



Dear Hilltop Family,

"Restore to me the joy of salvation and grant me a willing spirit, to sustain me." Taken from the 51st Psalm, that's the theme of this year's Stewardship Campaign. It speaks to a time of recovery, asking the Lord to restore the joys of salvation. Surely, following the traumas of the pandemic, this is a time of recovery. It's a time when many who had long known the joys of life in the church have somehow become removed from it. Surprisingly, the psalmist doesn't ask God for anything more than a willing spirit. We are each sustained by our own willing spirit. That is, our own enthusiasm, our willingness, to serve the Lord and serve other people lifts us up more than anything that comes from without. Nowhere does God restore that willing spirit in us more than through a life in the church.

This year's Stewardship Campaign is one of the most important ones we've ever had. Like every church, we've had to do a lot of rebuilding since the pandemic. The patterns of life evolved for so many of us. One result has been that many families, couples, and individuals have not yet made their way back to church. The impact on church finances and volunteerism would be hard to understate. I know that so many of you, along with church staff, have been working harder than ever keeping our programs and missions running to ensure that our friends and neighbors have something to come back **to** when the time is right. We must take the same determined approach to financial giving.

You might think it doesn't make much of a difference whether or not you pledge, but pledges are the only measure to estimate how much income the church will have this year. If only 30% of members pledge, we have to base our spending on a much lower number than we might actually end up with. That unnecessarily curtails our ability to function. In addition to the need for pledging, during this time of historic cost increases our giving per member has essentially remained flat for the past ten years. We hope you will prayerfully consider increasing your pledge this year to help the church keep up with costs. The "Stewardship Facts and Insights" on the following pages provides more information about our finances and answers some frequently asked questions.

There are lots of wonderful and exciting things happening at Hilltop Church. The Holy Spirit is nudging us in new and innovative directions. If you haven't been part of things here for a while, we'd love to have you back among us. I can't wait to see what's next!

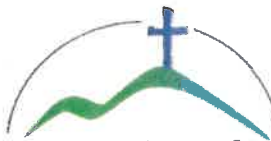
See You on Sunday,

Pastor Scot

DEDICATION SUNDAY



December 3, 2023



Hilltop Church
First Presbyterian • Mendham, NJ

Stewardship Facts and Insights

*Restore to me the joy of salvation and grant
me a willing spirit, to sustain me.*

Psalm 51:12

What is stewardship?

Stewardship is an act of worship and faith. By setting aside and returning a portion of our livelihood, we honor the God who gave us the gift of life and the gift of Jesus Christ.

Why is it important to pledge?

Hilltop Church is called and led by the Holy Spirit to fulfill our mission for the Mendham community and beyond. Congregational pledges provide the sure footing we need to respond with confidence. Like any organization, Hilltop cannot commit resources that we do not have or have not been pledged. So, without accurate pledging we are forced to hold back, be conservative in our planning, and scale down our vision for the future. *With* accurate pledging, we have a chance to grow boldly into the church we are called to be.

Your estimate of annual giving:

- Helps the Session plan the budget
- Provides for the needs of the congregation
- Strengthens our financial health as we grow our ministries
- Reflects your Christian stewardship

What ministries do we support through our pledges?

Our pledges are the seeds from which grows everything that we are. Pledges allow us to gather and hear the Word of God read and proclaimed. Pledges allow us to maintain every program we have, and to plan new ones. Pledges allow for the upkeep of our facilities to be used to the glory of God. Specifically, our pledges work through each of the following ministry areas:

- Mission, Service and Benevolence, including the Deacons' ministries
- Nurture, Education and Discipleship
- Worship and Music
- Building and Grounds
- Fellowship, Membership and Communication
- Personnel and Administration
- Stewardship and Finance

How do we use our financial resources?

Financial gifts help us provide meaningful mission and outreach opportunities, educational programs, worship and music, facilities, and spiritual support, particularly in times of need. We

recognize and appreciate the faithful, generous and consistent contributions of time, talent and money by members and friends of Hilltop. As a congregation, we are grateful to God.

How are we expanding our ministries?

In just the past year, we have provided for:

- Expanded CE programming including Quest after school
- Return of the Christmas and Spring Hilltop Oratorio Choirs
- Offered a new Introduction to Robotics enrichment class in the HCNS with future plans to add to the Quest program
- Hilltop Christian Nursery School upgrades including new HVAC and state of art multi media A/V system for Fellow Ship Hall
- Deacons picnic, treasure sale, pancake supper, and lunch with friends
- Restoration and painting of Hilltop's steeple; as well as the preparation of the manse for Pastor Scot and family!
- Fellowship expanded and diversified through innovative and engaging programs like "Music on the Hill", and the "2nd Sunday Fellowship" . And we celebrated the return to moments like the annual chili cook off and Welcome Back Sunday
- Weekly food collections to support of the Interfaith Food Pantry Network

What is our annual budget?

For the current 2023 fiscal year, we have adopted a projected investment budget of ~ \$464,000 counting on additional giving and backed by spending back some prior year surplus cash. While that is not sustainable long term, Session agreed it was needed so that our programming and staffing could return to levels that can begin to grow our congregation and outreach again with the addition of a new pastor and full staff to assist us re-emerging from Covid.

What is the current level of pledged contributions, and what is our target for 2023?

The current level of income pledged annually is ~\$305,000. For 2024, as we try to return our programming to pre-Covid levels we also seek to increase our pledging by 35% to \$412,000 - similar to pre-Covid giving. The church also receives non-pledge contributions from members and friends of Hilltop to help cover the projected ~\$475,000 budget for 2024.

How much should each individual member or family unit give to Hilltop?

Stewardship is an act of faith and worship. For example, the Bible instructs us to give a tenth of our first fruits to God. We encourage all members of our church – starting with our Elders and Deacons – to pray about and consider increasing their pledge, as they are able.

What is the financial need?

We seek to increase pledged income by 35% to \$412,000 to help support a projected annual budget of ~\$475,000 for 2024. While it is natural to ask what is needed, we must also consider:

- What do we think is possible as we fulfill the ministries of Christ through Hilltop church?
- What possibilities does God see for us as we grow in grace and gratitude?

What is the financial health of our church?

Overall our church financials are solid in the sense that our endowment is well-funded, our cash position is strong and our debt is very low. And we have had generous 1-time donations that have helped us to maintain and enhance our buildings.

Our congregation has also been generous whenever called upon for specific extra ministries like Camp Johnsonburg and Ukraine. Our sister organizations like Hilltop Christian Nursery School and our Cub Scouts program are also healthy and contribute back in support of facilities and keeping a vibrancy to our community presence. So our long term health seems to be on very solid footing.

However, in the short term we have a gap.

- After a decade of breakeven or surplus budgets, last 2022 fiscal year, we experienced a budget deficit which we covered from prior year fiscal surpluses.
- Our 2023 annual operating budget is challenged with 2023 pledges at only ~\$305,000 to help cover an operating budget of ~\$464,000 as our programming ramps back up to precovid levels. Along with other sources of income we are currently projecting a need for \$120,000 which has not yet been identified.
- 2024 annual operating budget is likely to require even slightly higher budget given inflation and desire to further expand programming

Limited pledges make it difficult to invest in programs, handle unexpected repairs, or grow in new directions, such as strengthening our communications with both our congregation and our community, or taking our mission support and involvement to higher levels.

This is why we are calling on you to expand your pledging. This campaign seeks to help close that gap for our current 2023 and next year's 2024 fiscal budgets by encouraging pledges to step up to the sustaining level needed for healthy programming.

Do we need to increase giving?

Yes. We are committed to supporting our ministries without interruption during this period of restoration and renewal. We will focus on meeting the congregation's needs by:

1.) Returning to more robust programming like (a) the return of a robust Music concert series and reopening Noah's Ark children's program during church service, as well as returning to full strength of our staff with a new pastor and filling positions and expenses for programming and (b) addition of new programs like Vacation Bible School, Quest after school, and the Lego Robotics children's program;

2.) Planning for needed repairs and improvements to our buildings and grounds;

3) We also seek to support our ministries and strengthen the financial health of the church to return to a more positive outreach in our community

Sustaining these programs longer term will also require an expansion in total pledges to pre-covid levels - albeit on a currently smaller base congregation (so a big 35%+ step up for each of our household pledging units and/or addition of more pledging members)

Who oversees the budget?

The Session, with support from the Finance Committee, oversees our annual budget.

Will my financial details remain private?

Yes. Hilltop Church holds all financial information in strict confidence.

What if I am unable to fulfill my pledge, or need to revise it?

We encourage you to pledge your best estimate of anticipated annual contribution. We understand that financial circumstances may change. Just let us know as you know. A pledge helps us plan our expenses more appropriately but it is not a contract.

How can I learn more about the details of our church budget?

We invite you to speak with an elder or member of the finance committee at any time. We will be available following worship through Dedication Sunday on Dec 3rd. You also may address questions to the Session, which is responsible for approving the annual budget. The congregation also receives the budget for review during the annual congregational meeting.

Please pray for our church. We are grateful to God for our life together in Christ.