

Report of Future Finance Group to Session and Council 4 September 2013

[Edited to remove some personal and confidential details]

Executive Summary

The Future Finances Group (FFG) has spent a lot of time and effort producing this report and would warmly welcome your giving a few minutes to read it. If that's not possible, here are the key points.

- We currently are spending more than we are receiving in order to make Christ known, help people turn their lives towards God and meet the needs of others.
- We are forecasting a deficit of \$150,000 to \$200,000 per annum for each of the next seven years.
- More important, however, for us individually as Christians is having the opportunity to give financially.
- The FFG's key recommendation is that St John's aim to double its regular congregational giving from \$150,000 to \$300,000 each year.
- This will need to be done through a focused campaign and a revamp of systems of giving, making it easier for people to give.
- There is some limited scope to increase our income from rentals and to reduce our expenditure at the margins, but these measures on their own won't balance the books.
- An alternative scenario without additional giving would see us reduce our outreach or Ministry spending, affecting areas such as the Victoria University lectureship, youth ministry, and other outreach. This is not recommended.
- The earthquake strengthening work and some work on Troup House can be funded by a drawdown of Trust Fund capital and, subsequently, through an increase in regular giving (off-setting the reduction in interest from the Trust Fund).
- The FFG's view is that some maintenance should be done on the organ now, as proposed by the organ maintenance sub-committee, and that full refurbishment should be deferred.
- These and other recommendations in the report will need to be communicated effectively to the congregation. We suggest an augmented Finance Committee lead implementation of the recommendations.

Want to know more? (And we hope you will). Then read on!

Introduction

St John's is about much more than managing finances or property. At our core, we seek to worship, make Christ known, help people turn their lives towards God, and meet the needs of others as our Mission Statement says:

"St Johns gathers in prayer and fellowship to worship God in central Wellington. Through the power of Jesus Christ and the Holy Spirit we seek to care for and strengthen our members and help them to a growing relationship with God. In this way, just as God cares for us, we seek to empower our members to share their talents, to meet the needs of those who come to us and those who we can reach out to in the community."

Each year, we fund \$260,000 of outreach beyond the Congregation, we fund over \$140,000 of youth, children's and families Ministry, we make facilities available to the community (80% at concessional rates for community organisations), and we proclaim the risen Christ in the heart of Wellington at two regular services each Sunday. Session has adopted priorities of growing faith, building community and encouraging participation. St John's is doing those things. Each week in

Chair), Ailsa Salt, Allister Lane, Anton Ojala (Chair of Council), Ashley Milkop, Mary Gibbs, Nicki Read, Ross Chesney (Treasurer) and Sandra Waldrom.

The FFG held its first meeting on 10 April 2013 and between then and 27 August 2013 met 12 times. Time was spent discussing and praying over issues ranging from the theological basis for giving to a framework for decision-making to some specific ideas for rethinking our expenditure. We received advice from a professional fundraiser on the board of "Press Go" and consulted the main St John's Committees and took informal soundings with the Congregation.

Our first task was to consider priorities for St John's. We concluded that the first priority is to provide for worship of God, acknowledging Jesus Christ as Lord of all. The existing Mission Statement goals remain highly relevant and the Session priorities are important, including age group priorities such as helping to grow faith, providing for a full transition to participation in Christian life. The Church's core remains worship, outreach and mission, but we also need to provide for financial sustainability into the future and growth.

We progressively considered:

- criteria for assessing expenditure priorities, reported back to Session in June (Appendix D)
- ways to increase income, including professional fundraising advice (Appendix E)
- areas of expenditure that could be reviewed, including ensuring expenditure is high quality
- possible major capital expenditure, including earthquake strengthening, organ refurbishment, and Troup House refurbishment
- longer term financial management

The following document sets out some of our broad conclusions and provides some recommendations for consideration by Session and Council.

The paper written by Rev Allister Lane on "A Theology of Giving" of July 2013 provides a good basis for St John's to think about the role of giving in St John's (Appendix B). Indeed, it provides a good way for Christians to think about giving within their lives regardless of what St John's financial position is.

The FFG members ask you to give prayerful consideration to this paper as we collectively think about the best way forward for managing St John's future finances so that St John's can worship and reach out to others long into the future.

A Modelling the Future Finances

The main conclusions of the financial modelling carried out by the FFG are that St John's is living beyond its means, by between \$100,000 and \$200,000 per year, on optimistic assumptions, for at least the next seven years. This excludes any special refurbishment projects which would add further to the deficits. (See Appendix C). We have had better than expected results for the last few years, when large deficits have been forecast but have not eventuated, because of careful expenditure, deferred maintenance, lower than expected inflation and better than forecast investment income, but we cannot expect this to continue. From a financial perspective, we need to take action.

We also need to address broader financial issues, including the importance of financial giving as a critical part of our Christian life and witness.

Causes of the expected deficit

The contributing factors to St John's finding itself in a situation of ongoing projected deficits include:

- The understandable desire to carry out as much outreach and Christian witness through St John's as possible within available resources

- The belief of many that St John's has large resources available through the Trust Fund with which to carry out its work and so personal giving to support the work is less necessary
- Willingness to commit to support spending projects on the basis of resources being available to St John's rather than personal commitment to give
- Spending up to the limit of current income
- Higher expenses for insurance, earthquake strengthening and reducing interest rates

B Steps to Close Gap between Income and Expenditure

The FFG looked at ways both to increase income and to reduce expenditure.

B1 Higher Income

The FFG discussed the different aspects of income, undertook research into giving and consulted a professional fundraiser. (See Appendix E)

We know that giving at St John's is significantly lower than at many other churches. This is affected by a belief, grounded in a misunderstanding of the nature of the Trust Fund, that St John's has a large discretionary income available. It is not a simply a result of the Congregation being restricted by benefit income – we have fewer elderly than the average Presbyterian Church.

The Trust Fund income enables St John's to cover the cost of maintaining our historic buildings, and provides some additional income for core ministry and outreach activities. The rental of St Troup House and the St John's Centre provides some additional income, but this is largely offset by the cost of maintaining those buildings and running the centre – essentially a conference centre/property management role. Giving from the congregation can be seen as going directly to ministry/outreach activities. The current congregational giving does not cover the cost of these activities. The FFG is of the view that we need to communicate more clearly to the congregation about the direct linkage between their giving and the work of the church.

The professional (Christian) fundraiser the FFG talked to, was very helpful in reaffirming the importance to individuals of giving. These ideas are spelt out in more detail in Rev Allister Lane's paper on the theological basis to giving (Appendix B). In essence however, we need to remember that it is more important and necessary for individuals to give than it is for the church to receive. This is part of our worship.

The fundraiser made a number of other useful observations, including concerning the differences between "annual giving" and capital campaigns which are attached.

After lengthy, prayerful discussion, the FFG agreed that the best approach for St John's was to target an increase in our annual (ie, regular) giving, firmly focusing it on our core worship, mission and outreach. This should be a target which would challenge and excite people as part of an overall campaign, consistent with the St John's priorities of growing faith, increasing participation and building community. We decided to recommend that we target a doubling of our regular giving by the end of 2014. While we are conscious that this would be difficult for some members of the Congregation, some other well established households, including those with two incomes, will be able to seriously consider raising their giving. It is also important to encourage wide participation in giving right across the congregation as a matter of people's own Christian development.

This will be primarily through increases to regular giving – envelopes, automatic payments and the plate. This target would allow us to maintain our existing mission and outreach although the church may want to consider further targets to increase giving once that is achieved to increase outreach beyond St John's.

In addition to this, there will be an ongoing role for traditional fundraising mechanisms such as sponsorship, special appeals, Church fairs and other special one-off events, although this should

not be out of proportion with other increases, ie, we are not seeking to burden people with “fundraising efforts” in order to meet our on-going requirements, and so the main emphasis will remain on regular giving.

Making it easier to give

We considered ways to make it easier for people to give, through provision of information and different giving methods. These are reflected in the recommendations below.

A pamphlet about making bequests may also be useful for some members of the Congregation given the history of bequests which have helped St John’s in the past.

Rentals

We see some scope to increase income from more intensive usage of our conference facilities. At present, most usage (80%) is on concessional terms for community groups and there is an element of community participation in making facilities available. However, only 13% of available time is used. More proactive marketing should be undertaken. Overall, there is scope to raise these rental uses by \$20,000 pa – the amount by which rental users have dropped since a peak several years ago. St John’s groups will continue to have usage made available as required – we are making facilities available to rental users to underpin our own mission. However, there will be a few times when with modest flexibility, St John’s users will be able to consider alternatives such as a change of room that does not interfere with their normal programme objectives that allow a paid use to be made of a room. When we consulted the Christian Education Committee, for instance, they suggested that occasional Friday programmes are undertaken now outside St John’s and there is therefore flexibility to assist with rental uses. Not everyone will be able to be as flexible, but this is a very positive approach.

We also propose that creative thinking be undertaken about other ways to use the conference centre facilities and have had a preliminary discussion about facilitating this.

Sometimes we have negotiated concessional rentals for particular long term tenants. In practice, this represents just as much of a donation to an organisation as giving a grant would. However, separating this out means that the support the St John’s gives may be understated in our records and accounts. We suggest that such support be better recognised in future, where tenants agree, and so it is proposed that rentals generally be on a commercial basis in future with any offsetting grants made more explicit.

Concessional rates (not zero) for casual room hire are often offered to community organisations as a normal part of commercial leasing of premises. That will continue for most organisations we deal with.

Car parks

There is scope to review the use of car parks to provide for additional rental parks in the basement to be made available while not inconveniencing St John’s users. We would look to ensure that parks were available for St John’s usage outside normal business hours to a greater extent than at present, where very few are formally available in the basement outside business hours. It may be possible to raise income through this means over time by \$5000 pa. Appropriate usage of parks for staff and St John’s business would be provided for, while reserving permanent allocations of parks for Ministers and the Music Director.

Managing Within Our Income Long term

Most of our work was about managing short term finances. We also considered ways of managing long term finances so that the prospect of future large deficits is reduced.

We discussed 'smoothing' the amount of Trust Fund income which we spend each year as there are sharp fluctuations from year to year in the amount available. This would mean not spending the full amount of income in years where higher income is earned, typically when investment returns yield more than 3.75% above the rate of inflation and to some extent will allow spending to exceed income in years when lower income is earned, smoothing out St John's ability to fund its activities and outreach over time.

Income Recommendations

To give effect to these and other ideas, the FFG recommend that Session:

1. **Agree** to a target of doubling general annual giving from \$150,000 to \$300,000.
2. **Agree** that this target be supported by:
 - a. A revamp of our systems of giving with the following features:
 - i. Teaching about giving in services at least annually, possibly in the second quarter of each calendar year
 - ii. A new brochure on giving with key messages for the Congregation
 - iii. Steps to make it easier to give, including having a variety of giving methods available, including envelopes, one-off donations through the office, online banking and automatic payments (which will be indicated as the preferred method),
 - iv. Consider methods that can help people feel they are participating in the offering now that fewer people are directing their giving through those means
 - v. Publicity and easy opportunities to sign up to giving be available in the foyer on a regular basis, together with signage about who to approach and on line information
 - vi. One person be made responsible for the overall giving systems in place with a mandate to promote giving more effectively and make it easy for people to give regularly
 - vii. Investigation of EFTPOS as a suitable method of giving for the future
3. **Agree** that a pamphlet about making bequests to St John's be produced.
4. **Agree** that outreach efforts should be explicitly recognised and recorded in a transparent manner, including through separating out rental subsidies from rental agreements and recording these separately, and when offering concessional rates to groups using the St John's Centre.
5. **Agree** that work be undertaken on an approach to raise both usage and rental rates for the conference centre, while
 - a. preserving reasonable usage for St John's purposes; and
 - b. taking into account instances where St John's users are willing to be flexible in their requirements.
6. **Agree** to more actively marketing the St John's Centre, through identifying available opportunities and revamping staff duties to provide for marketing of the facilities.
7. **Agree** that free use of the conference facilities will only be offered in exceptional circumstances, and that the Council be asked to take this into account in considering applications under its subsidised use policy.
8. **Agree** that that all parks in the garage, other than for the Ministers and Music Director, should be leased out during business hours of 8 am to 6 pm only with "irregular run of the facilities" usage rights only after hours made more generally available to lessees, staff and other St John's users.

9. **Agree** to ask the Finance Committee, in consultation with the Investment Advisory Committee, to recommend a “smoothing” formula that we can use to better estimate available annual income in the face of long term fluctuating inflation and investment returns.

B2 Lower Expenditure

The FFG developed a set of guidelines, reported to Session in June, for prioritising expenditure (attached as Appendix D). These are guidelines only and are not meant to be binding, but to enable appropriate consideration of new (and existing) expenditure proposals.

Most of our current expenditure can be justified to varying extent through the application of the guidelines, with a few exceptions noted below. The FFG did not feel it was well-placed to make specific recommendations on reducing expenditure. FFG representatives met with all committees and began a conversation on expenditure. The FFG strongly encourages all committees to continue to think actively about how they can achieve their objectives in the most financially efficient way.

We considered all main areas of expenditure. There is scope for minor reductions particularly in Session catering and gifts (now reflected in a 2013/14 budget reduction of \$2000, a little more than shown in Appendix C) and in Property, through lengthening some maintenance cycles.

One particular area that we propose be examined further is insurance. St John’s uses well developed mechanisms, through PCANZ, for insurance. With insurance becoming more expensive though, the opportunity to self insure is one that St John’s, unlike most other churches, is in a position to consider, with the potential for significant savings although assuming higher risk ourselves. This would require being willing to spend some Trust Funds for replacement of buildings or major repairs in the event of a major earthquake disaster. Careful study is needed of the feasibility. The potential is evident in premiums now budgeted at \$136,000 pa.

Communications expenditure is expected to drop by \$5000 from 2013/14 levels after web site redevelopment is completed.

Office and General expenses are already tightly managed with little scope for further reductions. There is scope for reductions in staff expenditure as normal staff turnover occurs but we do not propose reductions in current staff numbers or their terms or conditions. Existing office and caretaking staff roles are needed to run the conference centre. Ministry team staff roles support our existing Ministry and outreach.

If giving does not rise, however, there would need to be further reviews. The areas that we see scope to review further if needed are selected expenditure by the Outreach Committee, including the Victoria University lectureship (\$35,000 per year) and to reconsider the structure of the existing contract for youth leadership (approximately \$90,000 per year). Because this Outreach and Ministry work make a vital contribution to our mission, reviews would be a second best approach compared with raising our income. However, we will always want to keep Ministry and Outreach under review to ensure it is providing good value for money – a necessary condition if we are to ask the Congregation to give to support it.

An alternative scenario in which giving does not double as we suggest would require us to reduce these areas of Outreach and Ministry. It would be imprudent to continue spending with deficits of \$250,000 up to \$400,000 per annum as presently expected if nothing changes. Within three years, any reserves we have would be exhausted. Outreach and Ministry areas would need to be substantially reduced in the absence of higher giving and reserves. We would no doubt seek to preserve core Ministry and Outreach at lesser levels.

As a general comment, the FFG noted that St John’s wherever possible should continue the policy of seeking volunteer contributions rather than paid roles, as implemented in Choral music during the last year.

Expenditure Recommendations

In terms of specific suggestions relating to expenditure, the FFG recommends that Session:

10. **Note** the following possible areas for reduced expenditure as a basis for further consideration:
 - a. Christian Education: and renegotiation of the contract for the provision of youth leadership.
 - b. Other Outreach: A reduction in expenditure on the Victoria University lectureship and a reduction in expenditure on some other outreach will need to be considered if giving does not rise. The Outreach Committee is reviewing St John's commitments and projects and will make savings in 2013/14 and 2014/15 in the visiting scholar costs.
 - c. Other Property: lengthening maintenance cycles without risking the quality or preservation of buildings (under action).
 - d. Session: an ongoing reduction of \$2000 pa in catering and gifts expenditure is being budgeted (under action).
 - e. Communications: A reduction in expenditure of \$5,000 pa after 2013/14 through a reduction in the mount budgeted for web site development (under action).
 - f. Staffing: The Staffing Committee has taken professional advice on remuneration in the not-for-profit sector and has a good process for managing this. There is no intention to adjust the terms and conditions of current staff.

11. **Agree** that Council carry out a feasibility study of self insurance.

C Large Capital Projects

As part of its considerations, the FFG looked at large, forthcoming capital expenditure proposals, namely earthquake strengthening of the church, capital expenditure on refurbishing Troup House and refurbishment of the organ. The FFG took into account the criteria for assessing expenditure decisions presented to Session at its June meeting and considers these recommendations are consistent with the priorities reflected in the criteria.

Earthquake Strengthening

The FFG considers the earthquake strengthening of the Church should proceed as a matter of personal safety, at a currently estimated capital cost of approximately \$600,000. The cost of this work can be covered from the Trust Fund capital or other Property funds (such as the proceeds from sale of the Lower Watt St manse, possibly with some drawdown from maintenance reserves. Maintenance reserves currently stand at approximately \$500,000, with the major priority being for painting, but after allowing for Church painting (say \$300,000), some funding could be available for other major maintenance. Necessary approvals would be required from the Congregation, Presbytery and the Church Property Trustees.

The impact of this capital drawdown on the church's annual investment income will be a reduction of around \$22,500 per annum after inflation adjustment, with risks tilted towards a higher figure. Part might be offset as part of an overall campaign to increase giving at St John's as outlined above. We assume a real return on investments of 3.75%.

We will keep under review the best time to undertake earthquake strengthening in the light of any changes in risks or regulatory requirements as Government requirements may still change further.

Troup House

Separately, capital expenditure on refurbishing Troup House (the BGI part) is likely to have to proceed at a cost to be determined in association with lease renewal. The FFG views this as an investment decision needed as a normal part of renegotiating longer term commercial rentals for the space concerned. The expenditure will also require appropriate approvals in due course. The FFG considers that funding for this should also come from Trust Fund capital or maintenance reserves. The expenditure is more of the character of an investment – it would be undertaken explicitly to earn a future return.

Organ Refurbishment

Organ refurbishment was considered after a request from Session to Council, which Council referred to the FFG. The cost of organ refurbishment, including both deferred maintenance and substantial enhancements, on the basis considered by Session at its 1 May meeting, was \$640,000.

Such capital expenditure includes discretionary enhancement expenditure. It would have a cost to ongoing investment income of \$24,000 per annum at 3.75% return after inflation. Again, it would be possible to fund the capital from Trust funds, possibly combined with a small drawdown from maintenance reserves. Despite Session approving the details of a refurbishment scheme in May, the proposal would still require approvals from the Congregation, Presbytery and Church Property Trustees. Those approvals can not be taken as given, given the amount of debate within the Congregation to date.

Given current overall financial pressures, the FFG considers full organ refurbishment is a lower priority at this time.

Meanwhile, work by the Organ Refurbishment Committee has identified an option of spending \$42,500 for essential maintenance which should allow the organ to continue to function well for an estimated 5 years. At the end of that time, further major maintenance is more likely to be needed and some risks of electronic componentry or the winding mechanism failing would remain. A separate paper will provide fuller details for Session, drawing on work undertaken by John Irvine, Evan Dumbleton and Eleanor Carter. Most importantly, any substantial deferral of the maintenance required would provide a substantial saving by avoiding a loss of the interest on the capital which must be spent. A pay back period for the investment of two years is estimated.

After consideration a range of options, the FFG considers that the best option is that major organ refurbishment be deferred for as long as possible. The FFG is, nevertheless, supportive of the work recommended by the Organ sub-committee which recommends a limited amount of work be taken on the organ for the price of \$42,500, in order to extend the working life of the organ. This could be funded from maintenance reserves.

The FFG recommends that Session:

12. **Agree** that \$42,500 be included for essential organ maintenance in the 2013/14 budget, expected to extend the existing life of the organ by 5 years before major maintenance is required.

Longer term Funding for Major Organ Refurbishment

Should Session still wish a more thorough organ refurbishment to proceed, notwithstanding this advice, the organ refurbishment could be funded from within St John's balance sheet at a cost estimated in by the Organ Committee in 2013 of \$640,000, offset by a campaign to raise funds for refurbishment, which the FFG estimates would be capable of raising at least \$100,000. The FFG is of the view that the actual cost of organ refurbishment is likely to be higher than estimated.

Based on earlier experience with other organ fundraising campaigns (eg at St Mary of the Angels), possible contributing funding sources for any campaign could include concerts, special appeals within the Congregation and to past members, approaches to non gambling-based charitable foundations, legacies and broader public appeals. Any fundraising campaigns for earthquake strengthening or organ refurbishment would need to be formally approved by the Congregation before being included in annual budgets.

Management of any campaign would need to be on the basis of

- a. achieving a high level of fit with any general giving project that is launched, the general campaign being of much higher priority
- b. minimising any possible reductions in general giving by emphasising the one-off, capital nature of the project, and
- c. in recognition that large capital fundraising campaigns can not be undertaken frequently. (Our professional advice suggested no more than every 15 years, although this advice probably referred to larger targets than \$100,000.)

We do not recommend such a campaign at this time.

D Long term Management

There are a number of existing procedures put in place by Session for approving expenditure, including:

- a. the requirement for 7 year projections,
- b. cases for new spending being made and
- c. scrutiny of any non-budgeted expenditure over \$5000 by the Finance Committee.

The FFG notes that these procedures have not always been followed. It is important that these policies be followed, including in times of higher short term investment earnings.

Sound financial management requires being reasonably certain that income will be available to match expenditure plans. In considering any future large spending commitments St John's might make, it is essential to have these matched at the time by commitments of support from the Congregation to support them, rather than assuming they will simply be funded from general Church funds.

The FFG recommends that Session:

13. **Agree** that the Finance Committee look for ways to make future spending commitments more dependent upon Congregational commitments.

E Communications

In developing this report, the FFG has consulted with the Christian Education, Property, Staff, and Outreach Committees and the Property and Administration Manager. Wider consultation is needed about some of the proposals. There are opportunities to do this at the AGM, Church forums and other times. Good explanatory material needs to be developed for these occasions. Both the Finance Committee and the Communications committee have expertise which could help develop that material.

The FFG's view is that the pattern of giving at St John's partly reflects a lack of understanding of St John's financial position and that better communications could improve that understanding. Communications about finances and giving should be ongoing, as St John's can not afford to ignore giving to the extent it has in the past

Accordingly, the FFG recommends that Session:

14. **Agree** that communications be improved in the following ways:

- a. A monthly Newsletter to the Congregation be produced for email distribution, including news about St John's mission and outreach, people in the Congregation and which could include information on the financial position;
- b. Continue the weekly advice on giving in the Bulletin and supplement it with more on the overall position compared to budget.
- c. Develop an account of how the Trust Funds work, and total financial position that can be explained to the Congregation
- d. Explain that property expenditure is covered by Trust funds and rentals, which means that extra Congregational giving is able to be committed to Ministry and Outreach.

15. **Agree** that the Congregation be consulted and invited to pray about these recommendations before any approval takes effect

F. Implementation

The FFG considers that these recommendations require a continued focus to bring them to fruition. It has been difficult to maintain such a focus in the past.

Our recommendation is that an augmented Finance Committee takes implementation forward. The Finance Committee membership overlaps substantially with the FFG, Rev Allister Lane, the Treasurer, Session Clerk, Council Chair, Ashley Milkop, Sandra Waldrom and Ailsa Salt on both. Rev Stuart Simpson is also on the Finance Committee and Nicki Read and Mary Gibbs are on only the FFG. Implementation would benefit greatly from having the insights that Nicki and Mary are able to bring, from their women's, children and families involvement in St John's, as well as their understanding of the principles in this paper.

The FFG recommends that Session:

16. **Agree** that an augmented Finance Committee, including Nicki Read and Mary Gibbs be asked to implement these recommendations.

Appendix A: Terms of Reference

St John's in the City

Terms of Reference for a Future Finances Group

Approved by Session 3 April 2013

Background

1. The Finance Committee reported in the 2012 Annual Report that *"the impact of declining interest rates from 2011 to 2012 was a reduction of income of \$100,000. The impact in 2013 will be a further reduction of income of \$200,000. A reduction of \$300,000 over two years will not be sustainable without reducing our activities or compensating with other sources of income"*.
2. Further, the net cash forecasts over the next five years based on current levels of income and expenditure shows continuing significant deficits:

	2013	2014	2015	2016	2017	2018
NET CASH REQUIREMENTS	-\$357,861	-\$402,656	-\$472,918	-\$430,310	-\$357,944	-\$306,172

3. The reasons for this include:
 - The income available from the Capital Trust Fund investments, after meeting the inflation proofing requirement, is declining due to lower investment returns – the recent international financial situation means that when existing high yielding investments mature they can only be replaced with investment with lower returns;
 - The Canterbury earthquakes have resulted in significantly higher insurance premiums that have increased from \$28,000 in 2009/10 to \$157,000 in 2013/14 and have heightened the need to undertake earthquake strengthening of the Church;
 - The high proportion of expenditure that is "fixed" in the short to medium term making reductions to expenditure difficult in the short term.

Problem

4. The current financial position is unsustainable. Income and expenditure need to be brought back into equilibrium over the next three years.

Proposal

5. The Finance Committee needs to work with Council, Session and the Congregation to agree priorities for St John's activities and, based on these priorities, actions to increase income and reduce expenditure.
6. A small Financial Review Group is proposed to undertake the review in conjunction with the Finance Committee, Council and Session.

Scope

7. Taking into account St John's Mission Statement and Session Priorities, the scope of the review will be to:
 - Understand the likely projected Trust Fund income over the next 5 – 7 years;
 - Review other income – congregational giving, giving for special purposes/appeals, rental income, etc. – and assess opportunities and mechanisms for significant increases;
 - Consider any new areas for developing income;
 - Review each key area of expenditure – staff salaries, property, outreach, Christian education, and other expenditure and:
 - Prioritise expenditure (based on St John's strategic direction and other appropriate criteria);

- Identify options to reduce and/or alter the timing of expenditure based on the priorities;
- Develop overall revenue and expenditure scenarios based on options and assess the most appropriate scenario to bring revenue and expenditure into equilibrium.

8. The scope does not include a review of Trust Fund investments.

Membership of the Future Finances Group

9. The proposed membership of the group is:
- (Chair) – A willing member of the Group
 - David Galt (Session Clerk)
 - Anton Ojala (Chair of Council)
 - Ross Chesney (Treasurer)
 - Mary Gibbs
 - Ashley Milkop
 - Sandra Waldrom
 - Nicki Read
 - Ailsa Salt
 - Allister Lane

Requirements

10. The Future Finances Group will:
- Prepare a plan to undertake the review;
 - Agree the approach and resources for the review of each key area;
 - Prepare options and a recommended scenario;
 - Prepare a report back to a combined meeting of Session and Council in August on a recommended way forward.

Following approval of the plan by Session, Council will be responsible for the implementation of agreed recommendations and at this time the Group will have fulfilled the Terms of Reference.

Appendix B: A Theology of Giving

Rev Allister Lane, July 2013

GIVING AS WORSHIP

The Bible tells us about God and about us.

The Bible identifies us as God's image-bearers (Genesis 1) and so N.T. Wright describes worship as 'reflecting God's glory back to God and into the world'. Anything we do to reflect God's glory is worship. And when worship is seen this way, we can recognise our giving as worship.

The Bible also tells us 'For God so loved the world that he gave his only Son' (John 3:16). And it is this *giving* activity of God that we are called to share in – with the freedom and creativity we have ourselves been given. The primary motivation for our giving, as with anything we do, is worship of God.¹

As worship, Christian giving is not an activity limited to what may sometimes come to mind if we tend to picture 'worship' as a service on a Sunday. Our worship of God extends to every part of our living; living is our *ministry*. In the New Testament the same word, *leitourgia*, is used for both 'worship' and 'ministry'. The underlying motive and the connecting link between both aspects of Christian giving is thanksgiving. This three-cornered relationship between worship, ministry, and thanksgiving is beautifully expressed by Paul "You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry [*leitourgia*] not only supplies the needs of the saints but also overflows with many thanksgivings to God." (2 Corinthians 9:11-12)

'Giving as worship' has three additional features:

1) Participation in God's mission and ministry

Henri Nouwen wrote: "Asking people for money is giving them the opportunity to put their resources at the disposal of the Kingdom."

Jesus is our example: as well as teaching about giving, we see that accepting the support of others is something Jesus modelled in his own ministry.

Mary (called Magdalene) from whom seven demons had come out; Joanna the wife of Chuza, the manager of Herod's household; Susanna; and many others. These women were helping to support them out of their own means. - Luke 8:2-3

Three women are named as some of 'many others' supporting Jesus. These women were participating in Jesus' mission and ministry.

The early church recognised they were participants in God's mission and ministry, and that faith and joy grows not just in recognising God's provision, but also in discovering a willingness to give to others.

Consider the example of the Macedonian churches in 2 Corinthians 8:2-5:

In the midst of a very severe trial, their (Macedonian churches) overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.

Also see Appendix 1: 'Giving and Getting' by Graham Redding

¹ We may be able to easily identify the direct recipients of our giving, but something much greater is going on – "And the king will answer them, "Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me." Matthew 25:40

2) Generosity

Again, following God's lead, giving is done with *generosity*.

We experience the generosity of giving regularly in the sacrament of **Communion**: "This is my body, given for you." (1 Cor 11:24)

As a worshipping community, we receive the very body and blood of Jesus, who said "'I am the bread of life. Whoever comes to me will never be hungry.'" (John 6:35)

William Cavanaugh makes this comment on the generosity of God: "The insatiability of human desire is absorbed by the abundance of God's grace in the consumption of Jesus' body and blood."²

We are given God's medicine of grace and, as we participate in the grace of God's Kingdom, our own giving can be the medicine that prevents us developing 'affluenza'.

3) Letting go

Our delight is in God our Creator, who gives us all we have. Everything we have to enjoy is a gift from God, who alone deserves our worship.

'Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. (Luke 12:32-34)

With our faith and joy in God we need not be anxious about loss, but rather are freed to let go of our survival instinct to be at peace as recipients of God's eternal loving goodness.³

Commenting on our relationship to the material world Cavanaugh says it's "precisely because all things are created by God, created things are not ultimate. Created things, though good, are never ends in themselves; rather, they point outside themselves toward their Creator. ...they are not ends but means toward the enjoyment of God. ...So the restlessness and dissatisfaction of consumerism are already found in a different form in Christianity. ...Created things...though essentially good, always fail fully to satisfy because they are not ultimate."⁴

Miroslav Volf also comments on how giving reveals a state of the heart: "Gift-giving is very much related to one's sense of security. If we find our security in the things we possess, we'll hold onto things; if we find our security in the gift-giving God, we'll be generous-we'll show active and tangible concern not just for ourselves but also for others."⁵

Two other considerations in a theology of giving...

Giving or 'Spending'?

Giving as worship expresses a commitment to God and church that is greater than specific activities/initiatives/projects.

² Cavanaugh *Being Consumed*, p54.

³ Romans 8:32-39

⁴ Cavanaugh *Being Consumed*, p49.

⁵ http://www.worldmag.com/2006/09/the_theology_of_giving/page4

If giving is seen as only done to achieve practical results, we impoverish the theology of abundance at the heart of the Gospel. The treasure of our giving is the riches of God's grace freely bestowed upon us in Christ and appropriated by faith as capital for a new life in partnership with God.⁶

Is our giving an exercise of our power and influence – or precisely letting go of that?

Is our giving an expression of our autonomy – or a submission before God as the Lord of Heaven and Earth?⁷

Specifically at St John's

At St John's we wholeheartedly believe God is leading us in mission and ministry (and we happen to have a shortfall of resources for all the ministry and mission we are doing).

The Trust Fund has been a block, as we've assumed giving is about need.

When we understand *giving as worship*, then the importance of giving is less about the need for *the Church to receive*, than it is about *our need to give*.

We should be wary of connecting too closely personal giving to the outcomes of activities in the life of the congregation, as this ultimately leads to *conditional* giving – based on a personal assessment of the management of the St John's budget. Staying focused on *giving as worship* ensures we recognise we are responding to all God gives us.

Inherent in our response is a *participation* in what God is doing, which means we are involved in where God is moving: the general mission and ministry of the church – not so much the specific activities (although they are to be carefully discerned as authentic expressions of the mission and ministry) but the wider reason for 'being' the church; if you like the call of God given to the church (Acts 1:8).

In calling us to participate in mission and ministry, God asks us to consecrate ourselves, including our financial resources, for the kingdom.

This theology is affirmed in an understanding of Church we use at St John's:

BELONGING – GROWING – CONTRIBUTING

Importantly, we give not because St John's is the best Church in the area, or even because St John's needs money to continue doing what we do, but because we are followers of Jesus Christ. And Jesus calls us to participate in His mission and ministry, as a community of faith.

Some practical suggestions on giving:

The pattern of 'sowing and reaping' applies to our financial giving – "whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Cor. 9: 6).

With this in mind some practical suggestions can be drawn from scripture, mainly from Paul's teaching (2 Cor. 8-9; Matt. 6: 1-4; 1 Cor. 16: 1-2). We are to give:

- In proportion to our income or how God has given to us,
- Regularly, willingly, joyfully, cheerfully, and without compulsion,
- Sacrificially, gratefully, generously, and purposefully,
- In response to God's giving and not to be praised by people – our giving should be in secret.⁸

⁶ Inspired by 'Giving as Jesus gave' <https://www.ministrymagazine.org/archive/1979/08/giving-as-jesus-gave%E2%80%94theology-of-stewardship>

⁷ Psalm 24:1 "The earth is the Lord's and all that is in it, the world, and those who live in it"

APPENDIX 1: GIVING AND GETTING: A BIBLICAL AND THEOLOGICAL PERSPECTIVE⁹

Jesus had a fair bit to say about giving and receiving, losing and finding. He told a parable about a poor widow who gave everything she had, and challenged a rich young man to give away everything he had to the poor. Then he told his disciples that those who want to save their life will lose it, and those who lose their life for his sake will save it. Why did Jesus hammer this theme so much?

Was it to help us to feel good about ourselves by helping others, as many modern advocates of giving would have us believe?

No. It's not about us at all. Nor is it about the practical benefits of giving (as real as these may be). Before anything else, it's about the very nature and activity of God. The only God we know is a God who (in the words of John) so loved the world that He gave His only begotten Son. Jesus is God's gift to the world.

But more than that, Jesus is the One who has taken hold of our rebellious, sinful human condition and re-oriented it towards God. In relationship with Him our humanity is restored, pronounced holy and given back to God.

Thus understood, the Christian life is not one of merely following Jesus' example or obeying his instructions; rather, it's about participating, through the Spirit, in His risen life – or, as John puts it, abiding in Christ as He abides in the Father. Giving is part of the very essence of this abiding in Christ.

If our acts of giving (whether these be defined in terms of time, money or talents) are reduced to calculated acts of charity or religious duty, then we can be sure we have settled for something less than that which Jesus intends, and the fullness of life in His Kingdom will elude us.

Giving must be for the right reasons. It must be a sign of our freedom in Christ, not of our subservience to an institution. Having a generosity of spirit and learning to give in the extravagant manner of our Lord does not mean giving irresponsibly or abandoning the Biblical principle of good stewardship. At times giving will be spontaneous, at other times it will be the product of prayerful discernment.

Where does tithing fit into all this? It seems to me that tithing is a good Biblical principle that reminds us of our responsibility to others and of the need to be disciplined in our giving. But, like Zacchaeus (Luke 19:1-10), we shouldn't be constrained by it. We must take into account individual circumstances.

When Jesus contrasted the poor widow giving out of her poverty with the many rich people giving out of their abundance, he was praising her inner disposition. More important than what we give is the manner in which we give. As Jesus Himself reminds us, "For where your treasure is, there your heart will be also."

by Graham Redding

⁸ Taken from

http://www.google.co.nz/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&sqi=2&ved=0CDQQFjAB&url=http%3A%2F%2Fwww.mondithokas.com%2Fdocs%2FGiving-TheologyAndPracticeofChristianGiving_Expanded_for_GLS_%2520Mag.doc&ei=PWXeUZr7BouXkwXgkoDQDA&usg=AFQjCNHnVZAoaI5R1uyK_U-lmEMcsQj_Jg&sig2=hUhSs0F-jz6OhYjl632-FA

⁹ From http://www.presbyterian.org.nz/sites/default/files/speaking_out/Giving_Getting_v3.pdf

Appendix C: Financial Position

The original projections which led to the establishment of the FFG suggested that we faced deficits of between \$306,000 per annum and \$473,000 up to 2018, with a deficit of \$358,000 in 2013. Available reserves to cover these deficits would quickly run out. The main causes of these expected deficits were expected to be higher inflation, lower interest rates on trust funds, additional insurance costs, some additional property costs and commitments made when St John's had higher expected Trust fund income.

For 2013, the actual outturn was much better because of surprisingly low inflation, unusually high returns on equity investments, better than expected interest rates from the Church Property Trustees on fixed interest investments and some deferrals of expenditure. The exceptionally good results in 2012/13 though are unlikely to continue. Investment returns and inflation both fluctuate a lot through time.

The modelling of the financial position carried out by Ross Chesney for the FFG suggests that a much lower deficit is now likely at between about \$150,000 and \$200,000 through to 2020. This is still unsustainable though. It is even less sustainable when combined with the need for St John's to spend on major capital projects such as earthquake strengthening of the Church, estimated to cost at least \$600,000 and some expected refurbishment of Troup House, which houses the BGI and Capital City Pre School, where no major maintenance has been carried out since the building was built. Details of expected work are now being discussed with the BGI, as would be expected as a normal part of leasing premises to any tenant.

St John's Session has also asked the Council, who in turn asked the FFG, to examine the way organ refurbishment could be funded. At this stage the modelling below does not include any special allowance for major organ refurbishment, although that was estimated to cost at least \$640,000 in April 2013. It would however provide for \$42,000 of basic maintenance on the organ to keep it operating for 5 to 10 years.

The major assumptions behind these numbers are that:

- Congregational giving continues to grow steadily with inflation and rising incomes or rising church membership.
- Income from special fundraising, donation and interest of legacies and reserves grows modestly in line with inflation
- Rentals grow in line with inflation
- Investment income from Trust funds, after adjusting for inflation, remains steady as interest rates rise in line with inflation, to generate around 3.75% net interest.
- We maintain the same staffing, congregational, Christian Education, Office and General, and property spending with costs increasing just with inflation.
- Outreach spending is also maintained at existing base levels (\$259,224 in 2012/13) except that the \$60,000 per year pledge to Knox Waitara ceases after 2016 when the full \$300,000 has been paid. Given that the national church faces large financial pressures too, we can expect further requests to expand Presbyterian outreach after this time. We particularly maintain existing giving to the national Presbyterian Church (PCANZ), the BGI partnership, Outreach projects, and the Victoria University lectureship in Christian Theology.

The table below shows the position prior to any of the adjustments suggested by the FFG (“Status Quo”) and also with an “Increased Giving” Option. With the increased giving option there is still a large deficit of \$256,212 in 2013/14.

2014 Budget	Status Quo	Options for Improvement	Increased Giving
	\$		\$
Income			
Congregational Giving	153,000	147,000	300,000
Fundraising (Mission and VUW Lectureship)	12,000		12,000
Interest on Legacies and Reserves	50,000		50,000
Donations Received	12,000		12,000
Rental Income Received	211,760	20,000	231,760
Trust Fund Interest and Dividends	747,181		747,181
Less Inflation Protection Adjustment	(267,949)		(267,949)
Total Income	917,922	167,000	1,084,922
Expenditure			
Staff Expenditure	367,170	(4,202)	362,968
Christian Education	148,680		148,680
Worship, Music, Session and Congregational Activities	24,700	(700)	24,000
Communications	13,630		13,630
Administration Expenses and Presbytery Levy	29,625		29,625
Professional Fees including Engineering	94,777		94,777
Property	393,438	(1,550)	391,888
Outreach	275,636		275,636
Total Expenditure	1,347,656	(6,452)	1,341,204
(Deficit)/Surplus	(429,734)	173,452	(256,212)

To get to a more sustainable position from this 2013/14 base position, the following would need to happen:

Year	Reduction in deficit	Major Reason	Remaining deficit
2013/14			\$256,212
2014/15	\$42,000	Organ refurbishment in 2014/15 only	\$210,558
2015/16	\$50,000	Interest income increase with economic recovery	\$168,558
2016/17	\$60,000	Knox Waitara giving ceases	\$106,223
2017/18			\$123,781
2018/19			\$128,984
2019/20			\$132,047

Refer also to the financial projections set out in the following pages [Removed to maintain confidentiality of information].

Further reductions in these deficits depend upon such factors as:

- Further increased giving above a doubling from 2012/13 levels.
- Reduced insurance costs (say \$50,000, from either a market improvement – normally seen some years after a major event; or self insurance approach)
- Further improvement in Trust fund performance (Say \$75,000)
- Reduction in expenditure, either through across the board restraint – which has been seen this year or some selected reductions which are sufficiently supported by the Congregation that the proposed increase in budgeted giving is not undermined.

The combination of these factors could allow a sustainable position.

Appendix D: Criteria for Expenditure Decisions

Thinking about expenditure is a discernment process and criteria can only be a tool in that process. These criteria were reported to Session in June 2013. We subsequently tested the criteria in thinking about major capital decisions, concluding that they could be useful aid, but that many projects would stack up against them and decisions would remain a matter of judgment.

FUTURE FINANCE GROUP: CRITERIA FOR EXPENDITURE DECISIONS

Introduction

1. Session asked the Future Finance Group to report back to Session on the criteria it would use to evaluate expenditure proposals.
2. The group has drawn from a number of sources in considering criteria that could be used to evaluate proposals for changes to expenditure. These include the St John's Mission statement, the Session priorities and criteria developed in 2003 with which to evaluate new spending proposals.
3. The criteria for considering expenditure here are articulated as a combination of principles and specific criteria. These can only be a guide – in the end decisions about spending are a matter of discernment, made with God's guidance. Criteria can be an aid to decisions and may help in communicating the basis of decisions.

Principles

4. The suggested principles for considering proposals for changes to expenditure are:
 - a. Proposals should be tested by the fit with our Mission, Goals and Priorities.
 - b. St John's core activities are worship and outreach. These should not be compromised. Their form may vary.
 - c. Future finances should be placed on a sustainable basis. This requires the projected deficit to be at least closed.
5. Specific criteria for considering proposals include:

Core Criteria

- a. Will the proposal affect our ability to make Christ known?
- b. How will the proposal grow faith, build community or encourage participation?
- c. How effective is the existing activity or is the proposal likely to be? (Is the activity having a large effect on desired outcomes or meeting its objectives? If so, it is more likely to be supported)

Technical Criteria

- d. Will the proposal affect an existing pledge or commitment? (We expect to keep our commitments to Knox Waitara; to maintain our church building to an adequate standard; and to PCANZ for example)
- e. What are the wider effects of any proposal on other St John's activities?
- f. Are there alternative ways to carry out the activity, including on a volunteer or a self-funding basis?
- g. How much effect on desired outcomes will the proposal have relative to the effort or resources required? (A high ratio is better.)
- h. How will the proposal affect our St John's risk exposure or reputation?
- i. What time frame will the proposal have effect within? (Earlier results from activities are generally better; time limited spending is preferred to achieve better control over it)
- j. Is the Congregation likely to support the activity or proposal once it is explained?

Generally the Principles and Core Criteria are more important, but the Technical Criteria will also help in considering the merits of proposals for changes in expenditure.

Appendix E: Notes From a Meeting of the Future Finances Group with Fundraising Consultant, who was also a member of the Press Go Board, held on Friday 2nd August 2013 in the McKenzie Room, St John's Centre from 5.15 to 7.00 Pm.

This note includes the individual summarised thoughts of some FFG members after hearing from the Consultant on 2 August. Her advice made a big difference to our thinking, while reinforcing some of the earlier thoughts of the FFG that raising income should be our main focus and good communications are essential.

BUSINESS: The Consultant had been asked by Ross Chesney to speak with the FFG to give it a better understanding of processes for major fundraising. The Consultant is a New Zealand company, serving clients nationally. For more than 20 years they have worked with hundreds of not for profit organisations and philanthropic causes, assisting in the raising of more than \$100,000,000.

Members of the FFG discussed fundraising issues with her and the following are views of members of the FFG on the discussions.

View 1:

The Consultant's reflections and questions as an 'outsider' were very helpful.

Good clarity on **regular giving VS capital project**. Her thoughts on regular giving needing to be a normal part of our Christian discipleship certainly aligned with our discussions on "Giving as Worship", and the opportunity we've identified for a *culture change* in how we understand our regular giving.

It is worth focusing on the **vision** for St John's. Whilst this terminology will vary between churches, I believe the St John's vision has been carefully discerned at the Session level in recent years, in terms of goals and priorities. What would be good is to see that made into a plan/strategy with possible outcomes that have measurements. And then find ways to increase congregational **awareness, interest, and involvement**.

I think we're aware of what we can get going with to reshape our regular giving, and that a capital project (strengthening/organ) could happen in a year or two, with assistance from an 'outsider' to plan and execute.

View 2:

My main impressions are:

- That St Johns needs a missional, community vision to tie in with the theology of giving (need to get excited about giving): it shouldn't be just about the Churches needs but rather giving spiritually.
- We need to be aware of the culture of the Church and change it if necessary.
- That our congregation of today shouldn't rely on the past generosity. (Trust Fund)
- That capital fundraising should be for a specific project (about every 15 years) which should include good investigation (feasibility project) as to who wants the campaign to happen; the wider community or the congregation. The answers will shape the campaign.
- External mediator is essential to float a large campaign.
- Worthiness of the project is not the only criteria.
- Church giving should be for different reasons than just for a "cause" dear to ones heart. Time giving is not a trade off for money.
- Needs ongoing communication. Face to face asking and being intentional.

View 3

- Personally, I would accept almost all of what she has said. Some of this material is very challenging for us - especially her comments on Mission. It will be good to talk about these thoughts on Sunday. These comments summarise much of what we heard.
- It is crucial to determine what the externally focused mission is - people are more likely to give to a cause helping people. St John's present public material does not make that external focus, strategy or passion clear. It is worth looking at achievement, not just activity.
- Involve the congregation in asking what we should be doing. Have a trial of something and look for innovation.
- Any skeletons in the cupboard must be addressed before a giving campaign is launched
- Giving is an essential part of discipleship - it is not enough to give just our time (valuable though that is). This in fact overrides the possible view that St John's or any organisation already has enough resources.
- Raising baseline funding is difficult - and more difficult than fundraising for one-off special projects.
- It can take 15 years to change culture - such as the core giving culture
- Churches in mission will also be living at the edge of their resources
- Fundraising for special mission purposes doesn't necessarily undermine core giving - in fact it may reinforce a pattern of greater generosity in core giving
- One idea would be target core giving to cover St John's Church expenses - and reinforce this by committing Trust funds to other purposes
- Young people often prefer to give to a particular cause. That might be considered at the evening service.
- In organising a giving campaign, a first step is to talk conditionally to the Congregation, about what might be done and how much might be raised. A feasibility study is useful to understand commitment levels.
- In any campaign, half the money raised typically comes from the top ten gifts. Some of these might be very large indeed. You do need to ask donors, and it is desirable to suggest ways that they might be able to consider a larger commitment which might offer them a larger sense of accomplishment in turn e.g. if someone can offer \$100,000, invite them to think about whether they might be able to sustain that level over several years.
- In fundraising theory, the aim is for day to day giving to be as widespread amongst people as possible. For special projects, aim to raise this in as few large gifts as possible. Face to face discussion is vital and makes people aware of the range of sizes of gifts being sought, often with a longer focus - say up to three years. People are not insulted by questions about giving generally, although if a campaign is to be affected, there is a good chance that someone will be disturbed by it.
- Large capital campaigns should be rare - say no more than every 15 years. Consider wrapping up an organ and earthquake strengthening campaign together. Ask crucially "who wants it to happen?" - as those people are most likely to give.
- Its a good idea to provide a number of different causes to give to and ways of giving.

View 4

I found her contribution enlightening and felt she clarified some of the things we had already been discussing and helped me focus on the processes that we would need to use to achieve our goals, plus giving me a vision of what is possible. Key comments that enlightened my thinking a little more were:

There were two types of giving in a church:

- a) to carry out God's work – peoples individual need to give because of spiritual belief; and
- b) projects and mission – creating dedicated funds plus capital projects.

Base line responsibility for Christian giving (as we know) is the hardest to get over to people.

The first type is our day to day giving and needs a base as wide as possible – not just money but building the church for the future.

The second type is 'structural' giving – projects where one may approach individuals, explaining the project in detail

We need to make our vision clearer to the congregation – what we are trying to do within a spiritual context - a conversation on spiritual commitment.

If we want to do a survey of members we should involve someone from outside the congregation so that they will be open and honest about how they feel about mission and giving.

We need to develop a strategy / plan on how we can work our way forward.