



Turramurra Uniting Church

2019-2020 Budget

God's Vision for TUC

As a church we are called to resource with our time, abilities and money God's Vision to introduce people to Jesus and help grow and nurture their faith in God and life of discipleship. We do this with a special focus on children, youth and families; by being caring and compassionate to all generations - especially our seniors; and to establishing community both with our church family and also our local communities.



2018/2019 Financial Overview

- TUC's financial position continued to build upon the momentum established in the previous year, resulting in an Operating Surplus of about \$26,000;
- Offerings lifted by 13% over the prior year;
- Property Income remained an important contributing factor at \$118,000;
- Our Roof Repair Loan now stands at \$11,300 (down from \$75,000 originally) and will be fully repaid by the end of 2019. TUC will then be debt-free;
- The September Thanksgiving Offering raised over \$20,000 and facilitated the air conditioning of the Chapel and Lounge, as well as contributing to a number of other worthy projects;
- TUC's commitment to Wider Work was maintained, with financial support extending to our missionary families, KCEA, Nimbong Church in North India, and contributions to the work of Presbytery and Synod.

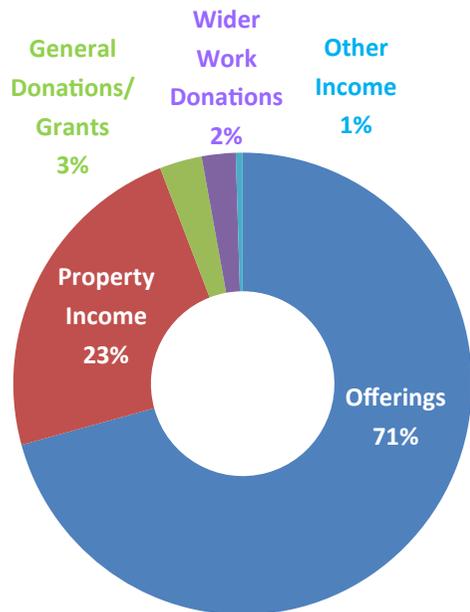
Rob Day (Treasurer)



2019/20 Budgeted Income

	2017/18 Actual July-June	2018/19 Budget July-June	2018/19 Estimated July-June	2019/20 Budget July-June
INCOME				
Offerings	\$243,500	\$270,000	\$275,000	\$296,000 ⁽¹⁾
Property Income	\$152,500	\$123,000	\$118,000	\$98,000 ⁽²⁾
General Donations/ Grants	\$29,600	\$12,500	\$35,000	\$12,500 ⁽³⁾
Wider Work Donations	\$15,900	\$4,000	\$9,500	\$10,000 ⁽⁴⁾
Other Income	\$15,250	\$2,000	\$8,000	\$2,000 ⁽⁵⁾
Total Income	\$456,750	\$411,500	\$445,500	\$418,500

2019/20 Budget Income



Notes:

(1) Budgeted 7.5% increase in giving over this year

(2) Loss of Major Hirer in 2019. No Clissold Rd Income.

(3) Includes \$22.4 k Thanksgiving Offering in 2018/19

(4) Fully distributed within Wide Work Expenses below.

(5) Bank Interest, sundries

Offerings

Seventy percent of the finances supporting our Church's mission and ministry comes from the generous giving of the tithes and offerings from our church family, either through the offering bags at worship (30%) or through electronic giving (70%). We are grateful for those who give regularly through direct giving as it helps us budget better.



As our congregation has grown, so too has Offering income. Last year, Offerings were 13% higher than the previous year. Budget year 2019/2020 assumes Offerings will lift by 7.5%.

Giving Trends 2017/18 to 2019/2020

This Year

Budget Year



Property Income

Property Income is generated by the rental of the church complex to outside parties and the rental of the flat behind the church office. It 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 which utilise our facilities. The recent The Hub publication demonstrated the breadth of community interests which pass through our doors.

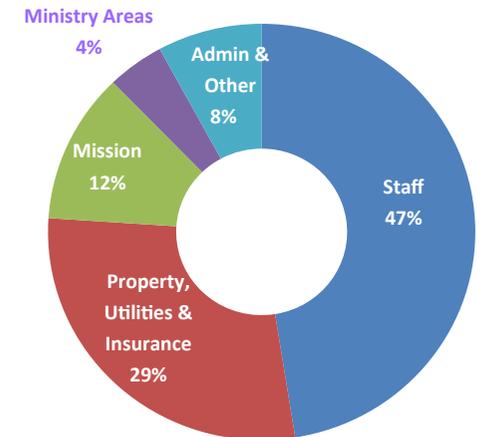
Property Income softened a little last year through the loss of a major hirer. We also needed to make space for the Tuesday Playgroup.

2019/20 Budgeted Expenditure

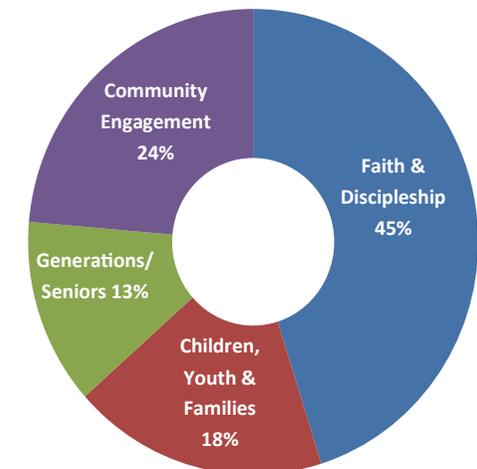
	2017/18 Actual July-June	2018/19 Budget July-June	2018/19 Estimated July-June	2019/20 Budget July-June	
EXPENDITURE					
Ministry Team Stipends & Expense's	\$164,300	\$151,000	\$125,000	\$130,000	<i>Increase as per Synod advice. Based on current Staffing levels</i>
Other Salaries and Expenses	\$59,300	\$69,000	\$69,000	\$62,000	<i>Salaries are based on current awards + 2.5%</i>
Wider Work (Synod & Presbytery Contributions, TUC Missionaries, Overseas Mission, plus Wider Work donations)	\$45,400	\$34,800	\$40,000	\$47,300	<i>Includes CNI \$5,000, TUC Missionaries \$7,500, KCEA \$5,000, Wider Work donations \$10,000, Presbytery Levy \$7,940, Seeds of Growth (Synod Contribution) \$11,900.</i>
Property Maintenance & Expenses	\$122,100	\$119,000	\$142,000	\$115,500	<i>Maintenance of the fabric of our facilities + Utilities, Insurance, general repairs, cleaning</i>
Administration	\$14,500	\$15,000	\$17,200	\$19,500	<i>Stationery & printing, telephones, postage, audit fees.</i>
Ministry areas (youth, children, pastoral care etc.)	\$8,200	\$16,500	\$26,000	\$17,500	<i>Resource materials, copyright licence, training, camps. Also includes new sound desk, thanksgiving offering and other growth initiatives/big events</i>
Loan Interest/Repayments	\$17,200	\$9,000	\$27,900	\$12,500	<i>Extra Repayments on Self Help Loan. Fully repaid by end of 2019</i>
Total Income	\$456,750	\$411,500	\$445,500	\$418,500	
Total Expenditure	\$431,000	\$414,300	\$447,100	\$404,300	
Surplus or (Deficit)	\$25,750	-\$2,800	-\$1,600	\$14,200	

2019/20 Budgeted Expenditure

2019/2020 Budget Expenses



Ministry Costs by Vision Categories 2019/2020



2019/20 Budgeted Expenditure (cont...)

Staffing Costs

Staffing costs represent about half of TUC's non-finance costs. At the moment we employ four staff (Phil our minister, Jonty our Children's Youth & Family Worker, Sue our Office Administrator and Teresa (standing in for Katherine who is on maternity leave) as Seniors Centre Director.

As will be presented elsewhere, our staff are (overly) fully occupied in managing our current activities. For TUC to grow to the next stage of its development, and to execute in line with our Vision statements, we will need to closely review staffing options/skills in the near term.

Property Expenses

Major activities last year involved installing air conditioning in the chapel (thereby fulfilling one of our objectives to enhance the overall experience and flexibility of the Chapel itself) and the lounge.

Our main cleaning contract was renegotiated. Many long-overdue cleaning tasks were undertaken but this unfortunately pushed the expenditure significantly beyond budget. This has been addressed so that we remain within the cleaning budget moving forward. The sound desk was also upgraded.

Property Group is working closely with Management Committee and Church Council in considering options to improve the quality of worship delivery and experience to all users of our complex.

Bank Balances and Loans

As at 16 July 2019 our Bank Balances are:

Everyday Account	\$7,168
UFS Cheque Account	\$38,130
UFS Projects Account	\$ 9,529

Supporting the Wider Church

From 1 July 2018, the old Synod Living is Giving program was replaced by a new stewardship contribution named Seeds of Growth. This annual contribution is our share of Synod's running costs. For the Budget year, our Seeds of Growth contribution will be calculated at 3% of revenue (defined as Offerings, Property Income and Bank Interest); this will increase to 4% next year. We also contribute to the regional Presbytery running costs through a Presbytery Levy, which is set at 2% of revenue (similarly defined).

TUC's other Wider Work commitments continue (Nimbong School project in North India \$5,000, TUC's missionaries \$7,500, KCEA's local high school chaplaincy \$5,000).

Thanksgiving Offering



Last September, we took the opportunity to recognise that we have been blessed in many different ways, and TUC folk were encouraged to share in their blessings through a special Offering. A total of \$25,500 was contributed through the exceptional response to the Thanksgiving Offering. Air conditioning was installed in the Chapel to improve year-round comfort for the many users, including now our regular 10:45am Sunday service. A total of \$13,700 was gifted towards this initiative, which enabled air conditioning to be installed in both the Chapel and Lounge area. \$5,200 was dedicated to our expanding work within the Childrens', Youth & Families ministry. This was spent on things like the large TV stand & equipment, the storage cupboards in the hall, resources for the playgroup and seed money for BUGZ. \$3,500 was earmarked for on-forwarding to Parramatta Mission for their Raising Hope project, to assist with their invaluable work with vulnerable women and children. \$1,800 will be used to advance skills for four nominees through a mentoring program. \$600 was sent to reduce our Roof Loan and Church Council are given discretion of the allocation of non-designated \$700.

Budget Summary

The 2019/2020 Budget serves as a strong launching pad for TUC to move to the next stage of its Mission in Turramurra and beyond. Thanks to growing Congregation numbers and an improved financial position, Church Council firmly believes that we are encouraged to embrace some of the more challenging aspects of our Vision Statement. Core among these is the appointment of a part-time Pastoral Care Minister with specific responsibilities for pastoral care, looking after our more senior members and acting as a conduit into the community at large. This will enable Phil to focus his already-stretched hours on areas involving community engagement, families and leadership development. There will be a cost associated with this initiative but, with support, we believe it is "doable". The Budget forecasts an Operating Surplus – which we wish to put towards the costs of a potential appointment with the qualifications and experience that will be required for this important role. Church Council, along with Management Committee, will only recommend proceeding with this strategy with the support of the Congregation and with a high degree of certainty that funding will be available on a sustainable basis. This will be the theme, and the challenge, as we launch into Imagining Hope during the month of August.

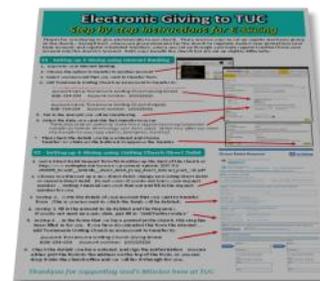
Resourcing the Budget

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 to the church and 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 our church, 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 the administration staff are only possible because your giving supports it. 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 change your "Direct Giving" to the church there is a form available which explains how to do this. If you have any questions, please contact the office, or our Treasurer Rob Day.



Turrumurra Uniting Church. 10 Turrumurra Avenue. Turrumurra.

www.turrumurrauniting.org.au