



THE NARRATIVE BUDGET

GROWING FAITHFUL GIVERS THROUGH THE NARRATIVE BUDGET

The Gospel narratives of the life and teachings of Jesus illustrate profound and memorable truths in simple everyday stories. How can one forget the call of fishermen to be followers - to be disciples - or Jesus' visits to homes for healing and rest? How can one be unaffected by parables like *The Prodigal Son* or *The Good Samaritan*?

Just as the Gospel stories imbue everyday life with meaning and insight, stories of hope can inject invigorating life into a seemingly dull and tedious document like a church budget!

While line-item budgets are effective planning and resource allocation monitoring tools for finance committees, they say nothing about the impact of ministry on people's lives. Line item budgets do not show the transforming power of the love of God when shared through mission outreach, worship, and discipleship training. In fact, they often communicate the wrong information about the church's priorities and ministry.

Consider the amount your church's line-item budget commits to "youth ministry." In most budgets, this is a very small amount-listed separately from staffing and facilities that support youth ministry. The amount does not take into account special funding efforts by youth or fees for activities. If a church's annual budget is \$200,000 and youth ministry is allocated \$1,500, does this mean the church's commitment to youth ministry is less than one percent of the church's resources? Certainly not, but that is the message the line-item budget conveys.

Churches that tell stories of mission and ministry through testimony, offering meditations, newsletter articles, and website information excite people about giving to make a difference. The Narrative Budget in the annual stewardship emphasis is another means of communicating the link between faith and giving, between resources for God's work and positive outcomes in the lives of individuals, families, communities, and the world.



CONSIDER WHY STORIES OF MINISTRY ARE SO IMPORTANT:

- Multiple worship services limit members' view of the whole picture of congregational life. In addition, most members do not participate in all programs of the church; knowledge of those programs and their impact, however, is crucial for an understanding of the mission and vision of the church.
- Often church reporting of mission outreach is episodic-the youth return from their mission trip, for example, and tell their story in Sunday worship services. Only those attending that Sunday will hear the story.
- The worship schedule offers limited opportunity to communicate ministry stories. Again, irregular attendance patterns prevent all members from hearing those inspiring stories.
- Churches, particularly in large urban settings, are much more diverse today, with fewer opportunities for interacting with one another in their communities outside church activities.
- **Stewardship and giving studies confirm people do not give to budgets. People give to people, to needs, to causes, and to make a difference.**

Steps for producing the Narrative Budget are detailed below. However, creating and introducing a Narrative Budget in your congregation requires several important **preparation activities**.

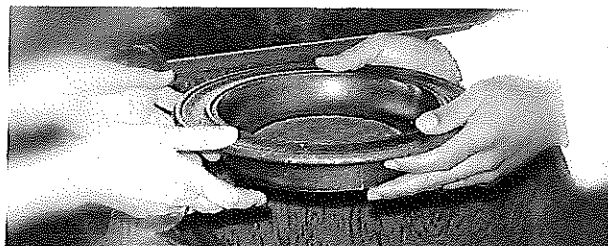
- Does your church have a mission statement - a statement of vision and purpose? If so, obtain a copy; if not, meet with the pastor and key church leaders to write a simple statement that expresses who you are and what you do in ministry. How would your community be different if your church was not active there?
- Engage in conversations about stories of your church's ministry. What are the expressions of ministries currently active in your church? Until you can articulate what your church does in mission and ministry, you cannot craft a narrative budget.
- Will you use last year's budget or next year's budget for determining how the church's financial resources are used in ministry? The Narrative Budget often uses next year's projected budget for communicating ministry. It is not, however, intended to substitute the annual budget. The finance committee will establish an appropriate line-item budget, for accounting and monitoring purposes, based on your church's policies.



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- Will you include non-budgeted items in your Narrative Budget expenses? In the missions area, for example, some churches include regular (monthly communion rail) and special mission offerings in addition to budget items, including apportionments.



- The line-item budget is an important tool for planning, approved by the charge conference, administrative board or council, and monitored by the finance committee per your church's policies. It should also be available to anyone who requests a copy. Do not mail it to the entire congregation, but make it available in the church office and mail it to anyone who requests a copy.
- Request sample copies of narrative budgets from other churches or the Texas Methodist Foundation Stewardship Services staff. You will not want to replicate another narrative budget since your church and ministry are unique. However, models can be used as a guide in creating your narrative budget.

STEPS IN CREATING YOUR CHURCH'S NARRATIVE BUDGET

1. Select and enlist a team to create your Narrative Budget. This can be the Stewardship Team; the group responsible for annual stewardship emphasis; or the senior pastor and a few creative persons and ministry leaders.
2. Coordinate the Narrative Budget with the theme and activities of your annual stewardship emphasis. In addition, create a consistent "look and feel" for all annual stewardship printed materials, using the same color scheme and graphics.
3. Review or write your church's mission and ministry statement. In addition, describe your church in narrative form. Who are you? What has God called you to do in ministry?
4. Select five to seven mission areas, depending on the size of your church. Write your ministry stories, including worship, Christian education, music, youth, missions, and other important ministries unique to your church. Use language familiar to your congregation and community. For example, "spiritual formation" is a phrase often used in describing discipleship training ministries, such as Sunday school and bible studies. Will all members of your congregation understand the term? Try to avoid "exclusive" language or be sure to clearly define uncommon terms. Incorporate photographs (obtain permission for use of others' photos and from individuals pictured), graphics, and white space to improve visual presentation and break up blocks of text.
5. Using the line-item budget approved by the finance committee (see preparation activities above), divide the total budget into the selected ministry areas. For example, using a reasonable formula, determine how much of staff salaries and benefits, utilities, insurance, building cleaning and repair, etc., is committed to each ministry area.
6. Request that staff and appropriate church leaders identify areas where ministry can be enhanced or expanded as a result of increased giving. Be faith-challenging but have reasonable expectations.
7. Write a descriptive narrative of each ministry area, reporting effective ministry, new opportunities, and the difference continued and/or additional funding will make. Remember to tell compelling stories! Numbers of participants may be helpful, but what they are doing and how their efforts are changing lives (of both recipients and givers) are more important.
8. Prepare the information in a brochure format. This may mean designing a print ready document or gathering the information to be conveyed to a graphic designer.
9. Determine how the Narrative Budget brochure will be used in your annual stewardship emphasis and year-round stewardship activities. Multiple mailings or distributions are recommended, as a single mailing is usually not enough to gain attention. Include that quantity in your print order.
10. Notify appropriate church officers of the expected printing costs.
11. Proof the document thoroughly before signing off to complete printing.

FOR MORE INFORMATION ABOUT GROWING FAITHFUL GIVERS, VISIT OUR WEB SITE AT WWW.TMF-FDN.ORG OR CALL 800/933-5502.

NARRATIVE BUDGETS

What's a budget?

- When you write a personal or church budget, what things do you put in it? Who's it for? Who will read it? How will the readers use it?
- When we think of a budget, we usually mean a guide for spending. It has comparative information from the previous year. It has limits of what we can spend. It has categories. It often has a lot of detail.
- People in congregations aren't trained to "give" to budgets. When most of us look at budgets, we think of limits. Sometimes we think of how we can cut line items, such as "we don't really need new curriculum" or "the choir can do without new music this year" or "surely the gas bill isn't going up *that* much this year!"

Why use a narrative budget?

- To open up the understanding of the budget
- To simplify categories of the church's life (What are some of those?)
- To represent the pastors' compensation or all staff compensation spread out across the various ministries of the church
- To help people get a quick glimpse of the church's ministries
- To get away from the analysis of a line-item budget

What are the components of a narrative budget?

- What are the areas of ministry you can identify?
- Worship, education, evangelism, local mission, pastoral care/counseling, denominational support, music, debt reduction (a word here), OTHER?

Distributing costs

- Decide on your categories
- Identify what you'll put under each category, i.e. education or music or mission
- Divide the building costs proportionately
- Divide staff costs proportionately

Write a paragraph describing each area

- Your description can be motivational, telling people good things that are being done and what can be done with increased support.

Design a brochure

- Pick a theme -- examples of stewardship themes – short and motivational, have a verb
- What do you want to include? -- step-up chart, pie chart, theme, written description, pictures
- Pictures
- Church address
- Stewardship Sunday date?

How to use a narrative budget?

- Mail
- Bulletin information
- New members
- Session



Team Works

September 2004 A Resource for Congregations from Hamilton Conference Staff

NARRATIVE BUDGETING: THE STORY OF HOW YOU SPEND YOUR MONEY

by Judith Johnson

“Every month I try really hard to understand the financial statement review at our Church Council meeting, but I get lost in a sea of numbers.”

“I hear the presentation of our church budget every year at our annual meeting, and I still don’t know where all the money goes.”

Every congregation has financial statements (or line item budgets) but if you have heard comments similar to these, consider telling in a new and expanded way the story of how the church’s money is spent for ministry programming.

What is a Narrative Budget?

- A narrative budget tells a story of the ministry and programming that integrates dollars, people and mission into one portrait.
- A narrative budget includes salary, building and office expenses as part of the cost of individual ministry programming categories. In this article, I have chosen the four categories of Worship, Christian Development, Pastoral Care, and Mission and Service (M&S)/Outreach. You will want to choose category headings that describe your congregation’s programmes.
- A narrative budget is vision-driven, providing glimpses of how you as a congregation are living out in practical ways the broad brush strokes of

your vision statement. This narrative connects your congregational story with “The Story” of the Christian faith. Jesus used narrative and story to excite people to follow God’s way. Within all the practical details Jesus would name, he always named that larger vision of being a people of God.

- A narrative budget does not replace the financial statement. It builds upon it and reshapes the same information within a story, a narrative.
- A narrative budget usually tells the story of the expenses, based on the assumption that income received is used to pay expenses. Although it is not part of this article, it could be helpful to include in your narrative a paragraph that names how you raise the money (e.g., congregational offerings, fundraisers), indicating that these sources of revenue shape what you can spend.

Why Do It?

In many churches, the programme committees share full and exciting visions of ministry—worship services, educational opportunities, congregational events and outreach projects. These committees, once a year, present a budget request to the finance folks asking for the amount of money they think they need. Finance prepares the money picture and others prepare the ministry programming pictures – two separate activities.

I have come to realize that working at the preparation of a narrative budget is the key to overcoming this separation of money and ministry, integrating dollars and ministry programming.

Narrative budgeting encourages church leaders to highlight the theology of giving and receiving—a

Team Works

September 2004

Team Works is a resource for congregational leaders, produced quarterly by Hamilton Conference Staff, The United Church of Canada.

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**HAMILTON
CONFERENCE**
The United Church of Canada

theology that emphasizes the abundant gifts given to us by God and the abundant gifts we in turn want and need to give to God. This is why you exist as a congregation! This is what you have to celebrate! Your time! Your money! Your whole selves given as a gift to God!

There is a basic stewardship understanding that each of us has an innate need to give. When you tell your story, the reader, the “giver”, will want to respond by giving. Often, this natural desire to give will lead to other forms of commitment.

Yes, you have a story to tell, you have dollars attached to your story, you seek a response from those who need to give, developing a commitment not to a financial statement, but to a faith story and the particular way that faith story is lived out in your particular congregation.

Who Is Involved in Preparing the Information?

There is one simple word and image here:

EVERYONE

When you are creating a narrative budget, involve as many people as possible:

- The treasurer, finance committee and Trustees provide financial data.
- Committees need to develop the narrative story of their work.
- Members of your staff, including ministry personnel, highlight how they spend their time in each programme area.
- Members and adherents can share “testimonials” of their commitment to particular areas of ministry programming.
- Individuals who like to write and compile stories from all these sources of information can be asked to create the narrative document.

Spend some time asking yourself who needs to be involved in creating your story. Think together about who that “everyone” is in your own setting.

When and Where do you Use it?

Remember those two quotes at the beginning of the article? What opportunities do you have in your congregation to share this narrative to help add clarity to the financial picture?

Let me name four occasions. You will think of others.

1. The administrative work of the church that is carried out by the Board/Council can be enriched by the existence of a narrative budget. There are often long conversations over money matters. Creating a narrative budget pamphlet that parallels the financial statement integrates finances and budgets with ministry programming so that the programming isn’t forgotten in the concerns over money.
2. At an annual meeting, hand out the narrative budget information pamphlet along with the financial statement. This provides both a complete overview of the ministry programmes and a detailed account of the finances of the church at the time you are asking the congregation for its approval of the upcoming budget. Consider making a powerpoint presentation as a visual way of telling your story. What about someone taking slides/digital pictures all year and showing them at the annual meeting to enhance the words in your pamphlet?
3. Narrative budgets are integral and necessary pieces in any well-developed stewardship programme. How important it is to help each member and adherent in your congregation develop a picture of the

whole mission of your church, particularly when you are asking them to give both their time and their money. You are so much more than buildings; you are so much more than staff; you are so much more than office supplies. You are a people of God continuously searching and unfolding responses to God's call. Tell the story of how that response takes shape through the ministry programming of your home church. In this way you focus your stewardship programme on that core message of celebrating God's gifts to us and your opportunity and obligation to celebrate and offer in return your gifts to God.

4. A narrative budget is a key communication tool in a packet of information for visitors and new members, connecting the need for both their giving and their commitment to ministry programming. It is never too early to begin telling a story that draws people into wanting to know more and to become more involved.

These are simply starting points. Take some time to create your own list of moments when you can effectively use a narrative budget document.

How do you do it?

There are many formats you can use. I have mentioned creating visual components (powerpoint presentations, slides, photos). Many churches use a format that can also be posted on their web site. In this article, I have included a sample of a pamphlet format, created on legal-sized paper.

Whatever the format, there are 4 basic steps:

1. Review your mission statement and see if the statement (a brief one, hopefully!) can be used on the cover. (See the bottom of the cover on the sample pamphlet.)
2. Create profiles of ministry programming. Try to keep to as few categories as possible. I have used the four generic areas of Worship, Christian Development, Pastoral Care and M&S/Outreach. (See the inside two pages of pamphlet.)
3. Work with the financial statements. Your narrative has the same totals as the financial statements, just shaped into a different configuration. (See the back page of the pamphlet.)

4. Allocate expenses to each ministry area. (See the back page of the pamphlet.)

Creating profiles of ministry programming

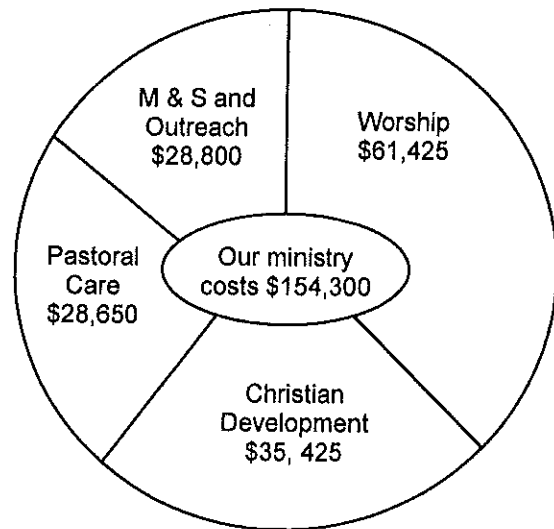
The writing of the narrative takes some skill. As with any communications tool, make sure the facts are right and that the style is one that draws people into the story. Pictures, personal comments and quotes can add interest to the presentation.

The enclosed sample is a straightforward narrative that includes a description of the area of ministry programming (e.g., worship) and then adds a list of specific examples of events. You will notice with worship, the list includes baptisms, weddings, funerals, as well as ushers and greeters and worship bulletins—a combination of ministerial duties, volunteer activities and office supplies.

In each ministry program area you have chosen, you can highlight your understanding of that ministry and how you live it out in practical ways. This generic sample is simply one format. Perhaps you will want to choose your own category titles. Be creative in your writing and your presentation!

Allocating expenses to each ministry

Note the pie chart below that illustrates a completed financial picture – a budget of \$154,300, divided among the four areas of ministry programming. Adding such a visual to your information can help provide at a glance a whole financial overview.



So now you need to move on to the preparatory steps that are taken to arrive at those totals.

On the pamphlet, you will see the back page presents the same budget of \$154,300 for Anywhere United Church. Column one is the annual budget as it would appear on the financial statement. It is from this annual budget that you allocate figures to the narrative columns (Columns 2,3,4,5).

Example One:

When you look at the first line item, ministry personnel, you will see that the total expense (salary, benefits, travel, etc.) is \$48,000. In conversation with the minister, the Ministry and Personnel committee would ask the minister to determine a rough estimate of time spent in each category of programming. This example indicates approximately 40% spent in matters related to the ministry of Worship; 25% related to the ministry of Christian Development; 30% related to the ministry of Pastoral Care; 5% related to Outreach.

Once percentages are figured out, it is easy to determine the dollars to allocate and you can see in line one that 25% of \$48,000 is \$12,000 and is assigned to Christian Development. Forty percent of \$48,000 is \$19,200 and is assigned to Worship. Similar calculations provide the figures for Pastoral Care and M&S/Outreach.

Example Two:

The fourth budget line item lists the organist salary at \$20,000. In this congregation, the organist has responsibility only in the ministry of worship, so 100% of the expense is allocated to Worship.

The same deductive process is used with each budget line item. Approximations are all that is expected. The final picture emerges when all the calculations are done. In this example, you can see at a glance that Anywhere United Church spends 40% of its budget in worship programming, 23% in Christian Development, 18% in pastoral care ministry, and 19% in M&S/Outreach.

In Conclusion

Leaders in congregations have a responsibility to share the story of the mission of the congregation and how you live out your life together as the church. As Christian communities, every congregation has an exciting faith story to tell. I believe a narrative budget can be one small piece in this process, reshaping what seems to be simply an administrative task—the understanding of your money—into an integrated story of congregational life. How you raise your money and how you spend your money are defining characteristics

of who you truly are. How you worship, nurture, care and reach out offer more defining moments. In connecting all these characteristics and moments, you can keep before your members, your adherents and your communities a picture of money and ministry offering faithful mission.

Everyone loves a story! Have fun developing and telling your narrative!

Judith Johnson is the Hamilton Conference Minister for Congregational Support.



Resources:

The Narrative Budget: Telling Your Congregation's Mission Story. A pamphlet sponsored by the Canadian Interchurch Stewardship Committee, available through UCRD.

Celebrate Stewardship: A United Church resource written by Warren and Judith Johnson. This resource book for planning and carrying out a stewardship program includes information on preparing a narrative budget, available through UCRD.

Conference Staff Resource Person:

I would be willing to work with congregations providing further support in individual (or clusters of churches) development of narrative budgets. Note also that an electronic copy of the pamphlet is available from Judith Johnson at 905 659-3343, ext. 229 or e-mail: jjohnson@hamconf.org.

**THE
MINISTRY AND PROGRAMMING
AT
ANYWHERE UNITED CHURCH**

	ANNUAL BUDGET	WORSHIP	CHRISTIAN DEVELOPMENT	PASTORAL CARE	M&S/ OUTREACH
Salaries & Benefits					
- Ministry Personnel	48,000.00	19,200.00	12,000.00	14,400.00	2,400.00
- Secretary	25,000.00	10,000.00	8,750.00	5,000.00	1,250.00
- Organist	20,000.00	20,000.00			
- Custodian	18,000.00	6,000.00	6,000.00	6,000.00	
Assessments – Conference & Presb.	5,300.00				5,300.00
M&S Fund	19,000.00				19,000.00
Church School	1,700.00		1,700.00		
Youth Group	500.00		500.00		
Study Groups	600.00		600.00		
Stationery/Supplies	2,500.00	1,000.00	750.00	500.00	250.00
United Church Observer	400.00				400.00
Music	1,500.00	1,500.00			
Flowers	300.00	150.00		150.00	
Worship Supplies	500.00	500.00			
Office Equipment	1,000.00	500.00	250.00	150.00	100.00
Resource Library	1,000.00	200.00	500.00	200.00	100.00
Building Expenses					
- Utilities	6,500.00	1,625.00	3,250.00	1,625.00	
- Maintenance	2,500.00	750.00	1,125.00	625.00	
TOTALS \$	154,300.00	61,425.00	35,425.00	28,650.00	28,800
% (rounded off) of total \$ assigned to the four areas of programming		40%	23%	18%	19%

SAMPLE: Develop your own narrative! Name your programmes! Input your own dollars!

If you wish an electronic copy of this flyer so you can rework the details for your congregation, email Judith Johnson at jjohnson@hamconf.org

**MINISTRY AND PROGRAMMING:
ANYWHERE UNITED CHURCH
200_**

The story of how we spend our money!

Each year, we ask you to give to support the ministry and programming of our church. How much money do we spend? How do we spend it?

This narrative budget offers you snapshot pictures of the four areas of our programming:

1. *Worship*
2. *Christian Development*
3. *Pastoral Care*
4. *Mission and Service/Outreach.*

The narrative describes how we take \$154,300 and distribute it so that all areas of ministry and programming have financial resources supporting them. All staff, office, committee and building expenses maintain the four programming ministry areas highlighted in this pamphlet.

Your givings make it possible for us to offer faithful ministry!

Read this story!

Prayerfully consider how you can respond!



Growing in Faith

WORSHIP

\$61,425.00

Our church celebrates the strength of its worship. In worship we gather as a community of faith where we celebrate God's presence and respond to God's call to service in our world. Our ministry personnel, working with our organist and worship committee, prepare the weekly worship services. We have a strong tradition of involving lay members in leadership in our worship. We offer worship each week at 10:30 am and special services at other times.

This area of ministry includes:

- * Ministry personnel leadership in worship and preaching
- * Choir and music
- * Funerals
- * Baptisms
- * Scripture readers
- * Worship resources
- * Sunday bulletins
- * Weddings
- * Special services
- * Ushers and Greeters

CHRISTIAN DEVELOPMENT

\$35,425.00

Through Christian nurture, each one of us grows in our knowledge of what it means to be the people of God in our world. We provide education for children and youth, preschool to Grade 8, at Church School each Sunday during the church service hour at 10:30 am. A baby nursery is available for babies and toddlers up to age 2. We also support the mid-week work of Scouting and Guiding as they meet in our church.

Weekly youth group gatherings encourage teenagers to spend time together here.

Adult study and reflection happens throughout the year through Bible study, speakers' series, women's spirituality gatherings and men's breakfasts. In our adult gatherings, we seek to keep present the mystery of God's presence in our lives as we explore, question and talk together. There are special classes throughout the year for adults who want to become members, reaffirming their baptismal vows; for parents who want to have their children baptized, and for teenagers who want to re-affirm their baptismal vows for themselves at this time in their lives.

This area of ministry includes:

- * Church School curriculum and children and youth programming
- * Bible study, speakers' series, discussion groups
- * Adult membership classes
- * Baptism orientation classes
- * Teen confirmation classes
- * Sponsorship of Scouting and support of Guiding

PASTORAL CARE

\$28,650.00

We offer ongoing care and support to all members and friends of our congregation. We respond to individuals in times of crisis such as illness or bereavement. We keep in touch with members who are housebound or who now live in seniors' residences and can no longer come out to church. We gather together for socials and meals together. Our ministry personnel and our volunteer visitors want to make this church a caring community where each person is able to feel the love of God being shared with one another.

This area of ministry includes:

- * Visits to hospitals and seniors' residences
- * Premarital and marital counselling
- * Bereavement counselling
- * New member visits
- * Potluck suppers and a variety of social gatherings
- * Newsletter distribution to all families

MISSION & SERVICE/ OUTREACH

\$28,800.00

As a people of God, we are called to work in the world around us. We provide time and money for the work of the church beyond our church walls. This work takes place in our city, in our country and in countries all around the world. We also support the work of the United Church through Presbytery and Conference assessments.

Our congregation has a strong ministry of outreach both locally and through the Mission and Service Fund of the United Church. We are called to seek justice and equality for others.

Throughout the year, we reach out beyond this budget and provide additional support and funding to special projects as needs are identified. These projects may be in our local community or further afield.

This area of ministry includes:

- * Support for presbytery and conference work
- * Mission and Service Fund support
- * Local initiatives for justice and care for the earth
- * Special project

***A Message
From our Pastor***

Dear Church Family,

This stewardship brochure reaches you at a high point in our church's ministry. Our members continue to give generously in an effort both to care for one another and to help our community find the way that leads to life.

In difficult and bewildering times for many in our society, the church is steering a bold yet steady course through the waters.

I urge you to express your support for our church and its ongoing missions and ministries by committing to the 2010 ministry budget with a significant offering of your financial blessings. You can do this by:

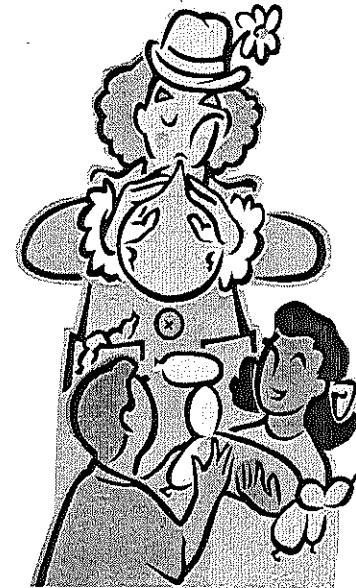
1. Prayerfully and thoughtfully filling out enclosed commitment card.
2. Coming with your commitment card to our **Commitment Sunday on October 26, 2009**. If you are unable to attend that day, you may mail the card to the church office.

Exciting and demanding times such as these give us an opportunity to do our best. Let us do our best, to the glory of God and the world's saving.

Your pastor in Christ,

Cary Clergy

Investing
In our Ministry



Where the Money
Comes and Goes

A Look at This Year's Budget

**First Presbyterian Church
100 Main Street
Somewhere, US 333333**

**333-333-3333
www.fpc.org**

A Message From the Stewardship Committee

Here is an overview of this year's church budget. We want to thank each of you who make this ministry possible through your commitments and contributions. Hopefully, it will help each of us to see how our gifts are used and what a difference they make.

Each year our church budget is based on the careful recommendation of each church committee. Each is "ministry-based," estimating the actual cost of performing the ministries and missions entrusted to them.

Next year's projected budget will be similar in proportion, while the actual numbers will probably increase. In addition, we plan to add a part-time educator to our staff. Based on our initial projections, we are anticipating a **ten percent increase** in ministry investments. Of course, this will only happen if we can anticipate a ten percent increase in ministry income!

This is an ambitious, but reachable goal. It will require sacrificial giving not only by those presently supporting the ministries of our church, but also by those who have not yet shared in this collective responsibility up to now.

If you have any questions, please contact a Stewardship Committee member or someone from the session. You may bring your commitment card to **Commitment Sunday, October 26, 2009**, or mail it to the church office.

Sincerely,

Don Dollars
Stewardship Committee Moderator

The Ministry of our Church Through the Annual Budget

Ministry Income

Pledged Commitments	\$200,000
Non-pledged Gifts	\$110,000
Loose Offering	\$10,000
Special Gifts	\$50,000
Campaign Gifts	\$50,000
Interest and Investments	\$30,000
User Fees	\$10,000
Per Capita Gifts (if individuals pay)	
Endowment Revenue	\$40,000
Anderson Scholarship Fund (College scholarships)	\$2,000
Facilities Endowment	\$5,000
Worship Endowment	\$3,000
(list name, purposes and revenues)	
Total Projected 2008 Income	\$500,000

Ministry Investment

**The Worship Ministry
Of our Church \$260,000**
Worship ministries are provided by our Pastor (50%), Minister of Music and Organist. These ministries are supported through the work of the Worship Committee, Support Staff and our wonderful facilities.

**The Education Ministry
Of our Church \$80,000**
These ministries are provided by our Associate Pastor ((50%), Christian Educator, Youth Director and Nursery Workers. The budget also has funds for Recreation Activities. The educational ministries of our church are coordinated by the Education

Committee and supported by staff. A valued resource is our education wing.

Caring for our Members \$75,000
Pastoral Care is provided by our Pastor (45%) and our Associate Pastor (50%). In addition, we have the Board of Deacons, Stephen Ministries, Fellowship Committee, and a fund to assist members with professional counseling.

**The Evangelism and Outreach
Ministries of Our Church \$5,000**
We have support for these ministries through our Evangelism Committee, Communications Committee and Outreach Committee.

**The Mission Ministries of Our
Church \$70,000 (14%)**
Support for our overall mission ministry is channeled through gifts to the Presbyterian Church (USA), Synod of the Rocky Mountains, Presbytery of Denver, and the work of the congregation's Community Mission Committee. Other designated gifts are forwarded as requested by their donors. Support is provided by the pastor (5%).

**The Presbyterian Partnerships of
Our Church \$10,000**
Our connection to the larger church is funded through Per Capita, which underwrites the ecclesiastical needs provided through the larger church.

WAYS TO SUPPORT THE 2006 STEWARDSHIP PROGRAM

The Stewardship Committee encourages you to pray and think about what you would like to give to the church, both financially and in service at Historic Franklin Presbyterian Church.

As you think and pray about your pledge for 2006, think about these words which come from the Office of Stewardship, PC (USA): "Stewardship is about making choices, as individuals and in community. It is more than giving money to the church. Stewardship is about being faithful disciples, caring for and managing all that God has given us. Stewardship is not just one part of Christian discipleship; it involves every aspect of life in all the stages of life. Stewardship is the grateful response to God's grace and goodness. It requires a consideration of how our choices affect us and others, of how we can be good caretakers of the created world, and of how we can best serve God as disciples of Christ."

The 2006 Stewardship Pledge represents your financial commitment to support the 2006 HFPC operating budget. This commitment may be fulfilled through weekly, monthly, annual or other donations to the operating budget.

The 2006 Financial Stewardship Commitment pledge card will be collected during the November 20th commitment Sunday activities. The pledge submission will allow the HFPC financial committee to tabulate the 2006 operating budget offering estimates and compare to the proposed budget estimates.

As always, all contributions you make to the church in time, talent, resources and money are greatly appreciated and allow our church to continue to serve God and fulfill our Mission.



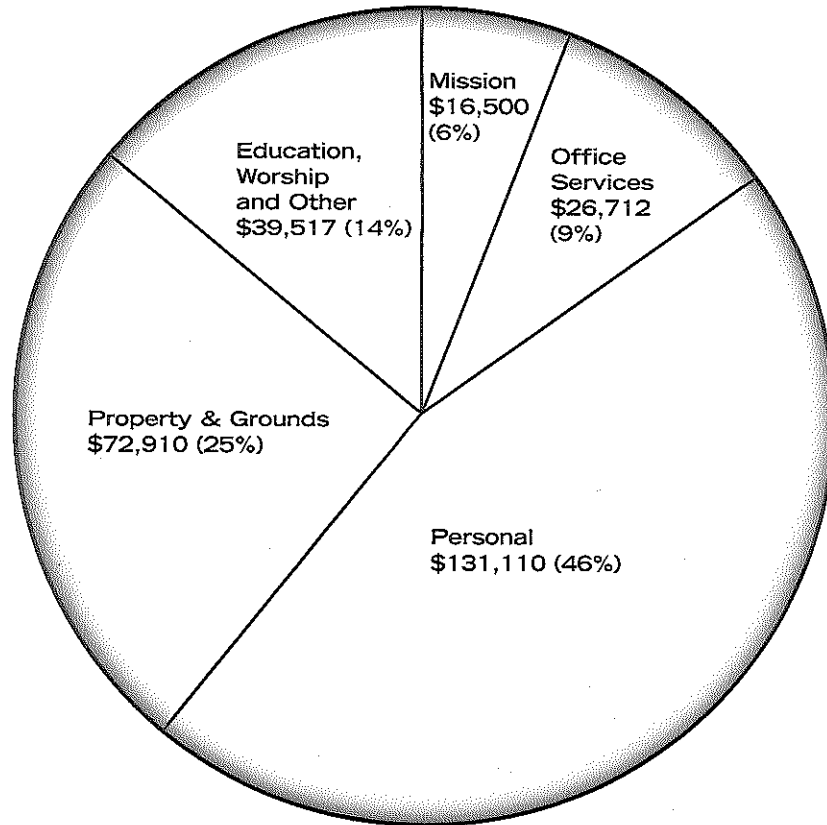
P.O. Box 323
Franklin, Tennessee 37065-0323
Phone 615-794-9094
Email Sallyhughes@historicfranklinpc.org
Willberger@historicfranklinpc.org
Website www.historicfranklinpc.org

HISTORIC FRANKLIN PRESBYTERIAN CHURCH



2006 STEWARDSHIP

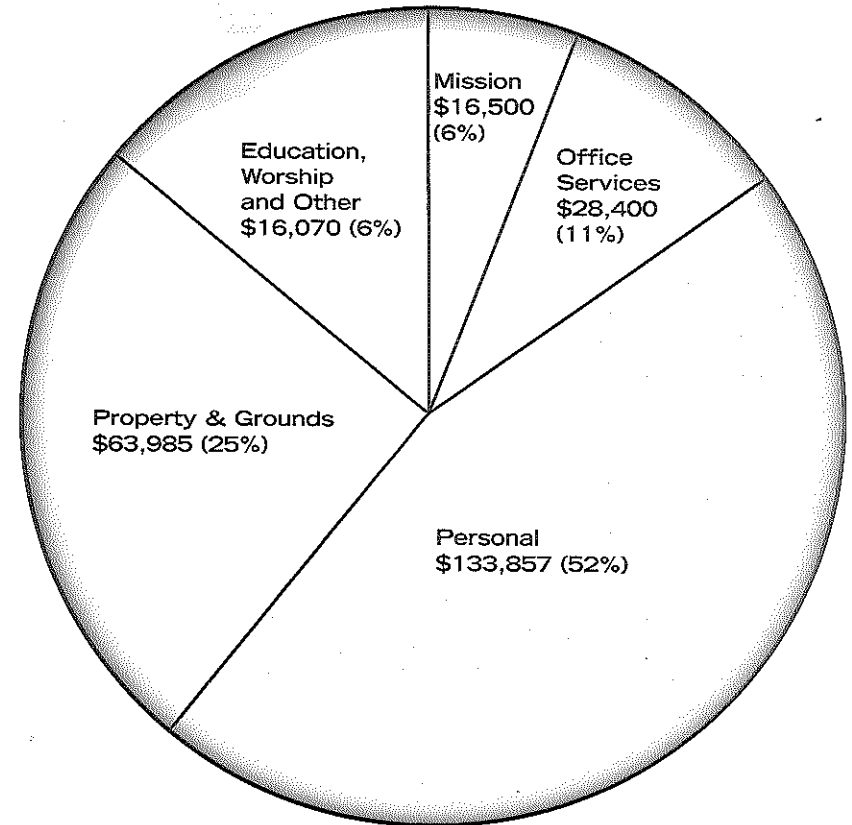
APPROVED 2005 OPERATING BUDGET:



Expenses	2005 Budget
Mission	\$16,500
Office Services	\$26,712
Personnel	\$131,110
Property & Grounds	\$72,910
Education, Worship and Other	\$39,517
	\$286,749

As of August 31, Offerings/Income were behind budget by \$37,000 year to date.

APPROVED 2006 OPERATING BUDGET:

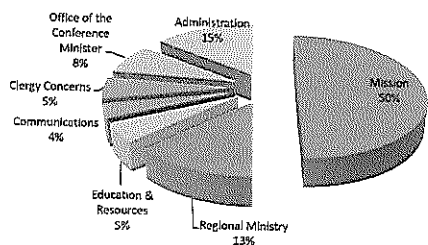


Expenses	2006 Budget
Mission	\$16,500
Office Services	\$28,400
Personnel	\$133,857
Property & Grounds	\$63,985
Education, Worship and Other	\$16,070
	\$258,312

* Education, Worship and Other proposed 2006 budget represents a reduction in expenses due to early fulfillment of loan obligation.

2009 Narrative Budget of The Connecticut Conference, United Church of Christ

Expenses - \$4,326,305 (continued)



Conference 51%

Regional Ministry—\$546,836 (13%)

Five Regional Ministers (RMs) form a support system for our churches and clergy. They consult with local church leaders and pastors, work with associations, and help churches discern their mission and search for new leadership. The RMs also are responsible for providing leadership in four key areas of ministry: Identity and Evangelism; Stewardship; Urban and Justice Ministries; and Transformational Leadership.

Communication & Stewardship—\$160,273 (4%)

Our Conference newspaper, ConnTact, Conference Call bulletin inserts, our website (www.ctucc.org), FIDO lists, Annual Reports and the Conference directory are the foundation of our communication with local churches.

The Associate Conference Minister for Generosity Ministries is responsible for developing and implementing a comprehensive strategy of financial development to assist our churches in their stewardship and capital campaign work, and to encourage new understandings of giving at the heart of the Christian message.

Clergy Concerns—\$235,228 (5%)

Clergy placement, nurture, professional development and misconduct prevention training are all part of the work of the ACM for Clergy Concerns. Clergy Concerns also includes administration of gift and grant programs that benefit retired and active clergy under the auspices of the Trustees for the Fund for Ministers.

Office of Conference Minister (Leadership)

\$235,190 (5%)

Leadership is provided by the Conference Minister, who is supported by her Executive Assistant. In addition to oversight of Conference staff and programs, leadership includes strategic planning and financial development, support for the Council of Conference Ministers, and management of the legal affairs of the Conference. The Conference Minister represents the Conference on the Boards of Directors of the UCC Insurance Board, Andover Newton Theological School, and Amistad America.



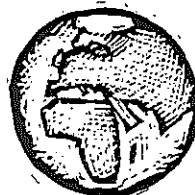
Office of Conference Minister (Governance)

\$106,076 (2%)

A considerable amount of the Conference Minister's time is devoted to working with the Board of Directors and various Board committees. Annual Meeting expenses also are included here.

Administration—\$617,791 (14%)

Administration exercises stewardship over the financial and property assets of the Conference. This includes budgeting and accounting, endowment management, property management, insurance, capital expenditures and other expenses. With a few exceptions, Administration expenses are not allocated to other Conference programs and ministries. Fees offset about 20% of administrative expenses. Also included here is the ACM for Endowment Ministries, a new position funded by the Consolidated Trust Fund, who is available to help congregations manage and grow their endowments, assist with Planned Giving, and more.



Education and Resources—\$212,105 (5%)

Education and Resources provides support for local churches. In 2007, we called a full-time Associate Conference Minister for Youth and Young Adults which is reflected in these expenses. The ACM for YYAM provides outreach to Churches and Communities, helps build a youth movement and nurtures gifts and call to ministry with youths and young adults. The Ruth Dudley Resource Center remains a vital asset for Christian Educators and clergy, lending materials in various media to educate and support growth, both personally and professionally, including curricula for adult and children's education programs. The Consultants to Congregations program supports local churches through times of growth, conflict and discernment. Christian Education and Youth Ministry are supported and encouraged through the Partners in Education and Associates in Christian Education (ACE). Confirmation retreats are a popular program offering and just one example of retreats, workshops, and seminars that are offered.

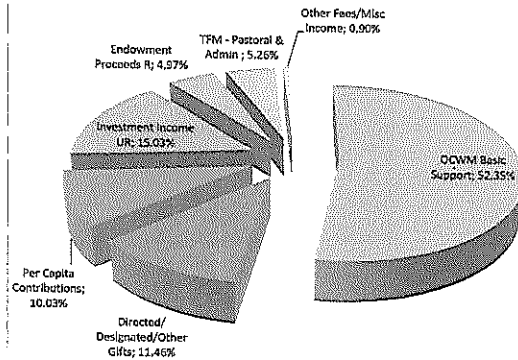
Silver Lake Support—\$121,013 (3%)

This support supplements the more than \$800,000 of fees, investment income and gifts that account for almost 90% of funding for this vital ministry. Conference support helps to keep fees reasonable and strengthen program offerings.

2009 Narrative Budget of The Connecticut Conference, United Church of Christ

Revenue - \$4,326,305

Expenses - \$4,326,305



Investment Income - \$840,822 (19%)

Total Investment Income (Unrestricted)—\$631,980
Thanks to the foresight and generosity of our forebears, the Connecticut Conference is blessed with a sizable endowment. Unrestricted investment proceeds cover a substantial portion of the Conference's "infrastructure" costs, freeing Basic Support gifts for more direct mission and ministry. This category also includes income from outside trust funds and short-term investment earnings.

Total Endowment Proceeds (Restricted)—\$208,842
Proceeds from the investment of these funds are used as directed by the donors. Some of the programs supported include scholarships, elderly housing, new churches, and UCC Local Church Ministries.

Fees - \$379,920 (9%)

Trustees for the Fund for Ministers—\$221,174
TFM has no staff, and purchases pastoral and administrative services from the Conference.

Other Fees/Miscellaneous Income—\$158,746
This includes the Annual Meeting and other program fees, fees paid by the Consolidated Trust Fund for services, other fees, and miscellaneous income.



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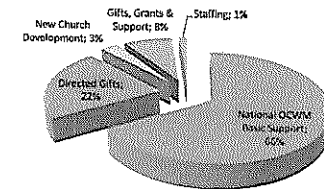
Contributions and Gifts - \$3,105,563 (72%)

Our Church's Wider Mission Basic Support—\$2,201,680
Congregations in Connecticut extend their reach throughout the state, nation, and world through their OCWM Basic Support gifts. 63% is sent to the national setting of United Church of Christ to support national and global mission and ministry; 37% is retained for mission and ministry in the Connecticut Conference.

Other Contributions and Gifts—\$481,971
This category includes the four OCWM special offerings - Neighbors in Need, One Great Hour of Sharing, Strengthen the Church, and the Christmas Fund - gifts for disaster relief and other directed gifts, and Friends of the Conference contributions.

Per Capita Contributions—\$421,913
Churches are asked to contribute based on membership to support the basic services of the Conference to local churches and their ministers. All per capita contributions are retained for use in Connecticut. The proposed per capita contribution rate for 2009 is \$6.

Our faith tells us that Mission is the central, defining responsibility of the Church. Each area of Conference work, from Regional Ministry and Silver Lake to communications, stewardship and administrative support staff, is a means through which we minister and witness mutually with and to each other, and is understood to be Mission. Your support of the Conference is an expression of support for our ongoing Mission and Ministry.



Mission - \$2,091,794 (49%)

The largest portion of our mission spending is National Basic Support. 63% of OCWM Basic Support giving (\$1,387,244) is passed along to the national setting of the UCC. These gifts work throughout the US and around the globe, communicating the gospel through missionaries and ministries, schools and colleges, shelters and soup kitchens, scholarships and curriculum, grants to churches and community groups, the placement system for clergy and churches, and in many other ways.

100% of directed gifts, whether OCWM special offerings, collections for disaster relief, or other gifts are sent to the designated beneficiaries. The distribution of most of the restricted endowment proceeds is also accounted for here.

Grant support of important ministries is a significant portion of our mission. This includes support for seminaries, minority churches, new churches, the Connecticut Women of the UCC, the Christian Conference of Connecticut, and our partnerships with churches in Colombia and Korea.

Justice and Witness programs, including our Legislative Advocate (supported by a bequest), are also an important part of our mission activities.

2008 Mission Spending Plan



Pastoral Support, Pastoral Search & Ministry Oversight 14.1%

- Helping churches to call a new pastor
- Providing oversight of pastors and churches through Association Committees on Ministry
- Evaluating and mentoring candidates for ministry
- Compensation guidelines for clergy support
- Facilitating clergy gatherings and retreats
- Pastoral care for clergy and clergy families
- Intervening in conflict situations

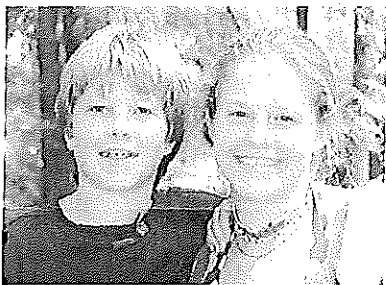
Mission Beyond IKC Ministries 22.1%

- Ministries of the National United Church of Christ: local, global, justice and identity ministries
- Providing grants to social service agencies
- Support of campus and ecumenical ministries
- Mission partnerships in Sri Lanka and Germany
- Participation in the General Synod



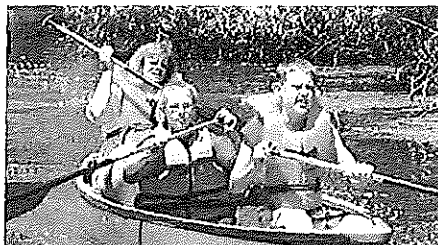
Church Consulting, Seminars, Ministry To Women, Youth & Young Adults 16.1%

- Seminars and consulting in Christian education, evangelism, stewardship and mission
- Videos, DVDs, CDs curriculum through the Congregational Resource Center
- Church renewal and new church starts
- Youth and young adult retreats and regional/national events
- Women's Board retreat and training



Camping, Retreats and Outdoor Ministries 31.4%

- Providing the facilities of the Merom Conference Center
- Summer camping program for 600 young people
- Retreats for youth, young adults and adults
- Confirmation retreats



Governance 16.3%

- Planning and holding the Conference Annual Meeting
- Support of the Board of Directors and committees
- Support for Association ministries
- Maintaining records of clergy and churches
- Providing oversight for income and expenditures of Conference ministries

Our Church's Wider Mission 2008 Mission Spending Plan Indiana-Kentucky Conference	
Mission Beyond IKC Ministries	\$309,844
Pastoral Support, Pastoral Search & Ministry Oversight	\$195,878
Church Consulting, Seminars, Ministry To Women, Youth & Young Adults	\$223,714
Camping, Retreats and Outdoor Ministries	\$437,504
Governance	\$226,560
TOTAL	\$1,393,500

