

Christ United Methodist Church 2010 Ministry Plan and Narrative Budget

Our Finance and Stewardship Principles

We believe that the Lord provides for His work. We will take our needs to the Lord, trust the Holy Spirit to prepare the hearts of our congregation, and then make our needs known to God's people clearly, concisely, and passionately, actively inviting and encouraging donors to heartfelt, generous and cheerful giving.

We believe in the Biblical basis for giving. We will conduct our fund raising activities within the light of what the Scriptures reveal about raising funds necessary to conduct our ministry. We believe that God owns everything and we are His stewards, we believe in tithing, that each of us are to bring the whole tithe to the church, and that we are to give that which belongs to God generously and cheerfully.

We believe in the Apostles' Creed as our statement of faith. The Apostles' Creed summarizes the belief of all Christians, and nothing in our stewardship activities may contradict it. While our appeals may not contain the Creed, they must reflect its spirit and never violate it.

We believe in the vision of Christ United Methodist Church. We will raise funds to meet the vision of Christ Church. We will not raise or allocate funds for projects outside of the vision. We will always honor our donors' intent, and we will act in our donors' best interest. If a donor sends funds for a program or project that is not part of our present ministry and, thus, not within the bounds of our mission, we will either treat them as restricted funds and channel them through an organization that can carry out the donor's intent or return the funds to the donor.

We believe in complete financial disclosure. We will practice complete financial disclosure and stand accountable to the Lord, ourselves, and our faithful congregation in determining the need, and in the raising and spending of the Lord's money. We will publish monthly financial statements, send them to anyone who requests them, and honor any reasonable request to inspect our financial records.

We believe in truthfulness and integrity in communication. All representations of fact, description of financial condition, or narrative about events, to the best of our knowledge, must be current, complete and accurate. There may be no material omissions or exaggerations of fact, or use of any other communication that is deceptive or might tend to create a false impression or misunderstanding.

We believe in our role as faithful stewards. We will exercise the management and financial controls necessary to provide reasonable assurance that all resources are used in conformity with all applicable laws and regulations, and are used to accomplish the purpose for which they are intended. We will have an annual audit of our financial statements conducted by independent auditors. We will avoid conflicts of interest.

Missions

Budget: \$849,800

In 2010, International Missions will invest \$184,250 with our partners in China, Zambia, Russia, and the Middle East. In those areas we support clean water projects, education, health care, farming, leadership training, and church planting and support.

Local Missions is gearing up for the opening of Cornerstone Preparatory School, a Christian elementary school in Binghampton founded by Christ Church. The church will invest \$200,000 in this new endeavor. We will also continue our partnerships with the other ministries we have founded over the years: Service Over Self (SOS), a home repair ministry in Binghampton (\$87,650), The Binghampton Development Corporation (BDC), a community development organization (\$148,000), and Eikon Ministries' Student Ministry programs in Binghampton (\$84,500). A total of 11 other local ministries, including Christ Community Ministries, Church Health Center, Mediation and Restitution/Reconciliation Services (MARRS), Memphis Union Mission, and Multinational Ministries, receive the remaining \$67,500, for a total local missions budget of \$587,650.

Since part of our vision is for all of our members to put the interest of others before their own, and to journey outward to serve the body of Christ, the city and the world, the Missions Committee has allocated \$77,900 to encourage our members to serve. Most of that money is reserved for mission trip scholarships to help members afford to go on international missions trips, and to mobilize first time mission trip participants.

Ministries

Total Budget: \$541,100

Other ministry budgets in 2010 are:

- ✓ Children: \$57,900. The Children's ministry's major initiative in 2010 to strengthen Sunday school programs for children and families. The Ministry also offers Vacation Bible School, the 3rd Grade Bible Retreat, 4th & 5th Grade BASIC Retreat, Worship Readiness for kindergarteners, and Preparing for Adolescence for 5th graders.
- ✓ Community Life: \$87,600. Community Life is Christ Church's adult education and discipleship ministry. Christ College, the primary disciple-building experience for those who desire a deeper level of biblical teaching and accountability when it comes to disciple-making, offers seminary-level material taught by pastors, church leaders and seminary faculty. \$28,500 is allocated to Christ College for teaching professors and educational materials. In the summer of 2010, Christ College will launch its 10-week Residency Program for college students who will participate in classroom study and internships with the church, local, or international missions partners.

Community Life also sponsors all Sunday school classes and small groups. Curriculum and resources for these programs have a budget of \$14,500. Age- and gender-based ministries such as Men, Women, College, Young Adult, and Senior Adult ministries fall under Community Life as well. \$32,100 is allocated for these groups' retreats, missions projects, studies, and other functions. The remaining budget is allocated to evangelism / hospitality (\$8,500) and leadership development (\$4,000).

- ✓ Pastoral Care: \$7,300. The Pastoral Care budget pays primarily for support groups. Their major initiative in 2010 to train volunteers for homebound and hospitalized member visits.
- ✓ Music: \$41,000. The Traditional and Contemporary Music budgets pay for guest musicians to play and sing with our regular choirs and bands. They also pay for equipment, repairs, and licensing fees for the use of music.
- ✓ Athletics: \$90,000. Athletics is a self-funded ministry. Their budget is dependent on the fees they collect for participants to play on sports teams and take part in fitness programs. The Athletics Ministry also operates sports programs for the Day School.
- ✓ Worship: \$23,800. The Worship budget pays for acolytes, communion supplies, guest preachers, altar supplies, and wedding expenses (which are offset by fees paid by the wedding couple).
- ✓ Stewardship: \$10,500. Christian giving is primarily an interaction with God, not with any church, ministry or program. But there are still administrative duties which we pay for, such as the annual stewardship campaign expenses, producing and mailing contribution statements, and offering envelopes. In 2010, the Permanent Endowment Committee will increase its efforts to educate our congregation on the benefits of planned giving.
- ✓ Students: \$202,700. While the Student Ministry budget is large, it is offset by receipts for their summer trips, SOS week, Youth Encounter Weekend, and other retreats and activities. Those receipts total \$140,310, so the net Student Ministry budget is \$68,890. The expense represents scholarships for students to participate in trips and retreats, and discipleship and mission expenses for the students.

Lay Staff & Pastoral Support

Personnel Budget: \$3,639,500

The personnel budget is the largest component of the church budget. It includes pastoral salaries (\$509,695), lay staff salaries and wages (\$2,218,005), employee insurance, payroll taxes, workers compensation insurance, and retirement plan expenses (\$712,500), and employee expenses (\$98,500) for items like recruiting expense, general staff expenses, clergy spiritual growth leaves, Sr. Minister professional expenses, and mileage reimbursement for pastoral care homebound and hospital visits.

Additionally, we budget \$100,800 for contract musicians to play in our worship services, and ministry interns.

We have been very faithfully served and are grateful for the fine leadership of our Senior Minister, clergy staff, and lay staff. For the third year in a row, the staff will not receive a salary increase, even as health insurance premiums continue to increase (28% in 2010). Because of some hard choices made in 2008, the personnel budget has decreased by just over \$1,000,000 in the last two years.

Facilities

Operating Budget: \$965,200

The facilities budget is broken down into three categories: Capital Expenditures, Maintenance and Repair, and Utilities and Insurance.

The Capital Expenditures budget consists of two items: The remaining principal on the Wilson Ross chiller which was purchased in 2007 (\$39,600), and the discretionary funding for the Trustees (\$23,000). The chiller note will be paid off at the end of 2010.

The Maintenance and Repair Budget totals \$280,600. This budget is for the day-to-day maintenance and upkeep of the building, building systems, and landscape.

Lastly, the Utilities and Insurance budget totals \$622,000. The utility budget is \$500,000, and the property insurance budget is the remaining \$122,000.

Ministry Support

Total Budget: \$205,000

Ministry Support includes Communications, Technical Support, Food Service, and the Nursery. They are called Ministry Support because they exist to support the ministry activity of the church. The Communications budget is \$90,000, and it is used primarily for the production of weekly worship bulletins, Tidings newsletters, web page development, and videos to enhance our worship services. The Technical Support budget (\$19,000) is used for audio-visual equipment purchase and maintenance to produce quality sound, graphics, and video for our worship services and other events. The Food Service budget (\$36,000) provides for Wednesday night meals, Friday Men's Prayer Breakfast, Wednesday Power Hour lunches, and special events. Food Service is required to break even, offsetting their operating budget with receipts they take in for meals. The primary expense in the Nursery budget (\$60,000) is the fee paid to the Day School to operate our Nursery on Sunday morning, Sunday night and Wednesday night.

General & Administrative Expenses

Budget: \$219,460

General & Administrative expenses include audit and payroll fees, information technology services and equipment purchases, general liability insurance expenses, office supplies and equipment, postage, telephone expense, and the expense to send our delegation to the Annual Conference.

Apportionments

Budget: \$1,000,000

Our gifts support the work of the church throughout the world. In Methodist-speak, our share of the cost of the missions and programs outside our local church is called an “apportionment.”

Through apportionments, we:

- Support compensation, pensions, healthcare, and education for ministers within the Annual Conference and beyond.
- Pay our share of administrative costs for our District and Conference.
- Support higher education at Africa University, the Black College Fund, campus ministries, and Lambuth University.
- Provide our share of support for national and worldwide ministries through the World Services Fund.
- Provide support for Conference Benevolences, the missional outreach of the Conference.
- Support the operation of the Asbury District office and its ministries.

In 2010, our share of the \$9,527,119 Memphis Conference budget is \$1,385,946, or 14.5%. In addition, our portion of the Asbury District budget was \$67,674, for an apportionment total of \$1,453,620.

There are well over 400 churches in the Memphis Conference, yet due to our size and budget, we are asked to pay an extraordinarily high percentage of the Conference budget. To illustrate, in 2008 (2009 Conference data has not been published yet) Christ Church paid \$1,205,262. Only nine other churches out of the 400+ in the Conference paid over \$100,000, while the two highest totals, other than Christ Church, were just over \$400,000, or \$800,000 less than Christ Church paid.

In our Asbury District, there are 46 churches. In 2009, we paid \$1,043,850. The next largest payment in our District was \$76,849. We paid almost 14 times more than any other church in our District!

Considering the financial condition of Christ Church (we have cut our budget by \$1,500,000 over the last two years), we have committed to pay \$1,000,000 of the \$1,453,620 of apportionments in 2010, which we feel is a good balance between the Conference’s request and what we are able to pay from our budget without negatively effecting our ability to fulfill our vision of transforming lives and serving others.

Where Does Your Tithe Go?

We want you to know where every dime of your tithe goes when you give to Christ Church. We stand accountable to the Lord, ourselves, and our faithful congregation in determining the need, and in the raising and spending of the Lord's money. We will publish monthly financial statements, send them to anyone who requests them, and honor any reasonable request to inspect our financial records. You can find our monthly financial statements and latest audit results on our website.

The following chart represents each ministry of the church, and includes personnel expense and ministry expense in each category.

