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MISSION/PURPOSE

The **mission** statement articulates the “reason for being” for BMC as follows:

**Passionately proclaiming Christ
for healing and renewal
in our community.**


The **mission** statement above succinctly describes the fundamental purpose of BMC.

VISION

The purpose of the **vision** statement is to describe the trajectory BMC is taking over the long-term.

**To be a vibrant, diverse community
that serves God,
in all aspects of our lives.**

BMC’s abovementioned vision is a description of the desired future position of the church, as gathered during the workshop, encompassing all aspects of what needs to be achieved through the execution of the strategy.



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RESOURCES REQUIRED: EXPENDITURE SUMMARY

All amounts in R 000	% Incr	2026 Budget	2025 Projected	2024 Actual
Church tithe-out	4.1	1,264	1,215	1,154
MCO Assessment	5.0	1,742	1,659	1,598
Operating Expenses	11.9	11,596	10,367	9,710
- Worship & spirituality	9.2	1,124	1,029	661
- Education & Christian formation	6.0	1,640	1,547	1,338
- Administration	14.0	8,722	7,650	7,281
- Capital expenditure	(22.0)	110	141	430
Total expenditures	10.3	14,602	13,241	12,462



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RESOURCES PROVIDED: INCOME SUMMARY

All amounts in R 000	% Incr	2026 Budget	2025 Projected	2024 Actual
INCOME SOURCE				
Regular tithes & offerings	6.9	11,080	10,366	9,414
Large one-off donations	(9.0)	1,560	1,715	2,125
Total tithes and offerings	4.6	12,640	12,081	11,539
Rhona income	(13.5)	1,350	1,558	1,381
Other income	(37.9)	612	986	949
Total income	(0.2)	14,602	14,625	13,869



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PUTTING IT TOGETHER...

INCOME & EXPENDITURE SUMMARY

All amounts in R 000	% Incr	2026 Budget	2025 Projected	2024 Actual
Total income	(0.2)	14,602	14,625	13,869
Less: Total expenditures	10.3	(14,602)	(13,241)	(12,462)
SURPLUS (DEFICIT) FOR THE YEAR		(0)	1,384	1,407



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2026 KEY BUDGET ASSUMPTIONS

RESOURCES REQUIRED - EXPENDITURES

- One new 2026 staff position for property maintenance
- Staff salaries & minister allowances: 6% increase
- 2026 budget provides for continuation of children's ministry internship program at a cost of R135k
- Circuit assessment: assumed 5% increase to R1,742k (2 ministers)
- Provision for continuation of supernumerary help
- Increase expense for identified property maintenance
- Provision for 33.3% BMC share of Refilwe re-zoning in tithe-out R115k



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2026 KEY BUDGET ASSUMPTIONS

RESOURCES PROVIDED - INCOME

- Base tithe & offering income to grow at inflation + 3% (6.9%)
- Large one-off donations: conservatively set at R1,560k (91% of 2025 projected)
- 2026 Rhona budget increased by R100k to R1,350k (2025 projected - R1,558k; 2024 actual – R1,381k)
- Rhona still excluded from Gross Tithing Income
- Other income (property rentals, interest etc): R612k (2025 est R986k). Decrease assumes no Pre-primary rental income



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TITHE-OUT & MISSIONS

All amounts in R 000	% Incr	2026 Budget	2025 Projected	2024 Actual
LOCAL MISSIONS (ALL NATIONS)	5.0	125	119	113
JUSTICE AND SERVICE	13.9	1,072	915	1,038
- Lazarus & Mobile Meals	28.0	320	250	364
- Joseph's Storehouse	13.1	752	665	674
REFILWE EXTENSION	100.0	115	0	0
TITHE-OUT ACCRUAL	(60.8)	(48)	181	3
TOTAL TITHE-OUT	4.1	1, 264	1,215	1,154



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EXPENDITURE BUDGET BY PILLAR

All amounts in R 000	% Incr	2026 Budget	2025 Projected
WORSHIP & SPIRITUALITY	9.2	1,124	1,029
- Worship & AV*	7.0	1,095	1023
- Pastoral care**	100.0	29	6
EDUCATION & CHRISTIAN FORMATION	6.0	1,640	1,547
- Childrens' ministry ***	16.1	515	443
- Youth & Young Adults ****	(1.5)	378	384
- Membership & discipleship	(4.6)	203	213
- Small groups, teaching & courses	7.2	543	507

* 9am service musicians R336k (2025 R312k)

** Event exps R11k
Prof counselling R18k

***Continuation of intern program, team building & events; salary savings in 2025

**** Confirmation & Youth camps R32k



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EXPENDITURE BUDGET BY PILLAR

All amounts in R 000	% Incr	2026 Budget	2025 Projected
ADMINISTRATION	14.0	8,722	7,649
- Clergy*	19.1	1,184	994
- Communications & IT **	10.2	1,020	926
- Finance	6.9	908	849
- Hospitality ***	5.9	790	746
- Properties ****	16.6	4,820	4,134

* Increase in allowances 2026

** 70th birthday comms; equipt upgrades

*** 70th birthday supplies & décor

**** 1 additional staff R128k; additional maintenance R200k; increased utilities



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OPERATING EXPENSE INCREASE ANALYSIS

- Comparing Apples with Apples

	R000
2025 PROJECTED EXPENSES	10,367
ADD: - Underspend due to vacancies and unpaid leave	227
2025 COMPARATIVE EXPENSES	10,594
2026 EXPENSES BUDGET	11,596
LESS: 2026 COMPARATIVE ADJUSTMENTS	(448)
- 70 th Birthday celebrations	(68)
- Additional staff (Property maintenance)	(128)
- Identified property maintenance & Click Maintenance software	(124)
- Ministers allowances adjustment	(78)
- Abnormal inflation adjustment - property utilities & staff medical aid	(50)
2026 BUDGET COMPARATIVE TOTAL	11, 148
% INCREASE ON COMPARATIVE AMOUNTS	5.2%



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A NOTE ON RESERVES...

	R000
TOTAL RESERVES ON 1 JANUARY 2025	3,342
PROJECTED SURPLUS 2025	1,384
PROJECTED RESERVES 31 DECEMBER 2025	4,726
BUDGETED SURPLUS/DEFICIT 2026	0
PROJECTED RESERVES 31 DECEMBER 2026	4,726

- ❖ One of our strategic objectives is to grow our reserves to be **at least** equal to 3 months of ministry, mission and administrative obligations
- ❖ Target reserves equates to 25% of our 2026 total budget i.e.
R14,602 X 25% = R3,650k
- ❖ December 2026 projected equals 129% of target



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2026 CAPEX BUDGET

Cost centre	ITEM	2026 Budget R
AV & Worship	Foyer speakers	40,000
AV & Worship	Sanctuary speakers	30,000
AV & Worship	Mobile speaker	8,000
IT & Communications	2 laptops	32,000
TOTAL		110,000



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2025 BUDGET CHALLENGES

- ❖ Base tithing income growth – 6.9% (2025 projected growth – 10.1%)
- ❖ Property holding costs – utilities, insurance & maintenance
- ❖ Operating expense management and control



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IN CONCLUSION....

Our sincere thanks go to the **Finance Committee** for their time and wisdom devoted month by month to the financial affairs of BMC:

- ❖ Aviwe Dyili
- ❖ Bafana Nkosi
- ❖ Lindiwe Kwele
- ❖ Malefane Monyaki
- ❖ Thokozile Mcopele
- ❖ Zamani Sikhuphela

And special thanks to **Bev Wooller** and **Keith Viljoen** our bookkeeper and accountant for their dedication and attention to detail.

