

# Episcopal Diocese of Michigan

**2026 Budget Hearing**

**September 11, 2025**

**7:00 PM**

**Zoom**



# **DIOCESAN COUNCIL BUDGET COMMITTEE**

- **Michele Wogaman**
- **Jamie Taylor**
- **Rev. Emily Williams Guffy**
- **Rev. Chris Harris**
- **Rev. Halim Shukair**
- **Chris Ventura**

# DIOCESAN COUNCIL BUDGET OVERVIEW

- **Oversees the use of funds in the General Fund**
  - Income broken out roughly as:
    - 65% Apportionment (congregational payments)
    - 25% Dividends & Interest (growth & income investments)
    - 10% Perpetual Trust Income (Tannahill distributions)
- **Expenses bucketed into four key program groups:**
  - Congregational Vitality
  - Episcopate
  - Public Witness
  - Administration
- **2026 initial budget based off 2026 projected budget presented at 2024 Convention**
  - Adjustments for known cost changes:
    - Fringe benefit expenses (medical, etc.), staffing updates, business insurance, cost of living (COLA), program changes
- **2024 Apportionment data collected via supplemental parochial report as national parochial report changed**
  - Not sure if process will change again for 2025

# BUDGET PROGRAM GROUPS

- **Congregational Vitality**
  - Congregational Development
  - Campus Ministry
  - Ministry with Young People
- **Episcopate**
  - Canonical – Diocese
  - Churchwide Mission Support
  - Episcopate - General
  - Diocesan Convention
- **Public Witness**
  - Advocacy Ministries
  - Communications
  - Sustainable Development Goals (SDGs) & Companion Dio Relationship
  - Social Ministry Programs
  - Spirituality and Race
- **Administration**

# 2025 UPDATE

## • Overall budget (summation of all programs):

	Actual 2023	Actual 2024	Budget 2025	Actual YTD 2025.07	Budget YTD2025.07	Variance Better/(Worse) YTD2025.07
<b>Operating Income</b>						
Congregational Pledges	\$ 1,580,192	\$ 1,639,384	\$ 1,696,000	\$ 990,608	\$ 989,333	\$ 1,275
Dividends & Interest	\$ 592,466	\$ 614,886	\$ 638,157	\$ 318,726	\$ 372,258	\$ (53,532)
Perpetual Trust Income	\$ 232,500	\$ 232,500	\$ 232,500	\$ 240,000	\$ 135,625	\$ 104,375
Other Income	\$ 6,145	\$ 5,293	\$ 4,000	\$ 1,704	\$ 2,333	\$ (630)
<b>Total Income</b>	<b>\$ 2,411,304</b>	<b>\$ 2,492,062</b>	<b>\$ 2,570,657</b>	<b>\$ 1,551,038</b>	<b>\$ 1,499,550</b>	<b>\$ 51,488</b>
<b>Operating Expenses</b>						
Salaries and Benefits	\$ 1,274,908	\$ 1,316,032	\$ 1,405,766	\$ 783,168	\$ 820,030	\$ 36,862
Denominational Support	\$ 348,168	\$ 353,322	\$ 356,330	\$ 209,123	\$ 207,859	\$ (1,264)
Conferences, Meetings, & Events	\$ 220,397	\$ 252,683	\$ 221,393	\$ 130,796	\$ 129,146	\$ (1,650)
Grants and Partnerships	\$ 207,444	\$ 204,441	\$ 225,379	\$ 150,763	\$ 131,471	\$ (19,292)
Buildings and Grounds	\$ 181,855	\$ 187,897	\$ 194,700	\$ 114,519	\$ 113,575	\$ (944)
Professional Fees	\$ 160,914	\$ 141,787	\$ 114,940	\$ 62,841	\$ 67,048	\$ 4,208
Travel & Related Business	\$ 51,287	\$ 69,331	\$ 73,850	\$ 23,780	\$ 43,079	\$ 19,300
Office Expenses	\$ 51,954	\$ 45,436	\$ 46,400	\$ 15,925	\$ 27,067	\$ 11,142
Equipment and Software	\$ 20,366	\$ 26,403	\$ 21,359	\$ 17,836	\$ 12,459	\$ (5,376)
Communications and P.R.	\$ 8,456	\$ 3,883	\$ 9,000	\$ 409	\$ 5,250	\$ 4,841
Cost Sharing/Registration Fees	\$ (115,832)	\$ (146,523)	\$ (98,460)	\$ (89,772)	\$ (57,435)	\$ 32,337
<b>Total Expenses</b>	<b>\$ 2,409,917</b>	<b>\$ 2,454,691</b>	<b>\$ 2,570,657</b>	<b>\$ 1,419,386</b>	<b>\$ 1,499,550</b>	<b>\$ 80,164</b>
<b>Operating Excess/(Shortfall)</b>	<b>\$ 1,386</b>	<b>\$ 37,370</b>	<b>\$ -</b>	<b>\$ 131,652</b>	<b>\$ -</b>	<b>\$ 131,652</b>

### Income:

- Dividends; qtrly bdgtd mnthly
- Perpetual Trust; annly bdgtd mnthly

### Expenses:

- Grants; early part of yr bdgtd mnthly
- Denominational Suprt; Prov. V annually bdgtd mnthly
- Equip./Sftwr; bdgt miss
- Salrs/Bnfts; staffing changes and timing

# 2025 UPDATE

- Total by program group:

	Actual 2023	Actual 2024	Budget 2025	Actual YTD 2025.07	Budget YTD 2025.07	Variance Better/(Worse) YTD 2025.07
<b>Operating Income</b>						
Congregational Pledges	\$ 1,580,192	\$ 1,639,384	\$ 1,696,000	\$ 990,608	\$ 989,333	\$ 1,275
Dividends & Interest	\$ 592,466	\$ 614,886	\$ 638,157	\$ 318,726	\$ 372,258	\$ (53,532)
Perpetual Trust Income	\$ 232,500	\$ 232,500	\$ 232,500	\$ 240,000	\$ 135,625	\$ 104,375
Other Income	\$ 6,145	\$ 5,293	\$ 4,000	\$ 1,704	\$ 2,333	\$ (630)
<b>Total Income</b>	<b>\$ 2,411,304</b>	<b>\$ 2,492,062</b>	<b>\$ 2,570,657</b>	<b>\$ 1,551,038</b>	<b>\$ 1,499,550</b>	<b>\$ 51,488</b>
<b>Operating Expenses</b>						
Congregational Vitality	\$ 462,342	\$ 491,153	\$ 533,109	\$ 328,918	\$ 310,980	\$ (17,937)
Episcopate	\$ 877,504	\$ 876,920	\$ 900,968	\$ 440,213	\$ 525,565	\$ 85,351
Public Witness	\$ 305,896	\$ 307,447	\$ 321,938	\$ 219,245	\$ 187,797	\$ (31,447)
Administration	\$ 764,175	\$ 779,172	\$ 814,642	\$ 431,010	\$ 475,208	\$ 44,198
<b>Total Expenses</b>	<b>\$ 2,409,917</b>	<b>\$ 2,454,691</b>	<b>\$ 2,570,657</b>	<b>\$ 1,419,386</b>	<b>\$ 1,499,550</b>	<b>\$ 80,164</b>
<b>Operating Excess/(Shortfall)</b>	<b>\$ 1,386</b>	<b>\$ 37,370</b>	<b>\$ -</b>	<b>\$ 131,652</b>	<b>\$ -</b>	<b>\$ 131,652</b>

**Income:**  
 -Dividends; qtrly bdgtd mnthly  
 -Perpetual Trust; annly bdgtd mnthly

**Expenses:**  
 -Pblic Wtns; annly bdgtd mnthly  
 -Episcpt; annly bdgtd mnthly (Convention)  
 -Cong Vitlty/Admin/Episcpt; bdgtd  
 program staff chng

# 2026 INITIAL DRAFT

- Overall budget (summation of all programs):

	Actual 2023	Actual 2024	Budget 2025	Actual YTD2025.07	Budget 2026	2025 -> 2026 Budget Better/(Worse)
<b>Operating Income</b>						
Congregational Pledges	\$ 1,580,192	\$ 1,639,384	\$ 1,696,000	\$ 990,608	\$ 1,729,637	\$ 33,637
Dividends & Interest	\$ 592,466	\$ 614,886	\$ 638,157	\$ 318,726	\$ 650,076	\$ 11,919
Perpetual Trust Income	\$ 232,500	\$ 232,500	\$ 232,500	\$ 240,000	\$ 240,000	\$ 7,500
Other Income	\$ 6,145	\$ 5,293	\$ 4,000	\$ 1,704	\$ 4,000	\$ -
<b>Total Income</b>	<b>\$ 2,411,304</b>	<b>\$ 2,492,062</b>	<b>\$ 2,570,657</b>	<b>\$ 1,551,038</b>	<b>\$ 2,623,713</b>	<b>\$ 53,056</b>
<b>Operating Expenses</b>						
Salaries and Benefits	\$ 1,274,908	\$ 1,316,032	\$ 1,405,766	\$ 783,168	\$ 1,416,143	\$ (10,377)
Denominational Support	\$ 348,168	\$ 353,322	\$ 356,330	\$ 209,123	\$ 368,686	\$ (12,356)
Conferences, Meetings, & Events	\$ 220,397	\$ 252,683	\$ 221,393	\$ 130,796	\$ 246,218	\$ (24,825)
Grants and Partnerships	\$ 207,444	\$ 204,441	\$ 225,379	\$ 150,763	\$ 228,429	\$ (3,050)
Buildings and Grounds	\$ 181,855	\$ 187,897	\$ 194,700	\$ 114,519	\$ 199,048	\$ (4,348)
Professional Fees	\$ 160,914	\$ 141,787	\$ 114,940	\$ 62,841	\$ 118,770	\$ (3,830)
Travel & Related Business	\$ 51,287	\$ 69,331	\$ 73,850	\$ 23,780	\$ 69,050	\$ 4,800
Office Expenses	\$ 51,954	\$ 45,436	\$ 46,400	\$ 15,925	\$ 44,100	\$ 2,300
Equipment and Software	\$ 20,366	\$ 26,403	\$ 21,359	\$ 17,836	\$ 28,664	\$ (7,305)
Communications and P.R.	\$ 8,456	\$ 3,883	\$ 9,000	\$ 409	\$ 9,000	\$ -
Cost Sharing/Registration Fees	\$ (115,832)	\$ (146,523)	\$ (98,460)	\$ (89,772)	\$ (104,395)	\$ 5,935
<b>Total Expenses</b>	<b>\$ 2,409,917</b>	<b>\$ 2,454,691</b>	<b>\$ 2,570,657</b>	<b>\$ 1,419,386</b>	<b>\$ 2,623,713</b>	<b>\$ (53,056)</b>
<b>Operating Excess/(Shortfall)</b>	<b>\$ 1,386</b>	<b>\$ 37,370</b>	<b>\$ -</b>	<b>\$ 131,652</b>	<b>\$ -</b>	<b>\$ -</b>

**Income:**  
 -Pledges; 2.0% growth (3.4% growth 2024 -> 2025)  
 -Dividends; G&I dividend same, market value up  
 -Perpetual Trust; Tannahill increase

**Expenses:**  
 -Salaries/Benefits; switch to PPO 80 (\$37k savings from PPO 90) plus 3% COLA  
 -Denomination Sprt; TEC and Prov. V share  
 -Conferences; CCD and Convention  
 -Equip/Sftwr; in line with subscriptions

**Bishop's staff is trialing a move to PPO 80;  
 PPO 90 is still norm for parishes**

**2026 Projection at 2024 Convention  
 \$2,612,576; increase of \$11,137 (+0.4%)**

# 2026 INITIAL DRAFT

- Total by program group:

	Actual 2023	Actual 2024	Budget 2025	Actual YTD2025.07	Budget 2026	2025 -> 2026 Budget Better/(Worse)
<b>Operating Income</b>						
Congregational Pledges	\$ 1,580,192	\$ 1,639,384	\$ 1,696,000	\$ 990,608	\$ 1,729,637	\$ 33,637
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Perpetual Trust Income	\$ 232,500	\$ 232,500	\$ 232,500	\$ 240,000	\$ 240,000	\$ 7,500
Other Income	\$ 6,145	\$ 5,293	\$ 4,000	\$ 1,704	\$ 4,000	\$ -
<b>Total Income</b>	<b>\$ 2,411,304</b>	<b>\$ 2,492,062</b>	<b>\$ 2,570,657</b>	<b>\$ 1,551,038</b>	<b>\$ 2,623,713</b>	<b>\$ 53,056</b>
<b>Operating Expenses</b>						
Congregational Vitality	\$ 462,342	\$ 491,153	\$ 533,109	\$ 328,918	\$ 626,038	\$ (92,929)
Episcopate	\$ 877,504	\$ 876,920	\$ 900,968	\$ 440,213	\$ 856,221	\$ 44,747
Public Witness	\$ 305,896	\$ 307,447	\$ 321,938	\$ 219,245	\$ 333,908	\$ (11,970)
Administration	\$ 764,175	\$ 779,172	\$ 814,642	\$ 431,010	\$ 807,545	\$ 7,097
<b>Total Expenses</b>	<b>\$ 2,409,917</b>	<b>\$ 2,454,691</b>	<b>\$ 2,570,657</b>	<b>\$ 1,419,386</b>	<b>\$ 2,623,713</b>	<b>\$ (53,056)</b>
<b>Operating Excess/(Shortfall)</b>	<b>\$ 1,386</b>	<b>\$ 37,370</b>	<b>\$ -</b>	<b>\$ 131,652</b>	<b>\$ -</b>	<b>\$ -</b>

**Income:**

- Pledges; 1.9% growth (3.4% growth 2024 -> 2025)
- Dividends; G&I dividend same, market value up
- Perpetual Trust; Tannahill increase

**Expenses:**

- Cong Vitlty/Admin/Episcpt; bdgtd program staff chng
- Cong Vitlty; addition of weekend CCD plus CCD week changes

# **REQUESTS / QUESTIONS / COMMENTS**

**[cventura@edomi.org](mailto:cventura@edomi.org)**

# 2026 CPG MEDICAL RATES

Plan Name	2025 Rates				2026 Rates				Rate Change			
	Single	Plus Sps	Plus Child	Family	Single	Plus Sps	Plus Child	Family	Single	Plus Sps	Plus Child	Family
Anthem BCBS BlueCard MSP PPO 100	\$ 1,124	\$ 2,023	\$ 2,023	\$ 3,147	\$ 1,225	\$ 2,205	\$ 2,205	\$ 3,430	9.0%	9.0%	9.0%	9.0%
Anthem BCBS BlueCard MSP PPO 90	\$ 1,006	\$ 1,811	\$ 1,811	\$ 2,817	\$ 1,076	\$ 1,937	\$ 1,937	\$ 3,013	7.0%	7.0%	7.0%	7.0%
Anthem BCBS BlueCard PPO 100	\$ 1,406	\$ 2,531	\$ 2,531	\$ 3,937	\$ 1,533	\$ 2,759	\$ 2,759	\$ 4,292	9.0%	9.0%	9.0%	9.0%
Anthem BCBS BlueCard PPO 90	\$ 1,256	\$ 2,261	\$ 2,261	\$ 3,517	\$ 1,344	\$ 2,419	\$ 2,419	\$ 3,763	7.0%	7.0%	7.0%	7.0%
Anthem BCBS BlueCard PPO 80	\$ 1,077	\$ 1,939	\$ 1,939	\$ 3,016	\$ 1,142	\$ 2,056	\$ 2,056	\$ 3,198	6.0%	6.0%	6.0%	6.0%
Anthem BCBS CDHP-15/HSA	\$ 994	\$ 1,789	\$ 1,789	\$ 2,783	\$ 1,054	\$ 1,897	\$ 1,897	\$ 2,951	6.0%	6.0%	6.0%	6.0%
Anthem BCBS CDHP-20/HSA	\$ 883	\$ 1,589	\$ 1,589	\$ 2,472	\$ 936	\$ 1,685	\$ 1,685	\$ 2,621	6.0%	6.0%	6.0%	6.0%