

2026 BUDGET FORUM

The Finance and Executive Committees invite you to attend a Forum in Worship Center West on Sunday, October 26th at 3PM. The Finance Committee will present the proposed 2026 Budget.

We are pleased to report that thanks to your faithful stewardship, Riverland Hills remains in great financial shape. Through August you had given \$4.0 million, which is \$89 thousand more than planned and \$189 thousand more than the prior year. Budget spending was \$4.1 million, \$170 thousand under plan. We now project that full year revenues will reach \$6.25 million, \$125 thousand more than budgeted. When combined with our investment income and updated spending estimates, we expect to generate a significant budget surplus again for 2025.

What's more, our attendance trends remain strong. We have averaged over 1,800 weekly attendees so far this year, up roughly 6% from last year's average of 1,700.

For 2026, we are proposing a 4% overall spending increase. The main contributor is a 4.4% increase in our personnel costs to keep pace with wage inflation. Also costs have been increased to expand our ministry activities as described more fully in the "Spending Breakdown" inside.

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 2026 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.



Alex Lewis
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 26th
3PM

FINANCE COMMITTEE

Alex Lewis, **Chair**
Stephen Britt
John Cannon
Tim Cole
Matt Fogle
Amy Hooten
Happy Malcom
Bill Mason
Kip Metler

2026 Proposed Budget - \$7,383,553

2025 Budget - \$7,098,951

INCOME

	2026 Budget	2025 Budget
Weekly Receipts	\$6,450,000	\$6,125,000
Day School Tuition	\$730,000	\$710,000
Investment Income/Surplus Usage	\$203,553	\$263,951
TOTAL	\$7,383,553	\$7,098,951

SPENDING SUMMARY

	2026 Budget	2025 Budget
Personnel	\$3,625,000	\$3,472,988
Day School	\$730,000	\$710,000
Recreation	\$36,950	\$32,500
Missions	\$519,200	\$490,000
Discipleship	\$110,650	\$99,770
Administration	\$594,784	\$574,040
Worship	\$110,500	\$110,493
Kids	\$137,060	\$134,730
Facilities	\$617,156	\$595,866
College/Young Adults	\$40,000	\$30,000
Students	\$105,625	\$95,010
Senior Adults	\$21,627	\$21,554
Debt	\$744,000	\$732,000
TOTAL	\$7,383,553	\$7,098,951



2026 BUDGET

We are proposing a **4.0%** spending increase over 2025

SPENDING BREAKDOWN

PERSONNEL **\$3,625,000** | **\$3,472,388**
2026 2025

Includes employment-related costs of our church staff (excluding the Day School). Our healthcare benefit and salary costs are expected to go up for 2026 due to wage inflation. The proposed \$152 thousand increase is about 4.4%, which is in line with this year's wage inflation rate.

DAY SCHOOL **\$730,000** | **\$710,000**
2026 2025

The RHBC Day School ministers to approximately 125 students from our community each year. It is well-regarded as a quality Christian preschool. *Note that Day School costs are fully funded by tuition.*

MISSIONS **\$519,200** | **\$490,000**
2026 2025

Includes giving to the SBC Program, Lexington Baptist Association, mission trips, partnerships, and church plants here and around the world. \$19 thousand of the 2026 increase is due to increased giving to the Cooperative Program.

ADMINISTRATION **\$594,784** | **\$574,040**
2026 2025

Covers the cost of office and technical equipment, communications and printing, kitchen expenses, insurance, and other general expenses. \$13 thousand of the 2026 increase is due to increased investment in our kitchen ministry and \$7 thousand is due to increased bank fees.

KIDS **\$137,060** | **\$134,730**
2026 2025

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.

COLLEGE & YOUNG ADULTS **\$40,000** | **\$30,000**
2026 2025

Covers the cost of all College and Young Adult Ministry activities, which include small groups, missions, and outreach to USC, Midlands Tech, and more. The college ministry has been growing rapidly and we plan to invest more heavily in this ministry for 2026.

SENIOR ADULTS **\$21,627** | **\$21,554**
2026 2025

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

RECREATION **\$36,950** | **\$32,500**
2026 2025

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. \$3 thousand of the 2026 increase is due to growing costs associated with our new men's ministry activities and RecLife+.

DISCIPLESHIP **\$110,650** | **\$99,770**
2026 2025

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

WORSHIP **\$110,500** | **\$110,493**
2026 2025

Covers the cost of all music and worship activities for both the choir and orchestra and worship band formats as well as events, sets, and equipment.

FACILITIES **\$617,156** | **\$595,866**
2026 2025

Includes maintenance, utility, repair, and replacement reserves, and other costs of our facilities and grounds. Includes \$8 thousand of new costs budgeted for maintaining our fire protection systems.

STUDENTS **\$105,625** | **\$95,010**
2026 2025

Covers the cost of all Student Ministry activities and events for Grades 6-12. We plan to invest more heavily in this growing ministry for 2026.

DEBT **\$744,000** | **\$732,000**
2026 2025

This is the church's building mortgage – that is, borrowing associated with the Beyond Us construction project.



RIVERLAND HILLS
BAPTIST CHURCH
201 Lake Murray Blvd. Irmo, SC 29063

NONPROFIT ORG
US POSTAGE
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COLUMBIA, SC
PERMIT #858

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.



Living Faith
Everyone. Everywhere. Every Day.