THE ORCHARD CHURCH

2027 BUDGET PROPOSAL

The Finance Ministry Team (FMT) and Elders are happy to present the proposed 2027 annual budget to The Orchard members for consideration. Our staff has worked diligently to create a fiscally responsible budget that will also allow us to accomplish our mission to make flourishing disciples through the enjoyment of God – *together*.

Cody will share about our 5-Year Ministry Map for The Orchard at the annual business meeting. We have a lot of exciting ministry planned to equip our people and impact the Midsouth for the sake of the Gospel. This next year will be a critical year in The Orchard's growth and this budget will go a long way toward supporting this growth.

BUDGET TARGET

PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
$2,682,928	$2,456,646	$226,282

The Lord has blessed The Orchard this calendar year thus far, as our year-to-date income is exceeding last year's by over 10%. We are currently in a surplus position, attendance has increased by over 10%, and we feel confident that historical trends and projections support the increased budget for 2027. Finally, we are happy to report that Orchard received outstanding marks on Capin Crouse's Church Financial Health Index, including net cash availability, net income, personnel expenditures, and all debt ratios. Capin Crouse is one of the leading accounting firms for churches, and they benchmarked us against similar churches our size.

MISSIONS

The proposed Missions budget reflects a strategic shift toward deepening our existing missionary partnerships, strengthening local gospel ministry, and creating more meaningful opportunities for our members to participate in the work of missions. In 2026 we had some missionaries come off the field. We have repurposed those dollars toward our local efforts and emerging opportunities for 2027.

MISSIONS

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
WORLD	$97,000	$111,600	$(14,600)
LOCAL	$79,500	$59,500	$20,000
OTHER	$91,400	$74,800	$16,600
TOTAL	**$267,900**	**$245,900**	**$22,000**

ADDITIONAL INFO

Anticipated R901 expenses will be paid out of the R901 fund and are not included in our operating budget reflected here.

Capital expenses will be paid out of building reserves and are not included in our operating budget reflected here.

MORTGAGE BALANCE AS OF 9/30/26	$491,479
PRINCIPAL PAID YTD	$88,978
ANTICIPATED R901 EXPECTED IN 2027	
INDONESIAN BIBLE PROJECT	$86,000
POSSIBLE CAPITAL EXPENSES IN 2027	
PRODUCTION LIGHTS	$50,000
LOBBY REFRESH (2026-2027)	$150,000
PARTIAL ROOF REPLACEMENT	$250,000
↳ (Over 4-5 Years)	
TOTAL	**$450,000**

▶ MINISTRIES

The proposed budget increase reflects a strategic investment in establishing the foundational resources and leadership necessary for a sustainable Disciple-Making Ministry. We are prioritizing the development of a core set of Orchard classes and the training of teachers who can serve across multiple ministry environments. These investments will strengthen our ability to equip members to grow as disciples of Christ and faithfully make disciples in the years ahead.

Our Share Life ministry that includes both Community Groups and Orchard Teams, has experienced tremendous growth. As we look ahead, we're excited to invest additional resources to strengthen these ministries, equip our leaders, and help more people connect, belong, and serve.

In 2027, our Family Ministry will roll out the Family Ministry Milestones:

(1) Family Dedication
(2) Gospel Foundations
(3) Preparing for Adolescence
(4) Purity for Life
(5) Biblical Manhood and Womanhood
(6) High School Graduation
(7) Life in Christ.

DISCIPLESHIP

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
DISCIPLESHIP	$31,350	$13,350	$18,000

SHARE LIFE

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
SHARE LIFE	$12,000	$7,041	$4,969

WORSHIP

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
WORSHIP	$57,250	$51,250	$6,000

LEADERSHIP CARE

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
PASTORAL CARE	$10,500	$10,500	$ -
STAFF DVLPMT	$15,000	$10,000	$5,000
LEADERSHIP DVLPMT	$14,750	$10,000	$4,750
TOTAL	**$40,250**	**$30,500**	**$9,750**

FAMILY MINISTRY

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
FAMILY MIN	$13,000	$10,995	$2,005
KIDS	$43,220	$36,917	$6,303
STUDENTS	$48,650	$43,520	$5,130
TOTAL	**$104,870**	**$91,432**	**$13,438**

▶ MINISTRY SUPPORT

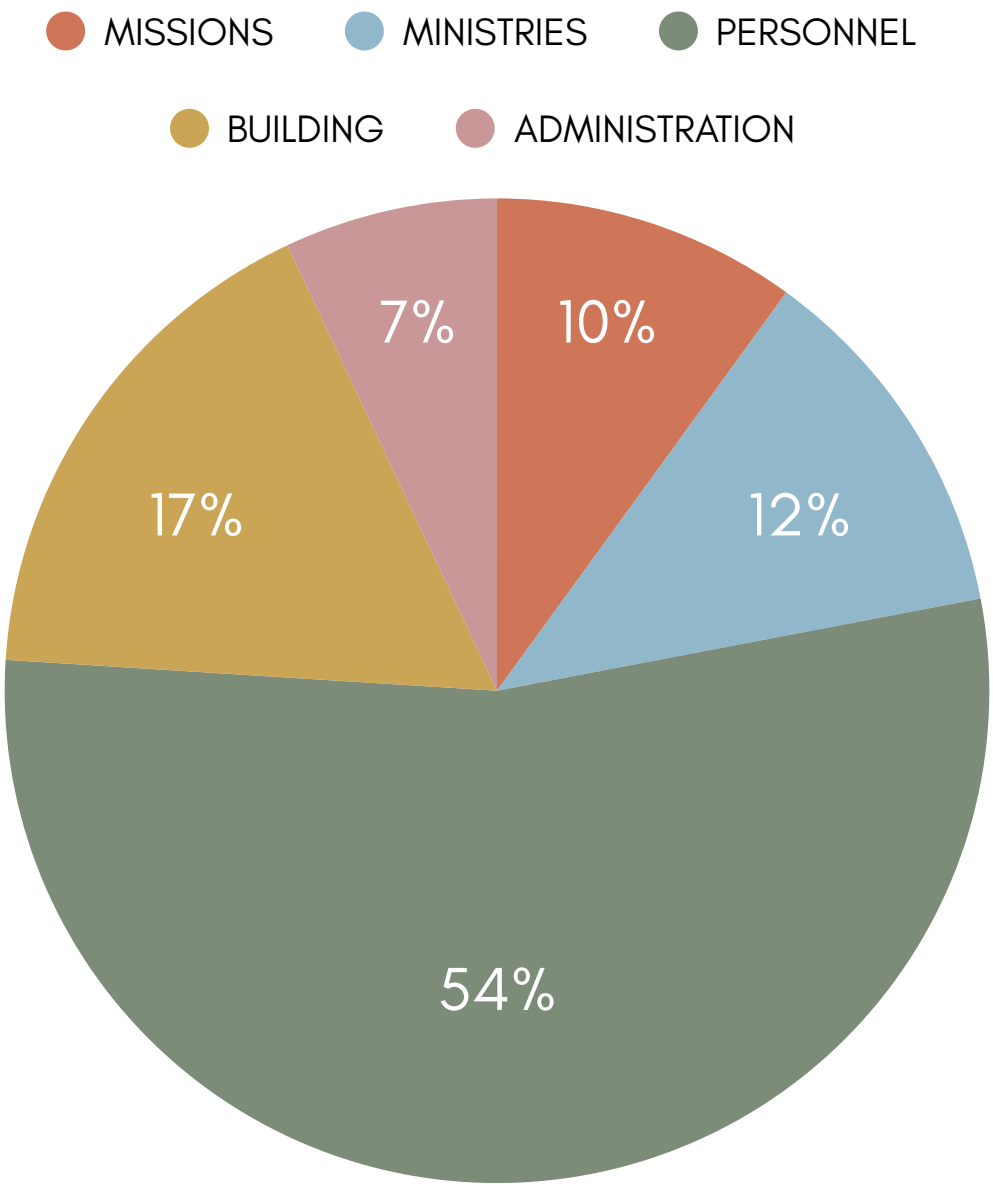
The Orchard added several important staff positions to the team in 2026 including a Family Pastor, a Disciple-Making Pastor, a full-time Kids Ministry Director, an Administrative Coordinator, and some new intern positions. Our Church Staff are among our most important resources as they shepherd our members, help organize ministry, and equip the congregation to serve and share the gospel.

This year, our Communications Team launched the Enjoy God podcast and has recorded 16 episodes to date. An Orchard Sermons Podcast was also launched to house all sermons from our Sunday gatherings. These platforms not only help us equip our people, but also expand our reach beyond just The Orchard's building

PERSONNEL & MINISTRY SUPPORT

	PROPOSED BUDGET	CURRENT BUDGET	DIFFERENCE
COMPENSATION	$1,447,607	$1,338,551	$109,056
ADMINISTRATION	$99,442	$74,910	$24,532
BUILDING	$446,809	$466,974	$(20,165)
INFO SYSTEMS	$39,300	$30,538	$8,762
COMMUNICATIONS	$44,400	$38,200	$6,200
ORCHARD TEAMS	$19,750	$17,000	$2,750
CHURCHWIDE EVENTS	$72,000	$51,000	$21,000
TOTAL	**$2,169,308**	**$2,017,173**	**$152,135**

2027 BUDGET ALLOCATIONS



If you have questions or would like to learn more about the proposed budget, you may submit those to our Finance Director, Claire Pennel at claire.pennel@theorchardchurch.com, or you may attend Q&A sessions on November 12 at 6:30PM on Zoom, and November 15 in the Back Room during the second service.

The budget will be voted on by ballot at the annual business meeting on the evening of Sunday, November 22nd.