

A LOOK At Our Budget

Prepared for Congregational Meeting October 21, 2007

Based on January 1, 2007 through September 30, 2007

General Fund Budget thru 09/30/07*	\$656,138
(39 weeks, \$17,267 weekly average)	
General Fund Offerings through 9/30/07	\$647,417
(39 weeks, \$16,600 weekly average)	
General Fund Spending through 9/30/07	\$628,056
(39 weeks, \$16,104 weekly average)	
General Fund Budget for 2007.....	\$816,249
Missions budget (10% general fund)	\$81,625
TOTAL budget.....	\$17,267

A breakdown of the 2007 budget:

- 10% to missions
- 10.5% goes to utilities, property and grounds
- 10.5% to team ministry areas
- 20% to mortgage
- 49% to payroll of ministers and support staff

God has presented us with many things to celebrate!

Staffing updates since the 2006 Congregational meeting on October 15, 2006 include the resignation of Bill Bergstrom as Involvement Minister in December, the permanent hiring of Doug Wiggers as Worship & Music Minister in January, Pastor Steve Hancock transitioning from full time to part time ministry, and the resignation of Elaine Glover as part time Drama Ministry Director. Our non-human staff member, Kip! (our *Kindness in Progress* Servant Evangelism purple polar bear mascot) kept busy as well leading us to perform simple acts of kindness as a way of showing God's love.

Attendance remains steady with an average of 284 in all segments of the 8:45am Church Complete Worship, and 302 at the 10:30am session. At Easter, we adjusted the second service time to start 10 minutes later, and we have had three Sundays where the services were combined into one in the last year.

Our general fund giving trends are 7% higher than at this same point in 2006. God has been more than faithful. Please take time to recognize and glorify God our Provider (Jehovah Jirah) for what he has done. Although our current 2007 budget (\$17,267 weekly) is significantly higher than our income (\$16,600 at 39 weeks), our actual spending is less three percent lower than our income (\$16,104 at 39 weeks). Spending is 6% below budget, and general fund contributions are 2% below budget. We are operating with a balance around \$65,000 in our general fund account (an increase of \$20,000 over this time last year). \$79,437 has been given in these 39 weeks of 2007 toward debt reduction (including funds for *Prepare the Way* stewardship campaign which "officially" ended in October 2003). A \$50,000 payment to principal on a segment of our mortgage was paid off in June, and a \$25,000 payment will be drafted from our account in December, resulting in a \$136,273 savings in interest.

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. We work with team coaches and managers, staff and elders to provide appropriate budget figures and operate on faith that God will provide for our congregation through the knowledge and practice of stewardship. Looking forward to 2008, we are continuing the process of reducing our weekly costs. The introduction of the Financial Peace University program in conjunction with our Crown Financial Ministries drives us in every decision we make going forward, with an eye to reducing debt at every chance. We hope to have no debt other than our mortgage by the end of the year 2007. Our administrative elders continue to explore options for using the undeveloped 75 acres of land most effectively for God's glory.



CICERO CHRISTIAN CHURCH

where God's
love flows
like a river

1715 Stringtown Pike • Cicero, IN 46034 • 317.984.4653 • cicerochristianchurch.org

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**)