



Where Our Hearts Are

For where your treasure is, there your heart will be also.

MATTHEW 6:19-21



CHARLOTTE
CONGREGATIONAL
CHURCH
UNITED CHURCH OF CHRIST

STEWARDSHIP
2027



Welcome from the Financial Stewards

Dear Friends,

"Prayerful, compassionate and courageous action in the world," is at the heart of the Charlotte Congregational Church's mission in our faith community. This year's narrative budget describes the extent of our church's work externally 'in the world' in the past year as well as how it functioned internally as an organization.

The following also projects the needs for the 2027 calendar year and a request to the congregation to pledge for the following year to meet its budgeted costs. We hope the descriptions and photos remind us of the vitality, fun, and HEART that is at the core of the Charlotte Congregational Church. Our faith community is special to each of us, be it individually, to our families, or its impact on the greater world at large.

One word about pledging: when we ask congregants to pledge, it is for a verbal commitment of how much each person or household can give to meet the 2027 budget. Pledging now helps the church know there will be enough money to meet its needs.

A pledge for the following year can be fulfilled all at once, or on an incremental basis. That is up to the giver. We hope every person reading this will pledge to the best of their ability and even consider increasing their pledge by 5-10% from last year.

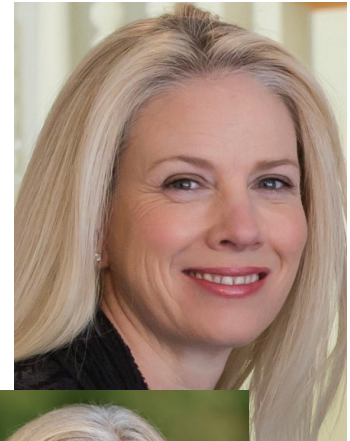
That said, it is the act of pledging, and not the amount that is most important. It is a commitment, much like the one where we commit to "prayerful, compassionate and courageous action in the world." We hope your pledge will reflect that spirit as well.

Thank you for being a part of the Charlotte Congregational Church family.

Warmly,

Nancy Warren

Meg Smith





Messages from Our Clergy

Where are our hearts? Physiology aside, for Jesus, this was a deeply spiritual question. He knew the things we treasure most matter because that's where our hearts will really be. So, he also called us to invest our hearts - our whole selves - in holy treasures.

Our money isn't holy. But it's one means - along with our time and abilities - for investing in holy, heart-centered concerns. And, in my experience, the most vital and faithful churches are committed to intentionally putting their money where their hearts are.

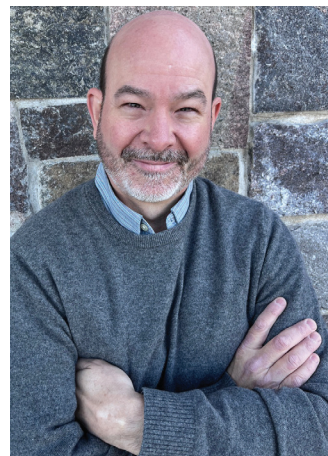
I hope your heart will be with the Charlotte Congregational Church. I also hope you'll know how important your participation and giving are to helping our church express the heart we have for all people and God's good Creation.

While I walk with you in this season of transition, I'm witnessing every day how your heart-filled, heart-driven shared ministry remains a constant. You are a people of great heart. May you find joy in sharing that treasure with the world!

In faith and hope,

Rev. Jonathan

Rev. Dr. Jonathan New





Messages from Our Clergy

Dear friends,

The scripture passage that guides our stewardship this year has traditionally sought to encourage us to link our hearts with our treasures, specifically our money. In other words, the not so subtle message: if you love the Charlotte Congregational Church, please support it. But thinking about this differently, I realize that our church's real treasure is not its financial health, but our people, each and every person who joins for worship, service and prayer. And that is where my heart is with the invaluable treasure of this church, the people.



Susan Cooke Kittredge

Though we are currently experiencing change in pastoral leadership, the strength of our church is firm and strong. The treasure trove of the faithful souls will, I feel sure, stay tuned to God's word of hope and the moving of the Holy Spirit. It is an honor to serve with the experienced, faithful and extraordinary pastors, Rev. Hadley Bunting and Rev. Jonathan New.

Yours in Christ,

Rev. Susan

Dear Ones,

My heart is with this congregation, that's for sure. Every week this church inspires my spirit in ways I can't predict. In Junior Youth group last Sunday, the kids shared typical joys (a soccer game later, a sleepover with a friend last night, a football win) and concerns (school tomorrow, rain in the forecast). But then they lifted up prayers for others: Kevin, the flood victims in Nepal, a mom on her birthday, the family of a girl who was hit by a car, the people at war in Ukraine, a cousin who is going through a trial. As Kevin said, amen and amen and amen. Then they filled the Little Free Pantry to bursting and went out to play lawn games.



Hadley Bunting

Charlotte Congregational creates space for all of us to tend our spirits. I am grateful for everyone who shares their treasures, and their hearts.

With deep gratitude,

Rev. Hadley



Worship and Music

Sunday worship services are at the heart of our church, guided by our pastors. Access to worship services via Zoom is a standard part of the Sunday service. We are also fortunate to have the Deacons on hand every week to ensure that services run smoothly.

Along with guest musicians at the Sunday services, benefit concerts are held in the sanctuary including support for the Malayaka House in Uganda. The Handel's Messiah sing is an annual holiday musical outreach that draws people from our surrounding towns. As Cameron said it is a "Merry Christmas, Charlotte!" from the church.





Missions, Social Justice, and Outreach



At CCC our hearts lead us in shaping and directing our mission and outreach ministry.

They lead us to support partnerships and organiza-

tions like JUMP that provides assistance to people living at the financial margins; like Lund which provides a caring environment for young mothers struggling with the consequences of substance abuse; and the Cathedral Square housing initiative for people who have been chronically unhoused with the resources they need to have a stable and safe place to live.

We follow our hearts as we provide volunteer and financial support for a range of regional and local organizations that address food insecurity and nutrition. From the Vermont Food Bank, to the Charlotte Food Shelf and our own Little Food Pantry, or through the Salvation Army meals program or our partnership with the New Community Project in Starksboro, our church is there following our collective heart.

Finally, our hearts have led us to step back and find a way to play a role in the world beyond Vermont by impacting the lives of those suffering from catastrophic events such as floods and earthquakes through Neighbors in Need, to supporting rural farming initiatives in third world countries through Heifer International and to

providing a lifeline and a “forever home” to abandoned kids in Uganda through Malayaka House.

We are fortunate in pursuing our missions’ agenda to have the enthusiastic support of our congregation as we strive to follow our hearts and nurture the lives of others.



The Social Justice Ministry addresses many areas of concern such as environmental stewardship, prevention of gun violence, reproductive liberty, housing and food security, the war in Gaza and global conflict, and support for our UCC Open and Affirming commitment. We host meetings with our local legislators and other community leaders to explore how our faith can guide our actions on these important justice issues. This year we have been supporting the congregation and our community to become more active in our public witness for social justice and civil liberties. We support the ringing of our church bell weekly on Fridays, and our Flock of Hope has participated in rallies locally and in Burlington. This public outreach proclaims our faith in radical love and justice for all.



Christian Education Ministry



Christian Education is one of the places where we see the heart of CCC: with our children and youth, with the adults who teach

and learn alongside them, and with the relationships that connect us as a congregation. Through worship, Sunday School, youth group, book studies, Confirmation, and opportunities for children and youth to lead, we create space for people of all ages to discover what it means to live out our faith.

Our hearts also lead us beyond ourselves. Through Christian Education, children, youth, and adults have opportunities to put faith into action—serving our neigh-

bors at the Salvation Army and through the Little Free Pantry, learning about food justice through Farmer Pete at the New Community Project, participating in the Pride Parade, and sleeping outside to raise money and awareness of homelessness. In times of change and uncertainty these experiences help us grow compassionate, engaged people who understand that God's love calls us to care for one another and for the world.





Facilities and Capital Improvements

The Facilities Committee has had more than its share of work this year. The work of these dedicated volunteers is often invisible to many of us, as committee members deal with the upkeep and improvements of two properties: our historic church and the adjacent parsonage.

This year, the Facilities committee took on the very large task of preparing the parsonage to be used as a rental property. This included many upgrades, both anticipated and many unexpected ones. Repairs, painting, fire and safety requirements, lead abatement, electrical

improvements and water diversion took up significant time and labor to make this a desirable rental.

In addition to the parsonage work, the committee oversaw upgrades to the Charlotte Children's Center spaces, and maintained the overall campus with tree removal, lawn mowing and upgrades to gutters and attention to pest management. We are most grateful for the dedication and tenacity of this committee to maintain and improve our beautiful facilities and they well deserve our appreciation and applause.





CCC is where our hearts are – and the Welcome and Outreach Ministry exists to make sure every person who walks through our

doors feel that warmth and welcoming spirit from the moment they arrive. Everything we did this year comes back to one simple truth: care for others. We create space for our congregation to meet and connect – from the weekly Sunday Fellowship times run by volunteer hosts, to our special holiday and community celebrations. Behind the scenes, we keep members and friends connected online through the church directory and weekly volunteer opportunities.

Another major source of care and support come from our three exceptional ministers. This year, we welcomed Bridge Pastor Jonathan New, who stepped in when he was needed most. Working with Susan Cooke Kittredge and Hadley Abernathy, we are blessed with these three special people. Think of all they do in addition to Sunday worship services: pastoral visits in person and by phone, attending committee meetings, officiating at weddings,

funerals, and baptisms, conducting confirmation classes, and running new member orientations. Talk about heart! We could not be more grateful for their support and leadership.

Along with our ministers, our administrative assistant, Chris Reck, and bookkeeper, Tanya Demers, keep our church running smoothly and responsibly. Chris manages the website, the weekly emails, and all other communications (like this booklet!). Tanya's work managing the finances touches nearly every aspect of our church's operations. If you have a chance, please thank them. We appreciate all they do for us!

Finally, The Trustees oversee and among the operating budget of the church, this year at \$603,645. The Trustees are responsible for the investment and distribution of donor and church-designated funds and endowments, approximately \$1M. They interact with all other ministries to discuss and advise on how to best use the church's assets in support of the church and its missions.





Income Sources for 2027 Stewardship Budget

Budget Year 2026 is proceeding as planned, except for additional expenses needed to bring the parsonage up to code for fire, insurance, and electrical inspections. These costs reflect good stewardship as the church prepared the parsonage for rental after Kevin and Deirdre's departure, with the Facilities Committee overseeing the work. Because of these and other campus maintenance needs, we expect to exceed the operating budget by \$25,000, which will be covered by the Reserve Fund during year-end reconciliation.

For 2027, we have set the budget at \$603,645, a 5% increase over 2026, resulting in a Stewardship goal of \$379,000. This increase reflects rising costs, including a 9% increase in health benefits, higher fuel expenses, a significant insurance increase, and planned exterior maintenance on the Vestry next year. The Trustees have worked diligently to manage these costs while supporting the staff and maintaining the campus.

Congregational pledges provide approximately 60% of the church's income. Additional sources include Christian Education support, undesignated gifts received during the year, loose plate giving, and investment income.

Projected 2027 income includes:

Annual Pledges.....	\$379,000
Special donors support for Christian Education.....	\$90,000
Undesignated gifts plus loose plate.....	\$66,895
Income from investments.....	\$14,150
Rentals.....	\$52,600
Fundraising.....	\$1,000
Total	\$603,645

Donations that exceed immediate cash needs are invested in the Composite Fund, generating additional earnings for the church. The Organ, Music, Wing and Endowment funds also provide investment income used in the operating budget. Overall, the church is financially positioned to support its internal and external missions.



Pledging – What Is It and How Does It Work?

We ask everyone in the congregation to consider what they can give for the following year and make a pledge. Pledges made this fall are in support of next year's operating budget.

To Pledge:

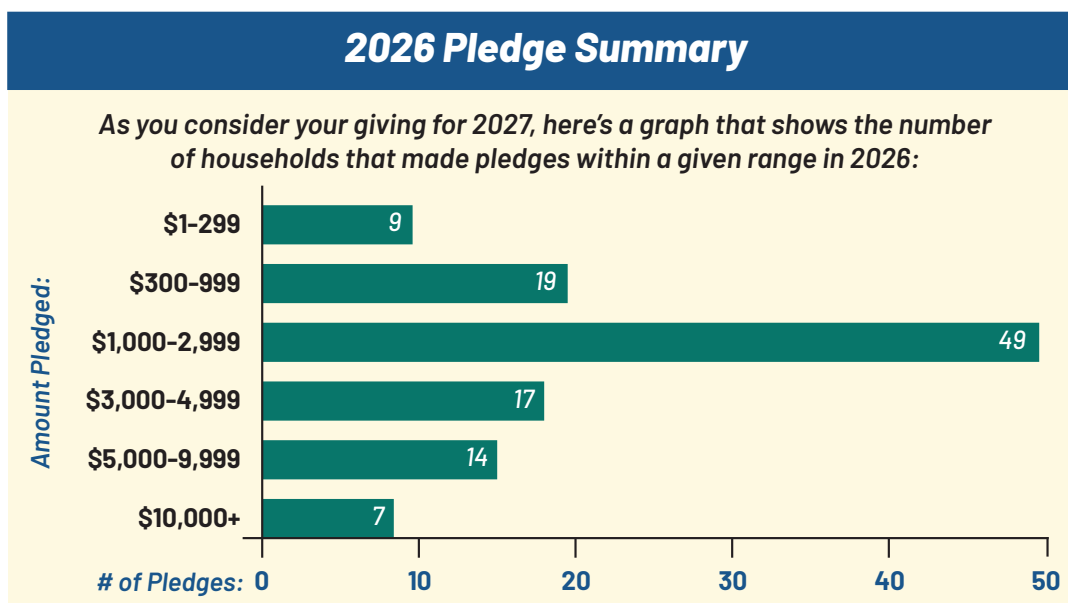
- Go to www.charlottucc.org/pledging, use the QR code below, or use the pledge card included in this booklet.

How Do I Make Pledge Payments?

- **Checks:** checks can be mailed or put in the plate – just write “Pledge” on the notefield.
- **Bill Pay from your bank:** use your bank's online bill pay service to send checks by mail to the church's mailing address. Please add **“Pledge”** in the notes. You can set this up to occur as often as you wish – i.e.: monthly, quarterly, etc.
- **With cash:** use the pledge envelopes and write your name and “Pledge” on the envelope – just place in the offering plate.
- **PayPal:** Go to **www.charlotteucc.org/giving** or use the QR code printed on church bulletins
- **Gifts of stock***
- **IRA distributions***



SCAN TO PLEDGE



*If you have any questions, please contact our bookkeeper, Tanya Demers at 425-3176 #1 or email, cccbookkeeper@gmavt.net



**As this Narrative Budget goes to print, we recognize
and honor Rev. Kevin Goldenbogen who has only recently died.
We will be eternally grateful for his faith, his presence among us,
and his leadership of this flock of hope.**



**CHARLOTTE
CONGREGATIONAL
CHURCH**

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www.charlotteucc.org

SCAN TO PLEDGE



— Pledge for Charlotte Congregational Church, UCC's 2027 Budget —

The pledge goal for budget year 2027 is \$379,000.

My/our pledge to the Charlotte Congregational Church General Fund is: _____ for the year.

Installment amount is per: _____ week _____ month _____ quarter _____ semi-annual

Signed: _____ Date: _____

(Print name): _____

Please mail your pledge card or leave it at the church by Sunday, November 22nd.

Pledge online at www.charlotteucc.org/pledging • Thank you!

