



## Narrative Budget – Stewardship Campaign 2024-2025

### 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. These descriptions and pictures of our mission serve as a tool to help you in your faithful consideration of the gifts you may offer to the work and ministry in 2025 and the future of our church.

**Financial pledges account for approximately 86% of our income.**

**Can we raise that percentage in 2025?**

What you read here is but a snapshot of our church life. Each area has been designated a percentage of the cost of salaries, committee work, administration, building maintenance and operations. The percentage figures are general and meant as a guidance to help understand how our money and our time are used.

**2025 Income: \$232,600.00**

**Our Pledge Goal: \$220,000.00**

# Instructions

## FOR THE USE OF THIS NARRATIVE BUDGET BOOK

Each year, the Harmony Creek Church Finance Committee produces a carefully planned operating budget for the following year. The **annual budget** is prepared with a great deal of analysis, prudence, consultation, and prayer. The budget lists the church's income and expenses in detail, and the Finance Committee presents the budget at the Annual Meeting for approval by our congregation.

That line-item budget shows our funds and costs; it provides the financial structure for our Committees to responsibly manage and faithfully track those figures. It is black and white, finely categorized, and number oriented. What **YOU** hold here is something different, an illustrated **narrative budget**, and we hope it adds to your understanding of the church's work and finances.

This annual narrative budget describes the same income and expenses. It highlights our activities and accomplishments, and shows how our income is gathered and how it is spent across principal aggregate ministries, associated ministries in separate funds, and the costs required for the management of our human resources and property/grounds.

May this narrative budget inspire you with our shared successes, and encourage your continued involvement and generosity for our future together doing ministry & seeking justice.

1

Read through this Narrative Budget and consider what portion of your income you will give in support of your church's ministry and work. If you have already pledged, thank you and consider new & other ways to help keep our church viable.

2

Review the Pledge Card/Envelope given to you on Stewardship Sunday or mailed to you. Complete your Pledge Card, seal it inside the security envelope, and place the envelope on the mail or bring it to our Church. You can also fill out your online pledge via Realm.

<https://onrealm.org/HarmonyCreekChu/-/form/give/Harm0ny5280>

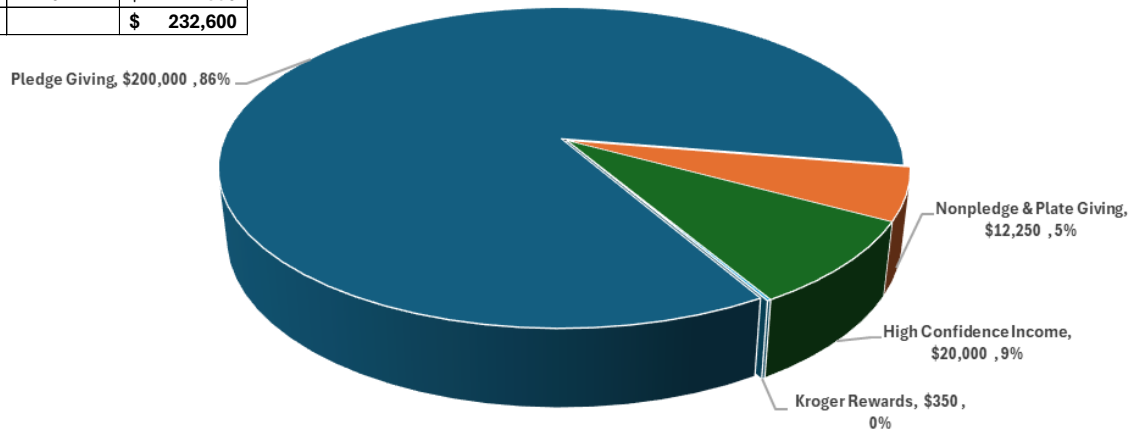
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Deliver your Pledge Card/Envelope via mail or bring it to the Church during any of the Sunday services.

## Our Income

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.

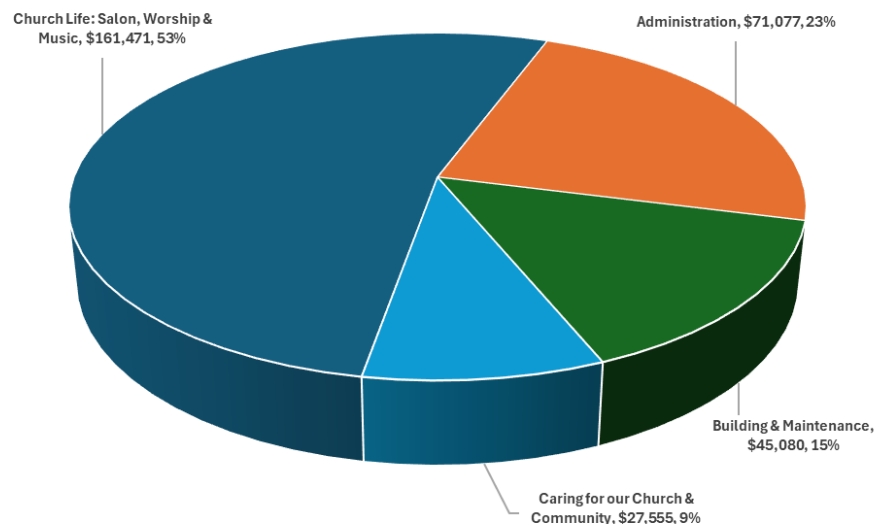
	%	Income
Pledge Giving	86.0	\$ 200,000
Nonpledge & Plate Giving	5.3	\$ 12,250
High Confidence Income	8.6	\$ 20,000
Kroger Rewards	0.2	\$ 350
Total Budgeted Revenues		\$ 232,600



## Our Budget Distribution

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



### Help Us Change the Negative Trend in our Finances

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 essential ministries, programs, and community outreach.

Table 1. Operating Budget and Financial Pledges (Actuals) – Annual Trending

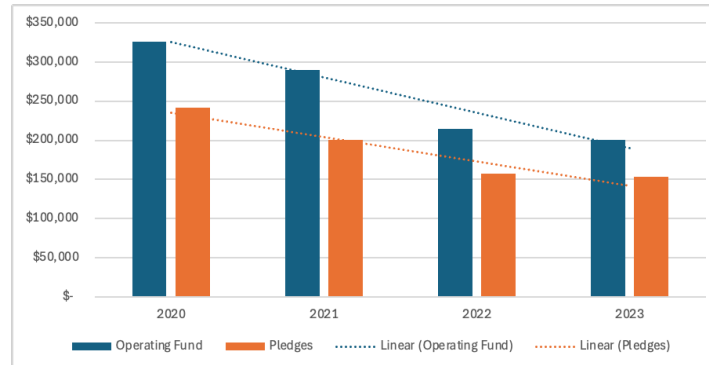
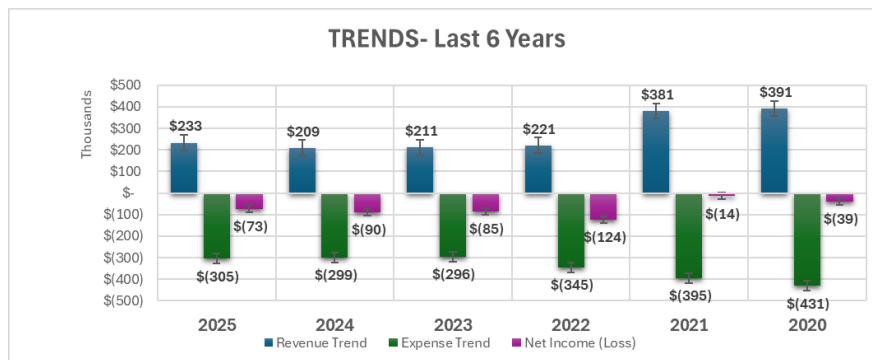


Table 2. Revenue, Expenses, and Net Income Trending (Budgeted) – Trending for Last 6 Years



Our church's 2025 budget year is no exception:

Total 2025 Revenues: \$232,600

Total 2025 Expenses: \$305,183

2025 Budget Deficit: \$232,600 - \$305,183 = - **\$72,583**

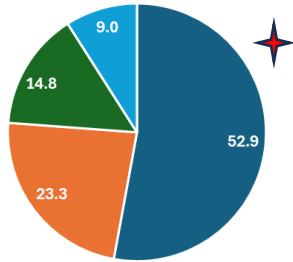
**If this trend continues, we face the very real possibility of depleting our financial reserves within the next two and a half years.** This is a pivotal moment for our church, and we need to come together in faith and commitment to ensure that Harmony Creek can continue to be a place of worship, service, and fellowship for generations to come.

**Your support, through increased pledges and generosity, is crucial in turning this trend around.**





**Salon, Worship & Music: Our Church Life – 52.9%**  
**\$161,471.00**



Our church staff and committed volunteers work together to create a **joy-filled and faith-filled worship experience** for all who walk through our doors. To continue to offer enriching Worship and Salon community fellowship, our church requires:

- Lead Pastor, Musical Director, and Pianist
- **Sermon & liturgy** preparation
- **Salon** resources
- Special seasonal services
- Guest speakers
- Mailings
- Sanctuary decorations
- Training and meetings
- Communion supplies
- Worship technology
- Music publications
- Advertising and Outreach



**Lead Pastor – Michelle Wilkey**

The Lead Pastor builds a collegial, team spirit present on the Pastoral Staff as well as the Church Council. Pastor Michelle Wilkey was excited to accept the call to become Harmony Creek Church's next Lead Pastor. She began her time at our wonderful church in January of 2023, and is doing active ministry for our church and community... Superman agrees!



**Director of Music – Kat Ullery**

Our Director coordinates music at all worship services, including any vocal and/or instrumental performances. Works with the Pastor and Worship Committee in planning, selection and execution of music and media for the worship service.



**Pianist – Leah McCain**

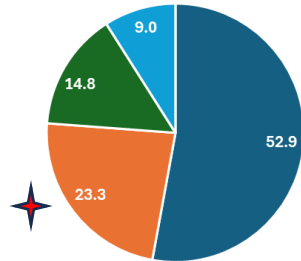
Our Pianist works in conjunction with the Pastor, Director of Music, and Choir Director by performing music from the piano or organ which contributes to the musical portion of worship services.





### Administration – 23.3%

**\$71,077.00**



We count on our administration to assist us in carrying out the essential ministries and services of Harmony Creek Church.

Communicating with our members and the wider community is critically important in this information age. We keep interested parties up to date on church events through our website, Facebook page, Currents magazine, and This Week at Harmony Creek weekly bulletin.

Administration also encompasses:

- Maintaining offices supplies & equipment
- Maintaining effective communication
- Financial management & Realm
- Welcoming guests and potential members



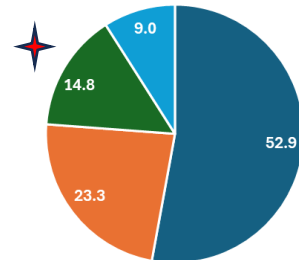
#### *Office Manager – Cameron Myer*

Our Office Administrator supports the work of the Council and every committee; works closely with the Lead Pastor and Director of Youth; prepares weekly worship service orders and announcements; maintains the records of givings; receives all donations; and, is responsible for all office related details... and so much more!



### Building & Maintenance – 14.8%

**\$45,080.00**



Our Building and Maintenance Team ensure the supervision, maintenance, repair, and long-range planning for our portion of the church's building, grounds, and property.

The team develops and maintains appropriate policies, procedures, and fees for the use of the church's facilities by groups and individuals both inside and outside the church.

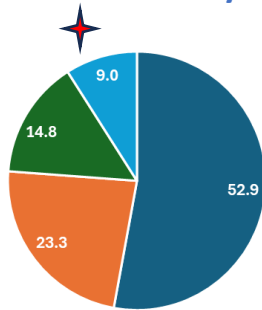
We strive to keep our facilities clean and set up for worship, Salon, and community services. It is good to be reminded that part of our budget goes for such things as:

- Monthly leasing
- Utilities (e.g., Internet)
- Custodial support
- Snow removal contract
- Insurance

This is **our meeting place** – the setting for all our worship, Salon, fellowship, and faith formation activities. We desire a safe, clean, and welcoming building and grounds for all.



**Caring for our Church & Community –**  
**9.0%**  
**\$27,555.00**



Harmony Creek Church may be a relatively new church but we have long and historic roots in the Miami Valley dating back to 1833, sharing a rich tradition of ground-breaking firsts and justice-seeking extending back centuries.

HCC mission's essence conveys our deep connection to our church and the community: sharing our journeys, doing ministry, seeking justice, and living God's love.

We minister and care for one another in a variety of ways. Not surprisingly, our budget reflects strong commitment to a **diverse** set of ministries and programs for our congregation and the wider world community:

- Church Life
- Care Team
- Stewardship
- Social & Environmental Justice, including:
  - ◇ LGBT+ Equality Initiatives
  - ◇ Our Church's Wider Mission (OCWM)
- Children & Youth Ministries

### Church Life

As a fellowship-led church community, we know how important the people of the church are to its growth and success. The Team works to coordinate ways to **show thanks and appreciation** to the church community, whether that be creating **gift packages**, **setting up meals and activities** for the church, or **recognizing a person** who has gone above and beyond.

### Care Team

Our Care Team works together to coordinate **support for the people in our church community**. Whether the person has experienced loss, health problems, or financial hardship, the Care Team offers support through prayer, presence, and actions.

The Care Team coordinates visits or outings with the person, deliver meals or small gifts like flowers, or get together a prayer group to pray for the person or write comforting notes to be delivered.

### Stewardship

The Stewardship and Financial Development Ministry Team assists church members in **stewarding their time, talents, and treasure**.

This team plans and executes all the fundraising efforts for the church and works together to coordinate the best ways to support the church.

Stewardship Events include:

- Service Auction & Rummage Sale
- Lenten Event
- Bill Ashwell Memorial Morning of Service
- Earth Day Event
- Ministry Fair & Craft Fair
- Annual Pledge Drive



# JUSTICE!



## Social & Environmental Justice Ministry

Our Social and Environmental Justice Ministry Team is truly involved in the community in a multitude of ways... **all year round**. Take a deeper look at how we are changing the community and discover what matters to us.



## Our Church's Wider Mission (OCWM)

This United Church of Christ (UCC) 5 for 5 initiative advocates on public policy and educates our movement about critical public issues. It provides funding and support for UCC Conferences and its national ministries:

- The Office of General Ministries
  - Biennial convening of General Synod
  - Publishing, Identity and Communications
- Local Church Ministries
  - Ministerial Excellence, Support and Authorization Ministry Team (MESA)
  - Congregational Vitality and Discipleship
  - Sermon Seeds
  - Bible studies for church members

## Justice League

The Justice League is a new and growing group of Harmony Creekers with a passion for social & environmental justice. Together, we create meaningful and engaging programming focusing on **Economic, Environmental, LGBTQ+, and Racial Justice**. Our 2024 events included the following:

- MLK Memorial March
- Bowling for Pride
- Implicit Bias Community Workshop
- Earth Day/Month Activities
- Bunco for Charity fundraisers for *House of Bread, Have a Gay Day, & Good Neighbor House*
- Necessity Bags for House of Bread
- Pride Sunday & Brunch
- Local Pride Festivals (5 this year!)
- Racial Wealth Gap Simulation Community Workshop
- Winter Items for House of Bread



## Clara & Larry Rezash Equality Advocacy Award

Named in memory of beloved Harmony Creekers Reverend Larry and Clara Rezash, the "Clary Award" was established in 2024 to recognize a local individual or group who is assisting and advocating on behalf of the LGBTQ+ community.

Richelle Frabotta, the LGBTQ+ Health Initiatives Project Manager at Dayton & Montgomery County Public Health, was the inaugural recipient of the Clara and Larry Rezash Equality Advocacy Award.

## Other Social & Environmental Ministry Initiatives

The following initiatives are managed via separate funds, but represent our active church's commitment to social justice:

- Feeding Friends Food Pantry (see pg. 11)
- Voter Empowerment Ministry Team
- Refugee Ministry
- Cuba Ministry
- Environmental Ministry



### Youth Ministry

Our HCC Youth Group is truly thriving at this stage in the life of our church. The youth group meets multiple times a month, engaging in spiritual practices, enjoying social activities and outings, completing mission and ministry projects, and participating in worship services and other gatherings with the full body of the church. In addition to our "All Youth" Youth Group, we offer Confirmation Classes every other academic year and Our Whole Lives (OWL) Classes for various age groups, ideally offered during alternating academic years.

Our youth participate each summer with youth from other progressive churches at Beloved Youth Camp at Laurel Ridge Retreat Center. Our youth fund raise for this event.



### Children's Ministry

Our children's programs bring life to ministry and create an environment where all children can thrive. Every child deserves a place where they can feel free to ask questions, be accepted, and learn how to love themselves and the community around them.

Great Adventure is a place for learning, fun, making friends and memories, and ADVENTURE! It meets during our Sunday morning worship.

We also offer a Nursery for babies and young children.



### *Director of Children and Youth's Ministry – Hiring in Progress*

If you've attended any of our church events this year, you'll agree that our Children and Youth's Ministry is thriving! The wellness and spiritual growth of our congregation's children are touchstones of our mission. Our Children and Youth's Ministry Staff love creating a welcome space for all children, run The Great Adventure Sundays, and plan fun activities for the community and families.

**Your financial support** of Harmony Creek Church will continue to support:

- A dedicated, creative, and talented staff working with our Council and lay leaders
- Help for those in need in the local and global community
- Outreach to **adults, seniors, children, and youth**



**JOYFULLY PROGRESSIVE**

**OPEN & AFFIRMING**

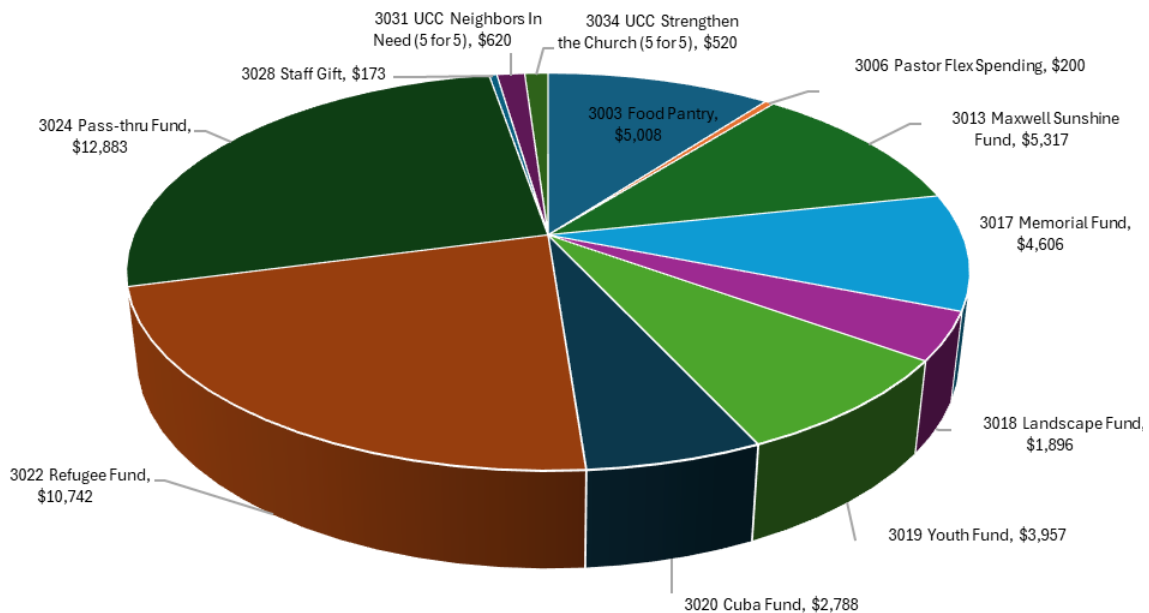
**COMMITTED TO JUSTICE**

  
HARMONY CREEK CHURCH

## Our Work **Beyond** the Budget Line Items

The 2025 Annual Budget doesn't tell the whole story about our Church's ministry and work. Our Harmony Creek Church Administration, Council, committees, teams, volunteers, and even our building and grounds all work together to execute a broader ministry... to serve our fellow citizens of the local and global community, to be stewards of the environment & all of God's creatures, and to seek justice and freedom for all.

Your contributions and commitments achieve a **world of good**. Some initiatives, such as the Cuba Fund and Food Pantry, are captured in individual accounts (or, separate funds similar to savings accounts). The pie chart below shows those individual funds, and the next few paragraphs list some of the initiatives our active church members support.



### Feeding Friends Food Pantry – Other Funds & Initiatives

Our job as a church is to serve our community. Our **food pantry feeds many** in our community and is a ministry we strive to support.

Our food pantry **offers the community** can goods, fruits, vegetables, bread products and frozen meats, and toiletries such as shampoo, soap, and other personal products. We are happy to serve you!





## Social & Environmental Justice Ministry – Other Funds & Initiatives

### *Voter Empowerment Team*

We affirm that **each person** is created in the image of God and deserves full citizenship rights. This ministry team promotes voter participation and empowerment and provides information and opportunities for activism as the rights of voters, particularly people of color and those who are poor, continue to be threatened.

### *Refugee Ministry*

Our church is currently partnering with a large family from the Democratic Republic of Congo (DRC) that has been resettled in Dayton. We are continuously enriched by this relationship as the children blossom and the family works toward self-sufficiency.

### *Cuba Ministry*

This March we welcomed Sao, co-pastor of the HCC former partner church in Havana, Cuba, into our country through a new immigration program. Since his arrival he continues to meet with our church's Meditation Group where his spiritual poetry is discussed. Poems and reflections are shared via the Currents and the church Facebook page. This ministry partners with the Refugee Ministry in facilitating Sao's resettlement into our country and our UCC faith communities.

### *Environmental Ministry*

Our Environmental Ministry works to do the following:

- Educate our congregation on important environmental issues
- Provide our congregation with tips on living more sustainably
- Bear witness to the interconnectedness of all life
- Live with respect for the environment and all living things
- Act in defense of environmental justice
- Enrich our congregation with the celebration of and appreciation for the great gift that is creation



## Pet Ministry

### *Annual Pet Blessing*

We have a special blessing service & each pet is given a collar charm. We partner with Ellie's Rainy Day Fund to help other pets in the area.

### *Pet Food Pantry*

We pack up bags of dog & cat food each week to hand out to our furry food pantry visitors.

THANK YOU!