2027 Budget Proposal Narrative

Cooperative Baptist Fellowship of Georgia

The 2027 budget proposal reflects CBF Georgia's commitment to network, equip, and mobilize Baptist Christians and churches for effective missions and ministry in the name of Christ. It provides for gatherings designed to connect and renew, partnerships that extend our reach, resources that strengthen congregations as well as their ministers, and, finally, for the staff and systems that support this shared work. The budget projects $649,866.89 in expenditures and $651,374 in income, providing a modest projected margin of $1,507.11.



Events That Strengthen Our Fellowship

Events remain central to the ministry of CBF Georgia by bringing churches, ministers, students, children, youth, and adults together for worship, service, learning, encouragement, and connection. Several of these events are offered in partnership with other CBF organizations. For 2027, anticipated registration and event revenue is shown alongside event expenses so the full cost of these ministries and the income that helps support them are both visible.

- March Mission Madness
- Adult mission opportunities
- Children's Ministry Retreat
- Youth Fall Retreat
- Winter Youth Summit
- Oasis
- Senior adult ministry events
- CBF Georgia State Gathering
- CBF Georgia gathering at the CBF General Assembly





Missions and Partnerships

The missions budget supports hands-on mission engagement, continued partnership with Together for Hope, and new initiatives that allow CBF Georgia to respond to emerging opportunities. Two Together We Build houses were completed in 2025 and 2026, fulfilling CBF Georgia's financial commitment to that initiative.



Smithgall Fund Supporting Global Missions

In 2024, CBF Georgia received a $139,014 bequest from the estate of Celestia "Lessie" Smithgall to support foreign missions. These funds are invested with the CBF Foundation, and annual distributions support CBF field personnel who have significant ties to CBF Georgia: Laura and Carson Foushee in Japan, Missy Ward Angalla in Uganda, and Tina Bailey in Austria. Through this gift, Lessie Smithgall's commitment to missions continues to bear fruit around the world.



Partners That Multiply Our Impact

CBF Georgia's partnerships extend our reach and embody the cooperative spirit at the heart of our mission. The 2027 budget continues support for organizations and shared ministries that serve rural communities, encourage women in ministry, renew ministry leaders, and facilitate faith development for children and youth.

- Together for Hope
- Georgia Baptist Women in Ministry
- Passport Camps
- Baptist History and Heritage Society

Ministers and Congregational Leaders

CBF Georgia invests in the people who lead and serve congregations through established and emerging programs. Peer Learning Groups support ministers who gather regularly to share wisdom, address common challenges, and encourage one another. The budget also provides for Executive Coordinator ministry initiatives, allowing CBF Georgia to address needs and opportunities that arise across the fellowship.

Lancaster Scholarships Investing in Future Leaders



The Lancaster Theological Education Scholarships reflect CBF Georgia's commitment to nurturing future ministers and leaders. Each year, these scholarships provide financial support to CBFGA-affiliated students pursuing a seminary degree. Through this investment, we support students' preparation to faithfully respond to God's call and serve churches and communities with wisdom, compassion, and courage.



Communications That Keep Us Connected

CBF Georgia's communications benefit churches, ministers, and members by staying informed, sharing stories, and finding resources for ministry. The 2027 budget supports communications through multi-formatted forms including the printed Visions newsletter, Revisions email communication, website and database services, social media outreach, and promotional materials. Together, these connections help more people understand and participate in our shared work.



Network
Equip
Mobilize

Administration and Organizational Support

Administrative expenses provide the financial, technological, and operational foundation for CBF Georgia's ministry. This category includes accounting and audit services, insurance, staff travel and hospitality, telephone service, expenses related to the Coordinating Council and moderator, and office operations and space.

Personnel

The personnel budget supports the staff who cultivate relationships, coordinate events, communicate the work of the fellowship, steward financial resources, address congregational needs, assist ministerial staff, and provide administrative support. It includes salaries, allowances, benefits, employment taxes, retirement contributions, SECA offset amounts, continuing education, and designated funding for internship and sabbatical expenses as required by CBF Georgia policy and the Personnel Committee of the Coordinating Council.

2027 Budget Summary

The proposed budget provides for CBF Georgia's work in missions, ministry, fellowship, communications, administration, and personnel. Anticipated event revenue is shown alongside the expenditures it helps support.

Budget Area	2026	2027	2027 Revenue
Missions	$43,500	$41,000	$11,250
Ministry	$96,000	$107,000	$56,600
Fellowship	$18,000	$25,000	$6,500
Communications	$39,500	$40,000	$0
Administration	$119,800	$115,100	$0
Personnel	$282,291	$321,766.89	$0
Total Projected Expenditures	**$599,091**	**$649,866.89**	**$74,350**





Budget Area Highlights



2027

Ministry through our shared gifts

Missions 2026: $43,500 | 2027: $41,000

Missions includes general mission support, March Mission Madness, adult mission engagement, Together for Hope support, and new initiatives. CBF Georgia's Together We Build fiscal commitment was completed in 2026. Anticipated mission event revenue is $11,250.

Ministry 2026: $96,000 | 2027: $107,000

Ministry includes Peer Learning Groups, senior adult ministry events, the Children's Ministry Retreat, Youth Fall Retreat, Winter Youth Summit, Oasis, ministry partnerships, and Executive Coordinator ministry initiatives. Anticipated ministry event revenue is $56,600.

Fellowship 2026: $18,000 | 2027: $25,000

Fellowship includes the CBF Georgia State Gathering, the CBF Georgia gathering at the CBF General Assembly, and other opportunities that bring the fellowship together. Anticipated fellowship event revenue is $6,500.

Communications 2026: $39,500 | 2027: $40,000

Communications includes Visions newsletter production and mailing, website and database costs, social media advertising, promotional materials, and other multi-formatted communication expenses.

Administration 2026: $119,800 | 2027: $115,100

Administration includes accounting and audit services, insurance, office operations and space, telephone expenses, staff travel and hospitality, Coordinating Council expenses, and moderator expenses.

Personnel 2026: $282,291 | 2027: $321,766.89

Personnel includes the compensation, benefits, employment costs, professional development, and policy-directed designated funds necessary for CBF Georgia's staff. In 2026, the Coordinating Council approved a revised distribution model for the Broome Endowment. Under this model, 50 percent of the annual endowment distribution is applied to personnel expenses, and 50 percent is reinvested in the endowment. In compliance with the initial purpose of the Broome Endowment to offset personnel expenses, this approach supports current ministry while continuing to build the fund for the future. The 2027 budget anticipates a $35,000 distribution for personnel.

Projected Income

The 2027 budget projects $651,374 in total income. Congregational support remains the primary source of funding, complemented by individual gifts, the Broome Endowment distribution, event revenue, interest revenue, and additional revenue.

Congregational Support

The proposal anticipates $445,000 in congregational support. This goal reflects CBF Georgia's plans to strengthen support for congregations and ministers and the hope that churches will deepen their financial participation as they are able.

Income Source	2026	2027
Individual Supporters	$15,091	$15,000
Congregational Supporters	$435,000	$445,000
Broome Endowment Distribution	$58,000	$35,000
Event Revenue	$60,000	$74,350
Interest Revenue	$23,000	$20,000
Additional Revenue	$8,000	$62,024
Total Projected Income	**$599,091**	**$651,374**



Closing Invitation

Every gift to CBF Georgia helps connect congregations, equip ministers and leaders, create meaningful opportunities for mission and fellowship, and sustain the people and systems that make this shared work possible.

Your partnership makes this ministry and the development of new initiatives in response to local churches possible. Your faithful and generous support of CBF Georgia in 2027 is critical to the future of its ministry. Thank you!