




Budgets





Leaders care less for accounting details and more about reporting. Getting information in helpful formats is imperative. Staff and key leaders need certain types of reports. The governing board often needs another type, while the congregation needs a different style. The Finance or Audit Committee, on the other hand, needs still another. This class will explore financial reports, metrics and dashboards. Also included will be a discussion of donor statements and information, both financial and congregational, that can be included on them.

Today's Topic



Jon Wright is the Executive Pastor of Grace Church of Eden Prairie, Minnesota, with over 5,000 in worship. His goal at Grace is to create an environment conducive to the fulfillment of the church's mission by providing leadership coaching to the ministry staff and the Grace family, resulting in innovation and impact across the street and around the world for the glory of Christ.

Jon Wright



Jeff oversees operations at Grace Church. He started work at Merrill Lynch as a financial advisor and became a branch manager. After reading the book “Halftime” by Bob Bufford, the Lord called Jeff to live out leaving “success for significance,” so the family moved to Minnesota to work with Grace Church in 2004.

Jeff Kornoelje



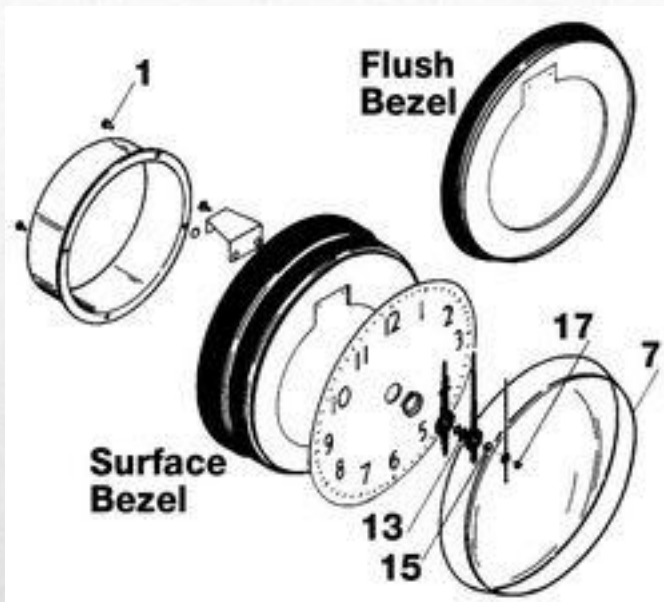


Reporting

Budgeting for Results ...

- What gets measured, gets done.
- If you don't measure results, you cannot tell success from failure.
- If you cannot see success, you can't reward it.
- If you can't reward success, you are probably rewarding failure.
- If you can't see success, you cannot learn from it.
- If you can't recognize failure, you can't correct it.
- If you can demonstrate results, you can win public support!

Class 4: Follow Up



OR



**Building the Clock
or Simply Knowing the Time?**

Ministry Indicators

- Giving
- Missional Budgets
- External vs. Internal
- Capital Improvements

Addendum

- Fund Balances
- Expenses
- Attendance
- Giving Statements
- Others topics from students ...

Reporting: Topics to Address

Congregation

- People give to changed lives and not statistics
 - <http://vimeo.com/62704406>
- Want to be forthright of where we stand and to encourage people to “move to the right”
- Learned that big #'s can scare people, so utilize %

AWANA AND 56TH STREET
Registration Night: Wed, Sept 11 - 6-8pm
Door #4 Commons Area
Wednesday night club programs for kids ages 3 years to 6th grade. More info to www.atgrace.com/clubs or e-mail price@atgrace.com

GIVING UPDATE (Giving year ends May 31, 2014)
Church Ministries: +6% • Missions: -3% • Building: \$209,753

PREMARRIAGE CL
Sundays, Sept 8-Nov 24
More info www.atgrace.com

More info: Go to www.atgrace.com

- Firm Foundations (Troy)
- SHARE Life (Dave Gibson)
- God-centered Marriage
- Christian in America (Je)
- Answers to Life's Questions

Grace Church | 9301 Eden Prairie Road | Eden Prairie, MN 55347 • Phone: 952-926-1

Reporting of Offering

Acknowledging those that gave to Grace Church for the 1st time with a hand-written note



Household Name	Initial Gift Date	Initial Gift Amount	
	1	9/29/2013	\$3,179.00
	2	9/29/2013	\$1,000.00
	3	9/29/2013	\$515.00
	4	9/29/2013	\$300.00
	5	9/20/2013	\$300.00
	6	9/20/2013	\$300.00
	7	9/20/2013	\$200.00
	8	9/20/2013	\$170.00
	9	9/24/2013	\$140.00
	10	9/29/2013	\$100.00
	11	9/29/2013	\$100.00
	12	9/29/2013	\$100.00
	13	9/20/2013	\$100.00
	14	9/20/2013	\$100.00
	15	9/20/2013	\$100.00
	16	9/20/2013	\$100.00
	17	9/24/2013	\$100.00
	18	9/29/2013	\$75.00
	19	9/29/2013	\$75.00
	20	9/29/2013	\$70.00
	21	9/29/2013	\$60.00
	22	9/20/2013	\$50.00
	23	9/20/2013	\$40.00
	24	9/20/2013	\$30.00
	25	9/20/2013	\$25.00
	26	9/24/2013	\$24.00
	27	9/29/2013	\$25.00
	28	9/29/2013	\$25.00
	29	9/29/2013	\$20.00
	30	9/20/2013	\$15.00
	31	9/20/2013	\$10.00

Celebrating a Mark of Discipleship

Ministry evaluation as well as helpful for budgetary decisions and projections

Core Giving (less \$250 category)	\$ 7,785,341	\$ 7,236,586	\$ 7,031,435
% change in total \$\$	7.58%	2.92%	
Total Giving Households	1,814	1,769	1,737
% change in # of givers	2.54%	1.84%	
Avg Typical Giving	\$ 4,292	\$ 4,091	\$ 4,048
% change in avg \$\$	4.91%	1.06%	

12 month Average Attendance	3,244	3,169	2,909
GIVING/ATTENDEE	\$ 2,425.38	\$ 2,308.09	\$ 2,443.62
% Change Year over Year	5.1%	-5.5%	

“Move to the Right”

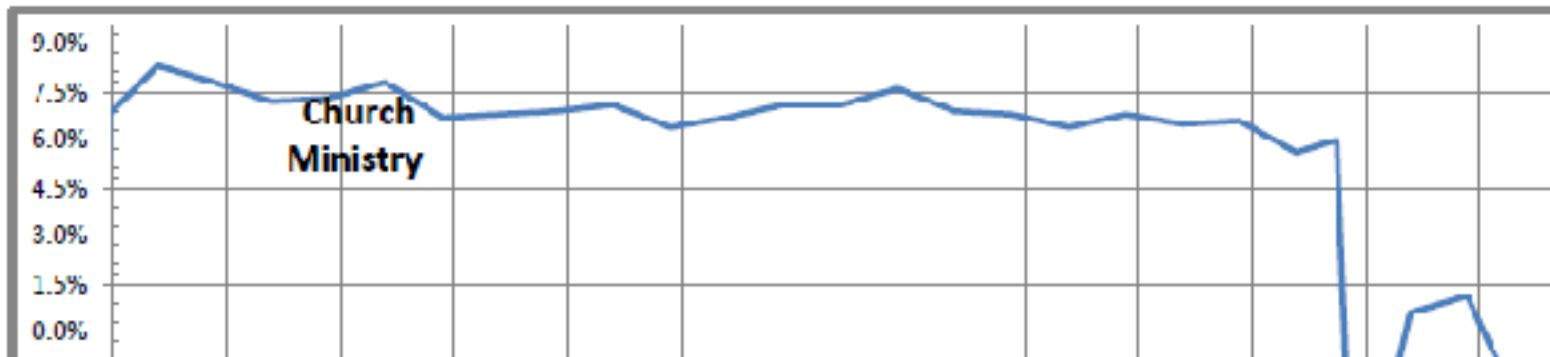
Leadership

- How did we do this past weekend?
- Concerned on where are we going to end?
- How did we get here?

FY14 Church Ministries Budget					\$ 8,216,000	FY
Church Ministries						
Week of the Year	Date	Offering	Other Giving	Total Receipts	Seasonally Adjusted Budget	Seasonally Adjusted Variance
June-13						
1	6/02/2013	117,004		117,004	126,000	(9,004)
2	6/09/2013	112,977	2,734	115,711	105,310	10,391
3	6/16/2013	116,143		116,143	113,143	2,999
4	6/23/2013	93,419		93,419	109,870	(16,451)
5	6/30/2013	137,525		137,525	123,168	14,356
Total for the Month		577,068	2,734	579,802	578,002	1,799
Year to Date		577,068	2,734	579,802	578,002	1,799
July-13						
6	7/07/2013	129,159		129,159	129,562	(403)
7	7/14/2013	140,180	5,163	145,343	137,649	7,693
8	7/21/2013	104,049		104,049	123,394	(19,344)
9	7/28/2013	122,578		122,578	120,038	2,540
Total for the Month		495,966	5,163	501,129	510,643	(9,513)
Year to Date		1,073,034	7,897	1,080,931	1,088,645	(7,714)
August-13						
10	8/05/2013				145,017	
11	8/11/2013				129,917	

Offering Reporting

YTD - FY14	1,073,039	7,897	1,080,936	1,088,643	(7,707)
Year to Date - FY13			1,035,360	% ahead/behind Budget	
Increase/(Decrease) 13/14			45,576	-0.7%	
% of change 13/14			4.4%	FY14 giving needed in	
Avg FY14 amt rec'd / week			120,104	remaining weeks	7,134,064
Avg FY13 amt rec'd / week			115,040	FY13 giving rec'd	
Amount: needed per week			162,138	in remaining weeks	6,683,697
Projected numbers based on current % ahead/behind Se					
Projected FY14 receipts			0,156,041	Projected FY14 giving	
Projected overage/(shortfall)			(58,159)	in remaining weeks	1,075,905



How Might We End Up?

Grace Church

Giving Analysis

6/1 5/31

	FY13	FY12	FY11	% Breakdown
over \$100,000	\$ 739,474	\$ 476,205	\$ 469,895	9%
Number of Givers	4	3	3	0.15%
% Increase	33.33%			
Average Gift	\$ 184,868.50	\$ 158,735.00	\$ 156,631.87	
% Increase	16.46%	1.34%		
\$30,000 - \$100,000	\$ 1,057,106	\$ 933,004	\$ 859,030	13%
Number of Givers	25	22	18	0.93%
% Increase	3.00%	22.22%		
Average Gift	\$ 42,287.44	\$ 42,409.27	\$ 47,768.78	
% Increase	0.29%	11.22%		
\$10,000 - \$30,000	\$ 1,856,524	\$ 1,768,796	\$ 1,696,447	24%
Number of Givers	129	115	109	4.70%
% Increase	12.17%	5.50%		
Average Gift	\$ 14,391.66	\$ 15,380.83	\$ 15,563.73	
% Increase	-0.43%	-1.18%		
\$3,000 - \$10,000	\$ 2,771,411	\$ 2,729,414	\$ 2,663,031	35%
Number of Givers	512	508	499	18.98%
% Increase	0.79%	1.80%		
Average Gift	\$ 5,412.91	\$ 5,372.86	\$ 5,336.74	
% Increase	0.75%	0.68%		
\$1,000 - \$3,000	\$ 1,013,657	\$ 1,013,318	\$ 1,041,692	13%
Number of Givers	577	555	562	21.30%
% Increase	3.96%	1.25%		
Average Gift	\$ 1,808.76	\$ 1,825.80	\$ 1,853.54	
% Increase	-0.93%	-1.50%		

82% of our gifts
come from 25%
of the body

How Did We Get Here?

Automated Giving

July 2013

YOY Comparison

Total 2011 \$	\$ 1,799,009
Total 2012 \$	\$ 2,810,899
YTD 2013 \$	\$ 1,882,391



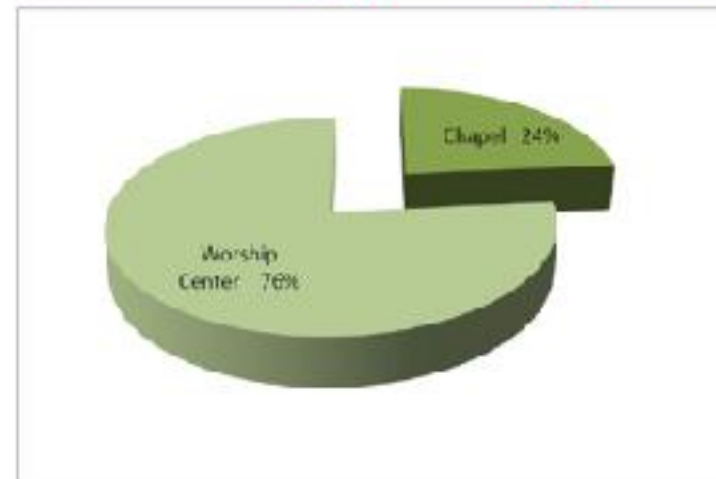
YOY Comparison

2011 %	18.9%
2012 %	26.7%
2013 %	33.2%



Want to make informed decisions to allocate resources across ministry venues

	Chapel		Worship Center		Total Offering
FY14 YTD					
Average	28,551	24%	93,081	76%	121,731



Multi-Site Giving

Ministry Activities

- Does it reflect our Biblical beliefs?
- Does it focus on our priorities?
- Are we balancing long term vision with short term needs?
- Are we adequately investing in our future ministries?
- Are we overfunding "legacy" activities?

"Funding our Priorities"

Personnel

- Are we adequately staffing our priorities with the right people?
- Are we staffing at the right levels relative to our giving?
- Are our benefits adequately providing for our staff's needs without being 'lavish'?
- Is our compensation enabling our staff to fulfill their calling?

"Encourage and Motivate"

Infrastructure

- Are we balancing quality with stewardship?
- Are we focusing on efficiency and effectiveness?
- Are we adequately mitigating risks?
- Do we have control of "uncontrollable" costs?

"Control and Reduce"

INTEGRITY

STEWARDSHIP

TRANSPARENCY

Missional Budgeting

Ministry Activities

Missionary Support Strategic Vision/Around the World
Music & Worship Men & Women's Ministry
Counseling & Care Students & Children
Seniors Small Groups
Across the Street Families

- Direct Impact
- Highly Visible
- High Flexibility

Personnel

Salaries
Healthcare
Benefits
Taxes

- Personal Impact
- Highly Visible
- Moderate Flexibility

Infrastructure

Debt Service (Committed)/Assessments
Facilities/Retreat Center/Utilities
Capital Improvements
Administrative Ministries

- Indirect Impact
- Somewhat Invisible
- Limited Flexibility

Missional Budgeting

	<i>FY12</i> <i>\$9,280,000</i>	<i>FY13</i> <i>\$9,600,000</i>	<i>FY14</i> <i>\$10,431,000</i>
<i>Ministry Activities</i>	24%	31%	33%
<i>Personnel</i>	40%	40%	39%
<i>Infrastructure</i>	36%	29%	28%

Missional Budgeting: Keeping Score

For Public Consumption

Home » Information » Give

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GIVING & STEWARDSHIP

Thank you for your interest in giving and stewardship at Grace Church.

We are eager to help you become a good steward of the resources God has entrusted to you. The links below will help you to establish an online giving account, check on your giving history, and even access resources to help you manage in a godly manner the financial resources God has entrusted to you.

Grace Church holds His resource and wants to manage money for His glory, so we have also included our annual report and audit from an external accounting firm, as well as **belonging in ECFA** reflecting our high financial standards of accountability. As you give, & our prayer you will experience the joy of faithful, consistent, cheerful giving as the Scripture instructs - not out of obligation, but out of thanksgiving for all Christ gave to you and for all He has given into your care.



Internal

- SAS 114 Letter
- SAS 115 Letter
 - Different voice for change
 - Best practices (offsite data backup)
- Salary Surveys have helped

Board Updates

Grace Church - Quarterly Ministry Update (January - March 2015)

Staffing updates:

- Daily Long has stepped out of her role in Orphan ministry. We will adjust her role to be a support staff for Julie Wright and the growing outreach and orphan ministry in children's.
- Suzanne Schmidt's went from 30 to 40 hours in her role as 5-8th Grade Director.

Senior High (Jason Barthelmy)

Wednesday Nights:

We wrapped up the school year with a series on Joy, a night to honor our volunteer leaders as well as a Wednesday night where we celebrated our graduating seniors. Teddy Reimer and others from the Worship Arts team closed out our summer with an incredible night of worship in the Chapel.

This summer we are still meeting on Wednesday nights but it is slightly different. We meet on Tuesday afternoons.

External vs. Internal Reporting

Congregation

Mortgage & Debt Service 1,000,000
 Capital Expense Reserve 200,000

Board Level

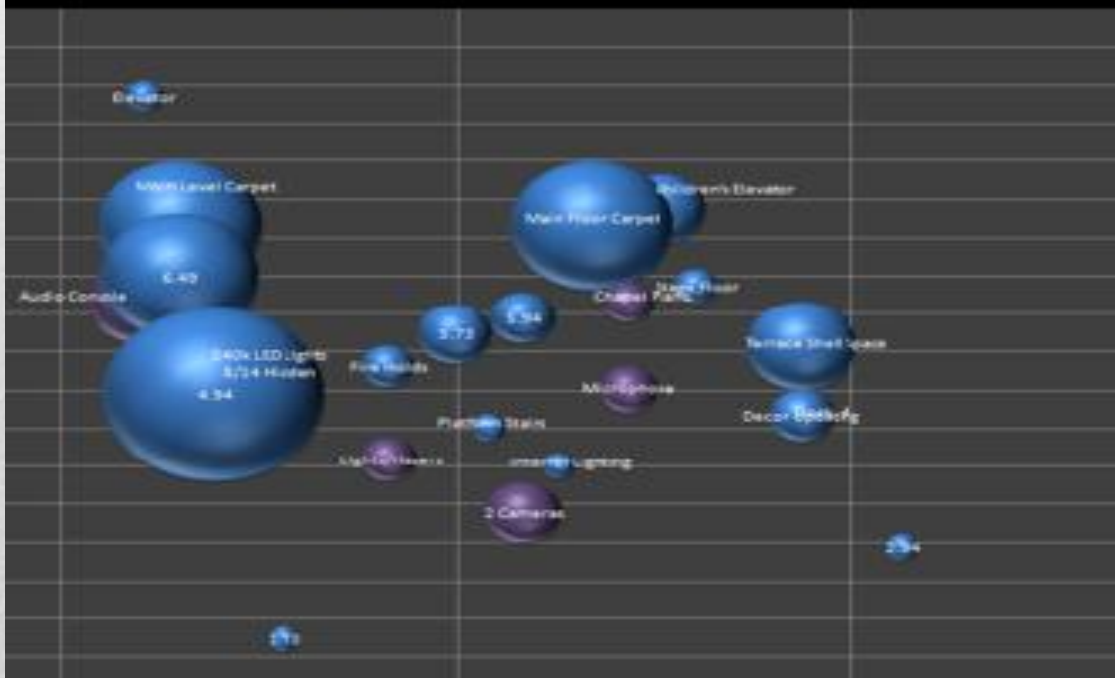
Criteria		Score	LEGEND	
			Blades - Blue	
			Loch - Purple	
			Can Camp - Orange	
Type	Weighting	Total Score	Investment	Possible Timing
*** Projects June 2013 - May 2016 ***				
Fac_NE	Heating Maintenance	6.00	\$	\$1,000
Tech_NT	Video - Sony EX1 Camera 2.6k	6.00	\$	\$1,000
Tech_NT	Video - Sony DCR Camera 1.8k 2. meg HD	6.00	\$	\$1,000
Tech_NT	8 Channel Microphones	7.20	\$	\$4,000
Tech_NT	Audio - Yamaha P1B WC audio mixer, video production, chapel	7.40	\$	\$31,000
Fac_NE	Revisions installed in Children's Bldg	7.20	\$	\$4,000
Tech_NT	Lighting - Electric DLED RGDAM LED Wash lights - Dining	7.20	\$	\$4,000
Grand Total			\$	1,801,000
Criteria		Score	LEGEND	
			Blades - Blue	
			Loch - Purple	
			Can Camp - Orange	
Type	Weighting	Total Score	Investment	Possible Timing
*** Projects June 2016 and After ***				
Fac_EE	HVAC Cooling Equipment Replacement	9.00	\$	\$50,000
Fac_EE	HVAC Heating Equipment Replacement	9.00	\$	\$50,000
Fac_EE	Parking Lot Maintenance	6.00	\$	\$30,000
Fac_EE	Parking Lot Maintenance	6.00	\$	\$30,000
Fac_EE	Parking Lot Equipment	6.00	\$	\$30,000
Fac_EE	HVAC Ventilation Equipment Replacement	6.00	\$	\$30,000
Tech_EE	Video - Christie 14K Chase Projectors (2)	8.70	\$	\$1,000
Fac_EE	Roof Replacements	6.20	\$	\$30,000
Tech_EE	Video - Christie 18K WC Projector (3)	8.70	\$	\$1,000
Tech_EE	Video - Sony Carbonite Video Switcher	6.00	\$	\$1,000
Tech_EE	Lighting - ETC Dimmer Rack Main dimmer system	7.51	\$	\$1,000
Main_EE	Flag Poles in Parking Lot	1.50	\$	\$7,000
Main_EE	Chapel patio addition	1.30	\$	\$1,000
Grand Total			\$	1,887,000

Capital Improvements

Capital Improvements: Ministry & Finance Team Level

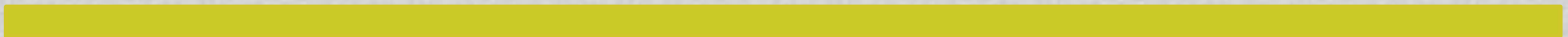
Criteria	Criteria					Score	Investment	Possible Timing
	Strategic/Conting Impact	Ministry Enhancing	Safety & Compliance	Operational Critical	X Factor			
Weighting	0.21	0.21	0.21	0.21	0.15	1.00		
NEW Projects June 2013 - May 2016						Total Score	Investment	Possible Timing
Elevator Maintenance	4	4	4	4	4	4.00	\$ 17,000	Jan-13
Video - Sony EXD Camera 3 & 4	10	10	1	10	10	4.04	\$ 22,000	Jan-13
Video - Sony D50 Camera 1 & 2 non HD	10	10	1	10	10	8.00	\$ 60,000	Jun-15
8 Channel Microphone	6	5	7	9	8	7.75	\$ 14,000	Jul-13
Audio - Yamaha PID WC audio mixer, video prod room, chapel	8	9	1	10	10	7.45	\$ 105,000	Jun-13
Elevator installed in Children's Bldg	0	6	7	5	6	7.36	\$ 90,000	Sep-14

Capital Project Prioritization May 2013- May 2015



Q & A

Send Questions via Chat to Tami





Addendum



Church-Wide

FUND BALANCES			
Unaudited			
Church Ministries Fund			
Fund Balance 8/31/12	\$793,244	Fund Balance 8/31/13	\$1,495,489
Income:			
- Tithe/Week Offering	1,903,200		
- Other Income	9,504		
Total Income	1,912,704		
Expenses	7,121,400		
Difference Income/Expenses	470,304		
Fund Balance 8/31/13	1,263,548		
Missions/Outreach Fund			
Fund Balance 8/31/12	\$990,400	Fund Balance 8/31/13	\$400,078
Income:			
- Designated income	428,078		
- Expenses	8,263,000		
- Difference Income/Expenses	(7,834,922)		
Fund Balance 8/31/13	(7,336,844)		
Building Fund			
Fund Balance 8/31/12	0	Fund Balance 8/31/13	\$95,044
Income:			
- Other Income	\$68,100		
- Expenses	1,201,291		
- Difference Income/Expenses	(1,133,191)		
Fund Balance 8/31/13	(1,065,091)		
Church Ministry Restricted Funds			
Fund Balance 8/31/12	\$0,791,460	Fund Balance 8/31/13	\$1,414,700
Income:			
- Other Income	1,029,940		
- Expenses	1,029,940		
- Difference Income/Expenses	0,000,000		
Fund Balance 8/31/13	1,821,400		
Retail Ministries			
Fund Balance 8/31/12	\$44,000	Fund Balance 8/31/13	\$95,810
Income:			
- Other Income	100,000		
- Expenses	100,000		
- Difference Income/Expenses	0,000,000		
Fund Balance 8/31/13	144,000		

Leadership

Ministry-Specific

Fund Recap	Balance
Church Ministry Fund	633,192
Missions	552,811
Misc. Designated	4,501
Capital Improvements	787,540
-Y13 Surplus	322,280
Next Step	610,886
Bookstore	(82,485)
Incapability	104,561
Funeral	35,503
Building Fund	310,735
Total Fund Balance	\$3,360,859

Description	Beginning Balance	Misses Offreg	Designated Receipts	Budgeted Exp	Designated Exp	Transfer	As of 8/31/2013	
							Var	Adjusted Balance
Strategic Vision — 50%								
Budget	-	12,000	-	6000	-	-	6000	6000
Miss	(600)	-	700	-	-	-	100	(200)
Service Fee	700	-	-	-	-	-	-	700
International Support	(600)	-	-	-	-	-	-	(600)
Domestic Support	5,140	-	-	-	-	-	-	5,140
General	(900)	-	700	-	200	-	300	100
Equip - Hardware	20	-	-	-	-	-	-	20
Inds	(600)	-	-	-	-	-	-	(600)
Grants	(28,200)	-	-	-	500	-	(500)	(28,700)
Grants Life Trp	(2,340)	-	-	-	-	-	-	(2,340)
TV/AN - Serv Director	20	-	-	-	-	-	-	20
TV/AN - Desk Office	20	-	-	-	-	-	-	20
Next 2013	1,800	-	11,000	-	11,000	1,000	300	4,800
Open Concern 2013	-	-	1,000	-	400	-	(1,200)	(1,200)
Poland 2013	-	-	70	-	-	-	70	70
Germany 2013	-	-	1,000	-	1440	1,000	(400)	(1,580)
Europe 2013	-	-	1,200	-	80	-	70	70
Alpha Lifer Veterans 2013	-	-	1,000	-	-	-	1,000	1,000
Latter Century	1,200	-	-	-	-	-	-	1,200
Churches	4,000	-	-	-	-	-	-	4,000
American Express Payable	70	-	-	-	-	-	-	70
Total Missions Fund Balance	60,800	42,000	45,700	20,700	9,400	4,700	(14,000)	\$46,800

How Much is In the Bank?

Congregation & Board

Church Ministries Fund	
Fund Balance 5/31/12	\$753,206
Income:	
Tithes and Offerings	7,900,210
Other Income	51,354
Total Income	7,951,564
Expenditures	7,499,619
Difference Income/Expenses	451,945
Fund Balance 5/31/13	\$1,205,181

Finance Team

Church Ministry Fund	Y.T.D.	FY13 Budget	25.00%
Beginning Balance	825,000	825,000	
Budgeted Income:			
Tithes and Offerings	1,585,817	8,215,000	19.3%
Net Retail/Rental Operations	-	30,000	0.0%
Misc. & Interest Income	652	-	
Total Income	1,586,469	8,245,000	19.2%
Budgeted Expenses:			
Personnel	900,497	3,710,293	27.9%
Synodator	4,643	51,070	0.1%
Music & Worship	33,069	175,000	18.9%
Children Ministries	84,385	178,520	38.5%
Facilities	157,197	574,000	29.4%
Custodial	10,532	69,000	15.3%
Utilities	118,393	510,000	23.2%
Debt Service	212,049	1,170,590	10.5%
Capital Improvements	-	350,000	0.0%
Assessments	-	71,765	0.0%
Strategic Initiatives	-	389,414	0.0%
Total Expenses	1,770,007	6,245,000	21.6%

Expenses

Specific Ministry Department available online to each ministry

Time 16:59:33

Fiscal Year Beginning 6/1/2013
 Budgeted Financial Statement for Period 02 July 16.67%
 000 General Operating Fund

<u>Account #/Description</u>	<u>Month</u>	<u>Actual YTD</u>	<u>Ann Bdgt</u>	<u>Remaining</u>	<u>%</u>
550 Utilities					
Utilities					
550/65110 Natural Gas	2,483.81	6,535.64	54,500.00	47,964.36	11.99
550/65150 Fuel Oil	.00	.00	5,000.00	5,000.00	.00
550/65210 Electricity	9,239.27	45,077.18	328,500.00	283,422.82	13.72
550/65310 Water & Sewer	2,102.21	2,102.21	28,000.00	25,897.79	7.51
550/65910 Equipment Lease - Ut	7,123.32	14,246.64	84,100.00	69,853.36	16.94
550/65980 Contingency - Utilit	.00	.00	9,900.00	9,900.00	.00
Total Utilities	20,948.61	67,961.67	510,000.00	442,038.33	13.33

Ministry Level Expenses & Vision Sharing

Attendance

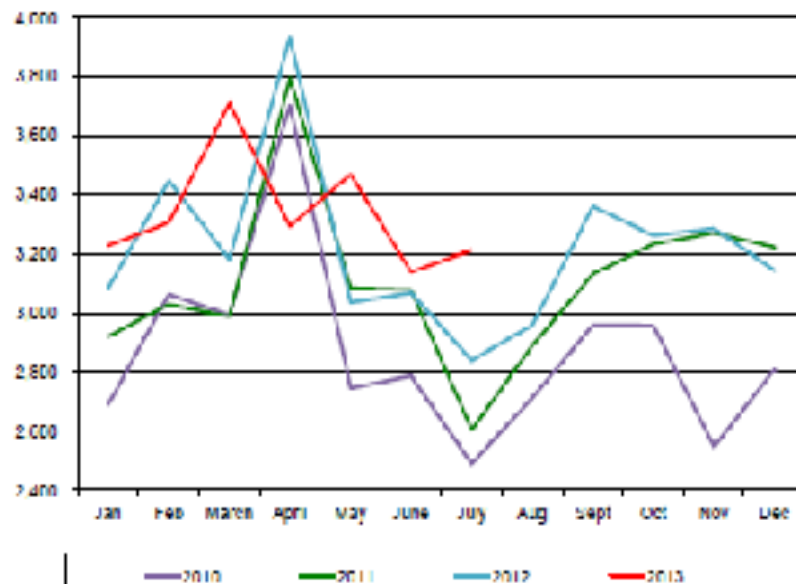
12 Month Averages

as of July 2013

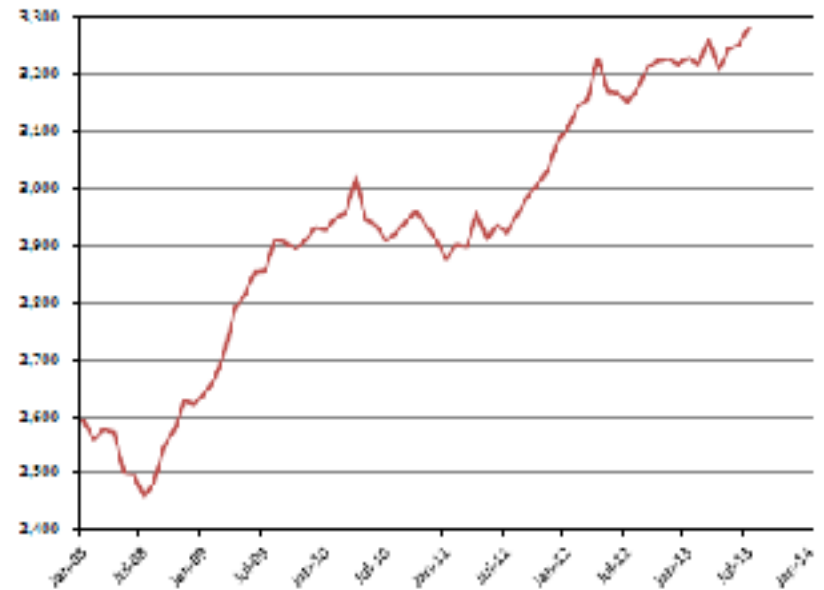
Total Worship	Current 3,281	Change 1.2%
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	Year over Year											Sequential		
	Current Month Jul-13	Last Year Current Month Jul-12	Change over same month last year	12 month Average - Current 6/1/12-7/30/13	12 month Average - Last Year 6/1/11-7/30/12	Change in 12 month Average	6 month Average - Current 2/1/12-7/30/13	6 month Average - Last Year 2/1/11-7/30/12	Change in 6 month Average	3 month Average - Current 6/1/12-7/30/13	3 month Average - Last Year 6/1/11-7/30/12	Change in 3 month Average	Previous Month Jun-13	Change in month over month
Total Worship	3,212	2,839	13.1%	3,281	3,140	4.2%	3,366	3,251	3.2%	3,274	2,981	9.8%	3,130	2.3%
9:00 - Chapel	779													
9:00 - WC	286													
10:30 - Chapel	773													
10:30 - WC	1,500													
Latin Service	133													

Annual Comparison of Worship Service



12 Month Average Worship Service Attendance



10000
 Eden Prairie, MN 55347-1021

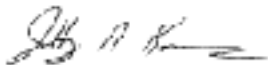
Below is a recap of contributions to Cross Church received January 1, through September 30, 2013. Contribution statements can be viewed online anytime throughout the year by visiting www.atgrace.com/stewardship.

CONTRIBUTION SUMMARY	
Fund	YTD
1 - Church Ministry	\$284.00
Grand Total	\$284.00

RECORD OF CONTRIBUTIONS				
Date	Fund	Contribution Type	Reference	Gift Amount
Mar 29	1 - Church Ministry	Credit Card		\$50.00
Apr 08	1 - Church Ministry	Credit Card		\$16.00
Apr 20	1 - Church Ministry	Credit Card		\$17.00
May 23	1 - Church Ministry	Credit Card		\$16.00
Jun 03	1 - Church Ministry	Credit Card		\$13.00
Jun 19	1 - Church Ministry	Credit Card		\$30.00
Jul 08	1 - Church Ministry	Credit Card		\$23.00
Jul 19	1 - Church Ministry	Credit Card		\$37.00
Aug 06	1 - Church Ministry	Credit Card		\$8.00
Aug 17	1 - Church Ministry	Credit Card		\$34.00
Aug 27	1 - Church Ministry	Credit Card		\$20.00
Sep 16	1 - Church Ministry	Check	1033	\$21.00
Grand Total				\$284.00

Thank you for your generosity and investment in the Kingdom of God. We invite you to prayerfully continue partnering with Grace Church as we seek to create disciples of Jesus across the street and around the world. If you have any questions, please call (952) 224-3050. As a final, thank you, we acknowledge that you have not received any tangible goods or services for these contributions.

Gratefully,



Jeffrey Komcola
 Pastor of Administration

Giving Statements

Consider sending them out 3 times a year, not just for tax purposes... Here is a sample of ours to hit prior to Thanksgiving.

1. Have you reviewed your current banking fees?
 - Analysis fees
 - Online fees
 - Merchant Services fees
 - Remote Deposit fees
 - Line of Credit
2. Do you strategize for staff compensation 1-3 years forward?
 - Base salary
 - Retirement
 - Medical/Life Insurance
 - Housing Allowance
 - Continuing Education

Questions from the Reading