RIVIERA
UNITED METHODIST CHURCH

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Rivieraumc.org

RUMC seeks to be a community across generations, gathering at the open table and encouraging connections with one another through the life and teachings of Jesus Christ.

Dear Congregation,

This year, as part of our leadership's faithful work to lead our church, we are beginning a new process as we close out 2026 and prepare for our 2027 budget process. We hope that, by using this new format called a "Narrative Budget," we can better show how we live out our vision statement through our Missional Initiatives, Worship, Connect, Grow, and Serve.

In the following pages, you will get a glimpse of some exciting things that have happened over the past year. This information also includes the cost of the ministry here at the church and how our finances are shaping up for the year. This document doesn't cover every dollar and volunteer hour that goes into making Riviera UMC a place of God's love. It does, however, help convey the practical costs of ministry and invite us to invest in the mission of living out our vision, both with our finances and our personal time.

I'm grateful to you and the leaders of our church who live into our Vision Statement every day!

Grace & Peace,

Pastor Angie

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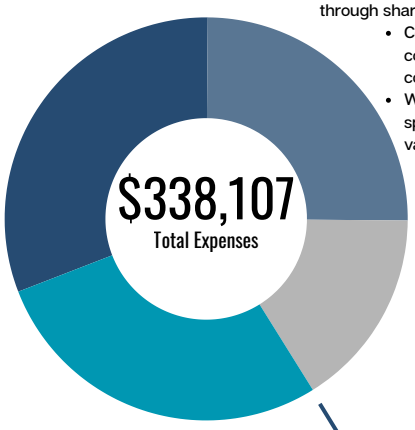
2026 Operating Expenses by Ministry Area

WORSHIP: $105,723

- Engaging Worship: Connect congregants, Riviera Day School families, and the wider community through meaningful worship experiences.
- Relevant Sermon Series: Use contemporary language, such as Like, Follow & Subscribe, to encourage discipleship and sharing the Gospel.
- Intentional Worship Planning: Staff and volunteers collaborate through the Worship Design Team to shape meaningful services.
- Reflection and Growth: Monthly team reflections foster humility, encouragement, and continuous improvement.
- Growing Volunteer Involvement: Celebrate increased participation in worship through Acolytes, the Worship Band, and the Tech Team.

CONNECT: $82,754

- Community Outreach Events: Host events like the Pumpkin Patch, Trunk or Treat, Bowling Parties, Water Day, and Block Parties to connect with neighbors beyond Sunday worship.
- Riviera Day School Support: Build relationships with school families and share God's love.
- Community Partnerships: Support community organizations through shared use of church property.
- Communication and Engagement: Connect with the community through our website, social media, and other communication tools.
- Welcoming All: Follow Jesus' example by creating spaces where everyone feels welcomed, encouraged, valued, and invited to discover the love of Christ.



SERVE: $54,978

- Serve Within the Church: Encourage hospitality, leadership, and worship opportunities.
- Strengthen School Partnerships: Build meaningful connections with local public schools.
- Respond to Community Needs: Expand disaster recovery efforts and support feeding ministries like Metro Ministries and Pack-a-Snack.
- Support Global Missions: Continue our partnership with our Sister Church, Babajules in Cuba.
- Care for Vulnerable Families: Support foster families throughout Pinellas County while focusing our resources for greater missional impact.

GROW: $94,652

- Growing Volunteer Engagement: Celebrate increased volunteer participation on Sunday mornings and evenings.
- Expanding Small Groups: Welcome new members into small groups and Bible studies.
- Strengthening Men's Discipleship: Add a second monthly Men's Ministry meeting, doubling participation.
- Looking Ahead: Introduce a new Discipleship Map process through early 2027 to help new and seasoned Christians grow in faith.

Worship - $105,723 or 31% of Operating Expense

Worship is integral to our congregation's life and one of the primary ways we connect with those who want to learn more about following Jesus Christ. Over the past year, we have been blessed to find new and exciting ways to engage the congregation, our Riviera Day School families, and the community in worship. This has included sermon series such as Like, Follow & Subscribe, which use contemporary language we often gravitate toward to help us understand how it can shape us into followers of Christ who share the good news of the Gospel through our words and actions. Our Worship Design team includes staff and volunteers who shape our worship through intentional practices of reflection, humility, and encouragement. Each month, we reflect on how we feel we have been successful and how we feel we can learn and grow as leaders. We have been excited this year to see a continual increase in worship volunteers through programs like our Acolytes, Worship Band, and Tech Team!

Connect - $82,754 or 25% of Operating Expenses

Through our missional element, Connect, we share God's love with our neighbors through communication and events. This has primarily taken the form of our regular Outreach events throughout the year. Events like the Pumpkin Patch, Trunk or Treat, Bowling Parties, Water Day, Block Parties, and more help create opportunities for the community to interact with our church outside of Sunday morning worship. This also includes supporting our Riviera Day School ministry and its families. As I've often mentioned, many who are new to the faith or Christianity will often look for ways to visit a church outside of Sunday morning. These are more comfortable ways for people to learn more about who we are as servants in ministry together and to feel welcomed, encouraged, and valued as part of the community. This work of connection is integral to the life of Christ, as Jesus moves toward people who feel left out. This work also includes managing our community partners' use of the church property and using our communication tools, like the website and social media.

Grow - $94,652 or 28% of Operating Expenses

Through our missional element, Grow, we examine how we invest in discipleship within the church. This includes Children's Church, Youth Ministry, Small Groups, and Bible studies. Over the past year, we have seen a wonderful increase in new volunteers both on Sunday Mornings and Sunday Nights! Small groups have welcomed new members this year, and our Men's Ministry added a second meeting each month, doubling the number of men engaged in discipleship as part of the RUMC community. Over the coming months, into the first months of 2027, we will use a new "Discipleship Map" process to guide us, new and seasoned Christians, in growing our faith.

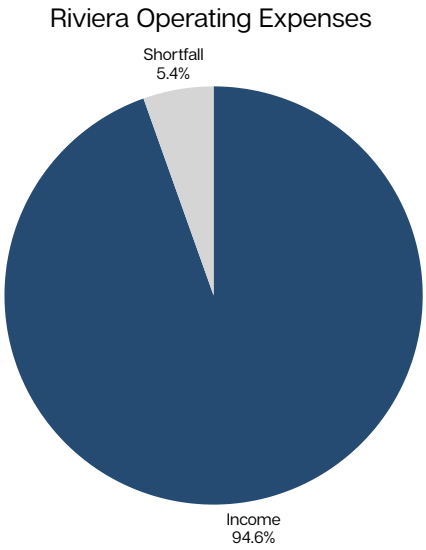
Serve - $54,978 or 16% of Operating Expenses

Through our missional element, Serve, we consider how we serve within our church community and beyond. This includes how we can serve in hospitality, leadership, and worship, as well as outward missional projects like school partnerships and feeding those in need. Over the past summer, we engaged in a three-month discernment process to see how we can focus our resources to make a broader impact. This has opened exciting new opportunities for missional engagement, including a public-school/Church partnership, disaster recovery, and feeding ministries such as Metro Ministries and Pack-a-Snack. We also continue supporting our Sister Church, Babajules in Cuba, and foster families in Pinellas County.



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Income vs. Expenses



EOY 2026 Projected Income: $319,700
This amount includes all giving, including tithes, loose plate, interest income, Riviera Day School user fees, and additional income from groups that use our church throughout the year.

EOY 2026 Projected Net Income: (-$18,407)
This amount includes transfers for capital expenses like our roof repair and our Pumpkin Patch Fundraiser.

What's not included?

Designated Giving - These amounts do not include individual giving to ministries such as Youth Ministry, designated giving for individual ministry needs, or our mission partners, including Cuba, Disaster Recovery, and Pack-a-Snack.

Mortgage Expense - We are currently using funds from the sale of the 5225 Venetian Blvd property to pay the $3,022 monthly mortgage. We are investing the funds and forecast that they will be depleted over the next 5-7 years of the mortgage. This will leave us with several years of the loan (ending July 2043) with a monthly mortgage expense not budgeted in our operating expenses of about $36k per year.

A hope for our future - How you can get involved.

Over the past five years, Riviera UMC members have increased their giving by 3% or more each year. This is an incredible testimony to our members' faithfulness. We want to celebrate that amazing gift and also recognize that, over the past five years, our fixed expenses have outpaced the growth of our giving. This has led to an average net loss of about $18k-$20k each year. As a result, our reserves have been depleted.

2027 & Beyond - Riviera UMC Leadership expects our 2027 budget to reflect a similar deficit.

Along with continued cost evaluations and expense reviews, we will need not only faithful giving from our members, but also continued prayer that God will show us how to create a sustainable future.

There are tangible ways you can support Riviera UMC in the closing weeks of 2026 and help guide our ministry for 2027:

1. Pray - How can I (we) be faithful with our time and gifts? How has God called me (us) to support Riviera UMC's mission and vision?
2. Pledge - 2027 Pledge cards are now available. This is not only an ask for our financial gifts, but also a pledge to Worship, Connect, Grow & Serve at Riviera.
3. Gifts - Below is a QR Code you can scan to make a one-time offering to help us close the gap in 2026. You can also make a check out to Riviera UMC with "Operating" noted in the memo line.

Thank you for being a part of Riviera UMC, helping us to be a people across generations, gathered at the open table and encouraging connections to the life and teachings of Jesus Christ! Amen.

Thank you for supporting Riviera UMC!

