



Dear Church Family,

We praise God for the resources He has provided and the privilege to steward them faithfully. As we look ahead, we are reminded that everything we have comes from the Lord, and we are called to be generous in releasing those resources to fund our mission to, “Follow Jesus and Make Him Known.”

Considering God’s provision through your faithful giving, the Board of Elders is recommending a \$6,414,682 budget (7.0% increase) to fund our mission in 2026–27. This budget reflects a desire not simply to maintain ministry, but to invest boldly in what God is doing—within our church, our community and our world. It is an invitation to participate in the Great Commission, generously trusting that God will provide all we need, personally and corporately.

I am providing the following highlights to prepare for the budget vote at the June congregational meeting. The complete WSFC 2026–27 Budget Proposal Summary spreadsheet and other details are accessible via the Congregational Meeting event listing at [westshorefree.org/events](http://westshorefree.org/events).

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**REVIEW / 2025–26 Financial Snapshot (Jul-Mar)**

	<b>Current Year</b>	<b>Previous Year</b>
• Average monthly revenue	\$513,287	\$465,736
• Average monthly expenditures	\$473,754	\$456,661
• Total surplus	\$355,798	\$81,667
• Cash-on-hand & investments	\$4,286,309	\$3,850,579
• Projects available for contingency use	\$1,939,728	\$1,932,027
• General missions balance (undesignated)	\$161,597	\$155,437
• General benevolence balance (undesignated)	\$135,692	\$125,543
• Mortgage liability balance	\$5,536,135	\$6,075,378

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**PREVIEW / 2026–27 Proposed Budget**

- Proposed Expenditures: \$6,414,682 budget (7.0% increase)
- Anticipated Income: Giving \$6,284,682 + Interest \$120,000 + Transfers \$10,000 = \$6,414,682
- Ministry department budgets incorporate cost increases, as well as additional capacity
- Personnel budget increases include salary adjustments for existing positions, contingency for health insurance increases and a new video production position.
- Strategic Opportunity includes increases for venue coordinator support and a new residency program for college students to explore ministry.

If you have specific questions or would like to discuss the budget further, please contact me prior to the congregational meeting at [tryan@westshorefree.org](mailto:tryan@westshorefree.org). May the Lord continue to grow in us hearts of generosity as we steward His resources to accomplish His mission through His church!

*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)*

Tim Ryan  
Executive Pastor

## WSFC 2026-27 BUDGET PROPOSAL SUMMARY

EXPENDITURES	2024-25 Actual	2025-26 Budgeted	2026-27 Proposed	Notes
Worship	\$ 41,364	\$ 57,260	\$ 58,810	Cost increases for copyrights, equipment and SVL support
Children	\$ 32,914	\$ 36,550	\$ 37,700	Additional resources for registration costs of camp counselors
Students	\$ 30,322	\$ 27,600	\$ 29,250	Additional resources for internships
Young Adults	\$ 2,727	\$ 3,800	\$ 4,000	
Women	\$ 17,067	\$ 17,855	\$ 18,475	
Men	\$ 3,007	\$ 2,363	\$ 2,363	
Marriage	\$ 2,339	\$ 4,010	\$ 4,010	
Caring	\$ 2,871	\$ 5,075	\$ 5,380	
Disabilities	\$ 5,561	\$ 5,900	\$ 5,900	
Belong (LifeGroups)	\$ 3,481	\$ 6,925	\$ 6,925	
Hospitality	\$ 5,026	\$ 6,595	\$ 6,595	
Training	\$ 6,821	\$ 6,775	\$ 2,975	Decrease due to funding Leadership Development Track from existing resources
Church-Wide Support	\$ 12,015	\$ 27,100	\$ 27,100	
Library	\$ 2,010	\$ 2,360	\$ 2,500	
Communications	\$ 32,712	\$ 33,000	\$ 35,700	Additional resources for video production
Community Engagement	\$ 10,045	\$ 62,450	\$ 68,450	Increase in church family benevolence needs in previous year
Compassion Partners	\$ 34,688	\$ 38,688	\$ 38,688	
Multiply (Missions)	\$ 363,358	\$ 388,268	\$ 402,468	Additional missions partners added
EFCA Support	\$ 23,460	\$ 25,460	\$ 44,020	Year 1 of 3 year plan to reach 1% of annual budget to support our EFCA district
Personnel General Expenses	\$ 31,238	\$ 29,400	\$ 36,200	Additional education assistance funds
Compensation & Benefits	\$ 3,019,599	\$ 3,301,158	\$ 3,507,260	Adjustments for hours, pay rates, and pay raises; Addition of video position; Contingency for health insurance increases at December enrollment
Ministry Expenses & Pro Dev	\$ 26,988	\$ 28,533	\$ 29,168	
Office General Support	\$ 152,076	\$ 156,650	\$ 173,400	Increase to consolidate all software costs from various departments
Food Service	\$ 10,534	\$ 11,800	\$ 10,850	
Utilities & Rent	\$ 167,505	\$ 176,750	\$ 191,350	Cost increases for utilities
Maintenance	\$ 135,383	\$ 160,600	\$ 190,550	Costs increases for contracted repairs, equipment and supplies
Insurance & Taxes	\$ 58,990	\$ 63,700	\$ 65,500	
Vehicles	\$ 14,962	\$ 6,580	\$ 6,700	
Contingencies	\$ -	\$ -	\$ -	
Mortgage	\$ 759,931	\$ 801,656	\$ 772,395	Based on terms of new mortgage (LinkBank 10 years 5.5% fixed)
Strategic Opportunity Fund	\$ -	\$ -	\$ 130,000	Equipment, supplies and personnel costs to launch: 1) Worship venue to add 400+ seats over our two Sunday morning services; 2) Residency program for college students to explore ministry
<b>Total Operating Expenses</b>	<b>\$ 5,008,994</b>	<b>\$ 5,494,861</b>	<b>\$ 5,784,682</b>	
Capital Replacement Reserve	\$ 500,000	\$ 500,000	\$ 500,000	Comprehensive plan for current and future facility and equipment replacement
<b>Total Savings</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>	
<b>TOTAL EXPENDITURES</b>	<b>\$ 5,508,994</b>	<b>\$ 5,994,861</b>	<b>\$ 6,414,682</b>	
REVENUE	2024-25 Actual	2025-26 Projected*	2026-27 Anticipated**	Notes
General Fund Giving	\$ 5,244,843	\$ 6,029,565	\$ 6,094,782	
General Missions Giving	\$ 94,585	\$ 110,000	\$ 114,900	
General Benevolence Giving	\$ 72,982	\$ 65,000	\$ 75,000	
<b>Total Budgeted Giving</b>	<b>\$ 5,412,410</b>	<b>\$ 6,204,565</b>	<b>\$ 6,284,682</b>	
Interest Income	\$ 162,484	\$ 145,000	\$ 120,000	
Refugee Resettlement Transfer	\$ 10,000	\$ 10,000	\$ 10,000	
<b>Total Interest &amp; Transfers</b>	<b>\$ 172,484</b>	<b>\$ 155,000</b>	<b>\$ 130,000</b>	
<b>TOTAL REVENUE</b>	<b>\$ 5,584,894</b>	<b>\$ 6,359,565</b>	<b>\$ 6,414,682</b>	

\* Projected revenue includes 10 months of actual revenue, plus 2 months (May & June) of projected revenue based on annual historic giving trends since 2014  
\*\* Anticipated revenue is based on the giving trend of the previous 3 fiscal years and current CD interest rates

## WSFC TOTAL GIVING SNAPSHOT

GIVING AREAS	2024-25 Actual	2025-26 Actual***	Notes
General Fund	\$ 5,244,843	\$ 5,637,338	
Benevolence (general & designated)	\$ 72,982	\$ 76,137	
Missions (general & designated)	\$ 388,309	\$ 407,837	Includes short-term mission trips and gifts for specific partners & projects
Christmas Offering	\$ 182,681	\$ 199,575	
Other Ministries	\$ 57,096	\$ 124,994	Includes designated gifts for foster care, camp scholarships, disabilities, etc.
Debt Reduction	\$ 53,776	\$ 78,407	
<b>TOTAL GIVING</b>	<b>\$ 5,999,688</b>	<b>\$ 6,524,289</b>	

\*\*\*2025-26 Actual includes the most recent 12-month period that has been reconciled by accounting as of the generation of this data (April 2025-March 2026)