

A LOOK At Our Budget

Prepared for Congregational Meeting October 19, 2008

Based on January 1, 2008 through September 30, 2008

General Fund Budget thru 09/30/08*	\$696,894
(39 weeks, \$17,869 weekly average)	
General Fund Offerings through 9/30/07	\$626,657
(39 weeks, \$16,068 weekly average)	
General Fund Spending through 9/30/07	\$669,990
(39 weeks, \$17,179 weekly average)	
General Fund Budget for 2008.....	\$844,720
Missions budget (10% general fund budget)	\$84,472
TOTAL budget.....	\$929,192

A breakdown of the 2008 budget:

- 10% to missions (total of requests x 10%)
- 11% goes to utilities, property and grounds
- 10% to team ministry areas
- 22% to mortgage
- 47% to payroll of ministers and support staff

There have been no staffing changes since the 2007 Congregational meeting on October 21, 2007. Attendance remains steady with an average of 274 in all segments of the 8:45am Church Complete Worship, and 318 at the 10:30am session.

Our general fund giving trends are 3% lower than at this same point in 2007. Considering the current condition of the global and US economy, and the attendance numbers nearly identical to 2007, this is a true blessing! God has been more than faithful. Please take time to recognize and glorify God our Provider (Jehovah Jirah) for what he has done and will continue to do.

The 2008 budget (\$17,869 weekly) is significantly higher than our income (\$16,068 at 39 weeks). Actual spending is less than budgeted, but higher than income at \$17,179 per week at 39 weeks. Until mid summer, our spending was less than our income. However, as many of you are feeling in your tightening personal budgets, the rising costs in several areas experienced in this economic downturn are increasing costs in many of our budget areas. The balance of our general fund is down significantly due to the shortfall between income and spending.

In the area of debt reduction, \$43,541 has been given in these 39 weeks of 2008 toward the 50/50 Challenge: 50% designated to debt reduction and 50% to property improvements. An additional principal payment of \$25,000 was made on a segment of our mortgage in June.

Based on statistics over the last 13 years, we are moving into the best three months of the year for stewardship, and with God's blessing will see the gap between spending and income come closer together.

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 2009, 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 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 the future, our leadership continue 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.



CICERO CHRISTIAN CHURCH

1715 Stringtown Pike / Cicero, Indiana 46034 / 317.984.4653

reachteachserve.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**)