

## What's in a Pledge?

Paint Creek Unitarian Universalist Congregation is run by and for its members. We are a local organization, receiving no financial support from the Unitarian Universalist Association (UUA). It's up to us to keep the congregation going, both with our time and our money.

Most of our money comes from pledges. But how do you decide how much to pledge? Does it make a difference anyway?

Two financial forecasts are attached, both running from 2003-04 to 2007-08. They show two scenarios. In the first, the average monthly pledge is \$97 per month for the next financial year, rising slowly over time. That's about \$21.50 per week. The second scenario shows what would happen if pledges averaged \$120 per month, about \$26.70 per week. What would be the impact of the change?

	Scenario 1: \$97/month (\$21.50 per week)	Scenario 2: \$120/month (\$26.70 per week)
Religious education for the children	No changes until 2007, when a part-time consultant is hired.	Consultant hired in 2005. Part-time Director of Religious Education (DRE) in 2006. Full-time DRE in 2007.
Adult learning (material and training)	Slight increase in 2005. Large increase in 2007.	Larger increase starting this fall. Another increase in 2007.
Worship space	Move to larger space in 2006.	Move to larger space in 2005.
Training (to help volunteers be more effective)	Nothing until 2006.	Starts this fall, with steady increases.
Advertising	Increases in 2005 and 2007.	Increases in 2004 and 2007.
Denominational affairs (interaction with UUA and Heartland)	Increase in 2006.	Steady increases starting in the fall.

The scenarios are only forecasts, of course. What actually happens depends to a large extent on PCUUC's members. Compare the left hand and the right hand column. Which would you like to see?

If you have any questions or suggestions, please contact one of the following:

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## Paint Creek UUC Forecast

Scenario 1: average pledge \$97/month

	2003-04	2004-05	2005-06	2006-07	2007-08
Pledge Unit Growth		20%	30%	20%	20%
Pledge Units	44	53	69	82	99
Ave/Mo Pledges by PU	\$ 96	\$ 97	\$ 99	\$ 102	\$ 104
Avg. % by Members		1.50%	2.00%	2.25%	2.50%
Avg. % by PU		1.50%	2.00%	2.25%	2.50%
<i>Annual Pledge Total:</i>	\$ 50,688	\$ 61,738	\$ 81,865	\$ 100,448	\$ 123,551
Average PU annual pledge	\$ 1,152	\$ 1,169	\$ 1,193	\$ 1,220	\$ 1,250

### Revenue

Pledge Payments	\$ 50,688	\$ 61,738	\$ 81,865	\$ 100,448	\$ 123,551
Donations	\$ 5,790	6,948	9,032	10,839	13,007
Fundraising for operations	\$ 6,427	4,820	2,410	0	0
Outreach Donations	\$ 883	1,545	2,318	4,635	4,635
Carryover	\$ 13,602	(\$310)	(\$4,809)	\$3,216	\$2,937
<b>Total Revenue</b>	<b>\$ 77,390</b>	<b>\$ 74,741</b>	<b>\$ 90,816</b>	<b>\$ 119,137</b>	<b>\$ 144,130</b>

### Expenses

Spiritual Growth & Learning					
Ministry	45,200	49,500	52,500	55,100	57,900
Worship & Adult Learning	800	850	1,200	1,400	5,900
Ministry for Youth & Children	1,400	1,500	2,000	2,500	12,000
Music Ministry	1,000	1,000	1,200	2,200	3,000
<i>Total Spiritual Growth &amp; Learning</i>	<i>\$ 48,400</i>	<i>\$ 52,850</i>	<i>\$ 56,900</i>	<i>\$ 61,200</i>	<i>\$ 77,900</i>
Organizational Admin. & Growth					
Staff	0	0	0	0	0
Postage & Printing	2,000	2,200	2,900	3,500	4,000
Office & Communications	400	500	600	700	800
Worship Space & Facilities	15,000	16,000	17,000	32,000	33,000
Volunteer Training	0	0	0	2,000	3,000
Ministerial Search	4,000	0	0	0	0
<i>Total Organizational Growth</i>	<i>\$ 21,400</i>	<i>\$ 18,700</i>	<i>\$ 20,500</i>	<i>\$ 38,200</i>	<i>\$ 40,800</i>
Membership Growth					
Advertising	2,100	2,300	3,500	3,900	5,000
<i>Total Membership Growth</i>	<i>\$ 2,100</i>	<i>\$ 2,300</i>	<i>\$ 3,500</i>	<i>\$ 3,900</i>	<i>\$ 5,000</i>
Community & Denomination Outreach					
Kenyan Aid Orphans Fund	600				
Habitat for Humanity	300				
Other outreach	\$ 900	\$ 1,500	\$ 2,300	\$ 4,600	\$ 4,600
Denominational	4,000	4,200	4,400	8,300	9,600
<i>Total Community &amp; Demons</i>	<i>\$ 5,800</i>	<i>\$ 5,700</i>	<i>\$ 6,700</i>	<i>\$ 12,900</i>	<i>\$ 14,200</i>
<b>Total Expenses</b>	<b>\$ 77,700</b>	<b>\$ 79,550</b>	<b>\$ 87,600</b>	<b>\$ 116,200</b>	<b>\$ 137,900</b>
<b>Net Revenue Less Expenses</b>	<b>(\$310)</b>	<b>(\$4,809)</b>	<b>\$3,216</b>	<b>\$2,937</b>	<b>\$6,230</b>

Includes carryover

**Paint Creek UUC Forecast**

Scenario 2: average pledge \$120/month

	2003-04	2004-05	2005-06	2006-07	2007-08
Pledge Unit Growth		20%	30%	20%	20%
Pledge Units	44	53	69	82	99
Ave/Mo Pledges by PU	96	120	122	125	128
Avg. % by Members		1.50%	2.00%	2.25%	2.50%
Avg. % by PU		1.50%	2.00%	2.25%	2.50%
Annual Pledge Total:	\$ 50,688	\$ 76,032	\$ 100,818	\$ 123,704	\$ 152,156
Average PU annual pledge	\$ 1,152	\$ 1,440	\$ 1,469	\$ 1,502	\$ 1,539

**Revenue**

	2003-04	2004-05	2005-06	2006-07	2007-08
Pledge Payments	\$ 50,688	\$ 76,032	\$ 100,818	\$ 123,704	\$ 152,156
Donations	\$ 5,790	6,948	9,032	10,839	13,007
Fundraising for operations	\$ 6,427	4,820	2,410	0	0
Outreach Donations	\$ 883	1,545	2,318	4,635	4,635
Carryover	\$ 13,602	(\$310)	4,435	1,314	992
<b>Total Revenue</b>	<b>\$ 77,390</b>	<b>\$ 89,035</b>	<b>\$ 119,014</b>	<b>\$ 140,492</b>	<b>\$ 170,790</b>

**Expenses**

	2003-04	2004-05	2005-06	2006-07	2007-08
Spiritual Growth & Learning					
Ministry	45,200	50,000	52,500	55,100	57,900
Worship & Adult Learning	800	1,200	1,500	1,800	6,000
Ministry for Youth & Children	1,400	2,000	12,000	25,000	40,000
Music Ministry	1,000	1,200	1,400	2,200	3,000
<b>Total Spiritual Growth &amp; Learning</b>	<b>\$ 48,400</b>	<b>\$ 54,400</b>	<b>\$ 67,400</b>	<b>\$ 84,100</b>	<b>\$ 106,900</b>

**Organizational Admin. & Growth**

	2003-04	2004-05	2005-06	2006-07	2007-08
Staff	0	0	0	0	0
Postage & Printing	2,000	2,400	2,900	3,500	4,000
Office & Communications	400	500	600	700	800
Worship Space & Facilities	15,000	16,000	32,000	32,000	33,000
Volunteer Training	0	1,000	2,000	2,400	3,000
Ministerial Search	4,000	0	0	0	0
<b>Total Organizational Growth</b>	<b>\$ 21,400</b>	<b>\$ 19,900</b>	<b>\$ 37,500</b>	<b>\$ 38,600</b>	<b>\$ 40,800</b>

**Membership Growth**

	2003-04	2004-05	2005-06	2006-07	2007-08
Advertising	2,100	3,200	3,500	3,900	5,500
<b>Total Membership Growth</b>	<b>\$ 2,100</b>	<b>\$ 3,200</b>	<b>\$ 3,500</b>	<b>\$ 3,900</b>	<b>\$ 5,500</b>

**Community & Denomination Outreach**

	2003-04	2004-05	2005-06	2006-07	2007-08
Kenyan Aid Orphans Fund	600				
Habitat for Humanity	300				
Total outreach	\$ 900	\$1,500	\$ 2,300	\$ 4,600	\$ 4,600
Denominational	4,000	5,600	7,000	8,300	9,600
<b>Total Community &amp; Demons</b>	<b>\$ 5,800</b>	<b>\$ 7,100</b>	<b>\$ 9,300</b>	<b>\$ 12,900</b>	<b>\$ 14,200</b>

**Total Expenses**

	2003-04	2004-05	2005-06	2006-07	2007-08
<b>Total Expenses</b>	<b>\$ 77,700</b>	<b>\$ 84,600</b>	<b>\$ 117,700</b>	<b>\$ 139,500</b>	<b>\$ 167,400</b>
<b>Net Revenue Less Expenses</b>	<b>(\$310)</b>	<b>\$4,435</b>	<b>\$1,314</b>	<b>\$992</b>	<b>\$3,390</b>

Includes carryover