

SVBC Budget 2019 versus actual

Stour Valley Baptist Church

For the month ended 31 October 2019

Account	Oct 2019	Budget	Variance - YTD - Actual	YTD - Budget	YTD Variance	
Expenses						
Minister, Children's Worker & Admin						
Costs - Salaries	3,444	4,000	556	34,886	40,000	5,114
Costs - Pensions Costs	641	600	(41)	6,279	6,000	(279)
Costs - Minister Car Expenses	99	133	34	995	1,330	335
Costs - Minister other Expenses	0	18	18	20	180	160
Costs - Childrens Expenses	100	83	(17)	1,001	830	(171)
Costs - Council Tax	143	110	(33)	1,137	1,100	(37)
Costs - Books & Hospitality	84	100	16	840	1,000	160
Costs - Conferences	0	33	33	125	330	205
Costs - Water Rates	152	30	(122)	277	300	23
Costs - Light, Power, Heating	39	42	3	390	420	30
Costs - Manse lease	600	600	0	6,000	6,000	0
Costs - Insurance	0	83	83	696	830	134
Total Minister, Children's Worker & Admin	5,302	5,832	530	52,645	58,320	5,675
Church Costs						
CC - Rent	765	583	(182)	6,372	5,830	(542)
CC - Catering	0	50	50	321	500	180
CC - Equipment & IT	14	73	59	382	730	348
CC - Woman's Events	0	19	19	0	190	190
CC - Men's Events	0	19	19	0	190	190
CC - Photocopying	0	17	17	67	170	103
CC - Small Group Resources	0	17	17	19	170	151
CC - Stationary	0	42	42	138	420	282
CC - Telephone & Internet	36	42	7	355	420	66
CC - Web site	0	17	17	40	170	130
CC - Worship Group	0	33	33	0	330	330
CC - Subscriptions	56	125	69	1,513	1,250	(263)
Total Church Costs	870	1,037	167	9,206	10,370	1,164
Outreach						
OR - Alpha	0	25	25	65	250	185
OR - Chit-Chat/ Joint Churches events	0	10	10	0	100	100
OR - Joint Churches Holiday at Home	0	42	42	0	420	420
OR - Junior Church	0	42	42	0	420	420
OR - Little Fishes	0	46	46	0	460	460
OR - Outreach, publicity	0	17	17	203	170	(33)
OR - Rock Solid	0	33	33	18	330	312
OR - Soul Survivor	0	8	8	0	80	80
OR - X Fest	0	0	0	500	500	0
Total Outreach	0	223	223	787	2,730	1,943
Other						
Other - Ministry Gifts	0	50	50	69	500	431
Other - Cornerstone Celebration	0	17	17	75	170	95
Other - Staff Training	0	17	17	529	170	(359)
Other - Bank Fees	21	33	12	266	330	64
Other - Audit & Accountancy fees	25	83	58	1,510	830	(680)
Other	0	42	42	0	420	420
Total Other	46	242	196	2,449	2,420	(29)
Total Expenses	6,217	7,334	1,117	65,088	73,840	8,752

Budgeted/Actual Income (IGA)

Donations & Gifts	6,519	7,373	854	66,797	73,730	6,933
Inland Revenue Gift Aid	1,442	1,475	33	14,598	14,750	152
Interest Income	0	0	0	346	0	(346)
Total Budgeted/Actual Income (IGA)	7,961	8,848	887	81,741	88,480	6,739

Restricted Accounts

Little Fishes	1	0	(1)	1,449	0	(1,449)
Holiday At Home	60	0	(60)	860	0	(860)
Vision Fund	0	0	0	5,873	0	(5,873)
Welfare Fund	0	0	0	342	0	(342)
Pass Through	575	0	(575)	175	0	(175)

Tithe Fund

10 % Income	796	885	89	8,174	8,848	674
Allocated	3,442	885	(2,557)	10,120	8,850	(1,270)
Balance B/F				837		
Total Tithe Fund	2,646	0	(2,646)	(1,109)	2	1,111

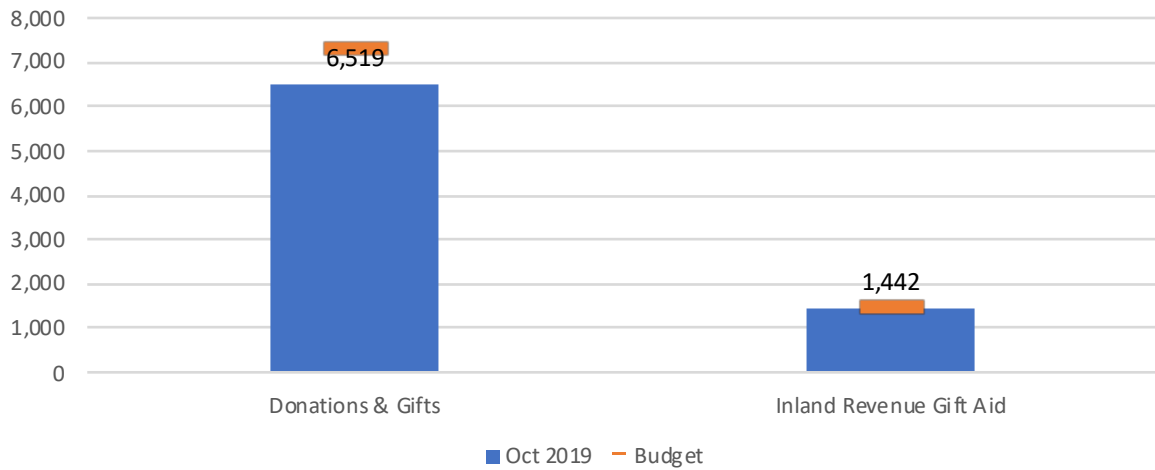
Accounts Surplus/Deficit

Total	(1,699)	629	2,328	6,534	5,790	(744)
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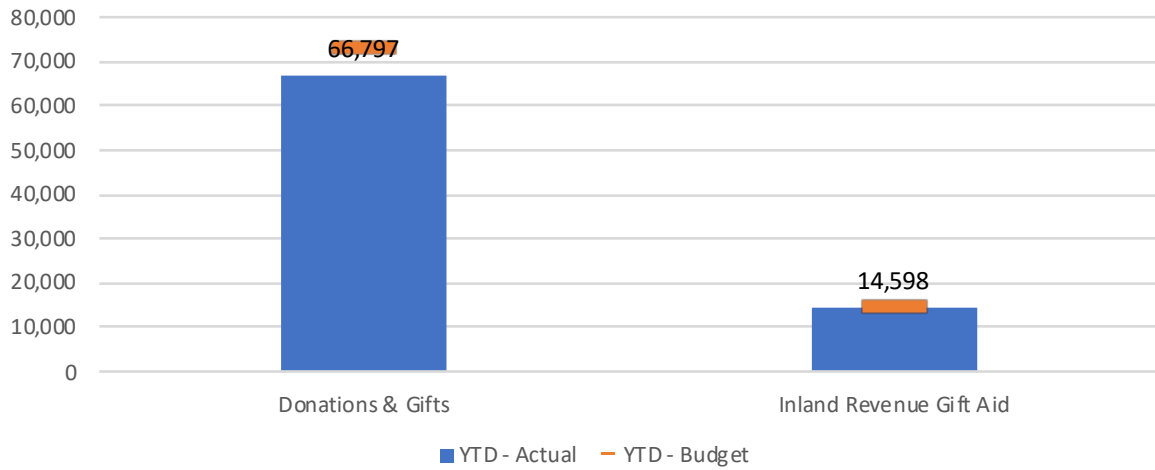
Account Balances

Baptist Union	82,011
Current Account	16,112

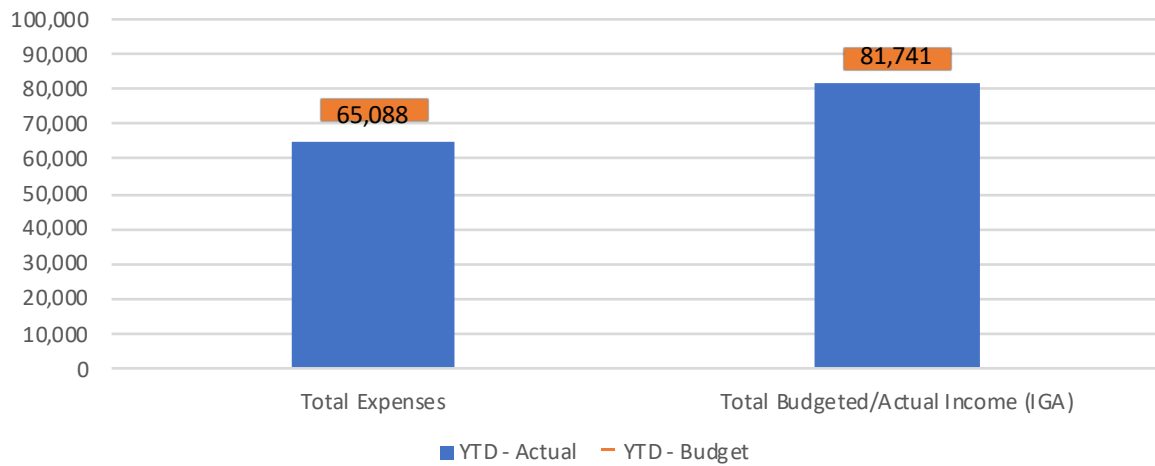
September Income vs Budget



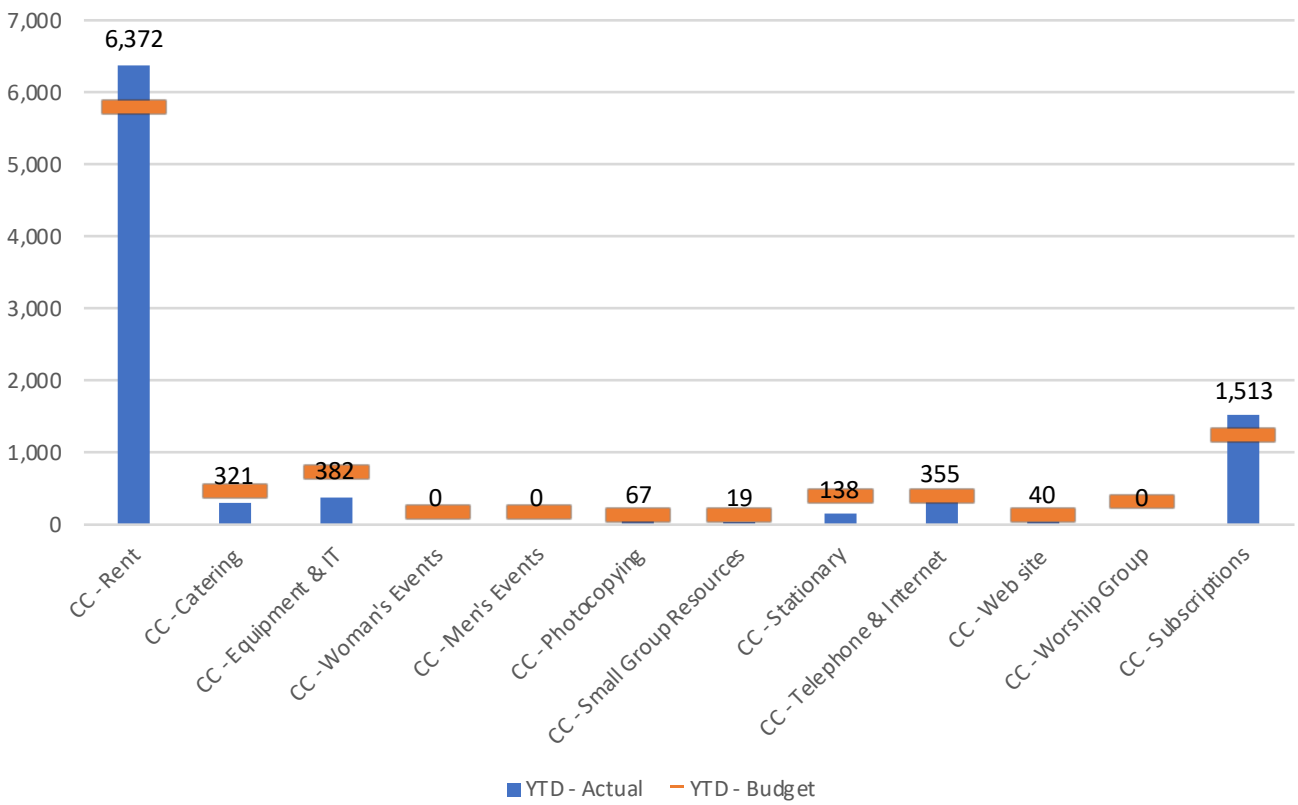
YTD Income vs Budget



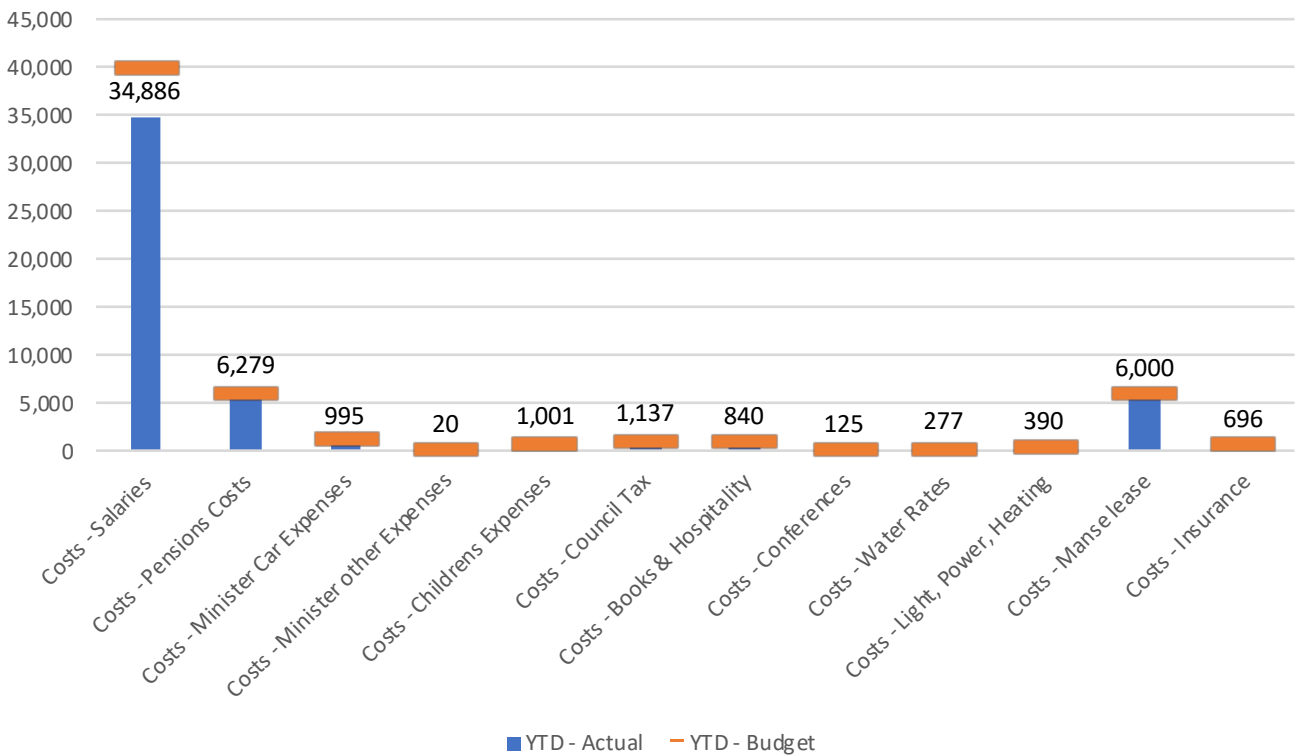
YTD - Actual vs Budget

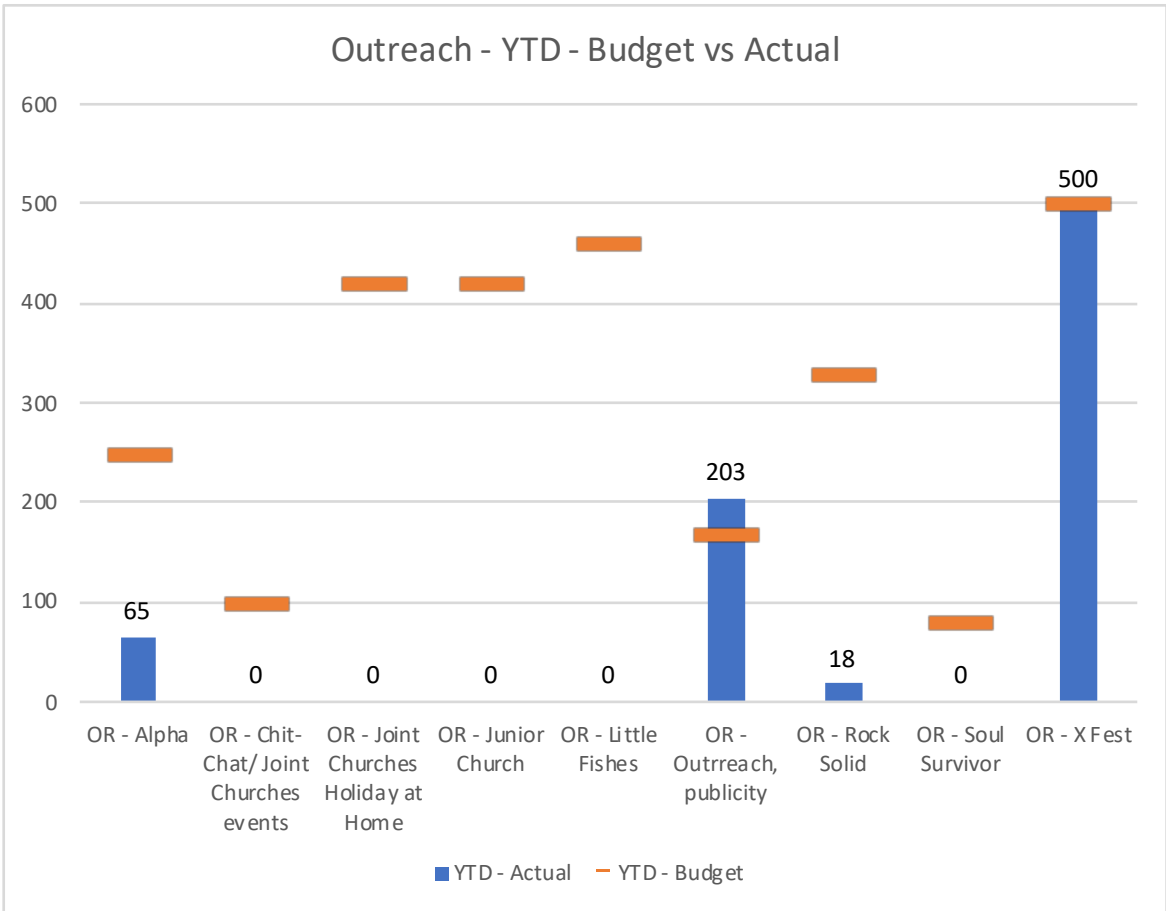
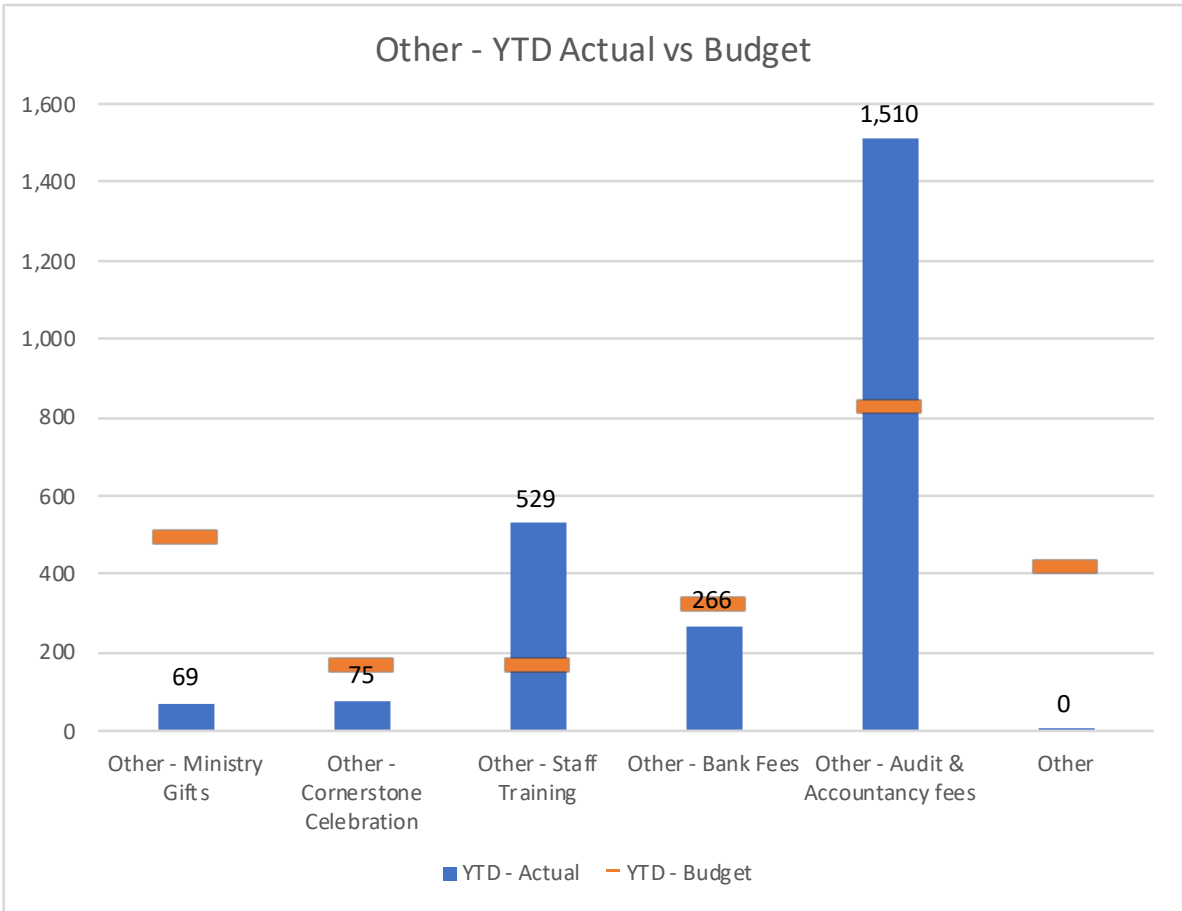


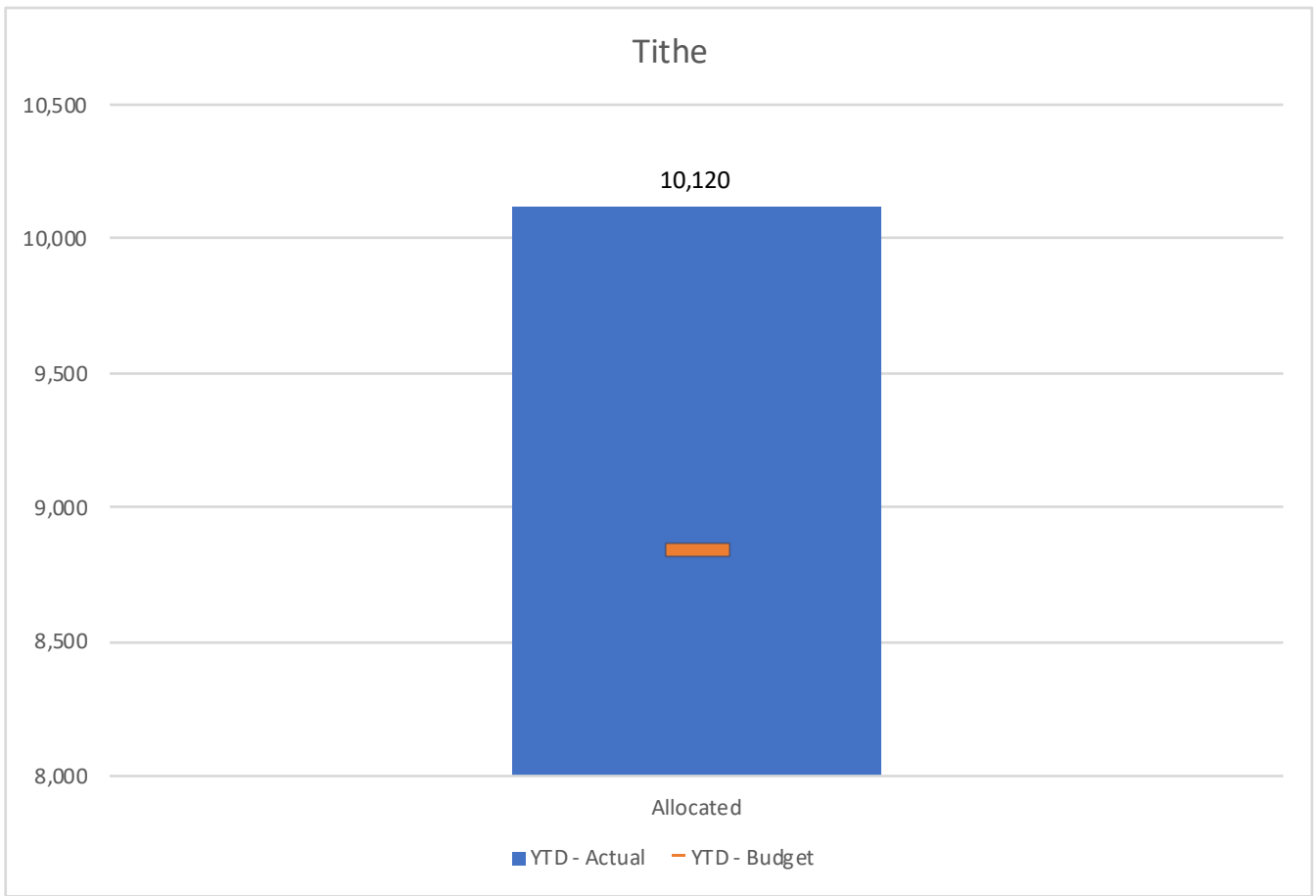
Church Costs - YTD - Budget vs Actual



Ministers, children's worker, admin worker costs - YTD - Budget vs Actual







Actual Giving	£	81,741.42
Tithe @ 10%	£	8,174.14
Balance from 2018	£	837.00
Actual Tithe Spend	£	10,120.00
Expected Overspend based on budget	£	54.00