

Building a Community Where All Are Known and Loved:

Investing Together in the Future of St. John's

*St. John's Congregational Finance Update/Pledge Campaign Launch
October 11, 2026*

St. John's Episcopal Church



Welcome, Framing, and Prayer

**Being Known
and Loved**

Our Goals Today

- ***Connect our budget to the ministry it makes possible;***
- ***Provide a clear picture of our current financial reality***
- ***Invite everyone to participate in building our future.***

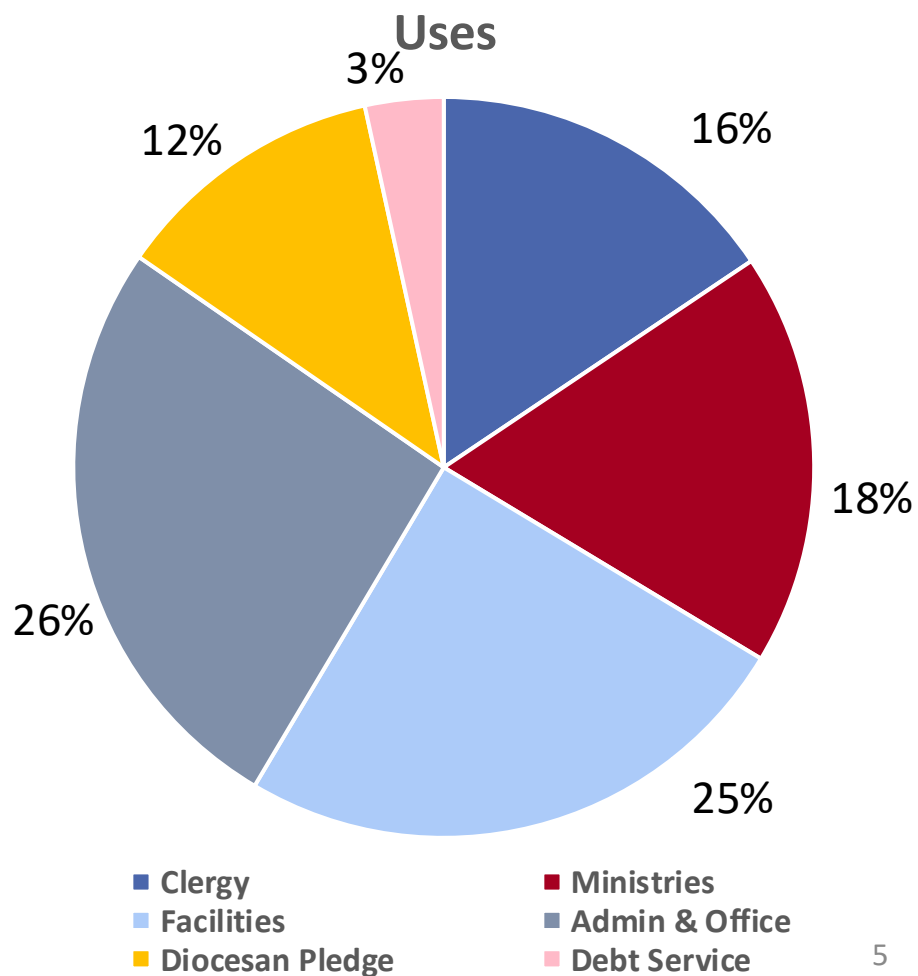
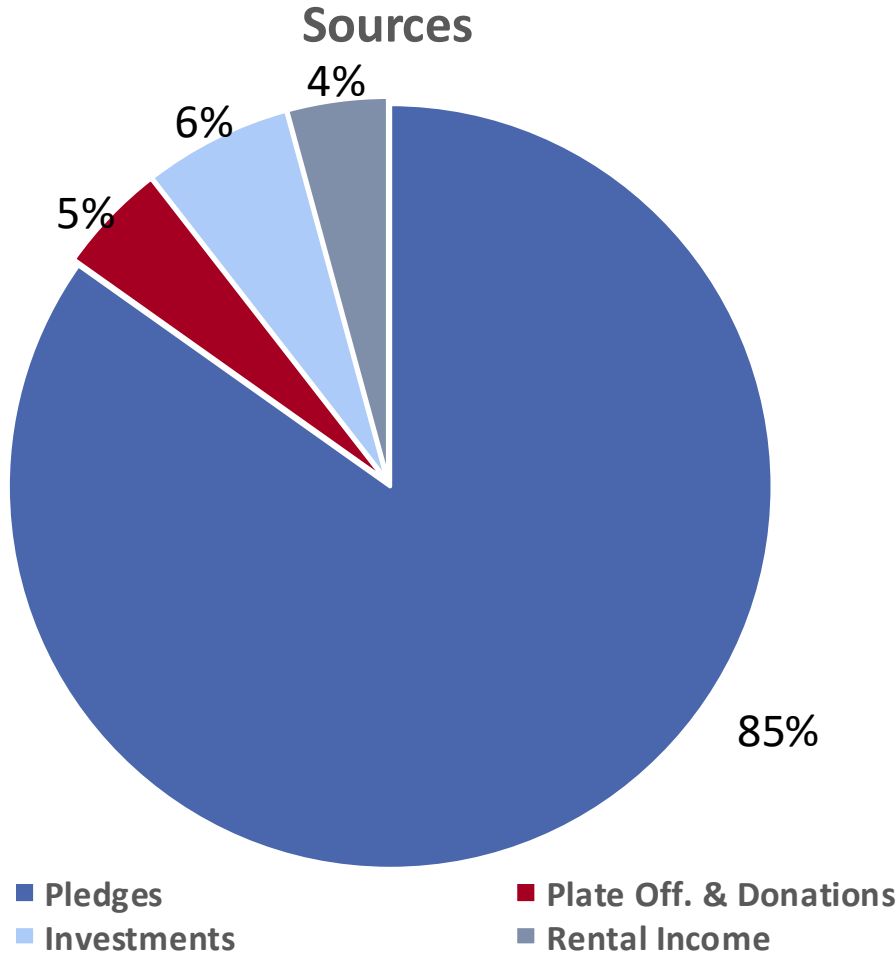
What our budget makes possible

Every line item supports a relationship

- **Clergy and staff** → people with the time and capacity to know, care for, form, and connect our community.
- **Children, youth, and adult formation** → spaces where faith grows, questions are welcomed, and people discover belonging.
- **Worship and music** → a shared life of prayer and beauty that gathers us across generations.
- **Pastoral care and community connection** → accompaniment in grief, illness, transition, celebration, and everyday life.
- **Campus and facilities** → a safe, welcoming place for worship, school, fellowship, service, and community partnerships.
- **Outreach and diocesan partnership** → our participation in God's work beyond ourselves and throughout the wider Church.

2026 Sources and Uses of Funds

What our budget makes possible



Budget & Finance Overview

2026 Budget

- Despite 2025's success, 2026 started with a deficit
- Approved budget with \$150,000 deficit
 - \$150,000 Widdup bequest
 - Conditional on new oversight process
- Multi-year plan for financial sustainability and growth

Pledges:	\$50K favorable
Expenses:	\$25K one time

2026 Year to Date August Summary

	Actual	Budget	Variance
Total Receipts	951,000	926,000	25,000
Total Disbursements	839,000	871,000	32,000
Gain (Loss)	112,000	55,000	57,000

2026 Year End Projection (Receipts)

Estimated Year End Receipts

Source	Most Likely
Pledge	984,963
Other Donations	211,597
Fund Raising	0
Investments	72,890
Use of Facilities	53,000
Total	1,322,450

Other Donations are primarily the Widdup gift. Most Likely income net of Widdup is **\$1,187,500**

Goals for the Future

- **Sustainably fund our program mission**
- **Retire debt**
 - **Focus on mortgage**
- **Continue to successfully fund long-term capital needs**

2027 Projected Expenses

Category	FY26 Budget	Inflation	Assoc. Rector	Misc. Savings	FY27 Proposed
Current Operations	1,268,000	44,380	48,375	45,000	1,315,755
Debt Disbursements	48,612	0	0	0	48,612
Total	1,316,612	44,380	48,375	45,000	1,364,367

- Associate Rector Net of Curacy and PDS
- Miscellaneous savings & offsets

2027 Preliminary Budget and Pledge Goal

Category	FY27 Prelim.
Total Receipts	1,187,500
Total Expenses	1,364,500
Net Gap	177,000

Receipts = Projected FY26 YE less Widdup Gift

Expenses = FY26B + 3.5% i + Assoc. Rector

2026 Pledge Actual: \$985,000

2027 Pledge Goal: \$1,162,000

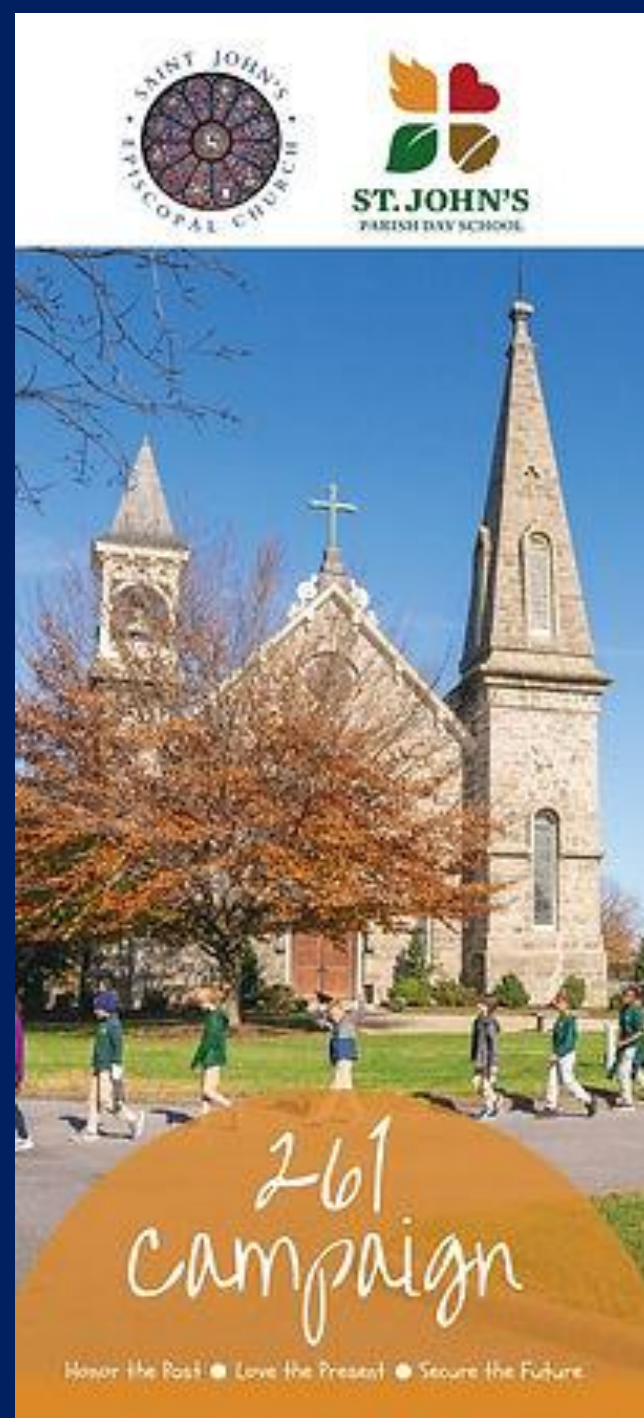


Capital Campaign Summary

- Received 90 pledges totaling - \$1,134,334.55
- To date, have received - \$971,560.00
- Outstanding 261 pledges remaining - \$162,774.55
- Interest earned to date - \$3,214.00
- **Total funds available (as of 9/5/2026) - \$173,361.01**



Your Campaign Funds in Action...



Projects Completed to Date

- SJPDS Early Development Wing HVAC System
\$506,514.91
- Fence Around New HVAC System
\$5,438.00



Projects Completed to Date

- Sacristy Roof Repair and Replacement
\$28,510.00



Projects Completed to Date

- Rose Hill Ramp
\$38,883.00



Projects Completed to Date

- Historic Church HVAC
\$218,581.08



Proposed Next Projects

(In-progress requesting estimates)

- Historic Church Bell Tower Repair



Proposed Next Projects

(In-progress requesting estimates)

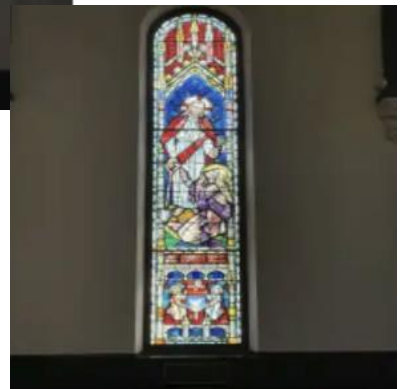
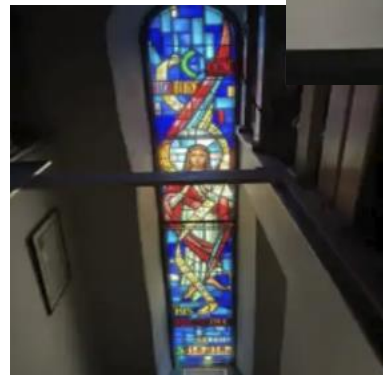
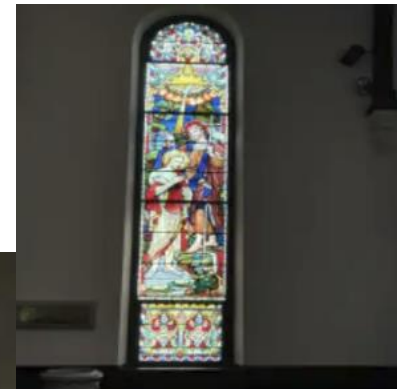
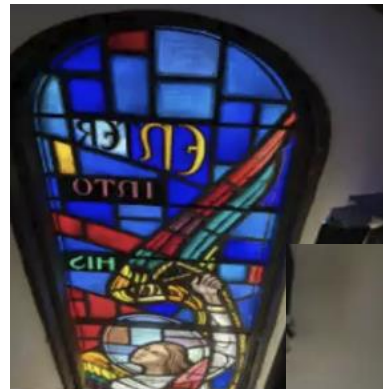
- Rose Hill Roof Repair/Replacement



Proposed Next Projects

(In-progress requesting estimates)

- Historic Church - Stained Glass Window & Protective Covering Repair



Important to Note....

Ultimately, the goal is to leave about \$50,000 in the fund for unforeseen emergencies.

If all remaining Capital Campaign funds come in, combined with what we have in hand today, we have approximately \$336,000.

If we retain \$50,000 for emergencies, that leaves approximately \$286,000 to spend on additional capital projects.

Shared Investment in the Future

- **Associate Rector / Curacy Partnership**
 - makes expanded clergy leadership possible through significant outside investment.
 - Parish Day School is deepening its partnership with the parish through shared ministry and financial support.
- **Korean Ministry and Formation**
 - Ihloff Grant and Episcopal Communities Grant
 - Diocesan support for Sanghun (Gaius) Lee's formation for priesthood.
- **A Focused Site for Discernment and Formation**

Curacy Program Structure

Year	Diocesan Funding	Curate Cost	Annual Funding
1	50%	\$ 114,368	\$ 57,184
2*	35%	\$ 121,230	\$ 42,431
3*	15%	\$ 128,504	\$ 19,276
Total Curate Funding			<u>\$ 118,891</u>

* curate cost is estimated in years 2 and 3 and will be recalculated each year once actual costs are known.

- Three-year financial support (salary/benefits/etc.)
- Any new pledges/funds for Associate are exempt from diocesan allocation
- Goal is to sustain this after conclusion of program.

**Help
Someone
Be Known
and Loved**

The Invitation:

Participate in Building this Community

- ❑ **Begin:** If you have never pledged before, perhaps this is the year to begin.
- ❑ **Grow:** If you already pledge and are able, prayerfully consider increasing your pledge by at least 5-10%.
- ❑ **Stretch:** consider a larger increase of 10-25% or leadership commitment that helps create capacity for the future.
- ❑ **Sustain:** If an increase is not possible, continue your faithful commitment.
- ❑ Every pledge helps us plan with greater confidence.

**Where do I
start with
my pledge?**

Some data

- ❑ The average pledge per family at St. Johns last year was \$3,525, up from \$ 3,167 in 2024 and \$ 2,468 in 2020.
- ❑ In the diocese, the average was a little higher for the last year that we have data for: \$3,477 in 2024, up from \$2,871 in 2020.
- ❑ In our Mid-Atlantic “province” the average was \$3,629, and nationally the average was \$3,739

	SJEC	MD	Mid-Atlantic	Nation
2016	\$2,272	\$2,578	\$2,713	\$2,754
2017	\$2,325	\$2,667	\$2,800	\$2,851
2018	\$2,270	\$2,722	\$2,894	\$2,953
2019	\$2,281	\$2,766	\$3,043	\$3,064
2020	\$2,468	\$2,871	\$3,094	\$3,205
2021	\$2,722	\$3,102	\$3,567	\$3,339
2022	\$2,836	\$3,277	\$3,814	\$3,628
2023	\$2,917	\$3,461	\$3,607	\$3,648
2024	\$3,167	\$3,477	\$3,629	\$3,739
2025	\$3,201			
2026	\$3,525			

What will
make an
impact?

An average 10 to 20% increase across
many households can make a
meaningful collective difference—
helping us sustain the ministries we
value while expanding clergy leadership,
strengthening our church–school
partnership, and investing in the future
of St. John's.

So, how can I pledge?

- ❑ We have paper pledge forms today!
- ❑ Check your email tomorrow for our pledge letter
- ❑ Go to www.stjohnsec.org/give and pledge online
- ❑ Please communicate your pledge by November 22





St. John's Episcopal Church

*We welcome you here to be met by God,
who already knows and loves you.*

Ellicott City, Md

SEARCH

MEMBER PORTAL

MAILING LIST

HOME

WELCOME

WORSHIP

LEARN

CARE

GIVE

EVENTS

SUPPORT OUR MISSION: WAYS TO GIVE



Make a 2027 Pledge Online

Planned Giving

Download a 2027 Pledge form

Donate

Annual Pledge 2027

St. John's Episcopal Church

How much would you like to pledge?

Amount

\$0.00

AS CAN

SET A SCHEDULE

Start Date



1/1/2027



End Date



12/31/2027



Name

Email address

SUMMARY

\$0.00

total pledge

Save Pledge

Finding your place at St. John's

Questions

Closing Prayer