

Sermon Title: **Spiritual Discipline 3 - Gilroy UMC Stewardship Story**

Bible: Luke 16:1-13

Where & When: Sunday Service at Gilroy UMC on November 10th, 2019

Audience: about 34 English-speaking Church Members

Opening Prayer

Gracious God, all things come from God. Thank you so much for your generosity to this church. Your love and grace is overflowing to us, this church, and this community. Please be with my lips in your love and grace. In Jesus' name. Amen.

1. Spiritual Discipline and 2020 Stewardship Campaign

Today's message is for the 2020 Stewardship Campaign as well as for Spiritual Discipline for the church. I hope that it will be a time to be thankful for God's generosity and to think about God's mission toward us.

The scripture that we read is about the parable of the dishonest manager. In this parable, the master commended the dishonest manager, not because of his dishonesty, but because of the cleverness of his shrewd action. Even our founder, John Wesley, preached about "The use of the money," based on this parable. And he gave us three rules: first, make all you can, second, save all you can, and third, give all you can. As we are the children of light, I would like our church to be clever and faithful with our church finances.

2. Financial Transparency

For healthy church finance, I believe that transparency is the key, because we are the children of light. Financial transparency means that church members can access the church financial information. Of course, individual offering records should be kept confidential. Sometimes, transparency is not easy, because it requires courage and love. Honestly speaking, our church finances are not perfect. But our church is on the right track toward healthy church finance, with

the finance team. If there is something to be improved, or something wrong, it is all my responsibility and all my fault, because I am the pastor of this church. I am the one to be blamed. I think that this is one of the reasons why I am paid by the church. Last time, I shared how I give my tithes and offerings to this church. There is no difference between you and me in the need to support this faith community as a member. But there is a difference, in terms of responsibility. Probably, I am picky and strict when it comes to working for healthy church finance. But my purpose is not to find a scapegoat, but to be transparent and honest regarding church finance. This year, our church did our annual financial audit, with the help of our finance team and other church members, just as many of you have regular medical check-ups. I can say that our church finance is on the way toward healthy church finance, even though we are not perfect. We will get there! So, I would like to share our church finances today. I will try to give you a clear and easy-to-understand financial report, according to our 2019 August finance reports.

2. Gilroy UMC's 2019 Income

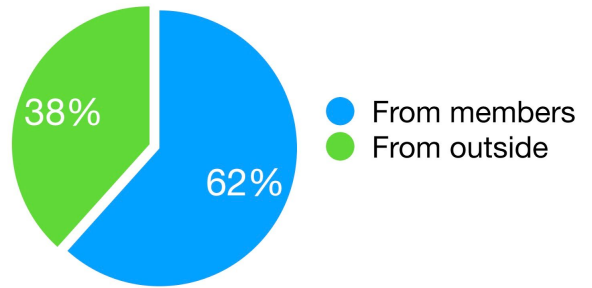
There are two main income sources for the Gilroy United Methodist Church in 2019: income from church members and income from outside. Income from the congregation means tithes & offerings and general fund raising. Thankfully, this year, we have a matching fund: \$7,166. There are also some designated donations for the

2019 Income (~August 2019)

Tithe & Offering	\$46,161.39
General Fund Raising	\$1,955.50
Matching Fund	\$7,166.00
Designated Fund	\$220.75
Building Use Income	\$16,372.00
Parsonage Rent	\$17,949.79
Other Income	\$182.41
Total	\$90,007.84

Angel Memorial Fund and the Burnson Hispanic Fund. Income from outside comes from rental income and parsonage rental fees. If we see these as percentages, income from the congregation is 62%, and income from outside is 38%. We are thankful to have income from outside. But our desired direction is not to rely on rental income.

2019 Income (~August 2019)



Because this is our own church, I hope us to be independent and help others.

3. Gilroy UMC’s 2019 Expense

There are many church expenses. There are staff expenses, administration expenses, office expenses, building expenses, and apportionment. These are the staff expenses through August. In staff expenses, as you see,

Staff Expense (~Aug. 2019)

Pastor	\$22,544.27
Accompanist	\$3,456.00
Secretary	\$1,500.00
Custodian	\$4,624.00
Guest Musician/Speaker	\$886.00
Subtotal Staff Expense	\$33,101.27

the pastor expense is the most expensive category. This includes salary, housing allowance, utility, retirement, and professional expense reimbursement. While removing the position of the church office secretary in spring 2019, Gilroy UMC has increased pastor’s compensation from 1/4 time to half time. I believe that I am not a financial burden to this congregation. I hope that I am a joy and a blessing to you.

For the church administration, we paid payroll taxes, workers’ insurance, bank charges, comprehensive insurance, and professional services. For the church office, we paid for office

Administration Expense (~Aug. 2019)

Payroll Taxes	\$1,517.35
Workers Insurance	\$571.85
Bank Charges	\$175.61
Comprehensive Insurance	\$3,932.54
Professional Services	\$805.00
Subtotal Admin. Expense	\$7,002.35

Office Expense (~Aug. 2019)

Office Supplies	\$856.57
Postage	\$152.50
Church Phone & Internet	\$848.96
Website, Software, Copyright	\$0.00
Subtotal Office Expense	\$1,858.03

supplies like paper and printer toner cartridges. We also need to pay for postage, church phone expenses, and internet fees. This year, the church office printed out the weekly memos and mailed them once a month to many church members who do not use email.

With our awesome trustees, we take care of our church buildings. There are the expenses of property tax, utilities, security, repair & maintenance, and the fire code permit.

As one United Methodist Church, our church gives 10% of our income to the California Nevada Annual Conference. This is apportionment. And we sent one lay

member to the annual conference session in Modesto in June, as a representative of our congregation. This expense includes the hotel fee and gas mileage.

I am so glad to report on ministry and outreach expenses. Of course, there are many donations from our church members directly to our church

Building Expense (~Aug. 2019)

Property Tax	\$0.00
Electricity	\$3,483.66
Water & Sewer	\$1,794.58
Waste	\$549.09
Security	\$1,162.30
Repair & maintenance	\$2,554.22
Fire Code Permit	\$68.75
Subtotal Building Expense	\$9,612.60

Apportionment & Conferences (~Aug. 2019)

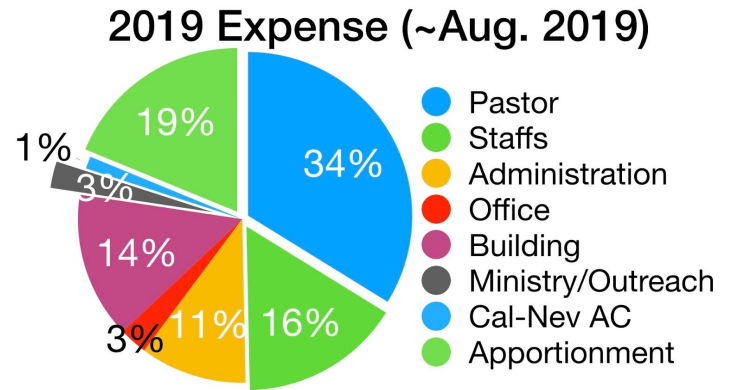
Apportionment	\$12,511.98
Cal-Nev Annual Conference	\$814.10

Ministry/Outreach Expense (~Aug. 2019)

Worship Supplies	\$118.18
Congregation Ministry	\$982.32
Angel Fund	\$40.00
Audio/Visual Equipment	\$304.57
Gifts to Musicians	\$300.00
Subtotal Ministry/Outreach	\$1,745.07

ministry and outreach. But, it is another joy and blessing to do our ministry and outreach, as a church.

I would like to show these expenses as a percentage. The Pastor and staff use about 50%. For now, our apportionment is not 10%, but 19%, because we paid our tithe in advance. But at the end of this year, it will be balanced out to 10%. Ministry/Outreach expense is 3%. I hope to increase this percentage year by year, as our mission as a church is to make disciples for the transformation of the world.



4. Our Balance & Savings/Designated Funds

I would like to show what we have in terms of balances. We have two checking accounts; the main checking account and the parsonage checking account. Our church has savings and designated funds. There are

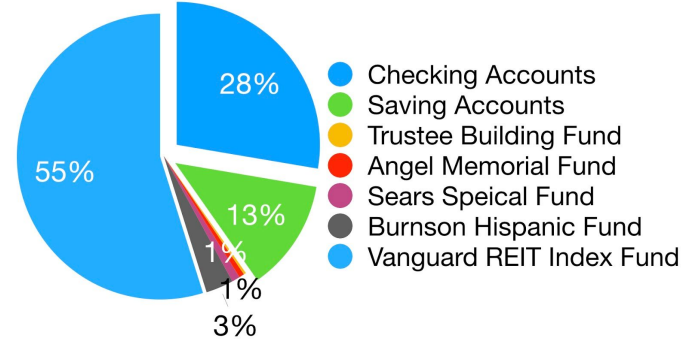
Balance & Saving/Designated Funds (Aug. 2019)

Main Checking Account	\$52,542.71
Parsonage Checking Account	\$673.00
Parsonage Saving	\$9,058.56
Trimble Saving	\$15,185.27
Trustee Building Fund	\$500.40
Angel Memorial Fund	\$1,150.06
Sears Special Fund	\$1,745.20
Burnson Hispanic Fund	\$5,985.25
Vanguard REIT Index Fund	\$105,449.20

parsonage savings, Trimble savings (which does not have any strings attached), the Trustee building fund, the Angel Memorial Fund, the Sears Special Fund for outreach, and the Burnson Hispanic fund for Hispanic ministry. I hope that our church can spend these designated funds, according to their specified purposes. I hope to see more ministries and outreach this year and in

the next few years. Finally, we also have one investment, the Vanguard REIT Index Fund for potential disasters or future emergency situations. If we see these as a percentage, the checking accounts take 28%. Saving and designated funds take 17%. The investment for emergencies takes 55%.

Balance, Saving/Designated Funds (Aug. 2019)



5. Our Stewardship

I hope that today's message gives you an overview of our church finances. We are not perfect, but we are on the way to perfection in the light of the Lord, and in the grace and love of God. We I want to go back to John Wesley's three rules.

We make all we can. We save all we can. That's because we

hope to give all we can. God gives us many blessings. Now it is the time to give them to others and the world, according to God's will! We are the children of the light! Let us shine to the world!!

Closing Prayer

Gracious God, thank you so much for giving us your mission and your money. Thank you so much for calling us your stewards and your servants. We want to worship you and serve this church and this community, Gilroy. Lead us and guide us according to your will. In Jesus' name. Amen.

