



a Brief Guide to Church Finances



Scholarships are just one part of the many ways the money given by our faith community serves.

INTRODUCTION

One out of six times that Jesus opens his mouth in the Gospels, he makes a reference to money. Whether it's the treasure we store in heaven as opposed to here (Matthew 5:19-21) or his observation of a Widow's devotion (Mark 12:41-43), Jesus speaks to our chief need by speaking about one of our chief concerns.

In a Church, everything that is a part of what you experience as a member of this community is funded somehow. From the candles used during the worship service, the bread bought for the sandwich ministry, the plots sold in the cemetery, pre-marital counseling, the salaries paid to staff, printing and emailing the newsletter, the Bibles and Hymnals we use, the digital resources we share, any funeral or wedding, the materials used for the youth program, the assistance given to the needy, to the efforts to keep the church clean on a regular basis all fit into the larger mission of Hawfields to "build, grow and share."

But how does that work exactly?



If you would like to be a part of helping shape our financial and giving work in this church join Ministry of Finance or Ministry of Stewardship! Talk to Sid Norton, John Taylor or David Ealy for more information.

FIRST, WE RECEIVE

The first and most important thing to know about Church Finances is that God has already given us everything we need. According to Deuteronomy 28:11-13:

11 The Lord will make good things abound for you—whether the fertility of your womb, your livestock's offspring, or your fertile soil's produce—on the very land that the Lord swore to your ancestors to give to you. 12 The Lord will open up for you his own well-stocked storehouse, the heavens, providing your land with rain at just the right time and blessing all your work. You will lend to many nations, but you won't have any need to borrow. 13 The Lord will make you the head of things, not the tail; you will be at the top of things, not the bottom, as long as you obey the Lord your God's commandments that I'm commanding you right now, by carefully doing them.

Following God's heart should be the first order of business when we think about money and the church.

THE BUDGET

Thus the General Operating Budget represents the Session's (our church board) prayerful consideration of God's will for us as a church. It's a spending plan that reflects what we think God's priorities are for us in a given year. One of the things that takes a big part of the budget is Staff Salaries. But it's important to remember that those salaries should be divided by the parts of our church mission that staff member addresses. For example, the amount of time devoted to worship by the pastor represents an economic impact on our budget and the importance of worship to us as a community.

The budget is not a unanimous document. There are pieces of the budget you may not like and other parts you may love. There may be pieces of it that go against the grain of your theology and others that seem divine in sanction. This is because a budget is a living document. It should be a document that can respond to the dynamic needs and times of our church and culture.

It's also a practical document. It is responsible and good stewardship to have insurance, utilities, pest control. Those aren't as inspiring as, perhaps, the Youth Program or 3rd Grade Bibles, but they are critical to our church's mission nevertheless.

Part of the Session's work is to gain a vision of the larger church and its mission and to keep that in mind when it comes to God's money.

The other function of the budget is to limit spending. We covenant together to only spend but so much on something. That way we keep in mind addressing needs and not merely our wants. Each committee has a specific amount they are operating within. In order to spend more, they must get permission. Often this means going to the congregation with the additional need.





SHOW ME THE MONEY

Our church operates on a cash basis. We can only spend what we actually have. Most people in the congregation probably have far more credit on their credit cards than the church does (our two cards have a \$3000 limit). The church has no long term liability: no mortgage, no van payments, no equipment loans. We have a checking account and savings accounts. The Annual Report spells out a lot about our finances (and is available at any time from the church office). The Session meets monthly and reviews financial information and approves reports to be published. Our finances are a matter of public record. Our non-profit status with the IRS requires it.

Our book of church order requires an audit to be done of our books. This happens independently of the Session.

What makes church finances different from your personal finances are several complicating pieces.

First, our income is not a given. What we have to address our mission spending is what is given by the congregation. The Pledge Campaign is an effort to make this number more concrete, but without more widespread participation in that program, all we can do is guess. Even with the pledges, no one is obligated to give outside of their own conviction and means. Your employer is contractually obligated to pay you a certain amount in a certain way. Our church's finances rely completely on generosity and a sense of mission.

Second, people like to designate gifts. Imagine that, not only does your employer not only pays you at random, but they also can decide what you spend your money on. You might want to buy groceries but your employers says you can only buy gas. Perhaps someone is really into the Building Fund. Maybe someone else only believes in the youth program and nothing else. Yet another wants money to support music in worship. Others may feel the cemetery is the place for their offering to God.

Whatever the reason, *any* designated gift complicates the bookkeeping process. It also undermines the congregation's own authority that they have placed in the Session, whom they elected.

Lastly, times change. In the course of a year the boiler might break down or the roof might need repairing. It may be that we have a sudden influx of youth, a new fellowship opportunity presents itself or the need arises for a soup kitchen to be started. In the end, any of these concerns is and must be rooted in the larger concern for God's will for us as a community. This means having room to address future needs, not just present ones.

HOW DO WE GIVE?

The single most important contribution you can make is to **pray**.

Pray for our mission as a church, pray for our buildings and equipment. Pray for the vision and stewardship of the leadership. Pray for our staff. Pray for new members. Pray for departed members. Pray that God's provision be sure. Pray for your own sense of God's will.

The second most important contribution you can make is gratitude. Having an attitude of thanks for all that we have and all with which God means to bless us is crucial to our future.

The Offering is a time during the worship service when you can share your financial gifts and prayers in response to God's goodness. You can also give by setting up the church as a vendor with your online billpay service. You can remember the church in your will or even provide gifts of stock. Some offer what is known as "gifts in kind": these are things like the bread we use in Communion or Bibles given to Confirmands. They aren't money per se, but they are invaluable.

A perennial question is "How much should I give?" There are two Biblical principles that should govern our thinking about this. Tithing and gladness.

First, the Bible recommends the principle of a tenth of what we receive be given. This is called a tithe. Malachi 3:10 says,

*Bring the whole tenth-part
to the storage house
so there might be food
in my house.*

*Please test me in this,
says the Lord of heavenly forces.*

*See whether I do not open
all the windows
of the heavens for you
and empty out a blessing
until there is enough.*

If everyone tithed, no matter what their income, there will always be enough for our church's mission. It's as simple as that. Everyone from the oldest of us to the youngest of us tithing means we already have what we need.

Second, we should give from a place of gladness. 2 Corinthians 9:7 says,

*Everyone should give whatever they have
decided in their heart. They shouldn't give
with hesitation or because of pressure. God
loves a cheerful giver.*

Giving shouldn't be about obligation, guilt, or even abundance. It should simply be our joyful response to God's goodness in our lives. Our Book of Order (part two of our church constitution) says Jesus is Lord of the conscience and should alone be governing our decision-making. Let us give as we are led!

There are several ways to measure our giving. The giving statements that come from the church office are a way to confirm what you have given. If there are errors, this, of course, should be addressed and corrected. Making a pledge is an easy way to keep up with your commitment. The financial information provided in the bulletin is a measure of how the congregation has given versus what the budget anticipated. A negative number means the congregation is behind that. A positive number means the congregation is ahead.