



westminster congregational united church of christ

NO MATTER WHO YOU ARE, OR WHERE YOU ARE ON YOUR FAITH JOURNEY, YOU ARE WELCOME HERE!

WELCOME

“For surely I know the the plans I have for you...to give you a future with hope.”

Jeremiah 29:11

Each Autumn, staff, leadership and volunteers at Westminster produce a carefully planned budget for the following year. This budget is not taken lightly. Only after much discussion, discernment, analysis and prayer, is it produced and presented to the congregation for final approval.

That budget serves as the guide used by our financial staff and committee-heads to keep our church on track.

You are currently holding *the narrative budget*. This

document takes those details found in the budget and shows how they apply to the ministries and mission, here at Westminster.

It's a tool that helps us focus on the impact that's achieved by our various ministries, both inside the church walls, and outside in the community.

We hope that as you read through this, it inspires you to continue your involvement here, in this unique, wonderful group of people called Westminster United Church of Christ.



2016

Narrative Budget

Staff

The heart of any church is people and Westminster has a pastor and support team of the highest caliber and dedication.

Westminster has the strong leadership, intellect and passion of Sr. Pastor Andy CastroLang, whose responsibility is to oversee all operations of the church. She leads worship, educational programs, pastoral care, office and fiscal management, community relations and activism for social justice. Making for long work-weeks, at about 50 hours or more.

Our Assistant Pastor, Jan Shannon, generously volunteers about 15 hours of her time, each week, at no expense to Westminster. Her wit, wisdom and caring enrich our church.

In about 10 hours per week, Verne Windham, our Choir Director, provides unmatched experience and professionalism to continue Westminster's long standing history of beautiful and sophisticated choral music.

Janet Hubbard, Musician, has the versatility and talent to provide us with

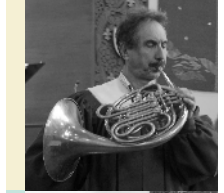
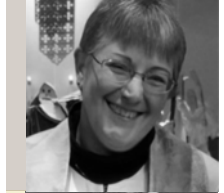
outstanding piano music and accompaniment for church and special occasions, also in about 10 hours per week.

Andréa Reese Hekimian, our Office Manager, has the 2-for-1 skills our church needs: bookkeeping AND the graphic / writing skills to put together our publications such as our weekly church bulletin and monthly Witness newsletter. She is also responsible for the day-to-day operations of the office and church in an average of 35 hours per week.

John Larson, Caretaker, does an incredible job keeping our church clean and safe in his 25-hour work-week.

Our newest recruit, Nicole (Nikki) Rode, in the Activity Room, tends to our littlest ones each Sunday morning, for about 2 hours per week.

Pastor Andy and Office Manager Andréa are full-time employees, who also receive Medical Insurance and Pensions.



PART 1 – INCOME

Westminster is OUR church, funded primarily by US through our annual pledges, contributions, offerings and gifts. The rest of our income comes from rents, the annual FUNraiser, and investments. See the chart below.

The income to operate Westminster church comes primarily **from the members and friends of the church in the form of pledges, offerings, contributions and gifts.**

Nationally, pledging and contributions can compose up to 80-90% of a church's income. For the proposed 2016 budget, total giving would provide 77% of our income which would cover 60% of total budgeted expenses.

Washington Trust

Investments: \$366,000. We use this fund to cover the expenses that exceed our income - our current annual deficit.

Stevenson Fund: \$113,600. A restricted fund that is designated to feed and help the needy of our

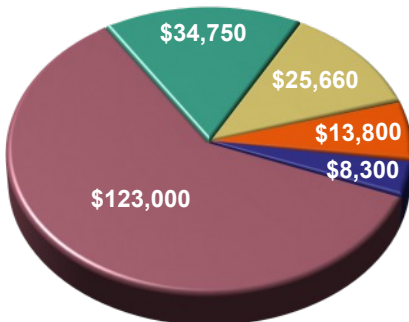
church and community. We do not add any money to this fund, but it can increase in value depending on the market.

Second Century Fund:

\$672,000. This fund was created in 1978 by Westminster members and Trustees. The Principal may be distributed or loaned to the church, or used as collateral for a loan, *only on occasion of extreme financial need*. This need is determined by a vote of two-thirds of active members.

While our investments and the Second Century Fund give us a cushion, they do not provide a long term solution to our current, yearly deficit problem. **Increasing our income needs to be a vital part of a sustainability plan for Westminster.**

Budgeted INCOME \$205,510



- Pledges \$123,000 (59%)
- Non-Pledge Contributions \$34,750 (17%)
- Investments \$25,660 (13%)
- Rental \$13,800 (7%)
- FUNraiser \$8,300 (4%)

PART 2 – EXPENSES

Westminster's Values and Covenant serve to guide us in everything we do. The budget is constructed to reflect these values. The problem? Our expenses exceed our income.

Our Values

- *Spiritual Nurture*
- *Service*
- *Welcoming*
- *Fellowship*
- *Progressive Christianity*
- *Sustainability*

In the past five years, we have had an average annual deficit of over \$60,000. The good news is that we own our building, have no debt and have investments to cover the deficit. The proposed 2016 budget is based on our current level of staffing and programs.

When there is a deficit in an organization you have to ask, is it too much spending? Not enough income? Which is the case at Westminster? The answer depends on our values and will shape the future of our church; but this is a fact: If we want to maintain the staff, programs and services we enjoy now, we need to increase our income.

Our budget is really pretty straightforward. We pay for staff, building costs, administration and ministry programs within the church and in the community. We've divided our expenses into five categories. On the next page is Westminster's 2016 proposed budget, showing percentages of expenditures.

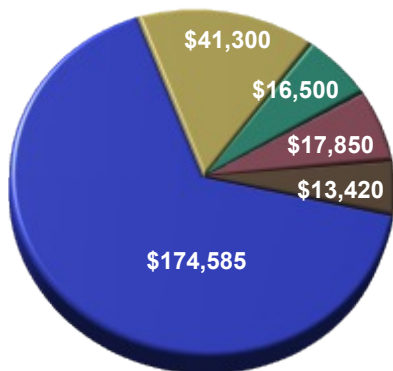
•**Staff** \$174,585 (66%) - Church is about people – providing worship, education and services to support our spiritual lives and ministry in the community. It's not surprising that a large percentage of any church's budget is spent on staff.

•**Building** \$41,300 (16%) – We have a beautiful, historic church. Upgrades over the past 13 years have made the church more energy efficient. The challenge continues to be how to keep a building this old maintained in the coming years – old pipes and the structure of the building make for expensive fixes and requires more staff oversight.

•**Ministry Administrative Support** \$16,500 (6%) – Bookkeeping, publications, office equipment leases, website and phone and reception.

•**Church Programs** \$12,920 (5%) – these are programs within our church that serve our congregation, including Sunday school for children and youth, the Adult Forum, new member classes, social gatherings, music, art, and the work of the Deacons.

Budgeted EXPENDITURES \$263,655



•**Mission and Outreach** \$17,850 (7%) – support for the Pacific Northwest Conference and national United Church of Christ, Spokane Alliance, Tree of Sharing, Family Promise, Meals on Wheels, Crop Walk and Crosswalk.

The Church Council, Trustees and staff have worked diligently to trim any excess from the budget. Trustees have committed to monitor our investments to gain the best return and to take measures to keep our building running efficiently and cost effectively. The Church has formed a Sustainability Team to work on a strategy to address the deficit and create a sustainable plan for Westminster. With your help, we have the wisdom, the resolve and the assets to create a vibrant future for Westminster.

Matthew 6:21
 “For where
 your *treasure* is,
 there will your
heart be, also.”

Part 3 - Pledges

Westminster is our treasure; a community; a church family where we worship, learn, and find support, friendship and joyful celebrations.

The income to operate Westminster church comes primarily from YOU, the members and friends of the church. Pledging is the way each of us can invest in our community to meet our needs, mission and goals. It’s the best kind of investment – you can see the return in the quality of leadership, music and programs we enjoy; not to mention the hot coffee and clean space in which we worship, learn and socialize every week!

Pledging is the term we use at Westminster for committing a monthly or yearly donation to the church in the amount of your choosing. Pledges make budget planning easier which makes our future more secure. Tithing is the Bible tradition of giving 10% of a person’s income to their church. Westminster doesn’t set a pledge amount for you. Your pledge is a personal decision, because giving is

not simply a budget calculation. As the Gospel of Matthew suggests, our hearts are tied to what we invest in. The chart below may help you find the annual amount that best matches your budget and commitment.

Those of you who have pledged in the past, we thank you for your faithfulness and support. Our challenge to you this year is that you would consider increasing your pledge by 10%. If you gave \$100 a month that would be a \$10 a month increase. That amount of increase would make a huge difference in our finances for next year.

If you have never pledged or think you have to have a lot of money to pledge, how about signing up to pledge \$10 a month? This amount will help more than you think. You may even find the act of pledging gives you a deeper connection to the people and mission of Westminster.

Annual Income	2.5%	5%	7.5%	10%	12.5%
\$10,000	\$250	\$500	\$750	\$1,000	\$1,250
\$20,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500
\$30,000	\$750	\$1,500	\$2,250	\$3,000	\$3,750
\$40,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$50,000	\$1,250	\$2,500	\$3,750	\$5,000	\$6,250
\$60,000	\$1,500	\$3,000	\$4,500	\$6,000	\$7,500
\$70,000	\$1,750	\$3,500	\$5,250	\$7,000	\$8,750
\$80,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$90,000	\$2,250	\$4,500	\$6,750	\$9,000	\$11,250
\$100,000	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500
\$125,000	\$3,125	\$6,250	\$9,375	\$12,500	\$15,625
\$150,000	\$3,750	\$7,500	\$11,250	\$15,000	\$18,750
\$175,000	\$4,375	\$8,750	\$13,125	\$17,500	\$21,875
\$200,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
\$250,000	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250