

2018 Budget Narrative

St. Peter's Cathedral basically operates financially out of three funds:

- Fund 01 Operating Fund (the budget presented to the congregation)
 Income from Pledges and Contributions
 Expenses for Salaries, supplies, power and lights, bulletins,
 and/or items necessary to run the church.
- Fund 02 Non-operating Fund (no budget for this Fund)
 Dean, Canon and Deacon's Discretionary Funds
 Social Concerns, ECW, Memorial Garden, Helping Hands monies
- Fund 03 Memorial Fund (No budget for this Fund)
 Any donations for memorials to individuals

Operating Fund Income:

Contributions-Non Pledge ~ Money received from non-pledgers (visitors, guests). There are parishioners who give regularly, but do not pledge.

Plate Offerings ~ Currency and coin placed in the offering plates. 2nd and 4th Sundays go to church operating fund. The 1st Sunday plate is designated for the Dean's Discretionary Fund. The 3rd Sunday plate is designated for the Deacon's Discretionary Fund. 5th Sunday is designated for the Bishop's Discretionary Fund

Pledge Payments ~ Money from parishioners who have signed a pledge card.

Late Pledge Payment ~ Pledge money received from the previous year.

Bargain Basement ~ Money received 6 times a year from Bargain Basement.

Wilson Hall ~ Money from donations from Recovery Groups (AA, GA) or groups who rent space in Wilson Hall.

Main Church Building ~ Money from Church Building rentals.

Operating Fund Expense:

Rector/Interim Salary ~ Dean's salary

Rector/Interim Housing Allowance ~ Non- taxed money for Dean's housing

Rector/Interim Car Allowance ~ Subsidize monthly cost.

Rector/Interim Health Insurance ~ Cost for health premiums for family.

Rector/Interim Travel ~ Interim & spouse travel not to exceed \$9,600.

Rector/Interim Telephone ~ Support of local and/or cell phone service.

Rector/Interim Travel ~ Paid at \$.54.5/mile. Travel to hospital, visitations, etc.

Nursery Attendants ~ 2 employees @ 4 hrs each, @ \$11.81/hr every Sunday.

Music Director Salary ~ \$175.00 for 26 Sundays.

Organist Salary ~ \$198.00 for 52 Sundays.

Music Director Supply ~ \$175.00 for 26 Sundays

Organist Supply ~ 12 times at \$198.00

Parish Bookkeeper Salary ~ 12 hours per week @ \$20.70/hr.

Parish Bookkeeper Pension ~ 18% of salary paid to Church Pension Fund

Parish Bookkeeper Health Insurance ~ \$739/month

Parish Administrator Salary ~ 30 hours per week @ \$20.00/hr.

Parish Administrator Health Insurance ~ \$739/month

Parish Administrator Pension ~ 18% of salary to Church Pension Fund

Sexton Salary ~ \$12.62/hour @ 15 hrs/week.

Sexton Interim Salary

(Outside Temp Agency) ~ \$17.48/hour @ 12hrs/week
(This amount includes the Temp paying all taxes)

Payroll Taxes:

Social Security Employer payroll taxes ~ 6.2% of all employees
(except the Dean) gross income.

Medicare Employer payroll taxes ~ 1.45% of all employees (except
the Dean) gross income.

Workers' Comp Insurance ~ Paid yearly to Church Insurance Co.,
based on yearly payroll and usage.

Unemployment Insurance ~ Paid quarterly to State of Montana at
0.0008 of gross wages excluding the Dean.

Adult Education ~ materials for Bible Studies/Discussion Groups

Confirmation/Acolytes ~ yearly training materials

Nursery ~ supplies for nursery ~ snacks, baby wipes, etc.

Youth Groups (includes both High & Middle Schools) ~ materials, food,
supplies.

Godly Play/Sunday School ~ supplies, materials

Background Checks ~ All adults who work with children including our
parishioners who volunteer with Family Promise are required to have a
background check usually \$36per background check.

Choir/Organ Music Supplies ~ new anthems, organ music, guest singers,
etc.

Supply Clergy ~ Clergy who take Sunday Services when the Dean/Canon
are away. (\$200 each Sunday).

Liturgical Purchases ~ candles, linens, etc.

Communion Supplies ~ wine, wafers, etc.

Ministry Expense ~ materials, supplies for pastoral needs.

Parish Picnic/Rally Sunday ~ Rental space permits, food, entertainment.

Pastoral Care Supplies ~ Bibles, cards, etc.

Hospitality ~ coffee, food for after church, receptions.

Volunteer Luncheon ~ food, gifts to honor all volunteers each November.

Social Concerns ~ Church monthly general budget support to Social Concerns (\$450/month).

Support – 19% of monthly operating income paid to the Diocese of Montana

Communications:

Postage ~ each January buy 3000 Forever Stamps at going rate (\$0.47) plus monthly bulk mailings.

Telephone/Internet ~ \$130.00/month to Charter

Advertising ~ \$40.00/month to DEX for phone book ad and twice a year to advertise for Easter and Christmas service times (\$205.00 per ad.)

Printing ~ Monthly copier printing charge from Integrated Imaging Systems. Average cost is 0.01400/white - .06/color copies.

Internet ~ Yearly fee for Domain use.

Audit ~ Honorarium for 2 to 3 audit committee members

Office:

Equipment ~ Computer, printer upgrades

Office Supplies ~ all paper, pens, file folders, etc

Bank Chgs/Late fee – Annual fee for doing normal banking business

Fees/Licenses ~ music copyright fee, boiler inspections, corporation filing.

Paper Goods ~ all paper goods for kitchen

Chapter/Vestry:

Stewardship ~ mailings, supplies

Annual Meeting ~ supplies, food, etc

Diocesan Convention – registration fee for Delegates to convention

Organ/Piano Tuning ~ pianos/organ tuned twice a year. Once before Christmas and Easter.

Maintenance:

Building Repair ~ light fixtures, kneelers, doors, toilets, etc

Snow Plow/Parking Lot ~ Depends of what type of winter. Korpi Lawn Care at \$250 per plowing parking lot and sidewalk snow removal.

Lawn Supplies ~ gas for mower, weed eater supplies, water, etc.

Cleaning Supplies ~ toilet paper, paper towels, soap, mop heads, etc.

Cleaning Service ~ yearly mopping/waxing of Wilson Hall, Bargain Basement, Undercroft, cleaning of kitchen stove.

Utilities:

NW Energy (Church) ~ Budget billing of \$931/month.

Water/Sewer (Church) ~ average \$132/month.

NW Energy (Wilson Hall) ~ Budget billing of \$456/month.

Water/Sewer (Wilson Hall) ~ average \$35/month.

Equipment repair ~ stove, computers, furnace, etc.

Equipment purchase ~ furniture/fixtures

Property/Liability Insurance ~ Quarterly payment to Church Insurance.

Lewis & Clark Co Taxes ~ paid in May/Nov for water/sewer/lighting

Forward Movement ~ purchase of Day by Day devotional booklets

NOTES