

Church Budgeting

Presented by Janiel Youngblood, CPA

Planning & Vision

- Align budget with goals and mission
- Establish priorities
- Think long-range
- Consider demographics
- Evaluate progress

What Is a Budget?

- Financial tool
- Guardrail that guides where money goes
- Helps to make informed financial decisions
- "Tell the money where to go rather than asking where it went"

Income & Revenue

- Know your givers
- Promote stewardship
- Diversify
- Missions & Ministries Fairs
- Consider local economy trends

Expenses & Stewardship

- Tie every expenditure back to the church's mission
- Evaluate program viability — investing vs. socializing
- Establish guidelines and governance
- Build reserves

Budget Timeline & Process

- Year-round process
- Combine top-down direction with bottom-up departmental input
- Types: Incremental, .S.A.L.Y., Program-based budgets

Debt & Difficult Times

- Track debt covenants; evaluate refinancing options
- Look for efficiencies, grants, and non-profit partnerships
- Consider Time & Talent campaigns

Change Management & Key Benefits

The ADKAR Model for Successful Change

Prosci Change Management



★ Top 10 Budgeting Benefits

- Formalizes planning and gets members involved
- Increases commitment to giving
- Generates confidence in church leadership
- Provides basis for control and performance evaluation
- Reduces emotion-charged financial discussions
- Assists in communication and coordination
- Allows time to lend or borrow prudently
- Allows for continued operation when cash receipts are diminished
- Is a basis for performance evaluation
- Gets members involved in the financial mission

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