

JULY 2023 TO JUNE 2024  
12 MONTHS PLAN  
TO HONOUR GOD

# BUDGET



BLESSED IS THE ONE... WHOSE DELIGHT IS IN THE LAW OF THE LORD,  
AND WHO MEDITATES ON HIS LAW DAY AND NIGHT.  
THAT PERSON IS LIKE A TREE PLANTED BY STREAMS OF WATER,  
WHICH YIELDS ITS FRUIT IN SEASON AND WHOSE LEAF DOES NOT WITHER



RESOURCES AVAILABLE | RESOURCES ALLOCATED | OUR MISSION FIELD

WORLD MISSIONS	2021/22	2022/23	2023/24
	Budget	Budget	Budget
<b>MCBC ON MISSION - Overseas</b>			
Ruth Page - NZ based- OMF	10,799	11,123	10,971 *
Dan & Angela Cornelius - Thailand - Independent	11,069	11,401	11,971 *
Phillip & Ruth Robinson - Philippines - OneMission	11,069	11,401	11,971 *
Ian & Tania Vail - NZ based - Wycliffe	11,069	11,401	11,971 *
Aimee & Audric Delessert - Brisbane YWAM	10,799	11,511	11,971 *
Micah Thompson - Missionary to NZ - Catalyst	-	515	10,971 *
Short Term Missions & Bangladesh Investigation	2,000	0	3,000
Short Term Missions Income	0	0	0
MCBC Deny Ourselves Missions Offering Paid Out	8,000	5,000	10,000
MCBC Deny Ourselves Missions Special Offering	-8,000	-5,000	-10,000
	56,805	56,837	72,825
<b>MCBC ON MISSION - Local Community</b>			
Hospital Chaplaincy - Garey Clark & Ross Robertson	500	515	500
Missionary Aviation Fellowship - Mandy Clayton	500	515	500
Barnabas Fund - Fiona Hippolite	500	515	500
Sth Auch Christ.Food Bank - Abbey B, Izaak T, Nicol	500	515	500
Sam Chang (The Send/Catayst)			500
Elevate - Kathie Pace	500	515	500
Prison Ministry - MCBC Team	500	515	500
Alpha NZ - MCBC Team	500	515	500
Mike Ward - CAP Christians Against Poverty	500	515	0
Elya - Catalyst	500	0	0
PACT Papatoetoe Schools	6,000	6,180	1,000
The Send - Event support			1,000
	10,500	10,815	6,000
<b>NZBMS &amp; Others We Partner With</b>			
AROTAHU (NZBMS) - Ross & Cindy - Bangladesh	10,000	10,300	10,500 *
OTHER - D & J Silver - Israel	2,160	2,225	2,336 *
	12,160	12,525	12,836
	79,465	80,177	91,661

## FREQUENTLY ASKED QUESTIONS

### WHY DO WE BUDGET?

We like to plan. In fact, God encourages us to plan – but then be ready for a few surprises from Him!  
We like to communicate well and be open and accountable about our finances.  
We like to live by faith – we outline what we think God has for us in the next 12 months.  
Questions? Ask the staff or email us at admin@citybaptist.org.nz

### WHAT IS TITHING AND OFFERINGS?

Thank you for your financial commitment to living out your faith.  
As a church, we encourage the Biblical principle of tithing. That is a portion of our income, we commit to God by using it for others. The Bible outlines tithing, Jesus supports the principle, and it is how our ministries of the church are able to function. It is about putting others first, generosity and trusting God.  
As a church, we like to even reflect "tithing" of our own church income. We are committed to a portion of our offering income being used in overseas and local ministries - ministries beyond MCBC.

### WHY IS THERE SO MUCH DETAIL?

Yes – you trust us with your resources, so we want to outline in detail where we intend to use those resources. If we all contribute, if we all play our part, we can continue our current ministries and expand the ministries of our church into our community and into the world!

### WHERE ARE WE UP TO WITH THE MORTGAGE?

In January 2023 we paid off our mortgage! After 14 years, it is SO good to be free from debt and we are so grateful to God for this!  
We have budgeted to set aside what we used to use for the mortgage repayment in a "Future Projects Fund". This means after a season of massive debt repayment, we can now budget for savings. BUT we need to decide how God wants us to use that finance that is now released.  
When we were paying off a debt, we knew what to use our building income for - that is easy! It is sometimes harder to know how to allocate those funds wisely and well now the debt has gone. We don't want it to just get "absorbed" in doing what we do without having real intention about the purpose God has given it to us for. As Elders, we take this responsibility seriously, and in the meantime, Management Team is putting this finance aside.  
All offering money still goes into ministry. It is just some of our building income that we have to pray and ask God with how to use this well.  
Your prayers (and any ideas and input!) is welcomed!

### WHAT'S CHANGED IN THIS NEW BUDGET?

Some good news - the income from our lease income through Best Start has increased following a lease review and our casual building rental income continues to grow and supplement our tithes and offerings. We have showed our expenditure on different areas more clearly for our NextGen and Lifecare Centre ministries. We now contract our financial services and are budgeting to facelift our main bathrooms in 2024. Insurance has seen the biggest increase - it now is over \$800 per week. Overall, we are budgeting for slightly less tithing income than we budgeted last year, but slightly more per weekly income than our actuals last year.

NOTE: \*Increase based on CPI&LPI (staff, missions & Baptist giving) recommended by NZBaptist Union

	2021/22 Budget	2022/23 Budget	2022/23 ACTUAL TO 31 MAY	2023/24 Budget NEW	Person resp for budget prep	
<b>WEEKLY OFFERINGS</b>	<b>\$14,617</b>	<b>\$15,440</b>	<b>\$14,168</b>	<b>\$15,347</b>		<b>CALC</b>
<b>CHURCH INCOME</b>						
Tithe and Offerings	760,090	802,868	680,060	798,064	Al	<b>CALC</b>
Interest received	60	50	274	4,000	Diana	
Cafe Income (excl Flavor Café)	1,500	-	2,931	3,450	Nic	
Café Expenses (excl Flavor Café)	-550	-	-509	-2,576	Nic	
Other Income	2,000	12,000	16,300	9,000	Nic	
	<b>763,100</b>	<b>814,918</b>	<b>699,056</b>	<b>811,938</b>		
<b>PROPERTY INCOME</b>						
Leases Income	204,991	215,000	210,000	231,492	Nic	
Building Offerings*	10,000	10,000	-	-	Nic	
Building Rental Expenses	-500	-500	-1,825	-2,000	Nic	
Building Rental Income	55,000	60,000	93,507	102,140	Nic	
	<b>269,491</b>	<b>284,500</b>	<b>301,682</b>	<b>331,632</b>		
<b>TOTAL INCOME</b>	<b>1,032,591</b>	<b>1,099,418</b>	<b>1,000,738</b>	<b>1,143,570</b>		
<b>PASTORAL, MINISTRY, ADMIN &amp; SERVICE STAFF</b>						
Stipend/Wage & Allowance (Excl LifeCare)	517,615	551,127	592,583	534,542	Al/Mgt Team	<b>CALC</b>
Training & Expenses - Pastors & staff	6,000	7,000	6,192	9,000	Al	
	<b>523,615</b>	<b>558,127</b>	<b>598,775</b>	<b>543,542</b>		
<b>MINISTRIES EXPENSES</b>						
<b>NEXTGEN Children</b>						
meGa Sunday Childrens Programs	2,000	2,000	749	1,500	Harmony	
meGa Courses and Resources	500	-	-90	-100	Harmony	
meGa Courses and Resources Income	-500	-	-	-	Harmony	
Mainly Music	2,200	2,200	2,598	2,200	Harmony	
Mainly Music Income	-2,000	-2,200	-702	-1,500	Harmony	
Favor Playgroup MOE Funding Exp	5,000	5,500	52	5,000	Harmony	
Favor Playgroup MOE Funding Income	-5,000	-5,500	-3,203	-5,000	Harmony	
Home Education Community		200	-	-	-	
Forge	1,200	1,200	57	-	-	
Forge Income	-300	50	-	-	-	
Flavor Cafe Tues Mornings	2,500	2,800	5,395	6,740	Angela S	
Flavor Cafe Tues Mornings Income	-2,500	-2,400	-4,252	-5,890	Angela S	
<b>NEXTGEN Youth</b>						
Max	1,450	1,450	465	1,500	Sarah	
Kotahi	1,200	1,800	4,603	1,800	Troy	
Youth General	6,000	3,000	3,285	3,100	Troy/Sarah	
Youth General Income			-3,507	-	Troy/Sarah	
Training Youth Leaders	3,630	3,000	2,441	3,000	Troy/Sarah	
Training Youth Leaders Income	-1,500	-1,000	-43	-1,000	Troy/Sarah	
Youth Camps Sports, Easter etc	19,400	20,000	8,328	19,000	Troy/Sarah	
Youth Camps Costs Recovered	-19,400	-20,000	-9,430	-19,000	Troy/Sarah	
Youth Transport-Buses & Church Van	3,500	3,800	1,106	1,800	Troy/Sarah	
Youth Trans-Buses & Church Van Incom	-1,500	-1,500	-	-	Troy/Sarah	
<b>NEXTGEN Young Adults</b>						
Young Adults Income	4,000	4,200	2,156	4,200	David	
Beach Mission	5,500	5,000	-	-2,000	David	
Beach Mission Income	-5,500	-5,000	-	-	-	
<b>LIFECARE Community Ministries</b>						
LifeCare Centre incl staff costs	88,761	115,443	2,937	151,699	Denise/Karlen	<b>CALC</b>
LifeCare Centre Income	-10,800	-13,000	-530	-25,668	Denise/Karlene	
Pop Up Op Shop Expenses	5,000	5,000	6,480	7,000	Denise/Aly	
Pop Up Op Shop Income	-110,000	-80,850	-76,335	-85,000	Denise/Aly	
<b>OTHER MINISTRIES EXPENSES</b>						
Weekend Getaways	6,000	8,000	1,589	7,000	Nic	
Weekend Getaways Income	-6,000	-8,000	-6,587	-7,000	Nic	
Evangelism, Alpha & Prison Ministry	2,630	2,200	1,117	2,490	Keith/Suz	
Evangelism, Alpha & Prison Income	-1,440	-960	-244	-960	Keith/Suz	
Prayer Ministry	520	1,300	13	500	Suz	
Prison Ministry	250	-250	-	250	Aly	
Marriage Course	900	900	224	500	Kathy	
Marriage Courses Income	-900	-700	-250	-250	Kathy	
Counselling supervision, training & subsid	2,500	2,500	1,255	2,000	Kathy	
Church Care	600	1,000	462	1,000	Marty	
Training (non staff) & Hang Out Groups	1,000	1,250	312	1,250	Marty	
Training (non staff) & Hang Out Income			-14	-	Marty	
Blokcs Ministries	2,600	2,600	1,481	2,000	Marty	
Blokcs Ministries Income	-1,400	-1,400	-920	-950	Marty	
Mens Shed	600	500	300	300	Marty	
Her ministries	13,550	4,500	11,152	3,500	Suz	
Her ministries Income	-11,500	-750	-8,813	-1,550	Suz	
Brave Love	900	900	30	900	Suz	
Brave Love Income	-900	-	-198	-900	Suz	
Multi Cultural Ministries	500	500	36	500	Steve	
Te Roopu Awhina	300	300	35	500	Troy	
Te Roopu Awhina Income			-	-	Steve	
Events	6,000	3,000	4,320	4,500	Al	
Events Income	-2,000	-1,000	-976	-1,000	Al	
Gym	800	700	76	2,500	Tom	
Gym Income	-1,600	-700	-1,044	-1,200	Tom	
Library	700	700	564	700	Miriam	
Guest Speakers/Artists	800	1,500	1,074	1,800	Al	
Morning Church	2,000	3,000	2,383	2,000	Al	
Sunday Nights Courses & Events	1,500	400	580	800	Al	
Manukau Global Missions Expenses	250	250	993	500	Al & MGM	
Music Team	3,000	2,200	2,793	2,200	Toni & Marty	
Production Team-Sound,Lights,Vid	7,500	7,300	2,748	14,000	Marty/Tane/Hugh/Casey	
Production Team-Sound,Lights,Vid Income			-	-	Marty/Tane/Hugh/Casey	
Baptist National Hui		1,500	986	-	Al	
Ministerial Supplies	800	800	1,318	1,200	Al	
Publications & Publicity	1,000	1,500	2,062	1,500	Al	
Seniors Ministry	2,000	3,800	3,380	4,200	Steve	
Seniors Ministry Income	-2,000	-3,800	-3,129	-3,600	Steve	
	<b>22,301</b>	<b>78,733</b>	<b>-38,728</b>	<b>104,561</b>		
<b>EXTERNAL MISSIONS &amp; AGENCIES WE SUPPORT</b>						
World Missions - See attached	79,465	80,177	68,311	91,661	MGM - Al	<b>CALC</b>
NZ Baptist Union	15,600	16,068	14,300	16,871	* Mgt Team	<b>%increase</b>
Northern Baptist Association	3,120	3,214	2,860	3,374	* Mgt Team	<b>%increase</b>
	<b>98,185</b>	<b>99,458</b>	<b>85,471</b>	<b>111,907</b>		<b>*% 14%</b>
<b>ADMINISTRATION EXPENSES</b>						
Office Expenses	5,500	6,000	5,002	6,000	Nic	
Communications-Phones, Net, Mobiles etc	2,000	3,800	2,931	3,000	Nic	
Office Equip & Computers	5,000	4,000	2,304	5,000	Nic/Chris	
Accounts Audit & Legal	4,500	4,500	4,275	13,000	Diana	
Finance costs-bank, database, payroll etc	7,200	9,500	9,657	10,500	Diana	
Groceries & Misc	2,800	3,600	3,200	4,000	Nic	
	<b>27,000</b>	<b>31,400</b>	<b>27,369</b>	<b>41,500</b>		
<b>PROPERTY EXPENSES</b>						
Building Expenses & Maintenance	28,000	28,000	35,046	45,000	Mark D	
Kitchen	1,200	5,000	788	1,200	Nic	
Insurance & Rates	29,000	33,000	51,026	57,700	Nic	
Insurance & Rates Reimbursements	-6,700	-8,300	-8,891	-15,000	Nic	
Cleaning Supplies & Contractor	20,500	27,000	24,929	29,160	Nic	
Gas, Electricity & water	20,000	22,000	20,620	24,000	Nic	
	<b>92,000</b>	<b>106,700</b>	<b>123,518</b>	<b>142,060</b>		
Future Projects Fund (post mortgage)		70,000		200,000	Mgt Team	16,667
Repayment of loan & Interest**	<b>269,491</b>	<b>155,000</b>	<b>2,591</b>	<b>-</b>	Mgt Team	<b>CALC</b>
<b>TOTAL EXPENSES</b>	<b>1,032,591</b>	<b>1,099,418</b>	<b>798,996</b>	<b>1,143,570</b>		
<b>NET SURPLUS/(DEFECIT)</b>	<b>-</b>	<b>-</b>	<b>201,742</b>	<b>-</b>		