

Union Congregational Church - Elk River, MN

2009 Stewardship Presentation

Sunday, October 26, 2008



Meeting Agenda

- ❑ Welcome
- ❑ Stewardship Schedule
- ❑ Budget Facts
- ❑ OCWM
- ❑ 2009 Preliminary Budget
- ❑ Loan Balances
- ❑ Pledging Information
- ❑ Five (5) Year Plan
- ❑ Review and Q&A



Stewardship Schedule

- October 26th – Stewardship Breakfast
- Sunday, November 2nd - Stewardship Adult Forum Presentation
- November 23rd – Consecration Sunday
- Pledging Summaries – Trustee Meeting
- Follow-up calls

Budget Facts

- ❑ We entered October with a cash reserve (checking and savings) of \$45,000 compared to \$26,000 last year
- ❑ Our monthly expenses average about \$25,000/month
- ❑ Mortgage reduced to \$102,000 at the end of 2008
- ❑ 2009 proposed budget has decreased by \$428 from 2008
- ❑ 4.0% increase of 2008 pledges would fund 2009 budget
- ❑ Parsonage rent generates \$9,600/yr
- ❑ \$50,000 Line of Credit has been retained for emergencies
- ❑ Keyboard reduced to \$11,000 at end of 2008
- ❑ Mortgage would be eliminated in two (2) years if we maintain current pace of pledging to mortgage retirement
- ❑ Mortgage retirement would allow future capital improvements



Our Churches Wider Mission

- Union Pledged \$18,917 to OCWM in 2007
- Our Church's Wider Mission is the name we use to describe the work we do as the United Church of Christ beyond the local church—through our Conferences, national ministries, and UCC-related institutions.
- Our Church's Wider Mission is also the name we give to the financial support given by UCC members and congregations that makes this broader mission possible.

Our Churches Wider Mission

What is it?

Our Church's Wider Mission (OCWM) funds your UCC Conference and the national ministries of the UCC. Our Church's Wider Mission includes **Basic Support**, for the funding of core programs; and **Special Support**, for specific mission opportunities through the four UCC special mission offerings.

How much of my offering every Sunday goes to Our Church's Wider Mission?

Every congregation decides for itself how much to contribute to OCWM. Most give between 5% and 20% of their operating expenses to Our Church's Wider Mission. This means that local churches use between 80 and 95 cents of every dollar locally. On average, Conferences use about 2 ½ cents out of every dollar, and the national ministries receive 2 cents out of every dollar given by UCC members.

How much total Our Church's Wider Mission money is received by the national ministries of the UCC?

In 2007, the UCC national ministries received \$15,684,424 in OCWM contributions. This included \$5,306,449 in receipts from the four UCC special mission offerings (Neighbors in Need, The Christmas Fund, Strengthen the Church, and One Great Hour of Sharing). These contributions for Our Church's Wider Mission represent about 2% of total church giving by UCC members.



Our Churches Wider Mission

How much money given to Our Church's Wider Mission is spent on administration?

In the national ministries of the UCC, 7.4% (\$688,200) of total Our Church's Wider Mission contributions are budgeted in 2008 for administration, which includes the costs of overall organization of the national ministries and those parts of salaries, benefits, financial operations, rent, office costs, insurance, and professional fees that apply to administration.

How is giving to Our Church's Wider Mission different from giving to other good causes?

Our Church's Wider Mission keeps the church strong, even as it engages in mission and outreach to others. The church has a unique and important role to play in our society and the world, today and for future generations. You can help sustain the church and its ministries by supporting Our Church's Wider Mission in your congregation. God is still speaking,

Preliminary Budget

	2008	2009
Diaconate	\$6,850	\$6,475
Christian Ed	\$7,150	\$7,150
Historian	\$200	\$200
Trustees	\$74,600	\$79,300
The Larger Church	\$6,850	\$6,700
Salaries	\$198,071	\$192,068
Administration	\$11,000	\$12,400
Growth & Membership	\$3,600	\$3,600
Total General Fund	\$308,321	\$307,893

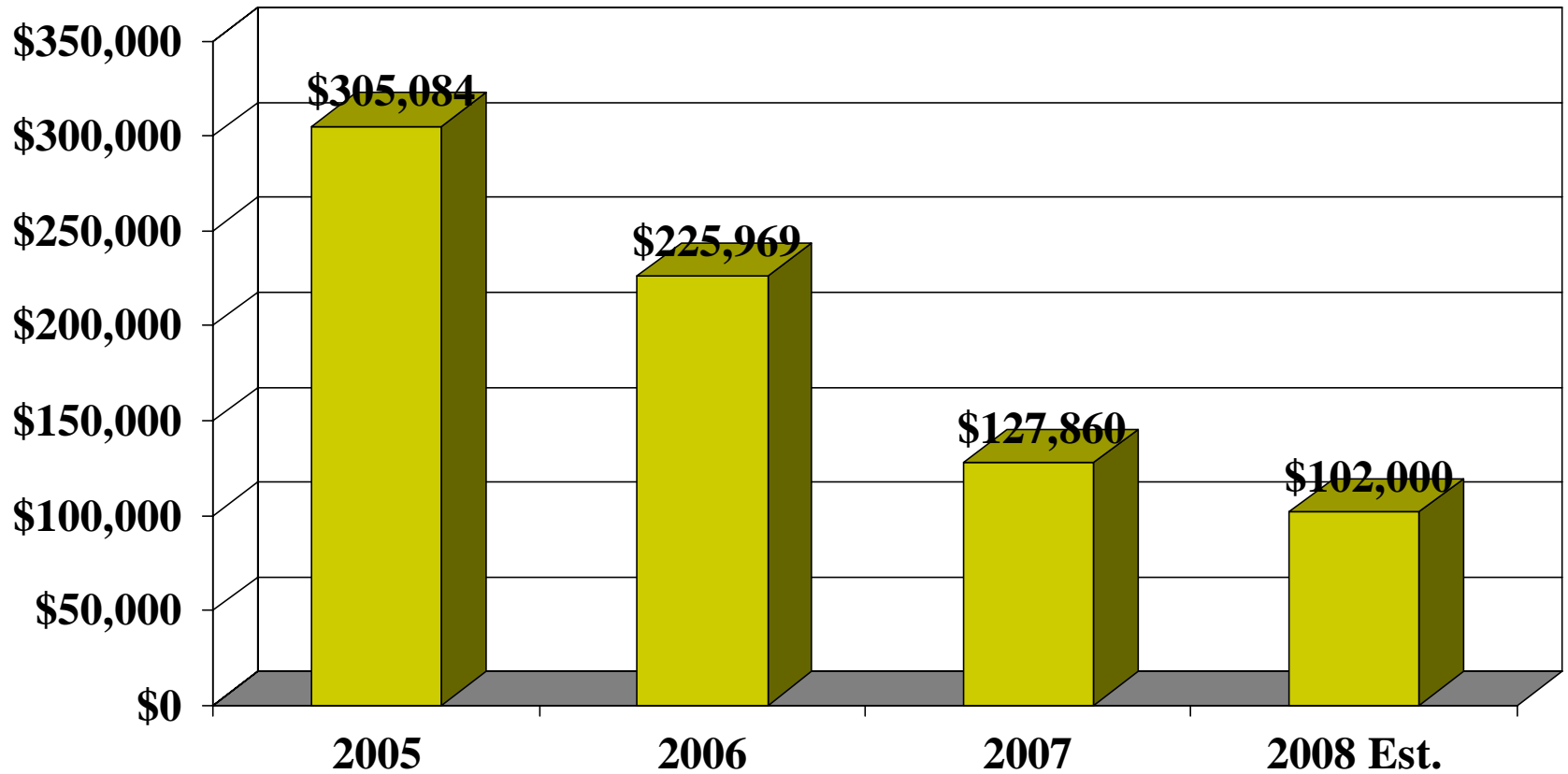
UNION CONGREGATIONAL CHURCH
PROPOSED 2009 BUDGET

	2008 BUDGET	2009 PROPOSED BUDGET	Increase or (Decrease) for 2009
DIACONATE (100)			
Devotional Guides (101)	125.00	150.00	
Bulletins (102)	750.00	750.00	
Choristers (103)	350.00	350.00	
Worship Supplies (104)	450.00	450.00	
Guest Speakers (105)	350.00	300.00	
Adult Choirs (106)	750.00	750.00	
Hospitality (108)	150.00	300.00	
Organist's Music (112)	50.00	50.00	
Altar Committee (113)	150.00	200.00	
Music Expense/Maintenance (115)	650.00	650.00	
Music Committee (116)	300.00	400.00	
Handbell (117)	675.00	675.00	
Befrienders (118)	650.00	500.00	
Sound System Upgrade/Repair (119)	500.00	-	
Youth Programs (121)	500.00	500.00	
Youth Curriculum (122)	450.00	450.00	
TOTAL DIACONATE	6,850.00	6,475.00	(\$375.00)
CHRISTIAN EDUCATION (200)			
Curriculum & Special Resources (201)	1,300.00	1,300.00	
Church School Supplies (203)	800.00	700.00	
Adult Education (204)	200.00	200.00	
Teacher/Volunteer Appreciation & Training (206)	300.00	300.00	
Special Events & Programs (207)	1,000.00	900.00	
Media Center, AV & Library (208)	100.00	100.00	
Bibles & Special Awards (209)	400.00	400.00	
Nursery Salary & Supplies (211)	2,400.00	2,600.00	
Safe and Secure Environment (215)	300.00	300.00	
Our Whole Lives (OWL) (218)	350.00	350.00	
TOTAL CHRISTIAN EDUCATION	7,150.00	7,150.00	\$0.00
HISTORIAN (250)			
Preservation Materials (251)	100.00	100.00	
Other Items (252)	100.00	100.00	
TOTAL HISTORIAN	200.00	200.00	\$0.00
TRUSTEES (300)			
Insurance (301)	8,350.00	8,000.00	
Worker's Compensation (308)	1,750.00	1,825.00	
Janitor Supplies (302.1)	4,300.00	4,300.00	
Repairs/Maintenance (302.2)	4,000.00	4,000.00	
Elevator Maint. (302.3)	850.00	875.00	
Snow Removal (303)	2,000.00	2,000.00	
Lawn Care (303.1)	2,500.00	2,500.00	
Contingency Fund (304)	1,000.00	1,000.00	
Fuel (305)	9,000.00	10,800.00	
Utilities (306)	7,100.00	9,500.00	
Parsonage Utilities (306.1)	1,000.00	1,750.00	
Stewardship Fund (310)	500.00	500.00	
Capital Items (311)	5,000.00	5,000.00	
Mortgage (312)	27,250.00	27,250.00	
TOTAL TRUSTEES	74,600.00	79,300.00	\$4,700.00

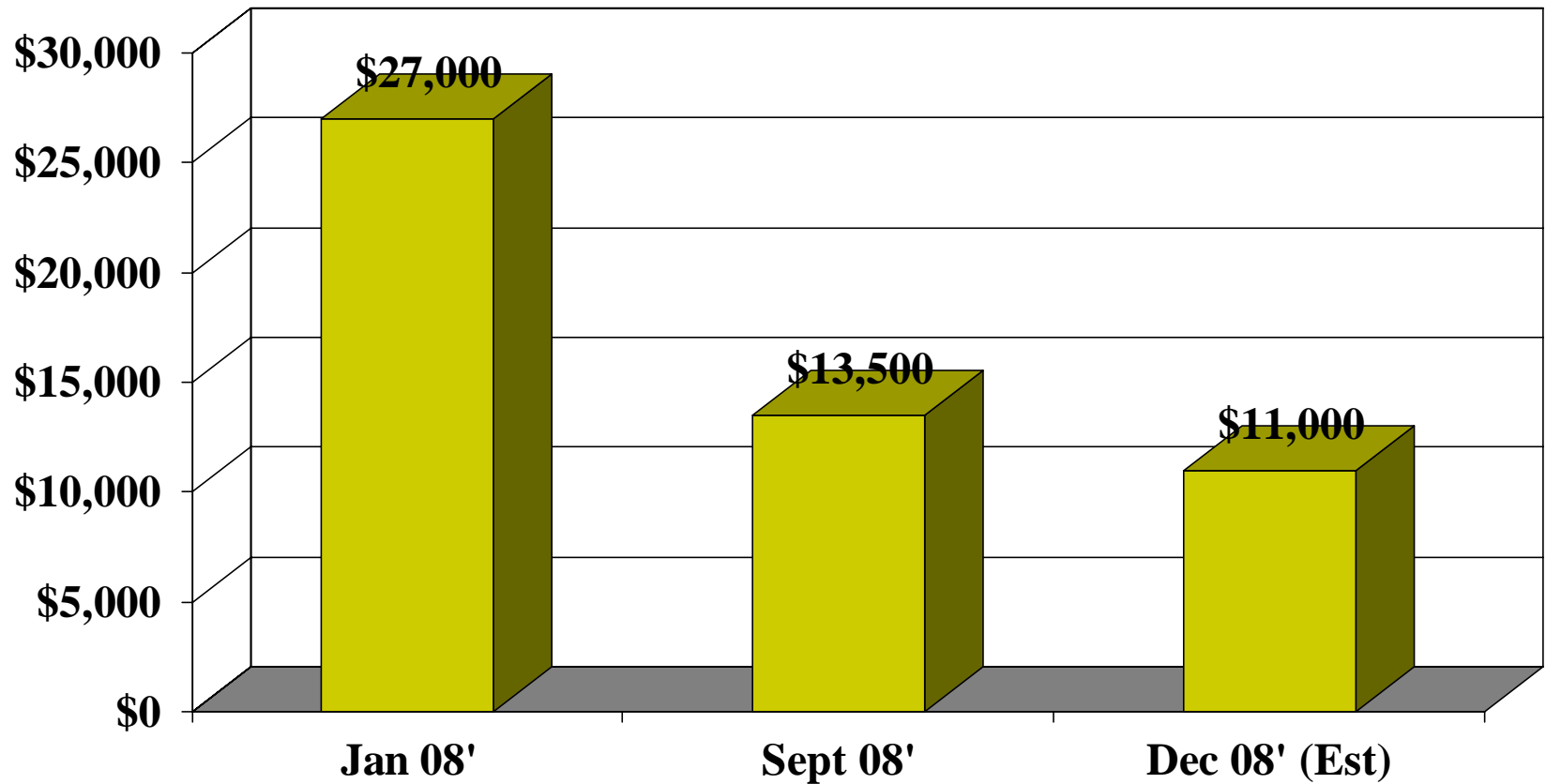
UNION CONGREGATIONAL CHURCH
PROPOSED 2009 BUDGET

	2008 BUDGET	2009 PROPOSED BUDGET	Increase or (Decrease) for 2009
THE LARGER CHURCH (400)			
UTS (401)	400.00	400.00	
Association Dues (402)	5,250.00	4,900.00	
Delegate Fund (404)	750.00	1,000.00	
Service & Mission Board (405)	450.00	400.00	
TOTAL THE LARGER CHURCH	6,850.00	6,700.00	(\$150.00)
SALARIES (500)			
Minister base salary (501)	48,000.00	50,400.00	
Professional Allowance (501.1)	2,100.00	2,100.00	
Social Security Offset (501.2)	4,774.00	5,012.00	
Housing Allowance (501.3)	14,400.00	15,120.00	
Car (502)	4,500.00	4,500.00	
Library (503)	600.00	600.00	
Annuity (504)	8,736.00	9,173.00	
Family Protection Plan (505.1)	936.00	983.00	
Health Insurance (505)	7,100.00	7,900.00	
Organist (506)	10,609.00	11,227.00	
Music Director (507)	5,304.00	5,463.00	
Music Director Mileage (507.1)	850.00	850.00	
Chorister Director (508)	3,607.00	4,215.00	
Janitor (509)	17,154.00	17,669.00	
Office Administrator (510)	19,667.00	20,557.00	
Church School Director (512.01)	11,788.00	12,142.00	
Kitchen Coordinator (512.50)	2,865.00	2,951.00	
Youth Ministries Coordinator (513)	23,500.00	10,260.00	
Social Security (514)	7,538.00	6,782.00	
Handbell Director (516)	4,043.00	4,164.00	
TOTAL SALARIES	198,071.00	192,068.00	(\$6,003.00)
ADMINISTRATION (600)			
Telephone (601)	1,000.00	1,750.00	
Office Supplies (602)	2,500.00	2,500.00	
Postage (incl UNIONNEWS) (603)	2,000.00	2,300.00	
Copier (604)	1,750.00	1,900.00	
Staff Support Appreciation (605)	750.00	750.00	
Technology Expense (606)	1,000.00	1,200.00	
Staff Continuing Education (607)	2,000.00	2,000.00	
TOTAL ADMINISTRATION	11,000.00	12,400.00	\$1,400.00
GROWTH AND MEMBERSHIP (700)			
New Member Expense (701)			
Public Relations (702)	2,000.00	2,000.00	
Promotional Materials (703)	400.00	400.00	
Fellowship Hospitality (705)	700.00	700.00	
Wider Church Support (706)	500.00	500.00	
TOTAL GROWTH AND MEMBERSHIP	3,600.00	3,600.00	\$0.00
TOTAL GENERAL FUND	\$ 308,321.00	\$ 307,893.00	(\$428.00)

Mortgage Balance



Keyboard Loan Balance



History of Pledging

Year	Total Pledged to Gen'l Fund	Increase over previous yr	% of Church Revenue	Surplus or (Deficit) at end of Year
2001	\$170,889	+13.7%	88%	N/A
2002	\$206,020	+17.8%	87%	+\$18,248
2003	\$202,794	(2.3%)	85%	(\$12,663)
2004	\$202,878	0%	84%	(\$13,508)
2005	\$237,609	+17.2%	86%	+\$5,294
2006	\$241,359	+1.6%	86%	(\$4,286)
2007	\$223,491	(7.4)%	75%	(\$7,195)
2008	\$258,239	+15.5%	87%	+\$16,556

Quarterly Giving Facts

Year	1 st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr	Totals
2004	\$74,438 31%	\$47,026 20%	\$52,876 22%	\$65,078 27%	\$239,418
2005	\$94,718 35%	\$53,804 20%	\$52,955 19%	\$71,979 26%	\$273,456
2006	\$93,758 35%	\$54,757 20%	\$51,515 19%	\$75,417 27%	\$275,447
2007	\$86,739 29%	\$53,274 18%	\$68,224 23%	\$88,186 30%	\$296,423
2008	\$101,894 34%	\$52,639 18%	\$56,023 19%	\$84,000(e) 29%	\$294,556 estimated

Yearly Range of Pledging

Range	2001	2002	2003	2004	2005	2006	2007	2008
\$25 - \$199	14	8	11	10	9	9	8	68
\$200 - \$399	19	20	21	18	26	21	14	
\$400 - \$599	20	18	21	17	15	17	22	
\$600 - \$799	14	18	14	15	24	19	19	
\$800 - \$999	4	4	6	6	9	7	8	
\$1,000 - \$1,199	9	8	7	4	11	7	7	40
\$1,200 - \$1,399	13	10	10	10	5	12	11	
\$1,400 - \$1,599	6	6	7	9	9	6	7	
\$1,600 - \$1,999	3	10	9	9	7	12	7	
\$2,000 - \$2,499	9	6	5	5	10	11	12	
\$2,500 - \$2,999	4	5	6	6	5	5	7	23
\$3,000 - \$3,999	3	6	4	7	10	9	8	
\$4,000 - \$4,999	3	3	3	2	3	3	5	
\$5,000 - \$9,999	6	7	7	6	5	6	5	5
\$10,000 +		1	1	2	3	2	3	4
TOTALS	127	130	132	126	151	146	143	140

Union Church Financial Projections

10/22/2008

	Revenue Increase:	4%										
	Expense Increase:	3%										
			Years									
			2008	2009	2010	2011	2012	2013				
Beginning Trustee Savings			\$ 35,000	\$ 32,784	\$ 34,268	\$ 39,681	\$ 76,480	\$ 117,700				
Expense	(Annual)											
	General Operations	\$	270,000	\$ 278,100	3% \$ 286,443	3% \$ 295,036	3% \$ 303,887	3% \$ 313,004	3%			
	Mortgage	\$	27,216	\$ 27,216	0% \$ 27,216	0% \$ -	0% \$ -	0% \$ -	0%			
	Total	\$	297,216	\$ 305,316	\$ 313,659	\$ 295,036	\$ 303,887	\$ 313,004				
Revenue	(Annual)											
	Pledges	\$	255,000	\$ 265,200	4% \$ 275,808	4% \$ 286,840	4% \$ 298,314	4% \$ 310,246	4%			
	Rental	\$	20,000	\$ 20,800	4% \$ 21,632	4% \$ 22,497	4% \$ 23,397	4% \$ 24,333	4%			
	Other Non-Pledge	\$	20,000	\$ 20,800	4% \$ 21,632	4% \$ 22,497	4% \$ 23,397	4% \$ 24,333	4%			
	Total	\$	295,000	\$ 306,800	\$ 319,072	\$ 331,835	\$ 345,108	\$ 358,913				
Ending Trustee Savings		\$	32,784	\$ 34,268	\$ 39,681	\$ 76,480	\$ 117,700	\$ 163,609				
Mortgage Balance		\$	165,000	\$ 102,000	\$ 49,000	\$ -	\$ -	\$ -				
	Monthly Principle Pmts	\$	18,000	\$ 18,000	\$ 18,000	\$ -	\$ -	\$ -				
	Pledges	\$	45,000	\$ 35,000	\$ 35,000	\$ -	\$ -	\$ -				
		\$	63,000	\$ 53,000	\$ 53,000	\$ -	\$ -	\$ -				
	Ending Balance	\$	102,000	\$ 49,000	\$ -	\$ -	\$ -	\$ -				
Congregation Giving												
	Pledges (Gen and Mort)	\$	300,000	\$ 300,200	\$ 310,808	\$ 286,840	\$ 298,314	\$ 310,246				
	Rental	\$	20,000	\$ 20,800	\$ 21,632	\$ 22,497	\$ 23,397	\$ 24,333				
	Other Non-Pledge	\$	20,000	\$ 20,800	\$ 21,632	\$ 22,497	\$ 23,397	\$ 24,333				
	Total	\$	340,000	\$ 341,800	\$ 354,072	\$ 331,835	\$ 345,108	\$ 358,913				

Review and Q&A

- 11/2/08 – Adult Forum Q&A
- 11/23/08 – Consecration Sunday
 - Pledge Card
 - General Fund
 - OCWM
 - Mortgage Retirement / Capital Improvement Program
- 2009 budget same as 2008
- 4% Increase in Pledges Requested
- Line of Credit
- Mortgage and Keyboard Loans
- Five (5) year plan
- Future projects – 2011 after mortgage retired

Thank you!

