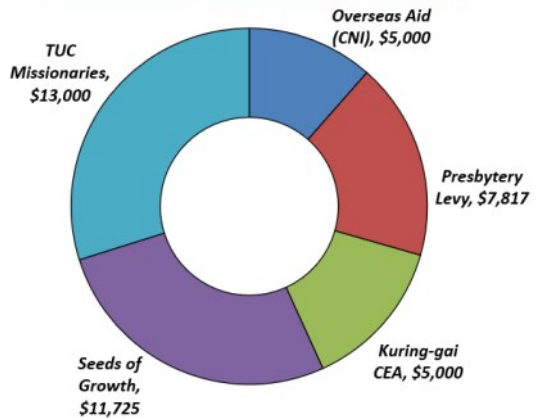
	Actual 2021/2022 July-June	Budget 2022/2023 July-June	Actual 2022/2023 July-June	Budget 2023/2024 July-June
EXPENDITURE				
Ministry Team Stipends & Expenses	\$179,161	\$281,000	\$270,656	\$272,000
Other Salaries and Expenses	\$41,338	\$52,000	\$41,770	\$55,000
Wider Work <i>(TUC Missionaries, Overseas Mission, Presbytery Levy, Synod Contribution)</i>	\$46,759	\$39,244	\$46,614	\$43,542
Property Maintenance	\$25,177	\$30,000	\$38,060	\$31,000
Property Expenses	\$47,085	\$61,224	\$61,177	\$69,000
Administration	\$12,652	\$20,000	\$15,330	\$17,000
Church Service Costs <i>(copyright licence, accounting software, youth/kids church, technical expenses)</i>	\$20,919	\$29,500	\$14,956	\$24,500
Other Expenses	\$16,125	\$10,000	\$13,335	\$10,000
Reserves for future capital expenditure				
Total Income	\$376,661	\$462,827	\$450,106	\$525,243
Total Expenditure	\$389,216	\$522,968	\$501,898	\$522,042
Surplus or (Deficit) after reserves	-\$12,555	-\$60,141	-\$51,792	\$3201

2023/2024 Budgeted Expenditure

2023/2024 Budget Expenses



Wider Work / Missions Giving 2023/24



Two FT Ordained Ministers, including rental of a second manse

Administration Salaries are based on current awards

Includes CNI \$5,000, TUC Missionaries \$13,000 (an increase of \$3k), KCEA \$6,000 (an increase of \$1k), Presbytery Levy \$7,817, Seeds of Growth (Synod Contribution) \$11,725

All repairs, plumbing, general maintenance.

Electricity, gas, water rates, cleaning, waste removal, council rates, insurance

Stationery & printing, telephones, postage, audit fees.

Resource materials, copyright licence, training, technical upgrades

Carols in the Park, Big Events expenses

Reserves for unallocated future capital expenditures.

2023/24 Budgeted Expenditure (cont...)

Staffing Costs

Staffing costs represent about two-thirds of TUC's total Expenses, reflecting our two full-time Ministers of the Word plus part-time Office Administration.

We are fortunate to have been able to negotiate a lease arrangement with Gordon/Pymble Uniting Church for one of their manses for the Kim family. Gordon/Pymble has generously renewed the lease for a further twelve months at the same rental.

Our CYF worker, Max, completed his tenure earlier this year. It remains a key position and one which, were a suitable candidate identified, would lead to an appointment with payment coming via the Alan Williams bequest. The reality is that candidates for a CYF position are highly sought after by all churches of all denominations, and hence the market is short of appropriate talent to meet demand. Funding for a potential recruit is not included specifically in this year's Budget, but this will not impede our hiring a suitable candidate if one were so identified. The bottom line position of the Budget would not be impacted as funding, as mentioned above, is sourced from a bequest specifically ear-marked for such a role.

Sue continues to perform an important role as Office Administrator, and efficiently handles all inquiries for the hiring of our facilities among other key roles.

Supporting the Wider Church

The Budget provides for TUC's Wider Work commitments to continue: Nimbong School project in North India \$5,000, TUC's missionaries \$13,000 (an increase of \$3,000), KCEA's local high school chaplaincy \$6,000 (an increase of \$1000), plus support for the wider Church through Presbytery (\$7,817) and Synod (\$11,725).

Thanksgiving Offering 2023

The Thanksgiving Offering is for projects that are not in the Church budget but still important to the church's mission. Last year six projects were put forward and successfully funded. They were:

- Resourcing the Turramurra Community Carols & Christmas Eve Workshop Programs - \$800
- Updating TUC Church Signage - \$1,170
- Defibrillator Machine - \$2,750
- Blessing our Missionaries — \$760
- Chapel Upgrade (Sound System) - \$500
- High Tables for Back Deck - \$450

Five of these projects have been implemented and have made a huge difference.

We are currently in the process of updating the Church signage and adding new signage.

Thanks to all those who have helped make these projects happen!

2023/2024 Budget Summary

At our 2022 Annual General meeting we acknowledged that we were in a tight financial situation (coming off our 2021/22 deficit) and were stepping out in faith in adopting a budget with a predicted \$60,000 deficit. It has been exciting to see God at work in our congregation over the past 12 months to get us to a position where the Budget for the next year foreshadows a modest surplus of about \$3,000. There were two significant influences in this turnaround.

Firstly was the “Gifts of God” Mission and Stewardship Program that we ran in September 2022 which was similar to the “Imagining Hope” program of 2019. Within the Gifts of God we had Daily Reflections to help us consider the goodness and generosity of God; and attend one of 10 dessert evenings (or afternoon tea) where Phil and Kevin creatively outlined our mission and how we can bring the vision to life. This all led to an opportunity for all of us to reconsider the way we use our gifts, talents and finances to support the mission of God and we are grateful for the increase in giving and serving that came from this program.

However, it is clear that the largest new influence on this outcome turnaround is the part-time Supply arrangement negotiated with St Andrews to share our ministry staff with them for a 12 month period. We see this as a win-win as not only will there be a ministerial presence at St Andrews but it strengthens our ongoing relationship with them and helps us financially. It must be noted that this arrangement is only for a twelve month period and while we hope that it will be successful there is no guarantee that it will be renewed, with obvious Budget implications. We are also committed to making sure that it does not lead to significant extra workload for Kevin and Phil and that they do not become drained from the added burden that this role places on them. The St Andrews strategy is, however, completely in synch with TUC’s wider objective to act as a Lighthouse church, and is seen by Presbytery as a template for other potential liaisons within our Presbytery and wider.

Apart from designated salary increases effective from 1 July 2023, the Budget has also allowed for market increases in the cost of Utilities and Insurance, two items that everyone will be all too well aware of in the current climate. We are also excited that the Budget also makes allowance for increases in our Wider Work contributions to our three missionary families and KCEA, as well as meeting our obligations to both Presbytery and Synod.

We also look forward to our upcoming “Growing Young” program in August and how we can continue to encourage and empower our Young Adults and “Rethink, Reimagine and Recalibrate” our approach to children, youth and young adults ministry. This may shape parts of our budget in the years ahead.

Two years ago we forecast that it would take two or three years for TUC’s Mission program, as embraced within the Budget, to be comfortably funded. Substantial progress was made towards this goal last year. Church Council is prayerful that the congregation has the capacity to meet the costs involved in TUC’s mission programs through greater giving and church growth. As always, we remain enormously grateful to all who continue to support the work and impact of TUC in so many ways.

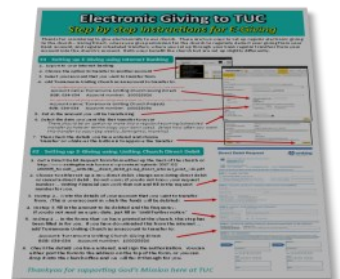
Resourcing the Budget

Our church is able to do all that we do in ministry and mission only because of the generous giving of people's time, energy and money. The reality is that the more resources we have, the more ministry and mission can happen. We understand that people's ability to give changes over time which is why we ask that people regularly review their giving commitment partnering with the church and if possible consider an increase so that we can continue to run programs and new initiatives to share the love of Jesus and help people to grow in their faith and understanding.

When I give money to the church, where does it go?

- **Your giving empowers the carrying out of our mission** - sharing the love, hope and compassion of Jesus with those in need locally, nationally and around the world. God is using His church at TUC, our missionaries, and our denomination to transform lives and communities. Your giving empowers this to happen in an even greater way.
- **Your giving enables the work of our ministry team** - the work of Phil and Kevin and all our staff is only possible because your giving supports them. Every church service, every sacrament celebrated, every newsletter published, every act of service, every act of care is enabled by your giving.
- **Your giving provides for our facilities** - the church, office, manse, meeting rooms ... your giving helps provide and maintain the space and resources so that people can gather for the different activities that happen on our property each week.

If you wish to commence or change your "Direct Giving" to the church there is a form available which explains how to do this on our website (find the link on the front page). If you have any questions, please contact the Church office.



Turrumurra Uniting Church.

www.turrumurrauniting.org.au