

NCAG ONE DAY

\$

STEWARDED WELL

\$

Personal & Church Finances

**Financial Stewardship is not
about money - it is about
MINISTRY.**

- 
- **Everything belongs to God**
 - **Churches manage God's resources**
 - **Budgets reflect ministry priorities**
 - **Financial integrity builds trust**



- **Creates intentional ministry**
- **Prevents emotional spending**
- **Encourages long-term vision**
- **Helps evaluate ministry effectiveness**



Our Budget Process

ALIGNING RESOURCES WITH ETERNAL IMPACT



MISSION

Why we exist



We are a people on mission with God—loving others, making disciples, and bringing hope to our community and the world.



STRATEGIC PRIORITIES

What matters most



We prayerfully determine the key focus areas that move our mission forward and create lasting Kingdom impact.



ANNUAL MINISTRY GOALS

What we will accomplish



We set measurable goals that guide our plans, empower our teams, and help us steward resources with excellence.



When we start with God's mission,
our budget fuels what *matters* most.

"Where there is no vision,
the people perish."

PROVERBS 29:18

OUR BUDGET

Where Every Dollar
MAKES AN IMPACT

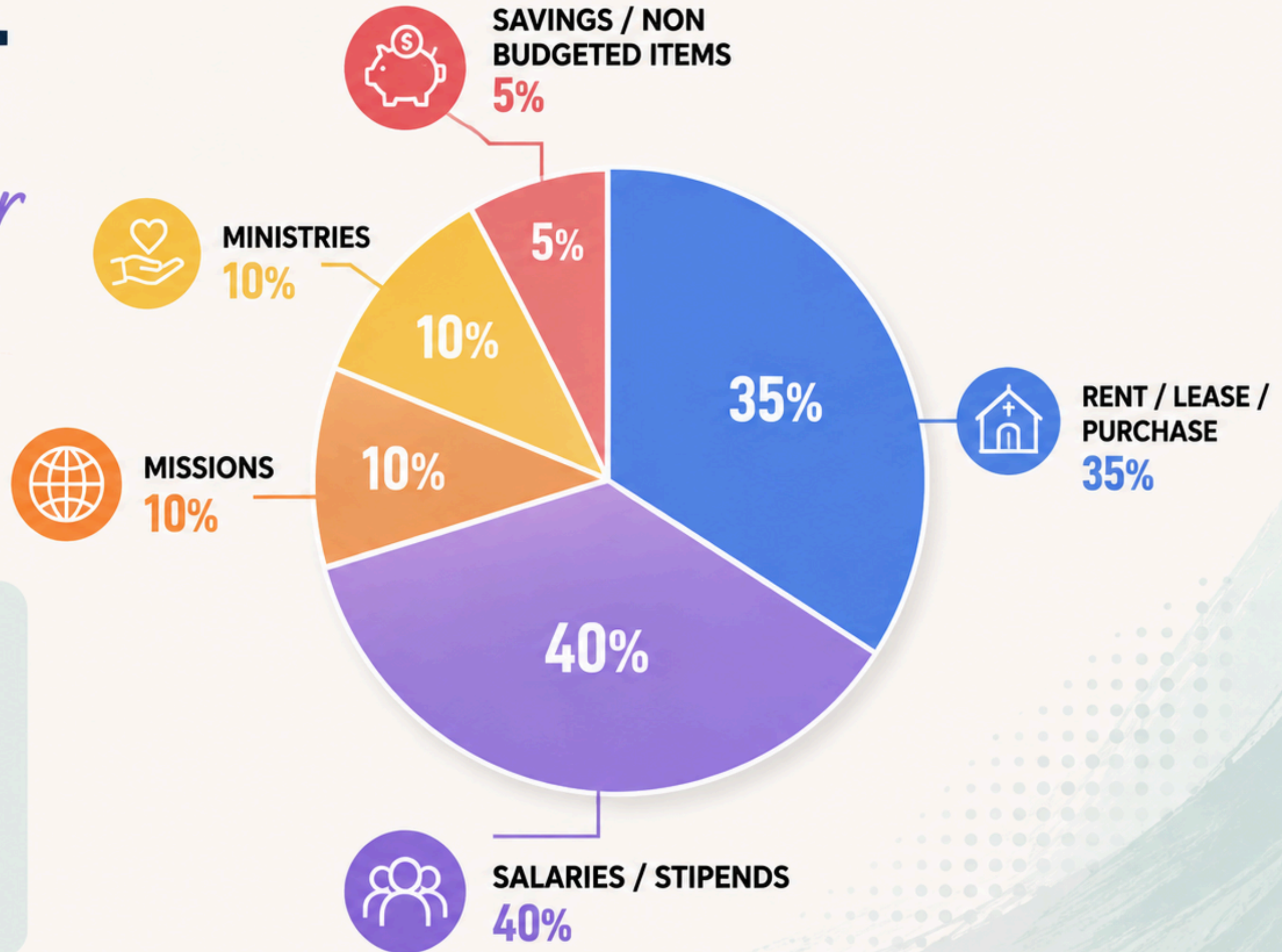
We steward generously entrusted resources to advance God's Kingdom and serve our community and the world.

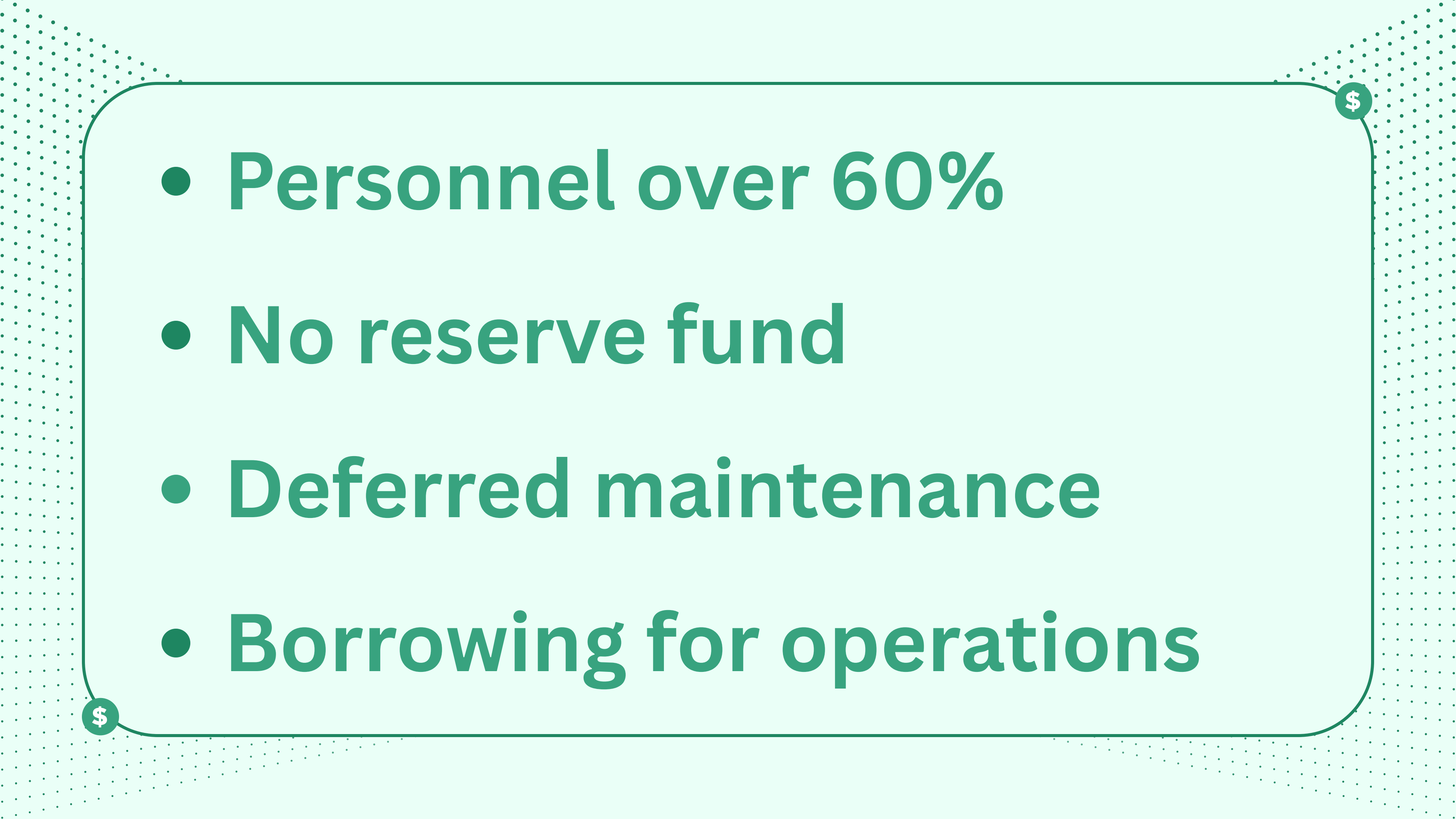


Each part of our budget supports our mission and helps us reach more people with the love of Jesus.

"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."

2 CORINTHIANS 9:7



- 
- 
- 
- **Personnel over 60%**
 - **No reserve fund**
 - **Deferred maintenance**
 - **Borrowing for operations**

INTERNAL CONTROLS / FRAUD

PROTECTING OUR MISSION. STEWARDING WITH INTEGRITY.

Strong internal controls prevent fraud, build trust, and ensure resources are used to advance God's Kingdom.



1

CREDIT CARDS / REIMBURSEMENTS

- Use church credit cards only for authorized expenses.
- Require itemized receipts for all reimbursements.
- Review and approve timely and consistently.
- Separate card use, approval, and reconciliation.



2

OFFERINGS / DEPOSITS

- Count offerings with at least two unrelated individuals present.
- Document amounts and retain count sheets.
- Make deposits intact and promptly.
- Separate counting and deposit responsibilities.



3

VENDOR PAYABLES

- Verify vendor invoices for accuracy and approval.
- Match invoices, approvals, and receipts.
- Ensure proper authorization before payment.
- Review vendor statements regularly.



4

PAYROLL

- Maintain updated employee records.
- Review payroll reports for accuracy.
- Require dual approval for payroll changes.
- Ensure proper authorization of all payroll transactions.



5

BANK RECONCILIATIONS

- Reconcile bank accounts monthly.
- Investigate and resolve all discrepancies.
- Ensure reconciliations are reviewed and approved by someone independent.
- Retain documentation for audit and review.



GOOD CONTROLS TODAY.
Faithful stewardship forever.



**PROTECT
OUR PEOPLE**



**PROTECT
OUR RESOURCES**



**ADVANCE
OUR MISSION**

Concentration of Control



- **Annual Budget**
- **Financial Policies**
- **Monthly Financial Statements**
- **Two-Person Counting teams**
- **Segregation of duties**
- **Annual review / Board Oversight**



Church Compensation

- Salary (W-2 vs 1099)
- Housing Allowance
- Insurance
- Retirement
- Professional Expenses (books - mileage)

Church Compensation

- Continuing Education
- Expense Reimbursements
- Cell Phone
- Sabbatical

**Every dollar should move
the church closer to fulfilling
the Great Commission.**

Personal Finances for Ministers



***You cannot lead people well
if financial stress is
quietly leading you.***

Personal Stewardship

- Contentment
- Generosity
- Planning
- Avoiding Debt
- Living within your means

Housing Allowance

- Who qualifies
- What qualifies
- Tax consequences
- Parsonage?
- Retirement

Ministerial Taxes

- Dual Status
- Self Employment Withholding options
- Housing Allowance

Personal Financial Plan

- Giving
- Margin
- Emergency Fund
- Insurance
- Retirement

Retirement Mistakes

- Waiting too long to start
- Relying solely on Social Security
- Failure to participate in matching
- Underestimating healthcare and long-term care costs
- Estate Planning & Designations

Power of Church Contribution

- Salary: \$70,000
- Church contributes 10% - \$7000
- Pastor contributes 10% - \$7000
- Annual retirement savings \$14000
- 30 Years / 7% return / \$1.3 mm

Pastor's Family Financial Protection Checklist

