

2026 Budget Conversation Points in 8 Questions & Answers

Our budget is our projected community plan for the upcoming year. While there are changes that naturally come up according to need, this is our starting point for our commitment of faithfulness to our ministry according to the core values of the presbytery. We will continue in a spirit of transparency, accountability, and stewardship.

1. “How does the budget compare to last year?”

Our overall deficit is \$-207,294, which is \$116,731 dollars *lower* than 2025. This is a 36% improvement over last year.

2. “How did we make such big cuts?”

The biggest cuts come from the Personnel side, ie: hiring a part-time bookkeeper instead of rehiring a full-time office manager, and other cuts to staff benefits across the board.

3. “What is the impact on Personnel expenses?”

The Personnel Team has recommended a cut to benefits across the board for staff, including the elimination of the a medical reimbursement benefit, elimination of Christmas bonuses, and a reduction of a retirement matching benefit from 7% to 3.5 percent.

Salaries for part-time staff (Janice and Brandan) are recommended to increase 4%, and salaries for fulltime staff (Ryan and Liz) are recommended to be frozen where they are from 2025.

This reflects a \$96,468.54 decrease in Personnel expenses, representing a 20% cut to Personnel expenses. Despite the freezing of salaries, this does represent a cut to overall personnel packages.

4. “How will per capita change?”

The Administration Team has recommended that per capita stay the same at \$40 per member.

5. “What are the other big changes?”

Our 2026 anticipated legal fees (5205 · Attorney Fees) line is seeing a significant drop due to Dardenne’s lawsuit against the presbytery being resolved.

There is also a new \$25,000 amount (under line 5717 Vision Team Expense) which is for contracting with a consultant (PneuMatrix) who will assist the Vision Team with visioning and restructuring work in 2026 in order to assist us in further right-sizing our budget based on current ministry needs.

6. “Why are we paying \$5,000 into Triennium for 2026 (5480 · Grants – Designated)?”

While we had a successful Triennium event in 2025, investing \$5,000 each year will set aside the funds needed every three years to help continue supporting this event!

7. “How are we going to pay for this?”

We will able to fully cover the 2026 budget deficit from a 3.5% draw on the endowment fund (\$95,465, on line 8803 · Transfer To/From Endowment), plus an additional \$110,029 from Unrestricted Funds (line 8808 ·

Transfer To/From Unrest Inv). This is a 36% lighter draw on our reserves than last year, ensuring a stronger reserve for future ministry. As of August 31, there are \$1,273,834.74 in our liquid unrestricted funds, plus another \$598,593.07 in invested funds. This means we have approximately 10 years of sustainability according to our current structure, without unlocking our restricted funds, approximately \$3,755,479.67.

Our 2026 consultant will help us review our current structure and makes recommendations on how to make adjustments for ongoing sustainability without drawing on reserves.

8. “Are we able to draw on our endowment without cutting into principal?”

Yes! We have a fairly conservative 3.5% draw policy where we will not be drawing on principal. Our spending formula of 3.5% should allows our investment portfolio to grow principal even as we use it to sustain our resourcing needs as a presbytery.

If you have questions, please don't hesitate to contact Kathy Sherrick, Treasurer, kathy.sherrick@gmail.com

“A Garden of Ministry”

for the Presbytery of Giddings-Lovejoy

“For the kingdom of heaven is like a landowner who went out early in the morning to hire workers for his vineyard...” - Matthew 20:1

We Labor in a Shared Garden of Ministry

Serving each other as a part of community means laboring together in a Garden of Ministry. The parcel of God’s garden entrusted to us ranges from western Illinois to southeastern Missouri, growing the fruits of 69 congregations, three New Worshipping Communities, with co-laborers in no fewer than ten healthcare centers and two institutions of high education.

We are Volunteer and Professional Gardeners (and Trainers of New Gardeners!)

To thrive in this Garden of Ministry, we are all deployed to different kinds of labor. We have ruling elders and pastors, part time, called and installed, and commissioned. We have validated ministers tending areas of the garden that are similar but different from traditional congregations, including a strong community of honorably retired pastors. We have volunteers who live out their discipleship in all corners of our garden of ministry: *“⁴There are different kinds of gifts, but the same Spirit distributes them. ⁵There are different kinds of service, but the same Lord. ⁶There are different kinds of working, but in all of them and in everyone it is the same God at work.”* (1 Corinthians 12:4-6)

We are Partners in Mission in that Garden

As a Presbytery, the primary mission of our Garden of Ministry is strengthening and supporting congregations and ministers as the primary fruit-bearers of the garden. This includes making dynamic leaders and creating spaces to foster new opportunities ministry possibilities.

G-3.0301:

- a. provide that the Word of God may be truly preached and heard.*
- b. provide that the Sacraments may be rightly administered and received.*
- c. nurture the covenant community of disciples of Christ.”*

Those three charges constituting the “mission” of the presbytery as a Garden of Ministry as spelled out in G-3.0301 is the SAME charge given to all councils of the church! (G-3.0101) These are the SAME three missional charges as:

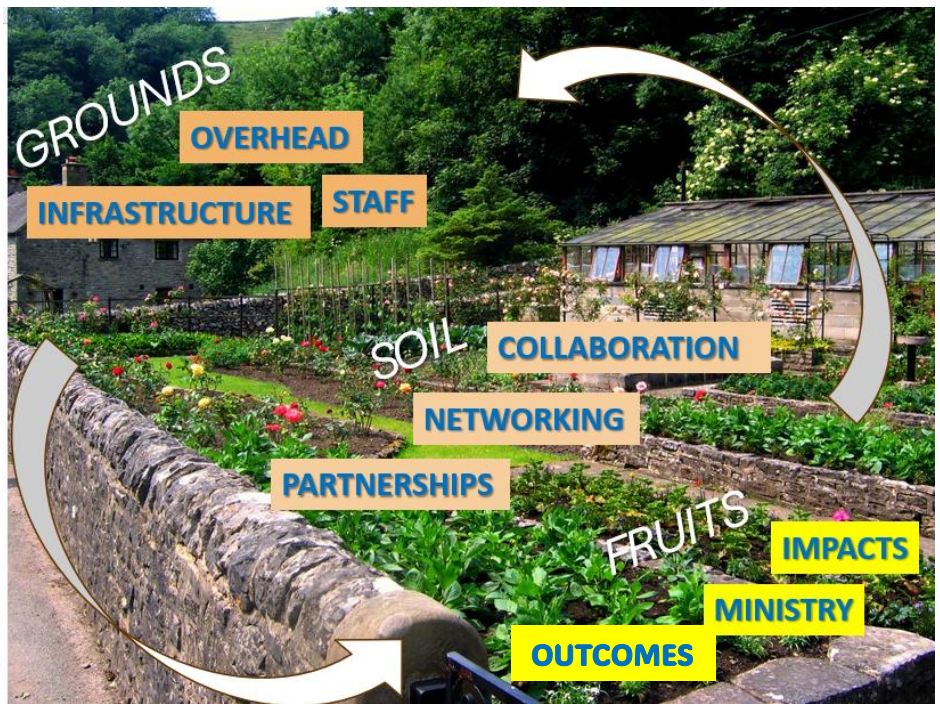
- Your Session! (G-3.0201)
- Our Synod! (G-3.0401)
- The General Assembly! (G-3.0501)

From top to bottom, left and right, our “mission” as a presbytery is to be partners to sustain a fruit-bearing garden, primarily with and through the congregations!

We are Guided by Common Values and Principles

We are a presbytery that puts our money where our mouth is as good stewards of God’s Garden! Our budget is a reflection of an image of God’s fruitfulness and how we coordinate labor in all aspects of the garden.

PRESBYTERY MISSION AS A THREE-TIERED GARDEN OF MINISTRY



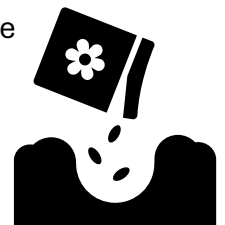
Ministry Garden as Grounds

- Rented Office Space
- Copier and Office Supplies
- Internet and office congregations
- Software
- Maintaining policies and procedures
- Staff benefits and salaries as “grounds keepers”



Ministry Garden as Soil

- Resourcing committee-work as opportunity to practice discipleship
- Presbytery Gatherings for worship, education, business, fellowship, service
- Committee budgets
- Staff accompaniment in shared challenges
- Staff pastoral outreach in moments of crisis
- Fellowship and networking events
- Maintaining a relationships for a responsive troubleshooting



Ministry Garden as Fruits

- Coordinated community involvement
- Staff as deployed missionaries, representatives of the presbytery
- Successfully hired pastors
- Mediated conflict
- Inspired, dynamic, well-resourced clergy
- Healthy congregations



GUIDING PRINCIPLES OF THE PRESBYTERY OF GIDDINGS-LOVEJOY

The Manual of Operations names our Guiding Values. Our 2025 budget will center these convictions.

CENTERING THE LOCAL CONGREGATION

- ✓ Our “*fundamental life is in and through local congregations*” (1.4a)
- ✓ We “*will focus on ministries that extend the ministry of local churches, support pastors and leaders of local churches, and provide efficient governance*” (1.4b)
- ✓ We “*Value the diversity of congregations...as viable and necessary centers for worship, education, mission, and fellowship*” (1.4j)

BALANCING BUSINESS WITH SPIRITUAL GROWTH

- ✓ “*Seeking a balance of worship, business, education, fellowship, and service*” (1.4c)
- ✓ “*Seek to nurture spiritual growth in all the work and worship of the church*” (1.4d)
- ✓ “*Building up and training Teaching and Ruling Elders*” (1.4e)
- ✓ Centering “*Faith Formation...leadership development and continuing education*” (1.4h)

ENSURING ACCESS AND OPPORTUNITY TO ALL

- ✓ We “*value an equal role*” [for all] “*in the life and leadership of the church*” (1.4f)
- ✓ We “*advocate for issues that impact the whole, and networks together*” (1.4i)
- ✓ We tend to “*the intentional calling of persons to service. Mission gives focus*” (1.4g)

MAINTAINING A SUPPORTIVE CULTURE

- ✓ Maintaining “*a cooperative spirit...consensus and coordination and mutual concerns and responsibilities*” (1.4k)
- ✓ “*Providing a work environment that encourages staff growth and development, and policies and procedures that adequately and fairly define positions and compensate staff*” (1.4l)
- ✓ Remembering that we are “*guided by “forbearance in love”*” (1.4m)

BUDGET CREATION PROCESS

The following has been a work in progress since 2022 to present a budgeting process that is more clear, consistent, transparent, accessible, representative of the whole presbytery. Admin Team will continue to review this process and improve it every year.

I. BUDGET PLAN ORIENTATION

MID-MAY:

- ✓ FINANCE/ADMIN TEAM: Coordinates with the various teams of the presbytery who have oversight on funds and budgets to invite them into shared collaboration on next year's budget.

II. BUDGET STRATEGIZING

JUNE:

- ✓ TEAMS/COMMITTEES: Share their team's budget requests to Admin/Finance, changes from previous year, focus areas, special projects, , who follows up with questions and clarifications.
- ✓ PERSONNEL: The Personnel Team begins the process of making Salary, Wages, Pension & Benefit recommendations in accordance with their policies and procedures.
- ✓ OFFICE STAFF: Routine administrative expenses are compiled for reassessment for 2025.

III. BUDGET DRAFT:

BY END OF JUNE:

- ✓ FINANCE/ADMIN TEAM:
 - Prepares draft budget based on Teams/Committees, Personnel Team, and Office Staff feedback

IV. BUDGET COMMUNICATION

AUGUST:

- ✓ VISION TEAM:
 - ADMIN Team presents progress on first reading of next year's budget
- ✓ GATHERING PLANNING TEAM
 - Places on docket preliminary per capita recommendation, as well as first reading of 2025 *Mission Plan* for August Presbytery Gathering

V. BUDGET APPROVAL

OCTOBER:

- ✓ VISION TEAM:
 - Makes formal budget recommendation to presbytery, presents all materials to presbytery in advance for questions and clarifications

NOVEMBER:

- ✓ PRESBYTERY:
 - Approves Final Budget
- ✓ PRESBYTERY STAFF:
 - Distributes Stewardship Interpretation and per capita letters to congregations