



# 2025 PROPOSED FINANCIAL PLAN

# KINGWOOD FIRST BAPTIST CHURCH PROPOSED FISCAL YEAR 2025 FINANCIAL PLAN

## Summary

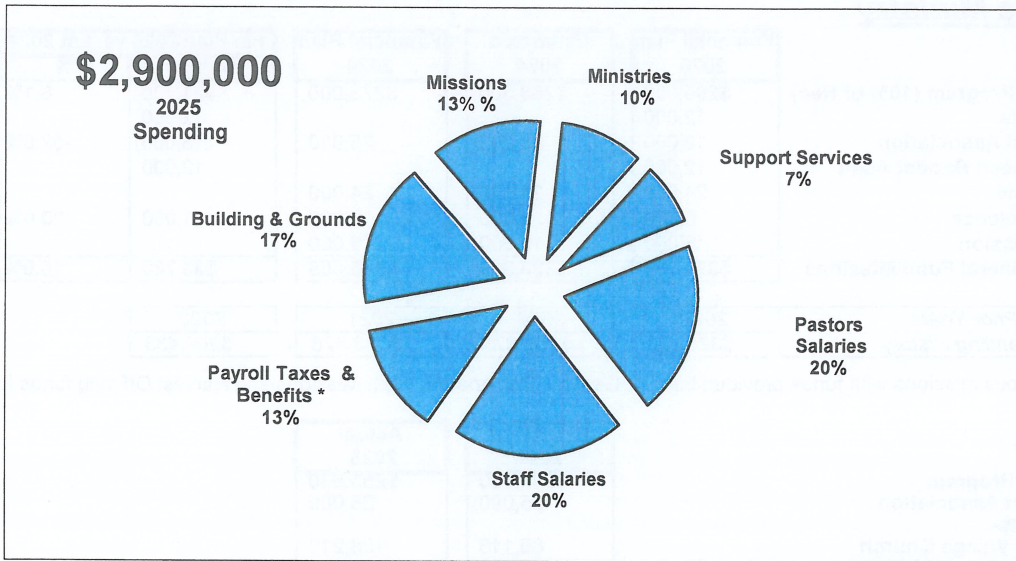
- Our church is truly blessed in so many ways. We are a very generous congregation and our contributions allow us to have a wonderful campus, outstanding ministries for our members, strong local and global missions and to operate without debt. Thank you for your love and generosity.
- Pursuant to the Great Commission, we are pleased to report that financial support of mission activities was over \$600,000 this past year, and with this proposed financial plan, is expected to do so again in 2024/25. This represents a value that exceeds 20% of our annual budget and is a success story in itself.
- The 2025 proposed financial plan represents a \$217,000 (8.1%) increase in contributions over estimated 2024 giving. Our church is strong, debt free and has just completed a very successful Sharing Life Campaign.

## Recent Highlights

- 26 people accepted Christ as their personal savior and were baptized in addition to 45 people who joined our church family in 2023/2024.
- Our local church plant, Grace Village Church, under the leadership of Pastor Reid Rothenberger became operational in January 2023 and is off to a great start. We were joined in financing this effort by the Union Baptist Association and Tryon Evergreen Baptist Association.
- Our church plant in Thailand has been operational for about three years and continues to thrive.
- We have just completed our Sharing Life Campaign and are thankful that our church family has contributed over \$3.3 million to fund this effort. Combined with \$800,000 on hand at the beginning of the campaign, we completed \$4 million of campaign projects. We have made the final payment for the acoustical work and audio/visual systems and expect that the final payment for the remodeling will be made late in March. Effective March 31, 2024 this will complete the Sharing Life Campaign. After final payments are made we will separate the SLC funds into two separate funds - building and church plant. Please direct future designated contributions to these separate funds.
- Harvest Offering receipts of \$84,000 this year were designated for church plants or sent outside our church for Mission efforts locally, nationally and globally. This represent an outstanding outpouring of generosity and show the heart of our church family.
- Our Campus is utilized by approximately 1,650 individuals each week through numerous ministries. In addition to our regularly scheduled worship services, adult, student and children's LIFE Groups, Wednesday Night Disciple Life classes, Student Worship, KIDZLIFE and Women's Ministry classes, the campus is used by Mother's Day Out (MDO), Bible Study Fellowship (BSF), Photography Club and numerous others. Multiple local schools use our facilities for concerts and banquets.

## Major Priorities for Coming Year

- Our church priorities for the past 4 years have been primarily the success of the Sharing Life Campaign (the "SLC"). Now it is time to refocus our spending priorities.
- Our highest priority is to select a new Senior Pastor to lead us into the future. The identification of our new Senior Pastor and the timing of his arrival in Kingwood is dependent upon "God's Man and God's Timing". At this time both identification of His Man and His Timing are uncertain. Our Senior Pastor Search Team, composed of church members, is seeking God's guidance for this important decision for our church.
- Our second highest priority is to continue planting churches. We have several areas of interest but this priority is dependent upon "God's Man, Gods Timing and God's Location," none of which are certain at this time.
- To date, all church plant funds have been provided directly to the SLC by the generous contributions of our church members. No funding for church plants has come from our general fund. The reallocation of funds noted in the Missions Ministry section below is designed to establish a permanent source of funding from the general fund for church plants. The amount of this funding can be adjusted periodically by church action so that we can ensure that we have adequate funds for future church plants.
- In the past few years, giving priorities focused on the SLC. This program has been successful and is now completed. Now our giving priorities need to be refocused on the general fund. so that we have adequate resources to fund ongoing church operations as well as church plants.



\* Payroll taxes and benefits include Social Security & Medicare, worker's comp, health & disability insurances, and retirement contribution costs for KFBC to maintain 6 pastors, 1 associate minister, 5 assistants, 2 child care staff, 1 accountant, 4 custodians and various part-time workers to serve a ministry to 1,390 resident members. Anticipated relocation expense necessary to move a new Senior Pastor to Kingwood are included this year.

A church financial plan should reflect the response of the people who make up the church to God's call toward a life of faith and good stewardship. The plan should be an expression of what the family of God believes about the use of His money.

This proposal presents the financial plan for our church for the fiscal year ending March 31, 2025. The comparisons are to estimated amounts for the fiscal year ending March 31, 2024.

**Receipts**

	Financial Plan 2025	Estimated 2024	Financial Plan 2024	Fin Plan 2025 vs. Est 2024	
	Dollars	Dollars	Dollars	Dollars	%
General Fund Contributions	\$2,900,000	\$2,683,000	\$2,750,000	\$217,000	8.1%
<i>Prior Years Receipts History</i>	2023 \$2,556,552	2022 \$2,354,514	2021 \$2,642,808	2020 \$2,394,304	

The 2025 Financial Plan contemplates receipts of \$2.9 million for the year ending March 31, 2025, which is \$217,000 (8.1%) above estimated receipts for 2024. The committee believes that God will bless His people as they respond to the needs of a growing church family through the resources He makes available to them. As William Carey once said, "God's plans have never lacked God's supply."

**Total Spending**

	Financial Plan 2025	Estimated 2024	Financial Plan 2024	Fin Plan 2025 vs. Est 2024	
	Dollars	Dollars	Dollars	Dollars	%
Total	\$2,900,000	\$2,762,457	\$2,750,000	\$137,543	5.0%
<i>Prior Years Total Spending History</i>	2023 \$2,500,457	2022 \$2,616,237	2021 \$2,403,787	2020 \$2,459,312	

The committee has projected 2025 spending of \$2.9 million which is explained in detail in the following pages. God has blessed us in many ways, and the committee believes the projected spending is necessary to carry out the programs planned to reach our community.

**Cash Balance**

	Financial Plan Mar. 31, 2025	Estimated Mar. 31, 2024	Financial Plan Mar. 31, 2024	Fin Plan 2025 vs. Est 2024	
	Dollars	Dollars	Dollars	Dollars	%
Cash Balance	\$141,486	\$141,486	\$220,943	\$0	0.0%
<i>Cash Balance History</i>	Mar 31, 2023 \$220,943	Mar 31, 2022 \$164,848	Mar 31, 2021 \$400,572	Mar 31, 2020 \$161,551	

We expect to finish fiscal year 2024 with a cash balance of approximately \$141,000. A balance of approximately \$150,000 at the beginning of each year is necessary to allow for fluctuations in monthly cash needs and to provide for the historical trend of a reduction in cash of about \$150,000 during the summer resulting from decreased giving due to summer vacations and from increased spending in the summer on preschool/children and student ministry activities.

## Missions Ministry

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Cooperative Program (10% of Rec)	\$290,000	\$268,300	\$275,000	\$21,700	8.1%
Church Plants	12,000			12,000	
Union Baptist Association	12,000	25,000	25,000	(13,000)	-52.0%
Tryon Evergreen Baptist Assn	12,000			12,000	
Faith Missions	24,000	24,000	24,000		
Local Benevolence	6,000	5,000	5,000	1,000	20.0%
Northeast Mission	16,000	16,000	16,000		
<b>Total General Fund Missions</b>	<b>\$372,000</b>	<b>\$338,300</b>	<b>\$345,000</b>	<b>\$33,700</b>	<b>10.0%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$325,630	\$305,273	\$313,376	\$309,433

Giving to various missions with funds provided through General, Designated, Faith Missions and Harvest Offering funds follows:

	Estimated	Actual
	2024	2023
Cooperative Program	\$268,300	\$255,630
Union Baptist Association	25,000	25,000
Church Plants-		
Grace Village Church	89,116	108,210
Thailand-Curt Mathis	29,656	27,891
Expedition Church in Montana-Don Brunson	5,000	
Canada-Burnaby	3,500	3,000
International Missions:		
Canada-Richmond Hill Church	5,020	15,000
Children's Emergency Relief Intl	5,490	6,765
HOPE-Helping Oppressed People Everywhere	12,374	19,000
Lottie Moon	12,585	8,200
One For Israel	5,070	3,000
Home Missions:		
Annie Armstrong Easter Offering	2,265	2,205
Athletes in Action - Brian Dobkins	7,200	7,200
Pound Va. Mission Trip	68,150	9,578
Local Missions:		
Benevolence	23,366	28,877
Faith Missions - All Other	29,239	28,086
Lifeline Crisis Pregnancy Center	5,365	4,129
Ministerial Scholarships	4,000	
Northeast Mission	23,595	21,459
Prison Ministry - Milt May	7,200	7,200
Under/Over Fellowship	6,700	9,000
Village Learning Center	1,200	1,200
<b>Total Mission Giving</b>	<b>\$639,391</b>	<b>\$590,630</b>
Funds were provided by:		
General Fund	\$338,300	\$325,630
Designated, Faith Ministry, Harvest Offering	\$301,091	\$265,000

Our church gave over \$1.2 million in the past two years to Missions in our community and around the world. The amounts listed above reflect our support of vital ministries in our community as well as ministries of people closely connected to our church. In areas where we have the most personal involvement with church members, we have increased support where possible. Faith Ministry giving allows our members to give all year long to various missions. Our hope is that we will be able to give even more than we have in the past to engage with God in His mission to make disciples of all nations.

## Personnel

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Pastoral Salaries	\$585,000	\$666,000	\$666,000	(\$81,000)	-12.2%
Pastoral Payroll Taxes & Benefits	258,000	180,500	180,000	77,500	42.9%
Administrative Staff Salaries	286,000	277,000	288,000	9,000	3.2%
Preschool & Children Salaries	106,000	102,000	91,000	4,000	3.9%
Custodial Salaries	199,000	192,000	192,000	7,000	3.6%
Other Payroll Taxes & Benefits	106,000	101,865	103,000	4,135	4.1%
<b>Total Personnel</b>	<b>\$1,540,000</b>	<b>\$1,519,365</b>	<b>\$1,520,000</b>	<b>\$20,635</b>	<b>1.4%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$1,450,615	\$1,443,064	\$1,355,847	\$1,346,686

The personnel budget has been prepared by the Personnel Committee. Plans for 2025 include a salary for a new Senior Pastor for six months as well as estimated expenses to relocate him and his family to Kingwood.

It is the Stewardship and Personnel Committees' belief that we have a very talented, unified and dedicated pastoral team. We also realize that it is necessary for us to ensure they are kept current with comparable churches' compensation and benefits packages. We conduct an annual salary comparison study of similar sized churches in the Southern Baptist Convention to ensure we pay our staff comparable salaries. Many of our staff have a long tenure at KFBC, having served here fifteen years or more. We believe this is very positive and indicates the commitment of our staff to the Kingdom work being done here. This budget is inclusive of 6 pastors, an associate minister, 4 administrative assistants, 2 child care staff, 1 accountant, 4 custodians and various part-time workers serving our members and the community.

## Pastoral Care

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Special Services	\$7,000	\$4,693	\$10,600	\$2,307	
Women's Ministry	10,000	10,150	10,000	(150)	
Church Library	1,000	100	400	900	
<b>Total</b>	<b>\$ 18,000</b>	<b>\$ 14,943</b>	<b>\$ 21,000</b>	<b>\$ 3,057</b>	<b>20.5%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$16,380	\$9,358	\$8,000	\$7,061

John Burris gives direction to the many areas of Pastoral Care Ministry and Benevolence . Funds for this ministry are used for assisting church members and the community with benevolence needs, overseeing the Women's Ministry, Church Library and assimilating new church members into the life of KFBC.

## Adult Discipleship & Evangelism

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Leadership Support & Development	\$5,000	\$3,950	\$3,700	\$1,050	
Ministry Events	12,000	12,273	12,300	(273)	
Materials	11,800	12,239	10,100	(439)	
Hospitality Ministry	12,200	9,259	12,900	2,941	
<b>Total</b>	<b>\$ 41,000</b>	<b>\$ 37,721</b>	<b>\$ 39,000</b>	<b>\$ 3,279</b>	<b>8.7%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$28,303	\$31,873	\$16,480	\$30,178

Keeping in line with the church mission of "Encouraging our community toward a LIFE in Jesus Christ," one of the main priorities at KFBC should be strong discipleship. Discipleship involves believers Pursuing their personal relationship with Jesus by Engaging the Word of God to Obtain the Wisdom of God with the intention of Applying the Way of God to their everyday lives. Doing this includes strengthening our Sunday Morning Life Groups, Wednesday Disciple Life Classes, Men's Ministry and Greeter Ministry. We will also strengthen our LifePoint area which offers consistent hospitality for members and guests & planning special fellowships. These funds will provide training and material for these areas and ministry events. Pat Cammarata gives leadership to the Adult Discipleship ministries and ENGAGE (the missions ministry of KFBC). Engage includes church planting, as well as local, national & international missions/ministry.

## Preschool / Children's Ministry

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Life Groups	\$21,000	\$31,908	\$18,900	(\$10,908)	
Kidzlife and Children's Church	18,600	19,076	18,900	(476)	
Vacation Bible School	18,000	20,143	17,000	(2,143)	
Summer Activities	11,500	18,398	9,500	(6,898)	
Other Ministry Needs	37,900	33,307	35,700	4,593	
<b>Total</b>	<b>\$ 107,000</b>	<b>\$ 122,832</b>	<b>\$ 100,000</b>	<b>\$ (15,832)</b>	<b>-12.9%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$108,489	\$107,701	\$63,227	\$90,216

Eric Larson and the KFBC KIDS Team lead this important ministry for children, which includes newborns through 5th grade. Each ministry offering is designed to fulfill the ministry vision of "Building Foundations of Faith into Every Stage of a Child's Life." 2023-24 has been an exceptional year as we launched our Club 4112 ministry focus on 4th and 5th grades and also founded a special VBS offering for 5th grade kiddos in the evening called VBX. KFBC KIDS has also crafted unique family fellowship opportunities the last 12 months including 80's Family Game Night, Dinosaur Safari and our Lost Treasures Family Adventure. The Mother's Day Out program continues to be a powerful outreach program for Christ into the community as we complete our 42nd year of service. 2024-2025 will bring more opportunities to share the Gospel through VBS, Summer activities and our weekly discipleship ministry called KIDZLIFE. The Lord is working in the lives of our children, and we are grateful to our church family for giving their time, love and support to make this special ministry possible.

## Student Ministry

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Life Groups	\$4,000	\$3,827	\$4,000	\$173	
Wednesday Night Activities	20,000	19,570	23,600	430	
School Year Events	35,000	35,187	38,000	(187)	
Summer Events	33,000	33,037	47,000	(37)	
Pound Virginia Mission Trip			10,000		
Other Ministry Needs	44,000	41,590	29,400	2,410	
Student Ministry Costs	136,000	133,211	152,000	2,789	2.1%
Gifts Designated to Cover a portion of Student Ministry Costs	(36,000)	(40,794)	(48,000)	4,794	-11.8%
<b>Net Student Ministry Costs</b>	<b>\$ 100,000</b>	<b>\$ 92,417</b>	<b>\$ 104,000</b>	<b>\$ 7,583</b>	<b>8.2%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$61,447	\$83,301	\$65,103	\$79,435

Brian Pearce and Kristen Eikenhorst lead our Student Ministry. KFBC Uth continues to see consistent and steady commitment and discipleship in all areas of our ministry. A record number of students have decided to serve in our Uth Leadership Track and we have seen our largest Uth Camp participation yet! Across the board students are seeking to Live Like Jesus and grow to be more like Christ. We continue to provide an environment where students can find a place to belong, a place where they can wrestle with what they believe and a place where they can become like Christ.

## Senior Adult Ministry

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Fellowship/Outreach	\$4,500	\$5,507	\$4,500	(\$1,007)	
Spiritual Growth	1,200	1,423	1,200	(223)	
Ministry Needs	4,300	6,688	4,300	(2,388)	
<b>Total</b>	<b>\$ 10,000</b>	<b>\$ 13,618</b>	<b>\$ 10,000</b>	<b>\$ (3,618)</b>	<b>-26.6%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$10,007	\$11,352	\$6,319	\$6,687

John Burriss gives direction to the Senior Adult Ministry. Our Senior Adults really understand how to care for the Body of Christ. They are a shining example of service and a group that cares for one another. Whether it's providing a meal for another member, stuffing the plastic eggs for our annual Children's Ministry Eggstravaganza, reaching out to those who are sick or homebound, or welcoming new people to the church, they have developed a sweet and caring fellowship.

## Worship Ministry

	Financial Plan	Estimated	Financial Plan	Fin Plan 2025 vs. Est 2024	
	2025	2024	2024	Dollars	%
Worship Resources	\$6,000	\$5,755	\$4,200	\$245	
Seasonal Events	5,000	4,842	4,200	158	
Ministry Needs	3,000	3,758	3,600	(758)	
<b>Total</b>	<b>\$ 14,000</b>	<b>\$ 14,355</b>	<b>\$ 12,000</b>	<b>\$ (355)</b>	<b>-2.5%</b>

Prior Years	2023	2022	2021	2020
Spending History	\$12,846	\$12,098	\$10,097	\$20,638

Aaron Lybrand leads the Worship Ministry. The primary purpose of our Worship Ministry is to create a place for people to encounter the Living God together. This is carried out through corporate singing, scripture reading, prayer, giving, observing the church's ordinances of Baptism and the Lord's Supper, and hearing God's word preached. The financial plan for the Worship Ministry assists us in crafting these times for worship as well as maintaining the equipment necessary to fulfill the work of this ministry.

Colossians 3:16 says, "Let the word of Christ dwell in you richly, teaching and admonishing one another in all wisdom, singing psalms and hymns and spiritual songs, with thankfulness in your hearts to God." This is what we seek to do weekly as we give glory to our God.

## Support Services

	Financial Plan 2025	Estimated 2024	Financial Plan 2024	Fin Plan 2025 vs. Est 2024	
				Dollars	%
Office & Church Supplies	\$21,000	\$20,133	\$15,000	\$867	
Postage	6,000	5,564	4,000	436	
Printing and Publicity	41,000	38,019	33,000	2,981	
Safety and Security	17,000	16,713	13,800	287	
Technology	84,000	82,166	86,000	1,834	
Staff Training, Anniv Recog, Etc	2,000	24,655	4,800	(22,655)	
Transition Team expenses	6,000	1,500		4,500	
Sr Pastor Search Team expenses	30,000			30,000	
Transportation	1,500	1,759	1,200	(259)	
Hostess Committee	1,500	1,087	2,200	413	
<b>Total</b>	<b>\$ 210,000</b>	<b>\$ 191,596</b>	<b>\$ 160,000</b>	<b>\$ 18,404</b>	<b>9.6%</b>

Prior Years Spending History	2023	2022	2021	2020
	\$173,709	\$186,379	\$169,190	\$191,180

Support Services are exactly that: supplies, security, technology, transportation, etc. that are necessary in the endeavor to operate a professional organization. We are evolving toward a "paperless" mode of operation and are examining all our communication and documentation methods. Technology seems to evolve faster than we can keep up, but we are making every effort to get the most out of our existing equipment and systems. We continue to employ Houston Police Department officers for large gatherings to ensure the safety and security of everyone.

## Building & Grounds

	Financial Plan 2025	Estimated 2024	Financial Plan 2024	Fin Plan 2025 vs. Est 2024	
				Dollars	%
Utilities	\$129,000	\$125,295	\$126,000	\$3,705	
Janitorial & Building Supplies	16,000	15,781	13,000	219	
<b>Building &amp; Equip Maintenance:</b>					
HVAC Maintenance	39,000	37,605	55,000	1,395	
Roof & Exterior Maintenance	44,000	37,936	41,000	6,064	
All Other	43,000	42,957	42,000	43	
Major Repair & Maint Contingency	60,000	60,000	60,000	-	
Grounds Maintenance	44,000	39,782	36,000	4,218	
Media Ministry Maintenance	10,000	9,914	16,000	86	
New Equipment	2,000	2,900	2,000	(900)	
Roman Forest Property	24,000	5,631		18,369	
Insurance	95,000	85,509	84,000	9,491	
MDO Funds Used to Cover a Portion of Common Expenses	(18,000)	(46,000)	(36,000)	28,000	
<b>Total</b>	<b>\$ 488,000</b>	<b>\$ 417,310</b>	<b>\$ 439,000</b>	<b>\$ 70,690</b>	<b>16.9%</b>

Prior Years Spending History	2023	2022	2021	2020
	\$313,031	\$425,838	\$396,148	\$377,798

We are so blessed here at Kingwood First, blessed in so many ways. We have a beautiful campus tucked away in Kingwood; a neighborhood church to glorify the Lord. We often get compliments from visitors about the cleanliness and excellent condition of our facilities. We who oversee them are committed to keeping them current, clean and well maintained. In this endeavor we must all recognize that our buildings' walls, roofs, windows and much of our mechanical equipment are at least 40 years old. Much of our budget is directed at replacing and/or restoring old, worn-out mechanical equipment. MDO funds are transferred to the general fund to cover a portion of common costs at the discretion of the Children's Pastor. We thank you for your tithes and offerings which enable us to do the work you and the Lord have called us to do here at KFBC.

## **2025 Financial Plan Presentation and Approval Calendar**

March 21 - Proposed financial plan for 2025 available in foyer, around the church and on the church website

March 24 and

April 7 - Oak Hall will be available in the church parlor for one on one discussions following the worship service

April 7 - Sunday afternoon Prayer Service and Business Meeting to present the proposed financial plan for 2025 and to receive a motion to approve (to be tabled until Sunday morning April 14 to allow the maximum number of church members to vote)

April 14 - Vote taken in Sunday morning Worship Service (no discussion)

The proposed budget was prepared in cooperation with ministry leaders, personnel committee and pastoral staff. The budget details have been reviewed and unanimously approved by the Stewardship Committee.

Stewardship Committee members are Jim Bowen, Mandy DeCola, Clark Fertitta, Vicki Lee, Susan Moss, and Trey Rothenberger. Lonnie Blair, Jim Brian and Oak Hall serve as our financial leadership.