



Casas Adobes CONGREGATIONAL Church

An Open and Affirming Congregation of the United Church of Christ

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Dear Congregation,

We respectfully submit the proposed 2025 Casas Adobes Congregational UCC budget for your consideration. As promised, in order to continue to increase the transparency regarding our financial status and proposed budgets:

- We have continued our implemented practice of sharing monthly *Treasurer Reports*, including *Investment Summaries*, so everyone is up to date on our financial status.
- Our 2025 *Statement of Need* was sent to your attention, prior to this year's Stewardship campaign. This detailed the total proposed budget and outlined key aspects and expenses for each ministry and personnel.
- The 2025 Stewardship campaign, *Angels Among Us, That's You and Me*, is now complete. We are so very thankful and feel blessed for your ongoing support.
- The 2025 budget projected expenses are \$568,000, and provided to you in Profit and Loss format. Please be aware of the following upcoming dates:
 - ◇ In order to continue to expand the conversation on the church's financials, on Tuesday, January 21st, we will be offering a Zoom meeting, to answer any questions regarding the budget details. The notification and Zoom link will be published in *Tidings*.
 - ◇ The Annual Budget Meeting will take place on Sunday, January 26th, following shortly after our Worship Service.

As always, feel free to contact us with any questions. We look forward to meeting to present the budget, answer any questions, as we seek the congregation's approval of the 2025 budget.

Respectfully submitted,
Dennis Thomas
Treasurer

2025 Proposed Budget:

The proposed budget continues with programs and staffing that meet our Ministerial Vision, as confirmed during the 2024 Congregational Budget meeting.

- All staffing and programs have been continued, as previously identified in our 2025 *Statement of Need*.

Continued



Minimize any cost increases:

- Overall expenses for 2025 have a less than 1% increase versus the approved 2024 budget.
- The majority of the expense increase is due to anticipated inflation impact on insurance and utilities.
- There is a small cost of living increase for staff and pastors. Net payroll is down slightly, due to lower costs for the minister's health insurance.

Reflect best projection for Income:

- Pledge Income based on congregational Stewardship campaign results, plus a small projection.
- New addition, as previously communicated, is to include planned annual withdrawal from our significant Reserve Funds (our savings account). This will be an ongoing planned annual income.

Similar to the approved 2024 budget, the proposed 2025 budget reflects an annual budget deficit in addition to the noted planned Reserve Fund withdrawal.

In acknowledging that continuing to operate with an annual budget deficit requires additional prayer and financial consideration, Leadership and Council have outlined next step plans for 2025.

2025 and Beyond: Budget Pondering:

Jesus in Matthew 6, Don't hoard treasure down here where it gets eaten by moths and corroded by rust or—worse! —stolen by burglars. Stockpile treasure in God's realm, where it's safe from moth and rust and burglars. It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being.

Question to ponder: How do we engage good stewardship of our resources without hoarding/stockpiling and focus putting our treasure in God's realm? What strategies are responsible? What strategies are faithful? Are these ideas mutually exclusive?

Beginning in the first quarter of 2025, Leadership and Council, with input from our Finance Advisory Review and Management Team (FARM), will be undertaking discussions and evaluations regarding strategic directions for Casas Adobes Congregational UCC. We see two potential goals to consider:

1. Goal: To keep this church going as long as we can.
2. Goal: To engage the best mission and ministry we can, for as long as we can.

We will be able to confirm our goal by prayerfully reflecting on our Ministry Vision, along with detailed financial option analysis. Depending on which goals we choose, the strategies and possibilities can be quite different.

