

Table 5-11
St. Michael's cash flow budget

Line Item	Category	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Annual Budget	Assumptions
Income															
1000 Collections															
1001	Sunday Collections	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$52,819	\$633,823	Based on calculations, offertory collection increased from prior year
1002	Holy Day Collections						\$31,000	\$5,000			\$35,000	\$4,000		\$75,000	Holyday collections, Dec, Jan, April, May
1003	Parish Needs Collections	\$2,000			\$2,000	\$1,000		\$2,000		\$2,000		\$1,500	\$1,500	\$12,000	Parish needs collections are taken up in Jul, Oct, Nov, Jan, Mar, May, Jun
Total Collections		\$54,819	\$52,819	\$52,819	\$54,819	\$53,819	\$83,819	\$59,819	\$52,819	\$54,819	\$87,819	\$58,319	\$54,319	\$720,823	
1100 Donations															
1101	Stole (Baptism, Weddings, Funerals)	\$2,500				\$2,500			\$2,500			\$2,500		\$10,000	Sacramental supplies purchased quarterly
1102	Flowers						\$1,000	\$500			\$1,000			\$2,500	Flowers for Dec, Jan, Apr
1103	Candles	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$4,000	
Total Donations		\$2,833	\$333	\$333	\$333	\$2,833	\$1,333	\$833	\$2,833	\$333	\$1,333	\$2,833	\$333	\$16,500	
1200 Programs															
1201	Religious Education			\$2,500				\$2,500						\$5,000	Religious education funds are collected in Sep and Jan
1202	Adult Education	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$1,000	
1203	Parish Picnic		\$1,500											\$1,500	Parish picnic in August. Note income does not meet expenses
Total Program Fees		\$83	\$1,583	\$2,583	\$83	\$83	\$83	\$2,583	\$83	\$83	\$83	\$83	\$83	\$7,500	
1300 Other Income															
1301	Church Bulletin Advertising/Misc.	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$10,000	
1302	Sales of Literature/Goods	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$1,500	
1303	Interest and Dividends	\$625			\$625			\$625			\$625			\$2,500	Received one month after quarter close
Total Other Income		\$1,583	\$958	\$958	\$1,583	\$958	\$958	\$1,583	\$958	\$958	\$1,583	\$958	\$958	\$14,000	
TOTAL INCOME		\$59,319	\$55,694	\$56,694	\$56,819	\$57,694	\$86,194	\$64,819	\$56,694	\$56,194	\$90,819	\$62,194	\$55,694	\$758,823	
Expenses															
2000 Personnel/Salaries															
2001	Pastor	\$2,792	\$2,792	\$2,792	\$2,792	\$2,792	\$2,792	\$2,820	\$2,820	\$2,820	\$2,820	\$2,820	\$2,820	\$33,668	
2002	Business Manager	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,785	\$1,785	\$1,785	\$1,785	\$1,785	\$1,785	\$21,210	
2003	Secretary	\$2,583	\$2,583	\$2,583	\$2,583	\$2,583	\$2,583	\$2,635	\$2,635	\$2,635	\$2,635	\$2,635	\$2,635	\$31,310	
2004	Music	\$2,750	\$2,750	\$2,750	\$2,750	\$2,750	\$2,750	\$2,805	\$2,805	\$2,805	\$2,805	\$2,805	\$2,805	\$33,330	
2005	Faith Formation	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,975	\$2,975	\$2,975	\$2,975	\$2,975	\$2,975	\$35,350	2% raise included for lay parish staff members mid fiscal year (Jan-Jun)
2006	Maintenance Manager	\$2,375	\$2,375	\$2,375	\$2,375	\$2,375	\$2,375	\$2,423	\$2,423	\$2,423	\$2,423	\$2,423	\$2,423	\$28,785	
Total Personnel/Salary		\$15,167	\$15,167	\$15,167	\$15,167	\$15,167	\$15,167	\$15,442	\$15,442	\$15,442	\$15,442	\$15,442	\$15,442	\$183,653	
2100 Personnel/Other															
2101	Lay Medical Insurance	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$1,717	\$20,600	Includes 3% increase in medical insurance costs
2102	Clergy Insurance	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$2,622	\$31,465	Includes 1.5% increase
2103	Employer Social Security	\$940	\$940	\$940	\$940	\$940	\$940	\$957	\$957	\$957	\$957	\$957	\$957	\$11,386	6.2% of salaries
2104	Employer Medicare	\$228	\$228	\$228	\$228	\$228	\$228	\$232	\$232	\$232	\$232	\$232	\$232	\$2,755	1.5% of salaries
2105	Lay Employee Retirement	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$371	\$4,455	3% of salaries, except pastor
2106	Workers' Comp. and Disability	\$303	\$303	\$303	\$303	\$303	\$303	\$309	\$309	\$309	\$309	\$309	\$309	\$3,673	2% of salaries
2107	Unemployment Insurance	\$243	\$243	\$243	\$243	\$243	\$243	\$247	\$247	\$247	\$247	\$247	\$247	\$2,938	1.6% of salaries
2108	ADP Payroll Expense			\$113			\$113			\$113			\$113	\$450	Paid quarterly
2109	Retreats and Workshops							\$1,000					\$1,000	\$2,000	Retreats planned for Jan and Jun
2110	Lay Training	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$2,100	5% increase allocated for training
2111	Associations/Membership	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$650	
2112	Gifts and Bonuses						\$1,000							\$1,000	Bonuses given out in Dec
Total Personnel/Other		\$6,653	\$6,653	\$6,766	\$6,653	\$6,653	\$7,766	\$7,684	\$6,684	\$6,797	\$6,684	\$6,684	\$7,797	\$83,473	
2200 Diocesan															
2201	Diocesan Assessment						\$36,041				\$36,041			\$72,082	Diocesan assessment submitted in Dec and Apr to correlate with holy day collection income
Total Diocesan		\$0	\$0	\$0	\$0	\$0	\$36,041	\$0	\$0	\$0	\$36,041	\$0	\$0	\$72,082	
2300 Administrative/Office															
2301	Supplies and Equipment	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$4,500	
2302	Postage	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$3,000	
2303	Printing and Copying	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$10,000	
2304	Offertory Envelopes				\$10,345									\$10,345	Purchased in Oct
2305	Advertising	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$1,600	
2306	Audit and Legal Services	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$1,500	
2307	Security System	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$108	\$1,300	
2308	Internet	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$2,400	
2309	Office Phones	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$458	\$5,500	
2310	Cell Phones	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$3,000	
2311	Web Site Sup and Dev							\$250			\$2,750			\$3,000	License fees due in Jan. Web refresh in spring
2312	Automobile and Travel	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$10,000	
2313	Priest reimbursement	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$4,500	
2314	Parish Meals and Hosting	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$3,500	
2315	Interest and Bank Charges	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$1,000	
2316	Criminal Background Checks	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$2,000	
2317	Contracted Services	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$10,000	
2318	Extra Clergy Assistance	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$5,000	
2319	Fundraising		\$273	\$273	\$273	\$273	\$273	\$273	\$273	\$273	\$273	\$273	\$273	\$3,000	Fundraising campaign will not begin until at least Aug
2320	Parish Hall Supplies	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$4,000	
Total Administrative/Office		\$6,067	\$6,339	\$6,339	\$16,684	\$6,339	\$6,339	\$6,589	\$6,339	\$6,339	\$9,089	\$6,339	\$6,339	\$89,145	
2400 Liturgical/Sacramental															
2401	Liturgical Supplies	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$833	\$10,000	
2402	Flowers	\$165	\$165	\$165	\$165	\$165	\$850	\$165	\$165	\$165	\$1,000	\$165	\$165	\$3,500	Additional flower money allocated for Dec and Apr
2403	Vestments	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$1,000	
2404	Liturgical Seasons						\$1,500			\$1,500				\$3,000	Christmas/Advent and Lent/Easter
2405	Sacramental Suppl (Bapt., Conf., etc.)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$3,000	
2406	Music Program	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$20,000	
2407	Music Publications	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$5,000	
Total Liturgical/Sacramental		\$3,415	\$3,415	\$3,415	\$3,415	\$3,415	\$5,600	\$3,415	\$3,415	\$4,915	\$4,250	\$3,415	\$3,415	\$45,500	
2500 Programs															
2501	RCIA	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$12,360	
2502	Religious Education	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$10,300	
2503	Adult Faith Formation	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$858	\$10,300	
2504	Young Adults	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$2,060	
2505	Vacation Bible School												\$5,150	\$5,150	Vacation Bible School will take place in June
2506	Parish Events	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$5,000	
2507	Parish Picnic	</													