

A Narrative Budget for FBC for the Year 2020

A narrative budget tells the story behind the numbers in a conventional budget. We hope that you'll catch a sense of our vision as we endeavor to be faithful to the way of Jesus in the next year.

In the Area of Christian Education: Budget total: \$2,000

Learning Community: \$500

This fall we launched a new Adult Learning Community class which meets weekly after worship. There have been nine regular attenders who had read, thought and talked about the book *Holy Currencies* (Sept-Oct) and *The First Christmas* (Nov-Dec). Our 2020 topics are yet to be determined; come and suggest something! Our Youth Learning Community meets at the same time. This budget item will cover the cost of materials for these classes plus Lenten and Advent material.

Community Summer Fest: \$1,500

In 2019 our CE Board led our congregation in sponsoring a “Community Summer Fest,” replacing Vacation Bible School. This was a brand new idea, which meant taking a huge risk! With the support of many donors, we had a wonderful event attended by lots of our neighbors, featuring crafts and games, free food and business-donated giveaways. We would like to sponsor this event in 2020 and make it bigger and better, which will cost more. We feel called to extend our reach to community families and let them know FBC is here. In 2020 we envision more community group involvement, live musical entertainment and even more gift certificates to give away. Of course all of this means we need more help too, but we are convinced that will happen!

We also hope to offer game nights and get togethers to which we can invite others. CE Board is responsible for our lovely Kids Corner in Echo Hall as well as the Quiet Time Kids Corner in the Sanctuary.

In the Area of Congregational Life and Care (Diaconate) Budget total: \$400

Care for Our Church Family: \$120

Strengthening relationships in our church family is a vital part of our work. Gifts are provided each year for those members who are homebound. In 2020, we would like to extend that care to include college students, and other young adults in our congregation who are serving others by working for non-profits while away from home.

Reaching Out to Serve Our Community: \$150

Extending a welcome to those in our community and strengthening relationships both within and outside the congregation, we hope to engage members in areas of service that will positively impact our community. Some suggestions are:

- a. Knitting/crocheting hats, scarves, mittens for children in need or those who are homeless.
- b. Offering to pay for several students to take piano lessons; offer use of our space and piano
- c. Support the Rickett's Center through volunteering
- d. Adopt a class at a local school or families/students who participate in CCLU
- e. Offer drumming classes to local youth

Miscellaneous expenses: **\$130**

Worship is central to our life together as a congregation. Materials and supplies are needed to support our worship services. This category provides funds needed for communion supplies, new member receptions, and the cleaning of baptismal gowns and communion linens.

In the Area of Our Building and Trustees: Budget total: \$71,588

While we are getting clearer that ministry needs to take place in our community and beyond our walls, our church facility is already a place of ministry for many local children and adults as we provide a home for Narcotics Anonymous, CCLU (Centro Cultural Latinos Unidos) and the YWCA. Among all the usual items, there are things we need to do to ensure the safety of life and property and to upgrade our technology in the year to come.

Property Repairs: **\$18,000**

Securing parts of the church are included in this number, in addition to routine upkeep. Several external doors need repair or replacement. We are looking into securing doors between the education and church buildings, particularly on the basement level. In addition, CCLU would benefit if we could restrict access to their space from Old Fellowship Hall, and for safety reasons we have agreed to change the locks on the classroom doors in the education building.

Property Supplies: **\$2,500**

Those of you with computers know that every few years upgrades are necessary. Our plan for next year is to purchase a new laptop for the Pastor's office and move the existing computer from the Pastor's office to the Administrator's office. We will need to either upgrade the existing second computer in the church office or purchase a new one there as well. We will recycle the computer currently running Church Windows and replace the library computer, perhaps with the older laptop.

Utilities: **\$26,000**

Anyone who has rented or owned a home knows that there are always bills for heat, light, gas, water, sewer and more; these items make our homes inhabitable and comfortable. The church is

no different.”Utilities” not a “glamorous” line item but it’s very important; remember, our building is filled daily with children and teachers and adults who are learning, changing and growing in this space! Isn’t that worth investing in?!

Insurance: \$15,000

Just like you, we have insurance: on our property and its contents. It protects us when pipes burst, when someone falls, when damage happens. It’s not exciting but it’s necessary to keep people and property safe.

Furnace Loan: \$10,088

Remember when we replaced the furnace? We are getting close to paying that loan off; maybe this can be the year it happens, with your help!

In the Area of Music and Worship: \$2,000

Our worship life is strong and vibrant! Three of four Sundays we worship in our beautiful sanctuary and once a month we worship in Echo Hall and divide into “Worship in Action” groups as we listen together for God’s direction in ministering in our neighborhood. We worshiped outside twice this past summer: once in our yard and once by the pool at the Forrest’s home. We even worshipped at the Cluster, and blessed the work that happens there each day to support people in our community.

Choir and Guitar Music: \$400

Our choir does an outstanding job of leading us in worship musically and their shift to singing twice each month offers us an opportunity for instrumental, guitar, and organ music. New music is needed to support this effort as our youth play in worship and as our guitar players join the song!

Instrument Upkeep: \$600

Our pianos and organ need to be tuned twice a year. Skilled technicians accomplish this and we enjoy the benefits that contribute significantly to instruments’ sound.

Guest Musicians: \$1,000

An exciting new idea we have for 2020 is to invite a different guest musician to lead our worship music once every few months. We would be looking for groups or individuals who could engage us in a variety of genres and styles of music, any of which will enhance our experience and outreach to others in our community.

In the Area of the Ministry Coordination Team: Budget total: \$81,495

WOW! That's a huge number! It represents our staff, our church office expenses, and some **NEW** ministry items as well. Keep reading....

Salaries and Related Expenses: \$70,661

This number represents the total of the salaries, reimbursable expenses, and taxes for our Pastor, Associate Pastor for Member Support, our Administrative Assistant, our accompanists, our conductors, our Building Caretaker and the people who fill our pulpit when the Pastor is away. There have been several changes over the last year to note.

We combined the custodial and building coordinator positions into one: the Building Caretaker. With the advent of the YWCA using half our building and cleaning it themselves, there is less cleaning to do in the rest of the building. An increase in hours and a pay raise has been budgeted for the Administrative Assistant; the increased hours reflect the effort already being done and the raise reflects an appreciation for the quality of work.

While the Pastor's salary is increased so is the line for "pulpit supply." That is because Marcia will be away for several weeks in the Summer of 2020, teaching in Rome, Italy. She is not being paid for those weeks but we will have someone else fill the pulpit and provide pastoral care in her absence. You can check out the other explanatory notes on the budget itself for other employees.

Office Supplies: \$2,734

Office supplies cost money! We are thrifty (using both sides of paper, making as few copies as we can, emailing when possible rather than sending hard copies and using postage) but it still takes money to run an office.

Misc: \$8,100

"Misc" doesn't begin to capture this category of the budget! The website and the expense for on-line giving is located here. But so is some of our mission money: money to our American Baptist denominational support and our Regional American Baptist support. In addition, notice the budget item for **"Strategic Planning"**!! We are anticipating inviting an expert on church planning to lead us in an all-church retreat early in the year. This will help us determine our future and set us on a course for sustainability!

We also have money in our budget for "New Initiatives"! **We are counting on God to lead us in directions and toward ministries we haven't even dreamed of yet and we want to be prepared to respond!** This money is for any board or group who feels called to do a new thing!

Our total Proposed Budget for 2020 is \$157,483. Our proposed income is \$135,260. There is a deficit of \$22,223. What can YOU do to help us close that gap?

- You could imagine “**sponsoring**” a particular Bd or Section of the budget. Match your gift to that item--maybe it’s something that excites you (Community Fest? New types of music?) or maybe something you know is necessary (heat, snow removal, insurance, computers).
- You could figure out what you pay for cable tv and internet each month, and **match** that with a pledge to FBC.
- You could **estimate** all your Wawa or Starbucks expenses for year and give that; better yet, double that!
- You could **add \$500** to last year’s pledge. That’s only an additional \$41.66 a month, only \$1.38 a day (doesn’t coffee or soda cost more than that?)
- You could set up **online giving**, like you might already for other expenses. That way, you don’t have to think about it and your gift to God comes first each month, rather than last.

Whatever you do, *please do something*. Begin with prayer. Then think about what you would like FBC to be and do in your own life and then in the lives of others. Your gift, no matter the size, is important. YOU are important. So thank you for getting this far! For being connected to FBC. For doing what you do and being who you are in your family, your neighborhood, your wider community, and the world.