	A	B	C	D	E	F	G	H
1	**Zion Baptist Church Budget - Final Draft**							
2	**Description**			**Approved 2025 Budget**	**Target 2026 Budget**	**Revised Target 2026 Budget**	**Target 2027 Budget**	**Comments**
3	**Revenue**							
4	Tithes			1,250,000	1,250,000	1,250,000	1,312,500	Proposed revenue for FY 2026 is generally flat. This reflects probable impact of economic uncertainty as the region rebound from government shutdown and ripple effect. Additionally, it is anticipated that above tithes/offering giving will be directed to identified special projects. For FY 2027 budget Tithes & Offerings are increased by 5% driven by projected growth in discipleship. Facility Rental has been updated to reflect three current rental agreements valued at $2200 per month.
5	Gifts & Offerings			228,490	231,490	228,500	239,900	
6	Senior Center Program			7,600	7,600	6,000	6,000	
7	Men's Day			21,500	21,800	25,000	25,000	
8	Women's Day			21,500	21,800	25,000	25,000	
9	Church Anniversary			25,500	26,000	25,000	25,000	
10	Other Resources/Gifts & Bequests			11,200	11,300	11,200	11,200	
11	Facility Rentals			16,800	17,000	26,400	26,400	
12	Other Revenue Sources			13,200	13,400	13,200	13,200	
13	**Total Revenue**			**1,595,790**	**1,600,390**	**1,610,300**	**1,684,200**	
14	**Expenses**							
15	Salaries & Benefits, Contractual Services & Stipends			960,400	960,400	911,670	911,670	Salary & Benefits savings through strategic staffing changes is included in FY 26/27 budgets. Salaries & Benefits - $655,741 and Contractual Services and Stipends - $258,429 totalling $911,670. In FY 2025, a savings ($45K) was included but not allocated to positions.
16	Less - Salary & Benefits Reductions			(45,000)	(45,000)			
17	Utilities & Maintenance			140,000	140,000	140,000	144,200	Utilities & maintenance reflects establishment of a separate line item for special facility repairs that are above & beyond normal utility costs and general maintenance as well as increased for projected utility costs.
18	Special Facility Repairs			40,000	45,000	40,000	65,000	
19	Printing & Data Processing			24,000	24,000	15,000	15,000	
20	Advertising, Publicity & Other Expenses			10,000	10,000	10,000	10,500	
21	Supplies			8,000	8,000	8,000	8,000	
22	Telephone/Internet Expense			30,000	30,000	30,000	31,000	
23	Insurance			48,000	48,000	48,000	50,000	
24	Repasts and Refreshments			10,000	10,000	15,000	15,000	
25	Interest, Bank Charges and Payroll Expenses			21,000	21,000	21,000	22,000	
26	Line of Credit Interest			7,500	7,500	5,500	2,500	Line of Credit Interest Payments Only
27	Administrative Ministries			16,200	16,200	46,200	46,200	
28	Internal Church Ministries			84,900	95,000	108,400	108,400	Includes $27,500 for College Ministry/Scholarships
29	Outreach/External Ministries			35,700	35,700	42,400	42,400	
30	Board of Christian Education			32,600	32,600	32,200	32,200	
31	Denominational Support					20,000	20,000	
32	**Budgeted Expenses**			**1,423,300**	**1,438,400**	**1,493,370**	**1,524,070**	
33	**NET BUDGETED EXCESS BEFORE RESTRICTED FUNDS ACTIVITY**			**172,490**	**161,990**	**116,930**	**160,130**	
34	Income Scholarship Fund			20,000	20,000	20,000	25,000	Scholarship awards budgeted with internal ministries in targets for 2025 and 2026
35	Designated Fund Income - Trinity Fund			100,000	100,000	50,000	50,000	Will require communication/strategy implementation as 2025 target currently is not projected to be achieved.
36	**NET BUDGETED EXCESS AFTER RESTRICTED FUNDS ACTIVITY**			**292,490**	**281,990**	**186,930**	**235,130**	

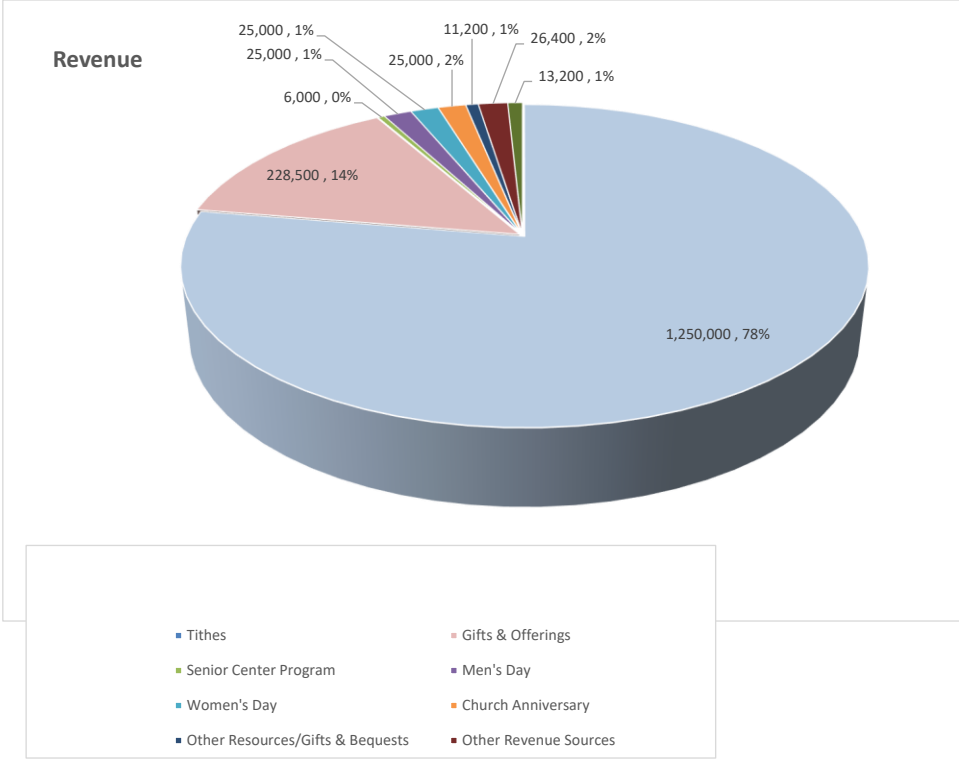
	A	B	C	D	E	F	G	H
2	**Description**			**Approved 2025 Budget**	**Target 2026 Budget**	**Revised Target 2026 Budget**	**Target 2027 Budget**	**Comments**
37	**Debt Payments and Special Projects**							
38	CPACE Loan Payments			121,400	121,400	121,400	121,400	
39	Reserve for CPACE Debt Retirement & Contingencies						100,900	Projected reserves to supprt early down off payoff of CPACE loan and rebuiild cash reserves.
40	Working Capital Loan			3,490	3,490	3,600	-	In FY 2025 North Site Mortgage loan was retired. Working Capital Loan payments continue through 2026.
41	Line of Credit and Credit Card Principal Payments			9,000	10,000	61,930	12,830	Strategic effort to payoff credit debt by end of 2026 and significantly reduce line of credit.
42	**Total Debt & Special Projects**			**133,890**	**134,890**	**186,930**	**235,130**	
43	**NET BUDGETED EXCESS AFTER DEBT and SPECIAL PROJECTS**			**158,600**	**147,100**	**-**	**-**	

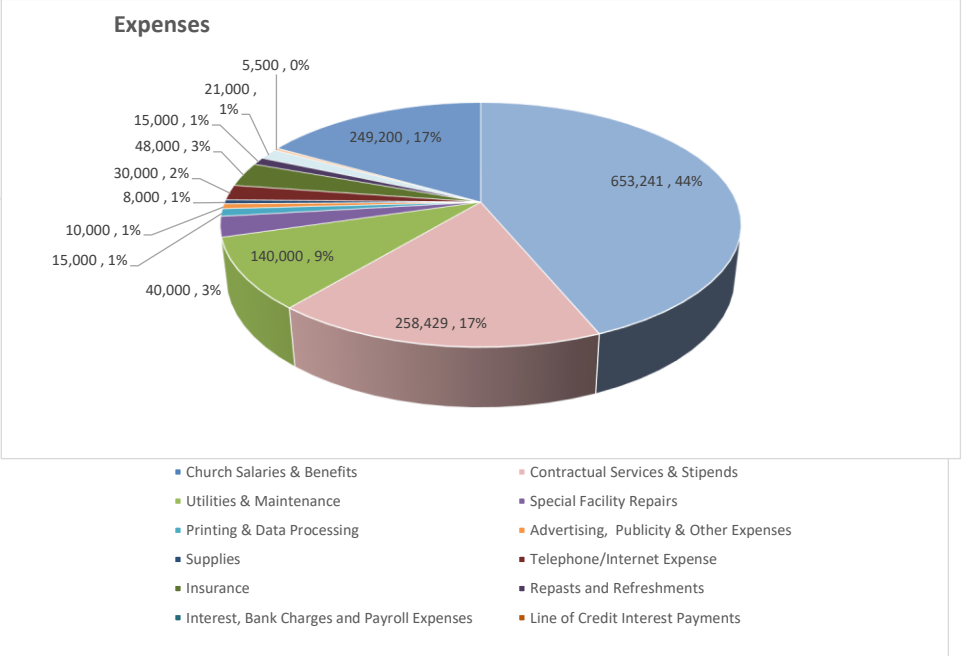
	A	B	C	D	E	F	G
1	**ZION BAPTIST CHURCH**						
2	**DRAFT vs PROJECTED ACTUAL**						
3	**For Year Ending December 31 2025 based upon October 31 2025 Actuals**						
4	**Note this projection is expected to improve with update of October 2025 actuals expected on 12/1/2025.**						
5	**Description**			**Approved 2025 Budget**	**Projected 2025 Actual**	**Variance**	
6	**Revenue**						
7	Tithes			1,250,000	1,125,033	(124,967)	
8	Gifts & Offerings			228,490	194,417	(34,073)	
9	Senior Center Program			7,600	8,242	642	
10	Men's Day			21,500	22,167	667	
11	Women's Day			21,500	30,774	9,274	
12	Church Anniversary			25,500	27,703	2,203	
13	Other Resources/Gifts & Bequests			11,200	9,715	(1,485)	
14	Facility Rentals			16,800	22,600	5,800	
15	Other Revenue Sources (Actual includes ERC)			13,200	150,233	137,033	
16	Revenue Reallocation (to be addressed)				(128,332)		
17	**Budgeted Revenue**			**1,595,790**	**1,462,552**	**(133,238)**	
18	**Expenses**						
19	Salaries & Benefits Gross $960400 Less			915,400	912,790	(2,610)	
20	Utilities & Maintenance			140,000	255,208	115,208	
21	Special Facility Repairs			40,000	-	(40,000)	
22	Printing & Data Processing			24,000	6,537	(17,463)	
23	Advertising, Publicity & Other Expenses			10,000	13,160	3,160	
24	Supplies			8,000	5,228	(2,772)	
25	Telephone/Internet Expense			30,000	28,142	(1,858)	
26	Insurance			48,000	29,131	(18,869)	
27	Repasts and Refreshments			10,000	15,734	5,734	
28	Interest, Bank Charges and Payroll			21,000	27,373	6,373	
29	Line of Credit Interest Payments			7,500	10,229	2,729	
30	Ministries & Outreach			169,400	130,064	(39,336)	
31	**Budgeted Expenses**			**1,423,300**	**1,433,596**	**10,296**	
32	**NET BUDGETED EXCESS (DEFICIT) BEFORE RESTRICTED FUNDS**			172,490	28,956	(143,534)	
33	Income Scholarship Fund			20,000	31,518	11,518	
34	Designated Fund Income - Trinity Fund			100,000	19,558	(80,442)	
35	**NET BUDGETED EXCESS AFTER RESTRICTED FUNDS ACTIVITY**			292,490	80,032	(212,458)	
36	**Debt Payments and Special Projects**						
37	C-Pace Debt Principal Reduction &			121,400	121,557	157	
38	Loan Repayments			-		-	
39	North Site Mortgage & Working Capital			3,490	29,985	26,495	
40	Line of Credit Principal Payments			9,000	1,500	(7,500)	
41	Total Capital Outlays - Cash			133,890	153,042	19,152	

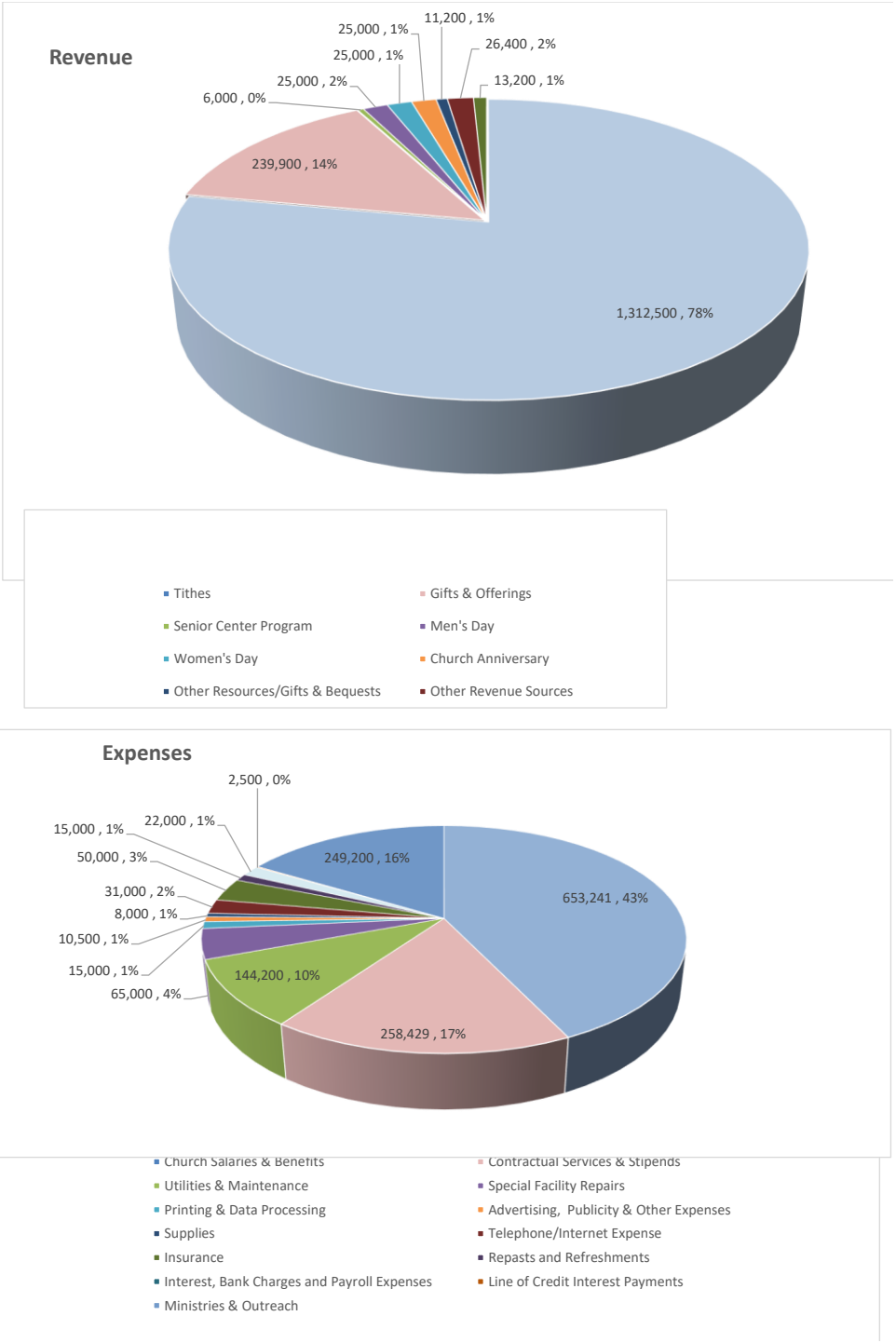
	A	B	C	D	E	F	G
5	**Description**			**Approved 2025 Budget**	**Projected 2025 Actual**	**Variance**	
42	**NET BUDGETED EXCESS (DEFICIT)**			**158,600**	**(73,010)**	**(231,610)**	

ZION BAPTIST CHURCH
2026 PROPOSED BUDGET SUMMARY

Description	Proposed 2026 Budget	
Revenue		% of Rev
Tithes	1,250,000	78%
Gifts & Offerings	228,500	14%
Senior Center Program	6,000	0%
Men's Day	25,000	2%
Women's Day	25,000	2%
Church Anniversary	25,000	2%
Other Resources/Gifts & Bequests	11,200	1%
Facility Rentals	26,400	2%
Other Revenue Sources	13,200	1%
Budgeted Revenue	**1,610,300**	100%
Expenses		% of Expenses
Church Salaries & Benefits	653,241	44%
Contractual Services & Stipends	258,429	17%
Utilities & Maintenance	140,000	9%
Special Facility Repairs	40,000	3%
Printing & Data Processing	15,000	1%
Advertising, Publicity & Other Expenses	10,000	1%
Supplies	8,000	1%
Telephone/Internet Expense	30,000	2%
Insurance	48,000	3%
Repasts and Refreshments	15,000	1%
Interest, Bank Charges and Payroll Expenses	21,000	1%
Line of Credit Interest Payments	5,500	0%
Ministries & Outreach	249,200	17%
Budgeted Expenses	**1,493,370**	100%
NET BUDGETED EXCESS (DEFICIT) BEFORE RESTRICTED FUNDS ACTIVITY	**116,930**	
Income Scholarship Fund	20,000	
Designated Fund Income - Trinity Fund	50,000	
NET BUDGETED EXCESS AFTER RESTRICTED FUNDS ACTIVITY	**186,930**	
Debt Payments and Special Projects		
C-Pace Debt Principal Reduction & Interest Expense	121,400	
Loan Repayments	-	
North Site Mortgage & Working Capital Loan	3,600	
Line of Credit Principal & Credit Card Payments	61,930	
Total Capital Outlays - Cash	186,930	
NET BUDGETED EXCESS AFTER DEBT and SPECIAL PROJECTS	-	





ZION BAPTIST CHURCH
2027 PROPOSED BUDGET SUMMARY

Description	Proposed 2027 Budget	
Revenue		% of Rev
Tithes	1,312,500	78%
Gifts & Offerings	239,900	14%
Senior Center Program	6,000	0%
Men's Day	25,000	1%
Women's Day	25,000	1%
Church Anniversary	25,000	1%
Other Resources/Gifts & Bequests	11,200	1%
Facility Rentals	26,400	2%
Other Revenue Sources	13,200	1%
Budgeted Revenue	**1,684,200**	100%
Expenses		% of Expenses
Church Salaries & Benefits	653,241	43%
Contractual Services & Stipends	258,429	17%
Utilities & Maintenance	144,200	9%
Special Facility Repairs	65,000	4%
Printing & Data Processing	15,000	1%
Advertising, Publicity & Other Expenses	10,500	1%
Supplies	8,000	1%
Telephone/Internet Expense	31,000	2%
Insurance	50,000	3%
Repasts and Refreshments	15,000	1%
Interest, Bank Charges and Payroll Expenses	22,000	1%
Line of Credit Interest Payments	2,500	0%
Ministries & Outreach	249,200	16%
Budgeted Expenses	**1,524,070**	100%
NET BUDGETED EXCESS (DEFICIT) BEFORE RESTRICTED FUNDS ACTIVITY	**160,130**	
Income Scholarship Fund	25,000	
Designated Fund Income - Trinity Fund	50,000	
NET BUDGETED EXCESS AFTER RESTRICTED FUNDS ACTIVITY	**235,130**	
Debt Payments and Special Projects		
C-Pace Debt Principal Reduction & Interest Expense	121,400	
Reserve for CPACE Debt Retirement & Contingencies	100,900	
North Site Mortgage & Working Capital Loan	-	
Line of Credit Principal & Credit Card Payments	12,830	
Total Capital Outlays - Cash	**235,130**	
NET BUDGETED EXCESS AFTER DEBT and SPECIAL PROJECTS	-