

Sermon Title: **Healthy Church Finance (Stewardship Campaign 2)**

Bible: 2 Corinthians 8:20-21 & Matthew 13:24-33

Where & When: Sunday Worship at Gilroy UMC on November 11th, 2018

Audience: about 32 English-speaking Church Members

We observed last Sunday as All Saints' Sunday. In the meantime, I have discovered one more saint, someone whom we have not acknowledged. So, before I start today's sermon, I would like to have a time to remember our saint: **Wayne Ernest**, who passed away on December 20th, 2015. (There is a chime sound).

DONALD THOME (April 29, 2012)

LILLIE REUTLINGER (Dec.22, 2013)

ROGER BLAKEWAY (March 13, 2015)

WAYNE ERNEST (Dec. 20, 2015)

MARLIN HISSIM (Oct. 29, 2017)

SUE HICE (Jan 11, 2018)

JANICE KRAHENBUHL (Sep. 22, 2018)

Opening Prayer

Let us pray! All things come from God. Thank you for your generosity! What we have is all yours. In Jesus' name, Amen!

1. Healthy Church Finance - Transparency

As I shared my stewardship story last month, today's message is also for our stewardship campaign. I would like to talk about healthy church finance.

I love this church. I love our church members. And I want to protect our church members, because I would not want anyone to find blame in how we manage what

we have. It is my absolute joy and responsibility to love and take care of this church. Sometimes, it is challenging and not easy, but it is my cross and my job. If there is something wrong, it is all my fault, because I am the pastor of this church. I am serious. It is all my fault. I am the one to be blamed. I think that this is one of the reasons why I am paid by the church.

The Church is a non-profit organization. Any organization has finances. To have healthy church finances, the church money needs to be **transparent**. Transparency means that church members can access the financial information. So, I will share our church's income, expenses, and saving accounts today. And I will share my own questions and some ministerial opportunities.

Healthy Church Finance - Transparent

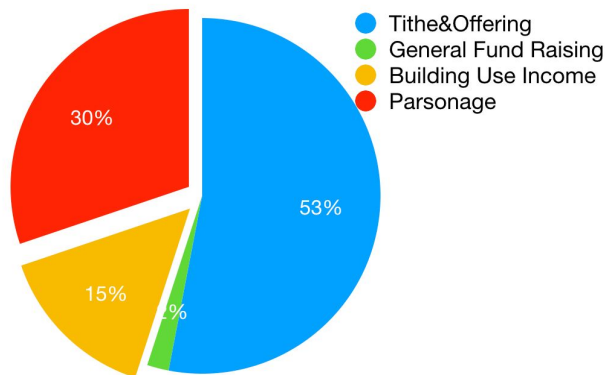
2. Gilroy UMC's 2018 Income

There are 4 categories of income. And this is the actual income in 2018 up until October 6th: Tithe & Offering, General Fund Raising, Building Use Income, and Parsonage Rent Fee. I categorize these into two: members' giving and outside income. The first two categories are our actual income. If we see this as a percentage, it is 55%, a little

Actual Income (~Oct. 06)

Tithe & Offering	38,112
General Fund Raising	1,416
Building Use Income	10,652
Parsonage Receivable	21,708
Total	71,888

Actual Income (~Oct. 06)



more than half our income. Which is healthier, to live with medicine or to live without medicine? Sometimes, we need to take medicine. But if we can be healthy without medicine, it is better.

When we have more renters in our church building, we should be thankful. But we should not rely on this outside income. Our focus should be our own actual income.

3. Gilroy UMC's 2018 Expense

There are many kinds of church expenses. So it is not easy to show all of that. But I will try. I categorize these into five. The first is related to **staff expense**: Pastor, Musician, Secretary, Custodian, and Guest Speakers. As you see, the pastor is the most expensive one.

The Second is **Church Administration**:

Payroll Taxes, Workers' Comp Insurance,

Bank Charges, Comprehensive Insurance, and Professional Services. I believe that

Staffs Expense (~Oct. 6)

Pastor	16,465
MM Salary	3,888
Secretary	5,775
Custodian	5,202
Guest Musician/Speaker	1,841

Administration Expense (~Oct. 6)

Payroll Taxes	2,144
Workers Comp Insurance	831
Bank Charges	487
Comprehensive Insurance	4,280
Professional Services	3,360

some of the professional services expense was used for my visa process. I really

appreciate it! The third is **Office Expense**:

Office Supplies, Postage, Website, Church Phone & Internet, Computer Software, and Copyright Licensing. Have you visited our church website

Office Expense (~Oct. 6)

Office Supplies	533
Postage	100
Website	655
Church Phones & Internet	1,065
Computer Software	0
Copyright Licensing	0

(<http://www.gilroyunitedmethodist.org>)? If not, please visit today. You can find a

lot of information! And if you have a

Facebook account, our church Facebook page

is great as well

(<https://www.facebook.com/gilroyumc/>).

Please go and click “Like.”

Building Expense (~Oct. 6)

Property Tax	564
Electricity	3,122
Water & Sewer	3,334
Waste	385
Security	983
Trustee Repairs/Maintain	771

The fourth is **Building Expense**: Property Tax, Electricity, Water & Sewer, Waste,

Security, and Repair or Maintenance

expense. We are so blessed to have

wonderful trustees. They take care of our

church building, amazingly. The fifth, the

last, is **Apportionment**. As a United

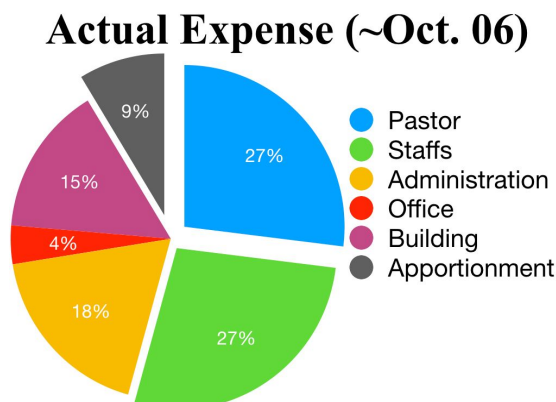
Apportionment & Total(~Oct. 6)

Conference Apportionment	5,305
Total Income	71,888
Total Expense	61,089

Methodist Church, we give conference apportionments, like a tithe. This is 10% of

our income. I also share our total income and total expense. We are very good at managing our church finances.

I would like to show you this as a percentage. Together, pastor and staff add up to 54%. The apportionment giving is almost 10%. To manage the church, we spend about 37%.



4. Saving Accounts & Ministerial Opportunities

Thankfully, we have some **savings funds**:

Parsonage Saving, Trimble Saving, Trustee Building Saving, Angel Memorial Fund, Sears Special Giving Fund, Burnson Hispanic Memorial Fund, and the

Apportionment Giving Fund. Actually, the Apportionment Giving Fund is not a saving fund, but I put this one here, because it has its own purpose. This total is \$35,937.

And we have an investment account. I heard that this **investment** is regarded as an

emergency fund in case of disaster. Among these saving funds, some are

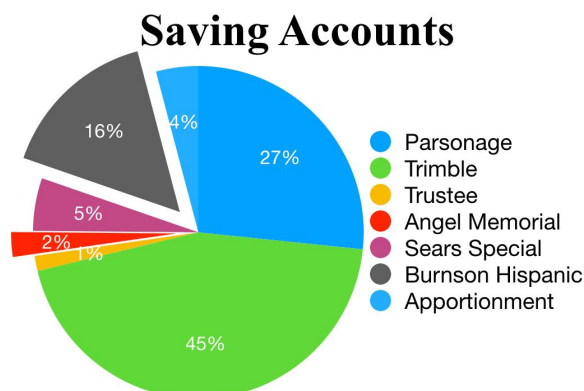
Saving Accounts

Parsonage Saving	9,056
Trimble Saving	15,178
Trustee Building Saving	500
Angel Memorial Fund	820
Sears Special Giving Fund	1,745
Burnson Hispanic Memorial	7,233
Apportion Giving Fund	1,405
Total	35,937

Investment

Vanguard REIT Stock	64,778
Unrealized Gain	28,251
Total	93,029

designated funds: the Angel Memorial Fund and the Burnson Hispanic Memorial Fund have specific purposes: the Angel Memorial Fund is for those who need help, like the homeless; the Burnson Hispanic Memorial Fund is for migrant outreach.



Even though our church is small, I wondered how we use these savings funds. So I checked out when the last time was that we spent any of this money. Except for the Apportionment Giving Fund, we have not used any other savings

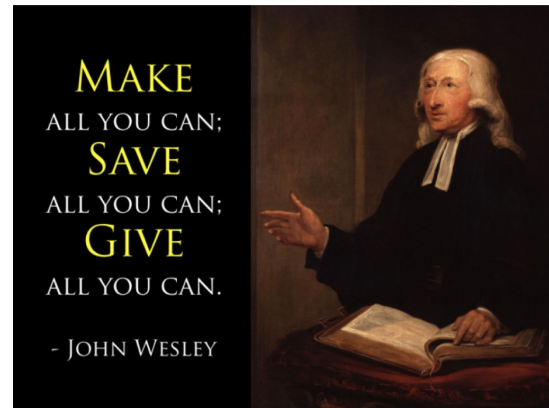
Last Time to Use

Parsonage Saving	5/17/2015	Remove fallen tree
Trimble Saving	01/06/2017	Church operating expenses
Trustee Building Saving	04/01/2016	Church service hours sign
Angel Memorial	06/01/2017	Gift Cards
Sears Special Giving		No Use after 2013
Burnson Hispanic Memorial	01/21/2016	Hispanic Outreach Program
Apportion Giving Fund	03/01/2018	pay 2017 remaining apportionment
Vanguard REIT		Never Used

funds during this year. We might need to ask the following questions? Where is God's presence? Where does God smile or cry? Where can we see God's tears? If we find out God's tears or joy, we will be able to do these ministries not only for our church, but also for this Gilroy Community.

John Wesley, the founder of our United Methodist Church, taught us his three rules about money. First, make all you can. Second, save all you can. Third, give all you can. We make money and save money to give. Giving is our final

destination, beyond making and saving. As we read in the Gospel of Matthew, there is good seed--mustard seed--and yeast. I believe that our church money should be like this seed and yeast. Our church money is for the kingdom of heaven. That's why



we make all we can and save all we can. Where our church money goes, there will be harvest; the birds will come and make nests, and the bread will feed God's people. With these parables, we will write down the real story. The kingdom of heaven is in our hands.

Closing Prayer

Gracious God, thank you so much for giving us your blessings. Thank you so much for using us as your servants. We will be the kingdom of heaven in this church and in this Gilroy Community with what we have. We are here! Use Us! In Jesus' name. Amen!