

# Fellowship Baptist Church

## *Unified Church Budget 2024-25 Proposal*

*For where your treasure is, there your heart will be also. – Matthew 6:21*

Giving is an act of faith. Faithful people give; faithless do not. By giving of our physical resources to the work of the Kingdom of God, we prove our belief (James 2:18) in the veracity of the scriptures and the promises of God.

The Old Testament envisioned a society where everyone gave a tithe, which is ten percent, of earned income. Often this was 'in kind' gifts of produce or animals. These monies and goods were used for the upkeep of the Tabernacle/Temple and the support of the priests – which in our vernacular today would be understood as taking care of the building and staff salaries.

*Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. – Leviticus 27:30*

*You shall tithe all the yield of your seed that comes from the field year by year . . . and if the way is too long for you, so that you are not able to carry the tithe, when the Lord our God blesses you . . . then you shall turn it into money . . . and you shall not neglect the Levite who is within your towns. – Deuteronomy 14:22- 27ff*

The New Testament does not use a tithe system. Instead, it teaches a way of life that involves generosity and sacrificial giving through the church for kingdom purpose. No longer was it a legal imperative of society, but giving became voluntary and Spirit led. It reflects our heart, our hopes, and our dreams for the future. No percentage is set in the New Testament as was in the Old because we lay before the Lord our whole lives—not just a percentage of it. Nevertheless, percentage-based proportional giving is still implied in the method and strategy of giving. Most people and churches believe ten percent seems to be a good starting place. But for some of us, God may be calling us to give more.

*Present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. – Romans 12:1*

*On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. – 1 Corinthians 16:2*

We have been chosen to be conduits of God's blessing; we are blessed that we may bless. We believe our church has a special work in achieving the kingdom purposes of God in Marble Falls and around the world.

A vote in favor of this budget is a commitment to sacrificial giving, intentional prayer, and compassionate service. These are more than numbers on a page. This budget proposal represents lives—people who are being impacted by every dollar and every penny given through our congregation.

*In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.' –Acts 20:35*

Our church is spiritually strong and is incredibly generous. We had a hiccup in the spring in which we had to seriously cut back spending. The people of our church responded with the floodgates of heaven which have paved a way for us to get back on course.

We rarely spend all that is budgeted, as a budget is best understood as 'preauthorization' to spend money in certain specified ways. Our finance team will meet in the winter to evaluate where we stand and make

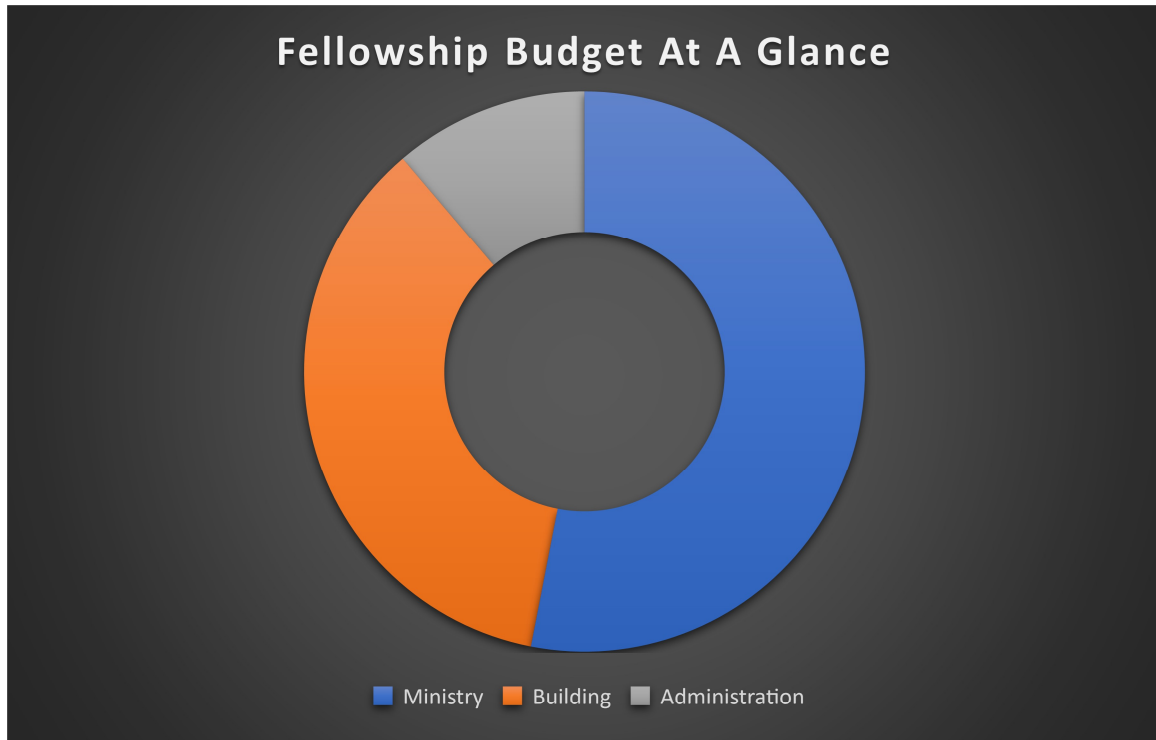
proposals for adjustment to the church body in our winter business conference because as much as half of our tithes and offerings can come at the end of the calendar year.

Our finance team, Howard Holland, Brenda Jones, Jeanette McKnight, and Jim Baker in conjunction with our Administrator Kelly Trapane, has done a fantastic job of navigating our financial flow. One of their objectives is to maintain three months reserve operating expense always in our account, which is around \$120,000. Another goal is to spend designated gifts as soon as plausible, for we know that people do not want their money sitting around, they want it released to do the work God has blessed it for. The team receives monthly reports itemizing expenditures and receipts. These reports are available to anyone who wishes to see them, just let the office know.

The fiscal year begins September 1 and ends August 31. The proposed budget below reflects general unified giving and spending; it does not include designated gifts such as the building program or special offerings. This does not mean designated giving is not important to our church ministry. Historically, it has been a key component, and as much as 25% of monies received may fit this category. In some years, we received more designated monies than general giving. The budget, and the percentages described, do not reflect these kinds of designated gifts, and should be understood as a part, a vital part, but a part of how we allocate money for expenditure. We are grateful for designated giving. It helps us move forward. Nevertheless, most aspects of our experience in church life are paid for by undesignated offerings.

We have broken down the budget proposal into three categories: Ministry, Building, and Administration. The total proposed budget for Fellowship Baptist Church is **\$548,180** which is **\$16,480** more than last year, a 3% increase. For perspective, this increase represents about 11 days of operating budget.

## Perspectives



1. Over half of the budget expenditures are people oriented – ministry, worship, study, and the things people usually associate with church activity. That said, this budget proposal reflects no salary increases for anyone.
2. We spend 21% on debt from the original building project. Aside from salaries, it is the single largest expenditure we have. At current schedule, the building debt will be paid off in six years.
3. Inflation has come down from its highs of two years ago, but it is still higher than normal. Inflation over the last three years, particularly on utilities and office supplies, has contributed to higher cost for Fellowship. The current rate (May-June) is right at 3%, which is the exact amount of budget increase in this proposal.
4. Giving in our church cannot be analyzed weekly or even monthly as it is filled with peaks and troughs. As mentioned in the introduction, we had severe shortfalls in the spring, but the church responded so faithfully in the summer.
5. The biggest weakness in our budget is what can be labeled as community impact – giving to other groups that do important work like feeding and teaching. A dream is that someday, when the building is paid for, we will be able to increase this significantly. We will supplement our community impact in September with love offerings for various outside ministries.

## Ministry

Fellowship believes the gospel has an impact in the entire world. In one way of viewing things, everything we do is a ministry – from electric bills to spraying for fire ants -- but in this category we specify expenditures in traditional categories such as worship, missions, education, camps, and pastoral salaries. The total expenditure for ministry is \$294,480 a total increase of \$4,730. It is 52% of our total budget.

Lead Pastor	80,000
Expense/Travel	4,000
Associate Pastor -Worship/Property	67,100
Expense/Travel	2,300
Associate Pastor - Youth/Connections	54,850
Expense/Travel	2,300
Associate Pastor – Family/Women	35,700
Expense/Travel	2,300
Worship Leader/Musicians	3,600
<i>Compensation for praise team/ techs in worship service</i>	
Nursery Workers	2,500
<i>Paid nursery workers who supplement our children's ministry</i>	
<i>1,500 decrease from last year because Kara is working for free</i>	
Pulpit Supply	200
<i>Honorarium for guest preachers</i>	
Deacons' Ministry	1,000
<i>Covers some expenses for the annual honor banquet held by the deacons</i>	
Worship Ministry	2,500
<i>Music, audio files, graphics, and sound equipment</i>	
Miscellaneous Worship Items	1,000
<i>Communion bread, grape juice, candles, or anything else needed for the experience of worship</i>	
Fellowship Ministries	9,500
<i>This is one of the largest increases in this budget, 4,500. It includes food cost for midWeek meals, Sunday doughnuts, and any other events the church may have</i>	
Bible Study Literature	2,300
<i>Curriculum for the various small groups and classes, both adult and children</i>	

Women's Ministry	900
<i>Women's Bible study, Share the Table expenses, women's retreats, and women's events</i>	
Men's Ministry	400
<i>Men's Bible study, men's retreats, and men's events</i>	
Children's Ministry	4,800
<i>Snacks, baby wipes, craft supplies, books for the library, and other general children's ministry needs</i>	
Student Ministry	5,000
<i>Digital ministry resource, drinks and snacks for youth room, food, pizza and meals for events, van gas, misc. game supplies, object lessons, team building resources, teaching guides, adult sponsor fees, registrations, senior Bibles and gifts</i>	
Children's Camp	750
<i>Budgeted money pooled with designated Dinner and a Show gifts to pay for every child who goes to camp</i>	
Youth Camp	1,000
<i>Budgeted money pooled with designated Dinner and a Show gifts to pay for every child who goes to camp</i>	
Unallocated expenses	2,000
<i>For things that might be unforeseen or unspecified</i>	
Benevolence	5,000
<i>Benevolence administered by the church staff to help non-members. This is different from the benevolence deacons administrate, which is for church members and is a love-offering collected at Communion services. This line item is for people from outside our church who request assistance</i>	
Mission Outreach	1,500
<i>A ministry led by St. Frederick Baptist Church. Our church delivers one Saturday a month and has been a part of our ministry for a long time</i>	
The Helping Center	900
<i>Food pantry in Marble Falls, of which our church is a board member</i>	
Camp Peniel	600
<i>A local Christian camp</i>	
Baptist General Convention of Texas	480
<i>The BGCT is a network of Baptists in Texas</i>	

## Building

Expenditures related to the physical property from everything to electric bills to repairing air conditioning. The total for these is 192,250, which is \$12,000 more than last year, mostly allowance for hail repair. It is 35% of our budget.

Custodian Salary	17,100
<i>This salary is the same as it has been for four years due to social security limitations on our Custodian</i>	
Building Payment	111,200
<i>This is our annual payment, which we make monthly just as most people do a mortgage, to service our debt. The current balance is approximately \$750,000 of the original two-million-dollar loan</i>	
Utilities	19,500
<i>Electricity, gas, water, trash, sewer, and internet access. All utilities have gone up, this is a 2,500 increase over last year, and a total increase of 6,500 over the last three years</i>	
Maintenance	16,000
<i>A significant increase of over last year, as we anticipate hail-damage repair</i>	
Air Conditioning Maintenance	800
<i>Preventative maintenance on the air conditioning units</i>	
Van Maintenance	1,500
<i>Repair and preventative maintenance on the van. This item has increased because now, thankfully, we have two vans</i>	
Lawn Maintenance	5,000
<i>Outside contract(s) and supplies to mow and landscape the church grounds if it is deemed necessary. We currently do not have a contract for this work</i>	
Janitorial Supplies	1,500
<i>Cleaner, mops, paper towels and other products and equipment needed to keep the church property clean</i>	
Fire Safety	1,750
<i>Maintenance and servicing of the fire safety equipment. It has almost doubled from last year due to servicing fees on the fire alarm</i>	
Insurance	10,800
<i>Building, professional, accident, and auto insurance</i>	
Technology/Multi-Media Upgrades	2,000
<i>Televisions, computers, and other media devices for classrooms, worship space, or staff needs</i>	

Furniture and Equipment	1,000
<i>Desk, chairs, tables, and other items which might be needed</i>	
Kitchen Supplies	2,600
<i>Napkins, plates, cups, tea bags, coffee, ice, and utensils</i>	
Pest Control	1,500
<i>Regular extermination of bugs in the building and ants on the playground</i>	

## Administration

In many ways the category of Administration could be shoved into either Ministry (like cell phone or postage) or building (office equipment). One way of seeing Administration is as the parts of our budget that facilitate Ministry and Building. It is \$61,450, a \$250 decrease from last year. This is 11% of our proposed budget.

Church Administrator	31,600
Payroll Liabilities	10,000
<i>The church is required to render payroll taxes for non-ordained employees. Ordained staff must pay their own payroll taxes</i>	
Cell Phone Reimbursement	6,000
<i>Stipends disbursed to the staff for cell phone use, as these are necessary tools for ministry</i>	
Postage	1,500
<i>Stamps and special mailouts</i>	
Subscriptions	4,500
<i>Fees we pay for access to certain music, digital data, applications, and programs, such as QuickBooks Online. It is 1,900 more than last year</i>	
Office Equipment	4,000
<i>Covers any hardware for the office but is mostly the copier and its maintenance</i>	
Office Supplies	1,750
<i>Items needed for the office, such as copy paper, pens, church stationery, envelopes, and checks. We have cut it almost in half from last year</i>	
Promotion	2,100
<i>Mostly used for internet website and social media, but also physical promotions and signs</i>	