

YEAR AHEAD PLANNING

Getting Ready for 2021



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Year Ahead Planning is a Church Talk Publication designed to help stateside General Baptist leaders cope with the “new normal”.

Abstract: Year Ahead Planning—Getting Ready for 2021 offers timely assistance to church leaders organized in several independent units. **Developing A Church Spending Plan** provides helpful Year-End Planning tips to guide budget development along with sample budget categories. **Making It On A Pastor’s Pay** guides the process of preparing a compensation package. **Looking At The Calendar** identifies in one location those federal and religious holidays and other days that impact weekend scheduling. A planning tool for special day celebrations concludes the work.

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GETTING STARTED

Ready or not the New Year arrives every January. With the beginning of every year new opportunities and new challenges come to every local church.

The Covid 19 pandemic impacted us all with hard shut downs in the Spring followed by gradual re-gathering in the Summer and Fall. As we prepare for 2021 it is obvious that the church will need to continually reconfigure its ministry to meet current situations. While this reconfiguration has been mandated by the pandemic, the process of changing and adapting is not a new one for most churches. Churches that are resilient and relevant constantly change and adapt methods without changing and adapting the Gospel.

In the pages that follow a resource is offered to help maximize Kingdom impact by equipping and inspiring local churches to accomplish the Great Commission through intentional year ahead planning.

A broken clock is still correct twice each day. All too often that is the story of our lives when once in a while we get things right. But if a broken clock can be correct twice a day, how often can a repaired clock be correct?

Whether we are prepared or not the New Year will arrive. Last minute effort or spontaneous responses might help us through the New Year with some success. With advance preparation and intentional responses, however, our journey can be even more successful, fruitful and enjoyable.

In the pages that follow several resources are presented to assist church leaders to plan for the year ahead. The work and ministry assigned us by the Lord of the Harvest is too important to be left to chance. Fulfilling the Great Commission only becomes a reality when we realize that the Lord has called us and that it is time to wake up and seize the opportunities He has placed before us (see Ephesians 5:13-16).

DEVELOPING A CHURCH SPENDING PLAN



Just like every household, every church has a spending plan. Most churches and many individuals use a spending plan that anticipates future expenditures based on past experience. Most churches write down this spending plan in a budget that is prepared in advance by the pastor and church leaders and approved by the congregation.

Even churches without a budget document have a spending plan. Often this is a plan that operates only out of current cash flow, i.e. if we have money in the bank we spend it. This plan often reacts to felt needs and current balance in the check book.

This approach can have serious shortfalls.

- First, this approach may only meet emergency needs or very basic essential needs as the mindset can become “We only spend when we have to spend!”
- A second drawback to only operating out of cash flow is the failure to plan for future needs.
- The most serious drawback to only operating out of cash flow is that this approach may keep the church on a hesitant spending plan. The objective too often becomes one of maintaining a cash balance rather than one of meeting needs.

When preparing a spending plan every General Baptist Church should consider three categories of expenditures:

- Our Work in the World—Missions
- Our Work in the Community—Local Church Ministry
- Our Work in Facilities—Building and Grounds

A final section of the budget should include projected income. Tithes and Offerings should support the general work of the church. Special offerings, project income, or designated gifts should support the special needs of the church for which they were designated.

A sample spending plan with line items identified under these major headings can easily be adapted to any local setting.

4 KINDS OF BUDGET PLANS

It was a cold winter day some years ago. I must have had the boys with me for lunch that day at one of the local fast food restaurants. The place was rather crowded. This was long before pandemic restrictions reduced seating capacity! We found a booth and landed with a tray of food.

Just as I sat down I recognized two older ladies from one of the small churches just north of town. They were seated at the booth behind us. They could not see out our direction so their conversation was not interrupted by our arrival. While unloading the tray and passing out sandwiches and drinks I could not avoid over hearing part of their conversation. Apparently there had just been a business meeting at the church the evening before. One of them remarked, "I'm so glad we were able to pay all the bills this month."

This little church had fallen into the trap of paying bills as they accumulated. They probably voted on each payment to give permission for the treasurer to write the check. Their simple financial strategy consisted of paying the bills when money was available.

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needs and the current balance in the check book. This approach can have serious shortfalls.

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For churches with a written or published budget there are at least four kinds of budgets.

1. Zero Based. Zero-based budgeting reduces all line items on the budget down to \$0 at the end of the year and then rebuilds the budget based on needs and accomplishments. In practical reality where utilities, insurance and building maintenance cannot be reduced to \$0 there really is no such thing as a true zero-based budget.

2. Year to Year Carry Forward. This kind of incremental budgeting assumes that we will continue to do what we have already been doing with necessary adjustments to insure that we continue to fund what we have always funded. Some years ago I managed a local community utility assistance program. The program was funded by a Federal grant. Interestingly this program had originally been intended only for a one year life. The heading on the grant form indicated, however, that this was the 17th renewal of the one year program.

Incremental budgeting often starts with last year’s budget and says, “Let’s bump this up 1%.”

3. Faith Based. Many visionary leaders advocate for a faith based budget. This kind of spending plan projects costs without realistic projections of income. If there are more visionary influencers in the congregation than those with an administrator mindset the church may choose to over extend itself with new programs, expensive building additions or excessive staffing. In these cases a financial crash is

likely. It is also likely in these cases that the church will not recover from the financial crash.

One variation of the Faith Based Budget is an A and B Budget. In this plan basic operations are identified in Plan A. Expansive programs or new ministries are included in Plan B with the provision that Plan A is funded fully before Plan B is activated.

4. Hybrid Budget. In this case realism requires that some line items be carried forward since things like utilities and insurance will be just as essential next year as they have been this year. But other categories may identify programs or ministries that were only designed for one year or that no longer serve a purpose so they are ended or replaced with new endeavors.

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“We found the accounting error. Somebody printed all the zeroes upside down.”

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FIRST STEPS TO A CHURCH BUDGET

Whether planning for a budget for the first time or starting on next year's plan there are a few starting points that will be helpful.

Take a look at the totals from the previous 12 months income/expense reports. Extending the year-to-date rate of expense or income to project a full year may be valid but it may not pick up on seasonal fluctuations that will be identified in a full 12 month review. For example some property insurance premiums are paid annually. If that one-time expense has not yet been paid then projecting the zero expense on the insurance line item will not be accurate. On the other hand some churches have a tradition of year-end giving that will not be identified in the year-to-date report.



Salaries are likely to be a major item in most church budgets so salary packages should be reported by component items that make up the package. Base salary, what the employee live on, includes take home, tax withholdings and employee contribution to retirement and health insurance. The employer's share of Social Security/Medicare, health insurance, and retirement should show as separate line items.

Consider income trends both in the community and in the congregation. Currently some parts of the country are seriously impacted by the pandemic with above average unemployment. In other parts of the country employment has hardly been impacted.

Allow flexibility. Budgets are best-guess projections and though they are generally pretty accurate on other occasions the best-guess can be wrong. Who can predict a severe winter with several weeks of weather related cancellation and skyrocketing heating bills?

Jesus advocated advance planning, so let's take His advice.

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you" Luke 14:28-29

5 REASONS TO DEVELOP A CHURCH BUDGET

Many church leaders resist developing a church budget. For them planning the financial life of the church seems to lack genuine spirituality and thus eliminates faith.

But achieving objectives does not happen by accident. It takes a plan, supported by budget dollars, to realize the goal. To paraphrase the Apostle James, faith demonstrates itself with a working plan.

1. Developing a budget requires the church to develop a plan and to plan for at least 12 months in advance. This is perhaps the most important aspect of developing a budget since all too often churches function only in the immediate rather than recognizing the longer term. Even households that do not write down a household budget often find themselves signing up for an equal monthly payment plan with the local utility. In essence they develop a utilities budget.

By simply looking back over the previous 12 months of expenses church leaders can project many of the basic needs for the next year. By prayerfully considering "What does the Lord want us to do in ministry?" additional programs and line items can be developed and placed in the budget plan. In many cases exploring this kind of question will result in the need to plan for more than 12 months to be able to accomplish the goal.

2. Planning in advance also means that permission is given in advance to spend within the agreed on categories included in the budget. One of the greatest drawbacks of frequent business meetings is that what is done in one meeting can potentially be un-done in the next meeting. While flexibility is important, so is continuity and consistency.

Flexibility must exist in the church budget. For example, if income is inadequate then certain budget categories may not be funded. One wise pastor when faced with the prospect of an economic downturn explained a budget strategy to his finance team. "We'll pay utilities and salaries. Everything else is on hold." But because he worked with, rather than against, his leadership the impending economic downturn did not affect the congregation nearly as seriously as originally projected.

3. Budgeting helps develop strategies and establish priorities. Since no church can do everything, budgeting helps determine what ministry priorities will be chosen. Also budgeting helps identify the strategy used to accomplish those ministries and it helps church leaders set goals that are realistic and meaningful.

For example, when adding staff positions it is sometimes wise to begin with interns or short term contracts. Some pastors plan for the salary in the full year budget but only fill the position later in the year. This allows some stockpiling of reserves to carry the new position forward.

4. Budgeting can reduce turf wars over available resources. A wise budget plan, for example, will generally allow for the program budget of a ministry to be spent over the course of several months. This same plan, however, also recognizes that one-time programs, like Vacation Bible School, may spend their entire budget in just a few days.

Because a budget is a projection, the use of a check request system or purchase order allows the financial leaders to review needed expenditures in advance. Sometimes program leaders are unaware of how much of their program budget they have already spent. At other times program leaders may wish to make a larger purchase at year's end if the dollars are available for such an expenditure.

5. Budget planning can also help unify a congregation. When the plan is explained in a town hall or reviewed in a business meeting everyone has an opportunity to understand priorities and strategies. Only rarely does a church commit the sin of over-communication. More likely the church will commit the sin of under-communication.

I always found it helpful to profile the financial summaries in the church newsletter or bulletin under the two categories of:

Our Budget Needs.....\$_____

The Lord's People Have Given....\$_____

When folks in the pew come to understand finances from a spiritual perspective every check in the offering plate becomes a testimony of spiritual maturity.



IS YOUR CHURCH FISCALLY FIT?

Fiscal fitness and financial health are not only important for individuals and families they are also very important for local churches. Here are a few measures of church fiscal fitness.

1. Income to Expense Ratios. Does total annual income meet or exceed total annual expenditures? If expenses occasionally exceed income this may be a sign of health as when a building program results in a major expense one year with funds generated in a previous year. Unfortunately, if expenses routinely exceed income by substantial amounts the church cannot remain solvent indefinitely.

2. Income History. Is the church plagued by a feast-or-famine mentality of giving to special needs at the expense of 'routine' ministry? If the folks respond only when the coffers run low this is not healthy.

3. Income Sources. Do estate gifts underwrite the operating budget? This is not wise! Are a few generous members providing a large portion of the operating budget? Fiscal fitness comes from a broadly supported ministry.

4. Income Percentages. Churches should expect to spend 40-65% of budgets on employee costs. Factory and retail managers cringe at this since in business the lower the salary percentage the higher the profit.

Educational institutions cringe because in their model of high-touch personal connections to students up to 90% of the budget may be personnel related.

A church spending too low a percentage on staff probably underpays or expects over performance. A church spending too high a

percentage on staff may under serve by reducing program ministry and mission outreach to cover salaries.

Newer churches or newer facilities often have mortgages. Fiscally fit churches generally spend 15-25% of income on regular mortgage payments.

Fiscally fit churches will give 10-15% to missions. In some cases more will be given. Although there are exceptions, if a church gives more than 20% of its general income much needed local ministry often goes undone.

THREE BROAD CATEGORIES

When preparing a spending plan every General Baptist Church should consider three broad categories of expenditures:

- Our Work in the World—Missions
- Our Work in the Community—Local Church Ministry
- Our Work in Facilities—Building and Grounds

I. Our Work in the World—Missions

Within this category General Baptist churches should identify their mission giving through the denomination, association, and local projects. Denominational mission giving through the church should be targeted for Unified Giving. Ideally every church encouraging tithing by its members will in turn tithe to Unified Giving as a means of participating in the larger mission of the Church.

Other mission offerings and mission projects may also be included in this category and should then be funded by special offerings rather than the general giving of the congregation.

Association and Local Mission Projects are developed based on local needs and local traditions.

II. Our Work in the Community—Local Church Ministry

Within this category General Baptist churches should identify the ministry targeted to the local community. Early in this list there should be a fair level of compensation for the pastor and staff ministers. Compensation guides based on years of experience and education for the full time pastor and based on hours of employment for the bi-vocational pastor are readily available from several sources

Professional expenses and personnel benefits should be fairly computed and listed as line items separate from base salary, housing and self-employment tax.

Other local church ministries such as Sunday School, youth and children’s ministries, church office expenses, and worship needs will be included in this section.

III. Our Work in Facilities—Building and Grounds.

Within this category matters such as utilities, insurance, custodial services, maintenance, debt retirement and property improvements should be considered. It is also prudent to develop a reserve fund to allow the church to accumulate the dollars needed for occasional high ticket items such as heating/air conditioning equipment upgrades, parking lot repair, or roof replacement.

A final section of the budget should include projected income. Tithes and Offerings should support the general work of the church. Special offerings or project income should support the special needs of the church.

The following parameters, presented on the Evangelical Council for Financial Accountability website, can be useful guidelines when reviewing local church budgets.

Salaries/Wages and Benefits	45%
Facilities	20%
Ministry/Program	22%
International Missions	6.5%
Domestic Missions	4.5%
Addition to Cash Reserves	2%

SAMPLE BUDGET CATEGORIES

I. Our Work in the World— Missions

- Denominational Missions
- Unified Giving
- Mission Projects
- Mission Offerings
- Local Missions
- Associational Missions
- Other Local Missions

II. Our Work in the Community—Local Church

- Pastor/s
 - Salary
 - Housing/Parsonage
 - Self Employment Tax
 - Professional Expenses
 - Local Mileage
 - Continuing Education
 - Mission & Ministry Summit
- Christian Education
 - Sunday School/Small
- Group Ministry
 - Youth Ministry
 - Children's Ministry
 - Sr. Adult Ministry
- Church Office
 - Church Secretary
 - Postage
 - Office Supplies
 - Office Machines

- Phone & Internet
- Worship
 - Copyright License
 - Media Purchases
 - Seasonal Music
- Personnel Benefits
 - Pastor Pension (5%)
 - Other Employee Pension
 - Health Insurance
- Outreach

III. Our Work in Facilities— Building and Grounds

- Utilities
- Insurance (property &
vehicles)
- Custodian
- Lawn Care
- Maintenance
- Building Reserve (2%)
- Transportation
- Debt Retirement

TOTAL EXPENSES

Income

- Tithes and Offerings
- Special Offerings
- Designated Gifts
- Other Income

TOTAL INCOME

A **SAMPLE BUDGET** that is based on an average attendance of 75 with a weekly giving of \$2,000 or \$26.66 per person which is slightly below the national average giving rate.

I. Our Work in the World—Missions

Unified Giving (10%)	\$10,000
Associational Missions	1,000
Local Missions	500
Short Term Mission Team	12,000

II. Our Work in the Community—Local Church Ministry

Pastor

Salary & Housing	45,000
(full time 5 yr. experience)	
Or 15 hr./wk at \$17/hr.	13,260
(bivocational)	

Pastor Professional Expenses

Local Mileage, ___ mi/wk	2,000
Continuing Education	750
Mission & Ministry Summit	750

Christian Education

Sunday School	3,000
Youth Group	1,500
Children's Ministry	1,500

Church Office

Postage	1,000
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Office Supplies	1,500
Office Machines	1,500
Phone	600

Worship

Seasonal Music	500
Copyright License	150
Media Purchases	500

Personnel Benefits

Pastor Pension (5%)	2,000
Health Insurance	4,200

Designated Gifts	5,000
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III. Our Work in Facilities—Building and Grounds

Utilities	9,500
Insurance (property/vehicles)	4,500
Custodian	5,200
Lawn Care	1,200
Maintenance	2,000
Building Reserve (2%)	2,000
Transportation	2,000

Total Expenses \$86,610--119,350

Income

Tithes and Offerings	\$104,000
Special Offerings (Mission Team)	12,000
Designated Gifts	5,000
TOTAL INCOME	\$121,000

MAKING IT ON A PASTOR'S PAY

6 TERMS EVERYONE NEEDS TO LEARN

Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the Scripture says, 'You shall not muzzle an ox while it treads out the grain,' and, 'The laborer is worthy of his wages.' I Timothy 5:17-18 NKJV.

The advice from Scripture regarding compensation for pastors and staff ministers has not always been taken seriously. Congregations and their leaders often want to be fair, or even generous, but information about what is being done in other churches along with guidelines and suggestions for implementation have not been readily available. On the other hand, the very nature of ministry often finds pastors hesitant to ask for adequate salaries. Indeed many pastors would find a means to do ministry even without a salary.

Honest discussion of the salary and benefit needs of the pastor should not be an uncomfortable discussion. The Scripture is very direct: pastors are expected to work hard; churches are expected to offer fair compensation.

The pastor's salary should be reviewed on annually. The finance team should review the entire salary package as each annual budget is prepared. Years of experience, educational level, and cost of living adjustments should all be part of the discussion. Support staff such as secretaries and custodians should also have salary packages reviewed annually, but they should be evaluated and paid in comparison to their skills and their positions not in comparison to the pastor or staff ministers.

Every fall thousands of committed believers serving on the finance teams and budget committees of Bible believing churches wrestle with plans for the next year's budget. Salary for church personnel is a large factor in most of these discussions since the combined salary line items can easily account for 40%-65% of the total budget. Pastor search teams confront similar issues as they work on behalf of the church to present not only a prospective new pastor but to also explain the salary package.

Learning some vocabulary.

1. Base salary. This would be similar to the regular income of an employee. In our society this is often computed on an hourly rate.

2. Housing. Currently, IRS regulations allow pastors to exclude housing costs from income that is subject to federal income tax. Housing may be a housing allowance or the rental value of a parsonage. However, housing is subject to self-employment tax.

3. Self-employment Tax. For Social Security purposes pastors are considered self-employed. This means that their income, including housing, is subject to self-employment tax at the rate of 15.3%. Computed on a separate form as part of the 1040 income tax return, a small credit is allowed to offset some of the costs of self-employment tax.

4. Professional Expenses. Pastors generally incur some costs to undertake their ministry. These would often include the cost of a cell phone plan, travel on behalf of the church, office expenses, professional dues and continuing education. Since full time pastors are employees of the church, not contract employees, these are actually costs of the church not personal costs of the pastor.

5. Matching Contribution. Employers in the United States are required to contribute 7.65% of each employee's salary to their individual Social Security and Medicare accounts. Employees are also required to contribute 7.65% of their salaries to their individual Social Security and Medicare accounts. Churches may provide an extra salary line item to address Social Security taxes. When this is done, it increases the pastor's taxable income but is a fair approach in our culture. A church may not withhold self-employment/social security taxes from the pastor but may, as a courtesy, withhold additional

income taxes to offset the self-employment tax if requested by the pastor on his W-4.

The General Baptist Pension Plan asks that churches contribute 5% of base salary while the employee contributes 2%.

Health insurance coverage may require the employee to contribute a portion of the premium while the church contributes the balance.

6. Take-home Pay. This is the amount left after deductions for federal, state and local income taxes have been made. Other deductions for retirement and health insurance may also be included here. As most of us know take-home pay is much lower than total income!

Jesus reminded his hearers of the importance of careful planning.

“Is there anyone here who, planning to build a new house, doesn’t first sit down and figure the cost so you’ll know if you can complete it? If you only get the foundation laid and then run out of money, you’re going to look pretty foolish. Everyone passing by will poke fun at you: ‘He started something he couldn’t finish.’ Or can you imagine a king going into battle against another king without first deciding whether it is possible with his ten thousand troops to face the twenty thousand troops of the other? And if he decides he can’t, won’t he send an emissary and work out a truce?” Luke 14:28-32 The Message

Church budgets and pastor’s salaries demand the same care.

SALARY WORKSHEET

Our current budget:

	with housing allowance	with parsonage*
1. Base Package		
Salary	_____	_____
Housing	_____	_____
Self Employment Tax	_____	_____
Total	_____	_____
2. Fringe Benefits		
Retirement (5%)	_____	_____
Health Insurance	_____	_____
Professional Development:		
Continuing Ed.	_____	_____
The Summit	_____	_____
3. Professional Expenses		
Mileage	_____	_____
Cell Phone	_____	_____

(*Note: While the rental value of the parsonage may be deducted from the cash salary the church should provide for utilities as part of the pastor's salary. Maintenance and improvements for the parsonage are the responsibility of the church and should be included in the church budget under building and grounds not as part of pastor compensation.)

COMPUTING A SALARY PACKAGE

Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the Scripture says, 'You shall not muzzle an ox while it treads out the grain,' and, 'The laborer is worthy of his wages.' --I Timothy 5:17-18 NKJV

The advice from Scripture regarding compensation for pastors and staff ministers has not always been taken seriously. Congregations and their leaders often want to be fair, or even generous, but information about what is being done in other churches along with guidelines and suggestions for implementation have not been readily available. On the other hand, the very nature of ministry often finds pastors hesitant to ask for adequate salaries. Indeed many pastors would find a means to do ministry even without a salary.

Honest discussion of the salary and benefit needs of the pastor should not be an uncomfortable discussion. The Scripture is very direct: pastors are expected to work hard; churches are expected to offer fair compensation.

The pastor's salary should be reviewed on an annual basis. The finance committee should review the entire salary package as each annual budget is prepared. Years of experience, educational level, and cost of living adjustments should all be part of the discussion. Support staff such as secretaries and custodians should also have salary packages reviewed annually, but they should be evaluated and paid in comparison to their skills and their positions not in comparison to the pastor or staff ministers.

One of the major costs in a church's budget is the cost of employees. Since most churches only have one employee the major costs in most church budgets will be the cost of the pastor's salary package. As a rule of thumb 40-65% of a church budget should be spent on employees. But even this generally reliable rule of thumb may be reduced or increased due to the unique actors in a local setting.

These percentages will seem entirely too high for many businessmen who keep employee costs to 10-20% of operations. These percentages will seem too low for many school administrators since education budgets often spend 80-90% of total budgets on employees.

At the heart of the matter is a basic question that, when answered, will guide the process to a fair conclusion. How do you compute a salary package?

4 Factors To Consider

1. **Is the pastor a self-employed, independent contractor or an employee of the church?** An interim pastor, a guest speaker or an evangelist function as self-employed contractors with limited oversight from the church and a great deal of flexibility about scheduling their limited services. A permanent pastor—whether bi-vocational or fully funded—is an employee of the church by all the standard descriptions of employees. Self-employed contractors receive a 1099 report of payments made to them. As employees pastors receive a W-2 with a detailed list of income, tax payments, retirement contributions and housing benefits.

2. **What benefits will the church provide?** In the United States some benefits paid on behalf of employees are legally required of the employer. Others have become cultural expectations. Still others have been developed to attract and hold quality employees.

A church would be wise to develop benefit plans for its employees that address:

a. self-employment tax. This can be an added line item in the budget but remember it is not part of the pastor's take-home pay!

b. vacation schedule. Should additional days of vacation be earned by employees based on length of tenure?

c. health insurance. This is a very BIG issue in light of the affordable care act. Individual health insurance is increasingly expensive. Many pastoral spouses subsidize the church by providing family coverage through the work place. As a rule of thumb health

insurance premiums are not taxable income if the church pays the insurance company directly. However, if the same premiums are paid directly to the pastor they are probably taxable income.

d. professional expenses. What the church will and will not cover as professional expenses must be determined in advance and in writing to avoid misunderstanding, conflict and tax problems.

e. retirement. The General Baptist Pension Program provides a strategy of employee contributions with employer contributions in a self-managed portfolio that is available to all General Baptist church employees.

3. Will housing be part of the package? Many churches provide a parsonage. Others use a housing allowance. Each has its benefits and its pitfalls. Housing in rural communities or small towns is often at a premium. In those cases a parsonage is advantageous. On the other hand, every year spent in a parsonage is one less year's equity in a home!

4. What about continuing education? Although it could be included in the benefit list above, Continuing Education merits a separate paragraph. Currently General Baptist Ministries provides conference and event packages that provide quality continuing education through the Mission & Ministry Summit and the National Youth Conference with specialized training opportunities and networking available in each.

The built-in difficulty for most oversight committees that develop church salary packages is that they have never seen the true cost of having an employee. The weekly pay stub received by most employees will have a list of tax deductions and other contributions but it will not include a behind-the-scenes look at what an employer contributes.

Unfortunately church budgets often do not distinguish between employer's costs and take home pay. In actual fact, salary package is very different from take home pay.

The New Testament is pretty clear about salary packages for teaching pastors:

The elders who do good work as leaders should be considered worthy of receiving double pay, especially those who work hard at preaching and teaching.-- 1 Timothy 5:17 (GNT)

WHY SUCH LOW SALARIES?

Salaries paid by churches have historically been lower than the average salary paid in most communities. Too often the old adage "Lord you keep him humble; we'll keep him poor!" has been an actual fact. The scandal generated by a few notorious preachers has sometimes reinforced the tendency toward lower salaries.

A few reasons for lower church salaries are:

1. Unbiblical Priorities. The New Testament is very clear that pastors are to be respected, treated with dignity, and paid fairly. The Apostle Paul instructs, "Nevertheless, the one who receives instruction in the word should share all good things with their instructor." Galatians 6:6

2. Unrealistic Expectations. While all believers are expected to trust God not man, members may expect their pastor to live on less as an example to the flock while the flock lives on more despite the noble example of the underpaid pastor.

3. Untrained Lay Leaders. Many lay leaders who serve on finance and budget committees simply have never been trained to develop a pastoral compensation plan. For example, the specialized tax status of pastors is often a mystery to lay leaders. Even those who are self-employed businessmen do not always understand the special dual status of the pastor who is an employee for income tax purposes but self-employed for Social Security purposes.

4. Unfair Models. The salary model that is often used in churches is based on the net or take home pay of the average church member. While this can be a fair approach to compensation, this approach generally does not take into consideration that the gross salary of the average worker is substantially greater than the net pay. Most workers benefit from having an employer who provides health insurance, job training, and retirement benefits in addition to the

matching share of Social Security paid by the employer. Yet all too often the total package for a pastor is based on the take home net pay of an average worker not on the total package paid directly and indirectly to that worker by his/her employer.

Notes:

LOOKING AT THE CALENDAR



PLANNING THE 2021 CALENDAR

2021 Federal Holidays

Since most of the federal holidays have been conveniently moved to Mondays you can predict three day weekends that are likely to impact weekend attendance. Some of these might be incorporated into special emphasis during weekly worship. In 2021 the federal holidays will be:

- New Year's Day (Friday, January 1, 2021)
- Martin Luther King, Jr. Day (Monday, January 18, 2021)
- President's Day (Monday, February 15, 2021)
- Memorial Day (Monday, May 31, 2021)
- Independence Day (Sunday, July 4, 2021)
- Labor Day (Monday, September 6, 2021)
- Columbus Day (Monday, October 11, 2021)
- Veterans Day (Thursday, November 11, 2021)
- Thanksgiving Day (Thursday, November 25, 2021)
- Christmas Day (Saturday, December 25, 2021)

In addition two other federally managed dates impact weekend attendance.

- *Daylight Savings Time begins on March 14, 2021*
- *Daylight Savings Time ends on November 7, 2021*

2021 Local Days of Interest

Every community will also have special days of interest, often tied to the public school calendar. A wise church calendar planner will take note of First Day of School, Fall and/or Spring Break, Last Day of School and other dates that might impact weekend attendance or that might be appropriately celebrated as part of the church's program of worship and ministry.

2021 Religious Holidays

Some of these special days are part of the Christian calendar while others come from the secular calendar but often have particular significance for the church. A few come from non-Christian sources but still have an impact on the church's mission and message. If these are used for special emphasis be sure to begin advance planning early enough to gather all the necessary elements to make the day special.

Ash Wednesday, February 17, 2021

Palm Sunday, March 28, 2021

Good Friday, April 2, 2021

Easter, April 4, 2021

Mother's Day, May 9, 2021

Pentecost, May 23, 2021

Father's Day, June 20, 2021

Grandparent's Day, September 12, 2021

Yom Kippur (Jewish Day of Atonement), September 16, 2021

Thanksgiving Day, Thursday, November 25, 2021

Advent—the four Sundays before Christmas

November 28, 2021

December 5, 2021

December 12, 2021

December 19, 2021

Christmas Eve, Friday, December 24, 2021

Christmas Day, Saturday, December 25, 2021

PLANNING FOR SPECIAL DAYS

The principles described here are designed around planning for a Big Day. The Big Day concept has been utilized for some time now as a means to focus the energy of a congregation around a specific day. By planning at least two, but no more than four, of these days in a “normal” year the evangelistic efforts of the church may be channeled into specific, intentional outreach. As the church re-configures outreach in the new normal, efforts must be made to re-connect to our communities in a safe, effective fashion.

Planning for a Big Day A Short List of Suggestions

1. Start Early! At the beginning of every calendar year pastors can look ahead to predict the most likely higher and lower attended days of the year. By planning ahead to accentuate the high days and mitigate the low days the overall average attendance may be increased and more and more people won to faith in Jesus Christ.

Identify the most likely High Days: Easter, Mother’s Day, time-change day in the fall, and the Sunday before Thanksgiving are all likely to be higher attended days. Other special event days built around VBS Sunday, Back-to-School Sunday, etc. may be developed.

What are my most likely higher attendance days? Look at the attendance records from previous years. When does your attendance spike? Why? Take a hard look at your current programming. There must be something in your congregational culture that creates these high points.

My most likely high days:

Deal with the most likely Low Days: Time-change day in the Spring, Memorial Day Weekend, 4th of July Weekend when July 4 falls on Friday, Saturday, Sunday, Monday or Tuesday, Labor Day Weekend, the weekend after Thanksgiving, and the weekend after Christmas Day are all likely to be low attendance days. Three of these are easiest to deal with by planning for some special added features which may “raise” the “low.”

1) Time-change weekend in the spring when we all spring ahead by adding an hour of daylight and losing an hour of sleep lends itself to low attendance that might be mitigated by phone-tree reminders on Saturday and heavy promotion the week before (at church) and during the week (post cards/newsletters). Use a time theme for worship.

2) 4th of July Weekend lends itself to a Red, White, and Blue Celebration. Wear patriotic colors. Use a patriotic theme. Develop Christian and civic symbols by including a short history lesson on the flag, using the Pledges of Allegiance (Baptist assemblies should never use the Pledge to the American Flag without also including the Pledge to the Christian Flag), accent the Christian symbols of Communion and baptism. Plan a home-made ice cream social for the evening!

3) The Sunday of Labor Day weekend lends itself to a picnic celebration for the evening. Feature Buffalo Burgers grilled by the pastor or some other attention-getting menu item. Reserve the local park, set up on the church lawn, or go to someone’s home if there is room enough to be outside. Bring your own lawn chair!

2. Add A Special Feature

How many people are usually involved in leading worship on a given Sunday? Add a special feature where more people can be involved in meaningful participation and watch the visitors arrive...especially if you use the Children’s Choir and its members rehearse for a few weeks in advance!

For Easter a wise pastor can plan for a Spring Baptism. Easter celebrates the new life of the risen Christ, which is also the Christian symbol of Baptism. The now secular tradition of new clothes for Easter can be traced back to the ancient church when Easter Sunday was Baptism Sunday and each baptismal candidate was given a new white robe.

Make Easter a fabulous family celebration with an Egg Hunt on the church lawn ***following*** Morning Worship. The beauty of the modern hen is that she lays plastic eggs so you don't have to worry so much about the eggs spoiling by being outdoors for a while. Be sure to plan for 500 or 1,000 or 10,000 eggs. Have the upper elementary grade children distribute them on the church lawn. Let the participating children know how many eggs there are and then divide by the number of children present so that everyone gets the same number of prizes! Use one of the Resurrection Egg Sets from the bookstore to tell the story of Easter as part of the worship service with the children.

Is an added worship service needed? If Easter already brings the church to capacity does it need to double its capacity by adding another service? The church already offering a 10:30 a.m. Morning Worship may be well served to offer a 9 a.m. Easter Worship, too.

What special features might we add?

What will I need to do to ensure that these special features work well?

Develop specialized promotion. How will everyone know of the special day if you don't tell them? How will they realize what's going on if they only hear it once?

Newspaper ads and yellow pages listings do little to attract the unchurched. Consider a saturation mailing. You can develop your own material, but you may want to bring in the professionals for the first time or two. Check out www.outreach.com or thumb through Outreach Magazine for suggestions. If you use this plan be sure to include the cost of both the promotion package and the postage to send the cards. The good folks at Stinson Press can also help you with similar services to blanket your area with special invitations.

Keep in mind, however, that if you invite them you'll want to be able to offer what you've promised. Make it a special day. Clean off the coat rack. Pick up the clutter. Dust the corners. Company's comin'! Make your worship service user friendly: keep the prayer list short and focused, eliminate any announcement that does not directly impact at least half of the people present (remember small group promotion needs to be done in the small group not in the large group setting), start on time, eliminate the dead time in the service, preach a positive message of hope and resurrection!

3. Use the power of focus. Concentrate your effort. If you offer a Sunrise Service will your people really need a Sunset Service? If you make Morning Worship a real extravaganza, will you need to follow it with a low-key and low-attended Sunday evening?

Learn to do a few things and do them well! Focus on a few special days. Focus on one or two styles of worship and master them.

Focus on the family connection. Research continues to show that the most effective network we have to reach people is in the family arena (see Thom Rainer's **Surprising Insights from the Unchurched**). Develop a list of family members who should be part

of your church with the rest of their family. Then be sure someone from the family invites them!

Focus on recent visitors. What has happened to those visitor cards? What has already been done with and to the folks who have visited in the last six months? Who are they? Where are they attending church now? What do you need to do to get them to attend this Easter? Mother's Day? 4th of July Weekend? Now you're getting the picture.

Focus on the larger congregation. If your church has an average attendance of 50 you probably have at least 100 people who are part of your larger congregation. As the church becomes larger, the group of folks who attend infrequently but who do attend some become larger as well. Keep a list for 6-12 weeks of all the folks who attend at least one of your services. Focus on increasing the frequency of attendance. If they attend once in 12 weeks, work with them until they attend twice. The unchurched population in America who become churched attend church several times in the year before they come to faith in Christ and become part of His Church!

Do I know the full extent of my larger congregation?

How can I know them better?

Would connection cards completed by all who attend help identify my larger congregation?

Do I need a crew of volunteers or a paid secretary to help track attendance patterns?

4. Pastors set the pace; but everyone needs to get involved! If you don't invite then your people will not invite. If you don't share your faith then your people won't share their faith. The unchurched who are seeking the church want brief but meaningful contact from the pastor. Develop a system that works in your location.

5. Be user friendly! Have some stranger visit your worship service and tell you how friendly the congregation was or wasn't, how easy it was to follow the order of service, how clean the building really was or wasn't, and how easy it was to find places in the building or how hard it was to do so.

Get ready for company. Encourage your people to "Park in the back. Sit in the front. Move to the middle. Speak to those around you."



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