

Creating a Budget for a Church Plant

This document serves as a resource as you build, plan, and review your ministry budget each year. As churches are planted with various models in unique situations, the goal in creating this budget is to discern and realistically plan for your ministry's financial needs for the coming year.

Budgets should also show a plan for healthy sustainability going into the future. As such, please provide projected yearly budgets for the upcoming three years.

Income Categories for Ministry

- Local offerings: funds anticipated from within the church
- Other income: funds received through space rental, interest, equipment sale, fund drives, etc.
- Personal fundraising: funds received from church planter's personal fundraising efforts
- Bi-vocational income: funds received from church planter's other vocation
- Partnership Contributions- may include some or all of the following:
 - Parent Organization contributions
 - Classis contributions
 - Christian Reformed Home Missions grants (please list anticipated grants)
 - Other partner contributions
- Other funding sources: funds received from other agency or foundation grants, etc.

Disbursement Categories for Ministry

- Staff related costs- may include some or all of the following:
 - Salary
 - Housing Costs/Allowances- actual rent, mortgage payments or housing allowance, and approved expenses for utilities, maintenance and insurance
 - Pension/Retirement- Social Security or Canadian Pension Plan, Minister's Pension, etc.
 - Insurance- health, dental and life insurance, Canadian Unemployment Insurance or Workman's Compensation
 - Continuing Education
 - Auto- Mileage based on rate per mile or km
 - Telephone- cellular phone, land line service
- Operational/Program costs- may include some or all of the following:
 - Administration- clerical services, office supplies, printing, mailing, miscellaneous
 - Marketing- web design and maintenance, materials, signage, etc.
 - Technology- computer related expenses
 - Facilities and Grounds- utilities, rent, maintenance, insurance, supplies
 - Leadership Development- training, apprenticeships
 - Discipleship- materials and supplies, other program costs related to youth and adult training

- Worship/Prayer- Bibles, hymnals, bulletins and printing, music, guest worship leaders, other worship materials and supplies
- Enfolding- materials, supplies, training and other program costs related to hospitality, fellowship, new members, etc.
- Community Engagement- creating ways to connect with the community
- Intercultural Connections- creating ways to intentionally connect with intercultural neighbors
- Giving Back- give a portion of their congregational offerings to Kingdom causes outside of itself
- Other Detailed expenses
- Unclassified or Miscellaneous expenses