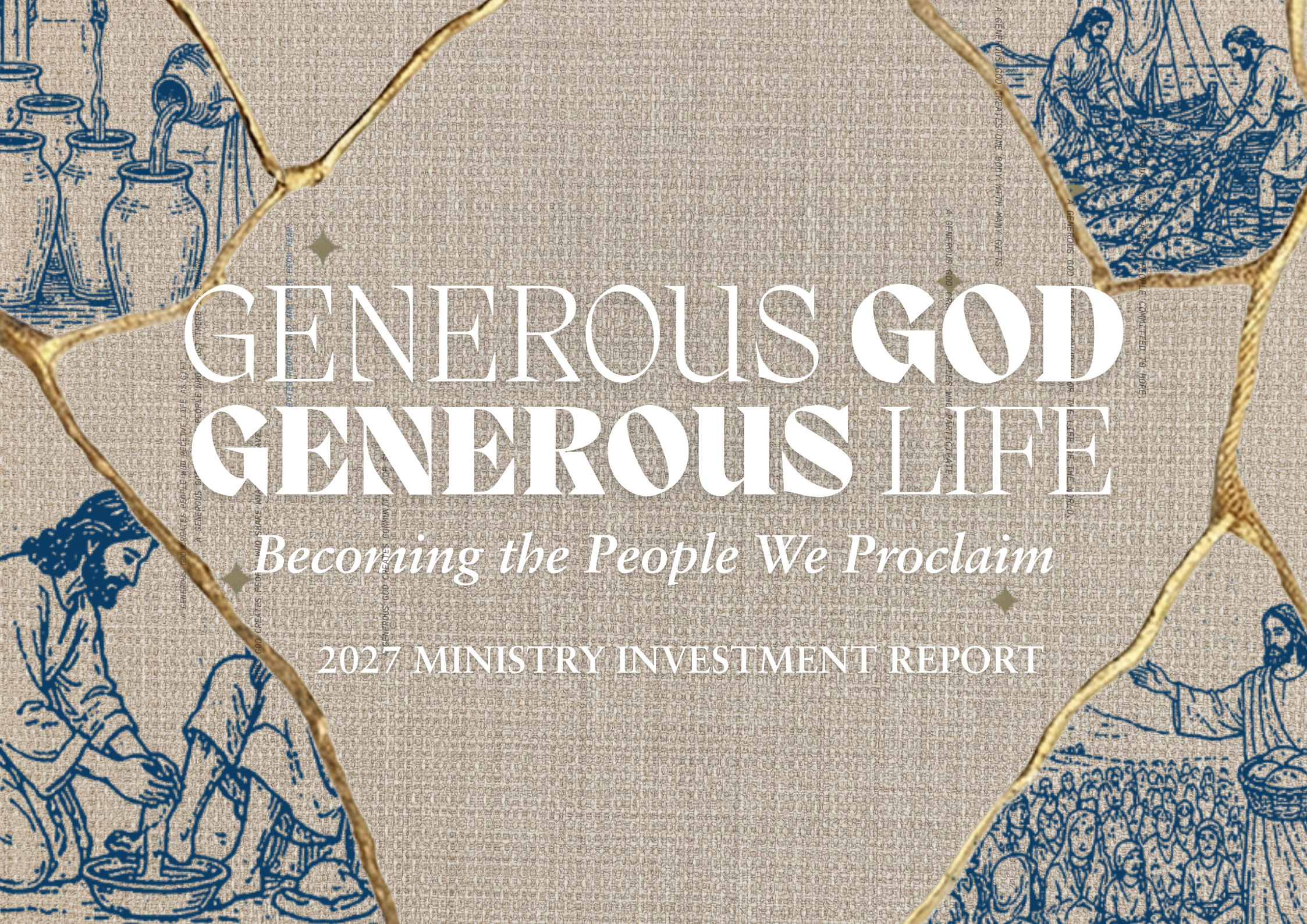


GENEROUS GOD GENEROUS LIFE

Becoming the People We Proclaim

2027 MINISTRY INVESTMENT REPORT

It Begins with
GOD'S GENEROSITY



"Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom." -Luke 12:32

Dear Saints of SSPC,

Throughout this fall, we have been returning to one simple truth:
God is generous.

Before we give anything, God has given to us. Creation is gift. Grace is gift. Daily bread is gift. The people with whom we share our lives are gift. And the church—this community in which we worship, learn, serve, celebrate, grieve, and grow together—is gift.

The question of generosity, then, begins not with "What does the church need from me?" but with "How will I respond to all that God has given?"

That is the heart of **Generous God, Generous Life.** Generosity is more than a financial decision we make once a year. It is a way of life—a response to God's generosity and part of how we become the people we proclaim.

These pages tell part of the story of what our generosity makes possible: worship that draws us into God's presence, people growing in faith, friendships that bind us together, care in difficult seasons, and neighbors served near and far. None of this belongs to any one of us. It is something God has entrusted to all of us.

As you consider your financial commitment for 2027, begin with gratitude. Remember what God has done. Consider what God is doing among us. And imagine what becomes possible when we live generously together.

God is generous. May our lives tell the story.

With gratitude for our life together,
Rev. Dr. Rachel Rhodes

A GENEROUS GOD CREATES COMMUNITIES OF SHARED LIFE

We proclaim a God who creates abundantly, provides faithfully, welcomes freely, and gives generously.

What might it look like for that generosity to take shape in us—in the ways we worship and serve, share and give, welcome and care for one another?

A generous life is our faithful response to a generous God.











Rooted in GRATITUDE

"For where your treasure is, there your heart will be also." –Matthew 6:21

Generosity begins with God.

Before we give, we have already received: life, grace, daily provision, and the gift of community. Our generosity is a grateful response to God's abundant generosity.

A generous life asks us to consider what we trust, what we value, and how the resources entrusted to us might participate in what God is doing in the world.

Giving is more than a transaction. It is an act of worship and trust. Through our gifts, we participate in God's work, support ministry, and help share Christ's love with others.

We proclaim a generous God.
Our generosity tells God's story.













What Generosity **MAKES POSSIBLE**

Our 2027 operating budget is more than a collection of expenses. It is a picture of our shared ministry and an expression of our shared generosity. As our congregation continues to grow in membership and ministry, these resources allow us to worship faithfully, nurture disciples of every age, care for one another, serve our neighbors, and extend God's generosity far beyond the walls of our church campus.

- **WORSHIP & MUSIC**
  Lifting our voices in gratitude and praise.
- **DISCIPLESHIP**
  Growing into the life God calls us to live.
- **MISSION & OUTREACH**
  Sharing God's abundance with our neighbors.
- **CONGREGATIONAL LIFE**
  Creating relationships of welcome, care, and belonging.
- **ADMINISTRATION & MINISTRY SUPPORT**
  Equipping and sustaining the ministries we share.
- **BUILDINGS & GROUNDS**
  Stewarding the spaces where worship, fellowship, and ministry flourish.

2027 TOTAL OPERATING BUDGET: $1,900,000

INVESTING IN **MISSION, MINISTRY, & PEOPLE**







WHY HAS THE BUDGET GROWN?

As SSPC has grown, so has our shared ministry. We have invested in the people, programs, and facilities that nurture our congregation and extend Christ's love into the community.

Our growing budget reflects a growing church: more people in worship, deeper opportunities for discipleship and fellowship, a dedicated staff, faithful care of our campus, and a continued commitment to serving beyond our walls.

INVESTING IN PEOPLE FOR MINISTRY

People are at the heart of our ministry. Our staff supports worship, pastoral care, faith formation, outreach, and the daily life of the church.

As SSPC grows, we continue to invest in the leaders and staff who help our congregation flourish and our mission thrive.

PROGRAMMING & PARTICIPATION

More participation means more ministry. As worship attendance, faith formation, fellowship, and congregational programming grow, so do the resources required to support them—from curriculum and supplies to meals, hospitality, technology, and communication.

CARING FOR OUR CAMPUS

Our campus is a place for worship, learning, fellowship, care, and community. Faithful stewardship of these spaces requires ongoing investment in utilities, maintenance, repairs, and improvements that ensure our campus and grounds remain welcoming, safe, and ready for ministry.

MISSION & BENEVOLENCE

Our growing ministry reaches beyond our campus. SSPC dedicates significant resources each year to mission and benevolence, supporting partners who feed, house, educate, care for, and accompany our neighbors locally and beyond.

Budget growth is not about doing more. It's about faithfully supporting the ministry God has entrusted to us.

GROWING
In Generosity

Generosity looks different for every household. What we celebrate is a growing number of people choosing to participate intentionally in the ministry we share.

Our Giving Community

223 Households made a pledge for 2026.

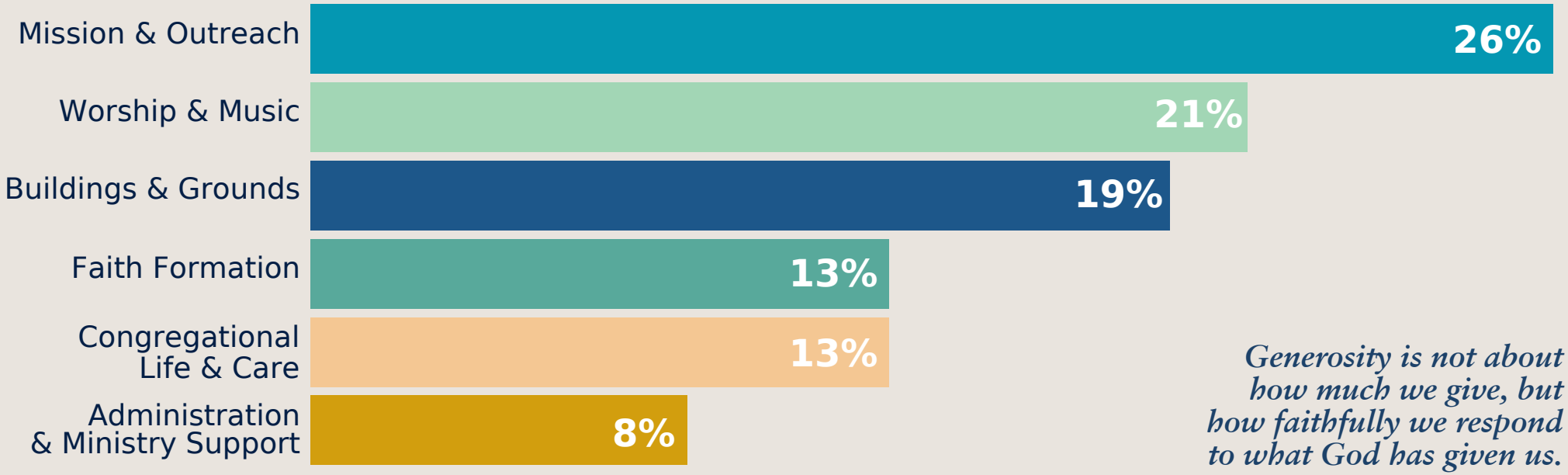
48 Households began pledging

81 Households increased their commitment.

349 Households have participated in giving in 2026.*

*As of September, 2026

2027 Budget Distribution



*Staff salaries are spread throughout each area of ministry.

Generosity is not about how much we give, but how faithfully we respond to what God has given us.

GENEROSITY AND GIVING

"Freely you have received; freely give." –Matthew 10:8

WHAT DOES GENEROSITY HAVE TO DO WITH MY FAITH?

Christian generosity begins with God. We give not to earn God's favor, but in response to grace we have already received. Financial giving is one way we express gratitude, practice trust, and participate in God's work through the church.

WHY MAKE A PLEDGE?

A pledge is an estimate of what you intend to give to SSPC during the coming year. It helps turn a desire to be generous into an intentional commitment, and it allows the church to plan faithfully for worship, staffing, faith formation, mission, pastoral care, and congregational life.

A pledge is not a contract. If your circumstances change, your commitment can change too.

HOW MUCH SHOULD I GIVE?

There is no required amount. Some give weekly or monthly; others use a percentage of income, such as the biblical tithe of ten percent. Rather than comparing gifts, prayerfully consider what generosity looks like in your life.

WHAT IF I ALREADY GIVE BUT DON'T PLEDGE?

Thank you. Your generosity is already making ministry possible.

A pledge helps SSPC plan faithfully for the year ahead by providing a clearer picture of the resources available for ministry. For many, it is also a meaningful way to make their giving more intentional and prayerful.

HOW CAN I GIVE?

Your generosity can be expressed through cash gifts, online giving, stock transfers, donor-advised funds, qualified charitable distributions, and other planned gifts.

To make your 2027 commitment, scan the QR code or visit www.sspres.org/giving

Questions about pledging or giving? Contact Jeannine Torbert at 912-638-2220 ext. 102



Generosity
BEYOND OUR WALLS

"You give them something to eat." — Luke 9:13

God's generosity was never meant to stop with us. Through SSPC's benevolent giving, the generosity of this congregation reaches neighbors throughout the Golden Isles and communities around the world. Together, we support ministries that feed, shelter, encourage, educate, heal, and accompany our neighbors.







$200k Given to mission and benevolence in 2026.

17 Mission partners supported locally and beyond.

FOOD & BASIC NEEDS

- Manna House
- Sparrows Nest
- MAP International
- Habitat for Humanity
- Hunger Action Team
- CCGA Food Pantry
- Back Pack Buddies
- The Well

CHILDREN & FAMILIES

- Coastal Coalition for Children
- CASA
- Safe Harbor Children's Home
- Morningstar
- Angel tree
- Coastal Outreach Soccer

HOUSING, CARE & COMMUNITY

- Safe Harbor Children's Home
- Angel Tree
- Coastal Outreach Soccer
- Grace House
- Veterans Village
- Habitate for Humanity

MISSION BEYOND OUR COMMUNITY

- Keep Golden Isles Beautiful
- OneHundredMiles
- Historic Harrington School
- BRIDGE Mission
- Heifer International

When we give together, generosity travels farther than any one of us could send it alone.

"For where your treasure is, there your heart will be also." –Luke 12:34





Becoming the People
WE PROCLAIM

WE PROCLAIM A GOD WHO IS GENEROUS!

A God who gives life and daily bread.

A God whose grace is more than enough.

A God who invites us to share what we have received.

A God who calls us out of fear and into trust.

A God who gathers us into a community where gifts are shared and no one stands alone.

AS YOU CONSIDER YOUR FINANCIAL COMMITMENT FOR 2027, TAKE TIME TO REFLECT:

Where have I experienced God's generosity?

What has God entrusted to my care?

What am I holding tightly because I am afraid there will not be enough?

Where might God be inviting me to trust more deeply?

How might my giving reflect what I believe about who God is?

What might a generous life look like for me?

A GENEROUS LIFE, **TOGETHER**





CONSIDER YOUR COMMITMENT

As you prayerfully consider your giving for 2027, you might be making a financial commitment for the first time. You might continue a commitment that has become an important part of your life. You might feel called and able to increase your giving.

Wherever you begin, we invite you to make your commitment with gratitude, trust, and hope for what God will continue to do among us.



Make Your 2027 **Commitment**

YOU MAY SUBMIT YOUR COMMITMENT:

Online at **SSPRES.ORG/GIVING** or by scanning the QR code.

In worship on November 15, 2026 by placing your commitment card in the offering.

By mail or in person at the church office.

St. Simons Presbyterian Church
205 Kings Way
St. Simons Island, GA 31522

Thank you for the many ways you give, serve, pray, welcome, care, and participate in the life we share.

God is generous. May our lives tell the story.





Your Invitation to
A GENEROUS LIFE

2027 Ministry Investment Report

**A GENEROUS PEOPLE,
LIVING GOD'S LOVE!**



SSPRES.ORG/GIVING

Together, we reflect our generous God through lives of gratitude, hands of service, and hearts open to share.

St. Simons Presbyterian
205 Kings Way
St. Simons, GA 31522