

Bethlehem Baptist Church

2026 Proposed Budget

INCOME		2026 Proposed
Budget Offering		1,400,000
EXPENSE		
Church Ministries		
Cooperative Program		70,000
Children's Ministry		4,400
Preschool Ministry		6,000
Vacation Bible School		8,500
Student Mission Ministry		20,000
College Ministry		6,000
Men's Ministry		3,563
Women's Ministry		8,000
Bereavement		1,000
Sr. Adult Ministry		3,500
Music Ministry		11,000
Fellowship Ministry		6,000
Benevolence		2,400
Welcome Ministry		1,000
Bible Study Groups		11,000
Missions - Local		7,000
Missions - National		5,000
Missions - International		8,000
New Members Class		3,000
Marriage Conference		3,000
Residency		4,200
Library		1,000
Deacon Ministry		1,000
Total Church Ministry Expense		194,563
<i>Total Church Ministry % of Tithes & Offerings</i>		<i>14%</i>
Personnel Ministry Expense		
Salaries		618,134
Benefits:		
Reimbursable Expenses		19,500
Life Insurance		690
Employer S.S. Tax		19,219
Retirement Deferral Match		20,424
Pastoral Ministry		8,300
Staff Development		8,000
Benefits Subtotal		76,133
Total Personnel Ministry Expense		694,267
<i>Total Personnel % of Tithes & Offerings</i>		<i>50%</i>

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Operating Expense

Background Checks	1,000
Baptisms	800
Lord's Supper	700
Kitchen Expense	16,000
Publicity	4,400
Offering Envelopes	2,000
Resource Room Supplies	800
Office Expenses	101,010
Church Utilities	132,000
Cleaning Service	38,000
Church Grounds Maintenance	29,300
Building & Equipment Maintenance	47,500
Electronic/Media Equipment & Repair	10,700
Insurance	35,100
Audit Expense	7,500
Security	18,160
Transportation Expense	1,200

Total Operating Expense **446,170**

Total Operating Expense % of Tithes & Offerings 32%

Debt Retirement (Interest)

2,000

Debt Retirement (Principal)

63,000

Total Building Fund Loan Payment

65,000

Total Debt Retirement % of Total Tithes & Offerings

5%

Budget Expense

1,400,000

DEBT RETIREMENT SUMMARY

Debt Retirement Required for Payoff 12/26 (Projected 12-31-25 Balance)	200,000
Principal Payment from Budget	(63,000)
Reserve Fund	(137,000)
Loan Balance Remaining (03/31/2026)	-

Reserve Fund Balance

	Balance
Beginning Balance	354,574
Loan Payment from Reserve Fund	(137,000)
Ending Balance	217,574
Months of Expense in Reserve	2.1 **

**** Our Financial Policy is to have two months of expenses in reserve**