

2025 BUDGET FORUM

The Finance and Executive Committees invite you to attend a Forum in Worship Center West on Sunday, October 27th at 3PM. The Finance Committee will present the proposed 2025 Budget.

We are pleased to report that thanks to your faithful stewardship, Riverland Hills remains in great financial shape. Through August you had given \$3.85 million, which is \$166 thousand more than planned. Budget spending was also \$3.85 million, \$270 thousand under plan. We now project that full year revenues will reach \$6 million, \$125 thousand more than budgeted. When combined with our updated spending estimates, we should generate a significant budget surplus again in 2024.

What's more, our attendance trends remain strong. We have averaged over 1,700 weekly attendees so far this year, up roughly 13% from last year's average of 1,500.

For 2025, we are proposing a 2.8% overall spending increase. The main contributors to the increase are a 4% increase in our personnel costs to keep pace with wage inflation, higher food prices, increased ministry activities and a greater allocation to debt service.

The Finance Committee would like to thank you for your continued faithfulness and generosity. We also want to thank the committees and staff for their outstanding leadership during this past year. May we each bring glory to God as we join our gifts together in service to His church.

Your Finance Committee has prepared the enclosed 2025 Ministry Plan and requests your approval. Please join us at the Budget Forum where we will cover the Plan in greater detail. And please prayerfully consider how God would have you be a part of all that He is doing here at Riverland Hills.



Russ Bell
*Chairman of the
Finance Committee*

We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; if it is serving, then serve; if it is teaching, then teach; if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully.

Romans 12:6-8

Sunday,
October 27th
3PM

FINANCE COMMITTEE

Russ Bell, **Chair**
Stephen Britt
John Canon
Amy Hooten
Alex Lewis
Happy Malcom
Kip Metler
Valerie Rumbaugh
Rob Trimble

2025 Proposed Budget - \$7,098,951

2024 Budget - \$6,902,833

INCOME

	2025 Budget	2024 Budget
Weekly Receipts	\$6,125,000	\$5,875,000
Day School Tuition	\$710,000	\$730,000
Utilization of Surplus	\$263,951	\$297,833
TOTAL	\$7,098,951	\$6,902,833

SPENDING SUMMARY

	2025 Budget	2024 Budget
Personnel	\$3,472,988	\$3,334,000
Day School	\$710,000	\$723,146
Recreation	\$32,500	\$25,950
Missions	\$490,000	\$478,080
Discipleship	\$99,770	\$98,400
Administration	\$574,040	\$537,626
Worship	\$110,493	\$110,493
Kids	\$134,730	\$134,630
Facilities	\$595,866	\$604,399
College/20s	\$30,000	\$21,000
Students	\$95,010	\$93,610
Senior Adults	\$21,554	\$21,500
Debt	\$732,000	\$720,000
TOTAL	\$7,098,951	\$6,902,833



2025 BUDGET

We are proposing a **2.8%** spending increase over 2024

SPENDING BREAKDOWN

PERSONNEL \$3,472,388 | \$3,334,000
2025 2024

Includes employment-related costs of our church staff (excluding the Day School). Our healthcare benefit and salary costs are expected to go up for 2025 due to inflation. The proposed \$139 thousand increase is about 4%, which is right in line with this year's wage inflation rate.

DAY SCHOOL **\$710,000** | **\$723,146**
2025 2024

The RHBC Day School ministers to approximately 130 students from our community each year. It is well-regarded as a quality Christian preschool. Reduced student counts associated with free 4k public education accounts for the \$13 thousand decrease in the 2025 budget. *Note that Day School costs are fully funded by tuition.*

RECREATION **\$32,500** | **\$25,950**
2025 2024

Includes funding for various sports leagues and camps, as well as sports equipment for all ages. Almost all of the costs of our recreational ministries are offset by registration and activity fees. \$5 thousand of the 2025 increase is due to costs associated with our new men's ministry activities.

MISSIONS **\$490,000** | **\$478,080**
2025 2024

Includes giving to the SBC Program, Lexington Baptist Association, mission trips, partnerships, and church plants here and around the world. \$5 thousand of the 2025 increase is due to increased missions activity and the associated scholarship costs.



DISCIPLESHIP **\$99,770** | **\$98,400**
2025 2024

Provides for curriculum, training, events, devotional books, and support materials for adult Life Groups and Discipleship Groups (D-Groups).

ADMINISTRATION **\$574,040** | **\$537,626**
2025 2024

Covers the cost of office and technical equipment, communications and printing, kitchen expenses, insurance, and other general expenses. \$17 thousand of the 2025 increase is due to increased food costs, \$9 thousand is due to increased legal audit and security costs.

WORSHIP **\$110,493** | **\$110,493**
2025 2024

Covers the cost of all music and worship activities, as well as events, sets and equipment in our traditional and modern formats.



KIDS **\$134,730** | **\$134,630**
2025 2024

Covers the cost of all kids activities and events for infants through 5th grade. This also includes Vacation Bible School, Kids Camps, Mom's Time Out, and WAMM.



FACILITIES **\$595,866** | **\$604,394**
2025 2024

Includes maintenance, utility, repair, and replacement reserves, and other costs of our facilities and grounds. Includes \$24 thousand of savings from qualifying for 60% storm water fee credits.

COLLEGE / 20S **\$30,000** | **\$21,000**
2025 2024

Covers the cost of all Young Adult Ministry activities, which include small groups, missions, and outreach to USC, Midlands Tech, and more. For 2025, we plan to invest more heavily in this ministry area.

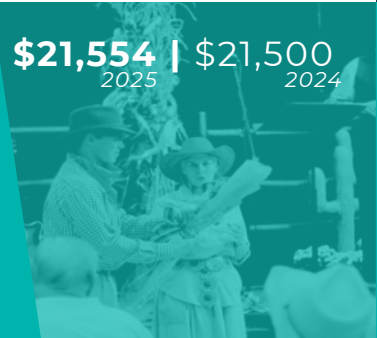
STUDENTS **\$95,010** | **\$93,610**
2025 2024

Covers the cost of all Student Ministry activities and events for Grades 6-12.



SENIOR ADULTS **\$21,554** | **\$21,500**
2025 2024

Covers the cost of all events, annual retreats, mission projects, and other activities for Senior Adults.



DEBT **\$732,000** | **\$720,000**
2025 2024

This is the church's building mortgage – primarily borrowing associated with the Beyond Us construction project. Our loan will convert to term in 2025 with a fixed payment of about \$700 thousand per year.

WAYS TO GIVE



GIVE ONLINE



GIVE BY MAIL



GIVE IN PERSON

We serve a generous God. Everything that we have belongs to Him and we want to be good stewards. For more information on giving, visit riverlandhills.org/giving.

