



## HCC Narrative Budget: 2025 Mid-Year Update

### Our Mission & Strengths

Harmony Creek Church exists to be a community of progressive Christians sharing our journeys, doing ministry, seeking justice, and living God's love.

We are a unique community of faith identified by extravagant welcome, progressive and engaging theology, and passion for justice. These qualities come alive as we explore and discover more deeply the gifts of our community.

This is who we believe we are and who we seek to be as followers of Christ.

### Our Witness, Our Creed

“Our church is comprised of individuals from all walks of life, of different races and backgrounds, from different religious traditions—some with *scars*, some of whom have felt *discarded*—but all coming together, touching one another’s hearts, and working to make the world a more just and loving place.”

-- Lynne Wise



### This is our narrative budget...

the story of who we are... in here we share the story of what we DO with what is given.

### Mid-Year Review

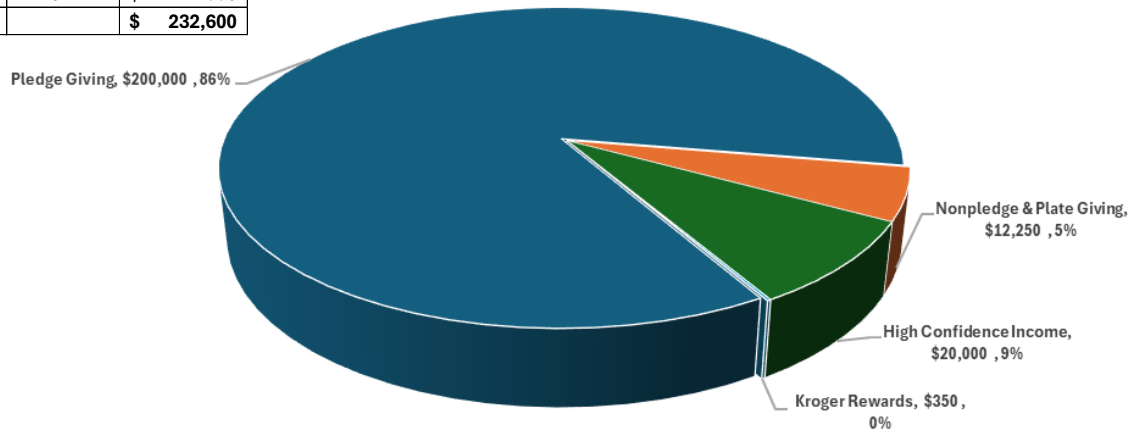
As we reach the midpoint of 2025, we pause to reflect on both the incredible generosity of our congregation and the financial challenges that lie ahead. This mid-year narrative budget update is our way of sharing transparently with you — not just the numbers, but the life, love, and service behind those numbers.

*An open, affirming, generous, and progressive church community*

## Our Income – The Start of the Year

How are all of Harmony Creek Church's good works accomplished? Harmony Creek Church is funded mainly by our own generosity, as is true for most congregational churches. A full **86%** of the income in our annual budget comes from our own pledges, gifts, and special donations. Our church's ministries highlighted in this booklet, and truly all of God's work we strive to do, are only made possible by our own commitment and gifts.

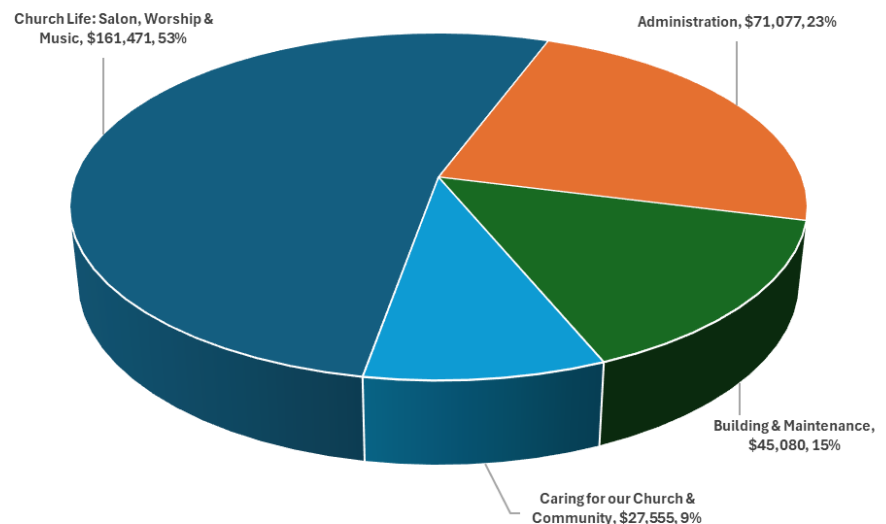
	%	Income
Pledge Giving	86.0	\$ 200,000
Nonpledge & Plate Giving	5.3	\$ 12,250
High Confidence Income	8.6	\$ 20,000
Kroger Rewards	0.2	\$ 350
Total Budgeted Revenues		\$ 232,600



## Our Budget Distribution – The Start of the Year

Your generosity directly supports the mission and ministries of this thriving church. The Harmony Creek Church income supports: our wonderful pastoral, musical and administrative staff; the support services and maintenance of our building and grounds; Salon fellowship and church worship; and, notably, the caring and support for our congregation and the community. The next few pages describe how our budget is distributed and managed **to do work for All of Us**.

	%	
Church Life: Salon, Worship & Music	52.9	\$ 161,471
Administration	23.3	\$ 71,077
Building & Maintenance	14.8	\$ 45,080
Caring for our Church & Community	9.0	\$ 27,555
Total Budget Expenses		\$ 305,183



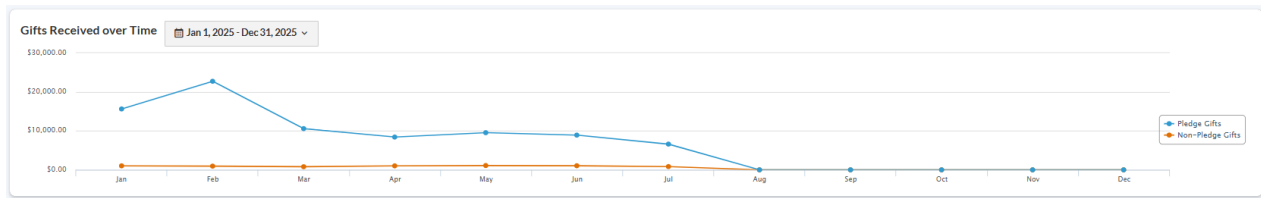
## 2025 Mid-Year Update

### Pledging & Giving Update

Our 2025 pledge campaign initially brought in 55 pledges totaling \$152,910, nearly equal to 2024. But your ongoing generosity has moved us forward:

- As of July 31, 2025: 62 pledges totaling \$171,410 (Goal: \$200,000)
- Pledged Giving Received (Jan–Jul 2025):
  - January: \$15,621
  - February: \$22,720
  - March: \$10,572
  - April: \$8,410
  - May: \$9,532
  - June: \$8,910
  - July: \$6,600

Total: \$82,365 received to date



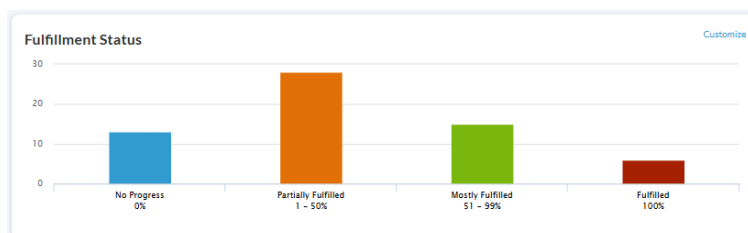
### Pledge Statistics & Notes:

- Average pledge per month: \$11,766
- Median pledge per month: \$9,532
- August-December 2025 pledge giving forecasting not including (this chart only includes actuals).

### Pledge Fulfillment Update

HCC relies on your pledging to plan, establish, and implement the annual budget for the church and our ministries. Pledging is incredibly vital to our budgeting and financial execution process, but fulfillment is a necessity that must be evaluated as it shows whether our annual budget plan is sustainable in real cash flow. Fulfillment rates reflect the reliability of pledging and help us determine whether we will have enough funds to pay the financial responsibilities of our church.

To date, our largest category of pledge fulfillment is **Low Fulfillment** in the 1-50% range. A notable and concerning group is the number of pledges with **No Progress** toward their pledge at all. Yet, encouraging signs exist with the **Mostly Fulfilled** and **Fulfilled** groups, which are on track or complete for the year.



## The Story Behind the Budget: Ministry in Action

Your pledges and donations are making a tangible difference in our church and beyond:

### ✝️ Worship & Salon Fellowship (52.9%)

- Weekly services led by our Senior Pastor Michelle Wilkey
- Salon keeping our community engaged, informed, and active
- Beautifully active music ministry and choir 🎵
- Seasonal services, guest speakers, creative liturgy

### 🏢 Administration & Communication (23.3%)

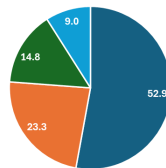
- Office Manager Bethany Graham ensuring smooth HCC operations
- Weekly bulletins, online updates, Realm communications
- Financial management and support for ministries

### 🔧 Building & Grounds (14.8%)

- Safe, welcoming space for worship and service
- Utilities, internet, custodial support, insurance

### 💛 Caring for Church & Community (9%)

- Active children & youth ministries, led by Emily Owens
- Care Team outreach supporting people in our church in need
- Social Justice programming, Feeding Friends Pantry, Pet Ministry



## A Reality Check: Budget Deficit Trending & Forecasts

Over the past few years, Harmony Creek Church has experienced a concerning downward trend in financial pledges and overall giving, which has directly impacted our assets and operating budget. Despite the church building's sale and our best efforts to manage expenses, this decline in contributions has put a strain on our ability to maintain & grow essential ministries, programs, and community outreach.

Despite your faithfulness and pledge increases, we currently face a significant financial shortfall:

- 2025 Budgeted Income: \$232,600
- 2025 Budgeted Expenses: \$305,183
- Projected Shortfall: -\$72,583
- Shortfall Year-to-Date (as of end June 2025): -\$55,776.36

The budget is balanced and have covered the gap using monetary reserves, but we cannot sustain this path indefinitely without reform and an active stewardship campaign. Continue to help us make 2025 the most successful Stewardship Campaign Year of our church!

### Facing the Future: What Can You Do?

Every pledge, every dollar matters.



Ways You Can Help Today:

- Make or increase your pledge online:  
<https://onrealm.org/HarmonyCreekChu/-/form/give/Harm0ny5280>
- Join a ministry or team
- Invite others to join our Worship, Salon, and/or community services
- Pray for our leadership and church's mission

### Our Hope

At Harmony Creek, we believe in the power of community, the call of justice, and the love of God made manifest through our actions. The numbers may be challenging, but we are not in crisis as the **Spirit among us is vibrant and strong.**

Let's continue to do the work of love — together.

Thank you for being an amazing open, affirming, generous, and progressive United Church of Christ community.

With gratitude,  
The Finance Committee & Church Council  
Harmony Creek Church  
August 2025

THANK YOU!

