SAINT STEPHEN'S EPISCOPAL CHURCH

Stewardship 2027

Enabling Mission & Ministry to Thrive

Plenty Good Room

"In my Father's house there are many dwelling places.
If it were not so, would I have told you that I
go to prepare a place for you?"
John 14:2

October 16. 2026

Dear St. Stephen's Family,

Greetings to you in the name of the God who loves you beyond all imagining.

We are so moved by the work of the Holy Spirit at St. Stephen's. This year has been complex in many ways both within and outside of our community. Yet, nothing seems to dim the light of Christ that burns brightly in the heart of the people of this place and for that we rejoice!

It seems a bit unreal that we are already beginning to wind down 2026. With just a little more than two months left in the year, it is time that we start thinking about where we will go in 2027.

Included in this email you will see an overview of the proposed numbers that relate to our hopes and aspirations for 2027. Some of it is, of course, tactical. However all of it is wrapped up in our shared desire to be good stewards of our campus, human and financial resources, to lift up the important work of our community partners in serving the vulnerable people of our city, to show up for the children and young people of our community, to stand for justice and use our voices to live out our baptismal covenant and especially to reach out to those we've not yet met to share the unconditional love of Jesus Christ and to welcome them as part of our dynamic mosaic of love, light and hope.

You will note some new language around how we are organizing our presentation. This comes from an understanding that what we do with the abundance of our community enables ministry to thrive. Our resources should be seen and leveraged through the lens of investment in mission rather than simply operational expense.

We wonder how looking though this new lens will shape how you see the resources of our community and what you can do to amplify them.

Over the next few weeks, you will hear from members of our community who will share some of their stories and how they see their role in enabling the mission and ministry of St. Stephen's to thrive and what it means for our whole community.

Stay tuned for an announcement regarding upcoming Q & A sessions for those who wish to delve a little deeper and hear more about our hopes for 2027.

Our stewardship theme, “Plenty Good Room,” reminds us that at St. Stephen’s, we have plenty of room, plenty of love and plenty of fellowship to offer. This is both an invitation and a call to action. We invite you to come together as a community to steward our relationships, resources, and responses to grow ministry and serve our neighbors and each other.

We also invite you to hear Jesus’ call to love one another and to let love inform all our decisions and actions such as what we do with our financial resources.

As you hear Rev. Christopher say in church every week, we cannot do all that we do without your financial support. Therefore, we ask you to thoughtfully and prayerfully consider how you will support St. Stephen’s in 2027. Your formalized commitment, no matter the amount, will help the leadership of St. Stephen’s to make smart and informed decisions about what we will be able to do in 2027.

On Sunday, November 22nd, 2026, we will celebrate “Gratitude Sunday” with one special service at 9AM followed by a parish celebration and potluck. You can sign up for the potluck here. As is our custom at this service we will all place our prayers and pledges on the altar for a special blessing.

Every week we say the following prayer in church just before we make our offering. We carry this prayer deep in our hearts always and we offer it here for you as you pray on what God may be calling you to do to support the mission and ministry of St. Stephen's in the coming year.

Loving God, you alone are the source of every good gift. Everything we have, and all that we are, comes from you. Now, help us to be grateful, accountable, and, with praise and thanksgiving, to give of ourselves generously, through Jesus Christ, who lives and reigns with you and the Holy Spirit, now and forever. Amen.

We give thanks for each one of you and for the blessing of your presence among us. We pray that we will walk in love together into a new year in the life of our congregation with hope, faith and the boldness that comes from knowing that all things are possible with God.

May God’s blessing be with you and St. Stephen’s today and always.

Faithfully,

Nick Vestuto	Michael Branda
Senior Warden	Stewardship Committee, Chair

The Parish Investment in Mission is what fuels the day-to-day expenses associated with the operation of our campus, supporting our employees, invigorating the worship and program life of our congregation, and honoring our commitments to our community partners and the broader Church.



It is essential to understand that there are costs associated with maintaining and growing our community and the impact of our ministries. An active and dedicated giving program is the cornerstone of our church community's development strategy and plan for growth. Such a program has a direct impact on the enduring vitality of our parish. Here you can see an overview of how what we give, as a community, is allocated to support the operations and mission of this community.

We invite you to consider how your pledge enables the mission and ministry of St. Stephen's. The annual parish investment in ministry is divided into the categories listed below. This breakdown provides us with clarity around what it takes to fund the operations of our congregation.



MINISTRY & SERVICE

The funds in this category are used to fuel our programs such as Sunday School, Youth Group, EFM, Altar Guild Expenses and Clergy Expenses not related to HR. They also support our outreach work and support for our community partners such as Bridge to Home and Child & Family Center.

CAMPUS OPERATIONS

These funds are used to cover the cost of business expenses such as utilities, taxes and insurance, technology, office supplies, cleaning and maintenance.

HUMAN RESOURCES

HR funds are used to cover the cost of employee salary, benefits, payroll taxes, etc. for employees not directly tied to a particular ministry including the Rector, Parish Administrator, Sexton, and Bookkeeper.

RESERVES

This is money that we save to cover the cost of unexpected expenses not covered in the operating budget such as, the Rector's sabbatical fund and discretionary fund, funds related to the buildings and grounds, and the parish operating reserve.

LOAN REPAYMENT

This represents monthly payments that are made to repay outstanding loans to the diocese related to the construction of the sanctuary and the roof repair of the preschool building in 2021, as well as funds owed to the preschool for 2025 expenses.

MISSION SHARE

This is essentially our pledge commitment to the diocese. It is calculated at 12% of our normal operating income as referenced in the parish parochial report from the previous year.

SHARED EXPENSES

This number represents funds that are contributed by the preschool to cover the cost of shared employees, facility use and utilities per the established cost sharing agreement between the parish and preschool. It is always represented on the parish budget as a negative number as it is a credit to the parish bottom line.

On the following pages you will see a detailed breakdown of the preliminary proposed investment in mission. Line items that are highlighted in blue reflect strategic investments and other necessary increases. Costs that are projected to go up simply due to cost of living are not highlighted. Please see below for insights into some of our proposed strategic increases for 2027.



- **MISSION SHARE:** This is a predetermined number as explained on the previous page.
- **PS LOC & PARKING LOT:** In 2025 it was necessary for the parish to borrow funds from the Preschool reserve. Additionally, the Preschool paid the fees for the parking lot resurfacing. This number represents our aggressive plan to pay back the preschool.
- **RESERVES:** With the Rector taking a sabbatical in 2026, it is necessary to begin setting aside funds again to cover the cost of future sabbaticals**.**
- **CLERGY PAYROLL:** Our priest received his first salary increase since arriving at St. Stephen's last year. This amount reflects an additional 3% cost-of-living increase in the Rector's compensation.
- **LAY STAFF PAYROLL:** All lay staff received a 3% cost-of-living increase in August. We are also making a meaningful investment in our Children & Youth programming by adding a staff position. A Children & Youth Ministry Coordinator will be part of our commitment to ensuring that St. Stephen's is always ready to serve the children and families of our community.
- **BENEFITS:** As salaries for clergy and staff increase so do the costs of related benefits.
- **UTILITIES:** Utilities are our second-largest expense after payroll, and these costs continue to rise as utility providers increase their rates.
- **PROGRAM EXPENSES:** In 2026, the Vestry made a strategic decision to finance a portion of our Program expenses using funds available in designated funds. In 2027, these expenses are projected to return to the operating budget.
- **COMMUNICATIONS:** In addition to our regular communication expenses, the social media strategy focused on reaching people who are not yet part of our community—originally funded in 2025 through a special appeal—continues to be incorporated into the 2027 budget.
- **MISC EXPENSES:** In 2026, the Vestry made a strategic decision to engage an audit firm to conduct a thorough review of our financial processes and help ensure that we are responsibly protecting and using the donations entrusted to us.

ENABLING MISSION & MINISTRY TO THRIVE

	2026	2027	+/-
ABUNDANCE			
Pledge	370,951	430,000	59,049
Plate	25,887	27,000	1,113
Loose Plate	5,949	5,949	0
Special Offering	4,000	4,000	0
Total Donations	**406,787**	**466,949**	**60,162**
Interest Income	2,605	3,300	695
Fundraising - Scrip	1,463	1,300	-163
Rental of Facilities	8,454	3,360	-5,094
Total Other Income	**12,522**	**7,960**	**-4,562**
Total Abundance	**419,309**	**474,909**	**55,600**

INVESTMENT IN MISSION			
Diocesan Mission Share Fund (12%)	**63,000**	**67,084**	**4,084**
REPAYMENT OF DEBTS			
PS LOC & Parking Lot Resurfacing (50% of remaining)	1,233	7,863	6,630
ECFCU PS Roof Loan	7,380	7,380	0
EDLE Spurling Hall Loan	1,404	2,004	600
Total Payment on Loans	**10,017**	**17,247**	**7,230**
RESERVES			
Monthly Transfer to Operating Reserve Fund	4,800	4,800	0
Monthly Transfer to Buildings & Grounds Fund	4,800	4,800	0
Monthly Transfer to B & G Fund - Floors	100	0	-100
Transfer to Rector's Discretionary Fund	1,500	1,500	0
Monthly Transfer to Rector's Sabbatical Fund	0	1,800	1,800
Total Transfers to Reserves	**11,200**	**12,900**	**1,700**
PARISH HUMAN RESOURCES			
Clergy Payroll			
Total Clergy Payroll	**104,785**	**115,122**	**10,337**

ENABLING MISSION & MINISTRY TO THRIVE

	2026	2027	+/-
Lay Staff Payroll			
Parish Administrator	57,737	59,106	1,369
Sexton	43,073	44,070	997
Bookkeeper	17,354	19,060	1,706
Children & Youth Coordinator	13,048	10,984	-2,064
C & Y Payroll Offset - money set aside	-10,000	-10,000	0
Music Director	17,938	18,442	504
Accompanist	18,346	18,442	96
Total Lay Staff Payroll	**157,496**	**160,102**	**2,606**
Total Payroll	**262,281**	**275,224**	**12,943**

Benefits Clergy			
Life Insurance	144	144	0
Pension	18,733	19,295	562
Health Care	10,956	10,956	0
Dental	456	456	0
Short-term disability	182	185	3
Long-term Disability	352	360	8
Cell Phone Reimbursement	1,200	1,200	0
Mileage Reimbursement	300	300	0
Subtotal	**32,323**	**32,896**	**573**

Benefits Lay Staff			
Life Insurance	288	288	0
Pension	7176	7391	215
Health Care	0	0	0
Dental	0	0	0
Short-term disability	180	180	0
Long-term Disability	348	348	0
Mileage Reimbursement	300	300	0
Subtotal	**8292**	**8507**	**215**

Employer Tax & Unemployment			
**Unemployment Insurance	1202	1202	0
Payroll Tax Expense (Employer FICA)	12710	14000	1,290
Subtotal	**13912**	**15202**	**1,290**

Human Resources Subtotal	**316,808**	**331,829**	**15,021**

ENABLING MISSION & MINISTRY TO THRIVE

	2026	2027	+/-
CAMPUS OPERATIONS			
Utilities			
Electric	27,903	28,500	597
Natural Gas	2,543	2,800	257
Water	3,050	3,200	150
Waste	2,870	2,900	30
Landscape Services ($520/month as of 2/2026)	5,400	6,240	840
Regular Repair and Maintenance	3,272	4,000	728
HVAC Maintenance	2,238	2,240	2
Pest Control	900	900	0
Phone: Fire & Burglar	1,779	1,800	21
Phone & Broadband	4,289	4,300	11
Subtotal	**54,244**	**56,880**	**2,636**
Office Expenses			
Office Supplies	1,496	1,744	248
Postage	195	200	5
Office Paper	1,650	1,800	150
Cleaning & Maintenance Supplies	2,591	3,000	409
Office - Miscellaneous	0	300	300
Subtotal	**5,932**	**7,044**	**1,112**
Technology Expenses			
Copier	4,447	4,500	53
Payroll Services	953	1,000	47
**Bank & Merchant Services	400	400	0
Online Giving Expense - Clover Give	6,288	6,500	212
Donations covering fees	-1,460	-1,500	-40
Misc Software	1,730	1,800	70
Web Hosting	900	900	0
Automated Accounting - CW	1,466	1,560	94
Automated Accounting Hosting RDI	651	655	4
Computer Hardware Expense	174	1,000	826
Financial Management Fees	1,350	1,800	450
Subtotal	**16,899**	**18,615**	**1,716**

ENABLING MISSION & MINISTRY TO THRIVE

	2026	2027	+/-
Taxes & Insurance			
Property Tax	8,727	9,119	392
Insurance: Property & Casualty	20,688	21,000	312
Insurance: Workers Comp	3,333	3,500	167
Subtotal	**32,748**	**33,619**	**871**
Campus Operations Subtotal	**109,823**	**116,158**	**6,335**
Total Fixed Expenses	**510,848**	**545,219**	**34,371**

MISSION & MINISTRY			
Program Expenses			
Clergy Expenses	3,288	3,250	-38
Supply Clergy	1,511	1,500	-11
Guest Preachers	678	700	22
Altar Supplies	0	975	975
Flowers	0	600	600
Vestment Maintenance & Repair	100	350	250
Membership	190	300	110
Stewardship	253	450	197
Christian Formation	1,006	1,200	194
EFM	0	1,200	1,200
Hospitality	239	400	161
Subtotal	**7,265**	**10,925**	**3,660**

Ministries-2026 Expenses Supported By Fund Accounts			
Sages	0	100	100
Children's Ministry	0	1360	1,360
Y.E.S.S.	0	525	525
Daughters of the King	0	100	100
Anti-Racism Coalition	0	800	800
Order of St. Luke	0	75	75
Subtotal	**0**	**2960**	**2,960**

ENABLING MISSION & MINISTRY TO THRIVE

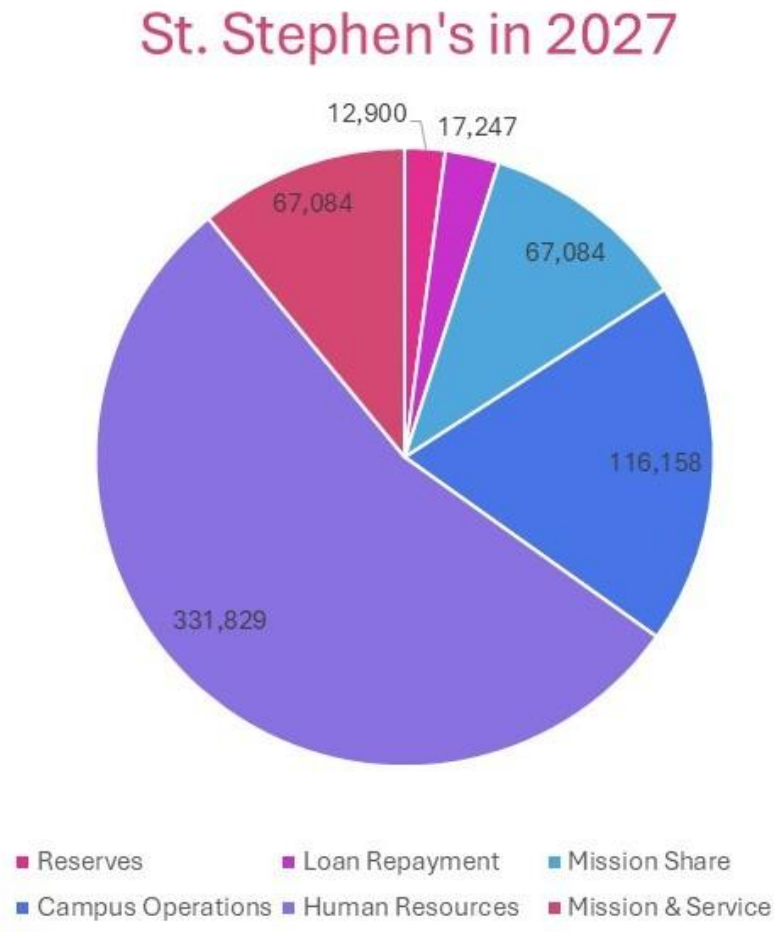
	2026	2027	+/-
Outreach-2026 Expenses Supported By Fund Accounts			
Bridge To Home	0	2700	2,700
Family Promise	0	2200	2,200
Child & Family Center	0	3700	3,700
FYI-Fostering Youth Independence	0	1200	1,200
Walk To End Alzheimers	0	500	500
Laundry Love	0	840	840
Subtotal	**0**	**11140**	**11,140**
Communications			
Communications and Advertising Expenses	13,050	14,303	1,253
Subtotal	**13,050**	**14,303**	**1,253**
MUSIC-2026 Expenses Supported By Fund Accounts			
Regular Music Expenses	0	3100	3,100
Subtotal	**0**	**3,100**	**3,100**
Misc Expenses			
Clergy Conference/Diocesan Convention	1,467	1,500	33
Audit Services	1,950	15,000	13,050
Misc Expenses	755	1,000	245
Vestry Expenses	273	300	27
Subtotal	**4,445**	**17,800**	**13,355**
Total Mission & Ministry	**24,760**	**60,228**	**35,468**
TOTAL INVESTMENT IN MISSION	**535,608**	**605,447**	**69,839**
Total Shared HR from Preschool	-37,492	-37,492	0
Total Other Shared Expenses from Preschool	-77,248	-93,046	15,798
Total Shared Expense Offset	**-114,740**	**-130,538**	15,798
Net Parish Expense Projection After Shared Offset	420,868	474,909	**54,040**
Difference	**-1559**	**0**	

Total Proposed Investment in Mission For 2027 are $605,447

Total Projected Abundance From Other Sources $44,909

Total Offset from Shared Expenses $130,538

Total Projected Pledge Goal For 2027 $425,000



In addition to your pledge of financial support, we encourage everyone in the congregation to explore the many different opportunities available at St. Stephen's to give of your time and talent. See below a listing of our dynamic ministries and the leaders associated with each of them.

Ministry Leaders		
Ministry	**Contact**	
Acolytes	Mary Mercogliano	mary.mercogliano@gmail.com
Altar Servers (Readers, Chalice, & MC)	Steve Plote	seplote@aol.com
Altar Guild	Mary Mercogliano	mary.mercogliano@gmail.com
Angel Network	Rev. Christopher	christopher@st-stephens.org
Anti-Racism Coalition	Mary Jo Higginbotham	maryjohigg@gmail.com
Bookstore	Mary Jo Higginbotham	maryjohigg@gmail.com
Book Study Group	Rev Fran Cantella	revfran@sbcglobal.net
Branch Managers	Frank Parr	birnie2014@gmail.com
Building & Grounds	John Alexopoulous	victograph@gmail.com
Children's & Youth Ministry	Shannon Brintnall	shannon@st-stephens.org
Choir/Music Ministry	Josh Wentz	josh@st-stephens.org
Circle of Gratitude	Rev Fran Cantella	revfran@sbcglobal.net
Daughters of the King	Kathleen Jensen	jensencurl@gmail.com
Education for Ministry	Mary Jo Higginbotham	maryjohigg@gmail.com
Finance	Laine Hedwall	laine011@aol.com
Food Pantry	Mary Jo Higginbotham	maryjohigg@gmail.com
Hospitality	Kimberly Bridgeford & Shari Schlaman	kwesley297@aol.com smstravelbug@gmail.com
Laundry Love	Cindy Swaisgood	cynthiaswaisgood@sbcglobal.net
Men's Group	Dave Morrow	dmorrow1452@gmail.com
Order of St. Luke	Richard Holdredge	holdredge@earthlink.net
Prayer Chain	Peggy Stabile	pstabile@pegasus2.net
Preschool	Michelle Satorhelyi	michelle@st-stephens.org
Recycling Drive	Mary Jo Higginbotham	maryjohigg@gmail.com
SAGES	Linda Weifenbach	lindaweifenbach@icloud.com
Scouts Liaison	Steve Plote	seplote@aol.com
Stewardship Committee	Michael Branda	michael.branda@yahoo.com
Tech Team	Jared Simmons	jaredthebass@gmail.com
The Welcome Table	Rev. Christopher	christopher@st-stephens.org
Ushers/Greeters	Michael Richards & Marian Krabach	michaelrichards9302@gmail.com mkrabach@aol.com
Walk To End Alzheimer's	Sarah Simmons	sarahrachel95@hotmail.com

Giving at St. Stephen's

Financially supporting the mission and ministry of St. Stephen's has many options, whether paying your pledge, or making a new or recurring donation:

- Online on St. Stephen's homepage: st-stephens.org/giving
- Text the word GIVE to 661.228.8909
- Mail the pledge card and/or donation to:
  24901 Orchard Village Rd.
  Santa Clarita, CA 91355
- Use an envelope in the pew and place it in the plate
- Use the QRC

We are deeply grateful for your presence,
your commitment,
and your support.

