



Basic Leadership Skills: Budgeting

Working with Jesus

iFOLLOW

The iFollow Discipleship Series

About the iFollow Discipleship Series Pastor's Edition

Categories

The iFollow Discipleship Series is designed to be used in congregations to assist people in their pursuit of God. This assumes that individuals are in unique places in their journey and there is no perfect set of lessons that everyone must complete to become a disciple—in fact discipleship is an eternal journey. Therefore the iFollow curriculum is a menu of milestones that an individual, small group, or even an entire church can choose from. The lessons can be placed in three general categories: **Meeting with Jesus** (does not assume a commitment to Jesus Christ); **Walking with Jesus** (assumes an acceptance of Jesus Christ); and **Working with Jesus** (assumes a desire to serve Jesus Christ).

Components

Each lesson has a presenter's manuscript which can be read word for word, but will be stronger if the presenter puts it in his/her own words and uses personal illustrations. The graphic slides can be played directly from the Pastor's DVD or customized and played from a computer. There are also several group activities and discussion questions to choose from as well as printable student handouts.

Usage

The lessons are designed to be used in small groups, pastor's Bible classes, prayer meetings, seminars, retreats, training sessions, discussion groups, and some lessons may be appropriate sermon outlines.

Credits

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www.ifollowdiscipleship.org

Basic Leadership Skills—Budgeting

This presentation is designed for people who have a desire to serve Jesus Christ.

Learning Objectives

1. Biblical principles of giving and money management
2. Using a budget to increase your church efficiency
3. Learning how to work with a finance committee
4. Raising money using a budget
5. Learning how to prioritize expenses
6. Safeguarding the church treasurer

Content Outline

1. A Biblical overview of benevolence
2. Working with the finance committee
 - Setting up a finance committee
 - Meetings
 - Involving ministry leaders in the budgeting process
3. Working with a budget
 - The starting point: historical data
 - Establishing expenses
 - Prioritizing budget lines
 - What to do with surplus
 - Communicate allocations
4. Special giving
 - World mission fund
 - Building fund
 - Love offerings
 - Special giving fund

Background Material for the Presenter

“Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all.” (1 Chronicles 29:11) This

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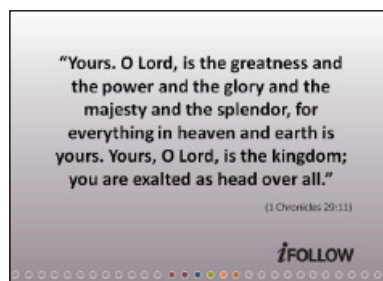
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passage and many others emphasize the fact that God, as Creator, owns and has overriding right to everything in the cosmos. In Psalm 50:10-12, the psalmist records God declaring that the cattle on a thousand hills are His, so what need does He have for sacrifices and offerings? It would seem impossible for us to offer anything to this great and mighty, omnipotent Being. Yet the fact is, from the very beginning, God made human beings the managers of, not the cosmos, certainly, but the planet on which He had placed them.

For better or worse, we are the stewards of this segment of God's creation. At first, this was simply care for the physical creation: animals, gardens, each other, etc. Over time, as sin and its consequences loomed larger in the people's lives, so did God's work grow clearer and more visible. People began to rise up who were called to preach, prophesy, and otherwise carry on what has come to be called "God's work," though in truth it is *all* God's work.

As early as Abraham's time, it is clear in the biblical record that people had begun a system of giving to this work of God. In Genesis 14, Abraham gave a tithe—not of increase, interestingly enough, but of possessions which had been carried away in battle and which he had now recovered.



When God, through Moses and Aaron, delivered Abraham's descendants from slavery in Egypt, He set up a still more detailed system of giving, delineated in Leviticus 27, Numbers 18, and Deuteronomy 14. In this system, the Israelites were told that one tenth of everything they owned was to be considered as belonging to God and to be dedicated to the care of the priests and the physical tabernacle. Anything else they wanted to give was extra, "freewill offerings."

Thousands of years later, the prophet Malachi was even more precise. He declared that the tithe belonged so completely to God that neglecting to put it into the treasury was theft. "You are under a curse—the whole nation of you—because you are robbing me," says God in Malachi 3:9. And the next verse is the famous promise of the blessings God will rain on those who are faithful in this matter.

Jesus has much to say on the subject of giving. In Matthew 5, He instructed His followers, do not give publicly, showing off your supposed generosity. Do it silently, secretly and leave the rewards with God.

In Mark 12, He pointed out that the generosity of the poor and aged is often much greater, proportionally, than that of the affluent and those who manage religious and charitable funds. The widow who slipped her last penny into the offering container is the one God is most proud of, and the one who receives the greatest blessing.

In Luke 16, He stated that if He finds that He can trust someone with a little, then He will bless them with much. Christ's key concern is who His followers serve. Is the great god

Money or is it their Lord and Savior Jesus Christ? They cannot be given equal priority in the decisions, values and practical matters of authentic Jesus followers. This includes church budgets.

When Jesus left this earth and went to be with His Father in heaven, He gave the Great Commission to go into the world, baptize, teach and make disciples, conveying responsibility for His mission in the world. He was pointing the direction for our giving; to support His mission, including the Jesus that we find among “the least of these” in ministries with the poor, the sick, the prisoner and the alien.

Paul gives a clear example of Christ’s instruction being applied. He collected funds from the members of the churches he planted to help both the poor and efforts to reach the people groups who had yet to hear the Good News. In Acts 20:35 there is a curious little quotation that Paul attributes to Jesus, but which does not appear in any gospel, “It is more blessed to give than to receive.” In Romans 12:8, giving is listed as one of the spiritual gifts the Holy Spirit, along with prophesy, teaching and leadership. Most of 2 Corinthians 8 and 9 are devoted to the story of the generous benevolence toward the Macedonians, and 9:6-7 is one of the most quoted texts on giving. “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

There are several important and helpful principles to be found in this passage.

1. Sparing or limited giving leads to sparing or limited results, and lavish giving leads to lavish results.
2. There should be no hard and fast rules about giving. God Himself has set the ten percent. Beyond that, each person is to decide for him or herself, so we must be certain to encourage that openness. In other words, practice generosity *toward* givers, too, and leave it to them and God as to what, when, and how they’ll give.
3. Give cheerfully. There are lots of places in the Bible where blessings are promised to some behavior or attitude, but there are few that simply declare, God loves this! And Jesus made it very clear that a penny given cheerfully is appreciated just as much as a million dollars, actually more so than a million dollars given grudgingly or under pressure, whether from without or from some guilty feeling within, or as a display of pride and complacency.

We know these principles, we try to live by them and encourage others to do so, too . . . but we still have to make a budget! How can these lofty principles and ideals inform and elevate board meetings slogging through lists of numbers, most of which often seem depressingly low? This unit will offer some practical guidelines to the *what* and *how* of managing church finances. If we do our best to keep in mind God’s great dream of *why*—the promise that the whole earth will be filled with His glory—and be sure to choose people He has already gifted with that rare and invaluable talent of number-crunching,

we can know the Spirit will be with us through every meeting and will guide us in His purposes.

Church Manual Specifies that Churches Have a Budget

The *Seventh-day Adventist Church Manual* specifically provides for there to be a church budget in each local church. (This is found on pages 166-167 of the 2005 Edition.)

“Church Budget for Local Expenses—The most satisfactory method of providing for local church expenses is the budget plan. Before the beginning of the new year, the church board should prepare a carefully drawn-up budget of expenses for the maintenance of church activities through the next annual period. This budget should make provision for all repairs, heat, light, janitor service (if paid for), church school expense and teacher’s salary, fund for the poor and needy, et cetera. The budget should be presented to the church for its study and adoption, and for plans to assure that funds shall be provided to balance the budget during the coming year. Funds to meet the church expense budget may be raised by offerings and subscriptions. Every member in proportion to his/her financial circumstances should have a part in supporting the local church as well as the cause in general.”

The *Church Manual* also notes that “in many churches, Sabbath School expenses are included in the church budget” (page 136) and “many churches include the youth organization in their budget” (page 138). Elsewhere it specifies that the church Health Ministries leader is to “budget, in consultation with ... the church board, programs for the year that will emphasize total health and temperance for the church and the community” (page 140) and the Children’s Ministries coordinator is “to develop a budget for implementing all programs and activities for children.” (Page 143) The Personal Ministries leader is empowered by the *Church Manual* to “plan periodic offerings to provide Personal Ministries supplies for the members when such are not provided for through the church budget.” (Page 134)



Working with the Finance Committee

Every church needs a finance committee to plan and monitor the finances of the church. The finance committee is an administrative team that serves the church board and is accountable to the board for:

1. Drafting the church budget
2. Checking on the financial status of the church
3. Making suggestions on procedures to manage the finances of the church

4. Supporting the ministries of the church

The finance committee includes the church treasurer, the pastor, a committee chair and other members who can provide specialized knowledge in accounting, financial management, etc. It is not helpful to have many people on this committee. It is best to have no more than five members on the finance committee in a congregation with about 100 members or less. Larger congregations may have seven or even up to a dozen members. The chairman of the finance committee should sit on the church board and present the recommendations of the committee to the board.



The finance committee meets at least twice a year to discuss financial state of the church, propose solutions to issues that may arise, draft the budget, and provide a semiannual report. A budget meeting should occur three to five months before the start of a new fiscal year.

Setting Up a Finance Committee

If your church does not have a finance committee, you should make a proposal to your church board asking that one be appointed. In the proposal, it should be explained to the board that the finance committee has no power to make decisions on how to spend church money. The church board will be the body that approves or rejects the spending recommendations made by the finance committee.

Also highlight the fact that using a finance committee is helpful to the board for these reasons:

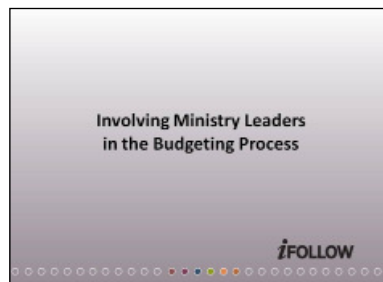
1. It allows the board to focus more on ministry without getting tangled in financial details.
2. It gives an opportunity to involve people with financial expertise who may not be board members.
3. It relieves and protects the work of the treasurer.



Involving Ministry Leaders in the Budgeting Process

Each committee, department and ministry of the local church should have a line in the church budget. If no funds are provided for a particular activity, then the plan is to do nothing in that area of Christ's mission. There really is no such thing as a "self-funded"

ministry that is “outside the budget.” The church board is responsible for all areas of activity. It is illegal to allow independent ministries to operate under the umbrella of the church. (Don’t confuse proper church entities with separate governing boards, such as church schools or community service centers, with independent ministries. The church board is responsible for sending appropriations and representatives to these boards.) There may be activities that generate all of the needed income through fees or special fund-raising campaigns, but these funds need to be included as income and expense within the church budget, in order to give a complete picture of church finances. The *Church Manual* directs that, “Provision should be made in each church’s budget for all receipts and expenses, including those relating to the various departments.” (Page 167)



Each committee, department and ministry should have a line item in the church budget and be given the opportunity to request the amount of funding that is to be included on that line. The leaders of each of these ministries should understand that their requests and plans must be supportive of one or more goals of the church as determined in the church’s strategic plan. There is a handout entitled “Ministry Planning Worksheet” which provides a tool for this process. Leaders of committees, departments and ministries can use this worksheet to make their request for funding. The request worksheets should be completed about a month before the finance committee meets to work on the budget for the upcoming year.

Drafting the Budget

There are many ways to plan local church finances. The guidelines in this unit providing a starting point. The biblical principles described above must also be included. There is much good information in books on stewardship and financial planning. Some of these books, as well as other resources, are included under the section on resource materials at the end of this document.

To draft a budget, it is necessary to look at the financial history of the church. The treasurer should provide the previous year’s budget and financial statement to the finance committee. Usually a budget meeting begins with an analysis of the previous year’s budget. This provides helpful insight to the group.

Based on the previous year’s giving the committee must project an estimate of giving in the coming year. Keep in mind that church income is related to growth in membership and attendance, fluctuations in the economy, and how compelling is the vision and goals of the church.



It is much better to look at the pattern of giving in the church over the past several years, three to five years if possible. If there has been steady yearly growth (or decline), it should be easy to estimate the next year's giving amount.

A safe way to plan expenses is to plan on expenditures totaling no more than 95 percent or 97 percent of the estimated giving for the coming year. This provides a small safety factor, but it ignores the possibility that God has His own plans for the coming year. A church finance committee must carefully balance the need to be good stewards of church funding processes and the need to recognize opportunities that the Holy Spirit opens for extraordinary giving and other resources.

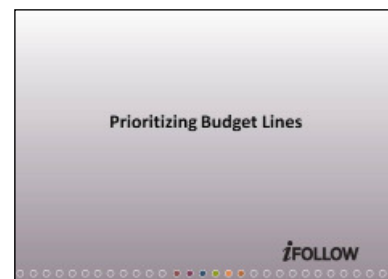
Prioritizing Budget Lines

Some expenses involve a legal mandate such as mortgage payments on property or buildings, or contracts for utilities or insurance or salaries, or costs related to the protection of assets such as real estate. Other expenses may be dictated by denominational policies or involve long-term commitments made to other local churches who are partners in the operation of a church school or community service center, for example. Funds for various ministries, funds being saved for long term physical plant goals, and other categories are sometimes labeled "discretionary," meaning that the finance committee and the congregation can decide how much to spend or even if some of these activities are necessary at all.

First, allocate the legally-mandated expenses based on the known requirements or the previous years' pattern in areas such as utilities. These are the least fun, but essential lines in the budget. Make sure to build in some wiggle room in case utilities spike unexpectedly, or some similar situation occurs.

Second, allocate some of your money to a reserve fund. This is set aside for emergencies and represents the "working capital" of your church financial operations. For example, this money will be used in case giving is not as high as expected for a period of time. The reserve fund should be built up to equal about one month's worth of giving, but not beyond that. A separate savings account is a good option to store this money so it is not accidentally spent.

Third, allocate what is left to the various requests from committees, departments and ministries. Priority should be given to those ministries and programs that fall most closely in line with the vision and goals of the church. It should not be forgotten that Christ's priority is His mission in the world outside the congregation. By the time the physical plant is funded and subsidy provided for the Christian education of the children of church members, it is true in too many congregations that little is left over for ministry in the local community. This is a travesty of our Christian faith! It would be better for congrega-



tions to commit to higher levels of giving and restrict the amount they allocate for their own interests so that half of the local church budget is allocated to ministries with non-members.

At the end of each fiscal year all accounts should be zeroed out. This process allows re-evaluating on a yearly basis the financial status of each church ministry. The finance committee may decide to reallocate money to any given ministry the following year. This also eliminates the management of inactive accounts which have been held for many years and no longer relate to the current goals of the church. Care must be given in doing this. Designated donations for specific purposes must be held in designated accounts until they are properly spent or returned to the donors. This is a legal requirement. To violate this requirement could get the church and its leaders into very hot water with government authorities.

Communicate Allocations

When a budget proposal is ready, the finance committee must present it to the church board. The church board or a business meeting has final authority on the budget; the finance committee does not! The board may require some changes to be made. In that case the finance committee should meet again and revise the plan, then present it to the board again. If they are minor changes the board could vote the proposed budget and make the changes at that time or ask the committee to clean up the document according to the requested changes.

The accepted budget must be communicated to all ministry leaders. These leaders must be clear about the budget that has been approved for their activities and plans.

The budget should also be presented to the congregation as a whole. A yearly church business meeting is needed to address church finances and the major goals and plans of the church. When the budget is presented to the congregation it is important that there be as much unity as possible regarding the goals of the church and the budget must be directly related to these goals. Otherwise, church members are tempted to use the legal requirements for designated donations to give to a specific project or cause instead of adding their gifts to the common pot, which is the local church budget. The church can become fractured and the treasurer will have to set up many special funds. The more resources are divided, the more difficult it is to manage the budget.

One solution to this dilemma is to build in a limited number of special funds. You may want these special giving funds to appear on your offering envelope, or people who want to make a designed special offering may be handed the list and ask to circle the one they want their donation placed in. These special funds might include the following.



Local Missions could include gifts for specific, short-term projects such as Vacation Bible School, a public evangelism campaign, or starting a community service project.

Benevolence Fund—Some of your members have big hearts and want to help others in need. It is important to explain to them that this fund will be used strictly to help individuals and families in need, but they cannot direct money to specific individuals or families. They must trust the church leaders to use the money to meet appropriate needs. This is a legal requirement.

International Missions could include gifts for specific mission trips, a specific overseas mission that the church or a Sabbath school class wants to support financially, as well as contributions to denominational organizations that do not have designated accounts through the conference offering system. This must be used entirely outside the local area.

Building Fund—This is a crucial account if the church is planning on expanding into a bigger facility or simply renewing the existing building. All the money contributed to this account will be used for building projects.

Handouts in this Package

1. Ministry Planning Worksheet
2. Considering Your Church's Budget
3. Scenarios for Budgeting Exercise
4. Typical Items in a Church Budget
5. Sample Budget



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Additional Resources

Barna, George (1997). *How to Increase Giving in Your Church*. Ventura, CA: Regal Books.

Bergstrom, Richard L., Gary Fenton and Wayne A Pohl (1992). *Mastering Church Finances*. Portland, OR: Multnomah Press.

Center for Creative Ministry (2006). *Gracious Givers CD-ROM*. Lincoln, NE: Center for Creative Ministry.

Malphurs, Aubrey and Steve Stroope (2007) *Money Matters in Church: A Practical Guide for Leaders*. Grand Rapids, MI; Bakers Books

North American Division of the Seventh-day Adventist Church (2000). "Finance Committee." www.plusline.org/article.php?id=318

North American Division of the Seventh-day Adventist Church, (2000). "Stewardship Ministry Description." www.plusline.org/article.php?id=318

Nuffer, Bruce (2008) *The Church Treasurer's Manual: A Practical Guide for Managing Church Finances*. Kansas City, MO; Beacon Hill Press

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Discussion Questions

1. Share a time when your faithfulness in tithing and offerings was miraculously blessed. Now share a time when it wasn't. What is the difference? How did your feelings differ? How do you reconcile these experiences?
2. What are some ways you think human beings have done well as stewards of God's creation? Some ways we have not done so well?
3. In your church, are cheerful penny-givers as appreciated as big money givers? How can we improve, if we need to?
4. How does a finance committee and budget fit into the Great Commission?
5. How can we be certain our money is really expressing our deepest beliefs and values?

Group Activity

Purpose: To practice making budgets for different sizes of churches. Participants will gain some experience with “money” that is not real and ideas that have no consequences.

Preparation: Print out enough copies of Handout 3 that each group will be able to have one half-sheet describing their imaginary church. Obtain a large supply of counters such as pennies, checkers, play money from a dollar store, etc. Divide groups into teams of four or five. Each team will need a table, a designated supply of counters, paper and writing instruments, their church description from Handout 3 and Handout 4 (a list of typical budget items).

Assignment: Each team is to quickly (or by lot) choose one person to play each of the following roles: pastor, treasurer, finance committee chair, and one or two consultants from ministry areas in the church, such as Sabbath School superintendant, evangelism team leader, small group leader, personal ministries leader, women’s or children’s ministries leader, etc. They will then use the worksheets and their imaginations, including their actual personal passions about where a church’s money should go, to make a budget for their “church.”

Time: To save time, it would be a good idea, if practical, to have people seated in small groups at tables from the beginning of this meeting. Otherwise, allow five minutes for people to divide and get to tables. Then allow no more than five minutes for them to pick finance committee members. Give them fifteen to twenty minutes to make their outline budget. Then allow three minutes per table for the “committee chair” to share the generalities of their budget, and fifteen minutes for everyone to discuss differences, similarities, reasoning, and what they’ve learned. Total time for four to six tables, will be about an hour to an hour and 15 minutes.

Handout 1

Ministry Planning Worksheet

MINISTRY _____

1. Check which Church goal(s) your ministry supports.

CHURCH GOALS:	Explain how:
GOAL 1 ____	_____
GOAL 2 ____	_____
GOAL 3 ____	_____
GOAL 4 ____	_____

2. MINISTRY BACKGROUND:

Mission Statement

Vision Statement

Goals (if more than one list in order of importance) Time frame and resources included

Plans (on a separate sheet list in detail the plans for reaching each goal) Include the time-frame and resources needed for each plan

3. Funds requested to accomplish the above goals and plans

\$ _____
\$ _____
\$ _____
\$ _____

Handout 2

Considering Your Church's Budget

1. What is our church's strategy to accomplish our mission and vision?
2. What role do finances play in the strategic process?
3. How should we go about projecting our church income next year?
4. Do we have allocations in the current budget that do not support the mission of the church?
5. Is there any way we can reduce some of the mandatory expenses, utility bills, etc?
6. Is the number of giving units increasing in our congregation?
7. Do we have enough reserves to withstand low-giving times?
8. How can we communicate often and effectively the financial status of our congregation?

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Handout 3

Sample Church Scenarios

Centerville Adventist Church is located in the suburbs of a large metropolitan area. It has a building that was constructed in 1955 and no renovations or additions have been done over the years. There are 200 members on the books. Attendance is about 100 on most Sabbaths, but there are 130 people who attend at least once a month. These 130 individuals belong to 75 households (families) and 60 of the 75 turn in tithe, while only 40 regularly give to the local church budget. A total of \$50,000 came in last year from offerings for the local church budget and related items. That was an increase of two percent over the previous year, while the total tithe increased five percent. Centerville's major mission is to reach out to local suburbanites, many of whom are employed in nearby manufacturing plants.

Bethel Adventist Church is located near the heart of a large, Southern city and is historically African American. It has recently built a large worship center and is working hard on paying down the building fund. There are 500 members on the books. Attendance is about 250 on most Sabbaths, but Bethel has been working to reach inactive members, and now is happy to have nearly 300 at least once a month. These 300 belong to 180 households (families), and 130 turn in tithe, while only 100 families regularly give to the local church budget. A total of \$130,000 came in last year from offerings for the local church budget and related items. That was an increase of five percent over the previous year, while the total tithe increased seven percent. Bethel's major mission is to find a way to reduce crime and gang activity in their inner city.

Green Hills Adventist Church is located in a small town in the Midwest. It has a building that was constructed in 1968 and they added a mobile home adapted for Sabbath School classes in the 1990s. There are 65 members on the books. Attendance is about 30 on most Sabbaths, but there are 40 people who attend at least once a month. These 40 individuals belong to 22 households (families) and 17 of the 22 turn in tithe, while only nine regularly give to the local church budget. A total of \$12,000 came in last year from offerings for the local church budget and related items. That was a decrease of five percent over the previous year, while the total tithe decreased two percent. Green Hills' major mission is to reach out to the local agricultural and small town community.

El Centro Adventist Church is located in the inner city of large, Northern manufacturing town. It meets in a store front downtown and is a ten-year-old Hispanic congregation. There are 125 members on the books. Attendance is about 100 on most Sabbaths, of whom only 75 are members of the church. There are 100 members who attend at least once a month. These 100 individuals belong to 30 households (families) and 25 of the 30 turn in tithe, while only 15 regularly give to the local church budget. A total of \$10,000 came in last year from offerings for the local church budget and related items. That was

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an increase of three percent over the previous year, while the total tithe increased five percent. El Centro's major mission is to run a small community services center out of their store front, which provides used clothing, government commodities, and a small food pantry.

Forestville SDA Church is located in a large town in Oregon. It has a building that was constructed in 1988, with a new education wing added in 1995 and the kitchen remodeled in 2001. There are 400 members on the books. Attendance is about 200 on most Sabbaths, but there are 240 people who attend at least once a month. These 240 individuals belong to 95 households (families) and 70 of the 95 turn in tithe, while only 45 regularly give to the local church budget. A total of \$60,000 came in last year from offerings for the local church budget and related items. That was an increase of one percent over the previous year, while the total tithe increased three percent. Forestville's major mission is to reach out to the large local population of highly educated, secular, white-collar workers in its surrounding area. These are largely employed in technological fields.

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Handout 4

Typical Church Budget Items

Utilities—electric, heating, water, etc.

Payments on a mortgage or loan from a Union Conference Revolving Fund on the church building

Insurance—fire, liability, accident, volunteer injury

Office supplies—copier, paper, bulletins, etc.

Administration—stipend for church treasurer, wages of church secretary, fee for access to the Internet from the church computer, cost of telephone service in church office, etc.

Pastoral Care—supplies for the pastor to use in pre-marriage counseling with couples, purchase of flowers to be delivered to the hospital when someone is in the hospital, reimburse the pastor for lunch or dinner appointments at restaurants, etc.

Subsidy to the church school

Subsidy to a Community Service Center or Agency cosponsored with other local churches in the metropolitan area or rural region

Sabbath School supplies

Personal Ministries supplies—literature rack in church lobby, etc.

Hospitality supplies—kitchen supplies, paper plates, plastic spoons and forks, etc.

Music ministry—stipend for an organist or pianist or choir director, purchase of sheet music, etc.

Funding to conduct evangelism, small group ministries, Family Life workshops, Revelation Seminars, etc.

Funding to do community service activities in the local community

Funding for auxiliary organizations and ministries—Pathfinder Club, youth group, Women's Ministries, etc.

Physical plant maintenance—stipend for a janitor, cost of repairs, supplies for restrooms, lawn care, etc.

Social activities

Reserve Fund—money set aside in case of an emergency need or uneven income

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with Jesus

HANDOUT

Basic
Leadership
Skills:
Budgeting

Building Fund—If the church is saving money toward the purchase or construction of a church facility or the construction of a new building of one kind or another.

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Series:
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HANDOUT

**Basic
Leadership
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Budgeting**

Handout 5

Sample Church Budget

The following is an example published in the *Seventh-day Adventist Church Manual* (pages 166-67 of the 2005 Edition).

Estimated Receipts

Sabbath School Expense Collections	\$ 1,500.00
Church Fund for the Needy	375.00
Combined Church Budget Giving	27,055.00
Welfare Fund	300.00
	=====
Total Estimated Receipts	29,230.00

Estimated Expenses

Repairs and Painting Church Building	2,250.00
Heating Fuel	2,350.00
Janitor and Supplies	1,475.00
Insurance on Building and Furnishings	750.00
Church Fund for the Needy	1,450.00
Sabbath School Supplies	1,250.00
Emergency Expense	2,000.00
Lights	3,220.00
Water	360.00
Gas	550.00
Stationery and Supplies	500.00
Laundry	75.00
Church School Subsidy	8,000.00
Community Service Expense	1,000.00
Evangelism and Church Planting	4,000.00
	=====
Total Proposed Expenses	29,230.00
Balance	00,000.00

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