

Christ United Methodist Church

... a mission-minded congregation under the lordship of Jesus Christ. We are a diverse people who seek to make and sustain Christian disciples through worship, prayer, fellowship, and education; by being His instruments of healing and wholeness through caring love, sharing with a world in need.

Proposed 2021 Operating and Building Program Budgets

Rev. Zachary P. Hople *Senior Pastor*
Rev. Tawny L. Bernhardt *Pastor of Children's Ministries*
Rev. Eric M. Chelton *Assistant Pastor for Student Ministries*

Transforming Lives in the Love of Jesus Christ

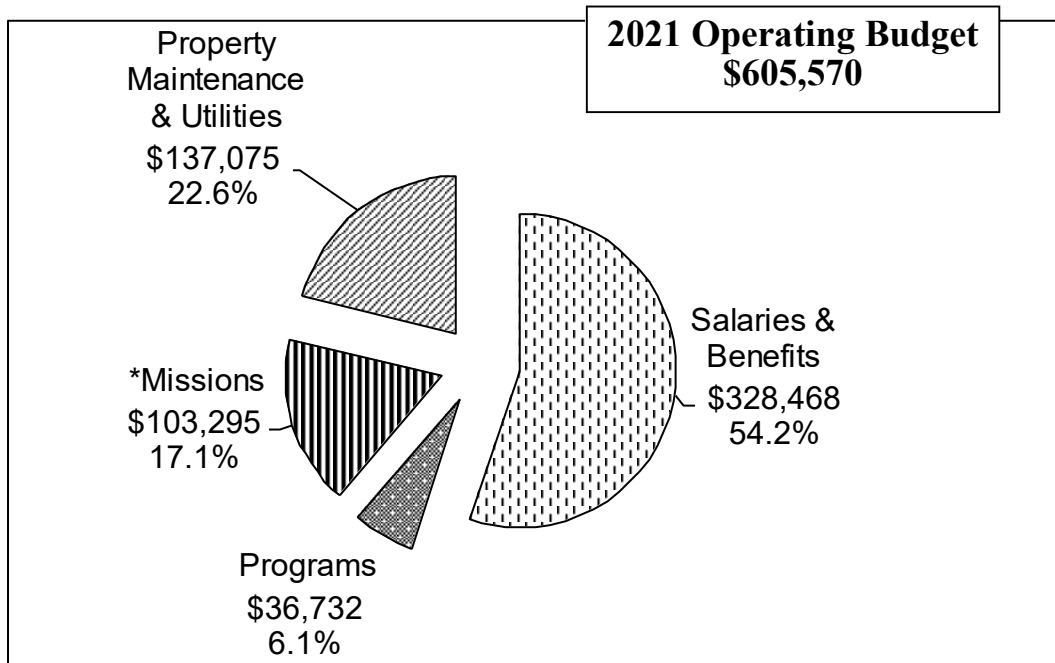


Why Have a Budget?

Christ United Methodist Church, like other churches and nonprofit organizations, relies on careful budgeting and financial accountability to make our mission happen. The budgets developed at all levels of the church establish specific financial goals which enable our ministry. These budgets provide a way to compare the actual results of income received and funds spent with the budget plan. The comparison allows us to evaluate our financial stewardship.

The budget for our church is a formal written financial projection of the cost of our future ministry. A portion of offerings received are forwarded to annual conference treasurers' offices to support ministries within the annual conference and United Methodist missions worldwide. The ministries and programs of our church base their yearly strategies on carefully approved budgets. The giving of individual United Methodists allows those budgets to be sustained.

*Mission of the Month projects are NOT included in our operating budget figures shown below.



OUR BUDGET PROCESS

Each year, Christ United Methodist Church follows the budget process shown below:

- Church committees and work areas meet to discuss spending needs to support their anticipated ministries for the coming year.
- Committees submit spending recommendations to the Finance Committee.
- Finance Committee reviews recommendations and other spending requirements of the church.
- Finance Committee prepares a total church budget based on spending and giving estimates.
- The proposed new church budget is published and submitted to the church council for their review and consideration.
- A Church Council Meeting is held to review, discuss, and adopt new church budget for the coming year.

Christ United Methodist Church Proposed 2021 - Operating Budget

Income

Proportionate Giving - Weekly Tithes

This is the primary source of income for our church. It consists of tithes, proportionate giving, and offerings of our members and friends who give on a weekly, bi-weekly, or monthly basis through our envelope system or the electronic giving program.

Loose Plate Offerings

There are persons who prefer to give outside our envelope system, which is fine. Also, when there are visitors, they may prefer not to use envelopes.

Memorial Funds

This giving provides items to enhance the church programs and facilities. Past gifts include the baby grand piano, organ refurbishing, choir chairs, and new hymnals.

Endowment Program

The Endowment program provides our membership the opportunity to make cash and non-cash gifts that will become a permanent endowment of financial support and a living memorial. The Endowment program intends to support activities and programs that are not included in the annual church operating budget.

Mission of the Month

A special offering is taken each month to support a highlighted mission for that month. These special mission projects are chosen by the CUMC Missions Committee. This additional mission giving is not included in our operating budget and is considered over and above our regular tithes and offerings.

Expenses

Section I -A - Missions - \$103,295

Following is a brief description of some of the 17 missions that we support through our operating budget:

United Methodist Church and Eastern PA Conference – Apportionment - Covers our fair share of conference connectional ministries fund. This fund goes to support: the general church ministries such as the World Service Fund, Black College Fund and Africa University Fund and the Eastern PA conference staff and ministries, including church conferences, urban ministry support, new church starts, Latino ministries, prison ministries and lay ministries and training.

Eastern PA Conference – Direct Billing - Includes our share of conference expenses for retiree medical insurance and administrative expenses covering retired Methodist pastors and employees.

Keystone Opportunity Center (KOC) - The mission of KOC, located in Souderton, is to help community members in need by offering a comprehensive array of social services that educate, encourage, and empower them to become self-sufficient. There is a food pantry for clients. They help clients find permanent affordable housing as it becomes available.

Shores of Grace - We are supporting this North Philadelphia mission work by providing funds to make meals which invites the local neighborhood in for food and fellowship. The goal is to build relationships with the community members and minister to the various needs in this intercity environment.

Laurel House - is a comprehensive domestic violence agency serving individuals, families and communities throughout Montgomery County. In addition to their 24 hour hotline and shelter, Laurel House offers transitional housing, medical advocacy, legal advocacy, community counseling and support groups, children's programs, support to law enforcement, and expanded community education and prevention efforts.

MANNA on Main Street - Based in Lansdale, PA, "MANNA" has grown to be a place where those seeking help, and those willing to help, have gathered to work together. Manna provides a soup kitchen and food cupboard, and a variety of other programs to help individuals in need. The vision of Manna on Main Street is "that everyone might be fed." We also assist Manna with our monthly food collections, CROP Walk participation, and our monthly Meals for Manna cooking program.

Methodist Services: Bridge House - Situated on a beautiful urban campus in the heart of West Philadelphia, Methodist Services' Bridge House Transitional Housing serves homeless single women, referred from shelter, whose goals are to exit to permanent housing within 12 months. Bridge House residents have suffered a variety of life traumas which have led to homelessness, due to domestic violence, financial catastrophe, debilitating mental illness and family estrangement. Ranging in age from 18 to 24 years old, residents come from a variety of racial and ethnic/cultural groups. Dignity and quality are core values integral to Methodist Services' housing and other social service programs. We will help maintain two bedrooms of the newly renovated rooms at Bridge House.

CUMC Preschool Educational Scholarships - Each year, our church provides funds to the CUMC Preschool that are used to assist families who need help with tuition payments required for their children to attend preschool classes.

Liberty USO - For 76 years, this organization, based at the Philadelphia airport, provides a welcoming place for active duty, National Guard and reserve military personnel and their families throughout Pennsylvania and Southern New Jersey. Hot meals are provided 24/7, 365 days a year. Besides meals, there are beds, a children's room, and a quiet place for Gold Star Mothers and Families to rest while waiting for their loved one to return to the US. There are a variety of programs offered such as career transition.

Rev. Lilian (Luky) Cotto - is a local missionary with the General Board of Global Ministries of the UM Church assigned through the National Plan for Hispanic/Latino Ministries to new church development in the Eastern PA Annual Conference. She is specifically appointed to the Latino Ministry of Hatboro, which is linked to the Lehman Memorial U. M. Church, where there is a growing Hispanic/Latino population. Her work reaches out into the surrounding area,

which has as many as 10,000 persons of Latino background. The work includes a worshipping congregation, Sunday School, summer activities for children, faith communities in several homes, visitation and evangelism, and ESL classes.

Backpack Fridays - A mission developed by CUMC members to benefit lower income children attending a local elementary school. There is significant need for free and reduced lunch for many students and backpack Fridays was started as a way to provide lunches for children on the weekends as well. Food is packed every month and discreetly given to those children whose families have requested aid. As this ministry is totally volunteer run, the only cost is for the food provided each month.

North Montco Technical Career Center - NMTCC is dedicated to delivering technical and academic programs that meet the needs of their students and prospective employers. There exists a need among the students that CUMC is working to fill. The students are required to purchase kits related to their field of study and, without these kits, the students would not be allowed to continue in the programs at NMTCC. With the help of the Guidance Office, specific student needs are identified and then met through this mission.

The Worm Project - A local mission of the Mennonite Church. It is a global initiative that strives to relieve the suffering of millions of children. In the warm climates of the world, parasitic worms thrive. Unfortunately, these are the areas of most of the world's poverty. Children are easy victims for these worms which cause the depletion of already scarce nutrients in the body. A highly effective medication, Albendazole, is available. The Worm Project distributes these pills around the world, which purge worms from the intestinal tract. Each pill costs only a few cents and is good for six months! Our support helps purchase this vital deworming medicine and helps thousands of children around the world lead healthier lives.

The Helping Hand Fund - This fund provides short term financial assistance to members of the church and community. This fund is used to help with food or gasoline, a utility bill, or other needed help deemed appropriate by the pastors. We also have small denomination food and gas gift cards available to the pastors or office staff for those seeking immediate help. The Helping Hand Fund is a way to directly help members of our congregation or the community. Past recipients are truly grateful that our church was there for them at their moment of need.

Section I-B - Programs - \$36,732

Worship - This includes the cost to provide our basic worship service. Flowers, candles, and devotional literature are also included in this category.

Office Supplies - This amount covers supplies such as paper, postage, and general office needs.

Kitchen Supplies - Provides for the paper goods, coffee, juice, and condiments for Sunday social hours, and various breakfasts and dinners that are held.

Finance - Covers the cost of the envelope sets used by our members for their weekly contributions, postage, stewardship programs, and electronic giving fees.

Youth Related Expenses - Covers the cost of administering youth and children's programs, including graduation and confirmation expenses.

Congregational Care - Covers the cost to create a formal care system including the training of laity who will help to implement the system.

Choirs - covers the cost of choir music and supplies, choir gowns, outside guest musicians, and copyright license fees.

Miscellaneous Programs – Including laity training, annual conference fees, evangelism, hospitality, communications, advertising, church picnic, safe sanctuary and other programs that make our church special.

Section I-C - Salaries and Benefits - \$328,468

Lead Pastor – *Rev. Zachary Hopple* joined the church as our spiritual leader on July 1, 2020. Rev. Hopple has primary responsibility for leadership of the congregation, its leaders, and staff. His many responsibilities are vital to the spiritual health of Christ Church's mission. The benefits that accompany Pastor Hopple's base compensation include payments to the UM pension fund, family health insurance, business and travel-related expenses incurred as our spiritual leader.

Associate Pastor for Children's Ministries – *Rev. Tawny Bernhardt* is serving in a part-time role as the director of the Children's Ministry. She is responsible for Vacation Bible School a ministry that attracts students from both our membership

and from the community. She also leads our children's worship and the nursery. She oversees the Safe Sanctuaries policy, a program that ensures the safety of the children, youth and vulnerable adults in our care. Additionally, Pastor Bernhardt preaches throughout the year, assists in leading worship and teaches adult Bible study. The benefits which accompany her compensation include payments to the pension fund and business/travel related expenses.

Assistant Pastor for Student Ministries – *Eric Chelton*, a church member for over 13 years, is following in the footsteps of his grandfather, a part-time licensed local UM pastor. Eric is on staff for 15 hours/week, with primary responsibility in leading our confirmation class, directing the youth program and serving on leadership committees as assigned. He preaches and leads worship periodically, doing hospital visits as needed. Pastor Eric receives both a salary and continuing education support.

Director of Congregational Care – *Marge Kramer*, a Certified Lay Minister of the UMC, is the Director of Congregation Care. In this position, she oversees the Care Ministry team that goes out to hospitals, our home bound members, and others in need. She coordinates ongoing training for this team, GriefShare support group, an annual Blue Christmas service for those suffering loss, as well as other programs throughout the year. This is an 8 hour/week position.

Church Office Staff – *Kristin Iseman* is our office manager and *Laura Soda* is our part-time office assistant. Both bring invaluable support and expertise to their roles. The office staff has a wide range of responsibilities, including church communications, greeting visitors, office administration, bookkeeping, filing, and reports for the Annual Conference. Kristin works 30 hours/week and Laura works 20 hours/week, for the whole church, and an additional 5 hours/week in support of Student Ministries.

Church Sexton – *Steven Choyce* works 20-25 hours a week to help out with general repairs and handyman duties, as well as custodial duties, throughout the church.

Organist – *Katie Campbell* has the responsibility of playing the organ during Sunday worship services. She also accompanies many of the choirs on organ or piano and has been providing her vocal talents in services as well. It is truly a joy to have a person with this much talent providing the musical foundation of our services.

Director of Music – *Miki Chelton*, our Director of Music, leads our Music Ministry at CUMC. She coordinates planning for all of our choirs and supervises

the music staff. Additionally, she directs the Chancel Choir, Gabriel's Praise (the men's choir), Sing Alleluia! (ladies' choir), the Youth Choir, and the Gloria Dei adult bell choir. A gifted musician, Miki sees music as a way to share God's grace and unconditional love. She continues to be a good example of Christian service.

Music Staff – these important staff members contribute to CUMC's music ministry each week. *Sherry Harris* (Director of Carol Choir, Precious Angels, and Laudate Ringers), *Nanci Landes* (Director of Jesus Jammerz), *Elysa Dalbow* (Youth Handbell Director and Adult and Youth Praise Band Leader), and Steph Shuey (Director of the Alleluia Ringers) bring so much joy to the congregation through their musical ministries and serve as a positive influence to many children and teens involved in these activities.

Section I-D - Property, Maintenance and Utilities - \$137,075

Utilities - Utilities for our church include: water, electricity, natural gas, oil, telephone and sewer rental

Insurance - Our insurance protection covers the church building and the parsonage. It also includes workman's compensation, fire loss and theft.

Various Services – These line items cover the copiers, oil burner, air conditioners, piano and organ tuning, snow removal, pest control and trash removal.

Property Repairs and Maintenance - These items cover the ongoing upkeep of our church buildings and property, and replacement of damaged items. This includes required repairs and replacements to our parsonage and garage. Payments to outside contractors are included to cover work that our volunteers and/or custodian are not able to perform in a timely manner. Larger contributors to the budget include programs to replace two HVAC units each year out of our inventory of 15 units, most with an average age in excess of 20 years, and to maintain and upgrade video streaming equipment to facilitate virtual ministry initiated during the COVID-19 pandemic and recognized as a permanent part of our ongoing worship practice.

Lawn Maintenance and Landscaping - Covers the upkeep and maintenance of our extensive outdoor property and equipment, and fuel for the equipment.

IT Expenses – Includes computer components, software, and web-site improvements to meet our changing needs.

Sound System – Includes maintenance and improvements to the sanctuary sound system.

II. – BUILDING/PARKING LOT MORTGAGE

Our Building/Parking Lot Mortgage with Uninvest Bank & Trust requires a monthly mortgage payment of \$4,905. The current remaining principal balance is approximately \$242,300.

III. – NARTHEX EXPANSION MORTGAGE

Our Narthex Expansion Mortgage with Uninvest Bank & Trust requires a monthly mortgage payment of \$1,474. The current remaining principal balance is approximately \$149,500.

The income received, and the expenses incurred, related to the mortgages are considered “stand-alone” and are separate from the annual Operating Budget. In 2021, Giving to the Mortgage Fund will go directly to pay down both mortgage payments. Also, income that is generated from the sale of “Gift Cards” will go directly to help pay down the mortgage principal of our loans.

SUMMARY – 2021 CUMC Operating Budget

A) MISSIONS:		<u>Amount</u>
Conference Missions/Projects/Expenses -		\$ 58,495
CUMC Supported Missions -		\$ 44,800
(Missions of the Month are not included)		
	Subtotal	<u>\$ 103,295</u>
B) PROGRAMS AT CUMC:	Subtotal	\$ 36,732
C) SALARIES AND BENEFITS:		
Direct Salaries -		\$ 255,716
Social Security & Workman’s Comp -		\$ 14,472
Other Benefits -		\$ 58,280
	Subtotal	<u>\$ 328,468</u>
D) PROPERTY, MAINTENANCE & UTILITIES:		
Utilities -		\$ 30,500
Insurance -		\$ 8,350
Repairs and Maintenance -		\$ 98,225
	Subtotal	<u>\$ 137,075</u>
TOTAL 2021 OPERATING BUDGET		<u>\$605,570</u>
(excludes mortgage payments and Mission of the Month projects)		

NOTE: Copies of the budget details, showing each line item, will be available upon request from the church office.