

A LOOK At Our Budget

Prepared for Congregational Meeting October 18, 2009

Based on January 1, 2009 through September 30, 2009

General Fund Budget thru 09/30/09	\$609,843
(39 weeks, \$15,637 weekly average)	
General Fund Offerings through 9/30/09	\$649,972
(39 weeks, \$16,665 weekly average)	
General Fund Spending through 9/30/09	\$607,408
(39 weeks, \$15,575 weekly average)	
General Fund Budget for 2009.....	\$732,614
Missions budget (11% general fund budget)	\$80,587
TOTAL budget.....	\$813,201

A breakdown of the 2009 budget:

- 11% to missions (non-mission requests x 11%)
- 10% goes to utilities, property and grounds
- 8% to team ministry areas
- 23% to mortgage
- 48% to payroll of ministers and support staff

There have been no ministerial staffing changes since the 2008 Congregational meeting on October 17, 2008. In an effort to continue to cut costs from the budget during the onset of a recession, support staffing hours were cut in some positions, and the equivalent of a three-quarter time custodial position was eliminated. Attendance remains steady with an average of 261 in all segments of the 8:45am service, and 325 at the 10:30am session.

Our general fund giving trends are over 3% higher than at this same point in 2008. Considering this last year was one of recession in the global and US economy, and the attendance numbers nearly identical over the last two years, this is a true blessing! God has been more than faithful. Please take time to recognize and glorify God our Provider for what he has done and will continue to do. We pray God is recognizing our attempts to be better stewards in every financial decision.

Recognizing the need to cut controllable costs significantly in light of the impact of the recession, the 2009 budget (\$15,637 weekly) was cut 12.5% from the 2008 budget. The weekly budget target was 3% lower than our average income at this time a year ago. We are pleased to report that actual spending weekly average (\$15,575) is less than budgeted, and less than average general fund giving income (\$16,665) per week at 39 weeks exceeds our spending. The balance of our general fund is down significantly due to the shortfall between income and spending in 2008, but we thank God it has not decreased further. There is additional cause to celebrate when you factor that these figures include a very unfavorable interest rate which has cost \$52,000 more than budgeted for the first 10 months of the year. Our team ministries are to be commended on their extremely frugal approach to spending this year. We know we must carry that practice into 2010 and better prepare for continued unfavorable interest rates.

In the area of debt reduction, \$24,902 has been given in these 39 weeks toward the 50/50 Challenge: 50% designated to debt reduction and 50% to property improvements. These funds are being held in escrow as a buffer for the general fund balance. When the general fund account balances increases markedly, these funds will be released to further pay down our mortgage debt. In addition, response to the appeal in August for additional giving to the general fund to help cover the unbudgeted interest has provided approximately \$25,000.

As in years past, our budget was established by requests from team ministries and reviewed by elders prior to approval by the team ministry cabinet. Team work between team coaches, managers, staff and elders to provide appropriate budget estimates are expected. We operate on faith that God will provide for our congregation through the knowledge and practice of stewardship.

Creating a workable budget has been a difficult endeavor and that will not change in 2010. We are increasingly aware how our debt load limits our abilities to minister more efficiently. We continue to be mindful of ways to cut costs, eliminate incurring additional debt, and pay off existing debt as quickly as possible so as to use the funds that God provides more effectively. We are monitoring the expectations of our larger stand-alone ministries more closely. We are also aware of the increasing financial challenges of our congregation's families to make ends meet, and offer assistance with financial principals as taught in God's Word as well as providing practical tools to create balanced budgets that work. And looking at our future, our leadership continues to explore options for using the undeveloped 72 acres of land, which is not mortgaged and currently farmed, most effectively for God's glory without increasing debt.

What can you do?

Pray and Study! Make a commitment with your finances based on your study and prayer.

Cicero Christian Church is supported solely on the tithing practices of the congregation and God's blessing. We also would like to encourage those who are not practicing tithing to study God's Word on this concept. Several key scriptures are provided below for you to study and pray over individually or with your family as we challenge you to practice stewardship of God's provision. As part of our team ministry education efforts, the *Crown Financial Ministries* course is offered a few times a year for those who want to complete an in-depth practical study on personal finances from a Biblical perspective.

The tithe serves the practical functions of supporting vital church ministries. The scriptures describe a tithe as consisting of one-tenth devoted to the Lord. You may think that is impossible to do in your current situation. If so, start with a step of faith and a smaller commitment, working toward a higher goal. The important thing is that you trust God with your finances and have faith in Him.

Use these Scriptures as a start to your topical study on Biblical Stewardship

A tithe is not forced, it is a matter of conscience before the Lord, and was part of many Old Testament ordinances to be performed with all heart and soul (for example, **Deuteronomy 26**), and was even practices before the giving of the law of Moses. The New Testament teaches us to give systematically, bountifully, and cheerfully. (**I Corinthians 16:2, II Corinthians 9:6-7**)

Matthew 6:24 challenges us to invite Jesus Christ to be our Lord, since money is the primary competition with Christ for lordship in our lives.

The underlying purpose of the tithe is to learn to fear the Lord. God has promised to give wisdom and blessing to those who fear Him. "You shall surely tithe all the produce from what you sow, which comes out of the field every year. And you shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the first-born of your herd and your flock, in order that you may learn to fear the Lord your God always." (**Deuteronomy 14:22-23**)

The New Testament believer, like the Israelites of the Old Testament laws, must recognize that he is a steward and that God is owner of all. (**I Corinthians 4:1-2, I Chronicles 29:14**)

The principle of honoring God from one's wealth and with a token of all one's income, followed in turn by the promise of His blessing is taught in Proverbs 3:9-10. The prophets admonition was to bring all the tithes into the temple storehouse and God would bless them until there was no more need. (**Malachi 3:8-11**)

Tithing is integral to the concept of Worship, and is apparent in the Old Testament laws concerning offerings and sacrifices. Among elements of New Testament examples of Christian worship was the giving of alms (**I Corinthians 16:1-2**).

There is a correlation between how we handle our resources and our quality of fellowship with the Lord. (**Luke 16:11**)

In all honesty, very few of us in the great nation of America cannot count ourselves as "rich" when compared to the rest of the world. Instructions for those who are rich are given in **I Timothy 2:17-18**.

Our church offers the Crown Financial Ministries course, which many of you have taken. In the course you learn that the bible has 2,350 verses that address money. The following are the verses which are required to be memorized for the course: **Luke 16:11; I Chronicles 29:11, 12;**

I Corinthians 4:2; Proverbs 22:7; Proverbs 12:15; Leviticus 19:11; Acts 20:35; Colossians 3:23, 24; Proverbs 21:20; Proverbs 21:5; Proverbs 22:6; Philippians 4:11-13 and Mark 8:36.

God honors those who give tithes and offerings. Abraham tithed spoils of war and was given the promise of a son in **Genesis 14-15**. Solomon gave a thousand burnt offerings to the Lord after becoming king and God gave him riches, honor and wisdom (**I Kings 3:4-15**). Jacob offered God 10% of all he received back to the Lord and he received 20 years of financial success (**Genesis 28:22**). Barnabus sold his land and gave the money to the church. He was given public honor and a special ministry from the Lord. (**Acts 4:36-37**)

Where a man's treasure is, there his heart is also. (**Matthew 6:21**)

God is looking for men and women who will obey His principles of finance and demonstrate to a skeptical, unbelieving world that He lives and that He rewards them that diligently seek Him. (**Hebrews 11:6**) Men and women of such Scriptural convictions will not only influence the history of our own day, but will raise up the foundations of many Godly generations. (**Isaiah 61:4**)