



November 21, 2022

Dear Creek Members,

As you know, we as a church and a society as a whole have walked through an uncharted season. Amid those uncertain times, God has remained faithful to His Word. Reflecting on 2021, we have seen God move in tremendous ways. It continues to be a joy to have more people returning to campus for Life Groups, Equipping Classes, and Worship. We have currently witnessed 20 people walking in obedience through believer's baptism and enjoyed welcoming 56 new members to the Creek family. Each month numerous families receive the provision of greatly needed food and, more importantly, the Good News of Jesus Christ through the Food Pantry. These efforts reflect God working through this church family as we grow in our faith and obedience to Him. God is good, and He is being honored as we walk forward in His Word and His purpose.

As we approach 2022, your Pastors, Staff, Ministry Leaders, and Finance Team have been working hard on ministry plans for the upcoming year. As we develop these plans, we keep in mind our vision to glorify God as we reach people with the Gospel, equip us all in the Word, and see everyone mature in their faith, becoming disciples who make disciples. The attached budget represents those plans while also exercising financial prudence as we continue to evaluate the church's financial health.

Similar to the budget in 2021, the 2022 budget further reflects our efforts to navigate impacts of the pandemic and accounts for the realignment of ministries and associated staffing. In putting together the proposed budget for 2022, we focused on all aspects of our income, not just on our giving to the general fund. Here is a quick summary of projected income for 2022:

- **Tithes and Offerings** represents our regular giving (General Fund). While we project it to be less than the budget for 2021, it represents a projected increase over actual 2021 giving.
- **Preschool at the Creek (PATC)** is our weekday preschool that reaches out to many families in our community. It has proven to be a strong church ministry operating on biblical principles and connecting families to other aspects of our Creek ministries. In previous years, we handled the PATC budget separately and did not present it to the congregation, as it operated on a different fiscal calendar. The preschool operates and functions under the church's tax ID, so in the interest of full transparency and depicting the ministry efforts of PATC, leadership decided to present the PATC budget in the same manner as other ministries of RCCC.
- **Missions Designated Income** represents restricted gifts for missions not marked for trips or other specific mission agenda items. We have a large amount accrued in the missions restricted account, and the proposed budget plans to utilize these restricted gifts to support missions programming efforts. Based on past trends, we project that designated missions gifts will be contributed in 2022, thereby keeping this designated account in a healthy position.
- **Interest Income** represents income due to the church selling property that we had owned on Ligon Mill Road to a buyer who is paying in installments. The church is receiving interest on those installment payments.
- **Reserves (from 2021 COVID Subsidies)** represent monies the church received through three calendar quarters from the Employee Retention Tax Credit in 2021. This tax credit was one of the COVID relief efforts along with the PPP loans made available to organizations. The church reserved a good portion of these funds to utilize with the 2022 budget.

The presentation of ministry expenses also looks a little different in 2022. As part of ministry realignment, we consolidated some ministries as follows:

- The budget for **Richland Creek Riders** is included with the **Mission/Evangelism** budget.
- The budget for **High School Ministry, Middle School Ministry** and **College Ministry** are combined into one heading with the title of **Student Ministry**.
- The **Kitchen** budget is included with the **Administration-Supplies** budget.
- The **Young Pros, Intersect, Internationals, and Hispanic Ministries** have been budgeted for under the umbrella of the **Life Groups Ministry**.
- The **Men's Ministry** and **Women's Ministry** are now grouped and budgeted under **Equipping Ministry**.
- The **Special Events** and **Recreation Ministry** are grouped into **Outreach**.

The most significant changes in our budgeted expenses occur in the following areas:

- **Children and Student Ministries** – As noted in our assessment from 2020, Richland Creek has tremendous opportunity for gospel impact with families who have children ranging from preschool through college. We have continued plans to reach and equip these families, and the budget increase is reflective of those ministry plans.
- **Administration-Salaries** – During the pandemic, we significantly pulled back on the church's staffing while we were going through the realignment process. In 2020 the budget for salaries was \$2,260,792. In 2021 the budget was \$2,075,271. We have gone back to near full staffing while addressing realignment needs and some badly needed adjustments to current staffing salaries. The Finance Committee spent a great deal of time examining our staff positions and comparing their compensations to similar staff positions in other churches. This budget proposal reflects their efforts to address these disparities.
- **Administration-Supplies** – Includes the combined budget with Kitchen and accounts for increases from suppliers of software and other ministry needs.
- **Facilities** – We can recognize some savings over previous budgets for some utilities where we are now operating more efficiently through updated equipment, use of LED's, and other efficiency measures. We are also more accurately able to budget for the continuation of replacing two HVAC units per year that were original to the building of our campus. We had ten units that were original and replaced two of them in 2021. We plan to replace two in 2022 and two each ensuing year until all original units have been replaced.
- **Security** – We are using less hired security for traffic assistance than we did before the pandemic.

We will finish 2021 well under our budgeted expenses. We were able to do this because the church leaders exercised caution on expenditures throughout the year, waiting to make sure that funds were available before jumping into an expense. The Pastoral Body and Finance Team plan to utilize that same caution as we walk into 2022, keeping a close eye on giving trends. The plan represented in this proposed budget maintains three months of operating expenses in cash reserves (excluding PATC expenses). If giving does not meet projections, we are prepared to delay, or even defer to another year, some anticipated expenses to reduce monies utilized from these reserves. We will take great care to maintain three months of operating expenses in cash reserves (excluding PATC expenses) as the year progresses.

We will review and vote on this 2022 budget proposal at the December 5 Family Meeting. If you have specific ministry questions, please contact the specific ministry leader listed on the budget worksheet. For all other budget questions, please contact Dan Johnson, Finance Manager, at Dan@richlandcreek.com.

As you prayerfully consider this budget over the next two weeks, please take time to pray for our church as we strive to continue to glorify God in all that we do. We are truly a blessed church!

Yours for the Glory of God,

Richland Creek Pastoral Body and Finance Team

2022 Budget Summary -- Richland Creek Community Church

2021 Total		2022-2021	
Budget	Variance	Budget	Variance
\$ 3,700,000	\$ (165,000)	\$ 3,700,000	\$ (165,000)
\$ -	\$ 445,545	\$ -	\$ 445,545
\$ -	\$ 48,000	\$ -	\$ 48,000
\$ -	\$ 15,000	\$ -	\$ 15,000
\$ -	\$ 390,127	\$ -	\$ 390,127

2022 Proposed Budget				
Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total
\$ 832,767	\$ 862,107	\$ 872,888	\$ 967,238	\$ 3,535,000
\$ 130,950	\$ 87,300	\$ 75,765	\$ 151,530	\$ 445,545
\$ 13,000	\$ 9,500	\$ 8,500	\$ 17,000	\$ 48,000
\$ 4,500	\$ 4,500	\$ 4,500	\$ 1,500	\$ 15,000
\$ 123,832	\$ 120,921	\$ 145,374	\$ -	\$ 390,127

Income	Giving Area	Total
	General Fund (Tithes/ Offerings)	79.7%
	PATC Income	10.0%
	Missions Designated Income	1.1%
	Interest Income	0.3%
	Reserves from 2021 COVID subsidies	8.8%

Total Income	\$ 3,700,000	\$ 733,672
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Total Income	\$ 1,105,049	\$ 1,084,328	\$ 1,107,027	\$ 1,137,268	\$ 4,433,672	100.0%
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2021 Total		2022-2021	
Budget	Variance	Budget	Variance
\$ 29,820	\$ 3,990	\$ 29,820	\$ 3,990
\$ 43,000	\$ 14,580	\$ 43,000	\$ 14,580
\$ 27,160	\$ 1,920	\$ 27,160	\$ 1,920
\$ 7,000	\$ 2,820	\$ 7,000	\$ 2,820
\$ 2,075,271	\$ 328,778	\$ 2,075,271	\$ 328,778
\$ 96,200	\$ 16,360	\$ 96,200	\$ 16,360
\$ 528,600	\$ (5,750)	\$ 528,600	\$ (5,750)
\$ 38,000	\$ (8,964)	\$ 38,000	\$ (8,964)
\$ 2,000	\$ 8,640	\$ 2,000	\$ 8,640
\$ 5,100	\$ 6,400	\$ 5,100	\$ 6,400
\$ 7,000	\$ (580)	\$ 7,000	\$ (580)
\$ 14,000	\$ (2,480)	\$ 14,000	\$ (2,480)
\$ 370,000	\$ (25,500)	\$ 370,000	\$ (25,500)
\$ 25,800	\$ (11,850)	\$ 25,800	\$ (11,850)
\$ 155,100	\$ (6,480)	\$ 155,100	\$ (6,480)
\$ 13,000	\$ 3,000	\$ 13,000	\$ 3,000
\$ 114,000	\$ 10,810	\$ 114,000	\$ 10,810
\$ 58,949	\$ (5,396)	\$ 58,949	\$ (5,396)
	\$ 395,179		\$ 395,179
\$ 28,000	\$ 5,520	\$ 28,000	\$ 5,520
\$ 42,000	\$ (2,335)	\$ 42,000	\$ (2,335)
\$ 20,000	\$ 5,010	\$ 20,000	\$ 5,010

2022 Proposed Budget				
Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total
\$ 6,490	\$ 15,490	\$ 7,140	\$ 4,690	\$ 33,810
\$ 18,770	\$ 10,020	\$ 19,345	\$ 9,445	\$ 57,580
\$ 6,920	\$ 6,920	\$ 7,720	\$ 7,520	\$ 29,080
\$ 1,980	\$ 1,980	\$ 1,980	\$ 3,880	\$ 9,820
\$ 601,011	\$ 601,011	\$ 601,011	\$ 601,016	\$ 2,404,049
\$ 25,115	\$ 38,415	\$ 23,915	\$ 25,115	\$ 112,560
\$ 123,600	\$ 123,600	\$ 152,050	\$ 123,600	\$ 522,850
\$ 2,559	\$ 6,434	\$ 7,609	\$ 12,434	\$ 29,036
\$ 2,660	\$ 2,660	\$ 2,660	\$ 2,660	\$ 10,640
\$ 4,410	\$ 1,440	\$ 1,490	\$ 4,160	\$ 11,500
\$ 1,755	\$ 1,555	\$ 1,555	\$ 1,555	\$ 6,420
\$ 2,605	\$ 3,155	\$ 2,805	\$ 2,955	\$ 11,520
\$ 91,500	\$ 83,800	\$ 82,700	\$ 86,500	\$ 344,500
\$ 4,170	\$ 2,805	\$ 4,170	\$ 2,805	\$ 13,950
\$ 37,155	\$ 37,155	\$ 37,155	\$ 37,155	\$ 148,620
\$ 5,250	\$ 5,250	\$ 5,250	\$ 250	\$ 16,000
\$ 23,410	\$ 25,975	\$ 22,225	\$ 53,200	\$ 124,810
\$ 13,285	\$ 14,698	\$ 13,285	\$ 12,285	\$ 53,553
\$ 107,774	\$ 77,235	\$ 91,532	\$ 118,638	\$ 395,179
\$ 9,080	\$ 7,905	\$ 8,780	\$ 7,755	\$ 33,520
\$ 7,710	\$ 7,335	\$ 8,810	\$ 15,810	\$ 39,665
\$ 7,840	\$ 9,490	\$ 3,840	\$ 3,840	\$ 25,010

Ministry Leader	Ministry Area	Total
Mike Dowd	Children's Ministry	0.8%
Stephen Moye	Student Ministry	1.3%
Jason Hall	Life Groups	0.7%
Jamie O'Brien	Seniors Ministry (ages 55+)	0.2%
John Wright	Administration -- Salaries	54.2%
John Wright	Administration -- Supplies/Other	2.5%
John Wright	Administration -- Property (Debt/Ins.)	11.8%
Donald Currie	Communication	0.7%
Nathan Brown	Discipleship	0.2%
Jim Gillespie	Equipping Ministry	0.3%
Mike Greene	Education -- Counseling Ministry	0.1%
Eleanor Waterman	Special Needs	0.3%
Chuck Bounds	Facilities	7.8%
Jack Lister	Security	0.3%
John Wright	IT/Telephone/Internet/Copiers	3.4%
Nathan Brown	Outreach	0.4%
Nathan Brown	Missions/ Evangelism	2.8%
Tony Donato	Pastoral Ministry	1.2%
Jessica Gibson	PATC	8.9%
Cameron Wagner	Connections Ministry	0.8%
Karla Kassebaum	Worship, Music, Drama Ministry	0.9%
Caleb Martens	Audio, Video & Lighting	0.6%

Total Net Expenses	\$ 1,105,049	\$ 1,084,328	\$ 1,107,027	\$ 1,137,268	\$ 4,433,672	100.0%
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Total (+/-)	\$ -	\$ -	\$ -	\$ -	\$ -	-
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Total (+/-)	\$ -	\$ -	\$ -	\$ -	\$ -	-
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Total (+/-)	\$ -	\$ -	\$ -	\$ -	\$ -	-
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