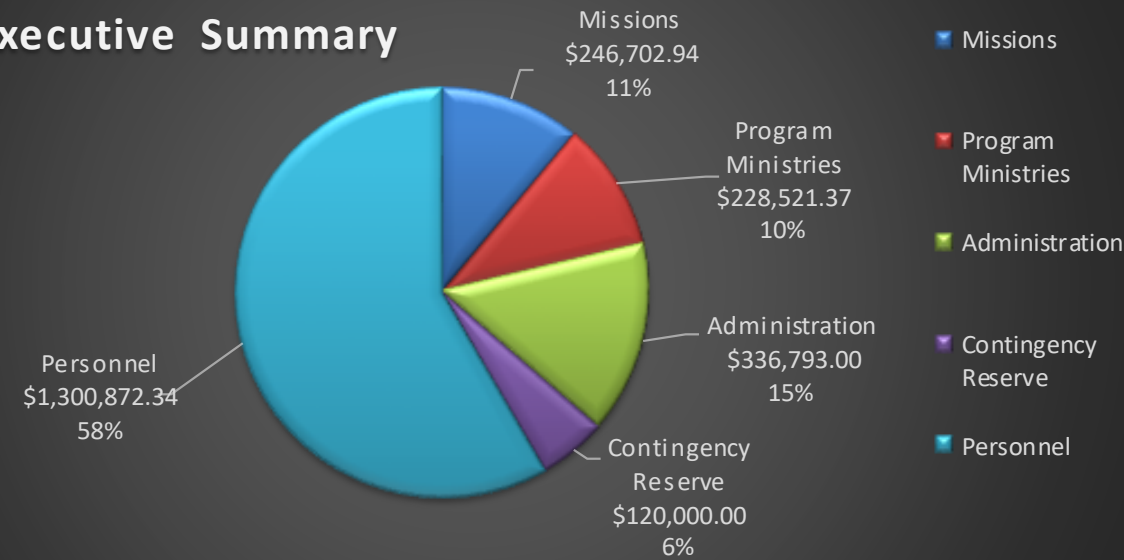
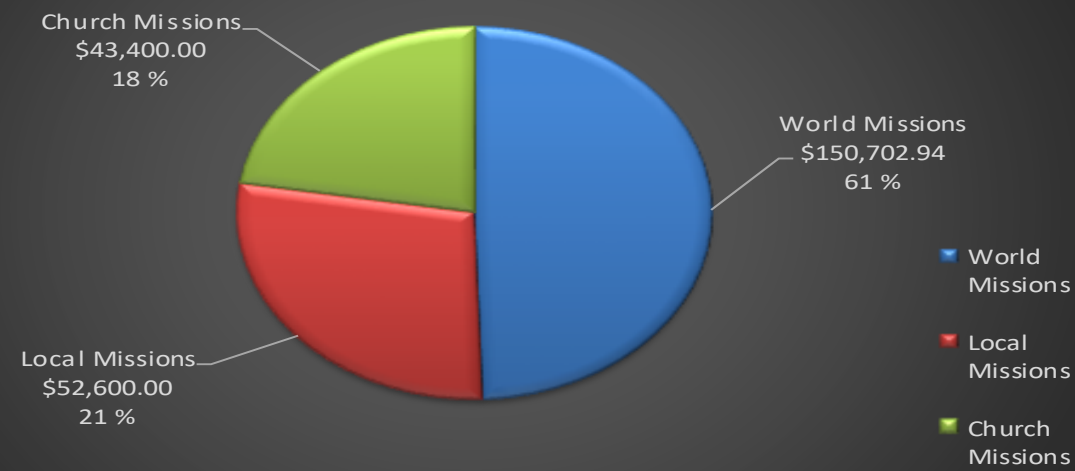


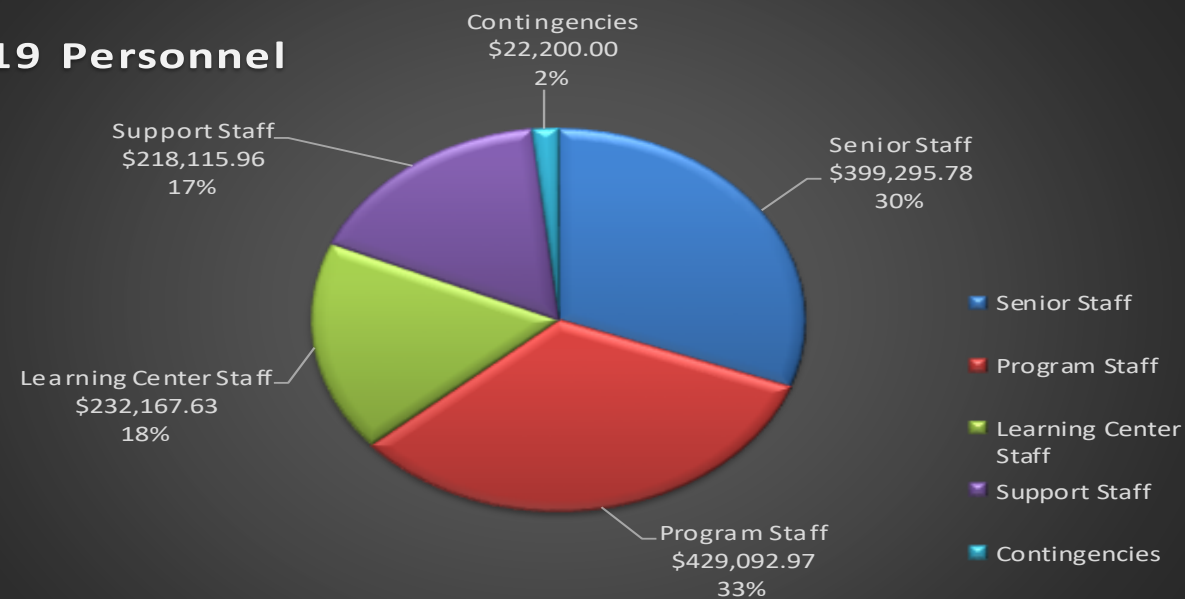
2019 Executive Summary



2019 Missions



2019 Personnel



November 4, 2018

Budget Edition 2019

Lunch & Business Meeting to vote on 2019 Budget:
Sunday, November 18 after 11:00 a.m. worship

From Our Pastor...

Dear Friends,

We have had a very eventful year at FBC Richmond. We have met missions giving goals. We have helped short term missionaries answer God's call to share the Gospel. We have established an ongoing partnership with Haiti. We have paid the final debt payment on our building. What's next? We are asked to be faithful to God's calling in our everyday lives. We are asked to be diligent in sharing the Gospel at school, where we work, and in our families. It is a pleasure to be First Baptist Church and work together to fulfill God's vision for our faith family.

Our Finance Team and Budget Advisory Council have worked hard to create a budget for 2019 that will help us accomplish the goals that God has set before us as a Church. Please know how focused all of these great people have been to erect a visionary and realistic blueprint for the new year. It is never easy doing what they have done. They have prayed hard and have sought the Lord's counsel at every turn. We give God and these fine servants our thanks for their work.

Please pray over this document and the plan God has for us in 2019. I pray that we be found faithful in this eternal journey. As the year passes, we will baptize more people, send more people to the mission field, and will watch people grow more dedicated in their faith. It will be a fine year. I look forward to validating this plan and embarking on this fresh journey.

In His Love,
Bill Fort
Senior Pastor

This past year has been a landmark year for First Baptist Church! The elimination of the debt in June was monumental! The Lord has truly blessed our congregation in 2018!! Thanks be to God!

Paying off our loan was made possible by applying \$300,000 from Building to Glorify, a generous gift of \$100,000 and proceeds of \$125,000 were contributed from our debt retirement Sunday. Our church family really stepped up and went above and beyond to help us meet our goal of becoming debt free by the end of 2018. Thank you!

As of October 1, 2018 we had a budget surplus of \$85,406, excluding depreciation expense. Offerings, tithes and other receipts through September 2018 are up slightly \$4,437 from September 2017. As always, our staff has done a tremendous job in controlling expenses to create the positive budget surplus.

As we began to prepare for 2019 budget, we felt it very important that we approach it very conservatively and be cautious in our allocations. We want to make sure we are always being good stewards of the Lord's money and allocating funds in a way that honor and glorify him! Although there are extra funds available with the elimination of the debt, our overall receipts are still down. In addition, we need to keep in mind we are greatly underfunded in our reserves/savings. As our property continues to age (14 years old) maintenance issues are becoming more frequent and more expensive. With only a \$45,000 reserve, we felt our first priority was to increase our reserves and focus on savings for the next couple of years. Also, the uncertainty of economic conditions is another factor that had to be considered when determining the amount to set back each month. For those reasons, we felt \$10,000 month (\$120,000 annually) should be set aside for contingency reserves. And third, we have committed to increasing our missions focus both thru the cooperative program and partnering with Haiti in the coming year.

I would like to thank each member of the finance committee, the budget advisory council, church staff and all others involved in the budget process. The hard work and sacrifice made by all during this process is greatly appreciated. It is evident that the hand of God has guided us thru the process.

I encourage everyone to study and pray over the budget and then participate in the budget approval process at our business meeting on Sunday, November 18th, after the 11am service. I know that God has great plans for First Baptist in 2019. I pray that we make ourselves available to Him to serve and that everything we do glorifies him.

Blessings,
Lori Cobb, Finance Chair

Proposed Operating Budget for 2019

Missions:

World Missions		
Cooperative Program	\$	145,702.00
Sunrise Children's Services	\$	5,000.00
Total:	\$	150,702.94

Local Missions

Associational Missions	\$	25,500.00
Baptist Campus Ministry (BCM)	\$	16,000.00
Gilmin Group Boys Home	\$	4,000.00
Home Meals Delivery	\$	2,000.00
Pregnancy Help Center	\$	1,700.00
Habitat for Humanity	\$	1,000.00
Food Bank	\$	1,200.00
Telford - St. Andrews	\$	1,200.00
Total:	\$	52,600.00

Church Missions

Disaster Relief	\$	2,500.00
Boy's Missions	\$	1,300.00
Girl's Missions	\$	3,100.00
Mission Friends	\$	1,800.00
Women Min Program Support	\$	3,500.00
Hispanic Ministry - Income	\$	17,000.00
Hispanic Ministry - Expenses	\$	(17,000.00)
Operation Inasmuch	\$	3,000.00
Single Mom's Oil Change	\$	8,200.00
Mission Trip Funding	\$	20,000.00
Total:	\$	43,400.00

2019 Missions Grand Total:	\$	246,702.94
% of Total Budget:		11%

Program Ministries:

Pastoral/Worship	\$	11,150.00
Music	\$	38,600.00
Media	\$	24,470.00
Adult Education	\$	32,875.00
Senior Adult	\$	4,500.00
Marriage & Family	\$	2,000.00
Singles	\$	2,500.00
College Ministry	\$	5,300.00
Youth	\$	14,000.00
Children	\$	57,894.00
Learning Center	\$	33,732.37
Recreation	\$	1,500.00
Total:	\$	228,521.37
% of Total Budget:		10.2%

Administration:

Communications/PR	\$	5,159.00
Finance	\$	7,050.00
Food SVC/Kitchen	\$	7,900.00
Grounds	\$	7,760.00
Office	\$	28,600.00
Property	\$	198,937.00
Stewardship	\$	4,000.00
Technology	\$	33,532.00
Transportation	\$	10,575.00
Trustees	\$	33,280.00
Total:	\$	336,793.00
% of Total Budget:		15.1%

Contingency Reserve:

Contingency Reserve	\$	120,000.00
Total:	\$	120,000.00
% of Total Budget:		5.4%

Personnel:

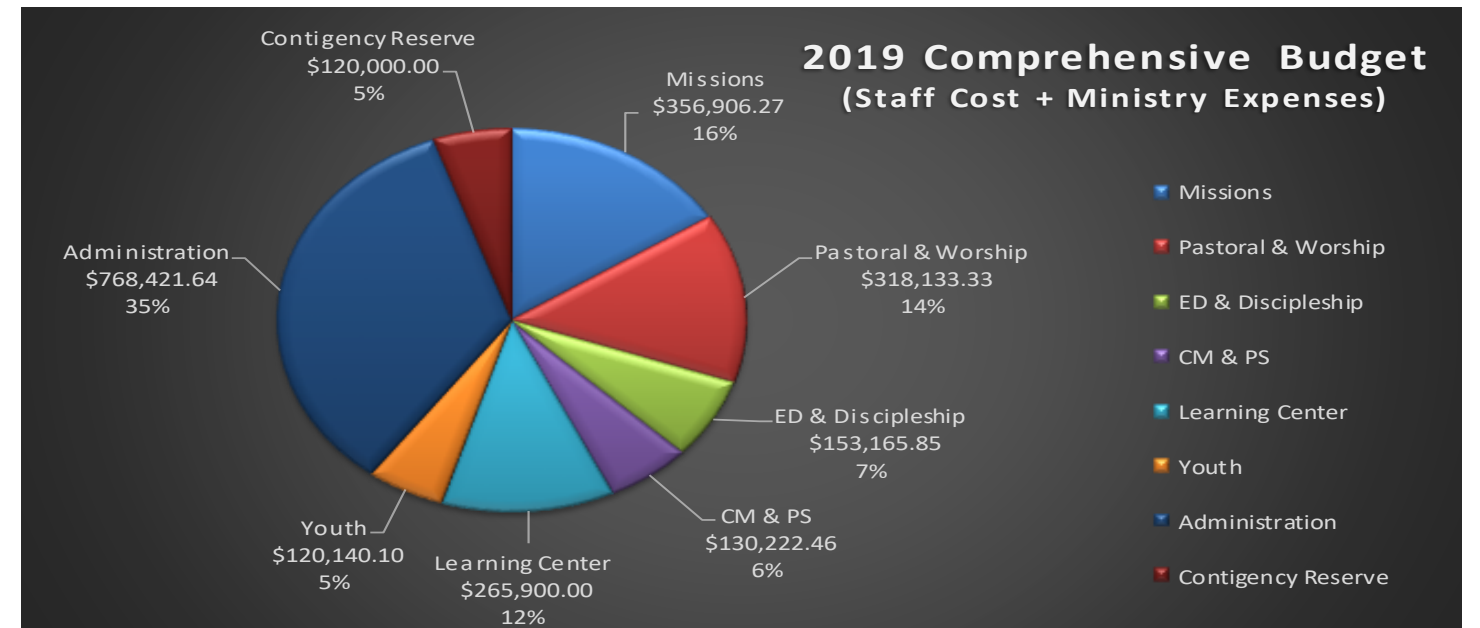
Senior Staff	\$	399,295.78
Program Staff	\$	429,092.97
Learning Center Staff	\$	232,167.63
Support Staff	\$	218,115.96
Contingencies	\$	22,200.00
Total:	\$	1,300,872.34
% of Total Budget:		58.3%

*** Calculation Breakdown ***

Church Budget 2019:	\$	1,966,989.65
Learning Center (LC) Budget 2019:	\$	265,900.00
Total Budget for Church & Learning Center:	\$	2,232,889.65

2018 Finance Committee Members

Lori Cobb, Finance Chair	Shannon Combs, Finance Vice-Chair	Karen Moore, Secretary
Gayle Burns, Money Counting Chair	Karen Moore, Treasurer	Thelma Helton, Asst. Treasurer
Duane Parsons	Mike Sullivan	Jim McDaniels
Richard McDowell	Trish Isaacs	Mike Reed



The comprehensive budget combines staffing costs with their related program ministries.

Missions

- World, Local, Church
- Staff Liaisons (Senior Pastor, Minister of Ed/Discipleship, Director of Hispanic Ministries)

Pastoral & Worship

- Pastoral & Worship Ministries, Music Ministries, Worship Media
- Staff Liaisons (Senior Pastor, Minister of Music, Accompanists (PT), Technical Coordinator (PT), Music & Worship Assistant (PT))

Education & Discipleship

- Adult Education Discipleship Ministries, Sr. Adult Ministries, Marriage & Family, Single Adult Ministries, The Bridge Ministry, Media Center/Library, Recreation
- Staff Liaisons (Minister of Ed/Discipleship, Director of SrA Ministries, Education Assistant (PT))

Children & Preschool

- Children Ministries, Preschool Ministries, Childcare
- Staff Liaisons (Director of Preschool & Children's Ministries)

Youth

- Middle School Ministries, High School Ministries
- Staff Liaisons (Minister to Youth & Families, Youth Assistant (PT))

Learning Center

- State License, Teaching Materials, Administrative Supplies, Technology, Snacks, Special Events
- Staff Liaisons (Director of Learning Center, Teachers, Custodian (PT))

Administration

- Communications/PR, Finance, Food Svc/Kitchen, Grounds, Office, Property, Stewardship, Technology, Transportation, Trustees (Insurance Package), Personnel
- Staff Liaisons (Director of Administrative Services, Finance Mgr., Facility Mgr., Technology & Communications Mgr., Front Desk Assistant, Custodians (some PT), Ministry Interns (PT))

Contingency Reserve

- Savings, \$10,000 per month

PT = Part-Time Staff