

Larkspur Hill Church — Business Plan

Church in Boise, ID · Startup plan

Executive summary

Larkspur Hill Church is a new church in Boise, ID offering a Sunday morning service with music, teaching and prayer; a safe, staffed kids' program during the service; weeknight small groups in homes across the neighborhood; pastoral care: visits, weddings, funerals, referrals; and serving the neighborhood: a food drive, a block party. The model is a church plant: one planting pastor, a launch team of about forty adults, Sunday mornings in a rented school cafeteria with a portable setup and a staffed kids' room, weeknight groups in homes, and giving that starts with the launch team and a sending church.

Startup budget: \$28,289 across 12 items, funded from savings. Target: \$10,000 in monthly funding.

Twelve months from now, success looks like this: About \$10,000 a month in giving by the end of the first year — a 40-adult launch team giving about \$6,000 a month and \$4,000 from a sending church, a network and outside supporters — with Sunday attendance near 80, the kids' room staffed two-deep every week and four weeknight groups meeting

Products and services

Larkspur Hill Church's core work is a Sunday morning service with music, teaching and prayer. The service runs at the same time in the same room every week, the kids' room is staffed two-deep by screened adults, the groups meet on weeknights in homes, and nothing new is added until Sunday and the groups are working.

- A Sunday morning service with music, teaching and prayer
 - A safe, staffed kids' program during the service
 - Weeknight small groups in homes across the neighborhood
 - Pastoral care: visits, weddings, funerals, referrals
 - Serving the neighborhood: a food drive, a block party
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Market analysis

The church serves the families and neighbors around the school who don't belong to a church and would try one that meets there, and the people who left a church and want a smaller one where they're known; it is sustained by the launch team, a sending church and the supporters who want to see a church planted there — each needs to see the attendance, the baptisms and the budget in plain numbers.

- Families in the neighborhood who don't belong to a church and would try one that meets at their kids' school
 - People who left a church and want a smaller one where they're known
 - The launch team — the forty adults who give, serve and invite before there is a crowd
 - A sending church, a denomination or a planting network that funds the first years
 - The school district, the neighborhood association and the agencies the church serves beside
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Marketing strategy

Most newcomers will hear about Larkspur Hill Church through word of mouth — the launch team's own invitations and the block party — with Google confirming the church is real when someone looks it up: the Google Business Profile, service times and a website that answers what to expect, where to park and where the kids go turn a Saturday-night search into a Sunday visit.

- The launch team's own invitations — the people they eat with, work with and live next to
 - Google Business Profile and Google — “church near me” and “churches in” plus your neighborhood, and the church itself by name
 - A launch mailing to every door around the school, and the block party before the first service
 - The sermon on YouTube and the week's photos on Instagram and Facebook
 - Partner churches and the planting network, who send people who move to town
 - A website with service times, directions, what to expect, kids' check-in, the sermons and a give button
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Operations plan

The planting pastor leads the service, the groups and the fundraising in year one, the board meets on a schedule with minutes, the setup and kids' teams run on rotas, every gift is counted by two people and recorded by fund, and paid staff arrive only when recurring giving covers them.

- A board of at least three unrelated directors (the planting pastor is not a majority), meeting with minutes
- Setup and teardown teams on a rota: the trailer unloaded by 7:30, the cafeteria back to the district's standard by 1:00
- Two screened adults in every kids' room, every week, with check-in tags that match the pickup
- Giving counted by two people and recorded by fund; every gift acknowledged with a year-end statement
- One service done well before a second is added; groups before programs
- The pastor's housing allowance designated by the board in writing before the first paycheck

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
State incorporation as a nonprofit corporation	\$50
Portable sound: two powered speakers, a mixer, wireless mics, stands and cables	\$3,112
A screen for lyrics: a large TV or projector, a laptop and presentation software	\$1,650
Kids' ministry setup: check-in printer, bins, rugs, toys, curriculum, gates	\$1,250
Signage, banners, a welcome table, coffee service and connect cards	\$1,000
The first month of Sunday rent, plus a month's deposit at the top	\$5,145
General liability and abuse-prevention cover (first year)	\$1,125
CCLI and CVLI licenses (first year)	\$379
The launch mailing: 5,000 Every Door Direct Mail pieces, printing and local ads	\$2,800
Background checks on twenty launch-team volunteers	\$265
Website with giving, service times and Google Business Profile	\$0
Working capital: two months of running costs	\$11,513
Total	\$28,289

Typical range to start a church in the US: \$12,772–\$46,304. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with giving, service times and Google Business Profile: Your Zarla plan includes the website — service times and directions, what to expect, the sermon archive, kids' check-in information, a give button and your Google Business Profile walkthrough — and a designer typically charges \$2,000 or more to build one. Budget separately for the giving processor's fees.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a portable church plant in the US. Formation is cheap; the sound system, the Sunday rent and the pastor's stipend are the real budget, and the funding target is what the ministry needs plus a cushion for the months the sending church's check is late.

Typical monthly operating costs for a church: \$2,011–\$9,828 a month, before staff pay.

At \$10,000 in monthly funding, Larkspur Hill Church would clear \$172–\$7,989 a month before staff pay, and recover the \$28,289 startup budget in roughly 4 months if costs stay near the low end of the typical range — far longer at the high end, where the margin is thin, so pin your real monthly costs down first.

Typical monthly operating costs

COST	TYPICAL RANGE
Sunday rent and the weekend custodian	\$1,690–\$4,300
The planting pastor's stipend and housing allowance (bivocational at the low end)	\$0–\$3,000
Church management, planning, check-in and giving software (included with Zarla)	\$0–\$122
Insurance, by the month	\$38–\$150
CCLI and CVLI licenses, by the month	\$15–\$48
Kids' curriculum, snacks, coffee and supplies	\$150–\$500
Musicians' stipends, strings and gear upkeep	\$0–\$800
Community events, follow-up mailers and ads	\$100–\$600
Online giving processing (on about \$10,000 of monthly gifts across sixty gifts)	\$18–\$308

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every church plan should say out loud what can go wrong. For Larkspur Hill Church, the real risks are:

- The launch team is the budget: lose ten givers in the first year and the rent is at risk
- Outside support is designed to end — a sending church's three-year commitment steps down every year
- A portable church is a weekly moving job; the setup team burns out before the congregation does
- The school can end the agreement on a term's notice, and a new venue means a new address for everyone
- One safety incident in the kids' room ends the church's reputation in the neighborhood
- A pastor doing it alone and unpaid for two years is the planter the ECFA survey says most often quits

Licenses, permits and insurance

What Larkspur Hill Church needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Incorporation, the EIN and tax-exempt status — In the US a new church incorporates as a nonprofit corporation in its state (\$25 in Texas, \$30 plus \$20 in California, \$35 plus \$35 in Florida, \$75 in New York) with bylaws and a board — at least three directors in Texas, Florida and New York; California's religious-corporation law sets no such floor — then takes a free EIN. A church that meets the 501(c)(3) requirements is tax-exempt automatically and is not required to file Form 1023 (the IRS); many file the full form anyway (\$600 — churches are not eligible for the 1023-EZ) so donors have the determination letter. Churches also do not file the annual Form 990. Confirm the structure with a nonprofit attorney or CPA before the first gift.
- State charitable registration and sales tax — In the US houses of worship that are not required to file a Form 990 are exempt from charitable solicitation registration in every state, by Cogency Global's survey of the state laws — New York and Florida exempt them outright, while ten states and the District of Columbia (Alabama, Arkansas, Connecticut, Hawaii, Illinois, Maryland, Michigan, Minnesota, Missouri and Utah) want an exemption filing first. Sales tax exemption on what the church buys is a separate state application — Texas Form AP-209 asks for an established congregation meeting regularly at a particular location — and some states offer none: California has no broad sales tax exemption for nonprofit or religious organizations (CDTFA). Check your state's revenue department before you assume the chairs are tax-free.
- Paying a pastor: the housing allowance and self-employment tax — In the US a minister's housing allowance is excluded from income tax to the extent it pays for the home, but only if the board designates it in writing before it is paid — and it still counts for Social Security (IRS Topic 417). A minister's salary and housing are subject to self-employment tax on Schedule SE, not FICA withholding, unless the minister has an approved Form 4361 exemption, which is irrevocable; the church issues a W-2 and runs ordinary payroll for any non-minister staff. Get a church-payroll specialist or CPA to set up the first paycheck.
- The building: zoning, occupancy and the facility-use agreement — In the US a rented school, theater or storefront needs a certificate of occupancy that covers an assembly, a posted occupancy limit, clear exits and the fire marshal's rules on candles and cords, and the district's facility-use agreement will set insurance, custodial and cleanup terms. The federal Religious Land Use and Institutionalized Persons Act (RLUIPA) says zoning must treat a religious assembly at least as well as fraternal halls, banquet facilities and other nonreligious assemblies in the same zone (the Department of Justice); if a town says no to the room, ask why on equal terms before you look elsewhere.
- Music, lyrics and streaming — In the US performing a hymn or worship song in the course of a service at a place of worship is exempt from copyright licensing (17 U.S.C. §110(3)), but copying the lyrics onto slides or paper, recording the service and streaming it are not: CCLI's Church Copyright License (\$176 a year for a church of 25 to 99) covers the lyrics and recordings, its Streaming add-on (\$90) the livestream, and CVLI's Church Video License (\$315 for 1 to 99) the film clips. Report the songs you use when CCLI asks.

- Children's safety and insurance — In the US a background check on every adult who serves children (Protect My Ministry's list at \$8.95 to \$12.50 before state fees), a two-adult rule in every room and a written policy are what the insurer, the school district and the parents will ask about; some states require checks or reporting for volunteers with children — check yours. General liability for a small church runs \$450 to \$1,800 a year with the abuse-prevention endorsement inside that for a church this size, and the district will want a certificate naming it before the first Sunday.
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Milestones: the next 30 days

The first month's to-do list for Larkspur Hill Church, in order:

- Write the mission in one sentence and the Sunday service in one page — who it's for and what happens at 10:00
 - Recruit the board (three unrelated directors at least) and adopt bylaws, a conflict-of-interest policy and a child-safety policy
 - Incorporate in your state, take the EIN, open the bank account and decide with a CPA whether to file Form 1023
 - Designate the pastor's housing allowance in writing and set up payroll
 - Sign the facility-use agreement with the school, bind the insurance and give the district its certificate
 - Buy the sound system, the screen and the kids' setup, and run background checks on every volunteer who will serve children
 - Buy the CCLI license (and the streaming add-on if you'll stream) and the CVLI license if you'll show clips
 - Claim your Google Business Profile and put the website live — service times, directions, kids' check-in, a give button
 - Send the launch mailing to every door around the school and hold the block party
 - Ask every launch-team adult for a monthly gift before the first public service
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Appendix: what a funder will ask for

This plan tells the story and shows the numbers. If you take it to a funder, expect to be asked for these documents as well:

- Articles of incorporation, bylaws and the board roster
- The IRS determination letter, or the board's written decision not to file
- A 12-month budget by month with the giving plan beside it — launch team, sending church, outside supporters
- Giving records to date and the bank statements
- The facility-use agreement, the certificate of insurance and the child-safety policy
- Letters of commitment from the sending church or the planting network

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=church

Written with Zarla · zarla.com/business-plan-generator