



# 11

# Financial Foundations

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## CHAPTER PREVIEW

- ☞ Practical Matters
  - ☞ The Budgeting Process
  - ☞ Creating a Budget
  - ☞ Budget Line Items
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**I**N Unity we support a prosperity consciousness. That means spiritual well-being; sufficiency in all ways. When applied to youth ministry, this includes seeing the highest and best in programs, volunteers, supplies and facilities. When faced with less than this, you, as director, have the opportunity to become the carrier and communicator of this expanded vision.

God is my instant, constant, and abundant source of supply.

—Eric Butterworth, *Spiritual Economics*

Remember to always be thankful for everything—what you have, what you give, and what you receive...what your program has, what it gives, and what it receives! This cycle of giving flows through the universe, creating abundance in your program and in your life.

## PRACTICAL MATTERS

Each church must decide for themselves who, where and how their tithes, talents and treasures are disbursed.

All Youth and Family Ministry (YFM) expenses and incomes must fall within the general fund of the church to maintain the tax-exempt status of 501(c)(3). All accounts must have accurate accounting and must undergo church auditing. When setting this up, include a line item in the general fund for each of the special groups within Youth and Family Ministry.

## **General Guidelines**

- Youth of Unity (YOU) and Uniteens do not get a separate account outside of the general fund of the church. They must be part of the church's accounting system to retain tax-deductible status. By maintaining a line item in the general fund for special groups, you reduce the risk of misuse of funds. The group learns that planning is essential and that accurate paperwork is extremely important. Youth fundraisers need to be planned, meaningful events. A balance register or ledger can be used to review a monthly statement from the church, so the youth can learn how to balance a checkbook.
- The Youth and Family Ministry will not pay for itself through Sunday morning collections and fund raisers. An important part of your position is to manage and record accurately how money delegated to youth ministry is spent.
- An equally important responsibility is to communicate regularly and clearly with your minister, treasurer and board about the needs of the department and help them to understand that the program will not pay for itself. You are the manager and cheerleader for this vital ministry.

## **THE BUDGETING PROCESS**

### **What is a budget?**

A budget is a financial guide to help us plan for short- and long-term objectives.

### **Why do we budget?**

Each Unity church prepares an annual financial plan. These plans are created by an ad hoc committee consisting of members of a Finance Committee and the Board of Trustees. The recommended plan is submitted to the Board of Trustees for review and approval. The approved financial plan is submitted to the congregation for ratification at the Annual Meeting. The YFM Director, as a member of the staff team, is responsible for insuring that the ad hoc committee is given an accurate account of expenses which will be incurred to operate the Youth and Family Ministry. Keeping accurate records in a timely fashion will be an important part of your responsibilities.

### **How can we budget?**

Before you begin, look at both your prosperity consciousness and the congregation's. Look at tithing practices. Be realistic and creative. Set your intention with prayer. Know that everything needed to create a safe, loving and fun church experience for the youth is available, and that all is accomplished in Divine Order. In order to plan

for the year, here are some questions that may help guide you. Review the questions and your answers with your minister to ensure that the program is in line with the vision of the church.

- Have you seen the current budget and expenditures?
- Do you know the paperwork procedures for purchasing items?
- Can you meet with the person most familiar with the youth ministry budget?
- Can you schedule a meeting with the treasurer and the minister about the church's philosophy on spending and the systems for bill paying and reimbursements?
- When is the next budget due?

## CREATING A BUDGET

Locate past information and look at the financial statements, general ledger, cash receipts or disbursement journals for items that were related to the Youth and Family Ministry.

Before creating a budget, consider the categories below and answer the questions placing a dollar value on those items in which you will incur a cost. Compare the past years' disbursements and purchase orders to your answers and determine a realistic figure for the proposed budget for the coming year.

### **Current Status**

- What is the current Youth and Family Ministry budget?
- How is it allocated—monthly, quarterly or annually?
- Is there a petty-cash fund? How does it work?
- How are expense records kept and reimbursed?
- What have we done in the past?

A budget allocation that is monthly keeps the cost in the month that it will occur instead of spreading over the year. This gives you a truer picture of your finances.

## **Director Needs**

- Are office facilities and equipment sufficient to support the director's responsibilities?
- Is the use of office equipment paid through the administration/office costs or does the Youth and Family Ministry department need to pay a percentage?
- What types of office equipment or supplies are needed for youth staff?
- What regional or national training is available for the director and other staff?

## **Volunteer Needs**

- How many volunteers do you have? Do you need more?
- Who performs background checks on your volunteers? What does that cost?
- What expenses are incurred for volunteer training?
- How do we recognize and thank the volunteers? What expenditures are needed for that?

## **Children's Considerations**

- How many children are you serving?
- Do you offer snacks to the children?
- Do you have promotional or graduation ceremonies?
- Do you gift the children at any time during the year?

## **Equipment and Future Plans**

- What are you doing that is new in your program? What are its needs?
- Are you growing or setting intentions to grow?
- How many classrooms do you have and how many do you need?
- Do you need furniture or other items to create a loving environment?
- Do you have first-aid supplies in the classrooms?

## **Curriculum and Resources**

- What curriculum are you planning to use this year? Remember to consider all age groups.
- Do you need to purchase the curriculum?

- What resources (books, music, etc.) do you need for your curriculum?
- What supplies (art, craft, recycled items, cooking supplies, costumes, etc.) do you need?

### **Teen Considerations**

- How are the Youth of Unity and Uniteens funds handled?
- What are the youth fundraisers?
- How often do they have fundraisers?
- What events do the teens have? When and where are they? How much do they cost?
- How are the teens transported to events? (Local, regional, international) How much does that cost?
- What part of the teen expenses does the church subsidize?
- How is insurance coverage for teens handled?

### **Event Planning**

- What events are being planned for each age group? (Holidays, workshops, etc.)
- How are the young people transported to events? (Local, regional, international)
- Do you have paid child care or other paid youth staff?
- Do you have or are you planning a summer camp or special summer program?
- Do you have a children's choir?
- Do you offer parenting or prenatal classes or other support groups for families?

### **Income Sources**

- What events provide a gratuity/love offering? Is it allotted to youth ministry?
- What events have registration fees?
- What is the budgeted church support for youth ministry?
- What is an estimate of the amount of youth ministry-designated gifts?
- How might we ask/advertise for the needs of the youth ministry's supplies and resources? (Consider placing a wish list of these items in the bulletin occasionally.)

Although this section focuses on financial planning, the youth ministry director is the primary communicator with the volunteers, the children and the teens about prosperity and giving. As Charles Fillmore stated:

God is the source of a mighty stream of substance, and you are a tributary of that stream, a channel of expression. Blessing the substance increases its flow.... The more conscious you become of the presence of the living substance the more it will manifest itself for you and the richer will be the common good of all.

—Charles Fillmore, *Prosperity*

## BUDGET LINE ITEMS

The following is a template for creating a Youth and Family Ministry budget. Each church will want to decide to whom, where and how their tithes, talents and treasures are disbursed. For a sample spreadsheet, see Budget Line Item Spreadsheet (Excel) on the accompanying CD.

### Expenses

- **Curriculum**—includes books and CDs
  - Nursery
  - Preschool
  - Elementary Children
  - Uniteen
  - YOU
- **Supplies**
  - Consumables—Paper, glue, markers, paints, etc.
  - Non-consumables—Furniture, games, audio/visual, bulletin boards, tubs, etc.
- **Food/Snacks**—Sunday morning, Wed. evening, special meetings
- **Training**—Background checks, CPR, recruiting, parenting classes, etc.
  - Nursery
  - Children—Regional, monthly meetings, workshops
  - Uniteen—Regional, monthly meetings, workshops
  - YOU—Regional, monthly meetings, workshops
  - Director—Regional ministers conference, week intensive at Unity Village

- **Child/Family Events**
  - Holiday/Special, additional insurance, supplies, speakers, marketing, etc.
  - Family—Halloween, Easter egg hunt, Christmas crafts, parenting classes
  - Children—Christmas, communion
- **Kid’s Camp**
- **Teen Events**—Rallies, retreats, conference
  - Uniteen—Sponsors’ cost (travel, food, registration), Rites of Passage
  - YOU—Sponsors’ cost (travel, food, registration), lock-ins, church co-pay for International YOU delegates
- **Recognition**—Bibles, t-shirts, volunteer gifts, holidays, etc.
- **Tithing**

## **Income**

- **Church Support**—This is the line item amount from the church budget for the Youth and Family Ministry. You need this figure for the departmental budget to balance. This figure is created by adding up expenses, then subtracting specified income, such as fundraising, registration fees. You may need to adjust expenses or create other income to accommodate church support.
- **YOU Fundraising**
- **Uniteen Fundraising**
- **Specified Donations**
- **Other Income**