



# Church Administration & Finance Guide

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Important Dates and Schedule of Reporting .....	1
Ministry Shares.....	2
Remittance Forms .....	5
Ministers' Pension .....	8
Ministers Compensation Survey 2022 .....	9
Denominational Ministries .....	12
Denominational Offering Calendar .....	14
Accredited Agencies .....	16
Additional Resources .....	18

# Important Dates and Schedule of Reporting

The Finance Department of 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.

## August 2022

- Church Administration and Finance Guide booklet is distributed and posted online.
- CRCNA Offering Calendar and deacon's helper worksheets are distributed
- Churches should begin having a conversation about their pledge amount for ministry shares. This pledge would be for the denominations fiscal budget year July 1, 2023- June 30, 2024\*. Note that information will be mailed to each church regarding the ministry shares pledge process.

## September 2022

- Classes have conversations about ministry shares at their fall meetings.
- Congregations should have a pledge amount ready to report at their fall classis meeting.

## October 2022

- Classis can begin to report pledges to the denomination through the online system.
- Council of Delegates meets October 12 - 14.

## December 2022

- The 2022 Annual Ministry Report is distributed through *The Banner* (copies can be requested or the report can be viewed online at [crcna.org/MinistryReport](http://crcna.org/MinistryReport)).
- The denomination begins budget planning for the 2023-2024 fiscal year.

## January 2023

- Denominational ministry share pledges are due by January 31, 2023.

## February 2023

- Late or revised pledges should be submitted to the classis and the denomination.
- Council of Delegates meets (virtually) February 15 - 17.

## March 2023

- Late ministry share pledges are accepted and reported to the denomination\*\*
- The denominational ministries budgets are finalized for reporting to the corporations and the Council of Delegates.

## May 2023

- Council of Delegates meets May 3 - 5.
- Allocation of ministry shares is approved by the corporations and the COD.
- The denominational budget is reviewed and approved by the corporations and Council of Delegates

\* the denomination plans its budget on a fiscal year. Churches may have a different time table

\*\* new or revised ministry shares pledges are accepted at anytime throughout the year.

# Ministry Shares

Over the course of the more than 165-year history of the Christian Reformed Church in North America, various individuals, congregations, and classes have expressed needs for specific supports, ministries, or outreach programs. Along the way, as new ministries were started to meet these needs, our congregations have covenanted to support them through an innovative system known as ministry shares.

You can learn more about our covenantal relationship of ministry shares at [crcna.org/ministryshares](https://crcna.org/ministryshares). You can also find infographics, bulletin inserts, videos, and other tools there to help you communicate about ministry shares with your congregation. In addition, our advancement staff would be happy to talk with you or even visit with you and/or your members to explain in more detail the impact of ministry shares.

Ministry shares work by means of each congregation of the CRCNA contributing a set amount of funds. These funds are then pooled to make a variety of congregational-support ministries possible, such as Safe Church Ministry, Disability Concerns, Race Relations, Worship Ministries, and Pastor Church Resources. The funds also support evangelism and outreach efforts such as Chaplaincy and Care Ministry, Resonate Global Mission, and ReFrame Ministries. To see a complete list of the ministries supported by ministry shares, visit [crcna.org/ministryshares](https://crcna.org/ministryshares).

Each congregation is asked to carefully consider how much it will pledge to contribute to the ministry shares program. Pledges should be discussed and decided upon between September and December 2022 for a ministry year that will begin in July 2023.

Between October 2022 and February 2023, please submit congregational pledges to the treasurer of your classis. Treasurers should submit these to the CRCNA offices as early as October 1 and no later than February 28.

# Ministry Shares Annual Cycle

**06**

(July 2023) **NEW MINISTRY YEAR BEGINS** — the ministry year will run from July 1, 2022 through June 30, 2023. Ministry shares received starting in July will be put towards the approved budgets. In addition, a new letter will be sent to congregations to help them start the planning process for the next cycle of pledges.

**01**

(August 2022) **INFORMATIONAL LETTER FROM THE CRCNA IS RECEIVED** — letter will include information about previous ministry share giving and some suggestions for how to think about determining your pledge amount.

**02**

(September-December 2022) **CHURCH COUNCILS DETERMINE PLEDGE** — Every CRC church council should spend time determining the amount of their ministry share pledge for the fiscal year July 1, 2023-June 30, 2024. This could be based on a percentage of total budget, an increase over previous years, or total active membership. Pledges should be forwarded to classis clerks once they have been decided.



**05**

(May 2023) **BUDGETS FOR MINISTRIES ARE APPROVED AT THE CORPORATION/COUNCIL LEVEL** — The Council of Delegates (as well as its Canadian and Michigan corporations) will review the proposed budgets including any changes to programs or personnel. They will also approve ministry share allocations for the coming ministry year that begins July 1.

**04**

(October 2022-January 2023) **PLEDGES ARE FORWARDED TO CRCNA OFFICES** — stated clerks of each classis should forward the pledges from their region to the US or Canadian offices of the CRCNA using an electronic form provided to them. These pledges will help determine the budgets for mission efforts and other ministries in the coming ministry year. Ministry shares are only one part of this budgeting process. Any significant variation in revenue from ministry shares, church offerings, individual gifts or other sources, will impact what ministry can be achieved.

**03**

(Fall 2022) **CONVERSATION AT FALL CLASSIS MEETINGS** — During the fall, every classis will have an interactive conversation about ministry shares as part of their meeting agenda: what ministry shares are, why they matter, and how ministries supported by ministry shares have been used by congregations in the area..



[crcna.org/MinistryShares](http://crcna.org/MinistryShares)

updated June 2022



## Denominational Ministry Shares Allocation

*Fiscal 2022-23*

*United States*

<b>CRCNA*</b>	67.9%
<b>ReFrame Ministries International</b>	10.8%
<b>Calvin University**</b>	12.0%
<b>Calvin Theological Seminary</b>	9.2%

\* CRCNA Represents:

### **CRC General Secretary**

Candidacy Committee  
Council of Delegates  
General Administration  
Synodical Administration  
*The Banner*  
Yearbook Reporting

### **Congregational Ministries Group**

Disability Concerns  
Diversity  
Faith Formation Ministry  
Office of Race Relations  
Office of Social Justice  
Pastor Church Resource  
Safe Church Ministry  
Worship Ministries

### **Raise Up Global Ministries**

### **Resonate Global Mission**

### **Special Assistance Fund**

\*\* Calvin University receives a portion of ministry share gifts. Other Reformed Universities such as Dordt University, Redeemer University, The Kings University, and Trinity University do not. Congregations are encouraged to support these institutions if they are in your region, or if you have members who attend them.

# Remittance Form

## Ministry Shares and Offerings Remittance Statement

Church name:	Date:
Church number:	Period:
Treasurer name:	
Treasurer email and/or phone:	

### Ministry Shares

Option 1: Contribution with *no* special allocation\* \$

\* Ministry shares will be allocated as follows: Calvin University: 12.1%; Calvin Seminary: 9.2%; ReFrame Ministries: 10.8%; CRCNA: 67.9%

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

Calvin Theological Seminary	\$	171110
Calvin University	\$	161110
ReFrame Ministries	\$	901110
CRCNA/Office of General Secretary	\$	601110
CRCNA/Raise Up Global Ministries	\$	251110
CRCNA/Resonate Global Mission	\$	801110
CRCNA/Congregational Ministries**	\$	111110

\*\* To specify your ministry share contribution to Congregational Ministries separately, please complete the following categories.

Chaplaincy and Care Ministry	\$	111120
Disability Concerns	\$	111125
Diversity	\$	111130
Faith Formation Ministries	\$	111135
Pastor Church Resources	\$	111140

(continued next page)

Race Relations	\$	111145
Office of Social Justice	\$	111150
Safe Church Ministry	\$	111155
Worship Ministries	\$	111160

### Non-Ministry Share Gifts

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

Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
Name:	\$
<hr/>	
Subtotal:	\$
<hr/>	
Total enclosed:	\$

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

*In the United States:*  
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.

## Electronic Funds Transfer Options

### Monthly Transfers

With this approach, the treasurer sets a monthly amount to be transferred and authorizes CRCNA to transfer the same amount on the same day of every month—the 20th day. Distribution to the denominational agencies is based on a formula approved by synod for the year. Recurring missionary support payments can be included and should be identified at setup. Changes in the amounts can be made at any time.

### One-Time Transfer

The church treasurer authorizes the denominational office to make a one-time transfer from the church's account for the amount indicated. The transfer will take place on the 20th of the month, assuming authorization is received in time.

If you are interested in utilizing the electronic funds transfer (EFT) process, please complete the information below and sign. Attach a voided check (photocopy is acceptable). Do not use a deposit ticket.

---

Church name:

---

Church address:

---

Bank name:

---

Bank address:

---

Bank phone:

---

Amount to transfer:

☐ Monthly ☐ One-time

---

Signature:

Date:

---

Printed name:

Phone:



## 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](http://crcna.org/FinanceAdmin). You may also contact the pension office directly at 616-224-0722 or by email at [pension@crcna.org](mailto:pension@crcna.org).

### Example of Ministers' Pension Fund Payments

#### 2022 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 2022

In the past we have relied on a detailed survey mailed to the churches and pastors requesting information on base salary, housing, benefits, and a number of other factors to complete our Ministers Compensation Survey. However, the validity of the information has deteriorated over time as the number of returned surveys has continued to drop.

Rather than publishing information that has become of questionable value, we have turned to another source that we believe will provide more reliable information and better serve the Churches.

Beginning in 2019, we are using information received from the ministers of the Word serving our churches in all classes who are participants in the Ministers' Pension Plans in both the United States and Canada. This group represents a majority of all active ministers of the Word in the CRCNA.

Under the terms of the pension program, the participants are required to report annually their total base salary and housing or parsonage allowance. We have used this data to create the information contained in this year's document.

Why is this better than the information we received before? The primary reason is that the response group is larger. However, the secondary reason has to do with the usefulness of averages of components compared to the simple summation of compensation. The level of housing allowance for each minister is dependent on personal circumstances and local economic factors. This becomes more problematic in classes that cover a significant geographic area. In certain situations, a minister may be serving in a small rural setting while in the same classis other ministers may be serving in an urban environment.

What have we included? There are two charts for each country of service. One chart shows the average total salary for the ministers in each classis. This is the combined base and housing factor. The other chart shows the range of salaries paid in relation to percentiles marked at 10% intervals for all ministers in the particular country.

For example, minister salaries at the 10th percentile are equal to or greater than the salaries of 10% of ministers in that country, and they are less than the salaries of 90% of ministers in that country. Salaries at the 20th percentile are the same or more than those of 20% of ministers and less than those of 80% of ministers in that country . . . and so on.

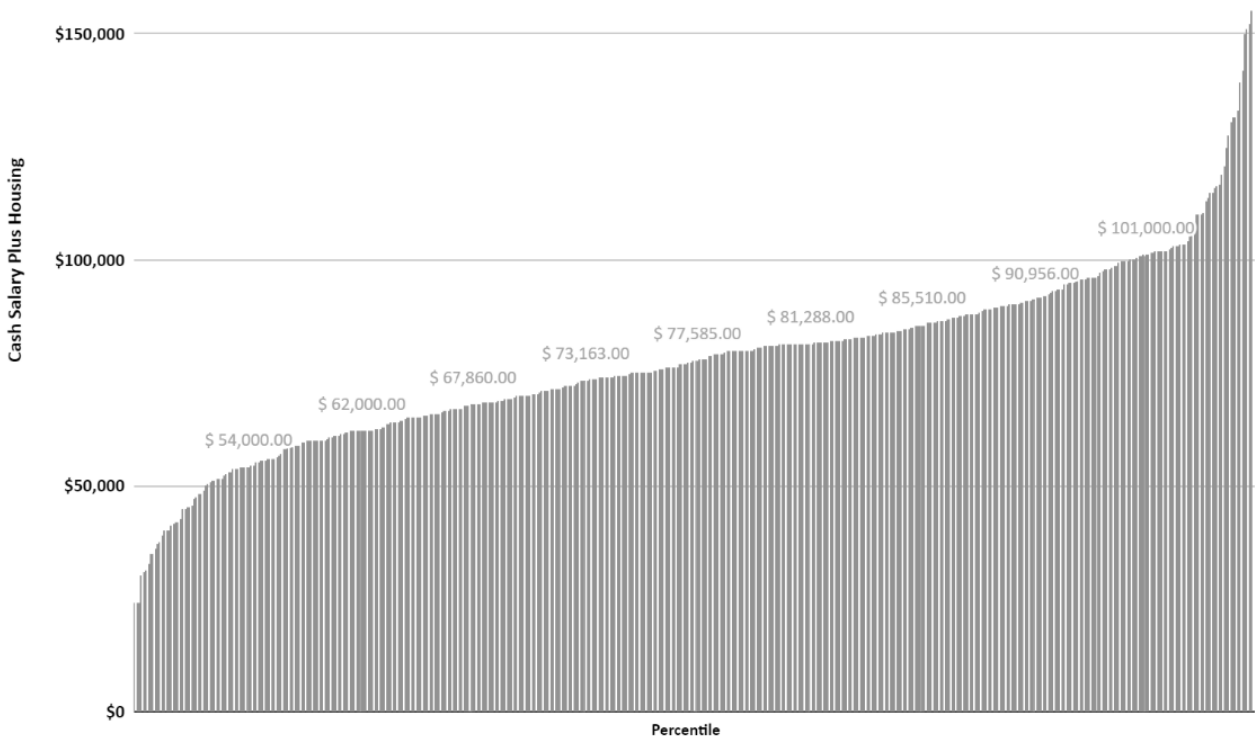
For more detailed pay data in your classis, we would suggest contacting the other churches in your area. For a broader salary report for a particular position at your church, you may want to visit [www.churchlawandtax.com/salary](http://www.churchlawandtax.com/salary).

## Average Total Base Salary plus Housing by Classis - 2022

### 462 Responses

1	Arizona	\$ 88,200
2	Atlantic Northeast	\$ 75,048
3	California South	\$ 67,415
4	Central California	\$ 87,907
5	Central Plains	\$ 73,986
6	Chicago South	\$ 85,112
7	Columbia	\$ 75,624
8	Georgetown	\$ 81,293
9	Grand Rapids East	\$ 85,679
10	Grand Rapids North	\$ 67,851
11	Grand Rapids South	\$ 77,313
12	Grandville	\$ 75,130
13	Greater Los Angeles	\$ 73,606
14	Hackensack	\$ 78,204
15	Hanmi	\$ 62,843
16	Heartland	\$ 64,509
17	Holland	\$ 80,849
18	Hudson	\$ 71,540
19	Iakota	\$ 73,212
20	Illiana	\$ 90,290
21	Kalamazoo	\$ 82,542
22	Ko-Am	\$ 52,800
23	Lake Erie	\$ 76,630
24	Lake Superior	\$ 74,281
25	Minnkota	\$ 73,082
26	Muskegon	\$ 80,337
27	North Cascades	\$ 75,000
28	North Central Iowa	\$ 67,382
29	Northern Illinois	\$ 87,655
30	Northern Michigan	\$ 63,656
31	Pacific Northwest	\$ 78,707
32	Red Mesa	\$ 64,812
33	Rocky Mountain	\$ 75,873
34	Southeast U.S.	\$ 86,898
35	Thornapple Valley	\$ 95,994
36	Wisconsin	\$ 79,423
37	Yellowstone	\$ 77,472
38	Zeeland	\$ 75,539
39	Other	\$ 82,223

## Total Cash Salary 2022



## Denominational Ministries

As the Christian Reformed Church in North America, we are called to express the good news of God's kingdom that transforms lives and communities.

We seek to carry out this calling individually, as congregations, as regional classes, and as an entire denomination in the firm belief that together we can do more. The following ministries reflect our denomination's calling—outlined in the following five ministry priorities—and were started by the congregations of the CRCNA to help us all work together for God's kingdom.

Though many ministries may fit into more than one ministry priority, they can generally be grouped as listed below. To learn more about each specific ministry, please visit [crcna.org](http://crcna.org) or check out the year-in-review summary of each ministry at [crcna.org/ministryreport](http://crcna.org/ministryreport).

### Faith Formation

As a community of believers, we seek to introduce people to Jesus Christ and to nurture their faith through all ages and stages of life.

- Calvin University
- Faith Formation Ministries
- The Banner

### Global Mission

Called to be witnesses of Christ's Kingdom to the ends of the earth, we start and strengthen local churches in North America and around the world.

- Raise Up Global Ministries
- ReFrame Ministries (formerly Back to God Ministries International)
- Resonate Global Mission

### Gospel Proclamation and Worship

Believing that faith comes through the hearing of God's Word, we proclaim the saving message of Jesus Christ and seek to worship him in all that we do.

- Calvin Theological Seminary
- Worship Ministries

### Mercy and Justice

Hearing the cries of the oppressed, forsaken and disadvantaged, we seek to act justly and love mercy as we walk humbly with our God.

- Disability Concerns
- Office of Social Justice
- Race Relations
- Safe Church Ministry
- World Renew

## Servant Leadership

Understanding that the lifelong equipping of leaders is essential for churches and ministries to flourish, we identify, recruit and train leaders to be servants in the Kingdom of God.

- Chaplaincy and Care
- Diversity
- Libros Desafío
- Pastor Church Resources



*Joe and Talitha Green moved into an apartment complex in Tacoma, Wash., to intentionally build relationships with neighbors. They share their story in a new resource called Witness: Equipped to Share the Good News. This free, self-guided course for individuals, churches, or small groups, was created by Resonate Global Mission ([resonateglobalmission.org/witness](https://resonateglobalmission.org/witness)) to help you reflect on what it means to be a witness for Christ—and then to take practical steps to join God at work in your neighborhood. Ministry shares help to make resources such as this available to all Christian Reformed individuals and congregations.*

# Denominational Offering Calendar

## January 2023

- 1 Sat - New Year's Day
- 6 Thu - Epiphany
- 8 Sun - ThereforeGo Ministries
- 15 Sun - Sanctity of Human Life Sunday
- 16 Mon - Martin Luther King Jr. Day
- 29 Sun - Calvinist Cadet Corps: Cadet Sunday

## February 2023

- 5 Sun - Race Relations
- 12 Sun - Office of Social Justice
- 19 Sun - Pastor Church Resources
- 20 Mon - Presidents Day
- 22 Wed - Ash Wednesday

## March 2023

- 5 Sun - Disaster Response Services
- 8 Wed - Annual Day of Prayer
- 12 Sun - Raise Up Global Ministries
- 19 Sun - Calvin Theological Seminary

## April 2023

- 2 Sun - World Renew Sunday, Palm Sunday
- 7 Fri - Good Friday
- 9 Sun - Resonate Global Mission, Easter Sunday
- 30 Sun - GEMS Sunday

## May 2023

- 4 Thu - National Day of Prayer
- 14 Sun - World Renew: Women of Hope Sunday, Mother's Day
- 18 Thu - Ascension Day
- 21 Sun - ReFrame Ministries
- 28 Sun - Resonate Global Mission, Pentecost Sunday
- 29 Mon - Memorial Day

## June 2023

- 4 Sun - Worship Ministries, Trinity Sunday
- 9 Fri - Synod begins
- 11 Sun - Candidacy Committee
- 16 Thu - Synod ends
- 18 Sun - Father's Day
- 25 Sun - World Renew: Clean Water Sunday

## **July 2023**

4 Mon - Independence Day

## **August 2023**

13 Sun - Diversity

20 Sun - CRC Annual Day of Justice

## **September 2023**

5 Mon - Labor Day

10 Sun - Resonate Global Mission

10 Mission Emphasis Week (Sept. 10-17)

17 Sun - Resonate Global Mission

24 Sun - Safe Church Ministry: Abuse Awareness Sunday

25 All Nations Heritage Week (Sept. 25 - Oct.1)

## **October 2023**

1 Sun - Race Relations: All Nations Heritage Sunday

9 Disability Awareness Week (Oct. 9 – 15)

15 Sun - Disability Concerns

22 Sun - Faith Formation Ministries

22 World Hunger Awareness (Oct. 22 - Nov. 5)

29 Sun - Calvin Theological Seminary, Reformation Sunday

## **November 2023**

5 Sun - World Renew: World Hunger Sunday, International Day of Prayer  
for the Persecuted Church

11 Fri - Veterans Day

12 Sun - ReFrame Ministries

19 Sun - Chaplaincy and Care Ministry

24 Thu - World Renew, Thanksgiving Day

## **December 2023**

1 Thu - World AIDS Day

3 Sun - Calvin University, First Sunday of Advent

25 Sun - World Renew, Christmas Day

31 Sat - New Year's Eve



## Accredited Agencies

In addition to the denominational ministries listed on the previous pages, the following agencies have been accredited by the CRCNA for inclusion on the offering schedules of individual congregations. To learn more about any of these organizations, please visit the websites listed below, or go to [crcna.org](http://crcna.org) and search for “accredited agencies.” Note that this list is updated by synod every June.

### Benevolent Organizations

- Hope Haven
- The Luke Society
- Mississippi Christian Family Services
- Pine Rest Christian Mental Health Services
- Quiet Waters Ministries

### Educational Organizations

- All Belong Center for Inclusive Education
- Ascending Leaders
- Christian Schools International
- Christian Schools International Foundation
- Dordt University
- Dynamic Youth Ministries
  - GEMS
  - Cadets
  - ThereforeGo Ministries
- Elim Christian Services
- Friendship Ministries
- Friends of ICS (U.S. Foundation of Institute for Christian Studies)
- International Network for Christian Higher Education (INCHE)
- ITEM (International Theological Education Ministries, Inc.)
- The King's University (through the U.S. Foundation)
- Kuyper College
- Langham Partnership
- Redeemer University (through the U.S. Foundation)
- Rehoboth Christian School
- Tent Schools International
- Trinity Christian College
- Zuni Christian Mission School

### Miscellaneous Organizations

- Association for a More Just Society
- Audio Scripture Ministries
- Bible League International
- Center for Public Justice
- The Center for Church Renewal
- The Colossian Forum
- Crossroads Prison Ministries
- InterVarsity Christian Fellowship – US
- Mission India
- Partners Worldwide
- Pathways to Promise
- Talking Bibles
- World Communion of Reformed Churches
- Wycliffe Bible Translators, Inc.

## Additional Resources

### **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](http://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](mailto:pension@crcna.org).

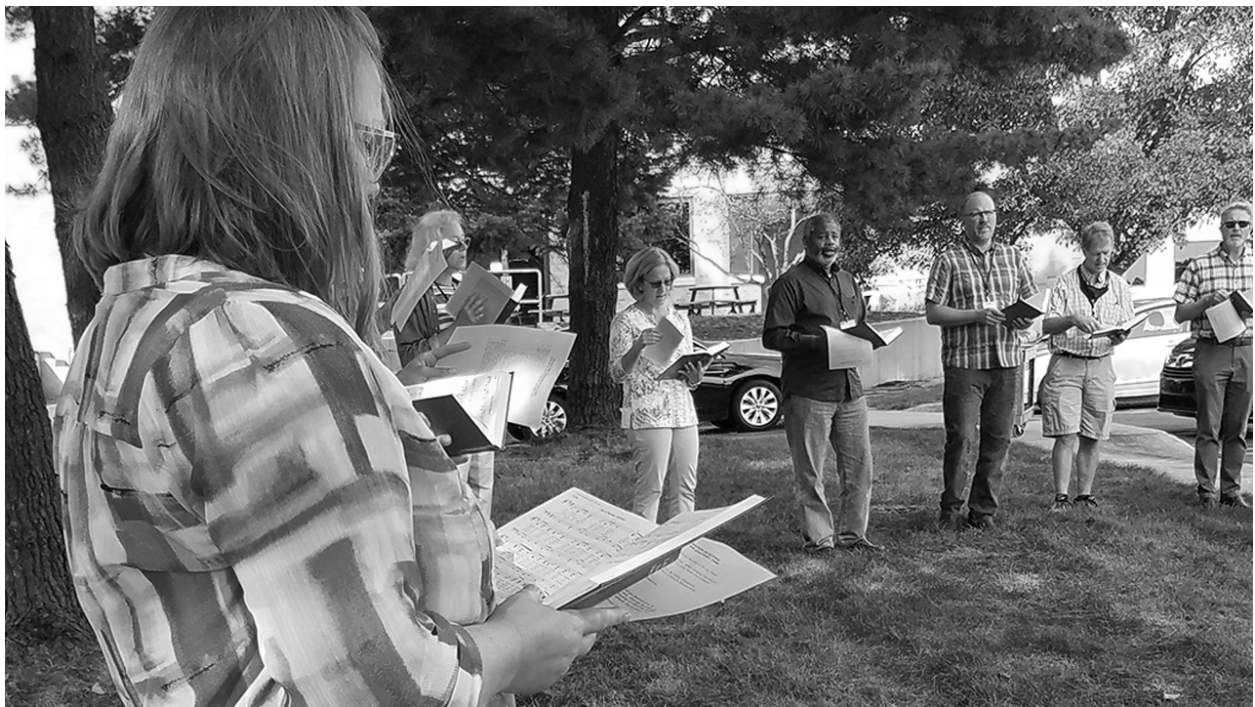
## 403(b)(9) Retirement Income Plan

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](http://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](mailto:pension@crcna.org).



*A group of Christian Reformed Church in North America employees praying in front of the CRCNA's denominational building in Grand Rapids, Mich. Cultivating practices of prayer and other spiritual disciplines is one of four "milestones" that the CRCNA is committed to as part of the Our Journey 2025 ministry plan. To learn more or to find resources to assist your congregation, visit [crcna.org/OurJourney](http://crcna.org/OurJourney)*



Christian  
Reformed  
Church