Thinking about our 2026-2027 budget

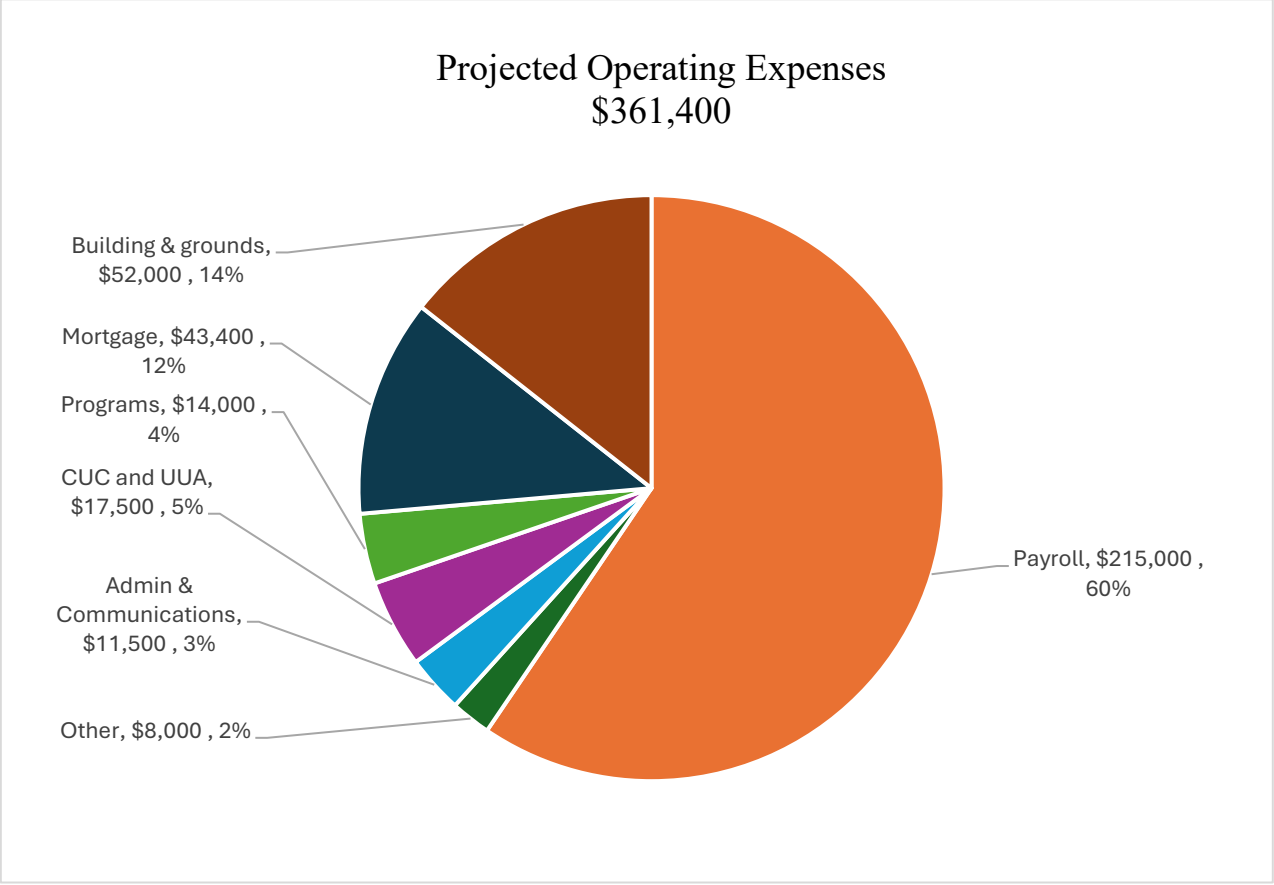
Our church exists and thrives only because members and friends care enough to invest themselves and their resources in what we do. Remarkably, “we” have been doing this in Winnipeg, through thick and thin, since 1891.

Our budget challenge is to identify resources to **support our community and its mission and values sustainably, efficiently, and effectively** (Mission into Action).

Operating Expenses

Let’s begin with dollars needed to support core operations. Here is a preliminary projection of 2026-2027 expenses totaling $361,400.

- Payroll: $215,000 (60%)
- Building and grounds: $52,000 (14%)
- Mortgage: $43,400 (12%)
- Programs: $14,000 (4%)
- CUC and UUA: $17,500 (5%)
- Administration: $11,500 (3%)
- Other: $8,000 (2%)

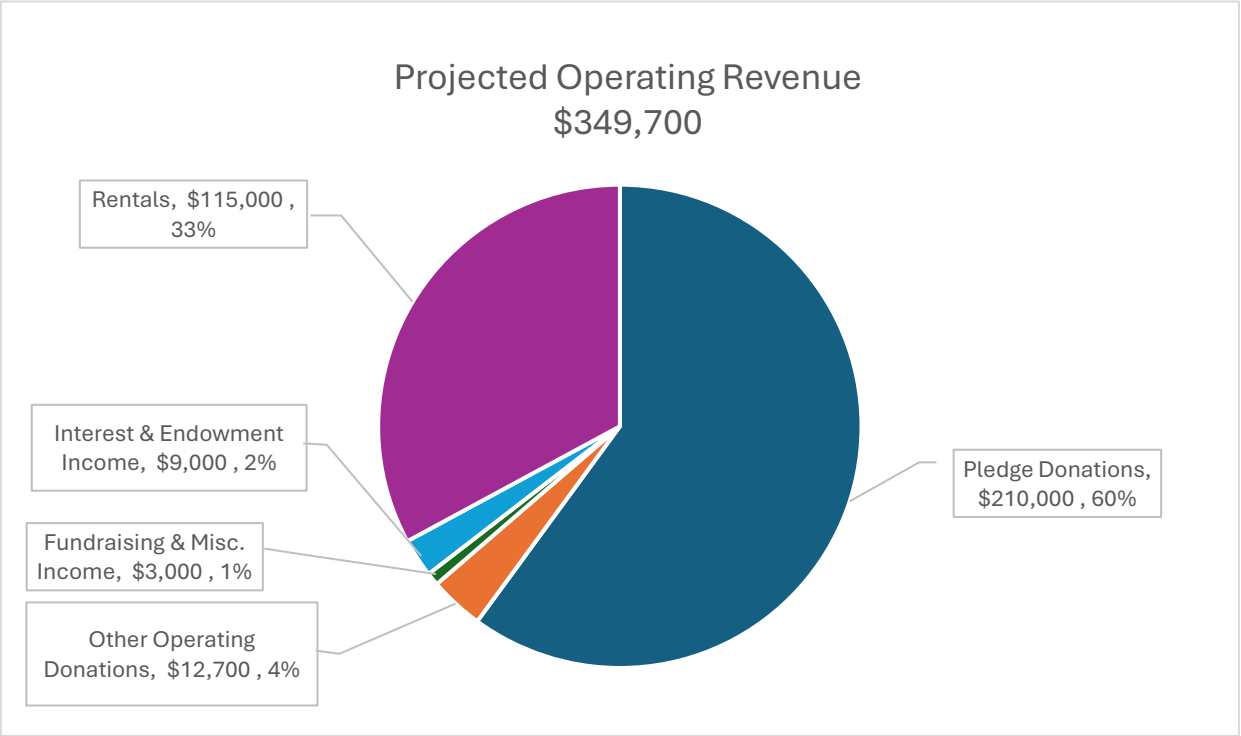


Operating Revenues

How can we pay for these costs? First choice is to generate current income, depicted below.

Projected 2026-2027 Operating Revenue, $349,700:

- Pledge donations: $210,000 (60%)
- Other operating donations: $12,700 (4%)
- Rentals - $115,000 (33%)
- Fundraising and Miscellaneous Income - $3,000 (1%)
- Interest and Endowment Income - $9,000 (3%)



Pledge donations and rentals are the backbone of our budget, comprising 93% of total revenue, but all sources are important to narrow our deficits or create a surplus for a rainy day or new possibilities.

Note that the above operating revenues do not include restricted donations for refugees, capital, endowment, Harvest, or the Minister's discretionary fund.

Note too that projected expenses exceed projected revenues by $11,700, a deficit. We have projected deficit budgets for the past 6 years, but only once did we realize a small $1,500 deficit at year's end. Although deficits are not sustainable every year, we are fortunate to have accumulated savings to cover the occasional shortfall.

Possibilities Fund

We are a 'can do' church, having met multiple challenges over the years while building a community enlivened by our values. Our operating budget funds ongoing activities that sustain our community. Looking forward, your Stewardship Team recommends an additional step.

> *Now the question before us is not just how to maintain what we have, but how to* ***open ourselves to what is possible next****. This year, the Stewardship Committee is excited to recommend the creation of a new* ***Possibilities Fund****, seeded from our accumulated surplus.* (Norm Cobb, Stewardship chair)

What opportunities can we seize as we pursue our mission to be a caring, learning, and socially engaged community? We know that new ministry is high on many lists as are outreach, social and environmental justice, music, and the sustainment of our church home. Let's develop visions, plans and strategies for what is most important, knowing that a Possibilities Fund, sourced from your generosity, is there for support.

Further thoughts on our upturn and future

- Our church is a passionate, inclusive, caring community with proven resilience in the face of adversity and a mission the world needs. To complement our many volunteers, we have employees serving caretaking, A/V, Zoom, web, administration, communications, rentals, RE, music, and ministerial support for pastoral care, programs, and Sunday services.
- We have kids, youth and young adults back in church, covenant groups and other programs meeting regularly, a variety of special events and Sunday Services, continuing relations with fellow citizens and community organizations through Harvest and Share the Plate, and a growing music and choir program.
- We want to invest more in professional support, and Stefan has facilitated reflection on options for a ministerial future.
- Our employees benefit the church community and its mission and deserve our support for that reason.
- They also have the potential to bring in revenue – not only rentals, but also programs that draw folks in and keep them participating – and giving. The programs that serve our needs can serve a wider public, some of whom might choose to join us.
- In addition to supporting our employees, we need publicity, invitations, and welcome to widen the circle of participation. Our new sign out front will help that effort.
- We also need to continue to cultivate in old and new participants the generosity that sustains us. Generosity is not just dollars, but includes them, when we are able.

- How much? The Fair-Share Contribution Guide helps weigh together personal resources and commitment. Some churches recommend a "UU tithe" — 5% to the church, and 5% to other charitable organizations.
- It may also help to think of more concrete targets. For example, if you participate in our church but don't yet pledge or donate, please consider starting a commitment of $10 a month to cover the dues we pay on your behalf to the CUC and UUA. If you can add more, that will begin to share the costs of the building and programs that you enjoy, the employees who support them, and outreach to impact our community.
- If you have been giving the same amount over several years, consider whether your resources permit an increase of, say, 10% or more to reflect the rising costs we face.
- If you have the resources and generosity to donate to United Way or other agencies serving the community, consider increasing your donations through our Share the Plate program. You will thereby support organizations that carry out our values. But you will also foster direct relations between these groups and our church, while supporting the church as well.
- Some folks have precarious income. No pledge or donation is too small. Giving what you can when you can, with a generous spirit and a volunteering hand is an abundant generosity that lifts us up.

These thoughts are but starting points for your own reflection. One piece of advice from the Bloomington, Indiana UUs is to "make your pledge in an amount you feel good about in your current circumstances.... Give until it feels good."