

**St. John in the Wilderness**  
**Mission and Ministry Budget Information for 2019**  
*Growth in Transition*

As surely as fall brings cool weather and bright autumn colors, it just as surely brings the parish of St. John in the Wilderness into a time of planning for the coming year.

**Intentions and Goals**

The vestry thoughtfully considers the many expenses that draw on our parish finances. Our budget for 2019 has been prepared with these priorities in mind:

- **Exercising responsible stewardship of our parish resources.** This requires planning as accurately as possible for our expected needs.
- **Looking to the future.** We know some expenses are coming but are still a few years out. By planning for them now, we hope to be ready when they arrive.
- **Preparing for “rainy days.”** Even with judicious planning, unforeseen events can catch us off-guard. The parish must remain financially healthy so we will be ready to meet unexpected costs.
- **Mindfully considering our obligations to God and to each other.** We remember and respect that the funds supporting our parish come from your faithful stewardship.

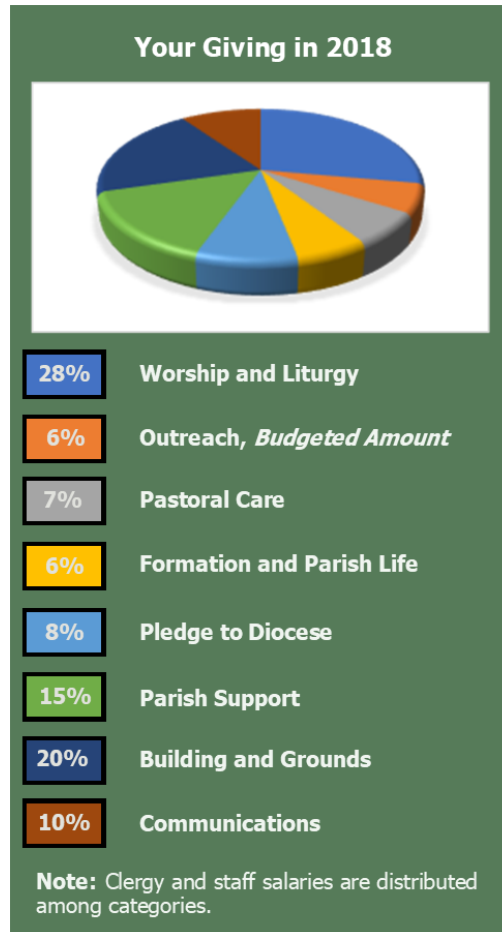
We are all affected by the monetary health of our parish, and we all have an interest in sustaining it. If you are interested in the details of our 2019 budget, you are welcome to see the line-item version of the budget in the church office. Leslie would be happy to show it to you.

**This condensed overview is intended to supplement the detailed line-item budget, to present and explain the vestry’s concerns and goals for the upcoming year, and to share the financial planning that has been done to address those needs.**

## Our Budget

Funds from all sources are expected to total **\$620,080 for 2019**. Your faithfulness to stewardship is the source of most of this income. The remaining moneys derive from memorials and other contributions, rentals of our Parish Hall for outside events, rental of our Rectory, and an operating grant from our Endowment.

The 2019 budget addresses a wide range of expenses and priorities. The following chart, taken from the 2019 Stewardship Campaign brochure, illustrates how the budget is apportioned:



*(These percentages include portions of the salaries of clergy and staff, based on the amount of their time spent on each of these parish functions.)*

- **Worship and Liturgy:** Costs related to congregational worship, such as altar guild expenses and music. (28%)
- **Pastoral Care:** Congregational well-being, such as hospital visits, funeral preparation, and premarital counseling. (7%)
- **Formation and Parish Life:** Christian education of all kinds, including adult and youth Sunday School, Lenten and Advent Series, and youth activities. (6%)

- **Building and Grounds:** Additions to and maintenance of all elements of our campus, supporting “the beauty of Holiness” with which we are blessed in our historic church building, administrative building and meeting spaces, cemetery, and grounds. (20%)
- **Communications:** Copying, printing, postage, and mailing. (10%)
- **Parish Support:** Other administrative and office expenses. (15%)
- **Outreach:** Funds directed to local and international agencies and organizations. (6%) [Details below.]
- **Pledge to Diocese:** Tithed amount that goes from our parish to the Diocese. (Working toward 10%) [Details below.]

**Regarding Outreach:** Approximately 60% of our total outreach giving proceeds directly from our members to the agencies or individuals being assisted. In 2017, our last complete year, \$37,500 came through our parish budget. These funds were distributed to nine carefully selected local agencies and two international organizations.

As encouraging as those figures are, it is even more heartening to realize that our congregation additionally contributed \$58,995 **directly from congregants to the programs we support.** These include United Thank Offering grants, Thompson Children’s Home, the Christmas Angel Tree, the Backpack Program, and others. The chart shows only about one-third of our actual congregational giving. Outreach expenditures for 2017 totaled \$96,495.

For 2019, the budgeted amount for outreach has been increased to \$40,000, and total expenditures are expected to approach \$100,000. This is a remarkable level of giving for a parish of our size! Thanks be to God for your generosity!

**Regarding Pledge to Diocese:** Just as many of you tithe 10% of your income to the church, our vestry strives to contribute 10% of our parish income to the Diocese to support its expenses and missions. The Diocese in turn contributes 10% of its income to the National Church. In recent years we have fallen a bit short of our 10% goal, but we are moving closer to it with each yearly budget.

### **Other Parish Financial Concerns**

Your elected representatives, the vestry, continue to address a number of other financial matters. Two items of particular concern are the prospect of needing to take on a loan (mortgage) to pay off the debt on our new Parish Hall, and the costs incurred by the Discernment Committee as they search for our next rector.

Anyone who has ever bought a home knows that interest payments added up over an extended term can approach or exceed the amount borrowed. That is most definitely the case regarding our Parish Hall. The debt exceeds \$250,000, and any amount we can pay down will decrease the amount of the loan we will need, and consequently the amount of interest. **Any amount we can pay down the principal of the loan will help. Therefore, one of our vestry’s key goals is to pay down the loan as quickly as possible.**

Another new expense is the cost of finding our new rector. We have budgeted \$20,000 to cover expenses of travel, fees related to survey design, and costs of other expert consultation. When our new rector is called these expenses will end, but the 2020 budget will increase to

accommodate the total compensation package required, which includes salary, housing, medical insurance, and other benefits. This is likely to be in the range of \$90-100,000.

### **Other Ways to Support St. John in the Wilderness**

Other financial goals are to build up the **capital reserve fund** for ongoing upkeep of our 23-acre campus, and to increase the size of the **endowment fund** that supports our long-term financial stability. Parishioners are encouraged to consider specific gifts to these important funds, in addition to their annual pledges to our operating budget.

Contributions to St. John in the Wilderness, whether for your annual pledge or to the endowment fund, can be made in a variety of ways. You may give by check, credit card, directly from your bank, or by transfer of stock or other marketable securities. If certain tax requirements are met, payments can also come from a Donor Advised Fund (DAF), Charitable Remainder Trust (CRT), or Individual Retirement Account (IRA). Many of these arrangements and planned-gift vehicles provide tax benefits to you. Please also consider leaving a lasting legacy by remembering the parish in your will. Your financial advisor or attorney can help you choose the best methods of giving for your personal circumstances.

### **Final Thoughts**

As we strive to be God's hands in the world, we seek to allocate *all* our assets—spiritual, physical, and financial—in the best way we can to support the work God gives us to do, as individuals and as a parish family.

We undertake these responsibilities to support the well-being of our parish community as well as the community outside our doors. The ways we allocate and spend our funds must align with our congregational mission statement: "To know and love God as He is revealed to us in Jesus Christ, to bring others to His saving love, and to serve the world in His name."

Prepared by Lori Griswold