

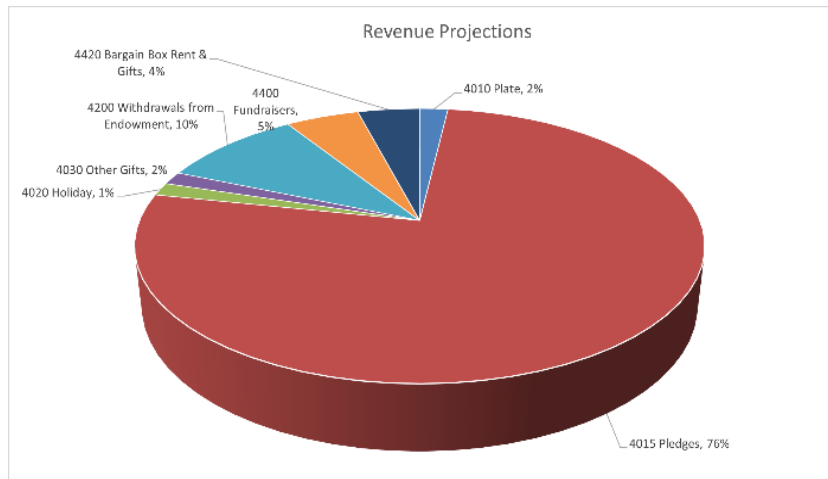
Suggested Budget Explanation for Stewardship Page

As your Stewardship Committee, we feel that we should provide as much information Business-wise – we leave the faith portion of pledging to Rev. Mary 😊 - on how our financial model works for support of the parish and the diocese.

In the following two sections, we will look at how our revenue is generated and then where the money is spent. If you have any questions, please contact the office, or talk to any member of the Stewardship committee.

NOTE – as the 2026 budget is not finalized, the pie charts below reflect the percentages of revenue and expenses from the 2025 budget. Based on the final dollar total from the Stewardship campaign, the percentage allocations could change.

Revenue



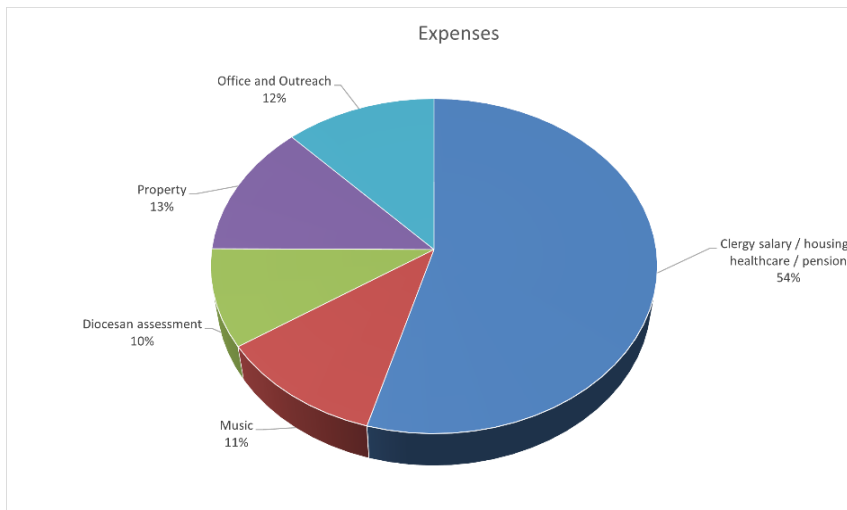
Here is a chart breaking down the areas where we collect the funds we need to support our church facilities and staff. The largest amount comes from pledging members, up to 76%. This is important as the amount of money pledged for the following year is how we create a budget for the coming year.

Other sources of revenue include.

- Fundraisers (5%) – This includes the Fall-i-day Fair and our annual auction.
- Bargain Box (4%) – Our resale store in the basement pays the church rent and provides additional funds to assist operations on a regular basis.
- Plate (2%) – This is money received during our Sunday Service and comes from guests and non-pledging members.
- Other gifts (2%) – We do get generous contributions from time to time that are outside of the pledging calculations, but these contributions come at random times and cannot be counted on when planning the coming year. Pledging members are our primary source of revenue.
- Holiday (1%) – this includes the Easter and Christmas collections.

- Withdrawal from Endowments (up to 10%) – We place this last in our list as we carefully try not to take too much from our endowments funds as we do not wish to decrease the principal which may be needed by future generations. Our guidelines allow the parish to take up to 4% of the funds out annually to balance the budget. Given the excellent yields of the markets in recent years, this is a sound financial plan.

Expenses



This chart shows where the money is spent. For simplicity, the chart is broken into 5 segments.

- Clergy Salary, Housing, Healthcare & Pension – At 54%, this is the biggest piece of the expense pie. The salary is for the Rector as well as Housing expenses, health insurance, and the rector’s pension.

- Property (13%) – This includes utilities (Oil/electric/water) and property maintenance.
- Office and Outreach (12%) - This includes office supplies, phone and Internet access, Website and eNewsletter, lease on the copier and any special outreach events we participate in. This includes the Reading Street Faire.
- Music (11%) – This includes the Music Director’s salary, hiring professional musicians for special events and any material needed by the Director of music.
- Diocesan Assessment (10%) – This is an amount set by the diocese of Boston that is charged to all parishes in the diocese. This funds the staff and operations at the Cathedral as well as the diocesan outreach activities.

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