BUDGETING & FINANCE PREP

GETTING IN THE HUDDLE TO SET THE FINANCIAL GAME PLAN

Budgeting, finance, and faithful money management — from the first snap to the goal line.

Presented by Janiel Youngblood, CPA

Janiel Youngblood & Associates LLC
Church Financial Lighthouse

THE STARTING LINEUP

The 8 Core Concepts

Every principle in the Praybook flows from one of these foundational truths.

1

God Is Your Source

Not your members

2

The Stewardship Mindset

We manage; God owns

3

The Power of the Tithe

First fruits unlock overflow

4

Breaking the Spirit of Debt

Freedom is both spiritual and practical

5

The Law of Generosity

Sowing activates the harvest

6

Faith Declarations

Words reshape financial reality

7

Biblical Multiplication

Grow what God gives

8

Generational Legacy

What's will others build upon

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GAME PLAN

Budgeting & Finance Basics

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01

Planning & Vision

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

02

What Is a Budget?

- A 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"

03

Income & Revenue

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

04

Expenses & Stewardship

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

05

Budget Timeline & Process

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

06

Debt & Difficult Times

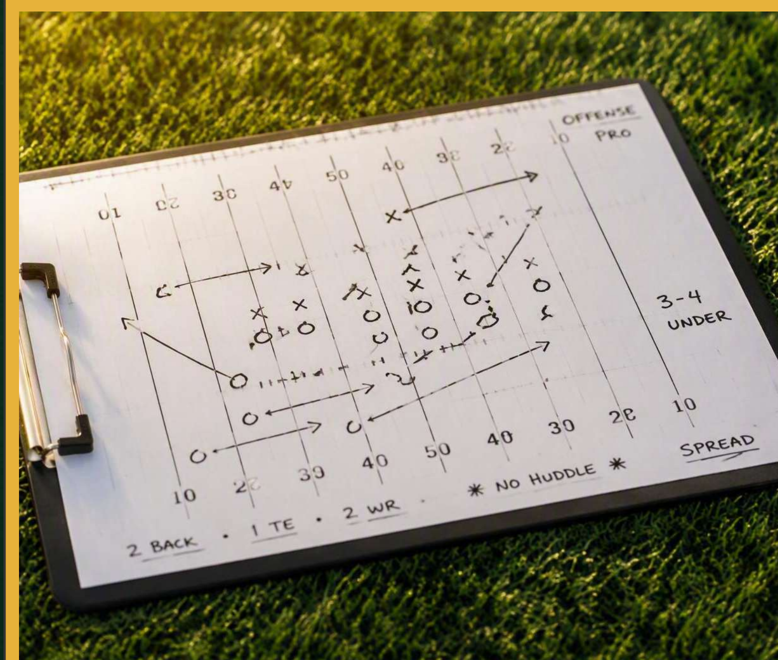
- Track debt covenants; evaluate refinancing options
- Look for efficiencies, grants, and non-profit partnerships
- Consider Time & Talent campaigns

Luke 16:10 "Whoever can be trusted with little can also be trusted with much."

THE PLAY CALL

Run The Play To Be a Faithful S.T.E.W.A.R.D.

- **S** Specify the needs in a budget
- **T** Time bound the financial goals
- **E** Exercise faith in the pursuit of the goal
- **W** Write down your confessions of faith
- **A** Act on the goal, make the necessary changes
- **R** Review activity and adjustment as needed
- **D** Discipline yourself for consistency



Ready, Set, Go!