

**AYR ST COLUMBA CHURCH
GENERAL FUND BUDGET
FOR YEAR TO 31st DECEMBER 2021**

DRAFT

	TOTAL 2021
INCOME	
Donations and Legacies	
Offerings	
WFO Scheme (non Gift Aid)	15220
Gift Aid Donations	129300
Ordinary Offerings (Open plate)	3760
Tax recovered on Gift Aid	38328
Legacies	30000
Other Offerings, Donations, Gift Days, etc	1100
	<u>217708</u>
Income from charitable activities	
Weddings and funerals	0
Coffee Mornings	0
Life and Work Subscription Income	676
Publicity and Advertising	1200
	<u>1876</u>
Income from other trading activities	
Rent received	10056
HMRC Furlough Grant	2938
	<u>12994</u>
Investment income	
Dividends received	12688
Deposit interest	200
	<u>12888</u>
TOTAL INCOME	<u><u>245466</u></u>
EXPENDITURE	
Raising Funds	
Offering Envelopes	400
	<u>400</u>
Charitable Activities	
National Ministry and Mission & Wider Work	
Ministries & Mission Contribution	135830
Presbytery Dues	3900
	<u>139730</u>
Local Staffing Costs	
Organist's Salary & Supply	12584
Other Salaries & Pensions	32160
Quarterly PAYE/NIC	3180
Associate Ministers' Honorarium	4400
Minister's Travelling Expenses	1200
Minister's Telephone & Other Expenses	650
Associate/Assistant Minister's Expenses	400
Pulpit Supply	600
	<u>55174</u>
Buildings Costs	
Fabric Repairs & Maintenance	7900
Heating & Lighting	9500

Insurance	6430
Manse Council Tax	3483
Cleaning Materials & Laundry	1075
Water Services	2220
	<u>30608</u>
Other Local Costs	
Telephone	730
Stationery & Postage	2600
Equipment & equipment maintenance	6550
Life & Work Annual Charge	800
Publicity & Advertising	2250
Organ & Piano Maintenance	1200
Choir & Music Expenses	0
Benevolent & Hospitality	1000
Rental Commission and Expenses	1944
Other expenses	7250
Independent Examiner's fee	1500
Professional Fees	600
	<u>26424</u>
	<u>252336</u>
TOTAL EXPENDITURE	
	<u>252336</u>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/LOSSES	<u>-6870</u>

GENERAL FUND BUDGET 2021 - ASSUMPTIONS (prepared as at 22nd February)

- 1 Projecting the figures for the General Fund Budget this year has been significantly affected by the uncertainty over the current Scottish Government restrictions, and the timing of any relaxation of those restrictions. Specifically, in relation to the opening of Churches for worship and when will this happen and to what degree.
- 2 Further explanation will be provided in the course of the Annual Business Meeting, but I have had to make the huge assumption that the opening of the wider economy, including the ability of Churches to open for worship, will be gradually introduced over four quarterly periods. With this assumption, the value of a number of income and expenditure categories will gradually increase over the year, but fundamentally many of the figures projected are no more than a best guess.
- 3 Given the upheaval last year, with the Church being partially or fully closed for large parts of the year, there is no point in using 2020 figures as a basis for projecting 2021 figures.
- 4 Of the major figures in the "Income" categories, income from Free Will and Open Plate offerings can only be described as "guesswork." Gift Aid donation income figures have been increased by 10% over those of 2020, and I expect Tax Recovered on Gift Aid to be fairly accurate. This also applies to Dividends Received, and to Rent Received if the Chalmers Road manse remains let for the whole of 2021. The Legacy amount of £30,000 has already been received.
- 5 On the Expenditure categories, the major cost figures of Mission and Ministries contributions, Staff Salaries, Fabric Repairs, Heating and Lighting, Insurance, and Equipment and Equipment maintenance are expected to be close to projection. A number of the other categories fall into the "guesswork" box.
- 6 For information, in 2020 the Church's Cash at Bank position fell by an average of £2,500 per month over the 9-month period of restrictions. This hugely qualified projected Budget for 2021, were it to be remotely accurate, would result in Bank balances falling by around £7,000 over the course of the year.

SUMMARY

I have projected each line of the Budget, in both Income and Expenditure categories, to the best of my ability. On the Income side, actual figures achieved throughout 2021 will depend to a large extent on when the Church fully re-opens and on the numbers of members returning to worship after restrictions come to an end. On the Expenditure side, every effort is currently being made, and will continue to be made, to keep spending to a minimum, but figures are expected to gradually increase as the year progresses.

Tom Cairns
Treasurer
2nd March 2021