

Sermon Title: **“Our Church Finance”**

Bible: **Genesis 41:14-36**

When: on Sunday, November 13th, 2022

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

Opening Prayer

O Lord, we are your children, your people, and your stewards. Please use us for your church, your people, and for this community. We come to you, as you are the light of the world. 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. Transparent Church Finance

Today’s message is prepared for our stewardship campaign for the year 2023. I shared my personal stewardship story last month. You can find it via our church website. Today, I will share our church finances for 2022. One of the reasons why I share our church financial picture is that I believe that our Lord is the light. This light is not only bright but also warm. This means that we do not need to hide anything, and God’s love and grace will embrace who we are, even though we are not perfect. We are on the way to the light! In terms of church finance, this means transparency. There is neither need nor reason to hide our church finances from our church members. Of course, our individual offering records should be confidential. But our church finances should be transparent. According to the United Methodist Church’s Guidelines for “Finance: Handling God’s Money in the Church,” there are three distinctive

characteristics of a financially vital congregation: Financial Transparency, Missional Budgeting and Fundraising, and Best Practices. I believe that financial transparency is the first step and the most important. We can cultivate a culture of openness and transparency by sharing clear, easy-to-understand financial reports with members, by implementing a strong system of internal controls, and by providing for an annual audit of the financial reports.

Who is your pastor? I am your pastor. I define myself as a pastor, rather than as a preacher. If there are any mistakes or faults in our church finance, it is all because of me. “To model and promote faithful financial stewardship and to encourage giving as a spiritual discipline by teaching the biblical principles of giving” is one of my responsibilities and duties as your pastor from our Book of Discipline. I cannot help but confess that our church finances are not perfect. But I can say that our church finance is on the way to healthy church finance year by year, month by month, and week by week, with our wonderful finance team. So, all praise to our finance team, but all blame to me. That’s why I am appointed to this church, and that’s why I am paid. That’s why I am your pastor. Now, are you ready for our church finance reports?

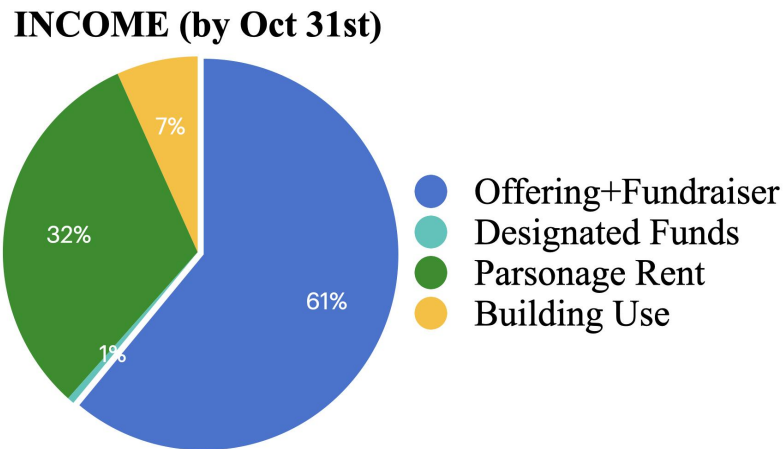
2. 2022 Church Finance

According to the October Financial Reports, I will try to share clear, easy-to-understand financial reports with you. The following is our actual income in 2022 through the end of October.

2022 ACTUAL INCOME	By October
Offering	\$52,796.57
General Fundrasing	\$55.00
Angel Fund	\$330.00
Burnson Hispanic Fund	\$15.00
Fellowship Hospitality	\$148.00
Building Use	\$33,235.24
Banking Interest	\$8.52
TOTAL INCOME	\$86,588.33

Offering by our congregation is about \$52,800. We received \$55 from general fundraising. We also received \$330 for the Angel Memorial Fund, \$15 for the Burnson Hispanic Fund, \$148 for Fellowship Hospitality. The actual donation that the church received for Fellowship Hospitality is more than \$148, about \$600, but it has two categories in our church finance reports. For the building use income, the church received about \$33,000, which includes parsonage rental income. We received about \$8 in banking interest. The total income is about \$87,000.

If we look at this as a percentage, the percentage of our regular offering is 61%. The percentage of designated funds is 1%. The percentage of parsonage rent income is 32%, and that of building use income is 7%.



The following is our actual expense in 2022 through the end of October.

2022 ACTUAL EXPENSE	By October
New Parking Lot	\$48,405.19
Apportionment	\$6,508.46
Pastor Compensation	\$49,044.46
Staff Salary	\$13,183.72
Administration & Office	\$11,251.31
Building	\$10,658.58
Ministry	\$2,296.17
Outreach	\$2,638.23
TOTAL EXPENSE	\$143,986.12

First of all, we had a special project for our new parking lot in July. The church spent about \$48,000 for the new parking lot and the permit fees. We gave about \$6,500 in apportionment, our tithe, 10% of our income to our Cal-Nev Annual Conference every month. The church spent about \$49,000 for my pastoral compensation, and about \$8,800 for our staff. For administration and office, we spent about \$11,000. For our building, we spent about \$10,000.

Even during this post-pandemic, we have not stopped our ministries and outreaches.

Ministries means some programs within the church, and outreach means some programs for helping others outside of the church. For the ministries, we spent about \$2,300. This includes our delegate to the annual conference session, worship and book supplies, like candles and the Upper Room Bible study, our church movie events, and copyrights for the hymns. For outreach, we spent \$2,600. It includes our support for St. Joseph's Family Center, \$250 per month, and clergy discretionary giving from the Angel Fund. So, the total expense is about \$144,000.

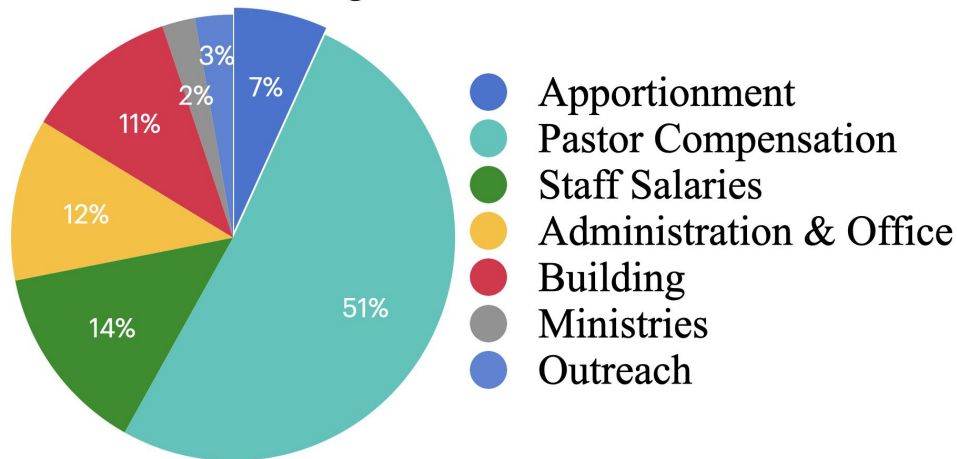
Because of our new parking lot project, we spent way more than our income. It is about a \$57,000 deficit. Without the parking lot project, the deficit would be about \$9,000.

2022 TOTAL INCOME/EXPENSE	WITH New Parking Lot	WITHOUT New Parking Lot
TOTAL INCOME	\$86,588.33	\$86,588.33
TOTAL EXPENSE	\$143,986.12	\$95,580.93
BALANCE	-\$57,397.79	-\$8,992.60

But we are okay, because we have saved some money in our checking and saving accounts.

Before sharing our balance sheet, I would like to show the percentage of our expense without the parking lot project: 7% for apportionment, 51% for Pastor Compensation, 14% for Staff, 12% for administration and office, 11% for building, 2% for ministries, and 3% for outreach.

EXPENSE WITHOUT Parking Lot



3. Checking, Savings Accounts, Designated Funds & Pass Through Contributions

Let us look at our checking and saving accounts, and an investment.

Main Checking	\$42,051.81	Angel Fund: \$337.85 Burnson Hispanic Fund: \$5,283.85 Fellowship Hospitality: \$148.00
Parsonage Checking	\$1,853.00	For Parsonage
Parsonage Savings	\$7,862.26	
Trimble Savings	\$15,194.26	No String Attached
Vanguard REIT Index Fund	\$126,120.63	Disaster and long term facility and equipment replacement

In our main checking account, we have about \$42,000, which includes about \$300 for the Angel Fund, about \$5,200 for the Burnson Hispanic Fund, and \$148 for the Fellowship Hospitality fund. Actually, we have about \$500 we have not used yet for Fellowship

Hospitality. The Angel Fund is for those who are in need. The Burnson Hispanic Fund is for the hispanic ministries or outreach. The church has another checking account for the parsonage, which has about \$1,800. Our church has two savings accounts: Parsonage savings at about \$7,800. These two accounts are for the parsonage. And the church has the Trimble savings of about \$15,000, which does not have any strings attached. Our church has an investment in case of disaster and long term facility and equipment replacement, which is a Vanguard REIT Index Fund, and it is worth about \$126,000.

We are learning about our operating budget, and what we have. And I would like to share our pass through contributions from January to October. Pass through contribution means that contributions are made from our church to a second non-profit organization, according to the donor's designation. For example, UMCOR, United Methodist Committee On Relief, is an example of this pass through contribution. Our congregation gave about \$2,000 for the Ukraine Relief Fund via UMCOR. We gave \$1,000 to the Tonga Relief Fund via our Cal-Nev Annual Conference. \$918 is from our Easter Sunday Offering, and our lay leadership team decided to add \$82 from our general fund. So it added up to \$1,000. We also gave \$100 to our Native American Ministries Offering to support our Native American sisters, brothers, and friends in Christ.

Ukraine Relief Fund via UMCOR	\$2,025.00 (Including Clergy Discretionary Giving from Angel Fund \$50)
Tonga Relief Fund via Cal-Nev AC	\$1,000.00 (Including \$82 from general fund)
Native American Ministries Offering	\$100.00

4. Story of Joseph in Egypt and Our Stewardship

It is kind of a lot of numbers, like today's long scripture reading. Today's scripture reading from Genesis 41 is about a story of how Joseph met Pharaoh in Egypt. Pharaoh had dreams, and Joseph explained the meaning of the dreams. It was before seven years of great plenty, and seven years of famine. During the seven years of great plenty, they got ready for the seven years of famine. During the seven years of famine, Joseph saved the Egyptian people, and his own family, and many other people. Who can imagine seven years of famine after seven years of great plenty? How about us? Who could have imagined this COVID-19 pandemic, in the 21st century, and all over the world? Thankfully, we survived, and we are very busy here and there in doing our ministries.

5. My Crazy Idea for Our 170th Anniversary

How can we survive during this COVID-19 Pandemic? We can give many reasons. But I would like to say that it is because of our spiritual muscles of generosity and our 6 years of stewardship campaigns in a row. This year, we will have our 7th Stewardship Campaign in a

row. We build up our spiritual muscles, and we have our spiritual muscle memory of giving. It is not only for our survival, but also for our community and for others. As I shared, we do not forget our neighbors and friends in our community and in the world through St. Joseph's Family Center, UMCOR, Tonga Relief, and Native American Ministries.

I am so thankful. I am so proud of our awesome church!! Truly, this pastor has an awesome church! Personally, I have a crazy idea. Is it okay for your pastor to have a crazy idea? Next year we will celebrate our 170th anniversary. When we have our birthday party, how about feeding 170 people? Here are some examples of how to feed 170 people. Some United Methodist Churches have FREE drive through meal events during this Thanksgiving month. Some United Methodist Churches work together with a local restaurant near Valentine's Day or Easter Sunday. Some Methodist Churches have food truck Thursdays. How about if we feed 170 people next year, as it is our 170th birthday year? We have money, and we have our spiritual muscles of generosity. Most of all, we have our overflowing love for this community. We, the church, exist not for ourselves, but for this community. Am I crazy to feed 170 people at our 170th birthday party? Who can have a 170th birthday party? I am crazy in a good way, right? When we set up our 2023 budget, I plan to bring this crazy idea to our lay leadership team meeting.

Our church is small. But please do not underestimate our spiritual muscles of generosity. We are God's people. We, you and I, are the witness and the evidence of God's generosity.

Let us build up our spiritual muscles of God's generosity together, and let God's love and grace be overflowing through us to this community!

Closing Prayer

O Lord, thank you so much for your generosity. With your generosity, we are here to serve our community. Please use us more and more! In Jesus' name. Amen.