

Chapter 9

PLANNING YOUR BUDGET

The budget is your ministry vision expressed in money. A budget is, at best, simply an estimate as to the amount of money you think you will spend during a specific time. **It is better to estimate too high than too low.**

STEPS TO CREATING YOUR BUDGET

1. Consider the needs.
 - Look at department's goals
 - What worked or did not work last year?
 - Consider the financial conditions of the department
 - Can you afford "new ideas"?
 - When possible, set figures high
2. Identify your categories.
 - Books and other resources
 - Printing and photocopying
 - Supplies and other materials
 - a.) Equipment
 - b.) Programs
3. Evaluate the past budgets of the department.
 - Did you accomplish all the plans as budgeted?
 - Were there areas that require a carry-over into the New Year?
4. Set your figures.
 - Prioritize the department's needs and programs.
 - Be a visionary and set bigger budgets for your programs.
5. Itemize and justify your figures.
6. Discuss the budget with the appropriate person/committee.
7. If the Budget Committee returns the budget to you with the recommendation to reduce the bottom line, then you need to put each category and figure through a rigorous examination. For every figure, ask yourself these questions:
 - Can we accomplish the same goal less expensively?
 - Is this purchase vital to our ministry vision?
 - Is the timing right for this purchase or expense?
 - Have we done all we can to justify this expense?



- Does past experience support such a purchase?
- Are we willing to bend on this purchase?
- How might we raise the money needed elsewhere to accomplish our vision?

8. Evaluate and adjust your budget on a regular basis.

<i>Budget for Children's Ministries</i>	
Sabbath School:	
Publishing house materials	_____
Division operation	
Beginner	_____
Kindergarten	_____
Primary	_____
Juniors	_____
Earliteens	_____
Nurture Activities	
Retreat	_____
Small groups	_____
Easter drama	_____
Christmas play	_____
Teacher training seminars	_____
Outreach Activities	
Crafts day	_____
Community project	_____
Neighborhood Bible clubs	_____
Equipment	_____
Miscellaneous	_____
Total Children's Ministries Budget:	
Sabbath School	_____
Nurture Activities	_____
Outreach Activities	_____
Equipment	_____
Miscellaneous	_____
TOTAL BUDGET	_____

RAISING FUNDS

Fund-raising in Children's Ministries can be tiring, and it's especially challenging in smaller churches where there are fewer people to contribute. But even small churches will be successful when they incorporate creative, innovative ideas to raise awareness of their ministry and to raise cash. Rick Chromey shares the following success secrets of fund-raising.⁵

10 Fund-Raising Success Secrets

Focus on God's provision through each fund-raiser.

Underline money making with fun!

Nurture kids' growth. Teach kids how to be responsible and to work hard.

Don't limit giving. Suggest a donation, and adults may give more.

Remember to clear all fund-raisers with your pastor.

Arrange for everyone to benefit: the givers and the receivers.

Involve kids.

Schedule fund-raisers around holidays when people are in a giving mood.

Embrace natural opportunities, sponsoring events such as mealtime fundraisers.

Resist overkill. Sporadic fund-raisers are more effective than monthly ones.

⁵ Chromey, Rick, *Children's Ministries Guide for Smaller Churches* (Loveland, CO: Group Publishing, 1995), 82.