

RICHMOND CONGREGATIONAL CHURCH, UCC

October 2016

Stewardship
Sunday is
November 13th

Please plan to join us for
worship and the dedication
of our pledges for 2017.



Following church, we will
have our annual Ice Cream
Social during fellowship.



PO Box 302, 20 Church St.
Richmond, VT 05477
(802) 434-2053
church@rccucc.org
www.rccucc.org



Annual Stewardship Campaign

In order to support our ministry and mission, it is important that we have an understanding of our church finances. Where does our money come from? Where does it go? This narrative breakdown of our budget will help to answer these questions and hopefully lead us to make informed decisions when we consider making a pledge for the 2017 budget year.

Here are a few guiding questions to ponder:

- What role does the Richmond Congregational Church play in my life?
- How am I called to be good a steward of my time, talents and treasures in relation to my church?
- Are there additional programs/events/missions that I would like to be part of, or to see our church consider in the future?
- Have I considered including RCC in my estate plans?



Income at the RCC (\$141,200)

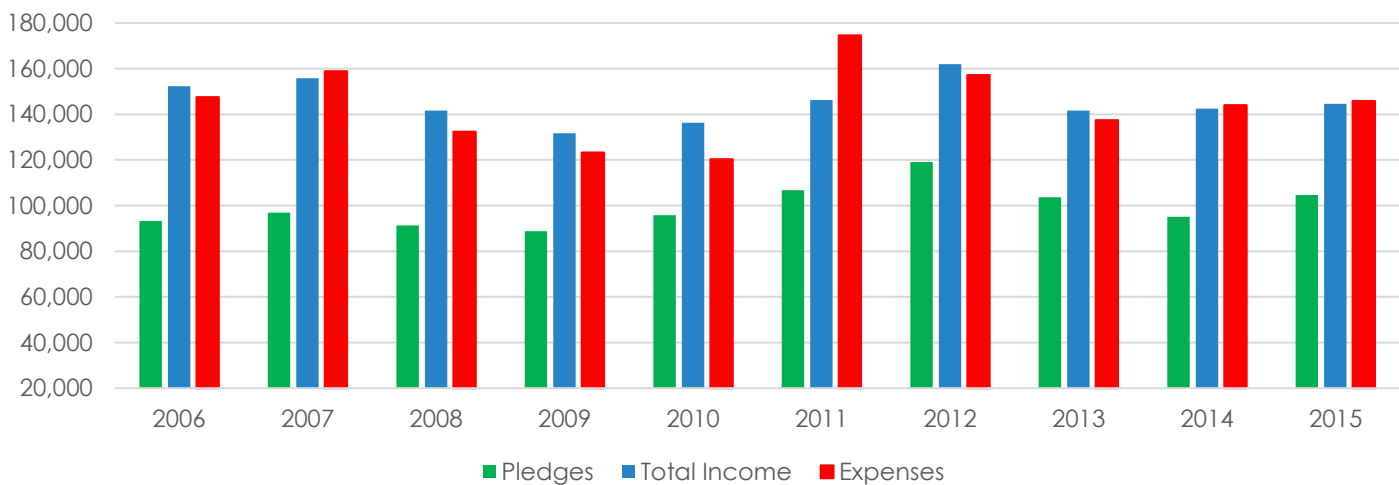


It is **your** giving that provides **80 percent** of Richmond Congregational Church's income. While other churches have large, historic endowments, RCC relies heavily on your generosity in making possible all aspects of our ministry and mission. We each have been blessed by God in unique ways; our giving is one way we live out our gratitude and say, "Thanks!"

The other 20 percent of our income comes from the following:

- Sales & Suppers (9%) – Spring & Fall Rummage Sales, July 4th Strawberry Shortcake booth, Chicken Pie Supper, and the Holiday Bazaar
- Building Use (7%) – Rental from The Mansfield Co-op, AA, Valley Stage, and many other groups – for non-profit organizations and public and private events.
- Investment and miscellaneous income (4%) – The Ware Fund

RCC 10 Year Income & Expense History



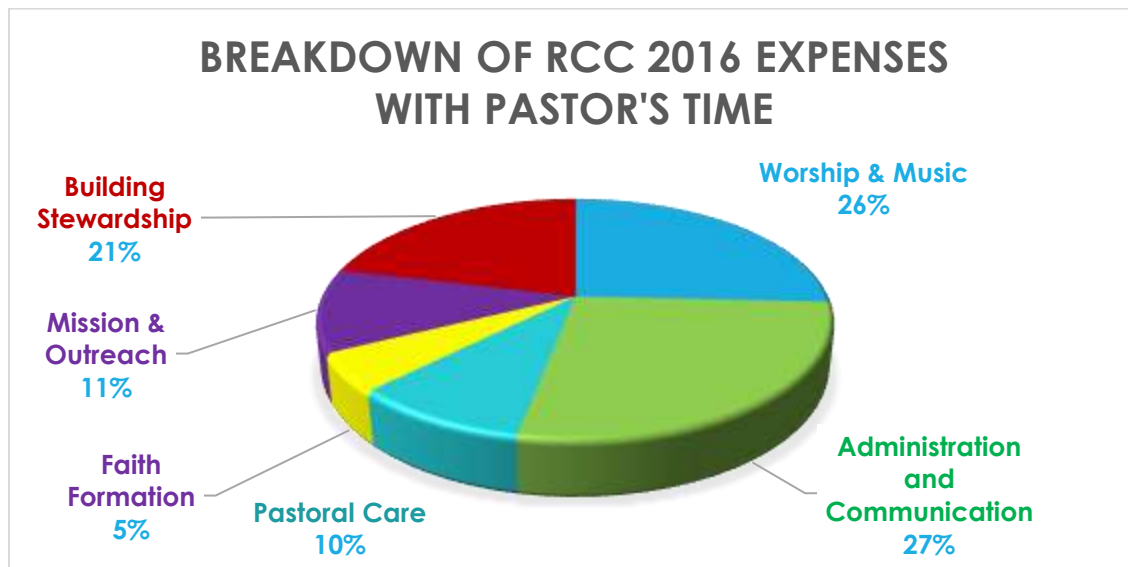
Expenses at the RCC (\$147,200)

There is a delicate balance between the Mission and Ministry of our church and the business of our church. Without one, the other can not exist. The following chart shows the nuts-and-bolts breakdown of our 2016 expenses:

Pastor Support	48%	\$71,404
Church property	21%	\$30,409
Administrative	17%	\$25,035
Worship & Music	8%	\$11,312
Christian outreach	6%	\$9,040



When we take a closer look, we realize that "Pastor Support" is what helps Pastor Katelyn function fully in her role as Minister and Spiritual Leader. Here is how we imagine our budget to look when we consider how she spends her time supporting the ongoing works of our church:



Worship & Music – Supports Pastor's time and preparation for worship and preaching, Musician's compensation for Sunday services, Intergenerational services and other special days, music and worship supplies, and pulpit supply (substitutes) as needed.

Administration & Communication – Supports Pastor's and Office Administrator's time spent offering committee support, communications, weekly and bi-monthly newsletters, office tasks, office supplies and equipment.

Building Stewardship – Provides for the maintenance and upkeep of our house of worship and the grounds, insurance and utilities.

Mission & Outreach – Supports the works of our Mission Committee, the Deacon's Fund, Our Church's Wider Mission (OCWM), Vermont Conference of the UCC, Champlain Association dues, and Pastor's compensation for mission and outreach efforts.



Pastoral Care – Supports Pastor's time spent for pastoral care and counseling.

Faith Formation – Supports Christian education programs and development activities, Confirmation classes, Bible and book studies, Sunday School curriculum & supplies, youth activities, and Pastor's compensation for this area.

Why Should I Pledge?

In order to plan for the coming year, the Trustees need an understanding of our potential income. This why we conduct our annual Stewardship Pledge Campaign. As you know, many members and friends donate their time and talents here at RCC. These are wonderful gifts, but we also need those gifts of “treasure”



(financial support) to sustain our good works for the future.

When we consider that it costs about \$150,000 per year (\$411 per day) to run our church, our total pledges (80% of that) would be \$120,000. In 2016, our pledges totalled \$102,429. We can reach the goal of 80% if each of our 60 families add \$300 to their annual pledge (\$6 per week), or increase their pledge by 18%. We could also reach or even surpass our goal if we increase the number of families pledging from 60 to 70.

How Much Should I Pledge?

Only you can answer the question about the estimated giving level for your family and your situation. The Stewardship committee has challenged us to prayerfully consider our pledges and whether we might increase those amounts for the coming year. On the right is a chart showing the pledge amounts from our 2016 Campaign.

2016 PLEDGE	# PLEDGES	TOTAL
\$1-100	2	\$200.00
\$100-499	8	\$2,153.00
\$500-999	13	\$7,434.00
\$1000-1999	13	\$17,184.00
2000-2999	14	\$33,858.00
OVER \$3000	10	\$41,600.00
TOTAL	60	\$102,429.00

Weekly Giving if the percentage is...					
ANNUAL INCOME	MONTHLY INCOME	3%	5%	10%	15%
\$10,000	\$833	\$6/week	\$9/week	\$19 week	\$28 week
\$15,000	\$1,250	\$8	\$15	\$29	\$44
\$20,000	\$1,667	\$12	\$19	\$39	\$58
\$25,000	\$2,083	\$14	\$24	\$48	\$72
\$30,000	\$2,500	\$17	\$29	\$58	\$87
\$40,000	\$3,333	\$23	\$38	\$77	\$115
\$50,000	\$4,167	\$29	\$48	\$96	\$144
\$60,000	\$5,000	\$35	\$58	\$115	\$173
\$75,000	\$6,250	\$43	\$72	\$144	\$216
\$100,000	\$8,333	\$58	\$96	\$192	\$288
\$150,000	\$12,500	\$87	\$120	\$240	\$433

How Do I Pledge?

- Make a decision about the amount that you would like to pledge.
- Decide whether to pay your pledge all at once, quarterly, monthly or weekly.
- Complete and return your pledge card on or before November 13, 2016.
- Honor your pledge commitment and pay your pledge by cash or check, or make payments online by visiting www.rccucc.org and click the “Give Online” button. Online payments may be made as one-time payments or set up as recurring payments from your bank account or credit card. (Please be aware that we pay a slightly higher fee when you use your credit card for payment.)

Thank you for your generosity and support of the Richmond Congregational Church's Ministry and Mission. No matter how big or small the amount of time, talent, and treasure you pledge to the church, we appreciate your gifts.