

Ministry Budget

Taking the Next Step

In this brochure you will find the proposed budget for Covenant Life Church for the Ministry Year 2009-2010.

The budget process begins in January and goes through the following steps before it becomes official:

- Ministry Leaders and Staff propose what they want to do in ministry and how much it will cost.
- The Pastors bring those requests to the Finance Team.
- The Finance Team goes over the budget and makes recommendations to the Executive Team.
- The Executive Team goes over the budget and makes recommendations to the Elders.
- And now this final step, the Elders present it to you, the people of CLC, for your affirmation, to be given as a ballot on June 28 in the morning services.

In the summary that follows you will see that we have tried to take the economic situation of our area into consideration even as we seek to move ministry ahead. Please review this prayerfully, asking for God's guidance and provision in the coming year.



Ministry Area	2008-09	2008-2009	2009-2010
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Ministry Leadership Totals	648,838	589,700	626,086
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- Salaries have been held to last year's levels.
- There was a 15% increase in health insurance costs.
- We've limited support for conferences and training opportunities.

Administration Total	39,000	31,484	34,500
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- We are doing more printing "in-house".
- We are using email and the website more and mailing less.
- We've redone contracts for the copy machines.
- We've increased funds for some consultations on a new strategic plan.

Fellowship Total	16,400	9,900	10,720
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- We've decreased to one all-church fellowship event for the coming year.

Adult Ministries Total	29,460	17,570	25,100
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- The only significant change in this category was the decrease in adult education.

Children's Ministry Total	35,475	32,875	32,400
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- There is actually an increase in children's ministry costs due to the increased number of children in the program. However, the overall number decreased because last year we expended \$10,000 to redesign the West side of the building for UpStreet use.

Youth Ministry Total	9,800	7,000	11,000
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- The increases in Middle School and High School ministries reflect growth in these programs.

Worship Total	22,805	21,150	21,975
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- We've held expenses to last year's levels, with a small decrease.

Direct Missions Total	22,700	15,000	62,850
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Denominational Missions Total	97,945	97,944	97,945
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Missions Total	120,645	112,944	160,795
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This area of the budget is the only one to have a significant increase.

The reasons are:

- We plan to increase our giving to local agencies such as Love INC, Tri-Cities Ministries and the Salvation Army.
- This past year we commissioned Mark and Jen Kuiper as sent by us to their work in Central Asia. Part of their salary support is now in the budget.
- We are also deepening our partnership with Vida Abundante. Our partner church in Honduras is now providing support for our short-term missions trips to that country. Previously we had partnered with International Aid for these kinds of services. Now we are paying for staff support from Vida Abundante for arranging housing, travel, meals, materials, etc.
- We are projecting a part-time staff person in CLC to facilitate our engagement in missions locally, regionally, and internationally.
- We are holding our Ministry Share gifts to the denomination at last years' levels.

Facilities Total	163,800	120,349	145,420
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The budget reflects these plans:

- Last year we were not able to fund a depreciation fund, allowing for replacement of equipment that failed. This year we have \$10,000 in the budget for that purpose.
- We also expect utilities to increase by 20% due to the expanded area on the second floor.
- We've decreased the amount for capital expenditures from last year's budget.

Debt Service	25,000	2,500	2,500
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- This year we are paying on the debt incurred in building the second floor. We will have paid down our line of credit in that regard, so overall costs will decrease considerably.

Care Ministry Total	28,990	11,180	28,990
<ul style="list-style-type: none"> Expenses in this category are actually increasing, but we are paying for increases through more off-budget gifts. 			
Total Expenses Budgeted	1,140,213	956,652	1,099,486
Other Income	34,207	26,500	23,000
Net Budget Requirements	1,106,006	930,152	1,076,486
Giving Needs Per Week	21,269		20,702

Missions - Off Budget Total	44,158		20,000
Care Fund	15,000		20,000
Building Fund	TBD		300,000
TOTAL OFF BUDGET	59,158		340,000

- These are funds that we hope to raise through the year outside of the budget.

As we go through what we expect to be another challenging financial year, we will monitor income and spending carefully and prayerfully as we seek to fulfill the vision to Help Each Other Take the Next Step in Our Relationship With Jesus.



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