

# HOW FIRM A FOUNDATION CCN's ANNUAL APPEAL for 2021

## FAQS

**1. What is Christian Stewardship?** Christian Stewardship begins with the notion that all of life and its gifts find their source in the generosity of God. In response to God's generosity, we faithfully return a portion of that gift to God in the form of time, talent and treasure. It is a spiritual discipline. It's one of the ways we love God and our neighbor. In this time of pandemic, we are called to be even more aware of the blessings we have been given.

**2. What is a Pledge?** An important way Episcopalians set aside a portion of God's gifts is through an annual pledge to their parish community. A pledge is a prayerful promise of financial resources that will sustain the parish's ministries. (See **What does my pledge pay for?** below). Pledges allow the Treasurer and Vestry to more accurately project income than by relying on periodic gifts (although those are wonderful and welcome!) or what used to come forward in the offering plates on Sunday (one can give online during the Facebook Live service on Sundays, and online anytime). To be sure, family circumstances can change, especially in the uncertain times in which we live. To revise a pledge, simply notify the Treasurer.

**3. How much should I pledge?** A pledge is a spiritual decision as well as a practical one. The amount is a private matter between you, your family and God. The Parish leadership does its best to annually communicate to the entire congregation the ministry dreams and financial realities of our common life, trusting you to prayerfully consider how much you can give. Many Christians aspire to tithe, offering ten percent of their income to the Church's ministry, while others commit to some other form of proportional (percentage) giving. Consider the value of what your family receives from God in this community. Consult the enclosed chart to see what the possibilities are. Live and give generously.

**4. What do most people pledge?** The short answer is what they can. Every pledge is unique to an individual's or family's respective situation. The average annual pledge for 2020 at Christ Church was \$2380.

**5. What does my pledge pay for?** Your pledge supports our mission to love God and neighbor as Jesus teaches. In addition to the considerable and indispensable time and talents of parishioners, the mission is underwritten in economic terms by the salaries and benefits of parish staff, as well as program expenses for worship and music; outreach; Christian education; fellowship; newcomer hospitality; pastoral care; stewardship; communications and technology; and utilities and upkeep for our plant and grounds.

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**6. What is the current financial position of Christ Church?** As with most organizations, the COVID pandemic and the associated downturn in the economy has negatively impacted our Church's financial health. Our facility rental income has been most severely curtailed by the permanent closure of our pre-school and after-school program tenants; the Total Eclipse Dance studio was forced to close during the spring and summer months. We therefore project a shortfall in facility income of approximately \$ 30,000 for the year. In addition, our pledge income is below budget by \$ 33,000 as of September. While we hope to reduce this budget gap in the remaining months of the year, we are aware that some parishioners are facing financial hardship and will not be able to fulfill their pledge. Our best estimate at this time is that we will end the year with an overall operating deficit of approximately \$ 45,000. Given the continued uncertainty caused by the pandemic, we do not anticipate being able to attract any new tenants in the coming year, resulting in a projected loss of \$ 37,550 in rental income in next year's budget. Therefore, we will be even more dependent upon pledge income to meet our routine operating expenses in 2021.

**7. Do we receive money from the Diocese?** No and yes. Unlike parishes in some other traditions, we fund our own operations. Approximately 11% of our operating revenue goes to the Diocese as an assessment to support the ministries of our Bishop, and the operations and outreach of the Episcopal Church in eastern Massachusetts and around the world. However, we have been very fortunate to receive thousands of dollars from the Diocese over the last several years in the form of grants (for example, to fund our ongoing work in Haiti, to allow Circle of Hope to purchase new porta cribs), and loans at below-market rates (to replace our boiler, and to install solar panels, for example.)

**8. How is the parish budget created?** Each fall, the Treasurer and Rector, along with the Finance and Property Committees, meet to discuss needs and priorities for the coming fiscal year. A forum is often held in the fall to share the emerging budget with the congregation. A preliminary budget is created and reviewed through the Finance and Property Committees. Finally, the Vestry reviews and approves a final version of the budget at its January meeting. The parish is invited to these open, monthly meetings, which are advertised in the eBlast, Sunday bulletin, and website. Vestry minutes are available in the weekly eBlast.

**9. How do I make a pledge?** You may simply fill out the pledge card and return it to the parish in the envelope provided. *You may also pledge online at [cneedham.org](http://cneedham.org).* So that we may continue loving God and neighbor as best we can, thank you for shoring up *our Firm Foundation*.