



Published July, 2023 (United States)

# Church Administration & Finance Guide 2023

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# 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 2023

- The 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 could be for the denomination's fiscal budget year July 1, 2023-June 30, 2024\* or another 12-month period that fits your schedule. Note that information will be mailed to each church regarding the ministry shares pledge process.

## September 2023

- Classes have conversations about ministry shares at their fall meetings.
- Congregations should submit their pledges between October 2023 and February 2024 depending on the timing that works best for their budget cycle.

## October 2023

- Classis can begin to report pledges to the denomination through the online system.
- Council of Delegates meets October 11-13.

## December 2023

- The 2023 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 2024-2025 fiscal year.

## January 2024

- Reminders will be sent out to churches who have not yet sent their pledges.

## February 2024

- Pledges from all churches should be submitted to the classis and the denomination.\*\*
- Council of Delegates meets (virtually) February 14-16.

## March 2024

- The denominational ministries budgets are finalized for reporting to the corporations and the Council of Delegates.

## May 2024

- 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 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. Please visit [crcna.org/ministryshares](http://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 2023 and February 2024. 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 | [jeffreymbolt@crcna.org](mailto:jeffreymbolt@crcna.org)

# Ministry Shares Annual Cycle

**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!)

**7 Ministry Share Allocations**  
The Council of Delegates meets every May to approve ministry budgets and allocations. This will be communicated to synod in June. All ministry shares received from July onwards will be put towards the approved budgets of that fiscal year.

**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](http://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.



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



# Denominational Ministry Shares Allocation

## Fiscal 2023-24 - United States

Calvin University*	8.5%
Calvin Theological Seminary	8.3%
Office of the General Secretary**	17.3%
ReFrame Ministries	8.9%
Resonate Global Mission	18.4%
Thrive***	28.9%
US Ministry Office****	9.7%

\* Calvin University receives a portion of ministry share gifts. Other reformed colleges and universities such as Dordt University, The King's University, Redeemer University, and Trinity Christian College do not. Congregations are encouraged to support these institutions if they are in your region, or if you have members who attend them.

\*\* Office of the General Secretary includes:

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

\*\*\* Thrive, formally Congregational Ministries includes these programs:

- Thrive - Faith Formation
- Thrive - Safer Churches
- Thrive - Disability Access
- Thrive - Racial Justice
- Thrive - Diverse Leadership
- Thrive - Pastor & Church Support
- Thrive - Chaplain Support
- Thrive - Justice
- Thrive - Worship

\*\*\*\* US Ministry Office Includes:

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



# Ministry Shares and Offerings Remittance Statement

Church name:

Church number:

Date:

Treasurer name:

Treasurer email and/or phone:

## Ministry Shares

**Option 1: Contribution with NO special allocation\***

\$

\* Ministry Shares will be allocated for the 23/24 fiscal year as follows: Calvin University: 8.5%; Calvin Seminary: 8.3%; ReFrame Ministries: 8.9%; Resonate Global Mission: 18.4%; Thrive: 28.9%; Office of General Secretary: 17.3%; Ministry Office: 9.7%

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

Calvin Theological Seminary \$ 471110

Calvin University \$ 461110

ReFrame Ministries \$ 901110

CRCNA - Ministry Office \$ 411115

CRCNA - Office of General Secretary (Synod, COD, Candidacy, Communications, Synodical Services) \$ 301110

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 - Faith Formation \$ 111135

Thrive - Safer Churches \$ 111155

Thrive - Disability Access \$ 111125

Thrive - Racial Justice \$ 111145

Thrive - Diverse Leadership \$ 111130

Thrive - Pastor & Church Support \$ 111140

Thrive - Chaplain Support \$ 111120

Thrive - Justice \$ 111150

Thrive - Worship \$ 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:	\$
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.

# Electronic Funds Transfer Options

We are excited to offer you convenient options for your church to send in ministry share contributions. We understand that simplicity and flexibility are important to you, here are two methods available for your consideration:

## 1. 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. Your donation will be distributed to the denominational agencies based on a formula approved by synod for the year. If you have recurring missionary support payments, they can be included and should be identified at setup. Rest assured, you have the flexibility to make changes to the transfer amount at any time to align with your giving goals.

## 2. One-Time Transfer

If you prefer a one-time donation, your church treasurer can authorize 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.

To take advantage of these convenient options and contribute through electronic funds transfer (EFT), please complete the information below and sign the form. For verification, kindly attach a voided check (a photocopy is acceptable). Please note that deposit tickets should not be used for this purpose.

---

Church name:

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Church address:

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Bank name:

---

Bank address:

---

Bank phone:

---

Amount to transfer: \$

Monthly  One-time

---

Signature:

---

Date:

---

Printed name:

---

Phone:

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# 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

### 2023 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 2023

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 have adopted a new approach.

Starting in 2019, we 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.

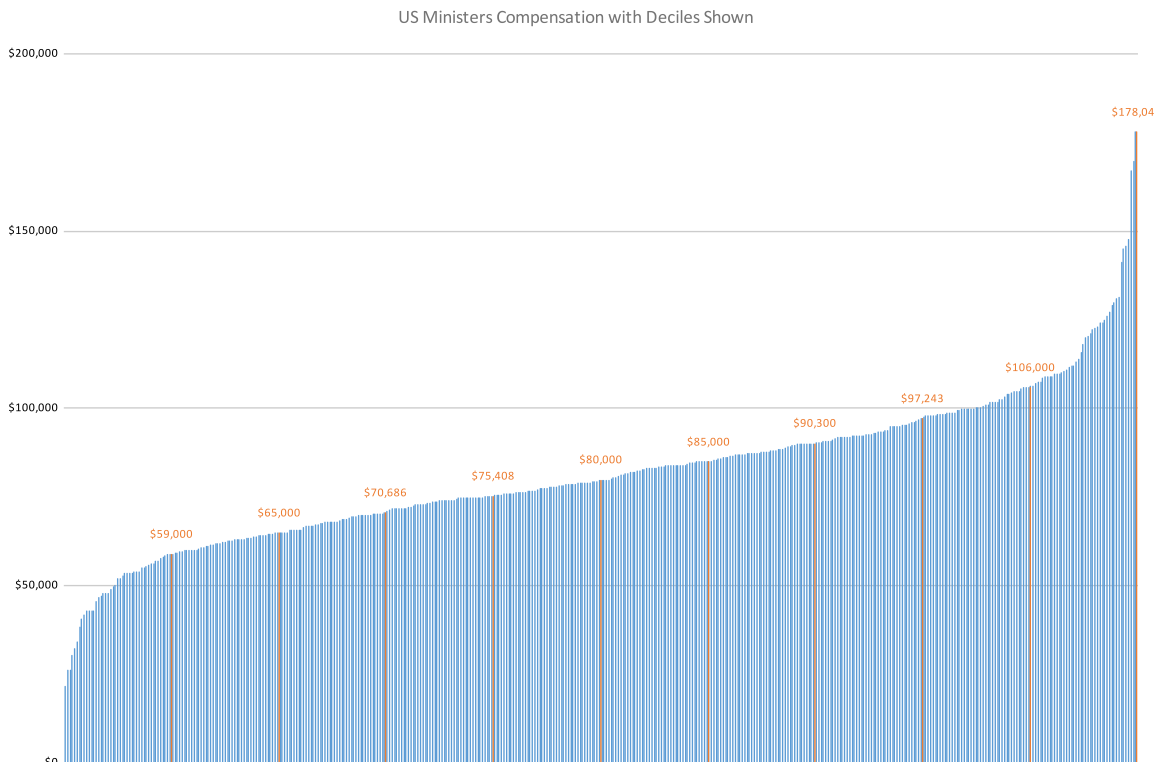
For more detailed pay data specific to your classis, we recommend reaching out to other churches in your area. If you are looking for a broader salary report for a particular position at your church, you may find useful information at [www.churchlawandtax.com/salary](http://www.churchlawandtax.com/salary).

We hope this new 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 - 2023

Classis Arizona	\$85,268	Classis Kalamazoo	\$77,819
Classis Atlantic Northeast	\$82,280	Classis Ko-Am	\$63,420
Classis California South	\$70,290	Classis Lake Erie	\$78,738
Classis Central California	\$101,272	Classis Lake Superior	\$75,734
Classis Central Plains	\$77,177	Classis Minnkota	\$76,004
Classis Chicago South	\$85,810	Classis Muskegon	\$90,470
Classis Columbia	\$79,307	Classis North Cascades	\$90,500
Classis Georgetown	\$85,057	Classis North Central Iowa	\$62,933
Classis Grand Rapids East	\$89,087	Classis Northern Illinois	\$90,137
Classis Grand Rapids North	\$74,622	Classis Northern Michigan	\$64,588
Classis Grand Rapids South	\$81,767	Classis Pacific Northwest	\$77,383
Classis Grandville	\$86,963	Classis Red Mesa	\$56,999
Classis Greater Los Angeles	\$80,057	Classis Rocky Mountain	\$75,030
Classis Hackensack	\$72,912	Classis Southeast U.S.	\$98,022
Classis Hanmi	\$67,433	Classis Thornapple Valley	\$98,817
Classis Heartland	\$70,949	Classis Wisconsin	\$84,420
Classis Holland	\$85,279	Classis Yellowstone	\$82,809
Classis Hudson	\$67,797	Classis Zeeland	\$80,594
Classis Lakota	\$72,852	Other	\$88,549
Classis Illiana	\$94,990		

## Total Cash Salary - 2023



# 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
- Thrive - Faith Formation
- 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.

- ReFrame Ministries
- 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
- Thrive - Worship

## 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.

- Thrive - Disability Access, Justice, Racial Justice, and Safer Church
- 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.

- Candidacy
- Calvin Theological Seminary
- Thrive - Chaplain Support, Diverse Leadership, and Pastor & Church Support
- The Network

# Denominational Offering Calendar

## January

- 1 – (Mon) New Year's Day
- 6 – (Sat) Epiphany
- 7 – ThereforeGo Ministries
- 14 – ReFrame Ministries
- 21 – Sanctity of Human Life Sunday
- 28 – Calvinist Cadet Corps – Cadet Sunday

## February

- 11 – Ministry Shares
- 14 – (Wed) Ash Wednesday
- 18 – First Sunday of Lent
- 25 – World Renew – Disaster Response Services

## March

- 13 – (Wed) Annual Day of Prayer
- 24 – Palm Sunday – Calvin Theological Seminary
- 29 – (Fri) Good Friday
- 31 – Easter Sunday – Resonate Global Mission

## April

- 14 – Abuse Awareness Sunday - Thrive
- 28 – GEMS Girls' Clubs – GEMS Sunday

## May

- 2 – (Thu) National Day of Prayer
- 9 – (Thu) Ascension Day – ReFrame Ministries
- 12 – Mother's Day – World Renew
- 19 – Pentecost – Resonate Global Mission

## June

- 2 – Trinity Sunday – Thrive
- 14 – Synod begins
- 16 – Father's Day
- 16 – (Midweek) Synod meets June 14-21

## July

- 7 – ReFrame Ministries

## August

- 18 – CRC Annual Day of Justice

## September

- 1 – Calvin University
- 8 – Resonate Global Mission
- 12 – (Midweek) Mission Emphasis Week (Sept. 8-15)
- 22 – Ministry Shares

## October

- 2 – (Midweek) All Nations Heritage Week (Sept. 30-Oct. 6)
- 6 – All Nations Heritage Sunday – Thrive
- 13 – Clergy Appreciation
- 16 – (Midweek) Disability Awareness Week (Oct. 14-20)
- 20 – Disability Awareness Sunday – Thrive
- 27 – Reformation Sunday
- 30 – (Midweek) World Hunger Awareness (Oct. 21-Nov. 3)

## November

- 3 – World Hunger Sunday – World Renew - World Hunger
- 10 – International Day of Prayer for the Persecuted Church – ReFrame Ministries
- 11 – (Mon) Veterans Day
- 17 – Chaplaincy Sunday – Thrive
- 24 – Resonate Global Mission
- 28 – (Thu) Thanksgiving Day

## December

- 1 – First Sunday of Advent
- 25 – (Wed) Christmas Day – World Renew
- 31 – (Tues) 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, this is the last time that CRCNA will be providing you with this list. Synod 2023 asked that the practice of reviewing non-profits for accreditation be discontinued starting next year.

### Benevolent Organizations

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

### Educational Organizations

- Ascending Leaders
- Christian Schools International
- Christian Schools International Foundation
- Dordt University
- Dynamic Youth Ministries
  - Cadets
  - GEMS
  - 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
- Redeemer University (through the U.S. Foundation)
- Rehoboth Christian School
- Tent Schools International
- Trinity Christian College
- Zuni Christian Mission School

### Miscellaneous Organizations

- 222Disciple
- 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).

# 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](https://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](https://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**