



Published September, 2024 (United States)

Church Administration & Finance Guide 2024

Introductory Letter	1
Important Dates and Schedule of Reporting.....	2
Ministry Shares	3
Ministry Shares Pledge Process.....	4
Denominational Ministry Shares Allocation	5
Online Giving	12
Remittance Forms	13
Ministers' Pension	15
Ministers' Compensation Survey.....	16
Deacons' Offering Calendar	18
Additional Resources	19
Accredited Agencies	20
Together, We Do More	22

Dear Church Administrator,

In every Christian Reformed congregation, there are men and women who use their gifts of organization, administration, budgeting, accounting, and more to provide for the orderly functioning of the church. I wanted to take a moment to recognize you and thank you for serving in this way. Without you, and others like you, the church would be unable to succeed at its other programs and gospel outreach. Thank you!

The resources in the enclosed booklet are intended specifically for you. We hope they will guide and assist you in your church administration and finance tasks. While they are not exhaustive, they help to address some of the most commonly asked questions we receive from congregations. They also provide the latest 2024-2025 data for your use.

Resources include:

- Important dates and schedule of reporting
- Ministry shares information and remittance form
- Ministers' Pension information
- The latest ministers compensation survey
- A list of denominational agencies and educational institutions
- The 2025 Church Year Calendar

We hope that you will find this guide to be a useful tool for your work. Whether it is global missions, faith formation for young people, or disability awareness, the ministries and kingdom impact of the CRCNA wouldn't be possible without you. If you have questions, please reach out to us at 1-800-272-5125. We would be happy to help.

Thank you for all that you do on behalf of your congregation and the CRCNA as a whole. I pray that God will continue to bless you and your efforts for his glory.

In Christ's Service,

A handwritten signature in black ink, appearing to read 'Dan DeKam', with a long horizontal flourish extending to the right.

Dan DeKam
Director of U.S. Ministry Operations
ddekam@crcna.org

P.S. You may have heard that the CRCNA ministry support offices are moving to a new location. During this time of transition, please feel free to continue sending mail to our old address. We will have this forwarded throughout 2025.

Important Dates and Schedule of Reporting

The Christian Reformed Church in North America (CRCNA) is eager to partner with you in your administrative role. We reach out to you several times a year to provide you with updates on your ministry share and church offering gifts. We also provide you with a calendar outlining key dates in the ministry year and suggested dates for offerings.

July 2024

- The Denomination starts its new fiscal year.
- The Church Administration and Finance Guide booklet is distributed and posted online.
- Quarterly Church Giving Report is sent to churches (April, May June).
- CRCNA Offering Calendar and deacon's helper worksheet are distributed.

August 2024

- Yearbook Questionnaires are opened/sent to churches. This is due in October.

September 2024

- The Ministry Shares Program pledge season starts.
- Churches should begin having a conversation about their pledge amount for ministry shares. This pledge would be for the denomination's fiscal budget year July 1, 2025- June 30, 2026.*
- Information will be mailed to each church regarding the ministry shares pledge process as well as historical information on a church's giving to the ministry shares program.
- Classes have conversations about ministry shares at their fall meetings.
- Congregations are encouraged to have a pledge amount ready to report at their fall classis meeting.

October 2024

- Classis can begin to report pledges to the denomination through the online system.
- Quarterly Church Giving Report is sent to churches (July, August, September).
- Information will be sent to Classis Clerks and Treasurers regarding submitting pledges.
- Council of Delegates meets.
- Yearbook Questionnaire is due before the end of the month (October 15th).

December 2024

- The 2024 Annual Ministry Report is distributed through The Banner (copies can be requested or the report can be viewed online at crcna.org/MinistryReport).
- The denomination begins budget planning for the 2026 fiscal year (July 1, 2025 -June 30, 2026).

January 2025

- Quarterly Church Giving Report is sent to churches (October, November, December).

February 2025

- Pledges from all churches should be submitted to the classis and the denomination.**
- Council of Delegates meets (virtually).

March 2025

- March 15th Overtures and Communications are due for synod.

April 2025

- Quarterly Church Giving Report is sent to churches (January, February, March).
- Classis submit your financial review and internal controls for Directors and Operators Liability Insurance.

May 2025

- Council of Delegates meets.
- Allocation of ministry shares 2026 is approved by the corporations and the COD.
- The denominational budget is reviewed and approved by the corporations and Council of Delegates.

June 2025

- Synod 2025

* The denomination plans its budget on a July-June fiscal year. Churches may have a different timetable.

** New or revised ministry shares pledges are accepted at any time throughout the year.

Ministry Shares

Throughout the remarkable 165-year journey of the Christian Reformed Church in North America, individuals, congregations, and classes like yours have played a vital role in shaping our shared ministries. Thank you.

Through the innovative system of ministry shares, CRC congregations have made a covenant together to extend generosity beyond their local communities, creating a ripple effect of hope, love, and meaningful impact across North America and around the globe. This includes each congregation contributing towards the costs of running a denomination, which we refer to as "administrative costs" and covers things such as synod. It also includes the cost of shared missions and ministry. Please visit crcna.org/ministryshares to access infographics, bulletin inserts, videos, and other tools designed to assist you in educating your congregation on the history and value of ministry shares, and help them see the impact of their support. If you have any questions or need additional assistance, please don't hesitate to contact me. I would love to connect with you.

The vitality of the ministry shares program lies in the collective contributions of every CRCNA congregation. By joining forces with other churches, you empower a diverse range of ministries to make lasting impacts. From the congregational support ministries of Thrive, to the global reach of Resonate Global Mission and ReFrame Ministries, to the fostering of the next generation of ministry leaders at Calvin University and Calvin Theological Seminary, your invaluable support enables ministry to flourish.

This is why your church's pledge is so important. You make it possible for ministries to plan and carry out their work. We understand that our reminders to pledge may sometimes feel like a bother, but please know that they stem from the fundamental need to effectively budget for and steward these ministries. Your pledge ensures that we can effectively allocate resources and carry out important ministry.

I hope that your congregation will engage in thoughtful discussions about CRCNA ministries and will prayerfully discern what you can pledge for the coming fiscal year. Once you have discerned your financial commitment, kindly submit your congregational pledge to the treasurer of your classis between October 2024 and February 2025. If this does not fit with your budgetary cycle, please submit a 12-month pledge at a time that works for you and let us know what time frame your pledge represents. Please also include me in your correspondence.

On behalf of all of the ministries of the CRCNA, I want to express my deep gratitude for your unwavering dedication and commitment to this covenant relationship and the life-changing message of Jesus. If I can be of any additional assistance, please let me know.

In Christ's Service,



Jeff Bolt
US Director of Advancement
jeffreybolt@crcna.org

Ministry Shares Pledge Process

1 Pledging Package
You'll receive a helpful package by mail to guide your church in determining your annual pledge amount. (Expect this in August!)

6 Honor Your Pledge
Your pledged amount has been communicated to the denomination and used to create budgets for ministries in the coming year. Now it is time for your church to give and support our shared ministries. If you need videos or other resources to encourage your congregation, visit crcna.org/MinistryShares.

5 New This Year
While the denomination operates on a fiscal year from July to June, your church may have a different fiscal year. The specific dates are not significant. Just remember to pledge for a 12-month cycle.

4 Submit Your Pledge
Please submit your church's pledge to the stated clerk or treasurer of your classis. Kindly ensure that the denominational Director of Advancement is included in your communication.

2 Determine Your Pledge
As a member of the CRCNA, your church's pledge towards denominational ministry shares is crucial for budget decisions and supporting our shared ministries. Please ensure your council prioritizes pledging to ministry shares as part of your budget discussion.

3 Discuss Your Pledge
Ministry shares are a part of our covenant relationship with other CRC congregations. As part of this commitment to each other, classes will discuss ministry share pledges and giving at their fall meetings. Regardless of your congregation's budget cycle, expect to participate in a discussion about why ministry shares matter and what your church's participation will be.



Denominational Ministry Shares Allocation

Name	2023/2024 USA	2024/2025 USA	2023/2024 Canada	2024/2025 Canada
Calvin University	8.5%	7.0%	0	0
Calvin Theological Seminary	8.3%	6.2%	9.0%	8.0%
Office of the General Secretary	17.3%	24.3%	10.0%	12.6%
ReFrame Ministries	8.9%	7.10%	11.0%	8.0%
Resonate Global Mission	18.4%	14.10%	22.0%	20.20%
Thrive	28.9%	27.8%	18.5%	18.5%
CRC Ministry Board	9.7%	13.5%	29.5%*	32.8%*

The Canada Ministry Office does not cover any cost of the US Ministry Office. They have a separate ministry office that includes more ministries and programs than the US Ministry Office.

Office of The General Secretary includes:

- Candidacy Committee
- Council of Delegates
- General CRC Administration
- Synodical Administration/ Synod
- CRC Communications
- Yearbook Reporting/ Synodical Services

US Ministry Office Includes:

- Faith Alive Christian Resources
- Finance/Payroll/Advancement/Gift Entry
- Human Resources
- Information Technology
- Ministry Support Services
- Risk Management

Ministry Shares Pledge Form

Church Name: _____ Classis: _____

City/State: _____

Church Pledge (12 months): \$ _____

(Denominational Pledge only, please do not include your classis amount)

Start Date: _____ End Date: _____

Submitted By: _____ Church Role: _____

Please share this with your Classis Treasurer and/or send it to the CRCNA.

The Christian Reformed Church in North America enters into yearly agreements with the U.S. Ministry Board and the Canadian Ministry Board about how they will work together on mission and ministry. The following information is the planned expenditures for shared ministries during fiscal year 2024/2025. We are providing you with this information so that your classis and church can better understand where your gifts are being invested for the mission and ministry of the Christian Reformed Church in North America around the world and at home.

More detailed budgets, including project income, can be found on the CRCNA Finance website: crcna.org/finance. We invite you to review this data as a way to better understand how you are helping to proclaim the Gospel and train disciples for God’s Kingdom.

Thank you for your support. This ministry would not be possible without your generous gifts of prayer and finances.

Office of General Secretary: Expenditures for 2024/2025

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Admin Expenditures	1,190,705	1,129,205	61,500
Synodical Services Expenditures	310,863	309,363	1,500
Synodical Deputies Expenditures	31,963	27,200	4,763
Annual Meeting (Synod)	565,100	516,500	48,600
Ecumenical Relations	91,300	68,500	22,800
Judicial Code Committee	8,285	7,610	675
Study Committees	22,500	15,000	7,500
Stated Clerk	30,000	30,000	0
Historical Committee	100,000	100,000	0
Ministry Plan	5,000	5,000	0
COD Meetings	109,875	90,750	19,125
Yearbook	172,901	172,901	0
Candidacy	223,487	223,487	0
Communications	346,003	142,588	203,415
The Banner*	1,174,010	1,016,995	157,015
OGS Cost Share	(0)	(200,608)	200,608
Total OGS Expenditures	4,381,991	3,654,491	727,500

Thrive: Expenditures for 2024/2025

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Admin Expenditures	1,742,842	1,382,073	360,769
Engage	830,613	830,613	0
Connect	399,720	216,644	183,076
Equip	1,112,775	1,112,775	0
Operations	648,069	565,894	82,175
Reformed Worship	0	0	0
Thrive Cost Share	0	(525,767)	525,767
Total Expenditures	4,734,019	3,582,232	1,151,787
Change In Net Assets	(4,019)	22,768	(26,787)

*See notes on the bottom of page 11 for more explanation of Thrives Expenditures.

Reframe Ministries: Expenditures for 2024/2025

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
North American Expenditures			
Today Expenditures	572,700.00	433,400.00	139,300.00
Church Juice Expenditures	155,000.00	117,300.00	37,700.00
Groundwork Expenditures	158,000.00	119,600.00	38,400.00
Family Fire Expenditures	176,000.00	133,200.00	42,800.00
Think Christian Expenditures	163,000.00	123,300.00	39,700.00
Kids Corner Expenditures	134,200.00	101,500.00	32,700.00
Prayer Ministry	114,000.00	86,300.00	27,700.00
Eng - Administration Expenditures	410,600.00	310,700.00	99,900.00
Eng - Digital Expenditures	856,500.00	648,100.00	208,400.00
Korean Expenditures	24,000.00	18,000.00	6,000.00
Total North American Expenditures	2,764,000.00	1,658,043.40	672,600.00
International Ministries Expenditures			
Arabic Expenditures	51,000.00	39,000.00	12,000.00
Chinese Expenditures	745,000.00	564,000.00	181,000.00
French Expenditures	117,000.00	89,000.00	28,000.00
Hindi Expenditures	137,000.00	104,000.00	33,000.00
Indonesian Expenditures	195,000.00	148,000.00	47,000.00
Japanese Expenditure	468,000.00	354,000.00	114,000.00
Portuguese Expenditures	475,000.00	359,000.00	116,000.00
Spanish Expenditures	190,000.00	144,000.00	46,000.00
Russian Expenditures	283,000.00	214,000.00	69,000.00

Total International Ministries Expenditures	2,661,000.00	2,015,000.00	646,000.00
Church Relations Expenditures	197,000.00	111,000.00	86,000.00
Admin Expenditures	1,004,000.00	855,000.00	149,000.00
Fundraising Expenditures	1,269,000.00	1,037,000.00	232,000.00
Total Mgmt & Fund Raising	2,470,000.00	2,003,000.00	467,000.00
Total RF Expenditures	7,895,000.00	2,513,438.82	3,460,681.80

U.S. & Canada Ministry Board: Expenditures for 2024/2025

	United States Budget (US\$)	Canada Budget (US\$)
Ministry Board Expenditures		
Admin Expenditures	1,195,001	591,000
Advancement	345,372	520,500
Faith Alive Christian Resources	576,156	196,000
Libros Desafio	83,653	0
Canadian Ministries	0	57,000
Bridge App	0	146,000
Intercultural Ministries	0	150,000
Indigenous Ministries	0	825,000
Justice Ministries	0	269,500
Subtotal	2,200,182	2,755,000
Central Services*		
Gift Entry	154,980	180,000
Human Resources	910,993	156,816
Building	776,358	330,000
Finance	1,492,835	837,500
Information Technology	1,224,635	392,350
Risk Management	80,373	0
Payroll	105,746	62,171
Ministry Support Services	612,154	167,000
Total Central Services	5,358,074	2,125,837
Total MB Expenditures	7,558,256	4,880,837
Change In Net Assets	(84,182)	178,563

*These costs are allocated to ReFrame Ministries, Resonate Global Mission, Thrive, Office of General Secretary and U.S. Ministry Board.

Resonate Global Mission: Expenditures for 2024/2025

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Global Coffee Break	839,474	813,214	26,260
Timothy Leadership Training	322,313	320,777	1,536
Education Care Expenditures	57,689	12,677	45,012
Interactive Learning Programs	396,723	396,723	0
Interactive Learning Cost Share	0	(169,622)	169,622
Total RG JMAD Inter-active Learning Programs	1,616,200	1,373,769	242,430
International Regions Expenditures			
Central America Expenditures	306,835	306,323	512
Mexico & Caribbean Expenditures	25,716	25,716	0
Costa Rica Expenditures	191,332	190,820	512
Guatemala Expenditures	155,036	154,524	512
Honduras Expenditures	15,000	15,000	0
Nicaragua Expenditures	235,980	234,956	1,024
East & South Africa Expenditures	310,075	246,200	63,875
South Africa Expenditures	453,274	388,378	64,895
Kenya Expenditures	161,050	161,050	0
Uganda Expenditures	312,019	310,482	1,536
Zambia Expenditures	153,028	152,516	512
East Asia Expenditures	45,231	45,231	0
China Expenditures	171,930	171,418	512
Korea Expenditures	160,848	160,336	512
Turkey Expenditures	166,620	166,108	512
Japan Expenditures	649,484	647,436	2,048
Europe Expenditures	69,902	69,902	0
Germany Expenditures	130,010	129,498	512
Hungary Expenditures	264,979	263,955	1,024
Lithuania Expenditures	104,834	104,322	512
Romania Expenditures	32,400	32,400	0
Russia Expenditures	151,647	59,315	92,331
Ukraine Expenditures	207,336	206,824	512
Mexico Expenditures	567,643	566,107	1,536
Egypt/Middle East Expenditures	44,872	44,360	512
Bangladesh Expenditures	12,400	12,400	0
Oman Expenditures	0	0	0
Egypt Expenditures	271,579	194,534	77,045
SE Asia Expenditures	185,354	185,354	0

Cambodia Expenditures	123,088	58,973	64,115
Nepal Expenditures	170,304	169,792	512
Philippines Expenditures	138,314	137,802	512
West Africa Expenditures	144,379	143,867	512
Cuba Expenditures	58,000	0	58,000
Dominican Republic Expenditures	380,610	380,098	512
Haiti Expenditures	305,704	305,704	0
Sierra Leone Expenditures	113,394	113,394	0
Guinea Expenditures	377,599	376,575	1,024
Mali Expenditures	57,350	57,350	0
Nigeria Expenditures	318,807	317,271	1,536
Reconnect Expenditures	165,164	164,140	1,024
Partner Missionaries Expenditures	1,799,700	1,612,200	187,500
Volunteer Expenses	275,000	185,000	90,000
International Regions Cost Share	0	(470,175)	470,175
Total International Regions Expenditures	9,983,827	8,797,458	1,186,369
Core Initiatives Team			
Church Planting Core Initiative	1,443,160	1,008,815	434,345
Core Initiatives Department Director	370,630	326,160	44,470
Intercultural Gospel Witness Core Initiative	1,058,670	1,046,833	11,837
Resonate Focus Areas	737,952	581,682	156,270
Congregational Gospel Witness Core Initiatives	294,356	212,294	82,062
Core Initiatives Team Cost Share	0	(221,046)	221,046
Total Core Initiatives Team Expenditures	3,904,768	2,954,738	950,030
North American Expenditures			
Eastern US Expenditures	431,456	428,896	2,560
Great Lakes Expenditures	451,014	448,966	2,048
Central USA Expenditures	297,689	296,153	1,536
Western USA Expenditures	502,110	498,014	4,096
Eastern Canada Expenditures	404,984	104,280	300,704
Western Canada Expenditures	253,535	17,682	235,853
Total North American Expenditures	2,340,788	1,793,991	546,797
Mission Support & Advancement Expenditures			
Administration	2,609,927	2,040,836	569,091

Advancement Expenditures	1,192,550	749,109	443,441
Adv Communications Expenditures	1,020,322	993,064	27,258
Volunteer Ministries Expenditures	299,629	202,920	96,709
Mission Support & Advancement Cost Share	(0)	(51,326)	51,326
Total Mission Support & Advancement Expenditures	5,122,427	3,934,603	1,187,824
Total RG JMAD Expenditures	22,968,010	18,854,559	4,113,451
Change In Net Assets	(4,968,010)	(4,166,059)	(801,951)

***Note on Thrive expenditures**

Thrive expenditures are simplified here due to it being a new agency. At the time of creating the budget, Thrive did not have a full year of data on spending by department to use to create a more detailed summary. Next year's report will be more detailed.

For clarity on line items spending:

Connect: Regional Connectors

Operations: Communications and Administrative Support

Equip: Church Resourcing

Engage: Church Consulting

Administration: Administration

Online Giving

We offer a convenient online option for your church to send in ministry shares contributions as well as special gifts, missionary support and offerings. The ministry shares gifts can be given through our online giving portal at: crcna.org/ministryshares/donate.

Online giving of ministry shares is only available if you allow the standard allocations set by the Council of Delegates and reviewed by synod. We can not accept online gifts if you choose to create your own allocations. We apologize for this limitation of the online giving system.

Ministry Shares Recurring Gift Option Giving online gives you the flexibility of creating a recurring gift with a date you specify. You don't have to think about it again. Each month, on the date you set up, a gift will be transferred. An acknowledgement will be sent to you so that you are aware the gift was received.

One-Time Ministry Shares Gift You can do a one-time gift. This gives you the control of when your gifts are completed and also allows you to give by the mail at other times if you prefer. Online giving of your one-time gifts happen instantly and you don't have to wait for the mail. You will receive an acknowledgement within minutes of the gift having been received.

Other Online Giving If you support missionaries or have offerings for one of the CRCNA agencies or ministry programs, we invite you to give those gifts online as well. Please visit crcna.org/donate to find the agency to whom you want to make a gift. You will find links to all the agencies, Institutions and ministry programs there. These gifts can also be set up as recurring gifts or one time gifts. We invite you to check out this great way of supporting the CRCNA.

These options are available and ready for you to take advantage of today. If you have additional questions about online giving do not hesitate to contact us. We would be happy to talk with you.



Ministry Shares and Offerings Remittance Statement

Church name:

Church number:

Date:

Treasurer name:

Period:

Treasurer email and/or phone:

Ministry Shares

Option 1: Contribution with NO special allocation*

\$

* Ministry shares will be allocated as follows: Calvin University: 7%; Calvin Seminary: 6.2%; Resonate: 14.1%; Reframe Ministries: 7.1%; Thrive: 27.8%; Office of General Secretary: 24.3%; US Ministry Board: 13.5%

Option 2: Contribution with allocated of ministry shares per your request:

Calvin Theological Seminary \$ 471110

Calvin University \$ 461110

ReFrame Ministries \$ 901110

CRCNA - Office of General Secretary \$ 301110

CRCNA - U.S. Ministry Office \$ 411115

CRCNA - Resonate Global Mission \$ 801110

CRCNA - Thrive** \$ 111110

** To specify your ministry share contributions to Thrive (formerly Congregational Ministries) separately, please complete the following categories.

Thrive - Chaplain Support \$ 111120

Thrive - Disability Access \$ 111125

Thrive - Diverse Leadership \$ 111130

Thrive - Faith Formation \$ 111135

Thrive - Pastor & Church Support \$ 111140

Thrive - Racial Justice \$ 111145

Thrive - Justice \$ 111150

Thrive - Safer Churches \$ 111155

Thrive - Thrive- Worship \$ 111160

Non-Ministry Share Gifts

Gifts recorded as non-ministry shares including special offerings, missionary support, one-time gifts, etc. (Please remit area college, parachurch non-profit and World Renew gifts directly to the organization.)

Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Subtotal:	\$
Total enclosed:	\$

Please make one check payable to Christian Reformed Church in North America (CRCNA) and mail to:

CRCNA
Finance Dept
1700 28th Street SE
Grand Rapids MI 49508-1407

Please also send a copy of this statement to your classis treasurer for information.



Please visit crcna.org/ministryshares to learn more and discover resources that help promote and explain the impact of The Ministry Shares Program.

Ministers' Pension

The CRCNA has defined benefit pension plans for ordained ministers of the Word serving in the United States and Canada. The primary features of the plans include four benefit groups:

- Retirement benefits commencing at age 66, or early retirement benefits in a reduced amount beginning at age 55.
- Long-term disability benefits provided through an insurance company.
- Survivors' benefits paid to a surviving spouse when death of a member occurs while in active service.
- Orphans' benefits paid to a member's orphaned children up to age 18, or to age 21 if in school.

To participate in the Ministers' Pension Plan (MPP), ordained pastors need to complete the MPP registration form and submit it to the pension office.

There are costs associated with participation in the Plan. Organized churches are expected to pay an amount determined on the basis of a per-member assessment amount multiplied by the number of professing members (or the annual direct cost of participation of their first/only pastor if that amount is greater). In addition, churches pay the direct costs associated with any additional ordained ministers in their employ. Emerging churches must pay the annual direct costs of their ordained pastors, but are not expected to pay based on per member assessments if they do not have an ordained Pastor.

For additional information on the Plan, or for information about the "special assistance fund" to help retired ministers who find themselves in severe financial need or who require help with their final retirement move, please visit crcna.org/FinanceAdmin. You may also contact the pension office directly at 616-224-0722 or by email at pension@crcna.org.

Example of Ministers' Pension Fund Payments

2024 Annual Cost

	207 members or less	More than 207 members
First pastor	\$7,704	# of members x \$37.20
Additional pastors	\$7,704 each	\$7,704 each
No pastor (vacant)	# of members X \$37.20	# of members x \$37.20

Ministers' Compensation Survey 2024

In the past, detailed surveys were sent to churches and pastors to gather information on base salary, housing, benefits, and other elements for our Ministers Compensation Survey. However, the number of returned surveys decreased over time which affected the reliability of the data. To ensure we provide more accurate and valuable information to churches, we adopted a new approach.

We currently rely on information received from ministers of the Word who are participants in the Ministers' Pension Plans in the United States and Canada. This group represents the majority of active ministers in the CRCNA. Participants in the pension program are required to report their total base salary and housing or parsonage allowance annually. We have utilized this data to compile the information presented in the following pages.

Why is this new method better? Firstly, the response group is larger, providing more reliable insights. Secondly, using averages of components is more useful than simply summing up compensation. The housing allowance for each minister depends on personal circumstances and local economic factors, which can vary significantly across classes and geographic areas.

What information does the survey include? There are two charts for each country of service. One chart displays the average total salary for ministers in each classis, combining base salary and housing factors. The other chart shows the salary range in relation to percentiles marked at 10% intervals for all ministers in the respective country.

For example, salaries at the 10th percentile are equal to or greater than those of 10% of ministers, and lower than the salaries of 90% of ministers in the country. The 20th percentile represents salaries that are equal to or greater than those of 20% of ministers, and lower than those of 80% of ministers, and so on.

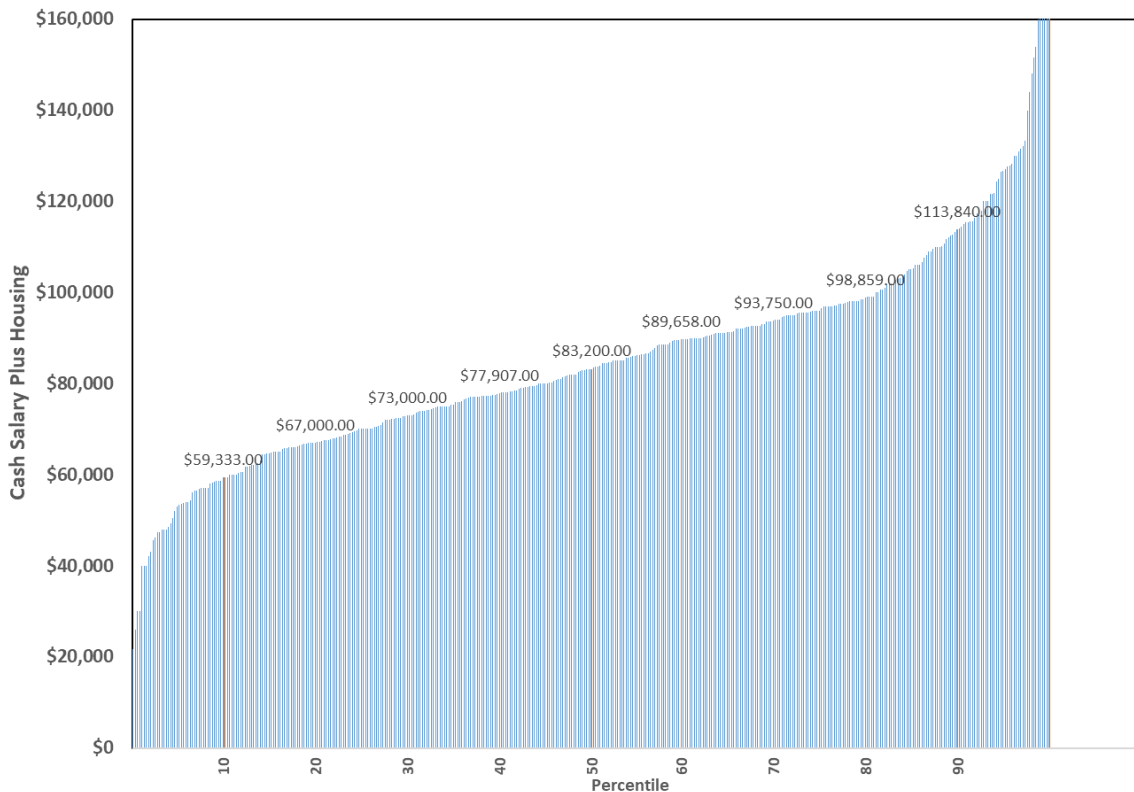
For more detailed pay data specific to your classis, we recommend reaching out to other churches in your area. If you are looking for a broader salary report for a particular position at your church, you may find useful information at www.churchlawandtax.com/salary.

We hope this approach to the Ministers Compensation Survey provides you with valuable insights and supports your decision-making process regarding minister compensation at both the church and classis level.

Average Total Base Salary plus Housing by Classis - 2024

Classis Arizona	\$73,750	Classis Kalamazoo	\$84,826
Classis Atlantic Northeast	\$77,261	Classis Ko-Am	\$53,544
Classis California South	\$76,896	Classis Lake Erie	\$82,307
Classis Central California	\$100,010	Classis Lake Superior	\$74,981
Classis Central Plains	\$81,240	Classis Minnkota	\$77,312
Classis Chicago South	\$96,990	Classis Muskegon	\$89,217
Classis Columbia	\$78,484	Classis North Cascades	\$96,807
Classis Georgetown	\$92,096	Classis North Central Iowa	\$66,140
Classis Grand Rapids East	\$91,256	Classis Northern Illinois	\$91,395
Classis Grand Rapids North	\$77,284	Classis Northern Michigan	\$69,739
Classis Grand Rapids South	\$83,176	Classis Pacific Northwest	\$80,330
Classis Grandville	\$89,173	Classis Red Mesa	\$61,969
Classis Greater Los Angeles	\$79,586	Classis Rocky Mountain	\$79,564
Classis Hackensack	\$85,485	Classis Southeast U.S.	\$99,057
Classis Hanmi	\$57,271	Classis Thornapple Valley	\$104,653
Classis Heartland	\$71,255	Classis Wisconsin	\$87,253
Classis Holland	\$86,294	Classis Yellowstone	\$93,583
Classis Hudson	\$64,850	Classis Zeeland	\$83,853
Classis Iakota	\$82,732	Other	\$98,459
Classis Illiana	\$95,886		

Total Cash Salary - 2024



2025 Deacons' Offering Calendar

January

- 1 – (Wed) New Year's Day
- 6 – (Mon) Epiphany
- 12 - ReFrame Ministries
- 19 – Sanctity of Human Life Sunday - Thrive
- 20 – Martin Luther King Jr. Day (U.S.)

February

- 9 – Ministry Shares
- 17 – Presidents Day (U.S.)
- 17 – Family Day (Canada)
- 23 – World Renew – Disaster Response Services (U.S.)
- 23 – World Renew - Canadian Foodgrains Bank (Canada)

March

- 5 – (Wed) Ash Wednesday
- 9 – First Sunday of Lent – Justice and Hope Sunday (Canada) – Centre for Public Dialogue
- 12 – (Wed) Annual Day of Prayer
- 16 – Thrive

April

- 13 – Palm Sunday – Calvin Theological Seminary
- 18 – (Fri) Good Friday
- 20 – Easter Sunday – Resonate Global Mission
- 27 – Abuse Awareness Sunday - Thrive

May

- 1 – (Thu) National Day of Prayer
- 11 – Mother's Day – World Renew
- 19 – Victoria Day (Canada)
- 25 – ReFrame Ministries
- 26 – Memorial Day (U.S.)
- 29 – (Thu) Ascension Day

June

- 8 – Pentecost – Resonate Global Mission
- 13 – Synod begins – Synod meets June 13-19
- 15 – Trinity Sunday, Father's Day – Candidacy Committee

July

- 1 – Canada Day
- 4 – Independence Day (U.S.)

August

September

- 1 – Labor Day
- 7 – Calvin University
- Mission Emphasis Week (Sept. 14 – 21)**
- 21 – Resonate Global Mission
- 28 – Ministry Shares

October

- All Nations Heritage Week (Sept. 29 – Oct.5)**
- 5 – All Nations Heritage Sunday – Thrive
- 13 – (Mon) Thanksgiving Day (Canada)
- Disability Awareness Week (Oct. 13 – 19)**
- 19 – Disability Awareness Sunday – Thrive
- 26 – Reformation Sunday
- World Hunger Awareness (Oct. 20 – Nov. 2)**

November

- 2 – World Hunger Sunday – World Renew – World Hunger
- 9 – International Day of Prayer for the Persecuted Church – ReFrame Ministries
- 11 – (Tues) Veterans Day (U.S.)
- 11 – (Tues) Remembrance Day (Canada)
- 16 – Chaplaincy Sunday – Thrive
- 23 – Resonate Global Mission
- 27 – (Thu) Thanksgiving Day (U.S.)
- 30 – First Sunday of Advent

December

- 7 – ReFrame Ministries
- 25 – (Thurs) Christmas Day – World Renew
- 31 – (Wed) New Year's Eve

Additional Resources

Organizations Recommended for Financial Support in 2025

Please Note: The action of Synod 1992 related to the financial support provided by Christian Reformed churches relative to these agencies:

" . . . in light of the growing number of agencies seeking recommendation for financial support, [synod] remind[s] the congregations of the synodical decision of 1970 wherein "synod urge[d] all the classes to request their churches to pay denominational causes before making gifts to nondenominational causes on the synod approved accredited list.Grounds: Our denominational causes should have priority in our giving. . . . "

(Acts of Synod 1970, p. 81)

Denominational agencies, institutions, and ministries recommended to the churches for one or more offerings Synod 2024 recommends the following denominational agencies and institutions for one or more offerings (Acts of Synod 2024, p. 952).

	Canadian Business Number
1. The Banner	856901285 RR0002
2. Calvin Theological Seminary	(per Schedule VIII)
3. Calvin University – above ministry-share needs	(per Schedule VIII)
4. Thrive	856901285 RR0002
5. Centre for Public Dialogue (Canada)	856901285 RR0002
6. Indigenous Ministries (Canada)	856901285 RR0002
7. ReFrame Ministries	13240 2090 RR0001
8. Resonate Global Mission – two offerings per year	856901285 RR0002
9. World Renew –four offerings per year because the agency receives nonministry-share support	118857366 RR0001

Note about Recommended Organizations

Synod 2023 adopted a motion to discontinue the practice and policy of reviewing and recommending charitable organizations to CRC churches for offerings (cf. Acts of Synod 2023, p. 986).

The Church Administration and Finance Guide (crcna.org/resources/church-resources/church-administration-finance) contains guidelines from the Office of General Secretary to assist churches in their vetting process of charitable organizations being considered for offerings.

Accredited Agencies

Nondenominational organizations recommended for financial support but not necessarily for one or more offerings

Please Note: The action of Synod 1992 related to the financial support provided by Christian Reformed churches relative to these agencies:

" . . . in light of the growing number of agencies seeking recommendation for financial support, [synod] remind[s] the congregations of the synodical decision of 1970 wherein "synod urge[d] all the classes to request their churches to pay denominational causes before making gifts to nondenominational causes on the synod approved accredited list. Grounds: Our denominational causes should have priority in our giving. . . ."

(Acts of Synod 1970, p. 81)

Note about Recommended Organizations

Synod 2023 adopted a motion to discontinue the practice and policy of reviewing and recommending charitable organizations to CRC churches for offerings. The Office of General Secretary provides the following guidelines to assist churches in their vetting process of charitable organizations being considered for offerings:

A. General Requirements

The organization must:

- have been in existence for a minimum of three years.
- be closely related to our integral work.
 - for the CRCNA that was: works of mercy, of Christian education, or the distribution of the Word of God.
 - This included affiliated colleges and universities (Dordt, King's, Redeemer, Trinity).
- be closely allied with our ecclesiastical mission.
- agree with the CRCNA's fundraising ethical guidelines.
- not compete directly with existing denominational ministries.

B. Program Requirements

- A statement of the purpose along with clearly identified goals of the organization.
- Clearly outlined changes to purpose and goals if those have taken place in the last year.
- A statement describing new programs or changes in current programs.
- An explanation of programs the organization is no longer engaged in.

- Geographical area served.
- List of degree programs offered or soon to be offered (if applicable).
- Corporate bylaws, and/or changes to bylaws.

C. Financial Requirements

To analyze the financial conditions of the various organizations asking for financial support, such organizations are to provide the following information:

- Federal Employer ID number in the US; Charity Registration Number in Canada.
- Most recent financial statement, audited or reviewed by a Certified Public Accountant or Chartered Accountant.
- Current and previous fiscal year's operating budget, including the percentage attributed to program and support expenditures.
- Statement of the amount of contributions received from Christian Reformed Church congregations and the percentage this represents of total contributions.
- Statement indicating a fidelity bond is in effect and the amount of that bond coverage.

- Financial analysis including, but not limited to, the following:
 - Days operations coverage = (cash + investments + other liquid current assets – current liabilities) / 250
 - Dollar and percent change in net assets from the prior year
- Percent overhead = (management and general + fund raising) / total expense
- Comparison of net asset levels over the prior three years
- Source of current assets during the prior three years

Special Assistance Fund

The Special Assistance Fund provides assistance for retired Ministers of the Word who find themselves in severe financial need and may also provide for the final retirement move of a Ministry of the Word.

More information is available at crcna.org/pension. Please feel free to contact the pension office directly with any question at 616-224-0722 or by email at pension@crcna.org.

403(b)(9) Retirement Income Plan

The CRCNA has a 403(b)(9) retirement plan in which all Christian Reformed Churches in the U.S. may participate. This Retirement Income Plan (RIP) has an advantage over regular 403(b) plans in that it allows ordained and commissioned pastors a housing allowance tax benefit when they begin distributions from the plan after retirement. The RIP is available for all church staff (including ministers of the Word who remain active participants in the denominational Ministers' Pension Plan).

All Christian Reformed Churches can adopt the “base” plan and then customize it into their own individual 403(b)(9) retirement program. This customization will include choosing the percent contributed by the church (a matching contribution and/or a base contribution) and who is eligible to participate.

The CRC's partner in this retirement program is Envoy Financial. Churches can go directly to the website (crcna-retirement.com) where they can download and fill out an inquiry form.

For general questions on the 403(b)(9) Retirement Income Plan, the CRC pension/retirement office may be reached at 616-224-0722 or by email at pension@crcna.org.

CRC Loan Fund

Established in 1983, the Christian Reformed Church Loan Fund Inc. (Loan Fund) has assisted hundreds of churches across the United States in purchasing real estate and in financing capital improvement projects. Values-based investors who hope to further the work of the Kingdom enable the Loan Fund to provide financing for the expansion of gospel-driven ministries and out-reach in our local communities.

The Loan Fund is a Michigan non-profit corporation affiliated with the Christian Reformed Church in North America (CRCNA). The primary source of funds for lending activities are investments in the Loan Fund by members, churches, classes of the CRCNA and other Christian Reformed Church affiliated organizations and people. Visit crcna.org/LoanFund to learn more.

Together, We Do More

As the Christian Reformed Church in North America, we express the good news of God's kingdom that transforms lives and communities worldwide. Our denominational ministries and initiatives reflect our shared, five-fold calling of: Faith Formation, Global Mission, Gospel Proclamation & Worship, Servant Leadership, and Mercy & Justice.

As individuals and congregations, we seek to carry out these callings in our lives. We also do it together through regional assemblies (called classes) and through the denominational ministries below, in the firm belief that together we can do more.

Agencies



Educational Institutions



Publications



How Can We Help?

You and your church now have three options for easier access to CRC ministries and resources.



Click

Search hundreds of resources from CRC ministries and churches.

Try it out at
crcna.org/Resources



Call

Got a ministry question but not sure who to call? We can help.

Give us a shout at
800-272-5125



Chat

Oh yeah, we chat too. Type and we'll type back.

Chat from any page at
crcna.org

If you have a ministry need and wonder if your denomination can help, just click, call, or chat.

We're here to serve.



**Christian
Reformed
Church**