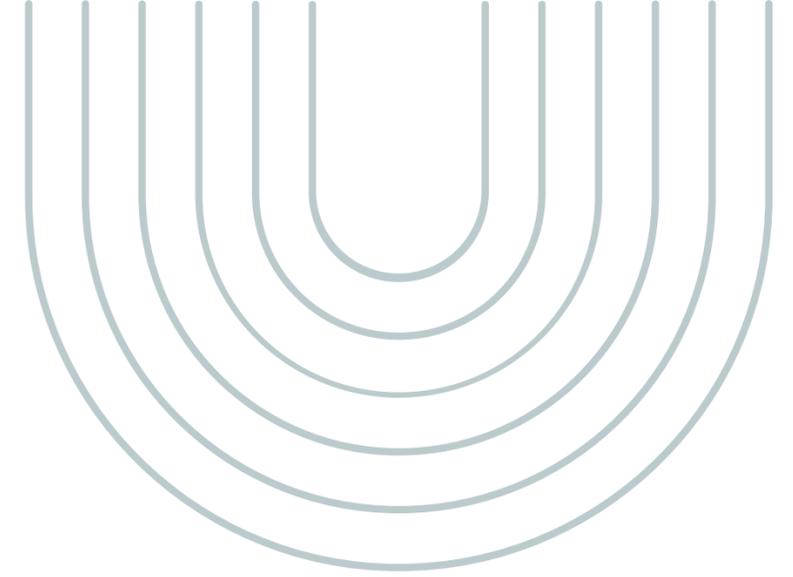


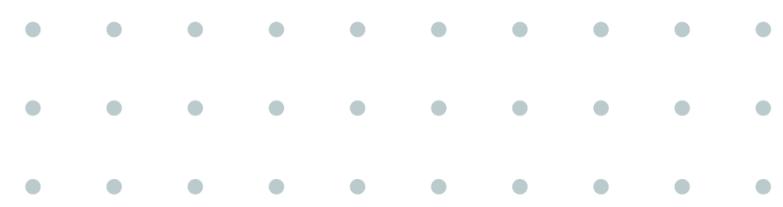
# CREATION CHURCH ANNUAL BUDGET & FINANCE MEETING

2025





- 01. FIRST & BEST
- 02. WHERE WE'VE BEEN
- 03. WHERE WE ARE
- 04. WHERE WE SEE GOD LEADING



# TABLE OF CONTENT



# MONEY!

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

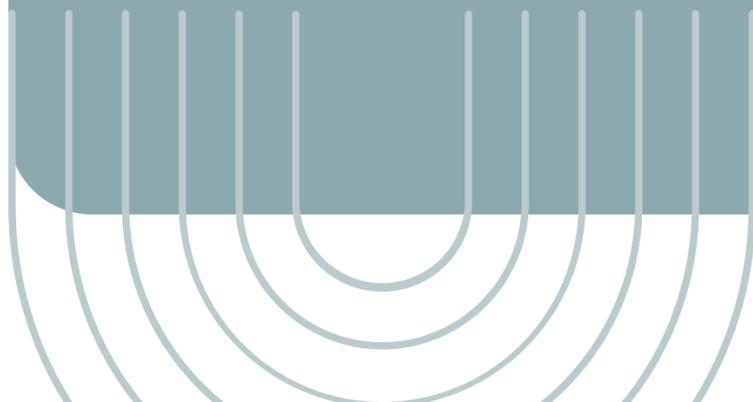
Matthew 6:24



01.

# FIRST & BEST

2025



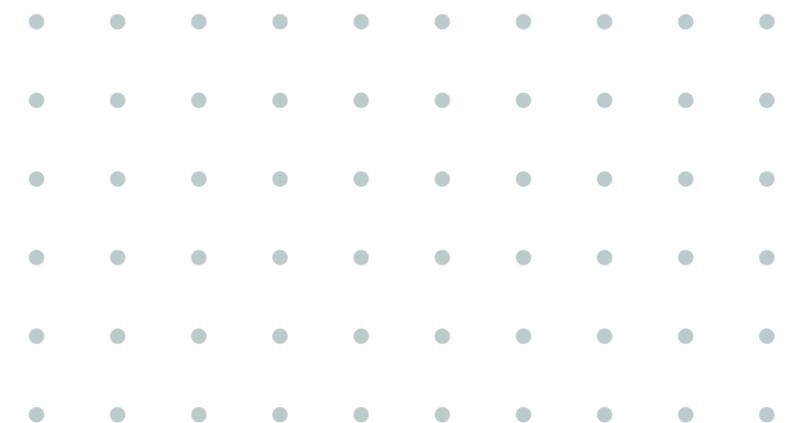


## YOUR FIRST

After some time Cain brought some of his harvest and gave it as an offering to the Lord. 4 Then Abel brought the **first** lamb born to one of his sheep, killed it, **AND...**

## & YOUR BEST

...**AND** gave the **best** parts of it as an offering. The Lord was pleased with Abel and his offering  
*Genesis 4:3-4*



02.

# WHERE WE'VE BEEN

2025



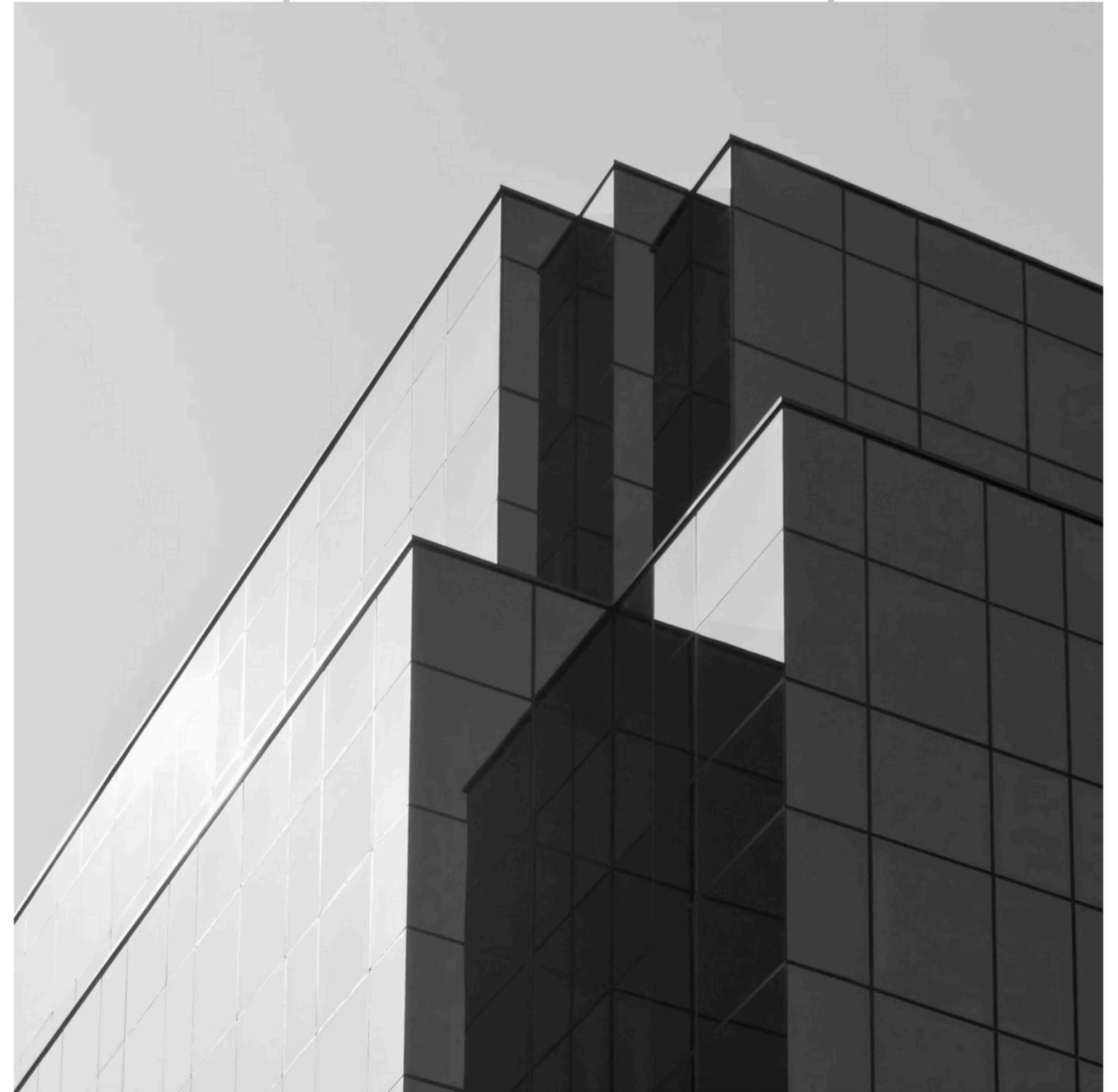
## WHERE WE'VE BEEN

We've been a church of small faithful givers.

We are nondenominational

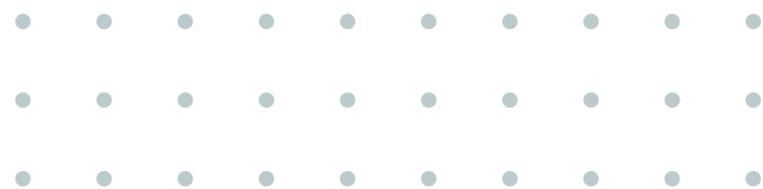
We're on our third Lead Pastor in 18 Years.

We built an addition in the middle of Covid for a 1/4 of what it would cost to build that same building today.



# REAPING & SOWING 2024

Baptisms:	12
Salvations:	10
Kids Ministry:	50 Average
Attendance:	180 Average
Community Kitchens Meals	over 2,000 Served
HFTG	\$9,000 raised 4000 meals served

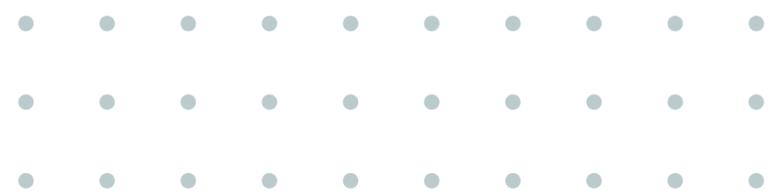


# Over Time Overhead Changes

Fuel Cost  
2022: \$4.32  
2017: \$2.66

Utility Bill (CT is 31% higher)  
2022: \$135  
2017: \$104/month

Average cost of living is significantly higher than the national average in CT.





# Cost To Open The Doors

Oil/Heat 2024:	\$1,375 monthly
Electric 2024:	\$739 for Eversource
Original Mortgage Interest Rate:	\$112,202.75 4% \$1,325.55 monthly
Addition Mortgage Interest Rate:	\$55,901.24 4.75% \$697.62 monthly

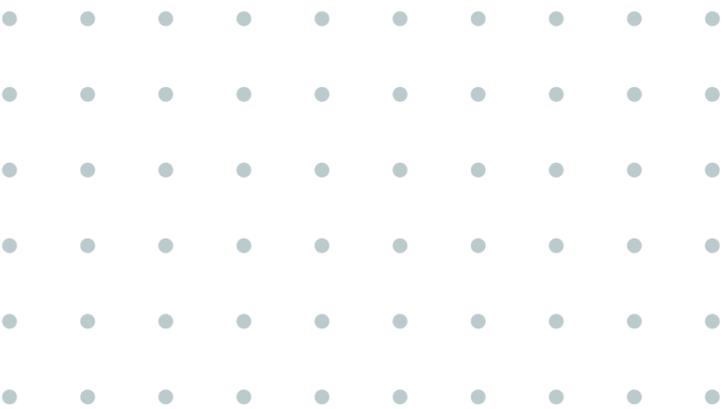


# YEAR END GIVING

2022 Total YEG: \$217,263

2023 Total YEG: \$222,894

2024 Total YEG: \$216,983



# OLD BUDGET DEFICIENCIES

## SAVINGS

We did not really address additional funds that would come in when our weekly giving was over the allotted budget. flocculating surplus pile

## COST INCREASES

Everything has gone up. Internet, Oil, Energy, the amount of time our buildings are open & operational. Everything has increased in price

## SNOW REMOVAL & LANDSCAPING

We've been blessed by several very faithful volunteers to make our grounds clear, safe & beautiful. These items should be budgeted.

Week Ending February 5, 2023		Actual Tithe	\$ 4,726.55		
		Other			
		Other			
		Budget:	\$ 3,481.00	as of 01/08/2023	
		Surplus	\$ (1,245.55)		
<b>BUILDING EXPENSES</b>				(-)	<b>EXP Total</b>
Mortgage x9105 (332)	\$1,053.15	\$332.00	\$1,325.55	Mortg	\$59.60
2 Mortgage x7341 (200)	\$2,270.68	\$200.00	\$697.62	Mortg	\$1,773.06
Phone (45)	\$0.00	\$45.00	\$0.00		\$45.00
Oil (150)	\$0.00	\$758.55	\$962.00	Saveway	(\$203.45)
Electric (69)	\$0.00	\$69.00	\$0.00		\$69.00
Insurance (70)	\$247.00	\$70.00	\$0.00		\$317.00
Office (110)	(\$921.73)	\$110.00	\$350.65	Paper & Copiers	(\$1,162.38)
Building Maintenance (35)	\$175.81	\$35.00	\$0.00		\$210.81
Grounds Maintenance (35)	\$294.25	\$35.00	\$0.00		\$329.25
Building Cleaning (15)	\$0.00	\$15.00	\$0.00		\$15.00
Furnishings/Decor(5)	\$41.08	\$5.00	\$0.00	Amazon	\$46.08
Online Fees/ Web Site (10)	(\$233.09)	\$10.00	\$14.99	Fee	(\$238.08)
Security Team/Other (35)	\$483.43	\$0.00	\$59.90	Accufax	\$423.53
Building Fund (0)	\$33.54	\$0.00	\$0.00	Background	\$33.54
Pastor Blessing	\$12.91	\$0.00	\$0.00	Checks	\$12.91
				<b>Total</b>	<b>\$1,730.87</b>
<b>SALARY</b>					
Pastoral Housing (693)	(\$1,035.81)	\$693.00	\$692.31		(\$1,035.12)
Paid Team Members (961)	\$0.02	\$961.00	\$960.81		\$0.21
Taxes (210)	\$0.94	\$210.00	\$210.10		\$0.84
Accountant / Payroll Exp. (27)	\$0.00	\$27.00	\$26.70		\$0.30
				<b>Total</b>	<b>(\$1,033.77)</b>
<b>MINISTRIES</b>					
Creation Kids ( 20)	-\$91.86	\$150.00	\$48.50	???	\$9.64
Worship (15)	(\$73.38)	\$90.00	\$15.11	Bulletins	\$1.51
Advertising (16)	\$96.00	\$16.00	\$0.00		\$112.00
The Rock (15)	\$2,724.00	\$15.00	\$285.00	G & B	\$2,454.00
Music/Media (25)	(\$297.33)	\$300.00	\$0.00	Equip	\$2.67
Benevolence/ Donation (25)	\$4,248.44	\$25.00	\$0.00		\$4,273.44
Guest Speaker/Seminars (10)	\$40.00	\$10.00	\$0.00		\$50.00
Men's Group/Study (15)	\$75.77	\$15.00	\$0.00		\$90.77
Woman's Group/Study (15)	(\$100.18)	\$15.00	\$0.00		(\$85.18)

ITEMS SIMPLY NOT BUDGETED

INCREASES IN CHURCH UNITING EVENTS

03.

# WHERE WE ARE NOW

2025





**ONE CHURCH  
MULTIPLE  
SERVICES**





## THE BRADLEY THEATER

\$1,500 to rent the theater  
\$250 refundable cleaning fee

Theater Seats	416
Attendance	298

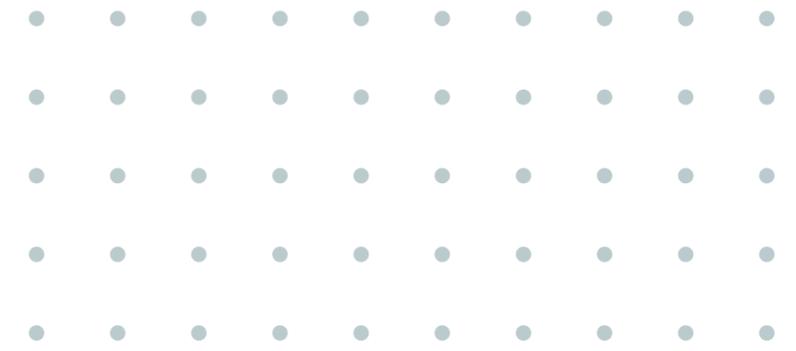
## THOMPSON HIGHSCHOOL

\$1,250 to rent the facility

Auditorium Seats	600
Attendance	320

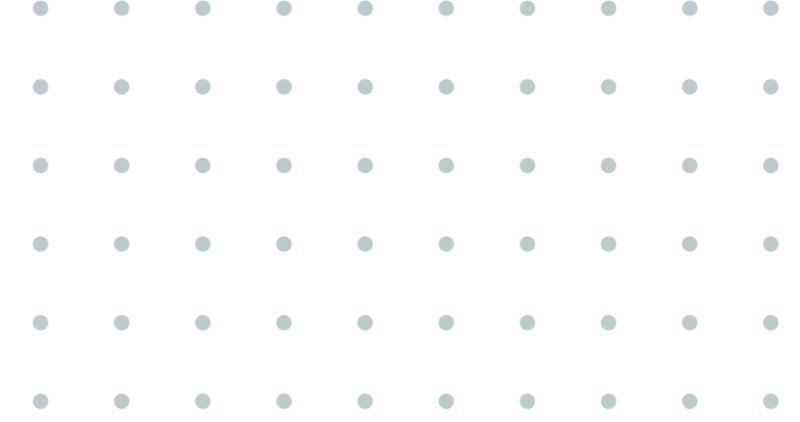
## SUMMER COOKOUTS

Intentional combined services  
outdoors w/ food & fellowship



# UNITING & INVITING

# 2024 GIVING

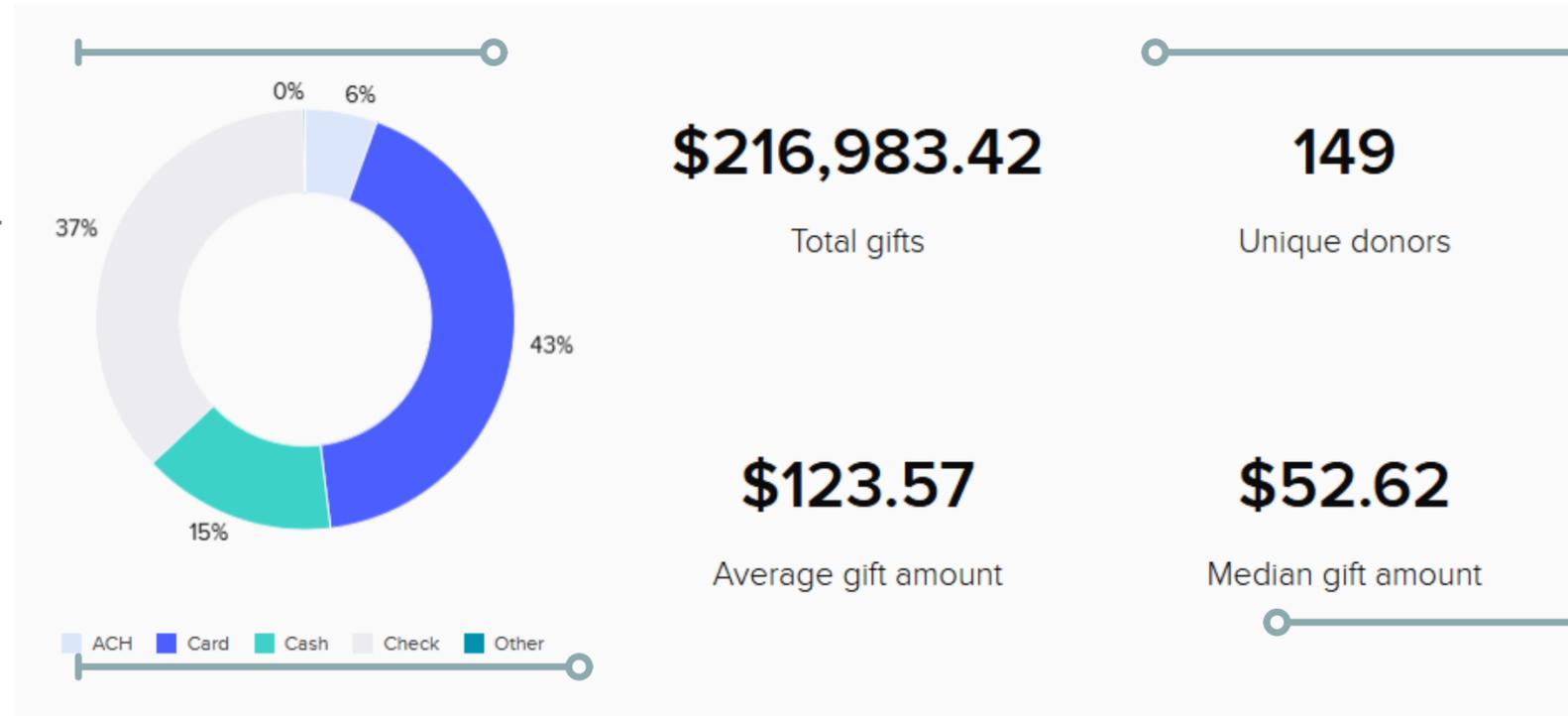


## 25% REOCCURRING

Reoccurring Giving is an option for the those we don't carry a check book or are forgetful.

## 36.55% COVERS ADP

Every online transaction requires a transaction fee that is either covered by the one giving/donating or but the organization; is the church. Thank you to those who cover this fee in their giving/donating.



## 52 NEW DONORS

We added 52 brand new donors this past year. That is worth celebrating!

## CARD VS CHECK

This is an increasing trend indicating an increase in those giving/donating online rather than a check. We will always pass the baskets at Creation Church but this is a trend to watch as a well as the increase in ACH.

# NEW BUDGET

## SAVINGS 10%

Being intentional with putting aside money for saving & unforeseen expenses. In the past, any extra monies would be put into an unmarked surplus fund.

## MISSIONS & BENEVOLENCE 10%

As the cost of everything has gone up so have the needs for all those who call Creation Church home. Fixed incomes, widows & orphans are ours to provide the lack & protect from the world

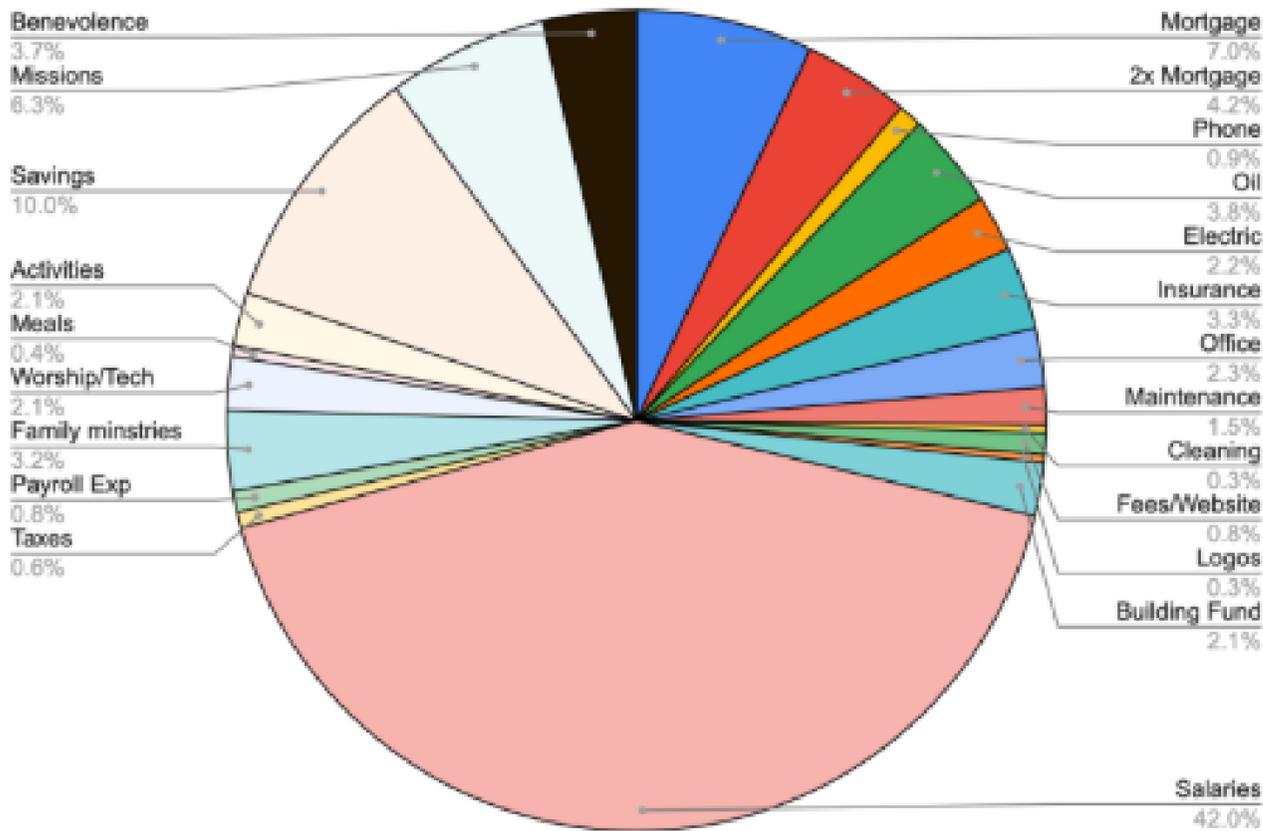
## BUILDING FUND

One of our biggest challenges as a church is owning a 200+ year old building. We're setting money to proactively address issues in the future.

180  
Average Attend  
Our Church Weekly

SALARIES  
At 40% is a  
church best  
practice

Amount and



# CHURCH STAFF

## CHRIS & TIM

Both these pastors take a paycheck from the church in the form of housing allowance which has certain tax advantages.

## GWEN O'BRIEN

Gwen has stepped up to keep our weekly books, pay the bills, give reports to deacon board & help with year end giving statements & tax preparation.

## BRUCE DEGRE

Bruce is compensated for his time & energy leading our youth group & developing future leaders through that ministry. We also reimburse Bruce as he continues his seminary degree



## Old Budget

\$3,800 a week

Not adequately reflecting growing needs or utilities increases

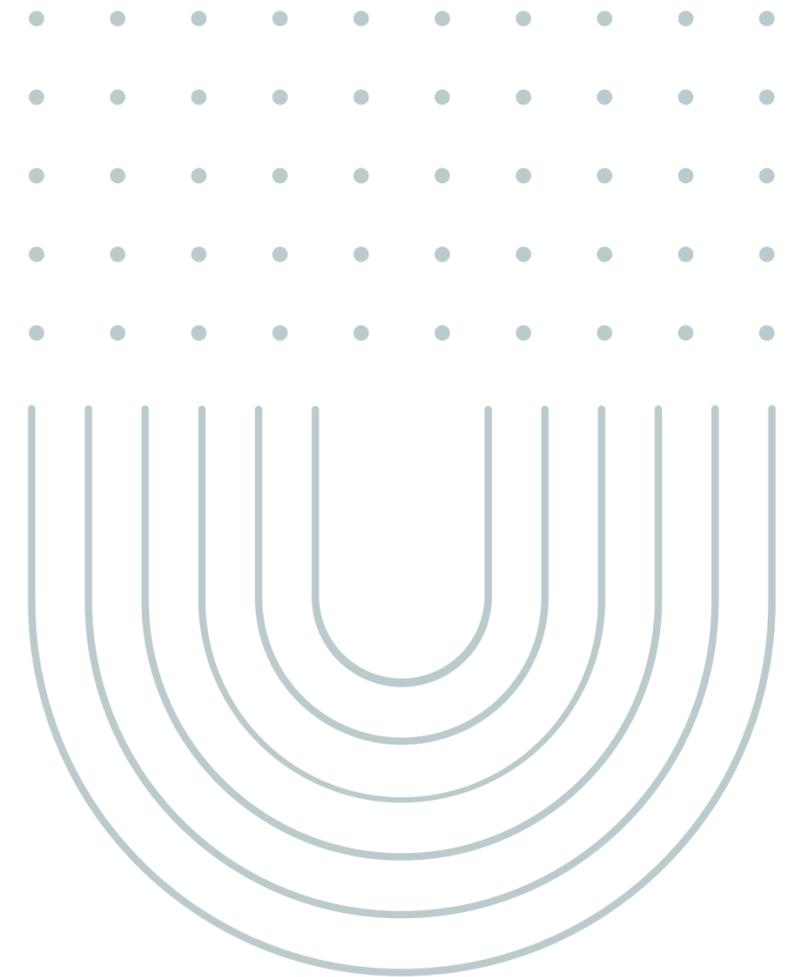


## New Budget

\$4,800 a week

Plan for savings & future building projects

Missions & benevolence boosted



**UPDATED  
WEEKLY  
BUDGET**

# PERSPECTIVE PICTURE



Average attendance: 180

New Budget: \$4,800

Average Gift: \$26.67



# OUR PROCESS

## Creation Church

### Elders

The Board of Elders oversee the spiritual welfare of Creation Church and is the final authority within the Church. We have a team of four elders who work with the Deacon board to take care of the needs of the church.

### Deacons

The Deacon Board is authorized by the Board of Elders to address financial, legal and property issues related to the Church and to find consensus between the Board of Elders and the Deacon Board regarding said issues.

### Benevolence

A primary role of the church is to care for & protect widows & orphans. There is a formal request process for benevolence funds as it has tax reporting implications.

### Over \$5,000 Team's Budget

Any purchase over \$5,000 requires approval from the elders & two signatures for checks to be issued for those funds.

### Team's Budget

Each ministry has an allocated yearly budget that they're free to use at their discretion. Larger purchases need approval

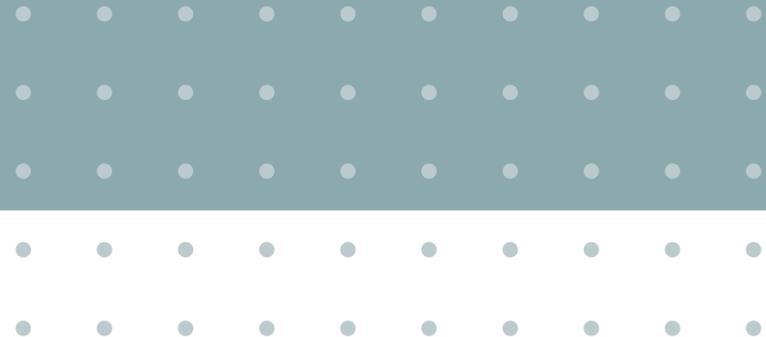
### Missions

We're praying about a missions team passionate about our missionaries & seeing the Gospel go out locally, regionally & globally

03.

# WHERE WE SEE GOD LEADING

2025





A

## ACCURATE & RESPONSIBLE BUDGET

We are called to be good stewards with our personal finances & its that is true as well for our church. We want church members to be able to trust the church that their giving is being used responsibly, transparently & used to further the Gospel.

We want to minister to others at the absolute best level we can. Often that involves money. Advertising, seating, services, innovative ways to share the Gospel

## REACHING THOSE FAR FROM GOD



R



M

## MISSIONS & BENEVOLENCE

We're determined to give away 10% of what comes into our church. We believe that God has modeled what generosity should look like & desire to be a church known for its generosity.

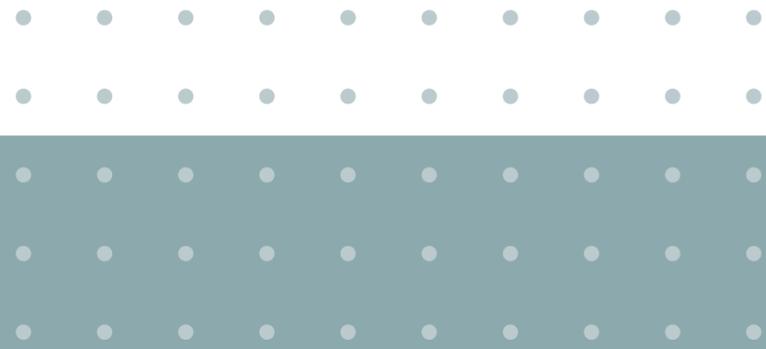
We believe that by being accurate & responsible with the churches finances, giving away 10% to missions & benevolence & reaching those who are far from God, the Lord will bless us & allow us to pay off our church mortgages & be able to really do some neat things.

## PAYING DOWN CHURCH MORTGAGES



P





# THANK YOU

Do you have any questions?

