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# Westminster Presbyterian Church



## Narrative Budget 2023

Every aspect of what we do here at Westminster is an expression of our love for God and our gratitude for the gifts that God has given us. While our need to budget for specific ministries requires us to break it up into different components, with some being much larger than others, it is also important for us to look at our budget differently than a personal or corporate budget.

Let's look at the priorities in the life of Westminster to see how the Operating Costs can be divided among all the ways we do ministry in our church and in our community. We all agree that **Worship and Music** is a major priority at Westminster; this is how we praise God each week. So too is our **Mission and Outreach** work, just looking at this budget and our Annual Report highlights all Mission work we do and ways we reach out to our community in need. **Fellowship and Hospitality** have long been one of our strong suits and both **Education**, we have classes for all ages, and **Discipleship**, are central to who we are as Christians and how we grow in our faith.

Naturally, much of the Worship budget would fall under the Worship and Music category, but some expenses fall under Discipleship and Education too as we explore our faith on Sunday mornings and educate our youth during choir rehearsals.

Our Spiritual Growth and Faith Formation expenses mostly fall under Education, with costs for curriculum and adult Bible Study, but Vacation Bible School also falls under Mission and Outreach since we serve not only Westminster's children, but children in our community.

While many of the Property expenses fall under Fellowship and Hospitality (we wouldn't be a very hospitable church without a safe, clean, warm in the winter, cool in the summer, welcoming building), all these costs are vital to all these areas. We can't Worship, provide outreach to our community, learn and strive to become faithful servants, without our beautiful sanctuary, vibrant classrooms and spaces we meet in.

The same can be said for our Personnel budget. Each staff member plays a part in each of these vital areas, in varying degrees. Both of our Pastors salaries would fall under Worship and Music, but both Pastor Jamie and Rev. Linda are active in the Mission and Outreach work we're doing at Westminster and significant parts of their roles involve Education and Discipleship. The majority of our Director of Youth Ministry's salary falls under Education, but also Worship and Music, with Fanning the Flame, our youth participation in Worship each month and the music our children share with us.

If we drew up a pie chart with each ministry in the Operating budget it would look drastically uneven, with Personnel and Property costs making up big slices of the pie. As you can see on the facing page, this is a much more evenly divided pie chart, showing that each area of ministry is equally important, and depend on one another.

We have wonderful things planned for 2023! We are so grateful for the treasures you share with us. Thank you!

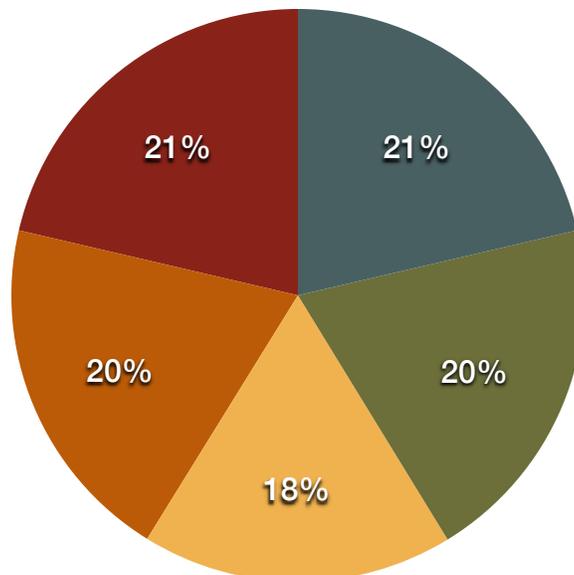
How do we tell a story with numbers and bullet points? How do we convey all that we can do and dream of doing at Westminster in just a few pages? It's a struggle every year.

That story is told on Sunday mornings, when a hello and a hug from a friend, a familiar song, or a sermon that makes you think, turns your whole day around. It's knowing you're helping those in need in our community in so many ways, like our well-stocked Food Pantry, used nearly 10 times this week alone. It's told on Sunday evenings when our youth come together to sing, play Bells, share a meal together and explore their faith. There's also a lot of laughter too! It's during Bible Study, with thoughtful questions posed, great discussions and fellowship. The story is told in this building; a place where we have shared so much together. Good times like confirmations and weddings, baptisms and wonderful celebrations. And the difficult ones, remembering loved ones who've left us, coming to worship after national tragedies. But we know that it's more than just a building and more than the programming we do and more than even our worship services. It's all of us too. We can't be Westminster Presbyterian Church without YOUR gifts, YOUR time, YOUR talents. Take a look at these pages, see all the ways you can be apart of this vibrant congregation.

Your generosity to this church is a true testament to what God is doing through Westminster.

Total Operating Budget for  
2023  
\$453,505.72

- Mission and Outreach
- Fellowship and Hospitality
- Worship and Music
- Discipleship
- Education



If you prefer a line-item budget for the Operating/General Fund please see Heather Heidtman.

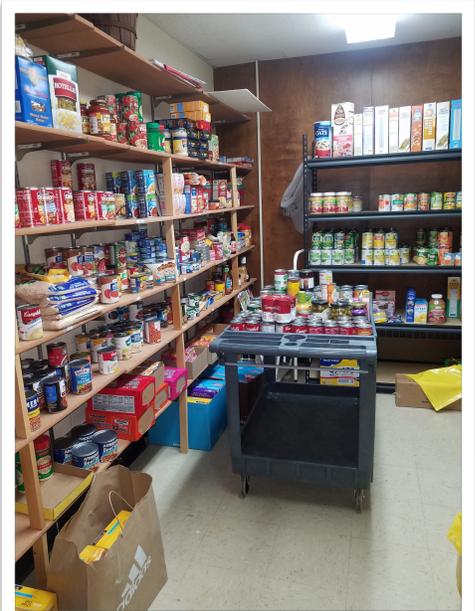
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# MISSION

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Mission is the heart of who we are as Presbyterians. Each year we designate 10% of our pledges from the General Fund to the Mission Partnerships Ministry. We use these gifts to help those in need, both here in our community and around the globe. The Good Samaritan Rescue Mission, the Bay Area Women's Center, foster families in our area, and the CAN Council are just some of the organizations we help in Bay County. Our Food of Faith program that provides a hot meal each Thursday night is funded solely through Mission dollars. We also support the greater church and Mission Co-workers in Lebanon, the Philippines and Central Asia.



**10% of your pledges  
to the General Fund  
support the Mission  
Budget**

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**A \$3000.00 yearly  
gift to Westminster  
means \$300.00 to  
our Mission work.**

## What are some of the Costs in the Mission Budget?

### Good Samaritan Rescue Mission:

\$2500.00

### Bay Area Women's Center:

\$1000.00

### Food of Faith Supplies:

\$2500.00

### Would you like to get more involved?

- Mission Partnerships meets the second Tuesday of month at 6:30 p.m.
- Food of Faith is every Thursday at 5:00 p.m. Contact Pam Johnson, Nancy Berta or Beth Corey to learn when Westminster is serving a meal.

### Mission Co-Workers

Our church supports 3 Mission Co-Workers and their work around the globe. Cathy Chang and her family are serving in the Philippines, addressing issues with migration and human trafficking. Lucy Dergarabedian is serving in Lebanon as a volunteer chaplain, instructor and director for Christian education and women's studies in Beirut. Pastor Isaac and his family are beginning their mission work in Central Asia.

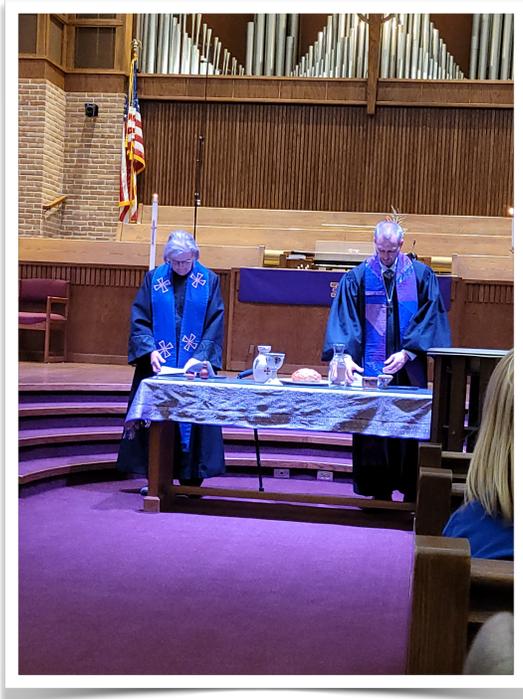
### What it truly means to be a Partner.

While Westminster has always been generous with our gifts of money, we are also generous with the gifts of our time and talent. Last year members of our church helped paint rooms at the Good Samaritan Rescue Mission for their new youth wing. We have a group of dedicated volunteers who help with Food of Faith each week and others who spend hours putting together Thanksgiving Baskets, shopping for Christmas gifts and volunteering in other ways, showing how our members are truly the hands and feet of Christ in the world.

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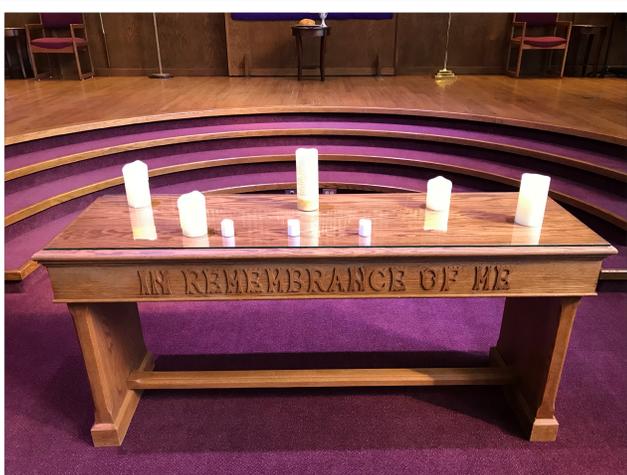
# WORSHIP

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When we worship together we are expressing our gratitude for the blessings God has given to all of us. So much of the work our staff does each week, culminates into our Sunday morning worship service. In addition, the paper the bulletins are printed on, the internet connection and electricity to share our services with those at home, communion supplies, candles, batteries for our microphones, supplies for Advent and Lent all go towards making our Worship services meaningful for all.

Music plays a large part in that expression and gifts to both the General Fund and the Music Ministry Fund keep our piano and organ maintained and our choir robes clean. New choir music for both the Chancel Choir and our Children and Youth Choirs is paid out of the Worship budget.



**Worship Ministry  
2023 Budget:  
\$5350.00**

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A gift of \$100 a month would pay for Communion supplies, Lenten and Advent supplies and other supplies needed for our Worship services.

### Ways to get involved:

- Attend a Worship Ministry meeting. This group meets the second Tuesday of each month at 6:30 p.m.
- Serve as a liturgist
- Join a choir (See Dawn or Brandi for details)
- Help in the TV Room or on the Sound Board (honest..not as hard as you might think!)
- Run the Slide Show during the service (also, super easy!)

### Special Worship Services

Throughout the church year we are blessed to have special services that allow us to worship in different ways.

From our Lenten and Holy Week services in the spring, outdoor services during the warm summer months, our All Saints Remembrance Service in November, the Hanging of the Greens service at the start of Advent, plus our Longest Night Service in December and our special Christmas Eve candlelight services; your gifts to Westminster allow us to praise God in special ways.

### Share your musical gifts with us

Music is a vital part in our Worship services. Our well maintained pipe organ, piano and clavino, plus our talented Chancel Choir, Children and Youth Choirs and Little Ringers, Chimers and Jr. and Adult Bells allow us to express our faith in a myriad of ways each Sunday. Your gifts to the Operating Fund and the Music Ministry Fund make this possible.

We're so blessed to have so many talented musicians in our congregation that share their gifts of song with us. If you wish to join a choir, or share your talents individually please speak to Pastor Jamie or anyone on the Worship Committee.

What are some of the Costs in the  
Worship Budget?

#### Music Supplies:

\$500.00

#### Piano Maintenance:

\$600.00

#### Communion Supplies:

\$500.00

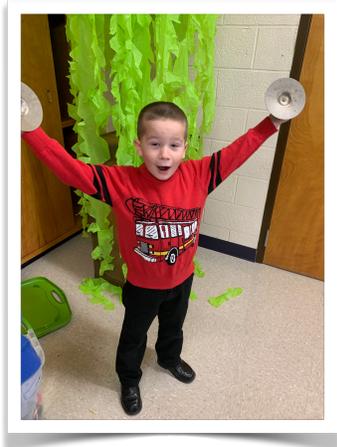
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# SPIRITUAL GROWTH

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Growing our faith is a something we strive to do each and every day as Christians. That is why our Spiritual Growth and Formation Ministry has such a large budget. We work to teach our youngest members up through our wisest. Adult Bible Study, Sunday School, Youth Group, Confirmation Classes, Vacation Bible School, Lunch and Learn, FYI Happenings, there is truly something for everyone at Westminster. Your gifts to the General Fund allow us to provide all the curriculum and materials and staff needed as we work to be disciples of Christ. The *Follow Me* curriculum provides education materials that are used in our adult classes, our children and youth classes and in worship each week. We learn together!



**Spiritual Growth  
and Formation  
2023 Budget:  
\$15,800.00**

**A gift of \$400 a month  
for the year would fund  
the entire VBS budget.**

### Ways to get involved:

- Spiritual Growth and Formation meets the second Tuesday of the month at 6:30 p.m.
- Attend Bible Study either on Sunday mornings at 9:00 a.m. or via Zoom on Thursday evenings at 7:00 p.m.
- Volunteer with the Christian Education Ministry (see below)

### Vacation Bible School

Vacation Bible School is budgeted at \$4500 this year. Not only do we provide a fun week for the children in our congregation, but also invite children in our community to join in the fun! Did you know that many churches charge a small fee to attend their VBS? Because of your gifts, we have, and will continue to make VBS free for all. We epitomize our mission statement to share the love of Jesus Christ.

### Ways to Volunteer

Our Christian Education ministry relies on so many volunteers. Our Sunday School teachers, our VBS Crew leaders, our VBS Station leaders are all church volunteers.

Each week, parents and grandparents and even church members who don't have kids involved, make dinner for our Youth Group.

There are so many ways you can help, whether you have a lot of time or just a little. Please see Brandi Higgins.

What are some of the Costs in the Spiritual Growth Budget?

### Adult Faith Formation:

\$1000.00

### Curriculum:

\$2700.00

### Devotional Books:

\$500.00

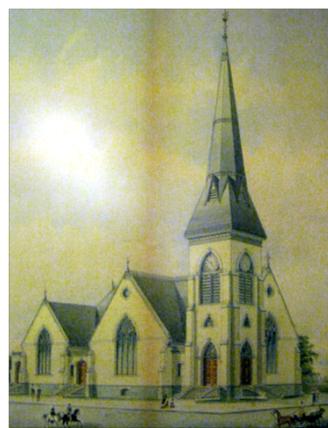
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# OUR BUILDING

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Westminster Presbyterian Church is over 150 years old. While the building we now call our church home isn't that old, it has stood on the corner of Midland and Wenona for several generations and is still in great shape, solely because of your gifts. The lights, the heat, the air conditioning, the water, minor repairs, paper towels, toilet paper, garbage bags, to name just a few, are all paid from the Property Ministry. It can be hard to think of your gifts to Westminster going to pay for custodial supplies, or our utility bills, but remember our warm, hospitable building wouldn't be so accommodating and welcoming without these much needed necessities. We must also remember that our building is an important ministry tool, used not only on Sunday mornings, but during the week as we host groups and events.



**The Property  
Budget is  
\$56,700.00**

**While it takes a lot to  
keep our building  
running smoothly and in  
good shape, we're happy  
to have a safe and  
welcoming church  
home.**

### Ways to get involved:

- Attend a Property Meeting; this group meets the second Monday of the month at 5:00 p.m.
- Serve as an usher on Sunday mornings.
- Help water the courtyard during the summer months
- Have a green thumb? You can help keep the landscaping around the church beautiful and weed free.

### Major Repairs

While minor repairs are budgeted from the Operating Fund, the Major Repairs Fund is used, well, when something major is in need of repair. In year's past we've used this to pay for roof repairs, boiler and plumbing issues.

### Building Improvement

Gifts to the Building Improvement Fund help cover expenses for major improvements to the building. For example, 2 summers ago we had the church steeple cleaned. Certainly, an improvement to our building. The carpets are cleaned each year around the church and Building Improvement Funds cover that.

What are some of the Costs in the  
Property Budget?

#### Minor Church Repairs:

\$1500.00

#### Snow Removal and Salt:

\$3200.00

#### Water/Electric/Sewer:

\$25000.00

### The Capital Campaign

Continued gifts to the Capital Campaign, that officially ended in 2018 have allowed us to drastically reduce the principal on the loan with Presbyterian Investment and Loan Program, that began with a balance over \$700,000. Our payments have been reduced to a more comfortable amount and the Finance committee is committed to cutting the length of the loan by continuing to make extra principal payments. We couldn't do this without your gifts to the Capital Campaign.

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# OUR STAFF

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First, we'll state the obvious, this is a big number. It makes up a huge portion of our Operating expenses. We have a staff of 4 full-time and currently, 4 part-time employees that truly work as a team, combining our time and talents and skills to help keep the church running smoothly, not just on Sunday mornings, but throughout the entire week.

This is a labor of love for us and more than just a "job". We genuinely enjoy working at Westminster and most importantly, working with all of you. Our Staff couldn't do all that we do without YOUR time, YOUR talents and YOUR treasures.



**The Personnel  
Budget is**

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**\$300,979.24**

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**This is a big number that includes not only salaries, but benefits, the church's share of FICA and SECA taxes and Workers Comp. Insurance.**

What are some of the Costs in the Personnel Budget in addition to staff salaries?

Social Security and Medicare Taxes:

\$9817.27

Worker's Compensation Insurance:

\$1400.00

Continuing Education for our Pastors and Director of Youth Ministry:

\$2800.00

**A true team**

Everyone pitches in to help each other during important weeks of year.

For example, it's all hands on deck during VBS week and the weeks leading up to it, as we work together to help with decorating sets, and serving as VBS crew and station leaders.

The times during Lent, Holy Week, Advent and Christmas mean extra work for the entire staff, but we work together, knowing we're making those special times during the year meaningful for the congregation.

**We wear many hats**

You may not be surprised to know that Harold is a 'jack of all trades'. So many times during the year, he saves us money by fixing repairs on his own, alleviating us from having to call a repairman.

Did you know Brandi arranges music for our children's and youth choirs and has written 2 children's pageants and adapted a third?

Elaine is not only here on Sunday mornings, but other times during the year, to help in the nursery during Pageant Rehearsals and last December's Parent's Night Out.

**Here when we need them!**

We're blessed to have 2 amazing Pastors on our staff that are always here when we need them. In addition to preparing for Worship services, Bible Study classes, attending Committee meetings and Session meetings each month, both Pastor Jamie and Rev. Linda are here when you need a hospital visit, a phone call, or just some time to talk. Both are active in youth events throughout the year; participating in VBS and even playing roles in Church Pageants! Pastor Jamie leads confirmation classes and participates in Thursday and Sunday evening youth activities. Rev. Linda continues to find new and innovative ways to explore our faith through retreats, Lunch and Learn and our new FYI Happenings.

We're so blessed to have them as our spiritual leaders.

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# FELLOWSHIP AND OUTREACH

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Whenever two or more Presbyterians get together, there is usually food involved! Isn't that the saying? We continuously have wonderful times of Fellowship at Westminster and yes, more times than not, it centers around food. Starting with our Soup Luncheon and Bake Sale, through to our Volunteer Appreciation Picnic, Church School Kickoff, Harvest Party and Advent Dinner. It's always a special time to connect with each other and share a meal together.



Time and time again we hear how welcoming our church family is. It's more than just saying hello to a new face, but sitting down over a cup of coffee before or after worship; it's also, meeting our neighbors during our Neighborhood Block Party.



**The Fellowship  
Budget is  
\$4600.00**

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**Fellowship and Outreach  
Committee does a  
wonderful job saving costs  
by hosting potluck meals  
during many of our  
Fellowship events.**

### Ways to get involved

- Bring a dish to pass during one of our events.
- Help with set-up or clean-up
- Attend a Fellowship and Outreach meeting on the second Tuesday of each month at 6:00 p.m.
- Come to one of our events!

### Matthew 25 Church

When you think about all that we do at Westminster in terms of outreach to those in need—our Food Pantry, Food Faith, Thanksgiving Baskets our support of local organizations like the Good Samaritan Rescue Mission, it makes sense that we would take on the call to be a Matthew 25 church. “I assure you that when you have done it for the least of these siblings of mine, you have done it for me,” Jesus replied. Let’s continue this tradition of being the hands and feet of Christ in our world.

### Outreach in our Community

Over the last 2 years, we’ve hosted wonderful events that bring our neighbors and community together. From our Westminster without Walls events to our well-attended Neighborhood Block Party (even the rain, couldn’t dampen our day!). We’re showing our community that Westminster is a church where all are welcome.

What are some of the Costs in the Fellowship and Outreach Budget?

### Christian Education and Fellowship

#### Events:

\$2000.00

#### Advertising:

\$600.00

### Outreach Community Events:

\$1200.00

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# TECHNOLOGY/ OFFICE BUDGET

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Most will agree, technology can be both a blessing and curse. Many times on the same day. We are so grateful for our Technology Committee and everyone that spends their time volunteering with this vital ministry. Our technology budget allows us to stream our services each Sunday and host Zoom meetings during the week. In addition, the computers we use, the copier, our IT and internet services all are paid from the Technology budget.

The office budget includes many of the expenses you would expect, paper for our bulletins and Logs, stamps and bulk mail costs, our offering envelopes and pew envelopes.



**The Technology  
and Office budget  
is \$21,800.00**

Reaching our members at home through our Live-Streaming on Sunday mornings is important. A gift to the General Fund of \$200.00 a month ensures that this continues.

### Ways to get involved

- Help in the TV room or Soundboard
- Run the Slide Show during Worship
- Follow us on Facebook
- Check out our website for the current week's service, devotionals, information on upcoming events, and the weekly church calendar
- Follow our Youtube page: Westminster Presbyterian Church@wpcbc
- Share some changes you'd like to see on our website

### How we stay connected

- Our Facebook page is open to the public, so you don't need to be "on Facebook" to view our posts. Look for our worship services, devotionals, and announcements through the week
- Our Youtube Channel has all our past services so you can watch the Christmas Cantata again, or laugh with the Children's Christmas Pageant.

### Vital Needs

Several costs in the technology budget cover much needed expenses. For example, the costs to host our website.

We have monthly costs to Brady's Business Services that allow the staff email access, and software to do our jobs and keep our network safe.

We have several members who worship with us exclusively from home, watching our services on Facebook, Youtube, or on our website. This is a vital and worthwhile ministry at Westminster.

What are some of the Costs in the Technology and Office Budgets?

#### TV/Sound Maintenance:

\$900.00

#### Denominational Supplies:

\$200.00

#### Bullk Mail and Postage:

\$1950.00

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# CHURCH WIDE EXPENSES

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Every ministry's budget has an "Other" expense line. This is usually a small amount of money that goes for miscellaneous expenses. Think of these Church Expenses in the same way. Under this heading are costs for unpaid Per Capita-we usually have to budget around \$5000.00 to cover this expense. While we kindly ask for donations for Coffee Hour and we're grateful for your giving, we usually have a small shortfall of about \$700.00. Coffee hour costs include coffee, donuts, cookies, cups and other supplies.

Per the Book of Order, we are required to have the Church's Financials reviewed each year. CPA fees for the annual review is now around \$2500.00. Insurance for the church building and liability coverage costs a little over \$10,000 for the year.

**Church Expenses**  
**\$19,276.48**

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**Did you know if every member paid their Per Capita each year, this would save us over \$5000.00 in the Operating Fund?**

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# BOARD OF DEACONS

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Our Board of Deacons play an essential role in the life of Westminster as they care for our members. Our Deacons help us in honoring our 50-year members each fall, to visiting our Members to Remember (those who are homebound), sending out cards throughout the year and gifts at Christmastime. The Deacons also head up our Wings of Prayer, prayer chain and provide weekly mailings of the bulletin and a summary of the week's sermon for our members that don't have computer access. They set up and cleanup for every communion service each month. Make hospital visits when permitted and serve as our Welcoming hosts during Fellowship times.

Our Crisis Committee works hard during the Thanksgiving and Christmas season to provide Food Baskets in November and Christmas Gifts to families in need during December. All made possible by your gifts of "turkeys" and taking tags off the Giving Tree. Throughout the year, the Crisis Committee provides gas cards and keeps our food pantry stocked when the need arises. Thank you for

**The Deacons are funding solely by donations from the congregation and the loose offering collected on Communion Sundays.**

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