



Dear Church Family,

“The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.”

2 Corinthians 9:6-8 ESV

We praise God for bountiful sowing AND reaping through the generosity of His people! Considering the trend of faithful giving this past year, the Board of Elders recommends a \$5,994,861 budget (4.8% increase) to pursue our church’s mission to *Follow Jesus and Make Him Known* in 2025-26.

Following are some highlights and information to prepare for the budget discussion and vote at the June congregational meeting. The complete *WSFC 2025-26 Budget Proposal Summary* spreadsheet and other details are accessible via the [Congregational Meeting](#) info listing at westshorefree.org.

2024-25 FINANCIAL REVIEW (As of March 31, 2025 / 75% of the current fiscal year)

Income & Expenses:

- Average monthly total revenue: \$465,736
- Average monthly total expenditures: \$456,661
- Total surplus between revenue & expenditures: \$81,667

Reserves & Liabilities:

- Cash-on-hand & investments: \$3,850,579
- Projects available for contingency use: \$1,932,027
- General missions fund balance (undesignated): \$155,437
- General benevolence fund balance (undesignated): \$125,543
- Mortgage liability balance: \$6,075,378
- Available line of credit: \$500,000 (currently unused)

2025-26 PROPOSED BUDGET HIGHLIGHTS

- **Proposed Expenditures:** \$5,994,861 (4.8% increase over prior year)
- **Anticipated Income:** \$5,994,861 (Giving \$5,859,861; Interest \$125,000; Transfers \$10,000)
- **Ministry Budgets:** Includes increases where needed based on specific department plans
- **Personnel Budget:** Includes a 3% Cost of Living Adjustment (COLA) for all employees, contingency funds for health insurance premium increases, and additional hours and staff positions needed to sustain ministry growth
- **Capital Replacement Reserve (CRR):** \$500,000 to sustain facility replacement needs

If you have more specific questions or need more information, please contact me at tryan@westshorefree.org. May the Lord bless you as you give from what He has provided to advance His kingdom through His church!

Tim Ryan
Executive Pastor

WSFC 2025-26 BUDGET PROPOSAL SUMMARY

| EXPENDITURES | 2023-24 Actual | 2024-25 Budgeted | 2025-26 Proposed | Notes |
|---------------------------------|---------------------|---------------------|---------------------|--|
| Worship | \$ 35,421 | \$ 41,400 | \$ 57,260 | Added funds for additional contracted SVL support |
| Children's | \$ 28,145 | \$ 32,700 | \$ 36,550 | |
| Youth | \$ 26,432 | \$ 31,700 | \$ 27,600 | Shifted intern funds to personnel budget |
| Young Adult | \$ 2,280 | \$ 3,300 | \$ 3,800 | |
| Women's | \$ 15,296 | \$ 16,500 | \$ 17,855 | |
| Men's | \$ 1,938 | \$ 2,363 | \$ 2,363 | |
| Marriage | \$ 2,510 | \$ 2,510 | \$ 4,010 | Added funds for Alpha Marriage course |
| Caring | \$ 1,865 | \$ 5,075 | \$ 5,075 | |
| Disabilities | \$ 5,259 | \$ 5,400 | \$ 5,900 | |
| Belong | \$ 2,357 | \$ 11,545 | \$ 6,925 | Adjusted funds needed for LifeGroup promotion based on 24-25 experience |
| Hospitality | \$ 3,072 | \$ 6,335 | \$ 6,595 | |
| Training | \$ 4,936 | \$ 6,472 | \$ 6,775 | |
| Church-Wide Support | \$ 3,731 | \$ 12,350 | \$ 27,100 | Added funds for organizational consulting services and a staff-elder retreat |
| Christian Education (Library) | \$ 1,947 | \$ 2,010 | \$ 2,360 | |
| Communications | \$ 27,662 | \$ 30,250 | \$ 33,000 | |
| Community Engagement | \$ 10,534 | \$ 12,050 | \$ 62,450 | Added all anticipated benevolence expenditures for the year |
| Compassion Partners | \$ 19,524 | \$ 34,688 | \$ 38,688 | Added funds for New Hope Ministries as part of benevolence strategy |
| Multiply (Missions) | \$ 344,822 | \$ 366,118 | \$ 388,268 | Added annual Christmas gifts for missionary partners |
| EFCA Support | \$ 23,460 | \$ 23,460 | \$ 25,460 | |
| Personnel General Expenses | \$ 13,070 | \$ 28,050 | \$ 29,400 | |
| Compensation & Benefits | \$ 2,904,458 | \$ 3,104,711 | \$ 3,301,158 | 3% COLA for all employees; Insurance increase contingency; Added hours & roles |
| Ministry Expenses & Pro Dev | \$ 26,187 | \$ 35,429 | \$ 28,533 | Decrease based on anticipated unspent reimburseables |
| Office General Support | \$ 148,499 | \$ 152,100 | \$ 156,650 | |
| Food Service | \$ 11,459 | \$ 10,200 | \$ 11,800 | Increase based on 24-25 actual expenses |
| Utilities & Rent | \$ 158,908 | \$ 166,400 | \$ 176,750 | Increase based on 24-25 actual expenses |
| Maintenance | \$ 139,441 | \$ 150,000 | \$ 160,600 | Increase based on 24-25 actual expenses |
| Insurance & Taxes | \$ 55,182 | \$ 60,700 | \$ 63,700 | Increase based on 24-25 actual expenses |
| Vehicles | \$ 13,793 | \$ 5,355 | \$ 6,580 | Increase based on 24-25 actual expenses |
| Contingencies | \$ - | \$ - | \$ - | |
| Mortgage | \$ 759,931 | \$ 759,931 | \$ 801,656 | Increase based on recast payments at new interest rate |
| Total Operating Expenses | \$ 4,792,119 | \$ 5,119,102 | \$ 5,494,861 | |
| Capital Replacement Reserve | \$ 450,000 | \$ 500,000 | \$ 500,000 | |
| Strategic Opportunity Reserve | \$ - | \$ 100,000 | \$ - | Removed from budget for consideration as part of a future vision campaign |
| Total Savings | \$ 450,000 | \$ 600,000 | \$ 500,000 | |
| TOTAL EXPENDITURES | \$ 5,242,119 | \$ 5,719,102 | \$ 5,994,861 | 4.8% Increase over prior year |

| REVENUE | 2023-24 Actual | 2024-25 Projected* | 2025-26 Anticipated** | Notes |
|---------------------------------------|---------------------|-----------------------|--------------------------|---|
| General Fund Giving | \$ 5,080,828 | \$ 5,425,341 | \$ 5,690,997 | |
| General Missions Giving | \$ 110,655 | \$ 95,821 | \$ 100,700 | Helps fund the Multiply (Missions) department |
| General Benevolence Giving | \$ 50,617 | \$ 72,079 | \$ 68,164 | Helps fund the Community Engagement and Compassion Partners departments |
| Total General Giving | \$ 5,242,100 | \$ 5,593,241 | \$ 5,859,861 | |
| Interest Income | \$ 152,732 | \$ 145,000 | \$ 125,000 | Decrease due to lower interest rates |
| Refugee Resettlement Transfer | \$ - | \$ 10,000 | \$ 10,000 | Helps fund the Community Resource Center |
| Total Interest & Transfers | \$ 152,732 | \$ 155,000 | \$ 135,000 | |
| TOTAL REVENUE | \$ 5,394,832 | \$ 5,748,241 | \$ 5,994,861 | |

* 2024-25 Projected Income is based on 9 months of actual revenue and current CD interest rates

** 2025-26 Anticipated Income is based on multi-year giving trends and anticipated CD interest rates