

On the Edge of God's Future

2024 Narrative Budget

Catoctin Presbyterian Church

*A community growing in faith, hope, love, and witness to Jesus Christ,
Extending God's kingdom by serving those in need*



The 2024 Narrative Budget

Beloved in Christ,

Welcome to our 2024 Narrative Budget! This is the proposal for how we will use the resources God has provided for us to do our mission and ministry in the coming year. We are facing some challenges this year to be sure, as you'll see, but we are confident in God's providence and the energy, intelligence, imagination, and love of our church family.

Our narrative budget is the story of our congregation's work and ministry. It offers a snapshot of what we have been working on and what we hope to do in the coming year. We've divided the work up into seven ministries, and you can find them on the graph at the top of the next page and in the pages that follow. Staff compensation is divided among the ministries more or less proportionally based on assumptions of how much time and energy are allotted to each ministry. The one extra item on the chart is the denominational per capita assessment, which has its own page, and represents our giving to cover administrative costs of the higher governing bodies of our denomination, namely the National Capital Presbytery, the Synod of the Mid-Atlantic, and Presbyterian Church (USA). Some miscellaneous expenses have been rolled into the Operations Committee ministry of "Facilities and Communication."

This year's budget represents a decrease of about 3% over 2023. This represents a pretty flat budget in most areas and some small decreases in certain areas. It includes no raises for staff, no increase in mission giving or program costs, and no change in most of our fixed operational costs. The aforementioned Per Capita has increased, but only by a few hundred dollars.

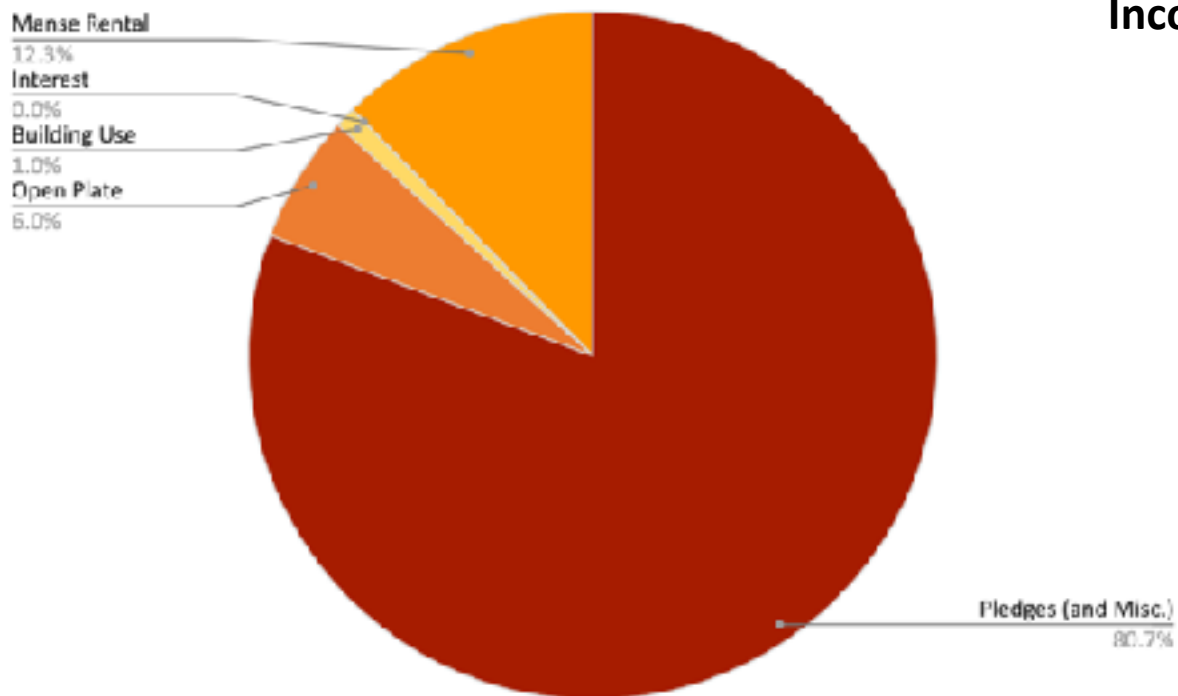
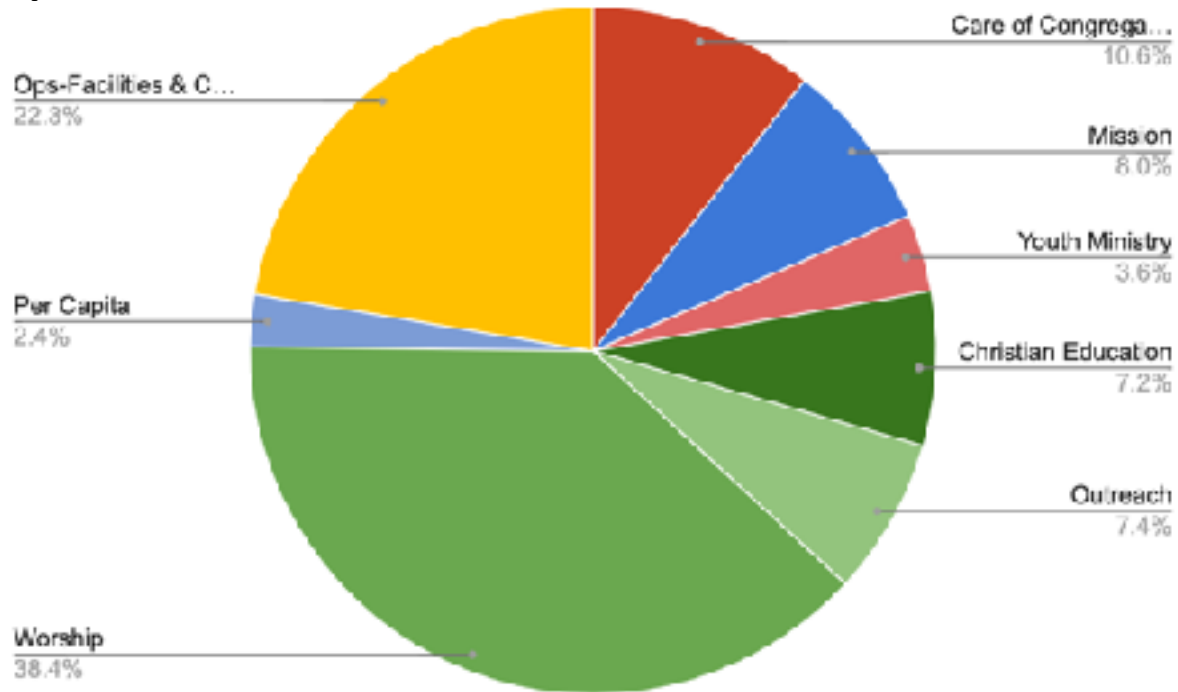
The big change is on the income side. The 2023 budget included almost \$19,000 from reserves and fundraising accounts to balance expenses. Our newly formed Finance Committee, along with Ops and the Session believe it is imprudent to continue using those funds as income, as it is an unsustainable model. Our reserves aren't that big and won't last more than a couple years at that rate. So if we are going to maintain our current level of program and staff, we need more income. This may come from increased pledging or from some as yet unidentified source, or a combination thereof. As you can see from the lower graph on the next page, over 80% of our income comes from pledges! While some income diversity would help our prospects for longterm sustainability, the generous giving of faithful members is an important, biblical, and faithful model.

After reviewing the narrative budget, if you have any questions, please direct them to the pastor, the clerk of session, or any member of session. Once your questions are answered, prayerfully consider how you can participate in supporting our ministry through your planned contributions of time, talent, and financial resources.

2024 Proposed Budget Total: \$165,759.38

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Expenses



Income

Care of Congregation



Church folk enjoying fellowship

One of the things we hear over and over from members is how important the sense of community is at CPC and how it feels like home here. We believe it's a way to fulfill Jesus' words: *By this everyone will know that you are my disciples if you have love for one another* (John 13:35).

Our caring for one another takes many forms, both formal and informal. These past twelve months have been bringing our congregation back together in person.

We started having **in-person fellowship** after church, and **Second Sunday Soup** for both our congregation and the community. We have also supported our congregation family with funerals and weddings. We are excited to continue more in-person congregation fellowship.

The **Prayer & Care Team** works closely with the pastor to keep in touch regularly with our church family, sending cards, and making visits. We also organize meals for families and provide transportation and other caregiver assistance as needed. We bought a freezer where we keep a stock of **frozen meals** to have ready to deliver when someone is in need. In the coming year we will continue to offer these opportunities.



Soup's on! Every second Sunday

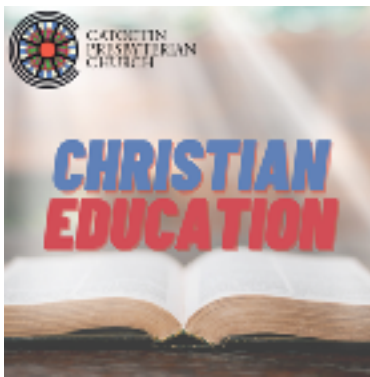


A freezer full of love(ly meals)

Your support of the CPC budget allows C of C to provide supplies, paper products, drinks, desserts, and more for church dinners, fellowship activities, plus paper products and soap for the bathrooms and kitchen, as well as greeting cards and such for the Prayer & Care team. Contact Pam Siek, pam.siek@catoctin.org, with any questions or comments.

2024 Estimated Budget: \$17,526.08

Christian Education



Our Christian Education ministry strives to deepen one's discipleship, spiritual growth, and relationship with Jesus Christ. We continue to seek to learn from Him and to live more like Him. As a community of believers growing in faith, hope, love, and witness to Jesus Christ, it is important to us to have opportunities to pray together, worship together, and study the Bible together. At Catoctin Presbyterian Church, we offer Christian Education to both children and adults.

This Lenten season, we offered a hybrid study for adults using the text, ***Plenty Good Room: A Lenten Bible Study Based on African***

American Spirituals, which combined an in-depth look at Scripture, American history, and the music and lyrics of six African American spirituals.

In May, Pastor David led a study titled ***"Honor God's Diversity"*** using a four-week course compiled by Dr. Justin Reed. This guided important conversation around what the Bible says about diversity and what diversity might mean for Jesus' followers today.



Additionally, Pastor David led a four-week course in June titled, ***"Faith Sharing 101 for Reluctant Presbyterians."*** The class was designed to introduce some basic ideas about how and why you — yes, YOU! — can share your faith in Jesus Christ with others around you. Further study groups were and will be available throughout the rest of the year. CPC study groups reflect our identity and mission statements as a church and how we see ourselves fitting into these areas as followers of Christ.



Children's Sunday School occurs during the worship service each Sunday from September-May. We aim to design fun, hands-on learning experiences for children PreK-5th grade as they learn more about the stories of the Bible.

Adult Sunday School meets at 10:00 each Sunday, prior to the worship hour.

We thank you for supporting our mission of educating children, youth, and adults about God's word. Your pledges allow us to provide engaging curriculum resources, books, handouts, and Bible craft supplies. We value your feedback, and, if you are interested in partaking in the future planning of Christian Education activities at CPC, please contact Elder Logan McIntosh at logan.mcintosh@catoctin.org.

2024 Estimated Budget: \$12,007.39

Outreach

We are proud of our efforts within the ministry of outreach this past year! **During the Easter season**, we set up an Easter story walk for kids on the church lawn. Easter craft bags were made available, and visitors were encouraged to snap a family picture at our Easter-themed photo booth on the way out.

In the spring, our **annual yard sale** saw many individuals make their way onto the property to peruse through the many items for sale! Volunteers were present at the church to pass out flyers advertising our upcoming events. Many guests also visited the sanctuary to watch a video about the history of our church.



Easter photo op!



Farmers Market Fridays are the best!

Our church **farmers market** was in operation throughout the summer months, involving vendors from our own congregation along with guest vendors and a variety of food trucks. It was an enjoyable experience and a wonderful opportunity for us to interact with the locals and have some nice conversations. Experiences such as this continue to make us more visible to others within the community and they truly love that we are doing this!

Plans for the second half of 2023 include a **back to school ice cream social** with lawn games at the church for kids and their families, **trunk-or-treat** in the parking lot for Halloween, and a **blessing of the animals** service in mid-October.

Looking ahead, the Outreach committee will seek more opportunities to collaborate with other CPC ministries to involve our neighbors in the work we set forth to do as a church. This includes programs like the **Rise Against Hunger** event we hosted in September, inviting guests and friends to participate in hands-on mission work, and much more! We are a community growing in faith, hope, love and witness to Jesus Christ and it is our mission to extend God's kingdom by serving those in need.



People love food trucks

Your pledges allow us to purchase necessary materials needed to support, grow, and advertise our events and to welcome guests and visitors to the church. We thank you for supporting our work of connecting with the community, inviting people to our church, and forming relationships with people outside of our church family. If you feel called to join in this work, please contact Elder Logan McIntosh at logan.mcintosh@catoctin.org.

2024 Estimated Budget: \$12,257.39

Facilities and Communication



Since its initial construction in 1814 and rebuilding in 1882, the Catoctin Presbyterian Church (CPC) building has served as our place of worship, education, fellowship, and community events.

Our sanctuary is now 141 years old, with the Fellowship Hall having been built 73 years ago and the Manse turning 71 years old. Our facilities are in good repair and support an array of activities. We are fortunate to have such beautiful historical buildings and are charged with the responsibility of maintaining them.

Our facilities will adequately support our 2024 ministries while providing room for membership growth. Our 2024 budget includes expenses for essential services including: **heating fuel, electricity, water and sewer, property and casualty insurance, phone, sanitation, grounds maintenance, Wi-Fi and live streaming services, annual maintenance, and replacement costs**, as well as some needed building upgrades.

Over the past year, the **air conditioning** unit that supports the Fellowship Hall was repaired. We also had to do some serious work on the heating system after a significant **boiler leak** in the dead of winter. In addition, the **Wi-Fi coverage** has been expanded to reach the more remote parts of our building.

Landscaping duties have also increased to include the beautification of the Manse outdoor space as well as the Church proper. All these efforts help maintain a space that is beneficial to our church community and inviting the spirit of God.

Effective **communications** are an integral aspect of good ministry and outreach. We have updated the church website and our live stream broadcasting so that we continue to improve our communication outreach, both to our church family and to the world, that we are a community growing in faith, hope, love, and witness to Jesus Christ. Our goal is to provide the best in-person and online experience for our CPC family and guests in the hope that we can worship the Lord with gladness!



*Leak sealed!
Disaster averted!*

Your pledges help us keep our facilities in good working order and safe, useable condition, for our congregation and the many outside groups who meet here. They also pay the utilities and insurance, keep us well stocked with office, cleaning, and maintenance supplies, and occasionally even make upgrades to improve the facilities' safety and efficiency. If you have questions, comments, or a desire to help with this ministry, contact Leif Larsen at leif.larsen@catoctin.org.

2024 Estimated Budget: \$37,046.69

Mission

The Mission Committee leads the corporate expression of CPC's Matthew 25 commitment to "the least of these" in Jesus' parable of the sheep and the goats: the hungry, thirsty, sick, naked, poor, prisoner, and stranger. The Mission Committee serves as the church's "hands and feet" as we bring Christ's compassion to the world.

We partner with our denomination, the **Presbyterian Church (USA)**, and we work with four strategic mission partners to extend our reach and to extend God's Kingdom by serving those in need. Locally, we support **Loudoun Hunger Relief** (food insecurity) and **Mobile Hope** (homeless and vulnerable teens and young adults). Regionally, we support **Blue Ridge Area Food Bank** (providing food to pantries throughout the Shenandoah Valley region, including Loudoun County). And internationally, we support the **Community Coalition for Haiti** (education, health care, and nutrition).



We love our partners!

Our church has a core focus on feeding the hungry, but we also support other ministries and non-profits, such as helping with suicide prevention, supporting those with disabilities, donating to families suffering from disasters (home fires), and supporting literacy programs. In 2021, we experienced a chronic need for housing assistance, which has increased significantly in the past two years. As a result, emergency shelter and affordable housing need our attention and action going forward.

We're very proud of how our **Little Blessings Box** is being used to provide food for our neighbors directly and giving other neighbors a way to help, too. If you have something to share, put it in, and if you need something to eat, take it out. Our **Little Library**, the same idea but for books, is also seeing lots of traffic.



Little Blessings!

Our partner project between Mission and Outreach this fall, **Rise Against Hunger**, saw a crowd of nearly 50 people, many from outside the church family, working together to package over 10,000 meals for hungry people overseas in under an hour and a half! It was a great day and a great way to extend God's Kingdom and serve those in need.

Your contributions to CPC make it possible for us to participate in and provide all these programs, and we are making a difference in our community, in the region, and in the world, in the name of Jesus Christ our Lord. To join the work, ask questions, or offer comments, contact Elder Connie Moore at connie.moore@catoctin.org.

2024 Estimated Budget: \$13,257.39

Worship

Worship in 2023 has been more normal than it has for the last 2 years! We finished up 2022 with a great **Christmas Eve** service and were able to have it in the sanctuary this year, although our furnace seemed to take the day off. It was pretty cold, but many warm bodies (probably around 100 worshipers) helped to take the chill off.

Lent started with our **Ash Wednesday** service. The theme for this year's lenten services was "The Bread of Life and Our Hungers." We marked **Holy Week** with worship services for Palm Sunday/Passion Sunday, Good Friday (Tenebrae Service), and of course highlighted with Easter and Communion. "HE IS RISEN INDEED!"

Our **weekly prayer service** on Wednesdays continued with a small but very enthusiastic attendance. Pastor David led a 4-week study on "Honor God's Diversity " and also a 4-week course called "Faith Sharing 101 for Reluctant Presbyterians." These studies were done hybrid - on Zoom as well as in-person.

Mark and Don have continued to provide us with **wonderful music**, although the choir has yet to return after COVID. We are planning to restart the choir this fall, easing in with an abbreviated form.

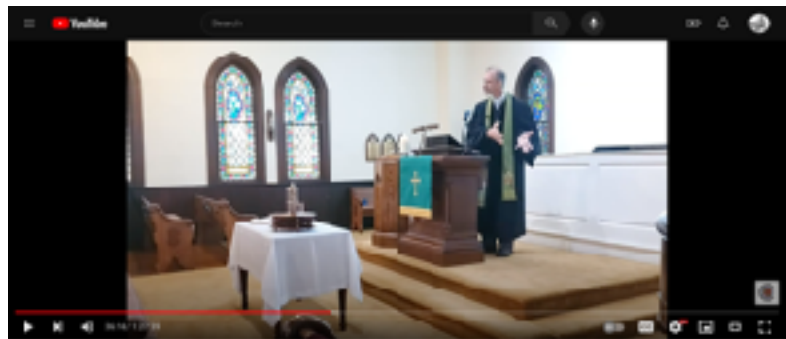
Pastor David has led us on a **Bible "Road Trip"** during the summer and the sermons have been very well received and very educational. We covered the whole Bible in three months! It was quite a trip.

The sanctuary was open during the Farmers Markets and will be open all 3 days of the Waterford Fair, showing off the sanctuary and the history of our church. We want to show CPC as an integral part of the Waterford Village and the history of our congregation.

The pandemic affected our congregation more than we probably ever imagined, but getting through it and coming out the other side seems to have given us a newfound appreciation of community and service to our Lord. We are now providing **worship in person and by live stream and recorded video**, so

no matter who you are, where you are, or when you are, you can join us in

praising God, hearing the Word, and offering prayers together. You can join the live stream at catoctin.org/watch-live or YouTube.com/@CatoctinChurch.



Pastor David bringing it in person and online

By supporting the church financially, you make it possible for us to have Pastor David and Don Burgess on staff to lead worship, to offer streaming for people who can't get to the service in person, and to have a beautiful, safe, and (usually) comfortable sanctuary in which to hold our worship services. If you have questions or comments, contact Elder Richard Herndon at richard.herndon@catoctin.org. If you'd like more information about the music program, contact Don Burgess at music@catoctin.org.

2024 Estimated Budget: \$63,585.75

Youth Ministry

YMAC (Youth Ministry at Catoctin) has been on hiatus pretty much since the pandemic started. We did start back or try to several times, but we have not found the right combination of leadership, program, opportunity, and availability to sustain a program. This is a deep concern for us. The extent to which youth are involved in the life of the church is an important indicator of the health of its overall ministry. While we are firing on most cylinders, this one is sputtering.

We intend to keep trying! With prayer and persistence, innovation and relationships, we are confident that we can provide meaningful ministry experiences for our youth where they can grow as disciples of Jesus Christ and as friends.

Please keep our youth ministry in your prayers as we look for spiritually mature adult leadership, openness in the hearts of our youth, and the right path by which to bring them together, for the glory of God and their spiritual strengthening.

By pledging, you help provide the resources, curriculum, and training needed to build and sustain our youth ministry, as well as the capacity to enhance our programs with food, fun activities, retreats, and other ways of anchoring memorable experiences in the presence of the Lord and the church. If you have questions, suggestions, prayers, or wish to get involved, contact Pastor David Douthett at pastor@catoctin.org.



Where is everybody? Pray for the Lord to fill this room!

2024 Estimated Budget: \$6,028.69

Per Capita

We are a connnectional church! As a member congregation of the Presbyterian Church (U.S.A.) we are part of a national denomination of 1.4 million members with ties to mission partner denominations and organizations around the world. We are also part of the Synod of the Mid-Atlantic, the governing body responsible for providing information, encouragement, support, and ministry direction for the Presbyterians in Maryland, Delaware, Virginia, DC, parts of West Virginia, and North Carolina. We are also a member of the National Capital Presbytery, our local jurisdiction for mission coordination, support, and resourcing, and administrative oversight, which covers 108 congregations in northern Virginia, the District, and parts of Maryland.

Each year we make a general mission pledge to our denomination that is divided among our presbytery, our synod, and our General Assembly (national governing body). In order to ensure that all our mission giving goes to the work for which it is intended, we also pay a separate amount for administrative costs at each level. This amount is figured as a fixed amount for each of our active members, so it is called “Per Capita” giving. This year our per capita is approximately \$50 per member. We have 81 active members.



2024 Estimated Budget: \$4050.00

The Challenge

Financial stewardship is more than just paying the bills at church. It is a theological mindset that recognizes that all we have and all we are comes from God, that the salvation of our souls comes from Christ Jesus, that our motivation to do good and to be better flows from the Holy Spirit. We respond in gratitude for all God has entrusted to us and done for us by joyfully returning a portion of our time, talent, and treasure to the work of the church, caring for our neighbors, the earth, and all God's creatures.

Nevertheless, as you have probably seen from a previous mailing from the Stewardship and Finance committees, we are facing a challenging year for funding all this work of mission and ministry, maintaining our historic and aging buildings, and treating our staff fairly. As noted above, the session is exploring new options for income from currently unknown sources, but our primary stream of income is the generous donations of our church family.

In order to fulfill the ministry commitments we have ongoing and plan to have in 2024, we need a lot of that joyful returning. So we challenge you to prayerfully consider what God is calling you offer. Can you increase your giving this year? Can you sacrifice something nonessential in order to increase your pledge? Can you stretch toward the biblical model of the tithe, 10% of gross income? Maybe by increasing your giving by 1% of your income, or maybe stepping out in faith to a full tithe? While our contributions to the church shouldn't make life a hardship, we believe that faithful giving leads to unexpected rewards, both spiritual and material. And as scripture suggests, and in the words used in the Iona Community in Scotland, "We will not present to the Lord offerings that have cost us nothing." (See 2 Samuel 24:24, 1 Chronicles 21:24)

We will be grateful for you being part of our church family, whether you support the church financially or not, and whatever you decide to give after prayerful consideration, we will be grateful for the gift. We believe that God provides the resources for the ministry that God wants to have done. We ask for your prayers for that providence in whatever form it may take, and we invite you to do what you can to meet the challenges before us.

	2022 Budget	2022 Actual	2023 Budget	2024 Proposed
Pledges	\$128,550.00	\$131,176.11	\$119,450.00	\$133,754.38

