

Sermon Title: **“Our Healthy Church Finances” for the Stewardship Campaign**

Bible: **Luke 16:1-8**

When: on Sunday, November 14th, 2021

Where: about 30 people (plus YouTube live streaming viewers) at Gilroy UMC

Opening Prayer

Gracious God, thank you so much for calling us your people, your servants, and your stewards. We are so thankful for what we have. We are so joyful for what we have given. We are hopeful for what we can give in the future. Let the words of our mouths, and the meditations of our hearts, be acceptable in your sight, O Lord, our Rock, and our Redeemer. Amen.

1. Intro

Today's message is for the stewardship campaign for the year 2022. I shared my personal stewardship story last month. And this time, I want to talk about our church finances, our healthy church finances. Since coming to Gilroy United Methodist Church, I have talked about our church finances every year. So, this will be my fourth time to present our church finances. Because money is a very sensitive topic, I needed to be brave enough to talk about money. It is always challenging to talk about money, but this time, when I learned about our church finances, I felt grateful, joyful, and hopeful.

2. Healthy Church Finance - Transparency

I believe that the most important key for healthier church finances is transparency, because we are the children of the light. Our individual offering and pledge records should be kept confidential. However, our church members can access our church finance information. In other words, our congregation should be informed of our church finances, because we are all together God's stewards for this church and God's kingdom. I need to confess that our church finances are not perfect, but I can say that our church finances are getting healthier year by year. As we come to the light of our Lord, even with our faults, mistakes, and weaknesses, God does not punish us. God welcomes us, loves us, and changes us. Likewise, when we come to the light of our Lord with our church finance numbers, God's grace and mercy will be with us and with our church. And this is our story today.

2. Thankful

First of all, I would like to share our actual income in 2021 through the end of September.

2021 ACTUAL INCOME	By September 30
Offering	\$54,491.00
Beulah Older Adult Grant	\$2,700.00
Angel Fund	\$550.00
Parsonage Rent	\$22,207.45
Building Use	\$5,032.00
Banking Interest	\$9.18
TOTAL INCOME	\$84,989.63

Offering by our congregation is about \$54,000. We received \$2,700 from the Beulah Older Adult Grant Fund. With this grant, we purchased some audio and video equipment so we would be able to have our online and hybrid worship services via YouTube. The church received designated offerings totaling \$550 for the Angel Fund. The church received about \$22,000 from our parsonage rent, and about \$5,000 from church building use, mainly from the Music Academy and Heifer International. We received about \$9 in banking interest. The total income was \$85,000.

I would like to compare the last three years, even though they were very different. That's because I wonder if I can discover anything.

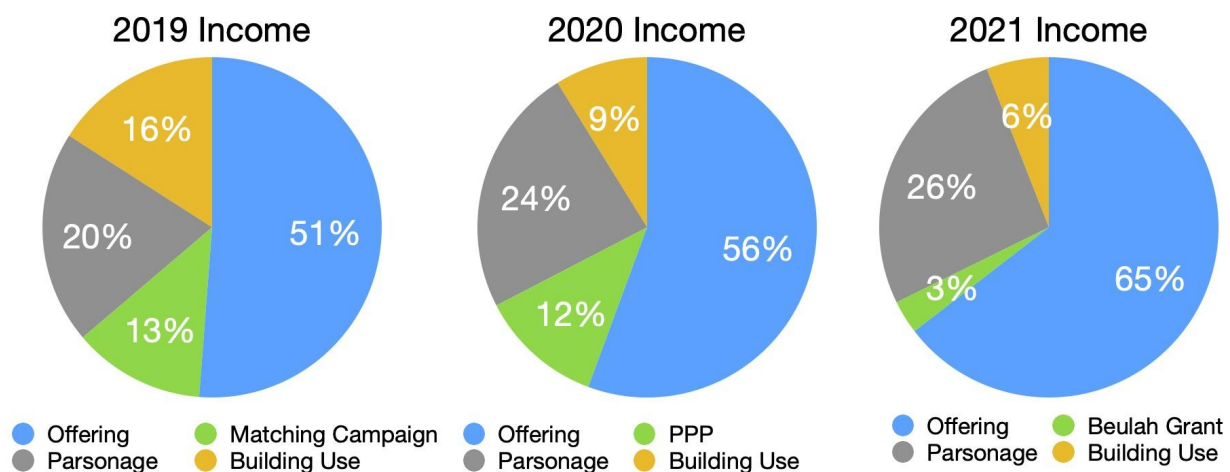
INCOME (each year by 9/30)	2019	2020	2021
Offering	\$58,364.89	\$54,646.06	\$54,491.00
Special Income	Matching Campaign	PPP	Beulah Grant
	\$14,332.00	\$11,563.00	\$2,700.00
Parsonage Rent	\$23,080.79	\$23,316.02	\$22,207.45
Building Use	\$18,176.00	\$8,702.00	\$5,032.00
TOTAL	\$113,953.68	\$98,227.08	\$84,430.45

Each year, there were special incomes. In 2019, there was a Matching Fund Campaign, and we collected about \$14,000. As this pandemic started in March, 2020, we received about

\$12,000 in a PPP grant, which stands for the Paycheck Protection Program. Actually, this PPP was a loan, but it was transformed into a grant once the finance committee proved that it was used properly to cover payroll expenses. And this year, we received a \$2,700 Beulah Older Adult Grant. As you see by the numbers, year by year, the special income has been decreasing. If you see the building use income, it was decreasing a lot during the pandemic, because we needed to close our church buildings. In 2019, the building use income was about \$18,000; in 2020, it was about \$9,000; and this year, it was about \$5,000. As the special income was decreasing, and the building use income was also decreasing, our total income was decreasing. This year, the total income by September was about \$84,000.

If we look at this as a percentage, the percentage of our regular offering was increasing; 51% in 2019; 56% in 2020; and 65% in 2021.

Income Percentage (each year by Sept. 30)



The percentage of special offerings was decreasing; 13% in 2019; 12% in 2020; and 3% in 2021. The percentages of parsonage rent income each year are similar. And the percentage of building use incomes were decreasing; 16% in 2019; 9% in 2020; and 6% in 2021. Because the amount of special offerings and building use incomes were decreasing, this change in these percentages was expected.

But somehow, I feel thankful. That's because while we are more independent from outside income, our church finances are still fine, even during this challenging time. Total income is more than total expense.

2021 TOTAL INCOME/EXPENSES	By September 30
TOTAL INCOME	\$84,989.63
TOTAL EXPENSE	\$82,892.37
EXCESS INCOME/EXPENSES	\$2,097.26

There was about \$2,000 excess. We did not need to apply for the 2nd PPP that the government offered. To apply for the 2nd PPP, it was required that there be a 25% decrease in our income from 2019 to 2020. Actually, as our church finances are fine, we were not eligible to apply for the 2nd PPP. We were together. We got through together. I cannot help but be thankful for God's protection and our congregation's generosity!

3. Joyful

If I look at our 2021 expenses, I am not only thankful but also joyful.

2021 ACTUAL EXPENSE	By September 30
Apportionment	\$7,156.27
Pastor Compensation	\$42,613.81
Staff Salary	\$9,090.00
Administration & Office	\$11,916.61
Building	\$7,210.18
Ministry	\$1,505.50
<i>Outreach</i>	\$3,400.00
TOTAL EXPENSE	\$82,892.37

We gave about \$7,000 in apportionment, our tithe, 10% of our income to the Conference, every month. The church spent about \$42,000 for my pastoral compensation, and about \$9,000 for our staff. For administration and office, we spent about \$12,000 and for the building, about \$7,000. We did not stop our ministries, so we spent about \$1,500. Finally, thankfully and joyfully, we gave \$3,400 for outreach. Here, ministry means some programs within the church, and outreach means some programs for outside of the church. We have done many ministries and outreach, like Bible Study book upper rooms, making sandwiches, providing meals to a safe parking lot, and giving backpacks. Because our church members are so generous, we have donated on their own. These numbers of ministry and outreach show only official numbers as a congregation.

2021 ACTUAL EXPENSE FOR OUTREACH	By September 30
St. Joseph's Family Center	\$2,250.00
<i>Clergy Discretionary Giving</i>	\$1,150.00
TOTAL OUTREACH	\$3,400.00

Actually, this outreach expense was not in our original budget for this year. But our lay leadership team decided to give, because we are the church for this community and for this world. We decided to give \$250 to St. Joseph's Family Center every month.

As a pastor, I spent clergy discretionary giving. According to our church policy, I can use up to \$200 per month as clergy discretionary giving from the Angel Fund.

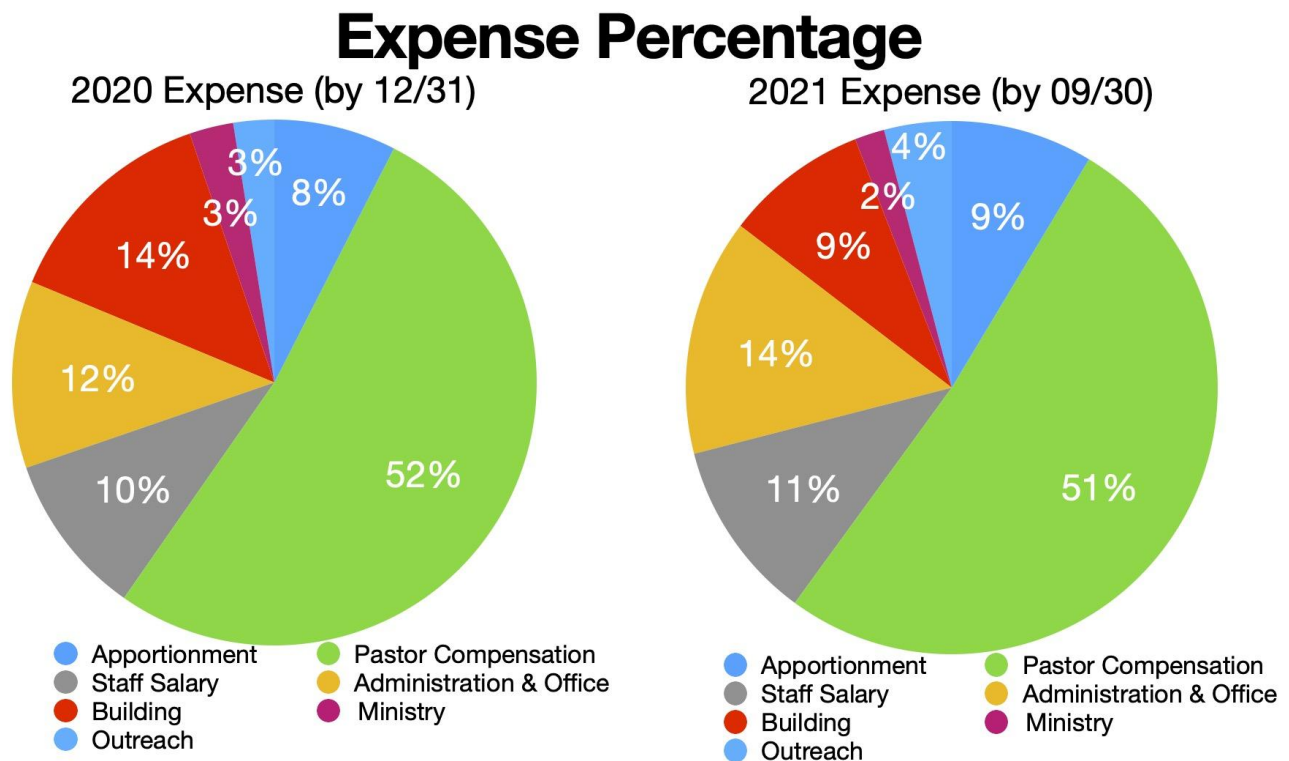
GUMC's policy of Clergy Discretionary Fund

- Discretionary: without having to get Church Leadership Team to vote on it case by case.
- Pastor *can* spend **up to \$200 per month** from *Angel Fund*.
- If not used, it does not carry over from month to month.
- (Hwapyoung shares details with SPRC only, if there is a need of confidentiality.)

Not only for our church members in need, but also for our community, I diligently spent money as a pastor, when I found a need from our United Methodist Church, and our Gilroy community. When we give, we feel joy. So, I would like for us to give more and more!

4. Hopeful

If we see the church expenses of 2020 and 2021 as percentages, we can find that there was no big difference.



This means that we are stable in terms of the church finances, even during this time of the pandemic. But I do not want to stay where we are here and now. I hope for us to increase our percentage of outreach. I hope for us to give more and more for this community and for this world. Our founder, John Wesley, taught us three rules about money: make all you can; save all you can; and give all you can. The reason we make money, the reason we save money is to give more, to give all we can.

When we see our church balance sheet of September 2021, what do we feel?

2021 September Balance Sheet

Main Checking	\$98,491.36	<ul style="list-style-type: none"> • Angel Fund: \$106.08 • Burnson Hispanic Fund: \$5,268.85
Parsonage Checking	\$673.00	For Parsonage
Parsonage Saving	\$9,061.36	
Trimble Saving	\$15,192.62	No String Attached
Total Bank Accounts	\$123,418.34	
Vanguard Investment	\$140,720.99	Disaster and long term facility and equipment replacement.

We made all we could. We saved all we could. We might ask next, Is it a time to give all we can? In particular, we have the Burnson Hispanic Fund, about \$5,000. We also have a Trimble Savings Fund, about \$15,000. The Burnson Hispanic Fund is for Hispanic ministry or outreach. The Trimble Fund does not have any strings. Can we hope to give?

In 2020, we had two visions: Vacation Bible School and the Homeless Ministry. This year, we were hesitant to have visions. But how about the year 2022? Can we hope? As a pastor, I hope to give diligently or maybe creatively. Have you heard of an old saying, “Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime”? We can give a fish from what we have. We might not be able to teach a man to fish with our limited time and energy. Maybe, we cannot provide a fishing boat and a net. But we might be able to give a fishing rod, rather than a fish. If we can give a fishing rod, isn’t it thankful and

joyful? God wants to use us, and to enjoy our spiritual muscles of generosity. Can we hope to give a fishing rod? Can we hope?

Closing Prayer

Gracious God, thanks to your love and grace, we are thankful and joyful. We hope to be generous just like you. Your generosity becomes our generosity. For this community and for this kingdom, please lead us to hope more and give more. In Jesus' name. Amen.