This document enumerates costs for a **Full Aspirational Plan** and also for a more modest, yet very optimistic, **Modified Aspiration Plan**. The Modified Plan is not a recommendation; it is simply a demonstration of how we could select different programs and timing to spread the costs out.

1. DEBT TOTAL DEBT PAYMENT FOR 2027: $20,810

The congregation has two loans with The Episcopal Diocese of NJ, at an interest rate of 4%. The first was taken in December of 2017 for **$133,000** and was used to refinance the loan to pay off the mortgage. It will be paid off in November 2027 with a final payment of **$14,735**. The second loan was taken out in October of 2024 for **$50,000** and was used for the new roof in Dove Hall, the fire safety system, and for repairs to the walkway near the Memorial Garden. This loan will be paid off in September 2034. As of August 31, 2026, the remaining balance on the second loan is **$41,897**. We plan to pay **$6,075** toward the second loan in 2027.

2. EXPENSES: FULL PLAN $696,721; MODIFIED PLAN $542,900

21 Mission and Outreach Full Plan $79,000 Modified Plan $42,800

2.1.1 MARKS OF MISSION

The Episcopal Diocese of New Jersey, like CHS, has a budget process, and each parish is expected to contribute 10% (or more, depending on the Marks of Mission calculation approved by

the Diocesan Convention) of its three-year average income. The Diocese uses these parish contributions to support its mission and ministry, including formation opportunities, retreats, liturgical minister training, and expenses that arise in Diocesan life. In 2025, the three-year average income of CHS between 2022 and 2024 was **$283,905**, the Marks of Mission ask was **$40,959,** and CHS agreed to pay **$36,000.** For 2027, we anticipate an ask of **$47,000** based on the parochial reports from 2023-2025. In 2027 CHS hopes to pay at least 10% of the three-year average annual income, if not the full amount requested by the Diocese, or **around $40,000**.

2.1.2 CONGREGATIONAL MISSION - OUTREACH

We, as a community, continue to discern how to use time, talent, and treasure to respond to which Gods call to do. In 2026, we made it our mission to feed, clothe and welcome the needy. Our eventual goal is to spend at least 10% of our expenditures to support advocacy, education, or direct action in furtherance of our mission. For the Full Plan, 10% is estimated to be around **$34,400**.

The Modified Plan calls for working our way up to 10% over a five-year period, starting with 2% in 2027, moving to 4% in 2028 and so on until we get to 10% in 2031. Two percent of $34,400 is **$6,880.**

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22 Building and Grounds Full Plan $255,900, Modified Plan $170,850

2.2.1 OPERATING EXPENSES

This category includes maintenance of the physical property (cleaning services, landscape, seasonal maintenance, snow removal, lawn/garden care, fees for required inspections of various systems, and DEP-required water testing**, $46,000**), utilities (electricity, oil, propane, and other general expenses, **$25,000**), maintenance of the rectory, which is currently rented to a tenant, **$1,000**, and insurance for a house of worship, **$27,000**. These numbers are based upon the 2026 budget. TOTAL FOR 2027: **$99,000**

2.2.2 IMPROVEMENTS AND REPAIRS

No significant building project has been undertaken at CHS since the expansion of the worship space in 2000. In 2027 we intend to begin addressing the following needs, and repairs and improvements will be made over the next five years.

The 30-year-rated roof over the sanctuary and narthex is due for replacement in 2027 **($50,000)**. Once the roof is replaced, there are plans to repaint the sanctuary **($15,000)** and replace the sanctuary carpet **($36,000**). As we have discerned, welcoming and including folks in worship will take priority, with attention to the sanctuary sound system **($20,000)**.

Improvements needed in Dove Hall include replacing HVAC units **($7,000)** and replacing or

refinishing the floor **($20,000)**. An update to building security, including evaluation and implementation is also required **($7,000)**.

Aesthetic improvements and accommodations include painting **($500**), repurposing the St. Julian room to accommodate small groups **($500)** and purchasing seating that would accommodate needs of children and people with mobility issues **($850).**

The Full Plan includes all improvements and is **$156,850.** The Modified Plan includes only the roof, sanctuary sound system upgrades and classroom modifications for a total of **$71,850**.

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23 Personnel Full Plan $257,677; Modified Plan $232,500

2.3.1 CLERGY: RECTOR

The Rev. Kimberly Reinholz's letter of agreement was negotiated with the Diocese of New Jersey, the vestry/leadership of CHS, and Mo. Kim in July of 2025. The terms of this agreement are in line with the canons and constitutions of the Episcopal Church and have been agreed upon by all parties. The agreement is available for review and include salary, Social Security Self-Employed Contributions, Pension, and one-half of the rector's family insurance plan for dental and medical coverage, paid to St. Mark's, Basking Ridge, because the policy is guaranteed through The Rev. Andrew Reinholz, the rector's spouse. Additional budgeted items for the rector's call include professional expenses totaling **$4,500 for** business-related travel, dues, training, etc. Total for Rector**: $142,734**.

2.3.2 CLERGY: DEACON

The terms of call and appointment for deacons are made at the discretion and discernment of the Bishop. For 2027, CHS is not including a stipend or mileage for a diaconal placement based on the current availability of deacons in our vicinity and the guideline that rectors serve for more than one year in a call before any additional clergy would potentially be placed.

2.3.3 LAITY: PARISH ADMINISTRATOR

We propose returning to a paid parish administrator on a part-time basis to handle administrative tasks, record-keeping, publications, office management, and communication with tenants and the broader community. These roles have most recently been carried out by parish volunteers, and CHS owes them a debt of gratitude for their significant contributions. For 2027, this is an hourly position, while the needs of the congregation and a regular schedule are established, with a move to a salaried position in 2028 and beyond. The $31,875 total for this position includes two weeks of paid vacation. (Hourly rate $30 X 20 hours X 52 weeks = $31,200 + (Overtime rate of $45 X estimate 15 hours= $675)

As this is a new position, overtime hours may include preparation for Holy Days, the Annual Meeting, or vendor visits outside of normally scheduled hours to perform repairs/maintenance. There is no expectation of benefits or insurance coverage for a position of fewer than 28 hours per week in the Diocese of New Jersey, although the individual, if desired, may enroll in the Church Pension and Church Health Insurance programs at their own expense. Total In 2027 **$31,875.**

2.3.4 LAITY: MINISTER OF MUSIC

CHS expects to call a Minister of Music (MOM) in 2026. This individual will be a part-time, salaried, exempt employee. The MOM will work with the rector, administrator, volunteers, and other musicians in the congregation and greater community who wish to participate in worship, perform concerts, or creatively integrate music, worship, and participation in the life of the congregation. For 2027, this will be a one-quarter- to one-third-time position (10-15 hours per week on average). The MOM staff position will replace the former Director of Music contract position. Based on research on similar positions, the salary for this position would be **$30,000** (¼ time) to **$40,000** (⅓ time) annually. The MOM will have two weeks paid vacation (three Sundays). Total in 2027: **$40,00**

2.3.5 SUPPLY: CLERGY AND MUSICIAN

The rector is afforded five Sundays of vacation time, and one Sunday of continuing education time per year. The rate for service coverage is approved by the Diocese of New Jersey at the Diocesan Convention. The rate for 2026, coverage for two services, was $355 plus the IRS mileage rate of $0.725 per mile. Anticipating a cost-of-living increase and travel of less than 30 miles, we have budgeted **$3,000** for clergy supply coverage and **$750** for musician supply coverage. Musicians to cover the Minister of Music's vacation time will be paid the suggested rate of $250 per Sunday for a total of $750 for supply coverage. Total In 2027: **$3,750.**

2.3.6 CHOIR SECTION LEADERS

In the interest of supporting the congregation in singing and leading music, CHS aspires to hire professional singers for each voice part. These four positions would be nine-month seasonal positions, September - May (Pentecost), Sundays, Holy Days, and possible concert or seasonal evensong. These singers would report to the MOM and work collaboratively with the choir and congregation. The rate would be $150 per required event (practice, service) per person. The total expected for four section leaders would be **$25,200**. After the new minister of music is hired and has time to build the choir, then the need for choir section leaders can be assessed. It's possible that only male voices would be needed, or fewer section leads are needed, reducing the cost.

The Full Aspirational Plan includes **$25,200** for choir section leads. The Modified Aspirational Plan assumes this program would be implemented in 2028 after the new minister of music has had time to build the choir, so the cost in 2027 is **$0.**

2.3.7 Special Musicians

A **$2,000** budget has been suggested for additional musicians that may be hired for holy days and an evensong, at the discretion of the minister of music and the rector. The estimate is based on previous budgeted amounts for instrumentalists or soloists. Total In 2027: **$2,000**.

2.3.8 Miscellaneous Personnel Costs

These costs include: (1) Workers Compensation for all employees **($700);** (2) Automatic Data Processing (ADP) to handle payroll for employees **($1,500);** (3) background checks for new hires: costs **$900** ($150 per- Parish Admin, MOM, 4 Choir Section Leads), and (4) estimated payroll taxes for non-contract employees (**$9,018).** Total In 2027**: $12,118.**

24 Administrative Support — TOTAL IN 2027: $16,350

Administrative support for the parish office includes databases (Breeze /Constant Contact), management programs (volunteers/ property scheduling), copier/printer costs (lease/ maintenance), office supplies (paper, envelopes, etc.), and other communication expenses (postage, Comcast telephone/ internet, website, digital platform). This total expected expenditure for these services in 2027 is **$16,350**.

25 Church Services — TOTAL IN 2027: $13,980

Conducting Worship Services. The primary role of the Church is to gather the congregation to worship God, the Father, Son, and Holy Spirit. The costs associated with worship services include supporting the Altar Guild in its assigned functions, printing bulletins, obtaining licenses for copyrighted materials (Rite Planning Subscription), and maintaining technology to enable accessible participation (live streaming and sound amplification). They total $**3,600**.

Altar, Altar Guild, Acolyte Expenditure. Several categories of cost involved service at the altar. First, the main altar at CHS has a crack that needs repair. We do not yet have an estimate for this repair, but based on a cursory internet search, the restoration is expected to cost less than **$3,000**. Second, the costs of materials used in setting up the altar for different seasons: flowers, candles, and greenery **($40 X 52 weeks + Holy Days and Special Services (est.10)+ Christmas and Easter Flowers ($300)=$2780)** Third, the Altar Guild has requested new custom fair linen for the main altar **($650),** and a new burse and veil ("stack") **($500).** Money that

has been donated to the Altar Guild is kept in reserve for these items. Finally, the Acolyte Master and altar guild have planned to purchase and produce a parish banner to be used at diocesan or provincial/churchwide events—this has been designed but has not yet been created; **$300** is suggested for this**.** The total for these aspects of worship is: **$7,230.**

Music Ministry. The gift of music is freely given to the Glory of God by members of CHS. However, the expenses associated with music ministry include maintaining the pipe organ **($800),** pianos **($750**), and hand bells **($1,000**); purchasing music **($300**); and maintaining copyright and streaming licenses ($**300**). The total for the Music Ministry is **$3,150**.

2.6 Programs — Full Plan $53,100; Modified Plan $45,600

2.6.1 Formation

At baptism, we promise to continue in the apostles' teaching to enhance the spiritual health of all members of CHS (adults, teens, children). We hope that the following opportunities will be funded in 2027

Adult Formation. CHS plans to continue established programs: Bagels and Books, Tuesday Morning Bible Study, Advent and Lenten Studies. Material expenses are currently paid out of pocket by participants. In anticipation of purchasing books and other supplies, we are budgeting **$5,000**. In addition, retreats are planned. In the spring of 2027, the Daughters of the King plan to hold a women's retreat. A similar men's retreat will be planned for 2028. The anticipated expense for a women's retreat with 20 participants would be **$6,500**. Total for Adult Formation in 2027: **$11,500**.

Youth Formation (Grades 6-12/ Ages 12-18). The youth ministry team at CHS has been gathering on Sunday evenings for meals, programming, and fellowship. For the past two years, they have been balancing service opportunities and fellowship around the ministry of feeding the hungry. In 2027, they will once again discern what to pursue as the focus of their ministry and, with the support and collaboration of parents and mentors, will continue to grow in faith and practice.

Based on two dinner sessions per month, with five to seven teens per session, the cost of meals (unless provided by volunteers) would be **$1,000**. The leaders of the youth group have suggested a book study in 2027, and this cost would be approximately **$250**, depending upon the book. The anticipated cost fellowship is less than **$5,000** for the year ($30 to $50 per participant). In addition, an overnight at the Cathedral Church of St. John the Divine in New York for 10 youth and 4 chaperones is planned for 2027, for a total cost of $**2,100** ($150 per participant). To make all events accessible to any teen who would like to participate, we propose a scholarship fund of **$1,000** for participation in Diocesan, Provincial, and Episcopal Church-wide events. These include the Acolyte Festival in Washington, DC; the Episcopal Youth Event; and Diocesan events and summer camps. The unused portion of this scholarship could carry over from year to year. Total for Youth Formation in 2027 is **$9,350**.

Children's Formation (Ages 3-11/ Grades Pre-K – 5). The children's program at CHS currently runs three Sundays a month, between September and May during the 10am service. The curriculum is planned and led by volunteers and is based on the day's lectionary. Weekly expenses for children's programming supplies are about $40, or **$1,350** for the year. For the 8 am service and on Sundays when the children's program is not running, the children will have access to an illustrated children's activity bulletin, which would cost **$100** to download per year. To engage children during worship, we would create seasonal worship boxes that would include an activity bulletin, crayons, stuffed toys, religious-themed figures, and quiet games. They would be used and stored in the sanctuary and switched out seasonally when the worship space is rearranged. At a one-time cost, creating eight worship boxes per session total **$2,400**. Total for children's Formation in 2027 is **$3,850**.

2.6.2 Intergenerational Programs

To provide opportunities for spiritual growth when generations meet together, new activities for children, youth, and adults are taking shape.

Spring Talent Show and Trade Fair. A parish-wide talent show and craft fair will be held in the spring to celebrate the birth of the Church and the gift of the Holy Spirit. Folks in the broader community will be invited to sell items and provide service and food, with a percentage of sales coming to CHS. The anticipated expense to start an event like this would be **$1,000**.

Retreat for Public School Children. A proposed program for 2027 would be a two-day retreat at CHS for children and youth on Thursday and Friday, coinciding with the annual November Teachers Conference. The only anticipated expense would be about **$300** incurred before the event for publicity.

Breakfast with St. Nick. In this annual event, children and families are invited to celebrate the Feast of St. Nicholas. The cost of this event would be **$1,400** for food, materials, services and decorations.

Parish-wide Retreat. This plan proposes a weekend gathering to rest, pray, and grow. This could be led by a hired retreat leader **($1,500)** with a theme to be determined by an organizing committee. A retreat at Camp Cross Roads or similar location, with shared accommodation for groups of 4-6 individuals, either households or other small groups, would cost about $100 per participant for room, board, and supplies. Such an intergenerational retreat would cost about **$6,000** for 60 people plus leader fee for **$7,500**.

For the Full Plan the total cost for Intergenerational Activities is **$10,200** . For the Modified Plan we could delay the Parish-wide retreat until 2028 reducing the 2027 costs to **$2,700.**

3.6.3. Sacramental Preparation

Baptism. Currently, baptism preparation occurs on Zoom. However, to prepare and support parents and godparents of children being baptized, it could be beneficial to provide additional

guidance and opportunities to gather, perhaps through a monthly parents/godparents support group. Anticipating three to five baptisms in 2027, a **$200** budget for materials should suffice.

Holy Eucharist: It is the Episcopal Church's understanding that all baptized individuals, regardless of age, are included in the Eucharistic meal; however, some additional support and information about the theology of the sacrament and practice could be helpful, especially for individuals with children who have come to the Episcopal church from denominations that do not share this understanding. It is proposed that an evening meal and instructed Eucharist be held twice yearly (on the Saturday before Lent and the Saturday before Pentecost). It will be geared toward interested families, children, and individuals, but all would be welcome. The cost for this would depend on the number of people participating and the meal menu, with a rough estimate of $200 per night, totaling **$400** for the year.

Confirmation/Reception/Reaffirmation: It is proposed that a series of Episcopal FAQ sessions be held in the autumn of 2027 for candidates of confirmation, reception, or reaffirmation, using the book *Walk in Love.* The book costs $22. Total cost for an estimated seven persons is **$154.** A retreat for four confirmands and four chaperones would cost **$800**, based on $75 per person for two nights, three days, and five meals plus **$200** for materials. Total **$1,154.**

Marriage. Individuals seeking to be married at CHS will participate in premarital sessions with the clergy person. Planning for one wedding, the cost would be **$75** per couple for the Prepare-Enrich survey.

Funerals. Goals for 2027 are to help individuals plan funeral arrangements and other aspects of end-of-life care, including do-not-resuscitate (DNR) orders, wills, and legacy giving to the church, in collaboration with health care professionals, funeral directors, and lawyers Estimated cost for food, honorarium, and supplies is **$1,000.** Estimated total for all Sacramental Preparation in 2027**: $2,829.**

3.6.4 FELLOWSHIP

Part of our common life is to enjoy one another's company and build relationships among ourselves, crossing generations and serving as a foundation for our faith and life. Coffee hour after worship and hospitality for special events is included in this category. Estimated expense for this is ($ 25 x 50 weeks = $1,250). Some events are already established, like the Baseball outing and the parish picnic. It is proposed to have an event each season of the year for everyone to rejuvenate, relax, and have fun. These could be the spring parish picnic ($500), the summer baseball game ($1,200), a new fall hayride/pumpkin patch ($250), and a game night in the winter ($200)**,** for a total of $ 2,150 for food and beverages**.** Total In 2027: **$3,400.**

3.6.5 EVANGELISM

As CHS is located off the beaten path, it is necessary to advertise our presence and build awareness about what the Church of the Holy Spirit has to offer in the way of opportunities to

learn, grow, celebrate, and fulfill our mission, which is to become like Christ as we serve others, proclaim God's love, and grow in the Spirit. We plan to advertise on social media and to participate in local events that align with our mission. Some anticipated evangelism expenses for 2027 include advertising materials **($600**), banners **($500**), branded swag **($500**), and digital content **($1,000**), for a total in 2027 of **$2,600**.

3.6.6 LEADERSHIP

The rector, vestry, wardens, and other leaders in the congregation ought to continually develop skills necessary to form disciples and prepare the church for the next generation. In 2027, CHS plans to hold a vestry retreat/workday led by a facilitator **($1,500**). In addition, the rector will apply her annual continuing education budget of **$1,075** to vocational development. Additional training for leaders depending upon ministry or mission goals will include a scholarship fund of **$500** overseen by the rector to support lay ministry initiatives. The delegates to the Diocesan Convention will have their registration, room and board, and mileage paid from the parish budget at an estimated cost of **$750**. Total In 2027: **$3,825.**

3.6.7 STEWARDSHIP

Annual Pledge Committee. This item covers the expenses associated with collecting, planning, and coordinating the 2028 annual pledge campaign, the launch of a legacy giving program, and other projects led by the stewardship committee has a **$1,500** budget.

Other Fundraising. Additional expenditures for fundraising events include the expenses for the annual auction of approximately **$3,500**. With **$500** of additional money to start new fundraising initiatives. Total of Stewardship cost for pledge and fundraising in 2027: **$5,500.**

Proposed Programs Expense Summary

		Full Aspirational Plan	Modified Aspirational Plan
3.6.1	Formation (Adult, Children, Youth)	$24.7	$24.7
3.6.2	Intergenerational Programs	$10.2	$2.7
3.6.3	Sacramental Prep	$2.8	$2.8
3.6.4	Fellowship	$3.4	$3.4
3.6.5	Evangelism	$2.6	$2.6
3.6.6	Leadership	$3.8	$3.8
3.6.7	Stewardship	$5.5	$5.5
3.6	**Programs**	**$53.1**	**$45.6**

3.8 Expense Summary

Expenses 2027	FULL ASPIRATIONAL PLAN	MODIFIED ASPIRATIONAL PLAN
2.0 Debt	20,810	$ 20,810
3.1 Mission & Outreach	79,000	$ 46,800
3.2 Buildings and Grounds	255,900	$ 170,850
3.3 Personnel	$257,677	$232,500
3.4 Administrative Support	16,350	$16,350
3.5 Church Services	13,980	$13,980
3.6 Programs	$53,100	$45,600
TOTAL	$696,721	$546,900

3 INCOME — TOTAL INCOME IN 2027: $380,000 *or more*

Jesus teaches, " For where your treasure is, there your heart will be also" (Matthew 6:21)

Through the generosity of the members of CHS we support the life of the congregation through pledged income, gifts, and other fundraising initiatives. In addition, CHS has rental income. *CHS receives no funding from any other sources and the diocese does not provide funds to CHS*. Of these sources of income the only one that may be increased significantly is pledges and contributions from parishioners.

3.1 PLEDGES — ESTIMATED FOR 2027: $244,970 TO ???

The first and greatest source is funding is congregational contributions in the form of pledges. Through your generous support, pledges have increased by 10% annually in the last three years, and in 2026 pledges totaled **$222,700**. If we have an increase of 10% in 2027, pledged income would be **$244,970** for 2027. Clearly this will not close the gap.

3.2 Plate, Contributions, Gifts — Estimated For 2027: $28,050

The leadership recognizes that not every person or household who wishes to support CHS will pledge a percentage of their income. If an offering is given that is not pledged but can be attributed to an individual or household, this is considered a “gift” or non-pledged income. In 2027 we had **$15,500** in non-pledged giving and loose plate contributions, **$2,000** in donations from Alcoholics Anonymous, and **$8,000** in special collections including holiday giving for a 2026 total of **$25,500**. Assuming a 10% increase in plate, contributions and gifts, we can anticipate 2027 value of **$28,050**.

3.3 Rent — Estimated For 2027: $76,000

The congregation earns income by renting space to three independent organizations as well as tenants in the rectory, and ad hoc rental of Dove Hall. Total rent in 2026 is estimated to be about $71,000. To supplement income in the future, leadership plans to rent non-worship space: Dove Hall, St. Martin (Meeting Room), St. Francis (Music Room), and St. Julian (Small Gathering Room) for events, meetings, or as co-working space which we estimate at **$5,000**. As we develop this as an opportunity for community support and financial resources, we hope to increase our income through this practice. This brings anticipated 2027 income of **$76,000**.

3.4 Fundraising — Estimated For 2027: $31,350

As part of the stewardship of the parish, the long-standing fundraisers, including the Auction and Bill Board, will continue. The Bill Board provides an opportunity to contribute to the ongoing expenses of the parish, and we anticipate receiving **$3,500** in 2026**.** The annual auction contributes significantly to the parish's income, and is estimated to net **$25,500** in 2026, for a total in 2026 for fundraising of $ **$28,500**.

In 2027 we hope to develop an additional fundraiser and we have set aside some funds. If you have an idea or passion for fundraising, please be in touch with Sally Bird, our treasurer. We hope to increase fundraising by 10% in 2027 to a total of $31,350. Fundraiser Income in 2027: **$31,350**

3.5 Income for 2026 and 2027

Income	2026 Budget	2027 Hoped For
4.1 Pledges	$222,730	$244,970 or more
4.2 Plate, Contributions, Gifts	$ 25,500	28,050
4.3 Rent	$ 71,000	76,000
4.4 Fundraising/ Other	$ 28,500	31,350
Total	**$347,730**	**$380,400 ++**

5. DISCUSSION

5.1 INCOME GAP

	Modified	Full Plan
Income (Based on 2027 Estimates)	$380.4	$380.4
Expenses	$542.9	$696.7
Variance	**($162.5)**	**($316.3)**

This plan makes the point that the kind of programs and activities the congregation dreams of cannot be achieved if income continues its current trajectory. We need to join together in an effort to change our mindset, to perceive that our resources are not scarce but abundant. We can afford the programs we desire as a faith community if we all give generously during this stewardship season. We are praying that God will provide direction to fulfill the work we have been called to do.