

2016 Spending Budget

In Other Words, How We Plan to Spend Money in 2016

What's Your Theology for Giving?

Another Way to Think about Our Budget

http://lifelifehacker.com/what-you-should-say-instead-of-i-cant-afford-it-1737895995?treanding_test_c&utm_expid=66866090-62._DVNDEZYQh2S4K00ZSnKcw.3&utm_referrer=http%3A%2F%2Flifelifehacker.com%2Fwhat-you-should-say-instead-of-i-cant-afford-it-1737895995

When money is tight, it's easy to look at all the things you want and simply state, "I can't afford it." By turning that statement into a question, however, you can change the way you think about your personal finances for the better.

Saying "I can't afford it" can get you stuck in a loop of never being able to afford anything you want. That's why Robert Kiyosaki, the author of Rich Dad Poor Dad, suggests you turn that "I can't afford it" into "How can I afford it?" Kiyosaki explains:

"...One lets you off the hook, and the other forces you to think. By automatically saying the words 'I can't afford it,' your brain stops working. By asking the question 'How can I afford it?' your brain is put to work."

Kiyosaki also notes that saying "I can't afford it" creates negative feelings like sadness and helplessness. When you change that into a question, however, it creates possibility and that allows positive feelings like excitement. Everything that you want is now a call to action, not an unattainable goal. Essentially, it's the basis for a total shift in thought. Stop thinking of your

current financial state as permanent, and start thinking of ways you can alter your current methods and afford the things you're after. You have to start somewhere, right?

—Patrick Allen; “What You Should Say Instead of ‘I Can’t Afford It’”

Two Sides of a Coin

by David Ealy

It is easy to see the spending side of our church. The financial statements that come out every month and the annual report (even the audit) can all lend insight into where the money we set aside for God's purposes goes. Our Treasurer can answer questions. The Session can answer questions. This booklet, like those previous, can illustrate much about where we spend (and don't spend). But we actually talk very little about the other side of the budget: giving.

Giving has been down in recent years. In addition, roughly half of the folks in a position to give choose not to. And even though we consistently spend below our targets for each year, giving has been below targets as well.

For all the reasons this is the case, one thing is sure. If we each gave a fraction more, the budget would not only be possible, it would be flush. In fact, of the 150 we average in worship, if just those folks averaged \$35 a head per week, that would raise our conversation from “how can we afford...” to “What do we want to afford...” This doesn't even include those among our “in-crowd” (those at home or in care facilities) who give on

a regular basis. Some of us simply can't do that. That's ok. Some of us can do more. That's ok also. The point isn't to berate or belittle. The point is to simply say that the budget priorities of the church are the shared burden of the congregation as a whole. Do what you can, but do.

So as you look at the spending we are planning for 2016 consider what you are giving as well. What is given can change the picture of what we are able to do even mid-year.

Scriptures to Think about from the Common English Bible

“Instead, desire first and foremost God's kingdom and God's righteousness, and all these things will be given to you as well.”

—Jesus, Matthew 6:33

“Who says that you are better than anyone else? What do you have that you didn't receive? And if you received it, then why are you bragging as if you didn't receive it?”

—Paul, I Corinthians 4:7

“Each one should have his gift in hand, in precise measure with the blessing the Lord your God gives you.”

—God, Deuteronomy 16:17

Those who give generously
receive more,

but those who are stingy
with what is appropriate
will grow needy.

Generous persons will prosper;
those who refresh others
will themselves be refreshed.

—Proverbs 11:24-25

What I mean is this: the one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop. Everyone should give whatever they have decided in their heart. They shouldn't give with hesitation or because of pressure. God loves a cheerful giver. God has the power to provide you with more than enough of every kind of grace. That way, you will have everything you need always and in everything to provide more than enough for every kind of good work
— Paul, 2 Corinthians 9:6-8



A Brief Guide to Church Finances

Introduction

One out of six times that Jesus opens his mouth in the Gospels, he makes a reference to money. Whether it's the treasure we store in heaven as opposed to here (Matthew 5:19-21) or his observation of a Widow's devotion (Mark 12:41-43), Jesus speaks to our chief need by speaking about one of our chief concerns.

In a Church, everything that is a part of what you experience as a member of this community is funded somehow. From the candles used during the worship service, the bread bought for the sandwich ministry, the plots sold in the cemetery, pre-marital counseling, the salaries paid to staff, printing and emailing the newsletter, the Bibles and Hymnals we use, the digital resources we share, any funeral or wedding, the materials used for the youth program, the assistance given to the needy, to the efforts to keep the church clean on a regular basis all fit into the larger mission of Hawfields to "build, grow and share."

But how does that work exactly?

First, We Receive

The first and most important thing to know about Church Finances is that

God has already given us everything we need. According to Deuteronomy 28:11-13:

“The Lord will make good things abound for you—whether the fertility of your womb, your livestock’s offspring, or your fertile soil’s produce—on the very land that the Lord swore to your ancestors to give to you. The Lord will open up for you his own well-stocked storehouse, the heavens, providing your land with rain at just the right time and blessing all your work. You will lend to many nations, but you won’t have any need to borrow. The Lord will make you the head of things, not the tail; you will be at the top of things, not the bottom, as long as you obey the Lord your God’s commandments that I’m commanding you right now, by carefully doing them.”

Following God’s heart should be the first order of business when we think about money and the church.

The Budget

Thus the General Operating Budget represents the Session’s (our church board) prayerful consideration of God’s will for us as a church. It’s a spending plan that reflects what we think God’s priorities are for us in a given year. One of the things that takes a big part of the budget is Staff Salaries. But it’s important to remember that those salaries should be divided by the parts of our church mission that staff members address. For example, the amount of time devoted to worship by the pastor

represents an economic impact on our budget and the importance of worship to us as a community.

The budget is not a unanimous document. There are pieces of the budget you may not like and other parts you may love. There may be pieces of it that go against the grain of your theology and others that seem divine in sanction. This is because a budget is a living document. It should be a document that can respond to the dynamic needs and times of our church and culture.

It’s also a practical document. It is responsible and good stewardship to have insurance, utilities, pest control. Those aren’t as inspiring as, perhaps, the Youth Program or 3rd Grade Bibles, but they are critical to our church’s mission nevertheless.

Part of the Session’s work is to gain a vision of the larger church and its mission and to keep that in mind when it comes to God’s money.

The other function of the budget is to limit spending. We covenant together to only spend but so much on something. That way we keep in mind addressing needs and not merely our wants. Each committee has a specific amount they are operating within. In order to spend more, they must get permission. Often this means going to the congregation with the additional need.

Show Me the Money!

Our church operates on a cash basis. We can only spend what we actually have. Most people in the congregation probably have far more credit on their credit cards than the church does (our two cards have a \$3000 limit). The church has no long term liability: no mortgage, no van payments, no equipment loans. We have a checking account and savings accounts. The Annual Report spells out a lot about our finances (and is available at any time from the church office). The Session meets monthly and reviews financial information and approves reports to be published. Our finances are a matter of public record. Our non-profit status with the IRS requires it but our own sense of accountability demands it.

Our book of church order requires an audit to be done of our books. This happens independently of the Session.

What makes church finances different from your personal finances are several complicating pieces.

First, our income is NOT a given. What we have to address our mission spending is what is given by the congregation. The Pledge Campaign is an effort to make this number more concrete, but without more widespread participation in that program, all we can do is guess. Even with the pledges, no one is obligated to give outside of their own conviction and means. Your employer is contractually obligated to pay you a certain amount in a certain way. Our

church's finances rely completely on generosity and a sense of mission.

Second, people like to designate gifts. Imagine that, not only does your employer pay you at random, but they also decide what you spend your money on. You might want to buy groceries but your employers says you can only buy gas. Perhaps someone is really into the Building Fund. Maybe someone else only believes in the youth program and nothing else. Yet another wants money to support music in worship. Others may feel the cemetery is the place for their offering to God.

Whatever the reason, any designated gift complicates the bookkeeping process. It also undermines the congregation's own authority that they have placed in the Session, whom they elected.

Lastly, times change. In the course of a year the boiler might break down or the roof might need repairing. It may be that we have a sudden influx of youth, a new fellowship opportunity presents itself or the need arises for a soup kitchen to be started. In the end, each of these concerns is and must be rooted in the larger concern for God's will for us as a community. This means having room to address future needs, not just present ones.

How Do We Give?

THE SINGLE MOST IMPORTANT CONTRIBUTION YOU CAN MAKE IS TO PRAY. Pray for our mission as a

church, pray for our buildings and equipment. Pray for the vision and stewardship of the leadership. Pray for our staff. Pray for new members. Pray for departed members. Pray that God's provision be sure. Pray for your own sense of God's will.

THE SECOND MOST IMPORTANT CONTRIBUTION YOU CAN MAKE IS GRATITUDE. Having an attitude of thanks for all that we have and all with which God means to bless us is crucial to our future.

THE COMMITTEE CONNECTOR IS AN OPPORTUNITY FOR YOU TO CONNECT YOUR GIFTS AND TALENTS with the ministry needs of our faith community. Take time to carefully consider stretching beyond what's comfortable for you. The brochure lists committees and leadership contact information.

But you should also CONSIDER NEW DIRECTIONS for our common ministry together. As you have ideas, pray and act on them. Those things for which you believe the congregation should be involved, take time to talk with the Session about them. For more information talk to David Ealy, our pastor, Debby Ferrell, our clerk of Session, or any of the active Ruling Elders (always listed on the back of a worship guide).

THE OFFERING IS A TIME DURING THE WORSHIP SERVICE WHEN YOU CAN SHARE YOUR FINANCIAL GIFTS and prayers in response to God's goodness. You can also give by setting up the church as a

“If EVERYONE tithed, no matter what their income, there will ALWAYS be ENOUGH for our church's mission. It's as simple as that. Everyone from the oldest of us to the youngest of us tithing means we ALREADY HAVE what we need.”

vendor with your online billpay service. You can remember the church in your will or even provide gifts of stock. Some offer what is known as “gifts in kind”: these are things like the bread we use in Communion or Bibles given to Confirmands. They aren't money per se, but they are invaluable.

A PERENNIAL QUESTION IS “HOW MUCH SHOULD I GIVE?” There are two Biblical principles that should govern our thinking about this. Tithing and gladness.

First, the Bible recommends the principle of a tenth of what we

receive be given. This is called a tithe. Malachi 3:10 says,

Bring the whole tenth-part
to the storage house
so there might be food
in my house.

Please test me in this,
says the Lord of heavenly forces.
See whether I do not open
all the windows
of the heavens for you
and empty out a blessing
until there is enough.

Second, we should give from a place of gladness. 2 Corinthians 9:7 says, "Everyone should give whatever they have decided in their heart. They shouldn't give with hesitation or because of pressure. God loves a cheerful giver."

Giving shouldn't be about obligation, guilt, or even abundance. It should simply be our joyful response to God's goodness in our lives. Our

Book of Order (part two of our church constitution) says Jesus is Lord of the conscience and should alone be governing our decision-making. Let us give as we are led!

There are several ways to measure our giving. The giving statements that come from the church office are a way to confirm what you have given. If there are errors, this, of course, should be addressed and corrected. Making a pledge is an easy way to keep up with your commitment. The financial information provided in the bulletin is a measure of how the congregation has given versus what the budget anticipated. A negative number means the congregation is behind in their giving. A positive number means the congregation is ahead.

Pledge cards can be found in the church office, the vestibule, and the Fellowship Hall. You can also find one online at hawfieldschurch.org/stewardship.html



**Hawfields
Presbyterian
Church**
Build. Grow. Share.

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Ministry of Stewardship Committee

2016 FINANCIAL PLEDGE

For the season January-December 2016 I/we believe I/we will be able to contribute the following specifically:

OR

I/we plan to contribute financially as able.

For the season January-December 2016 Choose one:

\$ _____ Weekly

\$ _____ Monthly

\$ _____ Annual

Additional options:

\$ _____ Building Fund

\$ _____ Other _____

EXAMPLE: \$10,000/YR

2%/MONTHLY	\$16.67
5%/MONTHLY	\$41.67
10%/MONTHLY	\$83.33

Name(s) _____

Phone _____

Email _____

The 2016 Budget

Introduction

The Session approved this budget with a mind that this is God's will for us as a congregation toward the overall mission God wants us to achieve in 2015. That is important because it speaks to, not necessarily what we want to do, but it reflects our prayerful consideration that this reflects what GOD wants us to do.

How to Read the Budget

The church budget reflects conviction. The reality is that we are a cash basis operation and we cannot spend what we do not have. In other words, our financial giving also weighs in on how we seek to accomplish God's will for us as a church. And so our budget reflects limits to our spending. It doesn't presume that we have all of this money in hand. Of course we don't. The budget represents limits on what we plan to spend.

The budget has been composed differently than in the recent past in that it is organized around the priorities under each committee. The graph at the end is meant to illustrate where our human resources are divided among our church's work together in addition to our financial. The design changes are all meant to

make it even easier to track and supervise spending.

Each part of the budget is presented with the committee name, description and a comparison with last year's budget. There are several line items that are new to better reflect the detail of a committee's spending priorities.

There's an additional cost with each part of the budget not reflected in the numbers here. That is the degree to which each congregation member commits the mission priorities of our church to prayer.

Ministry of Communication

The Communications Committee is responsible for publicizing the works of Hawfields and making sure the community can connect to our mission statement by way of printed, audio, and electric formats. This includes our brochures, posters, website, Facebook page, Twitter feeds, newsletters, campus signs, newspaper and magazine ads, and more!

Line Item	2016	2015
Signage	\$0.00	\$0.00
Website	\$500.00	\$252.00
Misc Exp	\$0.00	\$100.00
Advertising	\$500.00	\$600.00
totals	\$1000.00	\$952.00



Ministry of Outreach

The mission of the Outreach Committee is to shape the evangelism ministry of the congregation. This means strategizing how to gain and welcome visitors, managing the new member class, managing the membership rolls, and working with other committees to point out and generate outreach opportunities. This includes events like Family Fun Night this past summer.

Line Item	2016	2015
Meals w/Visitors	\$200	\$300
Business Cards	\$0	\$100
Brochures	\$0	\$100
Family Fun Night	\$0	\$100
New Members Class	\$0	\$200
Printing	\$500	
Events	\$100	
totals	\$800	\$800

Ministry of Fellowship

The Fellowship Committee provides opportunities for our congregation (and others) to get together for play, information and to practice hospitality. This includes a lot of activities both large and small, frequent and occasional like 12th Night or our fellowship suppers. But they also manage things like the kitchen and decorations for our seasons.

Line Item	2016	2015
Kitchen Supplies	\$200	\$200
Events	\$200	\$200
totals	\$400	\$400

In 2014 plates and cups were bought in an effort to pare down the significant expense we were incurring in paper products as well as reducing the waste we were producing. Kitchen Supplies continues to reflect the expense of keeping those dishes washed and sanitized (washing them alone isn't enough).



Ministry of Finance

The mission of the Finance Committee is to lead the congregation in responsible accounting of our financial resources. They are responsible for processes to develop and maintain the budget, conducting audits, generating financial statements and writing financial policy.



Ministry of Service & Mission

The Service & Mission Committee provides opportunities for Hawfields Church to participate in activities that encourage us to be “doers of the Word, not hearers only” (James 1:22). The committee organizes, promotes and supports many activities throughout the year. This includes Habitat for Humanity, the Sandwich Ministry, the WV Mission Trip, the Stop Hunger Now project and the Mission Yard Sale. They also do much work in conjunction with the mission arm of Presbyterian Women.

Line Item	2016	2015
Auto Ins	\$233	\$262
Boiler Ins	\$750	\$700
Liability & Property	\$5,728	\$5,500
Workers Comp	\$1,594	\$1,400
Payroll & Bank Fees	\$2,050	\$1,750
Postage	\$400	\$400
Office Supplies	\$2,500	\$2,500
Computer Supplies	\$250	\$500
Software	\$350	\$350
Copier Lease	\$5,736	
Prt Suppl	\$375	\$5,640
totals	\$19,966	\$19,002

Line Item	2016	2015
Service & Mission	\$0	\$2,000
totals	\$0	\$2,000

Our Service & Mission spending for 2016 will come both through donations we've made from our Mission fundraising and in part from the support we provide through our Presbytery Pledge (see page 12)

Ministry of Compassion

The mission of the Compassion Committee is to oversee the shepherding program, maintain the card ministry, the prayer shawl ministry, the DVD ministry, the bereavement ministry, the military ministry, ministering to the "In Crowd", and seeing to any other needs that the committee feels necessary. They are a busy group!

Line Item	2016	2015
Prayer Shawls	\$50	\$100
Card Ministry	\$150	\$200
In Crowd Ministry	\$0	\$200
General Exp (Shepherds, etc)	\$300	\$0
totals	\$500	\$500

Much of this committee's work has been sustained by largely in-kind donations. We are trying anticipate the actual expense to do this ministry.



Ministry of Worship & Music

The mission of the Worship & Music Committee is to make all aspects of worship at Hawfields meaningful for our community, relevant to our times, reformed in our practice and worshipful; always pointing to the God who gathers us. This work includes our music programs, managing more than 140 worship services every year, ushers, liturgists, coordinating the service at Presbyterian Home, finding substitutes, maintaining our supplies for Communion, Baptism, candles, banners and other artwork and much more.

Line Item	2016	2015
Supplies	\$350	\$350
Music	\$1,000	\$1,770
Licensing	\$675	\$450
Children's	\$0	\$300
totals	\$2,025	\$2,870

Ministry of Buildings & Grounds

The mission of the Buildings & Grounds Committee is to maintain the buildings, grounds and property of our church and manse and manage the use of our facilities from outside individuals. From yard work to flowers, from air conditioner repairs to full on door replacements, from adding electrical outlets to mastery of bees building nests where they shouldn't, this committee has to cover it all!



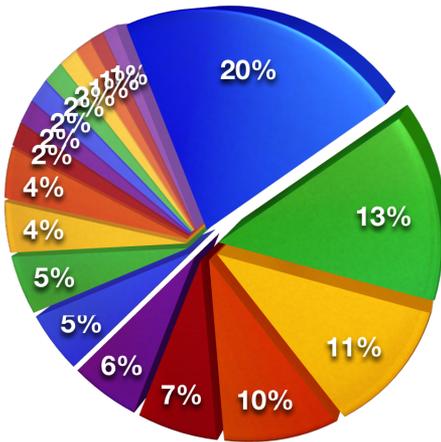
Line Item	2016	2015
Electric	\$11,200	\$11,000
Natural Gas	\$3,500	\$4,000
Cable	\$2,800	\$2,500
Water	\$950	\$750
Janitorial Services*	\$0	\$11,500
Janitorial Supplies*	\$0	\$700
Maintenance	\$4,000	\$4,000
Manse Electric	\$2,500	\$2,500
Manse Nat Gas	\$600	\$900
Manse Water	\$475	\$420
Manse Cable**	\$0	\$1,740
Manse Maintenance	\$500	\$500
totals	\$30,525	\$40,510

*These items will be paid out of the Building & Maintenance Fund which have been provided for by direct pledges and occasional money placed there from building use fees.

**This item will not be a part of the Pastor's compensation. This item includes the Manse phone, TV and Internet services.



What do we spend where?



- Worship
- Buildings & Grounds
- Office Admin
- Youth
- Teaching
- Staff Support
- Bookkeeping
- Larger Church
- Compassion
- Session
- Service & Mission
- Outreach
- Communication
- Stewardship
- Fellowship
- Finance
- VBS
- Larger Community

The Session

The Session is our church leadership, called by God through the voice of our congregation, to take responsibility for everything that happens in the name of Hawfields Presbyterian Church with two important exceptions. First, the congregation has an absolute right to elect its leadership. Second, the congregation must act on matters related to our real property. Other than that, the Session is in charge. The Session also acts as our Board of Trustees of the corporation that is Hawfields Presbyterian Church, Inc. In this capacity, the Session acts on legal and official matters such as opening and closing bank accounts, communicating with the State of North Carolina, etc.

Line Item	2014	2015
Presbytery Pledge	\$8,500	\$8,500
Training	\$0	\$250
Retreats	\$0	\$1,000
totals	\$8,500	\$9,750



Ministry of Christian Education

The mission of the Christian Education Committee is to offer and resource the Christian Education of our entire congregation. This includes children's ministry programs (like VBS), youth ministry, adult classes, special interest topics and themes, as well as Junior Church, Hawfields Hangout, the Library, online resources and much more. They manage the nursery, the lion's share of our volunteer base, and introducing Christian mission in creative ways!



Line Item	2016	2015
Vacation Bible School	\$600	\$600
Youth Conferences	\$5,325	\$5,660
Children's Ministry	\$500	\$650
Church School Materials (formerly "Curriculum")	\$1,800	\$1,800
Confirmation	\$0	\$150
Supplies & Books	\$250	\$250
Camp Scholarships	\$0	\$1,000
Youth & Children's Activities	\$400	\$400
Children's Play	\$0	\$250
Women's Retreat	\$0	\$200
Third Grade Bibles	\$0	\$150
totals	\$8,875	\$11,110

The lines items take into account donations and other sources of funding.

Ministry to Staff/Personnel

The mission of the Staff Committee is to provide our Church Staff with the support, development and evaluations to enable them to do their best work. We act as the liaison between all members of the Church Staff and the Congregation. We review any Staff related issues that may arise. and provide feedback, guidance and support. We also conduct the annual performance reviews for staff members.

They further have had a really busy several years developing updated job descriptions for all our staff and implementing them in the application process.

Line Item	2016	2015
Pastor Salary	\$52,780	\$52,780
Pastor A&I	\$26,390	\$26,390
P-Dental Ins	\$1,600	\$1,600
P-SECA Tax	\$5,278	\$5,278
P-Car/Mileage	\$2,300	\$1,000
P-Cell Phone	\$600	\$600
P-Cont Edu	\$1,125	\$1,125
totals	\$90,073	\$88,773

Line Item	2016	2015
Dir of Chr Edu	\$26,785	\$26,785
DCE Cont Edu	\$900	\$900
DCE Mileage	\$1,000	\$1,000
Secretary	\$28,927	\$28,927
Sec Mileage	\$150	\$250
Dir of Music Ministry	\$26,000	\$26,000
Dir of Music Cont Edu	\$500	\$835
Staff Retreats	\$0	\$450
Nursery Staff	\$2,500	\$1,600
Treasurer	\$1,200	\$2,400
Pulpit/Music Substitute	\$3,000	\$1,000
FICA Expense	\$6,442	\$6,649
Pastoral Assistant	\$0	\$5,200
Pastoral Asst. Mileage	\$0	\$500
totals	\$97,404	\$102,496

	2016	2015
Total Projected Spending	\$274,468	\$279,212



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