Sermon Title: "Stewardship Campaign #1 - because the water for them flows from the sanctuary"

Bible: Ezekiel 47:1-12

Where & When: at Gilroy UMC on World Communion Sunday, October 25, 2020

Audience: about 25 YouTube Live-streaming viewers

Opening Prayer

Gracious God, even during this challenging time, you pour out your mercy and grace upon us. As you are generous, you lead us to be generous. With what you give us, please help us to love one another, and please guide us to serve this community. During this time, please be with my lips in your grace and love. In Jesus' name. Amen.

1. One of Two Sermons for 2021 Stewardship Campaign

Today's message is one of the two sermons for the 2021 Stewardship Campaign. Today's sermon is focusing on our church finance. This year is very unique and challenging to everyone. Nevertheless, I see God's blessings upon our church. So, I plan to share our church finance, compared to the former year. In addition to today's sermon, in November, I plan to share my own personal stewardship story. Please stay tuned!

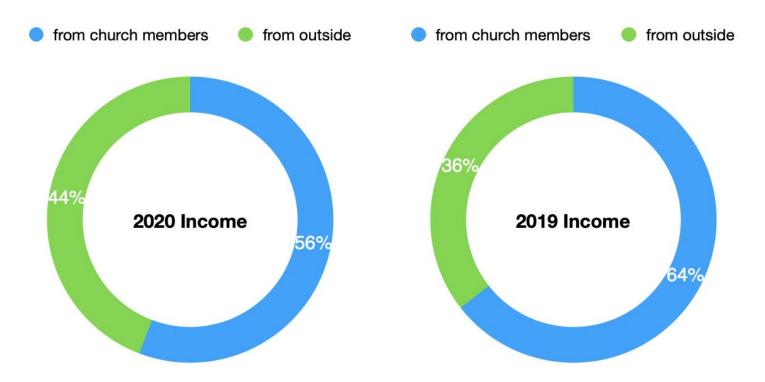
2. Financial Transparency for Healthy Church Finance

Before I share our 2020 church finance, I would like to share the key of the church finance that the UMC guidelines for finance suggested. It is financial transparency. And this is the same as my philosophy about church finance. Of course, the individual offering records should be kept confidential. However, our church members can access our church finance information. Our church finance is not perfect. We can make mistakes. But we are on the way to have a healthier church finance. Like our faith journey, even though we are not perfect, we follow Jesus Christ, who is our light. The light shines upon all of us, even our mistakes and weaknesses. The light reveals all of our brokenness. We cannot hide them in the light of Jesus Christ. However, Jesus calls us, not to punish us, but to forgive us, to love us, and to be with us. In the same way, I see the financial transparency. The reason why I share our church finance is that we are the children of the light. To come to the Lord, we need courage, which can be our faith. The Lord still loves us. With courage and faith, I share our church finance information. Please listen and see our church finance with your love. I believe that we are ready to see our church finance in 2020.

2020 Church Income	By September 30
Tithe and Offering	\$54,646.06
Paycheck Protection Program	\$11,563.00
Angel Memorial Fund	\$350.00
the building uses	\$8,702.00
the parsonage rent	\$23,316.02
banking interest	\$18.47
Total	\$98,595.55

3. 2020 Church Income

These are the numbers based on the September Finance Reports, which is by September 30. Tithe and Offerings is \$54,646.06. To secure our staffs' paychecks, the church applied and received the paycheck protection program from the government, \$11,563.00, which is about 2 months and a half salary for three staff members custodian, accompanist, and pastor. For Angel Memorial Fund, the church received \$350.00. From the building uses, the church received \$8,702.00 and from the parsonage rent, it is \$23,316.02. And there was banking interest of \$18.47. Based on these incomes, the total income is \$98,595.55.

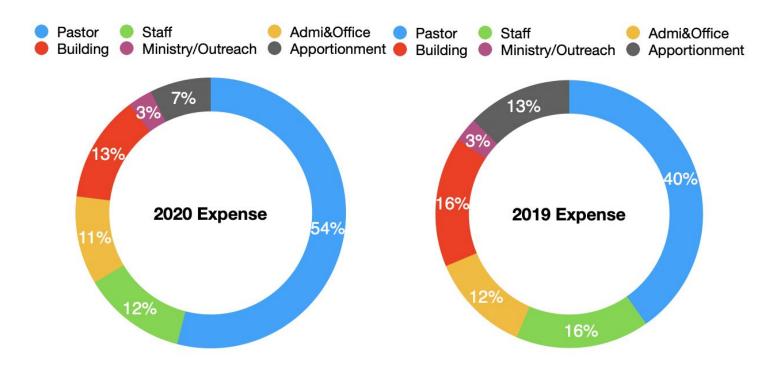


If we see these as a percentage, in 2020, the income from the church members is 56% and the income from outside is 44%. In 2019, the income from the church members is 64%, and the income from outside is 36%. In 2019, we had matching fundraising of \$7,166 and a generous donation of \$10,000. This year, even though the building use income was reduced by 58%, because of COVID-19, we received Paycheck Protection Program Support.

4. 2020 Church Expense

2020 Church Expense	By September 30
Pastor Expense	\$48,918.34
Staff Expense	\$11,235.60
Administration & Office Expense	\$9,566.30
Building Expense	\$11,613.79
Ministry/Outreach Expense	\$2,643.69
Apportionment	\$6,615.01
Total	\$90,592.73

Because there are many church expenses, I will not go into details. There are Apportionment, Staff Expense, Administration & Office Expense, Building Expense, Ministry/Outreach Expense. Even though we closed our church facilities, we are the church, and we are doing what we are called to do.



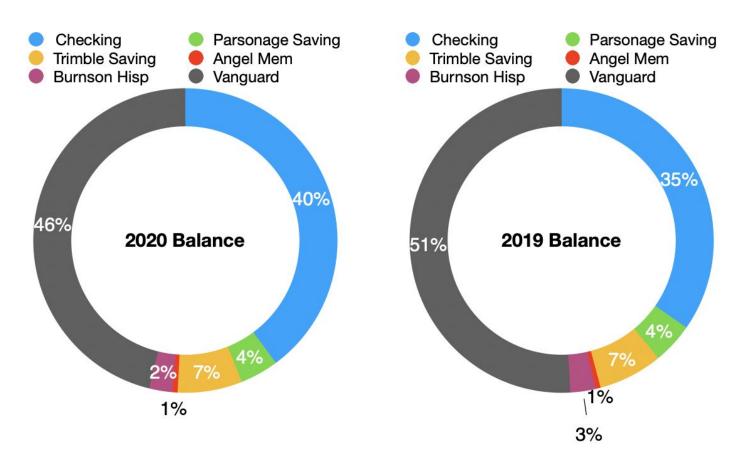
If we see these as a percentage, the Pastor and Staff uses about 66%. Especially, the percentage of Pastor Expense has increased from 40% to 54%. First of all, I have been serving this church only since July 2019. Before that, I had served another church together as a two-point-charge pastor. The second reason is that the church supported my immigration process financially, with \$8,000. I would like to express my sincere gratitude to our lay leadership team and all of our congregation. I really appreciate all of your support of my immigration process from religious visa to green card.

5. Our Balance & Saving/Designated	Funds
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Account	As of September 30
Main Checking	\$87,487.65
Parsonage Checking	\$673.00
Parsonage Saving	\$9,060.50
Trimble Saving	\$15,191.10
Angel Memorial Fund	\$1,206.05
Burnson Hispanic Fund	\$5,368.71
Vanguard REIT Index Fund	\$102,142.19

I would like to show what we have in our bank accounts. Parsonage Saving Fund is for parsonage repair. Trimble Saving Fund does not have any strings attached. Angel Memorial Fund is for those who need help. Thankfully, according to our church policy, a pastor can use \$200 per month from this Angel Memorial Fund for Clergy Discretionary giving. Burnson Hispanic Fund is for Hispanic ministry. And we have an investment, which is the Vanguard

REIT Index Fund mainly for potential disasters or future emergency situations.



If we see these as a percentage, our checking percentage was increased from 35% to 40%, and the Vanguard REIT Index Fund was decreased from 51% to 46%. Even though the percentages are always relative, I would like to add some explanation. The church deposited the received Paycheck Protection Program Support into our main checking account. Because of the COVID-19, the stock market is not good. So, the percentage of Vanguard REIT Index Fund has also decreased.

6. Our Generosity in 2020!

I show many numbers, based on the September Finance Reports. There is one thing that I would like to share, which is not easy to find from the finance reports. It is our Pass Through

Contributions. This means that the church collects our offerings and sends them to those who need help. I am so proud of our generosity even during this challenging time! Before sharing the numbers of our generosity, I would like to mention that the average of our weekly offering from our church members is about \$1,401. Then, we can see how generous we are!

Collected Offering to Outside	
Average of Weekly Offering	\$1,401.18
District COVID-19 Relief	\$2,528.36
	including \$745.51 (from Sears Special Fund)
Navajo COVID-19 Relief	\$720
Heifer International	\$450
Wildfire Disaster	\$220
	Including \$200(Clergy Discretionary Giving)
St. Joseph's family center	\$470
	(As of Oct 21st)

During this COVID-19, the church collected our offering to the District COVID-19 Relief Fund of \$2,528.36, including \$745.51 from the Sears Special Fund, and for the Navajo COVID-19 Relief Fund, we collected \$720. For Heifer International, we collected \$450. We collected our offering to Wildfire Disaster of \$220, including \$200 from Clergy Discretionary Giving. We are collecting our offering for St. Joseph's family center, as of Oct. 21st, of \$470, and our wonderful lay leadership team is thinking about how to help St. Joseph's during this time. As God is generous, we are generous as well! I am just thankful for being a part of this church, and for the opportunities to help others, as a church together, even during this difficult time!

(Ritual of Water) The reason why I chose the scripture reading from Ezekiel is that Ezekiel's vision is here with our church. God is still pouring out God's love and grace upon us. The water from the church is overflowing! It overflows toward the community. I would like to close with a ritual. This cup is our church. And this bowl is our community. God pours out the grace and love! (Pour Out the Water into the cup) God's blessing is overflowing through us to the community! Thanks be to God!!

Closing Prayer

Almighty God, thank you so much for pouring out your blessings upon us. Your blessings are overflowing. It is overflowing through us. O Lord, please keep using us for your kingdom and for this community! We are here! Use us! In Jesus' name. Amen.