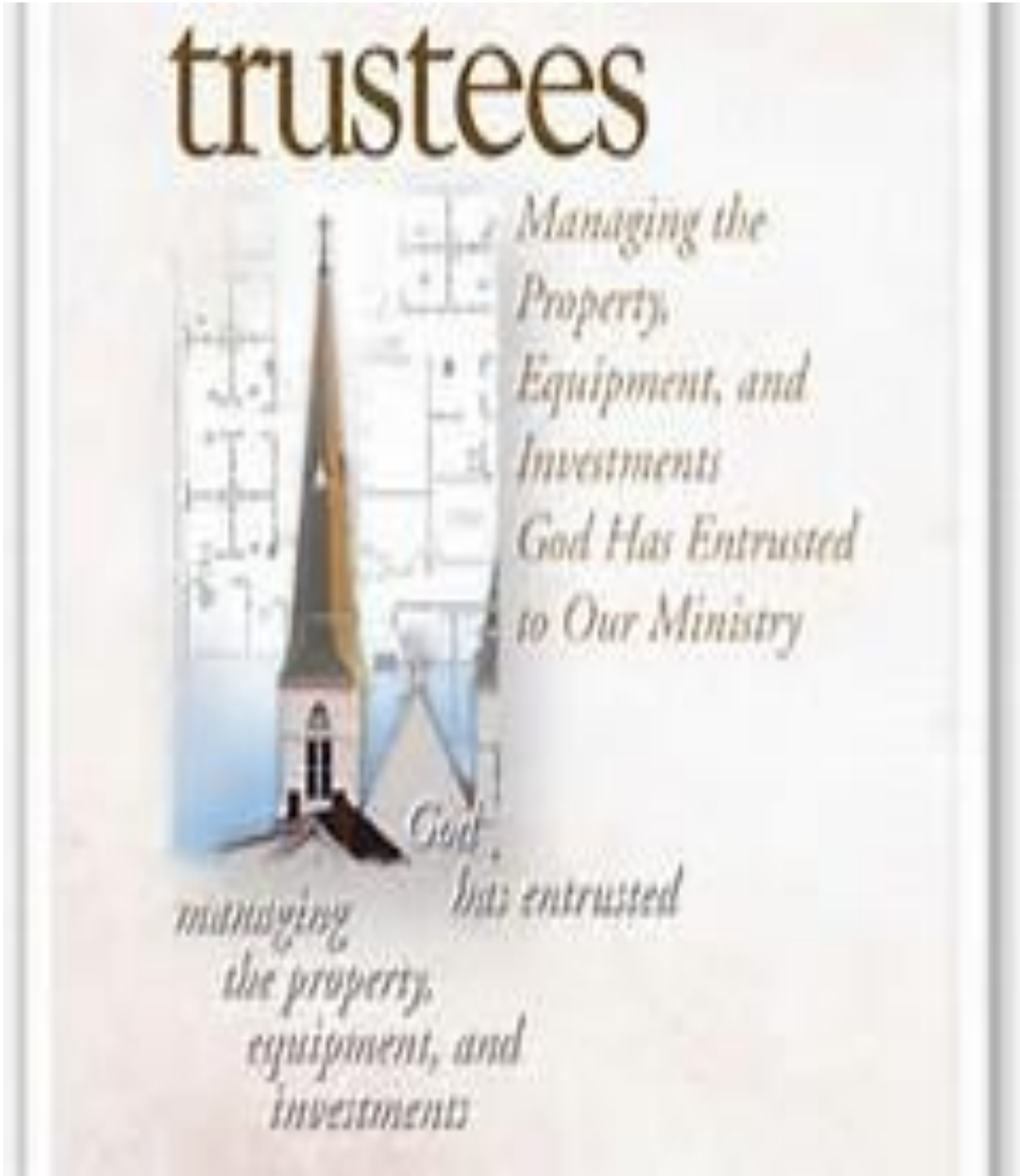
ZION BAPTIST CHURCH

TRUSTEE MINISTRY

2026 and 2027 Budget Submissions

JACQUELINE ANDERSON, CO-CHAIR
BARBARA CHILDS, CO-CHAIR
ALTHEA SMITH, VICE CHAIR

"So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" Luke 16:11



ZION BAPTIST CHURCH

VISION: “ZION IS A FAMILY CHURCH EMPOWERED BY THE LOVE OF CHRIST TO SERVE THE FAMILY OF GOD.”

MISSION: “ZION SHALL **ENLIST** SINNERS, **EDUCATE** STUDENTS, **EMPOWER** THE SUFFERING, **ENCOURAGE** THE SAINTS AND **EXALT** THE SAVIOR.”

LET'S TAKE A CLOSER LOOK!

HOW ARE WE DOING WITH THE 2025 BUDGET?

ZION BAPTIST CHURCH			
DRAFT vs PROJECTED ACTUAL			
For Year Ending December 31, 2025 based upon October 31, 2025 Actuals			
Description	**Approved 2025 Budget**	**Projected 2025 Actual**	**Variance**
Revenue			
Tithes	1,250,000	1,125,033	(124,967)
Gifts & Offerings	228,490	194,417	(34,073)
Senior Center Program	7,600	8,242	642
Men's Day	21,500	22,167	667
Women's Day	21,500	30,774	9,274
Church Anniversary	25,500	27,703	2,203
Other Resources/Gifts & Bequests	11,200	9,715	(1,485)
Facility Rentals	16,800	22,600	5,800
Other Revenue Sources (Actual includes ERC)	13,200	150,233	137,033
Revenue Reallocation (to be addressed)		(128,332)	
Budgeted Revenue	**1,595,790**	**1,462,552**	**(133,238)**

We are trailing behind in our tithes and offerings by more than $125,000. It's possible we won't make budget. However, the finance team still has to complete some reallocations of $128K and, this data doesn't have December's actuals which is our strongest giving month.

Each of our three big fund-raising days have made significant growth.

Great gains were made in Other Revenue Sources. We rarely know what resources will come to us. This year we received $76K for a Covid Tax refund. We will not have this income next year.

	Approved 2025	Projected Actuals	Variances
Expenses			
Salaries & Benefits Gross	915,400	912,790	(2,610)
Utilities & Maintenance	140,000	255,208	115,208
Special Facility Repairs	40,000	-	(40,000)
Printing & Data Processing	24,000	6,537	(17,463)
Advertising, Publicity & etc.	10,000	13,160	3,160
Supplies	8,000	5,228	(2,772)
Telephone/Internet Expense	30,000	28,142	(1,858)
Insurance	48,000	29,131	(18,869)
Refreshments	10,000	15,734	5,734
Interest, Bank Charges and Payroll Expenses	21,000	27,373	6,373
Line of Credit Interest Payment	7,500	10,229	2,729
Ministries & Outreach	169,400	130,064	(39,336)
Budgeted Expenses	**1,423,300**	**1,433,596**	**10,296**

Do to staffing attrition, there has been some cost savings in our salaries and benefits line item.

Our expenses continue to grow in the areas of utilities & maintenance, interest on debts, bank charges, and food for fellowship purposes.

Some of those maintenance expenses should be reflected in Special Facility Repairs. (Tree removals, plumbing, Concrete work, carpet flooring, and HVAC.)

Budget and Finance committee

Red denotes- (-) variance
Green denotes- (+)variance

Zion's Outstanding Debt

Debt	Balance on Debt
AMEX	$9,709.86
LINE OF CREDIT	$94,318.84
CPACE LOAN	* $1,308,798

We are strategically prioritizing reducing our debt in budget years '26 and '27.

***Potential savings if paid off in 2030. $654,680**

Zion's Assets

$5,805,820
(4850 Blagden Avenue, NW,
Washington, D.C.)

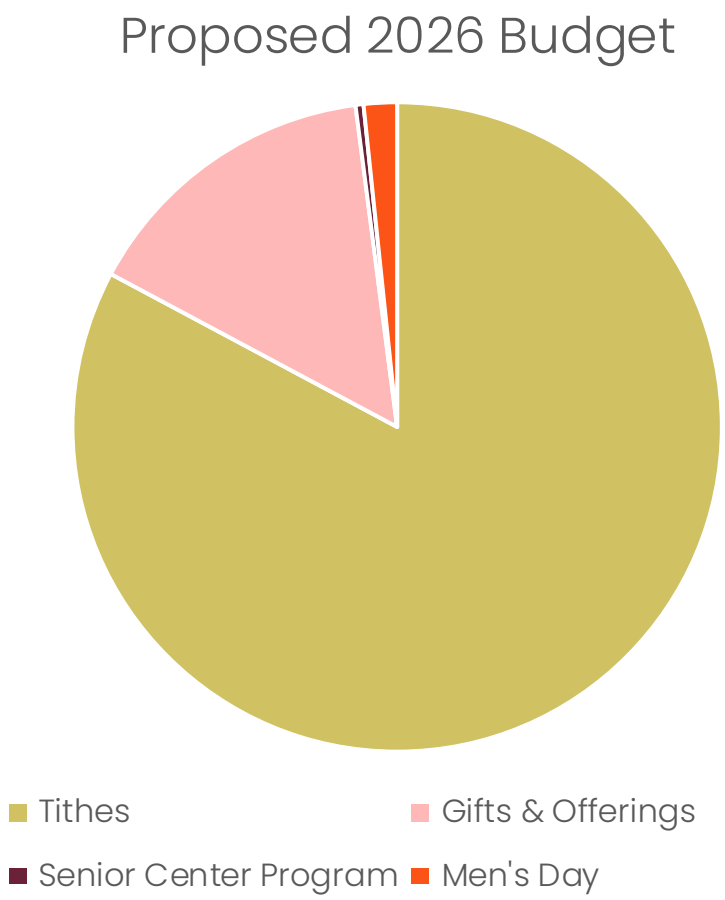
$2,886,250
(4817 Blagden Avenue, NW,
Washington, D.C.)

$1,070,433
(11005 Dayton Street,
Wheaton, MD)

$9,762,503
Total Assessed
Value of
Zion Baptist
Church's Properties

ZBC 2026 Budget Revenue

Description	Approved 2025 Budget	Original Target 2026 Budget	Revised Target 2026 Budget
Revenue			
Tithes	1,250,000	1,250,000	1,250,000
Gifts & Offering	228,490	231,490	228,500
Senior Center Program	7,600	7,600	6,000
Men's Day	21,500	21,800	25,000
Women's Day	21,500	21,800	25,000
Church Anniversary	25,500	26,000	25,000
Other Res./Gifts & Bequests	11,200	11,300	11,200
Facility Rentals	16,800	17,000	26,400
Other Revenue Sources	13,200	13,400	13,200
Budgeted Revenue	1,595,790	1,600,390	1,610,300



Revenue	2026 Budget	% of Revenue
Tithes	1,250,000	78%
Gifts & Offerings	228,500	14.19%
Senior Center Program	6,000	0.00%
Men's Day	25,000	1.55%
Women's Day	25,000	1.55%
Church Anniversary	25,000	1.55%
Res., Gifts & Bequests	11,200	0.70%
Facility Rentals	26,400	1.64%
Other Revenue Sources	13,200	0.82%
Budgeted Revenue	**1,610,300**	100.00%

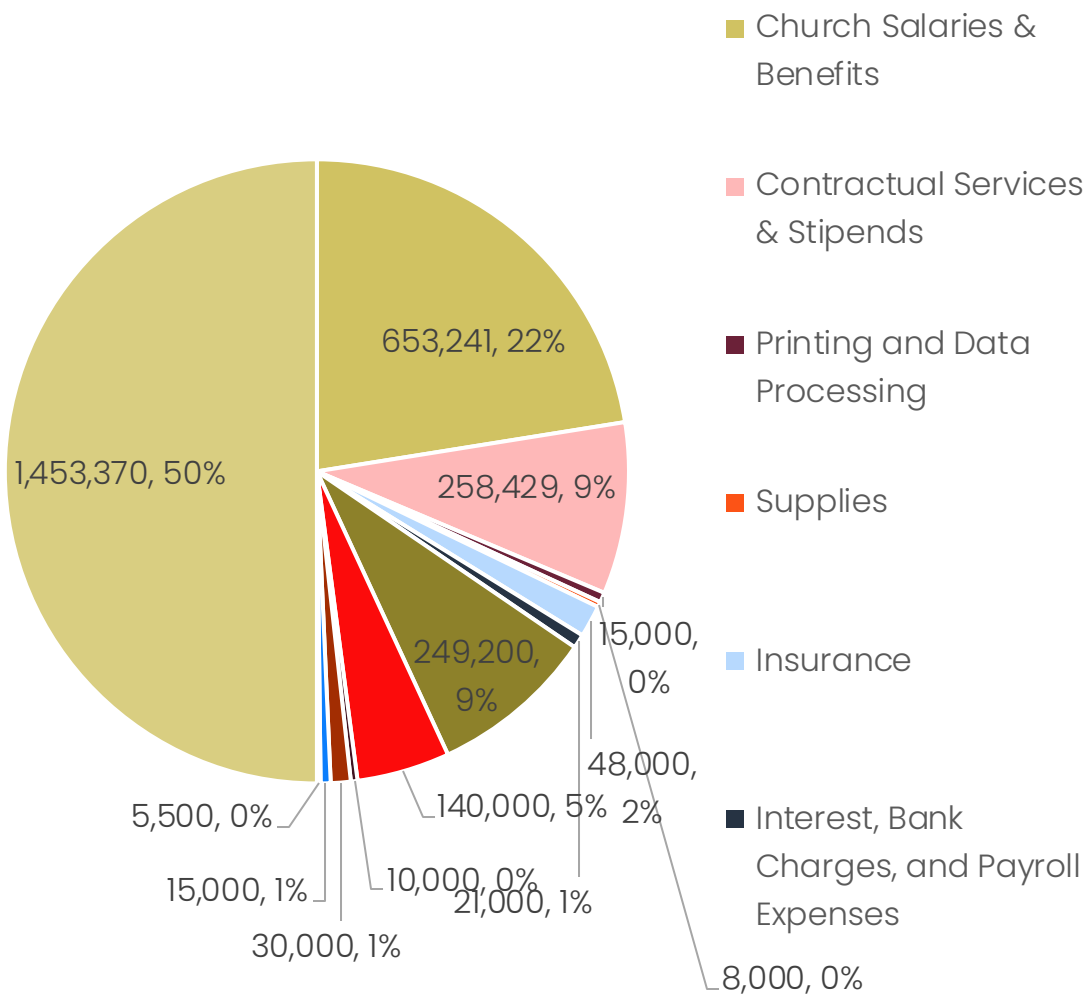
ZBC 2026 Budget Expenses

Description	Approved 2025 Budget	Original Target 2026 Budget	Revised Target 2026 Budget
Expenses			
Salaries/Benefits, Stipend, Contractors	**960,400**	**960,400**	**911,670**
Less-Salary & Benefits Reductions	**45,000**	**45,000**	
Utilities/ Maintenance	**140,000**	**140,000**	**140,000**
Special Facility Repairs	**40, 000**	**40,000**	**40,000**
Printing and Data Processing	**24,000**	**24,000**	**15,000**
Advertising, Publicity	**10,000**	**10,000**	**10,000**
Supplies	**8,000**	**8,000**	**8,000**
Telephone/Internet	**30,000**	**30,000**	**30,000**
Insurance	**48,000**	**48,000**	**48,000**
Refreshments	**10,000**	**10,000**	**15,000**

ZBC 2026 Budget Expenses

Description	Approved 2025 Budget	Original Target 2025 Budget	Revised Target 2026 Budget
Expenses Continued			
Interest, Bank Charges, Payroll Expenses	**21,000**	**21,000**	**21,000**
LOC Interest	**7,500**	**7,500**	**5,500**
Administrative Ministries	**16,200**	**16,200**	**46,200**
Internal Church Ministries	**84,900**	**95,000**	**108,400**
Outreach Budget	**35,700**	**35,700**	**42,400**
Board of Christian Education	**32,600**	**32,600**	**32,200**
Denominational Support			**20,000**
Budgeted Expenses	**1,423,300**	**1,438,400**	**1,493,370**

Proposed 2026 Budget



Expenses	Proposed 2026 Budget	% of Expenses
Church Salaries & Benefits	653,241	44.95%
Contractual Services & Stipends	258,429	17.78%
Printing and Data Processing	15,000	1.03%
Supplies	8,000	0.55%
Insurance	48,000	3.30%
Interest, Bank Charges, and Payroll Expenses	21,000	1.44%
Ministries & Outreach	249,200	17.15%
Utilities & Maintenance	140,000	9.63%
Advertising, Publicity & Other Expenses	10,000	0.69%
Telephone & internet Expenses	30,000	2.06%
Refreshments	15,000	1.03%
Line of Credit Payment	5,500	0.38%
Budgeted Expenses	1,453,370	100%

ZBC 2026
Restricted Funds

Description	Approved 2025 Budget	Original Target 2025 Budget	Revised Target 2026 Budget
Net Budgeted Excess Before Restricted Funds	**172,490**	**161,990**	**116,930**
Income Scholarship Fund	**20,000**	**20,000**	**20,000**
Designated Fund Trinity Fund	**100,000**	**100,000**	**50,000**
Net Budgeted Excess After Restricted Funds	**292,490**	**281,990**	**186,930**
Debt Payments & Special Projects			
CPACE Loan	**121,400**	**121,400**	**121,400**
Working Capital Loan	**3,490**	**3,490**	**3,600**
LOC & Credit Card Prin. Pay.	**9,000**	**10,000**	**61,930**
Total Debt and Special Projects	**133,890**	**134,890**	**186,930**
Net Budgeted Excess After Debt/Spec Proj.	**158,600**	**141,100**	**0**

ZBC 2027 Budget Revenue

Description	Original Target 2026 Budget	Revised Target 2026 Budget	Target 2027 Budget
Revenue			
Tithes	1,250,000	1,250,000	1,312,600
Gifts & Offering	231,490	228,500	239,900
Senior Center Program	7,600	6,000	6,000
Men's Day	21,800	25,000	25,000
Women's Day	21,800	25,000	25,000
Church Anniversary	26,000	25,000	25,000
Other Res./Gifts & Bequests	11,300	11,200	11,200
Facility Rentals	17,000	26,400	26,400
Other Revenue Sources	13,400	13,200	13,200
Budgeted Revenue	1,600,390	1,610,300	1,684,200

ZBC 2027 Budget Expenses

Description	Original Target 2026 Budget	Revised Target 2026 Budget	Target 2027 Budget
Expenses			
Salaries/Benefits, Stipend, Contractors	**960,400**	**911,670**	**911,670**
Less-Salary & Benefits Reductions	**45,000**		
Utilities/ Maintenance	**140, 000**	**140,000**	**144,200**
Special Facility Repairs	**40,000**	**40,000**	**65,000**
Printing and Data Processing	**24,000**	**15,000**	**15,000**
Advertising, Publicity	**10,000**	**10,000**	**10,500**
Supplies	**8,000**	**8,000**	**8,000**
Telephone/Internet	**30,000**	**30,000**	**31,000**
Insurance	**48,000**	**48,000**	**50,000**
Refreshments	**10,000**	**15,000**	**15,000**

ZBC 2027 Budget Expenses

Description	Original Target 2025 Budget	Revised Target 2026 Budget	Target 2027 Budget
Expenses Continued			
Interest, Bank Charges, Payroll Expenses	**21,000**	**21,000**	**22,000**
LOC Interest	**7,500**	**5,500**	**2,500**
Administrative Ministries	**16,200**	**46,200**	**46,200**
Internal Church Ministries	**95,000**	**108,400**	**108,400**
Outreach Budget	**35,700**	**42,400**	**42,400**
Board of Christian Education	**32,600**	**32,200**	**32,200**
Denominational Support		**20,000**	**20,000**
Budgeted Expenses	**1,438,400**	**1,493,370**	**1,524,070**

Budget and Finance Committee Actions and On-going Work

- Continuing effort to resolve 2021 Audit
- Monthly Meetings to Discuss Finances
- Weekly meetings of Chair with Pastor, and Finance Manager
- Hosting Learning Sessions led by Finance Members
- Collaborating with Financial Consultant to devise strategy for our finances
- Initiated a Spend Plan to lead efforts to pay bills on time and reduce debts
- Re-engaging the ZBC Financial Taskforce's Recommendation

WHY GIVE?

Giving is part of our worship and our Christian duty. We give to God's house for the purpose of ensuring that we have a place to meet corporately for worship and to continue our Christian development in a loving, supportive community. More importantly we give to ensure that this house of worship is here for those who seek to come into the saving knowledge of Jesus Christ.

Our financial gifts touch each of these key aspects of our ministry.

Worship
Evangelism
Education/Discipleship
Missions
Pastoral Care
Fellowship
Administration
Facilities
Debt
Staff

Pathways to $486
2026's Sacrificial Offering for Annual Day's

Monthly Installments	Day Of Giving	Weekly/Bi-Weekly
(2) $243		
(3) $162	(1) $162.00	
(4) $121.50		52 payments of
(5) $97.20		$9.35
(6) $81	(2) $162.00	
(7) $69.40		
(8) $60.75		26 payments of
(9) $54.00	(3) $162.00	$18.70
(10) $48.60		
(11) $44.18		
(12)$40.50		

This strategy supports members with devising a plan to meet our annual day giving and helps us reach our collective goal.

Have you considered Recurring Payments for your church offerings?

A recurring payment is a regular, automatic transaction made to the church through one of our e-giving platforms.

This strategy supports the church with our cashflow challenges.

Benefits

- For members:
  - **Convenience:** Saves time and the mental effort of manually making payments.

- For the Church:
  - **Steady cash flow:** Provides a consistent and predictable revenue stream, which helps with financial planning.
  - **Reduced late payments:** Decreases the risk of church making late or missed payments.

BUDGET & FINANCE COMMITTEE

JACQUELINE ANDERSON, CHAIR
JAMES BROWN
VELERIA BURRIS
DEBBY HENRY CALDWELL
FRANK DICKEY
BARRON HARVEY
RANDY PERRIN
KIM SWANN-NDIAYE
ITHALDA USTON
CHRISTINE WILLIAMS

FINANCE TEAM MEMBERS

CRYSTAL LEWIS, FIN. MANAGER
DELORES JOHNSON, TREASURER
LISA FUNDERBURK, ASST. TREASURER
BEVERLY EVERSON-JONES, FINANCIAL CONSULTANT

SIS. E. MARLENE TOLSON AND DEA. LAURA DYSON ALSO CONTRIBUTE TO OUR WORK OF FINANCE RECORD KEEPING

Jacqueline Anderson, Co-Chair, James Brown, Veleria Burris, Debby Henry Caldwell, Roy Castlebury, Sr., Barbara Childs, Co-Chair, Ernest Coleman, Chaplain, Alexis Daniels, Frank Dickey, Barron Harvey, William Lawson, Niiyo Madison, Asst. Secretary, Randy Perrin, Kim Swann-Ndiaye, Althea Smith, Vice-Chair, Nikki Tolson, Ithalda Uston, George Walker, and Christine Williams

Thank you, Zion
for all your giving!
Your giving makes
a difference!

At this time, the
Trustees
will entertain any
questions you may
have.