



There is a PLACE for you here!

2027 Summary Budget of Union Presbyterian Church



"Where does our money go?" can be answered with a line-item budget. We are happy to share UPC's line item budget with you, and there will be a link to the line item budget in the stewardship updates. However, the line item budget is not helpful for understanding how each individual line item combines with other line items to translate into the living, breathing ministry of the body of Christ. Hopefully, this summary budget weaves together line items to give a clearer picture of how the gifts of our financial treasure serve the Lord through the ministries and missions of this congregation and translate into the living, breathing ministry of the body of Christ.

2027 Draft Budget Summary

Forecast Income	\$276,983
Forecast Expense	<u>\$265,579</u>
Forecast Net Income	\$11,405

This budget is fiscally cautious and forecasts 2027 income flat to 2026 giving levels. Expenses take into account projected increases in utilities, insurance and other expenses and include no music director and a $\frac{3}{4}$ time pastor. The projected net income of \$11,405 adds another half month of expenses to our reserve fund bringing the fund to approximately 3 months of expenses. This level of reserves make it more possible for our faith family to weather cash flow shortages in a volatile economy without having to access our line of credit.

2027 Draft Budget Summary Expense

Program Expense	\$16,995
Admin Expense	\$32,355
Staff Expense	\$147,347
Facility Expense	<u>\$61,098</u>
Total Expense	\$257,795

Program expenses are the expenses involved in equipping various ministries i.e. communion supplies, curriculum, paper goods for meals, etc. Administration expenses are the costs of doing business i.e. insurance, per capita, card processing charges, software subscriptions, copier lease, office supplies, etc. Staff expenses are the pastor compensation package, support staff salaries, workmen's compensation insurance, taxes, payroll fees, etc. Facility expenses include insurance, utilities, repairs, lawn care, snow removal, security monitoring, etc.

Avg. NKY Monthly Household Expense

Gas/electric	\$110
Sewer/water	\$35
Phone/internet	\$120
Trash	\$30
Property Insurance	\$150
Lawn maintenance	\$125
Mortgage	<u>?</u>
Total	\$595

UPC's Monthly Household Expense

Gas/electric	\$1,857
Sewer/water	\$221
Phone/internet	\$209
Trash	\$119
Property Insurance	\$1,408
Lawn maintenance	\$617
Snow removal	<u>\$825</u>
Total	\$5,284

These expenses can seem overwhelming until you compare them to your own household expenses. The average home in NKY is 2,100 square feet. UPC's building is roughly 20,000 square feet plus 4.1 acres of land. Price increases affect all types of households. You can see by the comparison of monthly expenses that UPC is holding monthly expenses to roughly 88% of the average expense per square foot. Paying off our mortgage last year saved us \$2,100 per month and has helped us build reserve funds rather than going further into debt.

Think about all the amazing things that happen in your home because you have a place. Laughter and probably tears. Meals. Games. Music. Long, deep discussions. Being together without saying a word. Celebrations. Hurts. Ordinary days. Growing and changing as a human and enjoying relationships with family and friends. How many people are affected by your home – those who come under its roof and those who are touched by the life it nurtures and share?

Place is essential to experiencing God's abundant blessings and to sharing them with the community and in the world. UPC's household of faith also is home to laughter and tears; meals and games; long, deep discussions; joys and burdens; growing and changing as a human, enjoying family and friends and sharing the gospel of God in Christ in word and deed. Between 400 and 500 people physically pass through UPC's household during any given week, and we will probably never know the lives that have been made better by the ministries that happen in and through the life of this congregation and its place and its people.

Throughout this Stewardship Season, we have explored what it means to participate in the crowded table of God's kingdom. UPC is committed to seeking discernment of the Spirit's call to share God-in-Christ's gospel that "There is a place for you here." Each person's gift of time, talent and treasure make living into that commitment possible. Please reach out to me or any of our leaders if you have questions as you consider your commitment for 2027.

*Peace,
Pastor Lisa*