



# NARRATIVE BUDGET *for 2026*



## OUR GENEROSITY STORY



2026 FPC  
STEWARDSHIP



# Introduction

## What is a Narrative Budget?

A Narrative Budget tells the story of how our church practices good stewardship of the gifts entrusted to us. It provides a vision of where our church hopes to be in the coming budget cycle.

Included in this Narrative Budget:

- ◇ FPC Mission Statement and Core Values
- ◇ Organizational Chart of our Servant Leadership
- ◇ Budget for 2025
- ◇ Budget Hopes with Rationale for 2026



## Mission:

FPC Covington is a Christian community existing to glorify God by welcoming all of God's children. We celebrate through serving, teaching, praying, eating, crying, singing, and dancing with the Holy Spirit. As works in progress, we seek to respond to God's presence in our church, lives, and community.



## Core Values:

1. *Reaching Out:* We believe the work of the church is to “act justly,” “love mercy,” and “walk humbly” with God. As servants, we care for strangers, heal the sick, feed the hungry, help the oppressed, and share the Gospel.
2. *Engaging:* We believe in the engagement of all of God’s children, both inside and outside the church, through their own spiritual gifts as we continue to grow.
3. *Belonging:* We believe in celebrating everyone’s journey as we share compassion, acceptance, and love for one another.
4. *Connecting:* We believe that we are part of the church universal that rejoices in all of God’s children and celebrates the differences among us.



## The Church Operating Budget

Listed below is the actual budget for fiscal year 2025 (FY25) and our dream budget for fiscal year 2026 (FY26). The next two pages breakdown our servant leaders with their ministry areas, and a pie chart illustrating the budget’s percentile breakdown for our facilities, personnel, and of course our many ministries! We have also added a further percentile breakdown of the ministries portion of the full budget. The pages that follow describe at each ministry area’s dream budget for FY26 and list their current budget for FY25.

We submit this information for your prayerful consideration of your 2026 financial pledge. The final 2026 operating budget must be prepared and approved by the Session and will be based on your generous pledges.

***Wish Budget for 2026: \$585,093***

**Total Church Budget for FY25: \$562,525**

overall **4% increase** from 2025 to 2026



## 2026 Church Organization



## Engaging

**Thriving Congregations**  
**Bob Tabb**  
**Staff:**  
 Neeley Rentz Lane

## Connecting Discrete

**Welcome**  
Pam Stillerman  
Bethany Wel  
**Staff:**  
Neeley Rentz L  
Catherine Lase

**Faith & Fellowship**  
 Darcel Tabb  
 Beverly Kratz  
**Staff:**  
 Neeley Rentz Lane

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**Community Preschool**  
Jodi Atkins  
**Staff:**  
Denise Gabriel  
Neeley Rentz Lane

**Nominating Committee**  
Pam Stillerman  
**Staff:**  
Neeley Rentz Lane

## Staff

## Administration

**Associate Pastor**  
Rev. Erin Morgan

## Music

**Director of Music & Worship Arts**  
Mark Fiddle

**Organist & Ambassador Choir**  
Alice Walker

<b>Preschool Director</b> Denise Gabriel	<b>Preschool Teachers</b> Kelly Bertleson, Lisa Harrison, Jahmiyah Greene, Deborah Harrison, Deborah Harrison, Molly Malcom, Sarah Puckett, Veronica Ramirez, Jannie Smith, Tammi Welch
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## Custodial

**Bernard Jackson, Stephanie Jackson**

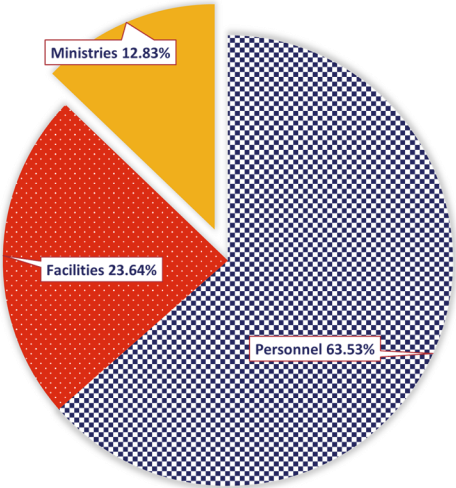


**Wish Budget for 2026:**  
\$585,093

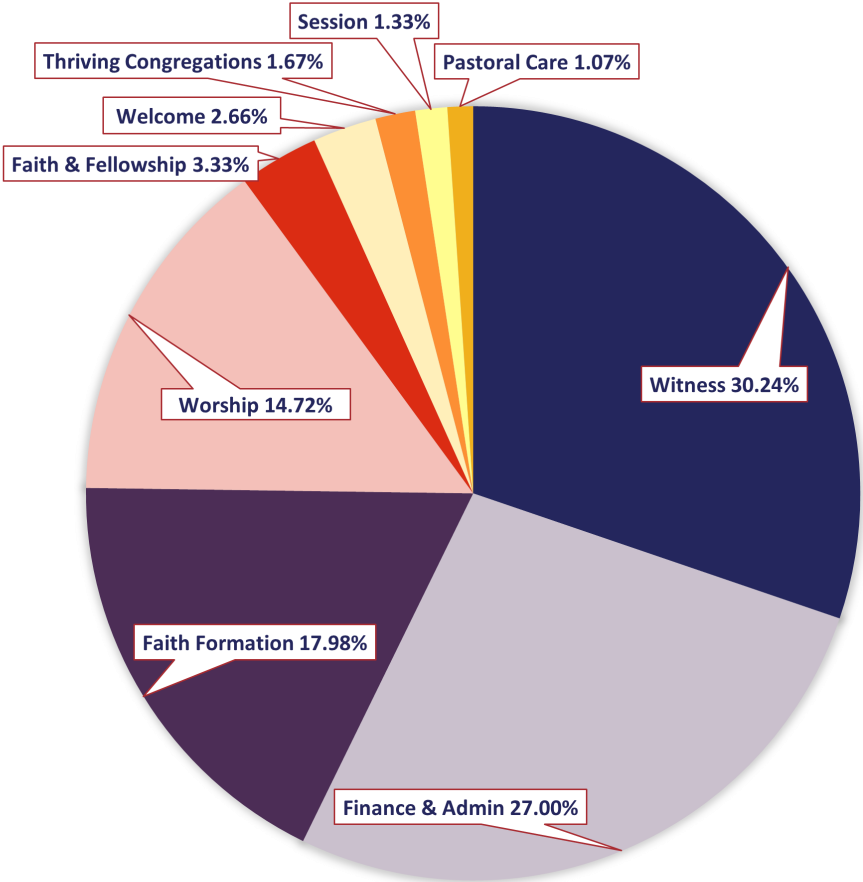
**Total Church Budget for  
FY25: \$562,525**

overall **4% increase**  
from 2025 to 2026

**FY26 Operating Budget**



**Our Ministries Budget**



# Our Ministries

## REACHING OUT

### Witness

*Proposed 2026 Budget - \$22,700*

*30.24% of Ministries Budget & 3.88% of total FY26 Budget*

*Current FY25 Budget - \$20,700*



The Witness Committee exists to embody Christ's love through outreach, service, and support—locally and globally. This budget supports partnerships and initiatives that extend our church's presence in the world through compassion, justice, and

evangelism. As an extension of the church's overall mission—to love God, love people, and make disciples—the Witness Committee seeks to ensure that the Gospel is proclaimed both in word and deed. We aim to reflect God's love and justice in the world through tangible acts of service, advocacy, and partnership.



### Thriving Congregations

*Proposed 2026 Budget - \$1,250*

*1.67% of Ministries Budget & 0.21% of total FY26 Budget*

*Current FY25 Budget – \$1,000*

Thriving Congregations is all about helping our church grow faithfully, intentionally, and joyfully as we seek to live out God's mission together. This team reminds us that a healthy church doesn't just happen by chance—it happens when we listen deeply to one another, plan prayerfully, and stay open to where the Holy Spirit is leading. Through one-on-one conversations, listening

sessions, and community advocacy, Thriving Congregations helps us stay grounded in our core values while dreaming boldly about the future. The work of Thriving Congregations ensures that our ministries, spaces, and outreach efforts reflect the radical welcome and love of Christ for all people. By investing in this ministry, we're committing to continual growth—not only in numbers, but in faith, compassion, and impact—as we follow God's call to be a vibrant, welcoming, and Spirit-led congregation. Thriving Congregations is our host of the advocacy group: Presbyterian's for a Better Georgia. It is the work of Thriving Congregations that keeps us mission minded as we work together to live into our goals as the church of Jesus Christ. We embrace the motto of reformed and always reforming: examining who we are, who our church is in the community and all the time listening to each other and God, listening for who God wants us to be, where and to what God is calling us.



ENGAGING

Worship

*Proposed 2026 Budget - \$11,050*  
*14.72% of Ministries Budget & 1.89% of total FY26 Budget*  
*Current FY25 Budget – \$7,900*

Worship lies at the very heart of our life together as followers of Jesus Christ. It is in worship that we come before God with hearts of adoration, gratitude, and humility—lifting our voices and lives in praise for who God is and all God has done. Through the rhythms of prayer, scripture, music, and sacrament, we are reminded that worship is not simply something we attend, but something we live. It shapes us as disciples, renewing our





spirits and grounding us in God's love and truth. In worship, we are invited into holy communion with God and one another, proclaiming the gospel not only with words but through the



beauty and creativity that reflect God's image within us.

As our congregation continues to explore creative worship, especially through the inclusion of children, youth, and The Sacred Arts

Collective, we embrace the fullness of what it means to glorify God with all that we are. The colors, sounds, and expressions of worship become a tapestry of praise that unites generations and gifts, deepening our connection to God's presence. Worship calls us to joyfully participate in God's ongoing story—celebrating the sacraments, sharing our talents, and opening our hearts so that every act of worship becomes a living testimony of God's grace at work among us. The worship budget goes to support, worship supplies like communion elements, worship arts such as paraments, and all of our wonderful music ministry.



## Faith Formation

*Proposed 2026 Budget - \$13,500*

*17.98% of Ministries Budget & 2.31% of total FY26 Budget*

*Current FY25 Budget - \$10,200*

The mission of the Faith Formation Committee is to nurture Christian education and foster spiritual growth for all ages through the study of God's Word. We are committed to creating spaces where children, youth, young adults, and families can grow in faith, deepen their





relationship with Christ, and build meaningful connections within the church community.

Our ministry currently provides a wide range of opportunities, including Sunday School classes, Vacation Bible School, Children's Ministry, Youth Group, Young Adults Ministry, and Family Outreach. Each of these programs is designed not only to teach but also to form disciples who live out their faith in everyday life.

As our congregation continues to grow, so too, do the needs of the children, youth, and families we serve. We are encountering more diverse learning styles, more complex life circumstances, and a greater demand for intentional, inclusive programming. To meet these challenges faithfully, we must ensure that our resources—curriculum, training, materials, and staffing—keep pace with the expanding scope of our ministry.

For this reason, an increase in the Faith Formation budget is essential. With additional funding, we can strengthen existing programs, expand outreach opportunities, and provide the level of care and guidance that our children and families both need and deserve. By investing in Faith Formation, the congregation affirms its commitment to raising up disciples who are rooted in God's Word and equipped to share Christ's love in the world.



## **BELONGING**

### **Finance & Office Administration**

*Proposed 2026 Budget - \$20,271*

*27.00% of Ministries Budget & 3.46% of total FY26 Budget*

*Current FY25 Budget – \$20,271*

The Finance Team plays an essential role in ensuring that our church's resources are used faithfully and wisely to support our

mission and ministries. As stewards of our operating budget, they work to align our financial practices with our values—helping us give generously, plan responsibly, and sustain the life of our church for years to come. Through the annual stewardship campaign, the team invites all members to participate in the spiritual practice of giving, recognizing that every gift—large or small—helps make ministry possible.



Meeting regularly to review income, expenses, and long-term goals, the Finance Team also manages key operational costs such as office supplies, technology, payroll, and communication tools that keep our ministries running smoothly. They oversee the endowment fund, ensuring that gifts invested today will continue to bless the church in the future. We are deeply grateful for the care, integrity, and dedication this team brings to its work.

## Welcoming

*Proposed 2026 Budget - \$2,000*

*2.66% of Ministries Budget & 0.34% of total FY26 Budget*

*Current FY25 Budget – \$2,000*

Stewardship is about faithfully using the gifts God has entrusted to us to build up the body of Christ and extend hospitality to others. The Welcome Team embodies this spirit of stewardship by creating an environment where every person who enters our doors feels loved, valued, and welcomed. Through warm greetings, thoughtful connection, and intentional follow-up, this ministry helps new visitors experience the grace and belonging that define our church family.





By investing time, energy, and resources into welcoming others, the team helps cultivate a culture of generosity and care that reflects God’s own welcome to us. In this way, the ministry of welcome is not just an act of hospitality—it is an act of discipleship, nurturing community and strengthening the church as a place where God’s love is lived out in tangible ways. The Welcome Team provides goodie bags to our visitors, new member lunches, new member swag, and host families to foster new relationships!

**Session & Leadership Expenses**



*Proposed 2026 Budget - \$1,000  
1.33% of Ministries Budget & 0.17% of total FY26 Budget  
Current FY25 Budget - \$600*

Through Session development we grow as disciples of Jesus Christ and our calling to be ordained and installed officers of the Presbyterian Church. Experiences include: officer training, Session education material, and the officer retreat. This allows for us to develop servant leaders for our congregation and equip all for service.

**CONNECTING**

**Pastoral Care**

*Proposed 2026 Budget - \$800  
1.07% of Ministries Budget & 0.14% of total FY26 Budget  
Current FY25 Budget - \$800*

Pastoral care is one of the most meaningful ways we live out our calling to love and support one another as followers of Christ. Through pastoral care, we share God’s love in real and practical ways: by providing meals for families in transition, offering grief booklets to



those who are mourning, celebrating new babies, and checking in on our older adults and college students. Whether it's a workshop on emotional or financial health, Men's Prayer Breakfast, or a simple visit with someone who's lonely, each act of care reminds our congregation that we are deeply connected as one family in faith. Our Pastoral Care budget supports teachers in our congregation, our home bound members, hospitality for funerals, and college student connections. This ministry shows that stewardship is about living generously. When we care for one another through life's ups and downs, we become the hands and feet of Christ in our community. Investing in pastoral care helps our church stay grounded in compassion and reminds us that God's love is best shared through simple acts of kindness, presence, and support.



## **Faith & Fellowship**

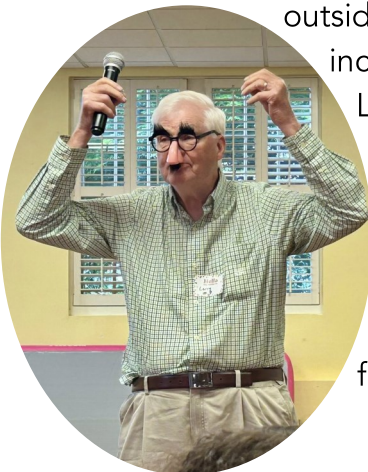
*Proposed 2026 Budget - \$2,500*

*3.33% of Ministries Budget & 0.43% of total FY26 Budget*

*Current FY25 Budget - \$1,000*

The focus of the Faith & Fellowship Team is to offer multiple ways for church participants to socially engage with one another outside of Sunday worship. The budget includes: Campfire Church, Rally Day, Lemonade of the Lawn, Prayer Breakfasts, Coffee Club, and funeral meal expenses.

It has been a joy to regularly hold Soul Feast, our monthly church dinner! Through our budget we can provide first time coupons for our visitors and



neighbors. The budget assists in the food cost and the other expenses involved in church family dinner.

Faith and Fellowship is the hub of breaking bread as a community. Through this ministry team we celebrate well!



# MORE

## Personnel

*Proposed 2026 Budget - \$371,667*

*63.53% of total FY26 Budget*

*FY24 Budget - \$347,998*

The Personnel Team plays a vital role in supporting the people who make our ministry possible. Their work ensures that our church staff, from pastors to nursery caregivers are cared for, equipped, and encouraged in their call to serve.

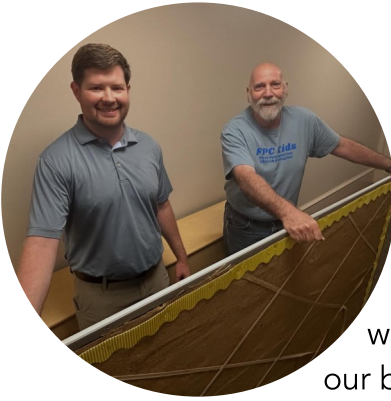
The personnel budget supports fair compensation, benefits, and continuing education—investments that help our leaders grow and bring fresh ideas and energy back to our congregation. It also allows us to welcome seminary interns from Columbia Theological Seminary, helping to shape future church leaders, and to offset some expenses for our preschool, supporting one of our most important ministries to young families. In addition, the personnel budget provides all childcare for church events, ensuring

that everyone can fully participate in church life. We are deeply grateful for the creativity, dedication, and joy our staff brings to the life of First Presbyterian Church, helping our community thrive in faith and service.





## Facilities & Grounds



*Proposed 2026 Budget - \$138,300*

*23.64% of total FY26 Budget*

*Current FY25 Budget - \$126,388*

Our Facilities and Grounds Team plays a key role in helping our church live out its mission by caring for the spaces where ministry happens every day. Their work is an act of stewardship—tending to our buildings, grounds, and technology so

that all who enter our campus experience a welcoming, safe, and functional environment. From maintaining the church building to managing utilities and caring for our custodians, this team ensures that our facilities support every aspect of church life. They've also partnered closely with our preschool, helping create spaces where children can learn and grow, including new updates coming this year like a playground shade and plans for an outdoor chapel/classroom/theater in our park on Brown Street that will serve both our congregation and the community. Your pledge goes to helping keep the lights on!!

We give thanks for this team's ongoing efforts to make our campus more accessible and sustainable, including the work toward installing a new HVAC system and ensuring our restrooms are handicap accessible. Every project—large or small—reflects our commitment to using what God has entrusted to us in ways that foster connection, creativity, and care for all.

## First Presbyterian Community Preschool

It is with great joy and gratitude that we celebrate the opening of our First Presbyterian Community Preschool this fall. This new ministry has already brought new life and energy into our church as children and families fill our classrooms, playground, and worship spaces with laughter and curiosity. The preschool operates with its own independent budget, overseen by the

Preschool Board, while our Finance Team provides guidance and support to ensure healthy collaboration and transparency.

The First Presbyterian Community Preschool is truly a ministry of the church—a reflection of our commitment to nurturing young families and serving our community. We share resources, host joint events, and partner closely in ways that strengthen both the preschool and our congregation. Our church supports the



preschool by covering facility overhead and utilities, investing in this vital work of education, care, and faith formation.

We give thanks for the Preschool Board’s faithful leadership and for the opportunity to use our space in ways that bless our community and help children grow in the love of God.

## Conclusion

In closing we remind you of our mission at First Presbyterian Church Covington, and we pray that you will be reminded of all that has been laid out in this narrative budget and how it serves to glorify God while you make you Pledge for 2026.

## Mission

*First Presbyterian Church Covington is a Christian community existing to glorify God by welcoming all of God’s children. We celebrate through serving, teaching, praying, eating, crying,*



*singing, and dancing with the Holy Spirit. As works in progress, we seek to respond to God’s presence in our church, lives, and community.*



**Scan the QR code or visit  
fpccov.org/stewardship  
to learn how to contribute to  
"Our Generosity Story"  
Stewardship Campaign and help  
us reach our goals laid out in this  
narrative budget!**



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