



30 Month Budget Worksheet (Pre-Launch, 1-Year, 2-Years)

Jesus could not have been clearer in His teaching on stewardship. Throughout the gospels we see Jesus refer to financial stewardship as a matter of the heart and health. How a church manages and invests the resources it is entrusted with has both organizational health and eternal implications.

Our goal with this budgeting resource is to assist you, the planter, in building a healthy stewardship culture prior to the launch of the new church.

Here are some ways we hope this tool will help you:

Establish Healthy Culture

Your budget is a cultural document. We make a statement about what we value by where we choose to invest our resources. As you are prioritizing your budget, think through “What type of culture do we want to build?”

Example: If we allow ourselves to overspend in staffing too early in the plant, we can kill a healthy volunteer culture.

Example: Casting vision for and investing in church multiplication from the very beginning will help fight the inevitable desire to become an arrows-in church. Keeping the mission front and center is vital for both the church family and those who lead.

Stewardship & Planning

We have all heard the phrase, “If you fail to plan, you plan to fail.” Our hope is that this tool will help you to think through areas you may have otherwise overlooked.

Every dollar we spend is an opportunity to invest in the Kingdom. We want to help you be as mindful of your investments as possible.

Accountability

Whether for the organization or for the individual, accountability is an essential component of health. Taking the time to plan wisely and prepare financially using this tool will help the church plant leadership and launch team lead more confidently and with accountability.

Our hope is that through utilizing this tool, you will be able to communicate with confidence to potential parent churches, investing churches and individuals that you can account well for the plan of investing their resources in this venture.

Maximize Potential

Our hope is that this tool will help you pre-decide some tough decisions so that in the moment you will have clarity and be able to lead with confidence, therefore maximizing your potential as a new church.

A couple tips about the tool:

- This tool is a flexible document and is intended to be applied through the filter of your context and model.
- Not all areas listed will apply to your context and there will certainly be something missing that is key to your approach.
- The numbers listed are not restrictions but simply ballpark estimates to help you get started.
- You should review your budget with your coach or other advisors.

Final Thoughts

- Avoid falling into the “someday” trap. Don’t talk about who you will be, be who you are now.
- A good stewardship plan will help you build a strong volunteer culture. By limiting the amount of your budget allocated for staffing you will create a culture of paying those who mobilize and empower an army of volunteer ministers rather than paying a micro-force to do ministry.
- This guide is intended to help you plan well but you will need to be reviewed on a regular basis as you launch the church. We suggest a quarterly review for adjustments as you begin to get a better picture of the growth and financial trajectory of the church plant.

Instructions

When you look at the budget tool you will see, it is broken up into three sections: “Pre-Launch” plan, a “Year One” projection and a “Year Two” projection.

PRE-LAUNCH

This section will help you establish your fundraising goals and communicate effectively as you meet with potential partners and investors. You will see a section at the top for various income streams and below a section for potential expenses.

YEAR ONE & YEAR TWO

This section is intended to help you think through the costs of operation through the first two years. A good rule of thumb for budgeting year two is estimate your income at 90% of year one. So if \$100,000 comes in during year one, establish a budget of \$90,000 for year two. Remember, these categories and amounts are suggestions; you will need to make adjustments to both to fit your context.

PRE-LAUNCH		ESTIMATED
ADVERTISING	Door tags, value pack coupon, mail piece, flyers, posters, small gift giveaway, social media	10,000
	3 community events	5,000
DEVELOPMENT	Legal Set up (potential district savings)	2,000
	Website	2,500
	Launch Team	1,500
	Outreach	1,000
	Travel	2,000
	(computer/business cards, etc.) Office supplies	2,000
	(1 month prior) Facility rental	2,000
	(6 months out) Cell Phone	800
EQUIPMENT	Audio System / Instruments	33,000
	Projector & Screen	7,000
	Chairs (300)	6,500
	Lighting	3,000
	Laptop	2,000
	Stage (8x4) \$500 x 4 minimum	2,000
	Kids sound system	1,000
	Kids video & lighting	5,000
	Kids/Nursery Supplies	5,000
	Kids check in system	2,500
	Signage	2,200
	Software	1,100
	Audio Duplicator	1,000
	Trailer (1500 per)	3,150
TOTAL ESTIMATED BUDGET NEEDED TO LAUNCH		\$103,500

MISSIONS	10%		16,200	
			SUBTOTAL	\$16,200
SALARIES	35%	Salary: Ministerial	36,175	
		Dental Insurance	1,425	
		Health Insurance	10,600	
		Salaries: Support	0	
		Payroll: Taxes	8,000	
		Workers Comp Ins.	500	
			SUBTOTAL	\$56,700
FACILITIES	35%	Rental	52,000	
		Storage	1,025	
			SUBTOTAL	\$53,035
MINISTRY	20%	Accounting (potential District savings)	1,200	
		Advertising	3,000	
		Bank fees	240	
		Bibles	300	
		Cell Phone	2,400	
		Credit Card Processing	600	
		Equipment Maintenance	600	
		Hospitality	3,000	
		Liability Insurance	1,000	
		Internet	570	
		Legal support (potential District savings)	1,200	
		Kids Supplies	3,000	
		Offering Envelopes	480	
		Office Supplies	800	
		Planning Center	360	
		Printing	3,600	
		QuickBooks	360	
		Stamps	720	
		Travel/Conferences	2,000	
		Web Hosting	120	
			SUBTOTAL	\$36,075

\$13,500 / MONTH	YEAR ONE BUDGET		\$162,000
-------------------------	------------------------	--	------------------

- Year 1: Based on a \$13,500 a month church budget**

Year 1		Monthly	Yearly
10%	Missions	1,350	16,200
35%	Salaries	4,725	56,700
35%	Facilities	4,725	56,700
20%	Operations and Ministry	2,700	32,400
	TOTAL BUDGET FOR YEAR 1		162,000
	<i>Total Expenses for Year 1</i>	<i>(+2,800)</i>	<i>164,800</i>
	<i>Total Income from Year 1</i>		<i>190,000</i>
	<i>Savings / Margin Year 1</i>		<i>\$25,200</i>

- Year 2: Based on 90% of the previous year's income
(190,000 x .90 = 171,000 / 12 = 14,250 per month)**

Year 2		Monthly	Yearly
10%	Missions	1,425	17,100
35%	Salaries	4,988	59,850
35%	Facilities	4,987	59,850
20%	Operations and Ministry	2,850	34,200
	TOTAL BUDGET FOR YEAR 2		171,000
	<i>Total Expenses for Year 2</i>	<i>(+2,900)</i>	<i>173,900</i>
	<i>Total Income from Year 2</i>		<i>200,000</i>
	<i>Savings / Margin Year 2</i>		<i>\$26,100</i>
	<i>Savings / Margin Year 1</i>		<i>\$25,200</i>
	TOTAL SAVINGS YTD		\$51,300